



**Internship Report on
Enhancing Learning and Development Practices at United Commercial Bank PLC**

Submitted to:

Islamic University of Technology

in partial fulfillment of the requirements for the degree of BBA in Technology
Management

Submitted by:

I understand that my final report will become part of the permanent collection of the Islamic University of Technology (IUT) in partial fulfillment of the requirements for the degree of BBA in Technology Management. My signature below authorizes the release of my final report to any reader upon request.

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Date of Approval: September 04, 2025

An Internship Report
On
Enhancing Learning and Development Practices at United Commercial Bank PLC



This internship report is submitted to the Department of Business and Technology Management (BTM) at the Islamic University of Technology (IUT) for the course BTM-4800.

Letter of Transmittal

August 15, 2025

Farjana Nasrin

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Subject: Submission of Internship Report

Respected Sir,

I hereby submit the Internship report titled “Enhancing Learning and Development Practices at United Commercial Bank PLC” which is a mandatory part of the internship program. It was a great privilege for me to work under your guidance and supervision.

I have made a sincere effort to present a clear picture of the company, my responsibilities as an intern and the overall scope and potential of United Commercial Bank Limited. This internship has been a valuable opportunity to connect the theoretical knowledge I have gained over the past four years with real-world experience. I genuinely believe that the insights and practical skills I have developed during this time will not only enrich my professional journey but also prepare me to thrive in the corporate world.

I hope my efforts in this report meet your expectations. Should you require any further clarification or have any questions, I am more than happy to discuss them at your convenience.

Sincerely yours,

Nurut Tanvir Nur Mahim

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Declaration

I, Nurut Tanvir Nur Mahim, a student of the Department of Business and Technology Management (BTM) of the Islamic University of Technology (IUT), hereby attest to the fact that this report is purely my work and has been prepared under the supervision of Farjana Nasrin, Assistant Professor in the Department of Business and Technology Management.

I also ascertain that I have not given this report to any other person or organization in return for any kind of certificates. Furthermore, I take full responsibility for any violations of the university's plagiarism and AI detection policies.

Student's Signature

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Acknowledgement

To begin with, I should like to testify to the fact that I was blessed by Almighty Allah with the chance to make this internship and with the strength to survive till the end of the internship period, not to mention that I managed to compose this report. Courtesy of the succeeding career agency, the Department of Business and Technology Management at the Islamic University of Technology, I have received an opportunity to complete this mandatory internship as part of my BBA in Technology Management degree. Once again, I want to express my great appreciation to the direct supervisor of my internship my the Assistant Professor, Farjana Nasrin, who counselled and guided me as well as offered me great encouragement and support throughout my internship and in the preparation of this report. I also would like to give much praise to United Commercial Bank PLC because they allowed me to join their Learning and Development Center Department. I would like to take this opportunity to express my gratitude to everyone who supported me during my outpalmerment; my supervisor, The Assistant Vice President in LDC Asif Rumman and other members of staff. I was able to remain productive and also enjoy a pleasant working experience at United Commercial Bank Limited thanks to the well managed and friendly working atmosphere they offered me. A second best part that made the internship an experience to be remembered was the encouragement and support that my seniors gave me and the friendship that they shared with me throughout. Having said that, I would like to say that I myself want to thank my family and my friends who never believed that I could not cope with the troubles and who made me have it. And, of course, came to my rescue in those situations when everything was too hard.

Executive Summary

United Commercial Bank (UCB) demands an interconnected network of branches; values the various financial services; and has extremely good customer trust, therefore, it is a well established commercial bank of Bangladesh privately owned. To ensure that it sustain its staff levels of competence and flexibility concerning the fluctuating needs of the banking industry, UCB has developed their Learning and Development Centre (LDC).

The center houses a training and professional development center, and staffs at all levels receive corresponding direction, whether it is from a regulatory compliance or customer service or leadership, or digital banking devices standpoint. I have been assigned to complete an internship at Learning and Development Centre of UCB during the 12 weeks between 22 May, 2025 and 28 August, 2025. And it was my fortune to happen at this moment to watch first hand how a bank forms people, and how the learning programs are directed to the end of the business.

I was involved in training support, program coordination, participant feedback and performance review. Both tasks allowed me to better see how the effectiveness of training can be determined and what can influence workers because of such initiatives. In my case with the internship, it was not an observation process; I had the opportunity to participate in the daily activities of the LDC. I had the opportunity to learn practically in the field of digital learning, evaluation of the training skill development rates of the employees, training evaluation. What matters most to me was to hear an account of rural branch experiences where the digital divide was still apparent and how current e-learning and guidance solutions could eliminate the divide. This experience helped because I was able to match what I learned at school to real tasks during training and human resource development in companies. Even better, it gave me a chance to find out more about how a bank such as UCB invests in its human capital in order to remain efficient and competitive in the financial market.

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Chapter 1: Introduction

1.1 Background of Study

The customer centered services of United commercial bank and the national branch network makes United commercial bank one of the top private commercial banks in Bangladesh with strong reputation among its clients. Besides the banking service provision, UCB considers the growth and development of its employees with great emphasis. In this regard, the bank established its Learning and Development Centre (LDC) that plays a crucial role in enhancing the capabilities of its employees, strengthening compliance knowledge, and preparing employees to face the demands of a fast-changing financial services industry.

The center designs and provides training that includes such topics as banking practices, regulatory issues and policies, leadership development, and data literacy. The design of my internship report will be modeled on my 12 weeks internship experience at the Learning and Development Centre, UCB where I had the privilege of experiencing without any doubts my first hand experience in the field of corporate training and human resource development in banking sector. The internship did provide me a chance to observe that formal learning programs can assist in employee performance and eventually success of the bank.

My activities were largely connected with the training programs through my internship and included among others, staff training, data collection and analysis, help with organising the training programs and assessing the training outcomes. These responsibilities allowed me to learn not only about internal processes and operations of the LDC, but also to have a practical experience in terms of planning and application of training programs and assessment of training programs.

1.2 Purpose of Study

This internship report would aim to think and reflect on the role that Learning and Development Centre (LDC) of United Commercial Bank plays in ensuring that the organization is developed through its people. The following research proposes to understand how the training programs are formulated and how they are carried out,

the advantages that employees acquire through the training programs and the role of the training programs in the general goals of the bank. It also examines the importance of skill development, the role played by digital learning and the effectiveness of ongoing training in developing individual performance of the employees and the quality of service they offer to customers. By this, the report indicates that the LDC has a crucial role to play in consolidating UCB in its entirety in the banking sector.

1.3 Objective of Study

The report aims include to have a clear picture of how Learning and Development Centre (LDC) of United Commercial Bank will help employees grow and help improve the performance of the bank generally. These strategies are broken down into general and specific objectives and these objectives focused my work and study during the internship.

General Objective:

- To compare and contrast the learning and development practices of the Learning and Development Centre at UCB and relate it with the knowledge and practices I had the opportunity to gain during my internship.

Specific Objectives:

- to gain an overview of how UCB approaches training, employee development and skill-building.
- To realize training programs design, application and evaluation in the LDC. Danser (2006, p. 333).
- To bridge the gap between the theories of human resource development and what one has learnt through real or practical experience.
- To identify challenges, such as digital literacy gaps, and explore opportunities for improving training practices.

1.4 Methodology and Data Sources

To build this internship report, I used primary as well as secondary sources of information. The first source is direct and came because of my participation in the Learning and Development Centre of United Commercial Bank. I was also able to communicate with trainers, coordinators and other employees which allowed me to gain first hand experience with how training programs are planned, implemented and assessed. I have also attended some training sessions and some discussions in which issues concerning employee development challenges and opportunities were encompassed.

These helped me to understand how the LDC is run on a day-to-day basis and the role of the LDC in contributing to the overall bank's objectives for additional context and to support my observations, I used secondary sources such as:

- LDC, internal training manuals, reports and feedback forms.
- Sentences sourced from the official site of UCB which contained information about the vision of the bank, mission and training programs.
- Articles and publications about industry level training and development trends in the banking sector in Bangladesh.

1.5 Significance of Study

The Bangladesh banking sector has had a tarnished image of being traditionally approach with regard to employee training and development. This internship report does more than meet the academic needs of my internship, it also gives valuable information of how United Commercial Bank using its Learning and Development Centre is tackling this challenge.

The report demonstrates how formal training and skills development, e-learning and continuous developmental activities are enabling the bank to position its workforce to meet evolving industry demands. Students of Business, Human Resource Management and related disciplines will find this report particularly

valuable as it attempts to explain the purpose of employee development in organizational success. It demonstrates how a major privately owned bank invests in its human capital, maintains high levels of staff compliance and competence, and welcomes its recruits to some of the world's best customer services training. Whether closing the digital literacy divide especially in remote branches as an effect of the digital revolution is important, and how learning and development in the banking sector can influence employee satisfaction and future competitiveness also emerged.

1.6 Limitations of Study

In writing this report, I have attempted to be accurate because I used the experience and information gathered throughout my internship activities at the Learning and Development Centre of UCB. And yet there were some limitations. Remembering that the internship had just been twelve weeks long, not only was I exposed to a limited amount of training activities around a given time of the day, but also mine might not have been an indication of all the training activities that were done during the whole year.

Moreover, particularly internal information and reports were sensitive and could not be viewed in detailed form, limiting thoroughness of analysis in some aspects. Finally, some of the insights contained in this report are derived from personal observations - these may not reflect the overall view about the bank's long-term strategies.



UNITED COMMERCIAL BANK PLC

Chapter 2: Company Overview

2.1 Company Overview

One of the largest private commercial banks in Bangladesh is the United Commercial Bank (UCB), which was founded in 1983 with the mission to become a reliable financial partner to its customers and the business world. The bank has gained a reputation over the years due to its comprehensive network of branches and a broad variety of financial products and services covering products such as retail banking, SME financing, corporate banking, and digital banking solutions.

UCB has its head office in Dhaka and operates in a vast network of over 200 branches throughout the country with thousands of employees diligently committed to providing customer focused financial services. The bank has extensively invested in digital transformation such that it offers internet banking, mobile banking, and new payment solutions to its customers to remain within the dynamic needs of its customers. Besides financial performance, UCB focuses on the growth and development of its employees and organizational growth. This has been evidenced by the fact that it has established its Learning and Development Centre (LDC) in an endeavor to enhance the skills and competencies of its employees such that they can be up to date with a highly dynamic financial industry. UCB empowers its staff through training, compliance, leadership and digital literacy, and therefore supports its mission of being a progressive bank in Bangladesh.

2.2 History of the Company

A case in point of a first-generation, privately-owned commercial bank established in Bangladesh is that of United Commercial Bank (UCB) in 1983. Upon its inception, the bank embarked on the mission to enable its customers access modern banking services as well as contribute to the development of the economy of the country. UCB has evolved steadily over the years to establish a robust network of branches nationwide with ATM booths and become a household name in the banking industry. UCB started out with conventional banking products like deposits, loans, and trade financing. As customer demands increased and the financial sector evolved at an alarming rate, the bank slowly expanded its services to include such areas as SME financing, corporate banking, retail banking and

remittance services. This enabled UCB to accommodate both individual and large scale clients. With the transformation of the banking industry, UCB has realized how technology and human capital can

help them remain competitive. The bank also focused on employees development in addition to the investment it put in digital banking solutions. This saw the formation of the Learning and Development Centre (LDC), which is an important part of training employees, developing leadership capacity, and enhancing a culture of lifelong learning.

2.3 Company Profile

Category	Details
Company Name	United Commercial Bank PLC (UCB)
Industry Type	Banking and Financial Services
Established	1983 (42 years of operation)
Head of Company	Chairperson: Mr. Sharif Zahir Managing Director & CEO: Mr. Mohammad Mahmudur Rashid
Total Employees	6200+
Customer Base	1.5 million+
CSR Beneficiaries	1 million+ (education, healthcare, community development programs)
Capital Adequacy Ratio	13% (as per Basel guidelines, varies annually)
NPL Ratio	4–5% (varies by year)



Figure 1: Initial Logo of UCB

Today, UCB stands as one of the leading private banks in Bangladesh, combining financial strength, digital innovation, and a commitment to developing its workforce to meet the challenges of a rapidly changing banking environment.

2.4 Key Pillars of the Company

Vision: To be the bank of first choice in Bangladesh, recognized for innovation, trust, and customer-centric financial solutions.

Mission: To provide quality banking services that combine modern technology with personalized customer care, while contributing to national development through financial inclusion, responsible lending, and sustainable growth.

Organogram:

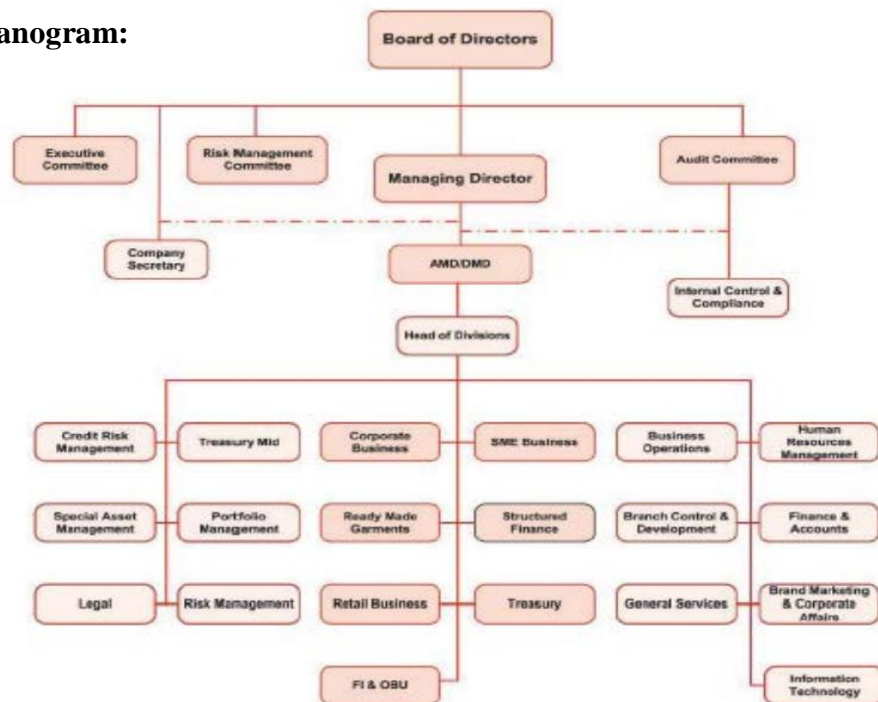


Figure 2: Organogram of UCB

Core Values	Strategic Objectives
1. Integrity 2. Customer Focus 3. Transparency 4. Inclusivity 5. Innovation 6. Sustainability 7. Collaboration 8. Commitment to Excellence 9. Social Responsibility	1. Expand banking services across urban and rural areas to promote financial inclusion.. 2. Strengthen digital banking platforms to meet the growing demand for technology-driven financial solutions. 3. Enhance employee capabilities through continuous learning and development programs. 4. Build long-term customer relationships based on trust, service quality, and innovation. 5. Support community development and CSR initiatives in education, healthcare, and sustainability. 6. Ensure regulatory compliance and effective risk management to maintain trust and stability.

Table 1: Core Values and Strategic Objectives of United Commercial Bank Limited

2.5 Products and Services

Category	Services
Retail Banking	Savings Accounts, Current Accounts, Fixed Deposits, DPS, FDR
Loans & Advances	Personal Loans, Home Loans, Car Loans, SME Loans, Corporate Loans
Cards & Payments	Debit Cards, Credit Cards, Prepaid Cards, POS Services, QR Payments
Digital Banking	Internet Banking (UCB iBanking), Mobile App (UCBL Connect), SMS Banking

Remittance Services	Inward/Outward Remittance, Western Union, MoneyGram, Ria
Trade & Corporate Banking	Trade Finance, Working Capital, Project Financing, Syndicated Loans
Islamic Banking	Shariah-based Banking Services (Al- Wadiah, Mudaraba, Islamic Investment)
Treasury & Investments	Foreign Exchange, Bonds, Money Market Operations
Bill & Utility Payments	Electricity, Gas, Water, Internet, Mobile Recharge

Table 2: Products and Services of UCB

2.6 SWOT Analysis

Unlike any other large commercial bank that is privately owned, the United Commercial Bank is engaged in competitive and dynamic financial business. As part of its effort to better understand its current position and future development prospects, a SWOT analysis has been conducted, where the banks major strengths, weaknesses, opportunities and threats have been identified in the context of the Bangladesh developing banking sector.

2.6.1 Strengths

UCB has built itself to be one of the most reliable banks in Bangladesh with over forty years of service. Its extensive branch network both in cities and rural regions conserves a good coverage to customers and financial coverage. The insistent investment of the bank in online banking applications like UCBL connect and iBank has enabled the bank to secure a strong position in the new banking establishment. In addition, the UCB possesses a special Learning and Development Centre (LDC) that assists in developing employee skills and ensuring efficiency in organizations such that the employees are trained to offer quality customer care. A

good brand name and a conforming to regulatory frameworks further lend some credibility and stability to it.

2.6.2 Weaknesses

UCB possesses certain problems, notwithstanding its overwhelming presence. A large labor force has to be continuously trained, with resources, and may put extra strain on training centres. The presence of limited digital literacy among both employees and customers is still a problem in certain rural branches which prevents the adoption of more sophisticated banking solutions. In addition, certain areas might even resort to the use of traditional banking processes which complicate their operations more than their purely online counterparts. There is also the limitation of relying on physical branches to serve customers at a time when fintech-based instant services are increasingly finding traction.

2.6.3 Opportunities

The emerging economy and the accelerated transition to digital finance in Bangladesh is the key opportunity to UCB. By increasing the number of digital banking features, such as mobile applications and agent banking, the bank will be able to access the unbanked and underbanked groups in the national level. Close partnerships with financial technologies can also accelerate service innovation and appeal to younger and more tech-friendly customers. The Learning and Development Centre provides opportunities to as well. create a highly qualified workforce, who is technologically oriented. In addition, the expansion of green banking and CSR activities will enhance the image of the bank and make it more trustworthy.

2.6.4 Threats

UCB is in a highly competitive industry with established and emerging fintechs offering more affordable, quicker, and more convenient financial services. Compliance requirements and stricter regulations may raise operations risks and costs. The problem of cybersecurity and the risks of online fraud will continue to be serious as the bank increases its Internet presence. Also, profitability can be

jeopardized by economic slowdowns or high non-performing loan (NPL) ratios in the sector. Finally, the technological dynamism and demands of customers with immediate digital service offerings might surpass the capacity of the bank to respond without a strategic intervention.

Strength	Weakness
<ul style="list-style-type: none"> • 40+ years of trusted banking operation. • Large branch and agent banking network nationwide. • Dedicated Learning & Development Centre (LDC) for employee upskilling. • Solid brand reputation and regulatory compliance. 	<ul style="list-style-type: none"> • High cost of continuous employee training. • Limited digital literacy in rural branches. • Slower operations compared to fully digital competitors. • Heavy dependence on physical branch network.
Opportunity	Threats
<ul style="list-style-type: none"> • Rising demand for digital and mobile banking. • Expansion into unbanked and underbanked rural areas. • Partnerships with fintech to drive innovation. • LDC’s potential to build a future-ready workforce. • Green banking and CSR to boost reputation. 	<ul style="list-style-type: none"> • Intense competition from fintech and other private banks. • Regulatory changes and strict compliance demands. • Cybersecurity risks and online fraud threats. • Economic fluctuations and NPL (non-performing loan) risks. • Fast-changing customer expectations for instant digital services.

Table 3: SWOT Analysis of United Commercial Bank PLC



UNITED COMMERCIAL BANK PLC

Chapter 3: Industry Overview

3.1 Overview of the Banking Sector of Bangladesh

The banking sector in Bangladesh has become one of the most significant sectors of the Bangladesh economy and is expanding its presence through a combination of state owned, privately owned and foreign banks. Over 60 scheduled banks are currently being supervised by Bangladesh Bank, providing the services of deposits, loans, SME financing, remittance, and trade finance. Technology has recently transformed the sector; digital banking functions such as mobile apps, internet banking and agent banking have made banking more convenient and easy to access. Through these efforts, financial inclusion has greatly enhanced services to the rural and unbanked areas.

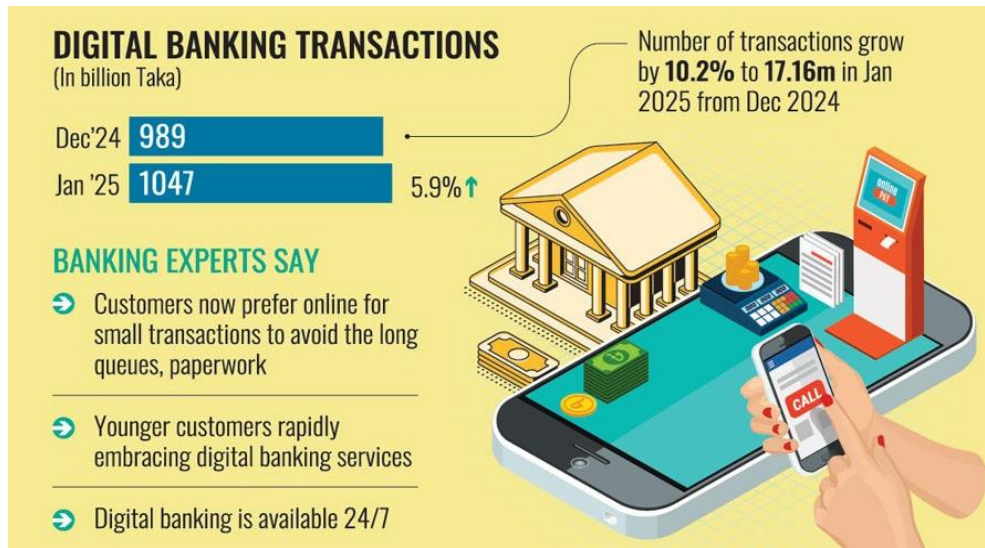


Figure 3: Situation of the Digital Banking Sector

Regulatory bodies have on the other hand been influential in the modernisation of the sector. Bangla QR, electronic fund transfer systems, and more rigid compliance frameworks have been pushing towards innovation and enhanced transparency. As the industry is confronted with such challenges as non-performing loans, the threat of cybersecurity, and the necessity to train employees to work in the digital environment, the opportunity to leverage the situation is high. As remittance inflows continue to rise, Bangladesh becomes increasingly economically active,

and more people begin to use digital services, the banking sector is gradually turned into a modern, inclusive, and technological system of financial services.

3.2 Competitive Landscape of the Industry

The competition in the banking sector in Bangladesh is very high since over 60 scheduled banks are currently running under the supervision of Bangladesh Bank. The industry consists of state owned commercial banks, commercial banks, specialized banks and foreign banks that are all after market share. Over the last few years, the private commercial banks have been highly operational with their main aim being to grow their retail and SME banking, enhance their corporate banking platforms, and invest a lot on digital transformation in order to respond to the rising customer expectations. Competition has also been heightened by the emergence of internet banking and agent banking with the banks competing to attract rural and unbanked people.

Several factors shape this competitive environment:

- **The high regulatory control** of Bangladesh Bank will provide stability and compliance at the expense of slackening the pace of innovation.
- Some banks have a **high non-performing loans (NPLs)** which puts pressure on profitability.
- **The increasing digitalization** increases the cybersecurity risk and it needs substantial investments in IT security.
- **Fintech and mobile financial services (MFS)** (e.g., bKash and Nagad) are up competing against traditional banks, particularly in digital payments and micro-loans. Irrespective of these hurdles, the industry has a number of drivers of growth.
- **Giving more people access to financial services**, as mobile applications and agent banking extend services to rural and rural regions.
- Digital banking innovations, such as mobile applications, QR payments, real-time transfers.

- **Collaboration with fintech** telecommunication, and foreign organizations in order to widen coverage and services.

- **High inflows of remittance** that pours in liquidity and opens-up new finance products.

3.3 Seasonality of the Industry

The banking sector of Bangladesh is not very seasonal as in the case of agriculture or retail, but some patterns do affect the banking operations on a year-round basis. The demand of loans and deposit will be influenced by economic conditions and this will affect the behavior of borrowing and savings which are influenced by such factors as inflation changes or changes in interest rates.

Equally, the changes in foreign remittance flows may affect the amount of liquidity and levels of transactions in banks, which are usually attributable to changes in the global economy. The banking activity is also noticeably spiked during festival and holiday seasons like the Eid, Puja and the Bengali New Year. In these periods, consumer expenditure grows, foreign remittances become higher and cash withdrawals and digital transfers are in high demand.

Changes in regulations including new banking arrangements, compliance criteria, or change of policy at Bangladesh Bank can also temporarily change the operations flow. Moreover, as with most financial institutions,, banks tend to step up marketing efforts and customer acquisition initiatives at the end of a quarter or fiscal year to achieve business objectives, and activity tends to increase during those months.

3.4 Porter's Five Forces Analysis

A Five Forces model developed by Porter is also a helpful model to comprehend the intensity of competition and forces that influence the banking industry in

Bangladesh. Through analyzing the strength of both buyers and suppliers, threat of new entrants and threat of substitutes and the rivalry of the competence, the banks such as UCB can strategically position themselves, in accordance with the market dynamics.

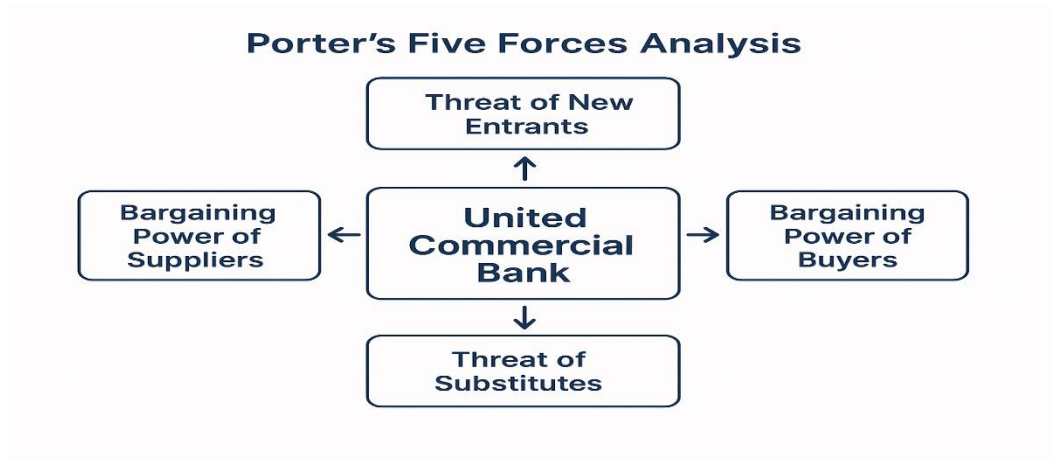


Figure 4: Porter's Five Forces Analysis of United Commercial Bank Limited

3.4.1 Threat of New Entrants: (Impact-Moderate)

Investing in the banking industry will need substantial capital outlay, adherence to the rules of Bangladesh Bank, well-developed branches and online infrastructure. Such barriers to entry make it hard to enter into the banking business. Fintechs and mobile financial services (MFS) providers are however becoming an increasing

threat with their faster and cheaper offerings. The risk posed by new banks has been medium but the risk posed by non-bank financial service providers is rising.

3.4.2 Bargaining Power of Suppliers: (Impact- Low)

Suppliers in banking business are primarily technology providers, IT infrastructure providers and external service providers. Given that there are numerous technology firms and service providers that are in competition to win contracts, banks such as UCB enjoy the benefit of selecting the most economical and efficient options. This renders the bargaining power of suppliers to be low. Nonetheless, reliance on international payment systems and telecommunication companies to deliver a portion of digital services does leave a minimal impact.

3.4.3 Bargaining Power of Buyers: (Impact- High)

There are numerous choices available to the customers nowadays with numerous private banks and fintechs vying to provide savings, loans, cards and digital services. Switching is low particularly in digital banking, which implies that customers can easily transfer to a different bank provided that they can get better rates, services or digital experiences. It provides buyers with high bargaining power and compels financial institutions such as UCB to constantly enhance the quality of services, present user-friendly digital solutions and ensure that the relationship with customers is good.

3.4.4 Threat of Substitute Products or Services: (Impact- Moderate)

The mobile financial services of bKash, Nagad and Rocket and the microfinance institutions and informal lending are substitutes to traditional banks. These substitutes are also common in rural and low income regions because they are easy to access. Nevertheless, because of the increased use of digital banking and the growth in the number of banks providing agent banking, the risk of substitutes is becoming less and less relevant, but it remains.

3.4.5 Industry Rivalry: (Impact- High)

The banking industry of Bangladesh is very competitive with more than 60 banks and emerging fintech contestants. Intense rivalry exists between commercial banks which are privately run in relation to securing deposits, loans and digital banking clients and there are regulatory constraints to opportunities of expansion. Competitors to UCB are not limited to other banks; there are mobile money platforms that control the digital transactions. Such intense competition encourages the banks to invest greater in digital services, customer experience, and employee training, such as the kind of training provided at UCB Learning and Development Centre.

3.5 PESTEL Analysis

Banking business in Bangladesh is determined by a set of external factors, which affect its development and sustainability in the long term. PESTEL analysis gives an analysis to study the political, economic, social, technological, environmental and legal forces that influence banks and their operations. Through these factors, organizations such as the United Commercial Bank are able to change their strategies, improve their competitiveness, and react appropriately to obstacles in an ever-changing financial market.

3.5.1 Political Factors

Focus on a **Digital Bangladesh** agenda in Bangladesh, with Bangladesh Bank providing support in the form of regulatory frameworks, has provided banks with a good environment to use digital services. But, there can be uncertainty caused by political changes, in particular under the existing interim government, headed by Muhammad Yunus. Such reforms as the restructuring of important fiscal institutions (e.g., the National Board of Revenue) are an attempt to stabilize the government affairs but can also lead to short-run destabilization of institutional operations.

3.5.2 Economic Factors

Economic development in Bangladesh is average and the GDP is expected to rise between 4-5 years, yet, inflation is a challenge at 10 percent in 2025. Even with these challenges, a big share of the financial transactions are cash-based and this indicates untapped potentials of digital banking services. There is high demand of digital solutions where the use of cash is still high amongst the underserved communities.

3.5.3 Social Factors

Early 2025 is the uptake period of digital, internet penetration reached 44.5, and more than 77.7 million users. Currently, connectivity is available in many households (approximately 52%), but still 50 percent of the population is not connected. The young population, growing urban middle income and the rising smart phone adoption are posing fresh customer demands and avenues of innovation that banks can exploit despite the distrust and lack of literacy.

3.5.4 Technological Factors

There is continued improvement on access to mobile and internet infrastructure. At the year 2025, it is estimated that the internet users in Bangladesh are approximately 131 million people, and the use of mobile internet is also on the rise. These advances pave the way to the growth of electronic banking. Nevertheless, the provision of equitable infrastructure in urban and rural territories is not even, which emphasizes the necessity of banks to focus on the digital inclusion strategy.

3.5.5 Environmental Factors

Although they are not directly connected to the functioning of banks, other environmental factors like natural disasters may interfere with the normal functioning of the banks. Crisis can be intervened by digital platforms. Further, Bangladesh is propelling itself towards green finance projects-banks have already begun investing in renewable energy projects, which have been backed with incentives such as low-interest refinance options provided by the Bangladesh Bank.

Digital banking is, therefore, capable of contributing to environmentally resilient finance models.

3.5.6 Legal Factors

Banking in Bangladesh is quite regulated, and the banking institutions, including United Commercial Bank, ought to follow legislation on the KYC, AML, data protection, and consumer rights. These are to be laws that create transparency, consumer protection and financial integrity. The legal climate has changed into the more dynamic operations when the interim administration concentrated on anti-corruption and governance reforms and banks must be effective and flexible to meet the new requirements. Compliance has also been targeted in risk management and reputation building as a result of the growth in audits and institutional reforms that have brought about more scrutiny. It would require in the case of UCB not only attempting to support the legal requirements but also practicing an agile promotion of internal systems, training and awareness programs which would help make all employees aware of their role in the compliance. The culture of accountability where transparency and resilience are part and parcel of the normal operation process is what is being demanded in the law. The Learning and Development department has a critical role in this environment as they provide the knowledge and skills that staff have to adjust to the changes in regulations and promote both compliance and customer confidence.



Chapter 4: Internship Activities Overview

4.1 Internship Role Overview:

I was lucky to have my internship at Learning and Development Centre (LDC) of United Commercial Bank wherein I worked in supporting employee training and development programs. My roles were to help facilitate the organization of training programs, monitoring of training sessions, gathering and assessment of feedback of the participants, as well as writing reports on the effectiveness of training. I was also involved in training the trainers and coordinators regarding administrative matters to have a smooth running of the programs and I got exposed to digital learning platforms used by the bank. This experience did not only help me develop a real-life idea about how corporate training operates within the banking field, but has also enhanced my communicative, working, and organizational analytical competencies.

4.2 Daily Tasks:

As an intern at the Learning and Development Centre (LDC) of UCB, I had a number of routine duties that assisted me in getting a feel of how a training unit in a corporate banking environment operated on a daily basis. Not only did these tasks expose me to the management of training programs but they also enhanced my skills to work with teams, organize and be consistent in a work environment.

The key tasks included:

Training Session Support: Another of my major daily duties was to serve trainers in active sessions. This including the assistance of preparing training material, arranging a presentation, recording attendance and distributing handouts or assessment forms. This assisted me in gaining additional knowledge about the way organized training programs are organized.

Recording and Keeping Day to Day: I kept record of participants attendance and updated the internal trackers. This made employee participation moderately tracked and utilized in future as a performance appraisal and feedback reporting.

Feedback Collection and Analysis: I assisted in the collection and compilation of feedback forms after every session. My tasks involved typing the answers into spreadsheets, synthesising the feedback and pointing out where improvement is necessary. This assignment provided me with actual experience in the area of performance assessment and data analysis.

Liaison with Trainers and Staff members: I would coordinate with trainers, HR officers and coordinators on a daily basis to make sure that trainings were conducted efficiently. I used to communicate updates, transfer information between teams and maintain deadlines of future programs.

Reports Preparation: I aided in the preparation of straight forward reports that outlined the training attendance, feedback, and outcome. Such reports were given to supervisors to assess the effectiveness of the sessions and make some future improvements.

Technical assistance in Digital Learning Platforms: Since UCB has already begun working on the integration of e-learning modules, I have helped to upload the content, test the LMS (Learning Management System) functionality and fix some basic problems with the participants. This was useful to me as I learned how technology is being incorporated in training today.

Daily briefings and updates: I would update my supervisor at the end of the day to report on the work done, summarize of feedbacks and any problem encountered during the day. The practice made me more accountable and kept me on track with the goals of the team.

4.3 Event-based Tasks:

Along with my routine duties, I was also tasked to do event related duties whenever special training programs or departmental projects were arranged. The given assignments helped me to leave my everyday routine, get used to new realities, and take part in large-scale events which meant teamwork and strict coordination.

Participating in these activities taught me to be more flexible, organized and be able to work under time-sensitive conditions.

Some of these tasks included:

Hoteling Training Workshops and Seminars: I helped organize training workshops through the preparation of training materials, coordination of logistics, and having all participants informed about schedules and requirements. This engagement provided me with experience on the way in which large training sessions are handled in their entirety.

Arranging Orientation Programs: I assisted in the organization of on-boarding and induction activities of new employees. I was also to prepare the welcome pack, help trainers and make sure that attendance was recorded and this helped the participants relax well into the sessions.

Dealing with Stakeholder Meetings: When it came to major LDC initiatives, I was in charge of organizing and facilitating meetings with high officials, trainers and external facilitators. I created meeting notes, recorded discussion and action points to make sure that follow-up activities will be performed successfully.

Preparation of Data to be used in training evaluation: I summarized training feedback data and performance metrics into management review format. Such reports indicated the merits and demerits of training sessions and were subsequently utilized to develop better training programs in the future.

Feedback and Reporting on the events: Recovery Following every significant training event, I gathered the feedback of the participants and produced a summary report containing major observations. This assisted the LDC team to evaluate the effectiveness of events and adjust to enhance effectiveness in the following programs.

4.4 High Priority Projects

The high priority projects that I was assigned during my internship in the Learning and Development Centre of UCB also demanded quick attention and thorough execution. These projects made me feel significant and at the same time taught me the lesson of accountability and decision making as well as how to handle responsibilities in a stressful situation. These experiences enhanced my confidence and provided me with practical experience of dealing with projects within a professional setting. The key projects that I was involved in are:

- 1. Redesigning Employee Induction Program:** I participated actively in helping redesign the induction program of the employees. It was my task to obtain responses of the previous trainees, survey current training units, and prepare recommendations on how to enhance the dynamics of the sessions and involve participants. I also provided assistance with preparing new presentations and materials, and so the new structure was guided by the HR goals as well as the organizational culture.
- 2. Digital Learning Content Development:** Being a part of the UCB push towards the digitalization process I helped develop the e-learning material within the bank internal LMS. Some of the tasks I did were training document formatting, preparing quizzes and helping instructors to transform in-classroom resources into interactive digital module. This project provided me with an insight into how conventional learning is being transformed in the banking industry into blended and online learning.
- 3. Survey on Training Effectiveness- Survey & Analysis:** I was given the task to create a survey and carry out so as to determine the effectiveness of certain training sessions. This consisted of designing feedback forms, receiving the replies of the participants, analyzing the data in Excel, and producing reports with graphic summaries in the form of charts and tabular analyses. The results would be communicated to senior trainers to demonstrate areas of improvement and strengths so that future training would be more aligned to the needs of employees.

- 4. Special Support of Leadership Workshop:** I participated in facilitating the organization of a leadership development workshop which was held in the presence of mid-level managers in the organization. I was responsible to prepare the participant lists, schedule, facilitate and record the results. The experience of high-level training events and the opportunity to observe a process of development of leadership skills in the banking sector was a result of this project.
- 5. Reporting and Documentation to senior management:** In other intensive training programs where senior management is involved, I had to work on reports that would include an overview of attendance, feedback and outcome. These reports were delivered to the department heads and senior management that assisted them in assessing training efficiency. Making these documents helped me to realize the lesson of accuracy, professionalism and keeping the records straight in a business context.



Chapter 5: Analysis

5.1 Market Analysis

- 1. Target Financial Inclusion:** United Commercial Bank (UCB) is one of the top private commercial banks in Bangladesh and it has been very keen on financial inclusion. UCB is accessing the urban and rural masses and more so the hitherto uncoverable segments of the formal banking system through its extensive bridging network and agent banking services. There are still a significant number of unbanked people in Bangladesh, and UCB has focused on financial inclusion through available savings accounts, remittance services and SME loans.
- 2. The Boldening of Digital Banking:** The emergence of digital banking in Bangladesh has opened opportunities and UCB has pursued them by investing massively on mobile and internet banking systems. The mobile app, named UCBL Connect, and the iBanking services enable customers to remotely transfer funds, pay bills, and manage the accounts. Over 77 million internet users in the country make the demand in the digital services sector grow exponentially, and the digital services offered by UCB put it in a competitive advantage over traditional banks and fintech participants.
- 3. Collaborations Fueling Growth:** UCB has formed solid partnerships to grow its services. Through partnership with the global remittance organizations like Western Union, MoneyGram and Ria UCB has emerged as a reliable source of remittance inflows which is a major foundation of the Bangladesh economy. Such partnerships result not only in the growth of transactions but also in the fact that UCB has become a well-known and reputable bank in terms of reliability and concern about its customers.
- 4. Product Diversification and System Building:** UCB has a broad range of products to satisfy different needs of customers since it is no longer concerned with retail and corporate banking but is involved in Islamic banking and SME financing. Another area the bank is developing is an ecosystem whereby the

traditional services are integrated with new digital services, such that the customers have access to both the physical branch services and the technology-driven convenience. The hybrid model enables UCB to be competitive in the market where customers demand personalized service but also digital efficiency.

- 5. Challenges and Growth Potential:** UCB, like other banks in Bangladesh has to deal with high competition, non-performing loans (NPLs) and cultural dependence on cash transactions in rural locations. Also, fintech and mobile financial services are formidable competitors as they provide more rapid and low-cost digital solutions. Nevertheless, UCB has a well-known reputation, a growing online presence, and a dedication to employee education through its Learning and Development Centre (LDC) that gives it a firm ground to continue its expansion. Having the perfect combination of innovation, compliance and customer care, UCB stands to gain power in its market presence in the next few years.

5.2 Company Level Analysis

By integrating the conventional banking potentials and the current digital transformation projects, United Commercial Bank (UCB) has positioned itself among the top outstanding commercial banks in the country of Bangladesh as a private commercial bank. The difference in UCB is that it has a two-fold vision to provide trusted banking services with its network of branches but at the same time invest in digital interface and staff training. Through its Learning and Development Centre (LDC), UCB is expanding its financial presence as well as making sure that its human resource is also competent, responsive, and in tune with the long-term objectives of the bank.

Key Strengths

- 1. Extensive Network within the country:** UCB has more than 200 branches and agent banking outlets in Bangladesh that make the bank have a direct access to both urban and rural customers.
- 2. Different Product Portfolio:** UCB has retail banking, corporate banking, SME lending, Islamic banking, remittance, and digital banking services and serves a broad market segmentation.
- 3. Digital Banking Platforms:** UCB has the UCBL Connect, internet banking, and QR-based payments, which make the company a competitor in digital banking.
- 4. Employee Development Culture:** The Learning and Development Centre offers unending training, compliance schemes and leadership development schemes that improve workforce execution.
- 5. Reputation and Trust:** UCB has high credibility among clients and regulatory authorities because it is one of the first-generation privately-held banks in the country with a history of operation of more than 40 years.

Strategic Challenges

- 1. Handling Non-Performing loans (NPLs):** UCB is not an exception and struggles with loan recovery and a steady NPL ratio as many other banks in Bangladesh.
- 2. Digital Literacy Gaps:** As UCB invests in the digital service, most customers particularly in rural locations continue to use cash transactions and have no digital awareness.

- 3. Operational Costs of Large Workforce:** It is costly to manage and continuously train thousands of employees and thus would have to invest continuously.
- 4. Fintech Competition:** Fast-rising fintech providers and mobile banking like bKash and Nagad are eating up market in digital transactions.
- 5. Cybersecurity Risks:** With the rise of digital banking, the risks of fraud, data security, and cyberattacks are becoming more and more relevant, which means that IT infrastructure and compliance will have to be heavily invested in.

5.3 Learning & Development Centre Practices Analysis:

In United Commercial Bank, Learning and Development Centre (LDC) is the core of employee development and organizational development. In my internship, I witnessed how the role of the team goes well beyond the delivery of the training sessions. They develop potential, cultivate talent and help employees to be in good positions to respond to the dynamic nature of the banking industry.

5.3.1 The Current Picture

In recent years the LDC department of UCB has grown enormously and with a distinct emphasis on the upskilling of staff at all levels, beginning with the front-line staff in rural branches and with senior managers in corporate offices. The Centre creates induction, technical training, compliance workshops and leadership development. The team operates in organized and dynamic setting, striking the balance between the old-fashioned ways of learning in classrooms and the digital medium to make it more accessible. Simultaneously, they have to balance regulation requirements, evolving banking behaviors, and increasing employee digital literacy requirements.

5.3.2 Key Drivers of Team Performance

Creation of Relevant Training Programs: The team critically evaluates the needs of employees and then creates the training modules in a way that makes the sessions practical, job-oriented and consistent with the bank objectives.

Planning Inter-departmental Co-ordination: LDC maintains strong relationships with HR, operations, compliance and IT departments so that training resolves actual problems and becomes a part of the everyday operations.

Promoting Interactive Learning: Trainers put emphasis on active learning, which involves group discussions, case studies, and practical exercises, and thus make the learning more engaging and effective.

Monitoring and Feedback Collection: The team gathers comprehensive feedback on the participants at the end of every program and uses it to assess effectiveness and implement changes.

Integrating Traditional and Digital Techniques: In addition to the classroom sessions, the LDC employs the e-learning modules, presentations, and LMS tools that enable employees to study at their paces.

5.3.3 Challenges and How They are Tackled

Staying abreast of Change: Banking laws and digital applications change rapidly. The staff members refresh training resources on a regular basis and invite external specialists when necessary.

Closing Digital Literacy Gaps: Employees in rural branches of the bank do not always cope with the use of technologies. To meet this, the LDC conducts special digital awareness campaigns and one-on-one support.

Workload and Training: The employees cannot attend long training sessions because of workload being a challenge. The LDC deals with this by providing the shorter training and online options, which are modular.

The Long-Term Impact measurement: Although immediate feedback is obtained, the evaluation of the training impact on performance in the long run can be challenging. The team collaborates with HR to monitor the performance measures over a period.

Resource Constraints: Large scale programs, which have to be organized regularly, consume a lot of resources. The Centre attempts to balance this by focusing on high-impact training and reducing costs through the help of digital means.

5.3.4 Looking Ahead

The LDC at UCB aims at developing a culture of perpetual education and not a single training. The Centre will equip employees with the skills to face the current challenges and meet future opportunities by increasing the digital learning platforms, enhancing mentorship programs, and redefining training by aligning it with the organizational strategy. It can be adjusted to, innovate and continue working well with the rest of the departments; making the workforce of UCB to be skilled, motivated and willing to perform their duties in order to provide high-quality banking services.

This practice is a differentiator in the competitive banking sector in Bangladesh. The development of people dwelt on by the LDC makes sure that the bank develops with a future-oriented workforce.

5.4 Professional Analysis

Through my internship with the Learning and Development Centre (LDC) of UCB, I learned to greatly appreciate the importance of structured training, life long learning and employee development in determining organizational success. I was engaged in coordinating training, preparing and reviewing learning materials, gathering participant feedback and supporting reporting.

These tasks have allowed me to get first hand experience of how banks can go about developing their employees in a structured ways, and simultaneously, prepare to

adapt to not only the regulative forces but the online revolution of the banking industry.

Besides the tasks, I also observed that the LDC functionality is facilitated by a high degree of collaboration with other departments, i.e., the HR, compliance, operations, and IT. The presence of such cross-functionality would guarantee the training programs not only were made practical but also linked to the long-term strategic objectives of UCB. The priorities of the feedback collection and training effectiveness measurement indicated the interest of the Centre in paying attention to constant improvement and adaptability that are the essential qualities in the highly dynamic banking environment. Also significant were the fact that the team was able to manage conflicting priorities since besides that it had to balance large scale training events with small, more specific programs without sacrificing quality and consistency.

The LDC employees were most professionally oriented, detail oriented, and malleable as far as the arrangement of the induction session of new employees and the delivery of compliance workshops are concerned. The strategy not only strengthened the performance of the employees but also the element of trust, accountability and sharing of knowledge in an organizational context.

Overall, my internship demonstrated that the UCB growth strategy is the LDC. Multi-departmental implementation and focus on employee development through systematic planning enables the formation of a skilled and future oriented workforce to increase competitive advantage of the bank. This experience not only increased my knowledge base on corporate training and HR development, but also eased me into the skill of being able to contribute about the projects which had to be coordinated, communicated and organization.



Chapter 6: Conclusion & Recommendations

6.1 Conclusion:

The Learning and Development Centre (LDC) of the United Commercial Bank was much more than an academic prerequisite by the time it came to the internship experience, which provided a useful introduction to the role of employee training and development in organizational development within the banking field. Operating on the one hand in the structured but dynamic environment of the LDC, I realized that all the activities including preparing training resources as well as gathering feedback had a sense of purpose which has a direct relation to the overall mission of the bank which is to provide excellence via a competent and able workforce.

Having observed training sessions and helped with organizing the training activities as well as writing reports and facilitating digital learning processes, I came to understand that employee development does not solely consist of the implementation of training programs but the establishment of a long-term value through the establishment of continuous learning, adaptability, and alignment with the organizational objectives. The rigorous, but adaptable nature of the LDC team provided me with direct experience in the way training programs are developed, provided, and assessed to suit changing industry and regulatory demands. The most remarkable attribute was the capability of the Centre to make cross-departmental coordination.

HR, compliance, operations and IT input were necessary in training initiatives and I observed how the LDC served as a connector to ensure all the functions come together in smooth harmony. This again solidified my belief that development of employees in the banking sector is a multi dimensional process; it cannot just be limited to technical expertise, and instead, should focus on regulatory awareness, digital literacy and effective communication. No less influential was the people-focused approach of UCB to the growth. It could be through the implementation of induction programmes to the new hires or special workshops conducted to the

managers but the focus was always on growth of talent and creation of confidence among the staffs.

This strategy emphasized the fact that employees are the most important asset of the organization in the banking industry where customer trust and effectiveness in operations matter the most. This internship, on a personal level, helped me become better at working on structured projects, improved my communication and teamwork skills, and re-evaluated my understanding of the importance of balance between planning and flexibility. Above all, it once again gave me interest in following a career in fields where development of employees, learning, and growth of human capital are key subjects in achieving sustainable success in business.

6.2 Recommendation:

Based on my day-to-day experience at the Centre, here are some honest thoughts—not complaints, but real suggestions for making things better.

1. Improve Digital Learning Integration

The Centre has started e-learning modules, but most training is still stuck in the classroom. Employees in rural branches struggle to travel to Dhaka or other central spots for sessions. Expanding digital platforms and mobile learning would make training more accessible and consistent. Things like recorded sessions, online assessments, and self-paced modules could really help. This way, everyone at every branch gets a fair shot at growth—no matter where they work.

2. Structured Feedback Mechanism for Trainees

Feedback gets collected after each training, but then... nothing really happens. There's not much follow-up to see if employees are using what they learned on the job. Adding a structured post-training evaluation—like monthly check-ins or quick surveys—could give real insights into what's working. It'd help the Centre tweak its content and focus support where it's actually needed.

3. More Mentorship Opportunities

As an intern, most learning happened through observation and just figuring things out. More structured mentorship—maybe a weekly or bi-weekly feedback huddle with supervisors—could boost the learning process. Not just for interns, but for all newbies. This would give clearer direction, space to ask questions, and help everyone align with what’s expected. Over time, it’d help build a stronger pipeline of young professionals at UCB.

4. Enhancing Resource Allocation for Rural Branches

Digital literacy is a real challenge in rural areas. While UCB is pushing for financial inclusion, rural employees need more tailored training. Simplified digital modules, on-site coaching, and “digital ambassadors” within branches could make a huge difference.

5. Promoting Sustainable Workload Distribution

Trainers and coordinators often face intense prep and long sessions, especially during peak times. Proactive scheduling and staggered timelines could help avoid overload. Encouraging cross-support between training staff and HR would balance the workload and help prevent burnout.

Summary

UCB’s Learning and Development Centre already shows professionalism and impact. But with these changes—better digital access, real feedback, hands-on mentorship, more rural support, and fairer workload—the Centre could set the standard for employee development in Bangladesh’s banking sector. Just needs a little push to go from good to truly great.

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Appendix