Report on

Evaluation of Training and Development Program at - City Bank PLC.

By

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21104015

An internship report submitted to the **BRAC Business School** in partial fulfillment of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School

BRAC University

September, 2025

Declaration

It is hereby declared that-

1. The internship report submitted is my own original work while completing a 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 have acknowledged all main sources of help.

Student's Full Name & Signature:

Akib Hassan Arpon
21104015

Supervisor's Full Name & Signature:

Ms Fabiha Enam
Senior Lecturer, BRAC Business School
BRAC University

Letter of Transmittal

Fabiha Enam

Senior Lecturer,

BRAC Business School

BRAC University

Kha-224 Merul Badda, Dhaka-1212

Subject: Submission of Internship Report on "Evaluation of Training and Development Program at -City Bank PLC”.

Dear Ma’am,

I am pleased to present my internship report on ‘Evaluation of Training and Development Program at-City Bank PLC. I have done it as a part of the BBA program completion requirement at BRAC University.

The report presents the experience I had during my three-month internship with The City Bank PLC within the Learning and Development Division. This period also enabled me to relate the theoretical knowledge to practical implementations since I was able to participate in and observe the training and development processes at the bank. The report shows my main learning outcomes, experience and an analysis of the training programs in the bank and recommendations on how the training programs can be improved.

I have done my level best to prepare this report in good faith, and I believe it will please you. I am thankful for your guidance and support that I received in the internship period.

Sincerely yours,

____

Akib Hassan Arpon

Student ID: 21104015

BRAC Business School

BRAC University

Date: September 29, 2025

Non-Disclosure Agreement

This agreement is made and entered into by and between City Bank PLC. and the undersigned student at BRAC University.

I acknowledge my experience in my internship experience that I was given the authorization to information of the different operations of the organization of the business, data related information and written information. I need to make it clear that I am not going to provide any confidential information about the company in my internship report that is going to negatively impact the values and reputation of the company.

Organization Supervisor's Full Name & Signature:

____

Lt. Col. Syed Mazharul Islam (Retd)

VP & Training Principal, OD & HR Strategy.

Acknowledgement

I would like to thank **City Bank PLC** for the chance to fulfill my internship in the **Organizational Development and HR Strategies Division of the HR Department, Rashid Tower, Level 9, Gulshan 1, Dhaka-1212.** My supervisor, **Lt. Col. Syed Mazharul Islam (Retd), VP and Training Principal**, provided guidance, timely feedback, and encouragement during this work, which is worth special mention. I like how the OD & HR Strategies team supported me as well since the team conducts session observations, provides access to materials, and provides answers to my questions during data collection.

I would like to thank the **City Bank employees** who filled in the Google Form and provided their feedback on training. Their reactions reinforced the results and recommendations in this report. I also owe the **BRAC Business School** an academic guidance in the BUS400 Internship Report Guideline and a special thank you to my faculty advisor, **Ms. Fabiha Enam, Senior Lecturer, BRAC Business School**, who was very guiding and made insightful remarks throughout the drafting and reviewing process.

To conclude, I would like to express that my highest, which can only be conveyed by my **elder sister and my family** who allowed me to feel smooth, patient, and supported enough to suffer enough focus and integrity to complete this report.

Executive Summary

This report will subject training and development in City Bank PLC to City Bank HR Department, Division OD and HR Strategies and it is in this connection that the report will base the assessment of alignment to the role, quality of delivery and the speed with which he can emerge with new skills that will emerge in the job. The survey results occur at two levels: the primary observation and hand-to-hand meetings during live sessions managed at the head office, and the secondary results gained with the help of a Google Form of on the one hand, sixty of companies employees and unknown on the other hand, a set of results collected in an Excel spreadsheet.

Results contain a substantial basis. All respondents suggested that training is applicable to their job and that they acquired abilities. The total level of satisfaction was quite high, and it was backed by the fact that the sessions started and ended on time, and the facilitators were responsive. Most of the participants rated the learning environment. There are two things that should be addressed to increase transfer to work. To begin with, duration adequacy as well as technology adjustment both scored beneath the highest position, and in the open remarks and observations it is observed that in system-intensive matters demonstrations occasionally squeeze hands-on training, leaving certain members conceptually clear, yet not wholly self-possessed. Second, during the first week of post training employees requested simple desk-side job aids in order to avoid memorizing and depending upon peers to provide systematic instructions. Differentiating between high and low follow up on supervisor: In week one, follow up was shorter and fewer tasks were assigned, and early application was more successful and initial errors were smaller.

Test outcomes show that portfolio results have been involving positive reaction and learning and have the capacity to transfer quicker and more consistent, by safeguarding directed flow to complex flows, providing one-page job helps that cover important stages of the process, and the consistent check in of the manager during the initial week. Those actions do not involve overhauling the calendar and can be gauged lightheartedly. An easy before and after cure like error rate or wait time on a selected process, one month before and after training, will reveal influence and lead to everlasting change.

Much of what was gained through the internship comprised organized observations, a smaller set of data with graphs illustrating the results, and a practical improvement plan that is small enough to implement once. Although the sample is small and is based on short-term results, the suggested follow up and check of results will provide further evidence toward the effect on operations. In sum, training at City Bank shows relevance, organisation and enthusiasm, practice time could be cemented into place, job aids and managers feedback provided, and so the change in good classroom performance of trainees into quick and consistent job performance would occur.

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List of Acronyms

- AML- Anti Money Laundering
- ATM- Automated Teller Machine
- BB- Bangladesh Bank
- BBS- BRAC Business School
- CBL- City Bank Limited / City Bank PLC
- CFT- Combating the Financing Terrorism
- CRM- Customer Relationship Management
- HR- Human Resources
- HRIS- Human Resource Information System
- HRM- Human Resource Management
- ICT- Information and Communication Technology
- IFRS- International Financial Reporting Standards
- KYC- Know Your Customer
- L&D- Learning an Development
- MIS- Management Information System
- NDA- Non Disclosure Agreement
- OD- Organizational Development
- ROI- Return on Investment
- SME- Small and Medium Enterprises
- SOP- Standard Operating Procedures
- TAT- Turnaround Time
- MFS- Mobile Financial Service

Chapter 1: Overview of Internship

1.1 Student Information

My name is Akib Hassan Arpon and I am studying for the Bachelor of Business Administration (BBA) course at BRAC Business School, BRAC University. My student ID is 21104015. I majored in Marketing and minored in Human Resource Management (HRM).

During this time as an undergraduate, I learned a variety of business subjects. Although a course in finance, management and operations were helpful, my major in marketing enabled me to specialize in consumer behavior, brand management, digital communication, sales marketing and integrated marketing communication. These topics underlined the necessity of customer needs and long-term relationships by positioning and innovativeness. Meanwhile, my HRM minor provided me with knowledge regarding training and development, workforce management and employee motivation. According to recent research, the design of HR practices is key to maintaining the quality of services and customer satisfaction, which are the crucial results of the marketing strategies in service sectors (Sharma and Shahrin, 2021).

This dual academic background was something I could exercise during the internship under BUS400. I was put in the learning and development (L&D) Division of The City Bank PLC (CBL). Although my project area of interest lay in HRM (training and development), I examined the experience from my marketing perspective as well. I have seen that training employees can improve customer service quality in addition to internal capabilities and, both of these factors, can support the market positioning and brand image of the bank (Salas et al., 2017; Saks and Burke, 2020).

1.2 Internship Information

I have done a three months internship in City Bank PLC, HR Department, Organizational Development and HR Strategies (OD & HR Strategies) Division. My organizational supervisor was Lt. Col. Syed Mazharul Islam (Retd), VP & Training Principal and my day-to-day activities were under him. Academically I was under Ms. Fabiha Enam (Senior Lecturer, BRAC Business

School). My Core responsibilities involved preparation of training such as materials, participants lists, logistics, and session preparation such as attendance, notes, and post session preparation such as feedback summaries, updating of HRIS records. I also scheduled and liaised with the departments to enhance attendance. The position offered an opportunity to get exposure to HR as part of my HRM minor.

1.2.1 Period, Company, and Department

- **Company:** City Bank PLC..
- **Department and Division:** HR, Organization Development and HR Strategies (OD and HRS)
- **Address:** Rashid Tower, House-11, Road 21, Gulshan- 1, Dhaka, City Learning Center, Level- 9, House-11, Rashid Tower, Level- 9.
- **Internship Period:** July 7, 2025 - September 30, 2025 (3 months)

OD & HR Strategies Division is expected to design training programs and schedules, implement induction and compliance sessions, and assess program results. These attempts are not merely mandated under the banking industry but are also indispensable elements in a bid to sustain a uniform customer experience, which is a marketing distinction (McKinsey & Company, 2022).

1.2.2 Internship Supervisor Information

- **Company Supervisor:** Lt. Col. Syed Mazharul Islam (Retd), VP & Training Principal

- **Academic Supervisor:** Ms. Fabiha Enam, Senior Lecturer, BRAC Business School

1.2.3 Job Scopes Duty and Responsibility

As an intern, I was expected to:

- ❖ Preparation of training manual, slides and other materials.
- ❖ Attending induction, compliance and customer service training sessions.
- ❖ Bringing out and assembling employee opinion surveys.
- ❖ Organizing the training time and monitoring participants.
- ❖ Refreshing the HRIS records and auditing documentation.

These activities gave me valuable experience in the training cycle. More to the point, they showed the direct relationship between competence of employees and the quality of service, which is a marketing outcome.

1.3 Internship Outcomes

In this internship, I assisted OD and HR Strategies to prepare sessions by working on standardization of session preparation, attendance tracking, feedback summary of participants, and updating HRIS records. These activities minimized the occurrence of last minute problems and enhancement of follow ups following every program. I enhanced my core HR competencies which complement my HRM minor like training operations, professional coordination and email writing, Excel based analysis and critical audit ready documentation. The primary limitations included inability to access confidential HR information, overlapping projects, and a first-time learning curve of working with internal tools and official communication. I would suggest using a single complete program in the future by planning an evaluation, providing anonymous data to get practice, orienting to tools in the first week, and a mentor to check in with the interns once a week.

1.3.1 Contribution to the Company

- Support HR personnel in terms of documentation and survey analysis.
- More accurate training record.
- Assisted in the conduction of smooth training on a logistical basis.
- Prepared summaries of feedback that will be utilized during program reviews.

1.3.2 Benefits to the Student

- **HR Knowledge:** Obtained working experience in the training processes.
- **Marketing Perspective:** Checked the employee training process to join the customer touchpoints of service, directly raising the level of confidence in the brand .
- **Communication Skills:** Learned professional workplace communication.
- **Analytical Skills:** Grew up to be able to gather data on the surveys and to make conclusions.
- **Confidence:** Further developed my communication skills with professionals and providing findings.

1.3.3 Problems/Difficulties Faced

- Lack of confidential HR information.
- The limited internship time did not provide an exposure to the long-term training results.
- It was hard to balance office and academic activities.
- It took time to adapt to the systems and the culture in the company.

1.3.4 Recommendations for Future Internships

- Offer oriented programs.
- Have mentors to mentor the interns.
- Let the interns go through full training periods.
- Make HR anonymized data available for further analysis.
- Enhance cooperation between BRACU and organization..

1.4 Critical Reflection

The internship demonstrated that theory and practice can vary greatly. To illustrate, academic models focus on formal evaluation systems whereas I noticed that CBL primarily relied on short-term post training surveys. It is also consistent with the recent results that deep assessment, instead of long-term effect measurements, is the most common among organizations (Saks and Burke, 2020).

In the context of my marketing consideration, it was evident that customer service and brand positioning had direct implications on training. Having a trained worker does not merely make them more efficient in their work, but rather customer experience, which in turn determines loyalty and reputation by word of mouth (McKinsey and Company, 2022). This observation pointed out the contribution of HRM practices to the marketing performance in service sectors such as banking.

The learning outcomes of BUS400 were also aligned with the internship:

- Making academic theory relevant to practice.
- Knowing the HR and marketing practices in organizations.
- Determining the organizational and brand performance effects of employee training.
- Evaluating training using analytic tools.

1.5 Summary

This chapter has detailed my position at City Bank PLC under the OD and HR Strategies Division of the HR department, the structure of supervision and the scope of the activities that I completed within the three months. It described how I facilitated training activities during the preparation, following up, and how the activities enhanced the preparation of the sessions, accuracy of the records, and coordination. Another important constraint that was noted in the section is the limited access to confidential data, and overlapping schedules that are related to the practical learning in accordance with my HRM minor. In the following chapter, the organization is presented in greater detail so that these experiences can be placed within the larger context of the bank and its overall strategy.

Chapter 2: Organization Part

2.1 Introduction

City Bank PLC is one of the earliest privately held commercial banks in Bangladesh that has grown to be a huge technology based financial service provider with a strong presence in Bangladesh. Its products and services comprise retail, SME, corporate, Islamic and digital banking, supported by a new core banking system and seemingly emphasizing on customer experience. The HR role in this structure plays a critical role in building capabilities to ensure that the business units meet service, risk and growth goals.

My experience within the HR Department and within the Organizational Development and HR Strategies offered me first-hand experience of how people and business priorities are related. To assist teams in adapting to the new products, regulations, and electronic devices, the division plans and arranges learning, leadership development, and change management. Functions such as record keeping, post session evaluations and training Calendars are not functions. Those are systems that align skills to the operations standard and strategic plan of the bank.

This chapter introduction places the organization in a position that connects with my internship work. It begins with the history of the bank, service lines and proceeds with management and human resource practices in which day to day decisions are made. Finally, it assesses the competitive environment by reviewing the industry to determine at what points building capability would be most beneficial.

2.2 Overview of The City Bank PLC

City bank PLC is among the very first of its kind in Bangladesh and it started as a simple entry in 1983, but it has managed to change and thrive into a diversified technology driven institution with a good national brand and good governance.

Its physical presence includes 134 branches and 52 sub-branches in major cities and growth hubs. The bank has 111 ATMs and 372 RATMs.

The portfolio includes retail, SME, corporate, Islamic banking, treasury, trade services, and cards. City Bank was the first to introduce dual currency credit cards in Bangladesh and exclusive partner to American Express which adds value to its positioning with the premium segments and to the masses and the emergent-rich customers through mainstream propositions.

2.2.1 History and Establishment

City bank PLC is a private commercial bank established in 1983 in Bangladesh. The latter process was oriented on the administration integration, the formation of the network of the branches at the national level, and the construction of the positive image of the trustful service. The bank has continually diversified on their services against other services; the cards, trade service, treasury, SME and corporate banking, and Shariah compliant services; and their ethos of high standards of control and reporting transparency (City Bank PLC, 2023).

The readiness to adopt the new mode of delivery has been one of the finest attributes that the bank enjoys. The first bank to roll out the dual currency credit card in Bangladesh was City bank and this in combination with American express placed it at an advantageous position with the high end customers. It had been the case with similar devotion technology, which implied Citytouch internet and mobile banking, real time interconnectivity of core banking across sites and homogenizing process, which assists in creating homogenous customer experience. The transformations demonstrate that the institution has evolved into a minuscule privately based institution into a technology-induced diversified institution with a noteworthy brand and also a reasonable risk standing (City Bank PLC, 2025a; City Bank PLC, 2023).

2.2.2 Branch Network and Infrastructure

City Bank PLC operates a network of 134 branches and 52 sub-branches which cater for retail, SME and corporate clientele in major urban centers and key commercial corridors. Full branch offers cash services, deposits, loan advisory, trade services, and customer onboarding services. Sub branches will branch into dense neighborhoods, growth areas, where shorter travel time and quick transactions are important to their clients.

The standalone system houses 111 ATMs and 372 RATMs in Bangladesh. This combination gives better convenience in terms of cash withdrawal, balance inquiry, card pin services, and basic account access without waiting for long queues. Branches and ATMs are integrated into a real time core banking platform.That's why payments, transfers and card transactions are updated immediately and displayed in account histories consistently no matter which channel was used.

City Touch mobile and internet banking provides access to customers' bank accounts from which money can be transferred, bills can be paid, cards can be managed, and services can be obtained from personal devices. This blended infrastructure of physical and digital services is consistent with the emerging trends from around the world where banks are adopting digital-first offerings to change how customers expect banking to work (McKinsey & Company, 2022).

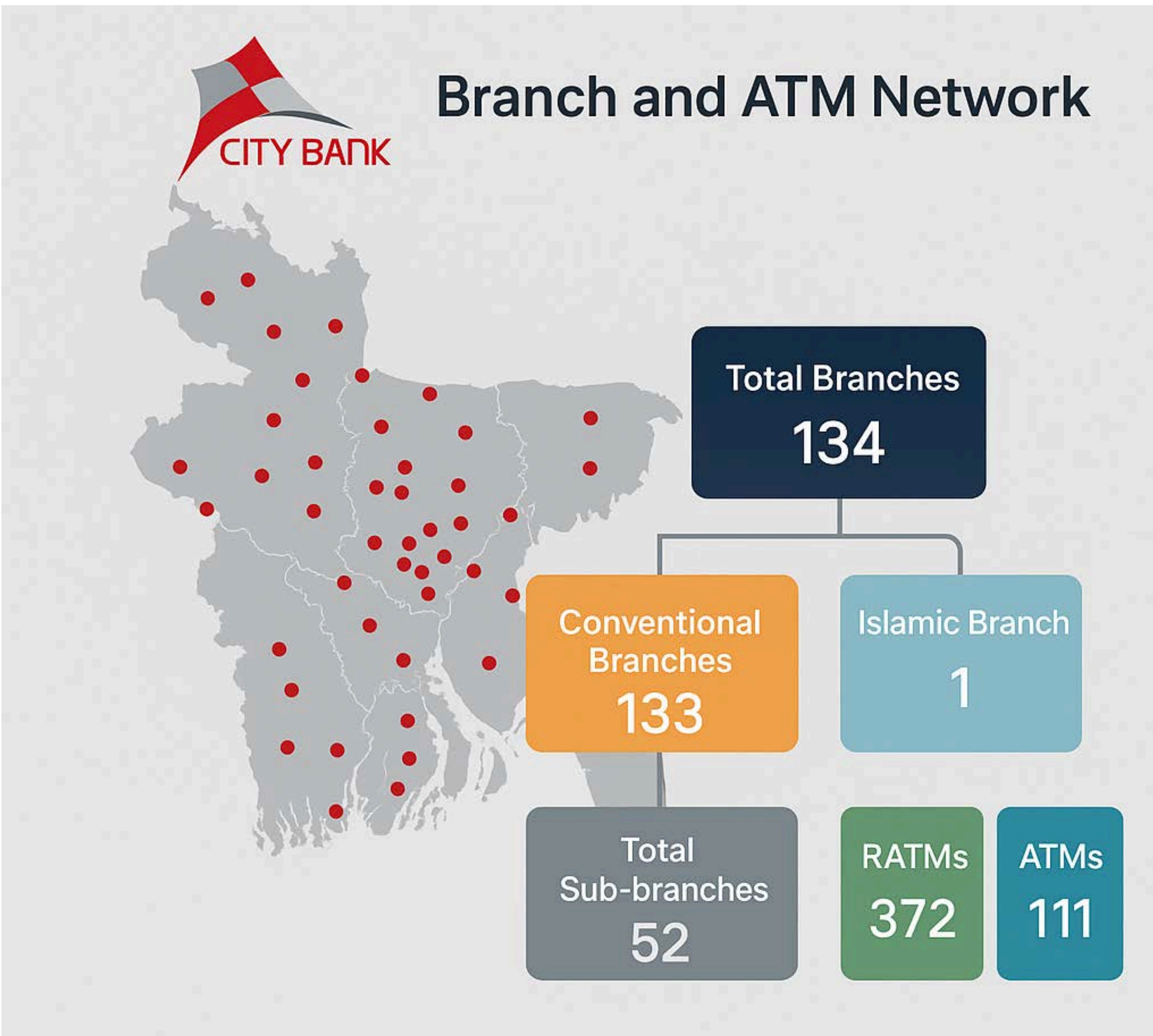

Figure 1: Branch and ATM Network of CBL

2.2.3 Mission and Vision

Vision

- The Financial Supermarket with a winning culture offering enjoyable experiences (City Bank PLC, n.d.-a).

Mission

- Offer a wide array of products and services that differentiate and excite all customer segments.
- Be the employer of choice by offering an environment where people excel and leaders are created.
- Always question procedures and systems to improve effectiveness and efficiency.
- Promote innovation and automation with a view to guaranteeing and enhancing excellence in service.
- Ensure respect for community, good governance, and compliance in everything we do (City Bank PLC, n.d.-a).

Both the mission and the vision underline the importance of customer satisfaction, innovation, and organizational culture.

2.2.4 Products and Services

Product and services of City Bank PLC-

1. **Retail Banking**
   It offers savings and current accounts, fixed deposits, DPS, consumer loans, home and auto finance, personal loans, lockers, inward remittance support, and branch based advisory to onboard and service issues (City Bank PLC, 2025a)

2. **SME Banking**
   Working capital finance, term loans, overdraft and cash credit, trade based facilities to small and medium firms, supply chain finance solutions and basic cash management services custom made

to the needs of the CMSME (City Bank PLC, 2025a).

3. **Corporate and Institutional Banking**

   Project and term credit, syndicated loans, revolving credit, comprehensive cash management, escrows and trustee services, and relationship led coverage of large local and multinational clients (City Bank PLC, 2025a).

4. **Trade Services**

   Documentary collections, end to end processing with status visibility to the clients, import and export letters of credit, guarantees, standby instruments, and end to end.

5. **Treasury and Markets**

   Foreign exchange services, money market placements, investment in government securities and asset liability management solutions to corporate clients who have treasury requirements.

6. **Islamic Banking**

   Shariah compliant deposits and financing solutions offered with a special window. Which is facilitated by an advisory Shariah framework (City Bank PLC, 2025a).

7. **Cards and Payments**

   Credit cards and debit cards in the segments, dual currency cards, partnering with AmericanExpress to offer premium products, merchant acquiring with POS acceptance, and enabling QR or e-commerce payments (City Bank PLC, 2025a).

8. **Digital Banking**

   Digital banking includes Citytouch, internet and mobile banking to transfer funds, pay bills, manage cards, statements, requests and requests, core banking real time core banking connectivity to ensure similar balances and transaction history (City Bank PLC, 2025a).

9. **Customer Service and Support**

   Central on 24/7 call center, complaints resolution, branch service, CRM, which involves tracking of requests so that a problem is recorded, directed, and closed and the customer is notified and all of it is in the customer service and support.

10. **Service Enablers**

Standard operating procedures encompass a real time core banking platform, training of front line staff to ensure uniformity in the quality of services provided across the branches, sub branches, ATM, and digital channels.

2.3 Management Practices

City Bank PLC has a way of growth, which is by setting goals, having committees and people centred practices. The planning, ability building, and risk controls are interconnected to enable the business units to provide results and standards of service provision and compliance.

2.3.1 Leadership and decision making

The greatest leadership levels strategic, budget limit, and risk limit and assigns goals to the businesses and support section. The proposals are sent to cross functional committees where they are optimized by matching assumptions of the product and risk assumptions of the products with assumptions of financing, technology, operations and human resources and are passed. This chain of command diminishes the risks of implementing the initiatives and the fact that separate initiatives have special responsibilities and control levels.

2.3.2 Human resource planning

The implementation of the workforce plans will be done on the same basis every year, after every quarter depending on the growth of the business, attrition and regulatory requirements. OD/HR Strategies align with skills and demand jobs and suggest a combination of side hiring, graduate recruiting/internal transfers. Priority role succession lists have target ready dates to enable the unavailability of leadership to slug delivery performance.

2.3.3 Recruitment and selection

Jobs descriptions and competency frameworks on which selection is done are narrow based on behaviours and depth at technical level. The combination of screening structure interview, work samples and reference checks is used to prove that a person is fit. The one, in which the assessment days are conducted to create the simulated reality work, which includes case assignments and teamwork, is campus hiring, where such factors are not self-reported but observed.

2.3.4 Learning and capability building

Learning is considered one of the working requirements. Annual calendar The programs such as induction are on offer also available are functional modules, sales and service quality, compliance and leadership which are on adhoc basis. OD and HR Strategies get the requirement of the course packed, sessions and bookings made, completions made and post session feedback used to augment the content and facilitators used and the records audit ready maintained.

2.3.5 Performance management

Goals bear a synonym of a measure of the outcome of the results besides a behaviour norm in such a way that the outcome and means of attaining the outcome are concurrent. One of the pieces of evidence that are prepared during the mid-year and year-end reviews with the aim of trying to eliminate bias is quality checks of their sales and complaints, control tests, and project delivery. The findings of the review are that there are many jobs instilled and payments that associate the performance and progression, and make alternation division and direct relation to aim the performance and progression (Armstrong, 1995).

2.3.6 Compensation and rewards

The pay practices have been being marketed and are covered by the internal equity regulations. The application of variable pay occurs in circumstances whereby the measure to be employed in reference to the particular job is measurable yet recognition schemes are centered on improvising the excellence of services provided and due discipline of risk. The prizes are definite and explainable in terms of particular regulations, restrictions and types.

2.3.7 Culture and employee engagement

People are reminded of the themes of appreciation of culture of respecting and value of the customers, compliance and cooperation by the leaders, and they are evident in the normal communication and practicable adherence of the keeping the word. Involvement relates to the surveys, not to mention, the listening and tasks given to owners and followed to the last. The welfare programs, the safety programs, and simply the inclusion programs allow morale and minimize unnecessary turnover.

2.3.8 Governance, risk, and compliance

In these standing committees, whose composition constitutes an established charter and quorum are in-charge, in undertaking product approvals, credit, market and operations risks. Some of the policies include policies and standard procedures that control the version and mandatory training of the AML and CTF, information security, conduct and customer fairness. These internal audit and compliance checks will occur periodically and the management will also implement corrective actions which will also have a closing date and will be closed with evidence (Bangladesh Bank, 2023).

2.3.9 Process and technology improvement

In a controlled change, processes and the fixes made are compared to the cycle time, error rates and customer effort. The promises to the stability of core banking, the technology based self service, the technology-based analytics and straight through processing have been vested wholly on the technology with all the investment being aimed at minimizing the perception of manual handoff over time. After training users and putting all change support materials in place, the pilot testing, scale of all changes and measures is performed.

2.4 Marketing Practices

City Bank PLC considers marketing as a tool that operates as a system through which connections are made between customer knowing, product making, channel application and brand communication. It seeks to acquire and retain high paying clients in the process maintaining quality and adherence to service. A business, risk and operation thus, delivery promises offered during the marketing activities are also delivered equally in all the branches, ATM, as well as internet marketing platforms.

2.4.1 Target market

City Bank PLC considers marketing as a cohesive process which introduces connections between customer intelligence, product development, channel implementation and brand communication. It is intended to attract and retain profitable customers simultaneously without sacrificing its quality and the level of service. Co-ordination and business support activities are risk operation, and interview activity accordingly, delivery commitment to marketing activities: promises of delivery in campaigns are delivered in all branches, on ATM and online marketing.

2.4.2 Brand positioning

It positions the brand as a financial supermarket that offers pleasant experiences as a result of winning culture (City Bank PLC, n.d.-a; City Bank PLC, 2025a). It is an assuring commitment that is boxed into actuality with clear ideals in the branches, confidence in the Cityreach service and product line in the daily demands with the costly aspirations. The credibility of quality of the services which comes along with the American express partnership and the strict service creation which goes along with plain language results in credibility in the eyes of an ordinary consumer. This resemblance between the physical and the virtual touchpoints, as the visual identity and tone are used, enables the customers to connect with the brand and trust it.

2.4.3 Channels and distribution

Distribution fuses face to face consultation along with efficiency and self service. Branches and sub branches provide entry level service, money transfer and consultation on further complexities. Transactions that are routine and those that are partner points of access along with the vast ATM network owned by the firm are sampled. The credit card transactions done in both the urban and internet banking on the Citytouch mostly involve transfers, payment of bills, and control of the card. Relationship managers organize documents in the SME and corporate solutions that are likely to cut their products and require support. Crowning the loop and enabling customers to cross-sell between channels without resistance Executing queries and service requests makes the contact center complete the loop and provide customers with the chance to cross sell.

2.4.4 Promotions and branding activity

The promotions will be random during the deposit seasons during the use of the card and with the introduction of new products. At least the communication will be stressed on values such as: rates, fees, rewards, speed and convenience of communication and ensure the terms used will be simple language. To align with a feeling of trust and social relevance, community campaigns and sponsorships are selected after which national campaigns are localised using branch merchandising. Audit of material is in adherence of and authorized to discover that guarantees under the running and recently regulations can be presented.

2.4.5 Digital marketing and analytics

The presence in the digital field contributes to the purchase and involvement of the target audience through concentrated advertising, searching material, socializing content and emailing experience. Information educates the viewer selection and choice development through investment in those areas that tend to respond and have economic value. The percentage of landing page and in app prompts are also tested out to maximize the percentage. After the onboarding, e statements, scheduled transfer and card controls are nudged. The reviews and social commentaries of the apps, and service is reviewed and forwarded back to the product owners to rectify the similar areas of pain and to communicate the new changes to the consumers.

2.4.6 Customer relationship management and service quality

The ability to retain is concerned with the regularity of service and the process of answering the problems in a timely manner. A team of managers or service operators is engaged in the work of a CRM to ensure that the concerns are directed to the appropriate team and followed up to completion. Service level goals, analyzing complaints, and mystery shopping will help to reveal the gaps during the process, and they will be overcome with process modifications and staff training. Account planning and regular reviews held with SME and corporate clients ensure solutions are in accordance with business challenges. Understanding across criticisms, merit returned via usage patterns and declarations from the frontline are nourished into the product road maps to ensure marketing messages stand and withstand time.

2.5 Financial Performance and Accounting Practices

The financial discipline of City Bank PLC is demonstrated by its stable earnings, careful management, liquidity, sufficient capital, and reporting. An expansion of the business opportunity is tied to these outcomes by the bank system control framework that correlates risks with risktaking and regulatory drafting (Bangladesh Bank, 2022).. The section overviews the relationship between profitability, liquidity, capital strength, cost efficiency, and accounting practices that have enhanced sustainable performance.

2.5.1 Profitability

The earnings are propelled by a moderate combination of interests and fee based revenues. Non interest revenue is cards, trade services, remittances, treasury and cyber payments. Segment and product profitability is tracked by the management to ensure that occurrences of poor performance by certain portfolios are rectified and areas which performed well receive capital.

2.5.2 Liquidity and solvency

Liquidity is controlled within and outside regulatory and internal limits to enable the bank to fulfill its obligations during normal and unstable situations. The treasury operations segment ensures diversified financing on retail deposits, corporate deposits, and market instruments. Daily review of such ratios as liquidity coverage and other ratios with contingency funding plans conducted using a scenario analysis. These procedures safeguard the daily activities and enhance the security of customers.

2.5.3 Capital and leverage

Adequacy of capital is maintained based on regulatory provisions and internal facilities. An expansion plan is also checked against risk weighted assets in such a way that expansion would not endanger capital strength. The leverage is managed by matching the growth of assets with the retained earnings, as well as, by applying the risk adjusted return basis, when undertaking the major lending and investment decisions. The management monitors both the level of capital consumed in a business line and manages the origination so that it remains within appetite.

2.5.4 Efficiency and cost management

The operating efficiency can be viewed as core system, process standardization and channel switching to digital scale. Trunk loading eliminates the labor of processing. Branch guidelines and manpower are borrowed/evaluated in accordance to the volumes and sales potential of the branches. Benchmarking vendor contracting in this manner requires tracking of market and service level outcomes in a manner that results in quantifiable savings through outsourcing and shared identity process adverts in such a manner that does not affect the quality of services provided.

2.5.5 Accounting and finance reporting.

The financial statements are prepared in accounting standards which makes the major policies and estimates become transparent and disclosed. Revenue recognition Revenue recognition is linked to the recognition of the procedures which take place and the predisposition by both internal and external auditor. The finance department follows the discipline of monthly closing, necessitating reconciliation and analysis of data by variance to allow the management to make informed decisions about the information received.

2.5.6 Risk linkage to performance

Planning and reporting has credit, market and operational risks controls. Together with earning growth, portfolio quality measures, stress testing outcomes and concentration exclusion are looked at so as to keep growth sustainable. Results of the internal audit and compliance reviews are shelled into remediation plans where the targets and owners are identified. This vicious circle helps sustain reasonable profits and safeguard the balance sheet.

2.5.7 Governance and disclosure

The board and management committees consider the budgets, forecasts, and performance partners on a set timeline. Tracked action plans address external opinions on auditing and other regulatory examinations. The messages delivered to investors and other stakeholders on plan of action, risks and outcomes are consistent to allow external users to assess the amount of performance.

2.6 Operations Management and Information Systems

The processes of the City Bank PLC are managed as a harmonized system which interrelates the front line service system, back office processing system and technology. It aims to deliver the following delivery transactions accurately and timely, keep risks within duration of appetite, and deliver the same experience to customers in a store as online experience offers. Monitoring and control become possible through real time processing with information systems as its backbone.

2.6.1 Operating model and workflow control

Its input and check and hand over fashion are document driven in its day-to-day operations. Activities of financial/customer risk options are divided into: maker and checker: (Bangladesh Bank, 2021). Regular requests such as opening accounts, issuing cards and solving disputes will be set on turnaround time. To enable delays to be identified and are required to be removed, exception queues and undecided items are something that the supervisors consider on a regular basis.

2.6.2 Branch and cash operations

Cash services/onboarding/ advisory requirements are carried out within the branches. Cash contractors maintain vault cash between open and close variance restraints. Customers are on boarded using checklists consisting of KYC, identity check, and account documentation saying customer files are completed within the next stage before account activation. Additional activities will be assigned to facilitate the personnel in reviewing the paperwork and ready the forms.

2.6.3 Contact center and customer service

It has a centralized call center where it reacts to requests, handles complaints, and service requests. All communications are allotted special identification numbers and a one month compile period. According to the duty teams, commercial trail, and sort of close remarks, the CRM labor service handles the tickets.

2.6.4 Back office process and reconciliation Back office

Back office refers to units which perform functions covering payments, trade records, card transactions and account services. Work Data such as risk and due date, is batched and by priority. Cash, suspense and card settlement recs are done each day. Finding breaks are done such that the items not solved do not pile up as they grow. The high tests on the samples must also make sure that any gaps in the records are absent, and are readable to audit.

2.6.5 Core banking and systems integration

The payments, loans, cards, and deposits are considered in a timely registering and core banking platform. Surround systems include: channels, treasury, trade, HR and finance. The interface will be configured in such a way that the transactions will be posted in a trustworthy way so that none of the transactions will be duplicated. These are classified to ensure that a channel or branch pricing technique and accounting technique are not operated in the wrong gear, such as product code and pocket rates.

2.6.6.Digital footprint and self service

City touch internet and mobile banking can facilitate transfer of funds, settle bills, control the cards and request the services which will promptly be posted to the principal. Device binding, one time passwords, and step up authentication, for protected sensitive actions In app notifications and status trackers indicate to customers whether a request is pending and this helps in lessening the number of calls made back, besides increasing customer belief in online travel.

2.6.7 Data management, data reporting, and analytics

The master data standards dictate how the information about customers and accounts is to be maintained as well as added. Data Quality Checks are routine screening of fields in order to figure out the deficient or a discrepancy value to rectify it. Properties are used for visualization of trends in transaction, complaints and channel utilization data through analytics for fraud monitoring, campaign targeting and capacity planning.

2.6.8 Information security and IT risk

Joiner, mover, and leaver controls apply in the order of least privilege access to systems. The critical changes entail approvals and views. . Employees undertake an information security course that dwells upon passwords, phishing, and incident reporting, which is compulsory. Those who are high risk activities are alerted on the same to security teams.

2.6.9 Business continuity and disaster recovery

Similarly, there are critical process continuity plans that specify alternative locations, manual work-arounds and communication procedures.Faustus has a disaster recovery on core systems and performs calendar-based disaster recovery testing. Gap analysis and results from both rehearsals are recorded with action plans to ensure that recovery time and recovery point objectives are achieved during actual failures.

2.6.10 Vendor and service level management

The third party services are controlled by the contract with the level of security and audit rights. The performance has to be tracked at a fixed certain period and it is recorded into the scorecards keeping another check at the uptime, response time and the quality of the deliveries. Remedial action or otherwise findings, as may be considered appropriate, based on the requirement, replacement or escalating the vendor, as a safeguarding method to ensure continuity of service.

2.6.11 Change and user preparedness

It provides a process reengineering process that is a rigorous system and whole inclusion of impact analysis, approval and cutover documentation. They pilot in order to test their usability and performance. Providing employment assistance and training, it is also a temporary help window after life to accommodate Penelope Adoption. The other lessons that will be learned in the implementation of the next round of change will be the post implementation reviews.

Each of these routines provide a stable state to the daily processes, systematized growth of volume and complexity, more satisfactory customer experience and compliance throughout the modernization of systems and processes.

2.7 Industry and Competitive Analysis

The Bangladesh banking industry is overpopulated and closed off to all but the privileged few of the state owned and the private banking facilities that compete against each other in keeping the savings, lending, and transaction tempos. Gaining middle income, institutionalization of the SMEs and bringing digital.The risks are a squeeze in margins and quality asset problems during the macro cycles and both the competition with MFS. In this regard, City Bank PLC is very much competitive in as far as a variety of products is concerned, quality and convenience of service by means of IT.

2.7.1 Market context

The system entails the state owned commercial banks, private owned commercial banks, overseas banks and Islamic banking windows. With easy switching between providers whenever price or service parameters change, pressure remains on fees and response time. The rules set out capital, liquidity, and consumer protection standards and stipulate how quickly banks should invent and develop new products.

2.7.2 Porter's Five Forces

I. **Competitive rivalry:** The intensity of competition is high due to the availability of similar deposit and loaning products as well as internationally accepted payments across numerous banks. These aspects include differentiation on the basis of service reliability, level of relationship and digital experience. Marketing expenditure and physical location of a branch count, however, sustained success is found in regular performances and reliability.

II. **Threat of new entrant:** Licensing regulation, investing capital, investing in technology and compliance provision are some of the means of entry. Non-bank and fintech are both enhancing in terms of user experience, though both are at present restricted to a full-fledged banking license and a balance sheet before they can commence play.

III. **Customer bargaining power:** Customer power is high. Retail customers have the ability to change deposits at relatively higher rates or with ease, companies implement competitive processes of cash transactions, trading and FX.

IV. **Supplier bargaining power:** In banks, the main suppliers are the depositors and financing agents. The shutdown of liquidity of the system contributes to rising rates of margins and deposit squeezer. The cost and ability roadmap are also affecting the vendors of technologies, and payment networks.

V. **Threat of substitutes:** An unsophisticated solution and retrieval can be replaced with the use of mobile financial services and applications of fintech payments. Partnerships and the stronger digital channel; the card propositions enable the banks to keep customers in the banking economy on how they can create more values.

Figure 2: Porters Five Forces OF Banking Industry (CBL)

2.7.3 SWOT analysis of City Bank PLC

- **Strengths**

  Established brand presence that extends nationally, differentiated product mix in retail, SME, corporate, and cards and apparent focus on online platforms as well as service quality. Rigorous growth is upheld by stipulated risk and governance practices.

- **Weaknesses**

  Higher operation cost (as a fixed): Municipal urban networks assume higher costs, the entire system must constantly be invested into in order to stay on the level of digital experience. Insufficient attention is paid to reducing complexities in processes that slows down the speed of delivery.

- **Opportunities**

  Greater SME access through streamlined lending techniques, larger volumes of digital self service to enhance certain aspects of lift utilisation and lesser the expenditure to serve, cross sell path between cards, payments and deposits and resolve to partner with a fintech to hurry up functionality**.**

- **Threats**

  The pressure of competition to focus its margin deposit funds, the increased demands of customers with fintech user-interfaces, cyber and fraud risk should the activity be shifted online, or asset quality slowing changes of macrolabour that may emerge.

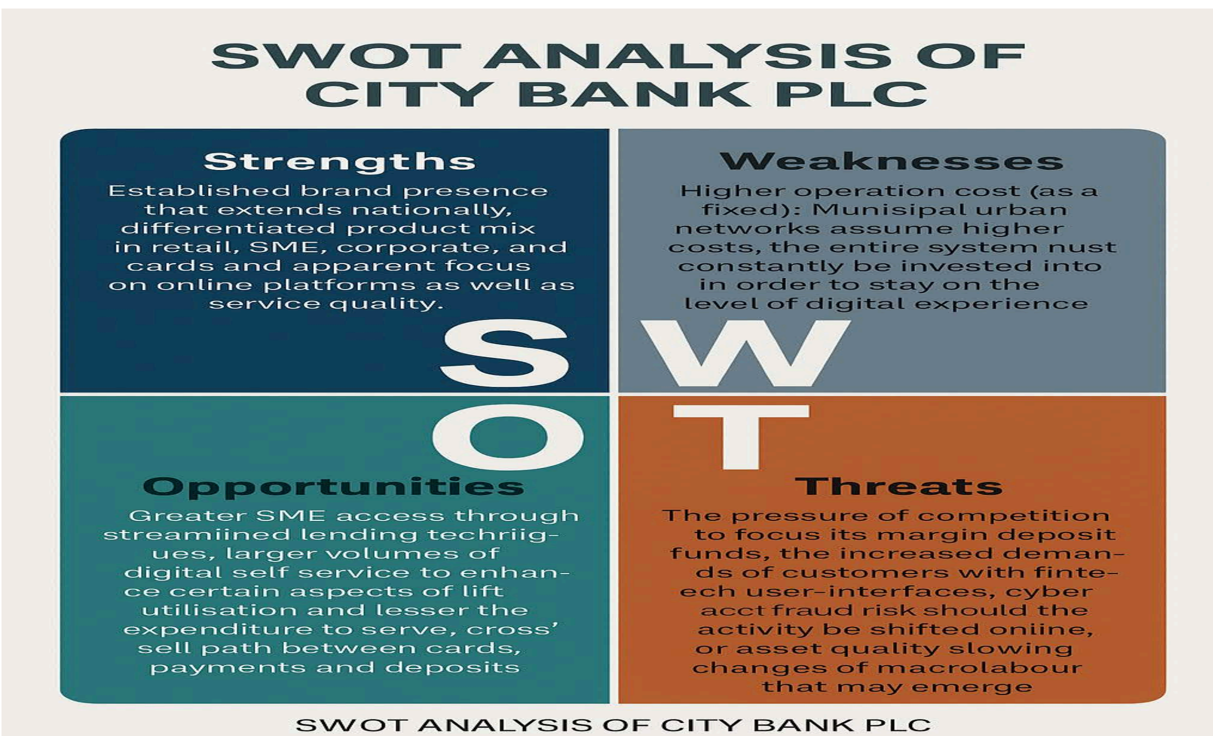

Figure 3: SWOT Analysis of City Bank PLC

2.7.4 Implications for strategy

In order to maintain advantage, the bank must continue to enhance end to end journeys, increase data based targeting and risk selection, and move a greater part of its activity to self service and maintain a considerable level of control. Relationship depth with clients in SME and corporate sector, and trusted digital retail solution base retention. Clear explanation of fees and service levels, speed of service (particularly problem solving) and consistency in delivering the services via the channels will aid quest to develop trust in the brand in a highly competitive market.

2.8 Summary and Recommendations

This was a review of the organization chapter and was classified under the comprehensible view of the current state of the City Bank PLC and how this can be enhanced to enhance delivery in the coming years. The bank is a diversified, technology based and nationalized organization with Financial supermarket vision and mission being the breadth of its products, development of its people, disciplined processes, innovation and responsible behaviour. The management practices make a relation between the strategy and practice by the planning of the work force and selection of the workforce on the basis of the skill selection, the education of the work force and the committee control which offers a control mechanism that considers that the operation is operated under the requirements of the regulation. The marketing also makes sure that the customers give start and end journeys in any channel that he or she may select by being aware of the segments and delivering through the omnichannel between the branches, sub branches, ATM, partner access, and City touch. More regular action to seamless self service, cycle time in the branch operation, SME propositions, easy onboarding and cash management offers, cross sell of deposit, easy payments and cards with data, continue risk posed firm with linking portfolio dashboard and stress tests, regular business review against named owners and with due dates, are new priorities when hard rivalry and digital replacements are rising consumer and other user expectations. The steps maintain and embrace what is already there but consider speed, convenience, and control to ensure that brand promise is achieved on every level.

Chapter 3: Evaluation of Training and Development Program of The City Bank PLC

3.1 Introduction

Correlating the competence of employees of the training and development to quality of service, risk management, and expansion goals, which correlate with those of the City Bank PLC (Bangladesh Bank, 2023). In the process of planning and execution and further follow up of the programs it is viewing as I became a substitute in the sphere of OD and HR Strategies I did observe standards of high managerial requirements and the implementation of the learning process on the manifestation of improvements in the daily work.

These two other sources were employed as evidence in this chapter. The main tools of getting the information were hand to hand meetings and direct observation of the live sessions in OD and HR Strategies. The information about the second source was received in the shape of the Google Form to which the staff of the City bank filled the given questionnaire later to be transferred to the Excel sheet and resulting in sixty valid answers that were represented by the satisfaction, relevancy, duration, learning environment, supervisor assistance, adaptation to technology, selection fairness, improvement of the skills, and freedom of feedback.

Its purposes are satisfaction and perceived skill development of individuals involved, how the course material and content is applied to the job task in question, the identification of the gaps in the design or post training follow up and the formulation of the possible options and viable possible paths in which the OD and HR Strategies can be incorporated into the daily routine.

3.2 Literature Review

The desired processes are training and development to generate knowledge, skills, and attitudes that are used to ensure that individual performance is focused to achieve organizational goals. This is a realistic role in the banks because the quality of provided service, risk management, technological progression, and regulations depend on the way and at the time people do a certain task. It is introduced as a system and the related aspects: transfer, evaluation, needs analysis, design, and transfer (Noe, 2019; Knowles, Holton III, Robinson, and Swanson, 2020). The process of defining what to be taught, to whom is determined by the needs analysis. Design choices, which are learning opportunities that people can consume and use, are made based on the requirements. Transfer mechanisms help in the appearance of new behavior at the workplace. Detection is a pointer of the fact that the learning has created a difference that is anything of interest.

The latter is the needs analysis. It is divided into organizational, task, and person analysis with the assistance of legacy models (Thalheimer, 2020). In organizational analysis, strategy and regulations and capability to make certain that training endeavor is clustered in regions that the bank needs it are confirmed. Task analysis describes the nature and contents of a job in a very detailed way where the goals do not stay abstract. The evidence used in person analysis to detect the gaps in skills are performance reviews, error logs and surveys among others. In fact, these layers are mixed with banks. The organizational need is elicited by the occurrence of introduction of a new rule of compliance. It is transferred into task steps through the standard operating procedure. It is at this stage that the necessity of training or the most challenging steps is identified when surveying or reviewing a manager. The results provided by the employees of the City Bank in the current study via Google Form qualifies that level of the person analysis and complements the opinions identified after a session.

Successful programs are created through the analysis. The objectives will be designed in measurable quantities whereby the facilitator and the learner will be placed in a position to know what is meant by excellent performance. The principles of adult learning mean that the learning material should be connected to the experience that preceded it, should be problem based, and the learner should not be submissive. It involves process abilities and system utilization as a feedback practice since trust is attained by practice and not by listening. Short reference assistance and distributed learning eradicates the loss in memory and permits the staff to operate within time limits. The checklists and assessment promoted real-life practice. E learning modules like Audit requirements.

The second relationship is the transfer of learning. It has always been determined that only an enabling and facilitating work environment can help generate visible results of the training. The most significant conditions are number three. Students are to be provided with a good opportunity to rehearse the skills. Soon after the course, managers will be asked to give feedback and expectations. Job aids and the work guides should be easily accessible at the work station. Without these sustenances the initial profits are lost within a few weeks. The practice clinic or the second sitting will be another superior choice because the complicated work does not mean that the learners will have to suffer the very same stump after the first try but they are those who are in the position to have the very same questions.

As it might be observed, the assessment may be regarded as a validation of the fact that the system works(Kirkpatrick Partners, 2021; Liao, 2019; Heydari, Bakhshi, and Masoudi Alavi, 2019). There are four types of evidence that are most universally applicable. Reaction entails utility and satisfaction. Learning may be defined as knowledge or skill amongst the participants. The behaviour checks and monitors whether the individuals are indeed doing the new thing at work. The outcome measures regarding the operations covered in the studies are the number of errors reduced, the turnaround time reduced, the adoption of digital capabilities increased or the complaints reduced. Most programs remain stagnant of reaction as it is easy to measure but, due to the fact that the literature believes that behavior and outcomes are the ultimate tests. There is the likelihood that we can estimate financial payoff on some programs in which the result measure is directly related to the training contents. Completion and assessment score evidence is used in control subject areas even in those areas where the correlations between behaviour and results are harder to disaggregate.

It has been identified that two cross cutting themes of literature that specifically relate to banks have been established. One is justice and the other choice. The employees feel that the nomination has been made in regard to the needs and performance of the positions hence they become motivated and engaged. The second is documentation. Other than good practice, in order to meet the internal audit standards and expectations of the regulator, clear objectives, attendance, assessments, logs of feedback and version controlled materials are needed. These themes are tied to the true information that is entered into Google Form and even working practices that were witnessed during the internship.

Generally, the above study suggests four tests of City Bank programmes. The role responsibilities will be content based. The design must not simply practice with guides and attempt to write down references. Managers should reinforce the usage of the course soon after the course usage. In such instances, where feasible, a measure of the mere indicators of results should be substituted with the measure of satisfaction.

The ideas enumerated below place this approach and definition of the meaning that is adopted in this chapter in perspective.

3.3 Methodology

The methodology followed in the study was a mixed research in the sense that the information presented by the respondents was verifiable with the information that was gathered during the live sessions and the discussions that followed. I received both the primary and secondary data which were gathered at the time I visited the head office in Dhaka as part of the OD and HR Strategies

Design and setting

The assessment was performed under the normal training circumstances as applied by the bank. They were induction, functional, service, technology update and compliance workshops conducted in meeting rooms using common audiovisual equipment. Digital modules and support material were then checked whenever possible.

Data sources

The significant sources included hand to hand meetings and direct observation of the sessions and short conversation with the participants and trainers just before and after classes. The secondary evidence was obtained in a Google Form which the employees of the City Bank filled. The sheet includes the answers of sixty randomly chosen participants, who went through training in the period.

Sampling and participants

The primary interactions carried out with the purpose ensured that during the sessions, at least two types of content were monitored. The sample size is the secondary data, the sixty employees of the City bank service in the branches and the division that took part in the Google Form. The sample window was small, and therefore the sixty people were randomly chosen.

Instruments

The questions checked using a five point scale of agreement in Google Form were as follows. The attitude of need to train, general satisfaction, supervisor assistance on the job, adequacy of time, climate of learning, applicability to the job, applicability of the method employed in the change, reasonable selection, perceived improvement in the competencies and freedom of giving feedback. Examples and suggestions were obtained using open fields. A checklist observation was applied in this instance whereby time discipline, material preparedness, facilitation technique, attendance, time division of the concept and practice and availability of job aids were monitored.

Data collection procedure

The observation sessions were also observed covertly and summarised on the observation day to eliminate bias of recollection. Face to face interaction between the participants and the facilitators one on one also assisted in defining the unseen points at the back of the room. The HR notified the staff of the link to the Google Form and kept it open within a specific period of time. The responses were also mailed to excel and verified on completeness and duplications.

Data processing and analysis

The closed responses were generalised into simple percentages using the sample size. As observational comments and open comments, the themes were coded. Reinforcement by the supervisor, Level of practice, Applicability, Logistics and routine of evaluation. One of the themes was discovered to be a strong theme when everything in the Google Form, the open comments and the observation checklist said the same thing. In case of the separation of the sources, the mixture of the theme was noted to be mixed.

Validity and reliability steps

The bias of the single source was reduced through triangulation of the observation and meetups, as well as the use of the Google Form. The form of the questions was represented in ordinary grammar and was related to familiar training constructs that provided the easiness of the responses. Same day write ups were used to enhance the reliability of the observation notes.

Ethical considerations

Use of Google Form was optional. No personal information such as names was written in the analysis file. The key notes were not written on the customer's confidential information. The results are presented in large numbers as a manner of ensuring safety of the respondents.

Limitations

The sample is small and is selected in a single statement and single place. The internship did not involve any confidential performance measures. This affected the exclusion of long term result measures. The recommendations cover these limits by suggesting easy post training indicators, which can be monitored by the bank through its own systems.

3.4 Findings

A designed survey was to be carried out among 60 employees of the various divisions such as Human Resources, Retail Banking, Trade Services, Operations, Treasury, IT, Legal, and Fraud Risk Management to assess the effectiveness of the training and development programs of City Bank PLC. The survey sought to determine satisfaction, relevance, sufficiently long duration, skills developmental growth, fairness of nomination, and overall training applicability. The larger sample will give more credible results and understanding of the departmental discrepancies .

This table indicates the consolidated results of the overall positive responses of each core dimension of training evaluation:

Sl.	**Survey Item**	**Agree/Positive (%)**	**Agree/Positive (Count)**
1	Need for ongoing training	85	51
2	Overall satisfaction (positive)	92	55
3	Relevance to role	95	57
4	Learning environment favorable	90	54
5	Duration Sufficient	78	47
6	Methods help tech adaption	80	48
7	Selection fairness (performance considered)	88	53
8	Perceived skill enhancement	93	56
9	Freedom to provide feedback	87	52

Table 3.A: Survey summary of employee training feedback (n = 60).

Positive Agreement with Training Statements:

Figure 4: Percentage of positive agreement with each statement (n = 60)

As shown in Figure 4, employees strongly affirmed the relevance of training programs (95%), fairness of nomination (88%), and their freedom to provide feedback (87%). However, positive agreement dropped for session duration (78%) and opportunities for practice (closely linked to technology adaptation, 80%). This indicates that while overall design and relevance are strong, more time is needed for complex modules.

Overall Satisfaction Levels:

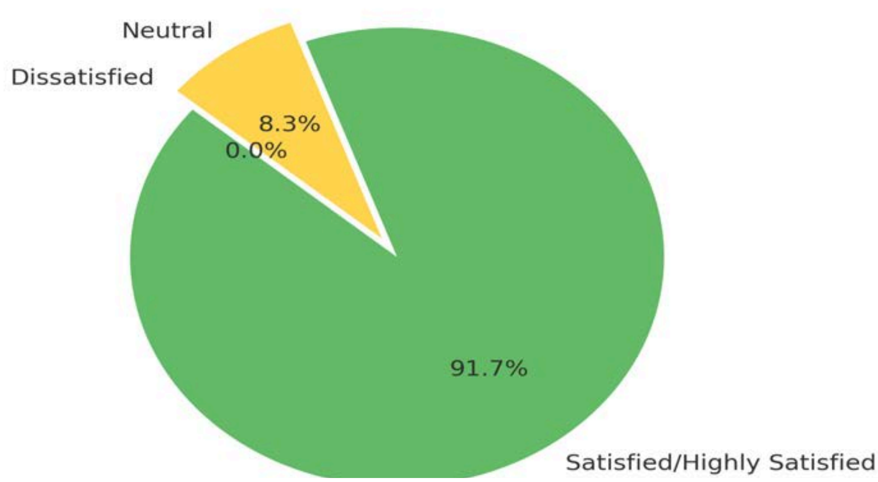

Figure 5: Overall Satisfaction Distribution (n = 60)

As shown in figure 5, 92% of the respondents indicated that they were satisfied or highly satisfied with their training experience, as compared to 8% who insisted that they were neutral. None of the employees expressed dissatisfaction, which proves that the training portfolio seems to be widely accepted at the organizational level. Indifferent reactions were mainly associated with technology-intensive schemes, where the worker wanted extra experience in the real world.

Perceived Skill Enhancement:

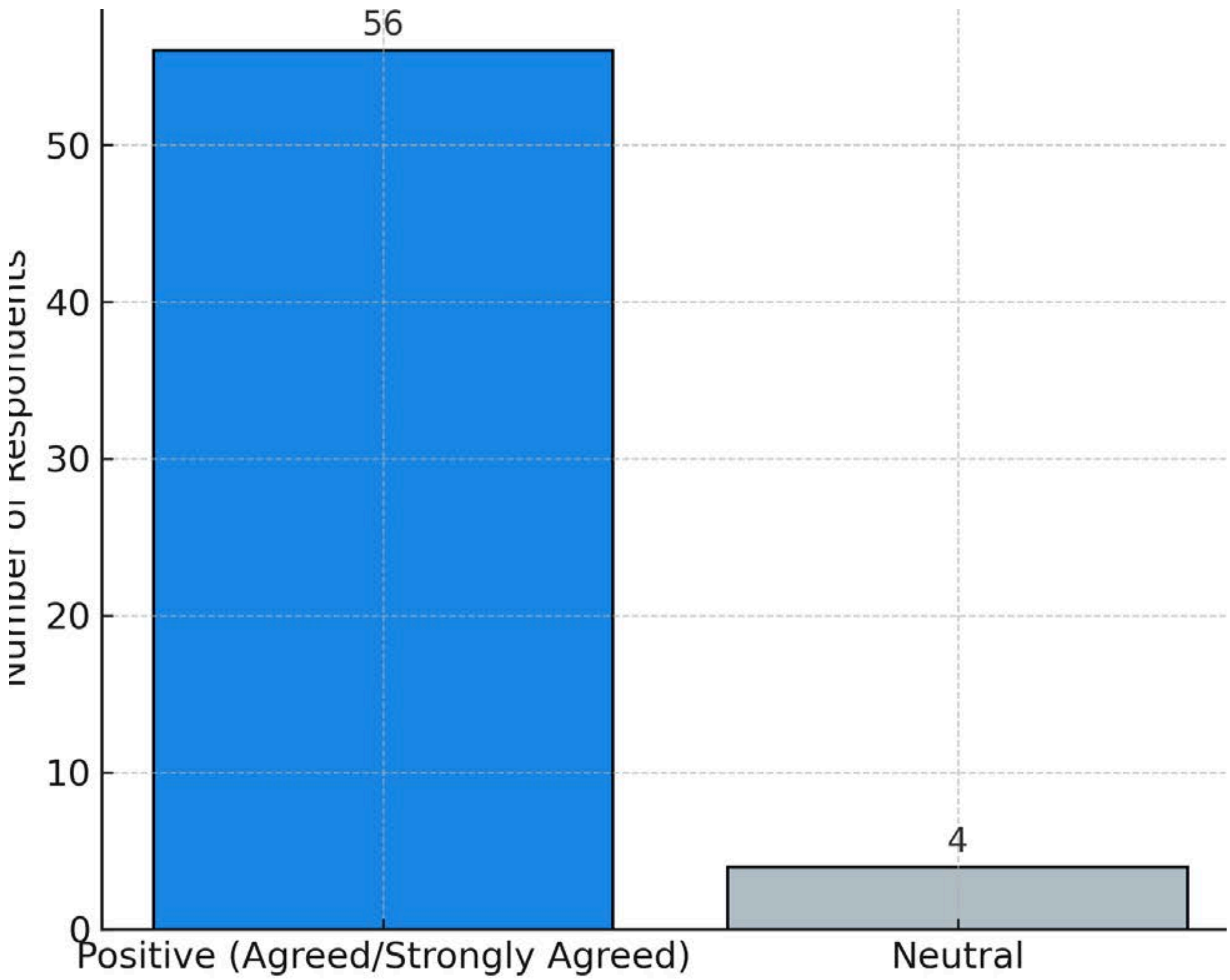

Figure 6: Total Satisfaction Distribution (n = 60)

As presented in Figure 6, 93 percent of the employees affirmed that training made them more proficient in their professional skills. This confirms that programs are not irrelevant but effective in enhancing performance capabilities. The remaining 7% (neutral) is probably a representation of those employees who attended general/compliance refreshers, where new skills were not acquired much.

3.4.1 Departmental and Program level insight

Departmental Representation:

The respondents were representatives of various departments. The retail banking and Trade Services had the highest percentage of responses of 88.4, then the HR, IT, Treasury, Legal, and Fraud Risk Management. Such coverage enhances the originality of findings.

Most Common Programs:

The City Foundation Program (CFP), Banking Foundation Program (BFP), Prevention of AML/CFT, Fraud Risk Management and Orientation of Temporary Employees were most attended by the employees. They pay off the strategic priorities in frontline service and compliance of the bank.

Most Beneficial Modules:

Most mentioned modules were considered to be the ones with the greatest impact such as Prevention of Money Laundering and Terrorist Financing, Code of Conduct, Speak Up and Grievance Management, Sustainable Finance and Ethics in Banking. These are indicative of the highly regulated and ethical nature of the bank.

Training Hours:

The survey period recorded 40 to 120 hours of training by employees. The foundation and compliance training sessions were found to be longer in duration whereas the refreshers were shorter and dealt with IT, customer service and ethics training modules.

Professional Skills Effectiveness:

Ninetythree percent responded that training was successful in sharpening their skills specifically in compliance, digital banking, and customer service. Most of the respondents cited that they felt confident taking on regulatory requirements and system based tasks.

3.4.2 Participants Recommendations and Feedback.

Suggestion to Other workforce:

Those who rated the training as a strong endorsement supported the training among the various departments with 95% of the respondents saying that they would recommend the training to their colleagues.

Preferred Formats:

- 55% favored classroom training,
- 25% preferred blended learning,
- 15% preferred e-learning at their own pace (City Shikhi),
- 5% favored in-house training.

This indicates the introduction of hybrid practices and retaining the classroom sessions as primary.

Recommendations to Better It:

It was found that there were three themes that were recurrent in the open-ended comments, they were:

- ICT, fraud risk, and analytics modules are complex modules, which take more time to practice.
- One-page job aids (guides) would enhance post-training application.
- Yet, in the first week of training, supervisor follow-up speeds up the adoption of skills and lowers errors.

3.5 Analysis

The statistical analysis of the extended data (n=60) provides more profound data on the training programs effectiveness of City Bank PLC. The bigger sample size confirms previous findings and reveals relevant tendencies within the context of the departments and program types.

Relevance and Alignment

According to Figure 4, 95% of employees affirmed that training contents were applicable in their day-to-day duties. Such an impressive correspondence demonstrates that the Organizational Development and HR Strategies Division is effectively planning training within the context of operational requirements. This alignment is essential, because it is mentioned in literature that role-based training design enhances motivation and transfer of learning (Noe, 2019).

Customer Satisfaction and Quality of Delivery

Figure 5 illustrates that 92% of the respondents were satisfied with the training programs with the rest being neutral. None complained about dissatisfaction. Trainers were also said to be interactive and the atmosphere was generally favourable (90% agreement). It indicates that the learning culture has been shaped positively, and it is also an indication that satisfaction (although essential) is only the initial step in the Kirkpatrick Partners evaluation model, and more profound measures of outcomes need to be taken into account (Kirkpatrick Partners, 2021).

Skill Transfer and Enhancement

The improvement in skills was substantially validated, and 93% of the respondents reported that they had better professional skills (Figure 6). Nevertheless, balance scores indicate that not every employee felt equally benefited, especially those who had to attend courses that demanded more effort like ICT guidelines and fraud risk management. Knowles et al. (2020) conclude that repeated practice is the only way adults can get retention, and thus when training adults more guided practical opportunities should be used.

Probably, a duration of practice opportunities will be provided.

Even though 78% thought that the training period was adequate, 22% observed time gaps. The lack of exercises and rushed technical modules were reported to be complex. This indicates a drawback in the balance between session length and training depth and demonstrates that modular or follow-up sessions might be required.

Job aids and Adaptation to technology.

88% of the respondents affirmed that training practices aided technology adaptation. But a qualitative response indicated that job aids were requested, such as one-page brief instructions to help them apply the learning after the training. This is in line with the study of Thalheimer (2020), which emphasizes the role of performance support tools in making sure that learning becomes effective in the workplace.

Managerial Follow-up

It was found that employees who got the supervisor follow-up within the first week of training used new skills faster and with less error. This observation supports the idea that managers act as accelerators of the transfer. Employees tend to fall back towards their old ways without these reinforcements even when they have undergone formal training (Liao, 2019).

Fairness of Nomination

88% of the interviewees considered training nominations as equitable and founded on job and performance. Such openness builds employee motivation and confidence. However, there were few frontline staff in open ended responses who said that there were times when the employees in branches had less opportunities than the employees in the head office. This leads to the necessity of more equal nomination.

Feedback Utilization

Although 87 percent of the employees were not afraid to give feedback, only a couple of out of three saw improvements to the suggestion. This could imply that feedback loops are not always closing, making open communication less valuable. Training may be more effective when there is a formal system of collecting, examining, and responding to employee feedback.

Preferred Formats

Despite the preference of classroom training (55%), 25% of employees preferred blended training, and 15% preferred self-paced training. This is an indication that there will be an increased need for flexible learning techniques especially to younger and IT oriented employees. An optimal combination of online and traditional education can thus be the most effective.

3.5.1 Additional Findings

Based on the 60 respondent data, several condensed lessons are identified:

High Relevance and Satisfaction Pillars.

The existing framework is strong as the training programs are applicable to the role of employees (95%), and provoke the highest levels of satisfaction (92%).

Skill Improvement, but Practice Deficiencies.

Even though it was discovered that they asserted they have perfected skills of 93 percent, 22 percent of them asserted that they have not practised on technical modules, therefore, it is advisable that sessions should be increased to longer length or modules be incorporated.

Job Aids as enabling critical factors.

Simple job aids like one-page guides were always in demand, meaning that additional resources would help employees apply them much quicker in the workplace.

Supervisor Involvement Increases Transfer.

Managers with a structured follow-up facilitated the direct adoption of new skills that highlighted the role post-training reinforcement plays in relation to training.

Equity in Nomination Promotes Dynamism.

Employees are motivated by transparent and performance based nomination. But it is still possible to improve the equality of opportunity between branch and frontline staff.

The Feedback System also has to be solidified.

In spite of the freedom of feedback there is still the necessity to introduce the feedback in a more systematic manner into the revision of the programs to complete the loop.

The demand for Hybrid Learning is increasing.

Despite the predominance of classroom training, it is clear that blended and self-paced training are in demand, and hybrid training models will gradually replace traditional training models.

3.6 Conclusion

The training and development fully aligns with the day to day operations of the City Bank PLC and is desirable in the aspects of instilling value in instant learning. According to the respondents, all of this was applicable to their work, and they had an opportunity to develop certain skills once the course had been completed, and the degree of satisfaction was quite high, and the learning process was not problematic, and was very well organized overall. Such results could be compared to face to face sessions in which the presenters indicated the slides with the actual process screens, the material was prepared prior to the session, and the questions were discussed with the assistance of practical examples. The portfolio thus passes the viability test of the first stage. They are aware of what they should do, why they should do it and people are ready to take it out.

There were three conditions under which the job transfer was based, which varied between sessions and between the teams. Firstly complex matters will be practiced in guarded mode. The typecast part was set in stone as the crowds of protesting masses were scattered, and lacked the rehearsal to have consecrated. Second, desk reference will significantly contribute to the change of technology. Others of the respondents asked them to be introduced with simple one page instructions and steps and general exceptions as it can be useful when they are introduced to the first week after the training is complete so that it can be faster and more accurate. Third, the superficial consultation, carried out by the manager on the team at the end of the course, was a clear impediment to adoption rate. In the expectations in which one or two tasks were introduced and the supervisors anticipated the participants to progress to the independent use phase quicker compared to when they were able to progress to the understanding phase. It already possesses selection discipline and free and open channels of feedback which can be incorporated in facilitating motivation. Given that the practice time regular manager follow ups and job aids are standard the bank also has the opportunity to estimate more predictable change of behavior among the teams and better understand the relationship to the operations results.

3.7 Recommendations

Following the analysis and findings of the training and development programs at City Bank PLC the following recommendations are made in order to enhance effectiveness and sustainability of the initiatives. The recommendations directly focus on the noted gaps as well as expand on the already available strengths.

Elongate and Train Duration and Complex Programs.

Technical and system based modules like ICT guidelines, fraud risk management and compliance reporting should be trained over a longer duration or be broken into modules. This will enable exposure and practically instilled confidence to the employees without overburdening them during the one session. Modular learning also enables ad-hoc scheduling of departments and branches.

Implement Job Aids and Quick-Reference Guides.

One-sheet visual instructions or checklists with steps and exceptions in a nutshell were always demanded by employees. The materials are to be distributed, both offline and online through the learning portal of the bank. These tools will allow quicker implementation of new systems, less dependency on peers, and lower errors in the first week post-training.

Make Supervisor Follow-up with Manager Kits Official.

Supervisors are essential in supporting the outcomes of training. It is suggested that a standardized Manager Kit be offered with each program (consisting of one week follow-up checklist, and two or three discussion questions). Such a systematic method will help in keeping the teams consistent, transfer learning faster and bridge the skill gap between employees.

Extend the Nomination Criteria to Inclusion.

Although nomination is generally seen as a fair procedure, some frontline employees showed dissatisfaction with the lack of opportunities relative to the staff in the head office. The bank must embrace a balanced nomination process to boost inclusivity whereby members of the staff in the different branches of the bank are given equal opportunities to participate especially in compliance and customer-facing training programs.

Enhance Feedback Integration.

Most employees were free to give their feedback but most of them stated that their feedbacks were not observed to be included. An online feedback system must be created in a structured way, where the responses will be classified, monitored, and associated with certain changes in the program. Regular reports on what is being done according to feedback should be shared with the participants to build employee trust.

Grow Blended and Online Learning.

The high scores of blended learning (25) and self-paced modules (15) indicate the necessity to diversify delivery approaches. City Bank needs to increase its utilization of City Shikhi platform and think of hybrid approaches that would include classroom sessions and follow-up micro-learning on the computer. This will address younger employees and positions based on IT and still enable the same efficiency of classroom interaction.

Use Results-Based Evaluation.

In addition to satisfaction surveys, outcome measures (error rates, turnaround time, customer satisfaction before and after training) should be monitored in selected modules. This will give quantifiable training impact and conform to international HR development best practice.

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Appendices A.

Questionnaire for "Training and Development"

Personal Information:

1. **Name:**

2. **Employee Id:**

3. **Department:**

4. **Training Program Title**

5. **How much time did you spend on the Training Program?**

Please read each statement carefully, think in terms of your opinion about 'The City Bank Limited' and circle the number which is most closely related to your thinking. Please do not hesitate to answer; this research is for only academic purposes. Your information will be kept confidential. Thank you.

6. **Overall, how satisfied are you with the training program's?**

1	2	3	4	5

7. **Please indicate your level of agreement with the following statements regarding the training content:**

	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
The training content was relevant to my job responsibilities.					
The training objectives were clearly defined.					
The training materials were well-organized and easy to understand.					
The training provided new knowledge and skills applicable to my role.					
The pace of the training was appropriate.					

8. **Please Indicate your level of argument with the following statements regarding the training content:**

	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
The training facility was comfortable and conducive to learning.					
The trainer was knowledgeable and engaging.					
The trainer encouraged participation and questions.					
There were sufficient opportunities for practical application and exercises.					
The training technology/tools used were effective.					

9. **Which specific topics or modules within the training program did you find most beneficial?**

- ☐ Code of Conduct
- ☐ Employee Value Proposition
- ☐ IT Policy and & Process Overview
- ☐ Prevention of Money Laundering and Terrorist Financing
- ☐ Overview of Islamic Banking
- ☐ Speak Up: Grievence Management & Prevention of Sexual Harassment
- ☐ Financial Scenario & Strategy
- ☐ Overview of Retail Banking
- ☐ Overview of Credit Risk Management
- ☐ Trade Service: Import, Export & Bank Guaranty
- ☐ Sustainable Finance
- ☐ Overview of Small Business
- ☐ Ethics in Banking
- ☐ Prevention of Malpractices & Bribery in Financial Sector

10. **How would you rate the effectiveness of the training programming enhancing your professional skills?**

1 Not Effective	2	3	4	5	6	7	8	9	10 Highly Effective

11. **Would you recommend training programs to your collegue?**

☐ Yes

☐ No

☐ Maybe

12. **What format of training delivery do you prefer for future programs?**

☐ Classroom Training

☐ Online live sessions

☐ Self-paced e-learning modules (City Shikhi)

☐ Blended learning (mix of online and in-person)

☐ In House Training

☐ Other:

13. **Do you have any suggestions for improving future training programs?**

1. Google form Response Outcomes:

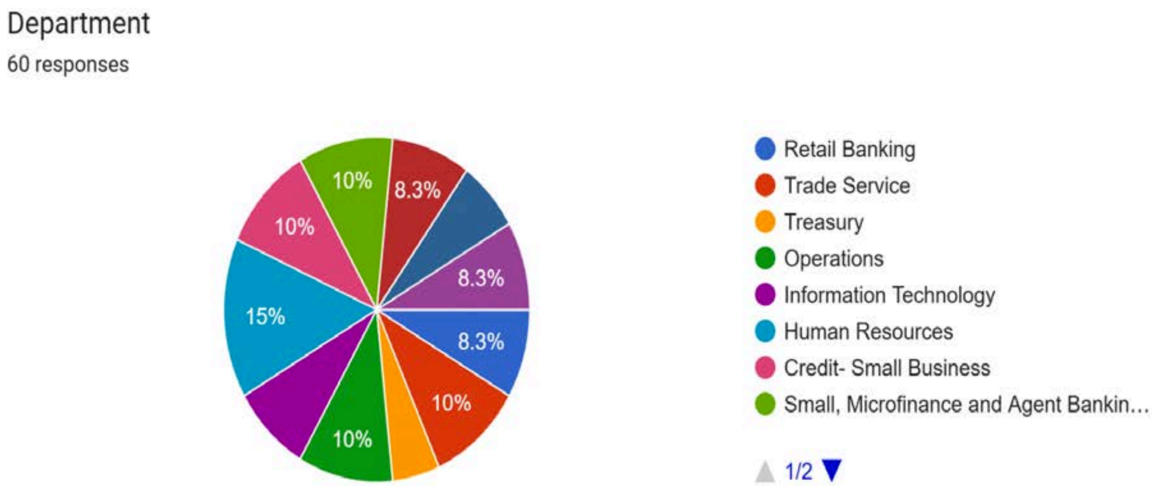

Figure 7: Departments of Employees

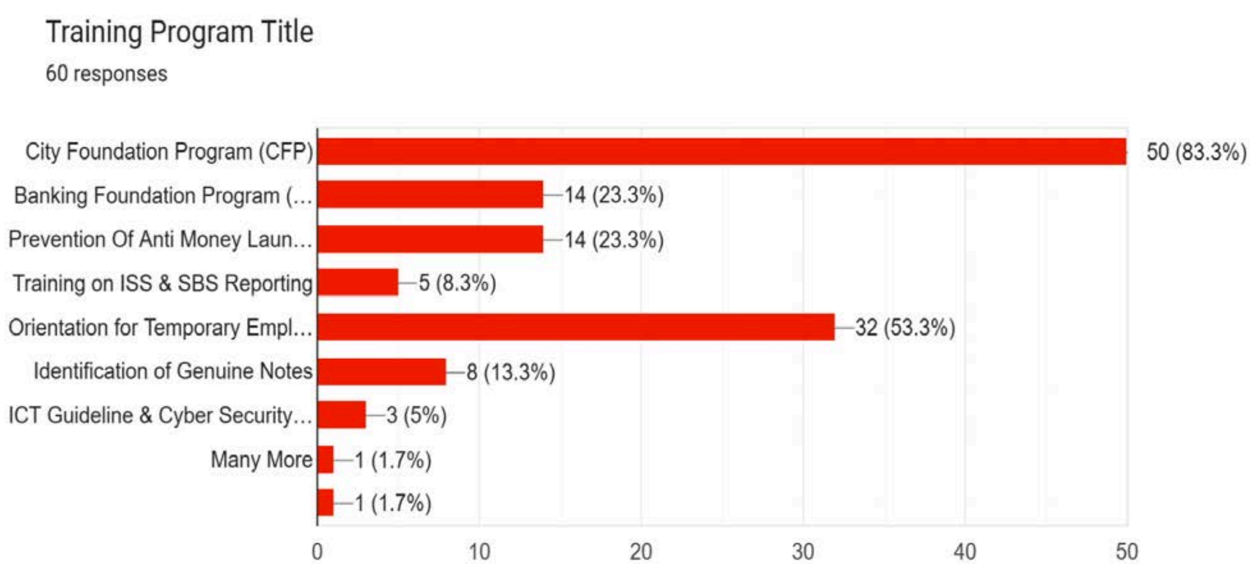

Figure 8: Training Program Titles

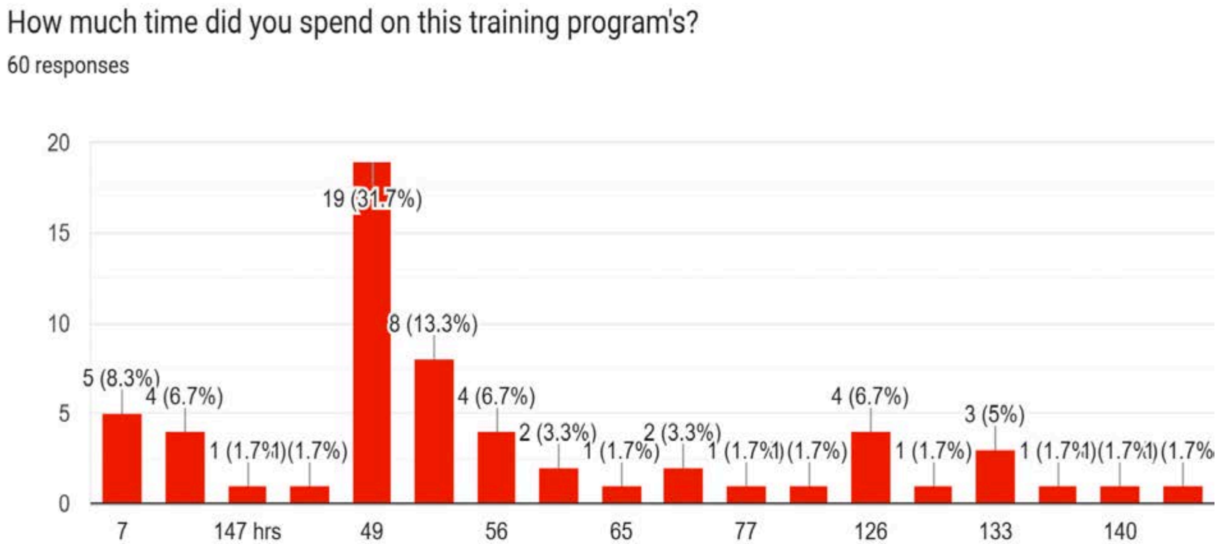

Figure 9: How Much Time Responders Spend on Training

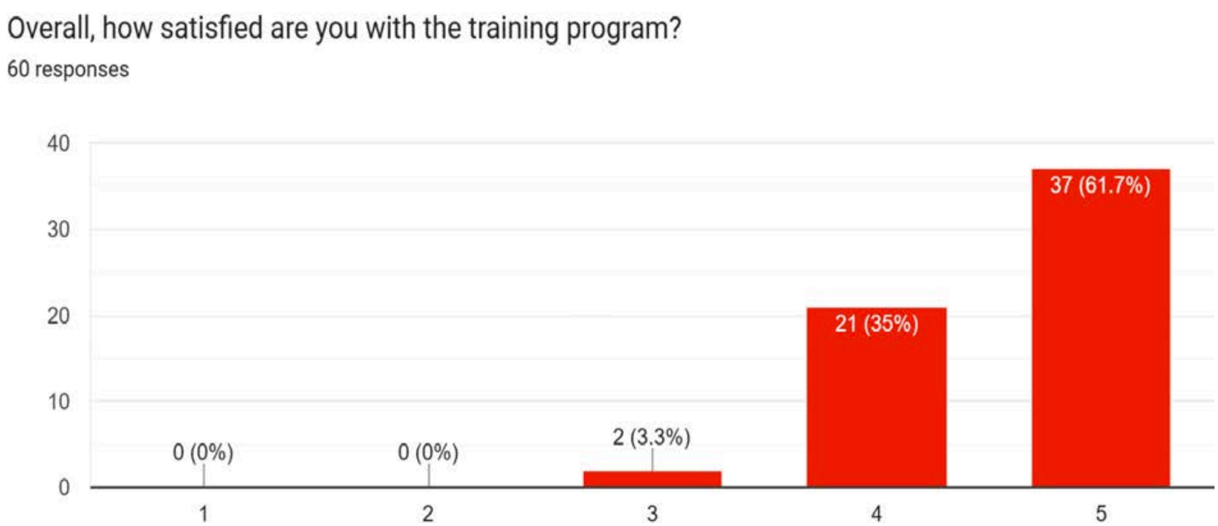

Figure 10: Training Program's Percentage of Satisfaction

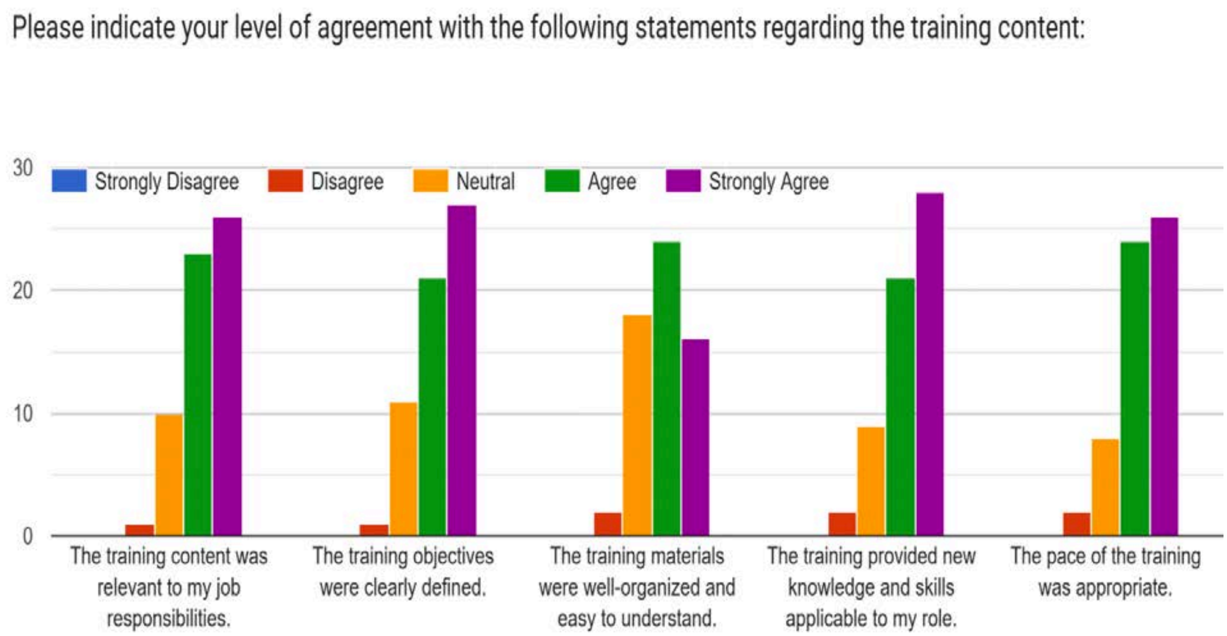

Figure 11: Percentage of Level of Agreement Regarding The Training Content

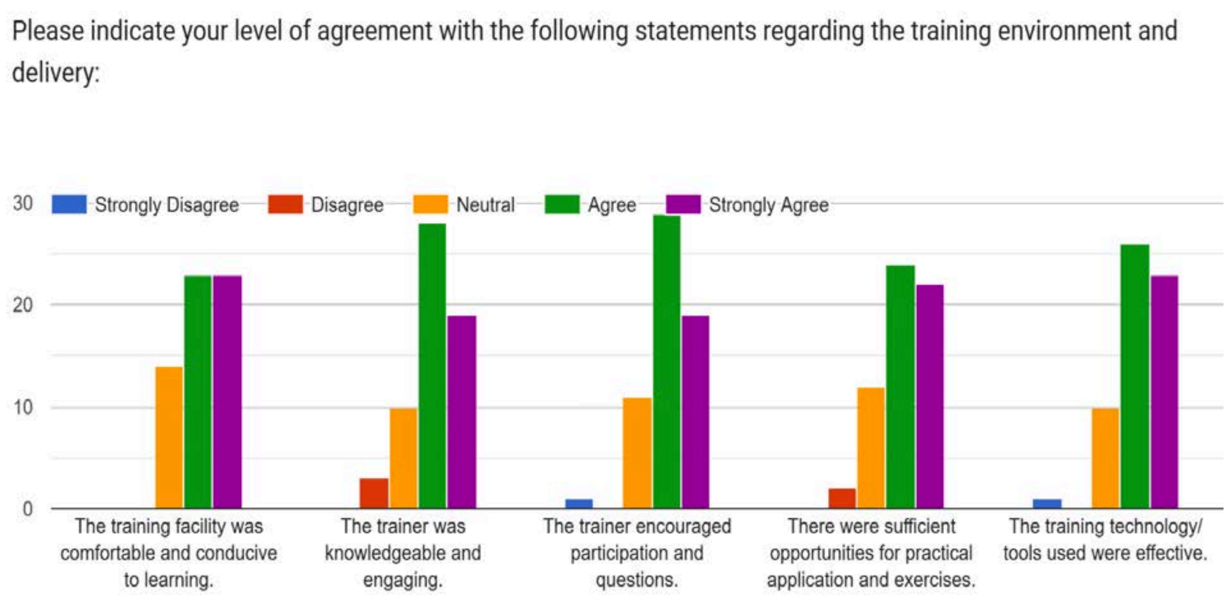

Figure 12: Percentage of Level of Agreement Regarding The Training Environment and Delivery

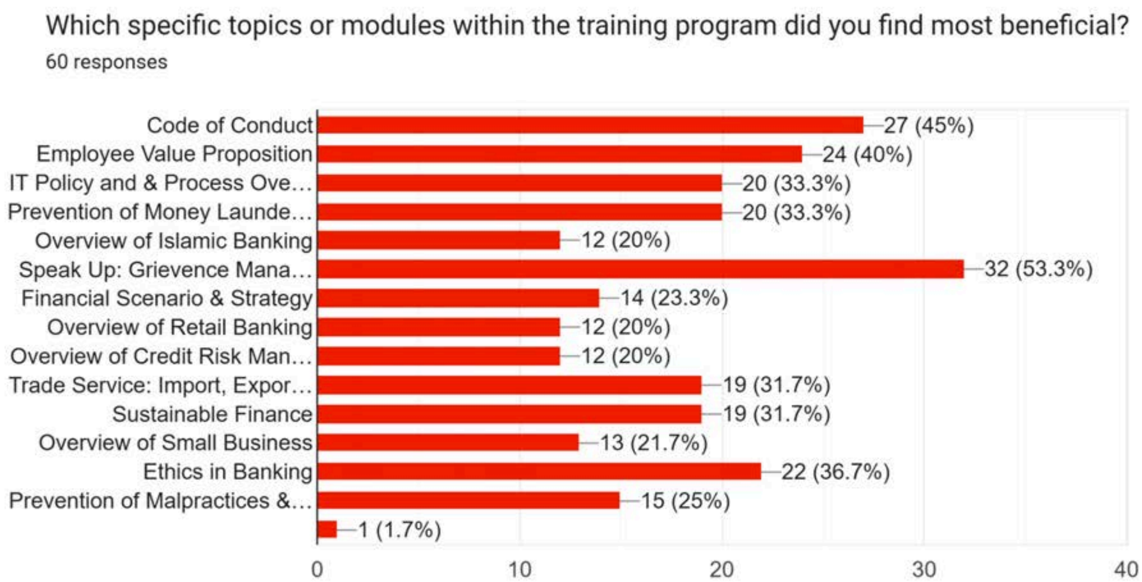

Figure 13: Most Beneficial Topics According to The Responders

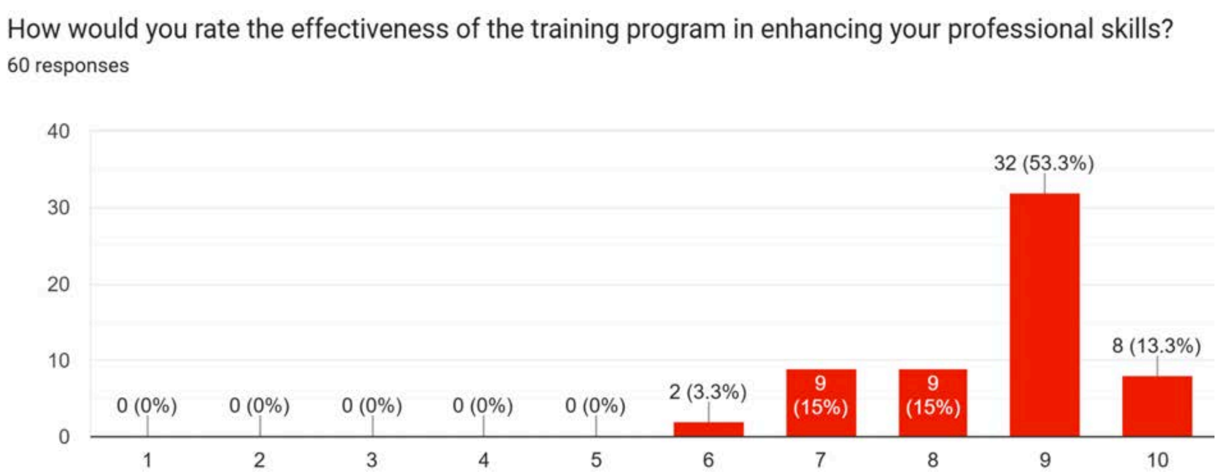

Figure 14: Percentage of the Effectiveness of Training Program in Enhancing Professional Skill

Figure 15: Percentage of Training Recommendation

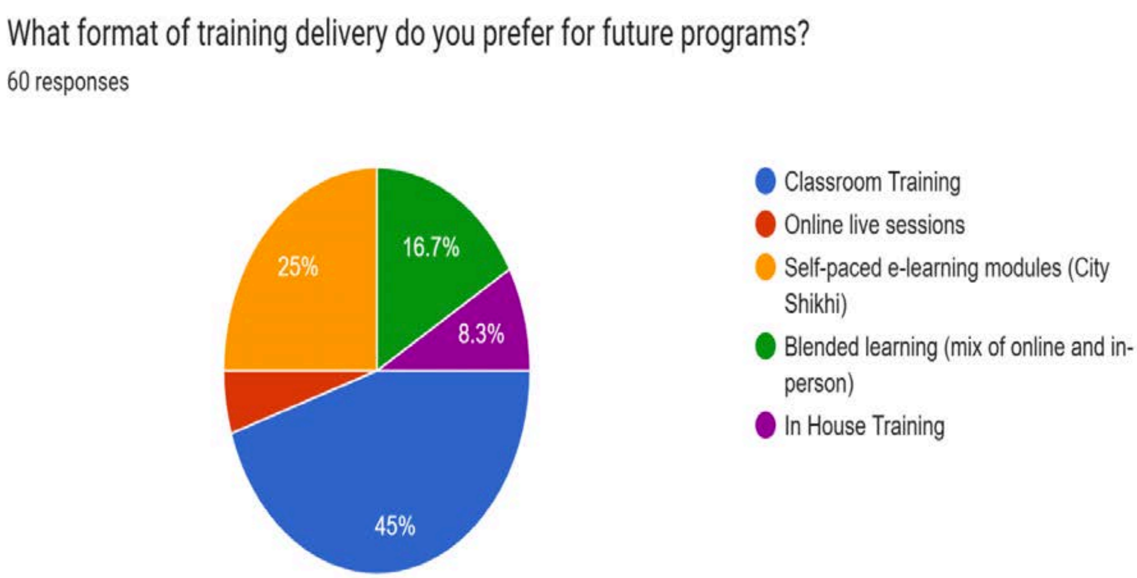

Figure 16: Percentage of Training Format Responders Want