

## Human Resource Management (HRM) Practices and Private Commercial Banks: Relative Culture from Bangladesh

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### Abstract

Human Resources Management practices and competitive study Human Resources policies in Bangladesh are being investigated and analyzed in this study. The study generally focusses on the competitive study of HRM in private commercial banks in Bangladesh. Random sampling technique are used for analyzing the data with 11 randomly selected banks among the 42 private commercial banks. The study investigates and draw a conclusion in the practice of HRM and find out some key recommendation that will help the banks for making their proper HR policies in near future. In this study five HRM indicators such as recruitment & selection (R&S), training & development (T&D), performance management (PM), reward & compensation (RC), empowerment & participation (E&P), highly follow (HF), moderately follow (MF), follow (F), not follow (NF) are being used for analyzing the data. The findings of the study were quite satisfactory that most of the private commercial banks being used HRM policies but some new and established banks were unconcerned in their HRM policies and practices. It was recommended from the study that a strong monitoring body of HRM should be established in each branch that can be helpful for evaluating the proper performance of HRM in private commercial banks in Bangladesh.

**Keywords:** Human Resource Management (HRM), Private Commercial Bank, HR Practices, HR policies, Bangladesh.

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### I. Introduction:

In a general view the Human Resource Management (HRM) is the strategic approach to the effective management of people in an organization such that they help their business gain a competitive benefit which is intended to maximize performance of employee. HRM is mainly concerned with the management of people within organizations, focusing on policies, systems and process (Artoni & Popolo, 2012). HRM of banking systems are responsible for supervising employee's welfares, recruitment, training and development, performance appraisal, and reward systems (Alkhazali, Abu-Rumman, Khmour, & Al-Daoud, 2020). The persistence of Human Resource (HR) for banks is to ensure that the bank is able to achieve success through people and HR professionals manage the human capital of an organization and focus on implementing policies and processes. HRM practices are given that security to employees, selective hiring, hiring the right people, self-managed and effective teams, fair and performance based compensation, training in relevant skills, creating a flat and egalitarian organization and making information easily accessible (Singh, Jindal, & Samim, 2011).

Banks and banking systems are the key of any developing economy. But Commercial banking system have been dominating financial sector in Bangladesh. The proper management of employees in banks is the key issue for HRM (Zhi, 2014). HR are considered the most significant resources for banks but very few banks are able to fully utilized its importance. HR system is a set of different but interrelated activities, functions and process that are directed at attracting, developing and maintaining or disposing firms' human capitals (Network, 2009). Not only for banks but also for any other organizations, need to transform inputs into outputs at an efficient rate in order to maximize profitability and to survive under competitive environment. It will be more productive, utilized and efficient operations if a bank is using more skilled human resource in the process of selection and recruitment (Submitted et al., 2004). The accurate cultivation of human resource ensures the success of commercial bank in every steps. In other sense, a well-informed capable population can improve the total ability of an organization, a society, a government agency and virtually of a country, of a nation and even the total globe (F. Bhuiyan & Gani, 2015). So private commercial banks in Bangladesh should concern about the development of human resources and their sustainability in banking career.

Banking sector will be furnished with the help of skilled, knowledgeable and well equipped employees (A. Islam, Sina, & Amin, 2016). General people can be transformed in to human resources when they are equipped with adequate knowledge, skills, competencies and development. Now, Bangladesh is an upward

economy and is known to be a developing country around the world (M. F. Islam & Shuvro, 2014). This country is trying to reach towards a sustainable development and that requires material resources and human resources management. If we have enough flow of money and other supports internally and externally then the material resources will be available for our use (Chowdhury, Yunus, Bhuiyan, & Kabir, 2013). All these resources can be used by the human beings and it is not easy to handle the proper human resources. In Bangladesh, there are a number of banks and these are the hub of economic development. Human resources in banks are very essential for proper management of banks and economic growth of Bangladesh (Hossain & Akhter, 2014).

Banking sectors are now becoming progressively open to global competition and the financial services industry is in a state of considerable structural adjustment. The services sector has emerged as a dynamic growth sector in Bangladesh (M. R. U. Bhuiyan, 2013). The banking sector is one of the largest service sectors that caters to the needs of the people belonging to all sections of society and perceived service quality plays a significant role in high involvement industries (Parvin & Shamim, 2016). The lowermost line is that service quality should form the basis on which all customer retention strategies are fabricated. Banking service quality is highly dependent on the employees of banks.

## **II. Literature Review**

In 1981 first introduced the modern view of HRM by introduction of prestigious MBA course at Harvard Business School at Harvard University (Price, 2004). Turnover and productivity are the result of effective HR practices in commercial banks. Hiring and selection, incentives and rewards, safety, training, communication and feedback, worker participation, management assurance and performance evaluation are the practices of HR (Rana & Hossain, 2014). Planning, staffing, assessing and compensating, training and development and labor relations are the activities of HR policies and practices (Zaraket & Halawi, 2017). The performance of any organizations depends on employee behaviour and these behaviours can be a source of sustained competitive gain. This development can be achieved by the proper HR practices and policies (Talukder et al., 2014). Training & development, performance appraisal & compensation are helps to promote skill development, employee motivation and discretionary effort these are involved in the practices of high level of HRM (Rahimi, Nadda, & Hamid, 2016).

Most of the research of HRM has done in the relationship between HRM and Performance management by the employees (Ahmad, 2019; Andersson, Kazemi, & Tengblad, 2011; Nawaz, Gajenderan, & Vasuki, 2020; Profile, 2020; Rahimi et al., 2016; Talukder et al., 2014). There are some common research regarding on the HRM process and practices are available in Bangladesh but there is a lack in the sector of comparative study of commercial bank's HRM process and practices (Kundu, 2014). That is the key of motivational factor for doing research in comparison of HRM practices of HRM and HRM process of private commercial banks (Masum, 2015). In HRM training and development are the systematic process that can help in acquisition of abilities, knowledge and attitudes which improved organizational performance and HR policies (M. Islam, 2013). The symbol of good management is training and development of an organization generally in banks this should be a key requirement and it also help to achieve the goal of the banks (Mukid, Mukaddes, Khadem, Ali, & Shah, 2011). If all employees get a proper training and development either inside of the banks or outside of the banks they will be motivated in their works (Tabassum, 2012). There is enough research that recommended that the training and development process for any banks is the main indicator of increasing the performance of employees. That is proved by the theoretical and technical research (Mukid, Mukaddes, Khadem, Ali, & Shah, 2011).

In the process of HRM, employment is a major HR practice that organization uses to help to coordinate and control their competition among the competitors (Kaiser, Islam, & Islam, 2016). As 42 commercial banks are running their operations inside of Bangladesh so there is a competitive environment in this banking industry (Talukder, Hossain, & Hossain, 2014). Performance appraisal and management is a proven skill for HR practice in this industry. Most of the fresh graduates are liked to get such kind of job that can ensure their future and will be a symbol of future career (Asrafi, 2015; F. Bhuiyan, Mahbubur Rahman, & Osman Gani, 2015; Hasan & Sultana, 2014; Mohabbat Hossain & Islam, 2015). That's way the commercial banks in Bangladesh are trying to capture their right employee at a right time by ensuring the proper HRM policies.

All the commercial banks have their own HRM department that will run by the head office of the respective banks (Ferdous, Chowdhury, & Bhuiyan, 2015). So upgradation of employees and evaluation of their employees will be monitored by the bank's head office. From the past research, all the researchers are studying and investigating how the HRM policies are worked and executed but there is a lack that there is no research regarding the comparison of various commercial banks and their performance.

### III. Research objectives:

The main objective of this study is to compare the human resources management practices in various commercial banks in Bangladesh. Moreover, the study will find out the how the private commercial banks used HRM practices and how it will be evaluated.

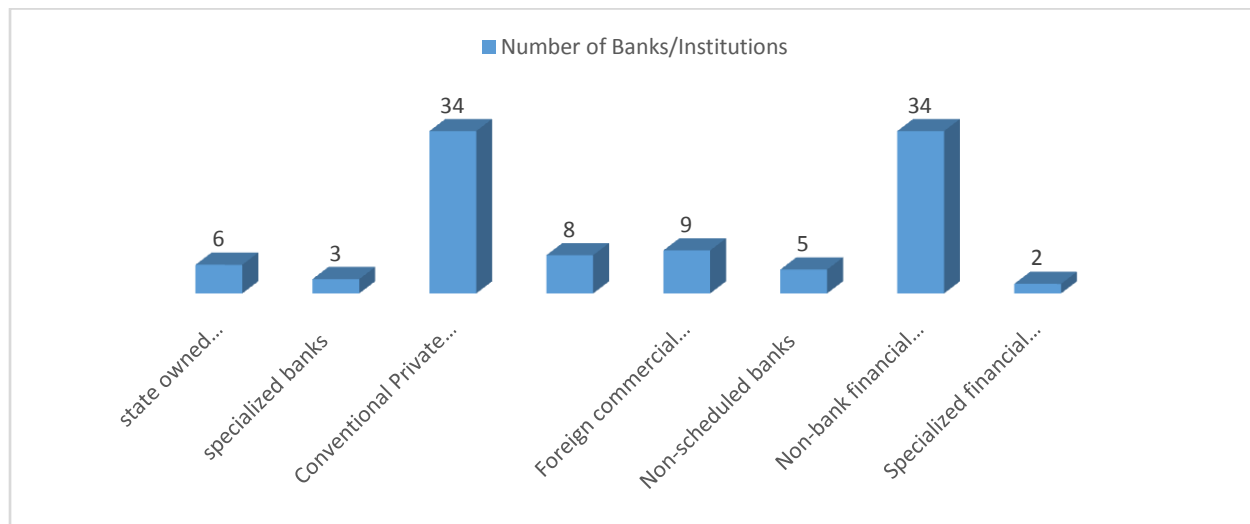
### IV. Methodology of the study

The study used mixed methods for preparing the literature review. Primary and secondary data was collected for preparing and analyzing the data. Secondary data was collected from the relevant literature published in conference papers, journals, books, authorized documents and different web sites of banks. The survey was conducted in Head office of various Commercial banks of Bangladesh and that was chosen randomly. In addition, an unstructured interview of the employee was also arranged for better analyzing the data. There are 42 private commercial banks and the study has randomly selected 11 banks as a sample size.

### V. Analysis of Findings

The best practice of HR is security of employment. Human life is very unpredictable and work is a stable factor that is very important to most employees. This security will not only provide the security the employees but also the family of employees that's the key reasons for coming the work place. Most of the banks HR polices in Bangladesh are trying to follow this rules. The contemporary banks are not only providing traditional banking but also expanding the many financial services for the development of country and customers of banks in Bangladesh. Financial institutions specially bank play a vital role in the economy by providing means of payment and mobilizing resources for any country. In Bangladesh also bank is the most important financial institution in the economic development. The heart of banks are the human resources, so proper HR practices in Banks are most vital for banks and financial institutions.

Figure:1 Number of banks in Bangladesh



Source: Bangladesh Bank, 2020

From the figure 1 it was shown that, there were 6 state owned commercial banks, 3 specialized banks, 34 private commercial banks, 8 islami shariah based commercial banks, 9 foreign commercial banks, 5 non-scheduled banks, 34 non-banking financial institutes and 2 specialized financial institutions in Bangladesh. This is the current conditions of banks and financial institutions in our country.

**Figure 2: Number of Employees**



Sources: Banks annual reports,2019

From the figure 2, it was shown that the number of employees for BBL are 7085, for DBBL 1661, MBL for 537, MrBL for 2305, PdBL for 1500, PBL for 7587, UBL for 3462, AIBL for 3070, EXIM for 1909 and IBBL for 14000. From these 11 banks data it was calculated that a huge number of employees are working in banking industry of Bangladesh.

**Table 1: HRM Practices in various Banks in Bangladesh**

S.L	Name of banks	**HRM Practices Indicators				
		R&S	T&D	PM	R&C	E&P
1	Brac Bank Ltd.(BBL)	HF	HF	HF	F	NF
2	Dutch Bangla Bank Ltd.(DBBL)	HF	HF	MF	F	NF
3	Meghna Bank Ltd.(MBL)	MF	MF	HF	NF	NF
4	Mercantile Bank Ltd.(MrBL)	HF	MF	HF	F	NF
5	Padma Bank Ltd.(PdBL)	MF	MF	F	NF	NF
6	Prime Bank Ltd.(PrBL)	HF	HF	MF	F	F
7	Pubali Bank Ltd.(PBL)	MF	MF	F	F	F
8	Uttara Bank Ltd.(UBL)	HF	HF	MF	NF	NF
9	Al-Arafah Islami Bank Ltd.(AIBL)	MF	HF	F	NF	NF
10	Export Import Bank of Bangladesh Ltd.(EXIM)	HF	HF	F	MF	F
11	Islami Bank Bangladesh Ltd.(IBBL)	HF	HF	MF	F	MF

\*\*[Recruitment & Selection(R&S), Training & Development(T&D), Performance Management(PM), Reward & Compensation(RC), Empowerment & Participation(E&P), Highly Follow(HF), Moderately Follow(MF), Follow(F), Not Follow(NF)].

From the table 1, it can calculate the HRM practices in various banks in Bangladesh. It showed that BBL has highly followed recruitment & selection (R&S), training & development (T&D) and performance management (PM) but in reward & compensation (RC) it just followed and in empowerment & participation (E&P) this bank not in used. DBBL has highly followed recruitment & selection (R&S), training & development (T&D); moderately follow performance management (PM) but in reward & compensation (RC) it just followed and DBBL not follow empowerment & participation practice of HRM. MBL has moderately followed recruitment & selection (R&S), training & development (T&D); highly followed performance management (PM) but DBBL not followed reward & compensation (RC) and empowerment & participation

practice of HRM. MrBL has highly followed recruitment & selection (R&S), moderately followed training & development (T&D), highly followed performance management (PM) but in reward & compensation (RC) it just followed and MrBL not follow empowerment & participation practice of HRM. PdBL has moderately followed recruitment & selection (R&S), training & development (T&D); simply followed performance management (PM) but in DBBL not follow reward & compensation (RC), empowerment & participation practice of bank HRM.PrBL has highly followed recruitment & selection (R&S), training & development (T&D); moderately follow performance management (PM) but it just followed reward & compensation (RC), empowerment & participation practice of HRM policy.PBL has moderately followed recruitment & selection (R&S), training & development (T&D); on the other hand, PBL Just try to follow performance management (PM), reward & compensation (RC) and empowerment & participation practice of HRM.UBL has highly followed recruitment & selection (R&S), training & development (T&D) process; moderately follow performance management (PM) but UBL not followed reward & compensation (RC) and empowerment & participation practice of HRM.AIBL has moderately followed recruitment & selection (R&S), highly followed training & development (T&D), try to follow performance management (PM) but DBBL not follow reward & compensation (RC) and empowerment & participation practice of HRM process.EXIM has highly followed recruitment & selection (R&S), training & development (T&D); just try to follow performance management (PM),moderately reward & compensation (RC) and EXIM not follow empowerment & participation practice of HRM process.IBBL has highly followed recruitment & selection (R&S), training & development (T&D); moderately follow performance management (PM); try to follow reward & compensation (RC) and IBBL moderately followed empowerment & participation practice of their HRM process.

**Table-2** HRM Practices utilization rate comparisons in various Banks in Bangladesh

S.L	Name of banks	**HRM Practices Indicators						Score	Percentages
		R&S	T&D	PM	R&C	E&P			
1	Brac Bank Ltd.(BBL)	HF	HF	HF	F	NF	32	0.64	
2	Dutch Bangla Bank Ltd.(DBBL)	HF	HF	MF	F	NF	27	0.54	
3	Meghna Bank Ltd.(MBL)	MF	MF	HF	NF	NF	20	0.4	
4	Mercantile Bank Ltd.(MrBL)	HF	MF	HF	F	NF	27	0.54	
5	Padma Bank Ltd.(PdBL)	MF	MF	F	NF	NF	12	0.24	
6	Prime Bank Ltd.(PrBL)	HF	HF	MF	F	F	29	0.58	
7	Pubali Bank Ltd.(PBL)	MF	MF	F	F	F	16	0.32	
8	Uttara Bank Ltd.(UBL)	HF	HF	MF	NF	NF	25	0.5	
9	Al-Arafah Islami Bank Ltd.(AIBL)	MF	HF	F	NF	NF	17	0.34	
10	Export Import Bank of Bangladesh Ltd.(EXIM)	HF	HF	F	MF	F	29	0.58	
11	Islami Bank Bangladesh Ltd.(IBBL)	HF	HF	MF	F	MF	32	0.64	

\*\*[Recruitment & Selection(R&S), Training & Development(T&D), Performance Management (PM), Reward & Compensation(RC), Empowerment & Participation(E&P), Highly Follow(HF)=10, Moderately Follow (MF)=5, Follow(F)=2, Not Follow(NF)=0].

In the table 2, it was shown the comparisons of HRM practice utilization rate of various banks in Bangladesh. It was concluded from the table-2 that BBL has been able to utilize 64% of HRM practice in their HRM process, DBBL has been able to utilize 54% of HRM practice in their HRM process, MBL has been able to utilize 40% of HRM practice in their HRM process, MrBL has been able to utilize 54% of HRM practice in their HRM process, PdBL has been able to utilize 24% of HRM practice in their HRM process, PrBL has been able to utilize 58% of HRM practice in their HRM process, PBL has been able to utilize 32% of HRM practice in their HRM process, UBL has been able to utilize 50% of HRM practice in their HRM process, AIBL has been able to utilize 34% of HRM practice in their HRM process, EXIM has been able to utilize 58% of HRM practice in their HRM process and IBBL has been able to utilize 64% of HRM practice in their HRM process .

**Table 3: Average HRM Practices utilization rate comparisons in various Banks in Bangladesh**

S.L	Name of banks	HRM Practices indicators						Score	Percentages
		R&S	T&D	PM	R&C	E&P			
1	Brac Bank Ltd.(BBL)	HF	HF	HF	F	NF	32	0.64	
2	Dutch Bangla Bank Ltd.(DBBL)	HF	HF	MF	F	NF	27	0.54	
3	Meghna Bank Ltd.(MBL)	MF	MF	HF	NF	NF	20	0.4	
4	Mercantile Bank Ltd.(MrBL)	HF	MF	HF	F	NF	27	0.54	
5	Padma Bank Ltd.(PdBL)	MF	MF	F	NF	NF	12	0.24	
6	Prime Bank Ltd.(PrBL)	HF	HF	MF	F	F	29	0.58	
7	Pubali Bank Ltd.(PBL)	MF	MF	F	F	F	16	0.32	
8	Uttara Bank Ltd.(UBL)	HF	HF	MF	NF	NF	25	0.5	
9	Al-Arafah Islami Bank Ltd.(AIBL)	MF	HF	F	NF	NF	17	0.34	
10	Export Import Bank of Bangladesh Ltd.(EXIM)	HF	HF	F	MF	F	29	0.58	
11	Islami Bank Bangladesh Ltd.(IBBL)	HF	HF	MF	F	MF	32	0.64	
Average HRM practices of banks		0.82	0.82	0.5	0.15	0.1	0.4836	0.0532	

From the table 3,it was found that the average R&S and T&D utilization rate of all sample banks was 82%,the PM practice of all banks was 50%,the R&C practice was 15% and the E&P practice was 10% of all selected commercial banks in Bangladesh.The HRM practice in some extend is very satisfactory but the overall performance of HRM practice and polices in Bangladesh is not satisfactory.

### VI. Major findings of the study

Banks and their HRM practices are similar in their nature in Bangladesh. Some banks are trying to develop a skilled and competent human resources but most of them are not up to the mark of HRM practices. The key findings of this study are given as follow as-

- Most of the banks has a strong recruitment and selection process. This study finds out that maximum banks follow a proper HRM polices for recruitment and selection process. In this study, it was found that 82% of the banks are strongly follow the recruitment and selection process.
- Maximum of the banks have their own training institutes but the new banks don't have their own training institutes. Though new banks are outsourced their training facilities. In this study, it was found that 82% of the banks has strongly follow their training and development facilities for their employees.
- Performance management includes performance measurement, performance indicators, performance monitoring and evaluation of employees. The study was identified the performance management practices of HRM of banks are on average. Around 50% of banks are follow the performance of their employees.
- Private commercial banks are not properly follow the reward and compensation policy of HRM. It was identified in this study that only 15% of the banks are following the reward and compensation practices in their banks for employees.
- Though the private commercial banks use the initial process of HRM polices but in the esteem level of HRM polices most of the banks are strongly ignoring these facilities for their employees. The study found that only 10% of banks follow the empowerment and participations process of HRM for their employees. That can minimize the employees' overall performance for their respective banks.
- A huge number of graduates are working in the banking industry in Bangladesh. This is the good sign for our country's overall employment. Banks and banking institutions are empowering the skilled employees.
- The study found that every bank has its own training institute or training facilities for HR development activities but there is some lacking in proper training and development implementation facilities.
- The study also found that good process of selecting the new employees in their banks. That can increase the HR practice of banks in Bangladesh.
- Among the randomly selected banks have a regular practice of promotion of employees from junior grade to upper grade considering their performance, time, salary, experience, annual confidential report and other conditions and qualifications.
- This study finds out that the HRM process for the initial level is up-to the mark but the banks fail to sustain this process till at the end of this process.

## VII. Recommendation

In Bangladeshi commercial banks, on the basis of the findings and analysis of the study there are some recommendations are done for the proper decision of HRM process which are-

- As 82% of the banks are strongly follow the recruitment and selection process. So this HR practice should be strictly follow for the end of the HR process.
- There is a good sign for our commercial banks that maximum of the banks has their own training institutes. The banks should be more careful in proper use of their respective training institutes for the prospect of their employees.
- We are still now struggling to develop in the section of performance measurement, performance indicators, performance monitoring and evaluation of employees. Around 50% of banks are follow the performance of their employees. We have to increase the rate of usage of performance management of employees.
- Reward and compensation is very important for any HR. From this study it was found that private commercial banks are not properly follow the reward and compensation policy of HRM. Only 15% of the banks are following the reward and compensation practices in their banks for employees. This scenario should be changed because reward and compensation is key factor of HR practice.
- For maximizing the performance of employees of the banks all the commercial banks in Bangladesh should use the proper HRM practices. Banks should follow the empowerment policy as Bangladesh is developing country; all the employees want to empower their family by doing the job. Only 10% of the banks are following this HR policies. This percentage should be increased in near future.
- The regulatory body of banks should maintain a sustainable policies for the banks because a large number of fresh graduates are working and trying to involve in the banking industry in Bangladesh. If this industry will remain sustainable then all other financial sectors and economic growth will be increased by empowering them.
- The government should concern more on the private commercial banks from the very beginning of the establishment to the maturity levels of the banks. In each and every steps of the banks government should maintain a strong policy. As a result, this industry will remain a great source of empowerment of the country.

## VIII. Conclusion

Banks can't make a good competitive position without good HR policies. The mission, vision and success of a banks highly depends on the proper HR policies. Though the commercial banks in our country offer a highly competitive salary structure, a good social status and a standard life of their employees. This all thing will work well at the starting of the employee's career but in future it will not worked if all other HRM policies are not competitive for the employees. In some cases, the employees, staff and other sub staffs are getting good salaries but they are not satisfied because of not getting the other HR practices. All the commercial banks may use a decentralized and semi centralized HRM department that can ensure the proper HRM policies and practices. The monitoring body of private commercial banks may make a universal HRM policies and procedures that all other banks should follow and give a feed back to them for better understand of HRM practices.

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