

 **Bank Asia**

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Inspiring Excellence

Internship Report

On

“Employees’ Job Satisfaction of Bank Asia Mohakhali Branch”

Submitted By:

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Submitted To:

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Letter of Transmittal

November 29, 2018

To

Mr. Mohammad Atiqul Basher

Lecturer

BRAC Business School

BRAC University

Subject: Submission of Internship Report

Dear Sir,

With due respect I beg to state that I'm submitting my internship report on 'Employees' job satisfaction of Bank Asia Mohakhali branch' and also I would like to thank you for your guidance and support though out the course of preparing the report.

I'll be very grateful if would be kind enough to receive my internship report that I've tried my best to prepare.

If you have any query regarding my report I would be pleased to answer them.

Sincerely Yours,

NaziaTasnim

ID- 14304001

Letter of Endorsements

This is to ensure that Nazia Tasnim, ID: 14304001, BBA Program, BRAC Business School, BRAC University has done this report on “Employees’ job satisfaction of Bank Asia mohakhali branch” to complete BBA internship program. I acknowledge this report as a final internship report.

I wish all achievement and prosperity of her career and life.

Mohammad Atiqul Basher

Lecturer

BRAC Business School

BRAC University

Acknowledgement

I would like to start off by giving my solemn thanks to Almighty Allah for giving me the strength and the aptitude to complete my internship report in due time. This report is the outcome of many people's help and contribution. I am thankful to them for providing me with their thoughtful guidance and suggestions.

I would like show my deep gratitude and cordial thanks to my instructor Mr. Mohammad Atiqul Basher, lecturer of BRAC Business School who helped me by giving me his valuable advice and time during this period. His constant guideline throughout the whole period of internship was invaluable as it helped me making my internship report preparation process a lot easier.

My sincere gratitude goes to my supervisor Mr. Zunaid Faisal Khan Chowdhury, First Assistant Vice President and the rest of Bank Asia Mohakhali branch for helping me learn about banking during this course of three months and assisting me with information for my report.

Executive Summary

Banking sector is considered as one of the most fundamental sectors for the economy of a country to be able to function. In order to attain progress in commercial as well as industrial division, there should be a sound banking system to support not only the economy of a country but also the society in order to progress.

This report focuses on the employees' job satisfaction of Bank Asia Mohakhali branch. It aims to provide an overview about the sectors which plays a role in the employees' satisfaction or dissatisfaction. As satisfaction of an employee is the most crucial element for the progress of an organization, the management of Bank Asia should try to supply the employee expectations in order to approach the employee satisfaction.

The first part of this report consist the organizational overview of Bank Asia, its background, vision, mission, products and services, objective, management hierarchy and SWOT analysis. The second part is about the report which contains rational, background, scope, objectives, methodology, limitations of the study and literature review. Followed by analysis of the data, interpretation, findings, constraints and recommendations.

All of these give an insight about the satisfaction of the employees of Bank Asia Mohakhali branch through detailed interpretation and data analysis which was collected via a questionnaire and interviews from the employees.

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Organizational overview

Background of Bank Asia Limited:

Bank Asia which started its journey on November 1999 has been launched by a group of entrepreneurs who are highly successful and has recognized standing in the society. Bank Asia consolidated under the organizations demonstration 1994 as an open constrained organization.

According to the official web page of Bank Asia Limited the administration comprises of a group driven by senior financiers with many years of involvement in national as well as international markets (Bank Asia, 2018). The senior administration group is capably upheld by a gathering of experts, a large number of whom have introduction in the global market.

With a slogan saying ‘For a better tomorrow’ Bank Asia Limited consisting of 127 branches throughout Bangladesh as mentioned in branch location site of the bank began its administration with a dream to serve individuals with present day and innovative services and banking products at moderate and affordable charge. Being parallel to the front line innovation the Bank is putting online banking with included conveyance stations like ATM, Tele-banking, SMS and Net Banking. Moreover, Bank Asia offers a separate banking facility which is the Islamic banking starting its operation from December 2008 and operating in five Islamic banking windows. Among these 3 windows are in Dhaka, 1 serving in Chittagong and the other in Sylhet.

The benefit and risk development of Bank Asia has been exceptional. The bank has been effectively taking an interest in the nearby currency advertise and in addition remote money showcase without presenting the Bank to defenseless positions. The Bank's interest in Treasury Bills and different securities went up discernibly opening up new opportunities for upgrading income with regards to a routine of continuous decline of interest rate.

Vision:

- Bank Asia's vision is to bring forth a Bangladesh that will be free from poverty which will be reflecting the national dream in the new millennium in course of an era.
- Their vision is to form such a society where alongside with the reduction of poverty human rights and dignity receive astounding consideration.

Mission:

- To provide with high quality service and excellent support to the customers.
- To set exclusive expectations of trustworthiness and convey to full satisfaction of our customers, employees and shareholders.
- To end up being the most looked for after bank in the nation, rendering technology driven creative services by our devoted group of experts.
- To be a part of the process of development and expansion of the national economy.

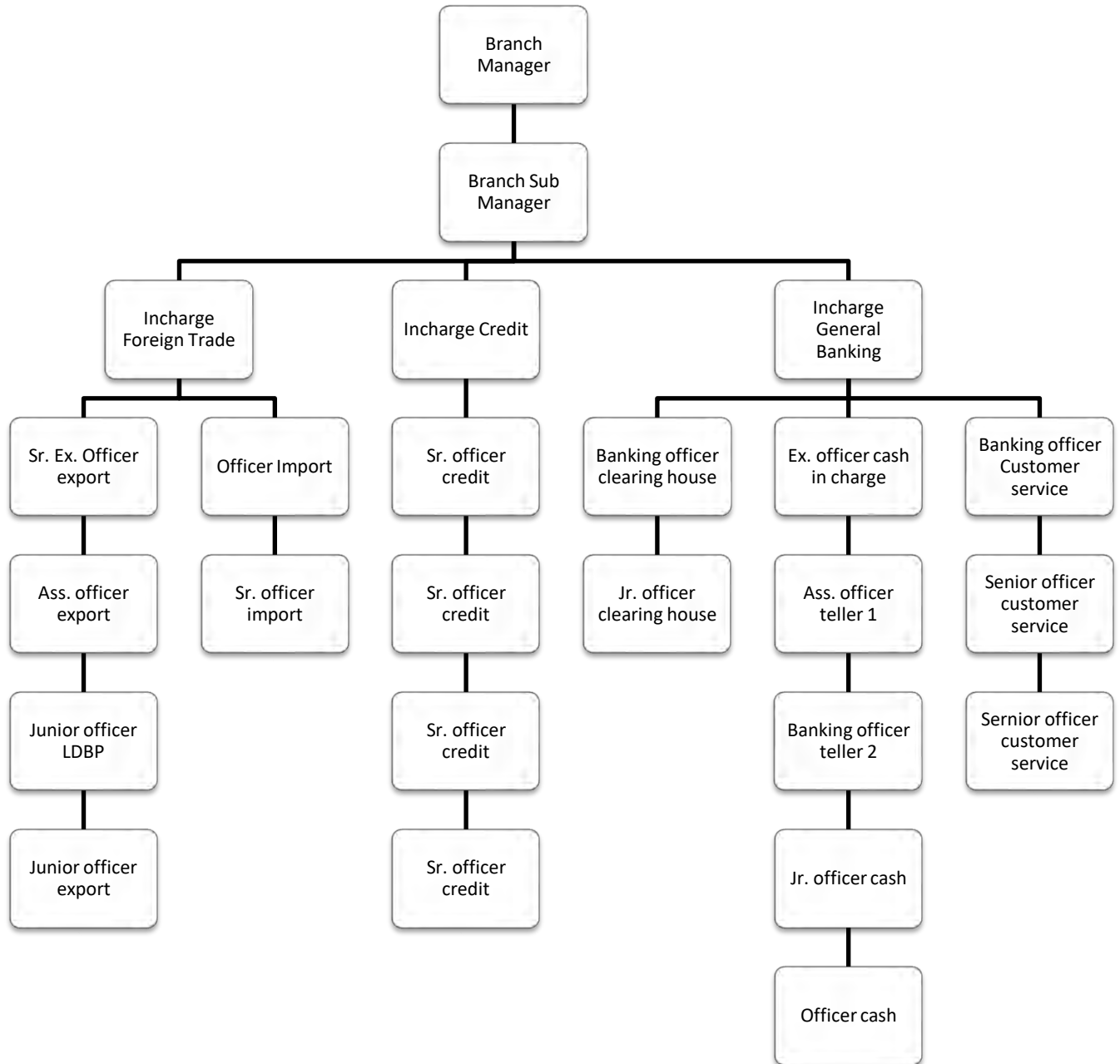
Products and services:

- Corporate banking
- SME banking
- Retail banking
- Islamic banking
- Capital banking
- Locker service
- Centralized trade services

Objective of Bank Asia Limited:

- To provide with fast and quality services to the customers.
- Contributing considerably in the banks' global profit.
- To provide banking services to the customers free of interest through the Islamic window of Bank Asia.

Management hierarchy of Bank Asia Mohakhali branch:



SWOT Analysis:

The study to identify the internal strengths and weaknesses as well as external opportunities and threats of an organization is referred to as SWOT analysis. Below the SWOT analysis of Bank Asia is given:

Strengths:

- Having loyal customers off both organizational and personal profile.
- Getting the opportunity to use their own smart software iSteller for banking purposes.
- Employees both new and existing ones have the prospect of getting formal as well as informal training.

Weaknesses:

- Lack of recreational programs for the employees.
- Problems with ATM booth machines due to technical difficulties in the server.
- Employees facing extra workload which is really burdensome.
- Long working hours.

Opportunities:

- Providing fast services to the customers through online banking.
- Recruiting potential employees and training them to be productive.
- Ensuring efficiency with up-to-date training programs.

Threats:

- Threat regarding new entrants.
- Dependency on manual process in some cases.
- Not being able to meet customers' expectations, ex. ATM booth difficulties.

Report part

Rational of the study:

Employees' satisfaction is very essential for an organization's progress as satisfied employees can give their full potential in the job. Bank Asia being a very renowned and popular bank where hundreds of employees are working everyday to keep the bank going, it is very essential to stay up to date about the employees' satisfaction level so that all the hard work and effort that the employees are putting in their work can be repaid to them with them being satisfied with their job, their colleagues, working environment, etc as per an article of Rubin G (2011). As in order to complete graduation program the internship part is mandatory and we also have to write a report based on the practical knowledge that was gained from the program. Internship is where the gap between theoretical knowledge and practical knowledge is shortened. Keeping this in mind during my internship periods under the guidance of my supervisor I decided to chose the topic "Employees' job satisfaction of Bank Asia mohakhali branch" where I can bring out the satisfaction level of Bank Asia mohakhali branch employees and find out which area actually makes them satisfied or dissatisfied bringing it up to the authorization's notice so that they can work on it and try to amend it. Therefore, I have prepared this report.

Background of the report:

At today's modern macro-economic system a banking institution is crucial both for domestic and international perspective (Duisenberg, 2001). In a country's economy banks play a vital role by providing means of payment and in mobilizing the resources. People are now directly or indirectly surrounded in the field of banking. Modern banks of today aren't only providing traditional banking services but expanding the many financial services with unique features to both their individual and institutional customers as well. Bangladesh bank being the central bank of our country is responsible for monitoring, regulating and to supervise all the banks which are being operated in our country. Bank Asia being a very well renowned private limited bank provides their clients with the most modern form of services in order to keep them satisfied operating under Bangladesh Bank following the guidelines set by them. And the customers can

be satisfied to their full extent only when the employees are satisfied so that they can show their full potential at work. And when the customers remain content with the bank the bank progresses and gets a strong hold in the competitive market. That is what operating a bank is really for to progress along with satisfied clients and lead the market contributing to the country's economy. For that employees' satisfaction is a must. A happy and content employee can communicate with the clients more and make them content as well.

Scope of the report:

The main scope of the report is to find out the satisfaction of Bank Asia Mohakhali branch employees in order to suggest the branch the necessary improvements they need to do to meet the employees satisfaction which in a broader sense can also help other branches to pinpoint their area that needs improvement taking this report as a sample as branches are smaller in size with fewer employees compared to head office and all the major problems are nearly same. This may help the whole organization by optimizing the performance of employees based on their satisfaction.

Objectives of the report:

Specific objective:

- To boost employees motivation.
- To find out employees desires and the areas that need to be taken care of and implementing their ideas for overall performance of the branch.
- To build a bridge between the employees and the organization and bring forth their words regarding job satisfaction.
- To make some recommendations to solve any lacking that may cause employees' to be dissatisfied

Broad objective:

Reflecting on the areas of employees' satisfaction and dissatisfaction of mohakhali branch and working on it. Gaining some insights from the survey conducted on the employees which may also help other branches as well. As well as optimizing the progress of Bank Asia as a whole by focusing on a specific branch which may help other branches to do the same.

Literature review:

The main focus of the report is satisfaction level of the employees. And over the years various reports, journals, etc have been written explaining and evaluating employees' satisfaction of different organizations or just employees' satisfaction in general. As a common definition, employee satisfaction can be described as how pleased the employees are with their employment position (Moyes, Shao, & Newsome, 2008). It can also be defined as the arrangement of affective reactions to the differential perceptions of what the employees want to receive in comparison to what they in reality receives (Cranny, Smith, & Stone, 1992). According to the conference paper of Anju K J and Sona George, job satisfaction is one of the essential factors that have drawn the interest of academics as well as managers of various organizations. When employees are satisfied they are more loyal and productive (Hunter & Tietjen, 1997), and these satisfied employees thus affect the organizational productivity and customer satisfaction (Potterfield, 1999). Again according to Organ and Ryan (1995), one of the basics of organizational citizenship behavior is employee satisfaction (Ozdevecioglu, 2003). From all the above we can come to the conclusion that for the progress of an organization is necessary to focus and meet the needs of the employees to keep them satisfied.

Methodology of the Study:

In this report the methods that were used are,

- Primary sources
- Secondary sources

Primary source was used for the report part and for the organizational part secondary source was used to collect data.

I have mainly focused on the primary method in order to collect data. For that I have prepared a questionnaire and handed them over to the employees to get samples of the data and it was done anonymously so that I can get honest response from the employees. Also, I have had face to face conversation with few of the employees in order to get some more insights which the questionnaire alone could not have done. Moreover, for the organizational overview of Bank Asia I have used secondary source namely, google and Bank Asia's page as well as few journals regarding employees' satisfaction. Lastly, I have observed the daily activity and interaction of the employees while they are at their work place on how they interact with each other and what seems to satisfy or dissatisfy them.

Bank Asia Mohakhali branch consists of 25 employees in addition to staff members and security guards. Among these 25 employees I was able to collect data from 20 of them which was a great number of responses in order for me to prepare for this report. Based on their responses I have created pie chart sample showing the percentages of the respondents' satisfaction level. Furthermore, based on the face to face conversations that I had with the employees I was able to get more information which helped me to analyze the result for my report as well as construct the questionnaire that was used to survey the data.

Limitations of the study:

In order to provide more information and to gather data, time and support from more sources are required. Though I tried to make the report as much accurate and valid as possible I was unable to gather more information for the report. Therefore, this report is not free from limitations. Some of the problems and limitations that I had to encounter are as follows:

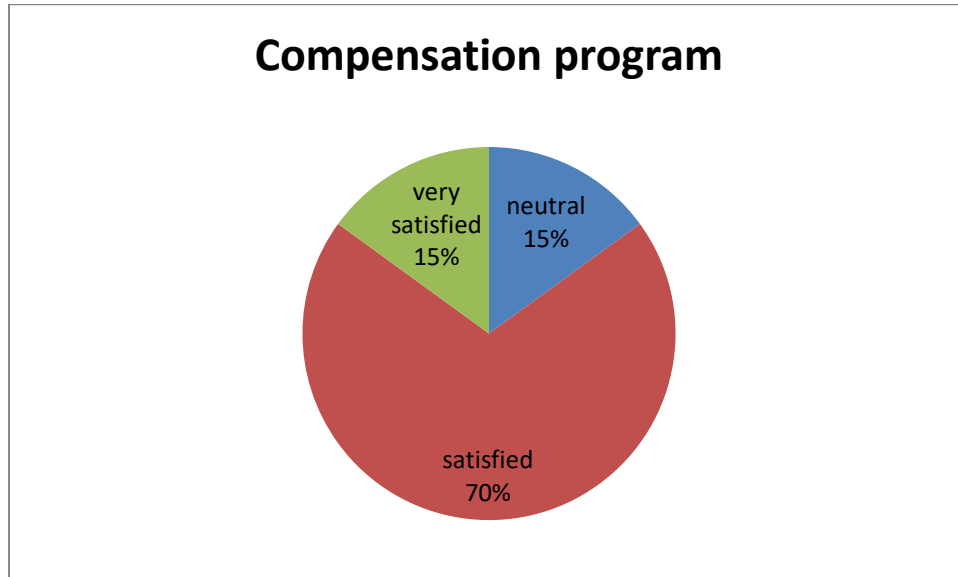
- Limited time to conduct the survey
- Due to rush of banking hours employees were unable to provide time for gathering information.
- Employees limitation to completely open up and be honest with the study
- Limited accessibility for gathering some data.

Analysis and Interpretation of the data

Employees' job satisfaction is basically how satisfied and content employees are with their jobs and it can be effortlessly measured by using a survey. And for this report to get done the data that were collected were gathered by a constructive survey questionnaire that the employees of Bank Asia Mohakhali branch kindly filled up. The survey was conducted on a total of 20 employees out of 25 employees working in the mohakhali branch. Among them 7 (35%) were female and 13 (65%) were male employees who have been working in this branch from less than 1 year to more than 5 years. Below are the analyses of the data that were collected from the survey.

Motivation: It is very important for an employee to be motivated so that in the long run he can show his full potential while performing his assigned task and also being motivated for working helps him to stay satisfied with his job. A few of the questions from the questionnaire that was filled up helps to evaluate whether the employees of Bank Asia Mohakhali branch stays motivated or not.

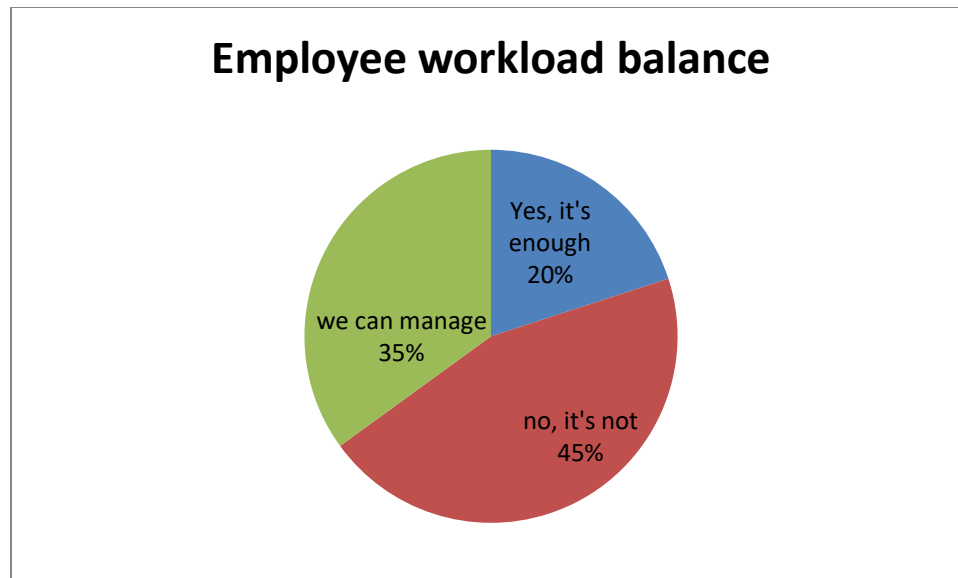
Compensation program: Providing the employees with compensations such as bonus for overtime, vacations once a year, incentives from time to time, discounts for being an employee can boost their motivation for work and keep them satisfied.



According to the survey data 70% of the Bank Asia mohakhali branch employees are satisfied whereas 15% of them are very satisfied leaving 15% neutral with the compensation programs that the bank has set for them.

Among the various compensations the most valued program is that the employees get a 15 day vacation or LFA each year where they are also paid for those 15 days with a full month's salary. Being a bank employee it is very hard to get enough quality time to spend with their families and these 15 days really comes in the form of little joy for all the employees as they get to relax for a couple of days before heading back to work. Also the employees' receive compensation while they bring depositors for the branch. The above data percentage gives a clear idea that the employees are indeed satisfied with the compensations the bank provides them with.

Number of employees compared to workload: An employee can lose his motivation due to excessive workload pressure where they have to stay past their working hours in order to complete their days to do tasks. If there is less number of employees in comparison to the workload pressure then this situation gets very much troublesome.

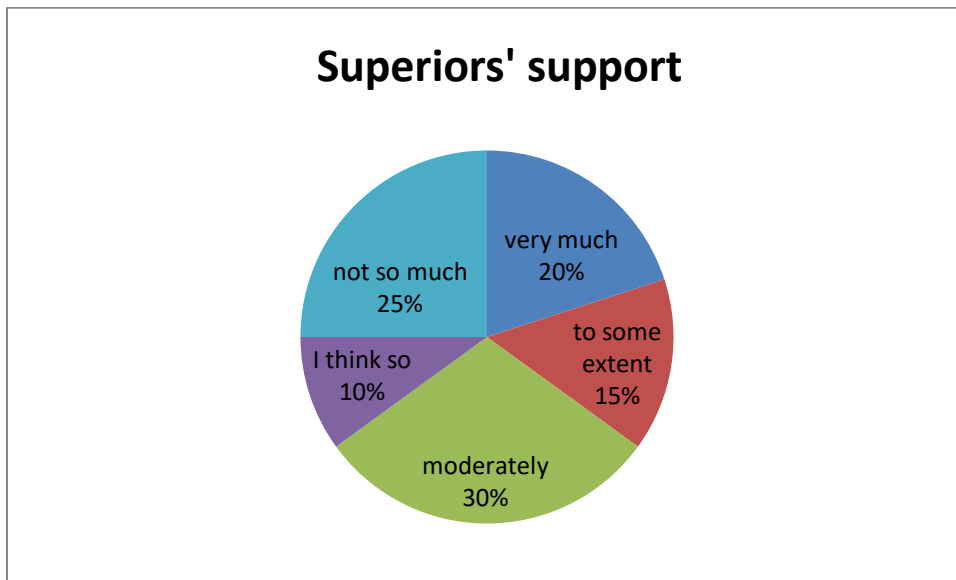


From the data we can see that about 45% of the total number of employees' participating in the survey thinks that the number of employees is not enough compared to the workload pressure that they have to face. That means that compared to the huge number to the bank's work the number of employees are not enough and for that they have to work extra hard and past the normal working hours. Though 20% of them think that the number is enough but again 35% employees think that they can manage the pressure despite the mismatch of employee workload balance. Also in their comments in the survey questionnaire they have stated that equal distribution of work needs to be done to reduce the pressure as well as employing more employees.

According to the analysis it can be interpreted that although majority of the employees are satisfied with the compensation program offered by the bank they are not as much satisfied with the workload and employee balance although some states that they can manage the pressure. If the number of employees could be increased to level the work pressure and equal distribution of workload then the motivation level of the employees can be heightened many fold.

Performance appraisal: Appraisal for performance in the work area can boost an employee's satisfaction level by a long run. And when the appraisal comes from the supervisor and superiors then it affects the satisfaction level of the employee and it makes them encouraged to put more effort in the work.

Superiors' support and appraisal: As superior's appraisal is an essential element for existing employees as well as new comers it was a must question to ask the employees of Bank Asia how encouraged they feel about their superior's support.

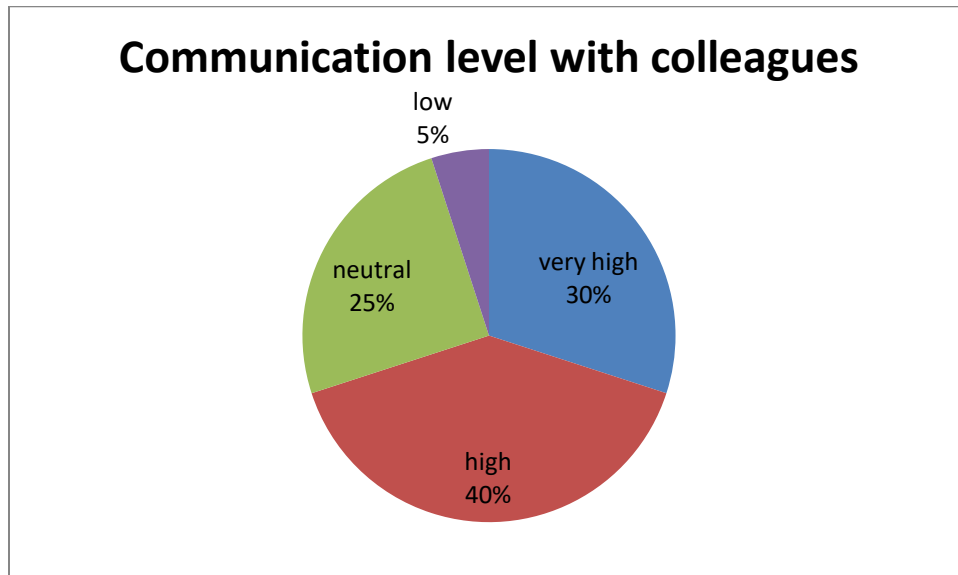


From the chart it can be observed that there were mixed reactions when it comes to whether they felt encouraged by their superiors' support and appraisal. 30% employees say that they are moderately encouraged or their superiors are active moderately when it came to supporting and praising their employees. But then again 20% says they are very much encouraged and 25% not so much. But when I had the chance to talk to them face to face I came to know that due to work pressure and busy schedule few cases arise where verbal appraisal is always not possible as the superiors also have to struggle with time to stay in schedule.

Regarding the above analysis it can be interpreted that increasing the performance appraisal from the superiors can help rise in the satisfactory scale of some of the employees as the result showed mixed response from them.

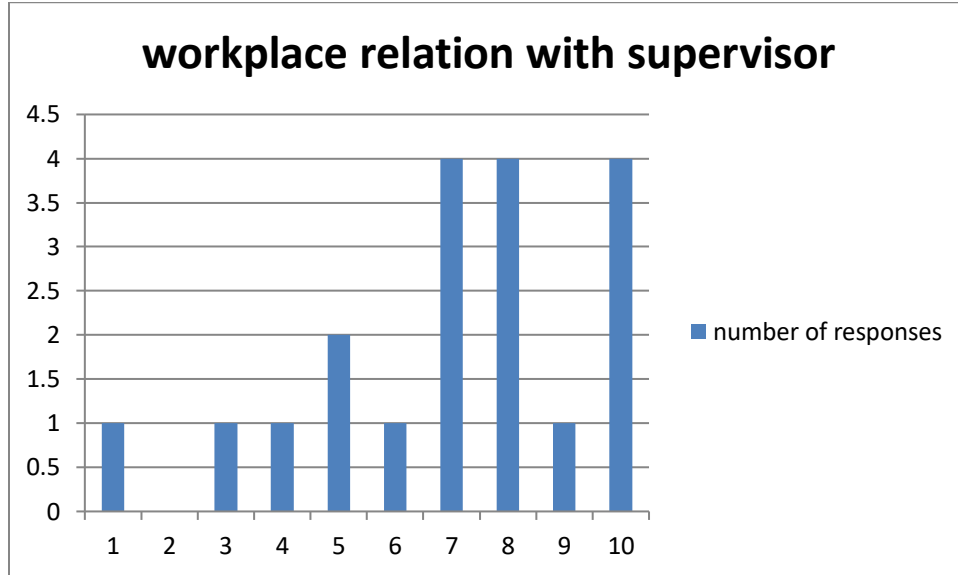
Communication: Employees stay a lot satisfied with their job when they have better communication and a strong bond between their colleagues and superiors. And strong communication also keeps a work place dynamic and friendly sending positive energy throughout the working space creating a state of mental satisfaction for the employees. From the data that was collected for the survey we can get some insights about the communication level of Bank Asia Mohakhali branch.

Communication level with colleagues: When there is a friendly and supportive relation between the colleagues of an organization then the work place pressure and monotony becomes a lot more bearable. Below is the chart where the results of the employees' response are given.



From the above chart it can be seen that more than half of the total responders claim that they have high to very high communication level with their co-workers, about 30% very high to 40% high to be exact. Among the other results which is 25% neutral and 5% low it has to be kept in mind that there are few new comer employees in this branch.

Workplace relation with supervisors: Having a good and healthy workplace relation with supervisors are as important as keeping a friendly relation with the colleagues to stay satisfied in the monotonous work life of a banker.

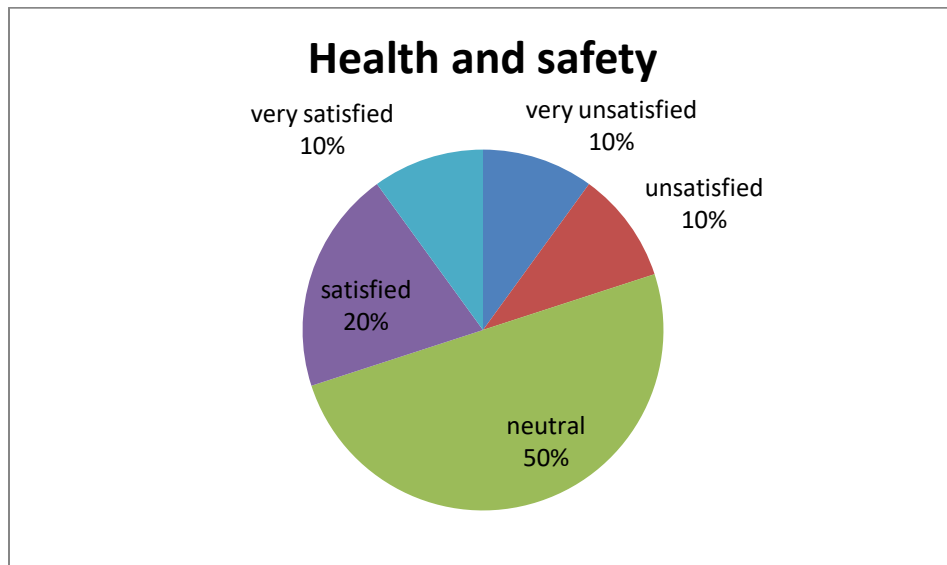


As per seen in the above diagram where employees were asked to rate their relation in the work place with their supervisor most of them rated above 5 and mainly 7,8,10 from which their satisfaction while it comes to their superiors behavior with them can be reflected. And from the survey we can say that they are mostly satisfied with the type of cooperative relation that they have with their supervisors.

Regarding the communication level between the employees and the supervisors the interpretation is very positive as both the charts show high satisfactory ratings in both the cases indicating that the employees are very satisfied with their job in terms of communication. That also shows that the employees have a good bonding with each other for which the working place is dynamic and it keeps the mind of the employees in a state of relax and satisfaction.

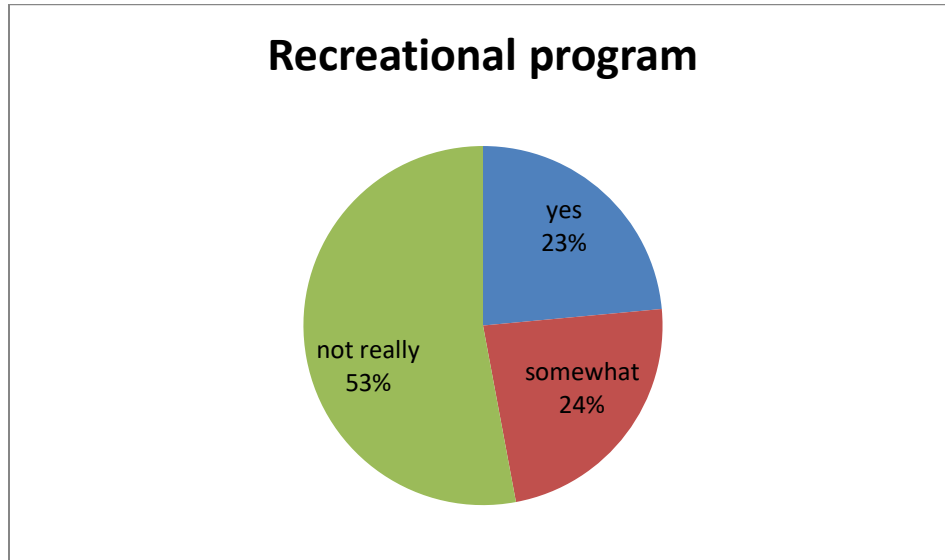
Health and Recreational issues: A healthy mind and body can make a person stay positive throughout the toughest of times. In case of work place it also applies in the same manner. And with that if recreational programs add up then the positivity and satisfaction level increases many fold.

Health and safety: An organization's must take initiative and measure is employees health and safety concern. In order to fully concentrate in the work and stay mentally relaxed health and safety measures are must.



Based on the above chart that was formed with the data that was collected it can be observed that about 50% employees have expressed neutral feeling about the health and safety measures taken by Bank Asia mohakhali branch. 20% and 10% are satisfied and very satisfied respectively, whereas, a total of 20% are dissatisfied to very dissatisfied about it. Being a branch there are not much that can be done when it comes to health and safety measures. Though the necessary steps required are taken by Bank Asia but in case of any big incident it might come short which might have influenced some employees to express dissatisfaction.

Recreational program: A little break from extensive work can make the mind and body fresh and make an employee come back to work all recharged. Recreational programs no matter how small it is can help the mind relax for a short amount of time.

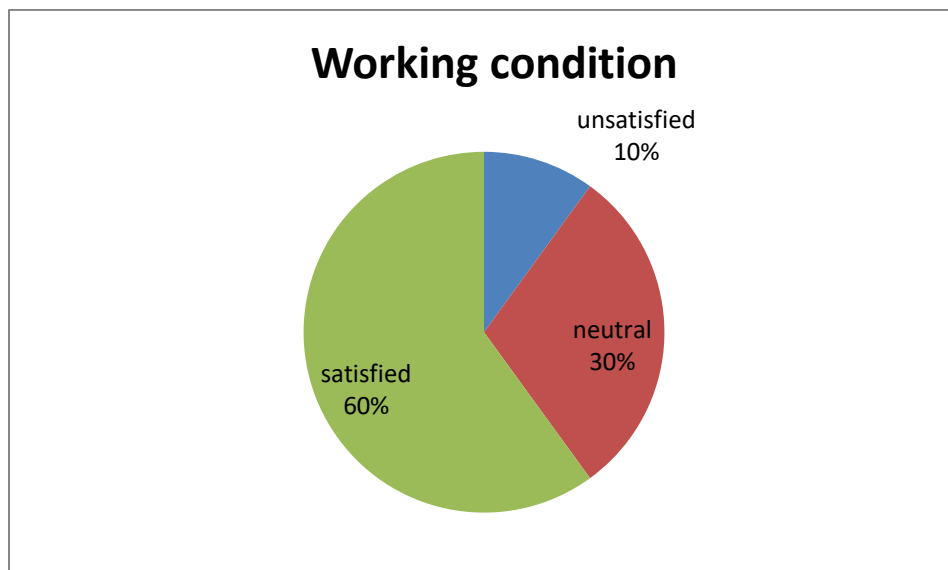


In response to the question whether the employees of Bank Asia mohakhali branch were satisfied with the recreational programs 53% have stated that they are not really satisfied to 24% stating they are somewhat satisfied and 23% agreeing to be satisfied with the programs. The maximum response of being not satisfied can be due to lack of time or too much work pressure which was stated in the above data but the employees are quite dissatisfied in this sector.

It can be interpreted from the above analyses that as the employees are neutral in majority in terms of health and security measures which can be either satisfactory or not satisfactory the branch might try to enhance their safety measures even though the necessary procedures needed to be done are already there but in case of any big incidents these can come off short which might have been the reasons for about half of the responders to react as neutral. Then again lack of recreational program can be noticed from the above responses which can affect the employees' satisfaction. So, the branch can focus on these two sectors in order to heighten the satisfaction level of the employees.

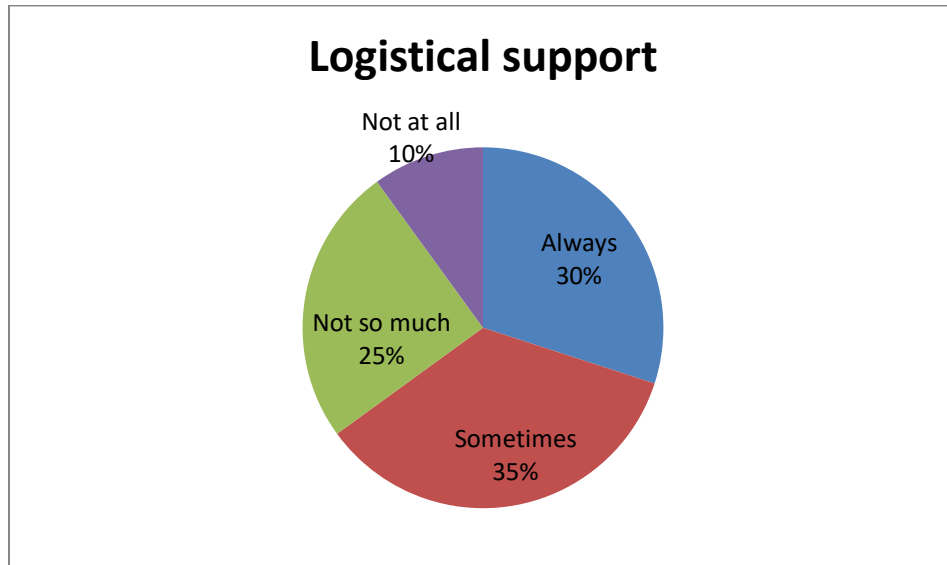
Environment: Work environment plays a significant role when it comes to employees' job satisfaction. And it can heighten an employee's working ability alongside making them contented. A poor working space where the employees cannot concentrate in their work can mentally make an employee frustrated which will put an impact in the employee's satisfaction as well as work.

Working condition: It needs to be taken care whether the working condition that the employees spend a major amount of their daily time are suitable to stay or not. In addition is it comfortable enough to stay and go on their daily office activities.



As per the survey data 60% employees of Bank Asia mohakhali branch is satisfied with the working environment of the branch. 30% showed neutral emotion and 10% were not satisfied. But the majority stated they are satisfied and from the above data that were shown where it can be observed that their relation between colleagues and supervisors are very satisfactory it is very natural that the working environment will also be satisfactory to them.

Logistical support: Having necessary things near hand during times of need and busy schedule is very significant. And in a bank where logistical support is very much needed it becomes one of the most common elements when evaluating the bank’s working environment.

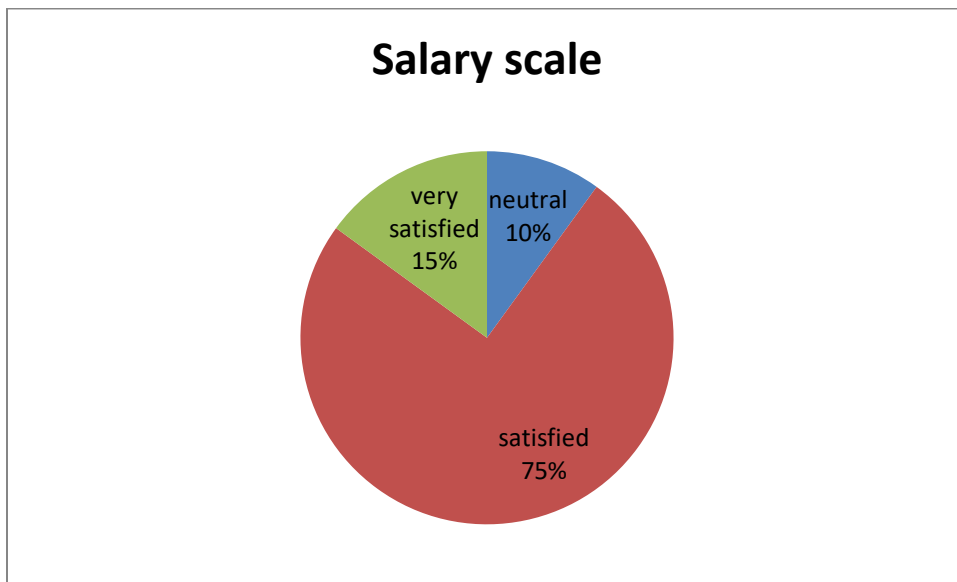


Logistical support like, paper, paper clips, tissue, pen, rubber band, etc are very essential in a bank as these small things can actually keep the environment chaos free when they are met during the rush hours of the bank. And from the survey data it is seen 30% and 35% have stated that they always and sometimes respectively have enough logistical support whenever in need. Again 25% have said that the logistical support is not so much enough. There can always be disruption when managing a bank and necessary items may not always be at hand and these can actually cause the environment to be unsatisfactory when the need is very important.

As per the above analysis it can come down to the interpretation that the employees are highly satisfied with the working condition of the branch but is quite not so with the logistical support. If the logistical sector is taken well cared of making the necessary items available in times of need then it can add up to the employees’ satisfaction level.

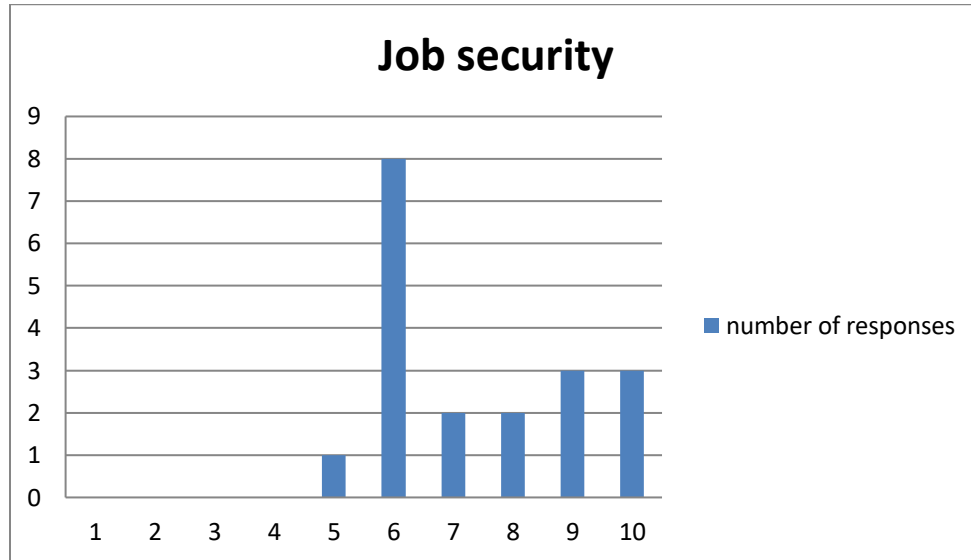
Salary and Job Security: When doing a job all the hard work, patience, overtime comes down to whether the effort given was worth the while. And it can be measured by the salary scale of an organization. No matter what type of company an employee works for, even if it doesn't satisfy them with every other elements in the organization, a good range of pay scale can keep up with the dissatisfactions from those sides and help the employee bear the situation keeping them satisfied. Side by side having a secured job where the organization promises to stay beside an employee creates a sense of job satisfaction for the employees.

Salary scale: Bank Asia has always kept a close eye on employees' satisfaction when it comes to the salary scale compared to other banks offer. During my internship time there I have seen that all of them are quite satisfied with the salary that they are getting paid. And from the responses it can also be seen as well



It is very clear from the above chart that most of the employees are satisfied to very satisfied with their pay scale. And this is because Bank Asia actually does have a great payment scale pattern that complements the employees' effort in the job they are contributing to and giving most of their time into.

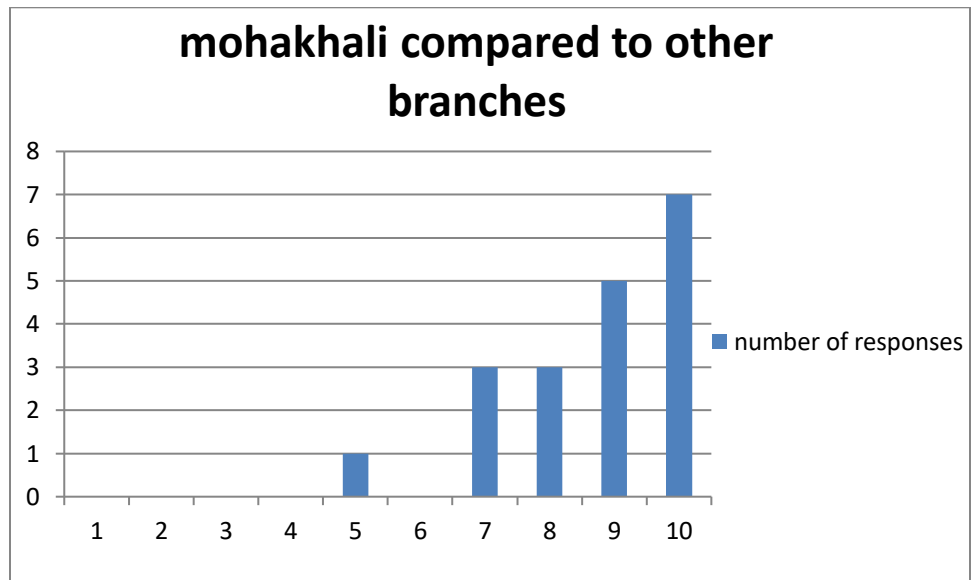
Job security: Doing a job which will also provide with security in times of need is very important for being satisfied with the job. Employees need that security to keep a relaxed mind and having a secured future in order to be fully satisfied with their job.



The above chart shows that the responses indicate that majority are satisfied with the job security provided by Bank Asia. With the score peaking at 6. From which we can conclude that the job security is satisfactory in Bank Asia and the employees have all responded accordingly.

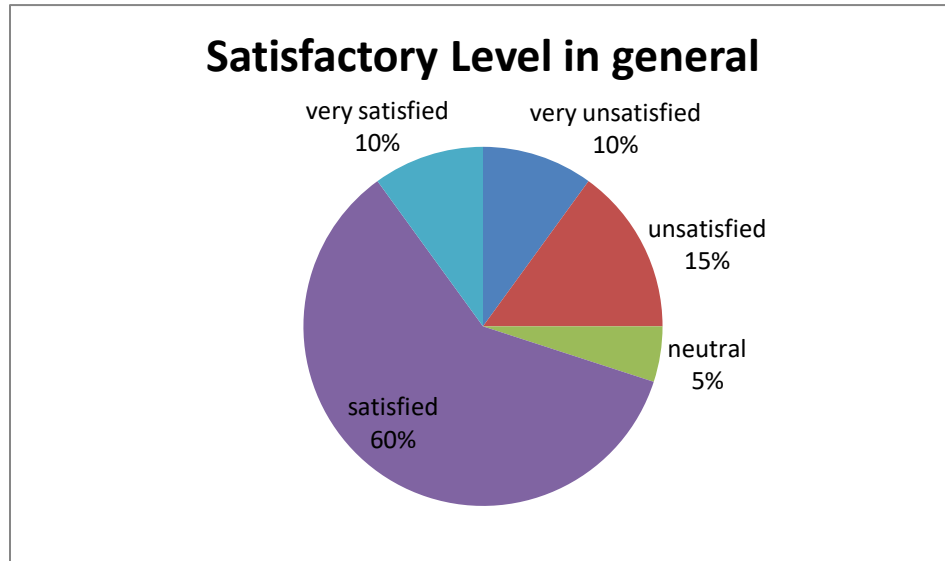
From the above survey analysis it can be interpreted that overall the employees are highly satisfied with the salary scale that Bank Asia provides them with compared to what the other banks offer for the same posts. And also they are satisfied with the job security the bank provides them with. So, it can be said that the employees are very much satisfied with the salary scale and job security of the Bank Asia.

Comparison: The employees were asked to rate Bank Asia mohakhali branch compared to other branches that they have been on to see the position mohakhali branch possesses in terms of favor. As all the above ratings of the branch’s employees was fairly positive regarding the various aspects of the branch it can expected that the mohakahli branch will have a high score.



From the above chart it can be seen that 7 employees rated mohakhali branch 10, 5 rated 9, 3 rated 8, 3 rated 7 and 1 rated 5. That is a very good rating for a branch. The employees agreed to be satisfied with the branch keeping in mind the overall aspect of it compared to the other branches that they have worked on previously. From this it is easily interpreted that the employees are satisfied by mohakhali branch a bit more from other branches. And this number of employees satisfaction can be heightened by meeting their simple needs that is showed in the above charts.

Satisfactory in general: Finally to put the previous data into words the employees were asked how satisfied they were overall with the Bank Asia mohakhali branch in general.



To which about 70% agreed to that they are very satisfied to satisfied which is shown in the above chart that gives an impression that with all the employees are overall satisfied which can increase with certain improvements in certain areas which are pinpointed throughout the analysis part of the report.

Apart from the questionnaire data I was able to gather some information regarding the employees' satisfaction from the employees themselves in a face to face interview. According to their opinion satisfaction of the employees is not related to the Bank rather to the management and the branch. Some employees claimed that keeping a fixed work place or branch considering their residence would make them satisfied as Bank Asia rotates its employees from branch to branch after specific time interval. Distribution of work load is a factor that came up a lot of time during the interviews as they claim the pressure makes their day tiresome. Few employees showed dissatisfaction in terms of their training program and demanded that employees to be trained at a regular interval for their own skills advancement. They also claimed that having a performance evaluation system would boost their working capacity many fold as well as applying job rotation system where they can move from department to department. Being exposed to various experiences, gaining wider diversity of skills.

Findings of the study

The study conducted on the topic “employees’ job satisfaction of Bank Asia Mohakhali branch” where the employees of mohakhali branch actively participated in the data collection by filling up the survey questionnaire helps to gain an insight about the branch’s employees’ satisfaction. The questionnaire contained questions asking employees to express their opinion on various sectors of the branch giving an overview about the overall satisfaction of the employees. Based on these data analysis and interpretation was done and that provided with some findings. As per the analysis it can be said that the motivation to carry on with their work and stay loyal to the organization is high when it is measured in terms of their compensations but due to lack of enough employees and workload the motivation scale decreases. To the question of superior’s support and appraisal the employees showed mixed reaction from which can explain that different departments responded differently. Where the work pressure is more the supervisors as well as the employees remain stressed compared to other sectors resulting in such mixed reactions. From communication it was found that work place communication between employees and supervisors are great resulting in high satisfaction of the employees. Health and recreational programs showed that the employees are not quite satisfied with these aspects and so remained neutral about it. While asked what they would rate the mohakhali branch of Bank Asia compared to other branches the score was high from 7-10 in the rating scale of 1-10. From this we can understand that the environment of Bank Asia mohakhali branch is quite satisfactory as the employees are pleased with the working condition and it can be made better by improving logistical support. Again, the findings of the analysis showed that the employees are highly satisfied with the bank’s salary scale and job security. With additional elements like training program, job rotation and decreasing working hours the employees can be kept content. From all these it can be said that Bank Asia is overall a very satisfactory branch and only needs to work on some areas to provide even more support to its employees.

Recommendations:

I have worked with Bank Asia for about 3 months now and within these 3 months I have seen the employees work and how they were in the environment. The data that I collected for the report and from face to face conversations where the employees themselves supplied me with information that would make them feel more satisfied. Based on those I have come up with some recommendations.

- Working in a bank is a very hectic job and it can become really monotonous. Employees lose their enthusiasm to work when working for a long period. For that reason if working hours could be minimized to 8 hours then the employees will be content and work with full passion.
- From doing this survey I have noticed that employees were to some extent concerned about the number of employees compared to the work pressure. In that case, I would like to recommend the branch to hire a few more employees so that the workload can be lessened. Doing so the employees will feel less burdened. Also appointing more employees will help solve the above crisis as well. as more employees mean work that one employee had to do will get distributed and will take less time to complete resulting in closing the day sooner with minimized working hours.
- The employees have shown dissatisfaction when it came to logistical support. So, I would like to recommend keeping abundant logistical support for employees' satisfaction.
- Training programs should be introduced to brush up the skills of the employees for better performance as they themselves have stated that they would have been more satisfied if they were trained in a regular interval.
- As mentioned earlier doing the same job can be really tedious, for that job rotation can be introduced. So that employees can move two or more jobs in a planned manner. Doing so the employees will be exposed to various experiences and wider diversity of skills that will improve their job satisfaction. By this the above stated problem can also be solved as job rotation will help cross- train the employees in the job field.

My duty as an intern

During my internship period I was assigned at customer service sector of General Body division. The duties that I had to perform during this time are-

- Account opening: I helped the customers to understand the process of account opening, the necessary things that they need to submit to hold an account and the various types of accounts they can open at Bank Asia.
- Form updating: After the customers filled up the account opening forms with their information I checked their forms and filled in the banks part before handing them over to higher officials to authorize the account opening.
- Record keeping of check books and ATM pins: I kept record of the check books and ATM pins received from the head office, organizing them and calling the customers to collect them.
- Issuing dormant account activation letter: I was assigned to issue letters to over 5000 dormant account holders which I later kept record on outward file before sending them to the account holders.

Apart from these tasks I helped the employees of GB by doing their small works like setting up the forms, grabbing the check books, ATM pins from the safe while the customers came to receive them, basically with whatever they asked my help for as the rush of customers during banking hours kept everyone on their feet.

Constraints

Every responsibility ultimately comes with challenges. It relies upon the individual on how he manages it and comes up with a solution. Whether a venture will be effective or not is decided through this way. While working for the report some challenges were met from both in the organization as well as in academic preparation.

In the organization: Working in the general banking sector it was easy to reach the customers and see the employees communicate with them which helped me a lot in perspective of gaining knowledge by seeing but it was quite tough to interpret some tasks or factors from just observing. This is because it is always very hectic in the front row of an organization and the employees there are always very busy trying to provide services to the clients which made it quite hard for them to explain to me about certain elements. Also, gathering information was a challenge as employees working for the branch is devoted to the branch and was unwilling to disclose their opinion fully. They might have held back a little, kept some factors about the bank confidential.

Academic preparation: Banking is a sector that academic studies cannot provide legitimate knowledge about. It can only be gained by working in a bank and getting firsthand experience while learning about different sectors of banking industries. Coming to do internship in a bank without having clear idea about the working process is a challenge as learning about it while working is also tough as employees don't get enough time to explain about it. The internship time is too short in order to have a clear idea about banking and prepare a report about it. And as the report topic that I chose is regarding employees satisfaction it was very essential to have a comprehensible communication with the employees to prepare a reliable and valid report. But due to their busy schedule it was quite frantic to do so. But I still tried my level best and asked for their time, approached them on times they were available and had short conversations regarding their satisfaction in order to get valid data to construct an informative report.

Lessons learned from Internship Program

Implications to organization: During the last few months I have experienced how the banking sector works and that helped me in having a better understanding about the banking culture. It helped me to have an idea about the effective and efficient corporate culture that will help me in future. And I have learned about the rules and regulations to maintain in order to work in such an organization. This internship experience helped me to learn how to manage a good and compromising relationship with the colleagues. How to maintain documents and files in a systematic way and communicating with the clients. And most importantly keeping a cool mind in times of stress and pressure.

Implications to university: In the period of three months of my internship I have tried to apply the discipline and ethics that I have learned from doing classes from my university to keep an impression of my learning. I have applied the knowledge from my studies that Brac university has taught me over the course of four years into my report under my supervisor's instruction. Over the span of this internship period I was guided by my supervisor where I kept on communicating with him and keeping him updated about my internship report progress.

Conclusion

Bank Asia a private sector commercial bank in Bangladesh has been working tremendously to become one of the pioneers in the banking sector. Success comes through hard work and devotion of the employees who works with full enthusiasm in order to take their organization to the very top. This devotion of employees comes when they are satisfied with their job. And this satisfaction may vary from branch to branch depending on various aspects of the branch. It is essential to find the reasons behind the dissatisfactions and overcome those if the branch wants to operate at full potential. For instance, for Bank Asia mohakhali branch few elements like, logistical support, workload balance, etc should be taken into consideration and bring out solutions to satisfy the customers. In the above report analysis of the various data collected are explained which shows some common areas of satisfaction and dissatisfaction that employees from different branch will be able to connect with. And based on this report the overall Bank Asia might be helped regarding their employees' satisfaction. The areas that were discussed and explained in the report based on which employees' satisfaction was interpreted are performance appraisal, communication, motivation, health and recreational issues, environment, salary and job security, comparison to other branches and satisfaction in general. Based on these sectors the overall satisfaction level of the employees of mohakhali branch are measured and explained and given some recommendations to make up for the lacking and provide the necessary requirements to satisfy the customers.

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Appendix

Employees' Job Satisfaction of Bank Asia Mohakhali Branch

(Sorry to take a few minutes of your valuable time. Please kindly fill up the questionnaire for my Internship report)

1. How satisfied are you working with Bank Asia Mohakhali branch?
 - i. Very unsatisfied
 - ii. Unsatisfied
 - iii. Neutral
 - iv. Satisfied
 - v. Very satisfied
2. Are you satisfied with the salary scale of Bank Asia compared to what other banks offer?
 - i. Very unsatisfied
 - ii. Unsatisfied
 - iii. Neutral
 - iv. Satisfied
 - v. Very satisfied
3. How much would you rate the job security of Bank Asia?

(low) 1 2 3 4 5 6 7 8 9 10 (high)
4. Do you feel encouraged by your superiors' support and appraisal?
 - i. Very much
 - ii. To some extent
 - iii. Moderately
 - iv. I think so
 - v. Not so much
5. What is the communication level between you and your colleagues?
 - i. Very high
 - ii. High
 - iii. Neutral
 - iv. Low
 - v. Very low
6. Compared to other banks how satisfied are you with Bank Asia's compensation program?
 - i. Very unsatisfied
 - ii. Unsatisfied
 - iii. Neutral
 - iv. Satisfied
 - v. Very satisfied

7. How do you feel about the health and safety measures taken by Bank Asia?
 - i. Very unsatisfied
 - ii. Unsatisfied
 - iii. Neutral
 - iv. Satisfied
 - v. Very satisfied

8. Do you have time for recreation?
 - i. Yes
 - ii. No
9. If so are you satisfied with the recreation programs? (if any)
 - i. Yes
 - ii. Somewhat
 - iii. Not really
10. Are you satisfied with the working condition of Bank Asia?
 - i. Very Unsatisfied
 - ii. Unsatisfied
 - iii. Neutral
 - iv. Satisfied
 - v. Very unsatisfied
11. Does the branch have enough employees in comparison to workload?
 - i. Yes it's enough
 - ii. No it's not
 - iii. We can manage the pressure
12. Do you have enough logistical support whenever you need?
 - i. Always
 - ii. Sometimes
 - iii. Not so much
 - iv. Not at all

13. How would you rate your workplace relation with your supervisor?
(low) 1 2 3 4 5 6 7 8 9 10 (high)
14. You are..
 - v. Female
 - vi. Male
15. How long have you been an employee of this branch?
 - i. Less than 1 year
 - ii. 1-3 years
 - iii. 3-5 years
 - iv. More than 5 years

16. How would you rate mohakhali branch compared to other branches of Bank Asia?
(low) 1 2 3 4 5 6 7 8 9 10 (high)

17. Would you like to recommend anything for the improvement of your job satisfaction?

(Thank you)