

Report On
Employee Job Satisfaction of Dhaka Bank Limited, Kakrail 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 (BBA)

BRAC Business School
BRAC University
October 2021

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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:

Junaid Siddiqui
17104032

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Ms. Ummul Wara Adrita
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Letter of Transmittal

Ms. Ummul Wara Adrita
Lecturer
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Miss,

With due respect, I would like to submit my internship report on “Employee Job Satisfaction of Dhaka Bank Limited, Kakrail branch” which I have prepared under your supervision.

I have successfully completed my internship program at Dhaka Bank Limited, CPC Trade Operations, Bangladesh Bank Returns and Reporting Team, from 01 June 2021 to 31 August 2021. During this whole period, I have tried my best to stay committed towards my role as an intern.

I wholeheartedly thank you for all the guidance and support, which you have provided me during this period. I would be grateful if you consider my effort and provide your valuable judgement.

Sincerely yours,

Junaid Siddiqui
17104032
BRAC Business School
BRAC University
Date: October 03, 2021

Non-Disclosure Agreement

This agreement is made and entered into by and between Dhaka Bank Limited and the undersigned student of BRAC Business School, BRAC University

Junaid Siddiqui

17104032

Acknowledgement

First and foremost, I would like to express my highest gratitude towards Almighty Allah for successfully completing my internship report. Without his love, guidance, and countless blessings, it wouldn't have been possible for me to complete my internship program. Secondly, I would like to convey my gratitude towards my family members for their constant care and support during the whole internship period. I offer my heartfelt gratitude to my internship supervisor Ms. Ummul Wara Adrita, for her supervision and guidance. I want to thank all the officers and staff of Dhaka Bank, who treated me with kindness during these three months. Last but not the least, I would like to show my deepest gratitude to my organization supervisor, Mr. Md. Ezazur Rahman, Senior Assistant Vice President of CPC Trade Operations, Dhaka Bank Limited.

Executive Summary

Dhaka Bank Limited is one of the leading private commercial banks in Bangladesh which was founded in 1995. This report has been prepared based on my internship experience for the completion of my Bachelor of Business Administration program. Here, I have tried to share my knowledge, skills, and experience which I gained after completing my three-month internship program at Dhaka Bank Limited, CPC Trade Operations, Bangladesh Bank Returns, and Reporting Team. It contains my overall internship experience, job responsibilities, and my contributions to the bank. I have also tried to display my learnings and benefits which I gained by working as an intern. Through this report, I have also tried to present a general overview of all the departments and functional areas of Dhaka Bank. I have discussed their management strategies, marketing practices, financial products and services, CSR activities, and many other aspects. I have done an industry analysis to give an impression about their current position in the banking industry. Finally, for the project part, I tried to measure the satisfaction level of the employees of Dhaka Bank's Kakrail branch. I have used primary data collection methods such as online survey and questionnaire to collect data.

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List of Acronyms

DBL - Dhaka Bank Limited

DBTI - Dhaka Bank Training Institute

CPC - Central Processing Center

HS - Harmonized System

SME - Small and Medium Enterprises

MSME - Micro Small and Medium Enterprises

BDT - Bangladesh Taka

DSE - Dhaka Stock Exchange

CSE - Chittagong Stock Exchange

ADM - Automatic Cash Deposit Machine

ATM - Automatic Teller Machine

CSR - Corporate Social Responsibility

IT - Information Technology

NPL - Non-Performing Loan

GTS - Global Trade Services

Chapter 1

Overview of Internship

1.1 Student Information

- Name: Junaid Siddiqui
- ID: 17104032
- Program: Bachelor of Business Administration
- Department: BRAC Business School
- Major 1: Marketing
- Major 2: Computer Information Management (CIM)

1.2 Internship Information

1.2.1 Placement Details

- Organization Name: Dhaka Bank Limited
- Internship Period: 01 June, 2021 to 31 August, 2021 (3 months)
- Department/Division: CPC Trade Operations
- Unit: Bangladesh Bank Returns and Reporting Team
- Address: Holding #71 (1st Floor), Road No: 13 (New) 36 (Old), Thana- Paltan, District-Dhaka

1.2.2 Supervisor Information

- Supervisor Name: Mr. Md. Ezazur Rahman
- Position: Senior Assistant Vice President

1.2.3 Job Scope

I have completed my three-month internship program at Dhaka Bank Limited, CPC Trade Operations from 1 June, 2021 to 31 August, 2021. I was allotted under Mr. Md. Ezazur Rahman, Senior Assistant Vice President of CPC Trade Operations, who was my supervisor throughout the whole internship program. I got the opportunity to work in their Bangladesh Bank Returns and Reporting Team which is one of the most reputed and prestigious units of Dhaka Bank, CPC Trade Operations. The primary responsibility of this team is to report month-

to-month import returns to the Bangladesh Bank. As an intern, my job responsibilities were very limited because in this department interns are generally not assigned any particular duties and their main task is to help and assist other employees of their respective departments in their day-to-day work. During the span of three months, my primary job responsibilities were:

- ❖ Inputted data of import payments into excel sheets of multiple branches
- ❖ Rearranged files and documents in the correct order
- ❖ Printed forms
- ❖ Prepared Bill of Entry
- ❖ Submitted import payment data regularly which was uploaded into the Bangladesh Bank Online Import Monitoring System

1.3 Internship Outcomes

1.3.1 Student's Contribution to the Organization

In my department, interns are generally hired to act as a helping hand to assist their fellow senior officers and employees to carry out their day-to-day work. Therefore, as an intern, my work responsibilities and contributions were very limited. I have worked in the Bangladesh Bank Returns and Reporting Team, where the main task is to report foreign trade transactions such as import comeback to the Bangladesh Bank. Most of the time, I had to input data of import payments of multiple branches into the excel sheets. Sometimes, I also had to prepare Bill of Entry, print IMP forms, rearrange documents in the correct order, and highlight key information. Almost every working day, my senior officers used to hand me files of import payments of different branches such as Gulshan, Mohakhali, Kawran Bazar, etc. and from those files, I had to go through different documents such as Bank Forwarding, Commercial Invoice, Bill of Lading, Delivery Challan, Certificate of Origin, Packing List, etc. and then find out and input key information such as HS Code, Import Country, Document Reference Number, Total Quantity, Import Type, Transport Type, Transport Document Number, Country of Origin, Bank Arrangement, Freight Charge, etc. After inputting the import payment data into excel sheets, my work was then cross-checked and evaluated by my fellow senior officers, and then then it was uploaded into the Bangladesh Bank Online Monitoring System.

1.3.2 Benefits to the Student

Despite my limited job responsibilities, the whole experience of working as an intern in one of the most renowned private banks in Bangladesh has been wonderful and memorable for me.

By working here, I got the opportunity to practically implement my educational knowledge and skills which I acquired during my university life, in a professional office environment. I also got familiar with the internal operations of a bank and got a glimpse of how a foreign trade department of a bank works and also how foreign transactions take place. This internship also allowed me to enhance my computer and typing skills because I had to work in Microsoft Excel during my whole internship period. I also got accustomed to a professional office environment where there is a wonderful social bond between all the colleagues. Although I was only an intern, my supervisor and fellow senior officers always treated me as one of their own and never made me feel like an outsider.

1.3.3 Problems/Difficulties faced during Internship

During my whole internship period, I didn't face any major problems or difficulties. However, since my internship area was not related to any of my majors, that's why I didn't get much opportunity to implement knowledge from my major subjects in my internship. Also, the first week was quite challenging for me because I was not familiar with many of the foreign trade terms and also finding them from import payment files and then inputting them into the excel sheets was quite confusing and difficult at first. But as days went by, I started becoming more and more familiar with these new terms and my work started to become easier, thanks to my senior officials who always guided me when I was confused and stuck. Due to the global Covid-19 outbreak, I also had to take extra precautions and safety measures such as always wearing a mask and carrying hand sanitizers in the office. Other than these, I didn't face any difficulties and the whole internship experience went quite smoothly for me.

1.3.4 Recommendations to the Organization on Future Internships

I believe that this internship program is a very good opportunity for an intern if he/she wants to pursue a career in banking. However, there is always scope for the betterment and introducing new ways to improve the internship program. To do that they can arrange a one-week workshop for the interns before starting the actual internship so that interns can become familiar with their work responsibilities beforehand. They can also give work to interns which requires them to visit different departments so in this way interns can learn even more about the internal operations of the bank.

Chapter 2

Organization Part

2.1 Introduction

An internship is an academic prerequisite for me to complete the Bachelor of Business Administration program. It is a professional working and learning experience that offers practical and meaningful work, related to the field of study. The internship program is a great opportunity to apply theoretical and academic knowledge to a practical real-life work environment. It is an initial stage after completing education that opens the doorway to many professional and corporate opportunities. Besides fulfilling the academic requirement, an internship also helps to enhance personal development. I did my internship at Dhaka Bank Limited, under the supervision of Mr. Md. Ezazur Rahman, Senior Assistant Vice President, CPC Trade Operations. After getting the approval of my supervisor, I have prepared my internship report on “Employee Job Satisfaction of Dhaka Bank Limited, Kakrail Branch.”

2.1.1 Objective

The fundamental objective of this report is to meet the requirements for the partial fulfillment of my BBA program.

Other core objectives are:

- ❖ Gaining real-life work experience
- ❖ Using theoretical knowledge in a practical corporate environment
- ❖ Getting a general overview of how a bank operates

2.1.2 Methodology

This report has been prepared by gathering information from various sources. Most of the information is based on my practical internship experience and personal observations. The information is collected by using both primary and secondary sources. The details are as follows:

Primary Sources

- ❖ Practical office work
- ❖ Personal observations
- ❖ Face to face discussion and interaction with officers

Secondary Sources

- ❖ Official website of Dhaka Bank Limited
- ❖ Documents and files of the branch
- ❖ Different journals and other relevant information from the internet

2.1.3 Limitations

There were some limitations that I faced while preparing this report. As I had to go to the office five days a week, so I got a very limited amount of time to work on my report. My work responsibilities in the bank were also very limited and I didn't get the opportunity to explore other units of CPC trade operations. Because of this reason, it was not possible to learn about all the activities and operations of my department in only three months. There was also some lack of information on Dhaka Bank's official website. Due to these reasons, it was difficult to some extent to cover all the areas of the bank on my report.

2.2 Overview of Dhaka Bank Limited

Dhaka Bank Limited is one of the leading private commercial banks in Bangladesh. The bank's headquarters are situated in Dhaka. It has 105 branches along with 3 SME service centers in Bangladesh. It was founded in 1995 by politician Mr. Mirza Abbas. Currently, the founder chairman of the board of directors of Dhaka Bank is Mr. Abdul Hai Sarker. Most of the bank's brand initiatives, presentation, delivery channels, publications, financial manifestations, calendars bear commitment to this attachment. Today, the bank is recognized widely for its exceptional service, top-notch methods of delivery, proximity, and simplicity.

Under the Companies Act, 1994, Dhaka Bank was incorporated as a public limited company. They started their commercial operation with a Paid-up Capital of BDT 100 million and an Authorized Capital of BDT 1,000 million on July 05, 1995. They got listed in DSE and CSE in the year 2000. The current Authorized capital of Dhaka Bank is BDT 10,000 million. The bank's Total Equity stood at BDT 15,828 million as of 31 December 2017. As of March 2021, they have 105 branches including, 14 Sub Branches, 3 SME Service Centers, 2 Islamic Banking Branches, 2 Offshore Banking Units, 20 ADMs, 68 ATMs, 1 Customer Service Center, 6 Branches across the country under the name of Dhaka Bank Securities Limited. They have a broad network of correspondents all across the globe. In the future, they also plan to open more branches to expand their service delivery network.

Dhaka Bank offers a wide range of banking and investment services for both their corporate and personal customers and is backed by cutting-edge technology and a group of highly motivated professionals. They provide a complete range of online banking services through its Internet Banking Channels, Branches, ADMs, and ATMs as an essential part of their committed which is “Excellence in Banking.” Dhaka Bank believes that they are the preferred choice because of their advanced technology, customized solutions for business, worldwide reach in trade and commerce along with high yield on investments. Dhaka Bank hopes to rise as a much stronger force in their market. They also look forward to generating greater shareholder value in their quest for excellence as they mature and grow into a banking veteran.



Figure 1: Official logo of DBL

2.2.1 Mission

Dhaka Bank’s mission is to be a premier financial institution in Bangladesh by providing high-quality products and services backed by modern technology along with a team of highly motivated professionals to fulfill the commitment of their tagline “Excellence in Banking.”

2.2.2 Vision

Their vision is to assure such a standard that makes the banking transaction a pleasurable experience. The bank aims to offer a supreme service through reliability, accuracy, cutting edge technology, timely delivery and customized solutions for business needs, and a worldwide reach in trade and commerce along with a high yield on investments. Dhaka Bank believes that people, products, and processes are allied together to fulfill the demand of their customers.

Their goal is to accomplish a distinct foresight. Their prime objective is to provide a quality that establishes a true reflection of their vision “Excellence in Banking.”

2.2.3 Corporate Values

- ❖ Customer Focus
- ❖ Quality
- ❖ Teamwork
- ❖ Integrity
- ❖ Respect for the Individual
- ❖ Responsible Citizenship

2.2.4 Corporate Social Responsibility

Over the years, Dhaka Bank has consistently embraced its role as a responsible corporate institution. They consider CSR as an investment in society and their future growth, instead of viewing it only as a charity. Their goal is to build social capital. Dhaka Bank targets to influence its fundamental competencies through investments in five separate areas of activities. Social investments to create opportunities, educational funding program to explore new talent, fostering creativity through art and culture, long-term feasibility through pledge towards sustainability, the contribution of employees in events that deliver social support. In 2002, the Dhaka Bank foundation was established to follow the management and overall activities of the bank’s CSR fund. In 2006, Dhaka Bank received The Corporate Social Responsibility (CSR) Award for their continuous contribution to different charitable activities. Some of their notable CSR activities include donations to flood-affected people, donating a passenger lift at a cost of Tk 2.6 million, and two hemodialysis machines at a cost of Tk. 1.8 million to BIRDEM hospital, donating Tk. 10 million to Center for Women and Child Health Hospital, distributing winter clothes, sponsoring anti-drug debate festival, and many other CSR activities.



Figure 2: Dhaka Bank handing 1000 Flamboyant tress to Dhaka South City Corporation on August 7, 2014

2.3 Management Practices

2.3.1 Departments of Dhaka Bank Limited

1. Human Resources Division

Dhaka Bank believes that motivated and productive employees are a requirement to satisfy the needs of their clients, customers, shareholders, and their potential market. Their human resource policy prioritizes bringing job satisfaction and development opportunities along with proper recognition for their employees' performance. They treat their employees with respect and offer a work environment where people from different backgrounds can work together and utilize their maximum potential. Dhaka Bank realizes that a good working environment increases productivity and job loyalty that's why they continuously take initiatives to develop their human resources division by recognizing the strength and weaknesses of their employees. After assessing their individual needs, the employees are given training for their self-development. Dhaka Bank Training Institute arranges both internal and external training, to properly train their employees.



Figure 3: DBL Training Institute



Figure 4: DBL Foundation Training

2. Finance and Accounts Division

This department is considered as one of the most influential departments of Dhaka Bank, as it is responsible for keeping track of every transaction that takes place. The department is supervised by FCD manager who makes sure that all the transaction takes place according to the regulation and rules of DBL. If any such rules and regulations are violated, then it can bring severe consequences for the offender.

3. Credit Division

Their function is to monitor the borrowing capacity which is provided by the bank to individuals in the form of a loan or credit. The credit policy committee consists of the managing director, chief risk officer, general manager, assistant general manager, and chief risk officer who are responsible for credit operations. They regularly evaluate the overall lending portfolio of the bank by arranging meetings every week and regulate policies for managing the portfolio.

4. Treasury Division

The primary task of this division is to handle decisions regarding buying and selling of foreign currency. The treasury division utilizes funds efficiently and organizes funds at the lowest possible interest rate. They do this by keeping a good relationship with other banks and by obeying foreign exchange regulations and government policies.

5. Audit and Risk Management Division

The audit and risk management division are accountable for estimating the potential risks which Dhaka Bank might face in their day to day operations. To make sure that the risks are within the overcoming limits of the bank, this division works on making corporate risk management policies so that in the event of such occurrences, the bank can bear the risks. Their main objective is providing economic capital to businesses that are in line with their risks, increase value, and maximizing the risk-adjusted return.

6. Operation Division

This is one of the most essential departments of the bank as it is responsible for ensuring that the functions and operations are carried out smoothly in all the other departments. They also provide regular support for running the core banking activities. As a result, this department is known as the backbone of other divisions. The department consists of the service head's manager who regulates vital issues of services and executive groups who are in charge of different subsidiary departments that functions within the operations division.

7. Computer and Information Technology Division

This department is responsible for giving technical hardware and software support to other departments, as the bank is regularly involved in online banking activities. This is also one of the most crucial departments as their employees are always engaged in solving any kind of technical problems and providing IT support. The executives and managers of this division always try to bring in a new development in the IT department so that it can operate with ease. Dhaka Bank became a member of the El Dorado interbank fund transfer network in 2009, which enables electronic real-time fund transfer among the customer of member banks. For acquiring greater efficiency and economies of scale in transaction processing, the IT department has performed a crucial role in centralizing Trade Finance and Credit Operations in 2009.

8. Trade Operation Division

The trade operation division of Dhaka Bank is known as Central Processing Center (CPC). The department provides time to time trade solutions to their customers by using branches as a touchpoint for customers. The trade service operations of Dhaka Bank are done by CPC trade operations which are situated in Dhaka and Chittagong. They began their operations in 2009

with 15 dealer branches who have the authority to deal in foreign exchange transactions, trade finance business, and have the responsibility of all trade-related transactions of the bank.

9. Personal Banking Division

This department deals with credit schemes of customers like personal loans, education loans, tax loans, car loans, tailored personal secured loans to fulfill the individual demand of customers. It is headed by a manager who administers and approves all the activities of this division. Approval and rejection of credit requests are done by the approval officer. After the credit requests are checked by the approval officer, they are transferred to the processing officer for additional processing.

2.3.2 Recruitment and Selection Process

Dhaka Bank is engaged in two forms of the recruitment process, which are internal recruitment and external recruitment. For internal recruitment, the manager notifies HR about a vacancy and the HR starts searching for a suitable candidate. Then the HR gives a list of suitable candidates to the top management and then the interview of that candidate is conducted by both HR and top management. Finally, the vacancy is filled with the chosen candidate. For external recruitment, Dhaka Bank relies on advertisements, employee referrals, job portals, employment agencies, job applications, etc.

2.3.3 Organizational Hierarchy

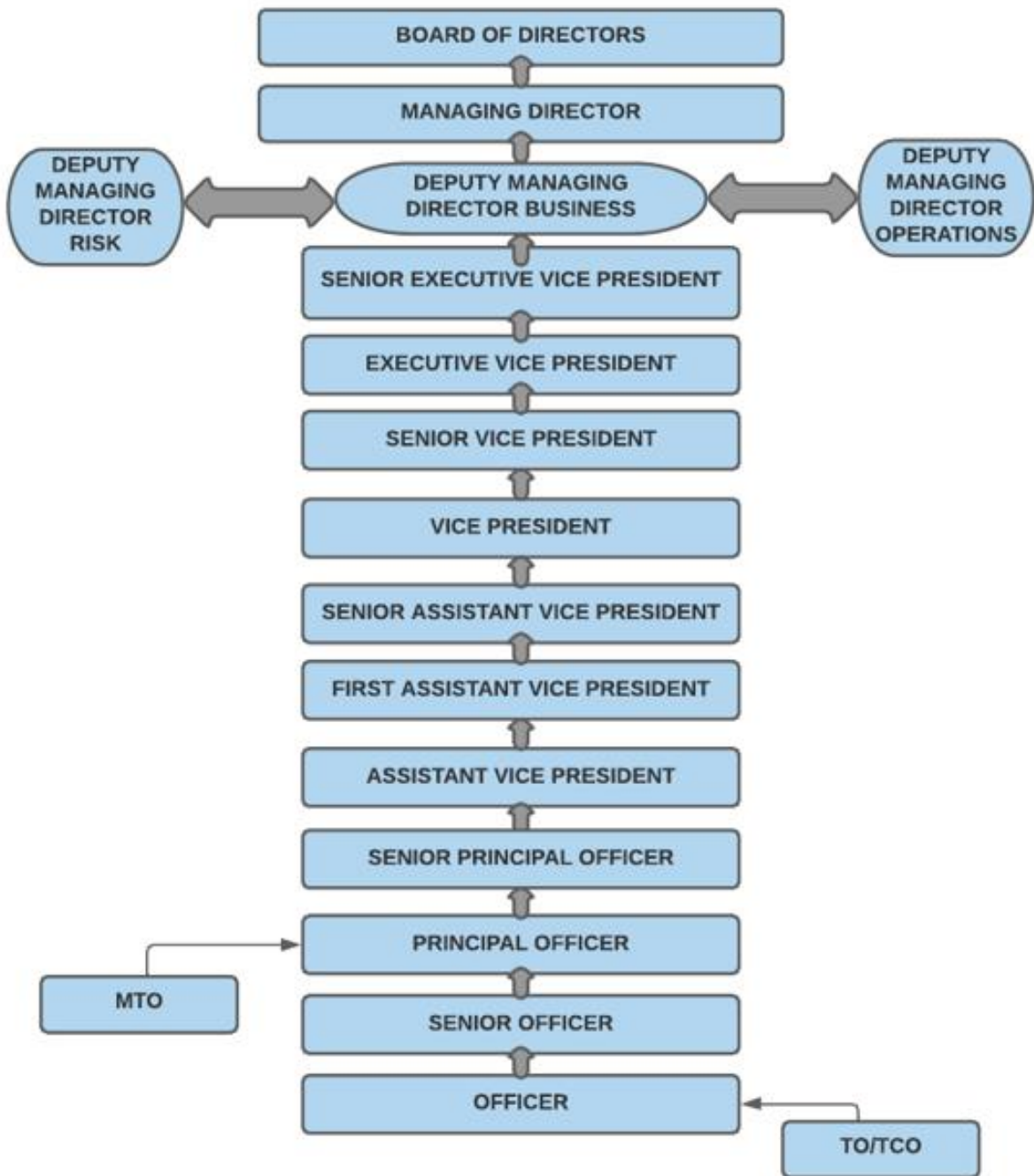


Figure 5. Organizational Hierarchy of DBL

2.4 Marketing Practices

Dhaka Bank offers different kinds of financial products and services to their customers that's why they believe that developing marketing strategies is very important especially in the banking sector. As the market is changing day by day, so they believe that communication tools and marketing techniques are very essential to anticipate changes in consumer's behavior and to meet their expectations, and also for satisfying their demands and needs. This is the reason why they have a separate division known as Communication & Branding Team. This team is responsible for looking after all the internal and external branding communications and marketing strategies of Dhaka Bank.

2.4.1 Product

The product category of Dhaka Bank is divided into the following major groups.

1. Corporate Banking
2. Small and Medium Enterprise (SME)
3. Retail Banking
4. Global Trade Services

2.4.2 Corporate Banking

Dhaka Bank provides banking services to many different organizations. They recognize that the organization's desires are not quite the same as one and the appropriate response is vital for the accomplishment of their business. Dhaka Bank facilitated the exchange, depository, venture, and value-based financial exercises of a bank which made ideal possibilities in the organization's area. The following Corporate Banking is divided into the following categories:

- ❖ Fund Syndication
- ❖ Asset Securitization
- ❖ Trade Financing
- ❖ Structured Syndication and Finance
- ❖ Working Capital Financing
- ❖ Project Financing

2.4.3 Small and Medium Enterprise (SME)

Dhaka bank was one of the primary industrial banks among many others, to start in SME banking in Bangladesh. The SME unit meets the requirement of customers by bringing multipurpose payment options. Dhaka Bank SME Business Team has bit by bit attempted to further develop its Credit Assessment Process, getting managerial consistency backing and managing, ensuring real Credit Discipline to address and direct Non-Performing Loan (NPL) in MSME and Agriculture region. Dhaka Bank has almost achieved its necessary SME presentation of 25.00% of the Bank's outright development portfolio, according to the rules of Bangladesh bank. In 2018, the SME portfolio extended by 15.07% than that of 2017 and it has had the choice to lessen NPL by 0.96%.



Figure 7: DBL i-Samadhan for MSME Customers



Figure 6: DBL Financing in SME Business closing ceremony

2.4.4 Retail Banking

Dhaka Bank is a believed name in the Retail Banking area among nearby and global banks in Bangladesh. In 2001, DBL introducing its monetary program as a result of market revenue for a collection of current monetary things and organizations. On July 14, 2002, DBL impelled one more Excel Account thing that was first found in Bangladesh. Arranged unequivocally for paid authorities, Excel Account offers pack deals with any consequences regarding associations and relationships in setting up their delegates' remunerations and financing specialist credits. In 2009, Dhaka Bank progressively combined its situation as a main bank in the state purchaser banking field. In 2012, it began to strengthen the focus on the consumer segment through the appropriate distribution of various innovative products and services for this target group. Since the first day of embarking on this journey, DBL has continued to move forward with quality products and services. The pack hold finances thing proposes three kinds of records, to be explicit silver, gold, and platinum. Each has the potential gain of monetary records, at this point giving revenue like a ledger. A Salary Account is a remarkable financial balance for salaried people from establishments that have association concurrences with DBL. This record has additional workplaces than a common financial balance. One more remarkable arrangement from its name and this gives incredible agreements to a confined organization pay gathering.

The following are the Retail Banking products which Dhaka Bank offers:

- ❖ Salary Accounts
- ❖ Car Loans
- ❖ Personal Loans
- ❖ Housing Loans
- ❖ Credit Cards
- ❖ Deposit Pension Scheme
- ❖ Bundled Saving Products

The Retail Banking Division of Dhaka Bank consists of four units:

- ❖ Risk Assessment & Credit Approval Unit
- ❖ Legal & Recovery Unit
- ❖ Loan Operations & Disburse Unit
- ❖ Marketing & Business Development Unit



Figure 8: DBL Car Loan Advertisement



Figure 9: DBL Home Loan Advertisement



Figure 10: DBL Credit Card Advertisement



Figure 11: DBL Deposit Scheme Advertisement

2.4.5 Global Trade Services

DBL Global Trade Services are directed and constrained by two units, in particular the Financial Institution and the Money Transfer Unit. DBL maintains quality in their units, the two units keep an organization of reporters with 320 banks all through the world. Dhaka Bank customers arrive at worldwide exchanging openings through 15 Authorized Dealer branches and 1 offshore branch. The administrations given by DBL under the GTS are:

- ❖ Letter of Import Credit
- ❖ Local guarantees of counter-guarantees
- ❖ Export credit letters, documentary collection, and negotiations

2.4.6 Services of Dhaka Bank Limited

Dhaka Bank provides various financial services to its customers and stakeholders. They are:

- ❖ Retail Banking
- ❖ Corporate Banking
- ❖ Capital Markets
- ❖ Sharia Banking
- ❖ Credit Cards
- ❖ ATM
- ❖ SME
- ❖ GTS
- ❖ Online Banking
- ❖ Lockers

2.5 Operations Management and Information System Practices

From the very beginning of their journey in 1995, Dhaka Bank has always given great importance to the use of technology in their banking system. Since 2003, it started its online operation system and introduced Flex Cube software. This software enabled them to provide service by maintaining international standards. It also became a member of the El Dorado interbank fund transfer network in 2009. They have also maintained a bank portal system for the communication of their employees. Dhaka Bank also uses BO Server through which the employees can get all the required information about their clients.

2.6 Industry and Competitive Analysis

2.6.1 Porters Five Forces Analysis

The Porters Five Forces Model analyzes and identifies the five competitive forces which allow us to comprehend the strengths and weaknesses of an industry. This tool is broadly used to evaluate a company's industry structure and also to analyze its corporate strategy. These five forces are often implemented to measure the attractiveness, competition intensity, and profitability of a market or an industry. Dhaka Bank Limited's Porters Five Forces Analysis is as follows

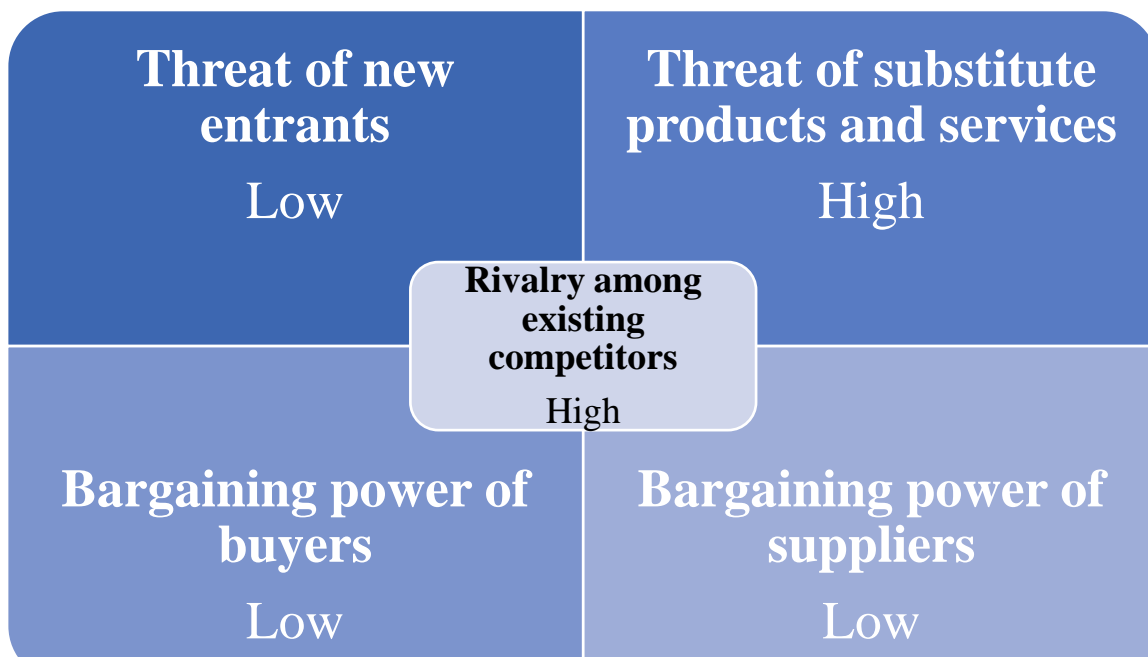


Figure 12: Porters Five Forces Analysis Model of DBL

- ❖ **Threat of new entrants:** The threat of new entrants is low. As there are already many well-established banks who are operating in the country over the years. Also, forming a new bank requires an enormous amount of capital along with many legal formalities and procedures. The new bank has to obey the rules and regulations of the government and the process of gaining a license to start a banking business is also a very lengthy process. So, the chances of new banks entering the industry are low.

- ❖ **Bargaining power of buyers:** The bargaining power of buyers is low. This is because the customers do not possess the power of changing rules and regulations. They also have to obey the rules and pay interest on their loan, mortgage times otherwise they will face severe consequences. The interest rates of the financial products and services are all set by Dhaka Bank, so customers have no option to negotiate.

- ❖ **Bargaining power of suppliers:** The bargaining power of suppliers is low. The suppliers of Dhaka Bank are the depositors. Since Dhaka Bank sets the interests rates, so it reduces the bargaining power of the depositors and also decreases their chances to switch. Also, the banking rules and regulations are imposed by Bangladesh Bank, so all the branches are bound to obey these rules.

- ❖ **Threat of substitute products and services:** The threat of substitute products and services for Dhaka Bank is high. This is because many non-banking financial institutions are providing similar kinds of financial services to customers. Some examples of renowned non-banking financial institutions are IPDC Finance Limited, IDLC Finance Limited, United Leasing Company, etc. But these are still small institutions compared to a bank and will take time to establish.

- ❖ **Rivalry among existing competitors:** The rivalry among existing competitors is high. As there are several private, foreign, and government banks in Bangladesh, so the competition level is extensive. The banks keep coming with new products and services to meet the requirements of customers, so there is always an ongoing rivalry about who will provide the best.

2.6.2 SWOT Analysis

SWOT Analysis is a technique that is used to assess the four aspects (Strengths, Weaknesses, Opportunities, and Threats) of a business. Organizations often use this technique to reduce the chances of failure by eliminating hazards and understanding their lacking. It also helps the business to distinguish themselves from their competitors and increases their possibilities of operating successfully in the market. Dhaka Bank Limited's SWOT Analysis is as follows



Figure 13: SWOT Analysis Model of DBL

1. Strengths:

- ❖ **Corporate Identity:** Dhaka Bank has a strong identity and corporate image, as it has successfully positioned itself as a renowned bank in the minds of the customers, over the years. They are considered as one of the pioneers in the private banking industry of Bangladesh.

- ❖ **Empowered workforce:** They have a very well-organized human resource department. From the very beginning, Dhaka Bank has focused on empowering their employees, which has made the bank a very good working environment for the employees.
- ❖ **Employee Relationship:** The employees of Dhaka Bank are strongly committed to the organization, which is one of the biggest strengths of the bank.

2. Weaknesses:

- ❖ **Poor marketing:** They are not very much engaged in marketing activities compared to other banks. As marketing is a very important aspect especially in today's world, so it's very important to carry out the right marketing activities.
- ❖ **Lack of innovation:** The services which Dhaka Bank offers, are offered by many other banks. So, there isn't anything new or innovative in their service.
- ❖ **High account maintenance cost:** Compared to other banks, the cost of maintaining an account in Dhaka Bank is high. For this reason, new customers may prefer other banks.

3. Opportunities:

- ❖ **Large Population:** The large population of Bangladesh is a huge opportunity for Dhaka Bank to capture a new market in the future. Consumer needs and wants keep changing day by day, so fulfilling them is a major opportunity to flourish in the banking industry.
- ❖ **Experienced managers:** Dhaka Bank has many experienced managers who have been working in the bank for many years. As, they have a vast amount of experience and knowledge about the bank's internal operations and also the banking industry in general, so this gives Dhaka Bank a good opportunity to properly utilize them in years to come.

- ❖ **Expansion of product line:** If Dhaka Bank can expand their product line and bring in new financial products and services in the market, then they will have the opportunity to capture a greater market in the banking industry.

4. Threats:

- ❖ **Arrival of new banks:** It is expected that in the future more local and foreign banks will emerge in Bangladesh, so this is a big threat for Dhaka Bank. To, compete against these banks they will have to develop their current strategies which is also a challenge.
- ❖ **Similar product and service:** Many other banks provide the same products and services as Dhaka Bank at a similar price. Due to this competition, keeping a high-profit margin on these similar products and services is quite challenging. The customers also have the option to switch to other banks, so this also brings a threat.
- ❖ **Unstable economy:** The economy of Bangladesh can be unstable at times especially during political unrest and natural disasters like floods, cyclones, earthquakes, etc. Therefore, in these circumstances, the banking industry is heavily affected so this can also bring a negative impact on Dhaka Bank.

2.7 Summary and Conclusions

In this chapter, I have tried to give a general overview of all the functional areas of Dhaka Bank Limited and have analyzed their current position in the banking industry. Dhaka Bank is one of the leading private commercial banks with more than 100 branches, which has been operating for many years now in Bangladesh. They have a good human resource and all their departments are also functioning well. Dhaka Bank is also actively involved in many CSR activities. They offer a wide range of financial products and services, like many other top banks in the country. The bank has also invested heavily in IT and is constantly keeping itself up to date with new technology. They are also looking forward to further expand in Bangladesh, to grow and fulfill the financial needs of the people of the country. Like any other organization, the bank does have certain areas which still need improvement. Despite all these, Dhaka Bank Limited is still one of the most successful private commercial banks in Bangladesh.

2.8 Recommendation

The following recommendations are based on my understanding and knowledge which I have acquired after working on this report

- ❖ Dhaka Bank should engage in more marketing activities to promote their financial products and services more effectively to the customers.
- ❖ They should be a bit more innovative with their product line and try to come up with some new and unique products and services, which will distinguish them from their competitors in the industry and also give them a competitive advantage.
- ❖ They could minimize their account maintaining cost so that more customers can afford to open an account in Dhaka Bank.
- ❖ They should develop a strong contingency plan to bear with any kind of economic crisis which might arise in the future.

Chapter 3

Project Part

3.1 Introduction

The banking system of Bangladesh is becoming highly evident which indicates that a well-functioning banking system benefits the development process in many crucial ways. Banks play a vital role in any economy's operation as a financial intermediary. A country's economic development is highly dependent on its banking system's efficient functioning. It assists the allocation of funds and mobilization of resources. The objective of this study is to measure the level of satisfaction of employees of Dhaka Bank Limited, Kakrail Branch. Job satisfaction is a positive emotional or pleasurable state which results from the appraisal of one's job or job experience. People are going to enjoy jobs that are proportionate to their values which allows them to pursue their values. In this regard, mental health and personality also play a role. Satisfaction is also often related to performance and might contribute to life happiness and health. Whether an employee feels fully satisfied in his or her workplace or not, depends on perceptions of overall happiness. A greater satisfaction level in the workplace shows that the employees are happy with how their employer is treating them. If the employees are not satisfied with their jobs, then there are high chances that they will not remain fully committed to their work responsibilities. They are also likely to look for new jobs if they are not fully satisfied in their workplace. Many factors determine the satisfaction level of the employees. One of the most important factors of employee satisfaction is whether or not they are treated with respect. Employees generally feel respected when they receive proper acknowledgment and appreciation for their work, and also when they are fairly compensated for the amount of work which they put. For influencing job satisfaction, salaries and wages play a significant role as they are an important tool for fulfilling an employee's needs. They are also considered as a sign of achievement because the degree of contribution towards an organization is often reflected by higher pay. If the employees feel that they are being treated properly, then they work harder for the company's best interests and also stay loyal towards the organization.

3.1.1 Literature Review

Job satisfaction of bank officers remarkably depends on promotion opportunities, pay, rewards, relationship with bosses and colleagues (Rahman & Hoque, 2014). According to an investigation by Aktar et al. (2012), only intrinsic or extrinsic rewards are not sufficient for motivating employees to make them perform highly, and if a bank wants their employees to perform well then, they have to offer both rewards, as the authors have found a strong correlation between extrinsic and intrinsic rewards. The study by Nabi et al. (2016) examined the impact of human resource management practices on employee's job performances where they identified that performance appraisal, training, absenteeism, compensation, turnover, teamwork has an important impact on job performances and job satisfaction of the organization. According to Rana (2015), employees tend to prefer teamwork and leadership behavior rather than autonomy, to increase job satisfaction. As highlighted by Ahad et al. (2020), both intrinsic and extrinsic factors have a positive impact on employee retention intention. Employees should have the opportunity to participate in fixing working hours, decision making, transparency, competitive and equitable compensation, promotion system, implementing efficient training and development programs, and eliminating gender discrimination (Rahman et al., 2020). In a different study by Lovely et al. (2019), it can be seen that organizational commitment and job satisfaction have a positive impact on employee's job performance. The graduates in a bank who are dissatisfied with promotion policies can be given proper career guidance internally to guide them through different approaches and paths of promotion (Sumitha & Padmaja, 2017). According to NathRoy et al. (2017), to increase the level of job satisfaction, the organization should provide a healthy work environment which comfortable to work and working hours should be set according to the present labor law. Early studies by Ali et al. (2018), suggest that salaries of bank employees also need to be increased by the management as it is considered as a driving force for excellent work and it has to be according to the designation of the employee. Studies of Hossain (2014) indicate that the four key factors which affect an employee's job satisfaction are pay, work condition, promotion, and fairness. Career development of the employee should be associated with training and development programs which in return will increase employee's performance along with the performance of the organization (Afroz, 2018). According to the observation of Majumder (2012), banks should provide both monetary and non-monetary incentives to their employees based on their performance which in return will make them more devoted to their work and increase their job satisfaction.

A study by Nabi et al. (2017), suggests that extrinsic factors, performance appraisal, job security, job enrichment, relationships, growth opportunity, the authority of decision making practically dominate the employee's will to perform better and achieve organizational goals. Organizations should cautiously carry out selection and recruitment processes and should remain unbiased when implementing promotion policies, as promotion should be given based on an employee's experience or qualification (Absar et al., 2010). In another study, Guo et al. (2015), says that the leaders of the organization should pay more attention to their verbal communication particularly in those situations where employees are emotionally sensitive. Organizations should make work interesting and the managers are advised to give proper appreciation and praise to their subordinates if they want to increase the morale of the employees (Islam et al., 2011). Early studies by Dooty et al. (2015), on conventional and Islamic banks, indicate that the Islamic banks of Bangladesh should focus to increase communication and job satisfaction among employees. In a country like Bangladesh, it is almost next to impossible to keep employees satisfied without a benefits package and salary as the per capita income is moderately low (Sarker, 2014). In his study, Kumar (2016) has found out that employees of private sector commercial banks are comparatively more satisfied with the working conditions than public sector banks. The policymakers of private and government organizations should consider employee's salaries, motivation, working environment, promotion, etc. when making policies (Sarker, 2017). According to Hossain (2019), the satisfaction of customers is associated with the satisfaction of employees, so organizations should try their level best to improve the job satisfaction of their employees. With a similar objective, Rahman et al. (2017), says that bank employees who are young and who newly joined, have higher job satisfaction due to higher starting salary in comparison to other jobs. The productivity of bank employees will increase if they are highly satisfied with their jobs and they will also be able to handle their responsibilities to meet organizational goals and objectives (Rahman et al., 2009). In a different study, Hakim (2015) suggests that organizations should guarantee job satisfaction and motivate their employees as it helps them to realize their potential and worth, which in return will have a positive impact on the organization's productivity. Organizational culture has a huge impact on employees' performance, that's why companies should focus on creating a better organizational culture that will encourage employee morale and retention at a higher rate (Ahamed & Mahmood, 2015).

3.1.2 Objective

The main objective of this study is to measure the degree of job satisfaction among employees of Dhaka Bank Limited's Kakrail branch. Another objective is to identify factors that influence an employee's satisfaction in a bank. The research will also provide suggestions that will help to increase the job satisfaction level of employees.

3.1.3 Significance

This study will help to identify different components which increase an employee's satisfaction level. It will also benefit readers to know about the possible reasons behind job dissatisfaction. Banks and different organizations can use this data to design and improve their management policies which influence employee satisfaction. They can also use this study to identify the current problems which lead to lower job satisfaction among employees and implement solutions to solve those problems.

3.2 Methodology

The research has been conducted by using primary data collection methods, where I have collected data from employees of the Kakrail branch, by doing an online survey and using a hard copy questionnaire. The survey data of the respondents have been illustrated and analyzed using pie charts and bar charts.

3.3 Findings and Analysis

The following are the responses collected from employees of the Kakrail branch about their overall job satisfaction in Dhaka Bank. The whole survey contains a total of 15 questions, which will help to measure their satisfaction level of working in the bank.

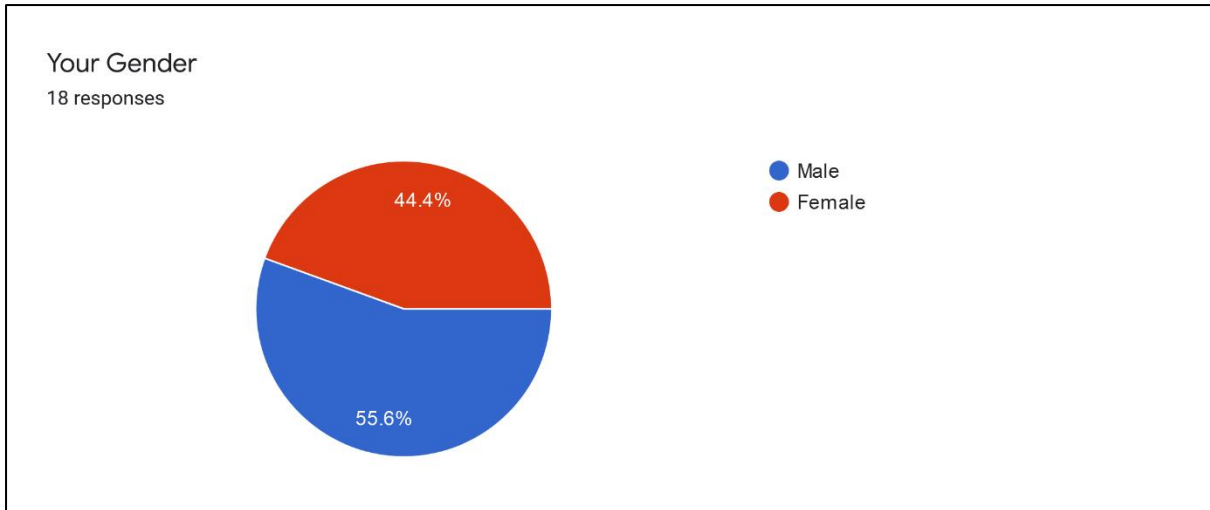


Figure 14: Gender

Figure 14 shows the gender of the respondents where 55.6% are male employees and 44.4% are female employees.

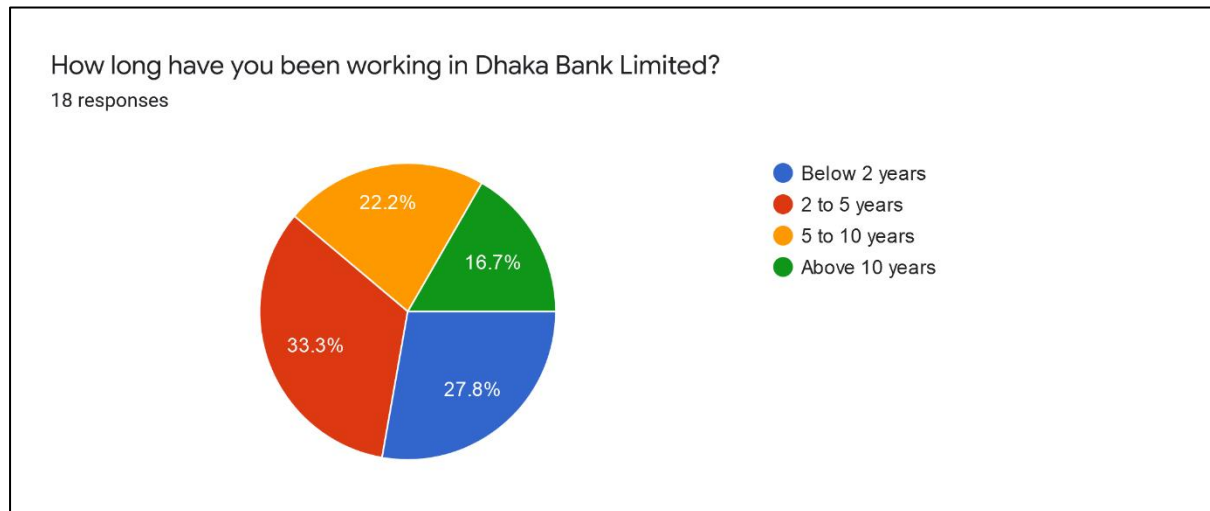


Figure 15: How long have you been working in Dhaka Bank Limited?

Figure 15 shows the number of years each employee has been working in Dhaka Bank Limited. 33.3% of employees have been working for between 2 to 5 years, 27.8% below 2 years, 22.2% between 5 to 10 years, and lastly 16.7% have been working for above 10 years.

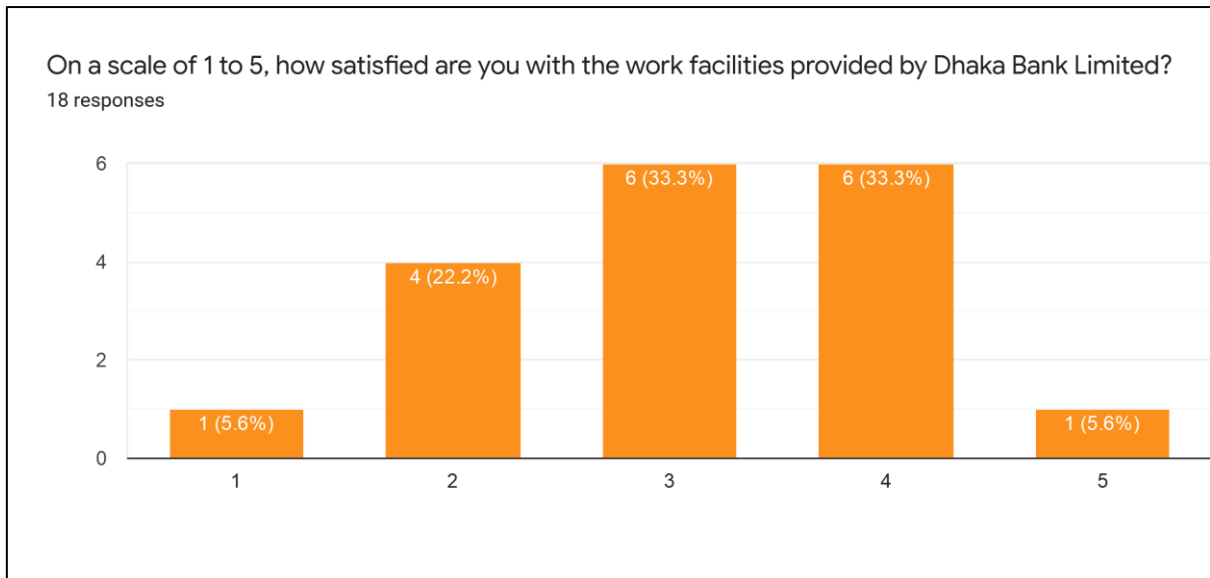


Figure 16: On a scale of 1 to 5, how satisfied are you with the work facilities provided by Dhaka Bank Limited?

Figure 16 shows the satisfaction level of the employees with the work facilities which Dhaka Bank provides them. Here, we can see that 66.6% of the employees seem to be quite satisfied with the work facilities. On the other hand, 22.2% and 5.6% seem too unhappy with facilities which they are getting currently.

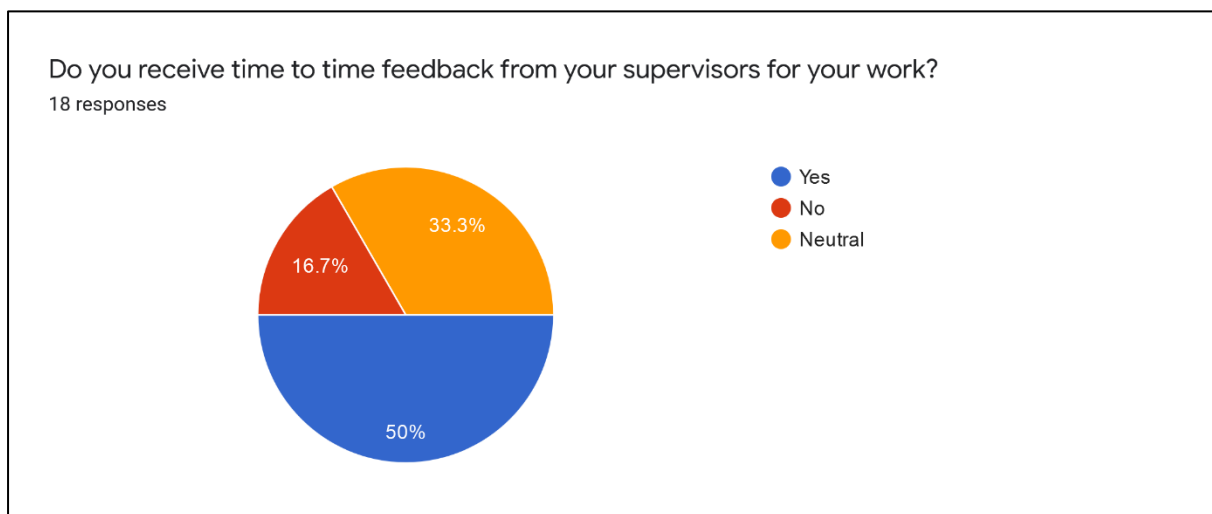


Figure 17: Do you receive time to time feedback from your supervisors for your work?

Figure 17 shows the percentage of employees who either receive or do not receive time to time feedback from their supervisors for their work. Here, 50% said they do receive regular feedback where 16.7% said that they don't receive any feedback from their supervisors, and 33.3% remained neutral.

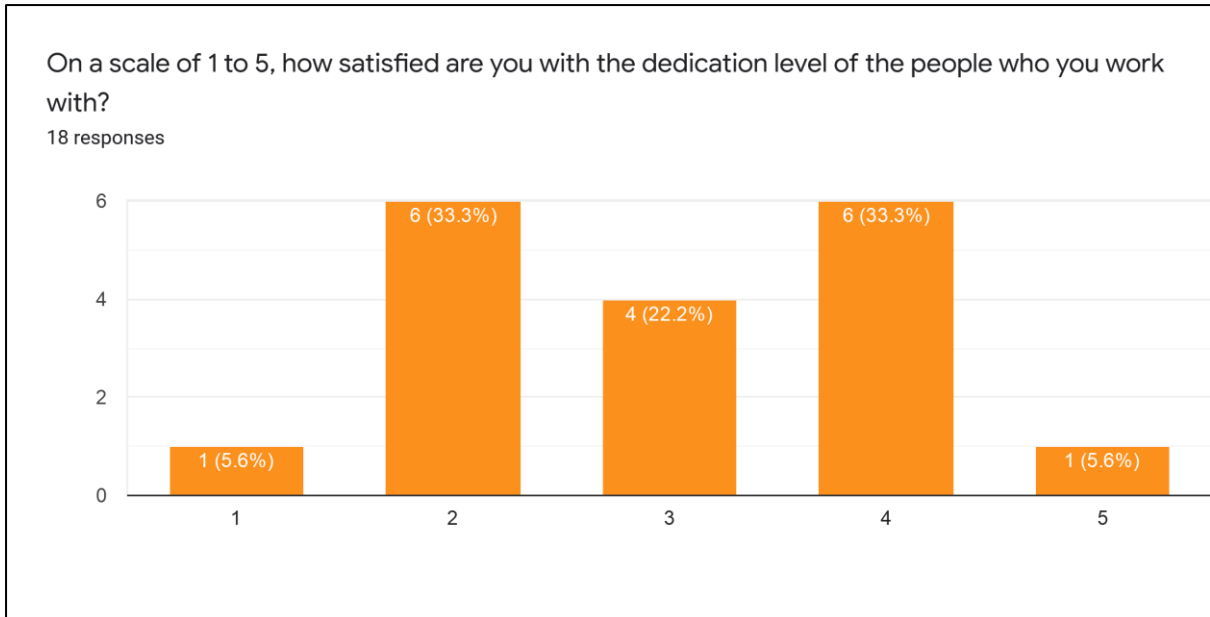


Figure 18: On a scale of 1 to 5, how satisfied are you with the dedication level of the people who you work with?

Through this chart, we can see how much the employees are satisfied with the dedication level of people with whom they work. Here, we got mixed responses as we can see that some employees are highly satisfied where other employees seem to be unsatisfied with the dedication level of their colleagues and other employees with whom they work.

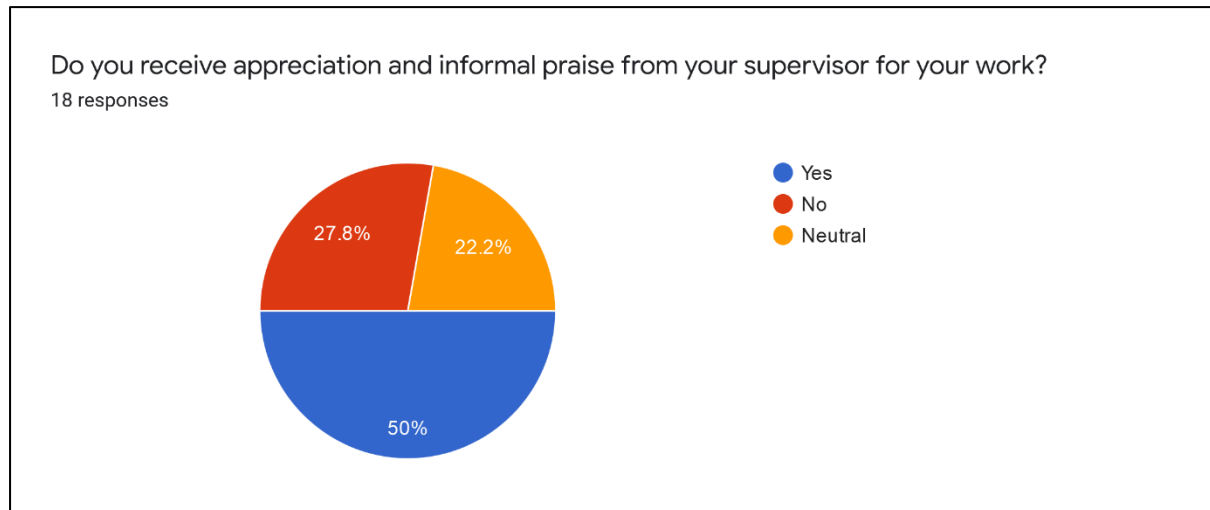


Figure 19: Do you receive appreciation and informal praise from your supervisor for your work?

In this figure, we can see that 50% of the employees receive appreciation and informal praise from their supervisor for their work, where 27.8% denied receiving it and 22.2% remained neutral.

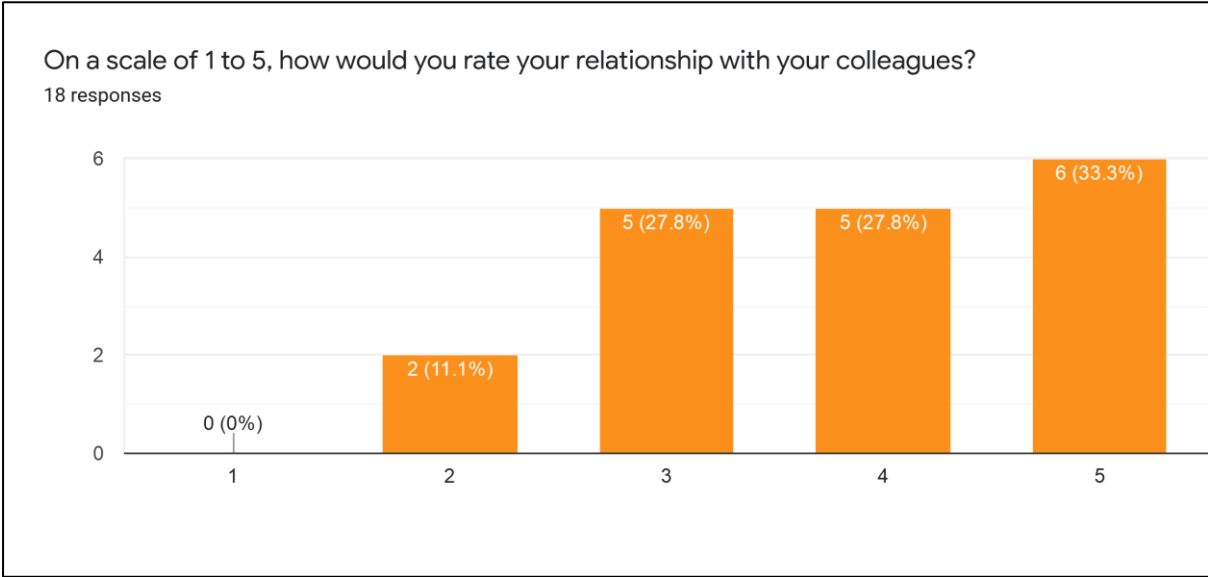


Figure 20: On a scale of 1 to 5, how would you rate your relationship with your colleagues?

In this chart, we can see there have been quite positive responses from the employees when asked about their relationship with colleagues. The majority of the employees said that they are highly satisfied with their relationship with colleagues.

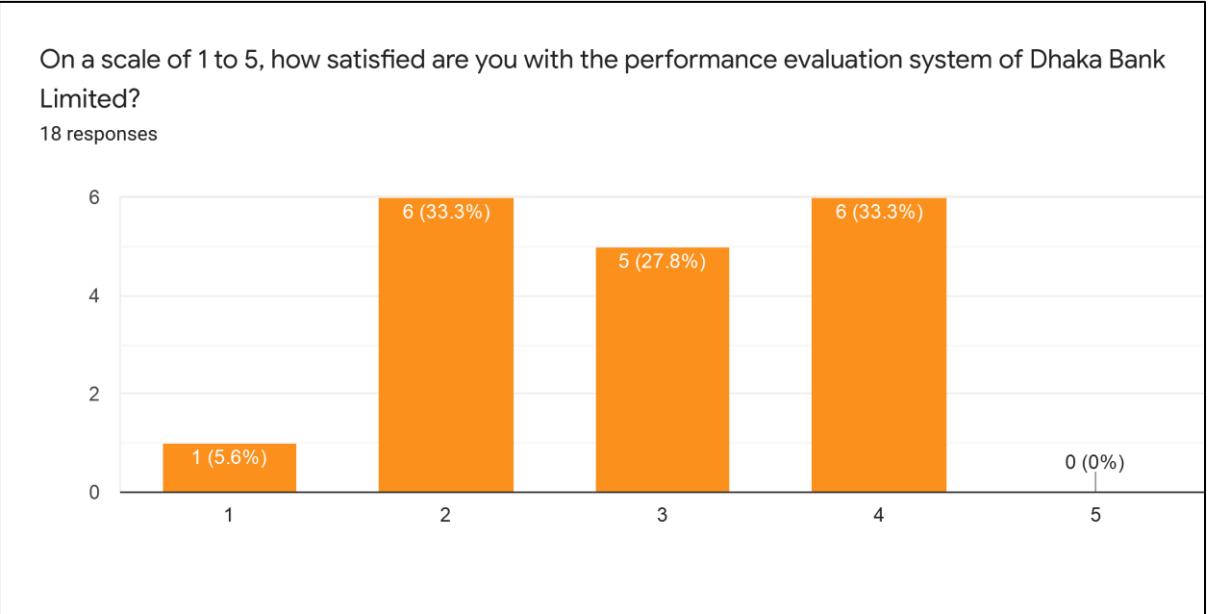


Figure 21: : On a scale of 1 to 5, how satisfied are you with the performance evaluation system of Dhaka Bank Limited?

Figure 21 shows the employee's satisfaction level with the performance evaluation system of Dhaka Bank. Here also, we got mixed responses as 33.3% said they are highly satisfied where another portion of 33.3% said that they are not very satisfied with the evaluation system.

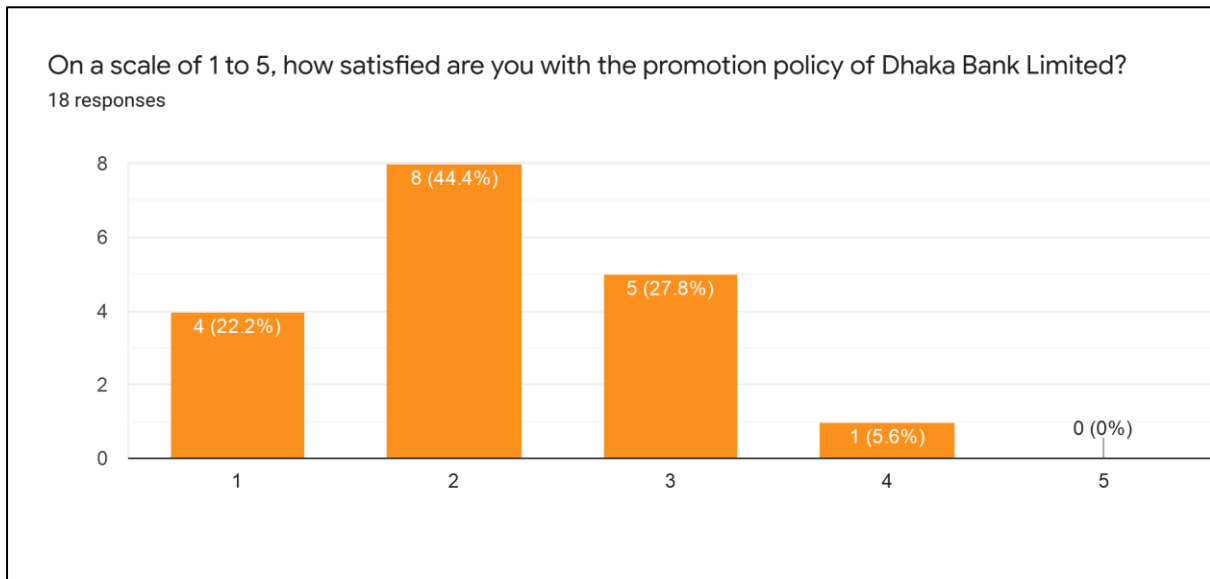


Figure 22: On a scale of 1 to 5, how satisfied are you with the promotion policy of Dhaka Bank Limited?

In this chart, we can see the satisfaction level of the employees with the promotion policy of Dhaka Bank. Most of the employees gave a negative response, as 44.4% and 22.2% said they are highly dissatisfied with the promotion policy.

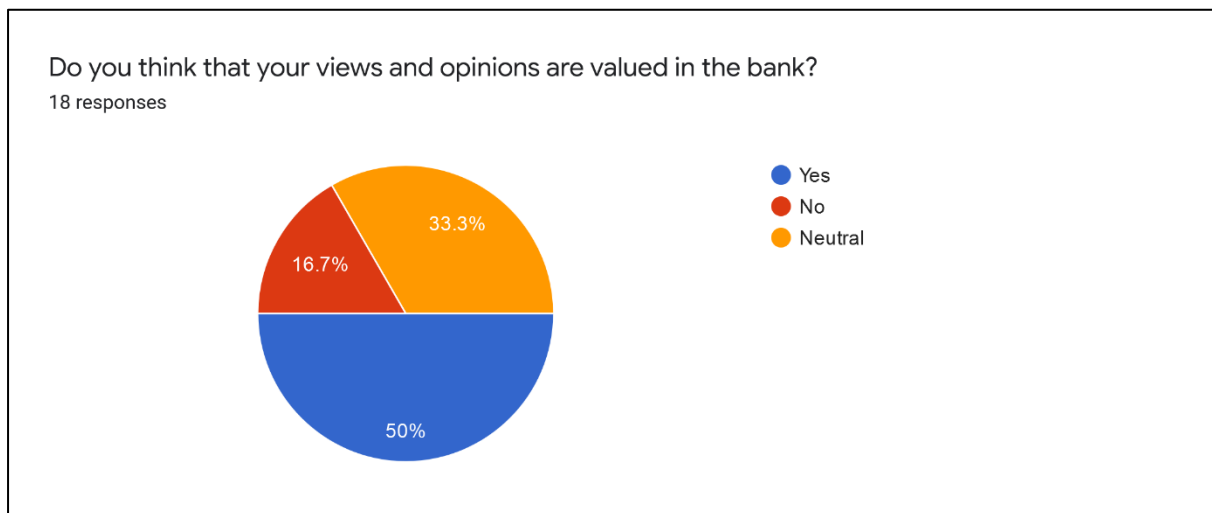


Figure 23: Do you think that your views and opinions are valued in the bank?

Figure 23 shows the percentage of employees who think that whether or not their views and opinions are valued in the bank. Here we can see that 50% of the employees have said that their views and opinions are valued in the bank where 16.7% said no and 33.3% remained neutral.

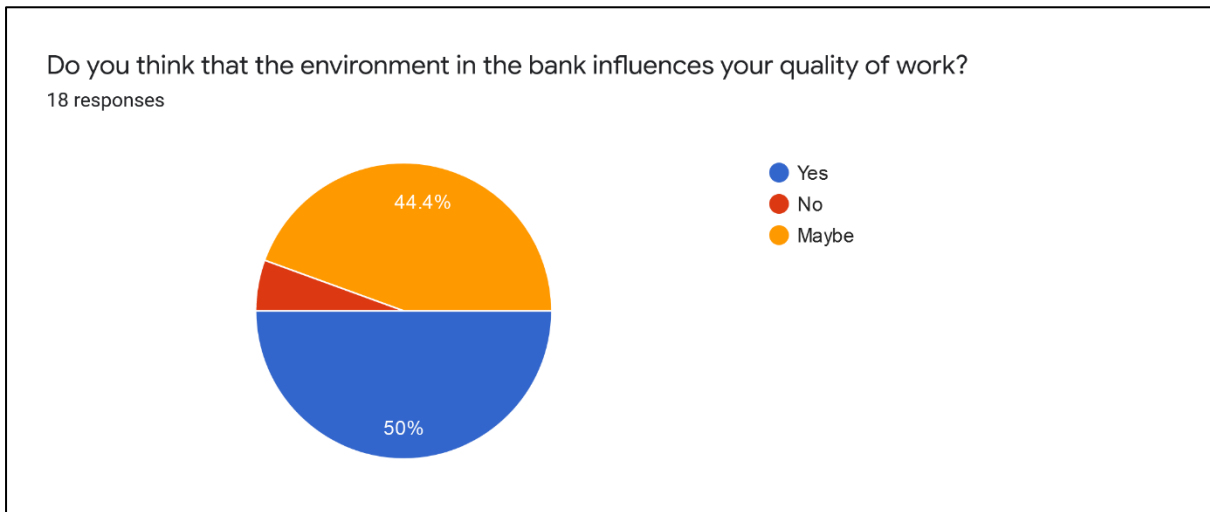


Figure 24: Do you think that the environment in the bank influences your quality of work?

In this chart, we can see the influence of the bank’s working environment on employee’s quality of work. Here, 50% said that the environment of the bank heavily influences their quality of work where 44.4% are not sure and a small portion said no.

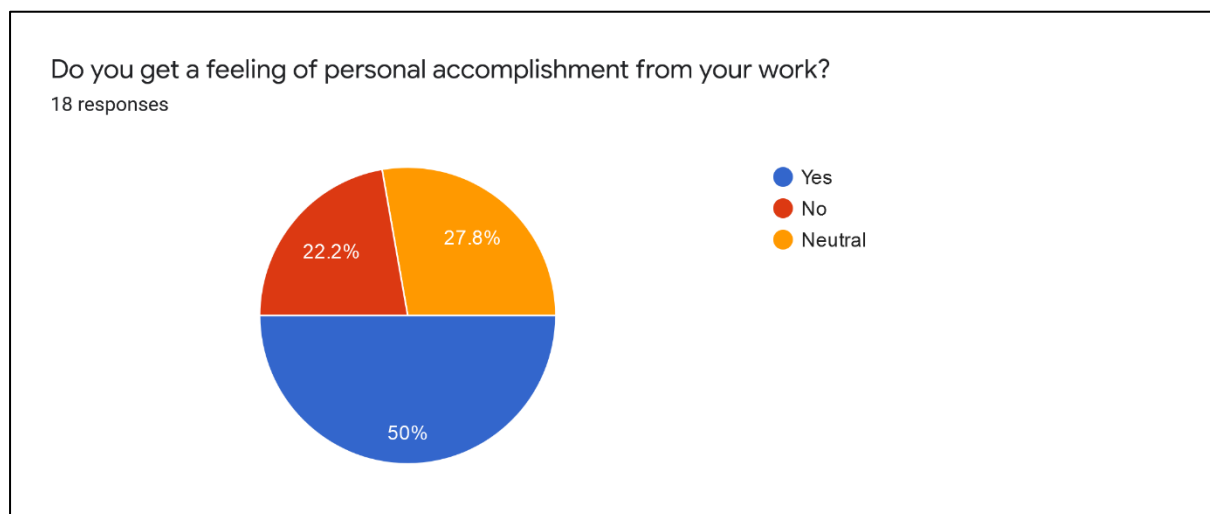


Figure 25: Do you get a feeling of personal accomplishment from your work?

Figure 25 shows the percentage of personal accomplishments that employees get from their work. Here, 50% said that they do get a feeling of accomplishment where 22.2% said that they don’t get any feeling of personal accomplishment from the work which they do, and 27.8% remained neutral.

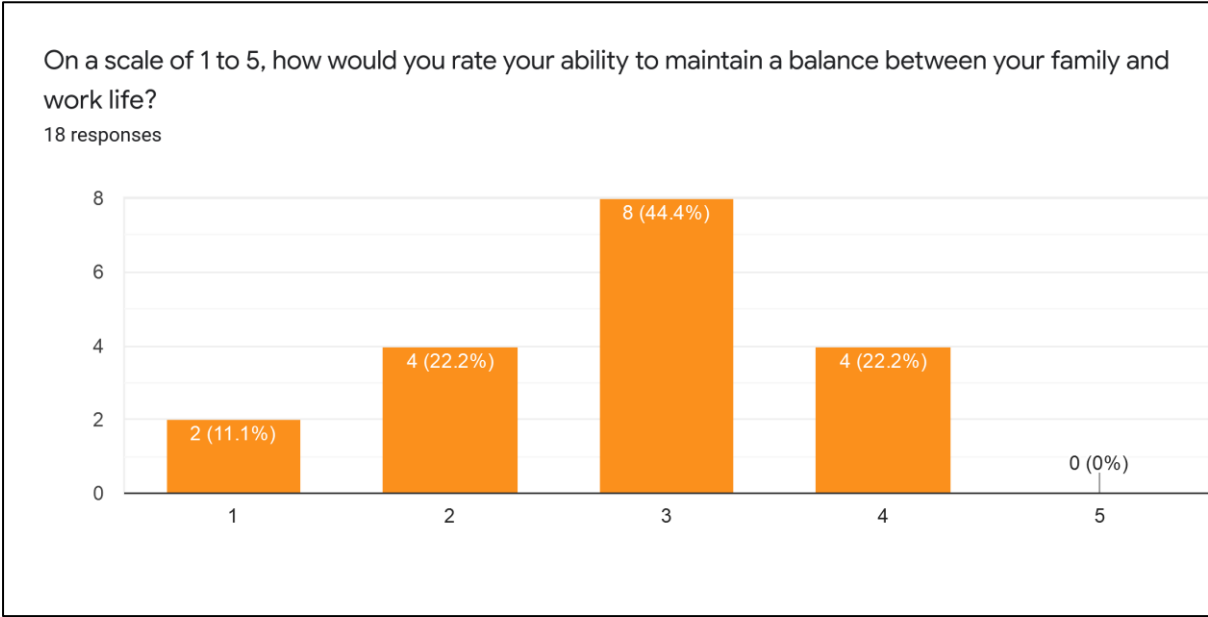


Figure 26: On a scale of 1 to 5, how would you rate your ability to maintain a balance between your family and work life?

The chart shows the percentage of employee’s ability to maintain a balance between family and work life. Here, 44.4% remained somewhat neutral and 22.2% and 11.1% said that it is quite challenging for them to keep a balance between personal life and work.

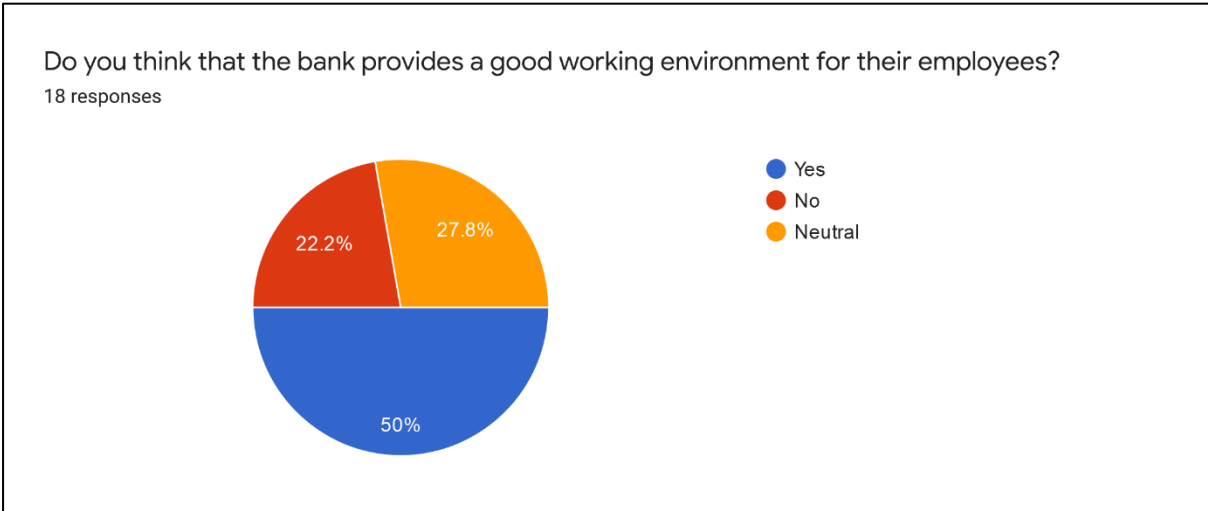


Figure 27: Do you think that the bank provides a good working environment for their employees?

In this chart, we can see the percentage of employee’s perceptions about the working environment of Dhaka Bank. Here, 50% of employees believe that the bank provides them a very good working environment where on the other hand 22.2% said that they are not satisfied with the working environment and 27.8% remained neutral.

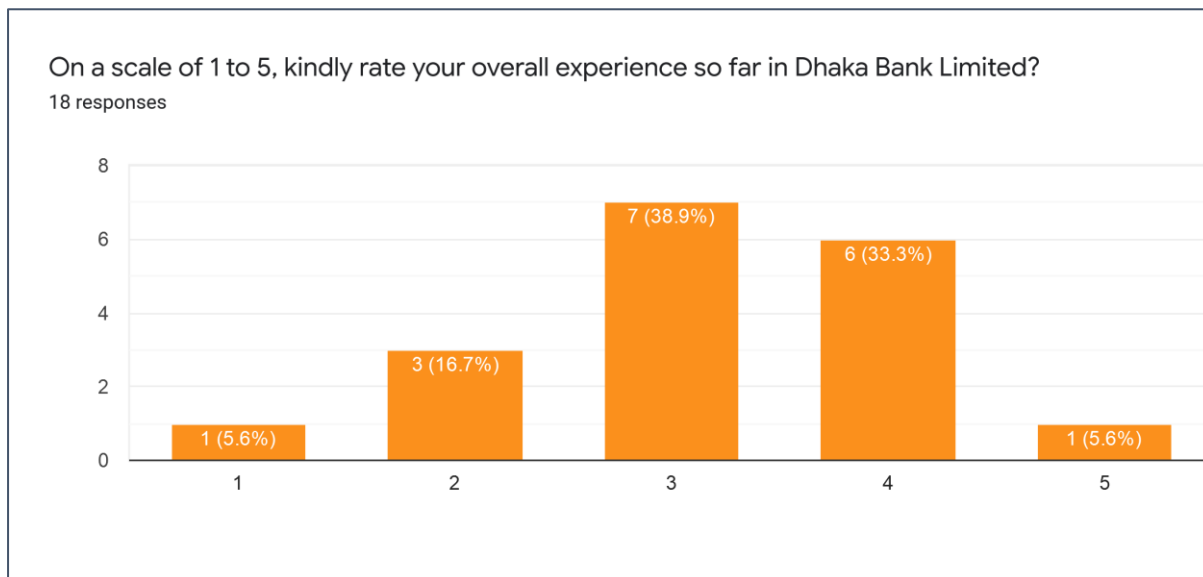


Figure 28: On a scale of 1 to 5, kindly rate your overall experience so far in Dhaka Bank Limited?

Lastly, I asked the employees to rate their overall experience of working so far in Dhaka Bank. Here, we can see that the responses are quite positive as 38.9% and 33.3% of the employees seem to be quite satisfied with their overall working experience in the bank.

3.4 Summary and Conclusions

According to the study, the employees appeared fairly satisfied with the work facilities which the bank provides them. The majority of them also get time to time feedback and appreciation from their supervisors for their work. When it comes to the dedication level of the other employees, it can be seen that employees have mixed feelings as some of them are quite satisfied while others are dissatisfied with the dedication level of their colleagues and other employees with whom they work. However, when it comes to social relationships, it is observed that the employees are very much satisfied with their colleagues and have maintained a good bonding with each other. The employees didn't seem very satisfied with the performance evaluation system and promotion policy of Dhaka Bank. Most of them gave positive and neutral responses about the bank valuing their opinions and influencing their quality of work. The majority of the employees get a feeling of personal accomplishment from their work. Some employees find it difficult to maintain a balance between their work life and professional life, while for others it is not very difficult. There have been mixed responses about the working environment of Dhaka Bank, as some believe that the working environment

is good while others believe that it should be better. Finally, the overall experience of the majority of the employees in Dhaka Bank so far has been positive, while some are still unsatisfied.

3.5 Recommendation

The supervisors should give time to time feedback to their subordinates and also develop the practice of giving informal praises, which will boost the employee's morale and motivate them to work more efficiently. The bank should improve their performance evaluation system and fairly evaluate their employees based on their performance and dedication towards work, which in return will help the employees to identify their strengths and weaknesses. Dhaka Bank should remain unbiased and fair when giving promotions to their employees and should give promotions based on an employee's experience and qualification.

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Appendix

1. Your Gender *

Mark only one oval.

- Male
 Female

2. How long have you been working in Dhaka Bank Limited? *

Mark only one oval.

- Below 2 years
 2 to 5 years
 5 to 10 years
 Above 10 years

3. On a scale of 1 to 5, how satisfied are you with the work facilities provided by Dhaka Bank Limited? *

Mark only one oval.

	1	2	3	4	5	
Highly Dissatisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Highly Satisfied

4. Do you receive time to time feedback from your supervisors for your work? *

Mark only one oval.

- Yes
 No
 Neutral

5. On a scale of 1 to 5, how satisfied are you with the dedication level of the people who you work with? *

Mark only one oval.

	1	2	3	4	5	
Highly Dissatisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Highly Satisfied

6. Do you receive appreciation and informal praise from your supervisor for your work? *

Mark only one oval.

- Yes
 No
 Neutral

7. On a scale of 1 to 5, how would you rate your relationship with your colleagues? *

Mark only one oval.

	1	2	3	4	5	
Poor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Excellent

8. On a scale of 1 to 5, how satisfied are you with the performance evaluation system of Dhaka Bank Limited? *

Mark only one oval.

	1	2	3	4	5	
Highly Dissatisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Highly Satisfied

9. On a scale of 1 to 5, how satisfied are you with the promotion policy of Dhaka Bank Limited? *

Mark only one oval.

	1	2	3	4	5	
Highly Dissatisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Highly Satisfied

10. Do you think that your views and opinions are valued in the bank? *

Mark only one oval.

- Yes
 No
 Neutral

11. Do you think that the environment in the bank influences your quality of work? *

Mark only one oval.

- Yes
 No
 Maybe

12. Do you get a feeling of personal accomplishment from your work? *

Mark only one oval.

- Yes
 No
 Neutral

13. On a scale of 1 to 5, how would you rate your ability to maintain a balance between your family and work life? *

Mark only one oval.

	1	2	3	4	5	
Very Difficult	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Easy

14. Do you think that the bank provides a good working environment for their employees? *

Mark only one oval.

- Yes
 No
 Neutral

15. On a scale of 1 to 5, kindly rate your overall experience so far in Dhaka Bank Limited? *

Mark only one oval.

	1	2	3	4	5	
Terrible	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Great