

INTERNSHIP REPORT ON

**“Measuring of Employee Satisfaction of Customer Service
Department in Bank Asia Limited”**

(A study on Satmasjid Road Branch)





BUS 400

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**“Measuring of Employee Satisfaction of Customer Service Department in
Bank Asia Limited”**

(A study on Satmasjid Road Branch)

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Certificate of Approval

This is to certify that the internship report titled “Measuring of Employee Satisfaction of Customer Service Department in Bank Asia Limited, Satmasjid Road Branch” is the bona fide record as the report is done by Anika Binte Seraj, ID No: 13204072, as a partial fulfillment of the requirement of B.B.A. degree from BRAC University.

The report has been prepared under my guidance and was carried out successfully.

.....

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Abstract

This report is prepared on the basis of my three-month practical experience at Bank Asia Limited, Satmasjid Branch. The banking sector is always considered one of the most fundamental sectors for the economy to be able to function. Bank Asia Limited is one of the reputed Private Commercial Bank in Bangladesh whose mission is to bring a high quality service to the customers as well as to participate in the growth and expansion of our national economy.

During my internship period in Satmasjid Branch, I was assigned to the Customer Service Department. The customer service department is the department in which the first interaction between the customer and the bank takes place. Since, first impression is the long lasting impression so the quality, response time, customization of this department is very important.

The aim of the report is to determine some of the parameters which can be used to measure the Employee Satisfaction of the Customer Service Department of Bank Asia Limited, Satmasjid Road Branch. This department plays an important role in providing quality service to its customers. Mainly this research report is aimed at identifying some of the factors which affect the job satisfaction of the employees in this department. The factors are linked with bonus, extensive training program facilities for the employees, working environment, salary, recognition, soul and nature of the work, delegation of authority, managers, and relationship with co-workers, promotion, and job security. The result of the research also specify that the employees from Customer Service Department of Bank Asia Satmasjid Branch are moderately satisfied with their job. But then again after knowing the scenario of Bank Asia Limited, Satmasjid Road Branch in terms of their employee satisfaction I pointed out some findings of that branch and then recommended some solutions to those findings, to my point of view which I think would improve the environment of the organization if implemented. Lastly, I gave the sources from which I took all the information and then the appendix part.

Introduction

Mostly through the word 'bank', we can effortlessly understand that the economic association deals with money. But there are different categories of banking concern like Fundamental banks, Profitable banks, Reserves banks, Investment banks, Manufacturing banks, Cooperative banks etc. But once we use the word 'bank' without any preface, or essential, it refers to the 'Commercial banks'. Commercial banks are the tonality providers to the economy of a country. And Bank Asia is one of the reputed Private Commercial Bank in Bangladesh.

As a requirement for the Bachelor of Business Administration Degree, I was required to complete this internship course of study. An internship program is essential for every student, especially for the students of Business Administration, which supports them to distinguish the authenticity. This is why students attend an internship during the last phase of the bachelor's degree to start a career with some practical experience. It was a pleasure for me getting elected to work as an Internee in Bank Asia Limited, Satmasjid Road Branch, and that I was assigned to work on the 'Customer Service Department'.

The focus of this study is on employee satisfaction of the Customer Service Department of Bank Asia Limited, Satmasjid Road Branch. So, here I determined the parameters by which we can measure the employee satisfaction and the factors that influence satisfaction. If the external customers or clients are to be kept pleased and satisfied, then it is very important to keep the internal employees in the customer service department satisfied and content first. This is because a satisfied employee will be more productive and motivated to provide better customer service. As it is the customer service department that directly deals with customer needs and requirements, and also since it is the department in which the first interaction between the customer and the employee takes place so it becomes very much vital to leave an admirable impression on the customers. And for that to happen it is necessary to keep the employees content, driven and enthused. For instance, a satisfied customer will come again to make an inquiry to any bank related matters. Without any hesitance, a pleased customer will come again in contact with the employee from the customer service department regarding to make any query to bank related issues. Meanwhile, if the employees in the customer service

department are dissatisfied and discontented with their job and not showing any efficiency or productivity in the workplace while serving the clients, then this activity or behavior will put a negative impression on customer satisfaction. 'Job satisfaction' in an employee leads to the achievement of the desired organizational goals. An empowered and happy employee who have more positive and enthused feeling about the job or more sense of fulfillment in terms of their work will feel good about his/her job and attract more customers by a welcoming and kind manner. While an unhappy and displeased employee leads customers to leave. The way a satisfied and loyal employees work it lead towards profitability and help the organization to achieve its goals. Moreover, customers mostly rely on the employee's behavior. So, for example if a customer is happy with the employee's service then he/she would encourage other people to the same bank, called 'word of mouth' which will lead Bank Asia to profits. Thus, it is important to identify some of the factors that affect employee satisfaction and trying to sustain that and absence of such factors may lead an employee dissatisfied with the organization.

Problem Statement

Since my major is Human Resource Management, so I had this desire to do my internship in HR department and internship report on HR implications of Bank Asia, but as I got elected in Satmasjid road branch where they have no HR department (which is in Corporate Branch) and was assigned to the Customer Service Department of Satmasjid branch where I wasn't able to fully gain HR theoretical knowledge and activities. So, according to me I think if I was in HR department I could have acquired practical understanding of the modern business world and could have related with my courses.

Purpose of the Study

The internship program is an obligatory requirement for the students who wish to be a B.B.A graduate from Brac University. I was assigned to Customer Service Department of Bank Asia Limited, Satmasjid Branch for the period of 3 months internship program. The purpose of the study was to determine the parameters that can be used to measure the employee satisfaction in this particular department, the factors that creates employee satisfaction as well as to generate a thorough understanding of the workplace relationship, performing of the activities, engaging oneself in the working environment to be familiar with the culture of the corporate world, to understand and analyze the activities in Customer Service Department, and also to gain theoretical knowledge about the activities and functions in this department.

Timeline

My internship program in the Customer Service Department of Bank Asia Limited, Satmasjid Road Branch was for three months period. Therefore, my internship report was conducted within this timeline.

Limitations

Even though the officers were very cooperative, but sometimes there were times when they were too busy to find some time to give me the information behind their regular activities and also since, they were dealing with money related activities in a very competitive environment so they kept certain information confidential.

Since, I had to prepare this report all by myself, I faced some constraints during the period of my internship and the constraints are as follows:

1. The employees were unable to provide all the necessary information due to company policy.
2. Shortage of time: I had to complete this report within a shorter period. Due to less time it was very difficult to collect all the information which is required to gain a proper and complete insight.
3. Busy working environment: There were times when the officials were unable to provide information due to tremendous work load.
4. Due to short tenure of the internship program, I was unable to compare the Customer Service Department of Bank Asia Limited, Satmasjid Branch with other branches of Bank Asia which would have been helpful to obtain a complete insight.
5. Insufficient data: I was unable to gather some desired information due to confidentiality.
6. Due to lack of time, the sample size is also very small which may not represent all the other employees of other Customer Service Department of Bank Asia Limited.

Literature Review

Over the last many years, several studies have been done with an attempt to classify and to find out the factors that affect job satisfaction. There are lot of work on the topic of job satisfaction in banking sectors which discloses that it reduces absenteeism and turnover. Literature review explains the studies done by others on employee satisfaction. Some of the factors and determinants are discussed in the literature. Here, I tried to explain all the studies done by others that I have found related to my topic. The main focus of this part is to highlight the factors that depends on employee satisfaction, the factors that others have already talked about.

According to Abdullah et al (2010), he considered some factors such as promotion, acknowledgement of work, employee loyalty which have a positive impact on employee satisfaction, but mainly he found wages as the main factor for job satisfaction. In addition, Calisir (2010) stated that encouragement from supervisors and salaries are the most vital factors of employee satisfaction. Similar to Calisir, Hunjra (2010) indicated that there is a positive and meaningful relationship between the management behavior and employee satisfaction, which includes leadership, supervisory support and independence positions. Moreover, Smith (2009) and Romel (2017) observed that there is a connection between employee satisfactions and to how the overall working environment or the condition functions. They think comfortable and suitable working environment leads to an increase in employee satisfaction. Romel (2017) also stated that employees prefer to work near their co-workers and that working for a long time with these co-workers brings a sense of mutual cooperation, which is there in the banks. Employees seem to be more supportive, caring and cooperative with one another in the workplace and that being comfortable and having helpful colleagues brings positive impact on employee satisfaction. Furthermore, Romel (2017) believes that good supervision is also one of the most important factor in employee satisfaction. And that when employees get good supervisory support and cooperation from their manager or sub-manager they feel more motivated to work effectively and efficiently. Whereas, Akbar et al (2011) said employees who are given more power and authority, feels a sense of fulfillment & contentment and this leads to employee satisfaction. Besides, Seema et al (2013) said factors like performance appraisal techniques, relationship with other colleagues, working environment, grievance handling and safety provisions contributes toward employee satisfaction.

Methodology

This part of the report contains which data sources I have used to gather all the related information about Bank Asia Limited and their activities. They are as follows:-

Primary data:-

- Discussion with the officials in the Bank Asia Limited, Satmasjid Road Branch.
- Direct involvement in the customer service department activities.
- Observation: noticing the behavior, the working process and activities of the employees in the customer service department and how they handle customer queries.
- Informal conversation both with the employees and the customers.

Secondary data:-

- The internet as general sources of information
- Online data from the website of the Bank Asia Limited.
- Relevant Journal, Articles and Research papers from the internet.

Primary sources: In order to collect the primary data for measuring the employee satisfaction of customer service department I have carried out a Qualitative Research (subjective analysis). Through interviews and personal observation I have acquired my information. Starting from survey questionnaire and one-to-one interview I have tried to gather necessary information for my internship report. To better understand their satisfaction level I asked them to fill out a survey questionnaire, using the five points Likert scale: 1) Highly satisfied, 2) Satisfied, 3) No satisfy nor dissatisfy, 4) Dissatisfied, 5) Highly dissatisfied. The questions were formed to identify the various variables contributing in Employee Satisfaction.

Hypothesis

The main focus of this part is to talk about the dependent and independent variables. The social reality and social expectation for most individuals is to spend the major part of their life in work. Knowing why individuals work and how much they are satisfied with their work has been a subject of interest, for many years. (Hoshi, February, 2014). Job satisfaction is dependent on several factors which lead to the achievement of the desired result. Some of the factors which depends on employee satisfaction are: payments/ salary, the soul and nature of the work, enhance of job safety, physical condition, structure of the organizational culture, relationship with colleagues, performance evaluation and appraisal, supervisory support, flexible and etc. During my three months internship program in the Customer Service Department of Bank Asia Limited, Satmasjid Road Branch, the factors that I have noticed through personal observation and one-to-interview, that depends on employee satisfaction, I will be focusing on them only. The following are the dependent variables:

1) **Payments:** Payment or salary is a crucial factor that has a significant impact on employee satisfaction. It is something for which an employee would be convinced to commit his/her time and work with salary. By having a one-to-one interview with the employees in this department I got a knowledge that they are paid reasonably and are moderately satisfied with the payment and bonuses they receive. Moreover, they get yearly bonus plus festival bonus. Here, the profit sharing that is given to the employees, is used as a mechanism to reward high performance and the bonus given to each employees vary based on their performances. Besides, they were moderately pleased with the salary and incentives.

2) **Working environment and condition:** If the work place that employees are performing their job is not up to the standard and not suitable enough, no employees would be motivated and interested to stay and concentrate on their work properly. The soul and nature of the working environment and condition of this branch is quite pleasant. The employees from this department are not only satisfied with the friendly and positive working environment but satisfied and content with the overall environmental facilities. For instance, they are pleased with the quality of air and temperature, with the design of the building, lightening, safety provisions, and etc. Through a one-to-one interview I can apprehend that the working environment and condition gives them a sense of fulfillment and serenity and also enjoyment in terms of their work. One of the officers also said that the working conditions are

comfortable and suitable for them to work Therefore, the favorable conditions in this branch have a positive effect on the level of employee satisfaction with their job. Job satisfaction is connected to how the working environment meets the individual employee's demands. (Smith, 2009, as cited in Hoshi, February, 2014). Thus, through their welcoming and admirable working style it be stated that the employees are satisfied.

3) **Supervisory support**: Supervisory support from managers and supervisors plays a vital role in employee satisfaction. Through personal observation and in-depth interview with the employees from this department, it can be indicated that they have the freedom to express their ideas to their supervisors and get cooperation and necessary support from supervisors and managers. Such behavior and cooperation not only gives them a sense of personal fulfillment and contentment but also makes them loyal towards their job. In addition, the employees are often asked by their supervisors to participate in operations related decisions, and also provide opportunity to suggest improvements in the way things are done here. The three of the officers that I shared the department with mentioned, that the support and backing they get from sub-manager and manager helps them to work effectively and efficiently. Supervision is without question, one of the most important factors related to job satisfaction, which is correlated with factors that are also important in assessing job satisfaction level of bank. (Romel, 2017). Thus, it can be stated that the employees are moderately satisfied with their support from manager and supervisors.

4) **Relationship with colleagues**: Relationship and communication with colleagues is an important determinant of job satisfaction. Bank Asia Limited, Satmasjid Road branch has a very friendly and cooperative co-workers. Not only is the relationship between the employees in customer service department are supportive or helpful, but the relationship with the colleagues from other departments are also sociable and accommodating. Suffice, it to say even the bonding between the employees and managers are also understanding and supportive. Moreover, there is a statistically positive association between the relationship with colleagues and job satisfaction in this branch. It is quite clear that the employees here are not only comfortable in working with their peers or subordinates, but working with the colleagues for so long brings a sense of mutual cooperations to them as well. For example, one of the officers from this department stated that such friendly working environment gives them a sense of belongingness and a positive emotional state to carry on with their activities.

5) **Performance appraisal and training facilities:** Job satisfaction has a statistically positive association between performance appraisal and extensive training facilities. Bank Asia Limited, Satmasjid Road Branch conducts extensive training facilities for the employees in Customer Service Department, in all aspects of quality. The trainings are usually held on Saturdays at the Lalmatia branch, where a day long training session takes place. Some of the trainings that are being given to the employees of this department are: Training on AML & CFT, Accounting Systems in Banks & Preparation of Credit Proposal, Prevention of Money Laundering and Combating Financing on Terrorism, Workshop on SBS, Business English & Writing Skills, and Workshop on BACH, BEFTN & RTGS Operations, Computer Literacy, and Agent Banking & NPL Management. One indication which can be specified that the employees are satisfied with their job is that, they themselves sometimes ask for trainings from Sub-Manager. This is one of the signs that the employees have the thirst and enthusiasm to strive for better skills, and enhance for better performance. Through surveying them it can be quantified that formal training programs are conducted to teach new skills and techniques, that they need to learn in order to perform their job intensely.

On the other hand, the appraisal system in this branch is growth and development oriented. Through their responses, it can be comprehend that the employees are provided performance based feedback & counselling, and that the appraisal system has a strong influence on them. Besides, they also stated that the objectives of the appraisal system are clear to them and such facilities given to them not only leads to employee commitment, but they are more likely to have a satisfactory and positive attitude toward their work.

There are also some of the other factors that are dependent on employee satisfaction. They are: Employees feel comfortable talking with their senior management or supervisor regarding job content, they are comfortable in working with the corporate culture and finds it suitable in working with this style, moderately satisfied with the working hour, acknowledgement of work, and having performance evaluations done by their supervisor being fair and based on performance standards gives them a sense of self-actualization.

Employee satisfaction can impact on employee morale, turnover, absenteeism, and pro-social behavior which can be critical for bank's success. Moreover, a satisfied employee thinks that he/she is providing a valuable service to their customers and making contributions to the

overall success of the bank. And such can be stated by observing the actions of employees from this department.

Findings

While preparing this internship report and evaluating the data, I have acknowledged some major findings. After working here for three months and observing the daily activities in this branch I have identified some necessary findings. And they are as follows:

- The number of employees in this department is only three. So, in cases of huge work pressure or rush hour it becomes quite difficult for the employees to tackle this problem and finish their important work within the deadline. And if any of the employee is on leave due to sick leave or any other personal issues, this increases the work load for other employees and this sometimes leads to customer disappointment due to delay of work.
- Less number of ATM booths: The number of ATM booths of Bank Asia Ltd in Dhaka is very low. This becomes quite displeasure for both the customer and the bank. Displeasure for the customers in a sense is that sometimes they have to travel a lot just to use a specific ATM booth of Bank Asia Ltd. And displeasure for the bank is that they stay in behind the competition compared to other banks. So, in order to subsist in the rivalry Bank Asia Ltd ought to have more ATM booths.
- Sometimes the connecting web or the internet facility of Bank Asia slows down. There have been some cases where the employees faced difficulties to input the information online due to server problem or disruption in connecting to the web of Bank Asia. This also adds to customer dissatisfaction because, if the data or information is not posted into the online monitoring system of Bangladesh Bank then the customer cannot release or ship goods. And due to poor internet server, employees sometimes cannot tell the customers their required amount of balance in their account or any of their important inquiries. This not only leads to customer dissatisfaction but employee dissatisfaction as well.
- The employees are sometimes not satisfied with the management, regarding the amount of work they have to do. In addition, they put up with a lot of difficulty to

apply for the annual leave (LFA), even though they do apply for the leave a long back before the due date.

- Credit card service: The employees in the customer service department do not have the permission and authority regarding credit card facilities. The corporate branch and dhanmondi branch have the access to credit card facilities. For example, when a customer comes to the customer service department of Satmasjid Road Branch to take a bank statement of their credit card or to ask the minimum due of their credit card, the employees in this department fails to provide such services. This creates one form of dissatisfaction among the employees in this department as they cannot issue credit card cheque book, or give bank statement of credit card to that customer.
- An increase in payments: Even though the employees are moderately satisfied with the salary or payments, but according to them a little bit of an increase in salary would have been more pleasing and content. Therefore, in their point of view since they do a lot of work they deserve a bit more raise in salary
- Moreover, the employees from the customer service department also added that the trainings that are being provided to them should be made more interesting and thought-provoking.

Conclusion

Every bank has their unique working style and usp that sets them different from those of other banks. Some banks wishes to develop quicker and attain some long range mountains of growth while some cannot. Bank Asia Limited is the third generation bank that also contributes to the socio-economic development of the country. Even though Bank Asia Ltd has some issues that are needed to be resolved. But it is progressing in a greater pace with a greater prospect to move towards success. Internship program is mandatory for the BBA students and in order to acquire theoretical knowledge and getting the idea of the corporate world it is necessary for us to go through this academic experience. This program gives us the prospect to have some real-world knowledge, so that we can relate to the theories and reality. Throughout the three months of an internship program it is not possible to drive to the wisdom of each activity of customer service department because of time limitation and confidentiality. Therefore, the objectives of internship program have not been fulfilled with complete satisfaction. Last but not the least, highest effort has been given to achieve the aim of the internship program.

I think this report may show a guideline to BANK ASIA LIMITED for future planning and successful operation to accomplish goal in the competitive business environment.

Significance of the study

The significance of the study was mainly to understand the variables that are dependent on employee satisfaction. The aim was to get a better insight and some proper understanding of the dependent and independent variables. And to measure which factor or parameter impact on employee satisfaction mostly. While preparing and analyzing the report I have found that the employees in Customer Service Department are mostly satisfied with the Relationship with colleagues and also, that a little bit of a raise in salary would have given them more pleasure, though they are moderately satisfied and happy with the working environment.

Recommendation

Here, in this part I came up with some necessary recommendation ,which Bank Asia Ltd, Satmasjid Road should follow in order to move towards success:-

- Recruitment of more employees: I have found that Bank Asia Limited, Satmasjid Road Branch should increase their number of employees. Due to increasing work pressure or absence of some employees in the customer service department, it puts extra load on other employees. Thus, they cannot give proper attention to their clients. The branch should increase their staff according to customer demand.
- Bigger office space: The bank authority needs to rent a bigger office space for both the employees and for the interns. Moreover, there is not enough space for the interns in the customer service department. Since, the interns are always assigned in the customer service department of this branch, which has no facility of working out suitably for both the interns and employees due to shortage of space. Thus, it would be helpful and comfortable for both the groups if the bank can introduce workspace.
- .Pursuing attractive advertisement campaign: To build a strong image and reputation among current and potential customers, Bank Asia Ltd should focus on advertising campaigns. So, that it can reach a wider array of customers.
- Improvement of web connection: Some major problems lies within the online service, that prevents the Customer Service Department of Bank Asia Ltd, Satmasjid Road Branch from getting more positive responses from its customers. Likewise, server problem or slow web connection makes it difficult for the employees to give postings in their system timely. Thus, Bank Asia IT division still has several areas having some scope for further improvement.
- The branch needs to have the capability about the power system and internet connectivity for diminishing the service down time.

Appendix

The survey questionnaire is a part of the Internship course, as a part of a BBA program. As a requirement of the course I conducted this survey on “Measuring of Employee Satisfaction of the Customer Service Department of Bank Asia Ltd, Satmasjid Road Branch” on the employees of the customer service department itself. Using the five points Likert scale I asked them to fill out the survey.

1) How satisfied are you with the working environment?

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied.

2) How satisfied are you with the welfare facilities provided to you people by the organization?

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

3) I experience personal growth such as updating skills and learning different bank related activities.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied.

4) How satisfied are you with the information you receive from management on what is going on in the company?

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied.

5) The organization conducts extensive training programs for its employees in all aspects of quality

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied.

6) Training needs are identified through a formal performance appraisal mechanism.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

7) Training techniques are matter-of-fact

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

8) Employees are provided performance based feedback and counselling

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

9) Appraisal system has a strong influence on individual and team behavior

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

10) Employees are asked by their superiors to participate in operation related decisions.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

11) Employees are allowed to take decisions related quality matters.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

12) In your organization compensation is decided on the basis of competence or ability of an employee.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

13) In your organization, profit sharing is used as a mechanism to reward higher performance.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly

dissatisfied

14) I have a generally positive attitude toward holding positions of authority over me.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

15)I like being assertive, active, and protecting team members of my work group.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

16) I am very much dedicated and look forward to perform day to day tasks and duties.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

17) Employees are recognized as individuals.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

18)When a customer is dissatisfied I have the authority to correct their problem.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

19) My organization recognize and acknowledge my work.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied.

20) Promotion motivates me more.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

21) Customer satisfaction motivates me more.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

22) Employees have a friendly relationship together.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

23) My manager has friendly manner with the employees.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

24)The organization provide satisfactory salary according to my work

a)Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

25) How satisfied are you with the working hour?

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

26) The crowd branch makes me stressful.

a) Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

27) Environment is so important for me

a)Highly satisfied, b) Satisfied, c) No satisfy nor dissatisfy, d) Dissatisfied, e) Highly dissatisfied

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