

Training and Development Practice of Banks from an International Perspective with Special Emphasis on Bangladesh: Findings from the Literatures

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Abstract

The review is a collection of findings of journal articles. This descriptive work is based on training and development in banking industry. The banks are growing concerns and technologies, systems, processes, and procedures are changing here and consequently the employees need to know how and adapt to a new environment or situation for why they are supposed to go through the training and development processes. The review is aimed at extracting the findings from various journal articles from international perspective with special focus on Bangladeshi literatures. The findings have encrypted by naming and describing the findings in the journal articles under review. Lastly, the summarized discussion highlighted the possible suggestions to the banks emphasizing the importance of training and development in the industry.

Keywords: Training and Development, Commercial Banks, Bangladesh

1. Introduction

The business world is changing all the time. Old technology is being replaced with new and modern one and it is happening very faster than it was before. Changes in external and internal organizational environments require adaptation with the new processes, procedures, technologies, and systems. Therefore, human resources of an organization need to develop skills, knowledge, attitudes, behaviors, and proficiencies to adapt with the new processes, procedures, technologies, and systems.

Commercial banks are not an exception of this fact. New processes, systems, and technologies in the banking sector e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies among commercial banks indicate the need of know-how. Bankers need to be trained and developed with the changes in process, procedure, system and technology in the banking sector.

Banks in Bangladesh, a developing South Asian country, are not an exception. All banks are to manage with the newly evolving processes, procedures, systems and technologies for smooth operation of banking activities and to serve the customers. Bangladesh has 56 scheduled banks of various types according to a statement on official website of Bangladesh Bank. These banks include scheduled and non-scheduled banks with their nature of commercial, Islamic (both foreign and domestic), and specialized categories. Total number of bank branches in Bangladesh is 7,961 and Bangladesh has about 3,000 ATM Branches (as on November 2014)¹.

Training and development are the processes of making the human resources of an organization learnt about the necessary skills, proficiencies, knowledge, attitudes, and behavior patterns so that they can cope with the new processes, procedures, systems, and technologies with the help of various training and development

¹ Financial System, Official Website of Bangladesh Bank (last accessed on November 2014) [<http://www.bangladesh-bank.org/finansys/bankfi.php>]

techniques. Training and development are the ways of providing supports that would improve the effectiveness and efficiency of the employees through teaching them the best ways to perform their individual and/or team responsibilities as well.

Training and development may be defined as “the systematic process of providing an opportunity to learn knowledge, skill, and/or attitude (KSA)”¹. Training, no doubt, exposes a significant role to the induction of the individual into the company’s way of life². In International Encyclopedia of Business and Management training or development have been described as any systematic process used by organizations to develop employees’ knowledge, skills, behaviors, or attitudes in order to contribute to the achievement of organizational goals³. Byars and Rue (2006) described training as a learning process that involves the acquisition of knowledge, skills, and abilities (KSA) necessary to successfully perform a job⁴. Training is a learning experience in that it seeks a relatively permanent change in an individual that will improve his or her ability to perform on the job. We typically say training can involve the changing of skills, knowledge, attitudes or social behavior⁵. Training refers to a planned effort by a company to facilitate employees’ learning of job-related competencies. These competencies include knowledge, skills, or behaviors that are critical for successful job performance. The goal of training is for employees to master the knowledge, skill, and behaviors emphasized in training programs and to apply them to their day-to-day activities⁶.

Mostly training and development initiatives are taken by the commercial banks alone with the help of their own training centers/cells, with the help of training and development institutes or with the help of hired personnel from institutes, universities, and other banking training providing authorities.

The review of the literatures relating to training and development in commercial banks is the focal point. Literature review refers to a process of reviewing the existing literatures and engaging with what others have written about the concerned field of study⁷. This review highlights the concerned literatures on training and development of the employees of commercial banks and some concerned works done earlier. The review mainly focuses on the findings of different published works on training and development in the banking sector from an international perspective emphasizing Bangladesh.

2. Objective of the Review

The review is designed to flourish the training and development initiatives taken by the commercial banks in Bangladesh from the origin of the country. The objective of the review is to represent the research factors relating to training and development, findings of the study and limitations, if any, on a descriptive basis.

3. Research Method

This review is a descriptive analysis of the findings by the published journal articles both electronic and printed. The review is conducted based on secondary data only. The review covers the related literatures in the field of training and development by commercial banks. Most of the literatures have been documented from published printed journal articles, periodicals, electronic journal articles, and government websites.

4. Findings from the Review of Literatures

The review is descriptive or qualitative in nature. The review has studied series of journal articles. This section of the review shows the summarized findings from the literatures and their suggested ways pertaining to training and development in various banks from both Bangladeshi and some international perspectives.

In the work of Rahman (1988)⁸, he proposed that an enterprise’s management training policies represent the commitment of executives to training and are expressed in the rules and procedures which govern or influence the standard and scope of training in the enterprise. The article also scans the importance of management training policy of the organization in general and the banks in particular. Some information

¹ Blanchard P N and Thacker J W, *Effective Training: System, Strategies, and Practices* 2^{edn}, Pearson Education (Singapore) Pte. Ltd., Indian Branch, 482 F.I.E. Patparganj, Delhi 110092, India 2004, p. 10

² Saiyadain M S, *Human Resources Management* 1^{edn}, 1988, Tata McGraw-Hill Publishing Company Limited, 4/12 Asaf Ali Road, New Delhi 110002, India, p.218

³ International Encyclopedia of Business and Management; by Routledge, 11 New Fetter Lane, London EC4P 4EE, UK, Vol. 5, 1995, p. 4932

⁴ Byars L. L. and Rue L. W., *Human Resource Management*, McGraw-Hill Irwin, New York, USA, 2006, p-164

⁵ DeCenzo, D.A. and Robbins, S.P., “Personnel/Human Resource Management” Prentice-Hall of India Private Limited, New Delhi – 110001; 1997; p. 247

⁶ Noe R. A. and Kodwani A. D., *Employee Training and Development*; Tata McGraw Hill; 7 West Patel Nagar; New Delhi 110 008; India; 4th edn, 2008, pp.3-4

⁷ Bryman, A and Bell E (2011) *Business Research Methods*, Oxford University Press, 2011, 3rd edn., New York

⁸ Rahman, M. A (1988) “Management Training Policy in Banks: A Study”, *THE DHAKA UNIVERSITY STUDIES*, Part-C, Vol. 9 (2), pp. 175-183

pertaining to training policy has been collected from the nationalized commercial banks in Bangladesh. The study showed the importance of training and development.

Choudhury & Shahid (1994)¹ worked on the metamorphic transformation that the banking industry in Bangladesh has been undergoing since 1972 and the performance of normal functions, human resources of banks must be well-equipped with the modern methods, tools and techniques of banking operation and like these aspects of management. Furthermore, training develops human resources in a desired manner to perform their duties well the application of knowledge, skills and attitude developed through training depends, among other things, on proper assessment of training needs, proper impartation of training and proper evaluation and following up of training on the one hand and proper placement of training of human resources on the other hand.

According to the study afforded by Kamal (1998)², he revealed the training need assessment for family welfare visitors on some variables e.g., antenatal care, delivery, postnatal care, child care, family planning methods, treatment of diseases, examination and tests, sterilization, health education and record keeping reporting etc from Bangladeshi perspective. The research is mainly pitched down the one aspect of training and management development and it explored the training need for the family welfare visitors specifically.

Dipal & Barua (1998)³ represented the concept of training in Grameen Bank, a leading micro-finance corporation in Bangladesh. The nature, period of time, and different dimensions of training have pitched within the study. The article showed only the thing pertaining to training and management, Grameen Bank does. Extensive training programs are designed to train up the employees.

Gaston and King (1995)⁴ focus on management development and training at the lower end of the police organization hierarchy. In particular it surveys the promotion process from constable to sergeant, seeks to establish current practice and its perceived value, and to suggest improvements where appropriate

Costine & Garavan (1995)⁵ examines the attitudes of trade unions to training and development and how these have changed over time. It embraces the nature and orientation of such change, major change influences, and the possible implications arising from the changes. While the research is focused on Irish trade unions, a strong comparison may be drawn with prevailing attitudes in the UK.

A study (1996)⁶ represents a three-level model to enable the design and conduct of an audit of training and development developed from the authors' consultancy experience working with training and development managers and specialists from diverse medium and large organizations. The study also describes three levels – event/program, function and organization levels. Considerably extends the framework first described by one of the authors in an earlier article. This extended model permits the benchmarking of training and development against established best practice. Use of the model enables the identification of where an organization's training and development can be considered successful and where challenges and opportunities for improvement exist.

In a published work by Agnaia (1997)⁷, the author discussed the state of management training and development in Libya. The study also investigates the Libyan management environment and examines the influence of a variety of factors on the management training and development programmes (MTDPs). It represents an empirical study and uses descriptive statistical methods to analyze the collected data and information. The study finds that Libyan industrial companies, like those in many other developing countries, are owned, managed and supervised by government institutions. The MTD units in these companies are influenced negatively by the surrounding environment (e.g. social, economic and political factors) which imposes some constraints on MTD, and hampers the achievement of their goals. At least, the study suggests that more attention needs to be given to the environmental effects on the companies and their employees.

Al-Khayyat (1998)⁸ introduced a practical model of training and development needs assessment for partner institutes. A detailed description of the model's components is presented with a suggested implementation sequence in order to successfully overcome obstacles. The literature revealed no solutions for

¹ Choudhury A H M N I & Shahid A T M A (1994) "Training and its Application in Banks", BANK PARIKRAMA, Vol. XIX, Nos. 1 & 2, pp. 99-107; March & June, 1994, Bangladesh Institute of Bank Management, Mirpur-2, Dhaka

² Kamal M (1998) "Training need assessment for family welfare visitors", PHOSHIKHYAN Journal of BSTD, Vol. 5, No. 2, July-December, 1998

³ Dipal Chandra Barua (1998) "Concept of Training in Grameen Bank" PHOSHIKHYAN Journal of BSTD, Vol. 5, No. 2, July-December 1998, Bangladesh Institute of Management, Mirpur-2, Dhaka

⁴ Gaston, KC & King, L (1995) "Management development and training in the police: a survey of the promotion process", *Journal of European Industrial Training*, Vol. 19, No. 7, pp. 20-25

⁵ Costine, P & Garavan, TN (1995) "Trade union attitudes to training and development: the road to a more positive and proactive approach?", *Journal of European Industrial Training*, Vol. 19, No. 10, 1995, Pp. 38-44

⁶ "The training and development audit evolves: is your training and development budget wasted?", *Journal of European Industrial Training*, 20/5 [1996], 3-12, © MCB University Press [ISSN 0309-0590]

⁷ Agnaia A A (1997) "Management training and development within its environment: the case of Libyan industrial companies", *Journal of European Industrial Training*, 21/3 [1997] Pp. 117-123 © MCB University Press [ISSN 0309-0590]

⁸ Al-Khayyat R "Training and development needs assessment: a practical model for partner institutes" *Journal of European Industrial Training*, 22/1 [1998] Pp. 18-27 © MCB University Press [ISSN 0309-0590]

the unique problems faced by partner institutes when conducting training needs assessment exercises. The study also showed a proposed model which is competency-based, which allows for the incorporation of various data gathering techniques, the elimination of redundancies and role conflict, and therefore, the integration of the partner institute with member organization's infrastructure to systematically and effectively assess the actual training and development needs of the industry to which they belong.

Baalen & Hoogendorm (1998)¹ represented the recent debate in The Netherlands which has raised the question of whether the Dutch economy can meet the requirements of the emerging knowledge society. One of the main requirements will be the establishment of a symbiotic relationship between business systems and the education system. By analyzing trends and developments in formal vocational education and corporate training and development over the last two decades the paper observes some major changes in the formal education system and in corporate training and development. In the formal education system a major transformation has taken place towards an alignment with the business system. In the corporate system the study shows a rapid growth and expansion in training and development. However, when the findings of the paper looks to these developments in greater detail we observe striking differences in growth between sectors, sex, age, prior education and ethnicity. For this reason the article concludes that the main challenge for the emerging Dutch knowledge society is to prevent people from being excluded from the expansion in training and development.

Kjellberg, Söderström & Svensson (1998)² examined human resource development in Sweden. The paper discusses socio-cultural conditions, prevailing economic conditions and recent structural changes and employment and flexibility trends in Sweden. It sets down the characteristics of the national education and training system and examines recent policy developments. It presents Swedish data from the Cranet-E survey in order to paint a picture of training and development practices at organizational level. The implications for employers, employees and government are outlined and the likely future challenges for training and development in Sweden are set down.

Lean (1998)³ explored the findings of a project to evaluate training and development support for micro businesses in a peripheral area. The results are based on self-completion questionnaire surveys of young micro businesses in Devon and Cornwall plus interviews with both business owner-managers and training/support providers. They suggest that existing support, both at start-up and during the post start-up period, does not adequately address the development needs of micro firms and, more particularly, the needs of the small proportion of micro firms with ambitions to grow. It is concluded that this in part reflects the customer focus of Business Link and also given the important role of micro firms in local economic development in peripheral areas, greater flexibility is required in the way that such businesses are dealt with within the Business Link framework.

Horwitz (1999)⁴ showed in his research paper how HRD needs which arise from different business strategies will depend on, among other things, the purpose and structure of the strategies involved. It considers the motivation for strategic HRD, expenditure and responsibility. And the study concludes that a strategic approach to training and development necessitates increased theoretical rigor, more rigorous evaluation of effectiveness, and resolution of responsibility for training and development in the current context.

Roffe (1999)⁵ reviewed the contributions to the understanding of creativity and innovation in organizations and interprets the implications for training and development. The work also highlights key and recurrent principles: the benefits of an integrated organizational approach, the right climate for creativity, appropriate incentives for innovators, a structured means of search and a systematic way to convert an opportunity into an innovation. It implies a broad range of skills development including: team working, communications, coaching, project management, learning to learn, visioning, change management and leadership. Even though techniques for the development of innovation and enhancing creativity in individuals are well founded, there are relatively few reports on the practice of mainstreaming creativity in an organizational setting. Likewise, although the transition from idea to innovation can be systematized, problems arise from customized applications that involve the management of the change process. The application of Internet and intranet communications for innovation is beginning to emerge but the literature base lags the speed of

¹ Baalen P V & Hoogendoorn J (1998) "Training and development in the Dutch context: an overture to the knowledge society?", *Journal of European Industrial Training*, 22/4/5 [1998] pp. 171-179 © MCB University Press [ISSN 0309-0590]

² Kjellberg Y, Söderström M & Svensson L (1998) "Training and development in the Swedish context: Structural change and a new paradigm?" *Journal of European Industrial Training*, 22/4/5 [1998], Pp. 205-216 © MCB University Press [ISSN 0309-0590]

³ Lean J (1998) "Training and business development support for micro businesses in a peripheral area", *Journal of European Industrial Training*, 22/6 [1998] Pp. 231-236 © MCB University Press [ISSN 0309-0590]

⁴ Horwitz F M (1999) "The emergence of strategic training and development: the current state of play", *Journal of European Industrial Training*, 23/4/5 [1999] Pp. 180-190, © MCB University Press [ISSN 0309-0590]

⁵ Roffe I (1999) "Innovation and creativity in organisations: a review of the implications for training and development", *Journal of European Industrial Training*, 23/4/5 [1999], Pp. 224-237, © MCB University Press, [ISSN 0309-0590]

applications. The paper concludes with a synopsis of the training and development implications of stimulating creativity and innovation in organizations.

Wilson & Western (2000)¹ The paper describes research conducted into some of the potential inhibitors which can reduce the effectiveness of a hospital performance appraisal system in relation to training and development plans. It also takes as its perspective the views of the appraisals which counter the more usual overview provided by managers and other commentators. Later the paper relates these findings to literature on the subject and concludes that in spite of its limitations the performance appraisal process is likely to remain. Finally, it makes a number of recommendations to improve the process and make it more supportive of training and development interventions.

Morrow (2001)² prescribed as with the emergence of human resource management models and literature, training and development used for implementation of change, there comes a realization that in many cases personnel specialists were faced with many new opportunities and challenges. There was a perception that a number of the key functions of the specialism had been underdeveloped or even ignored. This article presents a quantitative analysis of human resource management practices in the Northern Ireland clothing industry. The findings are derived from a survey sample of 90 organizations and the data analyzed is based on the 69 company responses representing a 76 per cent response rate. The article focuses on one area of the personnel function, which it was considered would be dramatically changed by the implementation of a new approach to managing people; namely, training and development.

Korte (2007)³ bases the work on multiple factors which influence how people work, social identity theory portends to be a unifying theory of organizational behavior because what and how people think as members of social groups influences subsequent behavior and attitudes in a social system. This influence has important implications for workplace learning or in other words for training and development practices.

Hassan (2007)⁴ represents the HRD practices like potential appraisal and promotion, learning/training; performance guidance and development were positively related to organizational values of collaboration, creativity, quality, delegation, and humane treatment. Likewise, performance appraisal system, career planning, and contextual analysis variables were negatively associated with values such as trust and creativity. The study was exploratory in nature. Further studies are needed on a larger sample to examine why some HRD practices like performance appraisal, career planning and contextual analysis contributed negatively to organizational values such as trust and creativity.

Garavan et. all (2008)⁵ represented by utilizing data from 18 in-depth case studies. This study seeks to explore training, development and human resource development (HRD) practices in European call centers. It aims to argue that the complexity and diversity of training, development and HRD practices is best understood by studying the multilayered contexts within which call centers operate. Call centers operate as open systems and training, development and HRD practices are influenced by environmental, strategic, organizational and temporal conditions. The study utilized a range of research methods, including in-depth interviews with multiple stakeholders, documentary analysis and observation. The study was conducted over a two-year period. The results indicate that normative models of HRD are not particularly valuable and that training, development and HRD in call centers is emergent and highly complex.

Skinner, Saunders & Beresford (2004)⁶ showed the question of how to develop human capabilities to meet current and future needs of organizations has become an important issue at national, organizational and individual levels. An essential ingredient is shared understanding of the skills and competences deemed necessary and/or desirable for current and future performance. Current indications in the UK are that this may not exist and that there is an incompatibility between supply and demand. This paper reports on a research project undertaken in the UK automotive sector to explore the extent and nature of the differences in perception among stakeholders relating to the skills and development needs of current and future employees. Using the template approach data were collected from those providing training and those who are consumers of training.

¹ Wilson J P & Western S (2000) "Performance appraisal: an obstacle to training and development?", *Journal of European Industrial Training*, 24/7 [2000], Pp. 384-390, © MCB University Press [ISSN 0309-0590]

² Morrow T (2001) "Training and development in the Northern Ireland clothing industry" *Journal of European Industrial Training*, 25/2/3/4 [2001], Pp. 80-89, © MCB University Press [ISSN 0309-0590]

³ Korte R F (2007) "A review of social identity theory with implications for training and development" *Journal of European Industrial Training*, Vol. 31 No. 3, Pp. 166-180

⁴ Hassan A (2007) "Human resource development and organizational values" *Journal of European Industrial Training*, Vol. 31 No. 6, pp. 435-448

⁵ Garavan T N & et all (2008) "Mapping the context and practice of training, development and HRD in European call centres", *Journal of European Industrial Training*, Vol. 32 No. 8/9, pp. 612-728

⁶ Skinner D, Saunders M N K & Beresford R (2004) "Towards a shared understanding of skill shortages: differing perceptions of training and development needs", *Education + Training*, Volume 46, Number 4, Pp. 182 [www.emeraldinsight.com/0040-0912.htm]

Comparison has identified competing demands and differences in expectation and attainment, particularly in relation to prospective employees, potentially resulting in dissatisfaction and disappointment for all concerned.

5. Summarized Discussion

The review shows the need of training and development in banks, assessment of training and development need, application of training and development in banks as a means of imparting knowledge to the bank employees and evaluation of training and development's aftereffects of training and development.

Banks in Bangladesh are suffering from various problems according to the researchers worked on Bangladeshi banks on training and development issues. The banks need to utilize the training and development process by implementing every step of training and development efforts. A transparent training and development effort can add a new dimension in the Bangladeshi banking industry as it is a means of transferring knowledge to the bank employees.

The review indicates that the performance of the bankers is affected greatly when bankers go through the process of training and development. The researchers showed that the training and development have important implications for workplace learning or in other words for training and development practices influence significantly the performance of the employees in the banking sector under studies.

Another research paper highlighted that the question of how to develop human capabilities to meet current and future needs of organizations and how it has become an important issue at national, organizational and individual levels. The human capabilities can be increased to a satisfactory level by transferring knowledge, skills, behavior patterns, attitudes, traits and other experiences of one to the unknown one. And this could be done with the help of proper training and development efforts.

Training, development and human resource development practices are influenced by environmental, strategic, organizational and temporal conditions. The banks can take advantages of by imparting necessary knowledge, skills, and attitudes through proper application and implementation of training efforts. So that the banks can take advantages from the external environments, can be leader in the industry and implement the new technologies, processes and procedures as well as systems for first. This can make a bank more distinctive and help get the competencies.

For small to medium-sized enterprises, it is explored that training and development support micro businesses in some peripheral ways. That has to talk that the SMEs are also being benefited from the training and development efforts. Banks fall in this category are essentially make their banking activities simpler, faster, safer and smarter with the knowing of new systems, technologies and other processes as well as procedures through training and development processes.

6. Conclusion

The review focuses on training and development in banks, importance of training and development to them, limitations on their study and related other aspects. The above section indicates that training and development is using in banks and banking organization as a means of learning new process, procedure, system, concept, and development, and technologies etc. The review sees that the need for training and development in banks is necessary to adapt with the new and modern activities, technologies and concepts because bank's processes, procedures, systems, technologies and other innovative concepts must be learnt by the human resources of banks.

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