

Report on
**“Employee Job Satisfaction of IDLC Finance Limited: A Study on Gulshan
Branch”**

By:

Shnjid Anam

ID: 17104092

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

BRAC Business School

BRAC University

June,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

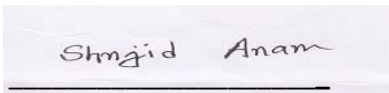
University.

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 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:

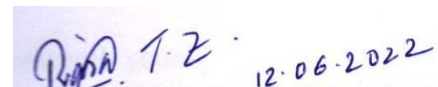


Shnjid Anam

Shnjid Anam

Student ID: 17104092

Supervisor's Full Name & Signature:



Raisa T.Z. 12.06.2022

Raisa Tasneem Zaman

Lecturer, BRAC Business School

BRAC University

Letter of transmittal

Date: 12/06/2022

Raisa Tasneem Zaman

Lecturer

BRAC Business School

BRAC University.

Subject: Submission of internship report.

Dear Miss,

I am presenting my internship report to you, which is a required part of the BBA program, with the blessings of Almighty. Preparing this report under your superb supervision has been a fantastic experience for me. Actually, the study is based on IDLC Finance Ltd.'s Employee Job Satisfaction. As an intern, I spent four months at IDLC Finance Limited. The internship gives me hands-on exposure with IDLC Finance's non-banking activities. During this time, I learned about the business magazine publishing process. In addition, I had firsthand knowledge of the loan distribution procedure and how billing records were handled through internal operations. This experience has taught me a lot about corporate culture. This internship report allows me to investigate employee job satisfaction.

As a result, I pray and hope that you would be kind enough to approve my internship report and provide your valuable judgement.

Sincerely yours

Shnjid Anam

ID:17104092

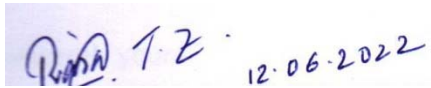
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Letter of Endorsement by my supervisor Faculty

This to certify that Shnjid Anam, Id: 17104092, BBA program, BRAC Business School, BRAC University has done his Internship report on “Employee job satisfaction of IDLC Finance Limited: A Study on Gulshan Branch” for the purpose of completion of the BBA Internship program.

I accept the Internship Report and Wish him a good and successful future

A handwritten signature in blue ink, appearing to be 'Raisa T. Z.', followed by the date '12.06.2022'.

Raisa Tasneem Zaman

Lecturer

BRAC Business School

BRAC University

Acknowledgement

First and first, I thank Almighty Allah for providing me with the chance to serve as an intern at IDLC Finance Limited and complete this internship report on time. Raisa Tasneem Zaman Lecturer of BRAC Business School, has been a tremendous help to me. Preparing this internship report under Raisa Tasneem Zaman was a superb and incredible experience for me. In addition, I would like to express my gratitude to the officials of my organization who assisted me greatly in the preparation of this report.

Executive Summary

Employee satisfaction is the core part for the development of growth of a firm. IDLC Finance Limited is ensuring this since its establishments. In my report titled “**Employee Job Satisfaction of IDLC Finance Limited: A Study on Gulshan Branch**” focuses on employee satisfaction and how IDLC taking initiative to make them satisfied.

In this pandemic situation where everything is coming back to normal lives, IDLC Finance Limited coming with different plans and facilities to make them more satisfied. Keeping it in minds: IDLC finance Limited” and their management body always keep searching for the best outcome to motivate their employees. Through this entire report it can be concluded that by saying employees are much more flexible satisfied and love their organization so much. IDLC Finance still keep searching for the new compensation and products along annual profit sharing to make them more satisfied.

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List of acronyms

ROA Return on Assets

ROE Return on Equity

NPL Non-Performing Loan

CRM Credit risk Management

CRO-Chief Risk Officer

Chapter 1: Overview of Internship

1.1 Student Information

Name: Shnjid Anam

ID:17104092

Program: Bachelor of Business Administration (BBA)

Major: Major in Marketing& Minor in E-Commerce

1.2 Internship Information

1.2.1 Company Details

Tenure: 120 Days

Organization Name: IDLC Finance Limited

Dept: Credit Risk Management (MBR)

Address: Bay's Galleria, 57 Gulshan Ave, Dhaka 1212.

1.2.2 Internship Company Supervisors: Name & Position

Employee Name: Rifat Ishtiaq Khan

Designation : Manager-SME Elephant Road Branch, Dhaka-1216

1.2.3 Job Scope-Job Responsibilities

- Content generation for every editions of monthly business review
- Appraisal sorting and giving input into excel file
- Maintain mail communication with different internal employee for different purposes
- Prepare CEC memo for signing from MD, CRO, HOD-SME
- Memo listing and after verifying giving it to admin department
- Prepare billing documents for external vendors
- Writing content of business review
- Writing Questionnaire for different interviews on behalf MBR teams.

1.3 Internship Outcome

1.3.1 My Contribution to Company (IDLC Finance Limited)

So, far my contribution towards IDLC finance ltd. Overall was good. I was assigned mainly to do content generation for monthly business review. Gradually my work load increased and step by step I was assigned with many tasks. From content generation to writing business magazine part was very enjoyable as well as challenging. Finally, I made it though.

During my internship I have learnt a lot of things from my supervisor that I will not never forget. I was checked the month ends appraisal files that were sent from different branches.

After checking all the appraisals, I sent to customer acquisitions department. Besides, I was assigned to do billing related works. Mostly, I was assigned to track approval memo from credit analyst. After taking the sign from the CRO and Head of credit it was sent to admin dept. Actually, these were the major contribution to my job.

1.3.2 Benefits

Internship mainly designed to take an essence of corporate life, their culture and morals for a student. As professional life is knocking at door this is the best time to learn many things about corporate life for a student. As a fresh student he or she might get a real-life idea from the working environment. From this life a student can know him better and his hidden skills are the extracted through this working. It will help a student to improve inter personal skills that will need in future career growth. He/She will get opportunity to know his or her job field related work though.

Chapter 2: Organization Part

2.1 History of IDLC:

IDLC Finance limited is one of the renowned NBFIs in our country. IDLC finance was first gave his steps in 1985 with the collaboration of International Finance Corporation (IFC) of world bank along German investment company and Kookmin Bank with Korean Leasing Corporation of South Korea. As company gradually starts evolving, initially their foreign shareholding percentage was 49% and they started gradually withdrawn and last foreign share was bought by locally in 2009. Normally the company is operating multi products of non-banking financial institutions. They mainly focusing on corporate, retail and SME sectors. They have IDLC Investment Ltd., IDLC Securities also. With these all-ltd companies IDLC Finance Limited doing businesses currently.

2.1.1 Vision

IDLC Finance Limited vision is to be the best financial organization within the country.

2.1.2 Mission

We will focus on mainly quality growth along best customer experience and maintained asustainable business practices.

2.1.3 Values

- Customer Oriented
- Passion to work
- Eco-Friendly
- Equal Opportunity
- Integrity

2.1.4 Strategic Objectives

- Target to achieve high business growth
- Hire talented employee for the betterment of organization
- Maintain well maintained fund for running the organization
- Polish social practices
- Delivery continuous service to make customer happy and satisfied.

2.1.5 Product of IDLC Finance Limited

- **SME:** 1.Small Enterprise Financing
2. Supply Chain Finance
- **Consumer:** 1. Home loan
2. Personal Loan
3. Car Loan
- **Corporate:** 1. Corporate Finance
2. Structured Finance
3. Green Banking Solutions
- **Deposit:** 1. Regular Deposit
2. Digital Deposit

2.2 Management practices:

Organogram of IDLC Finance is given Below:

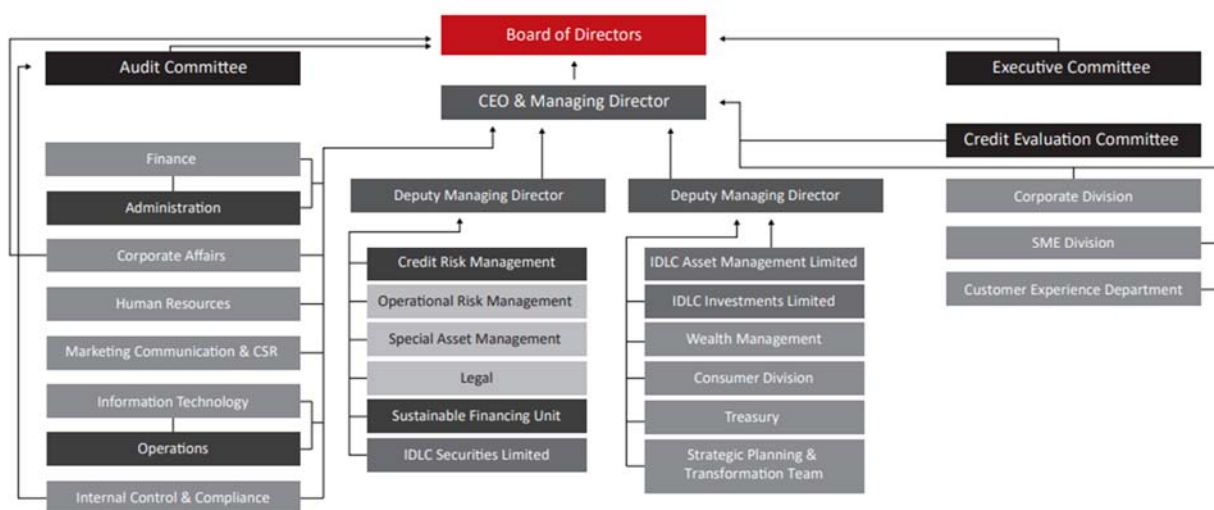


Table: 1

2.2.1 Financial Performance & Accounting Practice

In

Taka

Particulars/ Years	2017	2018	2019	2020	2021
Total Assets	92,610,982,518	105,181,750,507	114,654,809,403	123,418,886,876	136,755,503,009
Net Profit after tax	1,582,040,107	1,590,647,395	1,522,193,265	2,204,740,977	1,576,197,2082
Growth Rate	21.74%	0.54%	(4.30%)	44.83%	6.14%

Total Liabilities	82,041,885,742	94,153,158,676	103,423,702,037	111,302,716,262	123,628,711,357 1
Investment	3,213,212,864	2,792,871,764	2,721,217,212	5,237,161,137	2,669,092,138

Table:2

In the given, photo portrays that their financial growth was gradually increasing which indicates that their financial performance is good and for this reason they are expanding their business through this portfolio. But in 2019 the growth was in minus form as covid pandemic hit in global wide and business was closed for 3 months

2.3 Marketing practices:

When it comes about marketing IDLC Finance Limited always a steps ago than other NBFIs. Their innovative marketing always tries to do marketing through integrated marketing way. Recently, there are running a campaign with Bkash titled “ Taka Jombe, Barbe Nirapode”.



Their marketing team gave their best to do integrated marketing and used all channel to send this news to their consumer. Their effort makes IDLC to achieve remarkable digital deposit through bKash.

2.4 Operation Management & Information System Practices:

Most of the NBFIs working process kinds of similar. Hence, IDLC finance procedures also like others finance company. As this is financial company it normally sells money to their clients. Normally, Relationship Managers were assigning to the area to bring loan. After initial screening by RM it forward to Senior Team Manager. STM after rechecking all the items, send it to the credit analyst dept. Credit analyst again visit the place to know dept about the business. It really do cross checking too whether the firm can accomplish enough money to give installments of loans or not. After rechecking, if credit analyst feels that the firm is capable to repay loan and approve it and sent it to the head of credit rooms for final approval. After final approval from HOC it sends to the CRO and MDs room for final signing. That how it runs. After from this team wealth management team were assign to bring deposit from different customers. That the operational workings of IDLC Finance limited.

2.5 Industry & Analysis:

2.5.1 SWOT Analysis:

<p>Strengths:</p> <ul style="list-style-type: none"> • Well Management Panel • No gender Biasness' • Branches are located almost every important areas • Well maintained relation among Employee and bosses • Well maintained corporate governance • Good growth of financial • Reputation • Attractive Loan and Deposit Facilities 	<p>Weakness:</p> <ul style="list-style-type: none"> • Miscommunication With Bosses • Online Facilities not upto the mark. • General People Couldn't Manage Loan without mortgage
<p>Opportunities:</p> <p>IDLC Finance limited is trying to overcome the weakness to make them stronger Infront of consumers</p> <ul style="list-style-type: none"> • New Product is coming • Trying to open new branches • Increase Facilities 	<p>Threats:</p> <p>As, covid pandemic situation is coming in positive side for our economy there is some threats for IDLC Finance Ltd.</p> <ul style="list-style-type: none"> • Political instability might come • Strong Competitor movement • Unstable economy condition might arise for covid 19

Table:3

2.5.2 Porter's Five Analysis:

Threat of New Entrance: Low

As IDLC Finance Ltd. Injecting huge money for investment and their deposits are also good, it's a bit tough for others to gather that much amount for investment. Moreover, high amount is necessary to start a financial institution which already crossed by IDLC Finance. Moreover, large part of threats depends on govt decision to approve new license for new comers. That's why threat of entrants is low for IDLC Finance Ltd.

Threat of Substitutes: Moderate

Actually, there is no direct loan products present in the current market. Direct Financing is a bit risky for any institutions. Loan facilities generally provided by fintech and which is very low. But this treat is moderate form as other competition is generating new products along making it digitalization which might cause a barrier for IDLC Finance Ltd.

Bargaining power of buyers: Moderate

High rate sustainability in IDLC Finance proving that still they have dominance in market. As, IDLC Finance still doing great in SME Financing, so here bargaining power of buyers falls under moderate. Sometimes Central banks locking the lending rates creates barrier for IDLC to bargain with buyers too.

Bargaining power of Supplier: Moderate

Still banks are the major supplier of money for NBFIs. Controlling over interest rates still making this place tough for IDLC Finance. That's why this fall under moderate too. Sometimes vendors also creating less bargain place for IDLC as there is many administrative cost for institutions.

2.6 Summary & Conclusions

As, covid 19 has changed almost the curve the profit of IDLC Finance Ltd, still showing a remarkable growth in terms of generating high profit along good investment also. IDLC Finance gradually going into 4th industry phase as almost everything trying to go into digitalization. This studies also helped me to gain insights about their employees how they are evolving with IDLC Finance Ltd. Their contribution and their management helping IDLC Finance to grow more in upcoming days. Few Years ago, there a bit tough for a general people to take loan from banks. Besides, banks NBFIs also participating actively to help the business grow in this country. Ultimately this contribution will bring our economy in positive line from covid 19 shock.

2.7 Recommendations

- IDLC should speed up themselves to enter into 4th industry revolution to make them sustainable in the market.
- More eligible employee specially to make well digital infrastructure should be hired
- Deposit rate should come into more lucrative form to attract more consumers.
- Employee facilities should increase to motivate them more.
- Management should come forward more digital products to attract more customers.

Chapter 3

An Internship Report on

“Employee Job Satisfaction of IDLC Finance Limited: A Study on Gulshan Branch”

3.1 Introduction:

IDLC Finance Ltd. is running their businesses more than 30 years and their strong establishment of their reputation makes them to put their footprints as biggest multi product NBFIs in Bangladesh. Their first product was launched at 1985 and only 5 employees and their good understanding of markets helped them to achieve higher target and made them to bring more potential customers. Their current net profit after tax is 2,116 mln BDT and total loan portfolio is 91,756 mln bdt, according to

annual report 2021. IDLC Finance provides a variety of services, including SME (Small and Medium Enterprise) along supplier and distributor department including corporate department and structured department lastly deposit and treasury departments. It operates three companies that offer merchant banking, asset management, and stock brokering services' Asset Management Ltd., IDLC Investments Ltd, and IDLC Securities Limited are the company's subsidiaries.

IDLC Finance Limited, like many great businesses, has its unique success story. So, when we think of a company's success, the first thing that comes to mind is the people that work there. In the organization all the personnel are the foundations of any business; their passion towards their works, skill, expertise, and positive attitude mostly enable the company to thrive. Employees' dedication is the driving force for any company's success. IDLC Finance Ltd. is no exception. For being the best financial firm in the world takes a long time and a lot of hard effort on the part of the personnel. They presently employ over 1400 people across 31 outlets in Bangladesh.

The levels of employee satisfaction at IDLC Finance Limited's Gulshan Branch was examined in this research. A poll was done for this purpose, as well as a maintaining discussion with the current staff of Gulshan branch. With the help of their assistance and the relevant info and report will help to explain the employee satisfaction level of Gulshan Branch personnel.

3.1.1 Literature Review: For the better performance of a company, employee satisfaction is mandatory. Well-established social culture, monetary value, and expectations make an employee perform well for a company. In previous days employee satisfaction mainly depended on their job's structures. The employee used to get happy with their salary or what they get against their work. It was straightforward for an organization to satisfy the employees with what they give. In this era, people are more educated. They knew only salary is not a metric to make a job satisfaction. There will be some additional requirements for an employee such as insurance, provident fund, gratuity etc. According to **Saari and Judge, 2004** employee job satisfaction mostly depends on salary and other benefits. To make employees more active in work, organizations try to satisfy them through compensation and different monetary values. Also, another most essential factor than economic satisfaction is motivation from the hierarchy. The researcher found in the study that less reason in works causes more dissatisfaction in jobs for an employee. **(Pool, 2010)**. Higher management didn't give that much motivation to speed up the employee's workflow in the organizations work. They thought only salary is the metric to make them satisfied. It's completely wrong in nowadays concept. The absence of motivational support in the working environment causes more job dissatisfaction. Some studies covered some limitations from management's side to ensure employee job satisfaction.

Regulation and policies make the administration halt many compensation and benefits for the employee even if some direction want to offer them. (Rad, A. M. M., & Yarmohammadian, M. H. 2006). Employees always prefer a good leader or manager to whom they want to work. But in many cases, most of the leaders were unable to satisfy them in terms of compensation and other benefits. Researchers always try to find out the most factors that make an employee satisfied with their job. According to (Raziq, A., & Maulabakhsh R. 2015), a good working environment is the major influencing factors for job likeliness portrayed that a well-maintained working environment pushes employees to give better performance in the organization. He also added that employees always search for better opportunities to flourish in their job life. So, when they get better benefits and compensation, that person will surely leave the organization due to job satisfaction. Management nowadays is thinking about what additional payment they can give to their employee to increase their job satisfaction which may cause healthy output from their employee. Also, from the employee perspective, they get more motivated when they get profit sharing and other benefits apart from salary. All the studies covered these things that can give a proper portrayal of employee satisfaction.

3.1.2 Objective:

Broad Objectives

To know deeply about IDLC Finance employees job satisfaction along their compensation benefits and hierarchy behavior with the organization. Also, to get an idea about what types of metric will help to achieve organization goals so that this report can conclude a well understanding about job satisfaction level of IDLC finance ltd. Of my working branch.

Specific Objectives

1. to know the corporate environment
2. to know about their job security and benefits
3. relation among hierarchy
4. Limitation of higher-level teams to develop good employee satisfaction.

Research Question:

What are the main reasons to make employee job satisfaction level of IDLC Finance Ltd. (Gulshan Branch)?

3.1.3 Scope: This report title is “**Employee Job Satisfaction of IDLC Finance Limited: A Study on Gulshan Branch.** I have significant scope for this report to get an idea of employee job satisfaction as I am currently doing my internship there. I have done many steps informal or verbal interview with my supervisor named Rifat Ishtiaq Khan, Manager, Credit Risk Management. He helped me a lot by sharing necessary details regarding employee job satisfaction. After preparing question I have sent to my supervisor and after his approval I am started to conducting survey. Also, there was a chance to talk with employee after from survey question and I have understood a lot of things regarding employee job satisfaction. They were very friendly and enough co-operative too.

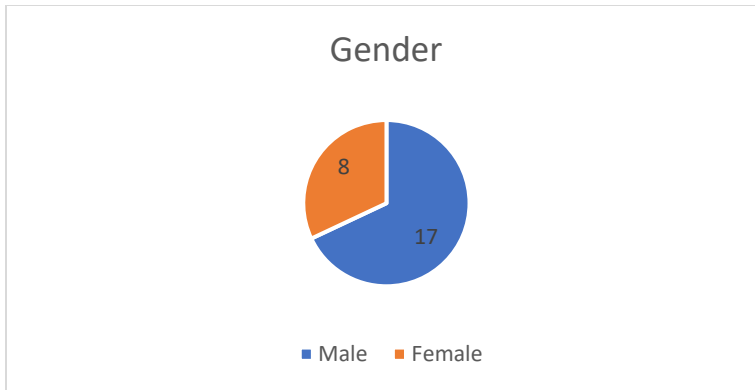
3.1.4 Significance:

The findings, recommendations, and outcomes of this investigation can be used in the HR and administrative departments of the company. Furthermore, it is beneficial enough for both the company and the students to do future study. This study may also assist the business in gaining a general understanding of the degree of satisfaction among Dilkusha Branch personnel. IDLC Finance Limited can discover their shortcomings in satisfying employees from this report, and based on the findings, they can take the required steps to improve employee satisfaction.

3.2 Research Methodology:

To collect the data a group of questionnaires has been used for my survey. Mostly, I have used nominal and ordinal scales while preparing questionnaire. Necessary details were collected by using primary and secondary data.

Sample Size: Survey was done on 25 employees so my total sample size for this report is 25.



Primary Data: Primary data was composed individually one by one. A formal questionnaire was sent to their email and they have filled it being anonymous. The answers were interpreted via email.

Secondary Data: Apart from primary data, other data generated from the websites of IDLC Finance Ltd. and general information regarding IDLC from Google. After collecting data and many internal analyses, I have used renowned articles from scholars from Google Scholar which I gave in reference list.

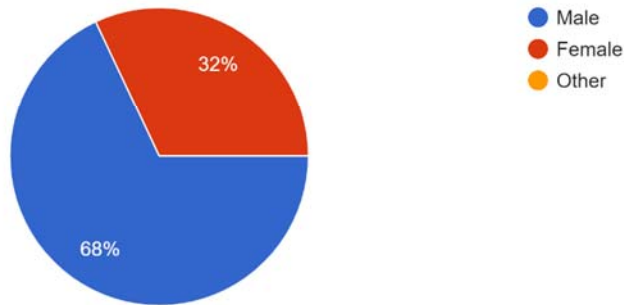
Both primary and secondary data helped me a lot to finish this report and help me to get clear understanding regarding employee job satisfaction.

3.3 Findings & Analysis:

Using my approved questionnaire, I took around 25 responses from IDLC employees and analysis of those responses are given below:

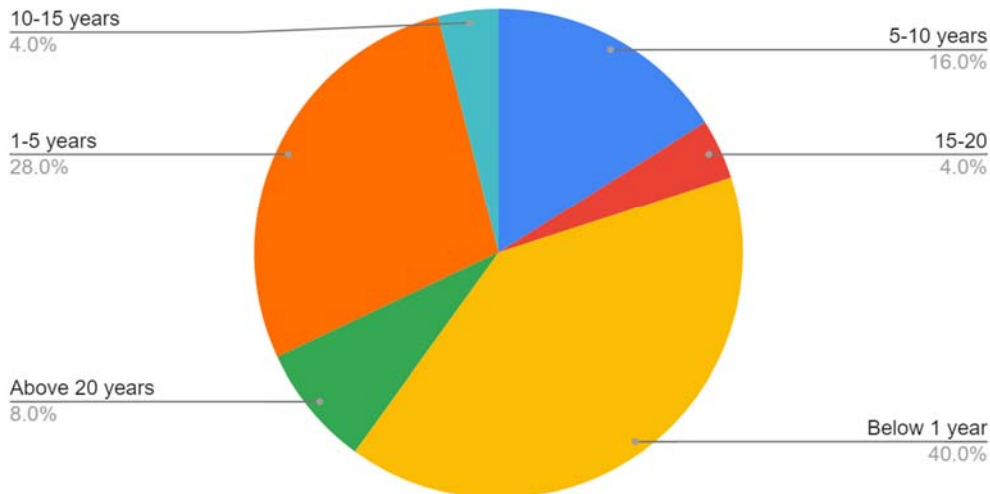
1. What is your gender?

25 responses



Gender: Among 25 respondents 68% were male and 32% were female. They are all current employees of IDLC Finance Limited at Gulshan Branch.

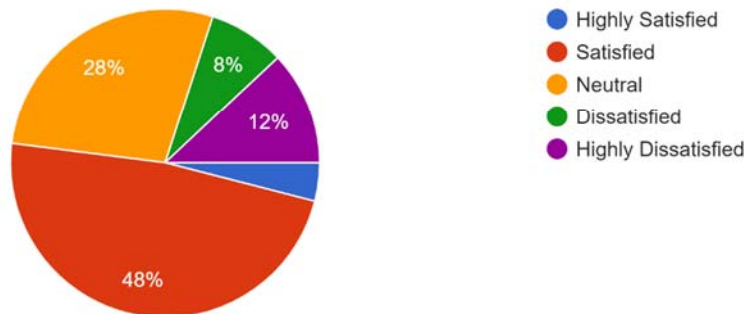
Count of 2. How many years you have spent at IDLC Fiance Ltd. till now?



Spent Time: Here, from the respondents, we can see in above graph, 40% peoples are experienced IDLC finance working environment below 1 year. Then 28% people are spent with IDLC Finance between 10-15 years. From this analysis we can say that, most of the employee at Gulshan Branch are new.

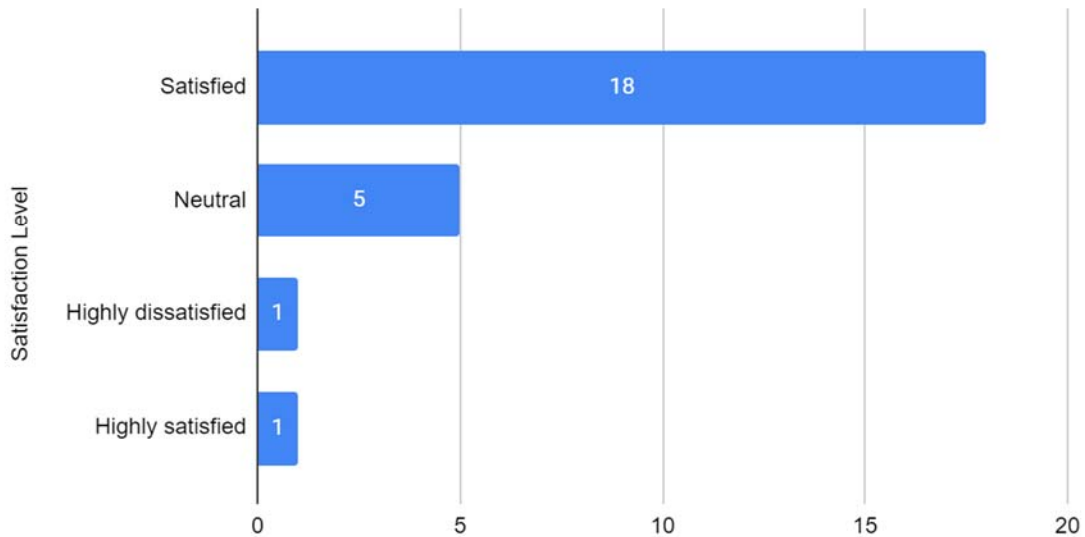
3. Are you satisfied with your salary provided by your organization?

25 responses



Salary: Among 25 respondents, in the given graph we can see, 48% which are maximum are satisfied with the salary provided by IDLC Finance and 28% people are highly satisfied. That means, their salary structures are satisfying their employee which is a good indication of employee job satisfaction.

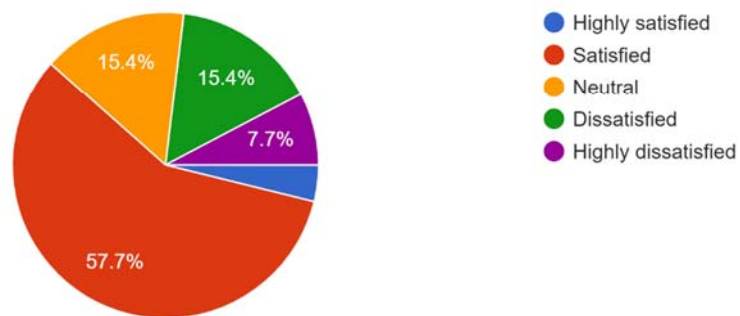
Count of 4. Are you satisfied with your daily work activities in organizations?



Work Load Activities: From 25 respondents, 18 people are satisfied with daily work load, which indicates that their internal working pressure is in good condition, that's why employees are satisfied.

5. Are you satisfied with incentives provided by organizations? (Medical Allowance, Bonus, Annual Profits)

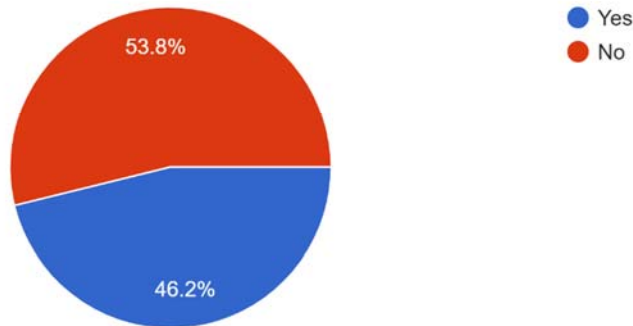
26 responses



Incentives: Here also clearly visible that 57.7% maximum portion are satisfied with medical allowance, bonus, annual profit provided by IDLC Finance Limited.

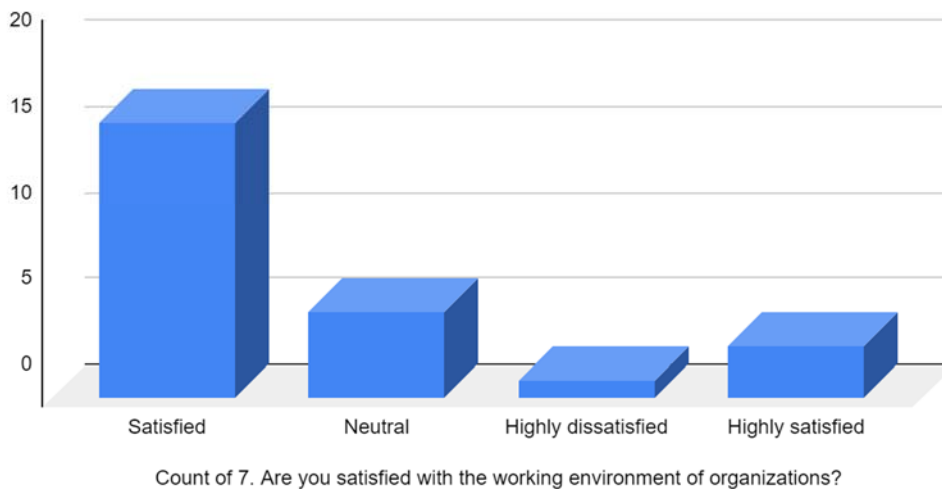
6. Did you receive any recognition for your accomplishment from the organization?

26 responses



Recognition: Among 25 respondents, 53.3% employees are received recognition for their achievements that IDLC Finance gave to them.

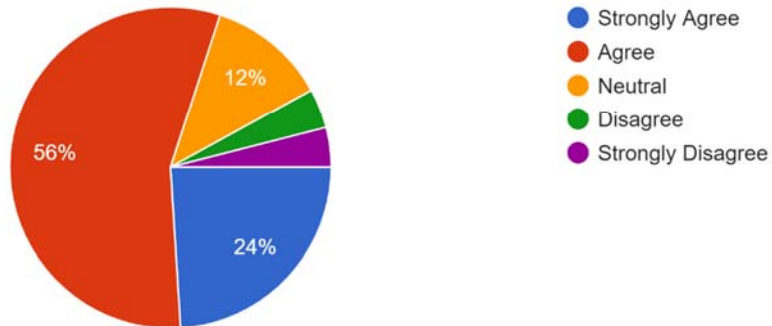
Count of 7. Are you satisfied with the working environment of organizations?



Working Environment: Around 16 respondents are satisfied with IDLC Finance working environment. And few people are highly satisfied too. Overall satisfaction level is good at IDLC finance limited for the employees.

8. Do you agree your boss/supervisor is cooperative enough with you?

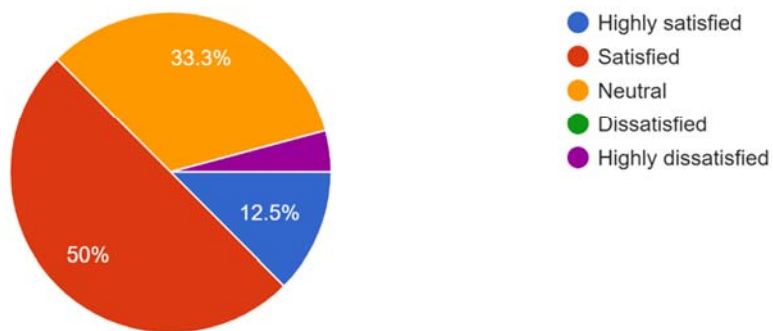
25 responses



Co-operation from boss: Among 25 respondents, 56% employees are agreed that their boss/supervisor is co-operative enough with them. And 24% strongly agreed their boss is good and co-operative. This means their bosses are also good.

9. Are you satisfied with the encouragement provided by your boss in the organization?

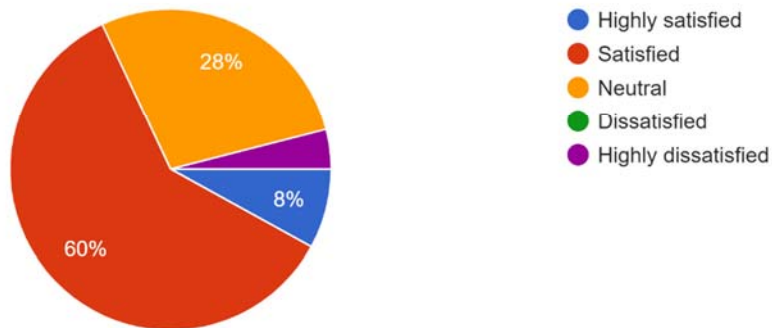
24 responses



Motivation: Here you can see in the graph that, almost 50% employees are satisfied with motivation provided by their boss/supervisor. That means the bosses are good at IDLC Finance Limited and it came out through this survey.

10. Are you satisfied with the overall job conditions?

25 responses



Overall job Satisfaction: Here we got from 25 respondents that, almost 60% employees are satisfied with overall job conditions. They are enjoying their job and their bosses are also good and encourage them to fulfill their goals.

11. What are the thoughts do you want to share about your higher authority?

This was the first open ended question to respondents. From respondents, most of the thoughts were good. Bosses are caring, energetic. Motivated them always. Supervisors help them to identify problems and try to come into a fruitful decision. Employee doesn't feel fear to them. There are some suggestions from respondents to their employees that they can perform, one is bosses should give chance young employees to show their performance in different fields. From the respondent some employees wrote that they didn't get enough chance to perform direct tasks which are associated to organizations goal. Mostly, senior employees perform those goal on behalf of them and by doing this they are losing their potentials to show their performance.

12. What kind of changes do you want to see in higher authorities?

The last survey question was about their suggestions to their bosses. They gave thanks to their bosses to make work environment friendly for them. They also suggested to their bosses that they are enough well co-operative to them and this could lead them to achieve organizations goals. All over most of the answers was positive and good.

3.4 Findings:

IDLC finance Limited's employees are very satisfied with the salary, compensation and other benefits provided by their organizations. Normally other nbfi's are not giving that much compensation like IDLC finance. Employees are getting friendly environment and from this survey this answer came out from them. They can gossip in their free time. This relaxation will help employees to mitigate the constraints among them. Then, their organization's day to day workloads are also not high. Employees are free from pressure. If they can finish their task in allocated time their can take leave or can do relax. This is an extra advantage at IDLC. Their bosses/supervisors motivated them always to achieve their goals. This is one of the biggest reasons of satisfactions among employees. From open ended questions, there are some suggestions came out to their bosses such their month ends pressure should be reduced to enhance the delivery of employees more. This will help them to give more work effort to their organizations. Relationship with bosses are also good which really needs for an organization. Actually, overall job satisfaction level at Gulshan branch were satisfying during the survey. These are the major findings from this survey.

3.5 Recommendations:

From this survey I have found employees are very much satisfied on IDLC Finance ltd. There Reponses are also very positive towards organizations. From my part I have some recommendation which are given below:

- Organization could reduce the month's end pressure. Some employees suggested their month ends pressure affecting on their mental health.
- For some senior employees, junior employees could play vital role in organizations. Maximum credit went to their senior supervisors. It should be solved by the organizations.
- The messenger people who are always taking care the whole office from morning to till the office ends by making tea, coffee and washing dishes are not getting enough compensation and also not getting 15 days annual leave. The organization should think about it to make them better and happy.

- Annual tour and other entertainment facilities should be increased to give them mental relaxed one employee commented during survey.

Actually, the whole report was full of positive words from employees. There is slight recommendation from my part if the organization can bring these changes it will make happier place for employees indeed.

3.6 References:

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3.7 Appendix:

1. What is your gender?

- Male
- Female
- Other

2. How many years you have spent at IDLC finance Ltd. Till now?

- Below 1 year
- 1-5 years

- 5-10 years
- 10-15 years
- 15-20 years
- Above 20 years

3. Are you satisfied with your salary provided by the organization?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

4. Are you satisfied with your daily work activities in organizations?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

5. Are you satisfied with incentives provided by organizations? (Medical Allowance, Bonus, Annual Profits)

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

6. Do you receive any recognition for your accomplishment from the organization?

- Yes
- No

7. Are you satisfied with the working environment of organizations?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

8. Do you agree your boss/supervisor is cooperative enough with you?

- Strongly Agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

9. Are you satisfied with the encouragement provided by your boss in the organization?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

10. Are you satisfied with the overall job conditions?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

11. What are the thoughts do you want to share about your higher authority?

12. What kind of changes do you want to see in higher authorities?