

An Evaluation of Training and Development at Islami Bank Bangladesh PLC

Islami Bank Bangladesh PLC (IBBPLC)

Prepared By

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**Submitted in Partial Fulfillment of the Requirements for the Degree
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Career Services Office
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Internship/Project Report Approval Form

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INTERNSHIP/PROJECT INFORMATION

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Pathways to Improved Performance - HR Perception

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Signature

Date: 24TH April 2025

Letter of Transmittal

18th December 2025

Sahadat Hossain

Senior Lecturer

Department of Business Administration

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Subject: Submission of Internship Report

Dear Sir,

I am pleased to submit my internship report on **Enhancing Training and Development Strategies in the Banking Sector: Pathways to Improved Performance - HR Perception**

My Internship at Islami Bank Bangladesh PLC, I had the opportunity to work with the employee. The report is based on firsthand data collection through survey on specific branch employee, along with relevant organization insight, this report also allowed me to delve into the activities of the corporate sector. It was a privilege to work with Islami Bank Bangladesh PLC, that leading position Islamic Shariaah that holds a strong position in the banking industry.

I am sincerely grateful for your guidance, support, and the opportunity to express my academic knowledge in a professional way. Completing this internship program has been an incredibly fulfilling experience for me, Although I encountered some limitations in gathering all types of information, I hope you find the report insightful and valuable.

Thank you for your time and consideration

Sincerely,

Md. Junaid

ID: 181011272

Department of Business Administration

University of Liberal Arts Bangladesh

Acknowledgement

It is indeed a great pleasure and honor for me to have the opportunity to submit this report after three months of practicality on job work at Islami Bank Bangladesh PLC, I would like to offer me deepest gratitude to almighty Allah for keeping me in well health and giving me the strength to complete this report.

I convey my sincere appreciation to my honorable supervisor, Sahadat Hossain, for his valuable insights and recommendations, it would have been difficult for me to complete this report, I am honestly grateful for his constant encouragement throughout the process.

I would like to take this opportunity to specially dedicate my heartfelt thanks to Mr. Monirul Islam. FAVP my supervisor at Islami Bank Bangladesh PLC, he helps me a lot of guidance, mentorship and support throughout my internship were invaluable, his advice insights greatly contributed to my professional growth and the successful complete of my tasks.

I would like to thanks this organization training center supervisor. Mosa. Zakiya Akhter Khanom FAVP and faculty member at Islami Bank Training and Research Academy (IBTRA) who provided me with the opportunity to be an intern at Islami Bank Bangladesh PLC and guided me through the learning process.

I am also thankful to Mr Ferdous Alam Fahad, Mr. Saifuzzaman, Mr. Nurul Mostofa, Mst Anika, Mrs Bilkis Akther, Mrs Faizunnesa, Mrs Rubana Begum, Mrs Laila Khanom, Mrs Pervin Jahan, Mr Ashfaq Hossain, Mr. Nurul Bari whose support and cooperation during my internship greatly contributed to the success of this report their assistance and valuable suggestions have been instrumental in shaping my understanding of the corporate sector and the research.

Finally, I would like to extend my graduate to my University the University of liberal arts, Bangladesh, (ULAB) the Career Service Office for giving me the platform to engage in such a valuable professional experience, which has significantly contributed to my self-development and learning, also prepared as a future professional person.

Executive Summary

This paper recognizes the training and development (T&D) practices of Islami Bank Bangladesh PLC (IBBPLC) with the aim of finding out how well the training and development activities increase the capability of the employees, their satisfaction and the performance of the entire organization. With the current level of competition in the banking industry, employee training has emerged as an important aspect of human resource management which helps the banks to uphold quality of services, compliance and lighting adaptability. In the HR perspective, good T&D programs are important in enhancing employee performance and sustainable growth of the institution.

The research problem will center on the identification of the existing training and development programs that are currently being undertaken by IBBPLC and how the programs are affecting workforce productivity and motivation, development of competencies and retention. The research takes a quantitative approach via the use of surveys and internal HR documents to evaluate the practical outcomes and effectiveness of the training strategies undertaken by the bank.

The findings indicate that the policies of training and development in the IBBPLC have been aligned with the Islamic values of the bank and are embedded in the organizational culture. Training programs such as introductory banking skills, Shariah-oriented learning, technology-based skills, training customer service and leadership training play a great role towards making employees confident, efficient in their performance and satisfying in their jobs.

The findings of the study suggest that the T&D programs offered by IBBPLC are strategic HR practices that do not only develop a highly skilled workforce but they also help the bank to enhance its competitive edge in the industry. Such initiatives increase the motivation of the employees, the service delivery, and the on-going professional development. The paper also gives suggestions on how to reinforce training programs to enhance employee morale, learning outcome, and institutional effectiveness.

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Part A

Chapter One: Internship Preparation

1.1 Motivation For The Internship

In university life, we are taught theoretical knowledge, but during these four to four and a half years of university life, I have been able to spend this educational life focusing on books and the theoretical events of teachers. For this, a practical or hands-on education is required which I can get through internship. During this period, I have been able to acquire theoretical knowledge myself and also got an idea of how to adapt these activities in real life and gain knowledge about how to manage job environment.

After spending university life, this internship part provides practical work experience and ideas. Basically, the main goal of the internship, in my opinion or I think that the internship is how to interact with customers, that is, the cooperation of the customers of the company where I will work, use them, talk to them, help and carry out the tasks of the organization.

In this part of my university life, I studied business administration and there are some parts of the business education system through which the programs are created, where my knowledge of the subject helps in many areas. That also related to the banking industry and many others economic non-economic organization

Through this part of the internship, I was able to learn a lot of things besides practical knowledge. Also, happiness is important for increasing our knowledge base and through this, we can learn and understand how to master professionalism.

In the company where I had the opportunity to work as an intern, I was able to learn practical knowledge as well as customer and industry knowledge, which is the industry I want to build a career in and the one I want to work in the most, which is the banking industry.

Banking is a large industry that plays a pivotal role in the economic and social affairs of a country. Learning banking is not easy, but as an intern, I have gained as much knowledge as possible through practical work and with the help of this, this is a small attempt to build my banking career in the future and get a proper understanding of all the activities of the bank.

An important aspect of internship and in my future career development, it is worth mentioning in my resume that conducting an internship in the said organization, gaining knowledge from it and using the experience of working in a place of my choice in my career, in this case or in any other organization or industry besides the banking sector, will add value to me in the future.

In this university life being a student of Business Administration, I have been able to have a complete understanding of business education and economics here. My major is Human Resource Management, through which I am interested in pursuing a full degree. This department

was mainly a confidential intern, so there was little opportunity to work easily or work directly in the banking sector, but initially I got an idea of the mechanism of Human Resource Management and how Islami Bank Bangladesh PLC carries out HR wing activities, as well as I was able to get a practical idea of this major subject of my priority learning point.

This internship period will help me get practical work experience and develop a working environment how to manage and also, I sustain in here, also necessary skills and knowledge achieved that make me a future as a banking industry employee.

1.2 Search Process for Internship

Knowing that an internship is required for a university degree, I decided to do an internship in the banking industry as a preparation. Since there is a lot to do in this sector as a business administration student, I started learning about internship opportunities at Islami Bank Bangladesh PLC and how they handle the recruitment process from the beginning of my fall semester.

Regular updates are available on the bank's own website and the information can be seen separately on the internship portal. Basically, the first step in doing an internship in this bank is to apply to their training centers. The name of the training center is Islami Bank Training and Research Academy (IBTRA). Research and training programs are mainly conducted under them and later they are given to the branches to teach practical education or hands-on work; from there they learn the next activities. Basically, this type of internship program is different from other banks. Internships are evaluated differently here, and during the internship, they are taught to think of them as a bank staff.

Since Islamic Bank promotes their internship program differently compared to other banks and interestingly, as an Islamic Sharia-based bank, I am applying here, keeping it in my list of preferences,

My previously planned to do an internship at this institution because of my preconceived notions about Islami Bank Bangladesh PLC and my interest in working here or as an intern.

The first step of the application here is online, which collects interns on the basis of applying on their website on August 10th, based on the application, the names of those selected on August 26th was announced through the results which were published on their website and on the following August 29th, they recruit as internship employees through this process by submitting CVs directly to the training center and conducting interviews.

This internship application process is followed by Islami Bank Bangladesh PLC and Islami Bank Training and Research Academy (IBTRA) through which they take this arrangement to collect interns from all over Bangladesh, where different university students from different parts of Bangladesh participates and hire interns in their total four sessions a year. There, interns are hired as full-time employees in training centers for two and three months (the internship period is two or three months according to university requirements) and in bank branches for training and

practical experience, my university's requirements include a three-month internship or a minimum of 10 weeks of internship, I am applying here for a three-month internship. First 10days (only working day) at training center, and rest of day branches

Based on my application interview part and other academic results from the university, they gave me the opportunity to work as an intern and here, which gave me a step forward in getting an idea about the banking industry and helped me. Islami Bank Bangladesh PLC.

1.3 Internship Interview Experience

Since my internship was targeted based on a specific organization, due to which the interview session or interview experience is only on one organization, basically the interview session was held in a very small and formal manner, because when the application is made online, they basically, select according to their requirements. In the recruitment process, they have an interview process, where they ask questions about very general and practical matters from those in the intern recruitment process.

After the publication of the preliminary results, the interview session is basically conducted on the day when we are asked to go to the training center on the scheduled day to submit the documents. The interview board is mainly conducted by the internship coordinator and the HR policy of the training center for internship recruitment. The coordinator team in the internship session is the one who basically conducts the interview activities there.

By appearing here on the pre-determined day, submitting the documents there, asking some basic questions, and proving to them that I am willing to work here and that I want to learn from them, basically, the recruitment activities here are done for students in internships.

In the interview board, I told them that since my major is Human Resource Management, it would be good for me if I was given the opportunity to work in the Human Resource Division. In this case, they told me that since it is a bank and the human research division of the bank is very sensitive and even bankers are not allowed to go here, it is a very confidential division. However, all the activities of the HR wing are done in the branch and in my training sessions, I will get the periods and, in that class, I will get an idea about the banking HRM activities. In that case, they also expressed their regret to me that they are not able to give me the opportunity to work here because no one is taken as an intern in the HR division. In the case of bank internship, they will be able to provide the opportunity and arrangements to learn the full range of bank activities, including general banking, and other bank activities.

With such simple talk with them, the internship interview phase ended and they gave me an offer letter and called me for the next session.

1.4 About Islami Bank Bangladesh PLC (IBBPLC)

Islami Bank Bangladesh PLC (IBBPLC) is a commercial bank in Bangladesh that offers banking, investment, and foreign exchange services. It was founded in 1983 started operations on March 30, 1983 and is the largest private bank in Bangladesh. IBBPLC is also the first Shariah-based Islamic bank in South-East Asia. The bank mainly operates based on Islamic Shariah principles and provides a wide range of financial products and services. With a strong commitment to ethical banking, IBBPLC has gained a reputation for its innovative financial solutions, customer-centric approach, and contributions to economic development. The bank has a nationwide network of branches, ADC, and digital banking services, making it a key player in the banking sector of Bangladesh.

Islami Bank Bangladesh PLC is a joint venture Public Limited Company with shareholding by foreign institutions and enlisted with Dhaka and Chattogram stock exchanges. With 400 branches, 265 sub-branch 2,783 Agent Banking Outlets, the Bank possess the largest branch network among the private sector banks in Bangladesh. It renders general banking, commercial investment and foreign exchange services with substantial CSR activities. Besides, the Bank is a global pioneer in and largest operator of Islamic microfinance. There also a research academy Islami Bank Tanning and Research Academy (IBTRA)

In trams of this bank achieve huge number of paid-up Capital Taka 16,099.91 million, Deposit 1491,297.08 million their ADC service ATM booth 2121(over Bangladesh), Human resource manpower almost number of employees 20,878.

Islami Bank Bangladesh PLC their mission to establish Islamic Banking through the introduction of a welfare-oriented banking system and also ensure equity and justice in the field of all economic activities, achieve balanced growth and equitable development in through diversified investment operations particularly in the priority sectors and least developed areas of the country. To encourage socio-economic upliftment and financial services to the low-income community particularly in the rural areas.

On the other hand, their vision s to always strive to achieve superior financial performance, be considered a leading Islamic Bank by reputation and performance. establish and maintain the modern banking techniques, to ensure soundness and development of the financial system based on Islamic principles and to become the strong and efficient organization with highly motivated professional, working for the benefit of people, based upon accountability, transparency and integrity in order to ensure stability of financial systems. encourage savings in the form of direct investment. They also try to encourage investment particularly in projects which are more likely to lead to higher employment.

Islami Bank Bangladesh Limited officially changed its name to Islami Bank Bangladesh PLC (Public Limited Company) on August 6, 2023. This change was made to comply with the Company (Second Amendment) Act 2020, which mandates that all public limited companies in Bangladeshadopt the "PLC".

This renaming aligns Islami Bank Bangladesh with other financial institutions in the country that have adopted the "PLC regulatory standards and enhance transparency for investors and stakeholders.

Islami Bank Bangladesh PLC Core value is Strict observance of Islamic Shari'ah, Highest standard of honesty, Integrity and morale, Welfare banking, Equity and Justice, adoption of Changed technology and Proper delegation, Transparency and accountability.

1 Deposit Schemes

- Al-Wadiah Current Account (AWCA)
- Mudaraba Savings Account (MSA)
- Mudaraba Term Deposit Account (MTDR)
- Mudaraba Special Notice Account (MSNA)
- Mudaraba Hajj Savings Account (MHSA)
- Mudaraba Umrah Savings Scheme
- Mudaraba Special Savings (Pension) Account (MSSA)
- Mudaraba Savings Bond (MSB)
- Mudaraba Monthly Profit Deposit Account (MMPDA)
- Mudaraba Senior Citizen Monthly Profit Deposit
- Mudaraba Mahr Savings Account (MMSA)
- Mudaraba Waqf Cash Deposit Account (MWCD)
- Mudaraba NRB Savings Bond (MNSB) Account
- Mudaraba Foreign Currency Deposit Account (MFCD)
- Students Mudaraba Savings Account (SMSA)
- Mudaraba Farmers Savings Account (MFSA)

2. Investment Modes

- Bai-Murabaha
- Bai-Istijrar
- Bai-Muajjal
- Bai Salam
- Istishna
- Bai-Ashraf
- Mudaraba
- Musharakah
- Hire Purchase under Shirkatul Meelk (HPSM)

3. Investment Scheme

- Household Durables Scheme (HDS)
- Investment Scheme for Doctors (ISD)
- Transport Investment Scheme (TIS)
- Car Investment Scheme (CIS)
- Small Business Investment Scheme (SBIS)
- Micro Industries Investment Scheme (MIIS)
- Agricultural Implement Investment Scheme (AIIS)
- Real Estate Investment Program (REIP)
- Real Estate Investment (Commercial & Working Capital)
- Agricultural Investment of IBBL
- NRB (Non-Resident Bangladeshi) Entrepreneurs Investment Scheme
- Women Entrepreneurs Investment Scheme (WEIS)
- Rural Development Scheme (RDS)
- Urban and Poor Development Scheme (UPDS)

4. Forging Exchange Investment Products

- Mudaraba Documentary Bills (Mura-UPAS) against Usance import Bills
- Mudaraba Documentary Bills (HPSM-UPAS) against Usance import Bills
- Mudaraba Investment for MDB in FC against Inland Export Bills
- Import Financing
- Export Financing
- Short term Murabaha
- Post-Shipment Financing (Bai-as-Sarf, MDB in FC)
- Bai-Salam (Pre-shipment)
- Musharaka Documentary Bill (MDB) Inland
- Musharaka Documentary Bill (MDB) in Foreign Currency
- Murabaha Post Import (MPI)
- Murabaha Import Bills (MIB)
- Murabaha Import LC
- Murabaha FC Investment (MFCI) under EDF
- Murabaha FC Investment (MFCI) under balance of MFCD A/C
- Bai-Muajjal Back-to-Back Bills
- Bai-as-Sarf (Foreign Documentary Bill: FDB)
- Bai-as-Sarf (Foreign Currency Cheques/Drafts: FCD)

5. Remittance Services

- Centrally crediting account
- Issue cheque book centrally for probashi.
- Payment of 3rd Bank Remittance through BFTN.
- Payment of Spot Cash Remittances
- Centrally NRB Accounts Opening
- SMS Notification
- SMS Push Pull Service
- Maintaining NRD & NRT Account
- Agent Banking remittance payment
- Remittance Card
- SWIFT message. payment
- API service.

6. Special Products for NRBs

- Remittance-card
- Investment Scheme for Foreign Expatriate
- Mudaraba NRB Saving Bond

Apart from this, Islamic banks mainly provide various services of other conventional banks and international banking activities are common and they are able to conduct such activities in Bangladesh on a regular basis and are well positioned compared to other commercial banks and have positioned themselves in the banking industry as a unique example for customers.

In addition, it is playing a special role in international trade and other activities including business with the help of international trade LC are currently popular and foreign exchange is playing a vital role in offshore banking activities.

Chapter Two: About the Internship

2.1 Work Environment

As I was selected as an intern in Islami Bank, I was assigned to work in General Banking and other operations of the bank and my duties were as per the office hours. My work officially started on

January 8th, after spending the first eight days at the Islami Bank Training and Research Academy (IBTRA) I started working in the bank's branch on January 19th. I officially started working in this branch under the Islami Bank Bangladesh PLC Mohammadpur Krishi Market (MKM).

This Internship under IBTRA batch number 163 that join 127 people from all over Bangladesh public and private university student participated in the internship and were sent to different branches. In the branch where I was working, there was another intern with me, he comes national university meaning there were two interns in total in this branch. The office is from 10:00 am to 5:30 (Ramadan day 09:30 to 04:00 pm) and weekends are Friday and Saturday, supervisor was the bank's Mr. Monirul Islam FAVP Establishment management officer on this branch. He gave us all kinds of instructions and supervised us. Here, the pocket allowance was counted as days according to the total number of days in the branch.

The work environment was very good in both the training center and the branch and they received us with due respect and dignity. They organized all the education and various training sessions for us and various sessions for our development, which can be said in one word. This institution has helped us a lot in acquiring practical knowledge, which is the next part of the university. Especially in the training center of Islami Bank, they constantly provided us with our education and Islamic knowledge, along with other special facilities for us, which made our working environment beautiful and enjoyable. Everything has been taught about how to deal with customers and what to do with them in the economic and Bangladeshi context, making the work environment much better and easier in the future.

2.2 Every Day Responsibility

As an intern, I was assigned various tasks daily duty and responsibility

Help Desk: Assisting customers at the bank's help desk every morning, answering their various questions, writing vouchers, assisting those who cannot write with check books, and providing other information to the customers of the branch.

General Banking (GB): Assisting customers with inquiries, processing account-related paperwork, and handling documentation related to financial transactions. Cash receive or withdraw statement, Account opening day closing, pay order etc.

Alternative Delivery Channel (ADC): Helping customers understand about internet banking and opening various apps, also resolving any issues they may have with the apps, assisting customers with the assistance of officers, installing bank wallet apps and managing other activities. Also, NPSB EFT channel fund transfer bank to another bank online transaction.

Card Division/Customer Service: The bank has carried out activities such as explaining the bank's card services to customers' accounts and those who have ordered cards, their card activation and card usage rules, and calling customers who accept cards, building good customer

relationships, giving them ideas about cards and making them aware of security, setting card PINs, and withdrawing money from POS machines.

In terms of also I work above division was more or less done. In addition to these parts of general banking, I also worked in the remittance investment division, UPDS division, check clearance, CSR activity etc.

2.3 Learning And Contribution

Internship period in Islami Bank Bangladesh PLC that I will learn many things and develop new ideas skills,

Particular Lesson Learned

Manage Customer: I have learned how to manage customers and understand their psychology and their thoughts and ideas.

Legal and Regulatory Knowledge: I was able to see and learn practically how the bank has employees, how they are managed, and whether they operate according to labor laws. I was also able to learn and understand how employees work with customers and how money laundering laws work.

Training and Development: Since the first part of the internship was at the training center, I received training and personal development in this regard, through which I was able to prepare myself as an employee in a way that will put me ahead in future jobs.

Goal Setting: I have gained an idea about the goals and objectives of any work and based on my own activities, I have developed the idea of self-development of the organization and creating my own group, etc. and I will be able to practically implement it.

2.4 Professional Skills Developed

Communication Skills: By regularly speaking directly to customers and providing them with various services, as well as providing them with various information over the phone, my speaking and communication skills have improved, as well as my professional communication skills have improved.

Organization Skills: Increase the organization's behavioral work in accordance with all rules and regulations and the mentality of working with employees in other activities.

Analysis Skills: The ability to analyze any task and collaborate on difficult tasks and solve them has increased.

Technical Skills: Banking software, computer knowledge about different operating systems, Linux, presentation skills, and other financial software usage skills have increased.

Presentation Skills: Presentation delivery skills for customers and senior office officials as well as various business tasks have improved since my previous experience.

2.5 New Skills Gained

Customer Dealing: Increased confidence in speaking to customers, communication skills, and ability to work with seniors in the office

Manage Work Pressure: Gain an understanding of how to manage the pressures of office work and studies and other tasks equally and how to deal with them

Adoption: To support customers in a way that is tailored to their needs, and to learn and gain new knowledge based on the innovation environment and customer service.

2.6 Contribution To The Bank

General Banking (GB): Account form fill-up (KYC Income Declaration form etc.): 100+approximately (many types account forms), Cellfin App opening: 75+, Mobile Banking M Cash wallet 03, I Banking open: 01, Card Activation: 19, POS Use (Cash Withdrew: 09 times, Call Service: 300 + people (Card ADC, customer service help desk call, cheque division), ATM service also see how to machine run and how to control bank and record for whole system.

Provide Moral Support: I have tried to help customers understand Islamic banking and Islamic Sharia and how banking activities are conducted according to Islamic Sharia. I have helped customers understand Islamic Sharia and Islamic banking according to my own knowledge. And reference Quran verses.

CSR Activities: Conducting and fulfilling responsibilities for distributing blankets to the poor during the winter season, providing New Year gifts, and assisting in the distribution of waqf accounts to clients, I have gained experience participating in cooperative activities between the bank's customers and the community and participating in service activities for certain customers at the branch.

2.7 Roles And Responsibilities Related To Educational Learning

Clear Communication: I was able to do my work quickly and effectively thanks in large part to my academic background. My BBA degree experience with presentations enhanced my communication abilities, enabling me to engage with coworkers and clients in a fluid and productive manner.

Time management: Due to deadlines and university assignments, I was able to manage my time management abilities. I was able to do duties at the bank quickly and effectively because to their abilities. It would create a pressure and limitation of time on me. So, from there I learned how to complete every work on time and I did in the office as well. Also, my fluently and properly to communicate with all the of the bank.

Follow supervisor's instruction: Earlier, in my business courses it was essential to communicate with the faculties about any problem or queries related with the courses, assignments, presentation and many more. Then sometime my teacher recommends few suggestions or provide me with some guidelines to solve the problems. Every time I listened to my supervisor instruction properly; it actually helped me to improve my knowledge in that particular course. From there I learned, that it is very important to listen to the supervisor's instructions that I had applied in my office to perform all my jobs easily and correctly with limited time.

Employee Relationship: Building good relationships with colleagues is essential in a corporate setting. My experience in group projects and presentations at the university helped me collaborate effectively with team members at the bank, ensuring a positive work environment. Employee relationship is a major part in the corporate world which is necessary to maintain in the office. I had done many groups works and group presentations.

Chapter Three: Self Reflection

3.1 Likes and Dislikes Of The Internship

3.1.1 Things That I liked In The Internship Period

Professional Advancement: There are many things that need to be learned in working in an organization, and I have been able to learn how to manage the bank's operations, serve customers, and deliver all these financial transactions with professionalism.

Supporting Environment: They supported me very well both at the training center and at the branch and taught me how to work. Everyone in each department held me by the hand and taught me how to work. In addition, at the training center, they gave me textbook knowledge about the bank's activities and at the branch, they taught me practically.

Motivation for Learning: The way the bank promotes its activities on the economy has given me the courage to study more and increased my interest in it. It has also increased my interest in learning about the concept of Islamic banking and I have been able to learn a lot.

Knowing Islamic Shari'a: I found it a good thing to see the difference between an Islamic bank and a conventional bank and to get a complete understanding of Islamic Shariah as a Muslim, which was taught to us at the training center and we were able to see its practical form at the branch.

Moral Motivation: Every person is loyal to his own religion. As a Muslim, I have learned about religious customs and economic activities based on Islamic principles both at the Islamic Bank branches and training centers. I liked it very much, through which I was able to gain knowledge about the economic impact mechanism of Islamic Sharia

3.1.2 Things That I Disliked In The Internship Period

The impact of Islamic banks in the banking industry and the perception about it are very similar to the actual picture. However, one of the things I did not like during the internship was that I was not given the opportunity to work in the Human Resource Wing as an intern. Although they have some obligations and the HR department is very sensitive, I think that for education and to have a detailed understanding of this matter, I should have been given the opportunity to work in this department.

Another thing that I didn't like was that they have a three-month internship period, in their case the branch time is like two months and they have provided assignments to cover three months, they will provide certificates after giving the assignments, which I think would have been better for me if I had given that time in the branch and in this case, I could have learned a lot more, I believe I could have performed better by taking a more proactive approach in seeking learning opportunities and actively participating in discussions with bank officials. Moreover, if the bank had provided interns with more hands-on projects, it would have enriched the learning experience. Incorporating more interactive training sessions and structured mentorship programs could further enhance future internship experiences.

3.2 Ways I Could Do Better And Islami Bank Bangladesh PLC Could Utilize Me Better

During the internship, I was able to learn a lot about the various activities of the branch and other mechanisms of banking activities, and I was also able to improve my development skills from various sessions of the training center, which is evidenced by the fact that I was able to easily interact with customers when I came to the branch.

I believe I could have performed better by taking a more proactive approach in seeking learning

opportunities and actively participating in discussions with bank officials. Moreover, if the bank had provided interns with more hands-on projects, it would have enriched the learning experience. Incorporating more interactive training sessions and structured mentorship programs could further enhance future internship experiences.

For this thing, Banking industry, the understanding mechanisms of their activities and various operations, and the work efficiency through this, as well as the benefits that the company has received through my work and the benefits that I have been able to do some personal work for myself, will be an achievement for my future for a long time.

3.3 Insights For My Career After The Internship

For my future career its more help this internship provided me with a clear understanding of the banking sector Islami Shariah and its operations. I realized the importance of strong analytical skills, financial knowledge about Islamic finance and customer service in banking. The experience has motivated me to pursue a career in financial services, with a particular interest in Islamic banking. Moving forward, I plan to enhance my skills through further studies and certifications to better prepare myself for a professional career in banking.

Lessons from My Experience

Working at Islamic Bank and learning from them has strengthened my experience. I have also been able to learn more about my major subject and other subjects in the BBA at the university by practically applying the lessons, I have learned here.

Assessing My Positive Aspects

Through working here, I have been able to further develop my skills and have a complete understanding of how to do any task and a positive attitude towards all these matters. From here I was able to learn about all these concepts and about the entire banking industry.

Developing Career Objective

Based on Employee Management and my major, it will help me to go into these four professions in the future. I also think that I will be able to perform the functions of the HR wing of the bank and the activities in the HR division.

Strengthening My Network

It will play an effective role for me to work towards my major HR division by establishing a complete network with the organization and also with the fire authority for the administration of the medicine career and also for my future career internship through this network.

Staying After for Opportunity

I have an idea about the organization and the adaptation and development activities taken here and how I can live well here and my idea about the shortcomings etc. and I have understood these things and I have a new situation to work here and I have kept this Islami Bank Bangladesh PLC as the primary target for the job.

My experience during the internship was quite nice and effective and beneficial and I did all the work with responsibility and I think Islami Bank Bangladesh PLC analyzes my work and has an idea about it. If they give me the opportunity, I will definitely be able to accept it and I have plans to work in the HR division in the future, I am interested in pursuing higher education HRM and Islamic Shari'a in this regard.

Chapter 4: Personal Development

4.1 Personal Development Plan

As an important part of my education and at this time, internship is very important for my future career. I completed this internship as an intern under Islami Bank Bangladesh PLC. Here I learned about the banking industry and in practice the job environment and work experience, my own development in work skills and time management, etc., has given me many steps forward for the future. My initial goal is to join the profession as a banker in the banking industry and through the process I want to complete my professional life as an HR expert and retire from my career as an HR professional and through this I have created a plan that will help me motivate myself and gain confidence in my personal development.

Target: I consider myself an ideal banker and an expert in Human Resource Management (HRM) in the banking industry.

Action to Take: Through the internship, I have developed my own personal development and through this, I have used this development plan as a road map to promote my own improvement activities going forward.

Advanced Education

- >To achieve extensive knowledge about software-based and accounting finance applications by enrolling in various online and offline sessions to enhance my technical skills.
- > Apply for enrollment in Masters in Business Administration (MBA) degree concentrating on Human Resource Management (HRM) the field of employee welfare, Industrial psychology, project management.
- > Consider possibilities for a public university to learn and achieve advanced courses for different types of study and develop my study method on this my major Human Resource

Management (HRM)

Professional Qualification Certificate

- > Taking various HR related sessions and technical management courses to enhance my own skills
- > HR post-graduation certification from Bangladesh Institute of Management (BIM)
- > Participating in relevant seminars, conference and workshop in order to maintain with the most recent advance course.
- > HR professional seminar activities workshop attends these related diploma workshops.

4.2 Networking And Mentorship

I have a cooperative attitude with the skilled individuals in the HR division and those who have complete knowledge in all these matters and I have practiced various matters with them as well as following them.

In this context, regular communication with skilled people and through this, learning from them, getting ideas and understanding about this vast workplace market and getting cooperation and cooperation from them as a mentor and advisor in this field.

4.3 Interpersonal Skills

Based on interpersonal skills, I will be able to secure future jobs and careers and provide various benefits based on these skills.

Flexibility and Adaptability: In the modern era, in any sector, work skills and adaptation are increasing rapidly, so in this case, I must accept the change in my skills and goals and find opportunities to bring different variations based on skills. In addition, I must accept new channels and review them and be able to gain my work scope and skills based on this and adapt myself in every field and adapt to the environment.

In addition, in this era of information and communication technology, I must have the ability to be flexible and adaptable in everything. In addition, in order to make the activities faster and better in the future, I have developed this kind of flexibility as well as the mindset to adapt to such things, through which I will be able to play a good role in this regard.

Leadership: Leadership is a task that cannot be learned from textbooks and organizations, but has to be learned by oneself. In order to develop this leadership skill, I have to prepare myself in various ways and make myself suitable for it, at some stage, to prepare myself for a leadership position. The main function of leadership is to work together with everyone, from small to large, to support suggestions and initiatives to bring about positive change, and to accept all the activities, whether they agree or disagree with me, based on everyone's opinions. If I can acquire the ability

to do so, then I will be able to achieve the ability to lead. With the help of leadership, it will be possible to do the good things of the organization and perform any work beautifully, either individually or in a team, and there will be a culture of accountability. Also, there will be no misunderstandings among people if I am able to provide the right leadership there.

By demonstrating a commitment to leadership, honesty, empathy, and a mindset of empathy, I can provide the right leadership to all in that regard through a collaborative and efficient process and ensure that everyone can succeed.

Self-Motivation: To increase my motivation, I prioritize setting clear achievable goals that align with my personal and professional goals, which allows me to create a road map to guide any activity and progress in the right direction. I also keep myself aware of the goal of maintaining mental and physical well-being by following self-care. Through positive thinking, it is possible to measure any work easily and accurately. In addition, through efficiency and effort, I can be on the right track and easily criticize myself in this regard.

It is very important to criticize myself personally, through which it is possible to improve my self-motivation as well as self-confidence.

Part B

An Evaluation of Training and Development Programs at Islami Bank Bangladesh PLC

Introduction

Background Of The Study

1.1.1 Human Resource Management

It is therefore important to find out how the Human Resources Division perceives training and development strategies. HR professionals are crucial in determining the skills gaps, developing the corresponding training modules, assessing the performance of the employees and connecting the results of the training with the objectives of the organization. Their views are crucial in establishing whether the existing programs are sufficiently equipping employees to perform to the expectation, embrace digitalization, and play a role in better service provision. Moreover, the analysis of HR perception can allow organizations to find out the existing issues, including resource constraints, conjugated training and development techniques, or evaluation system gaps and investigate possible improvements to relate training plans to the long-term institutional goals.

1.1.2 Islami Bank Bangladesh PLC

The biggest and the foremost Shariah-based financial institution in the country, Islami Bank Bangladesh PLC (IBBPLC) has long acknowledged that its human capital is the key to its mission of providing inclusive, ethical and technologically advanced financial services to its clientele. Having a vast network of branches and a wide range of customers, the Bank is under continuous pressure to keep its operational standards high and to make sure that the employees are kept up to date with the principles of Islamic banking, the regulatory standards, and the new trends observed in the industry. To this, IBBPLC has come up with elaborate training initiatives that can help in improving employee knowledge, professional expertise, and behavioral competencies. This is enabled by organized in-house training, development of leaders, technical trainings as well as partnering with outside training institutes. The success of such efforts will however be determined by how well it meets the changing needs of employees and its strategic design and implementation as an HR approach.

1.1.3 Enhancing Strategy Of Training And Development

Enhancing Training and Development Strategies in the Banking Sector: Pathways to Improved Performance -HR Perception attempts to investigate the connection between performance and organizational effectiveness of employees in Islami Bank Bangladesh PLC and training and development practices. With the emphasis put on HR insights, the study will be used to help reveal the opportunities to improve the training structures, reinforce the talent development, and create

the culture of constant learning. Finally, this question aims at assisting Islami Bank Bangladesh PLC in advancing its strategic human resource development strategy, thus guaranteeing the continuity of being competitive and excellent in the banking industry.

1.2 Research Questions

1. To what extent do training and development strategies align with the bank's organizational goals and employee performance expectations?

1.3 Research Objectives

1. To analyze the impact of current training and development programs on employee performance in Islami Bank Bangladesh PLC.

2. Literature Review

Although a significant part of the existing literature on T&D in Bangladesh is related to conventional banks, this information could be applied to Islamic banking. The Islamic banks have a two-fold paradigm, i.e., they integrate traditional banking with Shariah-compliant concepts (governance, risk, service). The Islamic jurisprudence and scholarly Shariah affect the knowledge diffusion and governance of Islamic banks and these might influence structure of training. As an example, the literature about governance in Islamic banks reveals that the managers and Shariah scholars should incorporate the financial/banking principles and Islamic jurisprudence. Therefore, T&D in Islami bank Bangladesh PLC might require that the HR should design training that is not only effective in developing conventional banking skills (credit, risk, operations), but also in strengthening Shariah knowledge, ethical finance, and compliance.

There is also research on Islamic banks' financial performance in Bangladesh for example, Jahan & Islam (2020) compared accounting performance and market performance of listed Islamic banks in Bangladesh, including Islami Bank.

Training the human capital would, thus, not only help in the internal HR results but competitive performance (financial and market) of Islamic banks as well. The bulk of empirical data on T&D is regarding traditional or commercial banks in Bangladesh; little focuses on Islamic banks (such as Islami Bank Bangladesh PLC). Although there are existing studies that examine the employee perception of training, the perceptions of the HR department regarding the current effectiveness of training, difficulties and future discoveries are under-researched. A lot of the literature is cross sectional. Longitudinal studies that look at the longitudinal development of T&D interventions and their projections into both employee and organizational improve performance are absent. There's limited empirical work on how Shariah-based training (for Islamic banking staff) is designed,

delivered, and perceived by HR, and how that influences performance. This is particularly relevant for Islami Bank Bangladesh.

3. Research Methodology

Training and development (T&D) are one of the strategic HR functions that enhance the capabilities of employees, their motivation, and their productivity. T&D is essential in the banking industry which is a fast-paced technology development, regulations, and customer services sector. As a most successful Islamic bank in Bangladesh, Islamic Bank Bangladesh PLC requires T&D methods, which will combine the Shariah-compliant practice, digital transformation, and service excellence. To enhance the performance of the organization and capability of the workforce, this paper evaluates the existing T&D procedures through the HR perspective and recommends the steps that IBBPLC can take to improve.

3.1 Research Design

The research design that will be used in this study is a descriptive research design, a research design suitable in documenting the perceptions of HR professionals with regards to training and development (T&D) regulations in Islami Bank Bangladesh PLC in a systematic way. The descriptive research allows the researcher to describe prevailing conditions, summarize attitudes, and provide a non-manipulated factual portrait of organizational practices (Saunders et al., 2019). This design is popular in the HR and organizational research to capture the opinion and ongoing processes in their naturalistic form (Creswell and Creswell, 2018; Sekaran and Bougie, 2016).

The descriptive design will enable the study to center on how the HR personnel understand the effectiveness of training programs, gaps and suggest ways of enhancing performance. It also assists in drawing patterns on respondents in an organized and similar fashion (Bryman, 2016).

3.2 Sampling

A non-probability purposive sampling method was used to get relevant information based on HR-related personnel that have direct involvement, oversight or evaluation of T&D activities at the Islami Bank Bangladesh Plc. Purposive sampling can be used when a researcher has to choose people who have knowledge about a certain organizational process (Etikan et al., 2016). • Sample size: 10 respondents • Sampling frame: HR officers, the training department, and the representatives of the HR on a branch level. Rationale: A small sample of 10 employees who are related to HR can be used despite the fact that this is a small sample size but within such small sample size, the researcher can obtain rich and relevant views that can be used in the qualitative interpretation (Guest et al., 2006).

In order to lead the structured interviews, 10 fixed questions were developed. These questions covered issues like training needs assessment, adequacy of the training, training methods, transfer

of training, performance connection, training evaluation methods, training resource and recommendations on improvements. A set of comparable questions is also beneficial in explaining comparability among respondents (Yin, 2018).

3.3 Data Collection Method

The structured interview method was applied to gather the data. Structured interviews imply that all the participants are asked the same questions in a ordered manner meaning that the question is consistent throughout the interviews and the responses can be directly compared (Kvale and Brinkmann, 2015).

1. They also facilitate consistency and minimise the interviewer bias (Saunders et al., 2019).
2. They assist in the collection of accurate, factual, and perception-related answers that are applicable in descriptive investigations (Cohen et al., 2018).
3. They work well with small, specialised samples of HR when it needs narrow, organisation-specific insights (Noe, 2017).

The interviews took about 10-20 minutes and handwritten notes were used to record the interviews to keep the information confidential. Respondents were provided with the information regarding the voluntary nature of participation and anonymity of responses and the academic aim of data collection.

2.7 Data Analysis

A qualitative content analysis method was used in the analysis of the collected data. Content analysis entails the structuring of interviews, coding and extraction of common themes in the sample of interviewees (Braun and Clarke, 2006). This is a suitable method to be used in the interpretation of descriptive interview data in order to reveal perceptions, experiences, and proposed improvements regarding the T&D practices.

1. Familiarization: Reading through all the interview notes several times.
2. First coding: Underlining the major phrases revolving around training performance, difficulties, and effectiveness.
3. Theme generation: Clustering of repetitive codes into more general themes like training relevance, application of the skills or effectiveness of the trainer.
4. Interpretation: Discussing how the themes are demonstrating the HR perceptions and the connections with the betterment of T&D strategies in the bank.

Such an approach enables the researcher to get more detailed information than the numerical data, which is why it is appropriate with small samples and HR-specific questions (Miles, Huberman, and Saldaña, 2019).

4. Findings And Discussion

Ten questions were administered to ten Islami Bangladesh PLC employees. Primary issues covered were the arrangement and selection of the training programs, the authority that decides to have or not training programs as well as the changes that the company sees after the commencement of training programs among other pertinent questions.

In this case the questions are listed and responses are evaluated in order to understand the results of this study to continue on to the recommendations as to the research.

4.1 Current T&D Practice

The combination of answers given by Sample 1 to Sample 10 indicates that Islami Bank Bangladesh PLC has a well-established and on-going Training and Development (T&D) program with its central Training Institute, IBTRA, and different Zonal Training Centers. The bank offers basic and specialized training in the field of Islamic banking, customer service, technology, compliance and modern banking instruments. Training is provided through various forms of training that include classroom teaching, online lessons through Zoom, workshops, home based training, and on the job training, which makes it flexible and inclusive to all employees regardless of their different levels. The practices focus on the acquisition of technical skills and competencies, improving customer service skills, building risk management competence, and building technological and data-related skills. Some of the samples emphasize that the T&D programs at Islami Bank provide a substantial contribution to the personal and professional development of the employees, helping them work more efficiently and confidently. The pioneering role that the bank is playing in the sector through its dedicated training institute with seasoned trainers is to ensure knowledge on Islamic banking and nurture innovation in the sector. Also, Islami Bank includes a systematic annual training program, which covers both soft skills and technical training, as well as a well-planned internship program which provides the trainees with exposures to the real banking environments. In general, the results indicate that the existing T&D practices are well organized, very topical, and necessary to enhance the performance of employees and sustain Shariah-compliant, innovative, and futuristic banking operations.

4.2 Role That Improves Employee Performance

Based on Sample 1, we realize that the enhancement of the employee performance in Islami Bank PLC is closely connected with the enhancement of the technical skills, Shariah knowledge, and the quality of the services. As Sample 2 suggests, it is important to offer all possible forms of training since they can help to improve the capabilities of employees. Sample 3 indicates that the current roles and training practices are already in place and help improve the performance of the employees. The fact that IBTRA is significant in providing wide, well-structured programs that deliver hands-on skills to professionals and enhance their knowledge in Islamic banking is brought out in sample 4 and will further contribute to enhancing professional performance of the professionals. The sample 5 demonstrates that senior and experienced officers help in the development of employees by providing their knowledge and practical experience. Sample 6 and Sample 8 underline the significance of on-the-job training that contributes to the increasing of the

ability of the employees who are able to train their capabilities with the help of the experience. Sample 7 shows that punctuality and honesty should also be observed to lead to improved performance. Sample 9 indicates that training is effective in increasing quality of services, operational errors, compliance, productivity and employee adaptation to changes in technology and customer demands. Lastly, Sample 10 points out that offering frequent feedback on the work of employees also enhances the level of performance of employees within an organization.

4.3 Identify The Needed Training

In Sample 1, we get to know that Islami Bank PLC uses performance appraisals, supervisor feedback and HR assessments to determine the required training to reveal any gaps in skills. Sample 2 further points out that the current performance of employees is assessed and compared with the expected performance to identify the training requirements. Sample 3 highlights that even the bank takes into consideration new ideas, new schemes, and work connected with IT during defining the training requirements. Sample 4 brings out the importance of information gathered on training need determination; this is based on managerial information, Bangladesh Bank guidelines, employee information and case-to-case scenarios. Sample 5 stresses that the analysis of skill gaps, the supervisor feedback, and performance appraisals are crucial to identifying the needs of training. Sample 6 explains that the progress of the employees is tracked every day to identify the areas that should be improved, whereas Sample 7 underlines the necessity to identify the gaps in performance. Sample 8 adds that it is more informative to monitor each of the tasks to provide better information on training requirements. Sample 9 states that at the bank, Annual Training Needs Assessment is done based on performance appraisal outcomes and the supervisors and departmental heads feedback. Lastly, Sample 10 points out that the performance of every employee needs to be assessed annually so that the performance can be improved and the right training interventions can be made.

4.4 Effectiveness Of Currents Training Process

Out of ten samples, it becomes evident that, respondents all agree that the current process of training in Islami Bank PLC is effective. All the samples are affirmative that the current training programs are effective in developing skills, knowledge, and performed ability of employees. The usefulness of On-going Training Process. All the respondents (10/10) are of the opinion that existing training programs are effective.

4.5 Effective Training Methods

Through Sample 1, we understand that successful training strategies of Islami Bank PLC entail on-the-job training, workshops, and e-learning. Another tool, which is also identified in Sample 2, is e-learning and workshops. Sample 3 suggests that monitoring is a significant approach to provide the effective learning and improvement in performance. Sample 4 incorporates the notion of mentoring, workshops, and on-the-job training as useful strategies. Sample 5 goes further to support the fact that on-the-job training, workshops and monitoring are a great contributor to successful employee development. In Samples 6, 7, 8 and 10, emphasis has

continuously been placed on on-the-job training as one of the most effective and commonly used strategies. Lastly, the Sample 9 allows concluding that on-the-job training, workshops, e-learning, and mentoring are all the aspects that represent the building block of the effective training techniques in the bank.

4.6 Adaptation Of New Training Methods

As we can know, in Sample 1, the employees of Islami Bank PLC are more or less flexible to new training techniques, particularly with frequent ICT training, the younger employees changing easily and the old employees changing at an appropriate pace and direction with appropriate guidance. Sample 2 underscores the fact that effective training of employees requires adaptability especially when a fast-changing technology is involved. Sample 3 suggests that sustained practice has a great effect as it enhances the adaptability among the employees. Sample 4 affirms that IBBL PLC employees are very flexible to new training formats and technological tools. Sample 5 also states that the elevation of the digital literacy has improved the flexibility of employees towards current training techniques. Sample 6 affirms the fact that employees are quick to adapt to new training formats. Sample 7 focuses on one aspect of the changing of banking towards being more technology-oriented, employees are increasingly incorporating additional knowledge in technology and adjusting to it. In sample 8, the employees voluntarily embrace and early absorb new training formats. Sample 9 focuses on the application of e-learning and technology-oriented tools and states that all age groups are more adaptable with the help of appropriate orientation and practical support. Lastly, Sample 10 concludes that general adaptability amongst employees is good.

4.7 Accuracy Of Current Evaluation Methods

Sample 1 lets us know that the existing means of evaluation at Islami Bank PLC only captures the improvements but does not represent all the long-term changes, and that further continuous assessment can enhance the quality of evaluation. Sample 2 implies that the accurate evaluation should be a structured one which examines the performance and the change angered. Samples 3, 4, 6, 8 and 10 reveal that respondents tend to think that the existing methods are precise and effective in reflecting the improvement in the performance of the employees. Sample mentions that the existing assessment tools monitor empowerment and progress using performance indicators and feedback of the supervisor, yet fail to capture the qualitative elements of teamwork and instant problem-solving. Sample 7 emphasizes the fact that present practices enable the employees to be better than during the previous evaluations. Sample 9 further notes that post-training tests assess knowledge, but they might not adequately reflect any change in job performance or behavioral outcomes, which implies that the methods are good, but they are not comprehensive.

4.8 Suggestion For Evaluating Training Outcomes

Based on Sample 1, it is proposed that the follow-up evaluation, computer monitoring, and supervisor reviews may be implemented to help Islami Bank PLC recognize the actual training impact, and the outcomes become more objective. Sample 2 underlines the necessity of a systematic evaluation that can establish the objectives, content, methods of delivery, interaction,

and facilitation. Sample 3 explains the need to improve training programs continuously. Sample 4 suggests the frequent assessment by using online tools, designating employees to other themes, and integrating modern technology and AI-associated training courses. Sample 5 implies post-training tests, periodical follow-up surveys, and monitoring performance to track. Sample 6 indicates that efficiency, productivity, and integrity should be evaluated. Sample 7 suggests that case-study training is effective in improving the performance. Sample 8 focuses on need-based training. Sample 9 suggests that regular follow-up evaluations, gathering of information regarding customer service enhancement and employee feedback on the relevance of training should be used. Lastly, Sample 10 proposes granting of access to semi vital posts so the employees may learn and get adjusted to actual operational requirements thus making the process of training more successful.

4.9 Increase Productivity By Contributing In Training Methods

Based on Sample 1, the training programs in Islami Bank PLC are very beneficial as they increase productivity through skills development among the employees, error reduction, and training about Islamic banking and digital systems, which enable employees work faster and with confidence. Sample 2 emphasizes that training is one of the factors that aid in productivity through enhancing a wide range of skills. According to Sample 3, training regularizes banking services and aids in the overall efficiency of the employees. Sample 4 underlines that the productivity of the work can be improved with the help of the training programs as the knowledge can be shared and learned in groups. Sample observes that properly designed training helped to enhance work-related abilities, confidence, and accuracy, which helped employees work more effectively. The impact is quantified in sample 6, 7, and 10 with productivity improvements between 20% and 70% being suggested. Sample 8 supports the idea that effective training is one of the factors which make people more productive and Sample 9 raises the issue that the training reduces the number of mistakes during the working process and makes it more efficient, more technologically skillful, and decision-making abilities can be strengthened.

Bullet points: Training Programs contribution to Productivity.

4.10 New Training Methods Which Should Be Introduced In Future

Based on Sample 1, the respondents indicate that there is need to carry out more digital banking and cybersecurity training as well as practical and simulation-based training to enhance performance. Sample 2 focuses on the significance of using online-based training and AI utilization in the right way. Sample 3 indicates that new training approaches can be implemented at the will of the higher authorities. Sample 4 suggests AI-related classes, marketing expertise within the banking industry and risk-related experience exchange. Sample 5 also expresses that training in the future must incorporate digital literacy, AI and data manipulation, problem-solving sessions, communication skills sessions, mental health and stress management sessions and life-long learning. Sample 6 indicates microlearning, learning in virtual reality and the learning with AI as the new methods. Sample 7 reconfirms the fact that on-the-job training is not useless. Sample 8 emphasizes the need of technological training and Sample 9 proposes higher digital banking and

fintech training, cybersecurity awareness courses, and leadership and management development course. Sample 10 reinforces AI training because of its increased importance and wide use in industries.

5. Summary Of Findings

Finding 1: Islami bank Bangladesh plc (IBBL) has a multi-modal and structured T&D system.

Finding 2: Training is a powerful one that aids performance enhancement of employees.

Finding 3: Training needs are determined with the help of formal assessment and the constant monitoring.

Finding 4: Existing training practices are generally seen to be effective.

Finding 5: On-the-job Training is the most preferred mode of training.

Finding 6: Employees will be accommodative to new training concepts and this is particularly the technology-based ones.

Findings 7: Evaluation procedures are effective but shallow and short-term.

Findings 8: It is evident that training programs lead to improved productivity.

6. Recommendations

Along with the reviewed results, a number of strategic suggestions can be offered to enhance the training and development (T&D) practices of Islami Bank Bangladesh PLC (IBBL). These suggestions are meant to provide better performance, to make training more relevant and respond to the fast-changing banking environment by preparing employees.

6.1 Make Digital and Technology-Driven Learning Widespread.

The results point to a high level of adaptability of the employees and their enthusiasm towards the technologically advanced training systems, including digital banking, cyber security, micro-learning, and AI-based modules. Thus, IBBL must reinforce its online learning system by embracing the application of VR simulations, AI-enhanced learning and micro-learning systems (Brown, 2021). These improvements will make employees ready to meet new fintech needs and improve the efficiency of learning. This suggestion follows the necessity of the future oriented training mentioned in various samples.

6.2 Enhance Multiple and Sustained Training Assessment.

The existing modes of evaluation are good but not elaborate enough to reflect long term behavioral and performance changes. To counter this, the bank ought to adopt 360-degree appraisal, performance tracking after training and online dashboard that represents developmental achievements as time passes (Kirkpatrick and Kirkpatrick, 2019). The addition of follow up assessment regularly will assist the bank in measuring the real job impact and updating the training content. This is a reaction to participants who reported shortcomings in long-term and qualitative assessment.

6.3 Organize and Extend On-the-job Training Programs (OJT)

Since OJT is continuously recognized as the most effective technique, IBBL should further institutionalize the technique through the development of coordinated OJT manuals, mentor-mentee schemes, and interdepartmental rotations. Noe (2020) argues that structured experiential learning is effective in enhancing practical skills growth and boosting the confidence of the employees. This justifies the high preference of hands-on learning that is articulated by participants.

6.4 Build Future-Oriented Learning Programs.

New training modules related to AI literacy, fintech applications, data analytics, digital banking operations, mental health management, and risk-conscious decision-making are some of the areas that should be introduced by IBBL (Rahman and Sultana, 2022). Digitizing the employees will make the organization resilient and competitive in the evolving financial environment. This suggestion is in accordance with the expressed wish of future-oriented training material by employees.

6.5 Enhance Need-Based Training Selection.

To guarantee relevance and efficiency in training processes, the bank ought to have a stronger connection between training selection processes to performance appraisal information, skill gap analytics, and branch-level KPIs. The application of a more data-driven HR strategy will enable the bank to provide personalized development prospects that would respond to the real gaps in performance (Aguinis, 2019). This is in line with the studies that have determined that performance appraisal and monitoring are presently used to identify training needs, but more refinement is needed.

6.6 Enhance Interaction with Case-Based.

Learning can be made more practical and engaging by introducing case-studies, real-life banking problem-solving laboratories. Studies indicate that learning through case-based study is more effective in developing better decision-making and engagement among learners compared to the traditional lecture method (Salas et al., 2020). This also adds value to the workshops, mentoring and scenario-based training that was found in the samples.

7. Conclusion

Islami Bank PLC has demonstrated that it is a proven bank through the training and development programs. led to the training of highly qualified and ethical staff. Employees have responded positively towards the fact that the bank focuses on relating training activities and Islamic banking principles. The use of technology in training has proved to be successful and a comfortable workforce is therefore achieved. and knowledgeable in terms of digital resource usage in learning. By means of customized training and development. programs, employees not only update themselves to the industry skillset based on their standards, but the self-confidence is enhanced with all the leadership, thought and decision-making proficiencies. Due to this, the employees are able to work more efficiently and reduce errors proving. the training effect on the work performance. The correlation of the rate of participation in training and employee retention underlines the importance of such programs in talent management. In addition to the overall success, the feedback of the employees of IBBLPLC demonstrates that there remains some. room for enhancement. Topics such as customized training programs would have a high accuracy rate, resources that can be channeled easily by the employees, and emphasis of specific skills. This according to the feedback of the employees, IBBLPLC has a culture that values continual. progress. Conclusively, the training and development in Islami Bank PLC takes the form of commitment. impressive, building a workforce that is not only trained at their work, but aligns. along with the values and principles of the bank. The focus of the bank on Islamic banking values, it is prepared to meet the needs of the market through technological integration, leadership and career development and cost effectiveness. long-term performance in a hostile financial arena. The advantages of job training. the significance of these training and performance and retention of employees depicts the same. development programs. Once the ideas are seen regarding how to improve the employees, the employees will be raised. effectiveness of the training and development programs later on, which will guarantee the bank its effectiveness. good hold as an Islamic banking leader.

8. References

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9. Appendix

General Understanding of Training & Development (Survey Interview Questions)

1. How would you describe the current training and development (T&D) practices in your bank?
2. What role do you believe T&D plays in improving employee performance in the banking sector?
3. How does your bank identify the training needs of employees?
4. In your opinion, are the training needs assessment processes effective? Why or why not?
5. Which training methods (e-learning, workshops, on-the-job training, mentoring, etc.) do you find most effective in the banking context?
6. How adaptable are employees to new training formats or technologies?
7. Do you believe current evaluation methods accurately capture improvements in employee performance?
8. What improvements would you suggest for evaluating training outcomes?
9. To what extent do you think training programs contribute to employee productivity?
10. What new training initiatives do you think should be introduced in the future?



Ref: IBTRA/2025/163/23

Date: 30th September, 2025

TO WHOM IT MAY CONCERN

This is to certify that **Junaid Ahmed**, student of **University of Liberal Arts Bangladesh (ULAB)** (1974342033) has been selected by Islami Bank Training and Research Academy (IBTRA) for its **163rd Batch of Internship Program (Non-Residential)** from **2 September to 3 December** (3 months), 2025. His/Her enrollment number is **163132**.

We wish the participant every success in life.



DMD & Director General, IBTRA

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Internship/Project/Dissertation Sign-up Form Summer 2025

USE BLOCK LETTERS ONLY

NAME:	Md. Junaid		
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PLEASE TICK: ☐ DISSERTATION * ☒ INTERNSHIP ☐ PROJECT ☐ THESIS			
NUMBER OF COURSE(S) YOU ARE DOING WITH DISSERTATION/INTERNSHIP/PROJECT/THESIS:			
PREFERRED ORGANIZATION(S):		APPLIED ALREADY?	
1. ~~Islami~~ Bank Bangladesh PLC		YES	
2. Jamuna Bank PLC		NO	
3. City Bank PLC		NO	
PREFERRED AREA OF WORK OR INDUSTRY: (E.G FMCB, FINAN. ORG., MULTI. COM., IT FARM, MEDIA HOUSE ETC.)			
1. General Banking			
2. Investment			
3.			
REMARKS (Office Use):			



INTERNSHIP PROPOSAL FORM

Name:	Md. Junaid
ID:	181011272
Department:	USB
Supervisor's Name (Faculty):	Sahadat Hossain
Organization Name:	Islami Bank Bangkadesh PLC
Internship Title:	"Enhancing Training and Development Strategies in the Banking Sector: Pathways to Improved Performance - HR Perception"

Student's signature & date

 09/12/25
 Supervisor's signature & date

(Submit your Research Proposal to your Supervisor for approval)