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Department of Higher Education  
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also finds out the effective human resource practices for retaining the competent staffs in CB Bank.

#### **4.1 Human Resource Management Practices**

This part includes the human resource management practices of CB Bank such as job analysis, recruitment and selection practices, training and development practices, compensation and benefits, performance appraisal and health and safety practices.

##### **4.1.1 Job Analysis**

At currently, there is job description in every position in every department in CB Bank. For job analysis, normally CB Bank does the following job analysis.

- 1) Need to understand what position (include duties and responsibilities)
- 2) Job activities or work load (it means that job's actual work, working condition and what the staff can perform well)
- 3) Based on staff performance appraisal (including communication, trustworthy, accountability, etc.; )
- 4) Staff/human requirements (job related education, knowledge, skills, experiences and personalities.
- 5) When Organization chart review/ re-organize.

The various job positions in CB Bank are: (1) head, risk management, (2) deputy general managers, (3) head of networking, (4) assistant general managers & manager HR division, (5) finance manager , (6) audit manager,(7) auditors, (8) manager, finance accounting, cost & audit, (9) telesales manager, (10) system engineer, (11) SME credit risk manager, (12) management associates, (13) assistant manager-corporate secretary, (14) assistant manager, loan & credit, (15) SME assistant credit risk manager, (16) business marketing assistant manager (SME department), (17) business development assistant manager (SME department) , (18) several management positions (marketing & media), (19) management trainees , (20) senior developer, IT , (21) associate, Web master/online, public relationship, (22) system analyst, (23) corporate relationship officer (team lead), (24) cash management officer (sales, service, reporting payroll), (25) manager, business development and strategic initiatives, (26) senior manager, financial institution, IBD, (27) deputy/assistant managers, finance division, (28) legal/compliance officer, (29) information security officer, (30) graphic designer analyst, (31) bank credit analyst , (32) leasing department supervisor, (33) warehouse supervisor, (34) operation support and work area management supervisor, (35) junior network engineer, (36) junior ATM technician , (37) SME senior relations assistant, (38) SME credit risk assistant, (39) SME relation assistant, (40) customers relations officer.

##### **4.1.2 Recruitment and Selection Practices**

Recruitment is the process of attracting individuals on times basis, in sufficient numbers and with appropriate qualifications. Recruitment and Selection practices in CB Bank, firstly needs and checks the manpower planning when new branch opening or launch the new products. Job analysis is the second step in compiling. After the relevant job analysis and job description have been completed, the third step is starts to advertise the vacancy announcement. Mostly vacancy announcement used to post in the CB Bank website, face book

page, journal and notice board in the CB Bank branches the whole Myanmar. For some position of senior management level, they used to announce in Singapore Straight Time.

Then, fourth step in the recruitment process in CB Bank is CV screening and once the applications have been received and analysis all CV and background to measure with copies of education certificates (degree and diploma). Some CV are rejected which is not completed with vacancy requirement. After screening step, HR department have to report to the screening list to assistant manager. Recruitment team has to submit the shortlisted ration 1/3 to 1/6 to head of department which need the vacancies. The applicants who fulfill the criteria are short listed and invite to attend the interview. Interview invitation is used by email, letter (post) and phone (the most use invitation method). Interview method used oral interview and written test for some position. Depending on the type of position, interview stage will be firstly oral interview in junior position and for manager post and up level has second interview. They must have reserve qualified candidates one or two persons for every vacancy positions. HR recruitment team has to report all selected candidates to Managing Director and HR Committee to get the approval for hired. Then, all pass candidates must be medical checkup in GEC clinic which agreement with CB Bank. The most suitable candidates informed by telephone or written confirmation are to be sent.

#### 4.1.3 Training and Development Practices

Selecting trainees are a very important decision-making for the organization. The trainees for *basic banking training course* have been chosen from all new employees or fresh graduates. Junior assistant and fresh graduates of CB Bank attend *basic training banking course* at the training school of CB Bank as the in-house training for two and half months after they have joined their occupation in CB Bank. These employees further study for next three months on-job training. After completion of their on-job training, duties and responsibilities are assigned for their employees in the branches of CB banks.

The objectives of *basic training banking courses* are:

- To know the performance and culture of CB Bank
- To improve moral principle and practical knowledge during their provisional period.

The new staffs who have banking experiences to employ in the HR department or Admin department attend the *refresher banking course* for one and half months at the training school of CB Bank.

The objective of *refresher banking courses* is:

- To improve the supervision skill and to make risk management

The employees for supervision level and after promotion stage attend *advance banking training course* for two weeks. CB Bank also offer skill development workshop programme for three days on the full time basis.

The objectives of *advance banking courses* are:

- To develop the managerial skill
- to be aware of new product and new technology development in the organization

Deputy Managers also attend further *skill development trainings* for three days on full time basis. Above training courses are compulsory for all employees. The training results are linked with the performance reviews of employees. The employees, who are awarded the first prize or second or third prize chance to attend oversea training, get promotion or pay increment. The oversea training, promotion or pay increments are also considered based on the performance reviews of employees.

Moreover, there are management capacities building courses. Local and oversea trainers offer these courses at the training school of CB Bank. The employees are sent to foreign banks for training. The foreign banks which have linked with CB Bank are OCB Bank, Bank of Bank, OCBC Bank, K Bank, UOD Bank, BDMU Bank, etc. The employees for senior management level are sent to other related banks, GIZ Foundation in Germany, workshops held by Myanmar Banking Industry by selecting employees.

***(a) Training and Development Methods***

The board of training and development selects the training methods for the training process. The board of training and development conducts both on the job training and off the job training. The bank uses Job Instruction Training (JIT) method which can provide effective training result at a relatively low cost in their training program. Depending on these advantages, the Bank used this method in Basic Training Banking Course during the employees' provisional period.

The most used training method of CB Bank is classroom based training method because it can deliver a great deal of information in relatively short time. Therefore, it is used in Basic Training Banking Course, Refresher Banking Course and Advance Course as well.

The Bank conducted the orientation to new employees. Concerning the orientation, Managing Director, Head of HR and Deputy Managing Director used this method to provide the basic information about the employment situation such as the job, departments, company policies and rules, compensation and benefit and corporate culture for new employees.

***(b) Training Course Title and Type of Training***

The training course title, number of training times and type of training are presented in Table 4.1. According to Table 4.1, there are nineteen course titles of training in CB Banks. These training courses are regular trainings or sometimes trainings.

**Table 4.1 Training Course Title and Type of Training**

<b>No.</b>	<b>Course Title</b>	<b>Frequency Per Year</b>	<b>Type of Training</b>
1	Basic Banking Training Course	2 to 7 times (regular)	In-house
2	Refresher Banking Course	3 times (regular)	In-house
3	Advance Banking Course	At least 1 time	In-house
4	General Banking Course	At least 1 time	In-house
5	Basic International Banking Course	2 times (regular)	In-house
6	Foreign Banking Course	1 to 2 times (regular)	In-house
7	Cash Counting Practice Course	2 to 3 times	In-house
8	New Products Knowledge	Frequently when new products launch	In-house
9	Basic English Course	2 times (regular)	External trainer
10	Basic English Written Course	1 to 2 times	External trainer
11	Presentation Skill	Sometimes	External trainer
12	Marketing & Customer Service	Sometimes	External trainer
13	Computerize Accounting Course	1 to 2 times	In-house

No.	Course Title	Frequency Per Year	Type of Training
14	Leadership Skill for Manager	Sometimes	External Trainer
15	Banking Law & Practices	At least 1 time	In-house
16	Internal Remittance	Sometimes	In-house
17	Cash & Currency (workshop)	Sometimes	External
18	Banking Account-Domestic (workshop)	Sometimes	In-house
19	Banking Account-Products (workshop)	Sometimes	In-house

Source: Survey data (2014)

#### 4.1.4 Compensation and Benefits

At the end of year, CB Bank pays annual bonus to workable employees depending on the performance base. CB Bank also pays the pocket money for their employees during Thingyan, Thadingyut and New Year. The employees for 15 years experiences are offered special bonus. The employees who have no absenteeism are also offered special bonus.

The employees are provided other bonus such as casual leave, medical leave, and maternity leave and leave without pay. CB Banks apply the leave policies under government labour law. CB Banks contribute social security fees for their employees. CB Banks pay insurance premium for their employees, and provide funds for employees' welfares. CB Banks arrange ferries for their employees to facilitate transportation. Moreover, CB Banks also provide meal allowance for all employees, housing allowance for employees from outside Yangon.

#### 4.1.5 Performance Appraisal

CB Bank conducts performance appraisal once a year. Currently CB Bank uses top down performance appraisal approach. There is a performance review system for the budget year of 2015-2016. The provision for 360 degree system is made by using vertical and horizontal marking systems.

For the performance appraisal, the employees are assessed by the following factors.

- (1) Favourable performing for responsibilities
- (2) Competency
- (3) Trustworthy
- (4) Acquiring knowledge
- (5) Hard working
- (6) Creativity
- (7) Compliance of disciplines
- (8) Servicing for social welfares
- (9) Favorable social dealings
- (10) Leadership

The employees are given total one hundred marks based on service years, education qualification, and marks of performance appraisal. Performance appraisal is conducted by HR Head and Performance Review Section Head in accordance with various positions. The employees can propose the training and salary increase to their line managers during the performance appraisal. The employees who get highest marks and the employees who get



lowest marks are discussed by human resource department and retaking marks them. Other employees are conducted random checking by HR department.

#### 4.1.6 Health and Safety Practices

CB Banks provide masks for all employees of cash department. CB Bank feed milk and banana to employees during the time of return home. Employees are also provided with vitamin and mineral supplement drugs. CB Banks put fire breaking tools at the departments, buildings, and branches of CB Banks according to the system of fire fighter department. Fire alarms are installed in CB Banks and fire alarm tastings are conducted. First Aid Box is put for employees at HR department and first aid trainings are provided. The past control is made once a month for the various branches and departments. Indoor plants are put in the various branches of CB Banks. GEC Clinic and Worker Hospital are linked for the employees who were taken ill. CB Banks are endeavoring their services, products, management structure in order to meet international standards. CB Banks are implementing HR new system during 2015-2016.

#### 4.2 Effective Human Resource Practices

This section includes analysis on working experience, recruitment practices, training practices, performance appraisal practices, rewards and benefit practices, health and safety practices.

##### 4.2.1 Working Experience

Working experience of respondents is divided into six groups: one to six month, seven to twelve months, thirteen to eighteen months, nineteen to twenty four months, twenty five to thirty months and thirty one to thirty six months. Number of respondents by their working experience is shown in Table 4.1.

**Table 4.1 Working Experience**

Experience (Months)	Frequency	Percent
1-6	8	19.5
7-12	5	12.2
13-18	4	9.8
19-24	6	14.6
25-30	3	7.3
31-36	15	36.6
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

As shown in Table 4.1, the most dominant group is thirty one to thirty six months experience which is composes of 36.6 % of respondents. The second largest group is one to six months experience which is 19.5 % of respondents. Other 14.6 % of respondents are nineteen to twenty four months experience, 12.2% of respondents are seven to twelve months experience and next 9.8% of respondents are thirteen to eighteen months experience. Their working experience can reflect motivation and performance of their work. Moreover, it can be said that CB Bank can retain competent employees for long term.

## 4.2.2 Analysis on Recruitment Practices

This part includes the chance to ask work related information, knowing the duty and responsibility of job before selection, and matching the job with stated in job description.

### 4.2.2.1 Chance to Ask Work Related Information

The chance to ask work related information about the applied job is presented in Table 4.2. According to Table 4.2, in terms of the chance to ask work related information about the applied job, 63.4 % of respondents have chance to ask work related information and 36.6 % of respondents have no chance. It can be assumed that most respondents have chance to ask work related information in the recruitment practices.

**Table 4.2 Chance to Ask Work Related Information**

Chance	Frequency	Percent
No	15	36.6
Yes	26	63.4
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

### 4.2.2.2 Knowing Duty and Responsibility of Job before Selection

The knowing the duty and responsibility of job before selecting to respondents is described in Table 4.3. According to Table 4.3, 87.8% of respondents know the duty and responsibility of job before selecting to respondents, and 12.2% of respondents don't know the duty and responsibility of job before selecting to respondents. It can be implicit that the majority of respondents know the duty of job before selection to them in the recruitment practices.

**Table 4.3 Knowing Duty and Responsibility of Job before Selection**

Knowing	Frequency	Percent
No	5	12.2
Yes	36	87.8
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

### 4.2.2.3 Matching Job with Stated in Job Description

The matching the job with stated in job description after selection the respondents is shown in Table 4.4. According to Table 4.4, 95.1% of respondents can match their jobs with stated in job description when they are selected, and 4.9% of respondents don't match their jobs with stated in job description. Therefore, it can be found that that the majority of respondents can match their jobs with stated in job description. Thus, it can be said that the selection practices of CB Bank can motivate employees' performance.

**Table 4.4 Matching Job with Stated in Job Description**

<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
No	2	4.9
Yes	39	95.1
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

### 4.2.3 Analysis on Training Practices

This part includes the getting training for respondents to do their job well, using systematic training programme, on-the job training, off-the job training, improving the work abilities, skills when respondents finished a training programme.

#### 4.2.3.1 Getting Training

The getting training for respondents to do job well is analyzed in Table 4.5. According to Table 4.5, 95.1% of respondents get the training they needed to do job well and 4.9% of respondents don't get the training they needed to perform the job.

**Table 4.5 Get Training to do Job Well**

Description	Frequency	Percent
No	2	4.9
Yes	39	95.1
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be set up that that the majority of respondents get the training they needed to do job. Thus, it can be believed that the training practices of CB Bank can enhance employees' skills and knowledge.

#### 4.2.3.2 Using Systematic Training Programme

The using of systematic training programme for respondents is described in Table 4.6. Concerning the using of systematic training programme, 95.1% of respondents answered that CB Bank used the systematic training programme and 4.9% of respondents said that it didn't use the systematic training programme.

**Table 4.6 Using Systematic Training Programmes**

<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
No	2	4.9
Yes	39	95.1
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be concluded that the majority of respondents assume that CB Bank uses the systematic training programme. Thus, it can be believed that these training programmes can develop employees' performance.

#### 4.2.3.3 Conducting on-the-Job Training

The conducting on-the-job training of CB Bank for the respondents is presented in Table 4.7. According to Table 4.7, 97.6% of respondents said that most of the training programme was conducted on-the-job and 2.4% of respondents answered that most of the training programme was not conducted on the job.

**Table 4.7 Conducting on-the-Job Training**

<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
No	1	2.4
Yes	40	97.6
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be found that that the majority of respondents believed that CB Bank conducts most of training programme on-the-job. It can be said that on-job training can benefit CB Bank in saving money.

#### 4.2.3.4 Conducting off-the-Job Training

The conducting off-the-job training of CB Bank for the respondents is shown in Table 4.8. According to Table 4.8, 68.3% of respondents said that most of the training programme was conducted off-the-job and 31.7% of respondents answered that most of the training programme was not conducted off the job.

**Table 4.8 Conducting off-the-Job Training**

<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
No	13	31.7
Yes	28	68.3
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be found that that the majority of respondents believed that CB Bank conducts most of training programme off-the-job.

#### 4.2.3.5 Improving Work Abilities and Skills after Finishing Training

The improving work abilities and skills of employees after finishing a training programme are described in Table 4.9. According to Table 4.9, 97.6% of respondents said that they had improved work abilities and skills after finishing a training programme and 2.4% of respondents, only one employee answered that he had not improved work abilities and skills after finishing a training programme.

**Table 4.9 Improving Work Abilities and Skills after Finishing Training**

<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
No	1	2.4
Yes	40	97.6
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be found that that the majority of respondents believed that the training programme can improve their abilities and skills.

#### **4.2.4 Analysis on Performance Appraisal Practices**

This part investigates the factors such as:

- (a) Performance appraisal method is accurate and reflect performance,
- (b) Performance evaluation system is fair or equal
- (c) Promotion is based on appraisal results.

According to the research results, it is found that all respondents said that the performance appraisal method of CB Bank is accurate and can reflect employees' performance. Moreover, it is found that the performance evaluation system of CB Bank is fair or equal. The management of CB Bank considers the promotion of employees based on their appraisal results.

#### **4.2.5 Analysis on Rewards and Benefits Practices**

This part includes the fair wages for responsibilities, knowing criteria used to decide pay increase, providing meals for lunch, getting bonus, and providing health care.

##### **4.2.5.1 Fair Wages for Responsibilities**

The fair wages for responsibility of employees is explained in Table 4.10. According to Table 4.10, 97.6% of respondents said that they got the fair wages for their responsibilities and 2.4% of respondents, only one employee answered that he did not get fair wages for his responsibilities.

**Table 4.10 Fair Wages for Responsibilities**

<b>Description</b>	<b>Frequency</b>	<b>Percent</b>
No	1	2.4
Yes	40	97.6
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be assumed that the majority of respondents understood that the wages that they received are fair for their responsibilities. This increases employees' motivation and also achieves high level productivity.

##### **4.2.5.2 Knowing Criteria Used to Decide Pay Increase**

The information about knowing criteria used to decide pay increase is described in Table 4.11. According to Table 4.11, 92.7% of respondents assumed that they knew criteria

used to decide pay increase and 7.3% of respondents answered that they did not know criteria used to decide pay increase.

**Table 4.11 Knowing Criteria Used to Decide Pay Increase**

Description	Frequency	Percent
No	3	7.3
Yes	38	92.7
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be assumed that the majority of respondents implicit that they know criteria used to decide pay increase. CB Bank should inform the information about the criteria used to decide pay increase to all employees.

#### 4.2.5.3 Providing Meals for Lunch

The providing meals for lunch to employees of CB Bank are analyzed in Table 4.12. According to Table 4.12, 92.7% of respondents said that CB Bank provided meals for lunch to employees and 7.3% of respondents answered that CB Bank did not provide meals for lunch to employees.

**Table 4.12 Providing Meals for Lunch**

Description	Frequency	Percent
No	3	7.3
Yes	38	92.7
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be assumed that the majority of respondents implicit that CB Bank provides meals for lunch to employees. Rewards and benefits practice concerning providing meals for lunch of CB Bank can improve the image of bank than other banks.

#### 4.2.5.4 Getting Bonuses Fairly

The getting bonus fairly for employees of CB Bank is presented in Table 4.13. According to Table 4.13, 97.6% of respondents said that they got bonus fairly and 2.4% of respondents, only one respondent answered that he did not get bonus fairly.

**Table 4.13 Getting Bonuses Fairly**

Description	Frequency	Percent
No	1	2.4
Yes	40	97.6
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be assumed that the majority of respondents understood that they get bonus fairly from CB Bank. Getting bonus fairly for employees can increase employees' motivation and finally achieve high level performance.

#### 4.2.5.4 Providing Health Care

The providing health care for employees of CB Bank is described in Table 4.14. According to Table 4.14, 97.6% of respondents said that CB Bank provided health care for employees and 2.4% of respondents, only one respondent answered that CB Bank did not provide health care for employees. Therefore, it can be assumed that the majority of respondents understood that they get health care from CB Bank.

**Table 4.14 Providing Health Care**

Description	Frequency	Percent
No	1	2.4
Yes	40	97.6
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

#### 4.2.6 Analysis on Health and Safety Practices

This part includes the setting safety programme for job, having a physical fitness programme, teaching equipments used in job related, regular evaluation to safety programme.

##### 4.2.6.1 Setting Safety Programme for Job

According to research results, all respondents answered that CB Bank sets safety programme for the job. The safety programme of CB Bank includes providing mask, feeding milk and banana during the time of return home, providing vitamin and mineral supplement drugs, putting fire breaking tools, installing fire alarm, conducting fire alarm testing, putting first aid box, providing first aid training, and linking with worker hospital.

##### 4.2.6.2 Having a Physical Fitness Programme

The physical fitness programme of CB Bank is explained in Table 4.15. According to Table 4.15, 92.7% of respondents said that CB Bank had the physical fitness programme for their employees and 7.3% of respondents answered that CB Bank did not provide the physical fitness programme. Therefore, it can be assumed that the majority of respondents understood that there is a physical fitness programme in CB Bank.

**Table 4.15 Having a Physical Fitness Programme**

Description	Frequency	Percent
No	3	7.3
Yes	38	92.7
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

##### 4.2.6.3 Teaching Equipment Used in Job Related

The teaching equipment used in job related is described in Table 4.16. According to Table 4.16, 90.2% of respondents said that CB Bank taught the equipment used in job related

to employees and 9.8% of respondents answered that CB Bank did not teach the equipment used in job related to employees. Therefore, it can be assumed that the majority of respondents understood that CB Bank teaches equipment used in job related to employees. These practices can facilitate employees to do their job well.

**Table 4.16 Teaching Equipment Used in Job Related**

Description	Frequency	Percent
No	4	9.8
Yes	37	90.2
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

#### 4.2.6.3 Regular Evaluation to Safety Programme

The regular evaluation to safety programme of CB Bank is described in Table 4.17. According to Table 4.17, 95.1% of respondents said that CB Bank made regular evaluation to safety programme and 4.9% of respondents answered that CB Bank did not make evaluation to safety programme.

**Table 4.17 Regular Evaluation to Safety Programme**

Description	Frequency	Percent
No	2	4.9
Yes	39	95.1
<b>Total</b>	<b>41</b>	<b>100</b>

Source: Survey Data (2014)

Therefore, it can be assumed that the majority of respondents believed that CB Bank conducts evaluation to safety programme. These practices can improve management decisions and thinking.

## 5. Conclusion

This chapter presents the findings based on analysis on human resource management practices of Co-operative Bank Ltd. The suggestion based on findings and need for future research is explored.

### 5.1 Findings

This study investigated and analyzed 41 employees who are administrative staff from CB Bank Head Office which is located in Latha Township, Yangon. The main purpose of this study is to identify the HRM practices used in CB Bank, and explore the effective human resource practices for retaining the staffs in CB Bank.

Recruitment and Selection practices in CB Bank, firstly needs and checks the manpower planning when new branch opening or launch the new products. Second step is job analysis and job description. The third step is to advertise the vacancy announcement. Then, fourth step in the recruitment process is CV screening. After screening step, HR department have to report to the screening list to assistant manager. Interview invitation is used by email, letter and phone. Depending on the type of position, interview stage will be firstly oral



interview in junior position and for manager post and up level has second interview. HR recruitment team has to report all selected candidates to Managing Director and HR Committee to get the approval for hired. Then, all pass candidates must be medical checkup. The most suitable candidates informed by telephone or written confirmation are to be sent.

The trainees for basic banking training course have been chosen from all new employees. The new staffs to employ in the HR department or Admin department attend the refresher banking course. The employees for supervision level and after promotion stage attend advance banking training course. Deputy Managers also attend further skill development trainings. The oversea training, promotion or pay increments are also measured based on the performance reviews of employees.

CB Bank pays annual bonus to employees depending on the performance base and pays the pocket money to their employees during Thingyan, Thadingyut and New Year, offer special bonus based on 15 years work experiences. CB Bank provides casual leave, medical leave, and maternity leave and leave without pay for employees, contribute social security fees, pay insurance premium for their employees, provide funds for employees' welfares, arrange ferries for their employees to facilitate transportation and also provide meal allowance, and housing allowance for employees.

CB Bank performs performance appraisal once a year and uses top down performance appraisal approach. For the performance appraisal, the employees are assessed by twenty factors. Performance appraisal is conducted by HR Head and Performance Review Section Head in accordance with various positions.

As the health and safety practices, CB Bank provides masks for employees of cash department, feeds milk and banana, provides with vitamin and mineral supplement drugs, puts fire breaking tools at the departments, buildings, and branches of CB Banks, installs fire alarm,

Concerning the **working experiences** of employees in CB Bank, the most dominant group is thirty one to thirty six months experience and the second dominant group is one to six months experience and the third dominant group is nineteen to twenty four months experience. The maximization of working experience of employees can reproduce motivation and performance of their work. Moreover, it can be assumed that CB Bank can maintain competent and skilled employees for long term.

Regarding the **recruitment and selection practices**, this study analyses the chance to ask work related information, the knowing the duty and responsibility of job before selection, and matching the job with stated in job description. According to research results, most respondents have chance to aks work related information about the applied job. Besides, the majority of respondents know the duty of job before selection to them. Moreover, most respondents can match their jobs with stated in job description. Thus, it can be believed that the recruitment and selection practices of CB Bank can stimulate employees to enter the job and retain in the job.

With regard to **training practices**, this study observed getting training to do job well, using systematic training programme, on the job training, off the job training, improving the work abilities, skills when respondents finished a training programme. According to the findings, most respondents get the training they needed to do job. Thus, it can be supposed that the trainings can benefit employees' knowledge, skills, abilities and competence. The majority of respondents believe that CB Bank uses the systematic training programmes. Thus, it can be concluded that these systematic training programmes can increase employees' proficiency in their specific fields.

Moreover, it can be found that that the most respondents believed that CB Bank conducts most of training programmes on the job and also create off the job training. Both trainings must be suitable for the job requirements. Since the majority of respondents believed that the training programmes can improve their abilities and skills, the management of CB Bank should evaluate these training programmes regularly to control as needed.

Concerning the **performance appraisal practices**, this research investigates based on the facts such as accurate performance appraisal method, fair and equal performance evaluation system and promotion. According to the research findings, it is found that the performance appraisal method of CB Bank is accurate and can reflect employees' performance. Moreover, it is seen that the performance evaluation system of CB Bank is fair or equal. And, the management of CB Bank decides the promotion of employees based on their appraisal results.

Regarding the **rewards and benefits practices**, this study observed the fair wages for responsibilities, knowing criteria used to decide pay increase, providing meals for lunch, getting bonus, and providing health care. According to the research outputs, most employees recognize that the wages are fair for their responsibilities. Fair wages increase employees' motivation and also achieve high level outputs and efficiency. The majority of respondents understood that they know criteria used to decide pay increase. However, top management of CB Bank is needed to inform the information about the criteria used to decide pay increase to all employees. According to the findings, CB Bank provides meals for lunch to employees. Most respondents understood that they get bonus fairly from CB Bank. Getting bonus fairly for employees can enhance employees' motivation and attain high level performance. Moreover, the majority of respondents believe that they get health care from CB Bank.

Concerning the **health and safety practices**, this study focuses on the setting safety programme for job, having a physical fitness programme, teaching equipments used in job related, and regular evaluation to safety programme. According to research findings, all respondents believed that CB Bank sets safety programme for the job. These safety programmes are providing mask, feeding milk and banana for employees, providing vitamin and mineral supplement drugs, putting fire breaking tools, installing fire alarm, putting first aid box, and providing service of linking with worker hospital. In health and safety practices, many respondents understood that CB Bank arranges physical fitness programme. Most respondents recognize that CB Bank teaches equipments used in job related to employees. These health and safety practices can facilitate employees in their various departments. Moreover, CB Bank conducts evaluation to safety programme. This can improve management planning decisions for safety practices.

## 5.2 Suggestion and Recommendation

The CB Bank is taking a systematic approach toward human resource management practices but in order to improve the employee motivation and to retain competent employees in job.

Based on the findings of this study, the following factors are needed to consider for increasing employee satisfaction level, for retaining employees in job and thereby improving their performance.

- (1) It should maintain the forms of job description and job specification in every position in every department in CB Bank in accordance with current situations.

- (2) It should give more emphasis on further training courses which can get competitive advantages for CB Bank than basic training banking courses, refresher banking courses, advance banking courses, skill development trainings.
- (3) It should develop other training and development methods because employees prefer systematic training programmes and believe improving work abilities and skills when they finished a training programme.
- (4) It needs more attractive and incentive compensation systems since employees are always happy for increasing salary and bonus.
- (5) It needs to more recognize employees' good performance and responsibilities should be matched their skills and abilities.
- (6) Employees should be notified that the promotion is based on their appraisal results. By doing so, employee can be more activated at work.
- (7) The procedures of promotion should be transparent and clearly understood by all employees.
- (8) It needs to give more attention to the opportunities for advancement of employees.
- (9) It needs to more provide better working environment and accommodation. By doing so, employees can be more convenient and effective in working.

### **5.3 Needs for Further Research**

This research aims to explore the HRM practices used in CB Bank and explore the effective human resource practices for retaining the staffs in CB Bank in Yangon, Myanmar. Although there have been rapid development and expansion of banking industry in Yangon and other cities recently, the findings of this study are limited by the practices of CB Bank and results from 41 administrative staffs of CB Bank in Yangon. This research only considers the concepts of human resource management practices such as job analysis, recruitment and selection, training, performance appraisal, rewards and benefits and health and safety practices.

If the study can include the relationship between human resource practices and employee satisfaction, the quality of research will be greatly enhanced. The findings are only based on 41 administrative staffs. If the study can use a large sample size of employees, the research findings will be improved. The comparison the human resource management practices with those of other competitors of banks will also be more beneficial in measuring the impact of firm performance. Since employee motivation and employee retention are continual processes and need to be sustained and developed as individual and organizational factors changed over time, the study needs to be periodically conducted.

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## A Study on the Effectiveness of Opening Branches of Global Treasure Bank

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### Abstract

As the development of banking sector increases, extending branches become a necessity for the effectiveness of customer services in competition with other banks. This paper intends to find out the effectiveness of opening branches in Global Treasure Bank Public Co., Ltd. The objectives of the study are to identify the process of opening branches of Global Treasure Bank Public Company Limited and to analysis the effectiveness of opening branches of Global Treasure Bank Public Company Limited. This study is done by descriptive method and linear regression models to study the effectiveness of opening branches of Global Treasure Bank. Until now, GTB has opened 107 branches across the country and provided employment opportunities accordingly. It is clear that opening branches helps to make faster economic transactions which contribute the progress of the economy of the country as a whole. Besides, the income of GTB increases along with the opening of a new branch. Branches are generally authorized to conduct the full range of banking activities, including the acceptance of deposits and making of loans, as well as providing traditional banking services. Branches also participate in short-term lending to commercial enterprises and the financing of business development. On the other hand, the increasing number of bank branches provides the convenience of internal remittance services. So, opening branches is the most popular means for modern banking. It was found that opening bank branches at suitable locations can offer better and greater facilities and services to the customers as well as the benefits for the stakeholders.

**Key words:** Banking Sector, Effectiveness of Opening Branches, Descriptive Method, Linear Regression Analysis, Employee Opportunity, Business

### Introduction

The banking sector is one of the most vital sectors for the economic development of a nation. Its importance as the lifeblood of economic activity, in collecting deposits and providing credits to states and people, households and business is undisputable. In all economic systems, banks have the leading role in planning and implementing financial policy. Accordingly, the banking sector now plays a significant role in improving the social economic wellbeing of the country through mobilization from saving, investment, setting the price and keeping financial assets, monitoring borrowers, managing financial risk and organizing the payment system in the economy.

Today, financial-service facilities are usually established for the convenience of customers. Customers want to be able to access their checking and savings accounts and access loans at a time and place that conveniently answers their daily needs. "Convenience" has meant location. Businesses and households have preferred to buy the services supplied by a financial firm located in the same community or neighborhood rather than from a financial institution situated across town, in another region, or country.

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According to the Financial Institutions of Myanmar Law 1990, private banks were allowed to provide the financial services to the general public. To introduce the private banking system in Myanmar, relating to Financial Institutions of Myanmar Law classified the types of financial institutions such as; the Commercial Banks, the Investment (or) Development Banks, the Finance Companies and the Credit Societies.

After private banking system was introduced in 1992, there were (15) private banks in the country. There were many foreign representative offices in Yangon before 2000. In 2010 July, the four new banks, backed up by the powerful business groups were founded. Their capital bases were strong compared to some existing private banks. Along with the change of political system in March of 2011, the scenario of banking system has also changed. Four new private banks have been added to the list of banks in the financial system. There were (28) representative offices already in the system at that time. Current Myanmar banking industry consists of the Central Bank of Myanmar, the State –owned banks, domestic private banks, foreign representative offices and branches of foreign banks.

Like financial system in developing countries or transition economies, banking sector plays a major role in Myanmar financial sector. Currently there were 23 private commercial banks operating in Myanmar. These private banks carry out their operations through a network of over eight hundreds branches across the country. Faced with competitive pressures, banks are challenged to increase not only their share of market but also their share of the customers. Myanmar banking industry has been facing high level of competitive pressures from both inside and outside of the country. Banks in the industry now turn their attention to build sound network for their survival.

The banking industry is highly competitive with banks not only competing among each other; but also non-banks and other financial institutions (Kaynak and Kucukemiroglu, 1992; Hull, 2002). Many private banks build their networking by opening branches in order to extend the reach of their services to different locations. It means that branch can offer different services to customers in more productive way. The bank customers of all around the country get better services and greater facilities under the branch banking system.

The branch banking includes actions such as making withdrawals, making deposits, cashing checks, opening checking and saving accounts. The central location of the bank may be too far away to visit, and the branches of the bank will provide all the necessary services on may need. Various branch banking services provided to customer are easy to understand and are improved one to get competitive advantage. It increases the availability of convenience of services to customers, because branch banks are large enough to support a full menu of services in each branch office. Therefore, the assessment of effectiveness of opening branches will be needed and this study is conducted for the Global Treasure Bank Public Co., Ltd. This study will improve our understanding of how the growing of branch network can make it convenient to serve distant customers.

### **Aim**

The aim of this study is to determine the effectiveness of opening branches of Global Treasure Bank Public Company Limited.

### **Research Material and Method**

This study is based on the secondary data and information received from reliable sources of the internal data of Global Treasure Bank. Descriptive methods and statistical linear regression models are used to study the effectiveness of opening branches of Global Treasure Bank. Basically, the time series data of profit, deposit, loan and remittance income of Global Treasure Bank are used to fit the models. Regression analysis is applied to carry out the best

fitted regression model to determine the effectiveness of opening bank branches Global Treasure Bank.

### **Literature Review**

Literature review is primarily based on some texts and reference books from Management Studies of Department in YUE library. Internet website is also supplemented for conducting literature review. Literature review is done based on the previous MBA Thesis. Some of them are related to different fields of study in some private banks. There are three papers presented by MBA participants – A Study on Marketing Mix of Myanmar Apex Bank in Yangon, A Study on Banking Development in Myanmar, and A Study on Customer Relationship Management (CRM) Practices of Banking Industry in Myanmar.

#### **1. Brief History of Bank**

Wealth compressed into the convenient form of gold brings one disadvantage. Unless well hidden or protected, it is easily stolen. In early civilizations a temple is considered the safest refuge; it is easily stolen. In early civilizations a temple is considered the safest refuge; it is a solid building, constantly attended, with a sacred character which itself may deter thieves. In Egypt and Mesopotamia, gold is deposited in temples for safe-keeping. But it lies idle there, while others in the trading community or in government have desperate need of it. In Babylon at the time of Hammurabi, in the 18<sup>th</sup> century BC, there are records of loans made by the priests of the temple. The concept of banking has arrived. From the 4<sup>th</sup> century BC, Banking activities in Greece were more varied and sophisticated than in any previous society. Private entrepreneurs, as well as temples and public bodies, undertook financial transactions. They took deposits, made loans, changed money from one currency to another and tested coins for weight and purity. They even engaged in book transactions. Moneylenders could be found who would accept payment in one Greek city and arranged for credit in another, avoiding the need for the transport or transfer large numbers of coins. During this period, there was similar evidence of the independent development of lending of money in ancient China and separately in ancient India.

Rome, with its genius for administration, adopted and regularized the banking practices of Greece. By the 2<sup>nd</sup> century AD a debt could officially be discharged by paying the appropriate sum into a bank, and public notaries were appointed to register such transactions. The collapse of trade after the fall of the Roman Empire made bankers less necessary than before, and their demise was hastened by the hostility of the Christian church to the charging of interest. Usury came to seem morally offensive. In 12<sup>nd</sup> – 13<sup>rd</sup> century AD, the Christian prohibition on usury eventually provided an opportunity for bankers of another religion. European prosperity needed finance. The Jews, barred from most other forms of employment, supplied this need.

The Bardi and Peruzzi families were dominant in Florence in the 14<sup>th</sup> century and established branches in other parts of Europe to facilitate their trading activities. Florence was well equipped for international finance thanks to its famous gold coin, the florin. First minted in 1252, the florin was widely recognized and trusted. It was the hard currency of its day. In the 1340s, Edward III of England was engaged in the expensive business of war with France, at the start of the Hundred Years' War. He was heavily in debt to Florence, having borrowed 600,000 gold florins from the Peruzzi and another 900,000 from the Bardi. In 1345 he defaulted on his payments, reducing both Florentine houses to bankruptcy.

Perhaps the most famous of the medieval Italian banks was the Medici bank; set up by Giovanni Medici in 1397. The Medici had a long history as money changers. He expanded the scope of the business and established branches of the bank as far north as London. While

the Medici bank extended the usual loans to merchants and royals, it also enjoyed the distinction of being the main banker for the Pope. Papal business earned higher profits for the bank than any of its other activities and was the main driving force behind the establishment of branches in other Italian cities and across Europe.

The transformation from moneylenders into private was a gradual one during the 17<sup>th</sup> and 18<sup>th</sup> centuries. In England it was achieved by various families of goldsmiths who early in the period accepted money on deposit purely for safe-keeping. Then they began to lend some of it out. Finally, by the 18<sup>th</sup> century, they made banking their business in place of their original craft as goldsmiths.

In 1671 the BancoGiro was established to solve problems encountered by the earlier Bancodella Piazza di Rialto, which had got into trouble through the making of unsecured loans. Its debtors included the Venetian government. The BancoGiro was founded on the principle that the government's credits accepted payment in the form of credit with the new bank. In solving an existing problem, this also provided new opportunities.

Venice now has a mechanism for raising public finance on the basis of guaranteed credit. The logical extension of this concept is a national bank, established in some form of partnership with the state. The earliest example is the Bank of Sweden, founded in 1668 and today the world's oldest surviving bank. It is followed before the end of the century by the bank of England, originally a joint-stock company which began its existence in 1694 by arranging a loan of £1,200,000 to the government. During the 18<sup>th</sup> century the Bank of England gradually undertook many of the tasks now associated with a central bank.

During the 20<sup>th</sup> century, developments in telecommunication and computing resulting in major changes to the way banks operated and allowed them to dramatically increase in size and geographic spread.

## **2. Definition and Function of Bank**

A bank is authorized by a government to accept deposits, pay interest, clear checks, provide loans and to act as an intermediary in financial transactions, and provide other financial services to its customers. A bank is a financial intermediary that creates credit by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial system and influence on national economies, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity, banks are generally subject to minimum capital requirements based on international set of capital standards, known as the Basel Accords.

A bank can be defined in terms of (1) the economic functions it performs, (2) the services it offers to its customers, or (3) the legal basis for its existence. Certainly banks can be identified by the functions they perform in the economy. They are involved in transferring funds from savers to borrowers and in paying for goods and services. Historically, banks have been recognized for the great range of financial services they offer- from checking and debit accounts, credit cards, and savings plans to loans for businesses, consumers, and governments. However, bank service menus are expanding rapidly today to include investment banking, insurance protection, financial planning, advice for merging companies, the sale of risk-management services to businesses and consumers, and numerous other innovative financial products. Banks no longer limit their service offerings from traditional services but have increasingly become general financial-service providers.



Banks are the principal source of credit for millions of individuals and families and for many units of government (school districts, cities, countries, etc.) When businesses and consumers must make payments for purchases of goods and services, more often than not they use bank-supplied checks, credit or debit cards, or electronic accounts accessible through a website, cell phone, or other networks. And when they need financial advice, it is the banker to whom they turn most frequently for counsel. More than any other financial-service firm, banks have a reputation for public trust. A bank is any business offering deposits subject to withdrawal on demand (such as by writing a check, swiping a plastic card through a card reader, or otherwise completing an electronic transfer of funds) and making loans of a commercial or business nature (such as granting credit to private businesses seeking to expand the inventory of goods on their shelves or purchase new equipment). Banks today provide hundreds of different services to millions of people, businesses, and governments all over the world. And many of these services are vital to our personal well-being and the well-being of the communities and nations where we live.

Another feature of financial intermediation is of particular importance—the credit function. Because depository institutions aggregate financial resources redistribute them primarily through lending, and usually receive the proceeds of the lending as lendable deposits, the total available amount of credit in the banking system can increase exponentially, far beyond the simple aggregation of capital. In other words, banks accept deposits, which are then turned over as loans, which then reenter the banking system as deposits of the borrowers— and those deposits are turned over as loans to other borrowers. The deposits and loans are represented by book entries in the system itself.

### **3. Reason behind Branching's Growth**

There are many causes for the rapid growth in branching. One factor has been the exodus of population from cities to suburban communities, forcing many large downtown financial firms to either follow or lose their mobile customers. The result has been the expansion of branch offices and automated tellers, radiating out from downtown areas like the spokes of a wheel. Failures have also spawned branching activity as healthier institutions have been allowed to take over sick ones. Business growth, too, has fueled the spread of branching; the credit needs of rapidly growing corporations necessitate larger and more diversified leading institutions that can reach into many local markets for small deposit accounts and pool those funds into large- volume loans.

Banks may invest offshore for greater growth and profit opportunities, to capitalize upon competitive advantages, to follow or lead clients, to manage risk and for other reasons, such as domestic or foreign regulation. Once a decision has been made to expand abroad, the intending multinational banking must decide on the form its expansion will take and the strategies it will employ.

The central location of the bank may be too far away to visit, and the branches of the bank will provide all the necessary services one may need. Branch banking provides various services to customer are easy to understand and are improved one to be in competition. It increases the availability of convenience of services to customers, because branch banks are large enough to support a full menu of services in each branch office.

### **4. Advantages of Branch Banking**

Branching organizations often buy out smaller institutions, converting them into branches and concentrating the industry's assets into hands of fewer firms. However, there is little or no evidence that this necessarily lessens competition. Customer convenience seems to improve because more services are available at every branch location and branching areas tend to have more offices per unit of population, reducing transactions costs for the average customer.

Financial – service facilities are usually established today for the convenience of customers. For example, customers want to be able to access their checking and savings accounts and access loans at a time and place that conveniently answers their daily needs. For most of the history of financial – service providers, “convenience” has meant location. Businesses and households have preferred to buy the services supplied by a financial firm located in the same community or neighborhood rather than from a financial institution situated across town, in another region, or country.

Branch banking is the act of doing one’s banking business at a location that is separate from the bank’s central business location. Many large and small banks use branch banking in order to extend the reach of their services to different locations in a community, state or country. Smaller branches are also less expensive to operate, and often easier for customers to access, while providing all of the features of a larger bank. Today, branch banking can take place at a number of different locations, and many banks build individual branch locations that are independent of other businesses. In general, most of the services offered at a large bank can be completed at a branch banking location. The branch banking that can take place includes actions such as making withdrawals, making deposits, cashing checks, opening checking and savings accounts.

### **Analysis on Effectiveness of Opening Branches of Global Treasure Bank**

#### **1. Capital of Global Treasure Bank**

The time series data of the capital of Global Treasure Bank from 1995-96 to 2014-2015 is presented in Table (1) by no. of share and value. This table is extracted from the internal capital data of the global treasure bank.

**Table (1) Capital condition of Global Treasure Bank**

<b>Year</b>	<b>No. of Share</b>	<b>Value (Kyats in Million)</b>	<b>Year</b>	<b>No. of Share</b>	<b>Value (Kyats in Million)</b>
1995-96	1058.00	529.00	2005-06	4790.00	2395.00
1996-97	1262.00	631.00	2006-07	8836.00	4418.00
1997-98	1362.00	681.00	2007-08	11606.00	5803.00
1998-99	1362.00	681.00	2008-09	17186.00	8593.00
1999-00	1402.00	701.00	2009-10	24176.00	12088.00
2000-01	1450.00	725.00	2010-11	35188.00	17594.00
2001-02	1514.00	757.00	2011-12	52159.00	26079.50
2002-03	1620.00	810.00	2012-13	70000.00	35000.00
2003-04	2712.00	1356.00	2013-14	90008.00	45004.00
2004-05	4000.00	2000.00	2014-15	108306.00	54153.00

Source: Global Treasure Bank

According to the Table (1), the number of share of Global treasure bank is generally increased from starting period 1995-1996. The highest no. of share of Global treasure bank is 108306.00 in 2014-2015 and the lowest no. of share of Global treasure bank is 1058 in 1995-1996. The no. of share and the value of capital are generally increasing year by year. One main reason is that banking sector is the backbone of the economy and plays a vital role for financial development. So the majority of people are making investment in banking sector more and more.

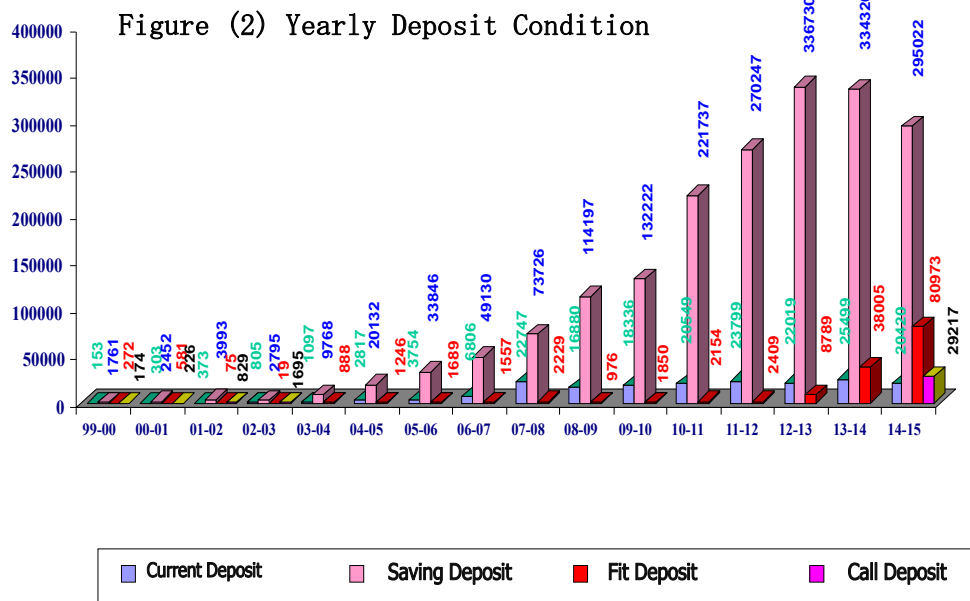
## 2. Deposit Condition of Global Treasure Bank

The bank aims to provide as many financial services as possible for the convenience and satisfaction of bank's customers. Starting from its establishment, the bank gradually offers its financial services to customers. Deposit condition is one of the service factors of the Global Treasure Bank. Currently, there are four deposits available in Global Treasure Bank. They are current deposit, saving deposit, fixed deposit and call deposit. It is clear see that bank deposit of Global treasure bank which has increased from year to year in mentioned below.

**Table (2) Deposit Condition from 1999 to 2015**

Types of Deposit	End 1999-2000	End 2006-2007	End 2014-2015
Deposit	(Kyats in Billion)	(Kyats in Billion)	(Kyats in Billion)
(a) Current	0.15	6.8	20.42
(b) Saving Deposit	1.76	49.13	295.02
(c) Fixed Deposit	0.27	1.55	80.97
(d) Call Deposit	0.17		29.21
Total	2.36	57.49	425.63

Sources: Global Treasure Bank



In Figure easy to see that the total deposit amount of Global Treasure Bank is suddenly increased year by year after opening the bank. According to the four type of deposit, this figure gives the information that the saving deposit is more than the other three type of deposit because it spike (bar) is at the top of the year by year comparing with other deposit. So, that can be concluded that Global Treasure Bank's customers prefer the saving deposit service.

### 3 Providing Loan to Economic Sector

Loans of personal banking include overdraft, hire purchase, Easi credit, gold financing, loans, economy financing and trade facility. Loans of business banking include overdraft, economy financing, pledge, loans, gold financing and trade facility. Global Treasure bank serves loan service to various economics sector. There are seven type of economic sector to serve the loan service. They are Live Stock & Fisheries, Industry, Trading (Local), Transportation, Construction, Servicing and General Sector. The providing loan to various types of economic sector is shown in Table 3.

**Table (3) Loans Provided to Various Types of Economic Sector**

		Livestock & Fisheries	Industry	Trading	Transportation	Construction	Services	General	Total
1999-00	Limit	1100	653	172	1308	600	192	96	4121
	%	31.13	1.85	4.87	37.01	16.98	5.44	2.72	100
2000-01	Limit	1967	106	556	1278	318	130	9	4364
	%	45.07	2.42	12.75	29.27	7.29	2.99	0.21	100
2001-02	Limit	4830	135	876	1147	255	196	92	7531
	%	64.13	1.80	11.63	15.23	3.38	2.61	1.22	100
2002-03	Limit	6627	121	915	919	83	212	182	9059
	%	73.15	1.33	10.10	10.14	0.92	2.35	2.01	100
2003-04	Limit	10771	216	2702	1229	126	271	480	15795
	%	68.19	1.37	17.10	7.78	0.80	1.72	3.04	100
2004-05	Limit	13888	378	3958	1275	280	328	863	20970
	%	66.23	1.80	18.87	6.08	1.34	1.56	4.12	100
2005-06	Limit	25417	561	5858	1735	348	347	1230	35496
	%	71.60	1.58	16.50	4.89	0.98	0.98	3.47	100
2006-07	Limit	31563	1025	9085	1617	540	543	2009	46382
	%	68.05	2.21	19.59	3.48	1.17	1.17	4.33	100
2007-08	Limit	52146	956	15297	3186	779	962	5519	78845
	%	66.14	1.21	19.40	4.04	0.99	1.22	7.00	100
2008-09	Limit	59646	1214	22067	2754	1177	850	6599	94307
	%	63.24	1.29	23.40	2.92	1.25	1.22	7.00	100.32
2009-10	Limit	65200	1394	27443	2502	1913	610	13893	112955
	%	57.72	1.23	24.30	2.22	1.69	0.54	12.30	100
2010-	Limit	96854	1621	44825	2794	11451	7206	22348	187099

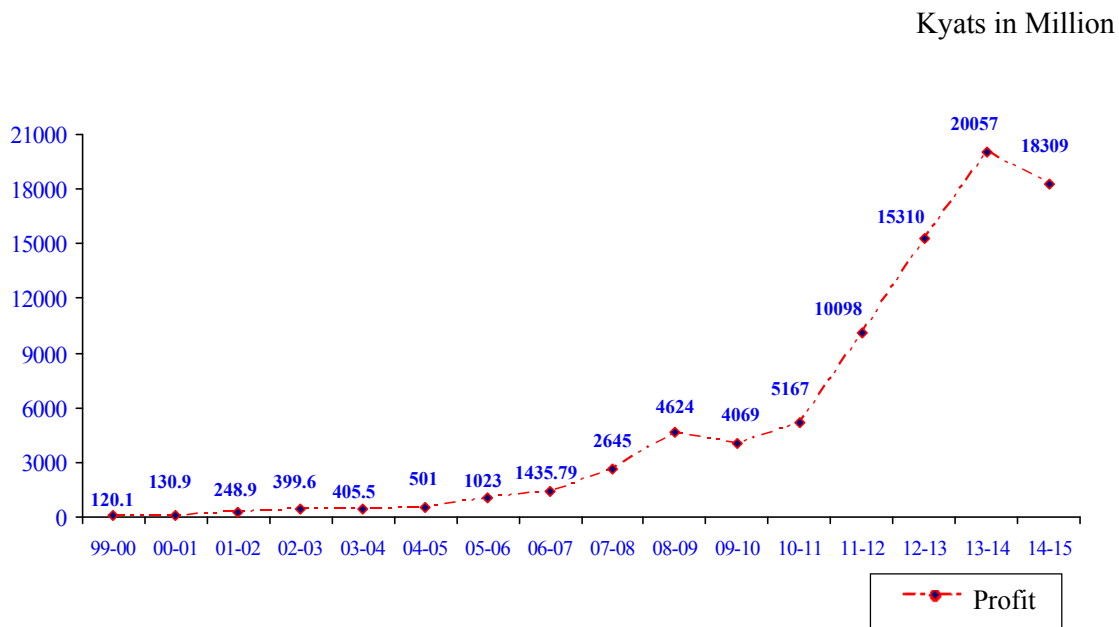
		Livestock & Fisheries	Industry	Trading	Transportation	Construction	Services	General	Total
11	%	51.77	0.87	23.96	1.49	6.12	3.85	11.94	100
2011-12	Limit	100644	2567	70427	6797	31223	8220	24872	244750
	%	41.12	1.05	28.77	2.78	12.76	3.36	10.16	100
2012-13	Limit	107354	2407	98059	8324	34335	14973	34772	300224
	%	35.76	0.80	32.66	2.77	11.44	4.99	11.58	100
2013-14	Limit	118733	1196	112514	9742	31818	20798	39912	334713
	%	35.47	0.36	33.62	2.91	9.51	6.21	11.92	100
2014-15	Limit	111589	624	119525	8666	35943	21404	55567	353318
	%	31.58	0.18	33.83	2.45	10.17	6.06	15.73	100

Sources: Global Treasure Bank

#### 4 Profit Condition of Global Treasure Bank

The profit condition of Global Treasure Bank is shown in Figure 3.

Figure (3) Profit Condition of Global Treasure Bank



#### Inferential Analysis

One of the basic functions (or) factors in the development of economic theories is the grouping relationships to form a model. The number of relationship included in an economic model depends on the objective for which the model is constructed and the degree of explanation that is being sought. In some real world problems, basic statistical tools of bivariate relationship were developed. This subsection is the estimated simple linear regression models of profit, deposit, and loan of the Global Treasure Bank. The independent variable that is no. of opening branches are used to each model to obtain the better picture of the