

The effectiveness of training program of Islami Bank Bangladesh Limited: An avaluation

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Keywords

Effectiveness, Training, Industrialization, Islami Bank, Bangladesh.

Abstract

The Islami Bank Bangladesh Limited has been playing a very significant role for the economic development of Bangladesh. There are more than 13,000 people directly working in this bank. Many people are working indirectly in this bank through financing in business including export-import, industrialization, SME financing and rural development projects, etc. These people need various types of training to enhance their skills, abilities, knowledge, concepts and attitudes for better performance. The authority of Islami Bank Bangladesh Limited has been providing various types of training to the employees for enhancing their performance. Thus, the paper attempts to explore the effectiveness of training of Islami Bank Bangladesh Limited. In Bangladesh, the Islami Banking System is becoming popular over the conventional banking systems since 1983. There are eight (8) Islami banks operating their business activities in Bangladesh at present. In addition to eight (8) Islami banks, a good number of conventional local and foreign banks have Islami banking branches and windows. The Islami Bank Bangladesh Limited has been playing leading role among these Islami banks, branches and windows. That is why, the Islami Bank Bangladesh Limited needs skilled and efficient human resources. Therefore, this paper also attempts to find out the problems relating to the training programs of Islami Bank Bangladesh Limited and suggest some measurers for bringing effectiveness in the training programs of the bank.

Introduction

There are eight (8) Islamic Banks operating their business activities with effectively and efficiently at present in Bangladesh. These Islamic Banks have been playing a significant role for the overall development of Bangladesh. In this country, the Islamic Banking system is becoming popular to the people over the conventional banking system in the year 1983. Islami Bank Bangladesh Limited is the first and largest Shariah-based private commercial bank in Bangladesh. It conducts with the objective of implementing and materializing the economic and financial principle of Islam in the banking arena of Bangladesh. The prime principle of Islamic Bank Bangladesh Limited is based on Islamic Shariah, which encourages profit and prohibits interest. Under this principle, the Islami Bank Bangladesh Limited has been conducting the banking activities in Bangladesh with very successfully. Recently, the bank has got best performing award and Asian Bank Award.

Human resources are the heart of every organization. . Without human resources, the other resources of the organizations have no ability to run the organizations. Banking is one of the essential service industries in every country. The efficiency of the banks depend on the efficiency of the human resources working in the organization. The number of Islamic banks in Bangladesh is increasing day-by-day. In addition to the number of Islamic banks increasing in this country, there are many conventional banks practicing Islamic concept to conduct the banking activities through opening Islamic branches, divisions or wings. The philosophy, principles, working systems, etc. of Islamic banks are totally different and unique from the conventional banks of Bangladesh. A rigorous training is needed for the human resources of the banks to effectively accomplish their activities using Islamic concept, rules & regulations, etc.

Training makes a man perfect. There is no alternative way to training. Training is a learning process that involves the skills, concepts, rules or attitudes to enhance the performance of the employees. The demand of skilled and efficient human resources is increasing in the Islamic Bank Bangladesh Limited day-by-day. For this reason, the authority of this bank has established a training institute named 'Islamic Bank Training and Research Academy (IBTRA)' in 1984 to provide necessary training to the employees. This training academy has been conducting various training courses and workshops for the employees of Islami Bank Bangladesh Limited and other Islamic banks, branches, divisions, or wings.

Research Objectives

The study has been conducted with the following objectives:

- i) To investigate the various training programs of Islami Bank Bangladesh Limited
- ii) To evaluate the effectiveness of various training programs conducted by the Islami Bank Bangladesh Limited
- iii) To find out the problems (if any) relating to the various training programs conducted by the Islami Bank Bangladesh Limited
- iv) To recommend some suggestions for bringing effectiveness in the conduction of various training programs by the Islami Bank Bangladesh Limited

Research Methodology

The research methodology of the study has been designed in the following ways:

- i) **Population:** The target population of the study is all managers and employees working in different branches of Islami Bank Bangladesh Limited operating in Dhaka city.
- ii) **Sampling Technique:** The convenience sampling technique has been applied in this study to select the essential data/information from the Islami Bank Bangladesh Limited.
- iii) **Sample Size:** In this study, the researchers have taken 100 respondents of which 40 managers and 60 employees for collecting data/information from the Islami Bank Bangladesh Limited. The Dhaka City has been divided into four zones such as North, South, East and West and 4 branches have been taken from each zone through convenience sampling for collecting required data/information in this study. So, the researchers have taken total 16 branches from the four zones of Dhaka city with the help of convenience sampling technique.
- iv) **Sample Unit:** The researchers have taken sample size in this study through the following ways:

Dhaka City	Type of Respondents		Total
	Manager	Employee	
East Zone	10	15	25
West Zone	10	15	25
North Zone	10	15	25
South Zone	10	15	25
Total	40	60	100

- v) **Data Sources:** The researchers have used two sources of data in this study. These are as follows:
 - a) Primary sources
 - b) Secondary sources
- vi) **Data Collection Methods:** The researchers have collected primary data/information from the sample respondents of Islami Bank Bangladesh Limited through structured

questionnaire. The researchers have collected secondary data/information from the following sources:

- a) Different books
- b) Different articles
- c) Different journals
- d) Website of Islami Bank Bangladesh Limited
- e) Website of Bangladesh Bank
- f) Annual Reports of Islami Bank Bangladesh Limited
- g) National and international conference papers

vii) Data Analysis Technique: The data has been analyzed in this study with the help of SPSS (Statistical Package for Social Science) and Microsoft Office Package®.

viii) Data Presentation Style: The data has been presented in this study in the form of tables, graphs, charts, etc.

2. Literature Review

The banking business is more competitive and challenging business at present in Bangladesh. The reason behind the number of banks is increasing day-by-day in this country both Islamic and conventional banks. The Islami Banks philosophy, principles, working procedures, etc. are completely different from conventional banks of Bangladesh. That is why, the human resources of Islami Bank Bangladesh Limited are needed various training programs so that they can enhance their skills, knowledge, attitudes and behavior which will help them to accomplish their assigned tasks & duties successfully.

Every organization needs well -trained and experienced human resources to perform the activities. Training is needed when the current or potential job incumbents can't meet the requirement of the jobs. To perform the assigned tasks & duties effectively & efficiently, the employees need to raise the skill levels, versatility and adaptability. The reason behind today's jobs have become more complex due to the influence of globalization. Now. The world is becoming smaller and smaller and office is becoming paper less with the influence of sophisticated technologies. DeCenzo and Robbils (1999) pointed out that the working place is changing rapidly and in the rapid changing working place employee training is not only an activity that is desirable that an organization must commit resources to if it is to maintain a viable and knowledgeable work force. Rahman (1988) pointed out that proper planning, designing and implementing an effective management training system is needed for the banks. Parveen (2013) identified that effective services must be provided to the customers by the employees of the banks.

Effective evaluation is required after the completion of every training program for assessing the outcome of the training program. Werner (2006) said that training evaluation is the systematic collection of descriptive and judgmental information necessary to make effective training decisions related to the selection, adoption, value and modification of various instrumental activities. Training evaluation covers the systematic collection of information according to a predetermined plan to ensure the information is appropriate and useful. Merwin (1992) told that training evaluation is the means used to determine the worth or value of the training. Robert (1987) said that training evaluation is a process of assessing the results or outcomes of training. Training evaluation helps the manager to determine the significance of the training including to what extent and how well the training met both individual and organizational needs. It shows the benefits of training with regards to learning and job performance. These benefits need to be communicated to the top management as well as stakeholders of their investments in term of money, time and effort (Alvarez, 2004). Every

training program must be evaluated to find out the outcome/results. Aminuddin (1997) told that evaluation is a difficult process to do well but it must be attempted in order to improve the standard and effectiveness of the programs being offered. Evaluation must continue throughout the training program for achieving goals. Kirkpatrick (2008) pointed out that evaluation is not just another element to the training program but it must be incorporated with any training process in order to examine the effectiveness of the training program. The HR manger of the banks should not be ignored training evaluation, He/she must be developed effective training evaluation technique. Effective evaluation is well-planned and reliable. Philips (2002) identified the following benefits of effective training evaluation:

- a) It helps to determine whether a training program is accomplishing its objectives.
- b) It helps to identify the strengths and weaknesses of human resources development (HRD) program, which can lead to changes as needed.
- c) It helps to determine the cost-benefit ratio of HRD program.
- d) It helps to decide who should participate in future HRD program.
- e) It helps to identify which participants benefited the most or least from the program.
- f) It helps to gather data to assist in marketing future decision.
- g) It helps to establish a database to assist management in making decisions.

On the basis of the above literature review, it can be said that previously no researcher conducted any study on the topic 'The Effectiveness of Training Program of Islami Bank Bangladesh Limited: An Evaluation'. That is why, the researcher has selected this topic to conduct the present study. The purpose of the current study is to evaluate the effectiveness of training program of Islami Bank Bangladesh Limited.

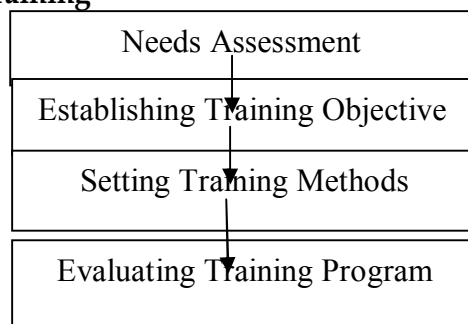
3. Meaning of Training

Training is 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 (Kirkpatrick, 1984). It can involve the changing of skills, knowledge, attitudes, or social behavior. It means changing what employees know, how they work, their attitudes toward their work, or their interactions with their co-workers or their supervisor.

3.1 Process of Training

The HR manger of the organization needs to follow a systematic process to provide effective training to the employees. The process of training can be shown in the following figure:

Figure 1: Process of Training



3.2 Needs and Priorities of Training

The HR manager of the organizations must be considered the following factors while providing training to the employees:

- a) Objective of the organization and employee
- b) Tasks need to complete to achieve these goals
- c) Behaviors necessary for each job incumbent to complete his or her assigned tasks

- d) Deficiencies , if any, the skills , knowledge or attitudes required to perform the necessary behaviors

3.3 Methods of Training

There are two methods of training. These are as follows:

- a) On-the Job Method Training
- b) Off-the Job Method Training

a) On –the Job Method Training: The most widely used training method in the work place is on –the job method training. It is very much simple and less costly to operate. Under this method, employees place in an actual work situation and makes them appear to be immediately productive. They are learning by doing. It covers apprenticeship programs and job instruction training.

b) Off-the-Job Method Training: Off-the-Job method training means training to the employees in outside the organization. It covers various types of techniques such as classroom lecturers, films, demonstrations, case studies and other simulation exercises and other programmed instruction.

3.4 Evaluation of Training Program

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

- a) Reaction
- b) Learning
- c) Behavior
- d) Results /Outcomes measurement

a) Reaction: Reaction means the opinion of the trainers about the training program. There are two types of reactions such as positive reaction and negative reaction. If the positive reactions are higher than the negative reactions then the trainer can say that the training program is effective.

b) Learning: Learning is dealt with how the principles, facts and skills were understood by the trainers.

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

d) Results/Outcomes Measurement: Result/outcomes measurement attempts to measure changes in variables as reduced turnover, reduced cost, improved efficiency, reduction in grievances, and increase in quality and quantity of work.

4. Analysis and Findings of the Study

4.1 The training curriculum of Islami Bank Bangladesh Limited is enough worthy to develop my skills & knowledge.

The data obtained on the question ‘**The training curriculum of Islami Bank Bangladesh Limited is enough worthy to develop my skills & knowledge**’ has been shown in the following table:

4.2 The training program of this bank includes soft skill and hard skill training.

The data obtained on the question ‘**The training program of this bank includes soft skill and hard skill training**’ has been shown in the following table:

Table 2: The training program of this bank includes soft skill and hard skill training

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	20	20.0	20.0	20.0
strongly agree	30	30.0	30.0	50.0
Neutral	15	15.0	15.0	65.0
Disagree	20	20.0	20.0	85.0
Strongly disagree	15	15.0	15.0	100.0
Total	100	100.0	100.0	

The above table shows that 30 percent of the respondents are strongly agreed that the training program of IBBL covers both soft and hard skills training. But 35 percent respondents (20 percent disagreed and 15 percent strongly disagreed) are responded that the training program of IBBL is not included both soft and hard skills training.

4.3 The duration of training program of this bank is standard.

The data obtained on the question 'The duration of training program of this bank is standard' has been shown in the following table:

Table 3: The duration of training program of this bank is standard

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	30	30.0	30.0	30.0
strongly agree	50	50.0	50.0	80.0
Neutral	10	10.0	10.0	90.0
Disagree	7	7.0	7.0	97.0
strongly disagree	3	3.0	3.0	100.0
Total	100	100.0	100.0	

The above table shows that the majority 50 percent respondents are strongly agreed that the duration of training program of IBBL is standard.

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

The opinion obtained on the question 'The educational background, skills, knowledge, experiences, etc. of trainers of this bank are quite updated' has been shown in the following table:

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

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	15	5.0	15.0	15.0
Strongly agree	25	25.0	25.0	40.0
Neutral	30	30.0	30.0	70.0
Disagree	15	15.0	15.0	85.0
Strongly Agree	15	15.0	15.0	100.0
Total	100	100.0	100.0	

The above table shows that the majority respondents are provided neutral opinion about the educational background, skills, knowledge, experiences, etc. of the trainers of IBBL. The prime concern is that 30 percent respondents (15 percent disagreed and 15 percent strongly disagreed) are said that the trainers of IBBL have not updated their education, skills, knowledge, experiences, etc. to provide quality training to the trainers of this bank.

4.5 The IBBL has sufficient number of trainers to provide training to the human resources of the bank.

The result obtained on the question 'The IBBL has sufficient number of trainers to provide training to the human resources of the bank' has been shown in the following table:

Table 5: The IBBL has sufficient number of trainers to provide training to the human resources of the bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	35	35.0	35.0	35.0
Strongly agree	45	45.0	45.0	80.0
Neutral	15	15.0	15.0	95.0
Disagree	3	3.0	3.0	98.0
Strongly disagree	2	2.0	2.0	100.0
Total	100	100.0	100.0	

The above table shows that the cumulative 80 percent of the total respondents are strongly agreed that the IBBL has sufficient trainers to provide training to the staffs of this bank.

4.6. The library of IBBL has sufficient books, journals and periodicals in different disciplines.

The opinion obtained on the question 'The library of IBBL has sufficient books, journals and periodicals in different disciplines' has been shown in the following table:

Table 6: The library of IBBL has sufficient books, journals and periodicals in different disciplines

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	20	20.0	20.0	20.0

Strongly agree	25	25.0	25.0	45.0
Neutral	30	30.0	30.0	75.0
Disagree	20	20.0	20.0	90.0
Strongly disagree	10	10.0	10.0	100.0
Total	100	100.0	100.0	

The above table shows that the majority respondents 30 percent are replied neutrally regarding the sufficient library resources of IBBL. The significant matter is that 30 percent respondents (20 percent disagreed and 10 percent strongly disagreed) are responded that the library of IBBL has no sufficient resources in different disciplines for their trainees.

4.7. The human resources of the bank has easy access into library resources.

The data obtained on the question 'The human resources of the bank has easy access into library resources' has been shown in the following table:

Table 7: The human resources of the bank has easy access into library resources

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	35	35.0	35.0	35.0
Strongly Agree	45	45.0	45.0	80.0
Neutral	10	10.0	10.0	90.0
Disagree	3	3.0	3.0	93.0
Strongly Disagree	7	7.0	7.0	100.0
Total	100	100.0	100.0	

The above table shows that the cumulative 80 percent respondents are agreed that the human resources of IBBL has easy access into the library resources.

4.8. The training room of the bank is well furnished with computers and all modern technologies

The opinion obtained on the question 'The training room of the bank is well furnished with computers and all modern technologies' has been shown in the following table:

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

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	20	20.0	20.0	20.0
Strongly Agree	25	25.0	25.0	45.0
Neutral	30	30.0	30.0	75.0
Disagree	15	15.0	15.0	90.0
Strongly Disagree	10	10.0	10.0	100.0
Total	100	100.0	100.0	

The above table shows that the majority respondents 30 percent are provided neutral opinion regarding the training room condition of IBBL. It is important fact that the 25 percent respondents (15 percent disagreed and 10 percent strongly disagreed) are responded that the training room of IBBL is not well-furnished with computer and modern technologies.

4.9. The training program of the bank helps to motivate the human resources to perform their assigned tasks & duties more successfully.

The data obtained on the question 'The training program of the bank helps to motivate the human resources to perform their assigned tasks & duties more successfully' has been shown in the following table:

Table 9: The training program of the bank helps to motivate the human resources to perform their assigned tasks & duties more successfully

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	40	40.0	40.0	40.0
Strongly agree	50	50.0	50.0	90.0
Neutral	5	5.0	5.0	95.0
Disagree	2	2.0	2.0	97.0
Strongly disagree	3	3.0	3.0	100.0
Total	100	100.0	100.0	

The above table shows that the cumulative 90 percent respondents are replied that the training program of IBBL definitely helps to motivate the trainees to perform their tasks & duties effectively & efficiently.

4.10 After the completion of training program, a relevant test is taken to assess the performance of trainees.

The data obtained on the question 'After the completion of training program, a relevant test is taken to assess the performance of trainees' has been shown in the following table:

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

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	15	15.0	15.0	15.0
Strongly agree	10	10.0	10.0	25.0
Neutral	15	15.0	15.0	40.0
Disagree	35	35.0	35.0	75.0
Strongly disagree	25	25.0	25.0	100.0
Total	100	100.0	100.0	

The above table shows that the 60 percent respondent (35 percent disagreed and 25 percent strongly disagreed) are replied that a relevant test is not taken to assess the performance of trainees after the completion of training program of IBBL.

5. Recommendations

Based on the analysis and findings of the study, the authors are provided the following suggestions to the authority of Islami Bank Bangladesh Limited to reduce the problems associated with the training program of the bank:

- i) The authority of Islami Bank Bangladesh Limited should re-design the training curriculum of the bank so that it can enhance the skills and knowledge of the trainees.
- ii) At present, the human resources of the bank need to develop both soft and hard skills to prompt and standard services to the customers. The authority of the Islami Bank Bangladesh Limited should include both soft and hard skills training into the training program of the bank. As a result, the managers and employees of the bank can be able to utilize technologies effectively & efficiently while performing their assigned tasks and duties.
- iii) The trainers need to update their educational qualifications, skills, knowledge, experiences, etc. regularly to provide better training to the trainees. The trainers of Islami Bank Bangladesh Limited do not regularly update their educational qualifications, skills, knowledge, experiences, etc. That is why, they cannot meet the needs & satisfactions of the trainees with skilled at hand. Thus, the authority of Islami Bank Bangladesh Limited should select the qualified trainers who can provide training to the trainees efficiently.
- iv) The authority of Islami Bank Bangladesh Limited should collect and preserve sufficient books, journals, articles, magazines, periodicals, etc. on different disciplines in the library. As a result, the trainers and trainees of the bank can collect information from the library.
- v) The authority of Islami Bank Bangladesh Limited should take quick initiative to decorate the training room of the bank in such a way that the trainers and trainees can conduct the training program successfully.
- vi) The trainers of the Islami Bank Bangladesh Limited should be taken a relevant test to measure the outcomes of the training program. In this regard, the authority of the bank can set some techniques that must be used by the trainers to conduct the evaluation of training program.

6. Concluding Remarks

One of the fastest growing and most competitive business sector in Bangladesh is banking business sector. The reason behind the number of Islamic and conventional banks in Bangladesh is increasing day-by-day. That is why, the competition among these Islamic and conventional banks of Bangladesh are also increasing gradually. Islamic Bank Bangladesh Limited is the largest Islamic private commercial bank in Bangladesh. This bank has got best performing bank award and Asian Bank Award recently. This bank is also the highest remittance collection bank of Bangladesh. All these are possible for the Islami Bank Bangladesh Limited because of committed, dedicated and competent human resources.

Training is badly needed for the employees of Islamic Bank Bangladesh Limited to perform their assigned tasks & duties with effectively & efficiently. The philosophy, principles, working procedures, etc. of Islami Bank Bangladesh Limited are totally unique and special. So, the authority of Islami Bank Bangladesh Limited should arrange various types of training to the employees so that the employees of this bank can contribute more to the continuous growth & development of this bank.

7. Research Limitations

The author of the paper could not collect data/information from the employees and managers of all branches of Islami Bank Bangladesh Limited. The author also could not collect adequate data/information from the secondary sources because of unavailability of the information. Despite these limitations, the author has tried his level-best to explore and evaluate the effectiveness of training program of Islami Bank Bangladesh Limited.

8. Future Research Directions

Although the present study suffers from some limitations but it offers some directions for further research. These are as follows:

i) The current study has been conducted on sixteen branches of Islami Bank Bangladesh Limited locating in Dhaka city. The number of branches is insufficient with the number of branches of Islami Bank Bangladesh Limited. In order to evaluate the effectiveness of training program of IBBL the future researchers can be conducted a similar type of study on other branches of the bank. The further study on extended branches either may accept or reject the current findings.

ii) The present study has been conducted on the male and female managers and employees of the sample branches of IBBL. But it has not been studied gender wise to find out the opinion of employees and managers regarding the effectiveness of training program of IBBL. Thus, a further study may be conducted gender wise to find out the opinion of male and female managers and employees about the effectiveness of training program of IBBL.

iii) The current study has been conducted on the employees and managers working in Islami Bank Bangladesh Limited. A similar study may be conducted to evaluate the effectiveness of training program of Islamic and conventional banks of Bangladesh.

iv) The different levels of managers and employees have included in the current study. But their levels of opinion about the effectiveness of training program of IBBL have not studied. So, a study may be conducted to explore the difference of opinion of the managers and employees at different levels of the bank.

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Islami Bank Bangladesh Limited: www.islamibankbd.com

Bangladesh Bank: www.bb.org.bd

Appendix

Questionnaire On

'The Effectiveness of Training Program of Islami Bank Bangladesh Limited: An Evaluation'

This is to conform the respondents that this questionnaire has been designed and developed to collect necessary data/information for conducting and completing a research report. Only group data will be included in the results and individual responses to this survey will be kept highly confidential.

A. Please write down your particulars below:

Designation:

Department:

Tenure: I have been working here for years approximately.

B. Please read the following statements and indicate the extent of your agreement with the statement on a 5-point scale. Please circle your answer.

5= Strongly Agree (SA)
4= Agree (A)
3= Neutral (N)
2= Disagree (D)
1= Strongly Disagree (SD)

1. The training curriculum of Islami Bank Bangladesh Limited is enough worthy to develop my skills & knowledge.

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

2. The training program of this bank includes soft skill and hard skill training.

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

3. The duration of training program of this bank 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 IBBL has sufficient number of trainers to provide training to the human resources of the bank.

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

6. The library of IBBL has sufficient books, journals and periodicals in different disciplines.

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

7. The human resources of the bank has easy access into library resources.

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

8. The training room of the bank is well furnished with computers and all modern technologies.

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

5	4	3	2	1
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9. The training program of the bank helps to motivate the human resources to perform their assigned tasks & duties more successfully.

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

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

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