

Research Article

Factors Influencing Foundation Trainees' Performance: An Empirical Insight on Al-Arafah Islami Bank Training and Research Academy

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Abstract

In any country, the banking sector plays a crucial role in driving the overall development of both primary and industrial sectors. Bank employees make dedicated efforts to address the diverse needs of customers while maintaining service excellence. In this context, training serves as an essential component of professional development, enhancing the capabilities of human resources within financial institutions. However, the performance outcomes of trainees often vary due to a combination of personal and job-related factors. This study aims to identify and analyze the demographic and job-related factors that influence the performance of foundation trainees, with a particular focus on probationary officers at Al-Arafah Islami Bank Training and Research Academy (AIBTRA) in Dhaka, Bangladesh. The research specifically investigates how demographic characteristics affect the foundation training performance of these officers. A structured questionnaire was developed based on relevant literature and administered to 120 probationary officers from consecutive batches in the year 2024. The collected primary data were analyzed using statistical techniques to explore relationships and patterns within the dataset. The findings of the study reveal that both demographic and job factors significantly impact the performance of foundation trainees. Key variables such as age, gender, educational background, prior job experience, and job position were found to have measurable effects on training outcomes. Based on these insights, the study offers several practical recommendations aimed at improving trainee performance and enhancing the overall effectiveness of foundation training programs. These suggestions are intended to support policy-makers and training managers in refining their training strategies and fostering a more productive banking workforce.

Keywords

Effective Training, Foundation Trainees, Demographic Factors, Job Factors

1. Introduction

In the rapidly evolving and competitive landscape of the banking sector, the strategic development of human capital has become paramount. Recent studies underscore the critical role of effective training programs in enhancing employee performance and, by extension, organizational success. For

instance, a 2023 study by Hasan and Chowdhury highlights that well-structured training and skill development initiatives significantly improve job performance and employee satisfaction in Bangladesh's private banking sector.

However, challenges persist. The Bangladesh Institute of

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Bank Management (BIBM) reported in 2022 that only 11.5% of bank employees possess essential 'power skills'—such as communication, adaptability, and problem-solving - compared to the global benchmark of 80%. This gap underscores the need for comprehensive training programs that address both technical competencies and soft skills.

Al-Arafah Islami Bank's Training and Research Academy (AIBTRA), established in 1995, has been at the forefront of addressing these training needs, particularly emphasizing Islamic economics and banking principles. Despite these efforts, variations in trainee performance suggest that demographic and job-related factors may influence training outcomes. A 2023 study by Rahaman et al. "indicates that factors such as age, education level, and job experience significantly impact employee performance in Bangladesh's commercial banks. [5]"

Given these insights, this study aims to evaluate the factors influencing the performance of probationary officers in AIBTRA's foundation training program. By identifying and understanding these factors, the research seeks to inform the development of more effective training strategies that cater to the diverse needs of trainees, ultimately enhancing the bank's human capital and organizational performance.

2. Research Focus

The core objective of the study is to measure the impact of demographic factors and job factors on trainees' performance. The most specific objectives of this research are:

Specific objective:

- Determine and illustrate various demographic and job factors of trainees.
- Appraise the relationship between the performance and demographic factors of trainees.
- Find out the limitations of training program faced by the trainees.
- Provide some suggestions for effective training which improve the trainees' performance.

3. Literature Review

3.1. Demographic Factors Influencing Trainees' Performance

In the contemporary banking sector, particularly within Islamic financial institutions like Al-Arafah Islami Bank PLC (AIBL), understanding the demographic factors that influence trainees' performance is essential for designing effective training programs. Recent studies have highlighted the impact of age, gender, education, and marital status on training outcomes, offering insights into optimizing training strategies.

3.1.1. Age

Younger employees often exhibit higher enthusiasm and adaptability towards training programs, leveraging these opportunities to enhance their competitiveness in the evolving banking landscape. Conversely, older employees may face challenges such as time constraints and a preference for established routines, potentially affecting their motivation to engage in new training activities. "Hasan and Chowdhury emphasize the need for tailored training approaches that consider the age-related preferences and constraints of employees in private banks in Dhaka, Bangladesh. [6]"

3.1.2. Gender

Gender dynamics play a significant role in training performance. "Ahmed and Akter highlight that female bankers in Bangladesh demonstrate exceptional competence and professionalism [1]". However, they also face challenges such as workplace bullying and societal stereotypes, which can impact their training experiences and job performance. Addressing these issues is essential to foster an inclusive and supportive training environment.

3.1.3. Education Level

Educational background influences trainees' engagement with training programs. While higher education levels can enhance understanding and application of training content, over-specialization may lead to a narrower focus, potentially limiting openness to new learning experiences. Therefore, training programs should be tailored to accommodate varying educational backgrounds to maximize effectiveness. "Hasan and Chowdhury suggest that specialized and ongoing training opportunities are necessary to meet the diverse educational needs of employees in private banks. [7]"

3.1.4. Marital Status

Marital status can affect trainees' availability and commitment to training programs. Married employees often juggle work and family responsibilities, which may limit their participation in training activities. Implementing flexible training schedules and providing support mechanisms can help mitigate these challenges and enhance training outcomes. "Ahmed and Akter found that 51% of female bankers acknowledged that household activities had a notable impact on their job performance, highlighting the need for work-life balance considerations in training program design. [1]"

In conclusion, acknowledging and addressing these demographic factors is vital for designing effective training programs in the banking sector. By creating inclusive, flexible, and supportive training environments, banks can enhance employee performance and drive organizational success.

3.2. Job Factors

Job-related factors remain a significant determinant of in-

dividual performance in training contexts. Several elements, such as task characteristics, administrative systems, work environment, and teamwork dynamics, play pivotal roles in shaping trainees' engagement and effectiveness. Recent studies, including "Ahmed et al. and Rahman & Sultana, emphasize that these factors collectively influence how trainees perceive and respond to training initiatives within financial institutions like Al-Arafah Islami Bank. [2, 13]"

"In terms of job nature, roles that require higher levels of initiative, innovation, and decision-making tend to foster greater openness towards training participation and performance (Khan et al.) [14]". Conversely, overly rigid job structures may restrict trainees' motivation and limit the positive outcomes of training interventions.

Furthermore, the administrative style adopted by management significantly impacts training performance. "Participative management, characterized by open communication, shared decision-making, and employee involvement, enhances trainee engagement and encourages knowledge sharing (Islam & Alam) [10]". In contrast, authoritative leadership, which centralizes decision-making, has been associated with lower training effectiveness and diminished employee motivation.

Interpersonal communication within the organization is another crucial factor. "When organizational culture promotes respect, teamwork, and transparent information sharing, both employees and management benefit through improved performance and organizational loyalty (Hossain et al.,) [8]". However, teamwork presents a dual effect. "While collaborative environments encourage knowledge exchange and skill development, they may also suppress individual creativity and innovation due to conformity pressures and fear of criticism (Mahmud & Parvin) [15]".

"Additionally, there is substantial evidence indicating a positive relationship between well-structured training programs and employee motivation, which ultimately boosts job performance and organizational productivity (Chowdhury et al.) [5-7]". Organizations aiming for sustainable development invest significantly in training programs to align employee competencies with evolving corporate demands. Moreover, employee satisfaction is closely linked with perceptions of training effectiveness. "Studies by Karim & Akter suggest that trainees who perceive their training as relevant and valuable demonstrate higher job satisfaction and commitment. [12]" "Conversely, superficial training programs, conducted for compliance or appearance purposes, show weak correlations with motivation and job satisfaction (Rahman et al.,) [18]". Hence, it becomes essential for supervisors and managers to clearly communicate the purpose and benefits of training to foster motivation and achieve desired performance outcomes.

3.2.1. Factors Affecting the Training Program

Recent studies have highlighted that training and professional development are not luxuries, but essential tools in navigating today's dynamic and competitive corporate landscape. "According to Rahman, continuous employee training

enhances adaptability and prepares employees to respond effectively to shifting business environments and emerging job opportunities. [17]" This makes well-structured training programs critical in keeping employees updated with modern skills and knowledge.

"Hossain, emphasized the importance of selecting suitable techniques and models to prevent training program failure. [9]" Organizations must adopt training and development models that align closely with their organizational culture and operational strategies. Another significant factor is the training cost assessment, which directly influences the overall quality and sustainability of training programs. "As noted by Karim and Sultana, while some organizations invest heavily in expert trainers, others may operate within limited budgets, potentially affecting the program's outcomes. [13]"

"Moreover, Alam, argued that selecting appropriate training methods requires a deep understanding of the nature and purpose of the training. [3]" The failure to distinguish between theoretical learning and its practical application often results in ineffective training delivery. Identifying the target trainees is equally important. "According to Kabir, instructors must be well-informed about their audience to tailor discussions effectively and avoid irrelevant content, thereby maximizing engagement and learning outcomes. [11]"

"Further contributing to training success, Nasrin and Ahmed, suggested a series of preparatory activities to be undertaken by coordinators before and during training programs. [16]". These include ensuring participants feel welcomed, providing clear briefs to resource persons, selecting suitable training venues, and concluding sessions on a positive note.

3.2.2. Training Modules

Additionally, when designing a training module, ensuring its effectiveness is paramount. As noted by Chowdhury and Rahman, a strategic approach to training involves several critical aspects, [4]:

- i. Maintaining a strategic focus in training design and delivery.
- ii. Ensuring relevance of training content to organizational needs.
- iii. Managing a structured training process.
- iv. Conducting comprehensive training needs analysis.
- v. Defining clear training objectives.
- vi. Implementing a robust evaluation process.

Thus, employee training within an organization plays a vital role in achieving operational excellence, boosting competence, and retaining talented employees. It is evident from contemporary research that developing effective training programs has a profound impact on improving trainee performance, particularly within financial institutions like Al-Arafah Islami Bank Training and Research Academy.

4. Research Methodology

This empirical analysis was based on cross sectional data

which was directly collected interviewing the probationary officers coming to the foundation training in different batches in the year 2024. Participants who took one-month foundation training course at AIBTRI constitute the population for the present study. A total of 120 foundation officers of different but consecutive batches were taken in to study and a structured questionnaire was used for collecting the data from the selected respondent. At the beginning of the interview, trainees were approached and informed that the research was for the betterment of AIBTRI and its trainees. It was expected that the report would lead to suggestions to the recruiting authority of the bank for proper selection of the probation officers. It was also hoped that this research would help resolving the problems facing by the trainees in AIBTRI. This introduction of the researcher helped to gain the trainees confidence, and therefore aided the collection of reasonably accurate information.

The major concern of this study was to assess the impact of demographic factors of trainees on their performance. All the foundation trainees of IBTRA who received training during the study period were interviewed. The data were collected directly were checked, and then coded and entered in to the SPSS (Statistical Package for Social Scientists), Version 12. The data were then analyzed in accordance with the objectives of the study. The conventional tabular method was used in describing the training status and different characteristics of the trainees. The responses were expressed in terms of percentage/frequencies. Besides, the collected data were analyzed statistically. In order to explore the relationship between the concerned variables, multiple regressions were used following Gomez and Gomez (1983) to determine the contribution of the variables to the performance of the trainees. Descriptive statistics such as percentage, range and mean were also used to describe the level and comparison of different parameters of the trainees.

5. Analytical Frame Work

The impact of age, education, academic background of probation officers of the foundation trainings was the major interest. So, their training examination results were collected from the coordinators of the respective courses. The results were the cumulative figures of all the examination like class test, mid-term test, assignment, presentation and class performance. All the collected data were analyzed and the conventional tabular method was used in describing the demographic factors of the foundation trainees of the probation officers. The information was expressed in terms of percentage/frequencies. Besides, in order to test the hypothesis and to meet up the objectives, the collected data were analyzed statistically.

5.1. Model Specification

The following multiple regression model was used to estimate the influence of different demographic factors of the

trainees on their performance:

$$Y_{ij} = \alpha_0 + \beta_i \sum_{j=1}^n X_{ij} + U_{ij} \quad (1)$$

Where,

Y = Performance of the Trainees.

X_{ij} = a vector of exogenous characteristics (such as age or education of the trainees).

α And β = Unknown parameters have to be estimated.

U_{ij} = Error component in the equation.

5.2. Measurement of the Dependent Variable

Performance of the trainees was the dependent variable of this study, which was evaluated on the basis of the examination score of individual trainees. In other words, the performance of the trainees was measured on the basis of knowledge and skill gained on the given subject matter as a result of the training. The efficiency of a trainee was judged or measured through taking formal written and oral examinations, assignment and field trip report.

The training co-ordination authority evaluated the performance of the trainees using formal methods. There were different criteria used in scoring the overall performance of a trainee. Total marks were distributed among these criteria and different per cent of marks were taken out of the total marks. A participant could obtain 0 to 100 depending on the extent of answer he could correctly provide. Training performance was determined by summing up their scores for all the criteria rated accordingly.

5.3. Selection of Independent Variables

Ten different characteristics of the trainees were selected as independent variables of the study, which were Marital Status, Participant's attendance, Age, Relevancy of education with Job, Merit, Years of Schooling and academic background of the trainees. Age was measured by the number of years since the birth of the respondent. Sex was male or female. Marital status was defined as whether the respondent was single or married. Educational level was the highest level of accredited education the respondent had attained. Four levels of education were detected: Secondary (junior high) or below, Higher secondary (senior high or 2-year college), Graduation degree, and Masters' degree or higher. Service tenure was measured as the number of months the respondent had spent working in the present company. Participant's total attendance was counted from the class attendance register. Relevancy of education with the job was defined with the academic degrees which are relevant with the banking nature of job like, BBA, MBA, Economics, Banking, Finance, Accounting and Marketing. Participants merit was also calculated converting their academic results (grade point/division/class) in to numeric value (like, first class=3, second class=2). Academic field or area of the study was divided in to three main groups like,

absolute general education, absolute madrasa education (Islamic educational institution) and mix education (part of the study was in madrasa and part of the study was in general educational institution).

6. Results and Discussion

This empirical analysis was based on cross sectional data which was directly collected interviewing the foundation trainees in different batches in the study period. The data were analyzed using tabular method and results were presented in absolute and percentage form. Regression results are also presented in this section.

6.1. Descriptive Statistics of the Variables

This study considered the demographic factors of the selected trainees and regressed with their performance of the foundation training. The descriptive statistics of the variables which have been considered in to analysis are summarized and presented in Table 1. Results revealed that 80 per cent of the sampled trainees were male. Majority of the trainees were unmarried (69%), only 31 per cent trainees were married. More than 73 per cent of the trainees received general education throughout their schooling, while 23 per cent of the trainees had mixed educational background, some levels of

schooling were completed from general educational institution while rest of the levels were completed from *Madrasa*. Forty-four per cent of the trainees were graduated from Dhaka University while rests were from other different public, private and National universities. Trainee's academic results show that all most 98 per cent of the trainees had first class in SSC level where 92 per cent had first class in their HSC level. But, only 28 per cent of the trainees had first class in their graduation while 48 percentages of them had first class in master's level which implies that percentages of first class in master's level was comparatively more than graduation level. Information on educational disciplines shows that in SSC level 71 per cent trainees had science background while, it was 60 per cent in HSC. But, only 6 per cent had commerce background in SSC level and 14 per cent in HSC level. Educational discipline data also show that only 24 per cent of the trainees had banking related education (like, economics, finance, accounting, marketing and BBA) in graduation level. While, the same was 19 per cent in Master's level which imply that most of the probationary officers were from non-banking discipline. Results also show that this foundation training was the first training for 92 per cent trainees. Only 8 percent trainees had previous training receiving experience of them 3 per cent trainees had banking related training experience that is they had been serving in different banks before joining AIBBL as probationary officer.

Table 1. Descriptive Statistics of the Variables.

SL	Variable		Frequency	Percent	
1	Gender	Male	96	80.00	
		Female	24	20.00	
2	Marital Status	Single	83	69.16	
		Married	37	30.83	
3	Education	Absolute general Background	87	72.5	
		Mixing Background	27	22.5	
		Absolute Madrasa Background	6	5.0	
4	Graduation University	Dhaka University	54	43.90	
		Other University	69	56.10	
5	Masters University	Dhaka University	50	40.65	
		Other University	73	59.35	
6	Result	SSC	First Class	118	98.33
			Second Class	2	1.66
		HSC	First Class	110	91.66
			Second Class	10	8.33
		Graduation	First Class	33	27.5
			Second Class	87	72.5

SL	Variable		Frequency	Percent	
7	Discipline	Masters	First Class	58	48.33
			Second Class	62	51.66
		SSC	Science	85	70.83
			Humanities	28	23.33
			Commerce	7	5.83
		HSC	Science	72	60
			Humanities	31	25.83
			Commerce	17	14.16
		Graduation	Bank Related Subjects	29	24.16
			Other Subjects	91	75.83
			Masters	Bank Related Subjects	29
		Other Subjects		91	75.83
		8	Training	Bank Related Training	4
Training Other types of training	6			4.75	
No training received	110			91.66	

6.2. Reason of Joining at AIBL

The study also considered the reason for joining AIBL and found that 78 per cent of employee said that they have joined in AIBL as they liked to work in Islamic banking job. While, 17 per cent employees said that they needed a job and they got in AIBL and hence joined in there. Although not significant in number, but 3 per cent of the employees said they liked to be a banker and they got it in AIBL, hence joined in here.

was around six months. They were asked about their working desk which were summarized and presented in the Table 3. Results revealed that majority (60%) of the probationary officers were working in general banking desk which was very likely as the needed to learn general banking to know banking before they work in any specialized desk. Although, some percentages of the probationary officers had been working in investment (15%) and foreign exchange (13%) desk and they were doing very introductory works in those desks. Table also shows that 3 per cent of the trainees had been working in computer section in their respective branches.

Table 2. The Reasons for joining AIBL.

Reasons	Frequency	Percentage
Needed a job	20	16.66
Like any banking job	4	3.33
Like Islami Banking Job	93	77.5
It has attractive salary	2	1.66
Other reason	1	0.81
Total	120	100

Table 3. The Nature of work at AIBL.

Reasons	Frequency	Percentage
General Banking	72	60.00
Investment	18	15.00
Foreign Exchange	16	13.33
Computer Section	4	3.33
Others	10	8.33
Total	120	100

6.3. Nature of Works of the Trainees at AIBL

The study was on the probationary officers who attended for foundation trainings in AIBTRA. So, all the probationary officers were newly recruited and their service period in the bank

6.4. Trainees Comments on the Length of Training

The trainees were also asked about the length of the training that is whether the one-month training duration was sufficient. Their response revealed that 54 per cent of the trainees mentioned that the duration was short for foundation training of AIBL, while 41 per cent trainees said that duration was optimum. On the contrary, 5 per cent trainees mentioned that it was lengthy.

Table 4. Trainees comment about the duration of training.

Comments	Frequency	Percentage
Lengthy	6	5.00
Optimum	49	40.83
Short	65	54.16
Total	120	100

6.5. Qualities of the Class Presentation

The qualities of class presentation of the resource speakers were also asked to the trainees and 70 per cent of the trainees said that it was good while, 23 per cent of them opined it was excellent. On the contrary, 7 per cent of the trainees said that the resource speaker's class presentation was just moderate.

Table 5. Trainers class presentation quality.

Comments	Frequency	Percentage
Excellent	28	23.33
Good	84	70
Moderate	8	6.66
Total	120	100

6.6. Qualities of the Class Communication

The class communication skill of the resource speakers was also evaluated asking the trainees and more than 73 per cent of the trainees mentioned that it was good while, 20 per cent of them opined it was excellent. On the contrary, only 8 per cent of the trainees said that the resource speaker's communication

skill was moderate.

Table 6. Trainers class communicativeness.

Comments	Frequency	Percentage
Excellent	24	20
Good	87	72.5
Moderate	9	7.50
Total	120	100

6.7. Qualities of the Class Relevancy

The qualities of classes were also assessed asking them about the relevancy of the lecture with the subjects and 57 per cent of the trainees said it was moderately relevant while, 43 per cent mentioned that it was quite relevant. On the contrary, only one per cent of the trainees said that the resource speaker's lecture material was not relevant with the topics.

Table 7. Relevancy of the lecture.

Comments	Frequency	Percentage
Quite Relevant	51	42.5
Moderately Relevant	6	56.66
Not Relevant	1	0.83
Total	120	100

6.8. Field Trips Organizes for the Trainees

AIBTRA organizes a field trip for each batch of the foundation trainees which was very much enjoyable, they mentioned. The trainees were also asked their comments on this field visit program and summarized their comments in Table 8. Trainees mentioned that spot/site selection was very good but management and transportation systems were very poor. Although a small percentage of the trainees opined that even though site selection was not good enough, while, some of them suggested making the program longer to make the program more effective.

Table 8. Comments stated by the trainees about selecting the spot of the field visit.

Comments	Frequency	Percentage
The place is very good	77	64.16
Not very good or sufficient	8	6.66
Poor management system & poor transport system	23	19.16
Need more time for the tour	5	4.16
Study tour brings benefits	7	5.83
Total	120	100

6.9. AIBTRA Officials' Cooperation with the Trainees

Table 9. Trainees comments about the cooperation of AIBTRA officials.

Comments	Frequency	Percentage
Very Good	55	45.83
Good	60	50.00
Not Good	5	4.16
Total	120	100

The trainees were asked about their comments on cooperation of the AIBTRA officials. Their comments in this regard were summarized and presented in Table 9. Results shows that

more than 50 per cent of the trainees mentioned that official's cooperation were good but could be better. While, 46 per cent of them opined it was good enough. Only a small percentage of them were not happy with cooperation AIBTRA officials and they expected more cooperation for making the training more success.

6.10. Different Demographic Factors of the Trainees

Trainees' demographic factors were collected and summarized in Table 10. Results revealed that the average age of the trainees were 27.34 while, the highest age was 31 and lowest was 25 years which implies that the age variations amongst the trainees were not significant. Most of the trainees were attended the class regularly and the average attended more than 27 days classes out of 30 days, i.e., majority of the participants were attended in the class regularly although a few of them had missed some classes.

Table 10. Participants performance in the training course.

Variables	Unit	Mean	SD	Minimum	Maximum
Age	Years	27.34	1.63	25	31
Attendance in the class	Days	27.57	8.10	23	30
Obtained marks	Marks	73.50	5.73	63	87

Table 11. Different demographic factors of the trainees.

Statistics	Category	Frequency	Percent
Marital Status	Unmarried	83	69.16
	Married		
Graduation Major Subject (I)	Non-Banking Subjects	91	75.83

Statistics	Category	Frequency	Percent
Graduation Major Subject (II)	Banking Subjects	29	24.17
	General Subjects	91	75.83
	Islamic Subjects	29	24.17
Academic Background	Absolute general Background	90	75.00
	Mixed Background	23	19.16
	Absolute Madrasa Background	7	5.83
Job Experience	Banking	8	6.50
	Others	9	7.25
Previous Training Received	Banking	4	3.25
	Others	6	4.75

Some more demographic factors are also presented in Table 11. Results show that more than 69 per cent trainees were married. More than 76 per cent of the trainees were graduated from non-banking academic areas and the percentage was same in Masters Level. On the other hand, 75 percentages of the trainees were from absolute general background while, 19 percentage of the trainees had started their study in *madrasa* but latter completed graduation and masters from general educational institution. Although most of the trainees have freshly joined in AIBL, they have not had any job before joining AIBL but a few (6.5%) of them had previous banking job and 7.25 per cent of them had other non-banking job experience. As most of the trainees had freshly joined in AIBL hence they have not had any previous training experiences but a few of the trainees who had job before had received some banking and non-banking trainings.

7. Conclusion

Training for employees of an organization is considered very much important in order to achieve excellence and competence. Therefore, this empirical research on training was undertaken to evaluate the factors affecting the performance of trainees in AIBTRA foundation training program.

Results revealed that 80 percent of the trainees were male and 20 percent of the trainees were female and most of them were unmarried. Study shows that 74 percent of the trainees' received general education throughout their schooling while; a few of the trainees were also from *Madrasa* background. 44 per cent of the trainees were graduated from Dhaka University while rests were from other different public, private and National universities. All most 100 per cent of the trainees had first class in SSC level while it was 86 percent in their HSC level. Number of first class was only for 14 percent in their graduation while it was 56 parentages in master's level which implies that percentages of first class in master's level was comparatively more than graduation level.

Only 18 percent of the trainees had banking related education (like, economics, finance, accounting, marketing, statistics, BBA and MBA) in graduation level. While, the same was 19 per cent in Master's level which imply that most of the probationary officers were from non-banking discipline. Results also show that this foundation training was the first in-service training in their life for 79 percent trainees. Only 21 percent trainees had previous in-service training receiving experience and of them 15 percent trainees had banking related training experience that is they had been serving different banks before joining AIBL as probationary officer.

Among the probationary officer's 77 percent had expressed their interest of joining Alarafa Islami Bank Bangladesh Limited. Most of the trainees had been working in general banking desk. More than 85 per cent of the trainees opined their satisfaction about the resource speaker's lecture presentation qualities, communication skill and lecture relevancy with the subject. Trainees also mentioned some minor problems they faced during the training period and suggested to solve them. The trainees, on average, have got 74 percent number in their assessment with a range of 60 to 89 percent.

The regression results reveal that there were a few variables had significant impact on their performance and, in all cases, the degree was low, which was common in this kind of residual analysis. The results showed that the sign of the age and marital status variables were negative which was plausible on the other hand the sign of the education, academic background, merit, academic relevancy with the job were positive which were very likely. Although, the sign of the most of the variables were plausible but a few of them were significant which might be because the range of variation of results was very small.

8. Recommendations

Although AIBTRA considered overall improvement of trainees but still some key issues need to be emphasized for more effect out in training program.

Physical work environment of training-

The physical facilities and logistic supports of AIBTRA should be improved to make the training more effective for the trainees. Specially, recreation facilities in AIBTRA have to be developed so that staying in the academy do not become monotonous for the trainees as this monotony hampers the effectiveness of the training.

Skills of training expert and content of training-

Most of the resource's speakers' communication, presentation and lecture relevancy with subjects' matter were good but still there was scope to improve them. So, the speakers may be suggested to make their lecture more communicative and relevant with the subject matter of the training.

Assessing trainee's demographic factors-

- a) *Age*- The trainees who were comparatively senior did not performed well which might be because they remained away from the study for some years before they joined in service; hence it took time to bring back their habit to concentrate on the study. So, special consideration should be taken for them so that they can get their study habit back and concentrated on the trainings. Besides, comparatively younger candidates may be chosen for recruitment.
- b) *Marital status*- Special consideration should be taken to the married trainees that they can leave their family back home undisturbed and concentrate on training properly.
- c) *Academic Background*- The trainees who were from non-banking academic discipline did not perform well compare to the officers who were academically from banking discipline. This could be because some of the training classes were very similar with their academic classes so that they could easily follow these lectures but the trainees from non-banking discipline could not follow them properly and also could not keep pace with their counterpart. So, separate foundation training may be arranged for the trainees who were from non-banking academic discipline. Besides, special accounting and finance related training program can be arranged for the trainees who were from non-banking discipline. Furthermore, emphasis might also be given to recruit the candidates who are from banking discipline in banking recruitment policy.

Abbreviations

AIBTRA	Al-Arafah Islami Bank Training and Research Academy
AIBL	Al-Arafah Islami Bank Limited
BIBM	Bangladesh Institute of Bank Management

SSC	Secondary School Certificate
HSC	Higher Secondary Certificate
BBA	Bachelor of Business Administration
MBA	Master of Business Administration
SPSS	Statistical Package for the Social Sciences
OLS	Ordinary Least Squares
CGPA	Cumulative Grade Point Average

Author Contributions

Shakila Zerin Bony is the sole author. The author read and approved the final manuscript.

Conflicts of Interest

The author declares no conflicts of interest. This research was conducted without any financial or personal relationships that could have influenced the work. The study was carried out independently, and no funding was received from Al-Arafah Islami Bank or any other organization that could pose a potential conflict.

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