

## **Internship Report**

On

**“Employee Satisfaction of Al-Arafah Islami Bank- Paltan Branch Employees”**

Submitted By,

Name: Raisa Ali

ID: 16204038

BRAC Business School

An internship report submitted to the BRAC Business School (BBS) in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

Bachelor of Business Administration

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:**

\_\_\_\_\_ Raisa Ali \_\_\_\_\_

Student ID - 162040438

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

\_\_\_\_\_ Mohammad Atiqul Basher \_\_\_\_\_

Lecturer

BRAC Business School

## Letter of transmittal

October 07, 2021  
Mohammad Atiqul Basher  
Lecturer  
BRAC Business School

Subject: Submission of the Internship Report

Honorable Faculty,

I, Raisa Ali from course: BUS400, ID:16204038 hereby humbly presenting you the internship report on Al- Arafah Islami Bank Limited as a course requirement for the completion of the BBA program.

This internship report is written on the Employee Satisfaction of the employees of the VIP Road Branch of AL Arafah Islami Bank Limited. I have used both primary and secondary sources to gather data for incorporating in this report. My heartfelt gratitude towards you, as without your guidelines I would not be able to complete this report.

Therefore, I pray and hope that, you will forgive the minor errors that I may have done while preparing this report. Thank you for your judicious advice on the report.

Sincerely,

Raisa Ali  
ID- 16204038

## Non-Disclosure Agreement

This agreement is made and entered into by and between Al Arafah Islami Bank and the undersigned student at Brac University Raisa Ali, ID- 16204038

## Acknowledgement

I would like to start by expressing my gratitude Almighty for giving me the ability to be able to complete this report and for keeping me in good health in this pandemic.

Next, I would like to extend my gratitude and utmost respect to my course instructor Mohammad Atiqul Basher, as without his guidelines this report would have been an incomplete one.

Lastly, I would thank my supervisor K M Naimul Hasan, principal officer of AIBL Paltan branch for nurturing and guiding me throughout my internship period in Al Arafah Islami Bank Limited. My internship experience at the Al Arafah Islami Bank Limited has been amazing for his constant support. I have tried to reflect my observations and learnings on this very report. Preparing this report has enabled me to take a deep look at a very sensitive issue that is employee satisfaction. I have really learned and enjoyed throughout the whole process of preparing this report.

## Executive Summary

If we look at the economic sector of a country, then we can say that one of the most fundamental sectors for economy of a country is the Banking Sector and this is one part without which the country will face difficulty in functioning as well. In order for our country to progress, a proper banking system should be introduced for not only supporting our economy, but also responsible for our society to progress as well.

For this internship report, I was assigned for doing my project on employee satisfaction of Al-Arafah Islami Bank which is located in Paltan Branch specifically. This internship report of mine focuses on the employee satisfaction and provides an overview of the sections where the satisfaction or dissatisfaction of the employees play a crucial role. Employee satisfaction is considered to be one of the most driving factors for the progress of an organization. The management of Al-Arafah Islami Bank Limited are always trying to provide their employees satisfaction by approaching towards their expectations.

If I divide this internship report into sections, then the first part of the report consists of the discussion of the rational, background, scope, objectives, methodologies, limitations of the study and literature review organizational overview of Al-Arafah Islami Bank.

In the second part of the report, there is discussion of the organizational overview of Al-Arafah Islami Bank, where the background, vision, mission, value, products and services, objective, management hierarchy and SWOT analysis is included. After analysis of the data, there is interpretation, findings, constraints and recommendations are mentioned.

The last sections of this project provide an insight of the satisfaction of the employees of Al-Arafah Islami Bank Limited of Paltan Branch through their interviews and questionnaires which were later analyzed and had a detailed interpretation of those information.

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## **Overview of Internship**

### **Rationale of the Study**

For an organization to succeed, one of the most essential factors in the list is Employees' satisfaction. As we can tell that, if an employee is satisfied, then he/she tends to give their full energy for utilizing most of their tenure in work and finds out the most from it. So, for an organization to be successful and potential, it is very important that the employees of the organization are satisfied to a certain level. As Al-Arafah Islami Bank Limited is a very renowned and popular bank, so there are hundreds of employees who are working so that the operations of the bank run smoothly. It is very important for the bank to maintain their employees' satisfaction level so that the employees can feel that they are being repaid for all the hard work they are doing and the company is happy with their performance. An important part of the employees' lifecycle is job satisfaction (Z, 2018)

For completion of graduation, the internship part is mandatory and here we have to put out the practical knowledge that have been gathered from the work experiences. This is the period, where the theory and the practical knowledge coincides and the distance between them is shortened. As this is the aim of internship, so I decided to work in Al-Arafah Islami Bank Limited under the guidance of my supervisor who helped me to choose the topic as employees' satisfaction in Paltan Branch. Through this internship, I was opting to find out the level of their satisfaction and the areas or factors, which were responsible for making them satisfied or dissatisfied. One of my aims was to bring the factors under the consideration of authorities so that they can correct it by working on them. Therefore, I have prepared this report.

### **Scope of the Report**

The report was mainly done for finding out the level of employees' satisfaction in Paltan Branch of Al-Arafah Islami Bank Limited. So, we can say that the main scope of the report was to find out the factors and to suggest the branch regarding the improvements to be done for the employees' satisfaction. This report can provide insight into how demographics affect a certain type of service in comparison to other services it provides. Moreover, one-on-one conversations were beneficial in obtaining more accurate information on their job satisfaction.



## **Objectives of the Report**

Several points could be added to this report's purpose. The report's principal purpose is to represent the real-world experience of working in AIBL and also develop a fundamental knowledge of the bank's operations. Then, to connect them to the bank's theoretical knowledge.

### Specific Objectives:

- ✚ To boost up the motivation of the employees so that they can find motive to work themselves.
- ✚ To determine the effectiveness of AIBL's approaches with their employees.
- ✚ To decrease the distance between the employees and the branch heads so that they can express their emotions freely and can reveal their concerns as well.
- ✚ To solve the factors which are responsible for making or causing the dissatisfaction of the employees.

Now, let us look at the objectives of this report in broader perspectives:

### Broader Objectives:

- ✚ Trying to reflect the areas of satisfaction and dissatisfaction of the employees of Paltan Branch and get the branch work on them.

## **Methodology**

In this report, there were two methods used which are Primary and Secondary sources. The primary source was used for the report part and the secondary source was used for the organizational part for collection of data.

First of all, I mainly put my focus on the primary method for collection of data. For collection of data, the majority of primary data were gathered from a questionnaire of workers at AIBL Paltan branch. However, a great deal of additional information that helped in the preparation of this report came from conversations with my coworkers, and my supervisor also provided me with a lot of knowledge about my organization.

Then, for accumulating the organizational part of Al-Arafah Islami Bank Limited, I used secondary sources which are Google and the official website of Al-Arafah Islami Bank Limited concerning the satisfaction of the employees. Lastly, I observed the daily activities of the employees and their behavior with other employees. I observed their comfort at the work place and their interaction with others and the factors which were responsible for making them satisfied or dissatisfied.

In the Paltan Branch of Al-Arafah Islami Bank Limited, there were 40 employees along with the staff members and the security personnel. Among these 40 employees, I was successful in collecting data from 25 of them which was a great number of responses according to me and in order for me to prepare this report. Depending on their responses, I have created pie chart sample where the respondent's satisfaction level can be shown in the form of percentage.

Furthermore, the conversations which I had face-to-face with the employees enabled me to get more information and these insights helped me to analyze the result for my internship report and to construct the set of questions which was used to analyze the data.

### **Limitation of the Report**

As the internship tenure was only for three months, so it is considered to be one of the most important limiting factors responsible for the survey and to collect information. We know that in order to provide more information and to collect more data, it is important to have more time and support from the resources that I used for this small tenure. Though, I tried to make the details of this report highlighted enough so that it is valid and accurate enough, but there were some limiting factors responsible for not been able to gather more information for this report. As a result, I couldn't make this report limitation free and here are some limitations mentioned below:

- ✚ There was only three-month time in my hands which was very less and limited for collecting data or conducting the survey.
- ✚ The employees were unable to provide time for the gathering and this happened many times that all of them couldn't gather together due to rush of the banking hours.
- ✚ As a three-month tenure is very less, there were many employees who felt discretion in opening up to me and telling me their actual responses.

- ✚ As an intern, I was not allowed the access of the official software of Al-Arafah Islami Bank Limited. This was one of the biggest limitations that I faced as if they enabled me to use the software, I could have known the technical difficulties faced by the employees if there were any.

### **Internship information**

My internship started on August 1<sup>st</sup>, 2021 which is a three-month long internship program. The address of the Paltan Branch is: Head Office, Al-Arafah Tower, 63, Purana Paltan, Dhaka-1000. For the internship, I first had to email my resume to their HR department after which they asked for a reference letter from my university. The reference letter was then issued to the email of HR department of Al-Arafah Islami Bank Limited by the office of Career Services and Alumni relations (OSCAR). After getting the internship offer letter, I finally started working there on 1<sup>st</sup> of August, 2021.

In Paltan Branch of Al-Arafah Islami Bank Limited where I was appointed for working, my supervisor for internship was K M Naimul Hasan. He is Principle officer of AIBL Paltan Branch. I can claim that he is one of the most learned man and employees that I have come across in this branch. I was very lucky to work under his supervision.

### **Job Responsibilities**

My first duty at Paltan Branch was as a front-desk officer. On my first day of work, I began learning about the tasks of a front-desk officer and observed my senior coworkers coming. From the second day, I was required to work as a full-fledged bank employee.

My responsibilities included assisting my coworkers with their everyday tasks. My primary responsibilities included opening accounts, receiving check books, and delivering them whenever a customer came to collect them. I used to collect ATM cards and deliver them to customers when they came to get them. Additionally, I was required to verify the NID and passport anytime they came to open an account. Additionally, I was responsible for issuing verification letters to verify the account holder's address, including the addition of a seal and signature. Filling in the necessary areas on a form.

## **Benefits to the Student**

An internship is considered to give you the real life feel of a corporate life and it is the best thing which can train a graduate who is aspiring to join the corporate world in a while. In my internship, I learned about the cultures to be maintained as a corporate person, the behavior with the employees, the engagement with the senior employees. Internship of mine also taught me how the engagement of customers should be with us. These also included how to be more professional and how to keep the personal and professional life separate from each other. This also taught me to handle my responsibilities in a well-mannered way. In my office, I have learned how to do my planning for the entire week so that none of my activities collide, how to schedule them without any difficulty and how to finish the activities without any hassle. This internship has also taught me how to set my priorities in both personal and professional life. This is why, I can clearly state that Internship is very important for a student who is just about to graduate or enter into a corporate life.

## **Organizational Overview**

### **Background of Al-Arafah Islami Bank Limited**

Islam is considered to be a religion which caters to building a complete lifestyle. The main aim of this lifestyle is to have success in both in world and after world. So, in every aspect, the doctrine of Al-Quran should be followed and the lifestyle of Hazrat Muhammad (SM) should be taken as idol for achieving ultimate success in life.

Al-Arafah Islami Bank started their journey by keeping these ideologies in mind on 18<sup>th</sup> of June, 1995 and their opening ceremony was held on 27<sup>th</sup> September, 1995. This bank is widely known as AIBL and the head office of this bank is situated in Dhaka, the capital city of Bangladesh. If we want to name the directors of this bank, then we can see that the group of directors consist of dedicated, established and pious human beings who catered to the architecture of this bank.

The founder chairman of this bank is a highly famous Islamic scholar and writer named Mr. A.Z.M. Shamsul Alam who was an ex-bureaucrat of Bangladesh government as well.

If we had to note down the tools required for a bank to achieve success, then it should obviously include high quality customer service and usage of new and modern technology according to the era. If we look at the structure of AIBL, then we can see that it consists of different sorts of services and products which can be customized according to the needs of customers. They are solely committed towards serving the national economy. This bank is also known for providing many opportunities to their clients.

They can suggest schemes for deposits, investments, SME banking, micro financing, foreign trade etc. If we first look at the schemes for deposits, there are schemes such as Al Wadiah current deposit scheme, Mudaraba Savings deposit scheme, Mudaraba Term Deposit scheme, Mudaraba Short Notice Deposit etc. While looking at their investment sector, we can see that they invest in hire purchase sector, Mosques and Madrasas, Small investments, transportation sectors etc.

Next, if we look at the SME banking services, then we can see that they provide Agro Industries, small businesses, entrepreneurs, women etc. In micro financing sector, they work to help the rural entrepreneurs so that the social condition of rural people can be developed and an employment scope can be created for them. There are other things as well which AIBL provides and those includes, internet banking, SMS banking, remittance services etc.

There are in total 180 branches of AIBL, 8 SME units and manpower of 3682. There are 22142 shareholders in total of the bank. The authorized capital of this bank is Taka 15,000.00 million and the paid-up capital till December 2020 is about Taka 10,649.02 million. (Al Arafah Islami Bank Ltd, 2021)

As the bank serves the clients according to their needs, so all the latest banking systems are used for serving them. The reason behind Al-Arafah Islami Bank becoming one of the leading and modern banks of Bangladesh is the wish of Almighty Allah, the Islamic bankers and the wisdom of the directors of this bank.

The charter of Islamic development bank was signed by Bangladesh in the month of August, 1974. In this way, Bangladesh committed themselves to organize their economic and financial systems as per the laws of Islamic Shariah. As the attitude of the government is very favorable, so there are in total seven Islamic Banks who operate in the financial market of Bangladesh. The banks are as follows:

- ✚ Islamic Bank Bangladesh Ltd.
- ✚ The Oriental Bank Ltd. (Al-Baraka Bank Bangladesh Ltd.)
- ✚ Al – Arafah Islami Bank Ltd.
- ✚ Social Investment Bank Ltd.
- ✚ Shahjalal Islamic Bank Ltd.
- ✚ Exim Bank Ltd
- ✚ ICB Islamic Bank

**Organogram of Al-Arafah Islami Bank**

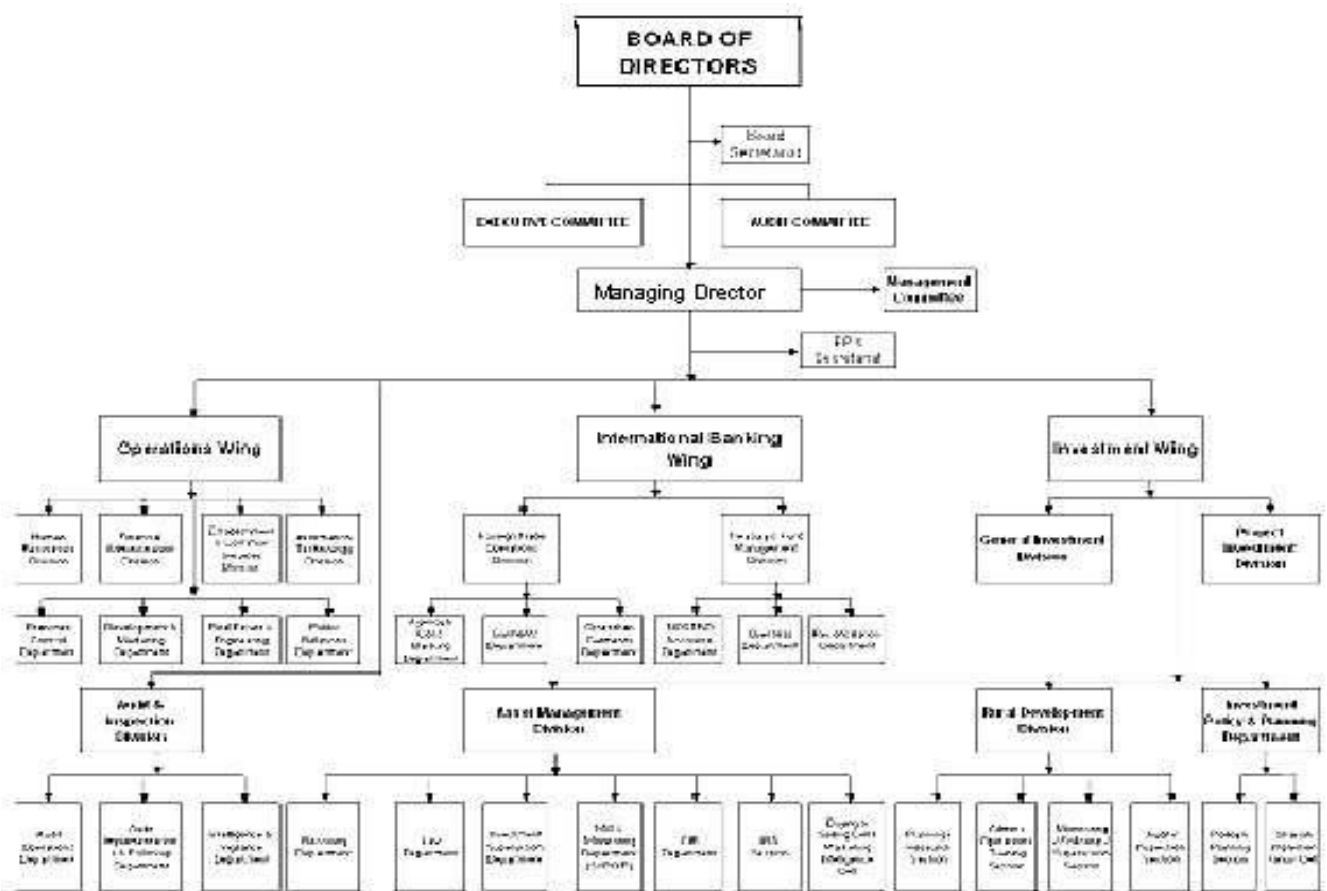
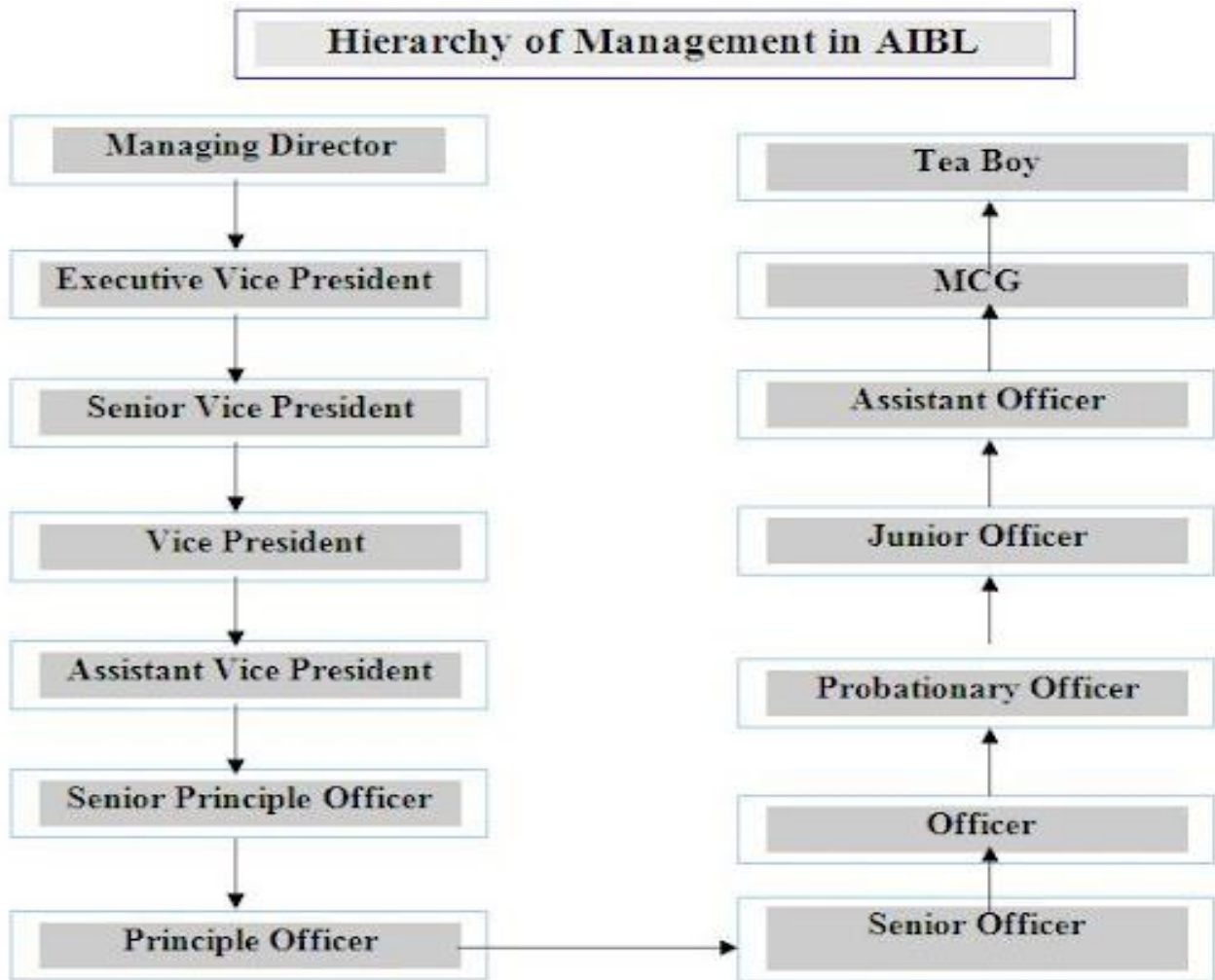


Figure 1: Management Hierarchy



*Figure 2: Chain of command*

**Vision**

To be a pioneer in Islamic Banking in Bangladesh and contribute significantly to the growth of the national economy. (AIBL Profile, 2021)

**Mission**

AIBL is committed to achieve the satisfaction of Almighty Allah both here and hereafter. It also aims to proliferate Shariah based banking practices. It also practices quality services through adaptation with the latest technology. It ensures fast and smooth customer service through maintaining high standards of business ethics. There is a balanced growth and it aims to maintain a steady and competitive return on shareholder's equity. It also ensures innovative banking at a competitive price. Its mission is to attract quality human resources. There is a firm commitment to the growth of national economy as well. There is a firm commitment to the growth of national economy as well. Financial services of the highest quality, utilizing innovative technology (AIBL Profile, 2021).

**Value**

All leading companies strive to maintain a strong position at all times. As I previously stated, AlArafah Islami Bank Ltd is one of the major banking organizations in Bangladesh. As a prominent banking organization in Bangladesh, their mission is to maintain their leadership position while also contributing to or playing a significant part in our national economy. To provide financial services to retail, small and medium-sized businesses, and corporate clients through its branches located throughout the country. To develop innovative products and services through the convergence of technology, policy, and principle. By playing an active role, AIBL hopes to build a significant presence in our country (AIBL Profile, 2021).



## Products and Services

The above-mentioned banks have the below mentioned products and service offerings:

- ✚ Al wadiah current account (CD).
- ✚ Mudaraba short notice deposit (SND).
- ✚ Mudaraba savings deposit (MSD).
- ✚ Mudaraba term deposit receipt (MTDR).
- ✚ Monthly installment-based term deposit (ITD).
- ✚ Monthly profit-based term deposit (MPTD).
- ✚ Al-Arafah monthly Hajj deposit (MHD).
- ✚ Al-Arafah term Hajj deposit (THD).
- ✚ Monthly installment-based marriage savings investment scheme (MIS).
- ✚ Al-Arafah savings bond (ASB).
- ✚ Foreign currency deposit (FCD).
- ✚ Pension deposit scheme (PDS).
- ✚ Cash deposit waqf deposit scheme (CWD).
- ✚ Mudaraba lakhpoti deposit scheme (LDS).
- ✚ Mudaraba millionaire deposit scheme (MDS).
- ✚ Mudaraba (special) pension deposit scheme (MSPDS).
- ✚ Mudaraba kotipoti deposit scheme (MKDS).
- ✚ Mudaraba double benefit deposit scheme (MDBDS).
- ✚ Mudaraba triple benefit deposit scheme (MTBDS). (AIBL Profile, 2021)

### Objective of Al-Arafah Islami Bank

One of the key objectives of Al-Arafah Islami Bank Limited is to create a new horizon for innovative banking where there will be an automated one-stop service and it will prepare itself so that it can align with the new challenges of globalization which is rapidly increasing in 21<sup>st</sup> century. They also aim to provide higher products and services to serve the needs of corporate clients and to provide a huge range of commercial and financial services to the national and multinational corporations. The introduction of technology has re-validated the future of banking sector and

AIBL thrives to work with this objective. They have previously launched online banking I banking and Islamic wallet many other services. (AIBL Profile, 2021).

### Management Hierarchy

There is a certain management hierarchy according to the branch systems of Al-Arafah Islami Bank Limited (Al Arafah Islami Bank Ltd, 2021). This is explained below with a chart:

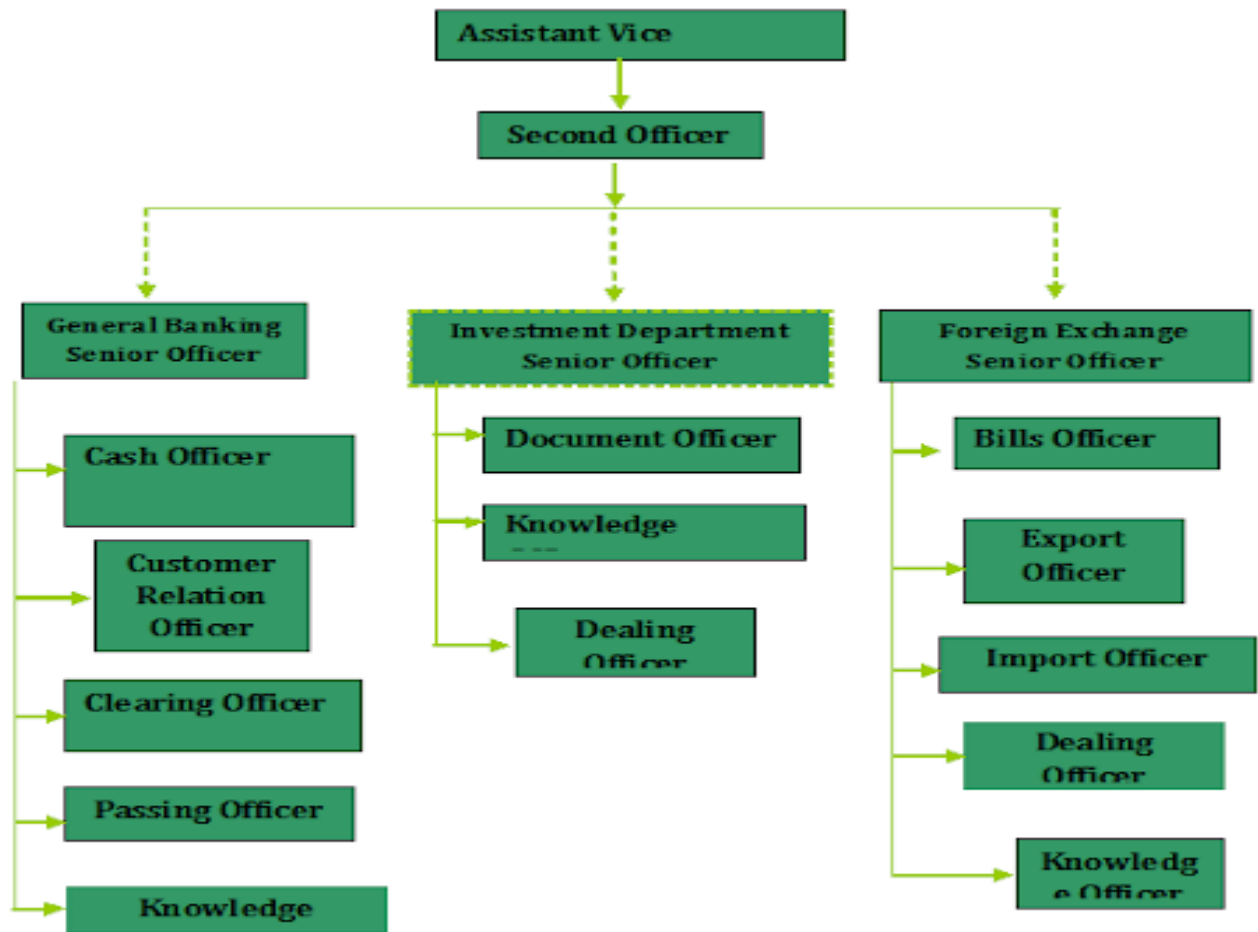


Figure 3: Paltan Branch Hierarchy

## SWOT Analysis

Swot analysis describes the strengths, weaknesses, opportunities and threats for a company. Let's have a look at the strengths of AIBL at a glance:

### Strengths:

- ✚ Their biggest strength is to provide the best service towards their consumers. In a word, they are very customer-oriented.
- ✚ It creates a positive impact on the consumer's mind as it is a reputed and financially stable company.
- ✚ Their employees get a convenient work environment for which they get motivation and can give their best in workplace.
- ✚ Consumers of AIBL are loyal towards their organization as they portray a positive behavior towards their consumers.
- ✚ Another strength for them is their widely spread image which helps consumers achieve brand identity easily.
- ✚ As they work towards serving their employees as well, so they have a positive working environment as well.
- ✚ Provision of training for their employees in order to achieve perfection. (Shaw, 2021)

### Weaknesses

Being one of the leading banks of Bangladesh certainly comes up with strengths and weaknesses as well. Though they thrive much for overcoming those weaknesses as well. The weaknesses are mentioned below:

- ✚ Their interest rate is lower compared to other banks. As Islamic banking is maintained by them, so they decide their interest rate according to the profit of their business. This doesn't enable them to provide higher profit to their customers.
- ✚ As they follow Islamic rules in banking sector, so interest is not essentially applicable for their bank. Instead of interest, they use the term "Mudaraba" which is derived from Shariah. This is not known to many consumers which is why, they don't feel interested to open an account in this bank.

- ✚ Due to following Islamic policy in banking sector, there are some barriers which they have to face while doing business. If these barriers can be overcome, then they will achieve certain success. These barriers are an alarming reason for not having that much success.
- ✚ Lack of marketing policy
- ✚ Inadequate IT infrastructure
- ✚ The bank has a limited number of ATMs. (Shaw, 2021)

### **Opportunities**

- ✚ If they can manage relationships like professionals, then it can increase the opportunities for the organization to succeed in banking sector.
- ✚ If they hire more knowledgeable officers and exceptional individuals, then it can give a positive result to the future of this organization.
- ✚ They can introduce new customer service where the bank will be solely available for serving the consumers with general enquiry regarding the bank.
- ✚ If they can increase the demand for financial services, then it can be a great opportunity for them to succeed in this sector.
- ✚ If they can develop good relationship with foreign banks, then it can cater towards the improvement of their organization. (Shaw, 2021)

### **Threats**

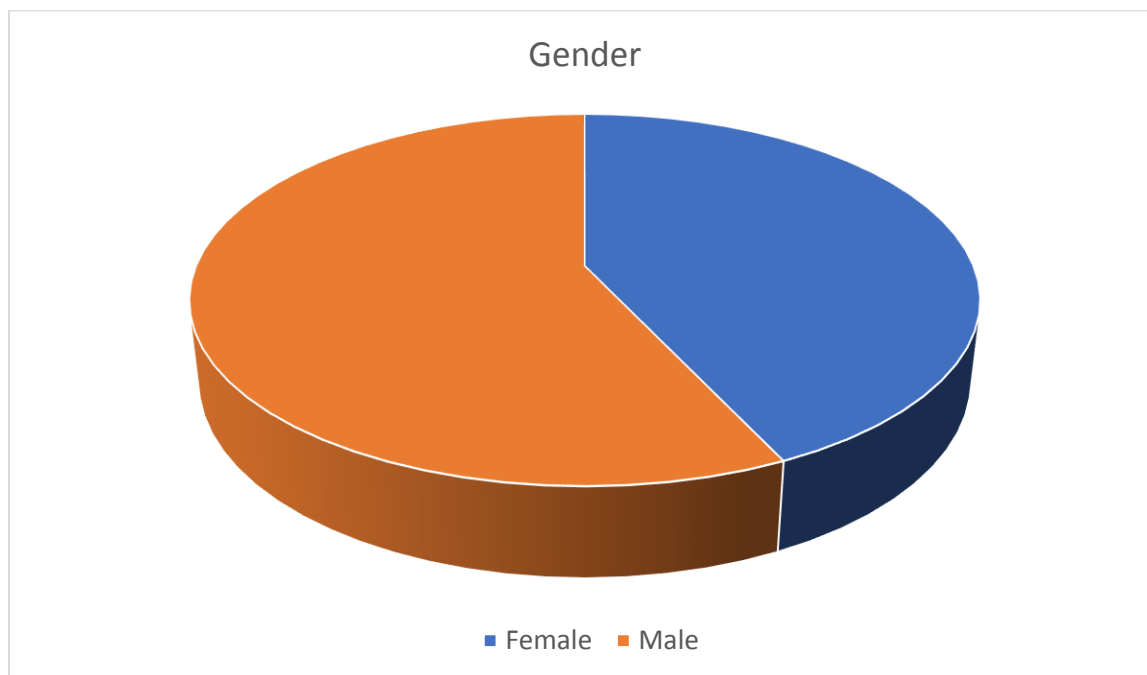
- ✚ In this banking sector, every now and then, there are new banks entering with improvised policies and facilities which will certainly hamper their organization in a bad way.
- ✚ Other Islami banks are also available in our country, who tend to follow same Islamic policy in banking sectors. This can result in hampering their organization.
- ✚ There are retail products which are of same type. This can also result in hampering their business.
- ✚ As many of the consumers are not even aware what is Islamic banking or what are the perks of this banking. So, this can also be a form of threat.
- ✚ As government keeps imposing rules and regulations on a daily basis on the banking sector, this creates a loss in the organizational failure of AIBL.
- ✚ The taxation rate being higher can be the biggest threat for AIBL.

- ✚ Their employee number are very less according to their branches. They need to increase their employee number for their betterment. (Shaw, 2021)

## Employee Satisfaction Analysis

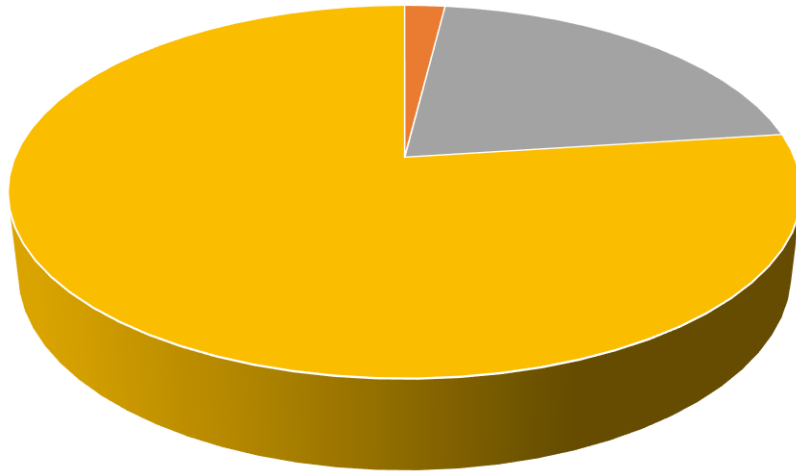
### Findings and Analysis

This internship report contains a lot of information regarding the employees of Paltan Branch, Al-Arafah Islami Bank Limited. Their branch employees express their satisfaction or dissatisfaction towards the organization through the report. On our questionnaire, there are 14 question, which will explain their level of satisfaction towards the driving factor of their satisfaction.



From this chart, we can see that the percentage of male employees is more compared to the female employees. Among the responses of 14, 8 people were male respondents whereas the 6 other people were female employees.

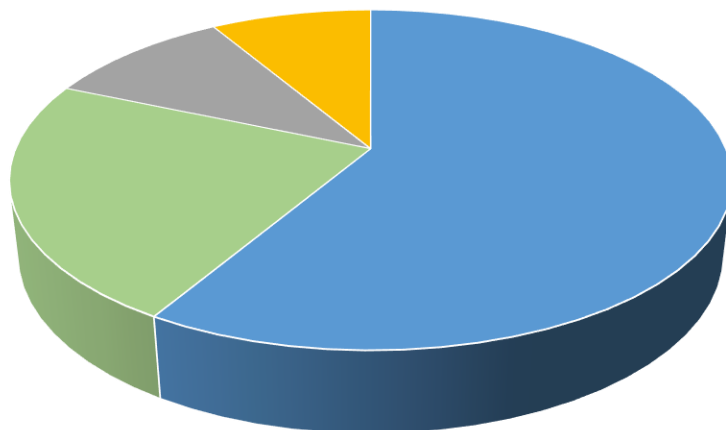
How long have you been employed in this branch?



■ 0 to 6 months ■ 6 months to 1 year ■ 1 year to 2 years ■ Above 2 years

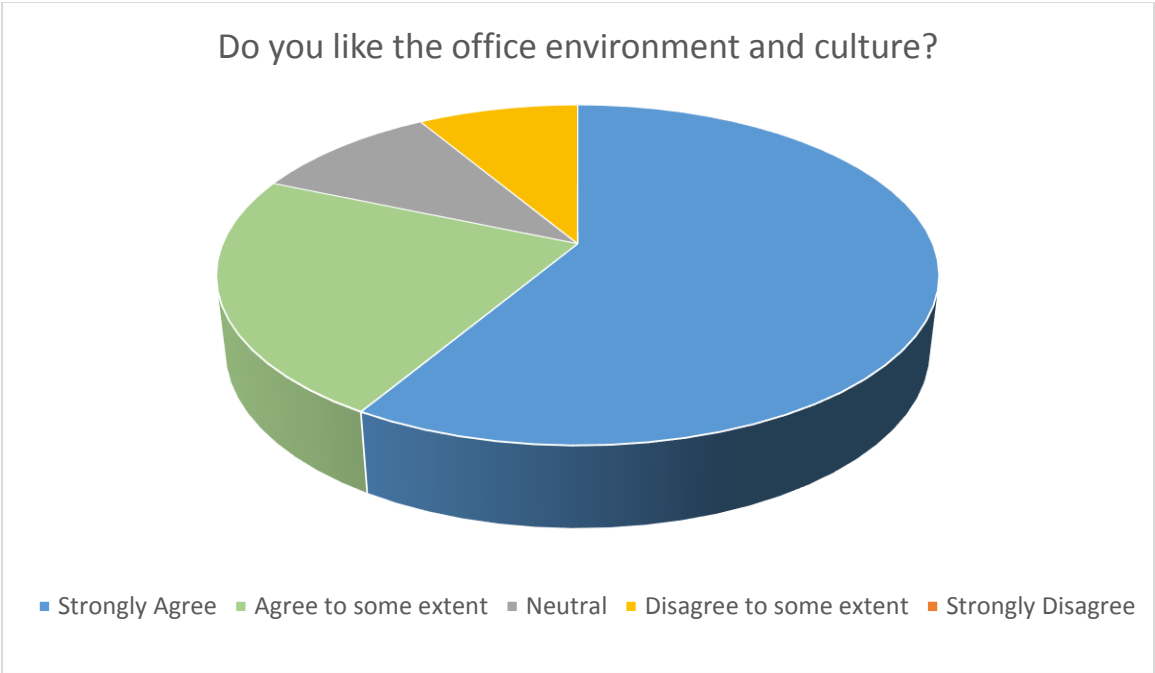
We can observe from the above figure that, majority of the employees are working above 2 years so, they have been with the organization since a very long time. As this is a major branch, new joiners are not available in this branch and the people other than senior officers are assistant officers.

Do you enjoy your work?



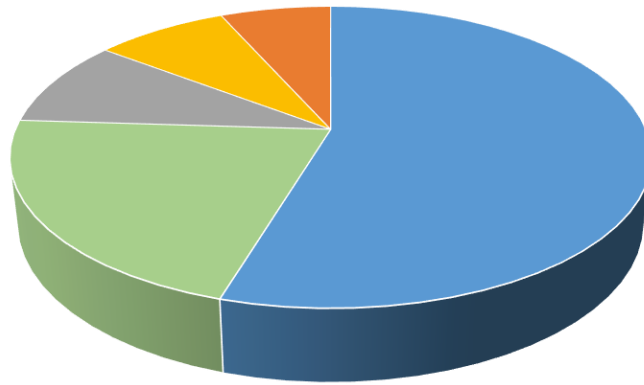
■ Strongly Agree ■ Agree to some extent ■ Neutral ■ Disagree to some extent ■ Strongly Disagree

From this figure, we can understand that the employees are enjoying their work to some extent as the majority of the people are answering or choosing the option of Strongly Agree. This explains the satisfaction level of the employees of Paltan Branch to some extent.



As mentioned through the above pie chart, we can see that the employees are aligned with the office environment and culture. They also tend to enjoy the cultural balance which is created by the senior employees in between them and there is a work life balance as well which enables them to have a limited period of time at office only.

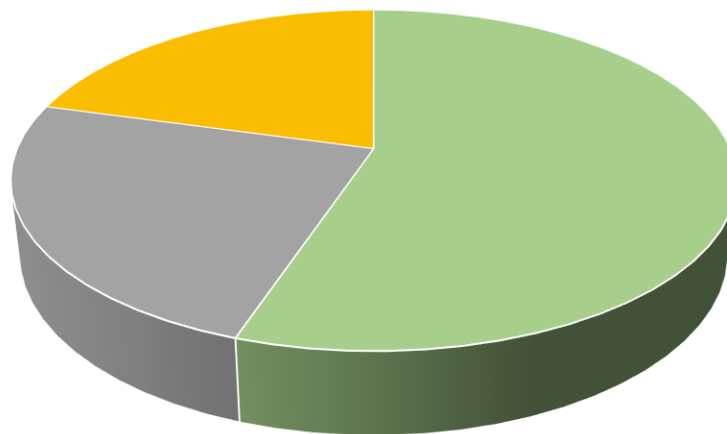
You can easily reach out to your supervisor regarding your needs or any other issues



■ Strongly agree ■ Agree to some extent ■ Neutral ■ Disagree to some extent ■ Strongly disagree

This figure explains the relationship between the employees and the supervisors and as we can see that most of the people have responded that they strongly agree with the statement and they can freely share their problems or concerns regarding their job with their supervisors. This explains their level of transparency as well.

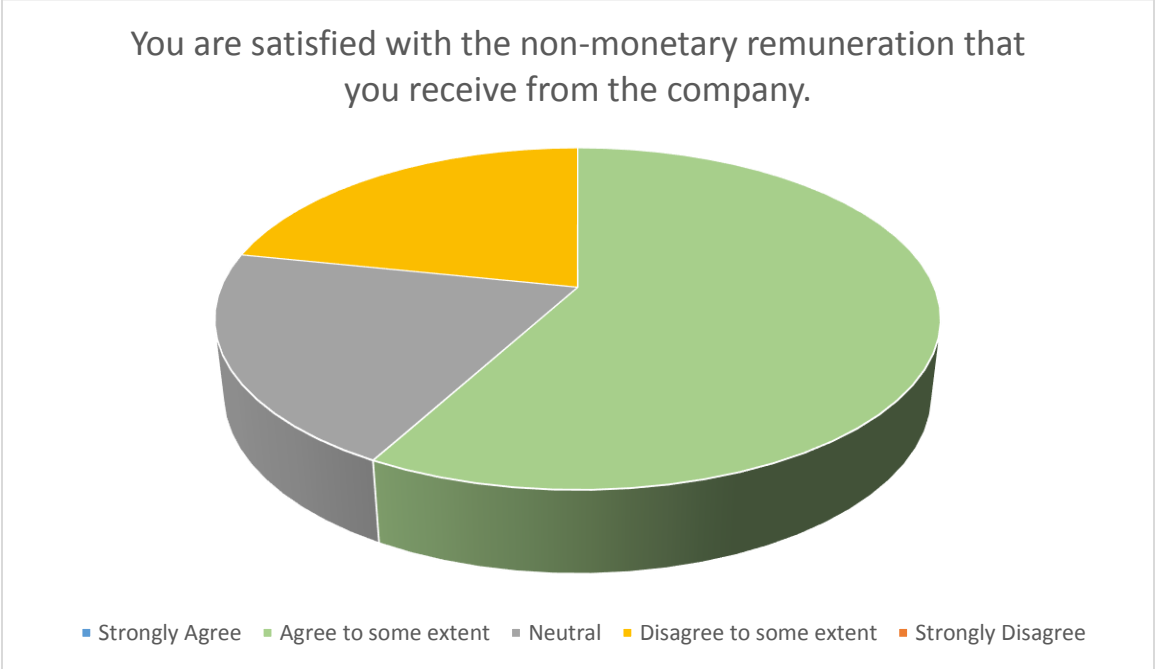
You are satisfied with the monetary remuneration that you receive from the company



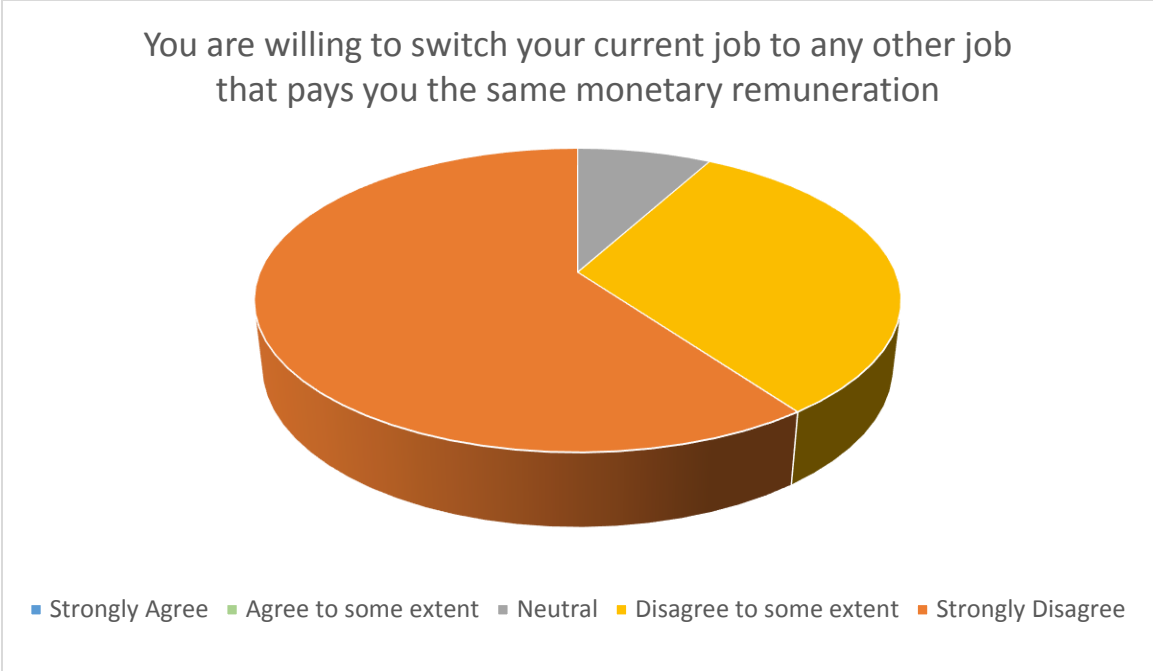
■ Strongly Agree ■ Agree to some extent ■ Neutral ■ Disagree to some extent ■ Strongly Disagree



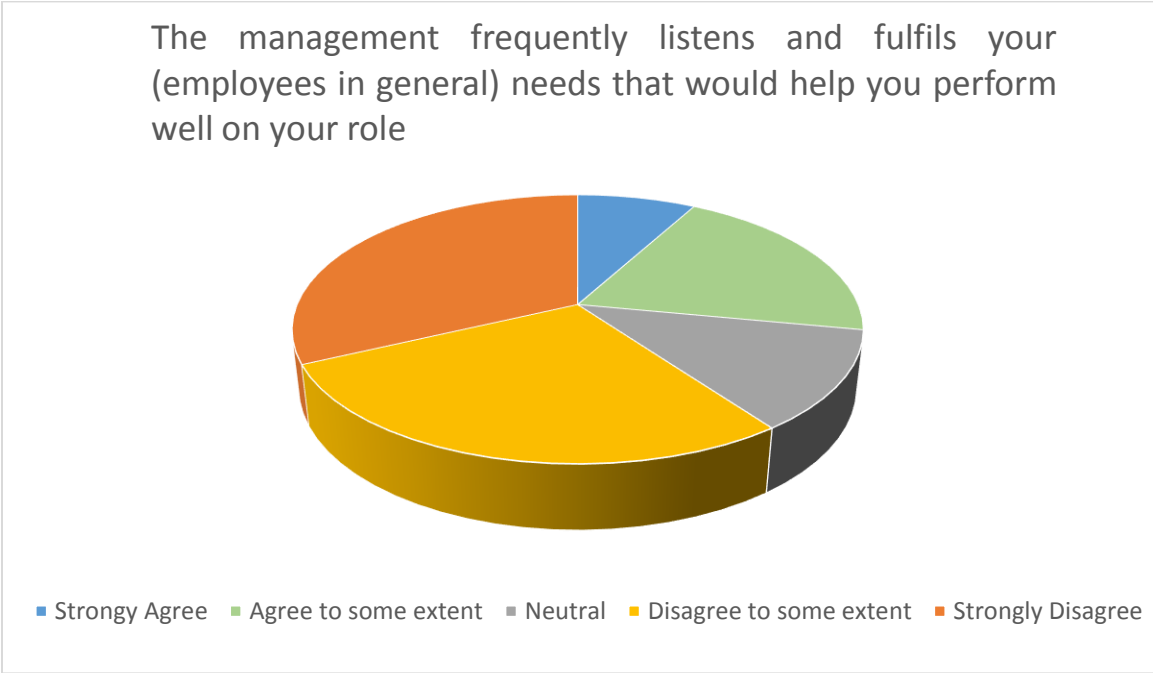
This explains that the monetary remuneration that they receive from the bank is satisfactory to some extent to them. Most of the employees have agreed to some extent and secondly some of them are neutral about their opinion. This explains that many of them doesn't want to talk about their monetary remuneration hike to their supervisors and this is what makes them unhappy to some extent.



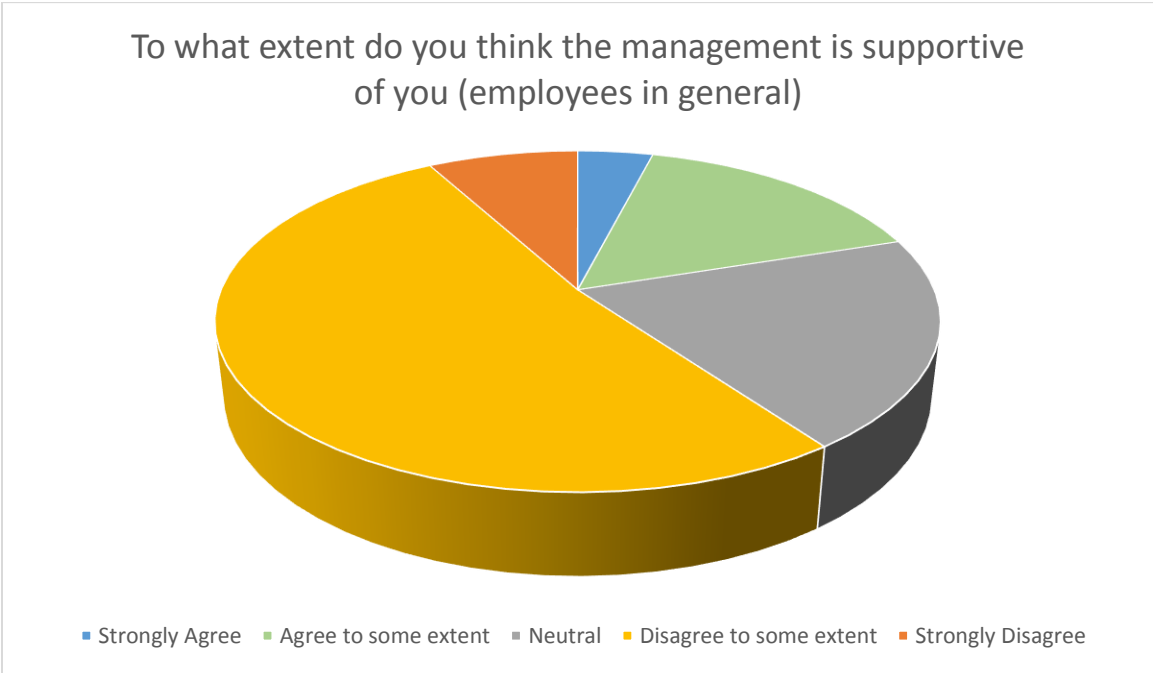
This figure shows us that the other benefits apart from their salary, is not enough to keep their satisfaction level at a height as they are not fully satisfied. This also means that they are not been able to be loud enough to talk about their remunerations openly to their seniors.



This figure shows that most of the employees have replied that they disagree with this statement as they don't want to switch to other companies just for remuneration only. This figure shows the level of loyalty they have towards their company as they previously replied they were not happy with their remunerations.

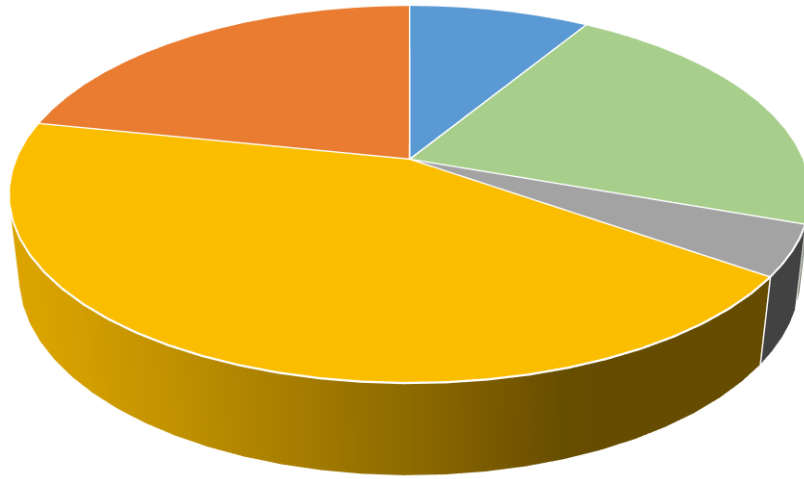


This figure shows that the employees can express their emotions or concerns openly but this doesn't mean that the employers are fulfilling of their wishes or concerns properly. The management doesn't listen to the concerns of the employees and the employees cannot perform well for the organization as a result.



This shows that the management is not supportive enough to employee's concerns in general and this results in a greater number of employees being dissatisfied towards the organization. So, this also results in their dissatisfaction towards the organization.

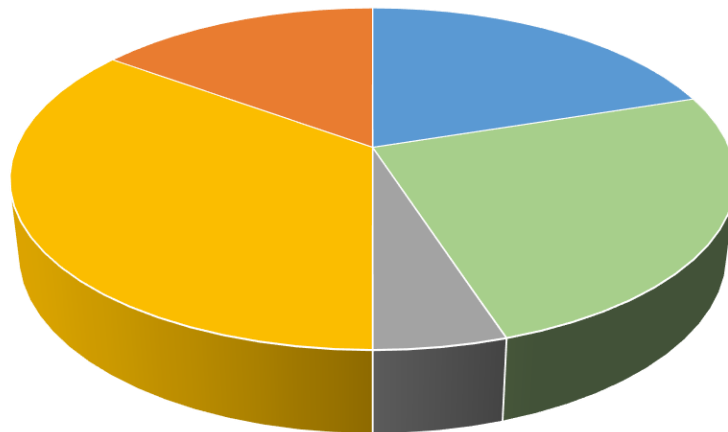
### Your colleagues are supportive of you



■ Strongly Agree ■ Agree to some extent ■ Neutral ■ Disagree to some extent ■ Strongly Disagree

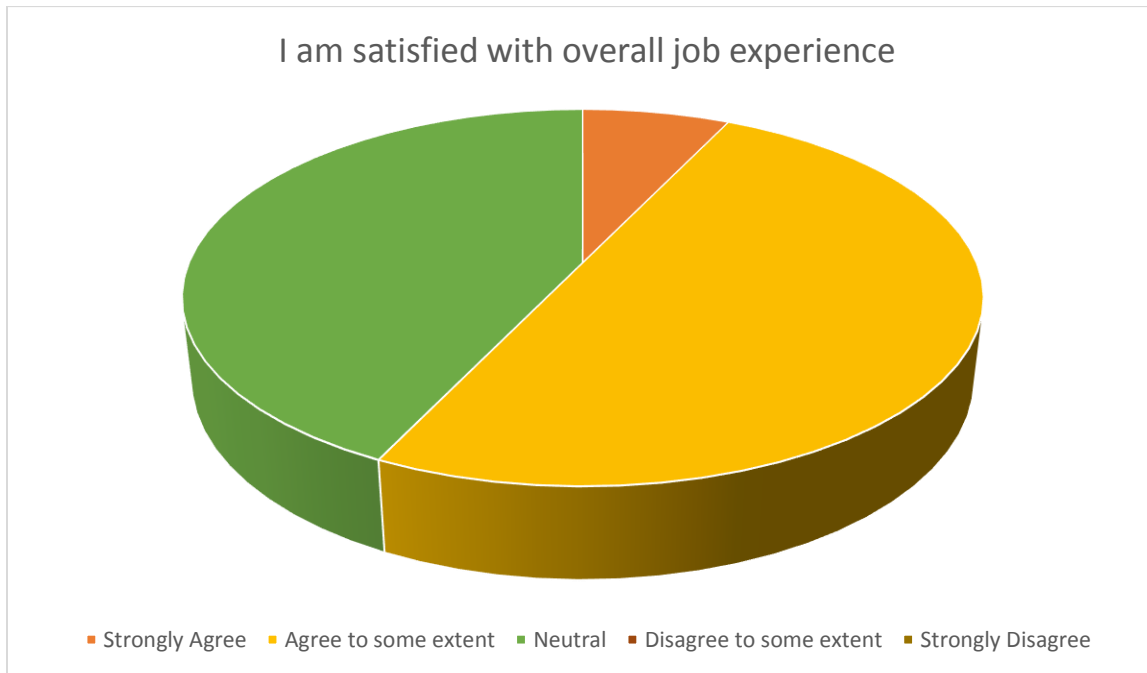
This analysis shows that the employees are not showing that the colleagues are supportive enough. This can result in a higher number of dissatisfactions of the employees as the employees need to have a proper working environment in order for them to be productive enough.

### You have adequate opportunity for professional development



■ Strongly Agree ■ Agree to some extent ■ Neutral ■ Disagree to some extent ■ Strongly Disagree

This figure shows that the employees think that they don't have that much opportunity for their improvement. They think that they cannot progress professionally that much being in this bank. So, this results in a greater number of people being dissatisfied towards the organization and less productive towards the organization.



It is very evident that AIBL employees are extremely satisfied with their overall job experience. No one can argue with that statement, which suggests AIBL is doing an excellent job of keeping their employees satisfied.

## Summary

Al Arafah Islami Bank Limited started their journey in 1995 under the company act of 1994 with a big amount of capital. In this short period, the growth of Al-Arafah Islami Bank is very significant and the major reasons behind this success is their exception board of directors. We can see that; their management system is very transparent and their work process is always evaluated with designated audit committees. These audit committees are responsible for making their work more accurate and with validity.

They have the digital system for banking I banking where the information system is very improved and with accuracy as everything is done with the help of computer. Taking help of the computer has advantage like there is always up to date information and the head branches can easily collect the data. This data can be used by the investors and they can look up for the information online. Al-Arafah bank has spread all over our country with their branches and ATM booths. Along with this, they have their own app Islamic wallet which can be found on play store and apple store and with this app, the consumers can do their transactions with the help of internet connection only.

Every information and the digital tasks are maintained by Al-Arafah Islami Bank and their own server Ababil. They use their own IP address to have access to the services through Ababil. Each employee has their own ID which are protected by the passwords to make sure of securities. They provide one of the most secure visa cards and their cheque books are also activated after the customer receives it and asks for an activation through customer care.

The operational activities of this bank are maintained by the executives and the senior executives to vice chairman. This is where they make sure that the tasks are done correctly after a final check and the employees need to validate their tasks through a certain questionnaire as well.

## **Recommendation**

Al-Arafah Islami Bank is on their way of flourishing but there are certain factors where they have the opportunity to improve. First of all, the number of employees could be increased to reduce work pressure and stress on a few employees while simultaneously improving the customer experiences through quality service. Employees expressed dissatisfaction with logistical support. As such, I would recommend maintaining an availability of logistical assistance to ensure employee satisfaction.

Next, they have a variety of attractive products/services but they do not promote them. They might advertise their products/services so that people get attracted to it.

Finally, the information technology department of the bank should have updates on a daily basis. There are a lot of bugs still in the internet banking and app as well. These issues are accounted as

a hassle when there is an urgency. So, they should look upon this matter seriously as they are getting several complains.

## Conclusion

Al-Arafah Islami Bank has accomplished numerous accomplishments and is committed to continuing to do so in order to give its clients with the best goods and services possible. And they consider their employees as their most valuable asset, investing heavily in their development and advancement through numerous training opportunities and the possibility to sit for tests. From the survey research and observation, it is clear that employees are content with the majority of Al-Arafah Islami Bank employee satisfaction criteria, while there are a few loopholes that must be filled.

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## Appendix

### Employee Satisfaction Survey

\*\*No names and designation will be collected to ensure privacy\*\*

1. Gender

Male	Female
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2. How long have you been employed in this organization?

Ans:

0-6 months	6 months to 1 year	1 year to 2 year	Above 2 years
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3. Do you enjoy your work?

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

4. Do you like the office environment and culture?

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

5. You can easily reach out to your supervisor regarding your needs or any other issues.

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

6. You are satisfied with the monetary remuneration that you receive from the company.

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)



1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

7. You are satisfied with the non-monetary remuneration that you receive from the company.

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

8. You are willing to switch your current job to any other job that pays you the same monetary remuneration

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

9. The management frequently listens and fulfils your (employees in general) needs that would help you perform well on your role.

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

10. To what extent do you think the management is supportive of you (employees in general)

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

11. Your colleagues are supportive of you.

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

12. You have adequate opportunity for professional development

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree

13. I am satisfied with overall job experience

(On a scale of 1 to 5, please mark any to express; 1 being the Strongly Disagree and 5 being Strongly Agree)

1	2	3	4	5
Strongly Disagree	Disagree to some extent	Neutral	Agree to some extent	Strongly Agree