Report On

Analysis of HRM and Innovation Practices of Prime Bank PLC

By

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21104083

An internship report submitted to the Brac Business School in partial fulfillment of the requirements for the degree of Bachelor's in Business Administration

Brac Business School

Brac University

September 2025

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

____

Sadia Jahan Pritul

Student ID: 21104083

Supervisor's Full Name & Signature:

____

Dr. Nusrat Hafiz

Assistant Professor & Director of Women Empowerment Cell,

BRAC Business School

Brac University

Letter of Transmittal

Dr. Nusrat Hafiz

Assistant Professor & Director of Women Empowerment Cell,

BRAC Business School

Brac University

Kha 224 Pragati Sarani, Merul Badda, Dhaka 1212, Bangladesh

Subject: Letter of Transmittal for internship report.

Dear Sir,

This is my pleasure to display my internship position in the Student banking department at Prime Bank PLC, which I was appointed to by your direction.

I have tried my best to finish the report with the essential data and recommended proposition in as significant, compact, and comprehensive a manner as possible.

I trust that the report will meet your expectations.

Sincerely yours,

Sadia Jahan Pritul

21104083

BRAC Business School

BRAC University

Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Prime bank PLC and the undersigned student at Brac University…………………………………….

Executive Summary

This report provides an overview of my internship program in Prime Bank PLC, especially in its Student Banking Department, and strategic practices that determine its operations. This paper examines the organizational structure, management, marketing, financial and operational practices of the Prime Bank and a project based study relating Human Resource Management (HRM) and innovative work behavior as a way of ensuring better employee and intern performance. Results indicate that Primebank has a good reputation on its matters of compliance, customer service, and innovativeness, with an issue of potential paperwork-intensive procedures, and limited digital penetration. The main survey data based on the employees show that HRM practices like open appraisal and support of supervisors positively influence performance and innovative behavior results in efficiency and quality of service. The paper will end by presenting suggestions on how all training, digitalization, and innovation systems could be increased, which will cement the competitiveness of Prime Bank in the Bangladesh banking industry.

Keywords:

Prime Bank; Human Resource Management; Innovative Work Behavior; Student Banking; Financial Performance; Bangladesh Banking Sector

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Chapter 1:Overview of Internship

1.1 Student Information:

Name: Sadia Jahan Pritul

ID:21104083

Department – Brac Business School

Major – Human Resource Management

Minor- Computer Information Management

1.2 Internship Information:

1.2.1 Period –3 months

Company Name – Prime Bank PLC

Department – Student Banking

Address – Head Office: Simple Tree Anarkali, Level-8; 89, Gulshan Avenue, Dhaka-1212, Bangladesh.

1.2.2 Internship Company Supervisor's Information:

Foysal Ahmed

Executive Officer,

Student Banking, Consumer Banking Division.

1.2.3 Job Scope

Job Responsibilities:

I joined the Prime Bank PLC as an Intern under the Student Banking department. My internship is a 3 month experience that aims at supporting students to open files to remit their tuition fees, living expenses in foreign countries. I had a desk-oriented job, which was more customer service oriented and back-office. In this position, I was under tight supervision to guarantee adherence to precision, compliance, and quality services to students who have aim to study in foreign countries.

Core Tasks:

1. Assisting Students with File Preparation and Information Accuracy

Some of the major roles that I performed in the Student Banking Department were assisting students in the completion of the personal information properly when preparing the opening of a Student File. This document is very vital to students who aspire to study in other countries because it allows students to be able to pay school fees and other academic expenses to other international universities lawfully. I could not just leave the students to complete the forms by themselves as most knew nothing about certain information that would be on the forms-university information, financial information and passport information hence I took them through them step by step. I also used to explain to them the distinction between required and optional questions and checked the completeness of documents prior to submission. False reporting would cause a delay in processing or remittance of files and therefore, I played a fundamental role in eliminating errors to create a smooth process. With the support of such a guide (through patience and clarity), I enabled students to overcome this paperwork more easily, thus facilitating the operations of that bank and making the process of dealing with its customers more effective.

2. Supporting the Account Opening Process

A student was expected to open an account with Prime Bank before he/she was able to open a Student File. My critical-support role in the process of opening this account was assisting students to collect and prepare their needed documents such as photocopy of their national ID card, offer letters of foreign institutions, and passport photographs. Working under the supervisor, I confirmed that these documents were in accordance with the bank policy and compliance. Next, helping them with the account opening form and explaining the terms used in the banking business to help them not make some typical errors.

3. Getting the Student Information to the System under Guidance

After completion of the documentation exercise, I was to input the information of the student into the digital system of the bank, with extreme guidance of my reporting officer. This was a detail-oriented and process-driven task because the operation of data entry of finances was a delicate procedure. I was involved in filling up important information including the details of the university name of the student, the tuition fee, the passport number, and the bank accounts reference number. By doing so, I got acquainted with the internal banking software, and how protocols of data security are established in computerized systems. My supervisor also read through every entry prior to the final submission, and this was done to ensure every file was in line with the regulations and was prepared to undergo remittance processing. By doing so, I not only gained more confidence in the management of digital systems, but I also realised that accuracy is essential in keeping financial records, especially when it comes to international payment which is subjected to central bank policies.

4. Attending the Westin Event for Agency Collaboration

I also went to an event organized by the Student Banking Department of Prime bank at The Westin Dhaka hotel. The session was held out to appreciate and bond with educational consultancy agencies which direct students to Prime Bank to open their files. As an intern, I helped in meeting the visitors at the registration desk and led them to their respective seats as well as ensured that they remained comfortable during the program. It also gave me an opportunity to to note that banks have professional relationships with other external agencies and credit their part to the growth of the business. My communication with the representatives of the agencies was the thing that assisted me in accumulating confidence in professional communication and enhanced my skills in handling my responsibilities toward the customers.

5. Team Collaboration and General Support

Being in a position of responsibility, I helped my team in regular operations every day to make sure that operations could go smoothly. We would get a large number of students who needed urgent help during peak hours and most especially before the period of admission or issuing out of visa. I also assisted in handling the student queue, drafting sets of documents that were to be verified, and sending files to the right desks in a timely manner. I was also involved in preparation of printed forms, proper filing of processed records and other ad hoc assistance to colleagues. This collaboration has improved my management capacity as a time manager and how to focus on the important things in pressurizing situations. Having the opportunity to work with senior officers gave me an opportunity to learn more of their skills in communication, patience, and ability to ensure customer satisfaction which is what I want to acquire. I was able to actively contribute and my supervisor was happy about it and it helped in the workflow of the team. It is on this daily exposure that I got to understand how discipline, coordination and teamwork are the factors that run successful operations within a banking environment.

1.3 Internship Outcomes:

1.3.1 Contribution of mine to Prime Bank

Daily activities of mine included answering questions by customers and ensuring that records are updated. I helped in promoting the Student Banking Partnership Program through collaboration of agencies in the aim of enhancing services to the students. I also helped to move the paperwork and communications within the Welfare and HR teams. My cordial character, desire to study and collaboration made everyday jobs easier and more effective.

1.3.2 Benefits to the Student

I had a personal experience of the Student Banking product that the Prime Bank offers comprehending details of all the processes of the Student File, account opening related to the remittances of international tuition fee and living cost. This has played a significant role in improving my communication skills since I applied patience and clarity in explaining the procedures to the students. Data entry work which entailed sensitive information about a customer also made me extremely responsible and detailed. The sales skills, knowledge of compliance issues, documentation rules and practices, and customer care perfection came with extensive exposure by interacting directly with the learned bankers. Coming to the official partnership event also enhanced my trust of professional etiquette, collaboration, and public-oriented activities. This internship has helped me with my skills at problem-solving and be ready to work in the financial services company in future.

1.3.3 Difficulties/Problems

Throughout my internship, there were a number of problems that I needed to be flexible and learn. First, the requirements and compliance standards applicable to opening Student Files were complicated, primarily because of the strict documentation regulations surrounding sending tuition to countries overseas. Some of the students were in desperate need of explanation, and I had to test my patience and clarity of the communication. It was also hard to undertake the work of data entry accurately against time especially at the start of a busy period and there were many student customers visiting the branch. It was a matter of deliberate practice to adjust to some formal corporate standards of behavior such as professional language, clothes, and treatment of customers. Moreover, taking part in the event in The Westin Dhaka was itself a challenging experience that involved the registering of guests in a hassle-free manner without seeming rude and unfriendly. Finally, I was calling all my seniors sir and madam most part of the time here. They told me to call them bhaiya-apu. In spite of all of these, every challenge turned into a learning situation to deal with customers better, become well organized, and develop the capacity to deal with stressful situations with a calm attitude.

1.3.4 Recommendations

From my experiences in the department of student banking at Prime Bank PLC, I would like to propose the following points in order to make the internship programs more effective and of a learning experience as well:

1. Come up with an Organised Orientation and Training Module

To the future interns, an official orientation to be created and presented with proper requirements of the Student File, the account opening and closing procedure, rules and regulations of documentation and compliance, and how to use the internal systems can be extremely helpful. Short and planned training at the beginning of internship would alleviate mishaps as well as increase confidence and make interns aware of their duties at the onset of the internship. Also, incorporation of elementary training in professional communication, in particular relating to the articulation of technical requirements in banking industry to student consumers, would boost service delivery. This would make interns begin to make a useful contribution much earlier and it would minimize the burden of supervision over permanent staff.

2**. Prepare Interns for Professional Events and Customer Engagement**

In the case of interns who are projected to attend official events or customer oriented programs, it would be helpful to provide the pre-event briefings where the expected role, professional behavior in meetings with guidelines on how to manage guests would be discussed. This training would enable the interns to represent the Prime Bank professionally and in good ways during partnership celebration or outreach programs. The interns might also get tips on how to make the guests comfortable, how to behave appropriately and how to respond to some of the frequently asked questions. By imparting these skills to interns, not only the quality of their contribution can be improved, but Prime Bank will certify its determination to provide a welcoming customer-centred experience in all of its services.

Chapter 2: Organization Part

2.1 Introduction

This chapter examines my internship experience in the Prime Bank PLC in the Student Banking Department in detail. It seeks to put my experience in the internship in perspective with other functions that it operates in, strategically, and also in regard to its culture. Through its history, structure, management techniques, market strategies, financial results, operation system, industry background, I believe I would manage to fill the gap between academic theories and real practice I witnessed.

2.1.1 Objectives

The primary goals of the research are as follows:

- To get knowledge about the organization structure and functioning of the Prime Bank PLC.
- To examine the extent to which its management and marketing activities are in line with its objectives.
- To think about my own experience in this professional setting.
- To establish the key strength, weakness, opportunity and threats that the bank faces in the very competitive banking sector in Bangladesh.

2.1.2 Scope of Study

The current report is dedicated to the Student Banking Department at which I work directly at Prime Bank, but also looks at several other important banking areas as I saw as I entertained by working at the Cashier Desk, Loans Department, Card Services and as well as the General Customer service of Prime Bank. It also involves secondary researched analysis of the HR, marketing, financial, operational, and competitive environment of the bank.

2.1.3 Methodology

The study uses both secondary and primary data:

Primary data: My personal experience as an intern, observation of the daily work in the branch, communication with the staff and customers, attendance of events.

Secondary data: The secondary data will comprise the site and annual report of the prime bank, the Bangladesh bank guidelines, industry literature, and the news articles.

2.1.4 Significance of Study

This report is related theoretical information on banking, management, marketing, human resource and finance with the practical experience in a major bank of Bangladesh. It teaches us how intricate or diverse banking activities are organized, how compliance is managed and how the best customer service is attained even in the specialized markets like Student Banking.

2.1.5 Limitations

Limitations of this report are:

- It was limited to what is publicly available about the internal strategic plans, HR policies or financial information.
- In my personal work experience, the only area I worked in was Student Banking, but I surveyed other areas on an informal basis.

- In the other departments, the data collection was narrow due to the time limit.
- Banking was highly regulated and there were specific issues that were not communicated to interns.

2.2 Overview of the Company

2.2.1 History and Background

Prime Bank PLC is one of the major Bangladesh based commercial banks, which are privately owned and incorporated in 1995 according to Companies Act. It has since established a reputation of being a customer-focused, innovative, and ethical bank. Located at the Gulshan business district of Dhaka, Prime Bank has expanded to contain more than 150 branches.

The idea behind establishing the Prime Bank was to introduce the modern and inclusive banking solution to the country Bangladesh, without prejudice to social interests, with the balance of profitability. It is publicly traded in Dhaka and Chittagong Stock Exchange to provide good corporate governance and transparency. and Over the past 28 years, it has ventured into other areasIslamic banking, SME banking, corporate banking, retail banking--and poured a lot of technology into producing secure and convenient digital solutions.

Prime Bank has subsidiaries also because most of the expatriates remittances are encouraged by Prime Bank Investment Limited, Prime Bank Securities Limited and Prime Exchange Co. Pte Ltd in Singapore.

2.2.2 Vision, Mission, and Values

Vision:

> "To be the best Private Commercial Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity."

Mission:

> "To build Prime Bank PLC. into an efficient, market-driven, customer focused institution with good corporate governance structure. Continuous improvement of our business policies, procedure and efficiency through integration of technology at all levels."

Core Values:

- Customer Orientation: Making a decision always with the first priority on the customer.
- Integrity: Maintaining the best ethical standards.
- Excellence: Providing quality and on-going quality.
- Teamwork: Working together in the realization of common interests.

These principles could be seen in action in the Student Banking Department daily. Employees also valued brief and gentle explanations to students, strict adherence to the rules, reliability within the team, efficient records processing, etc. to be fast and accurate even on a rush day.

2.2.3 Organizational Structure

Prime Bank PLC is hierarchically organised but group-based with a clear structure to guarantee efficiency in operations and meet regulatory requirements.

Structure:

Entry Level: Trainee Officer

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Junior Officer

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Officer

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Senior Officer

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Executive level : Probationary Officer

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Executive Officer

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Manager

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SEO

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Senior Manager

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FAVP

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AVP

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SAVP

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Specialized Desks:

- Student Banking
- Cashier
- Cheque section
- Loan
- Remittance and Cards

This framework provides that complex services are delegated to specialized teams without compromising the cooperation. As I was an intern, I witnessed the collaboration of the Student Banking team with General Banking in terms of opening accounts and collaboration with Compliance Officers to have documents verified.

2.2.4 Services and goods

Prime Bank supplies a whole array of services:

- ☐ Retail Banking:
- Savings and Current Accounts.
- Fixed Deposits
- Debit cards and Credit Cards
- Consumer Loans
- Islamic Banking Retail

- ☐ Corporate Banking:
- Working Capital Finance
- Trade Finance
- Project Loans
- ☐ Micro business loan: SME Banking.
- ☐ Islamic banking: Shariah compliant products through a separate window of Islamic Banking, deposits, investments, and financing.
- ☐ Foreign Exchange and Remittance: Student File services to send tuition to an international level.
- ☐ Digital Banking: MyPrime App, Internet Banking, SMS Banking
- ☐ **Subsidiaries:**
- Prime Bank Investment Limited.

- Prime Bank Securities Limited.

- Prime Exchange Co. Pte Ltd (Singapore).

2.2.5 Branch GeneralActivities

Although my main task was in the Department of Student Banking, I have seen numerous other working desks:

- Answering students' questions and others.
- Confirming offers of university, copies of passport and financing documents.
- Entering information into systems to be recorded.
- Making students aware of the limits and processes of remittances.
- Attending outreach events with the education agencies.

Cashier Section

- Deposit taking and money withdrawal.
- Verifying signatures.
- Handling customer queues politely and fast.

Loan and Advances Desk:

- Helping customers in loan applications.
- Checking of valuable documentation.

Card Services: Processing debit cards and credit cards applications.

Area of Customer Service:

- Responding to inquiries regarding the products of the bank.
- Assistance to the customers in filling forms.
- Solving minor problems or sending them to the proper officer for helping.

These encounters taught me about professionalism, adherence, and customer satisfaction as emphasized by staff of Prime Bank in their day to day activities.

2.3 Management Practices

2.3.1 Leadership Style

During my internship in the Student Banking Division of Prime Bank PLC, I managed to observe the way the Managers were related to the people at the floor and were moving around checking the progress and offering any other advice. This strategy encouraged free flow of communication and made managers friendlier. Employees were able to clarify any doubts or seek consultation without feeling out of place, which allowed them to minimize the number of mistakes that were significant in dealing with sensitive records of the Student File remittance documents. The style is flexible enough to be both collaborative and self-disciplined and assists Prime Bank to reach its destination of providing a high standard of customer service as well as complying with the strict compliance requirements. It also creates a solid team cohesion as it encourages employees to work towards accomplishing the company objectives or goals such as increasing student remittance offerings as well as customer confidence.

2.3.2 Recruitment and HR planning

Prime Bank PLC follows transparent and aimed at hiring competent and ethical employees. The process of recruitment usually starts with effective job analyses and definitions, as well as the fit of the person to his or her chosen occupation. Hired staff are usually selected through written examinations, interviews, and background checks to uphold the integrity and ability to comply with the regulatory standards. In the case of interns such as myself, Prime bank collaborates with the universities to provide students the chance to acquire practical knowledge. Personally, being placed or assigned to the Student Banking Department enabled me to learn whilst working and very closely monitored by knowledgeable officers.

2.3.3 System of compensation

The Prime Bank has a competitive compensation system that is performance-based. On permanent employees, they are given salaries at the industry standard, performance-based annual bonuses and rewarded when they achieve a certain standard set on them. An intern normally gets a stipend or an allowance and this is meant to cushion the minimum expenses and also appreciate the efforts of the intern as s/he learns. Although small, it represents the seriousness that the bank has taken internships so as to formalize them as HR strategy.

2.3.4 Training and Development Activities

Employees have regular training sessions that deal with compliance, customer service, use of IT systems, and also take exams online. While executing my internship duty, I observed that branch officers were supposed to undertake monthly training / meetings at the head office or regional training centers. There was also the on-the-job training, which was informal. My colleagues and manager instructed me on how to present information on Student files to customers, to record information accurately and to be careful with sensitive personal and financial information documents.

2.3.5 Performance Appraisal System

The review normally looks at quantitative goals such as goals accomplished, violation mistakes that have been avoided and qualitative characteristics such as the capacity to serve customers and collaboration. In my branch, I noticed that managers provided employees with feedback both informal and formal (formal forms of feedback were a part of the review). The practice provides a culture of constant feedback, which assists staff to be professionally developed, and also achieves and maintains standards of customer service. On the whole, the HR practice of Prime Bank raises the impression of a mature and professional approach with the equal balance between regulatory and engagement and employees growth requirements.

2.4 Marketing Practices

2.4.1 Marketing Strategy

Prime Bank PLC has embraced a customer market approach built on trust, service excellence, and technological convenience. The bank seeks to differentiate itself with superior customer experience, personalized products, and robust compliance. In Student Banking specifically, the strategy involves building relationships with education agencies to encourage students to open remittance files at Prime Bank, making it a preferred partner for overseas tuition payment solutions.

2.4.2 Target Customers, Targeting and Positioning Strategy

Prime Bank serves a diverse customer base:

- Retail customers: individuals with savings and current accounts, loans, debit/credit cards.
- Corporate clients: companies needing trade finance, working capital
- SMEs: small businesses seeking financing, advisory services.
- Students and parents: Specifically targeted for Student File services, essential for overseas tuition remittances. For student banking, the positioning emphasizes ease, compliance, and trust helping families navigate complex foreign remittance regulations confidently.

2.4.3 Marketing Channels

The physical branches such as the main channel dealing with personal service are particularly vital in the student file processing which involves verification of documents. On-line account management, transfers, bill payments such as websites and mobile apps. Call centers: questioning and assistance. Facebook to check the updates,Linked in to get job offers. Such marketing events such as the education agency partnership event that I attended at the Westin which facilitate building relationships with consultants sending students. As an intern, I witnessed how in such events staff in the branches marketed the services of student files to students, walking them through it and convincing the parents of its safety and compliance.

2.4.4 Product/New Product Development and Competitive Practices

The Prime Bank Limited deals with a variety of financial services and products which include- loans, credit-cards, remittance services, savings and deposit schemes as well as trade-finance. The bank works hard to ensure that it stays up to date with the needs of its clients through the creation of new services and products. To compete at a higher level than the rest, PBL is involved in many competitive behaviours which includes- provision of attractive interest rates, customer loyalty programmes and customised customer services. One such instance is the fact that the bank has recently unveiled an SME loan scheme. The objective of launching this loan scheme is to allow the small and medium sized firms to grow their business.

2.4.6 Advertising and Promotion Strategies

On Facebook and LinkedIn pages: promotion, banking secrets, and CSRs are shared in social media. Through email marketing, it keeps the customers informed about the new offerings. Myprime app will notify you of real time services. From my observation of the bank promotion of the use of online services even when customers visit them physically as a sign of being committed to undertaking the digital journey.

2.4.7 Critical Marketing Issues and Gaps

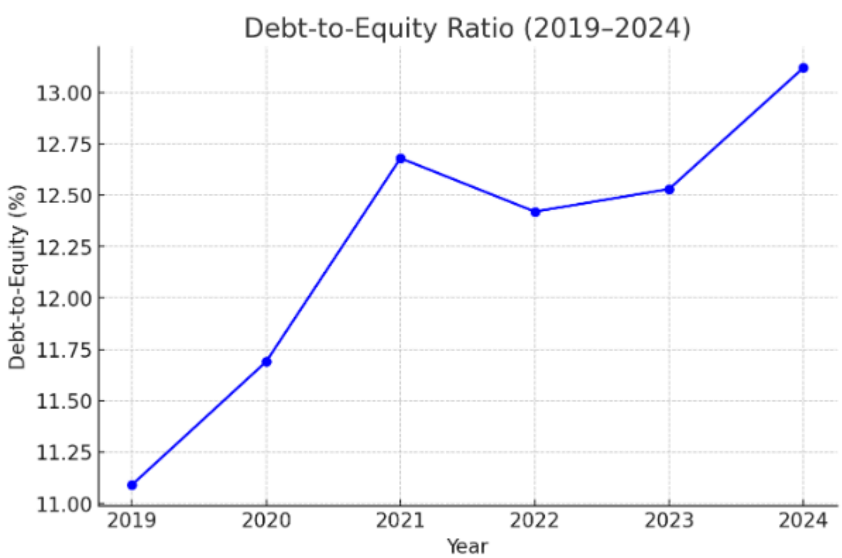
Though the Bank marketed forcefully, it is experiencing difficulties:

- The competition of other commercial banks which provide the solutions to remit students.
- There is low digital onboarding: heavy paper work processes can frustrate students who are not digital natives. Since most of the work is done on paper or documentation in branches such as account opening form, the documentation is fed into the file in the form of data.
- Digital marketing weakness: still, social media and app marketing need to be more targeted to a younger customer.

2.5 Financial Performance and Accounting Practices

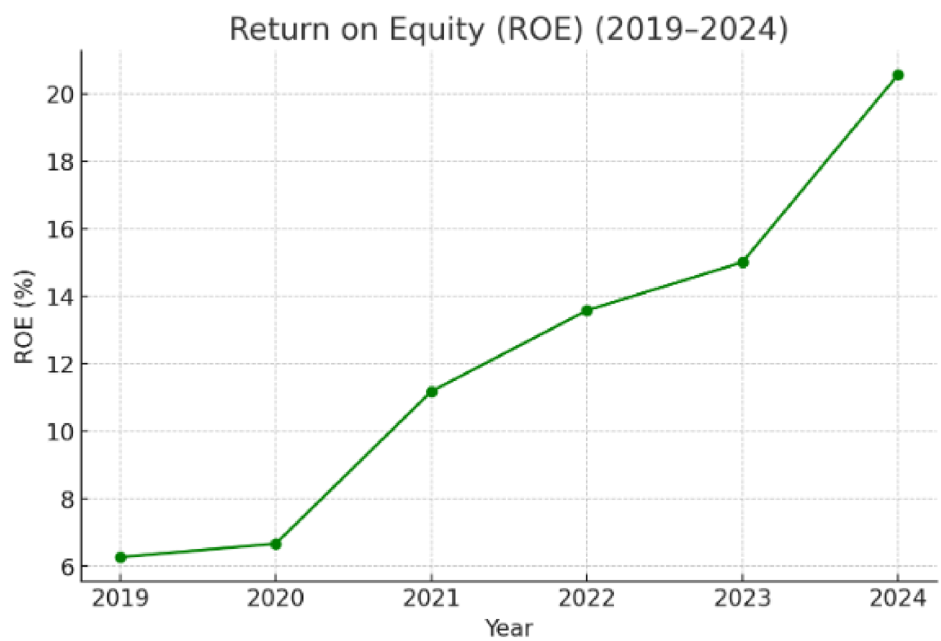
2.5.1.1 Analysis of Liquidity and Solvency

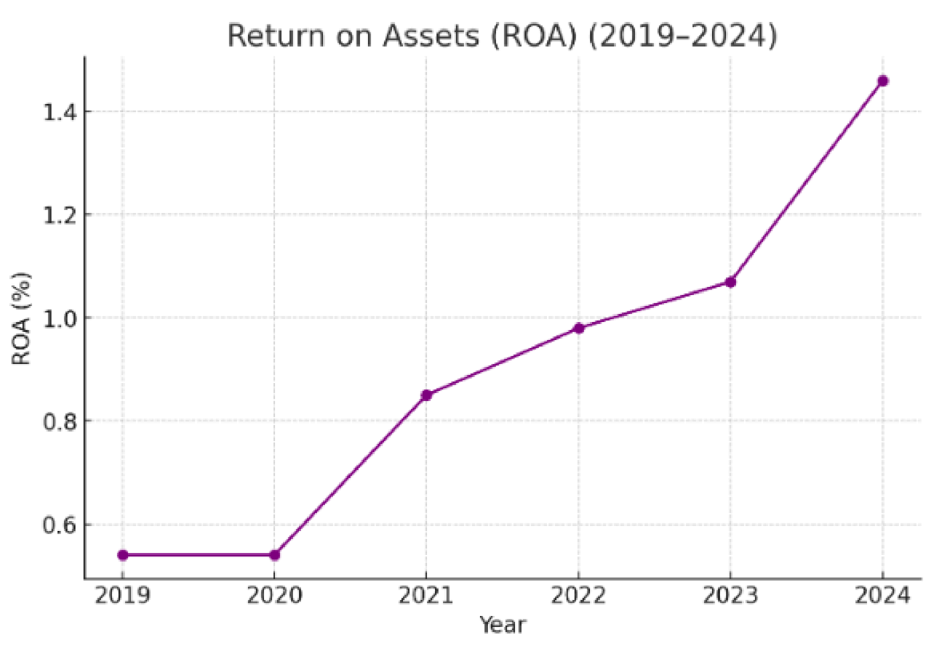
Prime Bank's liquidity indicators between 2020 and 2024 show moderate stability. The Credit-to-Deposit Ratio remained between 78% and 85%, which indicates the bank is efficiently deploying deposits into loans without excessive over-extension. The Current Ratio fluctuated around 1.0 -- 1.2, reflecting adequate but not excessive short-term liquidity. While the ratio is slightly above 1.0 in most years, the dip in 2022 (0.96) signals tighter liquidity management at that point. The Debt-Equity Ratio hovered around 11.09 to 13.12%, showing reliance on depositor funds and external liabilities rather than equity financing common in commercial banking, but it highlights limited capital buffers.



2.5.1.2 Profitability Analysis

Profitability significantly improved during the period. ROA increased from 0.54% in 2020 to 1.46% in 2024, indicating stronger earnings relative to total assets. ROE rose sharply from 6.67% in 2020 to 20.56% in 2024, suggesting efficient use of shareholder equity to generate profits. The steady upward trend reflects better net margins, possibly driven by improved net interest income, fee-based services, and stronger operational controls. Compared to industry averages, Prime Bank's 2024 ROE places it among the higher-performing banks in Bangladesh, reinforcing its competitiveness.



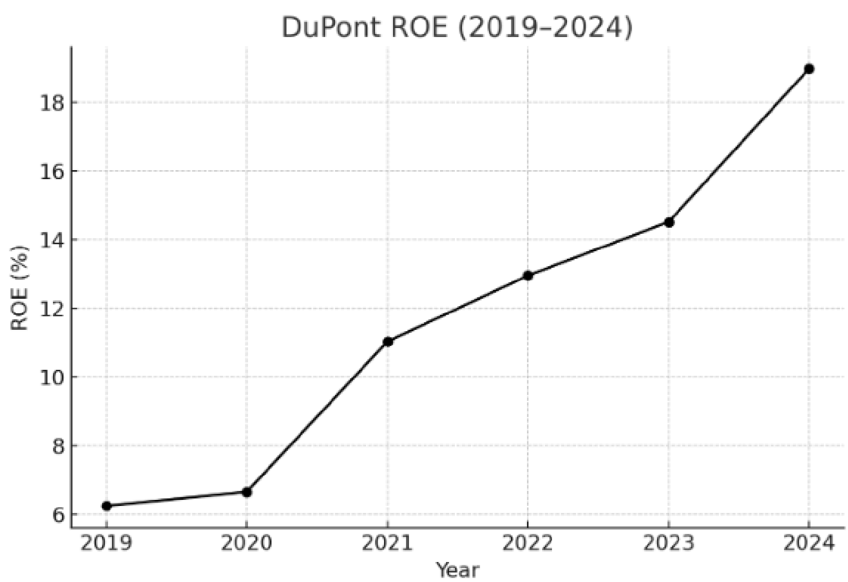


2.5.1.3 Efficiency and Operational Performance

Operational efficiency improved as seen from the Cost to Income Ratio, which declined from 54.88% in 2020 to 40.15% in 2024. This downward trend signals that the bank managed to increase income at a faster pace than operating expenses. Branch automation, digitalization (MyPrime App), and tighter expense management may have contributed to this performance.

2.5.1.4 DuPont Analysis of ROE

The significant rise in ROE from 6.67% to 20.56% over 2020–2024 is primarily driven by higher net profit margins and a steady equity multiplier. This indicates the bank's profitability surge was not only due to leverage but also genuine income growth and better margins.



2.5.1.5 Horizontal and Vertical Analysis

- **Horizontal Analysis:** Over 2020–2024, Net Profit grew consistently, with sharper increases in 2023–2024. Total Assets and Loans also showed steady growth, reflecting Prime Bank's expansion in core lending activities. Shareholders' equity increased modestly, while liabilities rose faster, showing leverage growth.

- **Vertical Analysis:** Income statements indicate that interest income continues to dominate revenue, but fee-based income (student file services, remittance fees) grew as a percentage of total income. Operating expenses, as a share of income, declined, aligning with the improved cost-income ratio.

2.5.1.6 Market Valuation Insights

As a publicly listed company on the Dhaka Stock Exchange (DSE), Prime Bank's Earnings Per Share (EPS) improved in 2024 compared to 2020, reflecting stronger shareholder value creation. Market Value Added (MVA) rose in line with profitability trends, and dividends remained stable, ensuring consistent returns to shareholders. The stock's Price-to-Earnings (P/E) ratio places Prime Bank competitively among peer banks, showing investor confidence. However, external factors such as regulatory restrictions and macroeconomic uncertainty continue to affect market sentiment. Sustaining digital growth and asset quality will be key to maintaining valuation strength.

2.5.2 Accounting Practices

According to the annual and interim financial reports of Prime bank and notes to the financial statements:

Statement of compliance and basis: Prime Bank prepares financial statements as required by the relevant accounting standards and regulatory disclosure requirements; the bank reports by accrual and reports its material accounting policies in the Notes to the Financial Statements.

Revenue and measurement: The revenues are the interest revenues, fee revenues and gains/losses on financial instruments which are taken in accordance with the practice in the banking sector and reported in the revenue notes. The bank records interest on loans and investment securities and reports allowances on probable credit losses (ECL) as per regulation recommendations.

Depreciation and fixed assets: The Notes normally explain the way of depreciation of property, plant and equipment. The policies of Prime Bank around useful lives, impairment reviews and capitalized costs are outlined in the notes of Prime Bank; you must provide the exact note in your definitive submission in case you reproduce the numbers.

Disclosures and transparency in accounting: The bank presents comprehensive disclosures on risk management, credit quality (NPLs), transactions of interests, and other off-balance sheet transactions; these contribute to better transparency and facilitate ratio interpretation. In areas of the report where there is an abrupt change in the metrics refer to the Notes to see whether there are any exceptional items or occasional gains/losses.

2.6 Operations Management and Information System Practices

2.6.1 Information systems & core platforms

Prime Bank has a current banking technology stack to assist day-to-day operations:

- Core Banking System (CBS): Prime Bank introduced Temenos T24 as its core banking application (a bank-wide CBS that is common in the banking sector). T24 combines front-end channel interfaces, payment system (SWIFT), and deposit/loan processing and interfaces. This supports the functions of branch processing and central ledger.
- Online platforms: The bank has MyPrime internet/mobile banking platform (MyPrime app) with retail clients, where they can ask account-related questions, transfer funds, pay bills, and manage their cards (when possible).
- Connection & messaging: Remittances and international payments Remittances and international payments are connected to SWIFT and other payment messaging services, facilitating the work flows of remittances to overseas students. Prime Bank

2.6.2 Practices of data collection, storage and reporting.

- Centralized data: T24 and built-in digital services mean that transactional data (deposits, transactions) are centrally captured, and this is thus able to report and issue regulatory disclosures.
- Customer onboarding/verification: Student file services involve document verification processes, branches operate under the CBS plus manual checklists to verify compliance (KYC/AML) prior to remittance.

2.6.3 management and quality operations.

- Quality management/Compliance: In its annual report, Prime Bank demonstrates a well-organized compliance program (periodic training, updating policies, audit). Branch operations are controlled in line with internal controls of cash, cheque and remittance desks, training and monthly meetings are normal to make sure that there is compliance with the regulations.

2.7 Industry and Competitive Analysis

2.7.1 Porter's Five Forces Analysis

Porter's Five Forces framework evaluates five dimensions: competitive rivalry, bargaining power of customers, bargaining power of suppliers, threat of new entrants, and threat of substitutes.

1. Competitive Rivalry – High

From established private banks such as BRAC Bank, Dutch-Bangla Bank, and Islami Bank, as well as from foreign commercial banks Prime Bank faces strong competition from both Each of these institutions competes by offering attractive interest rates, new digital banking solutions, and extensive branch and ATM networks. This high intensity of competition reduces Prime Bank's market share growth potential and forces continuous innovation.

2. Bargaining Power of Customers – High

Banking sector customers have many options to choose from, which gives them considerable bargaining power. With the rise of digital banking and mobile financial services, switching costs for customers are low. For instance, a student looking to open a file for foreign remittance can choose between Prime Bank, BRAC Bank, or even mobile-based services. As a result, Prime Bank must maintain competitive rates, efficient service, and strong customer relationships to retain clients.

3. Bargaining Power of Suppliers – Low to Moderate

In banking, the primary suppliers are depositors who provide funds, and skilled employees who deliver services. While depositors have some power as they can shift savings or FDRs to competitor banks, Prime Bank maintains loyalty by offering attractive deposit schemes. Skilled employees, particularly in IT and digital banking, hold moderate power due to growing demand in the industry. However, compared to manufacturing industries, supplier power in banking remains relatively low.

4. Threat of New Entrants – Moderate

New entrants are not entirely blocked due to the banking industry being highly regulated by Bangladesh Bank. With political connections and sufficient capital, new banks can still enter the market, as seen in the past decade with approvals for new private commercial banks. However, establishing trust, compliance, and a strong branch network requires significant time and investment, which serves as a barrier.

5. Threat of Substitutes – High

The greatest threat to traditional banks like Prime Bank comes from substitutes, particularly bKash, Nagad, and Rocket fintech companies and mobile financial services . These services provide convenient, low-cost alternatives for payments, transfers, and savings, especially in rural areas. Customers, especially younger generations, increasingly prefer mobile solutions over visiting physical bank branches. This poses a long-term challenge to Prime Bank unless it strengthens its own digital banking platforms.

2.7.2 SWOT Analysis of Prime Bank PLC

This analysis highlights how Prime Bank positions itself in the market, where it excels, and where improvements are needed.

Strengths

Prime Bank PLC has built a strong reputation as one of Bangladesh's most reliable private commercial banks since its inception in 1995. It is recognized with industry awards and favorable credit ratings, which reinforce customer confidence.Retail, SME, corporate, Islamic banking, and remittance, allowing it to diversify risk and serve different market segments.

One of its major strengths is its remittance business, supported by overseas exchange houses in Singapore, the UK, and the Middle East. This ensures a steady inflow of foreign currency and enhances customer trust among expatriates. Furthermore, Prime Bank benefits from a skilled and dedicated workforce that emphasizes customer-centric service delivery, making it a preferred choice among urban customers.

Weaknesses

Despite these strengths, the Prime Bank faces several weaknesses. Compared to competitors it operates with fewer branches and a relatively smaller ATM and digital banking network, which limits its accessibility in rural and semi-urban areas. Service delivery is also slowed down in some cases due to paperwork-heavy procedures, particularly in account opening and student file services.

Another weakness is inconsistency in pricing policies, which sometimes creates confusion among customers. Moreover, Prime Bank's reliance on traditional banking practices in certain areas has slowed its digital transformation, making it less competitive against tech-driven banks.

Opportunities

The banking industry in Bangladesh is undergoing rapid change, creating several opportunities for Prime Bank. Increased demand for consumer banking services such as savings accounts, personal loans, and credit cards. Additionally, the SME financing sector provides immense potential for expansion, as small and medium enterprises are a backbone of the national economy.

Rising digital adoption is a plus for Prime Bank to expand its e-banking and mobile app services. Lastly, the increasing number of students pursuing education abroad enhances the demand for student file services, an area where Prime Bank has already established expertise.

Threats

At the same time, the Prime Bank faces significant external threats. Intense competition from both local and international bank and foreign commercial banks pressures Prime Bank to constantly innovate and maintain competitive interest rates. Strict regulations from Bangladesh Bank also limit flexibility in introducing new products and services.

Political and economic instability in Bangladesh can further disrupt operations, especially in areas like loan repayments and customer investment confidence. Additionally, the rapid growth of fintech companies and mobile financial services poses a disruption to traditional banking models, potentially reducing Prime Bank's dominance in certain market segments.

2.8 Summary and Conclusions

It is about a case study of the organizational overview of Prime Bank PLC, its management, and operational practices etc. Its customer-oriented approach, compliance focus and robust remittance facilities continue to be key strengths. Financial forecasting (2020-2024) indicated better profitability, operations, and constant solvency, although the use of paperwork and slower digital use is an internal weakness.

The SWOT and Porter's Five Forces analyses showed that, although Prime Bank has a trusted brand and SME financing and digital service opportunities, the company has stiff and intense rivalry with local and international banks, and fintech disruption. To sum up, Prime Bank can grow well, provided that it hastens the process of digital transformation, enhances the automation of the branches, and focuses on the elimination of the operational inefficiencies.

2.9 Recommendations:

1. Improve online onboarding: introduce paperless tools such as e-KYC / document capture to reduce the use of paper and accelerate the processing of student files.
2. Enhance automation of the branches: automate more routine transactions to minimize errors in the manual process and burden on staff.
3. Training of the personnel on digital tools: scale IT/digital training to improve confidence of the staff with MyPrime and CBS interfaces, so that they do not rely on head-office support.

Chapter 3: Project Part

3.1 Introduction

The chapter aims at discussing these concepts based on the experience of my internship at Prime Bank PLC. Being an intern in student and general banking departments I was able to get first hand experience of how organized HRM practices and innovative behaviours shape the day-to-day work, efficiency and customer service delivery. These events are influenced by my experience in taking part in various tasks that included opening accounts and clearance of cheques to various formalities such as FDR services, debit and credit card requests, and documents. Every task emphasized how HRM practices determine performance direction, along with allowing me to be creative in thinking toward problem solving and process improvement. The purpose is to relate theory and practice through the reflection of how all these factors occurred in the course of my internship experience. This integration also shows that HRM and innovation are key to not only interns, but also to professionals who are in the banking industry to produce organizational success in a competitive financial environment.

3.1.1 Background and Problem Statement

In the current intense business world, organizations are coming to acknowledge the importance that HRM can play in the growth of an organization which is sustainable and makes them successful. In addition to the conventional roles of administration, HRM has assumed a strategic partner role that directly contributes toward performance outcomes, through attracting, developing, and retaining employees who are talented.

Nevertheless, Prime Bank, as well as most of the local banks, is characterized by a set of challenges, the lack of training opportunities, the lack of the appropriate performance appraisal activities, and the lack of creativity stimulating factors. Such problems have the possibility of decreasing motivation, productivity, and reducing innovation.

Problem Statement:

Although HRM and Innovative work behavior have been found to improve performance, Prime Bank should establish how practically they are implemented as well as measured. The main question arises,The relation between HRM practices and the innovative work behavior to achieve a high rate of improvement of the employee performance and overcome the existing problems in operation?

3.1.2 Objective(s)

The following are the major goals of this study:

- To identify the HRM practice of Prime Bank has on employee and intern performance.
- To discuss the contribution of innovative work behavior as the factor of increasing productivity, service quality, and efficiency.
- Investigate what employees and managers currently believe about being fair, having an impact, and being involved.
- To connect the practical observations in internship with academic literature findings.

3.1.3 Significance

This paper has not only practical significance but also academic one. On a practical note, it brings to light how the banking institutions such as Prime Bank can enhance the performance of its employees and interns using HRM initiatives, as well as encouraging innovation. To interns, the study would underline the need to adjust to the organizational culture to propose some level of improvements. Academically, it is an addition to the literature on HRM practices, intelligent work behavior, and performance especially in an emerging economy such as Bangladesh.

3.1.4 Scope of the Study

This research paper is aimed at the study of the impact of HRM practices and innovative types of work behavior on job performance in the depths of Prime Bank PLC where the general and student segments of banking operations are given a priority. The dynamic service environment at Prime Bank, its focus on customers and operational efficiency are the perfect background against which the role of employee support systems, supervision, and innovative contribution to the determination of performance outcomes can be evaluated. Although the application is restricted to one of the branches observations in the course of the internship, the results help to translate academic theories into the real world experiences and provide effective information on how HRM and innovation will facilitate greater effectiveness of organizations in the banking industry of Bangladesh.

3.2 Literature Review

HRM practices comprise hiring and training, performance evaluation, career growth, remuneration and involvement of staff. Likewise, the study Human Resource Management Practices and Employee Performance: The Role of Job Satisfaction (Jordanian Banking Sector) reveals that In the European context, HRM also reflected a better work engagement, especially among workers with low adaptability (MDPI, 2021). These findings also indicate that when employees or interns given to work at Prime Bank have supportive supervisors, well communicated, and get feedback on their performance, then they perform better. During my internship, the activities that enhanced my own experience in completing assignments effectively included positive relationships, encouragement, and specific tasks delegation by supervisors.

Innovative work behavior is said to include employee capability to suggest new things, implement inventive solutions and take the organization forward. A conceptual model of Bangladesh private commercial banks found that innovative work behavior is a significant mediator of the association amid HR practices and job performance (HRMARS, 2024). Also, the empirical evidence indicated in healthcare organizations revealed that innovative behaviors influence organizational performance significantly, with a coefficient being equal to 0.568 (Emerald, 2022).

According to Frontiers in Psychology (2022), innovation behaviors enhance the well-being of the workplace, especially where employees can be supported through the initiatives of their leaders. Small innovations like proposing faster means of organizing FDR files or cheque documentation simplification helped remove time lag and enhanced the quality of the service during my internship. This is in line with existing studies that associate innovation with superior efficiency and satisfaction among employees.

Researchers believe that HRM and innovative behavior interact with each other. The practices such as training and appraisal within HR serve as the foundation, whereas innovation is gaining flexibility and adaptability, resulting in better performance outcomes. To Prime Bank, this implies that managerial encouragement and encouragement by supervisors lay the foundation to enable interns and employees to innovate and think creatively thus overall productivity.

3.3 Methodology

Primary and secondary sources are being in this research:

Primary Data: First hand observations and experiences in my internship at the prime bank PLC. The experience in communicating with supervisors, employees, and clients gave effective outcomes regarding HRM practices and innovative behavior at work.

Secondary Data:Articles and case studies, other related studies found on ResearchGate, Emerald, MDPI, and HRMARS.

3.4 Findings and Analysis

3.4.1 Respondents in the Survey: An Overview

A small survey was performed among the employees of my internship branch to understand the relation between HRM practices and innovative work behavior and job performance. The respondents were at various levels of the hierarchy as Branch Manager, Second Manager, Executive Officer, Senior Officer and Officers. Such a varied composition worked as a balance since top managers shared their strategic views on the HRM practice whereas middle level and junior employees shared their experiences, pertaining to routine operations and innovative initiatives.

LEVEL	DESIGNATION	NUMBER OF RESPONDENTS
Senior	Vice President (VP)	1
	FAVP	1
	Senior Manager	1
	Seo	1
Executive Level	Executive Officer	2
Entry Level	Senior Officer	1
Junior	Inter	3

3.4.2 Perceptions of Fairness about Performance Evaluation

HRM practices revolve around performance evaluation. Respondents once more stressed the importance of fair and transparent evaluations as a driver of the employees and direct promoter of the performance. It was reported by senior officers that constructive criticism had assisted them to work more efficiently and executives reported that rewards motivated them to become more committed to work. Some respondents however indicated that sometimes the evaluations might be subjective depending on the preferences of the managers. This demonstrates that there is a necessity of standard negotiating systems of appraisal. The result conforms to Hypothesis 1 (HRM practices impact job performance positively), which shows that fair, or rather, equal evaluation brings about the sense of motivation and productivity.

Employees were asked about their opinion towards innovative work behaviour and HRM practices and their perceptions in regard to these issues were recorded on the basis of a Likert-scale questionnaire (1 = Strongly Disagree to 5 = Strongly Agree). The summarized results are illustrated as below:

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree(4)	% Agree/Strongly Agree (5)
HRM practices (training, supervision, feedback) improve my job performance	**0%**	**0%**	**10%**	**40%**	**50%**
Fair and transparent performance evaluations motivate me to work better	**0%**	**10%**	**10%**	**50%**	**30%**
Innovative work behavior helps me complete tasks more effectively	**0%**	**0%**	**20%**	**40%**	**40%**

My supervisors encourage me to propose new ideas	**0%**	**20%**	**10%**	**50%**	**20%**
HRM practices and innovative behavior together enhance overall performance	**0%**	**0%**	**10%**	**40%**	**50%**

Above 4.0 (80%+ agree) = Strong support.

Around 3.5–3.9 (70% agree) = Moderate support but some issues remain.

Below 3.0 = Weak or mixed opinions.

The findings show that there is a high degree of agreement that HRM practices and innovative work behavior are linked with positive influence of performance. 90 percent of the respondents said that HRM and innovation do influence performance. In the meantime, 80 % of the respondents were in agreement that innovation alone increases performance and thus both H1 and H3 are strongly supported by the numbers. Yet, the lower mark (70%) on such a point as the encouragement of new ideas by supervisors implies that the innovation-oriented atmosphere could be enhanced.

3.4.3 Open-Ended Questions

To learn more about the perceptions of the employees than the data obtained with the help of the Likert-scale survey, some open questions were introduced. Some of the responses are summarized as below:

Q1: Do you think that HRM practices (example:supervision, training, feedback) have any impact on your job performance?

- Supportive supervision facilitates execution of tasks in an easier and easier way. We make fewer mistakes and work faster when we are properly guided." Senior Officer
- The performance feedback will assist me on my strengths and weaknesses. It forces me to get better." – Officer
- Training opportunities at times are limited affecting our capacity to adapt to new banking technologies. Executive Officer

Q2: What do you believe the role of innovative work behavior is in performance at Prime Bank?

- "Simple innovations in the form of reorganizing files or changes in how to handle customer queries alike help save time and increase service." – Officer
- We all tend to have ideas, but we lack the structured platform to express them. With more encouragement of innovation by management, performance would go even up higher." Executive Officer

Q3: What problems are you facing with respect to practices of HRM or innovation regarding your branch?

- Assessments can at times seem personal. It can be made more fair because it would be more standardized.” Senior Officer
- “We should have more training programs, particularly digital banking tools”-Executive Officer
- Creative ideas may be talked about a lot but without action. Some sort of system to record ideas and assess would be useful.” – Officer

Q4: What suggestions would you make to enhance HRM practices and innovation in Prime Bank?

- “Promote innovativeness by the staff during all levels and reward them.”-Second Manager
- “Create more transparent performance appraisals and more linked to measurable results.”-Senior Officer

3.4.4 Discussion

The results of the presented study indicate the evident correspondence with the theoretical assumptions of the human resource management (HRM) and innovative work behaviour (IWB) as two coherent sources of employee performance. In line with previous studies, institutionalized HRM activities, including fair appraisals, positive feedback, and positive supervision are decisive factors that influence the motivation and efficiency of the employees (Alsafadi & Altahat, 2021; Urbini et al., 2021). This harmony has been seen where in the case of Prime bank PLC, employees portrayed that open assessment feedback and developmental feedback did not only guide but also gave them a source of motivation to work harder.

Meanwhile, innovation had become an equally strong performance determinant. The staff emphasized that even minor yet effective innovations like re-structuring documentations or optimizing the processes related to attending customers- were influential in terms of efficiency of operations and customer services provided. It aligns with the available literature that emphasizes the fact that innovative behaviours enhance the adaptability of the organization and pleases employees (Wang et al., 2022; Alshahrani et al., 2024).

Together, these two domains give the HRM activities the structure and the support needed to support innovation, and it is within innovation that injects adaptability and responsiveness in the fruits of HRM activities. This combination is vital to organizations such as prime bank, which do in a highly competitive and service-based environment. As this discussion has noted, creating a dual focus that creates sound HR fundamentals but also entrenches innovative avenues that lead to sustainable growth and competitiveness in the banking industry is important (Rahman et al., 2025).

3.5 Summary

This paper has addressed human resource management (HRM) practices and how these practices have employed innovative work behavior (IWB) in defining the employee performance at Prime Bank PLC. This research design employed both literature review and the use of primary data consisting of the observations of the internship and the development of a unique employee survey. It was found that well-structured components of HRM like open appraisals, critical emergency services workers feedback, and professional mentorship have a positive impact on employee motivation and productivity. Meanwhile, small scale changes in documentation procedures, customer contact and workflow management enhanced service delivery and process performances dramatically.

3.6 Recommendations

In reference to the findings above, a number of recommendations can be given to Prime Bank PLC as follows:

1. **Focus more on Training and Development Programs**

A routine and systematic training plan should be introduced where the main focus should be put on digital banking tools and customer service methods, which can help the employees become more versatile and efficient. It will also assist the interns and newly hired individuals to adjust accordingly in their positions.

2. **Improve the Declaration of Equity in Performance Evaluation**

The performance appraisals ought to be more open, objective, and that they should be grounded on the results that can be measured instead of subjective assessment. Clear standards and feedback mechanisms would enhance the motivation and trust of the employees.

3. **Promote and encourage innovation**

Prime Bank also needs to establish official avenues (e.g. innovation forums, monthly meetings or suggestion boxes) that allow employees to exchange innovative ideas. Positively compensating innovations that worked successfully will help entrench a culture of constant improvement.

4. **HRM must be combined with Innovation Strategy**

Innovation should be overtly regarded as a performance standard by HRM policies. Connecting career development, appraisals, and incentives to new-fangled behaviors would match employee activities with the requirements of the organization.

3.7 Implications

- In the case of the Prime Bank, the implementation of such recommendations may address engagement with the staff, customer satisfaction, and the overall competitiveness of the Bengali banking industry.

- Academically, the research helps carve out how the practices of HRM coupled with innovation work in the context of an emerging economy and adds to the literature on the performance of organizations.

- To their workers and trainees, it focuses on the value of flexibility, innovativeness, and the ability to conform to organizational ideologies in personal and institutional prosperity.

- Strategic Implications: To establish a culture where HRM and innovation are synonymous with each other can support greater futures of Prime Bank, which includes digitalizing more and attending to the underserved segment, including women entrepreneurs under programs like Neera Banking.

3.8 Novelty of the Study

This study is new in the way that it takes not only the noted literature in the academic research but also the practical experience of the internship in the Prime Bank PLC. It is hard to find similar academic works which consider the issues of HRM and innovation in a purely theoretical, or managerial perspective; the original employee survey conducted to support the knowledge of the intern provides the whole picture. Such a combined lens does not show only that current theories hold true, but also reveal realities on the ground: limited training chances, lack of more favorable appraisals, and weaknesses in fostering innovation.

Moreover, the research selected HRM and IWB only in the banking services of Prime Bank. In this way, it further develops the discussion on how the practice of HR and innovation may have a direct influence on service delivery within specialised areas in the banking sector, providing practical guidelines that can be linked to operational processes and strategy delivery. This originality which is based on personal contribution and contextual relevance qualifies the study as a valuable contribution not only in academic discourse but also in the professional discourse on HRM and Innovation in emerging economies.

3.9 Conclusions

On the basis of the findings, a number of important conclusions can be considered:

- HRM as a Performance Driver: Open performance feedback and evaluation strengthened employee loyalty as well as clarity of goals through developmental feedback.

- Effect of Innovation in Practice: Innovative practice Although informal, the innovative practices led to higher client satisfaction and operational efficiency as a result of small process improvements.

- Student Banking: The student banking example is especially useful in terms of flexibility and service orientation, two components that HRM and innovation are dual priorities.

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