

**Report On**  
**Employee Job Satisfaction Of Sonali Bank Limited, Goran Branch**

**By**

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An internship report submitted to the Brac Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

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Brac Business School  
Brac University  
August, 2019

## Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**

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**Mushfika Zahan Keya**

15104013

**Supervisor's Full Name & Signature:**

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**Mayesha Tasnim**

Lecturer, BBS

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## Letter of Transmittal

Mayesha Tasnim

Lecturer,

BRAC Business School

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66 Mohakhali, Dhaka-1212

**Subject: Submission of internship report on “Employee Job Satisfaction of Sonali Bank Ltd, Goran Branch”.**

Dear Madam,

This is my pleasant experience to present my internship report titled as ' Employee Job Satisfaction of Sonali Bank Ltd, Goran Branch', which I am able to prepare with your guidance.

To prepare this report I have collected essential data using both primary and secondary sources. Preparing this report was a collaboration of both my practical experience and knowledge which made it a challenging experience. I believe the knowledge and experience I gathered from my internship is going to be helpful in my future professional life.

I hope this report will meet the standard of your judgment. I am thankful to you for your counseling.

Sincerely yours,

---

Mushfika Zahan Keya

15104013

BRAC Business School

BRAC University

08/15/2019

## **Non-Disclosure Agreement**

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Sonali Bank Limited, Goran Branch  
and the undersigned student at Stanford Student .....

## Acknowledgment

In preparation for this report, my advisor Mayesha Tasnim guided me throughout numerous consultations and definitely deserves my deepest gratitude. Without her instructions and help, I would have not been able to complete my internship journey so smoothly.

My heartfelt thanks to BRAC Business School for giving students the internship opportunity where they can have real work experience with real professionals and learn from the experience which later help them in their career.

I consider myself a very lucky individual as I was provided with the opportunity to be a part of this internship program. This internship opportunity I had with Sonali Bank Limited was a great chance for learning and professional development.

I would like to show my respect and thanks to my company supervisor Mr. Faruk Ahamed, Senior Principal Officer, Sonali Bank Limited for providing me with guidance throughout my internship period and helping me with the information needed for preparing this report.

## Executive Summary

Job satisfaction is a way to measure job engagement, commitment, and motivation to work hard for the organization. Job satisfaction depends on so many factors like job stability, career growth, and a comfortable work-life balance. When an organization cares enough for its employees, the employees are expected to be satisfied with the job. But there are so many other factors that can affect the satisfaction of an employee because every individual and their needs and expectations are different than the others. So it's very important for any organization to clearly know their employee's level of satisfaction and work for it if needed because in the long run, the organization needs a bunch of employees who are satisfied with their job.

In my report named “ **Employee Job Satisfaction of Sonali Bank Ltd, Goran Branch**” I tried to focus on the employee job satisfaction of SBL, Goran Branch.

For that, an overview of SBL has been given at the very beginning which includes the history of this organization, the services they provide to people and the structure of the organization. In the later part, there are reasons why this is valid to prepare my report on employee job satisfaction and I tried to put my points including an overview of the report, the rationale to the report, the scope of the study and the objective of the report. Then comes the literature review, methodology, my internship experience and finally the evaluation of employee job satisfaction of SBL, Goran Branch. The Process of data collection is discussed in the methodology part and the responses of the survey questionnaire are analyzed later. In the analysis part, the responses from the survey are interpreted with bar charts, pie charts, etc. What SBL does to make their employees happy is also discussed here and lastly comes the recommendation where I had some suggestions for SBL according to the responses of their employees which may help them to make their employees more satisfied.

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## List of Acronyms

ATM	Automated Teller Machine
SBL	Sonali Bank Limited
SME	Small to Medium Enterprise
NGO	Non-Governmental Organization
SEO	Senior Executive Officer
EO	Executive Officer
HR	Human Resource
GM	General Manager
UK	United Kingdom
TK	Taka

## Organizational Overview

### Overview of the company

History of Sonali Bank Limited:

In 1972 under the Bangladesh Bank Order, the branches of the National Bank of Pakistan, Bank of Bhawalpur and Premier Bank branches of East Pakistan were united and through Nationalization Sonali Bank Limited was founded. At that time Sonali Bank had a paid-up capital of 30 million takas. In 2001 its authorized paid-up capital was 10 billion TK and 3.272 Billion respectively. The bank reserve funds were 60 million TK in 1979 and 2.050 Billion Tk in 2000. At present their authorized and paid-up capital is 66000 crore and 3830 crores respectively. From November 15, 2007, Sonali Bank Limited has been transformed as a Public Limited Company, but it has a 100 percent share of government.

There are 1211 branches in Sonali Bank Limited and out of those there are 2 foreign branches that are located in the UK. So a total of 1209 branches are operating locally. Out of these, there are 466 urban branches and 743 rural branches. There are 46 principal offices and 16 regional offices of Sonali Bank Limited all over Bangladesh. The core businesses of Sonali Bank Limited includes corporate banking, investing in different financial projects and more of those are in consumer credit and SME projects. Trade finance and loan syndication are also two important businesses of Sonali Bank Limited. Most of their earnings come from foreign exchange services. Besides that, their core businesses include remittance, capital market operations, money market operations.

### Vision, Mission, Slogan

#### **Vision**

Sonali Bank Limited's vision is that it wants to become a socially committed leading banking institution with a global presence.

## **Mission**

The mission of SBL is to be Dedicated to extending a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for stakeholders and contributing towards the socio-economic development of the country.

## **Slogan**

The slogan of Sonali Bank is “Your trusted partner in innovative banking”.

## **Products and Services of Sonali Bank Ltd.**

Core businesses of Sonali Bank Ltd:

- Corporate Banking
- Project Finance
- SME Finance
- Remittance
- Lease Finance
- Consumer Credit
- Trade Finance
- Loan Syndication
- Foreign Exchange Dealing
- International Trade
- NGO-Linkage Loan
- Consumer Credit
- Investment
- Government Treasury Function
- Money Market Operation
- Rural and Microcredit
- Capital Market Operation

- Special Small Loan

**Other Business/ Services:**

- Government Treasury Bonds
- Locker Service
- A.T.M. Card
- Utility Bills Collection
- Ancillary Services
- Merchant Banking

**Islami Banking Services ( Deposit Products):**

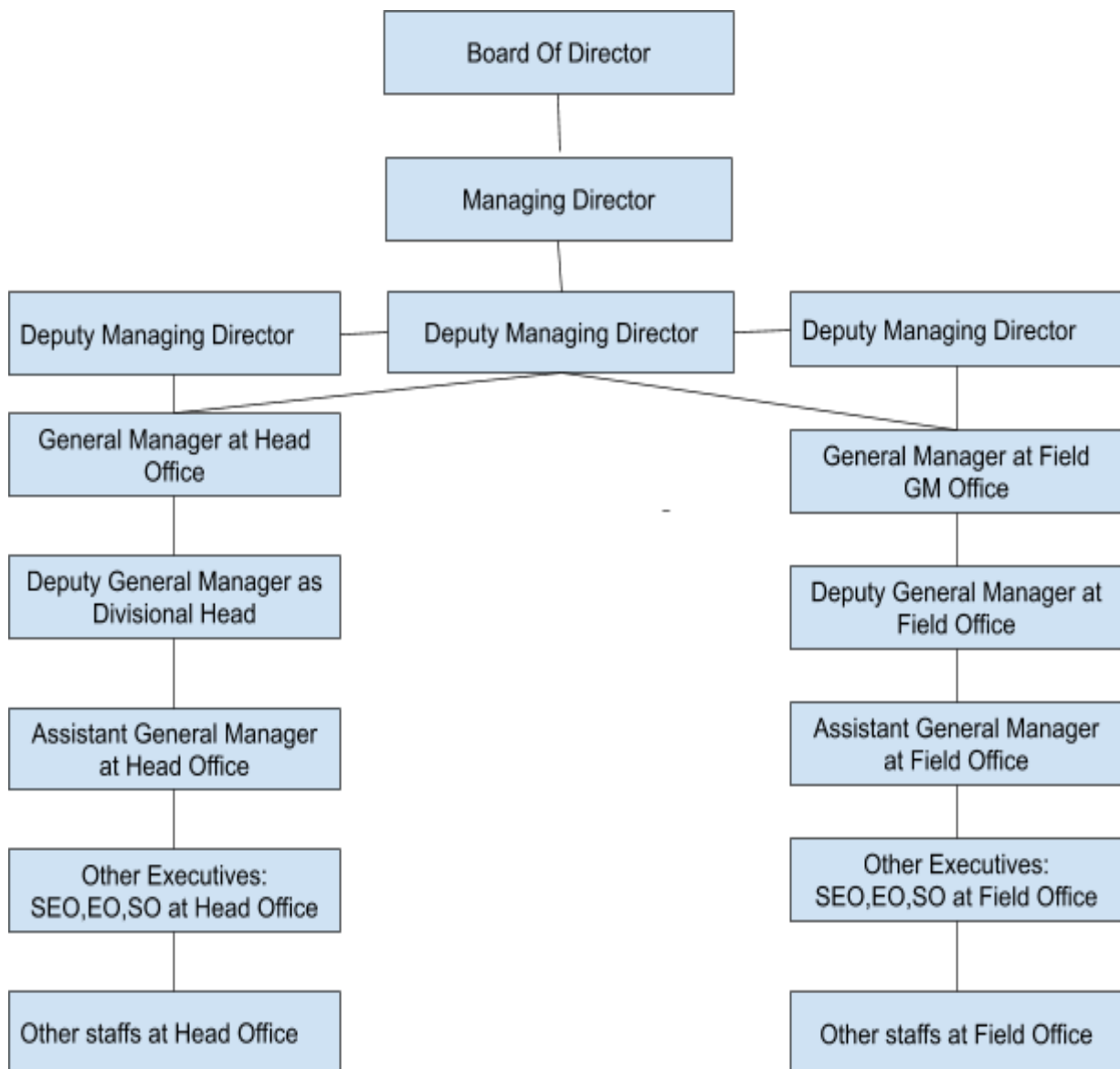
- Al-Wadeeah Current Account(AWCA)
- Mudaraba Savings Account(MSA)
- Mudaraba Special Notice Deposit Account(MSNDA)
- Mudaraba Term Deposit Account(MTDA)
- Mudaraba Hajj Saving Account(MHSA)
- Mudaraba Sonali Monthly Deposit Scheme(SMDS)
- Mudaraba Monthly Profit Scheme(MMPS)

**Islami Banking Services ( Investment Products)**

- Bai-Murabaha
- Bai-Muajjal
- Bai-Salam
- Bai-Istisna
- Hire Purchase Under Shirkatul Melk(HPSM)

## Organizational Structure

The organizational structure most of the banks in Bangladesh follows is common. This structure starts with A board of directors and then the responsibility goes through the Managing Director to every employee of the organization. Sonali Bank limited follow this common organizational structure and the complete structure will be shown through a chart below:



## Introduction To The Report

Bank has been with us and has been with the world economy from its very beginning and developing the economy sector by offering all sorts of financial services. From its birth, banks have played an important role in the economy by providing credit for performing economic activities. Our lives are attached to the touch of banking services. A bank not only offers funds to people for their own growth but also it contributes to building the economic foundation of a nation. Sonali bank has been contributing to our country's economy from the time it was established. The government owns a 100 percent share of this bank. Through Sonali Bank, the government is implementing different types of steps for eradicating poverty. As the branches of this bank are available everywhere from the downtown area to the remotest rural area government uses this channel to provide any financial benefit quickly. The government is running a Rural poor co-operative project in greater Rajshahi, Kustia and Jessore area with the help of Sonali Bank. Another project of government which is a self-reliance loan project through self-reliance in Bangladesh and financed by Sonali Bank.

18167 employees are working in Sonali Bank. in this Report, the employee job satisfaction of Sonali Bank Limited will be discussed and to be more accurate a survey has been done on the employees of Sonali Bank Limited Goran Branch to measure their satisfaction on their job. The satisfaction of employees with their job affects employee performance. The aim of this study is to analyze factors that influence the job satisfaction of employees.

## Background to the report

“Report on employee job satisfaction” has been prepared as a part of my undergraduate program Bachelor of Business Administration and as an academic requirement for the course BUS400, internship. This is designed in a way so that we learn about the real workplace, and apply our knowledge that we had in the other courses of this program and really get some real-life experience. This report is prepared based on my work experience on the organization I did my internship in, Sonali Bank Limited, Goran Branch. My internship duration was from June 11, 2019, to August 08, 2019, under the supervision of Faruk Ahamed and he was the branch manager of the Sonali Bank Goran Branch. He helped me with the information

needed to prepare this report. My academic advisor Mayesha Tasnim assisted me with her guidance and was always available for any help related to my internship report.

## The rationale to the study

Any Organization is made of its employees. And what makes the company meet its goal is also the employees' hard work. To succeed, any Organization would want employees who go above and beyond, who are excited and engaged in their roles. An employee can do all these for his Organization when he feels connected to the Organization and it happens when the individual is satisfied with the job he is doing. Of course, the Organization wants to hire employees who are self-driven and have a strong work ethic. But the Organization must make some effort so that employees are satisfied with how the organization is valuing their work. So employers are willing to make their employees satisfied and for that, they are making efforts as salary raise, giving benefits, increments, bonus, flexible working hours, remote working facilities, employee-friendly leave policies, and so many others. so, not only the employees but also the employers know that how important is job satisfaction to retain their best employees and motivate them to give their best to the organization. this report is to find out how satisfied the employees of Sonali Bank Ltd are with their job and how successful is the HR department of this organization is to make their employees feel satisfied.

## Scope of the Study

The main focus of this report is to evaluate the employee job satisfaction of Sonali Bank Ltd. To collect related data for this report a survey has been done on twenty-three employees from Goran Branch, Sonali Bank Limited. The questions in the survey questionnaire cover the most important factors that cause employee job satisfaction. So, after employees respond to the survey, I can reach a conclusion about my topic. One to one conversation was also helpful to get more accurate information about their job satisfaction.

## The objective of the report

There are various points that can be added as the objective of this report. The primary objective of this report is to portray the real-life experience of working in SBL. The secondary objectives are as follows:

- To evaluate the satisfaction level of the employees that work in Sonali Bank Limited.
- To find out the components that prompt job satisfaction on employees of Sonali Bank Limited.
- To understand the needs and expectations of employees from Sonali Bank Limited.
- To know what efforts Sonali Bank is making to satisfy employees and keep them motivated.
- To assess how effective the approaches made by SBL are on the employees.
- To know the reasons that make their employees dissatisfied with the job.

## Limitations to the study

- Managing time was tough as my work responsibilities were as much as a full-time employee. so, working, doing the survey and writing the report at the same time was difficult.
- My internship with SBL was for two months and it is very difficult to understand the work and the workplace best in this period of time. So, I may have an opinion about my work which may not be fully accurate.
- Collecting data was a challenge from the employees because in government banks and especially in the branches it is always very chaotic and employees are always loaded with work. So, surveying all the employees was a tough task.
- Getting information about the organization and its policy was also difficult because of the confidentiality of information.



## Literature Review

Employee job satisfaction is a must for any organization to succeed. Job satisfaction influences employee satisfaction which later helps the organization to work with a motivated and committed group of people who would work their best to achieve the organization goal. There are many authors who have defined Job satisfaction in different ways. Hoppock (1935) has stated job satisfaction as a combination of psychological, physiological and environmental situations that makes one person to honestly say that the person is happy with his job. According to him, though there are so many external factors that affect job satisfaction, it is always internal that how the employee is feeling about the job. Davis et al (1985) defined job satisfaction as a combination of negative and positive feelings about the job. He explained that a person has certain expectations from his job and when he matches expectations to the reality it creates a positive or negative feeling. Kaliski (2007) said job satisfaction is the feeling of achievement and success of an employee. If one enjoys his work, do it better and rewarded for his work he will be motivated and satisfied with the job. Mullins (2005) states that job satisfaction is a complex term and it can mean differently to different people. He thinks of job satisfaction as more of an attitude, an internal state. It can be linked with motivation and with personal achievement and appraisal at work either qualitative or quantitative. Hackman and Oldham's Job Characteristics Model has been used to determine job satisfaction levels. According to the model, there are five core job dimensions which are, skill variety, task identity, task significance, autonomy and feedback that influence three psychological states that later cause job satisfaction that is experienced meaningfulness of the work, experienced responsibility for the work and knowledge of results. Heneman, Greenberger, and Strasser talk about the relationship between employees' pay and performance, which later plays an important role in bringing job satisfaction. It makes someone feel happy with his work when he is involved in his job and he is rewarded and appreciated for his work. These works of researchers show that how important is job satisfaction for employees to get engaged in their job, giving the organization their best and how necessary employee job satisfaction is for the organization.

## Methodology

In the methodology section, the method of data collection, the sources of data, the sample size of my survey, sampling procedure would be discussed.

### Sources of data collection

I managed to collect both primary and secondary data from both the sources that helped me to prepare the report.

### Primary Data collection

Most of the primary data were collected from the survey that was conducted on the employees of Sonali Bank Ltd Goran Branch. But so many other information that also helped to prepare this report came from a general conversation with my coworkers and my supervisor also helped me with so much information about my organization.

### Secondary data collection

Some data were collected from the website of Sonali bank, like what are the services they are providing to their customers, their core business, etc. Some information about Job satisfaction was also collected from various online articles.

### Sample size

The sample size for conducting the survey was 23 people. There are 23 full-time employees in Sonali Bank Goran Branch. I passed my survey questionnaire to all the employees and got their responses.

### Questionnaire

There are 20 questions in the survey questionnaire. I tried to make a balance among demographic, open-ended, closed-ended questions that cover their age, salary, an overview of their organization and closed-ended questions also cover their expectations from their organization, suggestions and their satisfaction with their organization. Most of the questions in the survey questionnaire followed the structure of the Likert scale. I kept the survey responses anonymous as it is something related to their job and organization.

## Internship Experience

I started my internship with SBL on the 11th of June and ended it on the 8th of August. My internship journey started in Goran Branch and I joined as a general banking intern. There are generally four functions of general banking or retail banking account opening, clearing, remittance, and cash. Sonali Bank serves the mass people in so many other ways. They take the utility bill in some local branches, old age subsidy from the government, pensions are paid through Sonali Bank. My supervisor could give me any responsibility from these but he decided to give me a chance to explore a few responsibilities. So I worked in all the four sectors of general banking by rotation. While working in the account opening section, I came to realize that it is the most important service of general banking. My responsibilities included new account opening, checkbook issuing, closing old and mature accounts and quarrying the accounts. There are different types of accounts and the customers can choose the most suitable one for them. Those are fixed Deposit account, short term deposit account, savings deposit account, current deposit account, and call deposit account. The closing account is another account-related service. An account can be closed when it is matured and even if it's not matured. The remittance section is another important section which is sending and receiving money from one account to another, from one branch to another and even from one country to another. It's one of the most crucial functions in any bank. Another section is clearing which includes the process of checking all the deposit that is made in the whole day and it's sent to the Bangladesh Bank central clearing section one of the most functional areas of a bank is the Cash department. Every day the bank deals with lots of cash. Some cash flow comes as a deposit and some cash is withdrawn from the bank. All the banks have more or less all these sections and functions. But as a government bank, Sonali Bank is the most Known and trusted Bank. So the employees, Including me as an intern had to work really hard every day to meet their demand. Another difficulty that made us work even harder is that we served the mass population and among them, a very small percentage were educated. So we have to help them with even collecting form, filling it with the required information, opening an account, collecting cash, etc. Though we had to work really hard, we felt happy and relieved when we see that our customers are happy with our services, our help. Another thing about my internship has to be mentioned is the bond all the employees have with each

other. Though I worked there only for two months, they treated me as one of their family. As I was the youngest of all I have always been adored by my co-workers. So, all the hard work and difficulties seemed small in front of the love I got from there. So the internship with SBL was a great part of my education life.

## Employee Job Satisfaction of Sonali Bank Limited

### My opinion as an intern

In the beginning, I would like to share my opinion about my satisfaction from my internship with Sonali Bank, Goran Branch. I worked there just like another employee of SBL. So I can relate to the feeling of any of the employees working there. Though two months is not much to understand an organization's culture and how the employees are feeling about their job. But I could know what the organization is doing to make their employees happy with their job. From my experience, I saw a very friendly environment among the co-workers of that branch and they worked really hard for their organization and for the people. Everyone was very helpful to me to teach me the functions of banking. I also got support from my supervisor. He was very kind to me throughout my internship period which made my internship experience even more memorable. So in that short period of time, I have a very good image of SBL. Other employees had been working with this organization for a long time, so they might have a totally different point of view and experience with the organization. I had a discussion with one of my colleagues Mitali Dash about how she felt working there, she had so many points supporting that she is happy with the job and she also had some reasons to be unhappy with. She started with her dissatisfaction and she said that there is more workload than the employees they have there so everyone has to put more of them into the work so the days go really restless. She also mentioned the infrastructure of their office is not so good so they sometimes feel the necessity of good infrastructure. But she also said she has so many reasons to be happy with her organization as well. She is a working mother of a two-year-old child. So she wanted her working place to be near her house. The organization thought of her case and allowed her to work at the nearest branch, Goran. So she is very happy that she can visit her child during the lunch break. She also mentioned that having a secure job gives her satisfaction and knowing that even after her retirement she will get the support of a pension from her organization make her feel happy and less worried about her future. That was all about one employee. But what the other employees feel, to know more, I conducted a survey on all the employees. I am so glad that with so much of workload they managed to help me with their responses.

## What SBL is doing to make their employees happy

Before discussing the result came from the survey, I want to light the effort of the organization to make their employees happy. Sonali Bank is a government bank and the Government owns a hundred percent share of this organization. So employees of Sonali bank in some areas get more benefits and support from the government. Some of the efforts made by Sonali bank are good basic salary, cash incentives, bonus, house building loan facility, car loan facility, leave policy, pension, provident fund, etc are some basic facilities given to the employees.

- ❖ A very good basic is given to government employees and state-owned bank employees of Sonali bank also enjoy this salary scale that is decided by the government. As the scale is decided by the government, it goes through many raises as the country's' economy is growing. So, when employees at private organizations are working hard for the same amount of money over the years, employees at SBL are getting frequent raise.
- ❖ Not only a good basic, but so many more facilities are offered from the organization. Besides basic, an amount of money is added for their house rent, for their transportation, their lunch is also subsidised from the bank.
- ❖ They get fourteen basic salaries in every 12 months including the two religious festival bonuses. And every employee starting from a lower level to the highest level can enjoy this.
- ❖ With so many other bonuses, there is a bonus for “ Pohela Boishakh” which must make employees feel really good as no private organization thinks of their employees this much to come up with a bonus so that they can enjoy the Pohela Boishakh even more.
- ❖ It has included performance appraisal as well to satisfy employees and make them feel that their work is valued by the organization. For that they offer increments to their employees and the increment depends on performance. If one can reach their performance target, he is going to enjoy increments.

- ❖ There are so many opportunities to grow. You don't join the organization as an officer and retire as the same. You can grow big. Every employee who joins SBL as an officer or higher than this, he is going to be considered as a candidate for promotion in every three years. So, every loyal employee who works hard for the organization will be rewarded with promotion and with every promotion, salary raises as well.
- ❖ A common complaint heard from employees is long working hours. But not from the employees of SBL. Sbl allows their employees to work for fewer hours than any private organization. In private organizations, the neverending works don't allow you to leave the office on time and employees also work for extra hours to impress their bosses. But In SBL you don't need to impress your boss with an extra hour working instead they choose to work properly from 10 am to 5 Pm. This helps them to make work-life balance and spend more time on themselves.
- ❖ The Leave policy is very employee-friendly in SBL which includes general leave, medical leave, education leave, maternity leave of six months and recreation leave.
- ❖ Education Leave is Something that not many organizations offer. In this category of leave, an employee can be on leave for higher education, which is very helpful for any employee who is highly ambitious and wants to grow himself without worrying about getting a job after achieving another degree. This policy also encourages to get a foreign degree. So, after the end of the study, he will have a secured job in one hand and a valuable degree in another.
- ❖ All the other leaves are quite common but recreation leave is something very well thought and helps employees make work-life balance. In this category of leave, employees will receive 15 days of leave from work and a full basic salary to spend quality time with family. Employees will be able to take this opportunity in every three months and it is mandatory for employees to take the leave.
- ❖ House building loan is another benefit that Employees of SBL gets. Moreover, they get this loan on the lowest interest rate and without keeping anything for the security of the loan. and the best part of this facility is that this is not only for higher-ranked employees. It starts with the lowest-ranked employee. So in this organization, anyone can dream of a house of his own and organization would help them to live their dreams. IN any private organization, employees can't even think of getting a loan of this amount and with such a low-interest rate. Employees of private organizations

may get some other facilities but here the quality matters more than just quantity. This one benefit is worth way more than 10 benefits employees get in private organizations.

- ❖ Employees also get a car loan from the Bank And after one employee is promoted to the Assistant General Manager, the bank pays a very good amount of money for the maintenance of the car till he is in the job.
- ❖ SBL also offers many training programs to their employees to learn new skills and to improve themselves in so many other ways which help them to grow individually. The cost of the training programs is fully from SBL. SBL also has its own Sonali Bank Staff College where they have instructors to run the training and even the Managing Director also comes in the training program to spread his knowledge with other employees.
- ❖ SBL also sponsors any conference employees to attend. This shows that the organization cares for the growth of individuals that must encourage employees to learn from those social meetings and implement those in their work.
- ❖ The Establishment and Welfare department of SBL doesn't only think of the employees, but also their children. It inspires the excellent result of their children with chairman certificate and director certificate and an amount of money to recognize the achievement. I think this is a great approach to SBL. A person cares most about his children in life and when their children are recognized and appreciated, they feel most proud. This is a smart initiative taken by SBL to make their employees happy.

These were some of the benefits employees of SBL enjoys. There are so many more on the list, that SBL offers to their employees, which are not mentioned in my report.



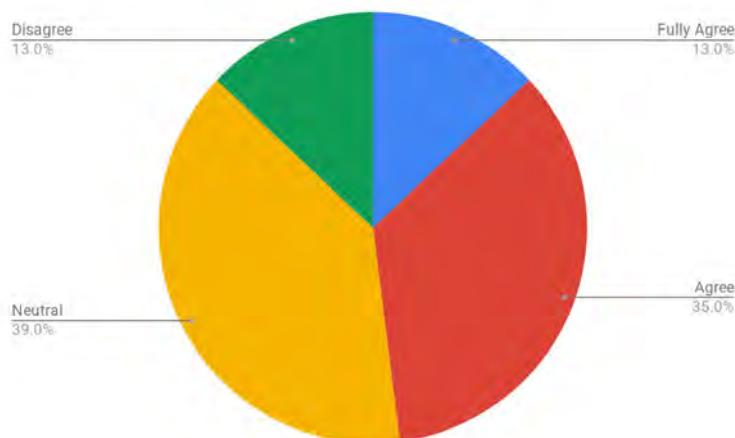
## Evaluation of employee job satisfaction

Though SBL is trying to its fullest to make employees happy, different employees have different needs and have their own opinion. Now the responses of my survey are going to find out that.

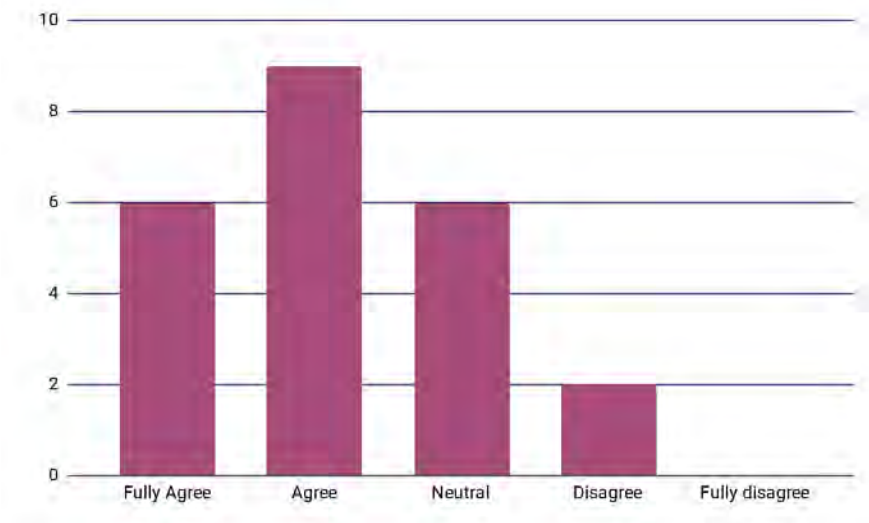
1. My first question was a demographic question that was about their age, 13 respondents said that they are aged between 30 to 40. 8 of them were between 40 to 50 and only 2 were aged between 50 to 60.

2. The next question was “What is your gender?” and only four in the sample were male and 19 of them were female employees. That indicates that how SBL encourages women to join SBL.

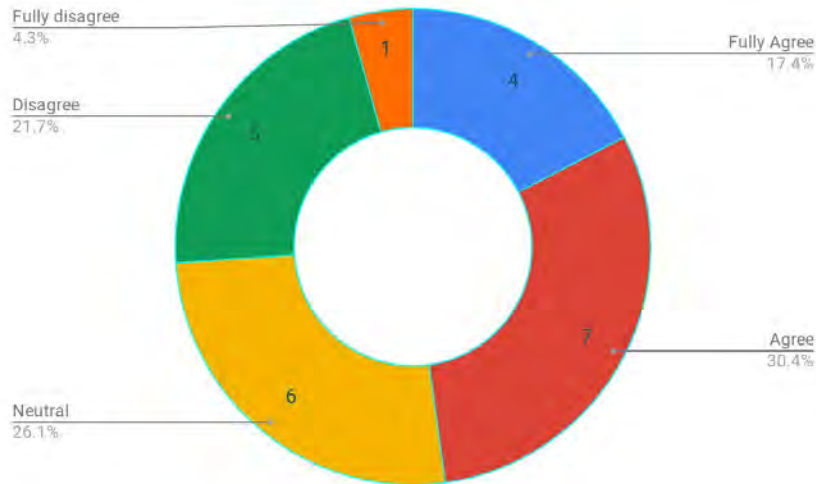
3. “You are satisfied with your regular assigned activities” is the next statement and the majority, which is 39% said they have neutral feelings about this. 13% fully agreed, 35% agreed and only 13% disagreed with this statement. which means most of the responses are on the positive side. that indicates that they are happy with the work they are doing every day.



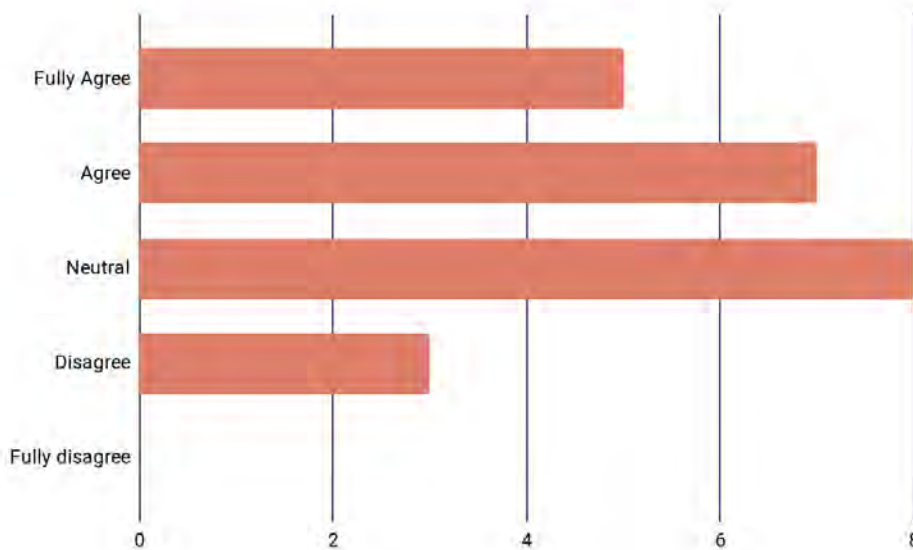
4. “Supervisor keeps you well informed about what's happening in the company” and in response to this statement 6 people said that they fully agree to the statement and there were 9 respondents who said they agree that they are well informed by their supervisor and only two people said they don't agree with the statement which means they don't feel that they are well informed by their supervisor. No one fully disagreed.



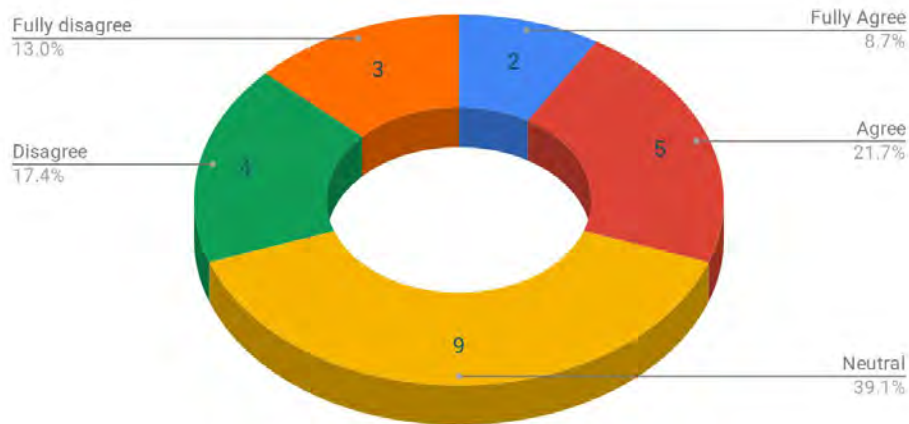
5. To the statement “You have all the resources you need to do your job successfully” majority agreed and was neutral that they have all the resources they need to do their job. But there were also responses who disagreed, which means they believe they lack in resources. So employees are not fully happy with the resources.



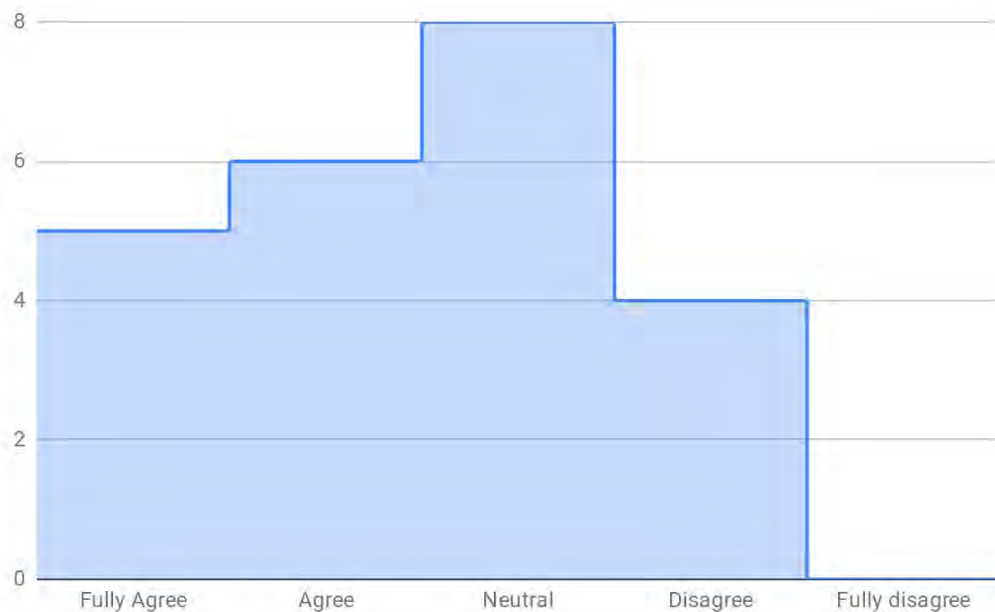
6. “Do you believe that there is an opportunity for individual career growth and development within the company?”-respondent believe they get opportunities for individual career growth and development because the majority of the responses are positive. only 3 respondents disagreed and none strongly disagreed, that means they are quite happy with their opportunities.



7. “Your contribution to the work is valued by your supervisor”, in response the majority was neutral. They felt okay with the situation but few agreed and few disagreed as well. So, here the feeling is Quite mixed about feeling valuable at work.

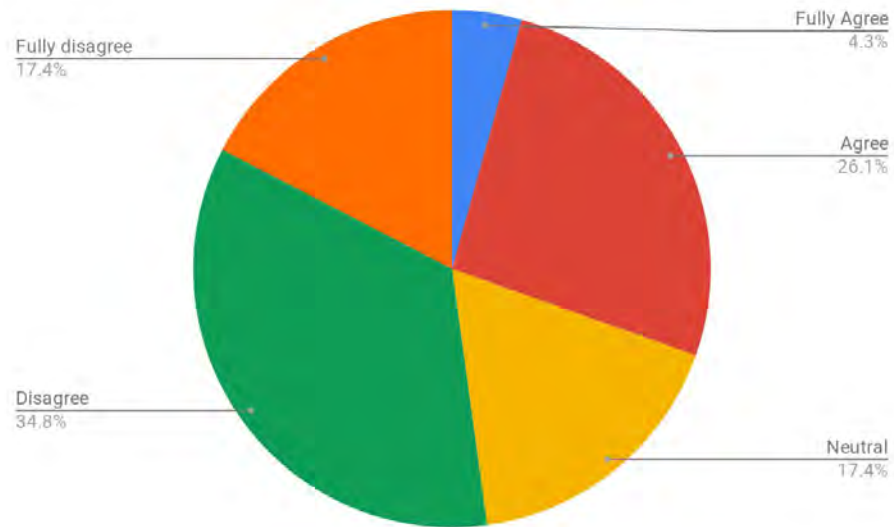


8. “The organizational culture and work environment is satisfying”- in response the majority said they are neither satisfied with the environment in their workplace nor dissatisfied. But a good number of respondents said they agree and fully agree to the statement. None strongly disagreed. That shows employees are satisfied with the environment and organizational

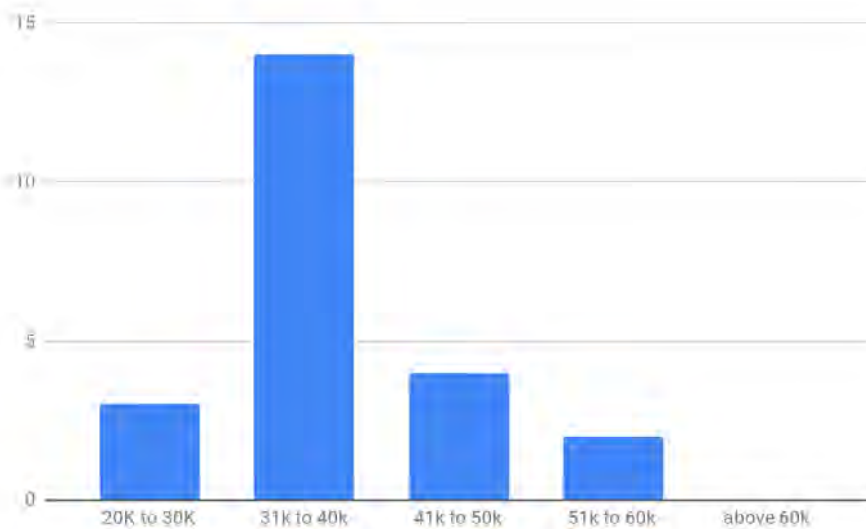


culture.

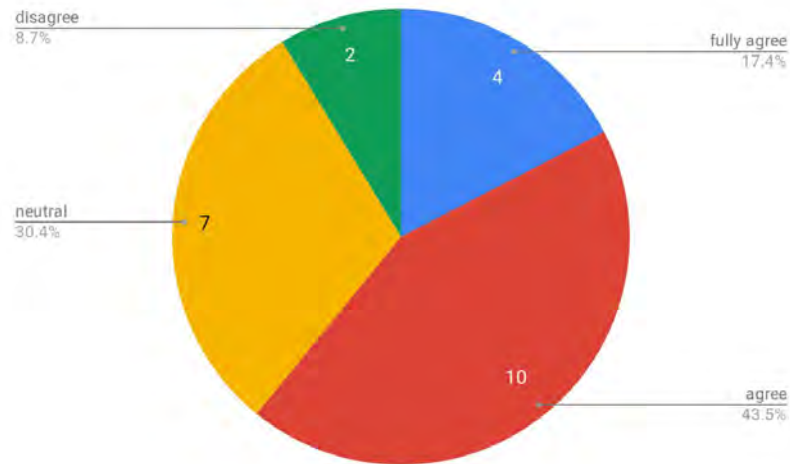
9. “You are satisfied with the customer you deal with”- in response to this statement the majority of the respondents disagreed. They are not happy with the customers they deal with.



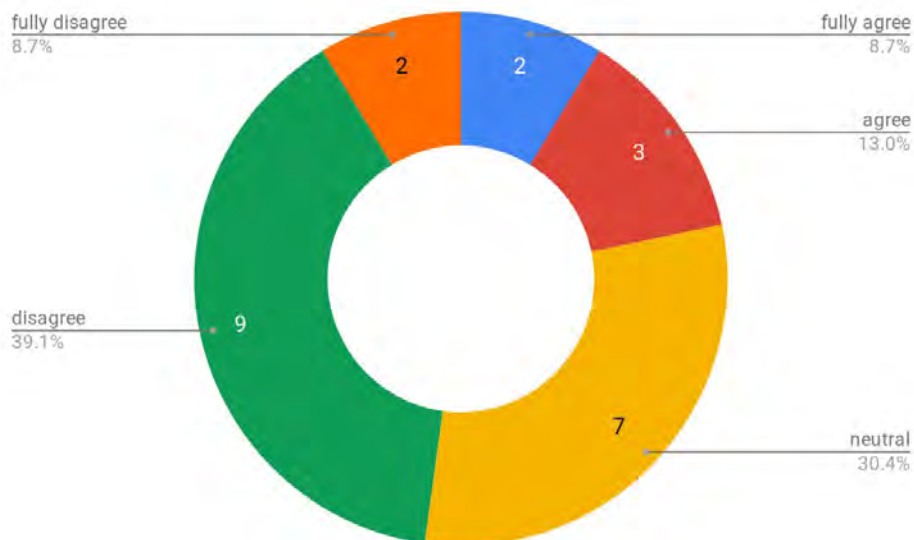
10. They were asked, “What is your salary range?”. And # of the respondents are paid between 20 thousand to 30 thousand. The majority of the respondents which is 14, said they get 31 to 40 thousand salaries. 4 said their salary is between 41 to 50 thousand and only 1 said his salary is 50 to 60 thousand.



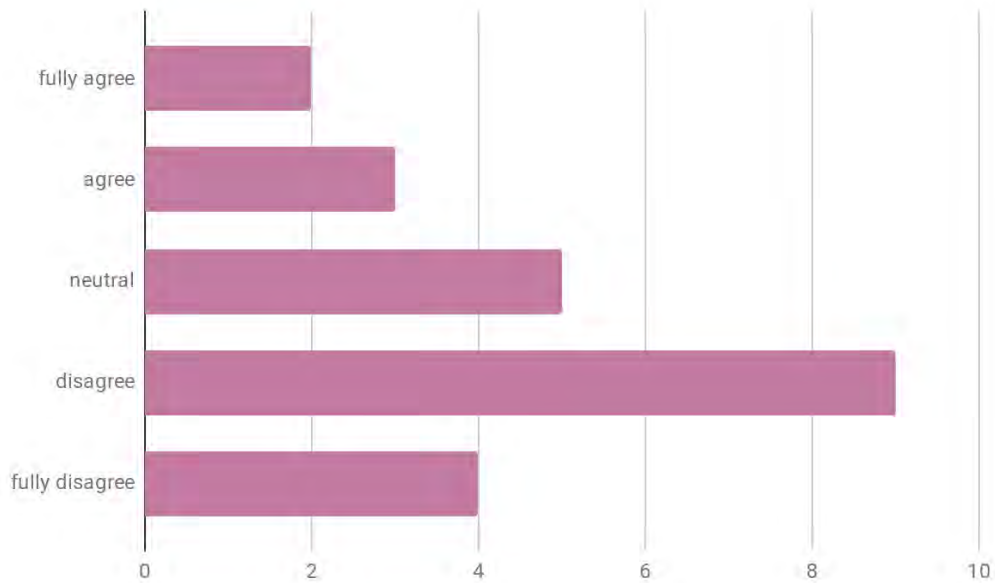
11. “You are satisfied with the benefits you are getting beside your basic salary”- in response to the statement, the responses were quite mixed but as no one strongly disagreed with the statement and most of them either agreed or were neutral, it can be assumed that they are happy with the benefits they get beside their basic salaries.



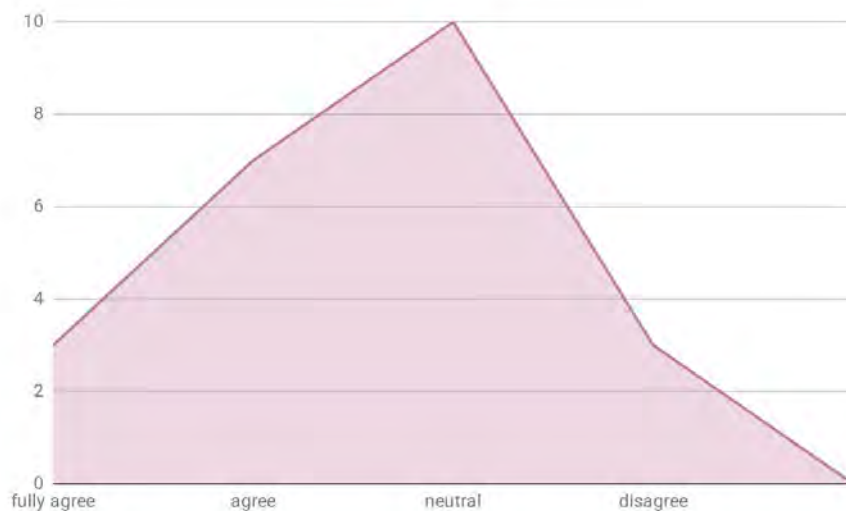
12. “Your compensation matches to your responsibility” - in response the majority said their compensation don't match their responsibility. They believe they should be paid more for what they do.



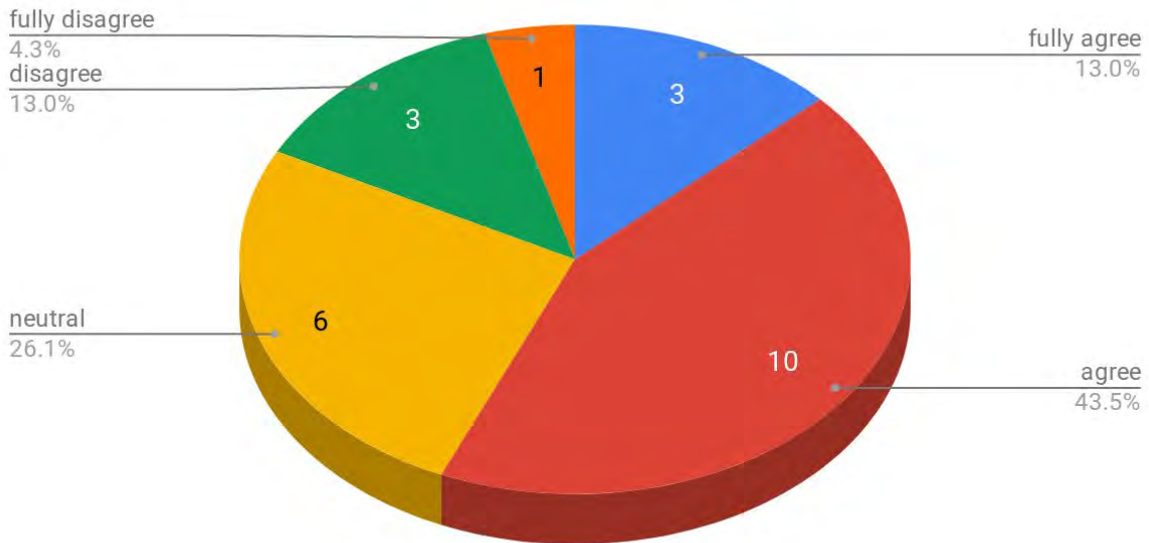
13. “You think that the facilities in your organization are as good as any other private organization” from the responses we see in the chart its very clear trhat they feel their facilities are not as good as the private organizations.



14.” You believe you receive appreciation from your supervisor for your work” - in response to the statement, no one strongly disagreed and the majority were neutral. That means they believe they are appreciated for their work.

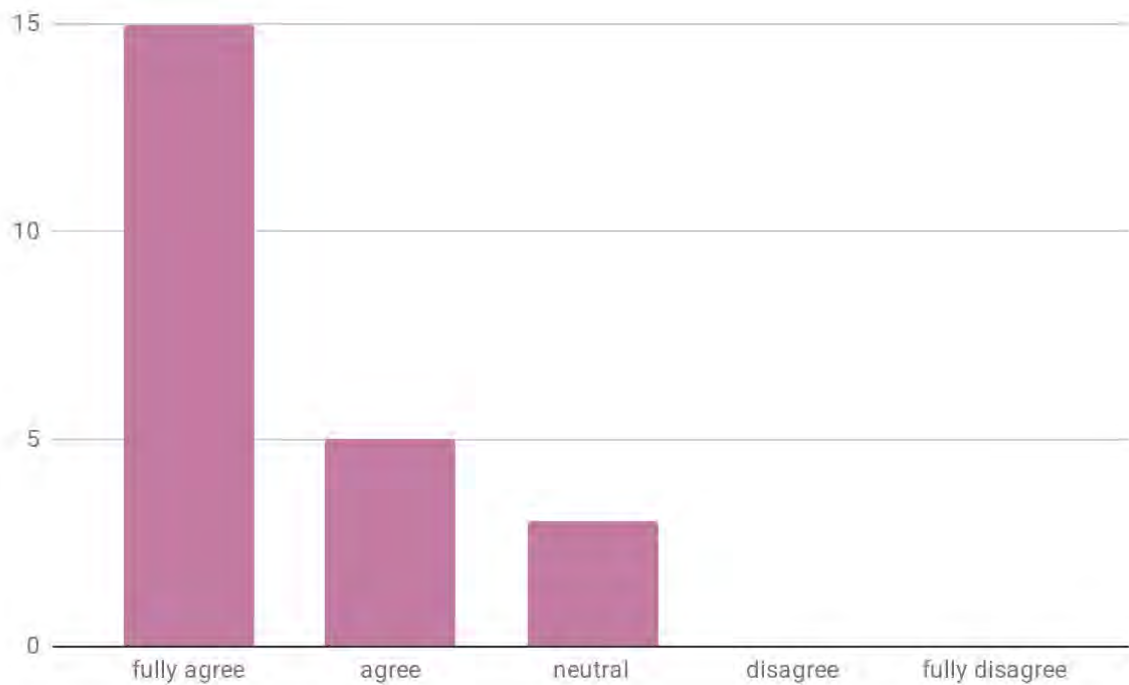


15. “You are able to maintain a balance between your work and personal life”- with the statement, the majority of the respondents agreed.



16. “You are satisfied with the job security you get from your organization” seeing the responses to this statement, it is very clear that the employees of SBL are very satisfied with the job security. No one could disagree with the statement which means SBL is doing really great to make their employees happy with the job security.





17. In response to this statement “You see yourself working in the same organization in the next two years” 21 of the employees said yes, they see themselves working for this organization in the next two years. And only two respondents said they don't see themselves doing the same.

The question is an open-ended one. It is “What are your expectations of your organization?” when I went through the answers there were different things that came out to be their expectations. From those, good Infrastructure is an important one because it affects the quality of work. Most of the local branches of SBL don't have a good infrastructure. though Another one I felt reasonable is good transportation. SBL has staff buses but not enough in number. So many have to stand the whole way to the office. The principal offices are in very good condition.

Then they were asked “ what are the areas of improvement in the organization?” the answers are very similar to the previous question because what they expect from their organization is improvement. But one point that came out from this question is, they think that some areas of their organizations are corrupted and to praise the real talent, this should be improved.

In answer to the last question” what makes you feel satisfied with your job?” the most relevant answers were good salary, Job security, future support, loan facility, good co workers, a helpful supervisor. When employees get those they feel happy with their job.

## Key Findings

My motive of this report is to find the job satisfaction level of the employees of SBL. I could not reach the findings only with the responses to my survey questionnaire. My day to day conversations with my co-workers helped me a lot to reach a conclusion. So these are the key findings after analyzing all the data and my experience:

- ❑ Salary is a very important factor when it comes to the satisfaction of employees. I felt the employees are not very satisfied with their salary. They think with this amount of effort, employees make more money in private banks. They think their expertise in banking is not being valued enough in terms of salary.
- ❑ Though employees may not be happy with their monthly salary, but they could not deny that they feel secure to be working with SBL. SBL not only offers them a pension after retirement, SBL cares more. If anything unpleasant happens to the working employees, the spouses of the employees are going to get the support of a pension till he or she dies. That gives the employees relief and make them happy with the job.
- ❑ It is really important for job satisfaction to work with the people they like. This is exactly what the scenario at SBL, Goran Branch. The relation among coWorkers really makes them happy. They act like a family at their workplace. They are so comfortable with each other that they even share their lunches, which is very nice to see. At this point, they seem really satisfied.
- ❑ Another important factor of job satisfaction is the benefits employees get from their organization. The benefits SBL offers to the employees are really important for an employee to make his life more comfortable. What can be more comfortable than living in their own house? SBL help employees to feel even more secured. How can an employee be Dissatisfied with this kind of benefit?

- ❑ work Life balance is another important factor to be satisfied with the job. One thing has to be mentioned that, the opportunity to balance your work with your personal life Government organizations give, is nowhere else. being a State-owned Company SBL offers the same to its employees. Employees get two days off every week and their working period also doesn't kill them. They get enough time to spend with family after even doing the job properly.

After all these findings employees of SBL, Goran Branch seems quite Satisfied with their job to accept a few different opinions. Their job satisfaction reflects their work.

As I was an intern at Goran Branch, I could only know the opinion of employees working here. This might not be the Scenario in other branches, or at the Head Office of SBL.

## Recommendation

I want to make some recommendations that I feel would be helpful for SBL to satisfy their employees even more. These are my recommendations:

- SBL should improve its infrastructure. Most of the local branches are operating in the same office building for a long period of time. So, the condition of their infrastructure is not very well and they should move to places that offer better facilities.
- Another recommendation I want to make is that their office should have more space. It gets very chaotic when everything is happening at the same time at a place so small. I feel it's going to improve their performance and they would be working with peace.
- The introduction of technology is very important in SBL. Private banks are doing everything so easily with the help of software. And SBL is still Working on so many different register books. What takes others to do 10 minutes, they do it for 1 hour. So, in my opinion, if they can do their works easily it's going to save time and ease their job.

- Another important thing I want to put on light is, most of the employees working in SBL are from non-business backgrounds. They come from a totally different background and do something that they don't enjoy for the rest of their lives. I think that affects their performance and their satisfaction with the job. So, SBL can focus more on candidates who are from business background so that their employees enjoy working with them.
- I would also want to suggest SBL to recruit employees who have basic knowledge of IT or they can train their existing Employees. Most of the employees of SBL don't know the basic operations of software that can make their work so much easier. This is the era of technology. If it doesn't hire the right people now, it's going to move forward with a backdated workforce. And if the organization is not happy, how can it make the employees happy?

## Conclusion

I would like to conclude by saying that, working on this report was a great experience for me. The survey I conducted also added so much knowledge to what I gathered during my entire Internship journey. I tried my best to prepare this report accurately with accurate data. I hope this report is going to be resourceful in the future.

## References

- [1] [\(n.d.\). job satisfaction: a literature review - Semantic Scholar. Retrieved August 16, 2019, \(Aziri.B,2011\)<sup>1</sup>](#)
- [2] [Job satisfaction,MBAskool, Human resource time<sup>2</sup>](#)
- [3] [Sonali bank limited](#)
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<sup>1</sup> (n.d.). job satisfaction: a literature review - Semantic Scholar. Retrieved August 16, 2019, from <https://pdfs.semanticscholar.org/1>

<sup>2</sup> (n.d.). Job Satisfaction Definition | Human Resources (HR ... - MBAskool. Retrieved August 16, 2019, from <https://www.mbaskool.com/business-concepts/human-resources-hr-terms/4394-job-satisfaction.html>

## Appendix A

### Survey question:

1. What age range are you from?
  - a. 20 to 30
  - b. 31 to 40
  - c. 41 to 50
  - d. 51 to 60
  - e. above 60
2. What is your Gender?
  - a. Male
  - b. Female
3. You are satisfied with your regular assigned activities
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
4. The supervisor keeps you well informed about what's going on in the organization
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
5. You have all the resources you need to do your job successfully
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree

6. Do you believe that there is an opportunity for individual career growth and development within the company?
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
7. Your contribution to the work is valued by your supervisor
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
8. The organizational culture and work environment is satisfying
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
9. You are satisfied with the customer you deal with
  - a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
10. What is your salary range?
  - a. 20K to 30K
  - b. 31K to 40K
  - c. 41K to 50K
  - d. 51K to 60K
  - e. above 60K
11. You are satisfied with the benefits you are getting beside your basic salary

- a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
12. The compensation matches to your responsibilities
- a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
13. You think that the facilities in your organization are as good as any other private organization
- a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
14. You believe you receive appreciation from your supervisor for your work
- a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
15. You are able to maintain a balance between your work and personal life
- a. fully agree
  - b. agree
  - c. neutral
  - d. disagree
  - e. fully disagree
16. You are satisfied with the job security you get from your organization
- a. fully agree



- b. agree
- c. neutral
- d. disagree
- e. fully disagree

17. Do you see yourself working for the same organization in the next 2 years?

- a. Yes
- b. No

18. What are your expectations from your organization?

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19. What are the areas of improvement in your organization?

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20. What makes you feel satisfied with your job?

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