

## **Report On**

# **“Analyzing the Job Satisfaction Among the Employees of Export Import Bank Limited (EXIM BANK)”**

**By**

Sumaiya Anwar

ID: 18204008

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 2024

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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:**

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**Sumaiya Anwar**  
18204008

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

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**Tanzin Khan**  
**Senior Lecturer**  
**BRAC Business School**  
**Brac University**

## Letter of Transmittal

Tanzin Khan  
Senior Lecturer,  
BRAC Business School  
BRAC University  
Kha-224 Merul Badda  
Subject: Report On Internship Submission.

Dear Madam,

It is a great honor to present my internship report on “Analyzing the Job Satisfaction Among the Employees of Export Import Bank Limited (EXIM BANK)” which I have worked on, in the past three months as an intern at Exim Bank Ltd. This report includes a brief summary of the knowledge and experience I have gained during my internship period, from 14 January to April 30, 2024.

This internship has been a valuable experience for me as I had the opportunity to closely observe and work along with a talented and hardworking team. In this report, I have tried to include relevant data, findings, recommendation, strength and weakness. I have put my best effort to meet the standards and follow the directions given by my supervisor. This report effectively shows my knowledge, skills, involvement and learning from this Internship.

Finally, I would like to express my appreciation for your immense help and guidance in writing this report. I hope you will assess considering the limitation of the study and provide me any feedback regarding this report.

Sincerely yours,

---

Sumaiya Anwar  
18204008  
BRAC Business School  
BRAC University

## **Non-Disclosure Agreement**

This Agreement is established and entered into by and between Exim Bank Ltd and the undersigned BRAC University student Sumaiya Anwar. It prevents the unauthorized disclosure of the bank sensitive information. I will be alert before sharing any information and also I know have no right to disclose, leak, or share this information with any individual.

Sumaiya Anwar

ID: 18204008

## **Acknowledgement**

First of all, I would like to thank Almighty Allah for allowing my internship journey easy and giving me the opportunity to learn and improve myself. Furthermore, I would express my gratitude towards my parents for their encouragement and support.

Then, I would like to thank Mrs. Tanzin Khan, Senior lecturer, BRAC Business School, BRAC University. I am forever grateful that I was able to successfully finish this internship report under her supervision. She has been a great support throughout the internship period and has provided utmost guidance on how to prepare the internship report and suggest the changes I should follow to improve the quality of the report even further.

Moreover, I would like to thank my bank supervisor, Sayeedur Rahman Chowdhury, Senior Vice President & Manager for his support, guidance and direction in ensuring my best learning.

Finally, I would like express my appreciation towards everyone who have supported me during my internship and has made possible for me to complete the report on time.

## **Executive Summary**

The report is made based on my internship experience as part of my Bachelor of Business Administration program. This report includes all the insights, understanding, skills and experience I have acquired during the three-month of internship period at Exim Bank Limited. On first part of my report I have covered my entire internship experience, job specification and responsibilities, benefits and recommendation. The second part of the report focuses on an overview of the organization. The overview includes the mission, vision, divisions and functional areas, financial services and products, management strategies, CSR initiatives and the marketing methods of the bank. Furthermore, a SWOT analysis and Porters Five Forces Model analysis has been done analyzing the bank's competitive performance. On the last part of the report, I have covered the methodology, literature review, problem statement, finding and analysis, recommendation. As my report is on employee job satisfaction I made an effort to analyze the level of work satisfaction among the employees of Exim Bank, Kazi Nazrul Islam Avenue Branch. This last part mainly contained research based analysis and findings.

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# **Chapter 1: Overview of Internship**

## **1.1 Student Information**

Name: Sumaiya Anwar

ID: 18204008

Program: Bachelor of Business Administration

Major: HRM

Minor: Marketing

## **1.2 Internship Information**

Time Period: 3 months. 14 January 2024 – April 30th, 2024.

Company Name: Export Import Bank Ltd (EXIM bank)

Department: General Banking

Address: BSEC Bhaban (1<sup>st</sup> floor )102, Kazi Nazrul Islam Avenue, Karwan Bazar, Dhaka-1215, Bangladesh.

### **1.2.1 Internship Company Supervisor's Information**

Name: Sayeedur Rahman Chowdhury

Position: Senior Vice President & Manager

### **1.2.2 Job Description/Responsibilities**

I worked as an intern of Exim Bank Ltd. and was placed in the general banking unit. I worked under the supervision of Sayeedur Rahman Chowdhury, Senior Vice President & Manager of EXIM Bank, Kazi Nazrul Islam Avenue branch. I was given a brief about the work culture and job roles and responsibilities by the supervisor. The employees of the branch were very cordial and helpful who have made the process get easier for me. As an intern, no particular responsibilities were assigned instead I was tasked to observe, learn and assist the day to day duty of employees. During this internship period, the primary responsibilities I had:

1. Input data into Account Opening Forms of Mudaraba Saving Deposit.
2. Input data into Account Opening Form of MTDR, MMSS
3. Put branch seal & endorsement seal after receiving cheque requisition slip.
4. Entry the clients name along with account no & ATM card on register copy
5. Entry the date information on Inward or Outward book.
6. Sequence all the closed form twice a month.
7. Print information of client and put it in the form

### **1.2.3 Benefits to the Student**

This internship experience was of immense value for my self-development. I got acquainted with highly skilled professionals who had years of experience in the banking sector. This allowed me to gain a deeper understanding of how the banking sector works. This provided me a thorough viewpoint of working in a professional setting. Furthermore, real life experience of handling customer, resolving issue, working under pressure, multi-tasking has enhanced my communication, time management, and adaptability skills. These skills are crucial and will be beneficial in my professional life in future. Apart from this, I learned how to work in a team, how to coordinate and cooperate to achieve goals together. Finally, the internship experience has inspired me for considering the banking sector as a potential career choice in the future.

### **1.2.4 Limitations and Issues faced during the Internship Period**

Although, I gain some knowledge and experience from my 3months internship but there are some limitations which I face:

1. The officers were very co-operative but due to busy work environment they didn't able to provide me the chance to do more practical work.
2. I have worked mainly in general banking section but didn't get that much opportunity to work on other department.
3. As Exim bank doesn't pay their intern an honorarium, so this is a little bit demotivating for me.

4. Sometimes I have done mistakes while writing the forms as it was new to me but after few days I did that perfectly.
5. Due to confidentiality of the bank some required information could not be obtained.

### **1.2.5 Recommendations**

1. They should create a well-structured program and clearly defined goals, roles, duties and learning outcomes for interns, to get more fulfilling experience.
2. They should pay their interns in order to appreciate their efforts and to motivate them.
3. Giving interns opportunity to work in different departments which will help them to gain more and better knowledge and also help them to discover their areas of interest.
4. They should offer opportunities for networking and professional development by setting up training, seminars, guest speaker events etc.
5. They should provide P.C to intern in order to get familiar with the systems they are working with.

## **Chapter 2: About the Organization**

### **2.1 Introduction**

Export Import Bank of Bangladesh Limited, commonly known as EXIM Bank, started operating in 1999, and as of now it has made its place as one of the leading private commercial banks in the country. While it started operating as a commercial bank in 1999, it is currently operating as an Islamic Bank, that follows Shariah based guidelines. In addition to being a Shariah based Bank, they also have their own share of ATM, that they operate independently. The operation of the bank is handled by highly educated, eligible, experienced professionals. As of 2024, EXIM Bank is set to merge with Padma Bank, as per the regulations and notice from Bangladesh Bank and be the first bank in Bangladesh to merge with another bank.

### **2.2 Overview of The Company**

As one of the leading Shariah based Islamic banks in Bangladesh, EXIM Bank provides banking services to both Muslims and non-Muslims, offering customers to choose and be flexible with their investments and savings. The headquarter of the bank is located in Gulshan, Dhaka. They have 75 branches and 2SME service center in Bangladesh. The services provided by the bank varies from issuing of Letter of Credit, to transferring money via Demand Draft, creating deposit account, providing loans, Pay Order, On – line, transaction of bill exchange, and many more services. They also have internet banking service, the app called AISER.

Exim Bank has established itself as a reputed bank due to their quality standard of service. The company has been committed towards ensuring its service quality through effective quality management, competent governance and constant effort to improve. Furthermore, the institution focuses on sustainable and responsible business. They have been actively participating in CSR activities to contribute to the society



*Figure 1 LOGO of EXIM BANK*

### **2.2.1 History of EXIM BANK**

Mr. Shahjahan Kabir founded, Export Import Bank of Bangladesh Limited or EXIM Bank, in 1999, as a commercial bank with accordance to the Bangladesh Bank as the founder and chairman of the establishment. The vision late Mr Shahjahan Kabir had was of a commercial bank that would support foreign trade, industrialization, women empowerment, infrastructure development, income generation for the underprivileged and most importantly the creation of jobs. It is currently named and known as Export Import Bank of Bangladesh Ltd, however when it was established, it was named Bengal Export Import Bank Ltd. Led by Mr. Lakiotullah, they transferred to Islamic banking which is Shariah based banking from its traditional banking in July 2004. The bank moved to a centralized IT platform under Mr. Kazi Masihur Rahman's direction with the renowned TEMENOS T24 core banking software operating on two contemporary data centers in addition to alternative delivery options like SMS banking and ATMs. EXIM Bank was able to guarantee complete adherence to asset quality and capital adequacy regulations due to Mr. Md. Fariduddin Ahmed who was appointed as the Managing Director of the bank on August 2011 and applied his extensive banking background to achieve it. Subsequently on July 25 2012 Dr. Mohammed Haider Ali Miah an expert in Islamic banking took over as the first-ever Managing Director from the EXIM staff ushering in a new era. Mr. Fariduddin Ahmed had been gone. Under his visionary direction EXIM Bank not only performed exceptionally well in almost every area of its operations but also acquired the self-reliance to establish itself as one of the leading banks by providing customers with standard and transparent banking services in a compliant manner.

Presently, the CEO and Managing Director of the Export Import Bank of Bangladesh is Mr. Mohammad Feroz Hossain and the Chairman is Nazrul Islam Mazumder. This bank is expanding daily and offers its clients excellent service.

### 2.2.2 Company Mission

- Extracting the full benefit of Islamic banking system for its customers.
- Providing with quality financial services especially in Foreign Trade.
- Maintaining and upgrading a technology-based professional banking environment
- Maintenance of corporate and business ethics and transparency at all levels
- Sound capital Base
- Ensure sustainable growth for the honorable stakeholders
- Fulfillment of corporate social commitments, and
- To add to the national economy.

### 2.2.3 Company Vision

The vision of Exim Bank is "*Together Towards Tomorrow*". The company aims to build togetherness with their clients through product and service differentiation. They are moving towards their goals, and achieving excellence, while following Islamic Shariah. We are trying to reach people with technologically driven modern banking system. The company aspires to use strategic plans and networking in order achieve a stronger competitive edge over their competitors in this environment that is always moving and modifying. Our operation success is dependent on the constant improvement of our personalized quality of services that our consumers are receiving.

### 2.2.4 Corporate Social Responsibility

EXIM Bank uses 2% of annual profit to conduct Corporate Social Responsibilities(CSR) activities . The CSR activities which are executed by this foundation are:

**Healthcare service:** For setting up an EXIM Bank Hospital, one building consisting of five floors over ten thousand square feet space at Mirpur, Dhaka has been taken and doctors were hired who's in charge as resident director of the hospital. After completing the hospital medical staffs and other doctors will also be recruited

**Scholarship program for brilliant poor student:** Stipend packages are available for brilliant students and for students who are financially unstable. 2006 is the year when EXIM Bank Scholarship Programme was launched including 61 meritorious and financially unstable students selected from well-known educational institutions of Dhaka City. By 31 December 2008, almost One Thousand students enrolled from around 150 well-known educational institutions across the country. Mainly, for their academic support they applied in this



programme. However, this is applicable only after meeting the eligibility criteria which includes good academic results, non-involvement in student politics, financial insolvency. Till now 19.3 million Taka have been awarded as scholarship to students under this programme

**Education Promotion Scheme:** EXIM bank provides non-profit investment to poor and meritorious students which help them with their monthly educational cost like academic fees, food, housing. This is provided as monthly installments to the selected ones until they complete their master's degree. Under this programme the students are expected to repay only the principal amount in long-term monthly installments after getting a secured job.

**Helping people affected by natural calamities:** EXIM Bank provides financial assistance during natural disasters like flood, cyclone or to fire victims and also to cold-stricken people. The objective of these CSR activities is to support this people in order to overcome from this temporary disability and contribute to the socio-economic development as soon as possible.

**Donation to educational institutions to setup computer lab:** As day by day Bangladesh is turning into digital Bangladesh so keeping that on mind Exim bank is donating money to build up computer labs which will assist the students to acquire ICT knowledge and it will also help the students to be ready to take the challenges of this digital society

## **2.3 Management Practices**

### **2.3.1 Exim Bank Leadership Style**

The Exim bank use participative leadership style. Here senior management shares the decision-making abilities with employees and value their opinion. This style motivates employee, increase confidence in taking responsibility, boosts creativity, increase employee engagement. The decentralized structure divides the employee responsibility or leadership across different hierarchical levels of the bank.

The top management of the bank consists of one Managing Director, two Additional Managing Directors and three Deputy Managing Directors. They have established a healthy and positive corporate culture throughout the organization. This motivates the employee of the bank to work hard. This bank also invests on professional growth of employee through workshops, online/offline training to enhance their knowledge, skills and attitude.

### **2.3.1.1 Human Resource Planning**

Human Resource Planning is a crucial part of any organization. The EXIM Bank has strong Human Resource Planning team. They aim to transform their employees into human capital. They are always concerned regarding the transformation and development of employee towards another levels of competency, creativity, enrichment of knowledge and skills. The responsibilities of the Exim Bank's human resource department involve recruitment and selection talented employees, training and developing them into skilled performers. The performance of the employees is routinely evaluated to provide effective feedbacks to improve their productivity.

The major objective of EXIM bank is to give exceptional service to its clients. Thus, it emphasizes on recruiting employees who are highly capable and pass a definite standard of qualification. Furthermore, the human resource department chooses the employee carefully based on the knowledge skills required for the specific job, if they find any gaps than they provide training to employees to develop the skill required for that job.

### **2.3.1.2 Recruitment and Selection process**

The hiring procedure of EXIM bank includes recruiting from both inside and outside of the company. That means when a position becomes vacant, the HR department first scan for existing employees who has potential and matches the job qualification. This phenomenon is especially observed for the case of middle to higher level employees. On the other hand, external recruitment is conducted to acquire new talents or there is lack of skilled professional to fill the post.

In the case of external recruitment, the company utilizes different media like company career page, different job portals, newspaper advertisement, social media groups etc. through these media the company receives the CVs of a pool of candidates. The selection process initiates with the initial screening of CVs based on a predetermined set of criteria. Candidates passing the screening sit for a written test from which selective candidates reach the final interview. The final interview is conducted by HRD and Top Management to select the most suitable candidate.

### **2.3.1.3 Compensation and Benefits**

To ensure high performance of the employees, an attractive compensation is crucial. As more the compensation is appealing, more chances of the bank to attract and retain capable talents.

In this case, Exim bank is highly conscious. To ensure employees are motivated and satisfied the bank has developed a competitive incentive and compensation system for the employees. The position, responsibilities, performance, and market standard are the common determinants of the incentive structure. Exim bank's incentive structure includes attractive salary scale, bonuses, travel allowances, paid leaves, provident fund, health insurance etc. Moreover, employees get special loan offers like house loan, car loan, medical reimbursements and other benefits. Apart from this, the compensation structure is routinely evaluated and compared with competitor standards to ensure the compensation is adequate.

#### **2.3.1.4 Training and Development Program**

Training and Development is very important for developing skills and knowledge of employee and also for job satisfaction. Exim bank give much priority to this training and development program. For the development of employees, the bank has established a dedicated training institute named Exim Bank Training and Research Academy. Exim Bank arrange training for their employees including:

1. **Orientation:** A formal way to introduce newly hired employee about their job roles, bank culture, rules and regulations, mission and vision, overview of company and history etc. After doing this training the employee will feel welcomed, confident and well informed.
2. **On-the Job Training:** The training that is given to employees while they are performing their roles by providing them hands on experience and learning opportunities. Through on the job training the employees learn how to perform the job effectively in real life.
3. **Technology Based Training:** The employees get accustomed with the digital tools and platforms that is essential for operating the job efficiently and effectively.
4. **Management Training Program:** Exim Bank Training and Research Academy has introduced a management training program where the employees are provided with training for improving their performance and accelerating their career development.
5. **Specialized Training Workshops:** The academy also arranges workshops on specialized topics for improving for instance on banking law and policy, fund management and liquidity, anti-money laundering etc. for developing their skills. These workshops are conducted both offline and online medium.

### 2.3.1.5 Company Organogram

The company organogram depicts the hierarchy of roles within the organization. It shows a visual representation of reporting roles of employees that expresses the chain of command. The organogram of Exim bank follows a hierarchical structure including entry level employees, middle management to top level of management. The organogram of Exim Bank is presented in the following:



Figure 2- Organogram Of Exim Bank

## 2.4 Marketing Strategy of Exim Bank

Exim Bank implements a robust marketing strategy ensuring a customer focus in all their activities. The organization do market research from time to time, to understand the customers changing need and preferences. Through identifying the need, they position their offerings to their target customer and align all the marketing efforts accordingly. This allows them to effectively attract different customer segments and maintain a strong relationship with them.

### **2.4.1 Target Customer**

Exim Bank targets broadly two segments of customers, the corporate clients and individual customers. However, they further segment the customers based on their demographics and behavioral characteristics for effective targeting. For instance, specialized banking product “Mudaraba Su-Grehini” targeting the housewives,” “Mudaraba Senior Monthly Savings Scheme “targeting the Senior Citizen (Demographic Segmentation), “Mudaraba Denmohor” targeting the married couples (Behavioral Segmentation). On the other hand, corporate clients are segmented on the basis of the product usage, financial needs of the company (Behavioral segmentation).

### **2.4.2 Marketing Mix**

#### **2.4.2.1 Product & Services**

Exim Bank offers a variety of products and services based on the target customers’ needs. The products and services offered by the bank is mentioned below:

#### **1) Retail Banking**

- Deposit
- Investments
- Cards
- Internet Banking
- SMS Banking
- Locker Services

#### **2) Corporate Banking**

- Investments
- Foreign Exchange & Trade Finance
- Correspondent Banking
- Import Finance
- Export Finance

#### **3) SME Banking**

- EXIM Uddyog
- EXIM Abalamban

#### **4) Agri Banking**

- EXIM Kishan

#### **5) Remittance**

- Foreign Remittance
- Exim Exchange Company (UK) Ltd.
- SWIFT
- International Operation

#### **2.4.2.2. Price**

Exim Bank's pricing strategy includes offering competitive interest rates on saving accounts, fixed deposits and loan, providing appealing choices for both individual and corporate customers. The bank ensures transparency in its fee structure, covering account maintenance, transaction fees and loan processing fees. Furthermore, Exim Bank provides special pricing or discounts for preferred customers, bulk transaction and long term relationship, making its services financially attractive and accessible to a wider range of customer.

#### **2.4.2.3 Place**

Exim Bank Ltd distributes its service throughout the Bangladesh. In whole Bangladesh, total 151 branches. The branch locations of Exim Bank Ltd are:

1. Dhaka Division: 64 branches
2. Chittagong Division: 46 branches
3. Rajshahi Division: 11 branches
4. Sylhet Division: 13 branches
5. Khulna Division: 7 branches
6. Barisal Division: 4 branches
7. Rangpur Division: 3 branches
8. Mymensingh Division: 3 branches

#### **2.4.2.4 Promotion**

The promotional activity like advertisement on billboards, TV commercials or news advertisement, all this promotes a bank to the public. The CSR activities, branding and sponsorship all count as promotional activity.

Exim bank publishes ads and announcement in daily newspaper or other publication on regular basis. Through television advertisements or through several newspapers they advertise their opening of a branch as well as other new products or services or special incentives. Many bank use billboards for advertisement but Exim Bank does not use billboards, it does advertise using plastic and digital signboards at several branches. They also produce and distributes wall

calendar, desk calendar, diaries and notebook to its clients and other parties. They also give box of dates to its potential clients during Ramadan. Exim Bank participates in wide range of CSR activities around the country.

## 2.5 Operations Management and Information System Practices

Technology has always been a priority for efficient operation of Exim Bank. In the year 2006, the bank moved to centralized IT platform with the world famous core banking software TEMENOS T24 running on two modern data centers along with alternate delivery services like ATMs and SMS banking. Furthermore, they also have internet banking system called AISER which allow the customer perform explicit under secured and easy environment. Overall, the bank emphasizes to stay updated with technology to ensure a competitive and effective performance in the industry.

## 2.6 Financial Performance

Financial Highlights						
Amount in crore BDT						
Sl.	Particulars	2019	2020	2021	2022	2023
1	Authorized Capital	2000.00	2000.00	2000.00	2000.00	2000.00
2	Paid-up Capital	1412.25	1412.25	1447.56	1447.56	1447.56
3	Statutory Reserve Fund	1070.60	1176.01	1251.95	1374.34	1447.56
4	Deposits	35581.65	39530.83	42170.60	42704.41	44795.10
5	Investment (General)	34328.74	39291.97	42820.49	45254.78	47188.02
6	Investment ( Shares & Securities Exclu. Subsidiaries)	4208.96	3886.85	4132.30	3320.63	4923.72
7	Foreign Exchange Business	<b>37791.07</b>	<b>34442.90</b>	<b>49787.93</b>	<b>53290.68</b>	<b>46189.38</b>
	a) Import Business	20080.15	17782.52	28009.30	25013.78	21954.14
	b) Export Business	17065.26	16129.02	21197.45	27649.82	23531.81
	c) Remittance	645.66	531.36	581.18	627.08	703.43
8	Operating Profit	691.99	631.36	564.36	676.13	736.73
9	Investment as % of total Deposit	* 89.55%	* 91.14%	* 88.02%	* 95.47%	* 95.85%
10	No. of Foreign Correspondent	396	386	389	392	401
11	Number of Employees	2956	2910	3235	3351	3230
12	Number of Branches	130	131	140	147	151
13	Return on Assets after tax	0.61%	0.61%	0.37%	0.66%	0.58%
14	Return on Equity (ROE)	8.48%	9.33%	6.17%	11.41%	10.08%

Fig: Financial Performance

The financial performance table shows an overview of the financial data of Exim Bank from the year 2019 to 2023. A detailed explanation of the table is given below:

1. Authorized capital: From the above-mentioned Table, titled Financial Performance, it can be observed that there is a constant rise of BDT 20,000,000,000 in the Authorized Capital section, which indicates stability.

2. Paid-up-capital: The paid-up-capital also indicates stability and growth on the bank's side as it has kept a non-negative growth since 2019 to present, from 2019 to 2023, since 2019, there has been a growth of almost 35 Crore Bangladeshi Taka.

3. Statutory Reserve Fund: The statutory reserved fund has also seen growth since 2019, of approximately 377 Crore BDT, that too uniformly, it indicates that the bank is not only profitable, but it is also growing steadily at a uniform rate and it can retain profits successfully as well.

4. Deposits: The deposits have increased by 9214 crore BDT, which is one of the most important things for the survival and growth of a bank, and from the reports of the bank, it can be seen that the deposits increased from 35581.65 crore BDT in 2019 to 44795.10 crore BDT in 2023, which means that the customer engagement has also increased.

5. Investment (General): The total amount invested in various general investment methods. In Exim Bank the investment rose from 34328.74 crore in 2019 to 47188.02 crore BDT in 2023. It indicates the banks expanding portfolio and forward thinking investment strategies.

6. Investment (Shares& Securities Excluding Subsidiaries): In 2019 it was 4208.96 crore BDT and after the amount decreased. Investments peaking in 2021 at 4132.30crore BDT ,then decreasing in 2022 to 3320.63croreBDT and lastly rising again to 4923.72 crore BDT in 2023.These fluctuations reflects the market conditions and strategic changes in the bank's investment portfolio.

7. Foreign Exchange Business: Total business volume in foreign exchange including export, import and remittance activities was 37791.07 crore BDT in 2019. It increased to highest level of 53290.68 crore BDT in 2022 and then decreased slightly in 2023 to 46189.38crore BDT. So, Exim bank is very much active in International trade and foreign currency transaction.

a. Import: Increased from 20080.15 crore BDT in 2019 to 25013.78 crore BDT in 2022 , then decreased to 21954.18 crore BDT in 2023. This changes took place possibly due to changing import demands or economic conditions.



b. Export: From 2019 to 2020 the amount decreases but in 2021 and 2022 it increased. In 2019, it was 17065.26 crore BDT then in 2021 rose up to 21197.45 crore BDT. In 2022, it reached to 27649.82 crore BDT then decreased to 23531.81 crore BDT. This reflects the variation in export activities might be due to global economy slowdown or exchange rate fluctuation.

c. Remittance: In Exim bank the total remittance inflows is high. The highlight shows that the amount increase from 645.66 crore BDT in 2019 to 703.43 crore BDT in 2023. This reflects a rise in money transfers from abroad.

8. Operating Profit: The profit that was made from the bank operation was increased from 691.99 crore BDT in 2019 to 736.73 crore BDT in 2023 despite a decline in 2021. Overall we can see profitability but there are some operational challenges or marketing condition affecting specific years.

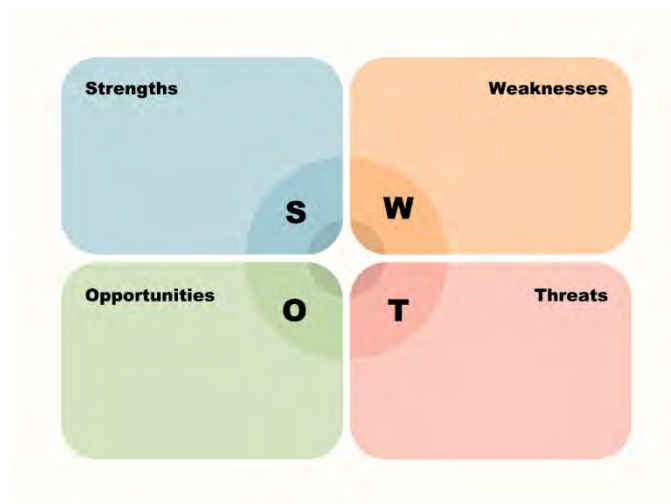
9. Return on Assets after Tax (ROA): Over the past five years, there has been a fluctuation in Return on Assets (ROA) of EXIM bank. From 0.61% in 2019 moving downward to 0.37% in 2021. In 2022 a slight increase to 0.66% after that in 2023 it slightly decrease to 0.58%. The decline in ROA from 2022 to 2023 indicates a reduction in the bank's profitability relative to its assets.

10. Return on Equity (ROE): In 2019, the ROE was 8.48%, in 2020 it increased up to 9.33% and in 2022 it reached to the peak of 11.41% later in 2023 it decline slightly to 10.08%, which is a good thing as ROE comprises of ROA and debt leverage, and the decrease with ROA, indicates that the debt leverage has not increased. . This fluctuation reflects changes in profitability in relation to shareholders equity, which impacted by changes in income and equity.

## **2.7 Industry and Competitive Analysis**

### **2.7.1 SWOT Analysis**

SWOT Analysis is a tool that helps the organization to identifies its internal strengths and weaknesses, and external opportunities and threats. It portrays a view of the company's capabilities and future opportunities and aid in their strategic planning.



*Figure 3 SWOT Analysis*

### **Strength**

- Great reputation among customers due to good banking services. EXIM Bank of Bangladesh Limited has gained a good reputation in the banking sector.
- As exam bank has strong non-interest earning base and follow Islamic Shahriah based banking so people with Islamic mindset tend to open bank account at Exim Bank.
- They have a wide branch network among the 3rd generation banks. A wide branch network ensures that the banks services are easily accessible to customers across different region. It helps Exim Bank to penetrate different markets and reach out a diverse customer base.
- Competency development & performance-management processes are good enough
- They have agreements with many exchange houses that allow people from all over the world to send money.
- The Exim bank have top management level employee and good leadership and also many skilled, creative and committed employee.

### **Weakness**

- Since the bank completely based on Islamic Shahriah it does not offer high interest rate that other banks offer.
- They have online banking services however it is not that much advanced compared to its rivals. Some clients face difficulties while using the online app, sometimes they do

not get notification after transaction so that means they have some sort of technical issues. Their online services are not very much advanced compared to other bank.

- Promotional strategies are not quite enough to gain market share. Their sign board sometimes not visible in few places.

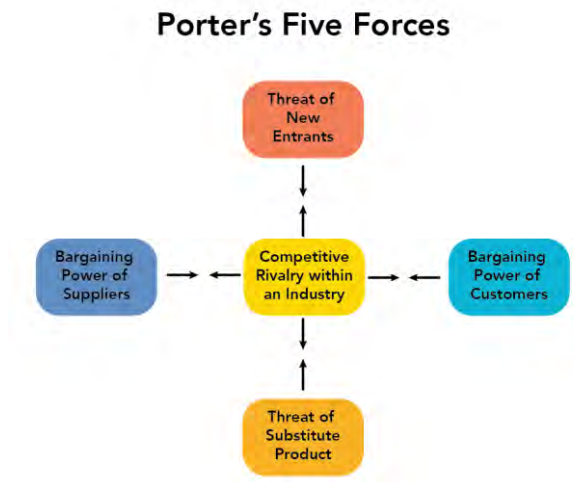
### **Opportunities**

- Offering innovative product and services to attract customers and it will also help to penetrate the wide banking network.
- Enhancing their advertisement and promotional campaigns in order to attract more clients and to penetrate the market.
- Advance technology and software to do the task more smoothly and provide customer better services.

### **Threats**

- Any negative changes in Bangladesh's economy like high global commodity price, high inflation, supply chain disruption and also any political issues occur than it will impact the bank's financial performance, loan quality and overall company operations.
- Security concerns are one of the alarming issue in this digital world. Exim bank needs to take more active measures to ensure their customer data security.
- Excessive competition of banks for a market dominance, so Exim Bank might face challenges to keep the clients.

## 2.7.2 Porter's 5 Forces Model



*Figure 4 Porter's Five Forces Model*

### **Threat of New Entrants**

In the banking sector of Bangladesh, the threat of new entry is comparatively lower. The initial capital which is needed to establish a bank is higher than most of the companies in other industries. Also the formation of new bank will need numerous legal formalities and procedure done by government officers which is a really long and complicated process. Another problem is lack of trust. Due to occurrence / scandals regarding bank, people don't show that much interest in new bank and also they don't trust it. This is the reason why the threat of new entrants is quite low in this sector.

### **Threat of Substitute Product / Services**

The threat of substitutes in banking industry is high. The recent rise of Mobile Financing Services poses a threat to the banking industry. Companies like bKash, Nagad, Rocket etc. are offering similar financial services like banks with the advantage of convenience which can be a risk for Exim Bank. They are growing day by day and providing good quality product and services, so it might be difficult for EXIM bank if they do not take any measures.

### **Bargaining Power of Suppliers**

The bargaining power of supplier is comparatively low with the proliferation in the banking industry. This increases the competition within the banks and lowers the bargaining power. As

customers have more options, the banks compete to provide services at a lower profit to sustain in the market.

### **Bargaining Power of Customers**

Bargaining power of customer of banks is high. The number of competitor is high as 61 scheduled banks operate under the supervision of Bangladesh. This high number of competitors means more alternatives for customers for choosing banking services. Also as the customers of banks are very rate sensitive, there is high possibility of switching. If customers are unsatisfied with the service or products provided by the bank, they might shift to another bank, which will effect bank profitability & market share. Thus bargaining power of customer in bank industry is high.

### **Rivalry among Competitors**

The rivalry among competitor in the banking industry is high. As there are many banks offering similar financial goods and services and have very little room for differentiation. Both national and foreign bank compete in the market making it more competitive. Exim bank market position is challenged by established banks. Exim Bank must constantly innovate and differentiate itself through its product offerings, customer service and technology. They also should enhance their marketing strategy.

## **2.8 Summary and Conclusion**

By doing SWOT analysis we get know the bank strength such as excellent in number of areas like brand reputation, customer service, wide product line, wide branch network etc. the analysis also shows some weakness like over dependency in term deposit and another main thing is lack of enough promotional activities. It also showed development prospects like innovate new product &service, enhance promotional strategy to attract more customers and advance technology or software. It highlights the threat which bank might face due to negative changes in economy, security and excessive competition. On the other hand, the Porters Five Forces show the competitive landscape and the significance of strategic differentiation and customer focused innovation. In conclusion, Exim Bank must keep all of this in mind and resolve its flaws and risks. They should continue doing innovation and advancement, diversification and must focus on the client needs and wants, and work according to it. By doing this they will be able to achieve sustainable growth, customer satisfaction and a better market position in Bangladesh's dynamic financial sector.

## 2.9 Recommendation

1. By focusing more on customer service and customer relationship management, the bank can strengthen their identity and reputation. This includes improving the quality of interaction between bank employees and customer, ensuring the customer queries and create a loyalty programs to build long term relationships with clients.
2. Implement more advance technology and information systems to optimize operation and improve efficiency in service. This includes upgrading IT infrastructure, integrating new software solution, cybersecurity measures and lastly provide training for employees on new technologies.
3. To meet the changing needs of customer and to increase their satisfaction, the bank should innovate and develop new banking products and services. They should conduct market research to discover customer requirements, create customized financial products and regularly update the product portfolio. This will help them to satisfied more customer.
4. Enhance the employee's skills and knowledge by formulating different job related policies and procedures like training and development program, performance evaluation, provide workshops and seminars. This will ensure that the employee is well-equipped to perform their duties effectively.
5. Bank should give emphasis on their advertising and promotional strategy to increase brand image and reputation. The bank can do it by developing different marketing campaigns, utilizing digital marketing tools and participate in community events to enhance brand visibility. All this will help the bank to attract new customer and to reinforce the bank's presence in the market.
6. Bank should hire more skilled employees to serve their customers better. Highly qualified employees can significantly enhance the quality of service and client satisfaction. They can implement a rigorous recruitment process to attract skilled professionals, provide a supportive work environment to retain skilled employees.

By implementing this recommendation, Exim Bank will be able to increase their strength and overcome their weaknesses, also able to take advantages of the opportunity available to it and thus mitigate the threat it might face in this highly competitive banking industry.

## **Chapter 3: Project**

### **3.1 Introduction**

Job satisfaction defines the level of satisfaction an employee feel with their job. It play's an essential role in an organization's performance and productivity . At the same time , when employees feel satisfaction with their jobs, they tend to be very productive,engaged, motivated and faithful to the company. Employees will have a sense of dedication which will drive them to work hard to make a difference and achieve the company's reputation. Which is why it is important for any organization to put their employees priority first. The analysis is focused on the job satisfaction of EXIM Bank employees. The paper provides an overview of the factor influencing job satisfaction of EXIM Bank employee including compensation, salary, work life balance, training and job security. Furthermore, this report also includes recommendations to increase the employee job satisfaction at EXIM Bank.

#### **3.1.1 Problem Statement**

The research mainly focuses on overall employee job satisfaction. The objective of this research paper is to analyze the current state of employee job satisfaction of Exim Bank, identify the factors or elements that affect the job satisfaction and also provide recommendation for improvements. In addition, the study will evaluate the bank training and development methods, compensation and benefits, job security, bank environment, career development opportunities.

Overall after observing the Exim bank employees, I thought of focusing on this topic because my purpose is to ensure Exim bank maintains its positive work environment, enhances employee engagement and promotes overall job satisfaction.

#### **3.1.2 Literature Review**

Employee satisfaction is a critical factor influencing organizational success. The Satisfied employees are more engaged, improving customer service and overall performance (Farrell et al., 1988). According to Thiagaraj and Thangaswamy (2017) job satisfaction is important for employee performance and overall organizational wellbeing.

Understanding the factors contributing to job satisfaction is essential for banks, as their employees are considered internal customers (Mehta and Singh, 2015). In the paper, 'Employee Behavior and Job Satisfaction in an Organization Using Herzberg's Two-Factor Model: A

Theoretical Study' by Amal Joseph, he emphasized on how Herzberg's (1952) two-factor theory categorizes job satisfaction factors into motivators and hygiene factors. Motivators, such as recognition, achievement, growth, and challenging work, are intrinsic to the job and contribute to feelings of satisfaction and accomplishment. Hygiene factors, including salary, benefits, working conditions, and company policies, are extrinsic and necessary to prevent dissatisfaction but do not necessarily lead to satisfaction. Research suggests that specific factors within these categories are particularly important in the banking sector.

Hossain et al. (1995) found that a positive work environment, strong colleague relationships, and opportunities for recognition and promotion are more influential on job satisfaction than factors like participation in decision-making or job security. Furthermore, Othman and Owen (2001) and Yoo and Park (2007) highlight the link between employee satisfaction and service quality. When managers prioritize creating a positive work environment, employees are more likely to be engaged and deliver exceptional customer service. This aligns with the findings of Brown & McIntosh (1998) who identified a strong correlation between salary and job satisfaction. Competitive compensation and benefits serve as motivators, encouraging employees to perform at their best. Ali et al. (2018) emphasize the importance of fair compensation structures based on employee roles and performance to further enhance motivation and job satisfaction. In conclusion, this review highlights the multifaceted nature of job satisfaction in the banking sector. By focusing on both motivational and hygiene factors, particularly those identified as crucial within the industry (work environment, relationships, recognition, and compensation), bank managers can create a work environment that fosters employee satisfaction, ultimately leading to improved customer service and organizational success.

### **3.1.3 Objectives of the study**

**Board Objective :** To analyze job satisfaction of the employees of Exim Bank.

**Specific Objective :**

1. To identify the elements that influence the employee job satisfaction.
2. To find which factors are the most significant in influencing the job satisfaction of employee
3. To determine the level of job satisfaction among the employees in respect to the identified factors.



### **3.1.4 Significance**

Employee job satisfaction play a vital role in an organization's performance and has a significant impact on workplace culture. It influence productivity, retention, customer satisfaction, innovation, foster positive organizational culture. It promotes good communication between employee, strong working connection, great teamwork and better job engagement. Thus it is crucial for an organization to routinely monitor and work toward increasing job satisfaction of the employees. In this report, the job satisfaction level of the employees is discussed.

## **3.2 Methodology**

For the purpose of research, various methods and means such as online form submission was conducted, using quantitative analysis of the research findings.

### **3.2.1 Research Design**

The proposed researched design for this study is quantitative in nature, with the objective of assessing the employees overall job satisfaction and its effect on job performance.

### **3.2.2 Data Collection**

For data collection purposes I used Likert scale to create a 15 questionnaire survey, in order to find and analyze the level of satisfaction of the employees of my organization. I used Google Forms to conduct my research. The survey was then sent to the employees of Exim Bank through an email, that comprised of my plea for their participation in the survey and my guarantee of confidentiality.

### **3.2.3 Sources of Data & Information**

**Primary data :** Online Survey using Google Forms (Likert Scale)

**Secondary data :** Research papers, websites, journals, and publications, I used BRAC University Athena access and Google Scholars.

### **3.2.4 Population and Sample**

**Population:** The population for this study will consists of all employees working at Exim Bank Kazi Nazrul Islam Avenue branch. The employees from different departments and levels.

**Sample:** The sample will be a subset of the population, representing different roles, departments and demographics in order ensure a comprehensive understanding of job satisfaction.

**Number of People who responded:** The research will be executed with a population of 20 participants. As, I have done my internship in branch of Exim Bank, there the population size is small and that's why I will surveying the entire population. So, the sample size is equal to population size.

During a five-day time period, the data will be collected. The data gathered from a 20 participants will be used to draw conclusions in this study. The overall employee satisfaction and the factors influencing it and also its influence on job performance is expected to be gained from the result of the study.

### **3.2.5 Questionnaire Design**

The Questionnaire was developed using 5 point Likert scale, the questions varied from their level of satisfaction towards the management to the work environment and culture in order to measure the satisfaction level of the employees of Exim Bank, the main source of data for this research was from the data that was received through this survey. On 15 May 2024, I created and sent this for the employees of Exim Bank to conduct the research.

**Research question's agenda:** The survey questions were designed using the Likert scale as the basis of measure, the purpose of the survey was to understand and measure the level of satisfaction the employees of Exim Bank have towards the management, the work culture and every possible aspects of work that influence the job satisfaction and performance according to my understanding.

**Interpretation and Analysis:** The data achieved from the survey that I conducted via Google forms, was automatically put in the form of pie charts and the complete data was also presented to me via Google Sheets, I analyzed the data from the sheets and pie charts.

### **3.3 Finding and Analysis**

The analysis was done on the basis of the responses collected from employees of Exim Bank Kazi Nazrul Islam Avenue Branch. All total 15 questions were asked to evaluate the satisfaction level of the employee regarding their job.

Count of 1. How satisfied are you with the amount of support you receive from your manager?

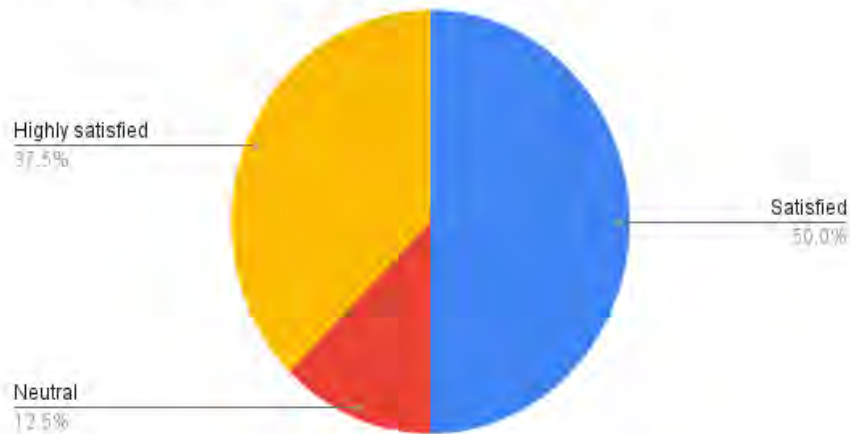


Figure 5: satisfaction level of employees regarding the support received from manager.

The survey shows how satisfied the employee are with the amount of support they receive from their manager. In the survey , 37.5% of responsdants expressed high satisfaction towards the amount of support they receive from their supervisor and 50% are satisfied. Only 12.5% responsdant remained neutral. This percentage highlights that the maximum number of the employees of Exim Bank are satisfied with the support they receive from their manager.

Count of 2. How much satisfied are you with your salary ?

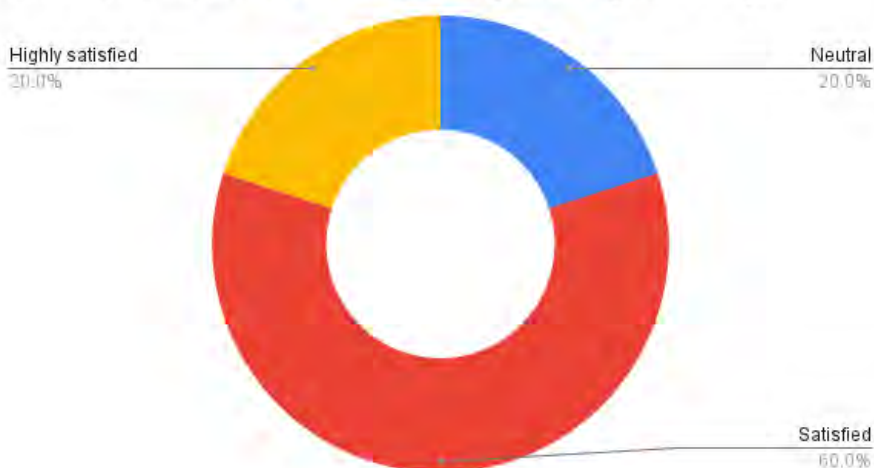


Figure 6 Satisfaction level with the salary compensation

According to the survey , 20% of the employee of exim bank is highly satisfied and 60% is satisfied with their salary. 20% had mixed opinion towards it. As we know salary is very important element for gaining job satisfaction. The graph indicates that Exim Bank provides a satisfactory salary scale to their employee for which almost 60% are satisfied with their salary.

Count of 3 How much satisfied are you with the level of support and resources provided by the bank to maintain a healthy work-

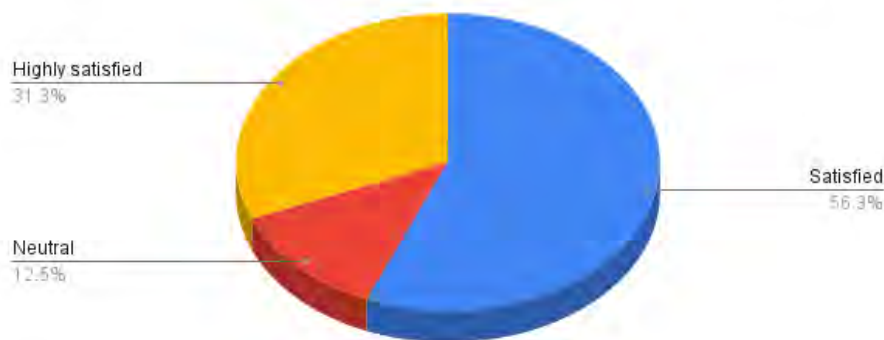
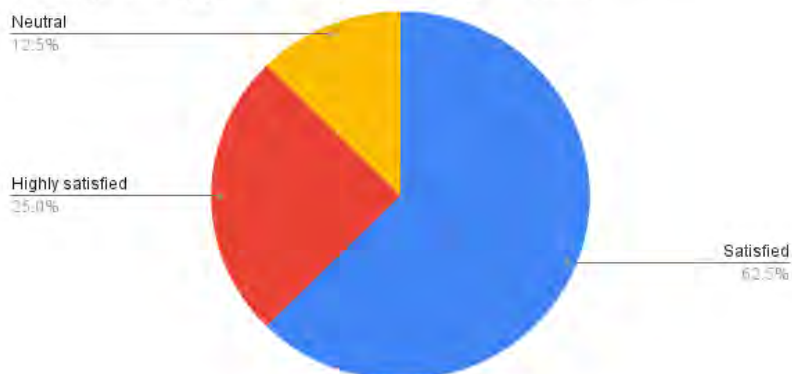


Figure 7 Satisfaction level with the support provided to maintain work life balance

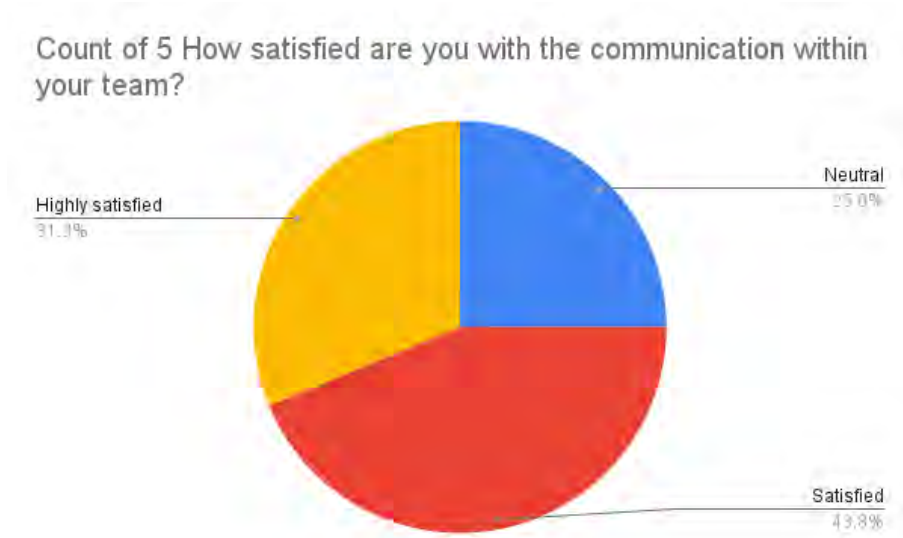
The survey shows that 56.3% of employees are satisfied with the support and resources and 31.3% are highly satisfied. The other 12.5% gave neutral response. This indicates that Exim Bank provide sufficient support to maintain a balance between work and life in order to satisfy their employee.

Count of 4 Are you satisfied with the level of training and development opportunities provided by the bank?



*Figure 8 Satisfaction level with the training and development opportunities*

According to survey, the EXIM bank employee 25% highly satisfied and 62.5% are satisfied. Only 12.5% gave neutral response. This results shows that the majority of the employees of Exim Bank are satisfied with the training opportunity they receive for their development.



*Figure 9 Satisfaction level with the communication within team.*

In the survey, 31.3% of employees are highly satisfied whereas 43.8% are satisfied with the communication within the team. 25% employee remained neutral. The graph shows that the EXIM bank has successfully promoted a healthy work culture that allows effective communication within the team.

Count of 6 Are you satisfied with the level of teamwork and collaboration within your department?

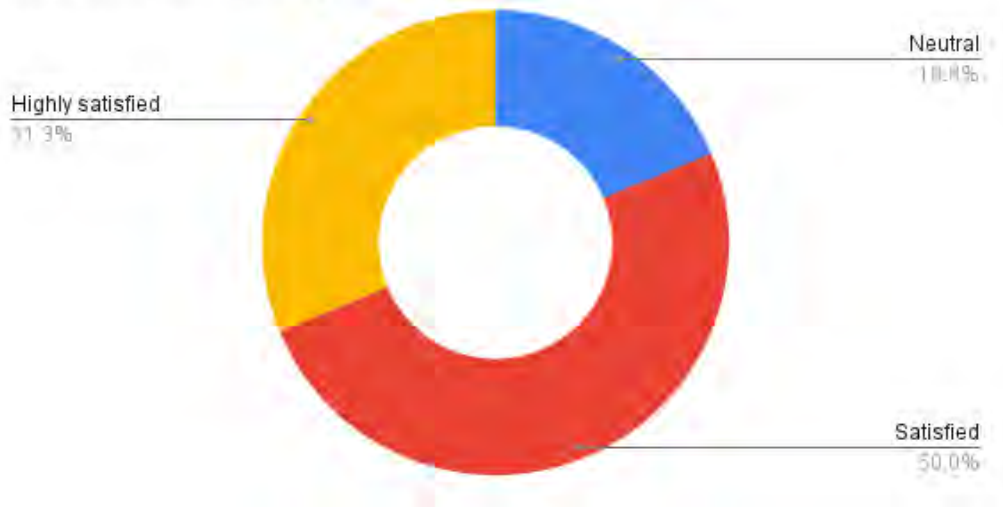


Figure 10 Satisfaction level with the collaboration among the team.

According to the survey, 31.3% of employees were highly satisfied and 50% of employees are satisfied with the level of collaboration among their team while 18.8% are neutral. As more than half of the employees are satisfied it indicates that the bank provides a good environment for employees to collaborate and work as a team.

Count of 7 Are you satisfied with the level of recognition given for achieving targets and goals?

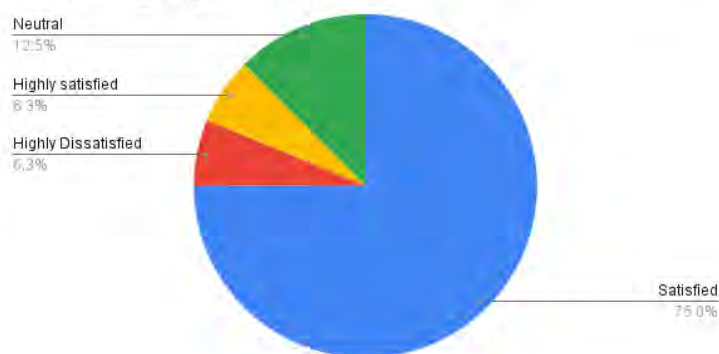


Figure 11 Satisfaction level with the recognition for performance

According to the survey, 75% of employees are highly satisfied with the recognition they receive based on their performance while 6.3% people are satisfied. On the other hand 12.5% gave neutral response and 6.3% employees were highly dissatisfied with the level of recognition. This results shows a majority of 81.3% employees were satisfied with the recognition where as a small portion of 6.3% were highly dissatisfied that indicates, Exim bank

has of theThe survey indicates that Exim Bank should work on it in order to get full satisfaction from employee.

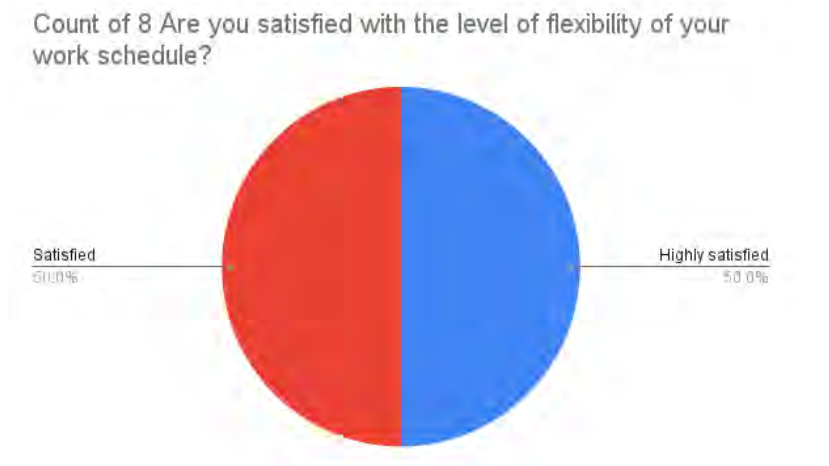


Figure 12 Satisfaction level of flexibility of your work schedule?

The chart shows 50% of the employees are highly satisfied and 50% of the employees were satisfied with the level of flexibility of work schedule. This indicates Exim bank has an excellent work schedule ,as they are very flexible so the employees are very satisfied.

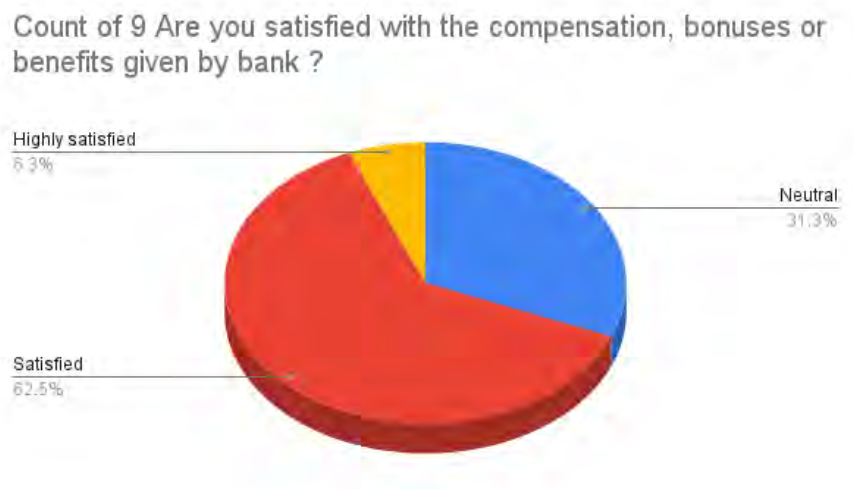
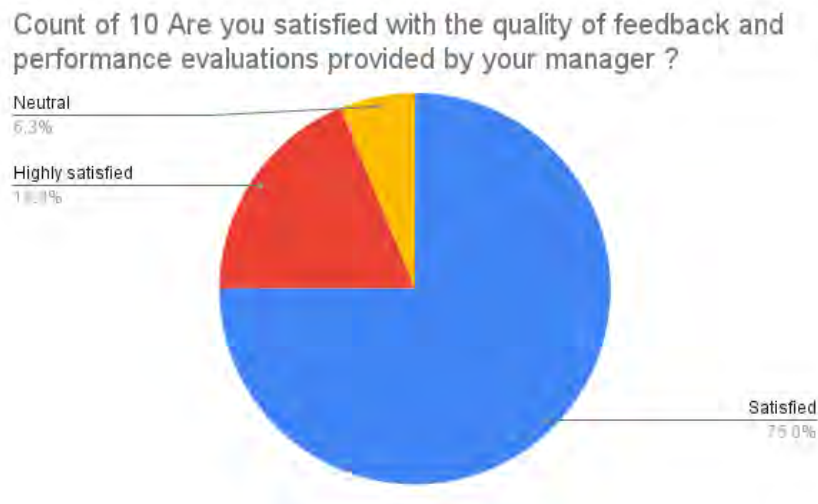


Figure 13 Satisfaction level with the compensation, benefits provided by the bank

The chart shows 6.3% of employees are highly satisfied, 62.5% are satisfied and 31.3% are neutral. This indicates the majority of the employees are satisfied with the compensation and incentives they receive from the bank.

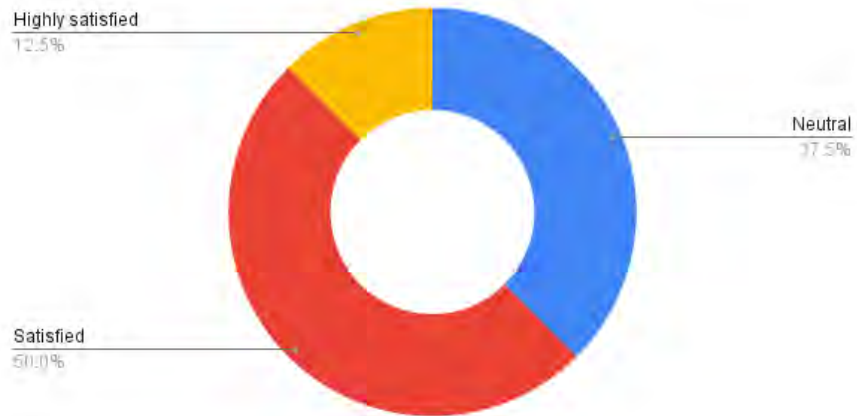


*Figure 14 Satisfaction level with the performance evaluation*

The chart shows that 18.8% of employees are highly satisfied, 75% are satisfied and 6.3% remained neutral. This indicates a fair performance evaluation and quality feedback from manager that may help employee to improve their job performance.



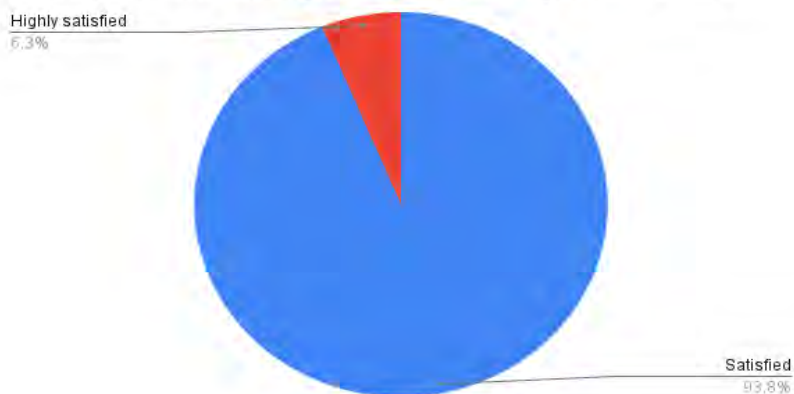
Count of 11 Are you satisfied with job security provided by the bank?



*Figure 15 Satisfaction Level with the job security*

The survey shows 12.5% of the employees are highly satisfied, 50% are satisfied with the job security level provided by the bank. 37.5% of the employees stayed neutral thus has mixed feeling towards job security. So Exim bank should provide job security to employee, to gain the highest job satisfaction of employee.

Count of 12 How would you rate the overall job satisfaction ?



*Figure 16 Satisfaction level with the overall job satisfaction*

The figure shows the overall job satisfaction of employee. Here 6.3% are highly satisfied and 93.8% are satisfied. The percentages implies that nearly all employees are satisfied with their work experience, salary, benefits, working environment, training and development. As Exim bank overall job satisfaction of employees is very high, so their employee performance is better and also the bank will get success.

Count of 13 Are you satisfied with the work environment and culture ?

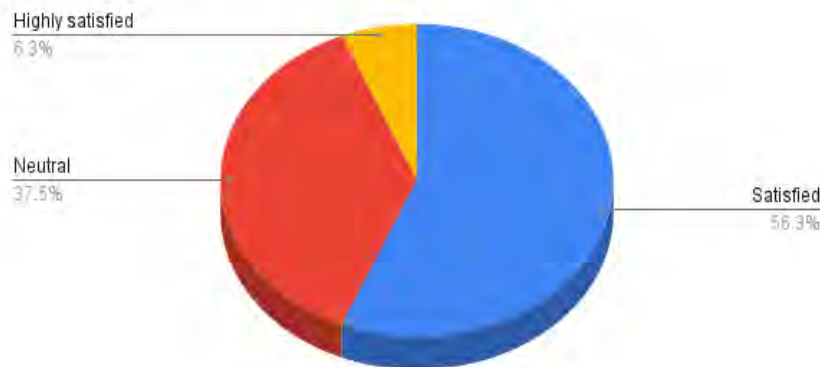


Figure 17 Satisfaction level with the work environment and culture

The figure shows 6.3% of the employees are highly satisfied and 56.3% are satisfied with the work culture and overall environment of the bank. Whereas 37.5% of respondents are neutral which indicates there might be room for improvement to get highest job satisfaction.

Count of 14 How satisfied are you with the career opportunities growth at the bank ?

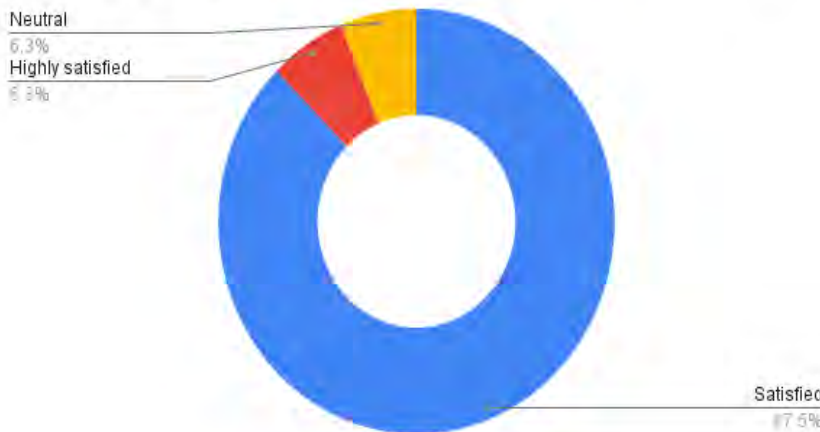


Figure 18 Satisfaction level with the career growth opportunities.

In the survey shows 6.3% of people are highly satisfied, 87.5% are satisfied, and 6.3% have chosen to remain neutral. This indicates majority of the employees are satisfied regarding the opportunities they receive for career growth from the bank.

Count of 15 Are you satisfied with the opportunities for skill development and learning provided by the bank?

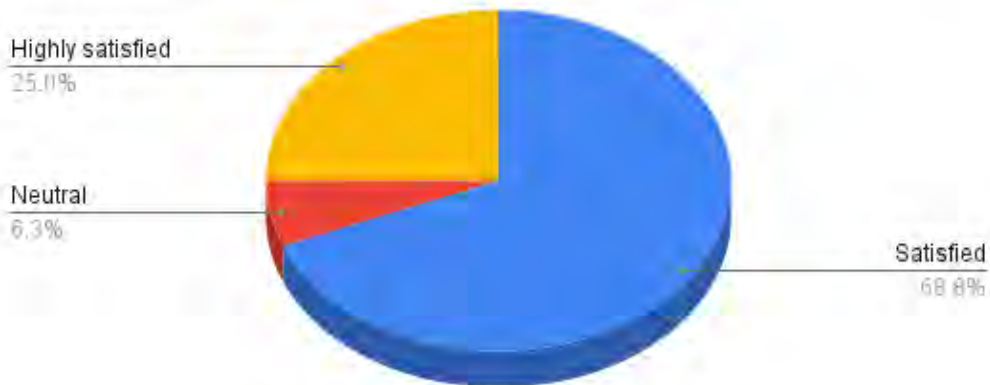


Figure 19 Satisfaction level with the skill development opportunities

The figure shows 25% of employees are highly satisfied and 68.8% are satisfied with the opportunities they receive for developing their skills. 6.3% of employees remained neutral. Thus, the result indicates that the employees are satisfied with the skill improvement opportunities the bank is providing them.

### **3.4 Summary and Conclusion**

The job satisfaction of EXIM bank employee has been measured by different ways including benefit packages, training and development, oppotunities for career growth,recognition after fulfilling target, flexibility in work schedule, communication within team, level of teamwork, culture and workforce environment, support and offererd by bank to maintain a decent worklife-balance.

Through survey we get to know the job satisfaction of Exim Bank employee. Majority of employees are satisfied with the recognition, salary, benfits, training , communication , flexibility, career development,support, work culture. Few of the employees give mixed responses. Dissatisfaction level is very less. Exim Bank able to provide all those things to employee, so for this reason employee are satisfied and happy with their job.

Thus, it can be concluded that although most of the employees has expressed satisfaction with their job at Exim Bank, however there is still room for improvement to increase the job satisfaction level.

### **3.5 Recommendation**

A few recommendation to Exim Bank in order to enhance employee job satisfaction :

1. To motivate the employee and increase their job performance, the manager should offer frequent recognitions and rewards.
2. The bank should provide job security so that employees feel their jobs are safe from unexpected layoffs, termination. By doing this bank will be able to increased productivity, attract top talents, reduced turnover.
3. The good environment is vey important for employee. It will help employee to communicate,collaborate with team easily.
4. The bank may offer more comprehensive benefit package that includes perks like enhanced vacation time, provide food catering system and arrange tours in order to boost up the job satisfaction.

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## Appendix

### Questionnaire

1. How satisfied are you with the amount of support you receive from your manager?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
2. How much satisfied are you with your salary?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
3. How much satisfied are you 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
4. 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
5. How satisfied are you with the communication within your team?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
6. Are you satisfied with the level of teamwork and collaboration within your department?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
7. Are you satisfied with the level of recognition given for achieving targets and goals?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
8. Are you satisfied with the level of flexibility of your work schedule?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
9. Are you satisfied with the compensation, bonuses or benefits given by bank?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
10. Are you satisfied with the quality of feedback and performance evaluations provided by your manager?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied

11. Are you satisfied with job security provided by the bank?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
12. How would you rate the overall job satisfaction?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
13. Are you satisfied with the work environment and culture?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
14. How satisfied are you with the career opportunities growth at the bank?  
a. Highly satisfied b. Satisfied c. Neutral d. Dissatisfied e. Highly Dissatisfied
15. 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