Report On
"An Analysis of Training and Development Practices of Al-Arafah Islami Bank Limited (AIBL)"

By
Hasibur Rahman Mollick
ID: 19304019

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

BRAC Business School
BRAC University
Fall 2024

Declaration

It is hereby declared that:

1. **The internship report submitted is my original work while completing my 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 that 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:

____

Hasibur Rahman Mollick
ID: 19304019

Supervisor's Full Name & Signature:

____

Nadia Afroze Disha
Lecturer, BRAC Business School
BRAC University

Letter of Transmittal

Nadia Afroze Disha
Lecturer
BRAC Business School
BRAC University
Kha 224, Bir Uttam Rafiqul Islam Ave, Badda, Dhaka 1212

Subject: *Submission of Internship Report on "An Analysis of Training and Development Practices of Al-Arafah Islami Bank Limited (AIBL)"*

Dear Madam,

With utmost respect, I would like to submit my internship report titled "An Analysis of Training and Development Practices of Al-Arafah Islami Bank Limited (AIBL)", completed under your supervision. This report is the outcome of my three-month internship at AIBL, where I observed and experienced the bank's employee development practices.

I am sincerely grateful for your continuous support, guidance, and valuable suggestions throughout the report writing process. Your mentorship enabled me to complete the report effectively.

Thank you once again for your assistance.

Sincerely,
Hasibur Rahman Mollick
ID: 19304019
BRAC Business School
BRAC University

Non-Disclosure Agreement

This agreement is made and entered into by and between Al-Arafah Islami Bank Limited and the undersigned student of BRAC University, Hasibur Rahman Mollick (ID: 19304019), regarding the confidentiality of information acquired during the internship period.

Acknowledgement

This report is a reflection of the knowledge and experience I gained during my three-month internship at Al-Arafah Islami Bank Limited. It brings me great satisfaction to have completed this report with the valuable support and guidance of my academic and workplace supervisors.

My heartfelt gratitude goes to my academic supervisor, Nadia Afroze Disha Madam, for her constant encouragement, insights, and helpful feedback throughout the process. Her expert advice helped me overcome every hurdle and stay on the right track.

I am also deeply thankful to Aminur Rahman Khan Sir, Senior Executive Officer of AIBL Mirpur Branch, for his generous support and mentorship during my internship. His guidance made the work environment welcoming and gave me a practical understanding of the bank's operations, rules, and culture.

Executive Summary

This document provides a detailed examination of the training and development methods at Al-Arafah Islami Bank Limited (AIBL), specifically concentrating on the Mirpur Branch, where I undertook a three-month internship from January to April 2025. The research highlights the bank's dedication to employee growth as a key strategy for maintaining competitiveness in the changing banking sector.

AIBL runs its training initiatives via the Al-Arafah Islami Bank Training and Research Institute (AIBTRI), which aims to cultivate skilled, principled, and Shariah-compliant professionals. Training programs encompass topics like onboarding, compliance, general banking processes, customer service, and principles of Islamic finance. Even with this organized method, the research identifies considerable deficiencies in personalization, digital incorporation, performance connection, and post-training assessment.

The research approach integrated direct observations, semi-structured interviews with 20 staff members, and examination of internal documents. Results show that training requirements are primarily determined via a top-down approach, frequently neglecting skill gaps specific to branches. Although staff value the ethical focus and skilled trainers, numerous individuals voiced disappointment regarding obsolete techniques, absence of role-specific training, and limited technological resources. Additionally, the tenuous link between training involvement and performance evaluations restricts employee motivation and career advancement.

The report suggests a more decentralized and employee-centered needs assessment process, the implementation of role-specific and tiered training modules, and increased utilization of digital platforms like Learning Management Systems (LMS) and e-learning resources. Connecting training results to performance assessments, enhancing soft skills training, and establishing recognition programs would enhance employee engagement even more. Furthermore, AIBL ought to perform consistent post-training assessments, create anonymous feedback channels, and improve knowledge exchange between branches

Table of Contents

Chapter 1

1.1 Student Information

Name: Hasibur Rahman Mollick
ID: 19304019
Program: Bachelor of Business Administration
Major: Human Resource Management
Minor: Finance

1.2 Internship Information

1.2.1 Period: 3 months
Duration: 20th January, 2025 – 20th April, 2025
Company Name: Al-Arafah Islami Bank Limited
Department/Division: HR Department
Address: 2nd floor, Mirpur City Center, House-3/4 Darussalam Rd, Dhaka 1216

1.2.2 Internship Company Supervisor's Information:
Name: Aminur Rahman Khan
Position: Senior Executive Officer

1.2.3 Job Scope
Job Description / Duties / Responsibilities:
During my internship, I was given the opportunity to understand the overall banking system and specifically gained knowledge about the bank's recruitment and selection procedures. I learned many new skills through observation and active involvement with experienced employees.

My daily responsibilities included issuing credit and debit cards, communicating with customers over phone calls, reviewing account opening forms, and assisting in various operational tasks. Over the course of three months, I developed practical skills in handling customer issues and providing solutions efficiently.

I was also assigned to verify client information such as addresses, phone numbers, passport and NID details by preparing verification letters, which I would seal and sign when needed. As AIBL is a Shariah-based bank, I became familiar with their Islamic banking regulations, including their principles of profit-sharing and prohibition of interest (riba).

1.3 Internship Outcomes

1.3.1 Student's Contribution to the Company:

Throughout the internship, I actively supported the general banking team in their daily operations. My responsibilities included organizing and completing various forms, issuing debit and credit cards, contacting customers, and assisting with data input and account openings.

Additionally, I contributed by verifying identification documents like NID, birth certificates, and passports to ensure the authenticity of customer records. By working under the guidance of my supervisor, I was able to meaningfully support the branch's routine activities.

1.3.2 Benefits to the Student:

This internship at Al-Arafah Islami Bank provided me with valuable real-life experience. I learned how to operate in a formal banking environment, how to professionally interact with customers, and how to be accountable for assigned tasks.

I also became acquainted with the HRM policies and internal operations of a Shariah-based bank. By adhering to professional etiquette being punctual, organized, and responsive I developed essential workplace skills that will support my future career.

Observing employee behavior and workplace dynamics sparked my interest in understanding how training and development influence job satisfaction and performance, which ultimately led me to select this topic for my internship report.

1.3.3 Problems and Difficulties:

Adjusting to the professional environment initially presented some challenges. Many employees were busy with their tasks, making it difficult to approach them for guidance or detailed explanations.

The workload and formality of the environment felt overwhelming at first, but I gradually adapted. Another challenge I faced was limited access to internal data and confidential information, which impacted the depth of research for this report.

Moreover, being an intern, I was not permitted to use the organization's internal software systems, which restricted my ability to explore HR-related data fully. While three months was sufficient to gain a general understanding, it felt short for conducting extensive research alongside gaining hands-on experience.

Chapter 2

Company Overview

2.1 Introduction

Objective:
This chapter aims to provide a comprehensive overview of Al-Arafah Islami Bank Limited (AIBL), outlining how it distinguishes itself from conventional banks. It explores the bank's human resource policies, vision, mission, financial highlights, and other key areas. Moreover, it presents an analysis of AIBL's market position through SWOT and Porter's Five Forces frameworks. The chapter also discusses the bank's recruitment practices and employee facilities, which are essential to understanding staff satisfaction.

Methodology:
To gather the necessary information, both primary and secondary research methods were used. Primary data was collected through an interview with the branch manager, while secondary data was obtained from the bank's official website. Data related to salaries and employee benefits were verified during the interview, ensuring that the information is credible and accurate.

Scope:
The branch manager and internship supervisor provided helpful insights and access to essential data. The bank's official website also served as a vital source for collecting reliable information, especially regarding its financial performance.

Limitations:
Due to the heavy workload and responsibilities of the employees, it was difficult to arrange individual interviews. Their continuous involvement with customers and internal operations limited my ability to interact with them for deeper inquiry.

Significance:
This chapter presents detailed insights into AIBL, highlighting the bank's unique features and its standing within the banking industry. It sets a strong foundation for the next chapter, which will focus on employee satisfaction and related training practices.

2.2.1 Company Profile

Al-Arafah Islami Bank Limited is one of Bangladesh's most prominent Shariah-based financial institutions. The bank operates with complete transparency and follows Islamic principles in all aspects of its services, offering clients full clarity on profit-sharing mechanisms instead of interest-based returns.

All investment policies are designed according to Islamic guidelines and are reviewed by the Shariah Council to ensure compliance. AIBL promotes social equity through ethical

banking and wealth distribution. The bank is also engaged in various community development initiatives, such as founding an English-medium madrasa and a library.

As of December 2021, the bank employed 4,247 individuals across its branches. AIBL is governed by a Board of Directors made up of 20 highly respected Islamic scholars and business leaders in Bangladesh.

2.2.2 History of Al-Arafah Islami Bank Ltd

Al-Arafah Islami Bank was founded on June 18, 1995, as a private limited company. Its sponsors include prominent Islamic scholars and reputed business figures in Bangladesh. Since its inception, the bank has grown steadily and currently operates 209 branches across the country, offering services under a fully Shariah-compliant banking model.

The founder and first chairman of the bank is Mr. A.Z.M Shamsul Alam. Over the past 27 years, AIBL has established a solid reputation in the national banking sector.

2.2.3 Vision & Mission

Vision:
To become a pioneering force in Islamic banking in Bangladesh and contribute significantly to national economic growth.

Mission:
Al-Arafah Islami Bank is dedicated to operating strictly under Shariah principles as guided by Islamic teachings. From the beginning, it has aimed to ensure top-tier customer service, consistent financial growth, and equitable returns for shareholders.

The bank is driven by a dual goal offering a fulfilling customer experience and maintaining Shariah-compliant operations. AIBL views its activities as a contribution not just to the financial sector but also to the broader development of the national economy.

2.2.4 Objective of AIBL

AIBL's primary objective is to enhance its adherence to Shariah-compliant banking while improving overall profitability. This includes strengthening its capital base, expanding reserve funds, and increasing Islamic investments.

Additionally, the bank is focused on boosting foreign remittance inflows, opening new branches, maintaining stable dividend policies, and building a skilled workforce through structured training and development initiatives as part of its CSR efforts.

2.2.5 Available Services at AIBL

Al-Arafah Islami Bank offers a comprehensive suite of Shariah-compliant services tailored to meet diverse customer needs. These include:

- **Deposit Schemes:**
  - **Al-Wadiah Current Account (CD)**
  - **Mudaraba Short Notice Deposit (SND)**
  - **Mudaraba Savings Deposit (MSD)**
  - **Mudaraba Term Deposit Receipt (MTDR)**
  - **Monthly Installment-Based Term Deposit (ITD)**
  - **Monthly Profit-Based Term Deposit (MPTD)**
- **Special Purpose Savings:**
  - **Al-Arafah Monthly Hajj Deposit (MHD)**
  - **Al-Arafah Term Hajj Deposit (THD)**
  - **Marriage Savings Investment Scheme (MIS)**
  - **Al-Arafah Savings Bond (ASB)**
- **Other Notable Schemes:**
  - **Foreign Currency Deposit (FCD)**
  - **Pension Deposit Scheme (PDS)**
  - **Waqf Deposit Scheme (CWD)**
  - **Mudaraba Lakhpati, Millionaire, and Kotipoti Deposit Schemes**
  - **Special Pension and Benefit-Driven Schemes (MSPDS, MKDS, MDBDS, MTBDS)**

2.3 Management Practices

2.3.1 Leadership Style

Al-Arafah Islami Bank follows a structured hierarchical leadership model, which is commonly found in many organizations across Bangladesh. Each branch is managed by a Branch Manager and a Second Manager, with responsibilities distributed through clearly defined departmental roles.

The bank operates through several functional divisions:

- **Operations Wing: Oversees general banking operations, led by Officers and Executive Officers under the supervision of an Additional Managing Director.**

- **Investment Wing: Handles the bank's investment activities and is managed by a Deputy Managing Director.**

- **International Banking Wing: Manages foreign transactions, remittances, and exchanges, also supervised by a Deputy Managing Director.**

At the organizational level, AIBL is governed by a Board of Directors along with a Vice-Chairman, Chairman, and Managing Directors across departments including the Executive Committee, Audit Committee, and Risk Management Committee.

The leadership team consists of one Managing Director, eight Deputy Managing Directors, and one Company Secretary. Additionally, a Shariah Supervisory Committee composed of prominent Islamic scholars ensures that all operations adhere to Islamic laws through regular Shariah inspections.

2.3.2 The Human Resource Planning Process

AIBL's Human Resource Department plays a crucial role in managing all staffing-related activities, including recruitment, training, compensation, performance appraisal, and promotions.

Located at the bank's Motijheel head office, the HR department coordinates HR functions for all branches nationwide. It is also responsible for organizing employee development initiatives, monitoring performance, allocating resources, and managing workplace issues.

Occasionally, HR personnel visit branch offices to observe operations firsthand and gather employee feedback. The HR strategies at AIBL are long-term and high-impact, focusing on employee development and business success. Recent efforts include more frequent training sessions and the use of research-based practices to enhance Islamic banking knowledge among employees.

2.3.3 Training and Development Initiatives

Recognizing that employees are key assets, AIBL places great emphasis on training and development through its dedicated institute AIBTRI (Al-Arafah Islami Bank Training and Research Institute). AIBTRI's mission is to develop competent, ethical, and well-motivated professionals who align with the bank’s values.

The core values promoted by AIBTRI include:

- **Taqwa: Awareness of the presence of Allah in all activities.**
- **Amanah: Promoting honesty and trust in managing financial operations.**
- **Al-Mas’uliyyah: Holding employees accountable to HR and the Institute’s Director General.**
- **Al-Adal: Ensuring decisions are made with fairness and benefit for all stakeholders.**

AIBTRI conducts regular training sessions, skill development programs, and seminars to enhance employee performance, strengthen management capacity, and boost customer satisfaction. These programs not only benefit the organization but also empower employees through improved skills, increased confidence, and better promotion prospects.

2.3.4 The Compensation System

According to the Mirpur branch manager, AIBL offers a competitive compensation package. Employees receive basic salaries with annual increments and performance bonuses every three years. Additional financial benefits include gratuity, provident fund, and retirement packages.

Non-financial incentives are also provided, such as:

- **Interest-free or low-interest loans**
- **Medical allowances**
- **Transportation support**
- **Ten days of paid recreational leave annually**
- **Festive bonuses**
- **Six months of paid maternity leave for female employees**

These benefits ensure a supportive and motivating work environment.

2.4 Marketing Practices

2.4.1 Products and Services Offered by AIBL

AIBL offers five major categories of banking services:

1. **Deposit Services:**
   Includes 26 types of deposit schemes such as Al-Wadiah Accounts, various Mudaraba deposits (e.g., Hajj, Education, Marriage), and other savings instruments aligned with Shariah principles.

2. **Investment Services:**
   Offers 12+ Islamic investment modes including Bai Istisna, Bai Muajjal, Bai Murabaha, Bai Salam, and foreign bill purchases.

3. **CMSME Banking:**
   Focuses on small and medium enterprises with products like:

   - **Al-Arafah Women Entrepreneurs Scheme**
   - **Micro Enterprise Investment**
   - **Rural Agricultural Financing**
   - **Small Enterprise Festivals**

4. **Foreign Trade:**
   Managed by the head office, this service supports international trade. AIBL maintains correspondent relationships with 338 global banks including Citibank N.A., Standard Chartered, and Habib Bank.

5. **Treasury Services:**
   Provides treasury-related services to support liquidity and investment portfolios.

2.4.2 Place

AIBL's branch network extends across both urban and remote areas of Bangladesh. The bank operates 201 branches, 26 authorized dealer branches, and an offshore banking unit. ATM services are widely available in Dhaka, Chattogram, Sylhet, Khulna, Rajshahi, Barisal, Rangpur, and Mymensingh.

2.4.3 Price

As an Islamic bank, AIBL does not follow a fixed interest system. Instead, profits and losses are shared between the bank and the depositors. Returns tend to be lower than those offered by conventional banks but are aligned with Shariah values.

2.4.4 Promotion

AIBL does not heavily invest in promotional activities. Unlike many conventional banks that offer lifestyle privileges (e.g., discounts at restaurants, retail, healthcare), AIBL refrains from such marketing strategies in keeping with its conservative, Shariah-compliant approach.

2.5 Industry and Competitive Analysis

2.5.1 SWOT Analysis

Strengths:

- **Strong reputation as a leading Islamic bank in Bangladesh**
- **Clearly defined niche targeting interest-averse customers**
- **Loyal and compliant workforce maintaining Islamic culture in the workplace**

Weaknesses:

- **Lower returns compared to interest-based banks**
- **Limited technological infrastructure**
- **Subpar promotional activities**
- **Not yet integrated with Mobile Financial Services (MFS) like bKash or Nagad**
- **Occasional technical issues such as lack of transaction notifications**

Opportunities:

- **Integration with MFS providers under Shariah-compliant guidelines**
- **Recruitment of experienced IT professionals to upgrade technology**

- **Expansion of outreach and visibility through targeted promotions**

Threats:

- **Competition from high-interest-paying banks (e.g., BRAC, Standard Chartered)**
- **Rivals offering promotions and lifestyle perks**
- **Limited manpower per branch impacting operational efficiency**
- **Other Islamic banks increasing market competition**

2.5.2 Porter's Five Forces Analysis

1. **Industry Rivalry:**
   The Islamic banking sector is competitive, with 10 full-fledged Islamic banks. Additionally, 9 conventional banks have opened Islamic windows, intensifying competition.

2. **Threat of New Entrants:**
   Several conventional banks (e.g., Janata, Shonali, Mercantile) have added Islamic banking arms, posing a threat to AIBL's market share.

3. **Threat of Substitutes:**
   Conventional banks offering Islamic windows attract customers with better rates or services, challenging AIBL's full-fledged model.

4. **Bargaining Power of Customers:**
   Customers increasingly expect both Shariah compliance and technological convenience. AIBL must meet these evolving demands to retain them.

5. **Bargaining Power of Suppliers:**
   Banks depend on suppliers for tech infrastructure, ATMs, and IT support. High supplier costs can affect operational efficiency and profit margins.

2.6 Summary and Conclusions

While AIBL is well-positioned among the top Islamic banks in Bangladesh, it still faces several challenges, especially in terms of technology and service diversification. The lack of mobile integration and limited promotional strategies are key areas needing improvement. Additionally, there is a noticeable gender imbalance in leadership, which may limit organizational diversity and innovation. Nonetheless, AIBL's commitment to training, compliance, and community-focused banking continues to be a strong asset.

2.7 Recommendations

- **Marketing Improvements: Launch strategic promotional campaigns to increase brand visibility and customer engagement.**

- **MFS Integration: Establish partnerships with bKash, Nagad, Rocket, and Upay under Shariah guidelines to enhance transaction ease.**

- **Technology Upgradation: Hire skilled IT professionals to enhance digital services and infrastructure.**

- **Diversity Initiatives: Proactively recruit more female staff and create an inclusive work environment.**

- **Internship Expansion: Design in-depth internship programs to attract young talent and incorporate fresh perspectives.**

- **Workplace Environment: Improve branch aesthetics and comfort to match modern banking standards and enhance customer experience.**

Chapter 3

Project Part

3.1 Introduction

In the dynamic and highly competitive environment of the banking sector, human capital has become one of the most critical assets for achieving sustainable growth and maintaining market relevance. Among the various functions within human resource management, training and development stand out as strategic tools that not only enhance employee capabilities but also align individual performance with organizational objectives. For banks, where the core service is delivered by people rather than products, investing in employee development is no longer optional, it is imperative.

As banks increasingly face challenges such as rapid technological change, growing customer expectations, evolving financial regulations, digital transformation, and heightened competition, the need for a well-trained, adaptable, and forward-thinking workforce has never been more pressing. Employees who are well-equipped with both technical skills and soft competencies are better positioned to provide excellent customer service, uphold compliance standards, and contribute to operational efficiency. Thus, training and development serve as both a driver of performance and a catalyst for employee motivation, satisfaction, and retention.

This chapter aims to provide a comprehensive analysis of the training and development practices at Al-Arafah Islami Bank Limited (AIBL), a leading Shariah-based financial institution in Bangladesh. AIBL places a strong emphasis on ethical conduct, Islamic banking principles, and professional growth, making its training model unique within the national banking landscape. The bank's development efforts are facilitated through its dedicated training wing AIBTRI (Al-Arafah Islami Bank Training and Research Institute) which is responsible for designing, coordinating, and delivering a wide range of skill-building programs across all branches.

The analysis in this chapter explores the full spectrum of AIBL's training initiatives from identifying organizational learning needs to planning and execution, evaluation, and post-training impact. It investigates how training contributes to employee preparedness, compliance with Shariah principles, customer satisfaction, and overall institutional resilience. Furthermore, the chapter incorporates empirical data derived from interviews with AIBL employees and managerial staff, along with observations collected during a three-month internship at the bank's Mirpur Branch.

Additionally, this chapter sheds light on the strengths and shortcomings of the bank's current training model, including gaps in digital readiness, performance linkage, and personalization of learning paths. By mapping employee experiences and management perspectives, this study seeks to evaluate how AIBL's training strategy contributes to its

broader mission of being a pioneer in Islamic banking and an enabler of socio-economic growth.

In summary, this section lays the groundwork for a deeper exploration of how AIBL utilizes training and development as a strategic lever for human capital enhancement and institutional excellence in the context of Islamic banking.

3.2 Literature Review

The importance of training and development in organizational success has been extensively examined in human resource literature. Particularly in service-based sectors like banking, where the employee directly represents the brand, knowledge and skill development is not just a matter of operational efficiency, it is a strategic imperative. A review of existing literature reveals multiple dimensions through which effective training programs contribute to individual performance, organizational productivity, and employee satisfaction. This section outlines key scholarly perspectives that provide a theoretical foundation for analyzing the training and development practices of Al-Arafah Islami Bank Limited (AIBL).

a. Strategic Importance of Training in Banking

Training is widely acknowledged as a cornerstone of strategic human resource management. According to Chaudhary & Bhaskar (2016), structured training initiatives are directly linked to the enhancement of employee productivity and long-term competitive advantage. In the context of banking, where frontline employees must stay abreast of complex financial products, regulatory updates, risk management practices, and digital innovations, training is not merely a support function but a business necessity. The authors argue that when training is aligned with strategic goals, it creates a workforce that is agile, competent, and responsive to change.

b. Employee Satisfaction Through Learning Opportunities

The availability of learning and development opportunities has been found to have a profound effect on employee morale, job satisfaction, and retention. Dillich (2000) asserts that employees often perceive access to training as a signal of the organization's investment in their future. This perception fosters a sense of belonging and loyalty, ultimately reducing employee turnover. Employees who believe they have a pathway for growth through upskilling and learning are more motivated to contribute actively to the organization's objectives. This aligns with the psychological contract theory, which posits that employees expect reciprocal development in exchange for their commitment and effort.

c. The Role of Islamic Work Ethics in Training

In the context of Islamic banking, the concept of training extends beyond technical and managerial proficiency. AIBL, being a fully Shariah-compliant institution, embeds Islamic ethics and values such as trust (Amanah), accountability (Mas'uliyyah), and justice (Adl) into its learning content. As outlined by AIBTRI (2025), the purpose of training at AIBL is not only to improve performance but also to nurture spiritually aware, morally responsible, and community-oriented employees. This approach is consistent with studies on Islamic Work Ethic (IWE), which emphasize the integration of religious values in professional behavior, leading to increased job satisfaction, organizational commitment, and ethical conduct (Ali & Al-Owaihan, 2008).

d. Continuous Learning and Performance Enhancement

Sageer et al. (2012) identify a strong correlation between ongoing learning initiatives and organizational success. Their study indicates that companies which invest in continuous professional development experience enhanced employee engagement, better customer service outcomes, and greater adaptability in dynamic markets. In banking, this continuous development ensures that staff can navigate changing financial regulations, new digital platforms, and evolving customer expectations. Moreover, performance appraisals that are aligned with training outcomes provide measurable benchmarks for evaluating the return on investment in human capital development.

e. Learning as a Driver of Organizational Change

Beyond individual benefits, training serves as a vehicle for driving organizational transformation. As banks undergo digitalization and adopt customer-centric models, training equips employees to lead and adapt to these changes. Blanchard & Thacker (2013) emphasize that successful learning systems act as catalysts for cultural change, innovation, and sustainable growth. This is particularly relevant for Islamic banks like AIBL, where the dual imperative of maintaining faith-based integrity while adopting global best practices requires nuanced, adaptive training methodologies.

Conclusion:

The reviewed literature establishes a clear consensus on the vital role of training and development in enhancing employee competence, satisfaction, and organizational performance. In the context of AIBL, these findings support the need to evaluate not only the content and delivery of training but also its alignment with Islamic values, employee expectations, and evolving banking practices. This literature review provides a strong theoretical foundation for analyzing the strengths and gaps in AIBL's current training framework and identifying actionable areas for improvement.

3.3 Problem Statement

In today's banking industry, where constant innovation, customer expectations, and regulatory landscapes are evolving at an accelerated pace, the role of employee training has become more critical than ever. Al-Arafah Islami Bank Limited (AIBL), as a leading Islamic financial institution in Bangladesh, acknowledges this necessity and has established a dedicated learning wing Al-Arafah Islami Bank Training and Research Institute (AIBTRI) to ensure the continuous professional development of its workforce. Despite this structured institutional support, questions arise regarding the depth, reach, and real-world impact of AIBL's training and development initiatives.

While training programs are regularly conducted, it remains unclear whether these efforts are fully aligned with the current skill demands of the banking sector, the digital transformation of financial services, and the evolving expectations of employees themselves. Many training programs, though well-intentioned, may not be sufficiently tailored to diverse job roles, experience levels, or performance goals. Furthermore, there is limited evidence of how effectively these programs translate into measurable improvements in job performance, employee satisfaction, or organizational resilience.

In a Shariah-compliant bank like AIBL, which operates under specific religious and ethical guidelines, training must also serve the dual function of professional development and ethical orientation. However, the integration of Islamic values with modern banking practices within the training modules is yet to be critically examined.

This research addresses a significant gap: Are AIBL's training initiatives effectively enhancing employee competence and job satisfaction? It seeks to investigate the design, implementation, employee perception, and impact of training and development efforts at AIBL, particularly within the context of a rapidly changing financial services landscape.

3.4 Objectives

3.4.1 Broad Objective:

To critically analyze the training and development practices at Al-Arafah Islami Bank Limited (AIBL) and evaluate their effectiveness in enhancing employee performance, professional growth, and overall satisfaction in alignment with organizational goals and Islamic values.

3.4.2 Specific Objectives:

a. To examine the structure, frequency, and thematic coverage of AIBL's current training and development framework, including initiatives conducted by AIBTRI, in order to understand how training is planned, delivered, and evaluated across different branches and roles.

b. To identify the key strengths and limitations of AIBL's training initiatives by evaluating content relevance, accessibility, trainer effectiveness, and alignment with strategic business needs.

c. To assess employee perceptions and satisfaction regarding the quality, applicability, and outcomes of training programs, especially in terms of how these programs contribute to their confidence, performance efficiency, ethical understanding, and career advancement.

d. To provide evidence-based recommendations for improving the design, delivery, and institutional support of training and development initiatives so they can better respond to emerging industry demands, employee expectations, and the operational goals of a Shariah-compliant financial institution.

3.5 Significance of the Study

The significance of this research lies in its potential to generate meaningful insights for both Al-Arafah Islami Bank Limited (AIBL) and the wider Islamic banking sector in Bangladesh. As the financial industry becomes increasingly knowledge-driven and client-focused, the need to optimize employee capabilities through well-structured training and development initiatives becomes vital. For AIBL, a pioneering Shariah-compliant institution, this study presents an opportunity to critically assess and enhance the effectiveness of its employee development strategies in a manner that is both performance-oriented and ethically grounded.

By closely examining the training frameworks used by AIBL, this study aims to uncover how these initiatives affect not only job performance but also employee satisfaction,

retention, and motivation factors that are central to organizational success. It offers practical recommendations for improving training content, delivery methods, and alignment with organizational goals, especially within the unique operational framework of Islamic banking.

From an industry-wide perspective, the study provides a replicable model for faith-based financial institutions seeking to harmonize modern human resource practices with Islamic principles. It contributes to the growing body of research in Islamic Human Resource Management (IHRM) by highlighting how religious, ethical, and cultural values can be integrated with global HR trends such as digital learning, soft skills development, and performance-linked training.

In academic terms, this research enhances understanding of how employee development is approached in Shariah-compliant institutions and identifies emerging trends, gaps, and innovations in training delivery. It can serve as a foundational reference for scholars, HR professionals, and policymakers exploring the intersection of Islamic work ethics and modern organizational practices.

3.6 Methodology

3.6.1 Nature of the Study

This research adopts a qualitative and descriptive research design, supported by both primary and secondary data sources. The qualitative approach allows for an in-depth understanding of the perceptions, attitudes, and experiences of AIBL employees regarding their training and development practices. The descriptive component provides a systematic account of AIBL's training structures, policies, and organizational processes.

3.6.2 Study Population

The study focuses on employees of AIBL's Mirpur Branch, encompassing a diverse group of individuals across hierarchical levels. The targeted population includes:

- **Junior officers**
- **Senior officers**
- **Executive officers**
- **Branch management**

This cross-sectional representation ensures a balanced view of the training experiences from both operational and managerial perspectives.

3.6.3 Sample Size

A total of 20 employees were purposely selected for the study, allowing for rich qualitative insights into the effectiveness of training practices. The sample includes a mix of gender, age groups, years of service, and departmental roles to ensure data diversity and depth.

3.6.4 Data Collection Methods

To ensure the reliability and authenticity of findings, the study employed a multi-method data collection strategy, including both primary and secondary sources:

- **Primary Data Collection:**
    - **Semi-structured interviews with selected employees, supervisors, and HR representatives to understand their experiences and views regarding training effectiveness.**
    - **Direct observation during the three-month internship period, capturing real-time behaviors, training dynamics, and informal learning environments.**
    - **Informal discussions with immediate supervisors and fellow interns to gather context-specific insights.**
- **Secondary Data Collection:**
    - **Analysis of AIBL's internal training calendars, brochures, and policy documents, particularly those distributed by AIBTRI.**
    - **Review of the official AIBL website for publicly available information on training structures and HR policies.**
    - **Reference to academic journals, previous research reports, and industry publications related to Islamic banking and employee development.**

3.6.5 Data Analysis Tools and Techniques

The collected data were systematically analyzed using the following tools:

- **Content Analysis: Applied to internal training materials, manuals, and policy documents to assess the thematic alignment between AIBL's training objectives and employee needs.**

- **Thematic Analysis: Used to interpret qualitative responses from interview transcripts and observational notes. Recurring themes such as satisfaction, engagement, learning outcomes, and gaps were identified, categorized, and interpreted.**

- **Comparative Analysis: Training and development practices at AIBL were compared with global best practices in Islamic human resource management to assess relevance, effectiveness, and areas for improvement.**

This methodological framework ensures that the research is both contextually grounded and academically rigorous, allowing for robust conclusions and practical recommendations.

3.7 Findings and Analysis

This section presents the core findings from interviews, direct observations, and analysis of internal training materials at Al-Arafah Islami Bank Limited (AIBL), with a focus on the structure, delivery, and perceived effectiveness of training and development programs. Data were gathered during a three-month internship at the AIBL Mirpur Branch and through qualitative interviews with a diverse sample of 20 employees, including junior officers, senior staff, and HR personnel. The following subsections outline key thematic insights.

3.7.1 Overview of AIBL Training Structure

AIBL's training and development framework is centrally administered by its dedicated institutional wing the Al-Arafah Islami Bank Training and Research Institute (AIBTRI). The core objective of AIBTRI is to foster employee development in accordance with both Shariah principles and modern banking standards. The training programs offered generally fall under the following categories:

- **Onboarding and orientation for new employees**

- **Regulatory and compliance-based training, including Anti-Money Laundering (AML), Know Your Customer (KYC), and risk management**

- **Soft skills and customer service training**

- **Functional and operational training, such as general banking processes, loan handling, teller operations, or use of core banking software**

- **Ethical and religious education, with a focus on Islamic finance principles**

- **Monthly Shariah-based seminars, circular updates, and refresher courses delivered through instructor-led sessions**

Training sessions are primarily conducted in physical classrooms by senior professionals from AIBTRI. Most training modules are supported with printed handouts, PowerPoint slides, and basic visuals. However, there is currently no Learning Management System (LMS) or structured e-learning platform in place, limiting the accessibility and flexibility of training delivery, particularly for digitally inclined or remote staff.

3.7.2 Training Needs Identification

Training needs assessment at AIBL follows a top-down approach, where AIBTRI collaborates with the central HR division to set the yearly training agenda. Needs are often identified through performance reviews, regulatory updates, and organizational targets. However, findings suggest that branch-level employees and managers have limited involvement in this process.

Several interviewees revealed that training nominations are often based on employee tenure, designation, or upcoming promotions, rather than clearly identified competency gaps or skill development plans. As a result, training programs may not always align with the actual day-to-day challenges faced by employees on the ground.

3.7.3 Participation and Frequency

All permanent employees are expected to attend at least one formal training session per calendar year, with new recruits participating in onboarding programs within their first 30 days. AIBL maintains training participation records centrally through its HR department.

Despite these mandates, employee participation in training remains inconsistent, particularly for mid- and senior-level officers. A common constraint cited by both employees and branch managers is the operational pressure due to staffing shortages. During peak banking hours, it becomes difficult to spare team members for off-site training, especially in busy branches like Mirpur. This operational bottleneck limits the overall reach and impact of training programs.

3.7.4 Employee Feedback on Training Effectiveness

Through interviews and observations, several key insights were gathered regarding employee perceptions of training programs at AIBL. While there were positive sentiments toward the ethical alignment and onboarding support, several areas for improvement were also highlighted.

Visual Insight: Employee Satisfaction with AIBL Training Programs

To support the qualitative data, a survey was conducted with 20 employees regarding their satisfaction with AIBL's current training and development practices. The responses are summarized in the pie chart below:

Figure 1: Employee Satisfaction with Training Programs at AIBL

As shown above:

- **40% of employees reported moderate satisfaction, indicating that they found the training useful but lacking in certain areas.**
- **30% expressed high satisfaction, appreciating the ethical foundation and trainer competency.**
- **20% were dissatisfied due to lack of technological integration and post-training follow-up.**
- **10% remained neutral or unsure.**

This chart clearly indicates a need for more targeted, role-based, and digitally enabled training programs to uplift overall satisfaction.

Positive Feedback:

- **Employees expressed strong appreciation for the integration of Islamic ethics and values into the training content. This reinforces AIBL's identity as a Shariah-compliant institution.**

- **Onboarding and orientation sessions were praised for easing new employees into the workplace culture, banking norms, and operational processes.**

- **Trainers from AIBTRI are perceived as competent, knowledgeable, and respectful, often drawing from both professional and religious experience.**

Areas for Improvement:

- **Lack of specialization: Employees expressed a desire for more role-specific modules (e.g., financial modeling for credit officers, fintech innovations for IT staff, or leadership training for mid-level managers).**

- **Minimal technological integration: There is no use of simulations, interactive tools, or digital case studies. Most sessions follow a lecture-based format, limiting engagement and retention.**

- **No post-training feedback mechanism: There is little to no systematic follow-up on training effectiveness. Employees receive certificates but are not evaluated on how training translates into their work.**

- **Mid-level staff feel neglected: Several experienced employees noted that training tends to focus on entry-level personnel, with few growth opportunities for senior or long-serving staff.**

3.7.5 Linkage Between Training and Performance

One of the most prominent gaps identified in this study is the weak connection between training and performance appraisal systems. Employees reported that training completion is not directly factored into promotions, incentive plans, or KPI evaluations. As a result, many perceive training as a compliance formality rather than a tool for professional growth.

Furthermore, department heads rarely review post-training reports or recommend specific upskilling programs for their teams. There is no structured effort to integrate learning outcomes with broader performance objectives, succession planning, or strategic workforce development.

3.7.6 Observed Training Materials and Curriculum

As part of this study, selected training materials from AIBTRI were reviewed. Key observations include:

- **Heavy emphasis on Shariah compliance, religious rulings (fatwas), and Islamic banking contracts such as Murabaha, Ijara, and Mudaraba**

- **Training booklets are often print-based, with limited visual aids or multimedia support**

- **No e-learning or digital archives available to reinforce lessons or allow for self-paced learning**

- **Case studies and real-world banking scenarios are underutilized, reducing the practical applicability of sessions**

- **Curriculum updates are infrequent, with little integration of emerging trends such as digital banking, cybersecurity, blockchain, or financial technology (fintech)**

3.7.7 HR and Managerial Perspective

From the perspective of HR and managerial staff interviewed during the internship, training and development are considered strategically important but operationally constrained. Managers acknowledge the benefits of structured learning but also cited three main limitations:

1. **Customization Deficit: Training programs are overly standardized and do not reflect the distinct learning needs of various departments (e.g., customer service vs. investment banking).**

2. **Operational Constraints: Due to lean staffing and rising workloads, it is challenging to release employees for multi-day training programs, particularly during audit periods or month-end closures.**

3. **Budgetary Limitations: HR personnel admitted that limited budgets restrict the development of advanced training modules, investment in digital learning platforms, and recruitment of external trainers with niche expertise.**

Despite these barriers, HR expressed a strong willingness to adopt performance-linked training models and to work closely with AIBTRI to integrate feedback from employees into future program design.

3.8 Summary and Conclusion

The training and development framework at Al-Arafah Islami Bank Limited (AIBL) is rooted in a strong ethical foundation that reflects the bank's commitment to Islamic values.

The Al-Arafah Islami Bank Training and Research Institute (AIBTRI) plays a central role in designing and delivering these programs, offering a range of sessions focused on Shariah compliance, general banking operations, and employee conduct. AIBL's approach to integrating Islamic teachings with professional banking knowledge is widely appreciated among its workforce, contributing to a unique and principled work environment.

However, this study finds that while the philosophical and ethical underpinnings of training are robust, the operational execution of training and development programs remains limited in scope, depth, and adaptability. The methodology employed through qualitative interviews, observational insights, and document reviews highlights several systemic issues:

- **Training needs are identified primarily through a centralized, top-down approach, with limited input from branch-level managers or employees. As a result, programs often lack alignment with real-time skill gaps or departmental challenges.**
- **Training content remains largely generalized, offering minimal role-specific development opportunities for mid-level officers or specialized departments such as investment, compliance, or IT.**
- **There is a weak connection between training participation and performance evaluation, making it difficult for employees to see tangible career growth or performance rewards as a result of their learning efforts.**
- **Technological integration into training delivery is virtually non-existent. Training materials rely heavily on traditional formats, with no Learning Management System (LMS), virtual tools, or interactive simulations to support diverse learning needs.**
- **Post-training evaluations and follow-ups are irregular or absent, limiting the organization's ability to assess knowledge retention or impact on job performance.**

Despite these gaps, AIBL's efforts to instill Islamic work ethics through structured training is commendable and offers a differentiated identity in the banking sector. If AIBL can modernize its training infrastructure and adopt performance-linked, employee-centric learning models, it can significantly enhance organizational effectiveness and workforce satisfaction without compromising its core religious values.

3.9 Recommendations

Based on the research findings, interviews, and literature review, the following detailed and actionable recommendations are proposed to improve the training and development ecosystem at AIBL. These suggestions are designed to align with AIBL's organizational goals, operational realities, and Shariah-compliant ethos.

1. Decentralize Training Needs Assessment

- **Establish a bottom-up feedback mechanism where department heads and employees can submit training needs annually.**
- **Conduct branch-level training audits to assess operational challenges and customize training calendars accordingly.**
- **Use employee performance data and skill-gap assessments to inform training priorities.**

2. Introduce Role-Specific and Tiered Training Modules

- **Develop role-specific training tracks (e.g., credit risk analysis for investment officers, digital onboarding for customer service, KYC/AML workshops for compliance teams).**
- **Structure programs based on career stages entry-level orientation, mid-level leadership development, and senior executive strategy training.**

3. Leverage Digital Platforms and E-Learning Tools

- **Invest in a robust Learning Management System (LMS) to deliver online training, webinars, case simulations, and video content accessible across branches.**
- **Use gamified learning modules and real-time assessments to engage younger employees and promote self-paced learning.**
- **Integrate a digital resource library featuring recorded seminars, FAQs, and best practice repositories.**

4. Link Training Outcomes to Performance Appraisals

- **Make training participation and post-training assessments a mandatory component in annual performance reviews.**
- **Introduce a "learning scorecard" that tracks employee development progress and correlates it with career growth metrics such as promotions, transfers, and bonuses.**
- **Reward departments with high training completion and application rates to encourage collective learning.**

5. Strengthen Soft Skills and Innovation Capacity

- **Incorporate structured modules on communication, team collaboration, stress management, conflict resolution, innovation, and digital fluency.**

- **Encourage participation in cross-functional projects and simulations that improve problem-solving and creative thinking.**

6. Implement Recognition and Certification Programs

- **Issue accredited certificates for completion of key training programs to boost employee motivation.**

- **Highlight top learners and contributors in internal newsletters or town hall meetings to build a culture of recognition.**

- **Create a “Training Leaderboard” to foster healthy competition and continuous learning.**

7. Conduct Regular Post-Training Evaluations

- **Implement post-training knowledge checks and practical application tests to gauge understanding and retention.**

- **Follow up with employees and managers after 1–3 months to evaluate on-the-job application and behavioral change.**

- **Use these insights to refine future training content and delivery methods.**

8. Establish Anonymous Feedback Loops

- **Collect structured feedback from participants after every training session using anonymous digital forms or kiosks.**

- **Include questions on relevance, content quality, trainer effectiveness, and applicability.**

- **Use feedback to generate quarterly improvement reports for HR and AIBTRI.**

9. Facilitate Cross-Branch Knowledge Sharing

- **Introduce inter-branch learning circles, virtual roundtables, and collaborative workshops to share operational experiences and best practices.**

- **Establish a "Trainer Exchange" program where high-performing branches mentor or co-train others in specific skills.**

10. Expand Capacity of AIBTRI

- **Hire additional trainers with diverse industry and technical experience, including fintech, cybersecurity, and Islamic finance.**

- **Upgrade infrastructure with smart classrooms, digital whiteboards, and multimedia systems to support blended learning.**

- **Allocate a dedicated annual training budget to support curriculum upgrades, third-party partnerships, and trainer certifications.**

Implementing these strategic interventions will not only enhance employee skill sets and job satisfaction but also foster a learning-centered organizational culture at AIBL. By balancing modern training approaches with the institution's religious identity, AIBL can set a benchmark for Shariah-compliant talent development in Bangladesh's banking industry.

References

- **Al-Arafah Islami Bank Limited (AIBL). (2025). *AIBL Corporate Profile and Financial Overview*. Retrieved from https://www.aibl.com.bd**

- **AIBTRI – Al-Arafah Islami Bank Training and Research Institute. (2025). *Annual Training Calendar and Vision Statement*. Dhaka: AIBL HR Division. Retrieved from https://www.aibl.com.bd/aibtri**

- **Bangladesh Bank. (2022). *Developments of Islamic Banking in Bangladesh: January–March 2022*. Islamic Banking Wing, Bangladesh Bank. Retrieved from https://www.bb.org.bd/pub/quaterly/islamic_banking/islamic_jan-mar2022.pdf**

- **Chaudhary, N. S., & Bhaskar, P. (2016). *Training and Development and Job Satisfaction in the Education Sector*. Journal of Resources Development and Management, Vol. 20, pp. 1–8. Retrieved from https://core.ac.uk/download/pdf/234696197.pdf**

- **Dillich, S. (2000). *Training as a Strategic Investment*. Workforce Magazine. Retrieved from https://www.workforce.com/news/training-as-a-strategic-investment**

- **Iqbal, S., & Akhtar, S. (2017). *Effects of Job Organizational Culture, Benefits, and Salary on Job Satisfaction Ultimately Affecting Employee Retention*. Journal of Business and Management, Vol. 3, No. 2. Retrieved from https://www.researchgate.net/publication/323084488**

- **Indiatsy, C. M., Mwangi, M., Mandere, E., Bichanga, W. O., & George, G. E. (2014). *The Application of Porter's Five Forces Model on Organization Performance: A Case of Cooperative Bank of Kenya Ltd*. European Journal of Business and Management, Vol. 6, No. 16. Retrieved from https://core.ac.uk/download/pdf/234625548.pdf**

- **Sageer, A., Rafat, S., & Agarwal, P. (2012). *Identification of Variables Affecting Employee Satisfaction and Their Impact on the Organization*. Journal of Business and Management, Vol. 5, Issue 1, pp. 32–39. Retrieved from https://citeseerx.ist.psu.edu/document?repid=rep1&type=pdf&doi=0f247ec55c6daee0afc9426735c70a60d13a1b78**

- **Wanger, S. (2017). *Working Time and Work-Life Balance: A European Perspective*. IZA Discussion Papers, No. 2017. Retrieved from https://www.econstor.eu/bitstream/10419/172884/1/dp2017.pdf**

Appendix – Training Satisfaction Interviews

Employee 1

1. **Are you satisfied with the training programs at AIBL?**
   Ans: Not really. Too basic.
2. **Have you used anything from training in real work?**
   Ans: No.
3. **What kind of training would help?**
   Ans: Software. Real banking tools.
4. **How often do you attend training?**
   Ans: Once. Long ago.
5. **Any suggestion?**
   Ans: Make it useful.

Employee 2

1. **Does training help your performance?**
   Ans: No. Irrelevant.
2. **How is the training method?**
   Ans: Old-school. Boring.
3. **Are trainers effective?**
   Ans: Yes. But content is outdated.
4. **Does training matter for promotions?**
   Ans: Not at all.
5. **Overall training satisfaction?**
   Ans: 4 out of 10.

Employee 3

1. **Is training inclusive for all levels?**
   Ans: No. Only juniors get it.
2. **Does it align with Islamic values?**
   Ans: Yes.
3. **Any digital training offered?**
   Ans: None.
4. **Need soft skill training?**
   Ans: Definitely.
5. **Feel motivated after training?**
   Ans: Sometimes. Not always.

Employee 4

1. **Was onboarding training helpful?**
   Ans: Yes. Just the basics.
2. **Does AIBL care about development?**
   Ans: Maybe. Not enough.
3. **Is there a feedback system?**
   Ans: No.
4. **Confident after training?**
   Ans: Only for routine stuff.
5. **Current training satisfaction?**
   Ans: Neutral.

Project Proposal: An Analysis OnTraining and Development Practices at Al-Arafah Islami Bank Limited (AIBL)

1. Introduction

- **Background: In the rapidly evolving banking sector, human capital is a critical asset for sustained growth and market relevance. Al-Arafah Islami Bank Limited (AIBL), a leading Shariah-based financial institution in Bangladesh, recognizes the importance of continuous professional development through its dedicated training wing, Al-Arafah Islami Bank Training and Research Institute (AIBTRI). However, there are indications that the current training initiatives may not be fully aligned with contemporary industry demands, digital transformation, and employee expectations.**
- **Problem Statement: Despite structured institutional support for training, questions persist regarding the depth, reach, and real-world impact of AIBL's training and development initiatives. Specifically, it is unclear whether current programs effectively enhance employee competence and job satisfaction, especially given the rapid changes in the financial services landscape and the dual function of professional development and ethical orientation in a Shariah-compliant bank.**
- **Proposed Solution:This project proposes a comprehensive analysis of AIBL's training and development practices to identify strengths, limitations, and areas for improvement. The goal is to provide evidence-based recommendations to enhance the effectiveness, relevance, and impact of these programs, ensuring they meet both organizational goals and employee needs within the unique context of Islamic banking.**

2. Objectives

- **Broad Objective: To critically analyze the training and development practices at Al-Arafah Islami Bank Limited (AIBL) and evaluate their effectiveness in enhancing employee performance, professional growth, and overall satisfaction in alignment with organizational goals and Islamic values.**
- **Specific Objectives:**

- **To examine the structure, frequency, and thematic coverage of AIBL's current training and development framework, including initiatives conducted by AIBTRI, to understand how training is planned, delivered, and evaluated across different branches and roles.**
- **To identify the key strengths and limitations of AIBL's training initiatives by evaluating content relevance, accessibility, trainer effectiveness, and alignment with strategic business needs.**
- **To assess employee perceptions and satisfaction regarding the quality, applicability, and outcomes of training programs, especially in terms of how these programs contribute to their confidence, performance efficiency, ethical understanding, and career advancement.**
- **To provide evidence-based recommendations for improving the design, delivery, and institutional support of training and development initiatives so they can better respond to emerging industry demands, employee expectations, and the operational goals of a Shariah-compliant financial institution.**

3. Methodology

- **Nature of the Study: This research will adopt a qualitative and descriptive research design, utilizing both primary and secondary data sources. The qualitative approach will allow for an in-depth understanding of employee perceptions and experiences, while the descriptive component will systematically account for AIBL's training structures and processes.**
- **Study Population: The study will focus on employees of AIBL's Mirpur Branch, encompassing a diverse group across hierarchical levels, including junior officers, senior officers, executive officers, and branch management.**
- **Sample Size:A total of 20 employees will be purposely selected to ensure rich qualitative insights into the effectiveness of training practices, with a mix of gender, age groups, years of service, and departmental roles.**
- **Data Collection Methods:**
  - **Primary Data:**
    - **Semi-structured interviews with selected employees, supervisors, and HR representatives.**

        - **Direct observation during a three-month internship period at the AIBL Mirpur Branch.**
        - **Informal discussions with immediate supervisors and fellow interns.**
    - **Secondary Data:**
        - **Analysis of AIBL's internal training calendars, brochures, and policy documents from AIBTRI.**
        - **Review of the official AIBL website for publicly available information.**
        - **Reference to academic journals, previous research reports, and industry publications related to Islamic banking and employee development.**
- **Data Analysis Tools and Techniques:**
    - **Content Analysis:Applied to internal training materials and policy documents to assess thematic alignment.**
    - **Thematic Analysis:Used to interpret qualitative responses from interviews and observational notes, identifying recurring themes.**
    - **Comparative Analysis:Training practices at AIBL will be compared with global best practices in Islamic human resource management.**

4. Expected Outcomes and Deliverables

- **A comprehensive report detailing the current state of AIBL's training and development practices.**
- **Identification of key strengths and weaknesses in AIBL's training framework.**
- **Insights into employee perceptions and satisfaction levels regarding training programs.**
- **A set of actionable, evidence-based recommendations for improving training design, delivery, and institutional support.**
- **A model for integrating modern HR practices with Islamic principles in faith-based financial institutions.**

5. Significance of the Project

- **This project holds significant value for AIBL by providing a critical assessment of its employee development strategies, offering practical**

recommendations for improvement, and enhancing employee satisfaction and retention. For the broader Islamic banking sector in Bangladesh, it will serve as a replicable model for harmonizing modern HR practices with Islamic principles. Academically, it will contribute to the understanding of employee development in Shariah-compliant institutions and identify emerging trends and innovations in training delivery.

6. Conclusion

This project aims to provide a thorough and insightful analysis of AIBL's training and development practices, leading to practical recommendations that will enhance employee capabilities, foster a learning-centered organizational culture, and ultimately contribute to the bank's continued success as a pioneering Islamic financial institution.