

Internship Report on
“Role of Training Initiatives in Job Performance at
Jamuna Bank PLC”

Role of Training Initiatives in Job Performance at Jamuna Bank PLC

Jamuna Bank PLC

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Submitted in Partial Fulfillment of the Requirements for the Degree
Bachelor of Business Administration



Date (14.12.2025)

Internship/Project Report Approval Form

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LETTER OF TRANSMITTAL

14 October 2025

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Subject: Submission of Internship Proposal.

Dear Sir,

It is my pleasure to submit the internship report titled "Role of Training Initiatives in Job Performance: A study at Jamuna Bank PLC". The report has been prepared within three-months. I have been assigned to work in the Jamuna Bank PLC, Lalmatia Branch, Dhanmondi, Dhaka. I have dedicated my level best effort in preparing this internship report following your guidance and meeting all the criteria of this course. This has provided me with the chance to have a learning in a practical setting, which I believe, will help me in my professional career. I express my gratitude for granting me the opportunity to engage in this endeavor.

I would be very grateful if the report fulfils its intended function, and I am prepared to provide any necessary explanations if you see it essential. It would not have been possible for me to complete this report without following the instructions you consistently gave. Therefore, I hope that you would acknowledge the effort I have been given.

If you have any questions, please call me at 01625335075 you can reach me most easily at the following times: Available Hours e.g. 10:00 am to 04:00 pm, Workdays e.g. Saturday to Thursday.

Sincerely yours,



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Part A: Internship Overview

Chapter 1: Internship Preparation

1.1 Motivation for the Internship

Being an undergraduate student majoring in Human Resource Management, I have always been keen on learning the internal processes of the giant companies and why they remain efficient and competitive. In particular, I was curious about the way how organizations train their staff because the successful work of the organization depends on the successful employee training, particularly in the dynamical banking industry. Jamuna Bank PLC has been one of the banks that drew my attention because it is known to offer superior training opportunities to its employees.

The main reasons that motivated me to seek an internship at Jamuna Bank was to enhance my knowledge on the Human Resource Management (HRM) in a real-life scenario and to understand how training programs directly relate to job performance. I was also keen to find out more about the banking industry especially the training programs that focused on enhancing customer care, operational effectiveness, and compliance as part of the banking principle. I was well aware that this internship would not only help me to boost my academic acumen but also provide me with a good work experience in HRM.

1.2 Internship Search Process

Getting the desired internship was an experience that encompassed a lot of research, planning, and initiative. I started by reading about the companies which offer internship programs in HRM and are high-priority in regard to the development of employees. Jamuna Bank PLC has a reputation of having training and employee development programs, especially its Training Academy (JBTA) which is the reason why it is my top choice.

I registered my interest in the position by filling my application and CV via the HR portal of the bank and made subsequent contacts to the recruitment department. The interview was both strict and informative, as I got a more precise outlook at the culture of the bank, as well as its vision of employee training. I was questioned about my education level, my knowledge of training programs, and my reason why I applied to it. In my opinion, I was a good candidate to have been a part of this internship because of my academic focus on HRM and my interest in banking. Soon after the interview, I was given the confirmation and I started preparing on my internship.

1.3 Internship Interview Experience

This was a learning and difficult experience during the interview. In the interview, I was questioned about my past course work as pertaining to HRM and how I could put those theories into practice. The interviewers were also interested in learning about my interest in the banking field and my contribution towards their on-going training programs. They were specifically interested in my knowledge of the way training influences employee performance and how I would go about the analysis of training performance.

I also believed the experience to be a worthwhile one because it enabled me to sharpen my communication skills and think critically on the way academic knowledge can be transferred into the practical working environments. The interviewers also gave feedback on how I responded to these issues, which also assisted me in improving my response to the HRM challenges. Following a successful interview process, I was rapt to start my internship experience with Jamuna Bank PLC because I believe it will be an experience that I can learn, as I am going to learn with one of the most recognized banks in Bangladesh.

1.4 Organizational Information

Jamuna Bank PLC is one of the major financial institutions in Bangladesh, which was started in 2001. Jamuna Bank has managed to position itself by providing ethical and transparent banking to the competitive financial sector. The bank is spread throughout Bangladesh, and it has a system of branches, which serves people and businesses alike. It has been a success because of its dedication to ensuring high levels of customer service, technological advancement and training of employees.

The HR department of Jamuna Bank is the key to these high standards, as it is in charge of the continuous improvement of employees with well-organized training programs. The way the bank focuses on employee training particularly its Jamuna Bank Training Academy (JBTA) shows the bank interest in equipping its employees with skills and capabilities. JBTA has very diverse training programs that address all employees, no matter their rank, and therefore they are well prepared in their line of duty.

Chapter 2: About the Internship

2.1 Internship Role and Responsibilities

I had a chance to work in the HR and Training Department during my internship, during which I had a research project that involved the effectiveness of the training programs provided by Jamuna Bank. My duties were diverse and they involved assignments like sending out surveys, evaluating employee responses, helping in designing training evaluation procedures and as well as attending training sessions to learn how they are conducted and delivered.

I collaborated with the HR department to get to learn how the training needs were evaluated and how these requirements were in line with the overall goals of the bank. I was also involved in the preparation of training material and carrying out research on the best practices in employee development. Analysis of the data obtained after training surveys was one of my primary tasks as I needed to evaluate the extent to which the training programs were positively accepted by employees and whether they affected their job performance in a measurable way.

2.2 Skills Acquired and Contributions Made

During the internship, I learnt crucial skills that will be applied in my career in future. My data analysis skills were also developed, as I learned how to work with such software as Excel and analyze data obtained during surveys and make important conclusions. I also learned about survey designing, in which I learnt how to design effective questionnaires that would collect the relevant data applicable by the participants.

My major contribution was helping in the assessment of the training programs of Jamuna Bank. I analyzed the response of the employees, and identified the points where the training may be enhanced and suggested the ways to make it better in terms of delivery and content. I also helped in the creation of the training feedback loop, which would enable the bank to constantly measure and adjust its training programs. This was done by engaging employees and knowing what the employees had gone through and giving suggestions on how the training programs could be enhanced according to the real time feedback.

2.3 Linking Educational Learning with Internship Responsibilities

My management and human resource management (HRM) studies gave me a solid base to the activities I engaged in having the internship. My coursework theories and concepts, including performance management, employee engagement, and organizational behavior, were also

applicable to my work at Jamuna Bank. Indicatively, the information I learnt during my courses in HRM enabled me to clearly comprehend the significance of relating training programs with organizational objectives. This knowledge enabled me to determine whether the training initiatives within Jamuna Bank were creating an effect on the performance of the employees.

The internship helped me to put these theoretical issues into practice and to evaluate them by real life situations like the performance assessment and the results of training programs. This practical learning enhanced my knowledge in the field of HRM and provided me with useful experience on how the training of employees can promote the overall success of a company.

Chapter 3: Self Reflection

3.1 What I Liked and Disliked About the Internship

The fact that I could also work with people working in the HR sphere and have hands-on experience in training and development was among the aspects I enjoyed the most about the internship. I also liked that working in Jamuna Bank was a team-based atmosphere with the HR team constantly willing to provide assistance and listen to new ideas. Also, being present at the training sessions and seeing the way they were organized provided me with priceless experience on the subject of employee development in practice.

Nonetheless, the internship had its own obstacles. The lack of access to internal data was also one of the challenges as the policies of the bank did not allow releasing some confidential information. This rendered it hard to have a full scope of effects of training programs on the overall performance. Also, although I could gather feedback by employees, certain difficulties I faced were in motivating participation among the employees given their tight schedules.

3.2 How I Could Have Done Better

In retrospect, I am of the opinion that I could have been more proactive in collecting data. Although I did manage to seek feedback among the employees, I might have put more efforts into reaching them and employed alternative approaches, interviewing or focus group discussions, to gain more in-depth information. I also believe that I should have been more involved in actual conduction of the training sessions, which would have provided me with a firsthand experience of what trainers and trainees go through.

3.3 Insights and Recommendations for the Internship Program

The internship taught me the use of feedback during the training process is important. I would advise Jamuna bank to engage in more follow-ups on the employees who have already undergone training programs to allow the employees to exercise their learned skills. Furthermore, the bank may also consider formulating a formal reward system to employees who have improved their jobs as a consequence of training.

Chapter 4: Personal Development Plan

4.1 Personal Development Plan

The internship has been a very rich learning experience that has influenced my personal and professional growth. In the future, I intend to further develop the acquired skills, especially the ones that pertain to the field of data analysis and HRM. My objective is to work in HR (particularly, in terms of training and development of employees). In the short term, I will be taking up higher level courses on organizational development and HR analytics to enhance my knowledge in the two fields.

4.2 Technical and Interpersonal Skills to Develop

The internship has proved to be a very valuable learning experience and shall impact my personal and professional growth. In future, I will continue developing the acquired skills, especially in the fields of data analysis and HRM. My future career goal is to work in the HR field, especially training and development of employees. To improve my professional knowledge in these fields, I will take up higher-level courses in organizational development and HR analytics in the nearest future.

Part B: Internship Research

Chapter 1: Introduction

1.1 Research Title

The report has been prepared with the title "Role of Training Initiatives in Job Performance at Jamuna Bank PLC".

1.2 Aim, Question and Objectives

The study has been conducted keeping one broader aim and some specific objectives and questions in mind:

1.2.1 Research Aim

The aim of this study is to explore the impact of training initiatives on the job performance of the staff at Jamuna Bank PLC., with data collected at the Lalmatia Branch.

1.2.2 Specific Objectives

The study pursues the following specific objectives:

- i. To identify the key training initiatives provided to the staff in terms of content, frequency, and relevancy.
- ii. To explore the perceived impact of training initiatives in enhancing the employees' job performance such as improvement in their work related KSAs, confidence, productivity and team-oriented mind-set.

1.2.3 Research Questions

To guide the investigation into the training and development practices of Jamuna Bank PLC, the following research question has been developed:

- i. *What are the Training initiatives taken by Jamuna Bank PLC?*
- ii. *How do staff perceive the impact of these training initiatives on their job performance, including improvements in their knowledge, skills, abilities (KSAs), confidence, productivity, and team-oriented mind-set?*

1.3 Background of the Study

In the modern competitive financial industry, the competences of the employees are one of the prerequisites of the organization's competitiveness and growth. Banking sector is challenged by rapidly evolving technology, changing rules and customers' elevated expectations on the quality, speed and personalization of services provided. All of this is driving demand for the need to continually develop human capital by creating targeted training programs.

Training is a part of the human resource management and it has the aim for giving the necessary information, skills, attitude and ability to let an individual to fulfil his or her responsibilities better. It has widely been reported that effective training programs boost productivity and morale, as well as enhance customer service and organizational allegiance. Highly trained employees are better at doing their job, keeping up with changes at work, and to do their part in working as a team.

Jamuna Bank PLC, one of the competing modern banks of Bangladesh, has its own training center named Jamun Bank Training Academy (JBTA) through which it provides structured training to its employees. These training programs plans to provide an environment where employees can refresh their technical skill, sharpen their practical knowledge and improve courage, confidence and team spirit. Improving the performance of employees is important specially for the employees of bank because they interact with the customers on day-to-day basis and are responsible for doing the various banking transactions with rules and policies.

However, such efforts must be evaluated to determine if they are indeed impactful. Thereby, this study is going to explore whether training programs significantly associate with job performance of the employees working in Jamuna Bank PLC. The findings of this study will hope to be significant to develop further training strategies, and enhance staff performance and service quality of the bank.

1.4 Problem Statement

Employee performance is essential for success and maintaining competitive edge in the highly competitive banking sector. Training programs represent one of the primary instruments for improving employees' skills, knowledge and familiarity with their tasks in the work, therefore leads to increasing productivity and quality of the work provided. Jamuna Bank PLC, having large branch networks and diversified workforce is ready to invest and train its workforce to

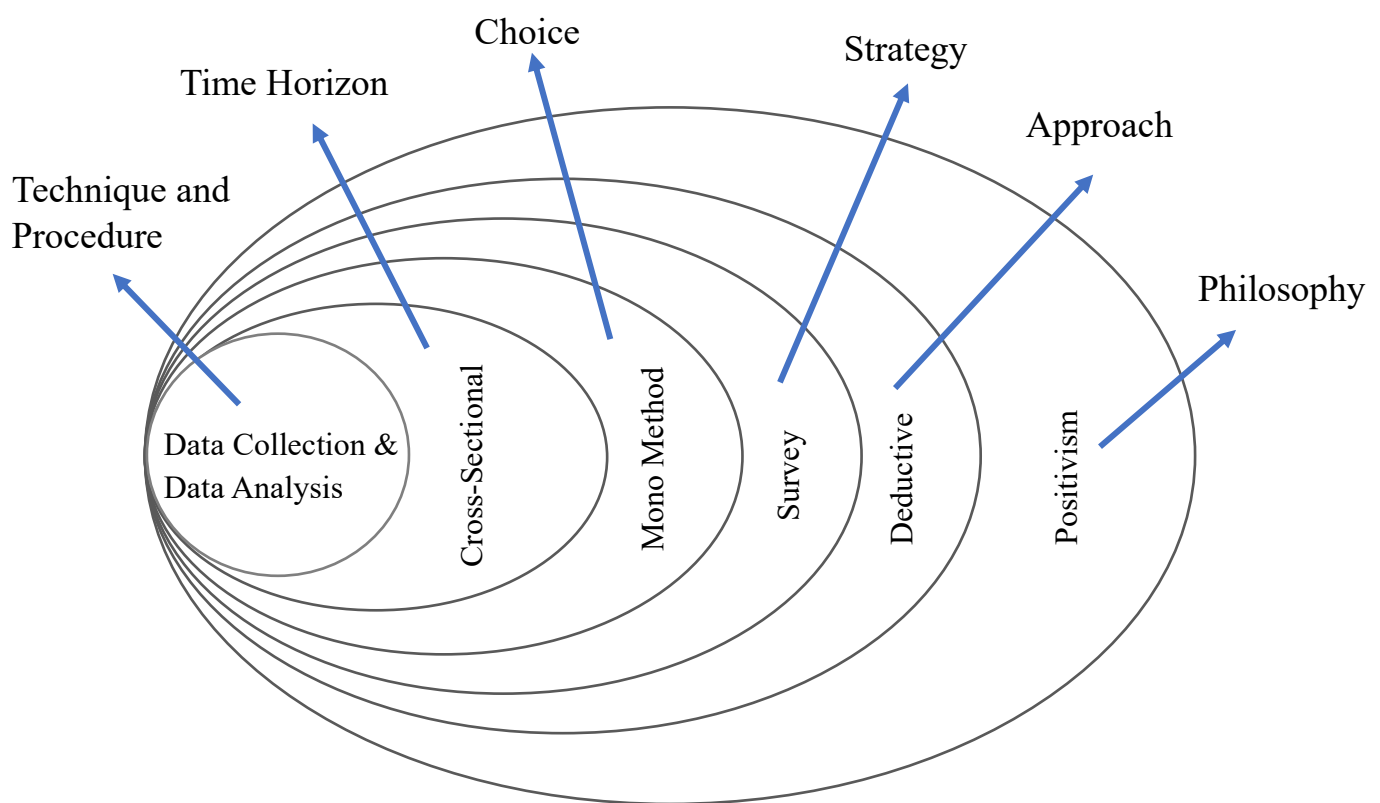
meet the new need and requirements for operation and compliance. Yet the bank still needs to find a way to guarantee similarly high levels of job performance in all branches.

Yet, it is difficult to say whether staff training currently is addressing the skill gaps, workplace challenges, and job expectations of staff without a proper assessment. The study thus seeks to explore the role of training initiatives provided by Jamuna Bank PLC on job performance of employees, and thereby offering practical insights to improve the training strategies and supports the long growth possibilities of the bank.

Chapter 2: Research Methodology

2.1 Introduction

In this chapter, Research Onion Model (Saunders et. Al., 2016) has been used to navigate the study, which provides a framework for designing the study. It covers the philosophical stance, approach, strategy, methodological choice, time horizon, and technique and procedure applied in the study. By following this model, the research ensures clarity, coherence, and methodological rigor in examining the role of training initiatives on job performance.



2.2 Philosophy: Positivism

Research philosophy is an important part of research because it tells in what way data should be collected in the research. This study is performed under the positivist paradigm that argue that reality is objective and that, further can be observed and measured to some extent based on empirical evidence (Saunders et al. 2016). With its focus on the construction and elaboration of a body of knowledge based on sensory experience and statistical validation, the positivist paradigm neatly fits the methods and techniques of research that characterize quantitative

approaches (Creswell, 2014). Here the purpose of the study is to collect numeric data about training and job performance using structured questionnaire and draw result based on these data using statistical analysis that goes well with positivist research philosophy.

2.3 Approach: Deductive

The research method that is being used in this study is deductive and concentrating particularly on the Jamuna Bank PLC in order to have a general picture on the impact of the training programs on the employee performance at the workplace (Saunders et al., 2016, pp. 140-141). The propositions are empirically evaluated through data collection and statistical analysis, allowing for the testing of how different aspect of training programs impact employees' job performance (Bakker, & Demerouti, 2007). To this end, a quantitative method is used to collect numerical data from respondents through standardized survey questionnaires.

2.4 Strategy: Survey

This study uses the survey-based research strategy to gather data in a systematic and timely manner (Saunders et al. 2016). A questionnaire was developed and distributed among the employees of the Lalmatia Branch of Jamuna Bank PLC to know their perception about the effectiveness of training programs and its influence on their job performance. Because when using a survey questionnaire, the responses are able to be collected in a standardized manner so that potential for misinterpretation is minimized and responses can be compared from participant to participant. Thus, the survey was an appropriate choice for carrying out this study (Creswell, 2014). It further serves as a foundation for statistical analysis, which permits a systematic study of the interrelationship between training and performance. As bank employees were so busy, the surveys proved to be a good option, because it didn't take much time and didn't interfere with their work routine. It also aligns with the positivist philosophy and deductive approach of this study, providing an opportunity to verify theoretical propositions from observed data.

2.5 Choice: Mono-method

The research followed a mono-method choice in a descriptive quantitative design of predominantly close-ended questionnaire to gather data from the Jamuna Bank PLC employees. Here, using Mono-method research choice was more feasible to assess particular relationships (Saunders et al., 2016). Because, a mono-method quantitative choice is beneficial when doing structured research where the focus is often on finding the patterns and evaluate

the relationships not a broader narrative that is recorded (Creswell, 2014). The use of structured questionnaires provided uniformity of answers and robust statistical analysis could be applied, which in turn made the data generated reliable and comparable. The mono-method choice is also coherent with positivist viewpoint and deductive reasoning, thus mitigating the risk about the results not only being methodological, but also relevant for supporting evidenced conclusions.

2.6 Time Horizon: Cross-sectional

This study utilized a cross-sectional time horizon, where information was gathered at a single point in time rather than over multiple phases. According to Saunders et al. (2019), cross-sectional research is often regarded as a “snapshot” that reflects organizational reality within a specific timeframe. Since the internship was of limited duration, adopting a longitudinal approach was not practical. Cross-sectional studies are particularly useful in identifying the current state of affairs, understanding employees’ perceptions, and determining areas that need immediate attention (Beamon, 1999). In this research, the cross-sectional framework was applied to assess the effectiveness of training initiatives in enhancing the employee performance, and therefore, providing valuable insights into the benefits as well as their limitations.

2.7 Technique and Data Collection

2.7.1 Data Collection

The study collects data from both primary and secondary sources. Primary data is collected through administering a survey on 30 participants. And this survey is conducted through a structured questionnaire, while secondary data is derived from pre-existing literature, Jamuna Bank PLC’s annual reports, the company website, general reports, training and development report by Jamuna Bank Training Academy (JBTA).

Quantitative data: Survey

A questionnaire is developed to collect quantitative data on the training programs and its influence on the job performance of the employee. A Survey is conducted to collect quantitative data from the samples using this questionnaire. Here the $n=30$ for sample size. The representative samples are the employees from different departments of Jamuna Bank PLC. Samples will be chosen by utilizing convenience sampling technique. To guarantee the required

accessibility the survey is conducted both online and offline and the representatives are reminded by talking with them personally about the survey and pursue them to cooperate.

2.7.2 Data Analysis

To uncover patterns/trends, the data that is collected in the form of data through structured questionnaire are analysed through survey questions using statistical techniques including- Pearson Correlation Coefficient and Simple Linear Regression Analysis such as Model Summary, ANOVA Test, Coefficient Table (Snell, 2013). And this is done with Microsoft Excel. In this instance, inferential statistics is used to examine the associations between the different variables.

2.8 Variables

This The study includes one dependent variable and one independent variable, selected based on theoretical relevance.

2.8.1 Dependent Variable

- **Job performance of the employee:** This variable reflects the effectiveness and efficiency with which employees carry out their assigned roles and responsibilities within the organization (Saks, 2006). In the context of branch staff at Jamuna Bank PLC, job performance includes improvements in employees' work-related knowledge, skills, abilities (KSAs), heightened confidence level, and development of a team-oriented mindset.

2.8.2 Independent Variable

- **Training initiatives:** This variable encompasses the structured training programs implemented by Jamuna Bank PLC to enhance the knowledge, skills, and competencies of its staff. It includes multiple dimensions such as the relevance and quality of training content, frequency of the training sessions, the effectiveness of delivery methods, and the degree of organizational support provided, such as needs assessment, feedback mechanisms and recognition. Collectively, these components represent the organization's efforts to improve employee capabilities and, ultimately, job performance.

2.9 Ethical Consideration

Ethical considerations are given utmost priority throughout the research process. All participants are requested to express their consent in advance once they have been fully

informed about the research and have willingly agreed to participate. Particularly when handling confidential information from survey, concealment shall be guaranteed. To access and evaluate internal data as per ethical guidelines, permission from Jamuna Bank PLC is obtained. This research has become fully transparent, providing stakeholders with clear information regarding its objective, methods, and possible implications.

Chapter 3: Findings and Discussion

3.1 Data Collection

Data was also collected through structured with 5-point Likert type scale (1="strongly disagree" and 5="strongly agree"). Participants rated all items according to their agreement regarding their perceptions on trainings they received and the influence of these training initiatives in improving their job performance at Jamuna Bank PLC. The Likert scale facilitated obtaining quantitative employees' feedback for the relevance, quality delivery and frequency of the training programs, and their impact on knowledge, confidence, productivity and teamwork. As a result, using this quantitative technique in combination with the Likert scale has resulted in more robust, consistent data collection across participants which can support balanced analysis and assessment of training initiatives at the organization level.

3.2 Data Analysis.

3.2.1 Analysis of the secondary Data: General Training Outlook at JBTA

JBTA uses practical on-the-job training approaches to build staff capabilities effectively in the workplace

3.2.1.1 On-the-Job Training Approaches

JBTA mainly uses two types of practical on-the-job training approaches to build staff capabilities effectively in the workplace such as:

➤ Job Rotation

Jamuna Bank PLC use this type of off-the-job training extensively. They do this by rotating employees through various departments or jobs in the bank. This kind of rotation allows workers to get a variety of experience, round out their skill sets, and gain an understanding of how the bank runs as a whole. It is also a way to boost motivation by avoiding boredom and increasing employee involvement (Jamuna Bank PLC, 2023).

➤ Coaching or Understudy

This method, though valuable, is not frequently used. In this approach, Jamuna Bank PLC pairs new employees with experienced mentors. These mentors guide, teach, and support new entrants, allowing them to learn through observation and hands-on involvement. This

personalized mentoring provides direct exposure to the skills required for a target role (Jamuna Bank PLC, 2023).

3.2.1.2 Off-the-Job Training Approaches

To ensure quality training, the Jamuna Bank Training Academy (JBTA) organizes a wide range of classroom-based and other structured learning programs based on employee needs. Both online and offline platforms are used, and participation is highly encouraged

➤ Training Courses (TC)

Training courses include specialized modules on banking operations, micro/small enterprise financing, customer service, RTGS, and related areas. In 2023, JBTA conducted 13 such sessions using both Microsoft Teams and traditional classroom formats (Jamuna Bank PLC, 2023)

➤ Training Workshops (TW)

JBTA conducted various workshops on various challenges and innovations the banking sector is grappling with. These ranged from fintech use cases, international trade compliance and anti- money laundering (AML)/counterterrorism financing (CFT) systems, to operational documentation and the valuation process. It also organised in-house discussions to expand staff's knowledge of banking laws and principles (Bangladesh Bank, 2024).

➤ Executive Development Programs (EDP)

Two high-level programs were conducted in 2023, focusing on pertinent issues such as Sukuk structuring and bancassurance products, as well as AML and terrorist financing prevention. These engaged senior executives through interactive discussions and collaborative learning, delivered through a hybrid mode to include remote participants (Bangladesh Financial Intelligence Unit, 2025).

➤ Outreach Training Programs (OTP)

JBTA also organized outreach training across regional and zonal offices. These programs equipped officers with practical knowledge in areas such as environmental risk assessment, agent banking, and foreign exchange management. The sessions enhanced interactive learning and practical application (Jamuna Bank PLC, 2023).

3.2.2 Analysis of Surveys Responses

An analysis of the quantitative data is conducted here below, followed by drawing conclusions for each question:

- Statement 1: The training programs are relevant to the actual challenges I encounter in my current job role.

Most respondents (19 agreed, 4 strongly agreed) feel the training programs are directly relevant to the challenges they face daily at work. Only a small number (2 disagreed and 5 were undecided) did not share this view. This reflects that the bank designs its training with practical application in mind, ensuring it is meaningful and closely tied to job roles.

- Statement 2: Training materials provided are clear and easy to understand.

Overall, 17 (75%) respondents agreed and 4 (17%) strongly agreed that the materials were well-prepared and user-friendly. Still, 8 employees had no opinion and 1 disagreed, meaning that although the vast majority are happy with things as is, a few may need materials explained in more layman's terms.

- Statement 3: The training materials are consistently updated to reflect the current banking practices and standards.

Most participants (20 agree) report consistency in updating the training materials, demonstrating clear reflection of the current banking practices and standards.

- Statement 4: Training sessions are conducted frequently enough to meet my professional development needs.

Training sessions are perceived here as sufficiently frequent. with 20 agreeing and 5 strongly agreeing, though 5 felt differently. This indicates the bank is quick to offer sessions, but some may prefer them more regularly.

- Statement 5: The scheduling of training sessions is convenient and considerate of my work responsibilities.

Nearly all agreed with this statement (24 agree, 3 strongly agree) with only 2 disagreeing. And this indicates that management is trying to organize the session on a convenient time although it encounters daily work pressure.

- Statement 6: Follow-up training sessions are made available when necessary.

The reactions here were more mixed. There were 14 who agreed and 2 strongly agreed, 6 disagreed and 8 were neutral. This implies that employees are not fully satisfied with the availability of refresher or follow-up training. Some think after a session is over, there is not much else to guide follow-up, which could break down their long-term learning retention.

- Statement 7: The trainers demonstrate deep knowledge of the topics they teach.

Most (18 agree, 5 strongly agree) valued the trainers' skills, with only 7 responses being neutral. No one disagreed. This is a positive reflection on the banks' capacity to recruit or allocate trainers of high quality.

- Statement 8: I receive constructive feedback following training sessions.

16 agreed, 7 strongly agreed and 5 were neutral, and 2 disagreed among 30 individuals. This indicates that the majority of employees feel their training is supported and relevant feedback is being given, but some may still desire it to be more specific or customized.

- Statement 9: The organization actively encourages my participation in training opportunities.

Here, 15 staff agreed, 3 strongly agreed, while 5 disagreed and 7 remained neutrals. These findings imply that although they are motivated to participate in training, many employees believe that management support is not provided, or is uncertain.

- Statement 10: The bank formally recognizes employees who effectively apply training learnings in their work.

Most respondents (15 agree, 2 strongly agree) felt acknowledged, but 11 were neutral and 2 disagreed. Recognition is present, but not necessarily visible or consistent and employees might not be clear on whether or not applying training results will be noticed.

- Statement 11: Training programs have significantly improved my job-related knowledge.

A majority (22) believe the training notably improved their job knowledge, while 1 disagreed and 7 were neutral, pointing to overall effectiveness in knowledge-building.

➤ Statement 12: I feel more confident in performing my job duties after attending training.

While 17 of them agreed (3 of them strongly agreed), 7 respondents disagreed. This suggests that confidence is not equally developed for all participants, potentially caused by personal learning style or relevance of training within a participant's department.

➤ Statement 13: I consistently complete my assigned work tasks accurately.

Most participants (29) report consistently completing tasks accurately, demonstrating clear linkage between training and improved job performance.

➤ Statement 14: I reliably meet deadlines in my job.

Meeting deadlines is reliably reported by staff (26 agreeing or strongly agreeing), illustrating successful transfer of time management skills.

➤ Statement 15: I remain mentally focused and perform effectively, even during stressful work situations.

19 agreed, 4 strongly agreed and 7 were neutral. That suggests that training might actually have lifted resilience and stress management skills, though some employees continue to have the sense that pressure affects their focus.

➤ Statement 16: I comply with all organizational policies and procedures.

A very high number (21 agree, 7 strongly agree) confirmed compliance, showing training reinforces awareness and adherence to bank policies.

➤ Statement 17: I actively collaborate with my team.

Active team collaboration was affirmed by 25 employees, while a few (5) experienced teamwork challenges, suggesting training fosters but does not fully resolve collaboration issues.

➤ Statement 18: I contribute to team goals and objectives.

Contributions to team goals were similarly positive (26 agreed or strongly agreed), highlighting training's role in aligning individual efforts with group objectives.

➤ Statement 19: The skills gained from training help me improve my overall productivity.

Staff widely agreed that training enhanced their overall productivity (26 agreed or strongly agreed), underscoring training's impact on operational output.

➤ Statement 20: Participation in training programs has positively influenced my commitment to the organization.

Finally, most participants (26) felt training increased their organizational commitment, pointing to training's success in building engagement and reducing turnover intentions.

3.2.3 Correlation analysis and discussion

	<i>Training Content Relevance and Quality</i>	<i>Training frequency</i>	<i>Training Delivery and Organizational Support</i>	<i>Job Performance – KSAs, Productivity, Confidence and Team Mindset</i>
Training Content Relevance and Quality	1			
Training frequency	0.65	1		
Training Delivery and Organizational Support	0.32	0.39	1	
Job Performance – KSAs, Productivity, Confidence and Team Mind-set	0.33	0.20	0.71	1

Table 1: Pearson's Correlation Coefficient

Here, an analysis of the correlation coefficients presented in the table is conducted below, followed by drawing conclusions based on the results of the correlation analysis.

1. Training Content

- Positive Correlations: Training Frequency (0.65), Training Delivery (0.32), Job Performance (0.33)

Conclusion: The correlation results indicate that training content is moderately related to training frequency and weakly related to both training delivery and job performance. This pattern suggests that when employees perceive training content to be relevant, clear, and comprehensive, they are more likely to engage repeatedly in training sessions. Content quality fuels initial interest and sustained participation. However, content alone is only a partial driver of performance gains; how the content is delivered and applied plays a critical role in translating knowledge into improved job outcomes. Practically, this emphasizes the need for continuously refreshing and tailoring training materials to employee needs, while complementing these with effective teaching techniques.

2. Training Frequency

- Positive Correlations: Training Delivery (0.39), Job Performance (0.20)

Conclusion: Training frequency shows a moderate positive correlation with training delivery but only a weak correlation with job performance. This suggests that while employees who attend training more often tend to experience better training delivery, attending sessions more frequently by itself does not strongly predict improved performing at work. Frequent training can reinforce and sustain learning only if accompanied by engaging and quality delivery mechanisms. Increasing training quantity without attention to quality or relevance risks diminishing returns. The insight here is that organizations should balance training schedule intensity with content and delivery improvements to ensure sessions add real value rather than becoming repetitive obligations.

3. Training Delivery

- Positive Correlations: Job Performance (0.71)

Conclusion: Training delivery exhibits a strong positive correlation with job performance. It is the highest among all variables. This reinforces the pivotal role of skilled trainers, interactive methodologies, and organizational support in maximizing the effectiveness of training programs. High-quality delivery likely increases motivation, comprehension, and the practical application of skills, resulting in better individual performance. It suggests that investments in enhancing facilitator capabilities and learner engagement strategies can yield substantial returns in workforce productivity. Therefore, delivery excellence should be prioritized as a cornerstone of impactful training initiatives.

Discussion: Together, these correlations paint a nuanced picture: while well-structured content and regular training sessions are important, the real difference in employee performance arises from the quality and effectiveness of how training is delivered. Organizations aiming for sustained improvements in employee competencies and productivity must focus on developing dynamic, learner-centered delivery practices supported by relevant content and paced through thoughtful training frequency. This integrated approach promises to create a more skilled, motivated, and high-performing workforce.

3.2.4 Regression analysis and discussion

To further examine the extent to which training initiatives influence job performance, a simple linear regression was conducted with Job Performance as the dependent variable and Training Initiatives as the independent variable. The results are presented in three parts: Model Summary, ANOVA Analysis, and Coefficients.

<i>Model Summary</i>	
Multiple R	0.740705
R Square	0.548644
Adjusted R Square	0.496565
Standard Error	0.306562
Observations	30

Table 2: Model Summary

Model summary indicates that independent variables explain substantial amount of variance in dependent variable. The strong positive relationship between training programs and employee job performance is shown by the Multiple R value of 0.74. In other words, if training is good, performance is good. The R Square value is 0.55 means that training alone is responsible for approximately 55% of the variation in employee performance. This is noteworthy considering that in actual workplaces, performance is rarely, if ever, determined by a single factor, such as motivation, leadership, collaboration, or the work environment. So the fact that training alone may reduce the discrepancy by more than half is a strong evidence that it does matter. The Adjusted R Square of 0.49 provides credibility that the model remains reliable even after adjusting with sample size, suggesting that results are not over estimated. Finally, the small value of the standard error 0.31, indicates that the predictions from the model are quite precise, with a short distance between the predicted and the actual performance value. Overall, this results let us assume that training is something not only HR can order, but instead something employees would naturally use to explain a large part of their performance improvement.

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	3	2.970177	0.990059	10.53474	0.000103
Residual	26	2.44349	0.09398		
Total	29	5.413667			

Table 3: The ANOVA Analysis

The results of the ANOVA Analysis also indicate that model is statistically significant here. The F-value (10.53) indicates that the model explains significantly more variances in employee performance than expected from randomization. What is much more significant is the value of p (p value = 0.0001) which is very much smaller than 0.01. That is, there is less than a 1% probability that the relationship between training programs at AIB PLC and job performance revealed here happened by chance. In practical terms, ANOVA says that the overall regression model is meaningful and that training does not go around explaining differences in employee performance by chance.

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	1.77	0.48	3.70	0.00102	0.79	2.75	0.79	2.75
Training Content								
Relevance and Quality	0.21	0.14	1.55	0.13302	-0.06	0.49	-0.07	0.49
Training frequency	-0.17	0.12	-1.44	0.16199	-0.42	0.07	-0.42	0.07
Training Delivery and Organizational Support	0.55	0.11	5.02	0.00003	0.33	0.78	0.33	0.78

Table 4: Coefficient Table

The coefficient table clearly shows how different aspects of training programs contribute towards employee performance. The intercept value (1.77) corresponds to the standard level of performance without any training, which can be assumed has been acquired through employees' pre-existing skills and experience on the job. Among the predictors, training delivery and organizational support ($\beta = 0.55$, $p < 0.001$) emerge as the strongest and most significant factor. This means that for every one-unit improvement in delivery quality, such as better trainer expertise, interactive methods, or supportive organizational practices, job performance increases by more than half a point on average. In contrast, training content ($\beta = 0.21$, $p = 0.13$) and training frequency ($\beta = -0.17$, $p = 0.16$) are not statistically significant, showing that merely improving content or increasing the number of sessions does not guarantee better performance. The 95% confidence interval for training delivery (0.33 to 0.78) lies fully above zero, reinforcing that the effect is consistently positive and statistically significant. Taken together, the coefficient results highlight that while training content and frequency provide a foundation, it is the quality of delivery and organizational support that drive measurable improvements in employee performance.

Discussion: Overall, the regression analysis establishes that training initiatives exert a significant and reliable influence on employee performance. The statistical results confirm that a considerable share of performance variation can be explained by training, with stronger effects observed when delivery quality and organizational support are emphasized. While content and frequency provide structure, they alone do not guarantee improvement unless supported by effective facilitation. The evidence therefore makes it clear that well-designed and properly delivered training is not just an HR formality but a strategic tool that consistently enhances employee capability, productivity, and commitment.

Chapter 4: Recommendation

Referring the findings obtained from this study, there are several suggestions that can be made to optimize the efficiency of training programs and to increase their influence in enhancing employee performance in Jamuna Bank PLC.

- **Quality Over Quantity:** In regression analysis, training delivery and organizational support had the highest impact on performance and frequency didn't matter as much. This implies that more training is not necessarily going to improve outcomes unless it is both stimulating and effectively delivered. And so the bank ought to focus more on improving facilitation through the use of interactive methods, case based learning as well as real time bank situations, so that the employees can directly relate the learning with their work.
- **Enhance Organizational Support Systems:** Those employees who believed they were supported and encouraged to apply their learning gave the most positive response. This means that the effectiveness of a training is not just triggered within the classroom, but is influenced by the working environment. Managers must promote participation, offer progressive follow-up feedback and reward those staff who learn from the training. A formal recognition program, even symbolic, could be an encouragement and a reminder of the utility of training.
- **Initiate a Structured Follow-Up and Refresher Programs:** Survey findings reveals a strong desire for structured follow-up sessions. In the absence of reinforcement, employees might lose the skills and confidence they practiced in the training. The bank might design short, focused refresher courses, say quarterly, around changes in regulations, new technologies, or simulated problem-solving exercises. This would keep learning going but prevent too much disruption to the day to day business.
- **Tailor and Update Training Content:** While overall the training content was perceived to be relevant, some participants questioned the currency of the training materials. The bank need to update its training modules constantly, such as regulatory updates, newest banking technology, customer's expectations, etc. Content could also be made more department- or role-specific, so that training feels directly relevant to an employee's day-to-day operational responsibilities.

- **Empowerment and Stress Management:** The survey revealed that although training results in improved knowledge and productivity, some employees did not feel confident enough in managing stress. The bank might incorporate practical workshops and simulation exercises, perhaps in external drama-based setting up for team role play of customer complaints or coping with high-pressure service demands. Such experiential techniques would enable employees to develop greater resilience and work more effectively under pressure.

- **Connecting Training Outcomes to Performance Metrics:** Finally, to include accountability and performance improvement, the bank needs to institute a mechanism to track the impact of training on performance metrics. Connecting training results with tangible performance metrics would demonstrate ROI and instruct the development of future training efforts.

Chapter 5: Conclusion

This study is conducted with a purpose of examining the role of training initiatives in enhancing job performance of the personnel working at Jamuna Bank PLC, with specific focus on staff at the Lalmatia Branch. The findings from statistical analyses validate that training has a significant and positive effect on employee outcomes.

The survey results reveal that the majority of respondents consider the training content relevant to their job responsibilities and updated in line with banking practices. The respondents generally agree that training materials are easy to understand and that training schedules are convenient. However, concerns were noted regarding the adequacy of follow-up training sessions and the extent of recognition received for applying learned skills.

Correlation analysis highlights that while training content and frequency are important, the quality of training delivery demonstrates the strongest positive association with job performance. Regression analysis further confirms that nearly 55% of performance variation among employees can be explained by training initiatives alone. This is a substantial impact considering that performance is also influenced by factors such as motivation, leadership, and organizational culture.

Overall, the study concludes that training at Jamuna Bank PLC is considered as one of the core mechanism that strengthen knowledge, skills, and confidence of employees. It also enhances teamwork, productivity, and compliance with organizational policies. However, improvements are required to make training more comprehensive, continuous, and aligned with long-term professional development.

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Appendices

Appendix 1

Internship Proposal Form

Name:	Ejaj Bin Saif Miraj
ID:	212011023
Semester (Spring/Summer/Fall)	Fall
Department:	Bachelor's of Business Administration (BBA)
Supervisor's Name (Faculty):	Muhammad Hasibul Hasan, Phd.
Organization Name:	Jamuna Bank PLC (Lalmatia Branch)
Internship Title:	Role of Training Initiatives in Job Performance: A study at Jamuna Bank PLC



Student's signature

Date: 14/11/2025

Supervisor's signature & date



Human Resources Division

August 20, 2025

Ref. NO.	HRD: 2025 /161
Student Name	Mr. Ejaj Bin Saif Miraj
Education Level	BBA
University Name	University of Liberal Arts Bangladesh
Branch/Division	Lalmatia Branch
Location	Dhaka
Cell Number	01625-335075

Subject: Acceptance of Your Internship

Dear Mr. Miraj,

Congratulations, we are pleased to inform you that you have qualified to carry on a three-month-long internship program with Jamuna Bank PLC. with effective from August 24, 2025 at our Lalmatia Branch.

Since this internship is prerequisite of your Graduation / Post Graduation, kindly follow the guidelines designed by your University. Furthermore, overall banking knowledge and functions are available at Branches/Divisions.

Kindly be advised that you will not be provided any conveyance / allowance and your presence be required five working days at regular office hours.

Sincerely yours,

A handwritten signature in blue ink, appearing to read 'fajr'.

Head of Human Resources

Copy for kind information and necessary action:

- The Head of Respective Branch/Division
- Director- International Affairs & Career Services Office
- Internship File

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Appendix 2

Questionnaire

Role of Training Initiatives in Job Performance of Branch Staff: A study at Jamuna Bank PLC

Dear Respondent,

Assalamu Alaikum.

I am currently conducting an academic study as part of my internship report at Jamuna Bank PLC on the topic “Role of Training Initiatives in Job Performance of Branch Staff”. The purpose of this research is to understand how different training initiatives taken by Jamuna Bank PLC influence employee performance within the bank.

Your participation is highly valuable, as your honest feedback will contribute to meaningful insights and practical recommendations. Please be assured that all responses will remain confidential and will be used solely for academic purposes. There are no right or wrong answers—only your genuine opinions matter.

Completing this survey will take approximately 5–7 minutes. Your kind cooperation and support will be deeply appreciated.

Thank you sincerely for your time and contribution.

Section A: Training Content Relevance and Quality

1. The training programs are relevant to the actual challenges I encounter in my current job role.
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
2. Training materials provided are clear and easy to understand.
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
3. The training materials are consistently updated to reflect the current banking practices and standards.
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

Section B: Training Frequency

4. Training sessions are conducted frequently enough to meet my professional development needs.
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

5. The scheduling of training sessions is convenient and considerate of my work responsibilities.
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
6. Follow-up training sessions are made available when necessary.
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

Section C: Training Delivery and Organizational Support

7. The trainers demonstrate deep knowledge of the topics they teach.
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
8. I receive constructive feedback following training sessions.
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
9. The organization actively encourages my participation in training opportunities.
- Strongly Disagree
 - Disagree

- Neutral
- Agree
- Strongly Agree

10. The bank formally recognizes employees who effectively apply training learnings in their work.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section D: Job Performance – KSAs, Productivity, Confidence and Team Mindset

11. Training programs have significantly improved my job-related knowledge.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

12. I feel more confident in performing my job duties after attending training.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

13. I consistently complete my assigned work tasks accurately.

- Strongly Disagree
- Disagree
- Neutral
- Agree

- Strongly Agree

14. I reliably meet deadlines in my job.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

15. I remain mentally focused and perform effectively, even during stressful work situations.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

16. I comply with all organizational policies and procedures.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

17. I actively collaborate with my team.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

18. I contribute to team goals and objectives.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

19. The skills gained from training help me improve my overall productivity.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

20. Participation in training programs has positively influenced my commitment to the organization.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

In your opinion, what improvements or changes would you suggest to enhance the training programs and/or support your job performance at Jamuna Bank PLC?

Thank you for your response.