

Effectiveness of Training and Development Programs of Dutch Bangla Bank Limited: A Study on Fast Tracks of Dhaka City

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Abstract

The document thoroughly evaluates the efficiency of training and development initiatives for Dutch Bangla Bank's Fast Tracks in Dhaka. Employee development, workforce proficiency, competitive advantage, IT security, and customer service excellence are critical elements for Dutch Bangla Bank, a rapidly expanding private bank in Bangladesh known for its extensive ATM network. Due to its technology-driven work environment, the bank is committed to cultivating a proficient and adept workforce. To achieve this, employees require diverse training to improve their skills, knowledge, and attitudes for optimal performance. The training and development programs must meet the demands of delivering top-notch customer service and maintaining a competitive edge. With the increasing prominence of IT security in banking, practical training, and development are paramount to mitigating risks. The report delves into the current status of DBBL's Fast Track's training and development program effectiveness. It examines the efficacy of needs assessment, training duration, trainer qualifications, facilities, and post-training evaluations. Furthermore, the report offers recommendations to the bank on improving the efficiency of their training and development initiatives in this area.

Keywords

Employee Development, Workforce Proficiency, Competitive Advantage, IT Security, Customer Service Excellence

1. Effectiveness of Training and Development Programs of Dutch Bangla Bank Limited

1.1. Origin of the Study

Quinn, Anderson, and Finkelstein (1996) highlighted that the main objective of

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employee training is to ensure that they acquire and apply the knowledge, skills, and behaviors taught in the training program to their daily tasks, thus giving the organization a competitive edge. This underscores the significance of practical training and development for an organization's growth and survival, particularly in industries like banking, which rely heavily on advanced technology and substantial financial transactions. The primary aim of this study is to evaluate the impact of training and development programs on Dutch Bangla Bank employees employed in Fast Tracks in Dhaka.

1.2. Background of the Study

In the past, many organizations should have considered training and development more critical, especially when dealing with competition. However, companies adopting new training and development methods today have better financial performance. As a result, investing in employee training and development is now seen as an effective way to tackle complex business challenges, with human resources management taking on a central role in modern management. Despite cutbacks in different areas, companies understand that training, development, and knowledge management help employees enhance their skills, develop new products, generate innovative ideas, and provide excellent customer service (Admin, 2021).

In today's global marketplace with increasing workforce diversity, companies must train employees to work effectively with individuals from diverse backgrounds and navigate difficult situations. This has become crucial in the banking sector, with specialized institutions such as the Bangladesh Institute of Bank Management (BIBM) and internal training academies playing essential roles. Banks' training and development programs are unique and vital to employees' effectiveness, as demonstrated in a study of Dutch Bangla Bank's Fast Tracks employees in Dhaka city (Islam, 2015).

1.3. Problem Statement

Training means a company's planned effort to facilitate employees' learning of job-related competencies. Development means formal education, job experiences, relationships, and assessment of personality and abilities that help employees prepare for the future. It is wrong to think that training will give results easily. Training and development programs must be well synchronized and customized with the relevant job. Many factors determine how effective an organization's training and development programs are. This study has examined the effectiveness of training and development programs for Dutch Bangla Bank's employees working in Fast Tracks in Dhaka.

1.4. Significance of the Study

This report investigates the training and development programs of Dutch Bangla Bank's Fast Track in Dhaka. It shows how many Dutch Bangla Bank Ltd. em-

employees employed in Fast Tracks benefit from, are satisfied with, and can improve their work through the bank's training and development programs. It also shows areas for improvement in the bank's training and development programs.

1.5. Objectives of the Study

There are two objectives of this study:

- 1) General Objective;
- 2) Specific Objectives.

1.6. General Objective

The general objective of this study is to explore the effectiveness of Dutch Bangla Bank's training and development programs for employees working in Fast Tracks in Dhaka city.

1.7. Specific Objectives

The specific objectives of this study include:

- To explore the criteria for evaluating the training and development programs of Dutch Bangla Bank's employees working in Fast Tracks in Dhaka.
- To examine how these criteria influence the effectiveness of the training and development programs of Dutch Bangla Bank's employees working in Fast Tracks of Dhaka city.

1.8. Scope of the Study

This study examines the effectiveness of training and development programs for DBBL employees employed in Fast Tracks in Dhaka.

1.9. Limitations of the Study

While conducting this study, some challenges were encountered, such as getting a natural response from the respondents and overcoming a lack of cooperation. More time is needed to make this study more comprehensive.

There were also some other constraints faced during the study. They are given below:

- Respondent's reluctance to provide personal information;
- Much information was not up-to-date;
- If some facts give a negative impression about the bank, they might not express the actual scenario.

2. Methodology

2.1. Research Design

This descriptive research seeks to identify the variables that affect the effectiveness of Dutch Bangla Bank Ltd.'s training and development programs. It uses a questionnaire survey of Dutch Bangla Bank employees working in Fast Tracks in Dhaka city.

2.2. Sources of Data

There were two sources of data in this study.

2.3. Primary Data

A questionnaire was used to collect primary data from Dutch Bangla Bank Ltd. employees working in Fast Tracks in Dhaka city. The method of summated rating used in this research was a five-point Likert Scale, starting from strongly agree (5) to disagree (1). For detailed information on the questionnaire used, refer to the Appendix.

2.4. Secondary Data

This study used various secondary data sources, including Dutch Bangla Bank Ltd.'s annual report for 2016, its website, some textbooks, journals, etc., related to the topic of this study.

2.5. Sample Design

Sample design is a fundamental or road map that is the basis for selecting a survey sample and affects many other essential aspects. Below are details of the sample design.

2.6. Target Population

The group chosen for this research includes all Dutch Bangla Bank employees at Fast Tracks in Dhaka. The total number of employees in this study is 250. The data collected for this study is highly reliable as it was gathered directly from employees at a branch of DBBL in Dhaka, Bangladesh. The random selection of participants ensures that the feedback reflects genuine experiences and opinions, providing valuable insights. Although the sample size is small but rooted in real-world conditions, offering an authentic snapshot of employee perspectives. This method enhances the credibility of the findings and supports the development of meaningful conclusions that can inform future training programs and organizational strategies.

2.7. Sampling Technique

The respondents were selected through nonprobability convenience sampling, meaning participants were chosen based on their availability and ease of access. This method allowed for efficient data collection, especially given time and resource constraints. While it may not fully represent the entire population, it offers practical insights from readily accessible participants, providing a valuable perspective for the study.

2.8. Sampling Unit

The individual employee of Dutch Bangla Bank Ltd. working in Fast Tracks.

2.9. Sample Size

The sample size for this survey is fifteen. Although 15 out of 250 may seem small, the sample is taken from scratch and based on real data, which provides genuine feedback and reasonable insights. This approach allows for capturing authentic responses and gaining valuable perspectives, even with a limited sample size.

2.10. Variables Covered

Here, the independent variables are training and development, and the dependent variable is effectiveness. To measure the effectiveness, the criteria used are training design, needs assessment, duration of the training, trainer's eligibility, post-training test, the opportunity to implement the learned skills, training resources, training motivation, etc.

2.11. Data Collection Methods

The data collection method used in this study is the survey method.

2.12. Data Analysis and Instrument Used

The study utilized a questionnaire as the primary tool for data collection from the participants. Upon gathering the data, it was organized, processed, and examined. The findings were then presented using MS Word, MS Excel, tables, and graphs to clarify and facilitate comparison.

3. Literature Review

3.1. Training and Development

Human resource management, particularly in the context of employee training and development, is increasingly recognized as a key factor in addressing complex business challenges. The traditional view of training and development as non-value-adding activities has evolved. Companies that implement innovative training and development practices often outperform their competitors financially. These practices also help companies tackle competitive challenges. Despite budget cuts, many companies now understand that learning through training, development, and knowledge management allows employees to enhance their skills, create innovative ideas, and deliver high-quality customer service. Moreover, development activities and career management are crucial for preparing employees for leadership positions and attracting and retaining talented staff. Emphasizing learning through training and development is no longer a luxury but a necessity for gaining a competitive edge and meeting employees' expectations.

Training involves a company's planned efforts to facilitate employees' learning of job-related competencies, knowledge, skills, and behaviors, mastering them, and applying them in their daily activities. On the other hand, development is future-oriented and encompasses training, formal education, job experiences, relationships, and assessments to prepare employees for future roles.

Due to rapid technological advancements, the importance of training and development is continually growing. Organizations must keep pace with technological developments, making individual development crucial to organizational effectiveness. Employees are vital for gaining a competitive advantage, and training is essential. The effectiveness of training pertains to the benefits that both the company and the trainees derive, such as new employee skills and increased sales and customer satisfaction. Training evaluation measures specific outcomes or criteria to assess the program's benefits.

3.2. Importance of Training and Development

The significance of training and development increases daily as technology rapidly evolves. As technological advancements impact various aspects of work, organizations need to update their systems and practices to keep up. Organizations need to develop their employees to remain effective and competitive. Employees are a valuable asset, and training is crucial for achieving a competitive edge. Training offers advantages for both the organization and the employees.

3.3. Effectiveness of Training

Training effectiveness pertains to the advantages gained by both the company and the trainees. Trainees benefit by acquiring new skills or behaviors, while the company benefits from increased sales and customer satisfaction. Training evaluation involves assessing specific outcomes or criteria to gauge the program's advantages (Rahman, 2013). These outcomes or criteria are the measures the trainer and the company use to evaluate training programs. The evaluation process collects the necessary outcomes to ascertain the practicality of the training.

3.4. Process of Training

The HR manager of an organization needs to follow a systematic process to provide adequate employee training. The process of training can be shown in **Figure 1** below, which outlines the key steps:

Step 1: Assess the Need for Training

The first step is to determine whether training is necessary. This could be for legal compliance, skill improvement, or to maintain competitiveness. Training should be considered before issues arise and should be part of quality control.

Step 2: Identify the Type of Training Needed

Employees can provide insight into the training they require. Additionally, industry regulations may dictate specific training needs. It is also essential to ascertain what training is unnecessary to focus on areas needing improvement (Shabangu, 2022).

Step 3: Set Goals and Objectives

Once training needs are identified, employers can establish clear training goals and objectives. These should be communicated effectively to ensure the success of the training program.



Figure 1. Steps in the training process.

Step 4: Implement the Training

Qualified professionals should conduct the training. It is crucial that the training is organized and presented clearly to employees. Furthermore, active employee participation and practice are essential for an effective training program.

Step 5: Evaluate the Training Program

Evaluations by both students and instructors are necessary to measure the effectiveness of the training. This feedback will help determine the level of learning achieved and whether employees' performance has improved.

3.5. Needs and Priorities of Training

The HR manager of the organization must consider the following factors while providing training to the employees:

- 1) Objective of the organization and employee;
- 2) Tasks need to be completed to achieve these goals;
- 3) Behaviors necessary for each job incumbent to complete his or her assigned tasks;
- 4) The skills, knowledge, or attitudes required to perform the necessary behaviors.

3.6. Methods of Training

There are two methods of training. They are:

- 1) **On-the-Job Training**
- 2) **Off-the-Job Training**

1) **On-the-Job Training:** The most widely used training method in the workplace is on-the-job method training. It is straightforward and less costly to operate. Under this method, employees are placed in an actual work situation, which makes them appear to be immediately productive. They are learning by doing. Some examples of this method include apprenticeship programs, job rotation, job instruction training, coaching, etc.

2) **Off-the-Job Training:** refers to training activities that take place outside the organization. This type of training involves various methods, including classroom lectures, films, demonstrations, case studies, simulation exercises, and programmed instruction, providing a diverse and interactive learning experience.

3.7. Evaluation of Training Program

The trainer should evaluate the outcomes of the training programs using various techniques. Training evaluation is a process of getting knowledge about the trainers' performance in the training programs. A trainer can evaluate the training program using the following techniques:

1) **Reaction:** Reaction means the trainees' opinion of the training program. There are two types of reactions: positive reactions and adverse reactions. The trainer can say that the training program is effective if positive reactions are higher than negative ones.

2) **Learning:** Another method of judging effectiveness is to identify levels of learning, i.e., how much the people have learned during the training. This can be found in the trainer's mark sheet, the employee's report, and actual performance.

3) **Behavior:** Behavior evaluation deals with the nature of changing the trainees' job behavior. If the training program changes the trainees' behavior, then the trainer can say that the training program is effective.

3.8. Results/Outcomes Measurement

This crucial technique measures changes in variables such as reduced turnover, reduced cost, improved efficiency, reduced grievances, and increased quality and quantity of work. Implementing this technique can significantly improve the training program and the organization's overall performance.

4. Company Profile

4.1. Overview of Dutch Bangla Bank Limited

Dutch-Bangla Bank Limited (DBBL) is a Bangladeshi commercial bank that began its operations on June 3, 1996. It was established by collaborating with local Bangladeshi entities and the Dutch company FMO (Bdjobs, 2022). The bank was created under the Bank Companies Act 1991 and was subsequently incorporated as a public limited company under the Companies Act 1994 in Bangladesh. DBBL is listed on both the Dhaka Stock Exchange Limited and Chittagong Stock

Exchange Limited and is commonly referred to as “DBBL”, “Dutch Bangla”, and “Dutch Bangla Bank”.

The bank initially emphasized funding rapidly growing manufacturing sectors in Bangladesh. This was based on the idea that supporting this industry would increase Bangladeshi exports worldwide, ultimately fostering economic growth. Additionally, the bank has been a trailblazer in Corporate Social Responsibility (CSR) efforts and is recognized as a leading contributor (*Dutch-Bangla Bank Information Branches ATM Booths in Bangladesh*, n.d.). Due to its dedication to CSR, the bank has emerged as one of the most significant contributors among Bangladesh’s banks. Its distinctive, socially aware approach has earned the bank several prestigious international accolades.

Dutch Bangla Bank was the first bank in Bangladesh to be fully automated, showcasing its forward-thinking approach (*Dutch-Bangla Bank*, n.d.). The Electronic Banking Division, established in 2002, spearheaded rapid automation and brought modern banking services to the market. Full automation was achieved in 2003, and the introduction of debit and credit cards revolutionized banking for the Bangladeshi population. Managing the largest ATM network in the nation, the bank has significantly decreased consumer costs and fees by 80%. The bank’s decision to prioritize social responsibility over profitability in this sector has surprised many critics. Dutch Bangla Bank’s pursuit of mass automation in banking was primarily focused on providing unparalleled banking technology to all its customers rather than just profitability. This mindset has led most local banks to join the Dutch Bangla Bank banking infrastructure instead of developing their own.

Consumer and investor confidence has remained strong despite substantial technological investments and donations. Dutch-Bangla Bank stock reached the highest share price on the Dhaka Stock Exchange in 2008.

The primary goal of Dutch-Bangla Bank is safe and steady growth, a commitment that remains steadfast regardless of the business environment. The bank’s conservative banking practices have made it largely immune to many major frauds and loopholes in the banking system. However, the bank acknowledged the national issues and adopted Bangladesh Bank guidelines to strengthen and secure internal controls. The bank has implemented new technologies and guidelines to ensure transparency across all areas of its operations. It has streamlined processes that previously took hours to just a few minutes. Furthermore, the bank has introduced new divisions with faster and more transparent processing, reinforcing its commitment to safe and steady growth.

4.2. Corporate Organogram

DBBL’s organizational structure is composed of four different wings.

- Board: The Chairman and Members of the Board are appointed by the respective shareholders.
- Chairman: The Chairman, appointed by the Board, participates in board

meetings and ensures the implementation of the Board's decisions.

- **Managing Director (MD):** The Board appoints the Managing Director, who also acts as the Bank's Chief Executive Officer. The MD is accountable to the Chairman and the Board for all the Bank's operations and functions.
- **Management Committee (MANCOM):** The MANCOM comprises the Managing Director, Deputy Managing Directors, Heads of Divisions/Departments/Units from the Head Office, and other staff members who may be co-opted as required and designated by the Managing Director. The MANCOM convenes weekly to deliberate and decide on crucial issues collectively.

Additionally, **Figure 2** provides an overview of DBBL, including its founding year, branch and ATM network, paid-up capital, and the technology used in its operations.

Type	Public
Founded	1995
Type	Public
Registered Office	195, Motijheel C/A, Dhaka-1000, Bangladesh.
Logo	
Founder Chairman	M Shahabuddin Ahmed
Number of Branches	165
ATM Booths	4429
Paid up Capital	Tk. 2000.00 million
Fast track	708
Technology Used	Member of SWIFT, online banking, Flex, Flex cube Computer System

Figure 2. Dutch-Bangla Bank at a glance.

4.3. Vision

“Dutch-Bangla Bank envisions an improved Bangladesh, where various aspects

such as arts, sports, music, science, health, a clean environment, and a society built on morals and ethics contribute to a life worth living. The core principles of DBBL lie in a world of creativity and the enchanting wonder of a fulfilling life enriched with the vitality of life and experiences that promote human development” (Dutch-Bangla Bank).

4.4. Mission

The engineers at Dutch-Bangla Bank demonstrate innovative approaches to business and industry while remaining dedicated to social responsibility. The bank’s operations are not solely focused on profits; they understand that “man does not live by bread and butter alone (Rahim, 2013).

4.5. Core Objectives

Dutch-Bangla Bank is dedicated to meeting the needs and satisfaction of its customers and aims to be their top choice in banking. Drawing inspiration from its valued customers, the bank seeks to lead the way in a new banking era that embodies its esteemed slogan, “Your Trusted Partner” (Choudhury, 2005).

4.6. Fast Track

According to Bank information provided by DBBL, the bank has introduced Fast Tracks (FT) in Bangladesh to offer faster banking services to its customers. Fast Track is a service concept developed by DBBL that enables customers to deposit and withdraw money using a deposit kiosk and ATM. The aim is to deploy Fast Tracks in every Upazila of the country. As of 2016, 708 Fast Tracks were operational, covering 276 Upazilas and 59 districts. Each Fast Track has two trained officers available from 9:00 am to 9:00 pm on regular working days and from 9:00 am to 6:00 pm on Fridays and Saturdays (DBBL). **Figure 3** below shows a DBBL Fast Track ATM, illustrating the setup used in these locations.



Figure 3. Outside view of a Fast Track ATM Booth of DBBL Bank.

4.7. Career Development and Training Program

DBBL emphasizes its employees' continuous training and development to maintain a competitive edge in the market. The organization regularly evaluates the training needs of individual employees and encourages them to participate in high-quality training programs both locally and internationally. Additionally, DBBL conducts ongoing training and development programs for its staff and partners as needed. The training facility of DBBL is located in Gulshan 2 (Assignment Point, n.d.).

5. Analysis and Findings

5.1. Analysis and Findings of the Study

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. A questionnaire was prepared to prepare this report, and a total of fifteen employees of DBBL worked in Fast Tracks in Dhaka. The responses to the questionnaire are given below.

5.2. The Training Design of DBBL Helps Employees Reach Training Goals and Objectives

From **Figure 4**, we can see that 80% of the respondents strongly agree with the statement, "The training design of DBBL helps employees to reach training goals and objectives," and 20% agree. So, we can say that DBBL's training design helps the employees working in Fast Tracks to reach the training goals and objectives.

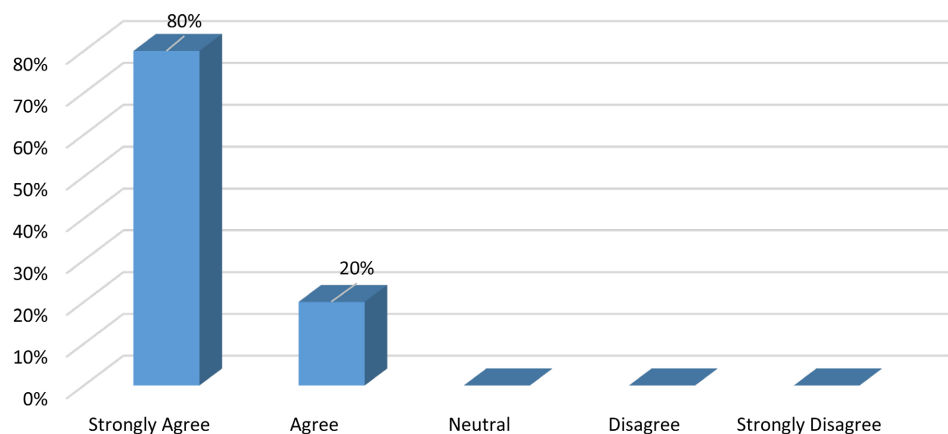


Figure 4. The percentage of respondents who strongly agree (80%) and agree (20%) that DBBL's training design helps employees reach training goals and objectives.

5.3. Proper Needs Assessment Is Done for the Training Programs

From **Figure 5**, we can see that 53% of the respondents agree with the statement "Proper needs assessment is done for the training programs," 40% strongly agree with it, and 7% gave a neutral response. So, based on this, we can say that DBBL conducts proper needs assessments for the employees working in Fast Tracks of

Dhaka city.

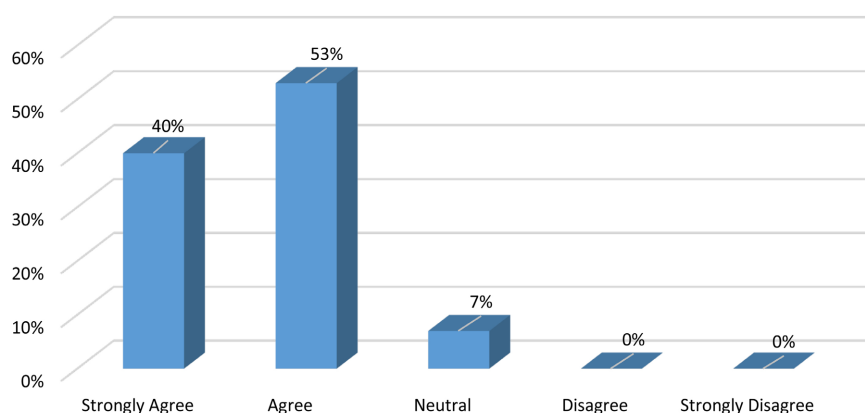


Figure 5. The distribution of responses indicating that 53% agree, 40% strongly agree, and 7% are neutral regarding the statement that proper needs assessments are done for DBBL's training programs.

5.4. The Duration of the Training Program of This Bank Is Standard

From **Figure 6**, we can see that 67% of the respondents agree with the statement "The duration of this bank's training program is standard," and 33% strongly agree with it. So, based on this, we can say that DBBL's duration of the training programs for employees working in fast tracks of Dhaka city is standard.

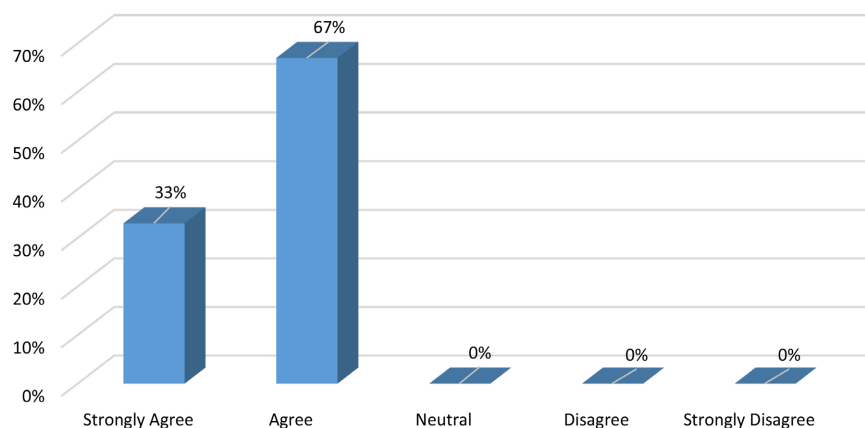


Figure 6. The percentage of respondents who agree (67%) and strongly agree (33%) that the duration of DBBL's training programs is standard.

5.5. The Educational Background, Skills, Knowledge, Experiences, etc. of Trainers of This Bank Are Quite Updated

From **Figure 7**, we can see that 73% of the respondents strongly agree with the statement, "The educational background, skills, knowledge, experiences, etc. of trainers of this bank are quite updated," and 27% of the respondents agree with it. So, based on this, we can say that the educational background, skills, knowledge, experiences, etc. of DBBL trainers is entirely updated.

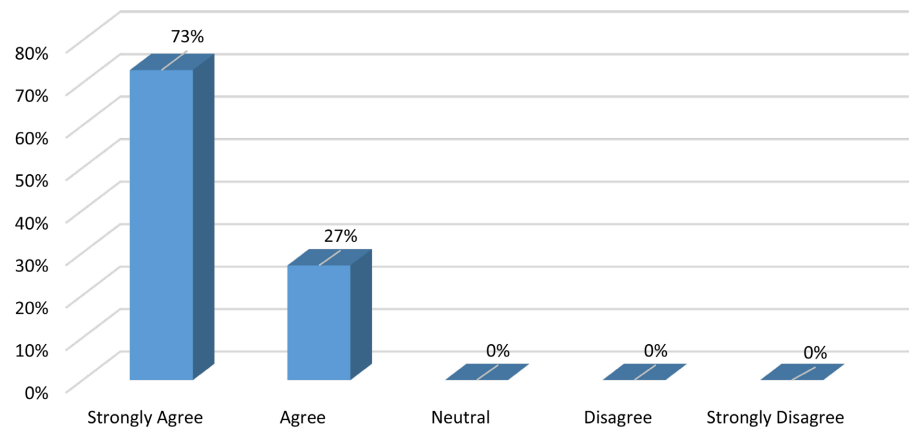


Figure 7. The distribution of responses showing that 73% of respondents strongly agree, and 27% agree that DBBL trainers have updated educational backgrounds, skills, knowledge, and experiences.

5.6. The Trainees Get Enough Opportunity to Use Learned Skills after the Training

From **Figure 8**, we can see that 47% of the respondents strongly agree with the statement, “After the training, the trainees get enough opportunity to use learned skills on the job” and 53% of the respondents agree with it. So, based on this, we can say that, after the training, the trainees do get enough opportunity to use learned skills on the job.

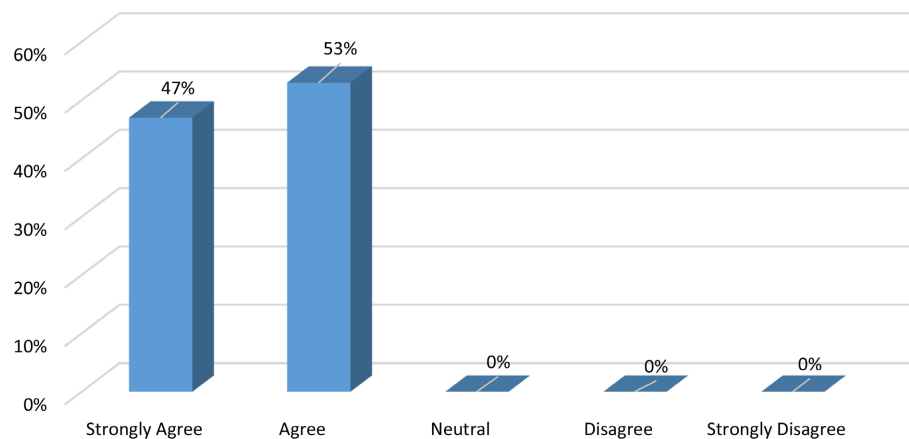


Figure 8. The percentage of respondents who strongly agree (47%) and agree (53%) that trainees have enough opportunities to use learned skills after the training.

5.7. The Trainer Provides All the Necessary Resources/Materials That Facilitate Learning

From **Figure 9**, we can see that 73% of the respondents strongly agree with the statement, “The trainer provides all the necessary resources/materials which facilitates learning”, and 27% 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.

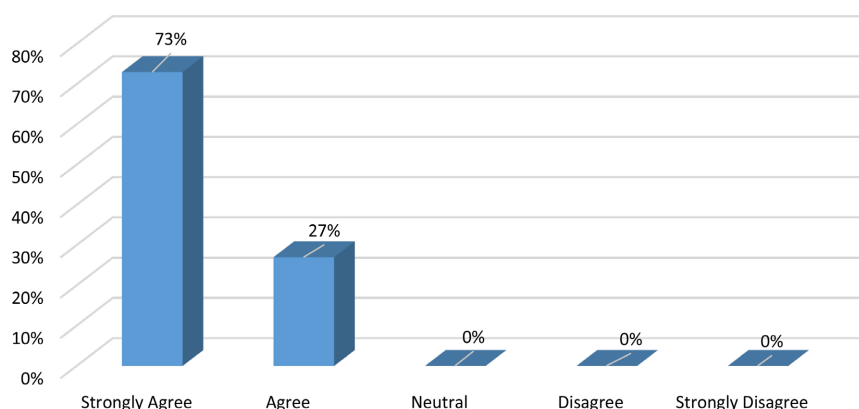


Figure 9. The distribution of responses indicating that 73% of respondents strongly agree, and 27% agree that DBBL trainers provide all necessary resources and materials to facilitate learning.

5.8. The Training Room of the Bank Is Well Equipped with Computers and Modern Technologies

From **Figure 10**, we can see that 87% of the respondents strongly agree with the statement, “The bank’s training room is well equipped with computers and modern technologies,” and 13% only agree with it. So, based on this, we can suppose that the DBBL training room is well equipped with computers and modern technology.

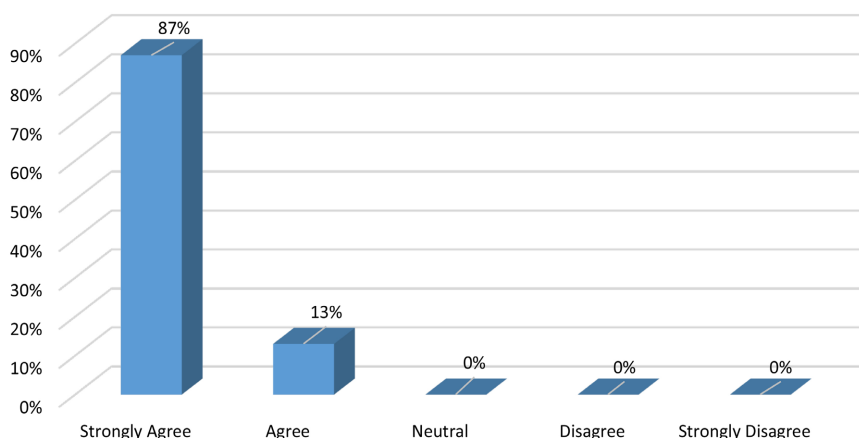


Figure 10. The percentage of respondents who strongly agree (87%) and agree (13%) that DBBL’s training rooms are well-equipped with computers and modern technologies.

5.9. The Training and Development Program of the Bank Helps to Motivate Employees to Perform Their Assigned Tasks and Duties Better

From **Figure 11**, we can see that 73% 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 20% of the respondents only agree with it, and 7% of the respondents gave a neutral response. So, based on this, we can assume that the training and development

program of DBBL helps motivate the employees working in Fast Tracks to perform their assigned tasks and duties better.

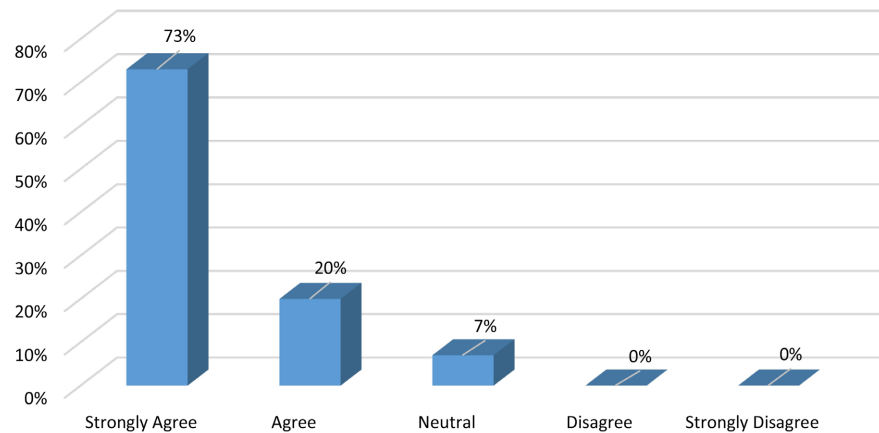


Figure 11. The distribution of responses showing that 73% of respondents strongly agree, 20% agree, and 7% are neutral that DBBL's training and development programs help motivate employees to perform better.

5.10. After the Completion of the Training Program, a Relevant Test Is Taken to Assess the Performance of Trainees

From **Figure 12**, we can see that 80% of the respondents strongly agree with the statement, "After the completion of the training program, a relevant test is taken to assess the performance of trainees." 13% of the respondents only agree with it, and 7% disagree with it. So, based on this, we can say that a relevant test is taken to assess trainees' performance after the completion of the training program.

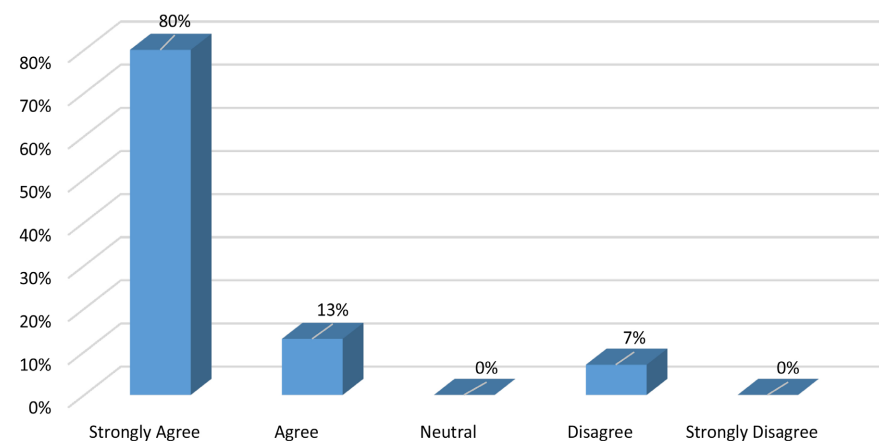


Figure 12. The percentage of respondents who strongly agree (80%), agree (13%), and disagree (7%) that a relevant test is taken after the completion of DBBL's training program to assess trainees' performance.

5.11. The Training and Development Programs of the Bank Are of Satisfactory Level

From **Figure 13**, we can see that 13% of the respondents strongly agree with the

statement “The bank’s training and development programs are of satisfactory level,” and 87% only agree with it. So, based on this, we can say that DBBL’s training and development programs designed for employees working in Fast Tracks are satisfactory.

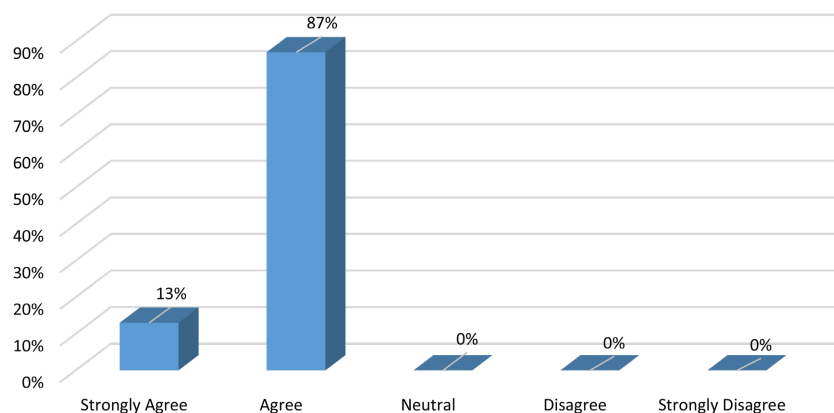


Figure 13. The distribution of responses indicating that 13% of respondents strongly agree, and 87% agree that DBBL’s training and development programs are satisfactory.

6. Conclusions and Recommendations

6.1. Conclusions

One of Bangladesh’s potential and competitive business sectors is the banking business sector. Besides the potential of this sector, some threats can hamper its growth. The Bangladesh Bank’s reserve theft, ransomware virus, the number of defaulters of loans, etc., are some concerning events in this sector. Besides, due to this sector’s competitiveness, the banks’ employees must be trained and developed properly to deal with unforeseeable threats and be ahead of other competing banks. Dutch Bangla Bank is one of the fastest-growing private banks in Bangladesh, with the most ATM booths. However, other banks are also facing tough competition. So, it is crucial to have skilled and well-trained people. Human resources cannot be replicated easily but can provide a sustainable competitive advantage. Training and development programs should not be seen as a formality but should be taken more seriously. This report has tried to present the effectiveness of training and development programs for Dutch Bangla Bank’s employees working in Fast Tracks in Dhaka. Based on the responses given by Dutch Bangla Bank Ltd. employees and my analysis, I found that the training and development programs of Dutch Bangla Bank arranged for employees working in Fast Tracks of Dhaka city are effective. I hope they will keep up the good work and think of new ways to improve their training and development programs.

6.2. Recommendations

Based on the study, some of the recommendations that could be given to Dutch Bangla Bank Ltd. are:

- Besides on-the-job training, the employees working in Fast Tracks should also be given off-the-job training.
- The quality and quantity of training given to the employees working in Fast Tracks could be improved.
- As employees of DBBL working in Fast Tracks generally have to work alone, DBBL could arrange separate seminars to reduce boredom from the job and motivate them to give their best.
- The employees working in Fast Tracks generally have a lower salary scale than employees working in branches. So, there should be a balance between the two groups.

Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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Appendix

Questionnaire

My name is Imtiaz Uddin Ahamed. I am researching “Effectiveness of Training and Development Programs of Dutch Bangla Bank Limited: A Study on Fast Tracks of Dhaka City.” The results will include only group data and individual responses to this survey will be confidential.

Your age: ☐ Less than 25 ☐ 25 - 35 ☐ 36 - 45 ☐ 46 - 55 ☐ More than 55

Gender: ☐ Male ☐ Female

Educational level: ☐ Masters ☐ Graduate ☐ Diploma ☐ Others

Designation:

Please read the following statements and indicate the extent of your agreement with the statement on a 5-point scale. Please mark your answer with a tick mark ([Higher Education Data Sharing Consortium, 2022](#)).

1) The training design of DBBL helps employees to reach training goals and objectives.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

2) Proper needs assessment is done for the training programs.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

3) The duration of this bank’s training program is standard.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

4) The educational background, skills, knowledge, experiences, etc., of trainers of this bank are quite updated.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

5) The trainees get enough opportunity to use learned skills after the training.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

6) The trainer provides all the necessary resources/materials which facilitate learning.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

7) The bank’s training room has computers and modern technologies.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

8) The training and development program of the bank helps to motivate employees to perform their assigned tasks and duties better.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

9) After completing the training program, a relevant test is taken to assess trainees' performance.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

10) The training and development programs of the bank are of satisfactory level.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1