

**Report On**  
**Employee Satisfaction and Attitudes towards**  
**The City Bank Limited**

By

Ishrat Jahan Piya  
ID: 15204001

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

BRAC Business School  
BRAC University  
April, 2020

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing a 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 that has been accepted or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all the main sources of help.

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

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**Ishrat Jahan Piya**  
Student ID 15204001

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

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**Asheka Mahbub**  
Lecturer, BRAC Business School  
BRAC University

## Letter of Transmittal

Asheka Mahbub

Lecturer,

BRAC Business School,

BRAC University

66 Mohakhali, Dhaka-1212

**Subject:** Submission of Internship report.

Dear Madam,

With due respect, this is my pleasure to inform you that I am submitting my internship report on 'Employee Satisfaction and Attitude towards The City Bank Ltd as a part of the BUS400 course from BBA program. This report summarizing my findings of internship at The City Bank Ltd. It has been a great experience for me serving as an intern for the last 3 months at The City Bank Ltd (Banani Branch). I feel fortunate enough to get the opportunity to work with an efficient group and hope this learning period will add value to my career ahead.

I would like to take this opportunity to thank you for all the supports and guidelines. I have tried to provide my best effort to prepare this report. This is my humble request to you to accept my internship report. I hope you would be kind enough to consider my efforts and consider the errors.

Sincerely yours

Ishrat Jahan Piya

ID 15204001

BRAC Business School

BRAC University

Date: 21 April 2020

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between The City Bank Ltd. and the undersigned student at BRAC University Student Ishrat Jahan Piya, ID of 15204001.

## **Acknowledgment**

Doing an internship at The City Bank Ltd has been a great experience for me. Firstly I would like to give my heartiest gratitude to the almighty for making everything manageable and make me capable to prepare my report within the given time.

I also would like to thank my internship supervisor Asheka Mahbub Miss, who guided me in every step and helped me by giving valuable solutions to solve any kind of problem I have faced during the internship period. I am also grateful to my faculties who have taught me in my four years of the academic program and enlighten me with their superior knowledge.

Moreover, I would also like to thank my line manager and supervisor at The City Bank Ltd, Mrs. Farhana Akter (AVP) Customer service, S.M Tabibur Rahman ( Branch Manager) and Md Abdullah Al Mamun ( Senior Branch Operation Manager) for supporting me every time throughout the journey and providing necessary information to prepare this report. I would also like to thank everyone who has supported me by giving their effort and contribution to finish this report.

## **Executive Summary**

This research summarizes the internship program experience at The City Bank Ltd as a course of BBA program. It describes all the learnings, outcomes and experience of the internship program while working in the organization. There is an overview of general banking activities, the process of Human Resources department and also some brief about the other departments. The main objective is of the report to find out the satisfaction level of the employee and attitudes towards the organization.

In the first phase, there is a description of the day to day operation of different departments, their activities, how the organization is controlling and operating throughout the country. It is also mentioned that how the bank is working on continuous improvement both internally and externally.

In findings, there is the analysis level of employee satisfaction through an online survey and related feedback with every situation. This report summarizes how the organization is working to improve service and focusing on employee satisfaction and necessary recommendation.

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## **List of Acronyms**

CBL	The City Bank Ltd
HRD	Human Resource Department
CEO	Chief Executive Officer
BB	Bangladesh Bank

## **Glossary**

OVC	Online Video Communication
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# Chapter 1

## Overview of Internship

### 1.1 Student Information

This report is done by Ishrat Jahan Piya, ID: 15204001, for the purpose of completing academic internship of BBA program at The City Bank Ltd, majoring in Human Resource Management and Marketing in SPRING 2020 session under BRAC Business School.

### 1.2 Internship Information

#### 1.2.1 Period, Company Name, Department/Division, Address

The internship period was consist of 3 months from Mid-January 2020 to Mid-April 2020 at The City Bank Ltd Banani branch (House 28, Block: F, Road 11) customer service department.

#### 1.2.2 Internship Company Supervisor's Information: Name and Position

This report was made under the supervision of Mrs. Farhana Akter, who is holding the position of AVP of Customer service department at Banani branch of The City Bank Ltd. She has more than 12 years of experience in the Banking industry and multinationals.

#### 1.2.3 Job Scope – Job Description/Duties/Responsibilities

##### **Nature of Job:**

The nature of the banking activities at branch is mainly customer service based. In bank, it is mandatory to keep the entry of each and every information both offline and online. There are verification and activation processes for each product and service. There are also some transactions associated with Bangladesh Bank that has to be done within a specific time.

## **My Specific Responsibilities at CBL:**

The organization has set a specific job description for the interns. For customer service department, the responsibilities are-

- Distribution, destruction of a checkbook, instant cheque and debit card.
- maintain an activity log for CS and RM regarding their business and KPI
- Preparing weekly reports
- Assisting the Branch Operation Manager to maintain official database
- Managing customer traffic, monitoring the service of the branch and submitting report to the branch manager on customer service.

## **1.3 Internship Outcomes**

### **1.3.1 Student's contribution to the company**

Though the internship period is a learning period for the students still there are some contributions of an intern towards the company. Those are-

- Check the destruction of a checkbook, instant cheque and debit card
- Maintain activity logbook for the quarter
- Keep the track of employee's KPI lists and keep motivating the employees and helping them to achieve the target
- Communicate with the customers, providing them information in a persuasive way to convince them more about other products and services
- Assist the operation manager to check reports.
- Monitor the external issues related to renovation, machinery support and event coordination at branch

### **1.3.2 Benefits to the student**

The internship period at The City Bank was full of learning and experiencing the banking environment. The organization is trying to teach the interns to relate theoretical academic knowledge practical sector. The interns can also get to know how the financial institutions are being operated, how different departments are incorporating with one another. There is also scope of learning the usage and process of operating finacle, ibank and service related

information, charges and fees of services for the students who wants to pursue career in banking.

### **1.3.3 Problems/Difficulties**

It was one of the responsibilities of the intern is to maintain floor management and introducing customers. Being an intern and a new comer, it was pretty challenging to maintain contact with the customers. By the time being, with the help and support of the supervisor and co-workers, the problem got solved. The supervisor and co-workers were very friendly and co-operative. They were very supportive in terms of explaining the banking terms.

### **1.3.4 Recommendations**

The City Bank Ltd provides an amazing opportunity for the students for personal growth and to explore the banking industry. They have a policy for monthly feedback where interns were asked to give their opinion, share problems and other issues which were really very helpful for everyone. They have also arranged a training program for the interns who are assigned to work in a branch which was very helpful to develop communication skills. In the current situation of Corona pandemic, The City Bank Ltd granted work from home and paid leave for safety purpose which is really appreciated

Only recommendation for the organization is to arrange a more specified training program for skill development and keep continuing this amazing opportunity for the interns before exploring the corporate world.

## Chapter 2

### Organization Overview

#### 2.1 Introduction

##### Objective of the report:

##### Primary objective:

The main objective of this study is to find out the factors that trigger the employee's attitudes and encourages them to work for the organization.

##### Secondary objectives:

The study also has these specific objectives to achieve\_

- To find out sustainable strategies the company is following to improve the work environment.
- To summarize an overview of HRM practice and work environment at CBL.

##### Methodmyology:

To make this research more effective, the process and theories of academic learnings are incorporated here. In this report, both primary and secondary data have been used to run this study and make it more comprehensive and effective.

For Primary data, the information were collected directly from the employees working at The City Bank Ltd Gulshan -1, Gulshan -2 and Banani branch through an online survey, direct observation and face to face conversation with employees.

The secondary data has been collected information from the website, code of conduct, different brushers, employee's daily logbook and different publication published by The City Bank Ltd and Bangladesh Bank.

### Scope:

In branch, there were option to work on customer engagement or customer satisfaction, on the products and services offered by The City Bank or on overall banking activities of The City Bank. This report is representing the overall working environment with the topic on employee's attitudes and satisfaction level towards The City Bank Ltd as there was enough scope to work with the employees directly with the help and support of the supervisor and branch manager with their valuable guidance and direction.

### Limitation:

While preparing this report there was some limitation like - bank or financial institutions follow some specific privacy protocol for sharing information that could make the report more informative. It is difficult to get access to internal data or any operational activity as an intern. Another limitation is since working in a specific branch, it was quite difficult to get the opportunity to conduct a survey among other branches apart from the nearby branches (Gulshan-1, Gulshan-2, and Banani Lakeview). Time was another limitation cause three months which is not sufficient to understand the banking process properly and also the pandemic situation of Corona decreased the working hour for a long period so time period was not sufficient enough time to analyze the work environment. Everyday work pressure was also one obstacle that limits the scope for observation, otherwise the report could be more specified and detail mentioned.

### Significance of this study

Employee satisfaction is considered as a strong determinant of productivity and success of any company. Job satisfaction can influence the employees to be loyal and dedicated to the company that helps in the long run. The purpose of this study is to find out the employee satisfaction level and their attitudes towards the City Bank Ltd.

This research is helpful for the company as they can know about the employee's attitudes towards the company. They can apply this survey for future evaluation to measure the role of supervisor, employee's thought on compensation and benefits and also the employees can let the management know about the need for training, flexibility issue or any kind of support they need from the management through the survey. It is also helpful for future employees who

wants to build their career at The City Bank as they can also get an idea about the company and the work environment before starting their job.

## **2.2 Overview of the Company**

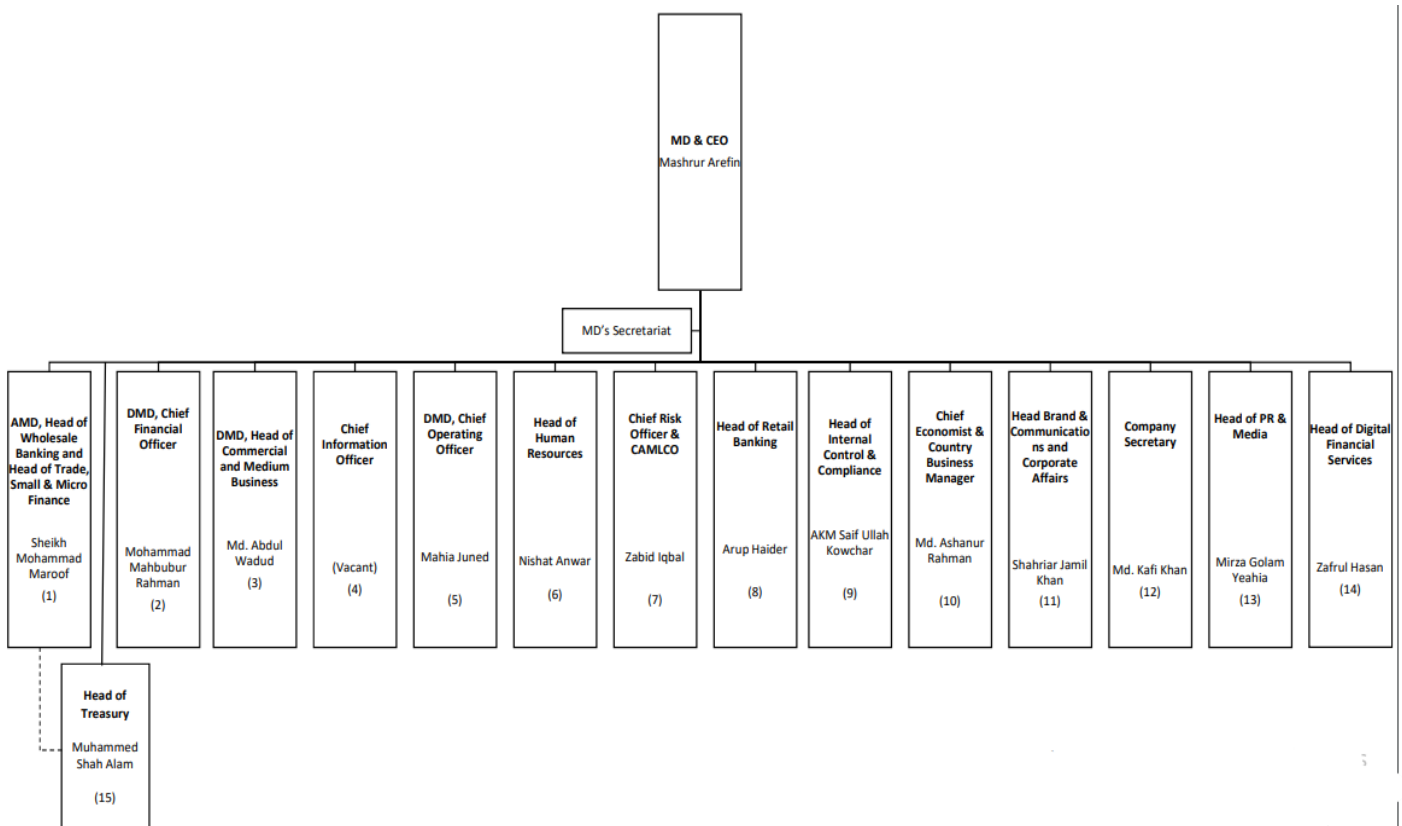
After 1971, Bangladesh Bank has been serving as the central bank. In 1980 there has been a significant change in the private financial sector in Bangladesh. The City Bank Limited is one of the oldest private banks in Bangladesh. From 1983 The City Bank Ltd is getting transformed over time from a traditional organization to a multi-faceted institution that embraces the world's best practices and chooses to be at the front of technological initiatives. Unlike many, the Bank's criteria for success are not only the bottom-line numbers but also the milestones set towards becoming the most complete bank in the country. The City Bank Limited is the first private sector Bank in Bangladesh. It aims to bring fundamental improvements in the area of banking and financial management. The City Bank is now servicing customers locally and internationally with 132 branches throughout the country, and around 300 correspondences from abroad covering all the world's major cities and business centers.

The City Bank is continuing its operation with a distinguished management body and experienced board of directors. Mr. Aziz Al Kaiser is the honorable chairman of the bank, running the bank along with eight highly qualified directors. Mr. Masrur Arefin is the current CEO of The City Bank.

CBL follows a very well-structured organization hierarchy under the rules and regulations formulated by Bangladesh bank. In CBL, the CEO and the board of directors hold all the power to monitor and participate in decision making. Organogram at The City bank is following different structures of head office and branches. The organization management hierarchy is given below-



Figure 2.1 Organization Management Hierarchy



For branch, they have a different hierarchy which is given below-

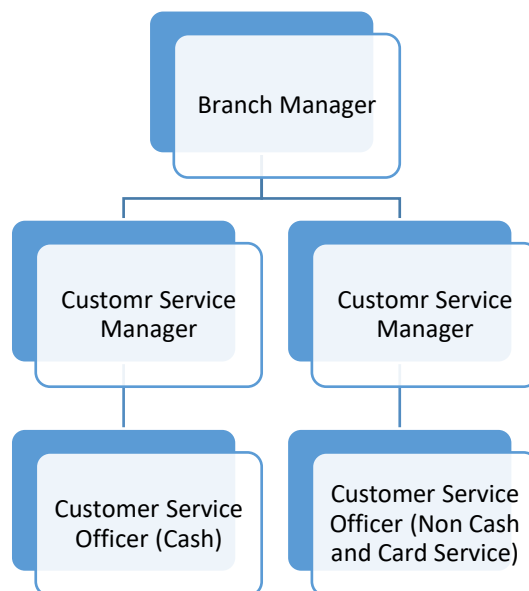


Figure 2.2 Branch Hierarchy

City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch-based business or profit model. Instead, the bank manages its

business and operation vertically from the head office through following distinct business divisions-

**Corporate Banking** - Serves the large and sophisticated banking requirements of blue-chip companies, hence fostering a long-lasting impact on economic development and employment growth.

**Treasury**- The division focused on ensuring stability, minimizing risk, enabling timely liquidity generation and engaging in providing prompt and proactive best-fit solutions.

**Commercial Banking**- Enables the structured growth of mid-sized companies into large organizations, thereby contributing to national socio-economic progress and employment creation.

**Retail Banking Division**- The largest division of City Bank with an expansive services bouquet, thereby democratizing formal banking and helping unleash financial services-driven economic growth and development.

**SME-S Banking**- Provide financial support to small businesses to enable their growth and capital to companies and enterprises that have a maximum impact on the national economy.

**City Agent Banking**- City Agent banking enables financial inclusion in the true sense as it brings the unbanked/under-banked segments of the population and regions under a formal banking platform.

**Citygem – Priority Banking**- Provides modern, luxurious and experience-driven services to high-value customers.

**Islamic Banking**- Enabling Islamic banking under rigorous compliance with Shariah principles for ensuring the comfort factor of customers. The main service of this division is associated with Manarah, which is known the Islamic banking division of the organization.

### **Products and Services:**

The City bank is aiming to provide the best banking experience to the customer so they are bringing the newest financial technologies every time to make the banking process better than

before. The bank is offering a wide range of products and services to make the customer's life easier. Products offered by The City Bank are given below-

<u>Deposit:</u>	<u>Loan Service</u>	<u>Others</u>
<ul style="list-style-type: none"> <li>• Current Account &amp; Savings account</li> <li>–</li> <li>✓ General Savings Account</li> <li>✓ Savings Delight Account</li> <li>✓ High-Value Savings Account</li> <li>✓ New Born's Savings Account</li> <li>✓ Seniors' Savings Account</li> <li>✓ Student Savings Account (School Plan)</li> <li>✓ Student Savings Account (College Plan)</li> <li>✓ RMG Workers' Accounts</li> <li>✓ Basic Savings Accounts</li> <li>✓ NFCD Accounts</li> <li>✓ RFCD Account</li> <li>✓ FCY Accounts</li> <li>• City Manarah ( Islamic Banking)</li> <li>• City Alo (Women Banking)</li> <li>• Regular Account</li> <li>• Fixed Deposit</li> <li>• Sanchaypatra</li> <li>• Foreign Currency Deposit (Resident and Non- resident)</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Loan</li> <li>• Personal Loan</li> <li>• Home Loan</li> <li>• City Bike Loan</li> <li>• Secured Facilities</li> </ul> <hr/> <p style="text-align: center;"><u>Foreign Exchange</u></p> <ul style="list-style-type: none"> <li>• Remittance (regular and student account)</li> <li>• Export and import of L/C</li> </ul>	<ul style="list-style-type: none"> <li>• Card service ( Credit card, AMEX, Visa, MasterCard, Debit card)</li> <li>• Passport endorsement and Card endorsement</li> <li>• Locker service</li> <li>• Pay order, TT (Telegraphic transfer, BEFTN, RTGS)</li> <li>• Foreign currency exchange (Only Gulshan branch)</li> <li>• Regular documentation related service (Balance, solvency statement, Stop Payment, information change, etc.)</li> </ul>

*Table 1 : List of Products and Service*

The city bank is continuously working on introducing the latest products and services to the customers. In 2010 they introduced American Express card in Bangladesh and they are also providing a specialized card which can be used as American Express but as debit card system.

Currently, The City Bank is providing American Express, Visa Card, and MasterCard with a customized offer for different purposes.

In SME banking service, they are providing service indifference wings including - Medium Segment SME Service, Small Segment SME Service and Agro SME Service.

## **2.3 Management Practices**

Management practice at The City Bank is very well maintained. The management body ensured it in the code of conduct that everyone will get an equal chance to improve.

For the Human Resource Management department, they have divided it into several sections like- Recruitment Division, Training, and Development, Compensation and payroll unit. Each department has been assigned to perform a particular task related to the department.

For Recruitment, there is both options for External and Internal recruitment. The human resource management division is responsible for all kinds of recruiting activities. The recruitment policy of The City Bank Ltd is dealt fairly, uniformly and consistently. For External recruitment, the organization will provide equal employment opportunities to all regardless of race, color, gender, age etc. 30 years is the limit of recruitment for entry-level. It also required a written test and interview for the educationally eligible qualified candidates. For internal recruitment, the organization encourages people to grow from within and there is equal opportunity to recruit suitable candidates internally against any vacancy. The internal job posting will be done simultaneously with the external job adverb and the internal candidate will be given an equal chance to compete with the external shortlisted candidates. They also have a re-employment policy for the ex-employees.

Compensation and pay-roll unit-

This units mainly work on fixing rules relating to compensation structure and the benefits packages of the organization and gives detail procedure to promote fair treatment within the organization.

Training and Development- The City Bank believes in continuous development so it arranges and provides the necessary training program whenever it needed. Apart from institutionalized training, coaching, mentoring, on the job training will also be done for employee development.

## 2.4 Marketing Practices

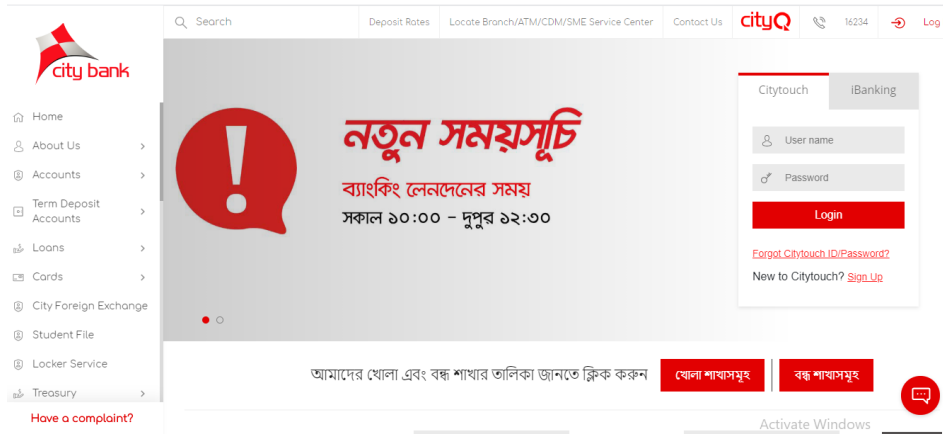
Financial organizations are following different approaches to marketing. In Bank, marketing practice is even more different. There are separate approaches and tasks for branches and the head office. The head office marketing team controls all the back end approach for customer attention through print media and digital. There are different teams for branding, promotion, communication and strategy.



The City Bank page on Facebook



The City Alo page on Facebook.



Website of The City Bank Ltd.

The digital marketing team is supporting all the websites and social media pages for the organization including all strategies and campaigns. For any kind of OVC and big campaigns, they take supports from some agencies and vendors externally.

The City Bank is following a global strategy trend in their marketing practice. It is continuously developing the communication sector specially through-mail, SMS and helpline by which they can send information or promote new services instantly to the customers. They are also very active in social media.

Marketing practice in a branch is a direct approach to the existing and potential customers. The customers mainly come to the branch for service or information. Who have already an account or somehow linked with the bank, the employees provide them more information and benefits about the other available service as a part of direct marketing.

## 2.5 Financial Performance & Accounting Practices

Since the City Bank Ltd itself is a financial organization, its main function is finance-based. Since everything is going digital since the last decade, the bank is also following fully software-based finance and accounting practice within itself. The bank has a different department for managing and operation the accounts and finance related function with a group of expert employees in the back office.

In branch, the activities are mainly transaction and deposit based which are done by the customer service officer and the teller. There is a Retail Finance Centre (RFC) at Ardent tower,

Gulshan-2 to support the retail financial activities centrally. At the end of every working day, the regular documents are being sent to the RFC. All the loan and account files are being processed at RFC. For foreign exchange and employee banking, there is separate finance division at Nikunja and the foreign exchange related transactions are being processed at the Motijheel branch. All kinds of financial transactions are centrally documented so that the customer can avail of the service at any branch.

## **2.6 Operations Management and Information System Practices**

The City Bank is operating its service with 102 branches over the country. So the organization has a strong team for managing operations and information systems. There are more than two branch operation managers (BOM) at every branch to control the operation and the branches belong to some cluster or regions where the branch operation manager needs to report to the cluster manager about the overall activities of the branch every single day. Operation manager also keeps the track of total transaction, verify cheque book and cards, acknowledge every pay-order, accounts and supervise the overall banking activities.

The operation division of the City bank aligned with IT division that consists of different departments for service delivery, branch operation, card operation, and treasury operation.

Proper development strategy, deployment, integration of all operation model increases the possibility of successful retail management as it includes all the activities to bring out the results. Here at The City Bank, the operation model includes processing, credit collections, and verification according to the process manual to keep the track centrally.

Since The City Bank is following a fully digital banking system, for managing information, data entry and controlling every single task, they have separate software like- ibank, finacle, ababil and more. Currently, they are running all the activities by using this software to keep track of data and transactions.

## 2.7 Industry and Competitive Analysis

The banking industry in Bangladesh is extremely competitive in the financial sector. There are 6 state-owned, 3 commercials, 42 specialized and 09 foreign banks running their operation in Bangladesh. Currently, six state-owned banks are running their activities in Bangladesh. These are -

- Janata Bank LTD
- Sonali Bank LTD
- Rupali Bank LTD
- BASIC Bank LTD
- Agrani Bank LTD
- Bangladesh Development Bank LTD

Apart from this, there are 3 specialized banks -

- Bangladesh Krishi Bank
- Rajshahi Krishi Unnayan Bank
- Probashi Kallyan Bank

A total of 43 Private commercial banks are operating currently in Bangladesh. For competitor analysis, here is a list of the name of some top private banks -

- Bank Asia Limited
- BRAC Bank Limited
- City Bank Limited
- Dhaka Bank Limited
- Dutch-Bangla Bank Limited
- Eastern Bank Limited
- IFIC Bank Limited
- United Commercial Bank LTD
- Jamuna Bank LTD and many more.



There are also some foreign banks and financial organizations that are running banking and similar activities in the industry. So the market is extremely competitive to survive as everyone abides to follow the rules and regulations of Bangladesh bank and offering similar types of products. Bringing dual-currency credit cards has been a first-mover advantage for The City Bank. They issued both local and foreign currency in credit cards for the first time in 2009. Visa Debit card is also a unique product of The City Bank as it is a specialized card that has most of the features of a credit card. The City Bank is the local caretaker of American Express and in 2019 the organization celebrated 10 Years of American Express with The City Bank. The City Bank is one of the very first Bangladeshi banks that got the membership of SWIFT (Society for Worldwide Inter-Bank Financial Telecommunication) that helps to provide a fast and accurate communication network for financial transactions such as a letter of Credit, Fund transfer etc.

The City Bank Limited was one of the 12 Banks of Bangladesh among the 500 Bank in Asia for its asset, deposit & profit as evaluated by “Asia Week” in the year 2000. Other than that, the organization achieved “Top Ten Company” award from the government of Bangladesh.

### SWOT Analysis

To find out the internal aspects of the company and some external situational factors, here is a SWOT analysis that represents the strength, weaknesses, opportunities, and threats of The City Bank.

#### Strength

- **Most reputed leading commercial bank in Bangladesh**

The City Bank is operating in Bangladesh since 1983. With the time being, the organization has served over 17, 00,000 customers with a very good record in the financial industry and successfully able to build trust among the customer and also the employees.

- **Well maintained administration with a centralized organizing framework**

Centralized organization structure is another strength of The City Bank as a very skilled group of management is looking after the back office to monitor every single activity of the bank. The organization is following a very structured hierarchy where the supervisors are following up on each activity to ensure better service.

- **Advance IT support and easy e-banking system (Citytouch)**

The City Bank has a very active IT support for day to day operation to run finance and iBank for regular documentation. Also, Citytouch the e-banking software provided by the City bank is very active and user friendly.

- **Well trained management support**

The City Bank is running its operation with over 3858 employees all over Bangladesh with the support of very well trained management that is controlling its business all over the country. All of the members of the management body are experienced and skilled to perform the operation successfully in Bangladesh.

- **Secure job environment**

One of the missions of The City Bank is to be the "Employer of choice" by offering an excellent work environment and the organization emphasizes this to ensure a safe workplace for the employee.

### **Weakness**

- **Bangladesh bank regulations and rules**

Rules and regulations of Bangladesh Bank are considered as a weakness for every commercial bank running a business in Bangladesh. As the banks are bound to follow the rules, they cannot go beyond that. For example, as Bangladesh bank has fixed the deposit interest rate at 6%, it is applicable for all. Not only The City Bank Ltd, but the other banks are also abode by the rules.

- **Lack of manpower in service**

The City Bank Ltd is focusing more on digital technologies to optimize costs and on enhancing human resource productivity through multi-tasking and only selective recruitment that results in quality manpower but not sufficient. It is running service with a total of 102 branches all over Bangladesh. A bank needs to provide both the front desk and back end service to run the banking activities. This requires a large number of employees, special in front desk service. Even in Banani branch, there were 7 Customer service officers, 7 tellers in the Banani branch still the branch is facing difficulties to manage human traffic.

- **Difficulties in monitoring credits and service issue**

Since the bank is providing service all over the country, it is really hard to control and monitor the credits and service-related issues from the central office. Sometimes it happens that even though there was no delay from the customer service officer, it took more working days to

proceed with the function from the back office as the back office needs to support all the services.

### **Opportunity**

- **Renowned bank to establish a potential market niche**

Being a leading bank, The City Bank has the opportunity to establish a potential customer's-based market by utilizing its name and goodwill. City Bank has created robust brand salience and is one of the most valuable financial services brands in the country. This goodwill helps enhance customer trust and also enables the Bank to achieve a good response to its new initiatives.

- **Utilizing strong contacts for future**

The City Bank can make the best use of utilizing strong existing contacts for future reference. For a commercial bank, it is a great scope to build connections.

- **Scope to grab the market attention by utilizing the e-banking platform**

The City Bank Ltd has a very active e-banking platform. In this digital era, it is a great opportunity for the organization to set up strong communication with the customers through e-banking to make the process even easier for the customers to grab more attention.

- **Expanding products and service with market preference**

The City Bank is the first bank to offer a dual currency visa card in Bangladesh, which helped them a lot in brand building. To expand new products and services, City bank has the scope to get information about customer's feedback and preference. So, they have the opportunity to grab the market by offering the latest banking products and services.

### **Threats**

- **Political instability**

Any changes in the political environment can affect the regular banking activities of The City Bank. Political instability has a huge impact on financial transactions. During the election period, the caretaker government period the financial organizations faced difficulties to perform regular activities properly.

- **Economic Inflation**

In the present scenario, economic inflation is controlling the economic activities of the country as well as the world economy. The inflation rate, the cash deposit amount is sometimes controlled by the external environment which might lead to a threat for the bank.

- **Unavoidable Global Problem**

There are some unavoidable circumstances that every bank might face and that can hamper the regular banking activities. For example, since the world is going through a recession period due to COVID 19, bank and all the financial organizations are facing difficulties. The deposit is going low, the regular transaction, bank's profit is being affected with this.

- **Bad debts**

Debts are certainly a major threat to any bank. Deteriorated asset quality and delinquency represent major threats for City Bank Ltd though the organization is working on risk management to avoid the bad debts.

## **2.8 Summary and Conclusions**

The City Bank Ltd is a leading commercial bank in the country is operating its service all over the country with a sustainable mission and vision. The organization is very strict with its values and goal. The City Bank is holding a very strong brand position. The operation management division is following up on all the cluster operations all over the country. They have a very strong marketing team both for traditional marketing (Print, Broadcast, Direct) and digital. They are The Human Resource Department is supporting the organization by providing quality manpower supply. It is also helping the organization by arranging necessary training programs for the growth of the employees and ensuring quality service. The operation management division is controlling the overall banking operation activities. All the departments are interlinked with each other to conduct the entire banking activities.

The internship period at The City Bank was consist of 3 months. In this period, the interns get to learn more about the organization and also the banking activities. Even there are some factors to be mentioned about the service of The City Bank during the pandemic of COVID 19. According to the rules and regulations of Bangladesh Bank, CBL is bound to provide service to the customer even it is extremely risky for everyone. The City Bank is providing the best possible supports to its employees and also for the customers. To ensure employee's safety and hygiene, the implemented very strong security support at the branches for the benefit of both

the customers and employees. They have also made the internet banking system even easier so that the customers do not need to visit the branch during this critical situation. By providing this kind of support and maintaining the chain of banking activities efficiently, The City Bank is leading in this industry over three decades and more.

## **2.9 Recommendations**

Separate departments at The City Bank Ltd is performing specific responsibilities. Controlling 132 branches with 3,858 employees all over Bangladesh is a huge responsibility for an organization. So, they certainly have some limitations. Based on working experience, Here are some recommendations that the organization can follow based on the observation of internship experience at The City Bank -

- Focusing more on promoting through digital media.
- Improve the E-banking software-Citytouch.
- Emphasize more on improving service on other regions apart from Dhaka.
- Provide faster service delivery support to the branch.
- Update the website regularly.
- Making the recruitment process faster.
- Providing individual space and access to a computer for the interns.

## Chapter 3

### Employee Satisfaction and Attitude towards The City Bank Ltd

#### 3.1 Introduction

##### **Background of the Study:**

The topic of this report 'Employee Satisfaction and Attitude towards The City Bank' Ltd is chosen with the passion and interest on Human Resource Management and curiosity of finding out the relation between academic learning and real life working environment.

The learning of academic life helps the students to gain knowledge about different sectors of business.

For the completion of undergraduate program, it was required to finish the internship program as a course containing 4 credits according to the university policy. For the purpose of internship report, the research is done based on individual analysis and finding out the gaps while working in the organization. This report is incorporated with the theoretical knowledge with real-life work experience based on the topic of analyzing the employee attitudes and satisfaction to find out the areas to improve and the factors that need to be highlighted. The Supervisor Mrs. Farhana Akter, (AVP) and the branch manager S.M Tabibur Rahman helped a lot by providing guidance in every step to make this report in a proper way.

##### **Origin of this Report**

This report is representing a brief of the working environment at The City Bank Ltd, the expectation of the employees, satisfaction and attitudes towards the organization. The topic was chosen this topic to find out the gaps between the employee and the organization based on the experience of working at the branch. It also tried to show the process of day to day working activities, targets given to the employees, factors that influence the attitudes of the employees and also the motivation and the service quality factor.

## 3.2 Methodology

To measure the level of employee satisfaction, there are some particular factors like- the motivation of supervisor, compensation and incentives, rewards which are independent variable of this research to determine the level of employee satisfaction which is dependent on those factors.

The result of this research is mostly based on the online survey that has been conducted among the employees. Since there is some privacy protocol for the bank, it was not possible to get more secondary data from the source.

In this survey, there is no disclosure of any personal information according to the bank policy. For this research, online survey method is being followed as it requires less time and it is easy to get information from more people within the shortest time and the possibility of getting responses from others sources like telephone interview or mail is low cause the employees generally feel uncomfortable to talk about their satisfaction directly as it is going to be published. The questionnaire set contains multiple-choice, Likert scale, yes/ no type questions to find out the reaction from the respondents.

## 3.3 Findings and Analysis

### **Analysis and Interpretation of Data**

For this report, the survey has conducted to find out the level of satisfaction among the employee of Banani branch, Banani Lakeview branch, Gulshan 1 and Gulshan-2 branch. In this survey, there was a set of questionnaires where the employee were asked to give opinion about their overview, their preference and satisfaction level while working in the organization. The analysis is incorporating the factors that has influence on employee's attitudes and help to measure satisfaction level. Factors to measure employee satisfaction-

- Performance Appraisal
- Rewards and motivation
- Working Environments
- Compensation and benefits

### Hypothesis –

On the basis of the factors, to measure the satisfaction, there are some hypothesis given below to find out the result of the survey that supports the research topic.

#### Hypothesis - 1

**H0-** Employees feel a lack of mentorship from their supervisors

**H1-** Supervisor inspires and cares about the employees regularly.

#### Hypothesis – 2

**H0-** Employees are not getting incentives and scope for growth.

**H2-** Offers good incentives and growth for personal development

#### Hypothesis- 3

**H0-**Job satisfaction is low on account of an unsatisfactory work environment

**H3-** The City Bank is providing a good work environment that results in Job satisfaction

Here, the independent variables are incentives, the motivation of supervisor and work environment and the dependent variable is job satisfaction.



### Analysis:

In this survey, there were 95 respondents where the total number of female employees were 61 and male employee were 34. Here one fact is needs to be mentioned, that is- the overall working environment of The City Bank is gender discrimination-free and they have very positive value towards women empowerment. In Banani branch, the ratio of female employees was three times more than males. During the internship period, the interns got the chance to visit other branches, (Gulshan -1. Gulshan -2 head office, Gulshan -2 The City Alo branch, Banani lake view priority branch and Banani branch) where the scenario was same, there were more female employees specially at The City Alo branch which is a specialized platform for female entrepreneurs. In Bangladeshi context, ensuring such friendly work environment for female is really appreciable.

Here, 61.1% of the respondents belong to the age group 31-40 years old and 17.9% belong to the age group 41-50 years old.

Your Gender-

95 responses

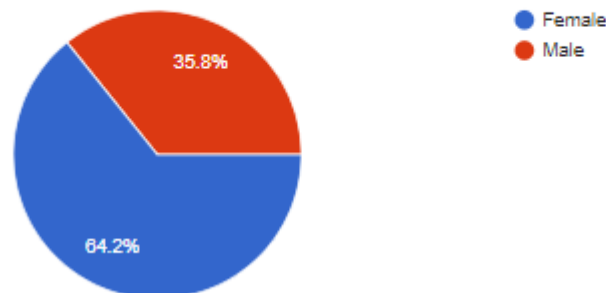


Figure 3.1 Gender Chart

In this survey, 69.5% of employees are working as a mid-level worker and 72.7 percentage of them are working in the organization for 2 to 5 years.

How frequently does your manager recognize your achievements and appreciate your performance?

95 responses

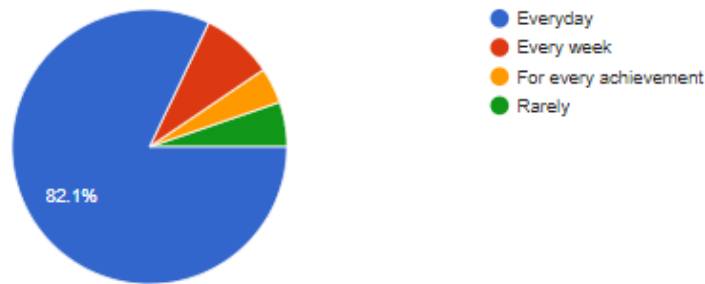


Figure 3.2 Manager's Appreciation

In CBL, before starting every morning there is a meeting session before starting the daily activities between the employees where the branch manager and the customer service manager discuss business, daily activities and updates. This practice is being followed at every branch of The City Bank Ltd. The branch manager or the CSM always encourages the employees who are doing good, getting new business contact or building good customer relationships. The managers appreciate good works on a regular basis and acknowledge every single detail which is very rare nowadays. In this survey, 82.1% said the manager is recognizing work and efforts every day. Appreciating employee's work on a regular basis is one of the best kinds of motivation which is very rare in the present working scenario. It encourages and motivates the employee even more towards the organization.

This analysis supports the alternative hypothesis –

H<sub>0</sub>- Employees feel a lack of mentorship from their supervisors

**H<sub>1</sub>- Supervisor inspires and cares about the employees regularly.**

Supervisor's motivation work as a great source of encouragement for the employees. The result of the survey shows that the majority percentage of the respondents said the supervisor appreciates their daily work every day and others said every week that indicates the supervisor is maintaining regularity on his follow up.

Are you satisfied with the incentives (both financial & non-financial) given by the organization?

95 responses

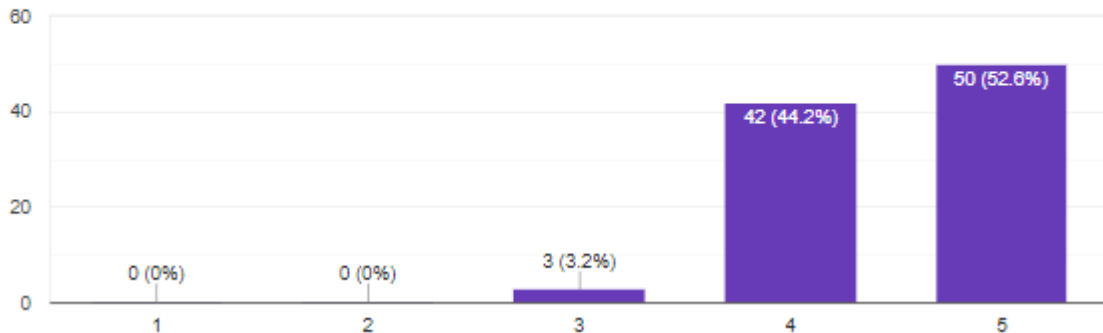


Figure 3.3 Satisfaction about incentives

Incentives are one of the major motivational factors of employee satisfaction. Incentives and compensation can be both financial and non-financial. It is a proven fact that it pushes the employees to work more to increase growth in career. From this survey, on a scale of 5, **96.8%** (52.6%+ 44.2%) are satisfied with the compensation and benefits provided by the organization.

The City Bank provides appropriate training and guidance to develop skills and abilities.

95 responses

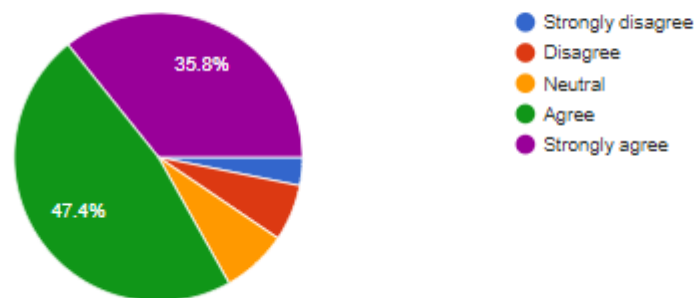


Figure 3.4 Scope for training and skill development

The result of this survey shows that, **47.4%** strongly agreed and **35.8%** of them agree to the fact that there is enough scope for personal growth and skill enhancement as the organization provides training according to the need and proper guidance for skill development. The organization has specific KPI (Key Point Indicator) for every employee working in the branch. According to the company policy, the yearly increment and promotion depend on employee's performance and KPI measurement. So this goal fixes a challenge to the employees to achieve

personal growth by enhancing skills and learnings. The City Bank is also working on improving service quality by arranging necessary training sessions for the employee. The company is also bringing changes in the operating system by adding new technologies and providing required training sessions to the employees to update themselves.

The result of this question supports the alternative statement of hypothesis – 2.

Hypothesis – 2

H<sub>0</sub>- Employees are not getting incentives and scope for growth.

**H<sub>2</sub>- Offers good incentives and growth for personal development**

Here, **96.8%** of respondents are satisfied with the financial and non-financial incentives provided by the organization. From the survey, among 95 respondents 92 respondents said that their compensation and incentives are fair according to their job responsibility. It also supports that majority respondents agreed to the fact that the organization is providing enough scope by arranging a training session for the skill development of the employees

Are you inspired by the purpose and mission of The City Bank?

92 responses

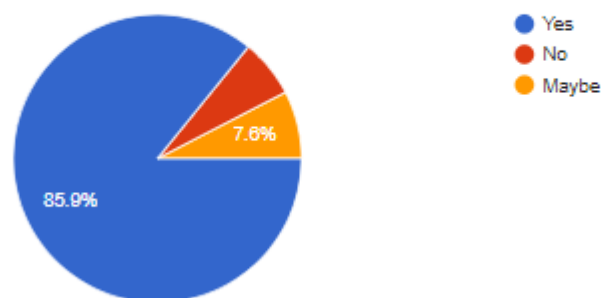


Figure3.5 Attachment with the organization

The City Bank has some sustainable missions that have been mentioned earlier. One of the missions is- 'Be the 'Employer of Choice' by offering an environment where people excel and leaders are created'. The organization has successfully built the mission in the industry with the

serving wide range of products and ensuring platform to enhance efficiency. In this survey, 81.4% respondent said they are inspired by the mission and purpose of the organization and the rest are not sure but there is no negative response in this case.

Flexibility of The City Bank with in term of personal problems or family issues

94 responses

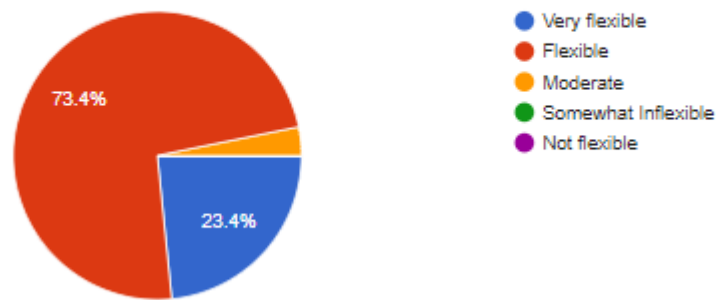


Figure 3.6 Flexibility at workplace

Making the organization flexible for the employees to get more productivity is a globally accepted concept. It makes the employee feel safe about the job and motivate them to work for the company. At The City Bank Ltd, in terms of personal problems or any family issues, The City Bank is mostly flexible. 79.1% claimed it flexible and the rest said it is very flexible which indicates a very positive attitude of employees towards the bank.

How likely are you to recommend your workplace to a friend or a family member?

95 responses

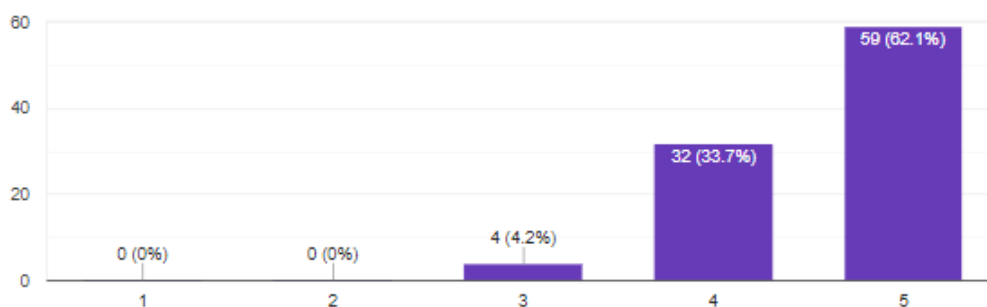


Figure 3.7 Recommendation to friends and family

It is a very common nature to refer own workplace to the closest ones like friends or family only when the employee himself feels safe and secure about the job. Here, in this survey, 95.8 % percent (62.1%+33.7%) employees are likely refer The City Bank to their friends and family because of the environment, benefits and working flexibility of the organization.

Are you satisfied with your Job overall?

95 responses

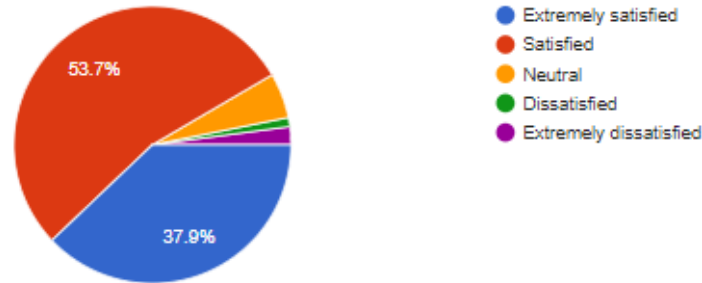


Figure 3.8 Overall Job satisfaction

Lastly, in this survey, there was a question about the overall satisfaction level of the employees where 53.7% said they are satisfied and 37.9% of respondents said they are extremely satisfied with the work environment which indicates 91.6% overall employee satisfaction that leads to a very positive attitude of the employees towards The City Bank Ltd.

Working flexibility, good work environment leads to employee satisfaction for any organization. These results are supporting the alternative statement of Hypothesis- 3.

Hypothesis- 3

H<sub>0</sub>-Job satisfaction is low on account of an unsatisfactory work environment

**H<sub>3</sub>- The City Bank is providing a good work environment that results in Job satisfaction**

The City Bank is ensuring a good work environment for the employees and this is helping the organization to build very positive attitudes among the employee towards the organization.

The factors supported this report to come up with a decision, where the objective was to find out the level of employee satisfaction and attitude toward The City Bank Ltd. The last hypothesis and the result of the overall job satisfaction of the employees prove that the organization was successfully able to build a very strong position in the industry both because of the employee and the customer service quality.

### **3.4 Summary and Conclusions**

The City Bank always prioritize on employees as they believe it is the employees who help the organization to achieve its goal. It is one of the missions of CBL to make the working environment satisfactory to get the position of employee's choice in the industry. The bank always focuses on its values and performance to improve service quality. The human resource department of The City Bank Ltd is continuously working on providing better working experience to the employee and better service to the customers.

This internship experience helps every individual intern to learn a lot about the practical world. One of the findings from this internship is - The City Bank, being one of the leading commercial banks in Bangladesh is focusing more on quality over quantity both for employees and the customers. They are trying to incorporate all the environmental factors that can satisfy the employees in a greater way. There is nothing unmixed with a blessing. They might have some limitations that every organization has more or less but the organization is giving its fullest effort to solve the lacking in an efficient way to overcome the backdrops. This is how they are holding their position in the market for such a long period.

### **3.5 Recommendations**

The objective of this report was to find out the employee's satisfaction level and attitudes towards The City Bank Ltd and the outcome of the survey resulted with a very positive attitude of the employee's towards the organization. Hence, there are some recommendations based on the internship experience that may help the organization to provide an even better work environment for the employee. Those are mentioned below-

- Making the employee more connected with the mission and vision of the bank.
- Arranging more training programs based on need.
- Providing enough manpower support to the branches to ensure better service

- Arranging more rewards and benefits according to job responsibility.
- More interaction between the employee and the supervisor.
- Dividing equal work pressure among the employees.
- Setting realistic KPI targets to achieve.
- Providing sufficient IT support, upgraded finance and ibank to ensure more productivity
- Conducting a survey on employee satisfaction often internally to know about the problems and employee reaction which can help to ensure better service in the future.



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## **Appendix A.**

### **Research Questions**

#### **Part 1**

##### **General Information:**

###### **1. Gender-**

- Male
- Female

###### **2. Age Group -**

- 20-30
- 31-40
- 41-50
- 51-60
- More than 60

###### **3. Employment level according to position -**

- Top-level
- Mid-Level
- Entry Level

###### **4. Have been working in this company for**

- Less than 1 year
- 2-3 years
- 4-5 years
- More than 5 years

## Part 2

5. How frequently does your manager recognize your achievements and efforts?

- Everyday
- Every week
- For every achievement
- Rarely

6. Do the employee feel connected to the coworkers while in the office?

- Yes
- No
- May be

7. Are you inspired by the purpose and mission of The City Bank?

- Yes
- No
- May be

8. 'There is a scope for personal growth such as skill enhancement' – Your Opinion

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

9. Do you feel your compensation is fair according to your responsibility?

- Yes
- No
- May be

10. How frequently do you feel stressed out at work?

- 2-3 times in a week
- Once a week
- Once a month
- Rarely

11. Flexibility of The City Bank with in term of personal problems or family issues

- Very flexible
- Flexible
- Moderate
- Somewhat Inflexible
- Not flexible

12. Are you satisfied with the incentives (both financial & non-financial) given by the organization?

- Extremely satisfied
- Satisfied
- Neutral
- Dissatisfied
- Extremely dissatisfied

13. The City Bank provides appropriate training and guidance to develop skills and abilities.

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

14. How likely are you to recommend your workplace to a friend or a family member?

(Here 1= Not recommending; 5= Highly recommended)

- 1
- 2
- 3
- 4
- 5

15. Do you feel valued at work?

- Yes
- No
- May be

. 16. Are you satisfied with your job overall?

- Extremely satisfied
- Satisfied
- Neutral
- Dissatisfied
- Extremely dissatisfied