

Effectiveness of Training and Development Programs of Dutch Bangla Bank Limited in Bangladesh

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Abstract

Banking industry is growing and competitive sector in Bangladesh. Work Practice are changings banking industry in terms of knowledge, skills, abilities, technologies and customer service. If the employees have not been provided adequate knowledge, they wouldn't get chance of learning new things as a result they will feel hurdle of skills to perform job. The objective of this report is to reveal how much training and development programs are effectively offered by banks. This study has particularly been done on Dutch Bangla Bank Limited., an old and renowned private commercial bank operating in Bangladesh. 20 samples were collected from different branches located in Dhaka of DBBL by nonprobability, convenience sampling. Structured questionnaire is used to collect data and summated rating scale named Likert Scale is applied, starting from strongly agree (5) to strongly disagree (1). The report revealed that the training and development programs of Dutch Bangla Bank Limited are effective and these programs are offered through the screening of requirements to employees to fulfill the gap and upgrade employee's skills.

Keywords: Effectiveness, Dutch Bangla Bank, Employees, Training and Development

INTRODUCTION

All organizations irrespectives of private and public enterprise are agree that training and development programs are inevitable to the growth and development of the core activities in which the organizations involve in (Noe, 2002) [1]. Employees are the indispensable asset and key element of gaining competitive advantage of any organization and training is essential tool for its actualization (Houger V. P, 2006) [2]. Training and development play a vital role in the effectiveness of an organisation (Goldstein, I. L., Ford, K 2002) [3]. Training and development are crucial strategic techniques for effective individual and organizations performance, therefore, organizations are investing money on it with confidence that it will bring them competitive advantage in the world of business (Lynton, R.P. 2000., Pareek, U, Edralin 2004, D.M , Birdi, K., Clegg, & C. 2008, Patterson, M., Robinson, A., Stride, C. B., Wall, T. D., Wood, S. J, Weil, A., & Woodall, J 2005)[4], [31], [32], [33]. Training and development are an aspect of human resource practices that help in enhancing employees' skills, knowledge, and competence capable of improving employees' ability to perform more efficiently (Palo, S., Padhi, N, 2003) [5]. Training programs are organized by organizations to enhance learning among its employees and development is more oriented towards widening an individual's skills for the future responsibility (George

& Scott, 2012) [6]. Companies that use innovative training and development practices are like to report better financial performance than their competitors that do not. Organisation are expected to identify training need of its employees and design training programmes that will help to optimally utilize their workforce towards actualization of organisation objective (Kennedy, P.E, Chyung, S.Y, Winiecke, D.J. & Brinkerhoff, R.O 2013) [7]. Training and development are a technique use to transfer to the employee's relevant skills, knowledge and competence to improve employee's performance on current jobs and future assignment (Katou, A., Budhwar, P 2006, McNamara, C 200, & Parce, J. A., Robinson, R. B. 2009) [8], [34], [35]. Training reduces gap between current and desired performance of employees (Elnaga & Imran, 2013) [9]. Nowadays training and development has become an essential part of bank's employees. Now besides having specialized institutions like Bangladesh Institute of Bank Management (BIBM), banks also have their own training institutes or academy. And bank's training and development programs cannot be compared with other service industry's training and development programs (BIBM.org.bd) [10].

This study showed in detail, how effective the training and development programs, given by Dutch Bangla

Bank Ltd. in Bangladesh. This study has also done from employee's perspective to find out various aspects related to training and development program of DBBL

Statement of Problem

Training means a company's planned effort to facilitate employees' learning of job-related competencies. And development means formal education, job experiences, relationships and assessment of personality and abilities that help employees prepare for the future. It will not be right to think that training will give results easily. Training and development programs taken must be well synchronized and customized with the relevant job. There are a lot of factors that determine how effective is an organization's training and development programs. This study has been conducted to assess the issues of the effectiveness of training and development programs of Dutch Bangla Bank Lt

Objectives

The main objective of this study is to know how much effective is the training and development programs provided by Dutch Bangla Bank Ltd. The specific objectives of this study include:

1. To know the attitudes of employees about the employee training and development programs of Dutch Bangla Bank Ltd.
2. To provide some recommendations about how to improve the effectiveness of the training and development programs conducted by Dutch Bangla Bank Ltd.

Limitations of the Study

While making this study, there were some challenges like getting the real response from the respondents, lack of cooperation, and there was also not enough time to make this study more comprehensive. There were also some other constraints faced during the study like Respondent's reluctance to give personal information, Many information were not up-to-date, educational qualification and understanding level were not same to all employees. Respondents were afraid of giving real scenario due to the pressure of organization. Lastly, lack of employee's knowledge regarding research directed them toward non-cooperation.

LITERATURE REVIEW

Training and development programs are factor that must be faced by every organization, and its prime aim is to develop the employees' competencies such that the organization can maximize effectiveness and efficiency of their human resources. It can be an advantage for an organization if they win the "hearts and minds" of their workers, getting them to identify with the organization (Armstrong, 2009) [11].

Mitu F., Akter M., Mita F. & Mustafi M. A. A. (2016)[12] examined on the effectiveness of training

and development on employee's performance in the banking sector in Bangladesh and indicated that Training & Development is significantly related to Employees Performance and the authors suggested that for ensuring the better performance from the employees in the private commercial banking sector in Bangladesh should organize more training program for employees.

H. O. FALOLA, A. O. OSIBANJO, & S. I. OJO (2014) [13] Studied on the effectiveness of training and development on employees' performance and organisation competitiveness in the nigerian banking industry and found that strong relationship exists between training and development, employees' performance and competitive advantage.

Bharthvajan R & S Fabiyola Kavitha (2019) [14] examined on effectiveness of training and development in its solutions at chennai in India over 110 employees by taking feedback about the changes after the training and found there is significant difference in employee than before. The training imparted meets the objectives like.

N. Veena & P. Asha Latha (2018) [15] studied on effectiveness of training and development with reference to Alpha Global Sourcing PVT. Ltd., Banglore in India and found that strong relationship exists training and development, employees' performance and competitive advantage.

Srinivas K T (2012) [16] studied on Effectiveness of Training and Development Programs Adopted by KPCL, Bangalore in India and found that the most of the employees are satisfied with training and development programs adopted by KPCL and the training and development programs are helping employees to increase their efficiency in their job, 72% of respondents have rated as good about overall quality and effectiveness of training and development programs.

Dr. V. Antony Joe Raja and R. Anbu Ranjith Kumar (2016) [17] Studied on effectiveness of training and development in ashok leyland all over India and found that the training programs analyzed were provided to all the employees of Ashok Leyland and was not specific to particular category of employees.

Vyas P. B. & Mistry C. K. (2015) [18] examined the effectiveness of training and development in cement industry and concluded that Industry is providing training to workers effectively but still it can make it more effective by increasing duration of training programs and inviting expert from outsider to train employees.

Iftikhar Ahmad and Sirajud Din (2009) [19], Studied on evaluating training and development in Pakistani

organizations to fill the skill gap of employees and suggested that training evaluation must be appropriate for the person and situation.

Henry Ongori (2011) [20], Jennifer Chishamiso Nzonzo, Training and development has become an issue of strategic importance. Although many scholars have conducted research on training and development practices in organizations in both developing and developed economies, it is worth mentioning that most of the research has concentrated on the benefits of training in general.

Ganesh M. & Dr. R. Indradevi (2015) [21] studied on the importance & effectiveness of Training & development at a Private University at Tamilnadu in India and found all the respondents have identified that there is a positive change in the staff after attended Training. The respondents interestingly Pointed out that the Training is essential for everyone & to keep oneself in the stream of automation, staff should use the training very effectively.

U. Dinesh kumar, S. Vijayakumar [22], analyzed the factors for training and development in Ahill Apperal exports (p) limited, uthukuli, Tirupur, Tamilnadu in India and found that the employees are satisfied or not with their company training and development. But the maangement has to provide more practical sessions in the training and development to enhance their respective areas.

Cheng and Ho (2001) [23] however, considered training and development as an expensive investment. Authors said that training is irelevant because most organizations are not sure about the actual contribution of training and development toward organizational performance due to lack of evaluation.

Sumaiya Shafiq Sahibzada Muhammad Hamza (2017) [24] has done research on “The Effect of Training and Development on Employee Performance in Private Company, Malaysia”. The researcher attempts to clarify that the worker is the main assets in the organisation; they are the main heir to an organisational achievement. The organisations success cannot be underestimated by the organizations. The researchers used the independent variable in work training, off-work training, job enrichment and job rotation. Employee difficulties are the dependent variable used in this study. The output demonstrates that all independent variables have an unexpected effect on the performance of employees except for job enrichment that is reported to have a substantial effect on the dependent variable.

Haywood (1992) [25] quoted that in real world situation, many factors have influence on the effectiveness of training and development in an

organization and training is one out of many factors that could improve individual and organizational performance.

Broad and Newstrom (1992) [26] noted that for a training to be effective, the employees must actually transfer the knowledge and skill learnt during training to the job.

Dr. Khaled N. Alshuwairekh (2016) [27] investigated on the effectiveness of the training programs on employee’s performance at Saudi Arabia's private sector and the result indicated that all the variables are positively correlated to each other also the total average value for domain reality of training was 3.47 which fall in the range of Likert scale between (3.41- 4.20), which also reflect the respondents agree with private sector companies provide effective training programs matching up with their expectations however there are some respondents disagreed about the comprehensiveness of training material and trainer motivate their trainees.

According to Saleem and Mehwish (2011) [28] training is an organized increase from the know - how skills and sensations needed for staff members to execute efficiently in the offered process, as well as, to operate in underling situation.

Kum & Cowden (2014) [29] studed and told, when it has been determined that out of all people working in organization which employees should be given training and which areas they select as core for training only then training can be launched properly.

Guest (1997) [30] examined and found that training and development play a crucial role in human resource management as it helps to groom and improve skills of employees which in turn increases employee performance.

METHODOLOGY

It is a descriptive research which seeks to identify the variables that affect the effectiveness of training and development programs of Dutch Bangla Bank Ltd. To conduct this study, a structured questionnaire survey is being used, conducted on the employees of Dutch Bangla Bank ltd. from various departments, from the branches and fast track in the areas, Farmgate, Tejkunipara, Monipuripara, Kawran Bazar, Indira Road and Dhanmondi.

There were two sources of data in this study. A questionnaire was used to collect primary data from the employees of Dutch Bangla Bank Ltd. The method of summated rating used in this research was a five-point Likert Scale, starting from strongly agree (5) to strongly disagree (1). Secondary data collected from annual

report of the year of 2019 of Dutch Bangla Bank Ltd, website of Dutch Bangla Bank Ltd, some textbooks, journals, manuals etc.

The target population selected for this study consists of all employees of Dutch Bangla Bank in branches and fast track in the areas Farmgate, Tejkunipara, Monipuripara, Kawran Bazar, Indira Road and Dhanmondi. The population size is seventy-nine.

The Respondents were selected by nonprobability, convenience sampling. The sampling unit is Individual employee of Dutch Bangla Bank Ltd and the sample size for this survey was twenty employees. Here the independent variables are training and development, and the dependent variable is effectiveness.

Data has been gathered from the respondents with the help of a questionnaire. After collecting data, they were coded and processed, analyzed and graphically used MS word, MS Excel, tables and bar chart were used to make the data meaningful and comparable.

Data Presentation And Analysis

In this part of the report, after gathering all the raw data, it has been presented in an informative way, with the help of which, analysis is being done. For preparing this report a questionnaire was prepared and interviewed total twenty employees of DBBL. The responses from the questionnaire are given below

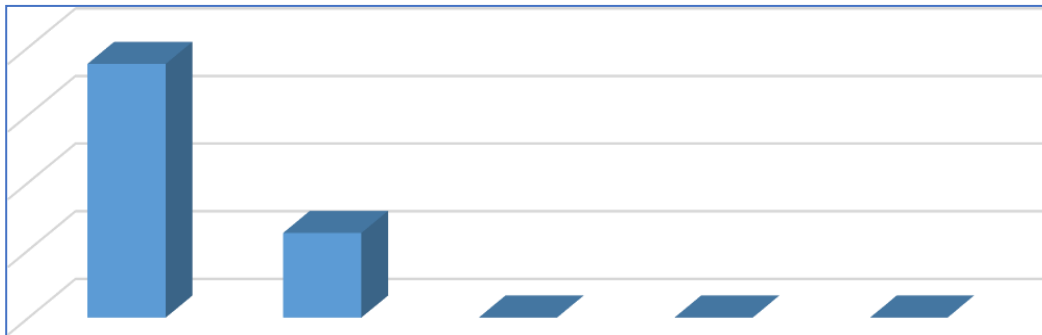
Table: I-No. of Respondents who have attended the training program

Particulars	No. of Respondents	Percentage
Yes	20	100
No	0	0
Total	20	100

The above table depicts that, 100% of the respondents attended the training programs conducted at DBBL.

Table:2-The training design of DBBL helps employees to reach training goals and objectives

Particular	Respondents	Percentage
Strongly Agree	16	75%
Agree	4	25%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



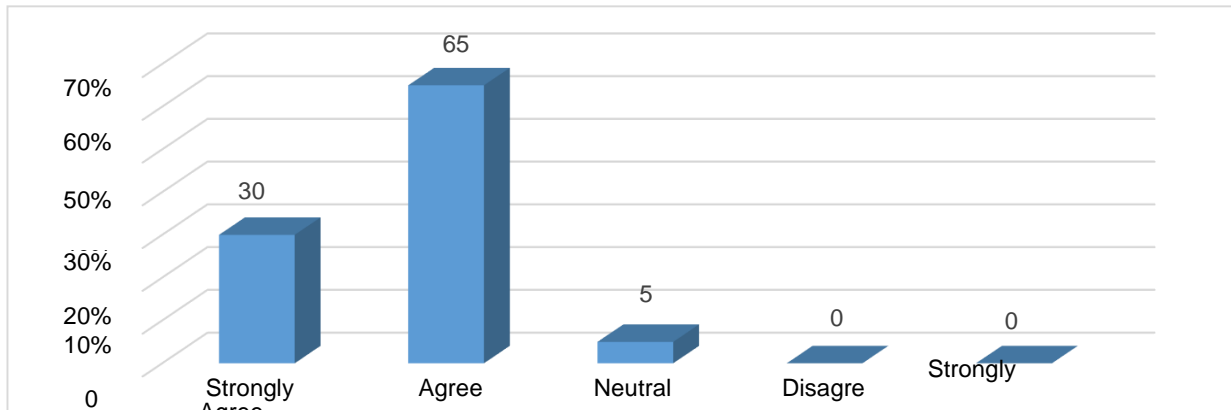
Source: Calculated by author

From the above table and figure, we can see that, 75% of the respondents strongly agree with the statement “The training design of DBBL helps employees to

reach training goals and objectives” and 25% of the respondents agree with it. So, we can say that, DBBL’s training design helps the employees to reach the training goals and objectives.

Table:3-Proper needs assessment is done for the training programs

Particular	Respondents	Percentage
Strongly Agree	6	30%
Agree	13	65%
Neutral	1	5%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



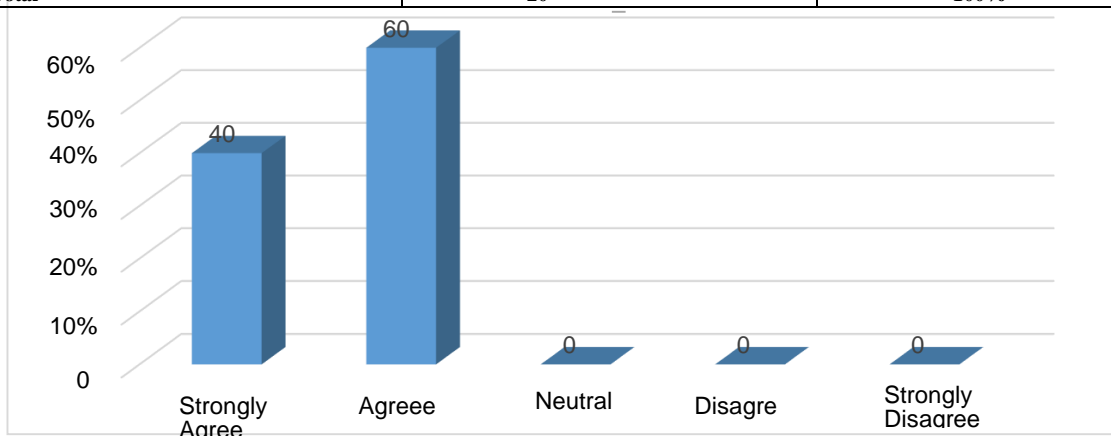
Source: Calculated by author

From the above table and figure, we can see that, 65% of the respondents agree with the statement “Proper needs assessment is done for the training programs” and

30% of the respondents strongly agree with it, and 5% gave a neutral response. So, based on this, we can say that, DBBL conducts proper needs assessment for the training programs they conduct.

Table:4-The duration of training program of this bank is standard

Particular	Respondents	Percentage
Strongly Agree	8	40%
Agree	12	60%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



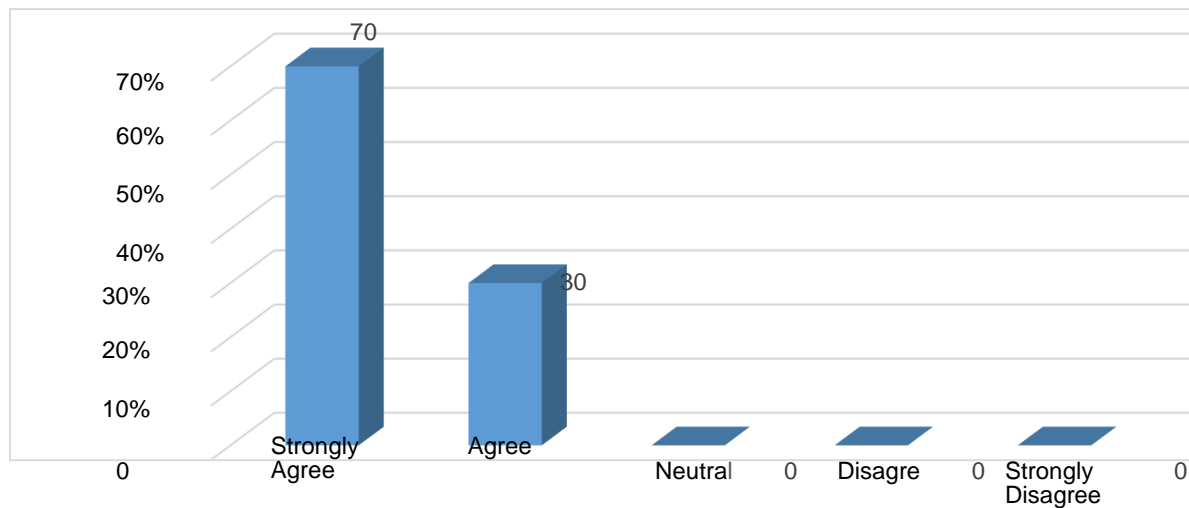
Source: Calculated by author

From the above table and figure, we can see that, 60% of the respondents agree with the statement “The duration of training program of this bank is standard”

and 40% of the respondents strongly agree with it. So, based on this, we can say that, DBBL’s duration of the training programs are standard.

Table:5-The educational background, skills, knowledge, experiences, etc. of trainers of this bank are quite updated

Particular	Respondents	Percentage
Strongly Agree	14	70%
Agree	6	30%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



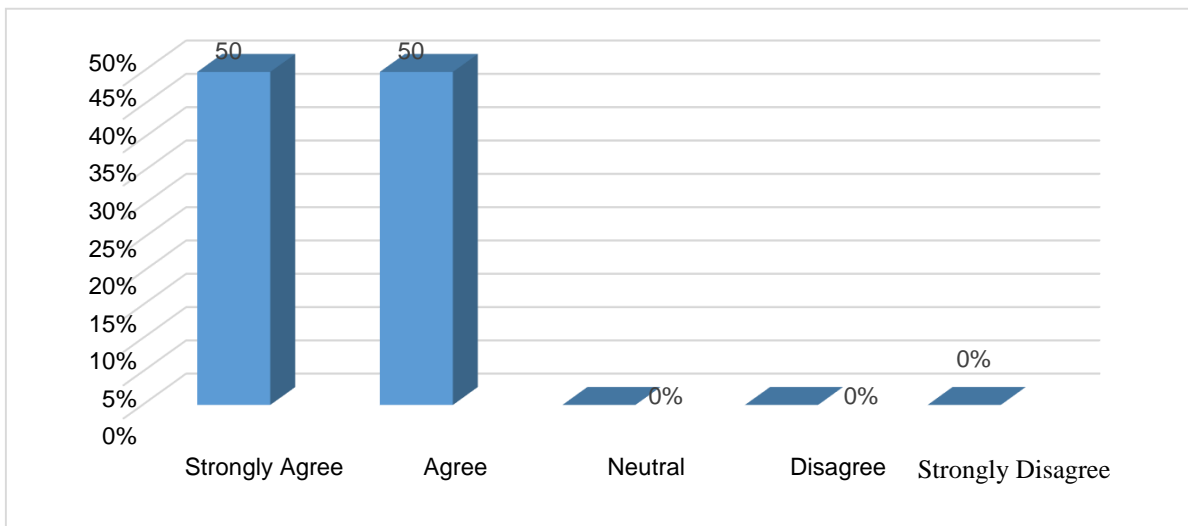
Source: Calculated by author

From the above table and figure, we can see that, 70% of the respondents strongly agree with the statement “The educational background, skills, knowledge, experiences, etc. of trainers of this bank are quite

updated” and 30% of the respondents agree with it. So, based on this, we can say that, the educational background, skills, knowledge, experiences, etc. of trainers of DBBL is quite updated.

Table: 6-After the training the trainees get enough opportunity to use learned skills on the job

Particular	Respondents	Percentage
Strongly Agree	10	50%
Agree	10	50%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



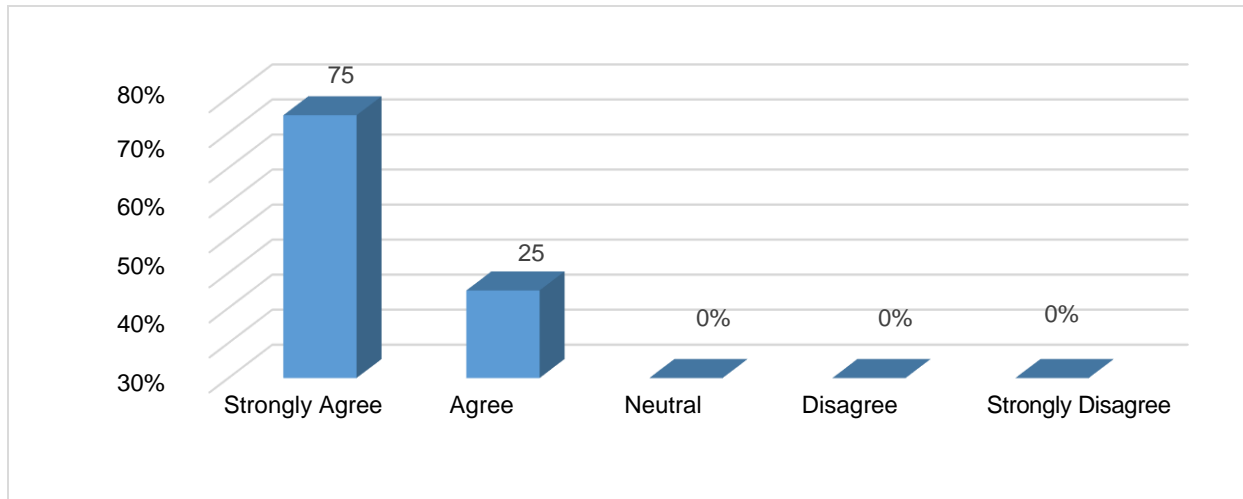
Source: Calculated by author

From the above table and figure, we can see that, 50% of the respondents strongly agree with the statement “After the training, the trainees get enough opportunity to use learned skills on the job” and 50% of the

respondents agree with it. So, based on this, we can say that, after the training, the trainees get enough opportunity to use learned skills on the job.

Table:7-The trainer provides all the necessary resources/materials which facilitates learning

Particular	Respondents	Percentage
Strongly Agree	15	75%
Agree	5	25%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



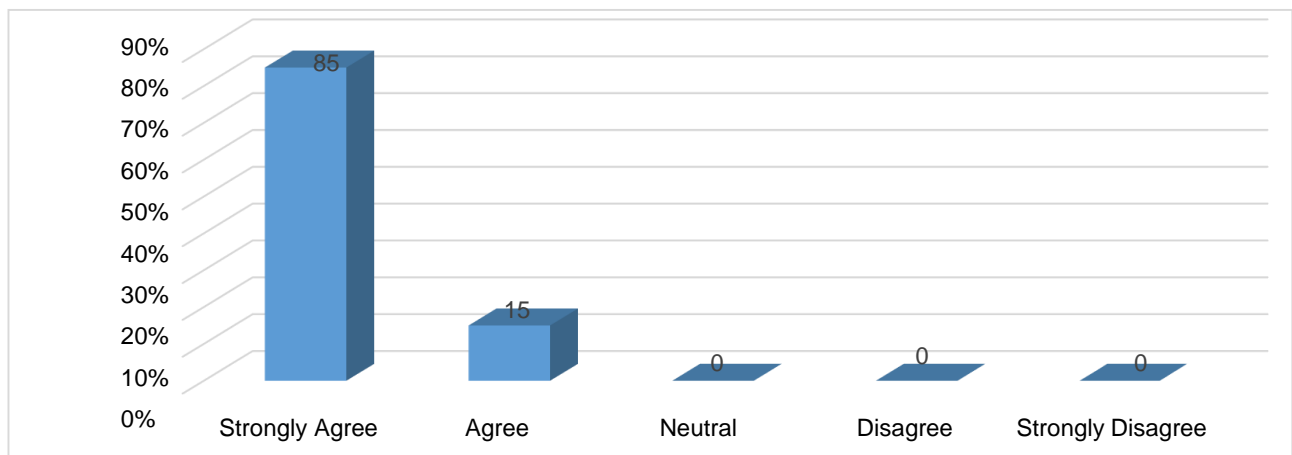
Source: Calculated by author

From the above table and figure, we can see that, 75% of the respondents strongly agree with the statement “The trainer provides all the necessary resources/materials which facilitate learning” and 25%

of the respondents only agree with it. So, based on this, we can infer that, the trainers of DBBL provide all the necessary resources/materials which facilitate learning,

Table:8-The training room of the bank is well equipped with computers and modern technologies

Particular	Respondents	Percentage
Strongly Agree	17	85%
Agree	3	15%
Neutral	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



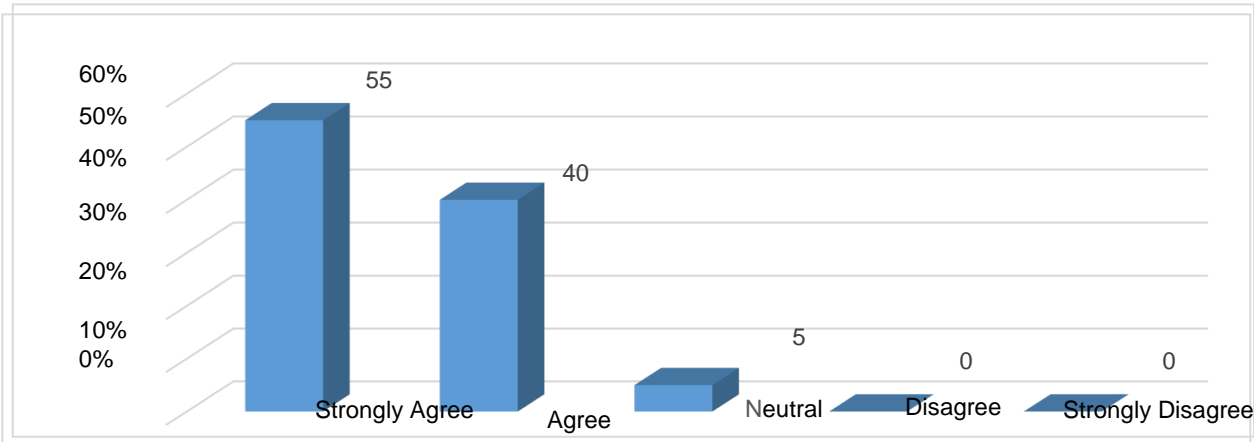
Source: Calculated by author

From the above table and figure, we can see that, 85% of the respondents strongly agree with the statement “The training room of the bank is well equipped with computers and modern technologies” and 15% of the

respondents only agree with it. So, based on this, we can suppose that, the training room of DBBL is well equipped with computers and modern technologies.

Table:9-The training and development program of the bank helps to motivate employees to perform their assigned tasks and duties better

Particular	Respondents	Percentage
Strongly Agree	11	55%
Agree	8	40%
Neutral	1	5%
Disagree	0	0%
Strongly Disagree	0	0%
Total	20	100%



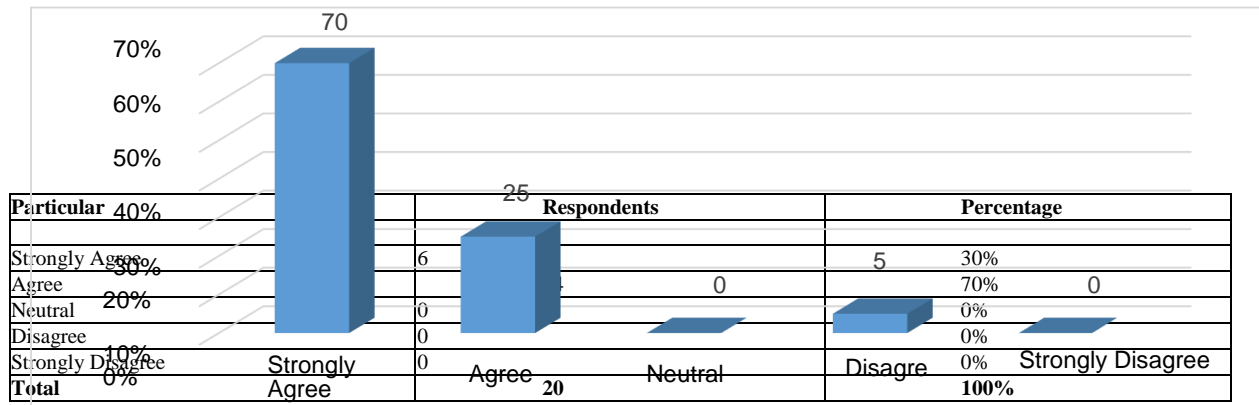
Source: Calculated by author

From the above table and figure, we can see that, 55% of the respondents strongly agree with the statement “The training and development program of the bank helps to motivate employees to perform their assigned tasks and duties better” and 40% of the respondents

only agree with it and 5% of the respondents gave a neutral response. So, based on this, we can assume that, the training and development programs of DBBL help to motivate employees to perform their assigned tasks and duties better.

Table:10-After the completion of training program, a relevant test is taken to assess the performance of trainees

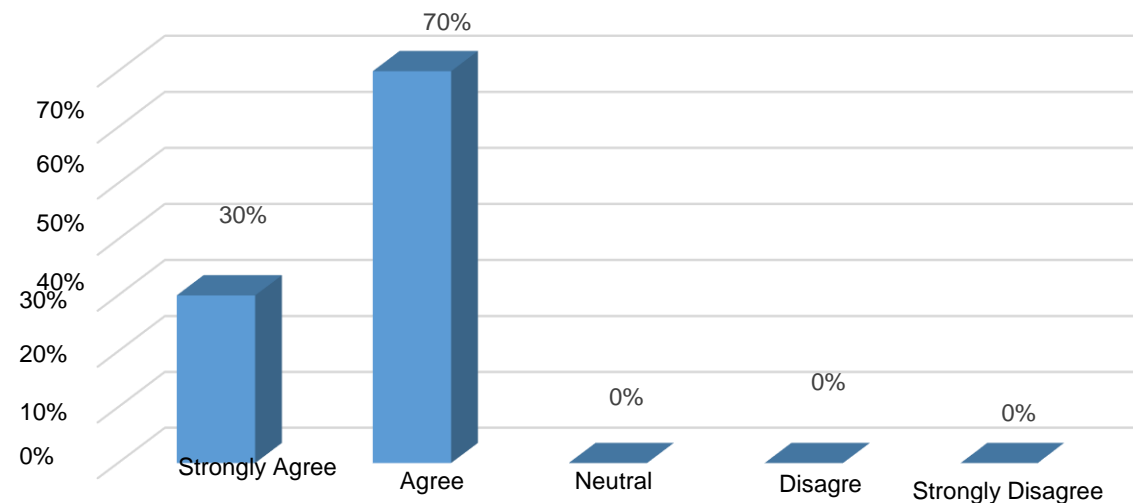
Particular	Respondents	Percentage
Strongly Agree	14	70%
Agree	5	25%
Neutral	0	0%
Disagree	1	5%
Strongly Disagree	0	0%
Total	20	100%



From the above table and figure, we can see that, 70% of the respondents strongly agree with the statement “After the completion of training program, a relevant test is taken to assess the performance of trainees” and 25% of the respondents only agree with it and 5% of the

respondents disagree with it. So, based on this, we can say that, after the completion of training program, a relevant test is taken to assess the performance of trainees.

Table:11-The training and development programs of the bank is of satisfactory level



From the above table and figure, we can see that, 30% of the respondents strongly agree with the statement “The training and development programs of the bank is of satisfactory level” and 70% of the respondents only agree with it. So, based on this, we can say that, the training and development program of DBBL is of satisfactory level.

FINDINGS

The summarization of result showed below at a glance

1. All employees took part training programs offered by the bank to upgrade their skills
2. DBBL’s training programs help the employees to achieve the goals of training.
3. DBBL conducts proper needs assessment for the training programs they conduct.

4. DBBL’s duration of the training programs are standard.
5. The educational background, skills, knowledge, experiences, etc. of trainers of DBBL is quite updated.
6. The trainers of DBBL provide all the necessary resources/materials by bank authority which facilitates learning.
7. The training room of DBBL is well equipped with computers and modern technologies.
8. The training and development programs of DBBL motivate employees to perform their assigned tasks and duties better.
9. After the completion of training program, a relevant experiment is conducted to assess the performance of employees by the bank.

10. It is found that the training and development programs provided by DBBL are effective for the development and acquiring of new knowledge of employees.

CONCLUSION AND RECOMMENDATIONS

As we know, human resources cannot replicate easily and it can provide a sustainable competitive advantage. Training and development programs should not be seen as a formality, and it should be taken more seriously. This report tried to find out the effectiveness of training and development programs conducted by Dutch Bangla Bank Limited based on the responses given by the employees of Dutch Bangla Bank Ltd. Based on my analysis, I found that the training and development programs of Dutch Bangla Bank Ltd. is effective. I hope they will keep up the good work, and think of new ways how to make their training and development programs much more effective. Lastly the study will help further research in banking industry and researcher for gaining insights relevant to research in banking industry. Based on the study, some of the recommendations that could be given to Dutch Bangla Bank Ltd. are: Sometimes managers are reluctant to send subordinates to training because they think this will hamper the regular banking activities of the bank. This perspective of managers about training should be changed.

- ❖ The budget for training and development could be increased.
- ❖ Dutch Bangla Bank's training wing should discover news ways to attract the participants to come to the training programs willing, and motivate to learn from the training.
- ❖ As IT security of banks is becoming a concerning issue, dedicated and updated training programs could be arranged by Dutch Bangla Bank limited

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