

Report On
**“Examining the impact of factors influencing employee engagement
among Generation Y & Z”.**

By

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

BRAC Business School
BRAC University
October 2022

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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 that 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.

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Letter of Transmittal

Dr. Md Asadul Islam
Assistant Professor
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66 Mohakhali, Dhaka-1212

Subject: Internship report submission on “Examining the impact of factors influencing employee engagement among Generation Y & Z”.

Dear Sir,

It is an absolute honor to be able to present a report on “Examining the impact of factors influencing employee engagement among Generation Y & Z”.

I hope that I was able to maintain all the guidelines that were provided in order to complete my internship report. I did my best regarding the collection of data and information from respective sources and personal research. The knowledge and experience I have gained cannot be described in words still I did my best to sum up all of the things that I learned in this report. The guidance that you have provided has been very helped me to prepare this report.

If you have any further queries I will be happy to clarify them for you.

Sincerely yours,

Ashraful Zannat

18104222

BRAC Business School

BRAC University

22nd October, 2022

Non-Disclosure Agreement

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

This agreement is made and entered into by and between Prime Bank Ltd. and the undersigned student at BRAC University Ashraful Zannat, ID: 18104222.

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Acknowledgment

Alhamdulillah with the grace of Almighty Allah I have gained the opportunity to complete my internship at IPDC Finance LTD. Moreover, I have got the chance to learn and motivate by my major friend which is Human Resource management. Again, I would like to appreciate the understanding and patience-filled mentality of my respected superiors.

I look forward to taking this valuable and enjoyable experience forward ahead on my career path I am very grateful for the opportunity to be able to complete my internship at IPDC Finance Limited.

I am very fortunate to work under the supervision of Saadi Uddin Ahmed (Assistant manager- Talent Acquisition). He has been very patient and kind towards my learning and has been utterly helpful in teaching me new skills. Again, I am also very grateful to my office colleagues for sharing their knowledge and experiences with me.

Moreover, throughout the whole internship journey, I have been very lucky to get the opportunity to pursue my course under the supervision of Dr. Md Asadul Islam sir (Assistant Professor, BRAC Business School). Again, it is worth mentioning because of the kind gestures and guidance from him that have motivated me very much from the first day to work hard and take on challenges for this paper. In addition, the immense help and support from my co-supervisor Ms. Nusrat Hafiz Ma'am (Lecturer, BRAC Business School) have been very encouraging.

Executive Summary

This script has been prepared based on my experience as a Human Resource Intern at IPDC Finance LTD. Firstly, the report consists of a small introduction about the internship job description, and then the description of how the experience has been helpful for both me and my fellow colleagues has been narrated as well. Secondly, a small introduction has been given about the overview of IPDC Finance Ltd. Moreover, with the mission, vision, goals, and achievements the initial image of the organization has been portrayed. Furthermore, the operational system of the organization has been discussed. Along with that the organization's standard marketing practices and leadership style have been discussed. In addition, the overview of the organization, planning, and positioning has been narrated with respect to SWOT Analysis and Porter's five forces. Later, it has been observed that the company policies are very much aligned with each factor of the SWOT analysis and Porter's five forces. Furthermore, the main research part is based on - examining the impact of factors influencing employee engagement among Generation Y & Z which has included data demonstrations, as well as a representation of the, participated individual's opinions. Again, the observation has given much helpful suggestion which has been mentioned thoroughly. Moreover, during the collection of reference and research data the shortage of research papers has come across which is why this paper is going to be very helpful for individuals who are going to pursue deeper knowledge on this challenging issue.

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List of Acronyms

LC-	Letter of Credit
IPDC-	IPDC Finance Ltd
TSD-	Trade Service Division
BB-	Bangladesh Bank
HRM-	Human Resource Management

Chapter 1: Overview of Internship

Name	ASHRAFUL ZANNAT
ID	18104222
Program	Internship
Major	Human Resource Management

1.2 Internship Information:

1.2.1 Time period-

- ❖ Company Name- IPDC Finance Limited
- ❖ Department/Division- Intern
- ❖ Address- Hosna Centre (4th Floor), 106, Gulshan Ave, Dhaka 1212

1.2.2 Internship Company Supervisor's Information:

- ❖ Name- Saadi Uddin Ahmed
- ❖ Position- Assistant Manager- Talent Acquisition

1.2.3 Job Scope – Job Description/Duties/Responsibilities

- ❖ Work with the team to deliver the most appreciated and accurate solution.
- ❖ Contribute to the organization's HRM department's daily requirements.
- ❖ Assist in creative outcomes by identifying the actual problem and then proving the appropriate solution
- ❖ Perform online research work on the market demand, new strategies, and new approaches to improve the customer service experience.
- ❖ Train and guide subordinates on the recent marketing communication which are necessary for the connecting with the target audience.
- ❖ Monitor results of daily team reports and based on their performances and provide suggestions and recommendations for improvement.
- ❖ Ability to work under pressure to handle multiple customer queries as well as monitor daily activities.
- ❖ Any other additional tasks required by the team like printing and scanning documents.

1.3 Internship Outcomes:

1.3.1 Student's contribution to the company

While working in this company I have provided a fresh perspective on their day-to-day operations. For instance, a different opinion outside of the box has helped them to explore more adequate alternatives. Moreover, I have contributed to their operation by providing the extra set of hands to finish projects. Also, to acquire useful insights I have taken part in many of the company's projects which have given me the chance to communicate more with my colleagues. In addition, to my

contribution to the company I have worked with superior officers therefore they got to nourish their leadership skills and also encouraged to nurture their personal motivations as well. Furthermore, as I progressed I have contributed to the business culture with the mentorship programs over the years. Additionally, this has helped me as well as that this procedure has also helped my commanding officers to gain confidence and acquire strong employee management skills. Further, getting ideas from the eyes of a fresh mind has provided the company with creative solutions as I grew to learn more about the tools and techniques I have to participate in client meetings and help my superiors with the factors which can only be seen from the perspectives of the particular job task performer. Likewise, this has helped the whole organization in a cycle as everyone got to develop their necessary skills.

1.3.2 Benefits to the student-

Internships provide the opportunity to gain experience of the real-world job. In my opinion, this is more like an on-the-job training procedure that helps to familiarize the individuals with the future requirements. Moreover, an internship also provides the opportunity to learn about industry insights as well. Furthermore, to explore more about the career opportunities students get to benefit from the internship programs. Likewise, I have learned to work with different programs and expand my knowledge in many different fields. Besides, with the help of this program, I have got the opportunity to develop a different set of skills. Not only, I am constantly learning new skills but also I am getting the scope to test the skills which I have already acquired. Furthermore, by following the test results I have improved my skills and also made further adjustments.

Additionally, I have acquired Interpersonal skills which have helped me to build-up the communication skills as well. Undoubtedly, networking is a very important tool as we might say because this ensures our future growth. Certainly, by creating a professional network with my colleagues I have also got to know many vendors and clients which has increased my accessibility to more people. Undoubtedly, their connections are going to help me in the future while searching for any jobs and contracts.

Moreover, I have learned to be more disciplined as I have to attend to my job position at a certain time slot. Again, this has motivated me to grow a more positive attitude towards my responsibilities. Nonetheless, I have gained fluency in technical skills as I have improved my computer skills which have also improved my typing skills. Only this, I have developed my knowledge towards the technology use as I have learned to be more fluent in communicating through Whatsapp, E-mail, LinkedIn, etc.

Eventually, salary is the core factor as the internship has provided me with the opportunity to earn besides gaining experience. Moreover, the internship program also provided me the opportunity to demonstrate my skills to put me on the list for gaining a permanent position in the company.

1.3.3 Problems/Difficulties (faced during the internship period)

Initially, every program undergoes some difficulties. Moreover, learning and getting used to the company culture can be very challenging. Furthermore, nowadays because of the pandemic period we are working from home which has brought up some issues as well. Additionally, the working environment needs technical support which is necessary. To begin with the home office setup I needed some basic desktop training which in my opinion should be provided by the organizations. Moreover, the accessibility over any desk has been very slow and sometimes the office computers are shut down during operators which creates a snag in the task. Again, due to uncertain workload sometimes the queries incoming are more than usual which leads to overtime working situations. Although these substantial conditions are very short-term and the authorities are very quick to initiate alternatives to the drawbacks.

1.3.4 Recommendations (to the company on future internships)

IPDC Finance Limited is an organization that practices the culture of putting the need of its employees first. In addition, this organization maintains a very friendly and clean work environment. Nonetheless, this company runs a diverse workforce with equal chances among men and women. Similarly, their training and development are very on point as they provide weekly update sessions to their employees. Moreover, the remuneration is moderate such as their payroll, Eid bonus, Remuneration plan etc. The quality of the workforce is very elite as they provide a complete nurturing environment and endless opportunities for career growth. I will highly recommend future interns to consider this company as the internship organization.

Chapter 2: Organization Part

2.1 Introduction

Here the company IPDC Finance Limited is the one that I have selected for my internship program. Moreover, throughout this report, I am going to be writing about this organization's Management Practices; which include goals and objectives. Furthermore, I am going to narrate about the company's marketing Practices, Financial and Accounting Practices which will carry a brief discussion about this organization's Financial Performances and Accounting Practices as well. Nonetheless, operations management and Information system practices are very crucial factors which I have also included in this report. In addition, the Industry and Competitive Analysis have also been discussed.

2.2 Overview of the Company:

2.2.1. History:



IPDC Finance Limited is the first private sector financial institution in Bangladesh. Moreover, this company has been serving since 1981 for the industrial promotion of our country. In contrast, this company has brought up revolutionary changes in industrialization. Again, their focus is to gain control of the financial institution for the changing world.

To become the easiest accessible option in Bangladesh by focusing on youth, women, and underserved individuals is the mission of this organization. Furthermore, with the mission of encouraging individuals to live up to their fullest potential with innovative financial solutions in time efficient manner this organization has been working ever since (IPDC Finance Limited, 2022). Again, promoting a workplace with racial profiling and a diverse workforce with a creative mind is another great concern of this organization. Moreover, teamwork is another important aspect that is highly practiced in this organization. In addition, serving the customers is the first priority, therefore, using the help of smart technologies this company sustains its top-notch performance. Next, this company has been contributing to the Green Banking policy by complying with the environmental regulations to maintain the ecological as well as social balance by keeping in mind the future generation (IPDC Finance Limited, 2022). Nevertheless, they have encouraged their employees to adopt more “green” values to embrace more environment-friendly corporate cultures. However, there are also many other unique measures that this organization follows to maintain its internal communication, employee education, etc. Again, their smart features are remarkable and very time efficient like using online leave management, an e-notice board, and e-attendance for their employees. Therefore we can say that IPDC Finance is planning to implement a fully IT-Based Green Marketing System

2.2.2 Awards-



IPDC Wins Superbrand Award

IPDC Finance won the "Superbrands-Bangladesh under the category of Non-Banking Financial Services Sector for 4 consecutive years. Superbrands is a global arbiter for brands operating in 90 countries around the world. Launched in 1994, Superbrands is now recognized as the most prominent success symbol for brands.



IPDC wins Bangladesh Innovation Awards 2021 for Best Innovation Finance

IPDC Finance won the Bangladesh Innovation Awards 2021, hosted by Bangladesh Innovation Conclave for ORJON, Southeast Asia's First Blockchain-Based Supply Chain Finance Platform is a Digital Supply Chain Platform developed by IPDC in technological partnership with IBM by using blockchain technology. It is designed and implemented by IPDC for the promotion of financial inclusion of MSMEs by providing easy access and low-cost credit in the form of Supply Chain Finance in collaboration with corporate bodies and creating the first ever ecosystem in Bangladesh for end-to-end supply chain management.



IPDC wins Bangladesh Fintech Award 2021 for the Most Innovative Uses of Technology

IPDC Finance won Fintech Innovation of The Year (NBFI) in the Bangladesh Fintech Award 2021 for Project "Dana". This category represents the most innovative uses of technology that have a significant impact on product and service dimensions of Non-Banking Financial Institutions. "Dana" is the sole retailer financing platform in Bangladesh providing accessible, transaction-based working capital for retailers. This automation of credit processes is a much-needed initiative to help the vast network of micro and small retailers across the country.



IPDC wins Inspiring Women Award 2021 for Most Progressive Organization

IPDC Finance has been awarded under the category of Most Progressive Organisation at the 5th Women Leadership Summit and the 6th Inspiring Women Award 2021 ceremony. Women in Leadership (WIL) organised the third Women in Leadership Fest 2021 this year in light of International Women's Day. IPDC's focus on women empowerment through 'Shushoma', a platform created for female employees only, where they can reach out the female leaders of the organization for all kinds of issues, ranging from personal to career mentorship and even general guidance or advice.



IPDC wins Intellectual Property Protection Award 2021

IPDC Finance has been awarded Intellectual Property Protection Award 2021 for its contribution to protect and present Bangla Folk music to the youth through "Amader Gaan". The award has been announced in an online seminar on the importance of copyright on protecting intellectual property to celebrate International Copyright Day organized by the Bangladesh Copyright Office.



IPDC's Subodh, Amader Gaan, and Bornoshilpi wins Commward 2021

IPDC Finance's Subodh- the first ever interest-free book loan, Amader Gaan- a platform to revive folk music, and Bornoshilpi- an innovative campaign to celebrate calligraphy artists from around the country, have been awarded the Commward for its innovative products. COMMWARD is an initiative by the Bangladesh Brand Forum (BBF) to recognize the excellence and effectiveness of the creative communication that takes place in different media to reach out to consumers and more importantly achieve the desired result.

Figure: 1 (Awards)

2.2.3. Product and service offerings:

IPDC Deposit Schemes-

- Annual profit scheme
- General fixed deposit
- Cumulative profit Scheme
- Monthly Profit Schemes
- Quarterly Profit Schemes
- Double Money Deposit Schemes

IPDC Auto Loan

IPDC Home Loan

IPDC Saving Schemes

IPDC Personal Loan

2.3 Management Practices (add sub-chapters)

2.3.1. Organization's Leadership Style-

As we all know Autocratic leadership included the authority that possesses almost all the powers over the company. Luckily, this kind of authorization style is decreasing day by day as organizations are realizing that individuals are seeking more flexible rules and regulations. Now, democratic leadership and participative one have many similarities but they also possess some differences. As in Democratic leadership, every member's vote is counted on the same basis but on the other hand in Participative leadership, the view and thoughts of every employee are valued and noted but in the end, the leaders decide according to their policy. Even though the Democratic leadership style sound more acceptable the Participative or laissez-faire leadership has a post-satisfying outcome. Moreover, this leadership method values the individual's opinion and also considers the company culture as well.

After joining the company I have noticed that IPDC Finance Limited practices a Participative leadership style. Also, I have acknowledged their strong motive for following empathetic input. Moreover, I this company firmly believes that everyone should think from the other person's perspective. Therefore, they have achieved a friendly and encouraging task force. In addition, this organization values the opinion of each of its employees. Proof of this I have encountered that even the person who is responsible for keeping the office clean is asked for their participation before hosting an event and also everyone is instructed to act in regard as well. Apart from this, I have also noticed that the management follows a joint decision-making style. The opinions and slights of every employee can be different and diverse and also it can give creative solutions to major issues. Therefore, incorporating more opinions not only can increase participation but also can encourage personal leadership growth. In addition, the goal of the company is to pass the company culture among the employees to that they can take on future leadership roles. Therefore, by practicing the Participative management style this organization is shaping their young minds.

2.3.2. Human Resource planning Process of the organization: recruitment and selection process-

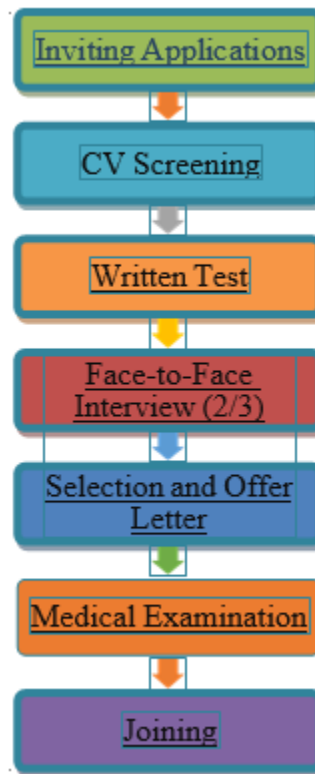


Figure: 2 (Recruitment Process)

Furthermore, the recruitment process of the company is based on both internal and external. Initially, the recruitment post describing the job description and job specification is mostly on potential university groups and pages. Additionally, the candidates are selected for the initial examination both internally and externally. Next, they are examined and tested according to the job specification. Moreover, the online selection process is done by checking the typing speed test, grammar test, and creative thinking by staying connected on the online platform like Google meet. And the offline is also the same but the candidates are examined in person. Further, the appropriate candidate is selected and the recruitment procedure concludes by holding a viva as their final performance.

2.3.3. Training and development initiative-

Nonetheless, the training procedure is also a very crucial part because this introduces the recruits to the company culture. In addition to this, on-the-job training is a very common approach as this is the fastest way for the recruits to master the job as well as know their colleagues. Moreover, I have got the opportunity to train online by staying collected on the Google meet link with my senior officer and being mentored by him. Not only I have learned shortcuts and efficient techniques but also I have felt more accepted and confident in my job place.

2.3.4. The compensation system-

As well as that, this company hosted many festival events in which I got to participate and the refreshing environment has encouraged me to work hard. Again, I have got the advantage of enjoying healthy and tasty meals in lunch, evening, and dinner every day for free which has been helpful as well. Also, on special occasions like women's day, victory day, New Year celebration, Falgun, and Iftar party I have got a special care package from the organization which is a very thoughtful and kind gesture.

2.3.5. Performance Appraisal System-

Moreover, the performance report is being monitored regularly, and once a week training session is arranged based on the report. Along with this best performer of the month is being selected on the monthly reports and amazing gifts are distributed to the winners. Also, there are many campaigns that encouraged the employees to win the best performance daily so that the best scorer can get five hundred takas as a daily reward. Undoubtedly, these creative measures have increased employee participation and satisfaction, and thus the loyalty of the employees toward the organization is staying constant.

2.4 Marketing Practices (add sub-chapters)

2.4.1. Marketing Strategy-

The most effective way to initiate a proper marketing strategy is by studying Porter's Generic Strategy. Which methods are practiced worldwide and proven to yield the most satisfactory result. Firstly, we have the Cost Leadership Strategy which encourages for the layout of the offering at the lowest price or at least from the competitors' price. Moreover, this strategy ensures competitive advantage. Also, we can say this model encourages decreasing the cost the production so that the profit outcome is secured. Because with the lowest production the products can be offered at the same cost as the competitors and still the market place will be secured.

Further, there is the Focus Strategy which works by focusing on a narrow segment. In addition, this strategy suggests focusing on a certain market need and then the product on the basis of their need. This strategy can be also called the 'niche' market strategy. Moreover, this strategy is widely used because this aspect has the most profitable rate. Nonetheless, the high-end brands use this strategy to provide their customers a unique end elite feeling.

Lastly, the Differentiation Strategy as the name suggests initiates the idea of providing a varied range of offerings to the market. Moreover, all the different variants are marketed with utmost priority and creative manner. This strategy helps the company to sustain itself in the market by providing countless options to the customers. Again, because of having the advantage of a large variety and range of products the organizations can initiate different levels of price ranges on the basis of different products. In my opinion IPDC Finance Limited follows the Differentiation Market Strategy as they provide service to their clients on the basis of their respected needs. Again, as they provide service to a large range of clients they offer service according to their client's demands.

2.4.2. Target customers, targeting and positioning strategy

IPDC Finance Limited which is the first leasing company, fantasy Kingdom - the first theme park, Holcim -the first preference share investment, Westin Hotels and resorts first private sector 5-star hotel, Scholastica- the first institutional investment in private sector education, Apollo Hospital- the first international standard private hospital, DBH- the first housing finance company. In addition, these clients' demand includes creative customer service, satisfactory product research, etc. Therefore, the positioning of their service is based on the individual client's needs. Mostly, they follow the strategy by positioning their service based on their service quality. Moreover, they have already produced creative advertisements therefore, their quality of service is well displayed on the market so, that any potential client can view their offerings.



Figure: 3 (target Customers)

2.4.3. Branding activities-

The branding activities of the company include Celebrity endorsement which the company has used very creatively. Moreover, they have included popular faces in their company for extending their Brand's personality. Not on this aspect has helped them to get market recognition but also they have achieved a well-reputed and strong brand persona as well. In another word, we can also say they have used Attitude Branding. As they have promoted a creative, young, open, and fun brand image. As well as that celebrity endorsement has also been used. Moreover, we can see many known faces who has brought up more trust worth factor to the branding process has been used successfully.



2.5 Financial Performance and Accounting Practice

2.5.1. Financial Performance:

This Analysis has been done based on the company's financial performance to analyze the viability, profitability, and stability of the company's project as well as the sub-project so that the actual amount is visible. Moreover, this report has been made data and information which has been collected from the financial report of this company throughout the year.

2.5.2. Vertical Analysis-

Particulars	2018	2019	2020	Growth (YOY)
Net Income	1,698	1,943	2,017	3.8%
Operating Income	1,875	2,166	2,830	30.7%
Operating Expense	752	981	1,150	17.2%
Profit Before Tax	861	994	1,201	20.9%
Net Profit After Tax	450	562	706	25.4%

Figure: 4 (Vertical Analysis)

Interpretation:

From the above representation, we can see that this company has been gradually doing well and its profit rate in increased throughout the year as well. The Net income for instance has increased from 1698 to 1943 to 2017 from the year. Therefore, the growth rate has been 3.8%. Again, the operating income throughout the year has increased at a percentage of 30.7%. As well as the operating expense has also increased as the company grew. Therefore, the operating expense which has 752 in the year 2018 shifted to 981 in 2019 and later moved to 1150 in the recent year 2020 which approximately gives a percentage of 17.2% rate operating expense. Furthermore, the profit before taxation rate has also shifted in a positive direction as we can see that throughout the year

the percentage rate has gone up to 20.9%. And lastly, the net profit after tax rate has noticeably gone up as it was 450 in the year 2018 which then moved to 562 in the year 2019 and later shifted to 706 in the year 2020. So, we can say that the profit rate has gone up to 25.4% over the year. Therefore, we can see that indication of growth as well as stability throughout the years.

2.5.2. Accounting Practices:

2.5.2.1. Core Accounting Practices:

In my opinion, IPDC Finance Limited follows a core accounting principle as I have noticed that they set their targets and goals and then make sure that the financial statement is moving consistently according to their target. Moreover, this ensured their transparency which the investors can also observe to get a clear view as well. Again, their reports are very clear and the real data and logs are published based on yearly movements. Therefore, we can say that IPDC Finance Limited maintains a very honest and clear outlook when it comes to its financial reports and data representation as we can see the visibility of actual accounts being portrayed on their annual report.

2.5.2.2. The Accounting Cycle:

As the name suggests the accounting cycle is a chaining procedure that ensured that the organization is moving in a sound manner.



Figure: 5 (Accounting Cycle)

2.6 Operations Management and Information System Practices (add sub-chapters)

To increase the efficiency and getting the maximum outcome operator management is highly maintained overall the organizations. Moreover, to get the highest possible operating profit IPDC Finance Limited practices proper planning and organizing.

2.6.1. Resource Allocation-

Resource Allocation involves many aspects and one of them is Product Design. Product Design is the basic idea of the final offering that will be provided to the potential client or customers. In the case of the IPDC Finance Limited, they deals with their clients by providing a product plan and if the clients like their plan on that case they move forward with the idea. Moreover, the main goal is to satisfy the need of the potential client. Mostly, consumers want to idea that will connect most with the consumer market. Therefore, to provide the expected result this organization holds strong resource and development activities. Additionally, the use of useful software and a professional office set up with necessary office equipment has a vital role in generating creative ideas. Not to mention the useful websites and domains that are used have an immense role as well.

2.6.2. Operation Management-

This part involved making sure of the future growth of the company. Therefore, IPDC Finance Limited follows this approach for staying top of its game and sustaining itself in the competitive field. Moreover, they designed their operating plans on the basis of the future potential contracts and the salary, rent, and expenses that will be accountable to the employees. In other others, we can call it forecasting because this involves planning on the basis of future outcomes and on past gained experiences. Furthermore, forecasting helps the organization calculate the market demand for their service and to plan ahead of time. In this way, the time and the energy of their employees are saved.

2.6.3. Quality Management-

IPDC Finance Limited focuses strongly on its organizational abilities when it comes to maintaining the quality of its service quality. Moreover, it is crucial to plan, execute and maintain focus till the end of any project to get the most satisfying result. As we know without maintaining the company culture an employee cannot bring success to the organization. Therefore, this company focuses on maintaining well coordination throughout their environment. Again, dealing with the employees as the stakeholders are very challenging because it is important to keep them interested and encouraged so that their focus and loyalty stay fixed on the organization. Further, this company practices professionalism strongly among its peers so that their personal relations and professional relationships are well maintained.

2.6.4. Scheduling-

This organization holds control over its operations and optimizes the workloads. Moreover, to increase the overall efficiency they hold up weekly meetings on Tuesday with their clients. Further, they hold a discussion on the basis of their expected revenue and the changes that are going to be implemented in the operations. Again, scheduling also helps them to gain the desired result on the promised timeline. Therefore, we can say that this aspect holds the responsibility to keep the whole organizational planning process together. Additionally, synchronizing the market demand with the client's offering is another helpful feature that alarms the company to maintain its whole planning process.

2.7 Industry and Competitive Analysis (add sub-chapters)

2.7.1. Porter's five force:

Porter's five force analysis narrates the market entities that are present for any organization. Moreover, the five forces are-

Bargaining power of Buyers- This included the power that is held by the potential service or product that the customers are going to buy and if they can change the price or the offering in return for the service or product. In the case of the IPDC Finance Limited, their service or product is sold to the clients and in this case, the clients have the bargaining power to negotiate for a lower price. Moreover, we can say that for this company the bargaining power of the client is high because there are many marketing agencies available. Therefore, the organization has to stay up to date with their client's needs.

Bargaining power of Supplier – This aspect as the name suggests can be very powerful because this part basically controls the production price. Additionally, the raw materials and the supplying goods carry the power to increase or decrease the price of the final good. However, in the case of the IPDC Finance Limited the power of the Supplier is less because this agency acts mostly as an intermediary form to their client. For instance, their client Westin had given them the contract for their customer service, and for doing so Westin is getting the service done by this company. Therefore, we can say that this company holds major power over the suppliers.

The threat of New Entrance- As the market is growing day by day the threat of getting new market competition is also increasing as well. Moreover, this company is also facing a major threat in this aspect. Nevertheless, the threat of getting new competitors is high for almost any sector. Therefore, this company is very active in adopting changes and learning the new market needs.

The threat of substitute- This part is very challenging because most of the time the companies have no clue about their competitor's plans or budget. Unfortunately, this part holds a lot of power because their offering holds the power to increase the cost and otherwise leave the company without any deals. Like any other company, this company is also facing the treats of competition with their substitute. Therefore, they are improving their company culture by valuing their employee's needs first so that their company is the first one to attract new graduates.

Industry Rivals- Rivals hold the most power to demolish a company's power to sustain in the market. As well as that, the similar offerings on products and services put the company at more risk. For this company as well there are many successfully established finance companies out there who are offering similar services and products. Therefore, the threat is very real when it comes to battling with their competitors. Moreover, as this company has relatively higher competitors in the market, therefore, their offering has a unique and creative touch. Additionally, uniqueness is the key factor to stand different from the competitors. Therefore, by gaining market popularity day by day they have gained well-reputed clients so their company name is advertised on well-known websites.

2.7.2. SWOT analysis:

SWOT analysis includes the compilation of a company's strengths, weaknesses, opportunities and threats. This findings are very helpful for and organization to know about their market positions and potentials. The four important aspects of SWOT Analysis are describes below-

Strength-

Firstly, as the name suggests strength is an organization's primary positive factor that ensures the power of an organization. Moreover, IPDC Finance Limited this company's strength is its employee engagement, client loyalty, strong revenue generation, etc. In addition, to attract more potential investors and clients to the organization this aspect plays a vital role. Because they each hold such positive and meaningful aspects, therefore, they play a vital role in the company's growth.

Weakness-

This module holds the challenging parts which are the drawbacks for every organization. However, this company holds the most employee satisfaction therefore, the turnover rate is low. Again, the level of investment is moving in a sound manner therefore, their debt rate is also manageable. So, we can say that this company's weakness rate is very low.

Opportunity-

The external factors of an organization for instance the competitive factors can be called a scope of opportunity. However, the competitive advantage is moderate for this company as there are many strong finance companies out there.

Threat-

The factors which can potentially cause hard in the manifestation of profit are the threats of the organization. For this company, the threat of competitors is a noticeable one. Moreover, this threat can make the company lose its contracts and go out of business. Therefore, it is important to stay unique from competitors.

In my opinion, the, IPDC Finance Limited has many advantages over the market share but they also have some potential threats as well. Therefore, they should improve their market research techniques.

2.8 Summary and Conclusions

The discussion included some very important aspects of the organization IPDC Finance Limited over their operation to their management practices. Furthermore, they are already a very well reputed organization that has established strong company culture and created a market position. Also, their honest and open management style marketing practices and unique ways to deal with their competitive threats are very remarkable as a fast-growing company. In addition, their company name is very well-spoken among their employees even outside of their organization. Therefore, overall they possess a successful and growing organization.

2.9 Recommendations/Implications

After having a thorough discussion about the whole organization I have found some aspects which can be improved to get more satisfactory results for the organization. Starting from the top, if we talk about the employee selection procedure the recruitment process should hold more strictly so that the selected candidates need less time in learning the work than they are needing at present. Moreover, having a committed employee is a big asset to any organization. Therefore, recruiting an employee who has potential and is responsible is very much needed for the organization, furthermore, this will lessen the cost of training and that expense can be used in marketing research. Moreover, by conducting a stronger research and development practice the company can stay more up-to-date with the market trends and they can use the finding in their future projects. Further, they can improve their operator management by rotating their employees to different departments. In this way, everyone will be able to extend their knowledge and skills. Nonetheless, the potential and improvement of the employees from every department post can be measured every six months and their employment position boosting can be held in regard. Not on this will encourage them to work hard but also the overall company growth and revenue generation will be benefitted.

3.1 Introduction:

The study contains materials based on the recent and before their generation and their working situations. Moreover, based on the difference from generation to generation their behavior and attitude toward the decision-making process are evaluated. Again, the means of employee engagement and contribution towards their respected organization with different aspects have been narrated. Furthermore, the social exchange theory has been studied and its impact on the workplace and behavior of the employees are studied as well.

3.2 Literature Review:

3.2.1 Generation Y defines the population as starting their journey from 1980 to the mid of 1990s and is mostly known as the Millennial. Moreover, this generation is the one who has faced the most transaction in the workplace and the changes according to globalization. In addition, with the noticeable change in the workplace and in the educational system this generation has experienced the change that their past generations did not get to experience. However, because this generation has got the opportunity to be heard and the workplace diversity and human resource management had developed as well, therefore, they are most prone to raise voices than their earlier generation. Furthermore, the Millennia are very aware of their importance and their worth in the workplace.

3.2.2. Generation Z- is the ones who has born in 1997 and the early-mid 1990s or in other words they are called zoomers. This generation has grown up the advance of technology. Moreover, this generation has got the advantage of interacting with the technology and the new invention. Therefore they poses the most knowledge over the changing technologies and they are more eager to adopt new changes. However, mostly this generation has never experiences war or famine therefore, they lacks the virtue of cultivation empathy.

3.2.3 Difference between Generation Y and Generation Z:

The major difference between the both generation is one lacks the authority to maintain hardship behavior while the other has more relaxed upbringing and more virtual reality filled childhood. Moreover, the major behavioral change we can observe in the workplace is that Generation Y is more responsible than Generation Z. Though the Generation Z possesses more knowledge about the recent advancement in technology and their soft skills are far more developed than Generation Y. Additionally, Generation Y are more patient while it comes to following organizations rule and regulation the Generation Z (Berkup, 2014). Naturally, this means that the turnover rate among this generation is lower than the Generation Z. Again, both of these generations are very well known about their worth but the whistle-blowing tendency is much higher among the Generation Z. Nevertheless, the Generation Y has started the social media and they have given this platforms the raise that was very much needed but on the other hand Generation Z are the ones who are domination the social media platform and are most aware of its innovative uses. Furthermore, the integrated marketing process has been upgraded and so is the need for innovative marketing decisions. Additionally, we can see that Generation Z is more connected to the social media platform than the Generation Y. Therefore this generation has contributed immensely to the modern marketing solutions.

Even though both generations have a different string of knowledge and skills, they are all equally needed. In my opinion. The workplace barriers should be minimized so that both these generations can learn and can get inspired by each other.

3.2.4 Employee Engagement - This aspect is very necessary and yet challenging to achieve. Moreover, Employee Engagement is a factor that cannot be forced upon the employees but the eager ones who feel like contributing can perform accordingly (Saks and Gruman, 2014). Basically, successful Employee Engagement defines as when the employees of an organization are satisfied with their managerial decision and the organizational practices, they feel eager to include themselves by performing with full potential and effort. Moreover, Employee Engagement is necessary because this ensures that the employees are happy and therefore, they are well committed to their work. Again, when the employees show their compassion toward their work they feel the need to learn and explore to perform better.

We can say that IPDC Finance Limited has successfully gained a sound flow over their Employee Engagement. As this company has established a friendly environment therefore the employees have gained trust in the company's leadership. Moreover, the relationship of the employees with the supervisors is very the upper-level managers are working hard to connect with their employees even on a personal level so that they can gain their trust and build a better friendship. However, this company has also played an important role when it comes to gaining employee engagement. As this company is getting recognition day by day and positive word of mouth is also spreading, therefore, the employees are feeling proud to be a part of the company. Further, the employees feel encouraged to engage more in activities that are necessary for the organization's benefit.

3.2.5 Flexible Work Arrangement and Employee Engagement - As the term flexible the meaning of it also relates to the idea of having a system that has different and problem-free solutions that are suitable regardless of all the inconveniences. Moreover, the IPDC Finance Limited has set up a nice example for the flexible work environment as they are successfully managed their home office operations since the pandemic period. In addition, they have provided all the necessary tools and instruments that are needed to convey a successful operation. Furthermore, the required terms and conditions to maintain a sound environment has also been implemented as the authority has noticed the on-shift employees stay connected at Google meet and the camera must stay turned on so that the working condition can be monitored and the workstation is maintained by everyone. Again, the shifts are given according to the preference of the employee's need and their suitability as well (Allen and Shockley, 2011). Therefore, everyone can maintain a good work and life balance. In addition, one of the important practices done in this organization is Job sharing. As everyone is joining from their home therefore their electricity has become a big issue which has created the need to divide the office shifts among the one who can join on the place of urgent needs. However, there are many unfortunate events that have risen to this method of work but based on the recent condition this procedure is the most effective because the employee is satisfied with their working condition and the time they are getting to spend with their family as they are working from home. As well as the ones who are working from the office are well taken care of because this company believes in having a more friendly approach as the strict authority methods. Therefore, we can say that flexibility in the workforce is related to employee engagement procedure because the both aspects are related to employee satisfaction. (Allen, 2011).

3.2.6 Employee Recognition and Employee Engagement - This term is generally denoted to give the employees recognition about their workings to society. Moreover, when the employees feel like they are well recognized by all they get the feeling of being included. However, this aspect can be challenging for Human Resource Management to advocate because providing the right amount of recognition and attention is necessary. Otherwise, it can give a wrong impact. Employee Recognition enhances the loyalty and also the productivity of the employees towards the organization (Brun and Dugas, 2008). Furthermore, there are many benefits of this procedure as this creates a trustable bond among the co-workers and the management and results in higher employee engagement as well. In addition, a grateful well-recognized employee feels appreciated and gratitude towards their company therefore, they perform according to the company culture.

IPDC Finance Limited firmly believes in Employee Recognition. Moreover, they held monthly hangouts with their employees and the management so everyone feels included and everyone is well known to each other. Again, the most tangible form, of recognition can be rewarding. These aspects create joy and fulfillment in the workplace and encourage individuals to engage more. Often, the system is used in this company by evaluating the monthly scores and campaigns to select the deserving employees and their picture is hung up on the employee of the month board. Again, the Human Resource Department plays an important role as they come up with an innovative ways to make their employees more valued. Moreover, we can say that employee engagement can lead to successful employee recognition (Brun, 2008). Therefore, both factors are related to achieving a satisfactory goal.

3.2.7 Job Security and Employee Engagement - Job security means that your job is secure from being terminated. Moreover, it is the guarantee that you will be capable of keeping your employment for any unfortunate events that may arise in the future. Job protection comes with a sense of protection in opposition to things like layoffs, economic downfalls, and other elements that could impact employment (Clark and Vinay, 2009). Mostly, Job security is provided to the employees to ensure that they comply will mitigate the fallout if in any case, things go south. However, the employees have to maintain the legal contract so that no unethical practices are encouraged through this process. In addition, to working with clients and handling different contracts the employees sometimes can face issues and difficulties which can easily turn into uncertain events. These are the issues which the company should ensure their workers that they are willing to take the downfall in case there are any inconveniences.

Furthermore, IPDC Finance Limited deals with both client and customer care service. Therefore, there are many inconvenient events that go wrong while dealing with the customer when the client disagrees. Certainly, I have faced some unfortunate events while handling customer care queries which the customer side did not agree with and later they filed complaints that the clients were not happy. Further company IPDC Finance Limited has professionally mainlined their place and defended my position and their employee. Therefore, this aspect has created a very loyal segment for me as I got to see my superior's actions regarding this matter and how much I am valued in this company. Again, in further difficult situations when the clients demand the termination of the job of an employee this company defends their employees because the employees are their responsibility rather than the clients. Moreover, in such conditions, the employees are rotated to another department so that they can also focus on building new skills and have the opportunity to fresh start. However, job security is gained when an employee is fully committed to their work and is engaged in the organization's welfare (Clark, 2009).

3.2.8 Social Exchange theory- It defines the potential outcome that one is going to get from the other side and if the end result is worth it or not. However, in our day-to-day life, we are even subconsciously calculating the meaning and gain from the relationships that we build around us. Furthermore, the Social Exchange theory is the negative version that defines social behaviors as an exchange for gaining from the other side which can be tangible or non-tangible (Anthony et al., 2016). Moreover, the benefits we seek from our social interactions are the actual reason behind our socialization. Nevertheless, when the “honeymoon phase” or any relationship end we began to calculate the basic outcome of that relationship.

This theory has mostly contributed to calculating our interactions and our subconscious urge to evaluate the outcome. Despite the relationship being personal or professional we calculate the gain and pour effort according to that. Moreover, this exchange theory is necessary to maintain a professional relationship as well. Again, as we behave in a more responsible manner we learn that the people around us view us as responsible. In addition, when we dress in a certain way that also catches the attention of our surroundings and their perspective toward us changed as well. Therefore, by learning the need for an exact relationship we learn to behave in a certain way around them. Nonetheless, every one of us behaves differently with our family members as with our peers. This is because we have a certain expectation to be accepted in some manner and we behave in that particular way to gain that satisfaction.

4.1 Correlation:

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	2	3	4	5

The questionnaire has been measured according to the collected response starting with the Strongly Agree which is the most positive response and the Agree which is slightly lesser than the first one. Further, the Neutral option is the in-between one. Next, there has been plotted Disagree and later Strongly Disagree which denotes the most negative dissatisfactory result.

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	22.00	5	19.2	20.0	20.0
	23.00	4	15.4	16.0	36.0
	24.00	5	19.2	20.0	56.0
	25.00	3	11.5	12.0	68.0
	26.00	1	3.8	4.0	72.0
	27.00	3	11.5	12.0	84.0
	28.00	1	3.8	4.0	88.0
	29.00	2	7.7	8.0	96.0
	35.00	1	3.8	4.0	100.0
	Total	25	96.2	100.0	
Missing	System	1	3.8		
Total		26	100.0		

Fig:06: Frequency distribution based on age

In the number of data samples taken for the hypothesis (n=25), most of the data concede in the demographic age group frequency of 20-25. Among all the age groups, about 68% of the data sample in the highest occurring age group indicates the same output result. In all the data samples, Valid percent and percent illustrate the same value which means that there is one missing or any data which is considered error data and is not taken into consideration.

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	12	46.2	48.0	48.0
	Female	13	50.0	52.0	100.0
	Total	25	96.2	100.0	
Missing	System	1	3.8		
Total		26	100.0		

Fig:07: Frequency distribution based on gender

When the data characteristic of the data sample is taken into view, it can be shown that there are almost equal amounts of male and female participant present. However, the difference between the two-age group (male and female) are not that much to make a difference in the data sample taken. With the same analogy, valid percent and percent as there is one missing value from any data sample which is taken into consideration.

		Educational_level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undergraduate	11	42.3	44.0	44.0
	Masters	14	53.8	56.0	100.0
	Total	25	96.2	100.0	
Missing	System	1	3.8		
Total		26	100.0		

Fig:08: Frequency distribution based on Education level

The hypothesis can mostly be proven for those people who are doing masters as the frequency(F=14) of data samples who are doing masters is severely higher than for other occupations. For, about 53.8% of the data are from masters, undergraduate being the least occupation that can affect the Correlation analysis.

		Marital_status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	12	46.2	48.0	48.0
	Unmarried	13	50.0	52.0	100.0
	Total	25	96.2	100.0	
Missing	System	1	3.8		
Total		26	100.0		

Fig:09: Frequency distribution based on marital status

Marital Status like Educational Level has the same interpretation as our total data sample (n=25), most of the data represent unmarried people who have a frequency of about F=13. In all the Marital Status, percent and Valid percentage are the same as there are no missing values from all the data samples.

Analysis and Findings:

The Study Consists of a sample size of 25 respondents from generations Y & Z, in Dhaka, Bangladesh. These data were collected during the First Quarter of 2022, using online means and a structured questionnaire were used. The study used Pearson’s correlation and regression analysis to find the relationship and impact of the factors, that influenced employee engagement among the generation Y & Z, and for that SPSS analytic tool version 25, was used.

Descriptives

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Variance
JS	25	1.50	5.00	3.3200	1.15362	1.331
EE	25	1.00	5.00	3.1200	1.13908	1.298
WF	25	1.50	5.00	3.1000	1.08012	1.167
ER	25	1.50	5.00	3.4800	1.10378	1.218
Valid N (listwise)	25					

Fig:10: Mean, Standard deviation, and frequency

For each Questionnaire, this measurement has been taken into consideration as an indicator regarding impacts between these 3 Independent Variables (JS, ER, WF) and 1 dependent variable (EE). Mean represents the overall impact of 25 data samples in each variable. Such as, when JS is taken into account, mean of 3.32 shows that 25 people AGREES about the JS questionnaire. As all the data samples are non-identical, there will be changes in the data. So, there is a Standard deviation of 1.139 in EE, meaning that the mean can be greater than 1.139 of the indicated value or less than the indicated value due to the differences in the amount of data samples.

Correlations

		ER	EE
ER	Pearson Correlation	1	.242
	Sig. (2-tailed)		.243
	N	25	25
EE	Pearson Correlation	.242	1
	Sig. (2-tailed)	.243	
	N	25	25

Fig:11: Correlation of Employee Recognition and Employee Engagement

In H2, when the correlation is conducted between ER and EE, $R=0.242$. As the two values are identical. When the Correlation is conducted between different variables (ER and EE), it shows a positive relation of about $R=0.242$. As the values are two-tailed it means that the data are significant to the chosen Alpha value while the analysis is conducted. As the sign is 0, ($P<0.01$), the correlation analysis cannot be rejected.

		WF	EE
WF	Pearson Correlation	1	.328
	Sig. (2-tailed)		.109
	N	25	25
EE	Pearson Correlation	.328	1
	Sig. (2-tailed)	.109	
	N	25	25

Fig:12: Correlation of Workforce Flexibility and Employee Engagement

In H3, while Correlation is conducted between WF and EE, R-value is 0.328. With R being positive and close to 1, we can denote that it shows a positive Correlation among the variables. As 25 the values are two-tailed which means that the data are significant to the chosen Alpha value while the analysis is conducted. As the sign is 0, ($P<0.01$), the correlation analysis cannot be rejected.

		JS	EE
JS	Pearson Correlation	1	-.126
	Sig. (2-tailed)		.550
	N	25	25
EE	Pearson Correlation	-.126	1
	Sig. (2-tailed)	.550	
	N	25	25

Fig:13: Correlation of Job Satisfaction and Employee Engagement.

In H1, it shows $R=-0.126$ when correlation is conducted between JS and EE. It shows a NEGATIVE Correlation being ($R<0$) and as the values are two tails it means that the data are significant to the chosen Alpha value while the analysis is conducted. As the sign is 0, ($P<0.01$), the correlation analysis can be rejected.

Discussion:

This study includes the relationship and the impact between the factors influencing employee engagement among Generation Y & Z. However, the finding shows a very noticeable dynamic among the factors. In addition, by agreeing with (Shockley, 2011) and in respect of his study we can agree that the factors are deeply related to the performance of Generation Y & Z. Moreover, if we can also focus on the impacts of employee engagement and how they consistently related to the given factors we can see that the difference is more prominent than in the generation before (Dugas, 2008). The studies have proven that the factors such as job security, flexibility at the workplace, and employee recognition have a deep relationship when it comes to Generation Y & Z. Further, deep into the study we have found that their motive and encouragement are very much correlated with these three factors. Again, we have discussed that when the security of the job is provided by the company that scenario helps to gain more confident, and therefore the employees feel the urge to take risks and think outside the box (Vinay, 2009).

Implications:

This study contains the factors influencing employee engagement among Generation Y & Z and how the factors are related to creating more successful employee engagement. Moreover, high employee engagement can lead to a higher level of growth in the organization. As well as that this study includes the methods of creating more employee engagement and by relating to the real-life scenario this study has been done in regard to IPDC Finance Ltd. Again, this study is helpful for a large range of people starting from Undergraduate, and Masters Students, MBA students, Researchers, managers, Government, the individuals belonging to the Generation Y & Z. In addition, the study involves the mindset and the factors which can deeply motivate the individuals who are included in the two generations. Next, the prominent differences which have been found between the two generations have been noted, and how we can relate with them to get the most beneficiary result has been discussed.

Therefore, by implementing useful results the organizations of this age can successfully get satisfactory employee engagement and therefore the development of the organization as well as the sector is ensured.

Conclusion:

The study topic is very imported at one as this is deeply related to the recent factor of our world. As we know that the recent Generation Y & Z contains the individuals who need the motivation to perform better among their peers. Therefore, this study has focused on the constant factors and how we can get the most impactful result out of them all. The result is remarkable as we have studied cases and journals also by relating to real-life internship experience as well. Therefore, if the findings are well implemented we can help these generations as well as the sectors.

Limitation:

The study contains about 15 participants which have been a challenge because the data and timing were limited. Moreover, it was a little bit difficult to get a credible result as the opinions of the participants are different according to their experiences. Again, if there were more participants available, therefore, the result would have been more reliable. Furthermore, one of the biggest challenges was to get reliable research papers to validate the topic.

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