

Report On

**“Employee job satisfaction of Dhaka Bank Limited’s Local export team,
Corporate Branch”**

By
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18204009

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
May 2023

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Declaration

It is hereby declared that

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

Student's Full Name & Signature:

**AKM Mahim Hossain
18204009**

Supervisor's Full Name & Signature:

**Mohammad Atiqul Basher
Lecturer, BRAC Business School
BRAC University**

Letter of Transmittal

Mr. Mohammad Atiqul Basher
Lecturer
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212.

Subject: Report on Internship submission.

Dear Sir,

It gives me great joy to be able to share my internship report on "Employee Job Satisfaction of Dhaka Bank Limited, Corporate Branch", which I developed based on the months I spent working as an intern at Dhaka Bank Ltd.'s Trade Operations Department. I was employed by the company for a total of three months, starting on February 1 and ending on April 30, 2023.

It was a beautiful experience, and I tried my best to comply with the standards and follow my supervisor's directions. I've had the opportunity to learn through experience thanks to the BUS400 course and internship program. The ability to combine my theoretical knowledge with the experience I have gained while working here will help me in my future profession.

I want to express my appreciation for your help and encouragement in addressing all of my questions regarding this report. I've tried my best to include the relevant data along with recommendations so that the report can be concluded in the most useful, condensed, and comprehensive manner feasible. I think the report complies with the required standards. I would appreciate any suggestions you have for me regarding my report.

Sincerely yours,

AKM Mahim Hossain
18204009
BRAC Business School
BRAC University

Non-Disclosure Agreement

This Agreement is established and entered into by and between Dhaka Bank Ltd. and the undersigned BRAC University student. As a former intern with Dhaka Bank Ltd., I am aware of the fact that at the time I had access to a great deal of sensitive information that might have been highly important for the bank's overall business plans. I am conscious of the fact that I must always respect the privacy of this information and have no right to disclose, leak, or share any of it with any individual.

AKM Mahim Hossain

Student ID: 18204009

Acknowledgement

First, I would want to thank Almighty Allah for making the entire internship process easy and providing me with the chance to learn and get better every day.

Then, I would like to thank Mr. Mohammad Atiqul Basher, lecturer, BRAC Business School, BRAC University. I will always be appreciative that this internship term was successfully finished under his direction. He has given me incredible assistance throughout this time, for which I will always be grateful, from giving me all the specific instructions on how to prepare the internship report to offering ongoing encouragement.

I also like to thank my organizational boss, Md. Monirul Islam, Vice President of CPC Trade Operations at Dhaka Bank Ltd., for his unwavering support and direction in ensuring my optimum learning. He has been careful the entire time I've been doing this internship to make sure I occasionally learn new things.

I also want to express my gratitude to the seniors and other colleagues who have supported me throughout my internship. I was able to finish my internship effectively because to their help and assistance.

Executive Summary

Since its founding in 1995, Dhaka Bank Limited has developed to become one of the leading private commercial banks in Bangladesh. I have completed a report based on my internship experience as part of my Bachelor of Business Administration program. In this report, I have endeavored to impart the knowledge, skills, and experience I gained during my three-month apprenticeships at Dhaka Bank Limited, CPC Trade Operations. It details my entire apprenticeship experience, my job responsibilities, and my contributions to the bank. I also made an effort to emphasize the skills and benefits I gained from my internship. I have also attempted to provide a comprehensive overview of all Dhaka Bank divisions and functional areas throughout this report. I've discussed their management strategies, marketing methods, financial services and products, and CSR initiatives, among other topics. To provide a sense of their current standing within the finance industry, I conducted a market analysis. As part of the initiative, I made an effort to assess the level of work satisfaction among the Corporate Branch staff. I have collected information using primary data collection methods, such as online surveys and questionnaires.

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List of Acronyms

DBL - Dhaka Bank Limited

DBTI - Dhaka Bank Training Institute

CPC - Central Processing Center

LC – Letter of Credit

GTS - Global Trade Services

TSD – Trade service Department

BDT - Bangladesh Taka

DSE - Dhaka Stock Exchange

CSE - Chittagong Stock Exchange

ADM - Automatic Cash Deposit Machine

ATM - Automatic Teller Machine

HS - Harmonized System

SME - Small and Medium Enterprises

MSME - Micro Small and Medium Enterprises

CSR - Corporate Social Responsibility

IT - Information Technology

NPL - Non-Performing Loan

Chapter 1

“Overview of internship”



DHAKA BANK
L I M I T E D
EXCELLENCE IN BANKING

1.1 Student Information

Name : AKM Mahim Hossain

ID : 18204009

Program : Bachelor of Business Administration

Major : HRM

Minor : Finance

1.2 Internship Information

Period, Company Name, Department, Address:

Period : 3 months. February 1st – April 30th, 2023.

Company Name : Dhaka Bank Ltd.

Department : CPC, Trade Operations

Address : #71 (1st Floor), Purana Paltan Lane, Road No: 13(New) 36 (Old, VIP Rd,
Dhaka 1205

1.2.1 Internship Company Supervisor's Information:

Name : MD. Monirul Islam

Position: Vice President, CPC Trade Operations

1.1.2 Job Description/Responsibilities:

I worked as an intern with CPC Trade Operations. I worked closely with the local export team, and each team member gave me a task to complete so that I could gain experience in a range of jobs. I felt like a valuable team player because of the way they all treated me. I was assigned to work for Mr. Md. Monirul Islam, Vice President of CPC Trade Operations, who served as my supervisor during the entirety of the internship program. Mr. Monirul Islam made the experience enlightening, educational, and fruitful. I had a great time working with them, and the environment was very cooperative overall. Because I was a part of the whole team, I was always aware of who was in charge of what tasks, and I was able to learn a lot from each person's working style, which will be useful to me in my future career in industry. I was given the chance to work for one of Dhaka Bank's most prominent and well-known divisions, Team CPC Trade Operations, Bangladesh Bank Returns and Reporting. This team's primary responsibility is to submit monthly reports on import returns to the Bangladesh Bank. In this department, interns are typically not assigned specific responsibilities, and their primary responsibility is to support and assist the daily work of employees in other departments. During the span of three months, my primary responsibilities at work included:

- Endorsing LC documents of different branches
- To import payment information into Excel sheets for several branches.
- Rearranged documents and files in the proper order
- Proof reading LC documents
- Printed forms
- Prepared Entry Document
- Regularly provided import payment data that was uploaded to the Bangladesh Bank.
- Online Monitoring System for imports

In addition to these duties, I assisted my superiors with any work-related assistance they required.

1.3 Internship Outcomes

1.3.1 Student's Contribution to the Organization

The majority of the time, interns in my department are employed to lend a hand to their more senior coworkers and employees as they go about their daily duties. As a result, I had virtually little to contribute to the work as an intern. I've worked in the CPC Local Export Team, where reporting local export trade transactions is the team's primary responsibility. I spent the majority of my work entering data from export payments from various branches into excel sheets. On occasion, I was required to create Bills of Entry, print IMP forms, reorder documents into the correct sequence, and highlight pertinent information. My superior officers would hand me export payment files from branches such as Gulshan, Mohakhali, Kawran Bazar, etc., nearly every day. From these files, I had to sort through a variety of documents, such as Bank Forwarding, Commercial Invoices, Bills of Lading, Delivery Challans, Certificates of Origin, Packing Lists, etc., and enter crucial information, such as the HS Code, Import Country, Document Reference Number, Total Quantity, and Export Type. After entering export payment data into Excel sheets, my work was reviewed and evaluated by my senior officer colleagues.

1.3.2 Benefits to the Student

Being a part of Dhaka Bank Ltd., which is one the most renowned Bank in Bangladesh has given

- i. In the course of my internship, I had the opportunity to interact with a prominent member of the trade operations team. As a result, I could pick up a lot of knowledge from those with extensive experience and knowledge in this particular field. My seniors were open to listening to me and teaching me new information. Their mentoring provided a comprehensive perspective on working life.
- ii. Dhaka Bank provided me with the opportunity to work in a cooperative and adaptable environment where I could learn on the job and receive assistance as required.

- iii. The organization's upbeat and welcoming environment has taught me how to work well with others and consider the organization's overall good. I am now more sympathetic and friendly toward both my job and other people thanks to this lesson.
- iv. A few organizations don't pay their interns an honorarium. However, because Dhaka Bank paid their interns fairly for their time and effort, they were even more driven and committed to their work. They go above and beyond as a significant financial organization by considering the advancement of every employee.
- v. I am confident that the knowledge I gained from Dhaka Bank will help me succeed in my field and flourish in the near future. During the course of my internship, I also improved my soft skills, such as my capacity for multitasking, communication, managing and organizing tasks, and time management.

1.3.3 Limitations/Difficulties faced during the Internship timeline

Although I got a lot of knowledge and important insights regarding a dynamic work environment during my three-month internship at Dhaka Bank Ltd., I also had to deal with various limitations.

These are:

- The first few days were incredibly challenging for me because I had never worked in a corporate atmosphere before. Being at the office for 7-8 hours a day was difficult at first, but it became easier.
- Although Dhaka Bank has a regulation regulating the dress code for employees in the office, I want to be free to dress however I please. It was challenging for me to dress in formal attire because of this.
- Since I was unfamiliar with a number of the local trade terms, identifying them in the payment files and then inputting them into the Excel documents proved to be initially quite challenging. This made my first week quite challenging.
- Due to the fact that my internship's subject matter had little to do with my major, I had little opportunity to apply what I had learned in those classes to my work.

1.3.4 Recommendations for Dhaka Bank Ltd.

- Create a structured program: Interns might have a more fulfilling experience if their internship program is well-structured and has clearly defined goals, roles, duties, and learning outcomes. There may be regular check-ins to evaluate progress and offer comments in addition to orientation, instruction, and mentorship.
- Provide exposure to various departments: Giving interns the chance to work in several departments would help them grasp the business processes and culture of the company better. They can discover their areas of interest and grow their skill set as a result.
- Assign meaningful tasks: Giving interns activities that are demanding, important, and meaningful might help them feel appreciated and driven to learn. Projects requiring investigation, analysis, and problem-solving can fall under this category.
- Offer opportunities for networking and professional development: Interns can develop their professional networks and advance their knowledge and skills by setting up training seminars, guest speaker events, and networking functions.

Chapter 2

“Organization Part”



2.1 Introduction

One of Bangladesh's top private commercial banks, Dhaka Bank Limited offers a broad range of financial services and products. Since its founding in 1995, the bank has been giving its clients cutting-edge, high-quality banking solutions. The goal of the bank's operations is to establish itself as the local community, its owners, workers, and customers' preferred financial institution.

Dhaka Bank offers a vast array of products and services to satisfy the needs of diverse consumer groups. Its services include retail banking, SME banking, corporate banking, treasury, and investment banking. Through digital banking services such as internet banking, mobile banking, and SMS banking, the bank provides consumers with convenient access to their accounts and financial transactions.

Customer happiness is a priority for Dhaka Bank, and the company is dedicated to provide top-notch customer service. For its outstanding service quality and creativity, the bank has won numerous accolades and honors. Its endeavors to serve the neighborhood, advance environmental sustainability, and uphold ethical business practices all demonstrate its dedication to sustainability and corporate social responsibility.

This report will summarize my internship experience at Dhaka Bank Limited. I will also discuss the bank's organizational structure, business processes, products and services, clientele, and industry environment.

2.2 Overview of the company

Bangladesh's well-known private commercial bank, founded in 1995, is the Dhaka Bank Limited. The bank offers a vast array of financial products and services to individuals, SMBs, and corporations. It provides retail banking, SME banking, corporate banking, treasury banking, and investment banking, among other services.

Dhaka Bank is renowned for its customer-centric culture and has received accolades for both its superior service quality and its innovation. Its mission is to provide its clients with superior banking solutions, with a focus on online banking services. Through internet banking, mobile banking, and SMS banking, consumers have simple access to their accounts and transactions.

Additionally, corporate social responsibility and sustainability are important to Dhaka Bank. Through a number of activities, it helps the neighborhood and encourages environmental sustainability. The bank has a solid corporate governance framework and upholds moral business standards.

Bangladesh's Dhaka Bank Limited is a reputable commercial bank that provides a vast array of financial products and services. The bank is committed to providing its clients with superior financial services while maintaining a strong emphasis on sustainability and CSR.



Figure 1 Logo of Dhaka Bank

Company Mission:

To be the foremost private commercial bank in Bangladesh with a vision to guarantee service excellence by providing high-quality products and services supported by cutting-edge technology and a team of highly motivated employees committed to achieving professional banking excellence.

Company Vision:

At Dhaka Bank, our inspiration comes from the distant the stars. Our vision is to establish a standard that makes every banking transaction a pleasant experience. Our goal is to provide you with superior service through precision, dependability, on-time delivery, cutting-edge technology, and custom-tailored solutions for business requirements, as well as a global presence in trade and commerce and high returns on your investments.

Our people, products, and procedures are aligned to satisfy the needs of our discriminating clients. Our objective is to attain clear foresight. Our primary objective is to deliver a product whose quality exemplifies a true reflection of our vision: Excellence in Banking.

Core value of the company:

Dhaka Bank's core values include integrity, excellence, customer focus, teamwork, and respect for people. These values guide the bank's actions and decisions in all areas of its operations, from customer service to corporate social responsibility initiatives.

Corporate Value:

- Quality
- Integrity
- Team Work
- Customer Focus
- Respect for the individuals
- Responsible Citizen

2.2.1 Company Objectives:

Dhaka Bank is a financial institution with a broad set of objectives aimed at providing high-quality banking services to its customers while maintaining a strong financial position. The bank strives to grow its market share and expand its customer base through targeted marketing and strategic initiatives. In addition to focusing on customer needs, Dhaka Bank places a strong emphasis on managing risk effectively and ensuring regulatory compliance. The bank is committed to enhancing its technological capabilities to improve efficiency, security, and convenience for its customers. In addition, Dhaka Bank invests in the growth of its employees through training and professional development initiatives. Lastly, the bank promotes economic development in Bangladesh through responsible lending and participation in social development initiatives.

2.2.2 Corporate Social Responsibilities

Dhaka Bank is dedicated to corporate social responsibility (CSR) and has implemented a variety of initiatives to contribute back to the community. One of its major CSR initiatives is the Dhaka Bank Foundation, which was established in 2014. The foundation aims to provide support for education, healthcare, and other social development initiatives in Bangladesh.

Under the Dhaka Bank Foundation, the bank has implemented various projects such as the "Dhaka Bank Scholarship Program" to support financially challenged students with scholarships for education. The bank also supports the "Dhaka Bank Medical Camp" which provides free medical services to underprivileged communities across the country.



Figure 2 CSR Tree plantation program & Tuition fee loan

Additionally, the bank has implemented several environmental initiatives such as using eco-friendly products in its offices and supporting tree plantation programs in partnership with local organizations. Dhaka Bank also encourages its employees to volunteer in community service programs.

2.3 Management Practices

Dhaka Bank has a strong management practice in place to ensure that its operations run efficiently and effectively. The bank follows a decentralized management approach, which empowers its employees to make decisions at the local level. This approach allows the bank to respond quickly to changing market conditions and customer needs.

To ensure the highest level of customer service, the bank has implemented various management practices, such as regular training sessions for employees, a robust performance evaluation system, and a focus on continuous improvement. The bank also has a strong risk management framework in place, which helps it identify and manage potential risks in a proactive manner.

Dhaka Bank places a strong emphasis on corporate governance and ethics, which are critical for maintaining the trust of its stakeholders. The bank has a well-defined code of conduct that guides the behavior of its employees and ensures that they act in an ethical and responsible manner.

2.3.1 Dhaka Bank's leadership style

The management of Dhaka Bank practices a participatory style of leadership, which means that it actively involves employees in decision-making, cherishes their opinions, and empowers them to assume responsibility for their responsibilities. The decentralized organizational structure of the bank, where decision-making authority is dispersed across several levels of the hierarchy, is indicative of this leadership style.

The Dhaka Bank senior management team generates a climate of cooperation and respect for one another, which increases individual motivation and engagement. The bank also makes investments in the professional growth of its staff members through workshops and training courses targeted at enhancing their knowledge and abilities.

2.3.1.1 Human Resource planning

Any organization's human resources must be used effectively, hence human resource planning is a crucial function. Planning for human resources is another area that Dhaka Bank places a lot of emphasis on. In order to guarantee that it has the necessary expertise and knowledge to efficiently provide its services, the bank believes in continuous enhancement of its human resource capabilities.

Planning, selection, training, development, performance monitoring, and employee relations are all responsibilities of the Dhaka Bank's human resource division. To satisfy the bank's present and future employment requirements, the division develops and implements HR policies and practices.

To guarantee the provision of top-notch customer service, Dhaka Bank places a great priority on developing a highly qualified and motivated personnel. The human resource planning process at the bank is intended to pinpoint the abilities and skills needed for each employment profile. The

division then determines which current employees already have the required knowledge and abilities or are eager to learn them through training and development initiatives.

Dhaka Bank offers its employees numerous options for training and growth. The bank invests heavily in training programs for its employees to ensure that they have the skills and knowledge necessary to perform their duties effectively. This investment supports the retention of highly qualified professionals and preserves a competitive edge in the banking sector.

2.3.1.2 Recruitment and selection process

The Dhaka Bank's hiring and selection procedures are made to guarantee that the best applicant is chosen for each position. The procedure entails analyzing the job to determine the credentials, abilities, and experience needed for the position, then matching those requirements with the candidate profiles. To ensure that only the top individuals are chosen for the position, the bank uses a planned and methodical recruitment and selection procedure.

Dhaka Bank employs a variety of hiring techniques, including job fairs, newspaper ads, job portals, and social media platforms. The bank supports internal promotions and transfers as well because it recognizes the growth and development of its staff.

Initial screening, shortlisting, written and/or online tests, and interviews are all parts of the selection process. In order to determine a candidate's suitability for the position, Dhaka Bank employs a variety of interviewing tactics, including as behavioral and situational questions. In order to make sure that the candidate's information is accurate, the bank additionally does background checks and confirms the candidate's credentials.

2.3.1.3 Compensation and Benefits

Dhaka Bank is concerned about its employees and works to keep them inspired and motivated at all times. Therefore, in accordance with their employee compensation and benefits standards, they provide the following packages to their staff:

- Dhaka Bank offers competitive compensation packages to its employees, including salary, bonuses, and benefits.
- The bank has a well-defined compensation structure based on job roles and levels.
- Employees are eligible for annual performance-based salary increments.
- Dhaka Bank provides its employees with a variety of benefits, such as health and life insurance, provident fund, gratuity, and leave allowances.
- The bank provides various employee welfare facilities such as staff loans, car loans, and medical reimbursement.
- Dhaka Bank also provides opportunities for employee training and development, including in-house training programs, leadership development, and soft skills training.

The bank's performance management system correlates performance to compensation., ensuring that employees are compensated based on their contributions to the bank. Dhaka Bank regularly benchmarks its compensation and benefits packages with other banks in the industry to ensure that they continue to be competitive and to attract and retain the market's top talent.

2.3.1.4 Training and Development program

Dhaka Bank places a substantial emphasis on staff development and training in order to increase job performance and employee skills to ensure job satisfaction. The bank provides various training programs and courses, including:

- Orientation and Induction Training: The purpose of this training is to familiarize new employees with the bank's ethos, values, policies, and procedures.
- On-the-Job Training: Employees at Dhaka Bank receive on-the-job training to help them develop new skills, gain practical experience, and perform their jobs better.
- Soft Skills Training: The bank offers various soft skills training programs, including communication skills, leadership, time management, teamwork, and customer service.
- Technical Training: The bank provides technical training programs to equip employees with specific job-related skills, including banking operations, accounting, and finance.

- Management Development Programs: The Dhaka Bank provides training opportunities to enhance its employees' leadership and management abilities.
- Online Training: The bank provides online training resources for employees to learn at their convenience.

2.3.1.5 Performance appraisal

Dhaka Bank's performance evaluation mechanism is well-organized, allowing the bank to assess employees' work in relation to predetermined performance standards and offer comments to help them perform better. Annual performance evaluations are conducted by the bank, which include setting goals and gauging how well staff performed in relation to those goals. The bank also includes a continuous feedback system that enables management to regularly give feedback to staff members on their performance. A 360-degree feedback method, which includes input from peers, subordinates, and superiors, is the foundation of the performance review process of Dhaka Bank. Additionally, the bank offers training to its managers to equip them with the skills necessary to conduct efficient appraisals and give helpful feedback to staff members.

2.3.1.6 Company Organogram

It is essential to have an organizational structure that everyone in each department, from top management on down, will adhere to in order to achieve the mission, vision, values, goals, and objectives of the company. This will help to assure the company's overall growth and sustainability. Additionally, Dhaka Bank Ltd. has an organogram for their business, which is presented as follows:

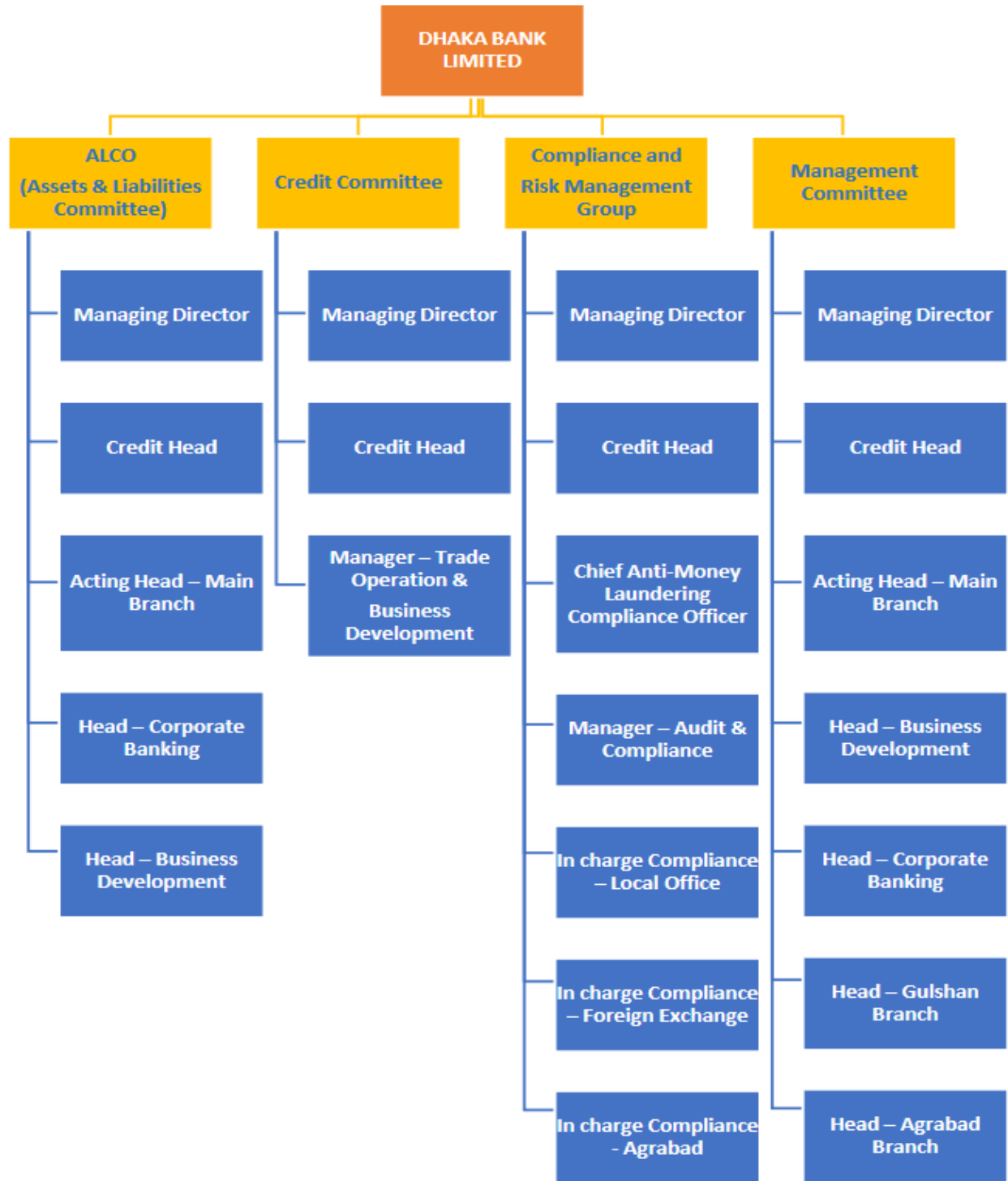


Figure 3 Organogram Dhaka Bank

2.4 Marketing Strategy of Dhaka Bank:

The bank uses a variety of marketing techniques to draw in and keep customers. Offering a wide variety of goods and services to cater to customers' various wants is one of the important tactics. To attract new consumers and preserve a positive brand reputation, Dhaka Bank also runs targeted advertising efforts. Additionally, the bank places a high emphasis on creating and sustaining long-lasting connections with its clients. Additionally, the bank consistently carries out market research to comprehend the shifting wants and preferences of clients, which aids in establishing the bank's marketing strategy.

2.4.1 Target Customer: Dhaka Bank's target consumers are the following –

- Dhaka Bank targets both individual and corporate customers.
- The bank offers various retail banking products and services to individual clients, including savings accounts, fixed deposits, personal loans, credit cards, and money transfer services.
- The bank offers corporate banking services, including project financing, working capital financing, trade finance, syndication, and cash management, to corporate clients.
- The bank also targets various sectors, such as textiles, garments, agriculture, manufacturing, real estate, and telecommunications, among others.
- Dhaka Bank's target customers are mainly located in urban areas of Bangladesh, particularly in Dhaka and other major cities.

2.4.2 Product

Dhaka Bank's product category is divided into the following categories.

- i.** Corporate Banking
- ii.** Small and Medium Enterprise (SME)
- iii.** Retail Banking
- iv.** Global Trade Services

2.4.3 Corporate Banking

A variety of corporate financial services are offered by Dhaka Bank, such as trade financing, project financing, working capital financing, syndicated loans, cash management, and treasury services. The bank's knowledgeable and competent corporate banking staff collaborates closely with its clients to deliver financial solutions that are specifically tailored to meet their individual needs. The corporate banking business of Dhaka Bank is renowned for its know-how, responsiveness, and client-centric attitude, all of which have aided it in forging strong relationships with its corporate clients.

2.4.4 Small and Medium Enterprise (SME)

To satisfy the needs of SMEs, Dhaka Bank provides a comprehensive range of services, including finance, trade services, and cash management services. The bank has a specific SME Division with specialist teams that collaborate closely with SME clients to comprehend their needs and offer customized solutions. To aid in the expansion and improvement of SMEs, Dhaka Bank also provides working capital loans, term loans, and trade financing options. In order to aid SMEs in making wise decisions, the bank also offers advisory services like credit evaluation, project review, and risk management.

FIRST TIME EVER IN THE INDUSTRY

i-Samadhan
SAME DAY DECISION FOR
MSME CUSTOMERS

- No cost on initial property valuation or any legal assessment to get the decision of loan limit period. (Only Basic Business Information Required)
- Head Office, MSME Credit Provides decision (National Indicative limit) the same day
- Ensures hassle free, convenient financing for credible MSME Customers
- Branch provides Customer's basic Information to Head Office MSME Credit, As Prescribed
- Branch Validates formal proposal with documentary evidence for formal facility approval

16474
Dhaka-1000
For (SME) Division, Call
www.dhaka-bank.com

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Figure 4 SME i-Samadhan

2.4.5 Retail Banking

Retail banking services include deposits, loans, debit and credit cards, as well as other financial goods and services designed to suit people's personal and professional financial needs. For banks and other financial organizations, retail banking is a crucial source of income. Dhaka Bank has a strong retail banking activity. The bank offers a variety of retail banking services and products to its customers, including personal loans, debit and credit cards, savings and checking accounts, and other financial products. Dhaka Bank strives to give its clients the greatest retail banking experience by putting a strong emphasis on convenience, customer satisfaction, and innovation.



Figure 5 Retail Banking Car Loan



Figure 6 Retail Banking Home Loan

Figure 7 Retail Banking Cards

2.4.6 Global Trade Services

One of Dhaka Bank's main business divisions, Global Trade Services (GTS), offers complete trade solutions to clients all over the world. The GTS team is made up of seasoned trade finance experts that are committed to addressing the clients of the bank's trade finance needs.

To facilitate its clients' international trade transactions, Dhaka Bank provides a wide range of trade finance services. These services include remittances, bank guarantees, documentary collections, letter of credit issuance and confirmation, and import and export financing.

The GTS division of Dhaka Bank excels in customizing trade finance solutions to meet the unique requirements of its customers. A team of professionals at the bank works directly with customers to comprehend their businesses and offer solutions that are specifically designed to match their needs.

Additionally, Dhaka Bank has developed correspondent financial connections with top international banks, enabling it to offer clients all over the world services related to international trade. Major financial hubs in Europe, Asia, and the Middle East are all covered by the bank's correspondent banking network.

Numerous industry awards have recognized the bank's dedication to providing high-quality trade finance services. For the third year in a row, Global Finance magazine named Dhaka Bank "Best Trade Finance Bank in Bangladesh" in 2020.

2.4.6 Services of Dhaka Bank Limited

- Retail banking
- Corporate banking
- SME banking
- Investment banking
- Consumer banking
- Credit card services
- Treasury and money market operations
- Remittance services
- Foreign currency exchange
- Trade finance services
- Deposit products

- Loan products
- Online banking
- Lockers

2.5 Operations Management and Information System Practices

To preserve the utmost possible level of client satisfaction, Dhaka Bank employs cutting-edge and effective Operations Management and Information System Practices (OMISP). Modern technology is used by the bank to improve customer service, boost productivity, and create a hassle-free banking environment.

OMISP involves a variety of operational and management procedures, including the use of an ATM network, online and mobile banking, electronic financial transfers, and card-based transactions. The bank also uses an online system for consumer feedback, which aids in pinpointing areas that need improvement and rapidly addressing customer complaints.

The OMISP of Dhaka Bank also has a productive loan processing system that ensures prompt loan approval and distribution while minimizing customer burden. A thorough system for detecting fraud is also in place at the bank, which aids in stopping fraudulent activity and protecting the security of consumer transactions.

2.8 Industry and Competitive Analysis:

2.8.1 SWOT Analysis – identifies the organization's strengths, weaknesses, opportunities, and threats.



Figure 8 SWOT Analysis

Strengths

Brand Reputation & identity – The bank has been in operation for over three decades and has established a solid reputation as a dependable and trustworthy financial institution. In Bangladesh's banking sector, Dhaka Bank is a key entity that provides a multitude of products and services to its customers. Through its consistent marketing initiatives and dedication to client satisfaction, the bank has developed a strong brand identity. Its branding materials, including its logo, are instantly identifiable and are linked to excellence and dependability. Along with receiving numerous honors and awards over the years, Dhaka Bank has developed a strong reputation as a brand.

Customer relation management – The bank places a high priority on preserving long-term connections with its clients, which has aided in the development of a devoted clientele. The bank

is dedicated to satisfying each customer's demands effectively and efficiently and offers individualized services to do so.

In addition, Dhaka Bank has executed a number of customer-centric initiatives, including the introduction of mobile banking services, the launch of new products and services, and the improvement of its online banking platform. In order to ensure that customer inquiries are swiftly answered, the bank also offers 24/7 customer support through its call center and has a specific email address for customer service.

Empowered Work force – The bank is committed to giving employees a safe, stimulating work environment that encourages them to give their all. The administration places a high priority on staff development and offers ongoing training and development opportunities to advance their abilities. This leads in greater employee satisfaction and retention in addition to assisting in the development of a trained workforce. Better customer service produced by an empowered workforce eventually helps the bank flourish.

Strict on Regulations – The bank has to comply to several laws and rules established by the central bank and other regulatory agencies as a regulated financial organization. The bank has established policies and procedures to make sure that all laws are carefully followed, and it has a strong compliance culture. The bank's reputation is improved in the eyes of clients and stakeholders who demand a high degree of compliance from their financial service providers thanks to this adherence to rules, which also helps the bank avoid penalties and fines.

Weakness

Limited Market Share – In comparison to some of the bigger banks in Bangladesh, Dhaka Bank has a small market share, which might make it challenging for the bank to compete in terms of resources and market presence.

Limited Branch Network – In comparison to some of its competition, the bank has a small branch network. This might limit its ability to reach clients in some regions of the nation and have an effect on its market share.

High Non-performing Loans – High levels of nonperforming loans (NPLs) have recently been a problem for Dhaka Bank. As a result, the bank's profitability has declined, which could eventually make it harder for it to extend credit to customers.

Dependence on Wholesale Funding – Due to the bank's heavy reliance on wholesale funding, it may be more susceptible to changes in interest rates and liquidity constraints.

Limited Digital Presence – Compared to some of the other banks in the country, Dhaka Bank has a modest online presence. This could affect its capacity to draw in and keep the growing number of consumers who are looking for digital banking alternatives.

Opportunities

Expanding its branch network – To reach more clients and grow its market share, Dhaka Bank can increase the number of its branches. In order to do this, new branches can be opened in remote regions and places where there is a great demand for banking services.

Offering innovative products and services – Offering cutting-edge goods and services that cater to consumers' shifting wants and preferences allows Dhaka Bank to stand out from its rivals. Online banking platforms, mobile banking, and digital banking services are examples of this.

Leveraging technology – Dhaka Bank can use technology to increase operations, boost productivity, and cut expenses. Adopting new software and systems for data management, customer relationship management, and risk management are a few examples of this.

Diversifying its portfolio – By providing a greater selection of financial goods and services, Dhaka Bank may diversify its portfolio. Services like investment banking, asset management, and insurance can fall under this category.

Tapping into emerging sectors – Dhaka Bank may offer specialized financial services and products by leveraging developing industries including e-commerce, healthcare, and renewable energy. This might provide the bank a competitive edge in the market and allow it to take advantage of new growth prospects.

Threats

Economic instability – Reduced demand for loans and other financial services can be brought on by economic instability, which includes recession and inflation.

Intense competition – The financial industry in Bangladesh is exceedingly competitive, with both domestic and international firms competing for market dominance. Dhaka Bank may find it challenging to draw in and keep clients as a result.

Technological disruption – Traditional banks like Dhaka Bank may encounter difficulties adjusting to new technologies and satisfying changing client demands as a result of the rise of digital banking, fintech companies, and other technical advancements.

Security threats – Cyber risks and fraud have become a top issue for banks throughout the world as the usage of online banking and digital transactions increases. To safeguard the private data and assets of its customers, Dhaka Bank must make significant security-related investments.

2.8.2 Porter's 5 Forces Model

Threat of New Entrants – In the specific case of Dhaka Bank, the threat posed by new entrants is moderate. Despite the fact that Bangladesh already has a number of banks, the country's banking industry is still in a relatively undeveloped state, leaving potential for new firms to enter the market. As a result, Dhaka Bank may face increasing competition and pressure to enhance its services and products in order to stay competitive. However, obtaining regulatory approval to run

a bank in Bangladesh is a time-consuming and expensive process, which creates a barrier to entry for new entrants.

Threat of Substitute – Customers are increasingly looking for alternate financial management methods as a result of technological advancements, such as mobile banking apps, digital wallets, and online payment systems. These alternatives provide customers with ease, quickness, and accessibility that traditional banking services find difficult to match. Dhaka Bank must therefore always develop and invest in new technology if it wants to compete in the market. The bank has already taken strides in this regard by introducing its mobile banking app and online banking platform, but it must stay current with technological advancements and provide its clients with a seamless, user-friendly experience to keep them from looking elsewhere.

Bargaining power of Buyers – In the financial industry, buyers typically have very little bargaining power. Due to their limited ability to negotiate the terms and conditions of banking products and services, customers often have little leverage in negotiations. Customers can, however, change banks if they are dissatisfied with the goods and services offered by Dhaka Bank, which may have an effect on the bank's market share and profitability.

Bargaining power of Supplier – In the context of banking, the bargaining power of suppliers frequently refers to the bargaining power of technology suppliers., such as software vendors or hardware manufacturers. As there are many technology suppliers on the market, Dhaka Bank has a relatively weak negotiating position here. Additionally, the banking sector is heavily regulated, and technology suppliers must follow strict guidelines and standards, which reduces their bargaining power. Dhaka Bank might take advantage of this circumstance to bargain advantageous terms with its technology suppliers, such as reasonable prices, adaptable payment terms, and top-notch service and support. Additionally, as the banking sector becomes more digital, technology suppliers' negotiating power is likely to decline even further as banks have access to a wider range of suppliers and solutions.

Rivalry among existing competitors – As there are numerous other banks in Bangladesh providing comparable services, competition among current rivals poses a serious threat to Dhaka Bank. Both national and foreign banks compete for market share in Bangladesh's fiercely competitive banking sector. Dhaka Bank's main rivals include, among others, Islami Bank Bangladesh Limited, Prime Bank Limited, and BRAC Bank Limited. Due to the ongoing pressure

to provide clients with improved services and products, there is fierce rivalry among these banks. Dhaka Bank must constantly innovate and enhance both its marketing tactics and its products and services in order to remain competitive.

2.9 Summary and Conclusion

Dhaka Bank excels in a number of areas, including customer service, brand reputation, and employee empowerment. Despite flaws including a lack of diversification and reliance on a small number of important products, these strengths can help the bank maintain a competitive edge in the sector. Additionally, the bank may be able to generate new sources of income and increase its market share thanks to market opportunities like the expansion of SMEs and growing digitization.

However, Dhaka Bank also faces dangers like the arrival new rivals and the accessibility of replacement goods and services. The bargaining power of customers and suppliers can also have an effect on the profitability and growth potential of the bank, and the severe competition among the bank's extant competitors may make it more difficult for the bank to differentiate itself from the competition.

In conclusion, Dhaka Bank must maintain its sights on its advantages and take advantage of market chances while resolving its flaws and averting risks. This calls for continuous innovation and technological investment, product and service diversification, and a laser-like focus on the wants and needs of the client. Dhaka Bank will be able to keep up its status as the country's major bank by doing this.

2.10 Recommendations

- Strengthen the brand identity and reputation of the bank by focusing on customer service relations, customer relationship management, and marketing strategies.
- Implement advanced technologies and information systems to streamline operations management and improve efficiency in services.

- Continue to focus on expanding the corporate banking and SME sectors as they offer significant growth opportunities for the bank.
- Develop new and innovative retail banking products to meet the changing needs of customers and increase their satisfaction.
- Enhance the HR division through the formulation and implementation of effective human resource policies and procedures, including training and development programs, performance evaluation, and compensation and benefits.
- Focus on strict regulatory compliance to mitigate any legal and reputational risks associated with non-compliance.
- Monitor the threats of new entrants and substitute products and services by staying updated with industry trends and continuously improving the quality of services offered.

By implementing these recommendations, Dhaka Bank can capitalize on its strengths and overcome its weaknesses, while also taking advantage of the opportunities available to it and mitigating the threats it faces in the highly competitive banking industry.

Chapter 3

“Project Part”



3.1 Introduction

Job satisfaction is an essential factor that can have a significant impact on an organization's success and performance. When employees are satisfied with their jobs, they are more likely to be devoted, productive, and loyal to the company. As a result, it is crucial for businesses to put their employees' wellbeing and job happiness first. The focus of the research is the employment satisfaction of Dhaka Bank employees. Dhaka Bank is one of the most significant organizations in Bangladesh. The study will give a general summary of the many aspects of job satisfaction among Dhaka Bank workers, including pay and benefits, work-life balance, possibilities for training and development, and job security. The report will also provide recommendations for enhancing employee job satisfaction at Dhaka Bank.

3.1.1 Literature Review

Worell (2004) describes academics as saying that the study of employee satisfaction should be traced back to the American industrial revolution, which occurred approximately 200 years ago. To increase the productivity of the labor force, the earliest studies were primarily focused. Being satisfied at work is essential for any company to succeed. Job satisfaction affects employee happiness, which helps the business run smoothly with a motivated and dedicated group of employees that would go above and beyond to achieve the organization's purpose.

An employee that is satisfied with their position is aware of the business environment and its possibilities and works hard to advance the organization. Maslow and Herzberg, who created conventional human resources ideas roughly 50 years ago, maintain that content employees are more likely to be innovative, productive, and committed to their employers. Producing requires individuals. Employee commitment, job satisfaction, talents, and motivation influence the effectiveness of a strategy for increasing productivity. (Robert, 2014). If companies wish to boost employee morale, they should make work enjoyable, and managers are urged to properly recognize and compliment their staff members (Islam et al., 2011).

Many writers have presented multiple interpretations of what constitutes a satisfying job. Job satisfaction, according to Kaliski (2007), is a worker's perception of success and accomplishment

at work. If one enjoys their work, does it well, and gets praise for it, they will be motivated and satisfied with their job. Offering solely intrinsic or extrinsic benefits is insufficient to drive workers to perform well, claim Aktar et al. (2012). Instead, the authors argue that there is a strong association between the two and that if a bank wants its staff to perform well, it must offer both kinds of rewards. Because of the low levels of wage compensation within the segment and across regions, Brown & McIntosh (1998) discovered a strong correlation between salary and job satisfaction. In light of their studies, pay is a major element in determining satisfaction with work. Early research by Ali et al. (2018) suggests that management should also increase the compensation of bank employees, as this is thought to be a motivator for producing outstanding work and should be done in accordance with the employee's designation. According to Rahman et al. (2017), youthful, newly-hired bank employees report greater job satisfaction because their initial pay is greater than that of other positions. According to Rahman et al. (2009), bank workers who are satisfied with their employment are more productive because they can manage their activities and work toward organizational goals and objectives.

Because Bangladesh has a low per capita income, it is almost hard to keep workers satisfied without a benefits package and competitive salary (Sarker, 2014). Kumar (2016) found that staff in private sector commercial banks are usually happier with their working conditions than those in public sector banks.. The compensation of employees, employee motivation, the working environment, employee promotion, and other factors should all be taken into account by policymakers in both commercial and government-run businesses (Sarker, 2017).

According to Hossain (2019), customer satisfaction and employee satisfaction are correlated. As a result, businesses should make every effort to increase employee work satisfaction. A service industry like banking needs its personnel to be satisfied in some way or another in order for them to be motivated and provide the customers with a high quality of service. Human resource management is crucial for attracting, motivating, rewarding, and retaining employees (Noe, 2008).

These studies underline the significance of job satisfaction for employees' commitment to their work, best efforts on behalf of the company, and the necessity of employee job satisfaction for corporate success. The information above helps us to get to the conclusion that a business must concentrate on its goals and satisfied employees in order to advance.

3.1.2 Objectives of this study

Broad Objective: To examine employee job satisfaction at a bank and discover the elements that influence it.

Narrow Objective: To evaluate the influence of work-life balance on employee job satisfaction at a bank.

Based on the objectives of the study, the **factors and variables** that will be assessed are:

1. Job satisfaction: This is the primary variable that will be measured in the study. Bank employees' job satisfaction is significantly influenced by promotion opportunities, income, benefits, and relationships with superiors and coworkers (Rahman & Hoque, 2014). It is the employees' overall satisfaction with their job and can be assessed using quantitative measures.
2. Factors that contribute to job satisfaction: Performance appraisal, training, absenteeism, remuneration, turnover, and teamwork are Some of the elements identified by human resource management methodologies as having a substantial influence on employee job satisfaction and performance. (2016) Nabi et al.

3.1.3 Significance

Employee job satisfaction is critical to an organization's performance and has a substantial impact on workplace culture. Employee satisfaction and enhanced work performance and overall effectiveness are linked because satisfied employees are more likely to be committed, effective, and loyal to their employers. Furthermore, maintaining the best personnel, lowering attrition rates, and fostering a positive organizational culture all depend on job satisfaction. Additionally, it promotes greater wellbeing among staff members, stronger working connections, and better job engagement, all of which raise motivation and morale at work.

As a result, monitoring and enhancing job satisfaction is crucial for businesses looking to boost overall productivity and achieve long-term success. We will discuss the Dhaka Bank employees' job satisfaction in this report.

3.2 Methodology

The research will use a mixed-method approach to collect and analyze data. The data collection methods include:

- **Online surveys:** Online surveys are a convenient way to collect anonymous responses. I can create an online survey using a tool such as Google Forms or SurveyMonkey and share the survey link with the target audience via email or social media, by including a statement at the beginning of the survey that ensures respondents the confidentiality of their responses.

3.2.1 Sources of Data & Information

In order to collect all of the data required for the research, both primary and secondary sources were investigated.

Primary Sources: A Google form was used to conduct an online survey.

Secondary Sources: Literature review, a public newspaper, publicly available papers, relevant journals and publications, and so forth.

3.2.2 Questionnaire Design

Research Design: The main way that the research's core data was gathered was through a questionnaire that was made using Google Forms. The survey asks a total of 15 questions. There were closed-ended questions in this. Before the questionnaire was delivered to them, employees were made aware of the study's objectives, so they are fully aware of the data they are supplying to us. Each participant was urged to express their true feelings on the subject and to answer in line with their beliefs. I perform an online survey of the employees from April 18 through April 30, 2023, in order to collect the necessary data.

Research question's agenda: The study questions are designed to delve into several areas of job satisfaction, including, but not limited to, employee engagement, work-life balance, job security, opportunities for professional growth, and income and perks. The survey questions are designed to identify the elements that influence work satisfaction and how they influence employee productivity, retention, and organizational performance.

Interpretation and Analysis: In order to present the data in a form that is more easily understood visually, responses to the questionnaire were processed and analyzed using Microsoft Word and Excel.

3.3 Finding and Analysis:

The aforementioned responses were received from Dhaka Bank corporate branch employees evaluating their overall work satisfaction. There are a total of 15 questions to help establish how satisfied they are with their position at the bank.

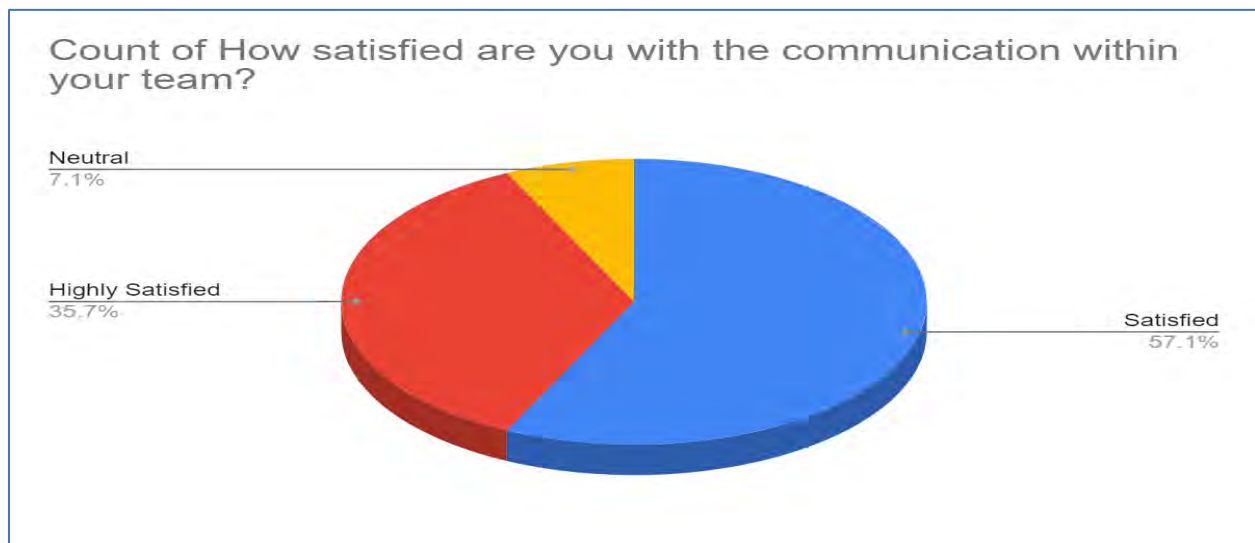


Figure 9 How satisfied are you with the communication within your team?

According to Figure 9, a significant number of employees, or 57.1%, are satisfied with team collaboration, demonstrating the existence of successful communication methods inside the Bank. Additionally, 35.7% of workers are highly satisfied, demonstrating the effectiveness of tactics that promote honest and encouraging communication. These results are consistent with the suggestion

made by Islam et al. (2011) that organizations should focus on creating an exciting work environment and ensuring proper recognition and compliments from managers to boost employee morale. The bank has clearly developed a communication culture that improves employee satisfaction and helps to overall organizational performance, based on the high rate of satisfaction with team communication.

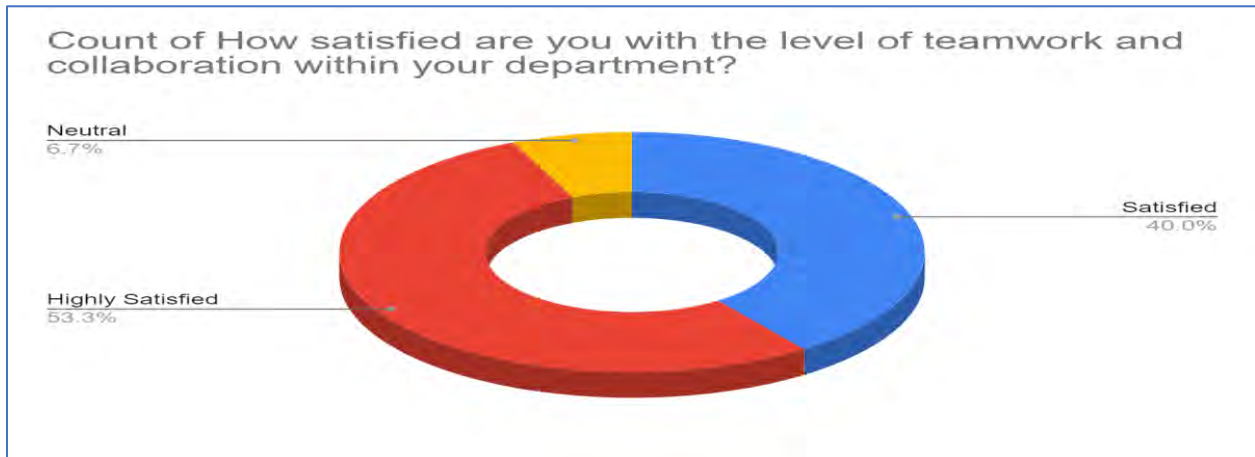


Figure 10 How satisfied are you with the level of teamwork and collaboration within your department?

According to Figure 10, there is positive employee satisfaction with the amount of teamwork and collaboration within their department. 53.3% of respondents indicate a high level of satisfaction with this element, demonstrating the presence of efficient teamwork practices. Additionally, 40.0% of employees say they are satisfied, while 6.7% are neutral. These results are consistent with Rana's (2015) hypothesis that a strong emphasis on teamwork and collaboration can enhance employee job satisfaction. The large percentage of highly satisfied workers implies that the department promotes a supportive culture of teamwork, which raises employee satisfaction and may even improve work outcomes.

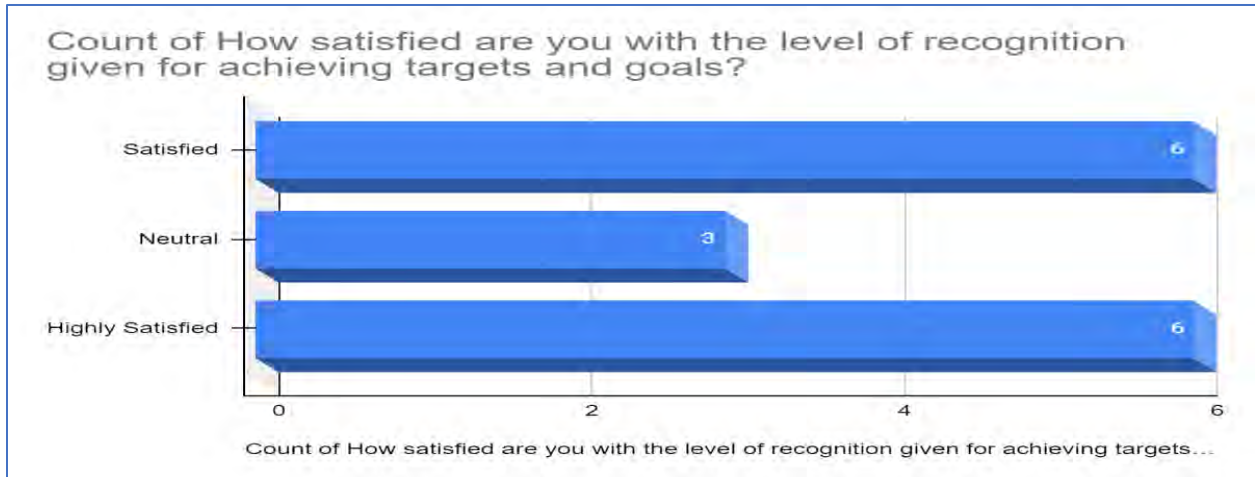


Figure 11 How satisfied are you with the level of recognition given for achieving targets and goals?

Figure 11 depicts how satisfied workers are with the recognition they get for meeting their targets and goals. The graph shows that three people are still neutral in their perception of recognition, whereas six people are highly satisfied and six people are satisfied. This is in accordance with Harrison's (2013) statement that everyone wants recognition as a distinctive individual or as a valued member of a group, as well as the satisfaction of a job well done or even a great effort. The high levels of satisfaction witnessed suggest that there is significant recognition given for reaching targets and goals. Employees' overall satisfaction and motivation to work well are likely to be influenced by the company's activities to recognize and respect their successes.

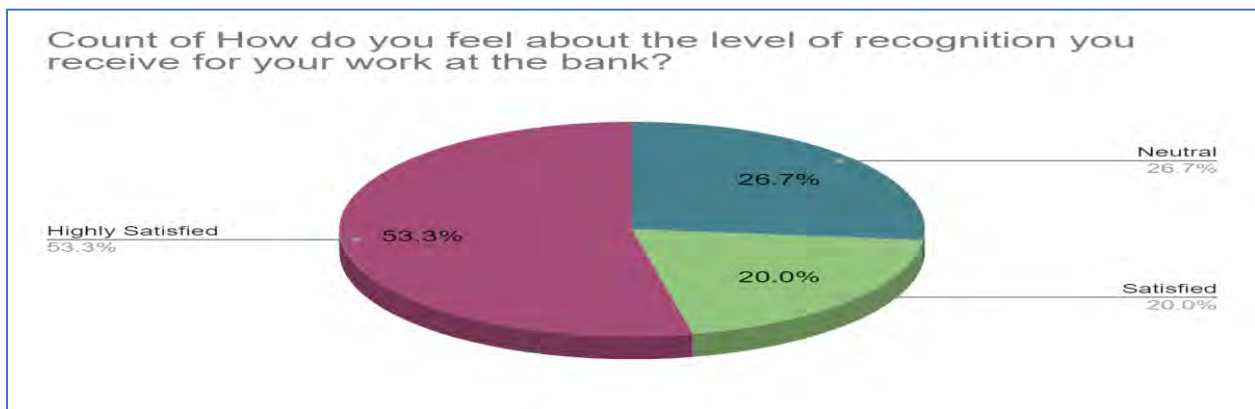


Figure 12 How do you feel about the level of recognition you receive for your work at the bank?

Figure 12 depicts how workers perceive the degree of recognition they get for their work at the bank. As per Harrison (2013), An exceptional workplace requires praise and recognition. People

desire to be recognized and appreciated for their contributions. According to the graph, 53.3% of workers are highly satisfied with the level of recognition, which shows the greatest percentage. 20.0% of people express satisfaction, whereas 26.7% of people are neutral. This may indicate that a significant proportion of employees believe that their works are appropriately recognized, which adds to their overall satisfaction and sense of worth inside the company.

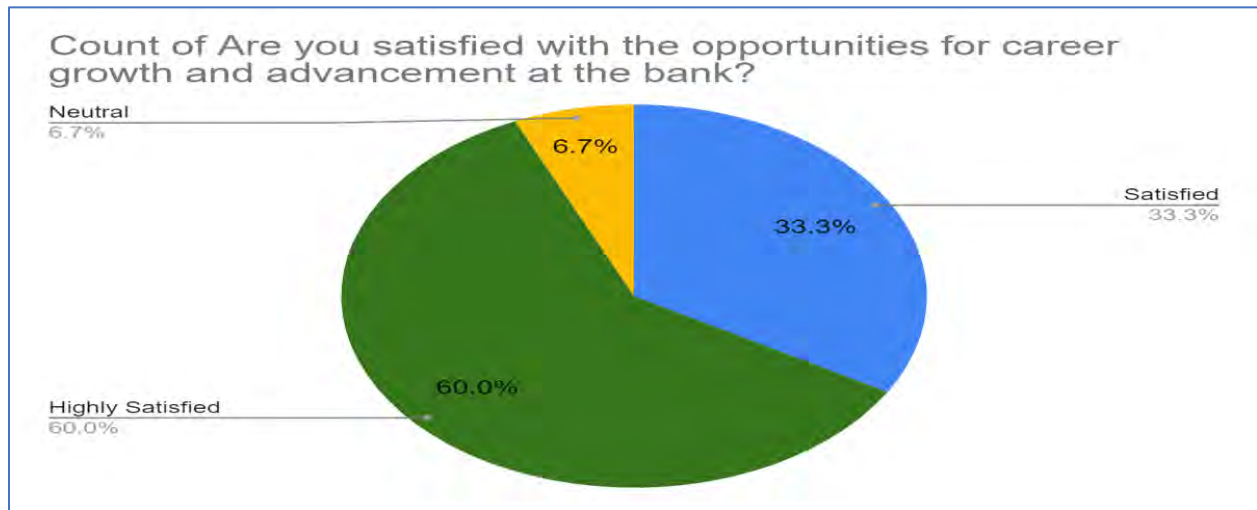


Figure 13 Are you satisfied with the opportunities for career growth and advancement at the bank?

In figure 13 it is measured how satisfied the employees are with the opportunities for career growth and advancement at the bank. According to the graph, 60.0% of people are highly satisfied with their current growth and advancement, 33.3% are satisfied, and 6.7% have no opinion. These findings imply that the bank gives employees plenty of possibilities to advance in their careers, resulting in a high level of satisfaction among the vast majority of workers. The focus on advancement in a career is consistent with Herzberg's (1987) notion that career growth and development have a substantial influence on workplace culture and level of satisfaction among workers.

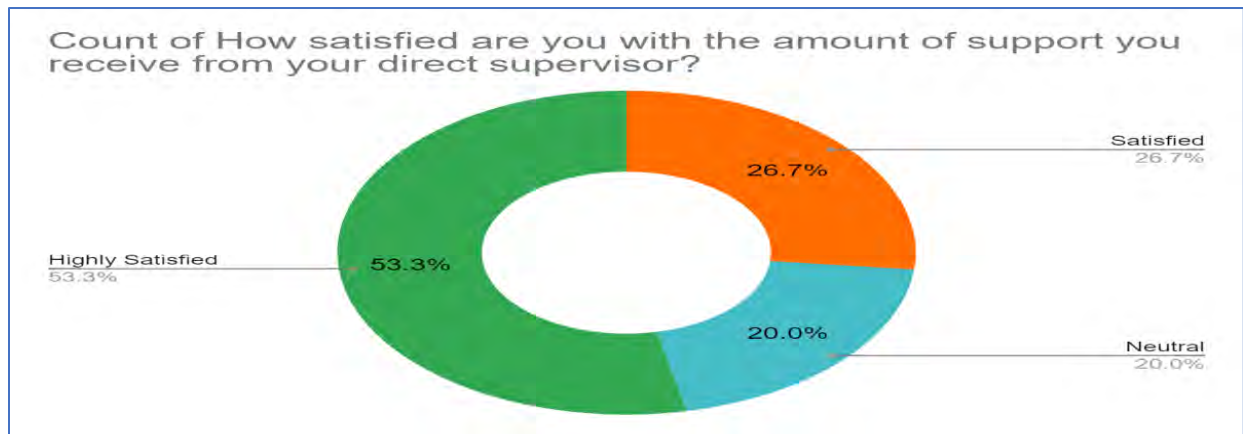


Figure 14 How satisfied are you with the level of support you get from your immediate supervisor?

Figure 14 depicts how satisfied workers are with their immediate supervisors' level of support.. Durham et al. (1997) indicated that when it comes to setting up a work environment and giving employees information and feedback, supervisors are crucial. As a result, team member affective reactions are influenced by supervisor behaviors. 53.3% of respondents expressed a high level of satisfaction with their supervisors' support, according to the graph, indicating that they provided great guidance and support. 20.0% of respondents say they are neutral, and 26.7% say they are satisfied. These findings highlight the critical role supervisors play in fostering a positive work environment and offering insightful feedback to raise employee satisfaction and general wellbeing.

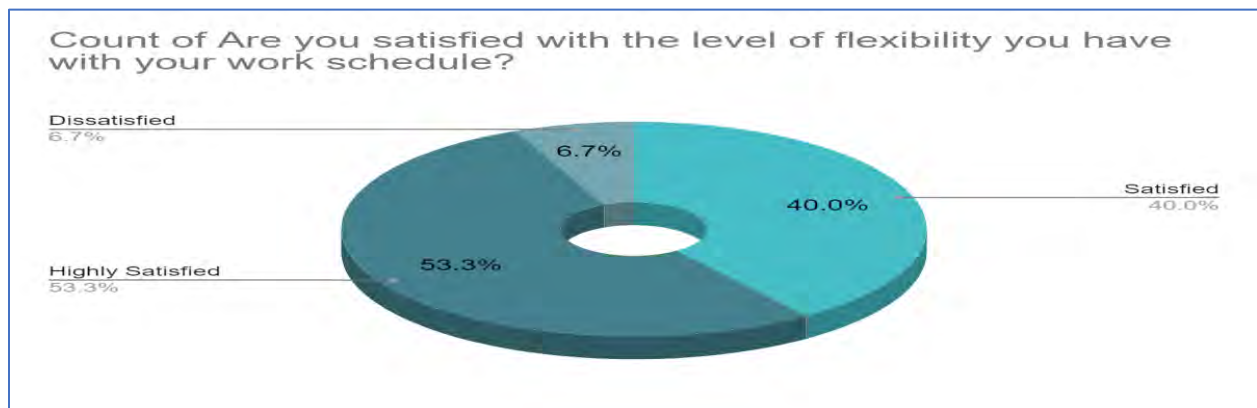


Figure 15 Are you satisfied with the level of flexibility you have with your work schedule?

Figure 15 depicts workers' levels of satisfaction with the flexibility of their work schedule.. According to Akyeampong (1993), Employees benefit from flexible employment in a variety of ways, including greater morale, work satisfaction, reduced absenteeism, enhanced dedication and

customer service, increased inventiveness, and improved stress management.. The organization's approach to work scheduling is satisfying their demands and adding to their overall satisfaction, as seen by the graph, which demonstrates that 53.3% of respondents are highly satisfied with the flexibility provided. In addition, 40.0% of respondents indicate satisfied, and 6.7% are neutral. These results underline how crucial it is to provide flexible work options in order to improve wellbeing and satisfaction among employees.

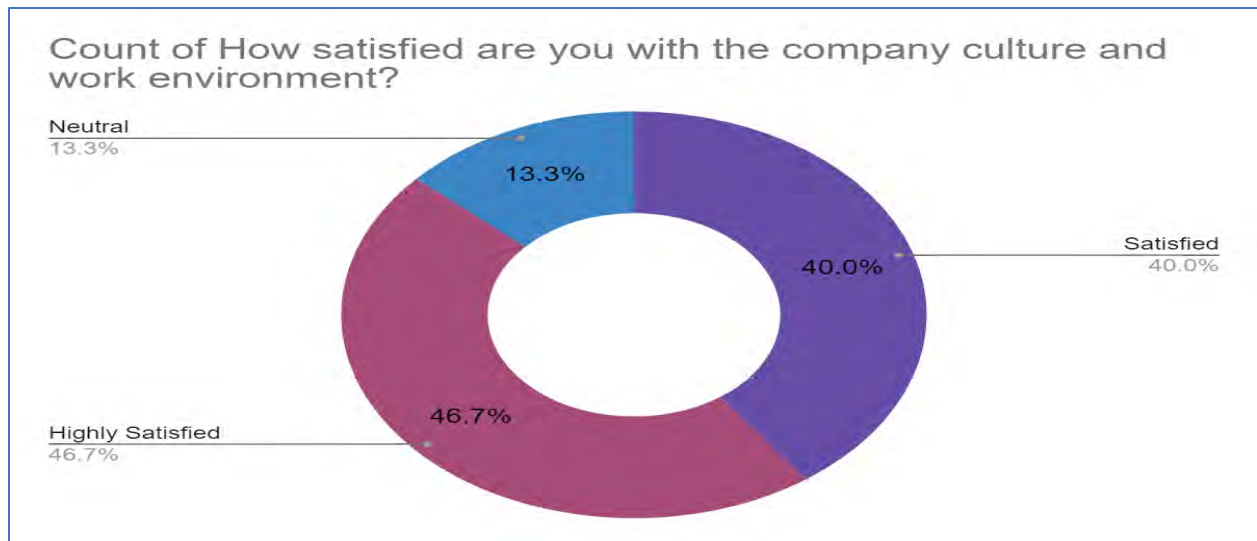


Figure 16 How satisfied are you with the business culture and working environment?

Figure 16 depicts the level of employee satisfaction with the corporate culture and work environment. As an approach of improving job satisfaction, NathRoy et al. (2017), emphasizes the importance of providing a healthy, pleasant work environment in order to raise the level of job satisfaction. 46.7% of people are highly satisfied with the corporate culture and work environment, according to the graph, showing that the bank has been effective in fostering a pleasant atmosphere. There is a need for additional changes or clarifications because 13.3% of respondents are neutral on this issue. And 40 % individuals are satisfied. These results emphasize the significance of developing a positive and stimulating workplace environment to increase satisfaction with work and general wellbeing.

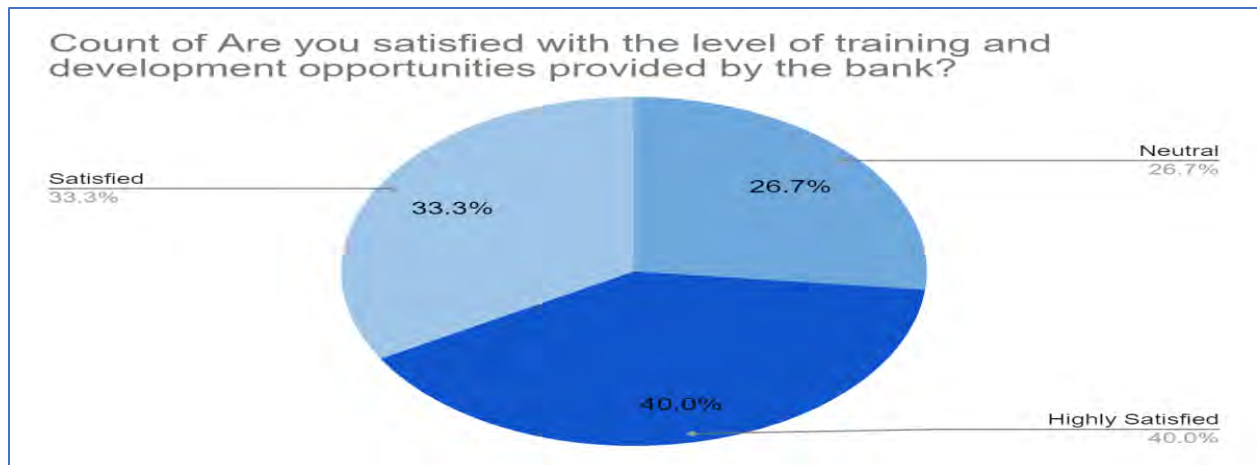


Figure 17 Are you satisfied with the level of training and development possibilities given by the bank?

Figure 17 depicts how satisfied workers are with the level of training and development possibilities given by the bank. According to Owens (2006), there is a considerable association between training and a variety of organizational outcomes, including work satisfaction, loyalty to the firm, and training. According to the graph, 40.0% of respondents indicate they are highly satisfied with the level of training and development possibilities, which suggests that the bank has successfully established a thorough training program. A favorable opinion of the training programs is also indicated by the 33.3% of respondents who express satisfaction. However, 26.7% of people are neutral, suggesting that the training programs may need to be evaluated once more and improved to better suit their unique requirements and preferences.



Figure 18 Are you satisfied with the opportunities for skill development and learning provided by the bank?

Figure 18 illustrates how satisfied workers are with the bank's learning and skill-development opportunities. 40.0% of respondents are highly satisfied with the opportunities, according to the

graph, which may imply that the bank's learning programs successfully meet the requirements and expectations of a sizeable portion of employees. A positive opinion of the skill-development programs is also indicated by the 26.7% of respondents who are satisfied. The fact that 33.3% of people are neutral, however, is noteworthy because it suggests that the design may still be improved. Wagner (2000), underlines companies who offer skill development programs to employee's report having highly satisfied employee and low employee turnover. For this reason, it is essential for the bank to keep making investments in expanding its learning and skill-development efforts in order to promote staff development.

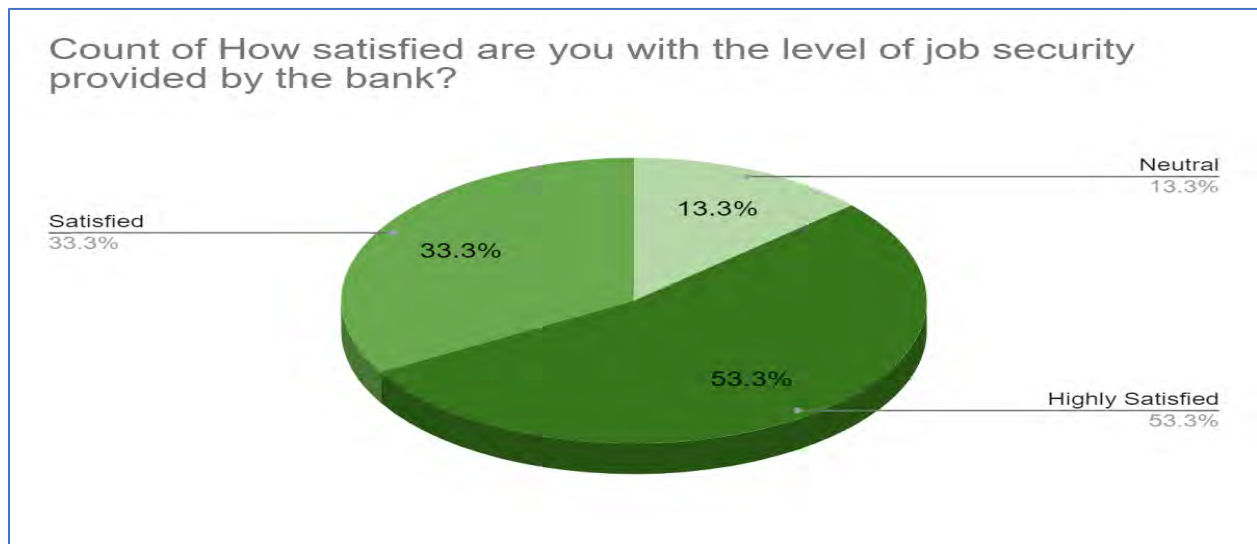


Figure 19 How satisfied are you with the bank's level of job security?

Figure 19 depicts how satisfied workers are with the bank's level of job security. Thus, as the graph shows, 13.3% of respondents are neutral about the level of job security offered by the bank, 33.3% are satisfied with it, and 53.3% are highly satisfied. As per Sokoya (2000), Employees are only satisfied with their jobs when their employers provide them with financial security, which might take the shape of suitable pay or employment stability.

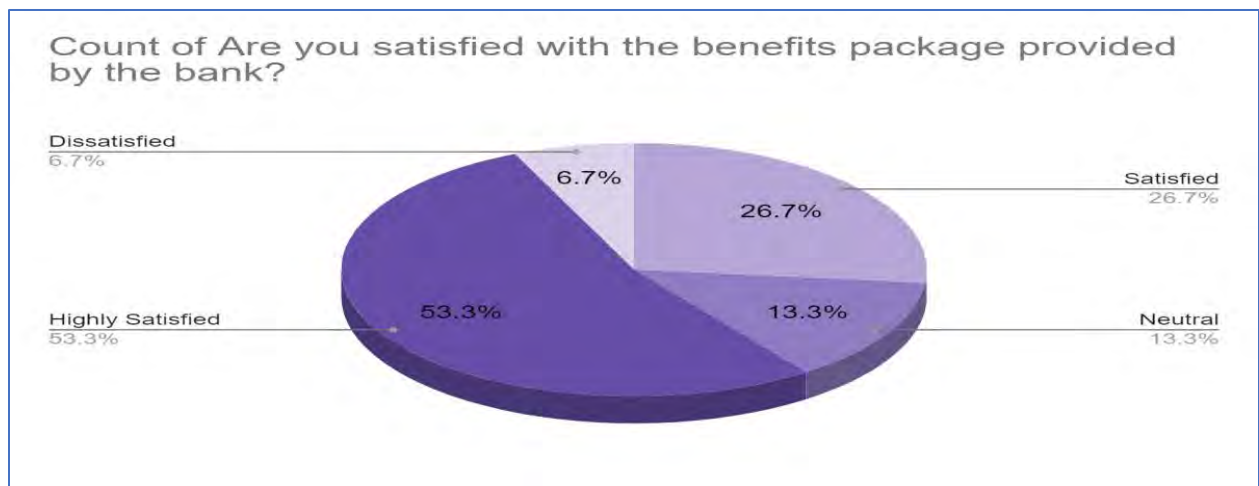


Figure 20 Are you satisfied with the bank's benefit package?

Figure 20 depicts the level of employee satisfaction with the bank's benefits package. 53.3% of workers are highly satisfied, 26.7% are satisfied, 13.3% are indifferent, and just 6.7% are dissatisfied. According to Mosadeghrad (2008), providing workers with prizes and perks depending on their performance would greatly increase their level of job satisfaction. More than half of workers report being highly satisfied with their benefits package, indicating that the bank's incentives and benefits strategy fulfills their expectations and boosts overall satisfaction.

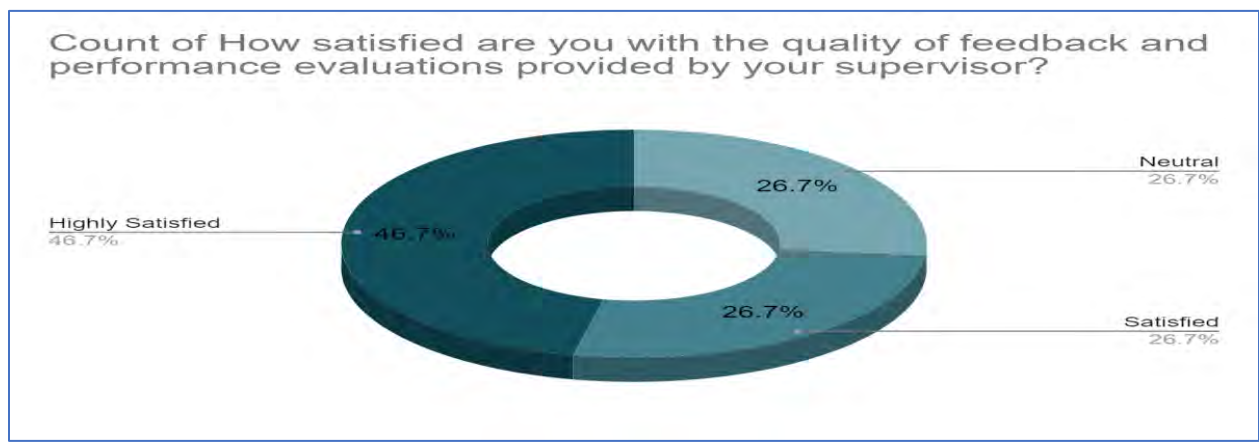


Figure 21 How satisfied are you with your supervisor's feedback and performance evaluations?

Figure 21 measures how satisfied employees are with the quality of feedback and performance evaluations provided by the supervisor. Supervisors are essential when it comes to creating a work

atmosphere, providing information to employees and feedback (Durham et al., 1997). The graph shows that 46.7% of workers are highly satisfied, 26.7% are satisfied and 26.7% are neutral. According to the percentage of highly satisfied workers, supervisors are doing an excellent job of giving employees honest feedback and conducting performance evaluations that match up to their expectations.

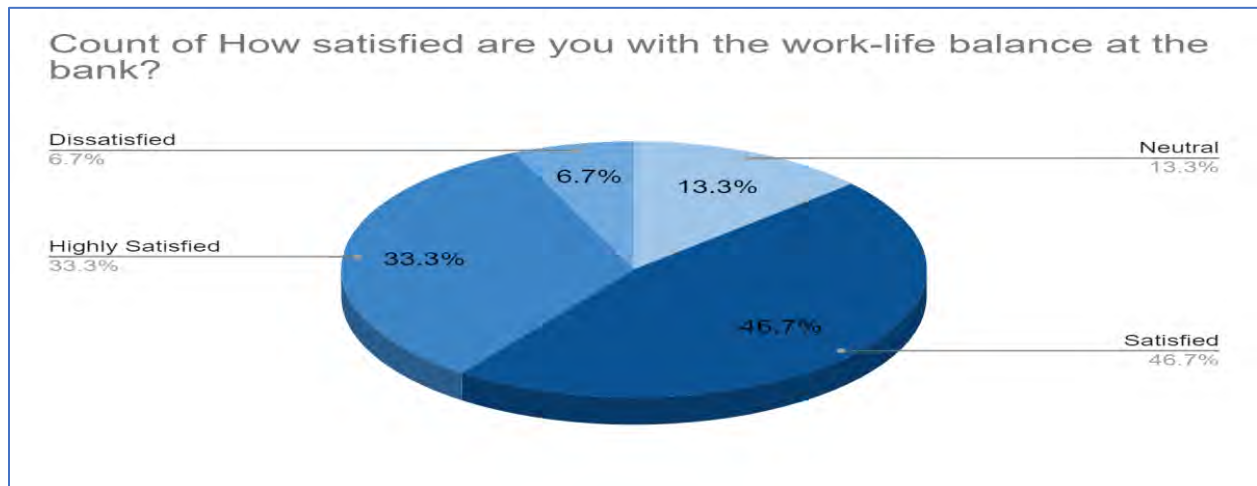


Figure 22 How satisfied are you with the work-life balance at the bank?

Figure 22 measures how satisfied the employees are with the work life balance at the bank. The graph shows that a significant number of employees, 33.3%, reported being highly satisfied with their work-life balance, reflecting a positive aspect of the job at the company. This result agrees with the research by Hutcheson (2012), which emphasizes that when people achieve work-life balance, it gives them a sense of fulfillment in their lives. In addition, 46.7% of employees reported feeling satisfied, showing that a sizable majority of the workforce is satisfied with the balance between their job obligations and personal obligations. There is, nevertheless, space for improvement, with 13.3% of workers indifferent and 6.7% dissatisfied. The overall job satisfaction and well-being of employees can be improved by addressing their demands and concerns around work-life balance.

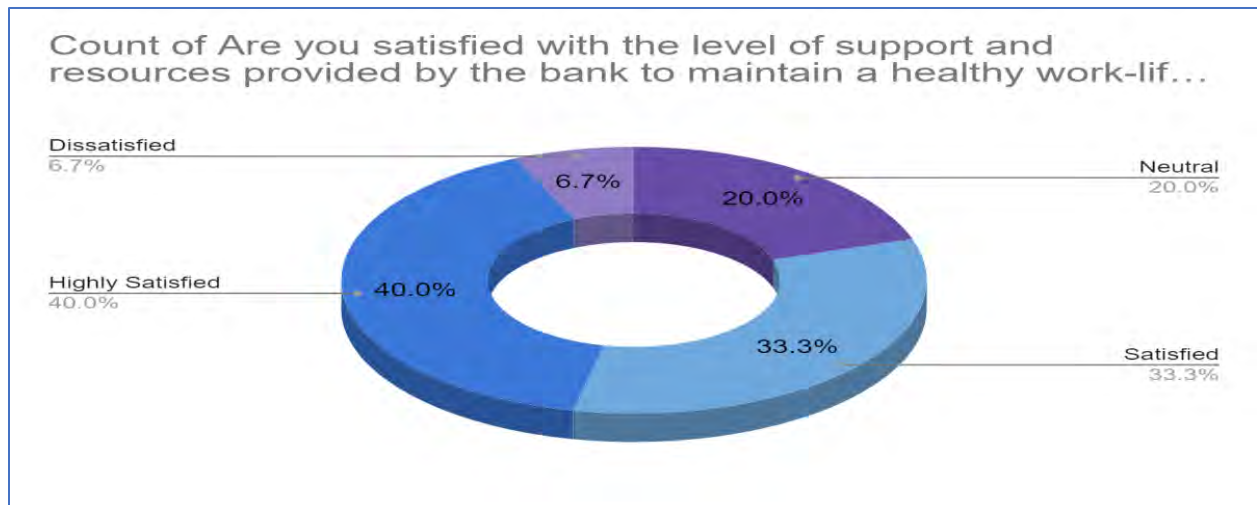


Figure 23 Are you satisfied with the bank's level of support and offerings for maintaining a good work-life balance?

Figure 23 depicts workers' satisfaction with the bank's level of support and resources for maintaining a good work-life balance. The research shows that a significant number of employees, 40.0%, considered themselves highly satisfied with the resources and support offered to them. This result is consistent with the idea of family-friendly benefits and work-life balance strategies promoted by Ganapathi (2016), which include actions like job sharing, flextime, telecommuting, and more. Additionally, 33.3% of employees said they were satisfied, reflecting a favorable opinion of the bank's work in this area. However, there is definitely possibility of improvement since 20.0% of employees had a neutral opinion and 6.7% showed dissatisfaction.

3.4 Summary and Conclusion

Employee job satisfaction has reportedly been measured in a number of ways, including opportunities for learning and skill-development, benefits packages, recognition for achieving targets and goals, opportunities for career growth and advancement, flexibility in work schedules, company culture and work environment, and support and resources offered by the bank to maintain a good work-life balance.

The majority of individuals, according to the results, are highly satisfied with the cooperation, teamwork, and team communication within their department. In general, employees receive the right amount of recognition when they accomplish their goals. The majority of workers are satisfied with their opportunities for professional development and progress. The majority of workers are content with how flexible the work schedule is, which is generally seen favorably. The majority of employees are either highly satisfied or content with the workplace culture.

The learning and skill-development opportunities provided by the bank are likewise generally satisfactory, with many employees expressing high satisfaction and some employees expressing neutral opinion. The majority of employees have positive opinions of the bank's benefits package, while a few have mixed ones. Last but not least, a considerable percentage of respondents rated the bank's level of support and resources for achieving a healthy work-life balance as highly satisfied.

Overall, according to the report, Dhaka Bank employees are happy with their jobs and a variety of associated factors. However, there is still potential for growth in several areas, such as rewarding employees for meeting targets and goals, providing opportunities for learning and skill-development, enhancing the benefits package, and promoting work-life balance. To further improve employee work satisfaction and keep talent within the company, the bank should concentrate on making improvements in these areas.

3.5 Recommendation

A few recommendations can be made to enhance employee job satisfaction at Dhaka Bank based on the levels of satisfaction reported in different aspects of the workplace:

- Enhance recognition and rewards: For the purpose of motivating employees and promoting an achievement-focused culture, the bank can offer more frequent and transparent recognition and rewards.
- Provide more career growth opportunities: The bank should offer its employees better opportunities of career growth and advancement, such as training, mentoring, and leadership development initiatives.
- Improve work-life balance: The bank should continue to make an effort to help workers in finding a good work-life balance by offering more tools and assistance.
- Improve communication: Although majority of employees appear pleased with team communication, the bank may enhance communication by offering more opportunities for feedback, open lines of communication, and team-building exercises.
- Enhance the benefits package: To increase job satisfaction, the bank can provide a more complete benefits package that includes advantages like flexible schedules, employee health initiatives, and increased vacation time.

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Appendix

1. How satisfied are you with the communication within your team?
 - a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied

2. How satisfied are you with the level of teamwork and collaboration within your department?
 - a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied

3. How satisfied are you with the level of recognition given for achieving targets and goals?
 - a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied

4. How do you feel about the level of recognition you receive for your work at the bank?
 - a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied

5. Are you satisfied with the opportunities for career growth and advancement at the bank?
 - a. Highly satisfied

- b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
6. How satisfied are you with the amount of support you receive from your direct supervisor?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
7. Are you satisfied with the level of flexibility you have with your work schedule?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
8. How satisfied are you with the company culture and work environment?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
9. Are you satisfied with the level of training and development opportunities provided by the bank?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied

- e. Highly Dissatisfied
10. Are you satisfied with the opportunities for skill development and learning provided by the bank?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
11. How satisfied are you with the level of job security provided by the bank?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
12. Are you satisfied with the benefits package provided by the bank?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied
13. How satisfied are you with the quality of feedback and performance evaluations provided by your supervisor?
- a. Highly satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Highly Dissatisfied

14. How satisfied are you with the work-life balance at the bank?

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly Dissatisfied

15. Are you satisfied with the level of support and resources provided by the bank to maintain a healthy work-life balance?

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Dissatisfied
- e. Highly Dissatisfied