

Internship Report On
Drivers of Employee Creativity of the banking industry in Bangladesh:
A Case study on Shahjalal Islami Bank Limited (SJIBL)

By

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

BRAC Business School
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Declaration

It is at this moment declared that

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

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Letter of Transmittal

Mohammad Rabiul Basher Rubel

Associate Professor

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66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on Drivers of Employee Creativity of the Banking Industry in Bangladesh

Dear Sir,

Being an academic requirement for my bachelor's degree, I have had the honor of highlighting my internship's report, "Drivers of Employee Creativity of the Banking Industry in Bangladesh: A Case Study on SJIBL." I believe it a great privilege to be an aspect of a qualified, creative, and well-mannered community. I am positive the info provided will meet your requirements and demands. I tried all possible attempts to ensure that this report serves as genuine, useful, dependable, and appropriate as possible. I've skimmed through several books, magazines, and online papers, performed several interviews, and prepared a report every year.

I would appreciate it to be of service if you happen to have additional questions or demand additional clarification concerning the contents of this article.

Sincerely yours,

MD SEAM MUNSUR

19104086

BRAC Business School

BRAC University

Non-Disclosure Agreement

This agreement is made and entered into by and between Shahjalal Islami Bank Limited and the undersigned MD SEAM MUNSUR, a student at BRAC University, to avert the unauthorized disclosure of the company's privileged information.

MD SEAM MUNSUR

Student ID: 19104086

BRAC Business School

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Acknowledgment

The fulfillment and outcome of this report needed a great deal of direction and assistance from a lot of individuals, and I consider myself extremely fortunate to have received this throughout the completion of my report. I want to express my gratitude to Almighty Allah for the chance to work with respect and grace at one of the most prestigious banks in the country. I also express my utmost gratitude for the chance to work as an intern at Shahjalal Islami Bank Limited. I am very thankful for the guidance I have received from my supervisor, Mohammad Rabiul Basher Rubel, who is now an Assistant Professor at BRAC Business School.

Executive Summary

On the 10th of May 2001, Shahjalal Islami Bank Limited (SJIBL) started business in compliance with the Bank Corporations Act of 1991 and Islamic Shariah law. By developing more branches that provide an extensive range of products and services in vitally important spots around the entire country, SJIBL has expanded the overall extent of the area it serves during the preceding 23 years of existence. In the simplest sense, Islamic banking provides deal-based business alternatives that produce actual earnings and enhance the gross domestic product of the country in addition to offering without interest financial backing. The customers of Shahjalal Islamic Bank Limited are wide-ranging and involve individuals as well as businesses. It complies with each of the Islamic Shariah Acts which their Shariah Council provides them as well as the Bangladesh Center Bank Act. I also examined an article titled Drivers of Employee Creativity of the Banking Industry in Bangladesh: A Case Study on SJIBL.

I additionally checked into, discussed, and evaluated various advertising and leadership approaches in my research. The yearly reports for every year from 2018 through 2022 provide the details I required for the financial evaluation. Additionally, I discussed how they operate and information systems for management, and I conducted an overview review of Porter's Five Forces and SWOT assessment.

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Chapter 1 Overview of Internship

Student Information

Name: MD SEAM MUNSUR

Program: Bachelor of Business Administration

Major: Human Resource Management and Computer Information Management

Internship Information

1.2.1 Period, Company name, Department

Period: 3 months, 5th September, 2023 – 2nd January, 2024

Company Name: Shahjalal Islami Bank Limited

Address: Union Center (1st floor), 1/5, Mohammadpur Housing Estate, Mirpur Road, Dhaka

1.2.2 Internship Company Supervisor's Name and Position

Name: Shahnaz Parvin

Position: SAVP & Deputy Manager

1.2.3 Job Scope: Job Description/Duties/Responsibilities

During my internship, I had the privilege of working under the supervision of a deputy manager at the investment banking division. I was assigned diverse duties that were carefully designed to offer me practical exposure to the banking sector. Listed below are some of my duties and responsibilities:

- I had to collect and record customer information by obtaining essential documents like their National ID card, TIN certificate, employers' certificate, and driver's license or passport. This information includes the client's name, account number, National Identification Number (NID), Contact information, Taxpayer Identification Number (TIN), Address, and other necessary nominee details.

- Document all the transactions that have been processed through the RTGS system into a designated file, which will have the details of the Sender account number, time, Receiver Account number, date, transaction amount, and client name, other necessary information.
- Maintain all the transaction records within the foreign transaction department.
- Applying seals to a variety of documents.

Internship Outcome

1.1.1 Contribution to the Company

As I lack the same level of experience as the full-time employees of the bank, I gave my full effort to help the bank's employees by being eager and willing to learn. Though the transaction hours at Shahjalal Bank Limited were from 10:00 a.m. to 4:00 p.m., the office hours for the employees were from 10:00 a.m. to 5:00 p.m. around peak transaction times, the employees become extremely busy with customer support inquiries, making financial decisions, and managing transactions. I tried to lighten the load on senior employees by doing routine administrative duties which included data input, applying seals and stamps, and making different files for customers so that the employees at a bank could more focus on the more difficult tasks that they face at the peak transaction hours. Moreover, I helped the investment department and also gave my contribution to the general banking division and foreign transaction department. I have created a collection of contacts and papers that the bank uses to form contact with clients at the investment banking department. The people at the investment division asked me to do these things as it would lighten their workload as they need to handle other more important things which include giving customers strategic guidance and investing in new projects.

1.1.2 Benefits to me during the internship

My internship at Shahjalal Islami Bank gave me invaluable learning opportunities as it helped me to bridge the gap between the conceptual knowledge that I learned in my formal studies and all the practical skills that I developed in my workplace.

- This workplace exposure to the banking industry has provided me with a unique opportunity to gain banking experience. As the hiring manager often prefers candidates who have a background closely aligned with the banking industry, this practical knowledge of the banking industry will undoubtedly be beneficial in my future career pursuits.

- Working in a bank as an intern helped me to understand how the financial world works. I saw all the day-to-day operations of banks. This day-to-day operation made me excited to have a career in the banking industry.
- My internship not only helped me to improve my technical skills but also developed my essential soft skills such as managing and organizing time, tackling issues, and flexibility. I also learned how to organize my work, and my problems, and collaborate with others.
- This internship also gave me a great opportunity to enhance my professionalism. The internship also taught me how to interact with my supervisor and colleagues respectfully and it also taught me to understand the expectations and all the etiquette of the office environment. I also learned the right approach to communicate respectfully and effectively with people in any workplace.
- My time as an intern at the bank helped me with the opportunity to make communications and meet professional people from the banking and finance industry. Throughout the internship at the bank, I had the privilege of gaining critical insight into risk management and understanding how banks assess and mitigate risks. All of this knowledge will undoubtedly be a valuable asset in my future career.
- I also had a profound understanding of the need to maintain solid customer connections inside the banking industry. This internship experience at the bank will enhance my customer service skills and also highlight the importance of client retention and silent satisfaction in the finance industry.
- My internship at the bank played a crucial part in nurturing my adaptability skills. Sometimes I found myself in a situation where I had to switch between tasks take up new challenges and situations and navigate in those unfamiliar situations. These experiences helped me in enhancing my problem-solving abilities and giving me the ability to work under pressure.
- My internship period in the banking industry helped me understand the compliance and regulatory aspects that banks had to follow as per the Bangladesh Bank's guidelines. My experience at the bank has laid a solid foundation for me to make ethical decisions with the industry standard throughout my professional career.
- This internship also gave me exposure to various departments within the banking department. Investment banking, Retail banking, and general banking are a few of the

banking division that plays a part in the banking world. This banking exposure gave me valuable exposure which will assist me in making my career-oriented decision. This will also help me to make a possible for me to choose whatever particular field of banking fits my abilities and which direction is right for me.

1.1.3 Difficulties encountered during the internship

There were some valuable learning experiences with various obstacles that tested my adaptability and problem-solving abilities. My supervisor gave all his effort to ensure that I could have a smooth internship experience.

- A significant challenge that I encountered at the bank was the lack of clear guidance in doing my day-to-day tasks. The employees at the bank were preoccupied with their tasks and sometimes I found myself in a situation where a task was given to me without providing detailed instruction or precise guidance. This lack of clarity hampered doing my given tasks and duties effectively and accomplishing them on time. As a result, I sometimes had to encounter ambiguity and uncertainty and had to find the solution on my own to bridge the information gap.
- The hectic timetable of the bank's employees meant that they couldn't give regular feedback. It became difficult for me to measure my progress, identify the areas for improvement, and where any further development was needed as there was this lack of feedback from the employees. So, I had to look for chances to learn and develop on my own because of a lack of feedback.
- As I was an intern, I had lack of access to the tools and systems that the regular bank employees had. This made my work harder as I could not do my work efficiently and sometimes caused delays in my work.
- The duration of the internship which has a limited number of weeks specified by the university, is making it challenging for us to accomplish the goals, attain the learning outcomes, and develop personal competencies. Three months is not enough to have a profound understanding of all the investment banking operations.
- Communication barriers within the team due to the use of banking-related terminology and acronyms which was new to me. So, I had to ask them for clarification. This also led to misunderstandings and delays in some tasks.

- It was the duty of full-time employees to handle the deals with clients and stakeholders and I was only asked to help the employees. My role as an intern was often limited to only providing assistance and support which restricted my exposure to the client engagement aspect of the banking industry.
- Understanding the bank's corporate culture was a barrier for me and also the unwritten rules and hierarchies are to be proved less straightforward. Understanding the bank's way of doing things takes a lot of time to see how employees behave because these unwritten rules greatly impact employees. Work together and make their choices.

1.1.4 Recommendation to the company about future internship

The following suggestions can be implemented by Shahjalal Islami Bank Limited to improve its internship program:

- An intern's internship can significantly benefit from a structured onboarding process. The banks should consider providing interns with precise and clear instructions to enhance the intern's understanding of their responsibilities so that they can contribute effectively. Bank can give the interns a handout which will be specifically designed as a guide for the internship journey. Mainly the mission and vision of the organization and the specific roles and responsibilities for the intern should be in the handout. On the handout, they should also include a section that will address the frequently asked questions, which will have the common questions of the interns. This will help the interns to feel backed and it will also ease their transition into a working life from a student. This handout will also help save time for the employees as they are the ones who have to answer the questions the intern asks.
- Constructive and regular feedback on interns' work is an essential component for interns in their internship life. Banks should have structured feedback so that interns will have a comprehensive understanding of their work performance and what areas they need improvement. Banks can create student feedback schedules during the internship program and they can also encompass one-on-one meetings between interns and their workplace supervisors. This one-on-one meeting can happen at mid-term and end of internship time. These meetings should also have a performance evaluation process. In these meetings, interns should also ask their queries about the challenges and goals of their internship.

- The internship has a big role in a student's life it is the first step toward their professional life. The bank can also play a part by nurturing the growth and development of the intern by ensuring they have opportunities to expand their skills and expertise. So, they can do this by providing structured development and training programs that will help interns gain valuable insights and knowledge. All of this can be achieved by conducting mentorship programs and workshops which must be conducted by the senior executives of the bank. This senior executive can share their industry-specific insights, knowledge, and their viewpoints on the industry. This session will provide interns about the banking industry and they will also learn real-world insights from these executives which they cannot learn from the textbook. Bank can establish a structured training session which should have various aspects of banking operations, financial services, and retail banking. It should also have an alignment with the intern's roles and responsibilities. By conducting these kinds of sessions for interns, they can have a more thorough knowledge of the bank's operation and the diverse career paths they can choose in the banking sector.
- To create a continuous cycle of improvement in the internship program, it will be helpful for the bank to seek feedback from interns through exit interviews after the completion of the internship. This will be a beneficial opportunity for the interns to share their innovative ideas, insights, and experiences during the internship program. The exit interviews should be cautiously planned to boost interns to provide overall feedback. The interns can also share their favorable experiences and areas where reformation is needed. By collecting and analyzing this feedback banks can identify the areas of concern and they can also develop action plans to implement essential changes. The bank can also include former interns to improve its internship program.

Chapter 2 Organization Part

2.1 Introduction of Banking Industry in Bangladesh

After Independence, Bangladesh's banking sector got a robust beginning, marked by the formation of six nationalized commercial banks, three government-owned specialized banks and there are also nine foreign international commercial banks. The horizon of the banking industry went through a substantial increase during the 1980s, after private commercial banks were introduced, notable growth happened in the banking sector of Bangladesh. At present, there are at least 61 scheduled banks and all of these banks are controlled and maintained by the Bangladesh Bank. This framework of regulation is from the Bank Company Act of 1991 and The Bangladesh Bank Order of 1972 and this framework was given to ensure a standardized and regulated operation of the banking institutions of the country. Right now, within the banking landscape of the country, there are at least 10 Islamic Shariah-based commercial banks. These Islamic banks' principles are mainly rooted in Islamic finance and follow the profit-loss-sharing mode of banking.

2.2 Overview of Shahjalal Islami Bank Limited

Founded on 10 May 2001, SJIBL stands as a privately held corporation with the intention of a vision deeply rooted in following the principles outlined in the teaching of Islam. The bank is now operating as a privately held company and the bank is following the path which is laid by Prophet Muhammad (SM) to achieve prosperity both on earth and life after death. 27 September 1995 was the official inauguration of the bank took place. Since the day of its foundation, SJIBL has not only committed to financial success but also aspires to play a key role in advancing the economic future of the country. SJIBL has become an essential part of the country's social and economic growth by implementing a noteworthy existence with at least 140 branches strategically placed across the country. One of the key successes of the SJIBL journey has been its steady financial achievement, expressed by continuous profitability and the delivery of suitable dividends during its banking operation. This financial consistency has helped the bank to gain a significant market in the country and it has also contributed to the comprehensive economic flexibility of the nation. In a short amount of time, SJIBL has established a name for itself as a forward-thinking and vibrant financial firm, and it has gained considerable recognition in the nation's banking industry. Despite the fierce competition in the banking industry, SJIBL

had a substantial rise in its overall financial performance, which helped to strengthen the bank's reputation.

By offering financial products and services, the Bank assisted in distributing money to all stakeholders. For instance, shareholders acquired dividends, depositors and traders made money, staff received pay and other benefits, and underprivileged people benefited from CSR while the government obtained money from taxes. In addition to this, the Bank engaged in substantial export and import activities as well as other supporting operations. SJIBL is a flexible company today that fosters inventiveness, supports progress, appreciates urgency, and nurtures employees who embrace obstacles and see them as chances for growth.

2.2.1 Vision

The most admirable Shariah banking and investment brand in the country, ensuring long-term benefits for all of our stakeholders via morally and ethically grounded human development

2.2.2 Mission

- Resolute integrity standards of service and customer care.
- Comprehensive and inventive banking.
- Viable value for all collaborators.
- Ongoing professional development, and system advancement to face the challenges and pursue excellence.
- Automation of system and digitization of cutting-edge technology with full-proof security to provide fast and authentic customer service.
- Developing human resources grounded in ethics and morality
- Superior financial services with innovative technology.
- Quick and efficient client service.
- Upholding a strict code of conduct for business ethics.
- A consistent and lucrative return on shareholders' equity.
- Inventive, competitively valued banking.
- Recruit and hold on to highly qualified employees.
- Offering employees with attractive pay plans.

- Raising the funding of SMEs and micro businesses.
- A strong commitment to help grow the economy of the country.

2.2.3 Commitments

- **People:** Our main focus is on making long-lasting relationships with both our clients and the people in the community. We want to go above transactional commitment, determined for a broad understanding of specific needs. This commitment to cherishing everlasting relations extends to interest built on trust, shared beliefs, and a bilateral commitment to improvement.
- **Progress:** Our progress is notable by a cautious and determined approach to how we handle ourselves. We maintain transparency and ethical processes in all our interactions. Through an engagement to perfection and a customer-centric mindset, we navigate our journey to positive and sustainable growth.
- **Prosperity:** Our dedication lies in accomplishing sustainable value for all collaborators involved with us. We are committed to going beyond long-term gains rather than short-term gains. We strive to benefit not only our shareholders but also our employees, customers, and the broader community by integrating sustainability into every aspect of our operations.

2.2.4 Strategy

- Breaking down the difficulty, simpler processes, and introducing an effortless surrounding for the trade of products, services as well as funds allying regions are part of the facilitating commerce linking markets. Negotiable exchange agreements, establishing logical customs proceedings, and creating strong shipment as well as communication networks also are part of it. The intention is to make a world economy for enterprises to operate comfortably and competitively in various kinds of markets.
- The intention is to make business affairs more handy, accessible, and exclusive for clients who have various kinds of backgrounds. This requires making services and procedures that serve all the people. This involves creating services and procedures that assure ease and simplicity of engagement and provide a pleasant and honoring journey for everyone who is involved.

- To quickly solve a complicated business issue, first identify the primary issues. Then solve each one step by step. Never be afraid to ask for suggestions from others and use beneficial resources or ideas to make things while discovering an effective solution.
- To reach a nation of unbanked citizens, approachable and simplified economic services modify its needs which should be developed. By developing accessible mobile banking services and using technology, financial services can serve those who have traditionally had limited exposure to standard banking. This system influences the unbanked citizens by giving them convenient and exclusive economic services as a result of this, financial stability and economic inclusion are increased.

2.2.5 Profile of the Company

PROFILE OF THE BANK

Name of the Company	: Shahjalal Islami Bank Limited
Legal Form	: A public limited company incorporated in Bangladesh on 1 st April 2001 under the companies Act 1994 and listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.
Commencement of Business	: 10 th May 2001
Registered Office	: Shahjalal Islami Bank Tower Plot No.-04, Block-CWN(C), Gulshan Avenue, Dhaka-1212
Telephone No.	: 88-02-222283457 (Hunting)
Fax No.	: 88-02-222297607
Website	: www.sjibld.com
SWIFT	: SJBLBDDH
E-mail	: sjblho@sjibld.com
Chairman	: Mr. Mohammed Younus
Managing Director	: Mr. Moseh Uddin Ahmed
Auditors	: M/s. Hoda Vasi Chowdhury & Co. Chartered Accountants BTMC Bhaban, (6th & 7th Floor) 7-9 Kawran Bazar C./A, Dhaka-1215 Phone: +88 (02) 8189323 - 24
Tax Advisor	: M/s. K.M Hasan & Co., Chartered Accountants 87, New Eskaton Road, Dhaka. Phone: +88-02-9351457, 9351564
Credit Rating Agency	: Emerging Credit Rating Ltd. SHAMS Rangs, 104 Park Road, Level- A1 & A2, Baridhara, Dhaka-1212 Phone :+ 880 2 986 0911, + 880 2 986 0897
No. of Branches	: 140
No. of ATM Booth	: 129
Subsidiary Company	: Shahjalal Islami Bank Securities Limited DSL Building, (3rd floor) 1/C, DIT Avenue, Dainik Bangla, Motijheel, Dhaka-1000.
Off-Shore banking Unit	: 1
No. of Employees	: 2,835
Authorized Capital	: Tk. 15,000 million
Paid up Capital	: Tk. 10,806 million

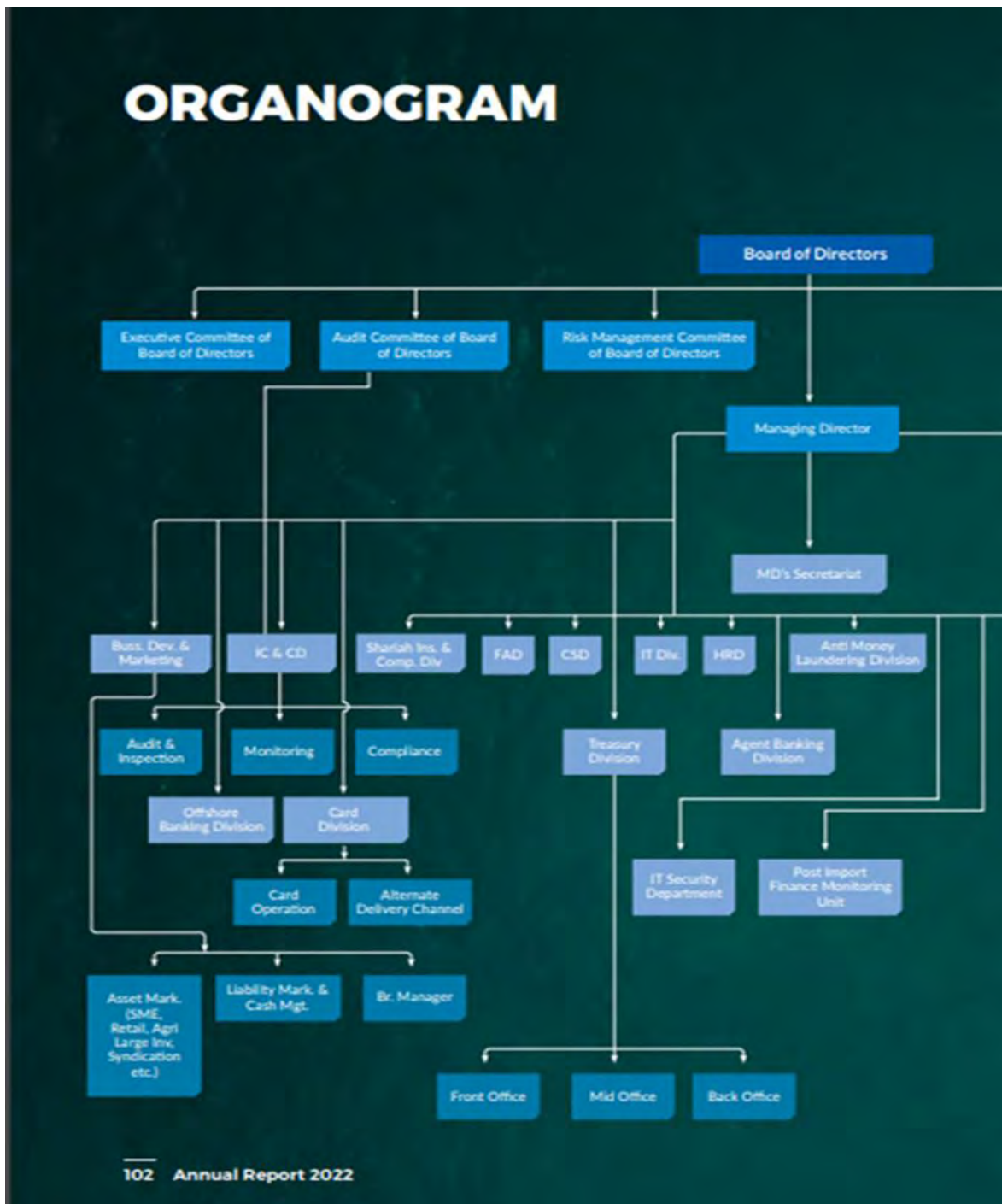
Table 1: Company Profile of SJIBL

2.2.6 Features of SJIBL

According to an Islami bank's point of view, SJIBL is extraordinary. The general rules of Shariah support the offering of several unique banking services. It includes exclusive items to offer, powerful ethical values, and absolute honesty. The special features that identify it from the Islamic banking field are listed here:

- Revenue and loss drive each aspect of SJIBL's activities, with its main objective being the freedom of the country.
- The observance of Shariah is highly monitored and maintained by the executive council of directors of the Shariah Council across all aspects of its expenditure strategies.
- SJIBL grew its extensive offering of services by including online banking. The option involves Bangladeshi software for helping local developers.
- SJIBL frequently plans its yearly annual general meetings or AGMs extraordinarily. It also arranges general meetings if necessary.
- The bank regularly makes payments to its respected shareholders.
- It supports the belief that clients should get dedicated services given through Islamic principles of peace, balance, and unity.
- The bank aims to establish a system of banking that emphasizes well-being intending to satisfy the demands of the disadvantaged and impoverished.
- The Bank agrees with Islamic principles which favor freedom for society and equal distribution of wealth to build a just financial system.
- According to Islamic principles, it emphasizes rural areas and offers jobs for those who suffer from economic disadvantages to contribute to the growth that is sustainable for the country.

2.2.7 Organogram of SJIBL



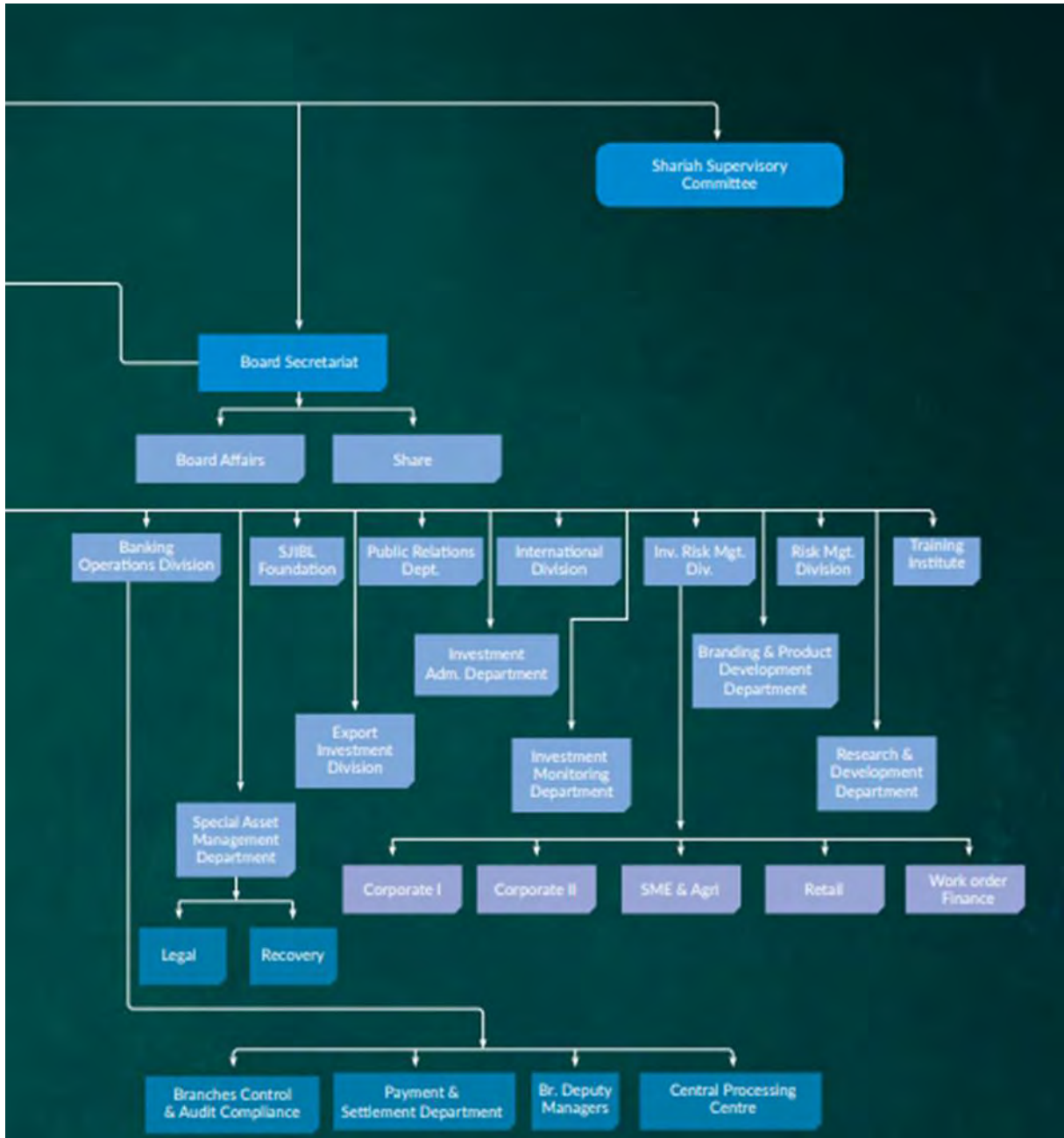


Figure 1: Organogram of SJIBL

2.3 Management Practices

From organizing resources and supporting every issue, SJIBL's operations are important to accomplishing what it seeks as a corporation.

2.3.1 Leadership Approach

The primary management plan employed by Shahjalal Islami Bank Limited is cooperative leadership. Rather than just offering orders and planning for individuals to arrive, leaders from different departments are involved and work together with other employees in reaching goals, choosing options, and fixing issues. For example, the Executive Vice President and the head of the bank's College Gate branch regularly arrange meetings with employees which they all are invited to express their points of view on all of the issues the bank is experiencing at the moment. The Executive Vice President always listens to what employees say and gives suggestions. It provides an attempt to increase everyone's dedication and participation, which leads to greater output and employee fulfillment. The number and variety of points of view and perspectives that come up in the conversation are beneficial to this management. A possible downside of this approach to leadership could be the lengthy process to apply. It needs time to organize an extensive team of people, seek thoughts and opinions, analyze possible instructions, and make the official announcement.

2.3.2 Process of recruiting and selecting personal

The basic phase in recruiting is creating a comprehensive advertisement for the open position, showing the job's significant and insignificant duties, the knowledge, expertise, as well as credentials needed, the level of pay, the joining currently, if it is interim or permanent, as well as any additional requirements. The newspaper industry and the government's website both offer details on the requirements, the evaluation procedure, and testing times as the application handle progresses. Shahjalal Islami Bank Limited does' tests to choose people for different jobs. The choice method for bank investigations is separated into three different phases. The very first two sections are the preliminary test and the written test. The final step is a private interview. At the start of the process, objective testing takes place. Participants need to clear the test ahead of getting to the subsequent phase. The written examination shall be given after the descriptive exam has been successfully performed. An ordinary bank examination syllabus involves general education concerns with a particular bank, number capacity, and deduction. Applicants who pass written and oral exams are notified about an interview. Selected candidates are then employed for the posts for which they've applied.

2.3.3 Compensation Scheme

The staff at Shahjalal Islami Bank Limited get paid for what they do both economically and non-financially. It provides financial benefits in the shape of wages, salary, promotions, and payments paid at scheduled times. The bank additionally gives other perks for staff members that give them a sense of belonging, like hospitalization days, paid leave days, everyday free food, and offers in Anwar Khan Modern Hospital, possibilities for career development and promotion, and acceptance. The bank additionally offers public transport for high-ranking employees.

2.3.4 Initiatives for training and development

The annual training strategy, course timeline, curriculum, and instructional resources are all generated and gathered by the Shahjalal Islami Bank Learning Institute. Along with reviewing educational materials regularly, establishing individualized instruction for staff members, and maintaining the efficient execution of instruction sessions every month. In 2022, the bank began an extensive number of activities to achieve the target of providing outstanding instruction to bank employees. Money officers usually receive one month of direct instruction from higher-up money managers. They understand legal rules and regulations, financial programs, and managing cash. Moreover, the bank organizes instruction for new staff members regularly.

2.3.5 Mechanism for Performance Appraisal

Performance assessments at Shahjalal Islami Bank Limited constitute a yearly process during which staff's efficacy and effectiveness are assessed toward a set of standards. The bank's evaluation method is a 360-degree evaluation that evaluates the work of a worker using feedback from the worker's spin of impact, comprising branch managers, peers, and customers. The worker additionally plays a part in the evaluation by self-assessing. Because the bank's overall banking split works strongly with clients, their feedback is essential. Feedback from clients aids in the elimination of detrimental behaviors, the advancement of good actions, and enhancing the capacity for workers to collaborate better toward their targets.

2.4 Marketing Practices

SJIBL applies several marketing strategies to boost revenue, promote its services, form partnerships with significant companies or partners, attract new clients, foster devoted clients, establish a perception, and develop worldwide. This is an essential tool, especially given the present context of strong rivalry in the banking industry of Bangladesh.

2.4.1 Marketing Strategy

SJIBL's advertising plan is a comprehensive well-organized template for the firm's advertising efforts across various channels and media. The advertising approach involves the bank's whole strategy for drawing prospective clients and transforming them into customers. These tactical steps are contained in SJIBL's marketing plans:

- Examining and measuring market developments for similar goods and services to decide whether the item in question needs to be in a bank; this occurs through research on customers.
- Customizing continuing banking services or establishing additional ones to meet customer requirements and tastes.
- Developing the most effective methods for interacting with potential clients to notify them about the products or offerings that are available and encourage customers to purchase the items or services in question.
- Establishing advertising techniques according to a study of the one's most efficient techniques for combining clients.
- Developing relationships with clients through monitoring promotions and rewards programmers.
- SJIBL's advertising plan eventually aims to accomplish an ongoing competitive edge over additional Islamic banks as well as commercial banking institutions in Bangladesh.

2.4.2 Target audience, positioning strategy and targeting

SJIBL brings together five various kinds of targeted customers through its advertising efforts. Potential customers, previous clients, customers with a high value, medium-value clients, and of little value consumers belong to them. The little-value clients are further divided into two categories. The members of the main group have limited funds and little need for bank services, however, members of the other group spread their financial assets across different organizations. Moreover, medium-value customers can be split into a pair of categories: those who hold most of their money in the bank along with those who, like low-level clients, select to spread out their assets. Highly valuable clients generate revenues for banks as they possess significant savings or ongoing loans. The former customers are those who are no longer do trade with the bank. Clients from other banks as well as those who are yet to create a bank account with SJIBL get referred to as potential clients. Establishing a bank grows both increasingly significant and more

challenging as a significant number of financial institutions offer a similar if not the same, range of goods and services. SJIBL's key advertising campaigns depend on three foundations: superior quality of both goods and services, excellent relationships with consumers, and outstanding efficiency in operation. The bank differentiated itself from comparable Islamic banks through its app, green lending, and social duty initiatives. Clients can use mobile devices to access banking services through a bank's app, a Shariah-compliant portable financial approach.

2.4.3 Marketing Channels

A beneficial promotion channel to reach the intended consumer type requires an innovative and organized marketing plan. SJIBL uses mainly two types of marketing channels. This involves both the indirect and direct channels out there. An advertising channel serves as a tool whenever a bank offers its goods or services directly to clients without the involvement of third-party intermediary services. It is particularly frequent in broad banking when banks control customers on a personal basis. While a bank's foreign exchange, as well as expenditure divide, occasionally communicates with firms immediately. Others such as educators, insurance agencies, transportation, and other participants must be involved as well.

2.4.4 Development of new products and competitive pricing

SJIBL grows new goods and services in seven steps: generating ideas, editing and choosing, testing, assessing, service or goods manufacturing, testing on the market, and earnings. Coming up with both novel ideas for goods and creative ways to enhance already present items represents what developing ideas means. During the selection timing, a service advancement group decides which ideas have a greater likelihood of being successful in the market as a whole. After choosing an idea, it needs to develop an initial or initial draft for its suggested goods. During the goods creation examination phase, authorized workers analyze market data, and after including results in the test, the final good or service can be built. Goods and services often get presented to a more limited audience or audience before they are made accessible to the public at large. Following any modifications that are required based on research into the market, the good or assistance is subsequently released to the bigger market.

2.4.5 Branding Initiative

Companies with an effective advertising plan have an enormous edge in highly competitive markets. SJIBL's marketing campaigns are critical for helping the bank separate from rivals and win clients. Through online banking, it seeks to improve its procedures to render Islamic

banking more accessible to younger people. Recently, 169 ATMs and 182 branches went through a progressive changing process to offer a high standard of client service via an extensive and aimed strategy.

2.4.6 Strategies for Promotion and Advertising

Print media along with internet advertisements are both the most typical kinds of advertising executed by Shahjalal Islami Bank Limited. Print media such as magazines, newspapers, and trade journals can target certain audiences who are often hard to find through other media outlets. SJIBL additionally applies social media advertising to support its marketing as well as promotional efforts. Despite having profiles across multiple social media websites, the bank only utilizes Facebook since Bangladesh has about 45 million Facebook users. Pictures, clips, as well as messages published on the bank's authorized Facebook page along with Facebook advertisements attract someone in particular. To connect with prospective clients uniquely and memorably, the bank shares its services and goods on the Internet.

2.4.7 Key Marketing shortcoming

Although a bank offers superior goods and services, poor advertising drives away clients. Shahjalal Islami Bank Limited has a major marketing disadvantage because it only makes use of Facebook to market its services on the internet. The bank may reach an array of clients and profit from its distinctive features by using various channels. Various banks in the country have begun multiple advertising initiatives to increase their popularity over time. Nevertheless, compared with other banks, Shahjalal Islami Bank Limited spends little value on advertising campaigns. To stay possible in the country's extremely competitive financial sector, the bank needs to enhance its advertising tactics and distinguish its competitors.

2.5 Financial Summary and Accounting Practices

2.5.1 Financial Summary of Five Year

SL	Items	2022	2021	2020	2019	2018
A. Financial Position						
1	Authorized Capital	15,000	15,000	15,000	10,000	10,000
2	Paid up Capital	10,805	10,291	9,801	9,334	8,486
3	Reserve and Surplus	11,065	9,512	8,148	7,173	6,303
4	Total Shareholders' Equity	21,870	19,803	17,949	16,507	14,789
5	Total Deposits	227,982	217,289	218,443	203,273	176,862
6	Total Investment	237,230	216,587	196,513	197,286	186,090
7	Investment in Share and Securities	33,486	36,268	27,610	15,639	12,321
8	Fixed Assets	5,273	5,077	4,741	4,504	3,995
9	Total Assets (excluding off-balance sheet items)	339,819	313,731	293,518	265,993	243,660
10	Total Contingent Liabilities and Commitment	154,272	171,224	120,035	113,090	100,787
11	Profit Earning Assets	285,103	266,235	244,232	219,818	202,397
12	Non-profit Earning Assets	54,716	47,496	49,286	46,175	41,263
B. Operating Result						
1	Investment Income	15,885	13,805	17,034	20,291	17,122
2	Profit Paid on Deposit	8,335	7,382	11,418	13,112	11,295
3	Net Investment Income	7,550	6,424	5,615	7,178	5,827
4	Total Income	22,456	18,282	20,224	23,618	19,948
5	Total Expenditure	14,121	12,279	16,129	17,753	15,372
6	Operating Profit	8,335	6,004	4,095	5,865	4,576
7	Profit before Tax	7,226	4,837	3,643	3,894	3,165
8	Profit after Tax	3,525	2,585	1,908	1,718	1,471
C. Capital Adequacy						
1	Risk Weighted Assets	236,937	224,654	196,155	182,776	173,161
2	Capital Requirement	23,694	22,465	19,615	18,278	17,316
3	Tier I Capital	26,846	24,532	17,949	16,507	12,893
4	Tier II Capital	7,218	9,246	10,360	11,970	12,213
5	Total Equity (Tier I & Tier II)	34,064	33,778	28,308	28,477	25,106
6	Capital Surplus	10,371	11,313	8,693	10,200	7,790
7	Tier I Capital Ratio (%)	11.32	10.92	9.15	9.03	7.45
8	Tier II Capital Ratio (%)	3.05	4.12	5.28	6.55	7.05
9	Total Capital Adequacy Ratio (Basel-III) (%)	14.38	15.04	14.43	15.58	14.50
D. Investment Quality						
1	Volume of Non-performing Investment	11,333	9,569	8,973	9,687	12,723
2	Amount of Provision against classified Investment	3,927	3,075	3,440	3,258	2,445
3	Amount of Provision against unclassified Investment	2,662	2,419	2,224	1,901	1,375
4	Amount of Provision against Off Balance Sheets Exposures	1,356	1,356	935	869	837
5	Classified Investment as % of Total Investment	4.78	4.42	4.57	4.91	6.84
E. Foreign Exchange Business						
1	Import Business	254,756	248,934	148,469	157,060	140,382
2	Export Business	265,942	191,899	133,580	147,052	125,402
3	Inward Foreign Remittance	13,411	11,888	7,755	7,849	6,129

Table 2: Financial Summary

2.5.2 Accounting Practices

The reporting and auditing treatments of Bangladeshi banks are monitored by the bank. As a consequence, SJIBL must comply with both the International Accounting Standards, and IAS, and the International Financial Reporting Standards (IFRS), as well as the regulations set forth by the Bank of Bangladesh. They additionally publish their support using IFRS guidelines. The balance sheet, an income declaration, and an income statement make up them. For handling its financial records, SJIBL uses the dual-entry technique. Each transaction has to be documented twice within this system—once as a credit to the account and another time as a deduction from the total. The bank applies accrual-based accounting, which implies that no matter when the money arrives or is disbursed, expenses and earnings are documented as soon as they're

incurred. The approach known as accrual accounting offers the bank a far more precise assessment of an organization's visible financial health.

2.6 Operations Management

To maximize profits, SJIBL's management of operations had been established to be as effective as feasible. The operations supervisor of the financial institution is liable for making sure that assets like staff, the internet, and components are transformed into leads as quickly as feasible. The bank employs Six Sigma, as its internal leadership technique. It indicates recognizing, calculating, reviewing, improving, and handling. In the "define" stage, experts work alongside staff as well as upper management to determine the goals of a specific company procedure. Shahjalal Islami Bank Limited's primary concern is satisfying clients. Thus, bankers have to define every procedure that includes client interactions and directly affects client satisfaction. Throughout the "measure" stage in the DMAIC, operations leaders gather information from sources of statistics using statistical methods. Throughout the DMAIC "analyze" stage, trained professionals examine the data collected by established standards to find handles that might be enhanced for the smallest amount of cash. In the "improve" phase, they talk with managers of branches and employees of banks before placing corrective steps into effect to improve challenging methods. The setting up of tracking mechanisms for keeping tabs on the results of the efforts to improve signifies the conclusion of the "control" phase with one another. The bank's accounts payable are every year audited by an outside auditor. The auditing process confirms that the financial records are precise and by all useful legal and accounting rules. Regarding foreign exchange actions, SJIBL additionally adheres to the rules and regulations set out by the Bangladesh Bank as well. These laws protect the handling of deals in foreign currencies in finance, including the change of reconciles from foreign to domestic currencies. SJIBL uses the technique known as straight-line depreciation for determining fixed-asset depreciation a straight-line approach gives an asset's cost evenly throughout its usefulness. Thus, over the asset's life, a particular amount of depreciation costs will occur.

2.7 Industry and Competitive Analysis

2.7.1 SWOT Analysis

SJIBL may employ a SWOT analysis to comprehend its position within the banking industry in Bangladesh while creating tactics to capitalize on possibilities, deal with faults, and decrease risks.

Strength

- SJIBL is a noticeable Islamic bank that has a significant market share in the nation of Bangladesh. Clients are inclined to have faith in a bank like SJIBL that appreciates an excellent track record in the neighborhood as this gives them confidence that the company is able and reliable.
- The bank offers a variety of offerings, including personal and institutional banking, foreign exchange, remittance, and investment banking services. Through providing a variety of services, SJIBL can fulfill the various demands of its clients and give significant assistance when it comes to their financial objectives.
- The bank offers a variety of offerings, such as banking on investments, payment, foreign exchange, and private and organizational banking. By supplying a variety of services, SJIBL can satisfy its clients' various requirements and provide substantial assistance when it comes to their financial objectives.
- SJIBL has made investments in an outstanding computer system that enhanced results, decreased mistakes, optimized offerings, and gave it an edge over its rivals, along with boosting its operational effectiveness.
- The bank's reliability is further strengthened by SJIBL's steady financial growth. Good economic performance can draw in shareholders while providing the bank with the capital required to look into possibilities for expansion.

Weakness

- Shariah law has to be obeyed by Islamic banks in every aspect of their operations, such as the investment and foreign exchange divisions. This may prove difficult because of the complexity of the law of Shariah and the lack of experience of certain individuals in Islamic banking.

- Banks have to abide by many rules, which may prove costly and difficult to keep up with. The Bangladesh Bank has implemented shifts to its rules that might force SJIBL to modify the way it operates and boost the amount it spends.
- It could prove harder for SJIBL to draw in and keep consumers when they are in charge of setting up accounts and maintenance. This might render the financial institution less attractive to prospective clients. This might end up in lower earnings and a smaller share of the market for the bank.
- Concerning the absence of online advertising across an array of channels, SJIBL might discover it hard to bring in additional prospective customers and compete with other commercial banks in Bangladesh.
- Poorly performing loans may damage the bank's credibility and decrease the client's trust in its capacity to handle risk and fulfill financing.

Opportunities

- The growing demand for mobile and online banking services offers SJIBL a chance to grab prospective customers while retaining its current customer base.
- By spreading out to fresh marketplaces or areas, SJIBL may boost both its customer base and revenue. Creating a presence in rural the country might assist an institution in boosting its income and diversifying its customer base.
- To satisfy the ever-evolving requirements of the people they serve and go on being among the leaders in the business, SJIBL may create new financial services and products.
- SJIBL may collaborate with various banks or financial organizations to develop beneficial collaborations to grow its clientele and offer novel services and goods.
- SJIBL may focus on ethical and socially to blame banking activities that result in clients who honor these norms.

Threats

- The banking industry in Bangladesh is highly competitive, with both local and foreign banks competing for a share of the market and customers. Bangladeshi banks face strong rivalry in technology from resulting fintech companies and online platforms offering innovative financial services and goods.

- Banks could be affected by geopolitical hazards like violence, conflict, and unstable politics. In the future, these hazards might affect the country's securities markets, the economy, and the banking industry. Economic difficulties might render it more diligently for SJIBL to acquire funds and get availability, which might affect the way they can manage their banking businesses.
- The banking industry is interrelated, so the collapse of a single bank or another bank could have an impact on the banking industry as a whole. Since clients are implementing significant deposits to Islamic banks following the acquisition of a huge fraud on loans by Islami Bank Bangladesh Limited, Islamic banks in Bangladesh are experiencing a shortage of funds. Bangladeshi banks are at risk of fraud, hackers, and cash misconduct, such as laundering funds and funding terrorist activity. Such behaviors could cost the financial institution cash, face fines from leaders, and harm its public image.
- The foreign exchange market is extremely unpredictable, and exchange rates may shift very rapidly. Exchange rates and the activities of SJIBL's foreign exchange department may be impacted by political and economic crises in other countries.

2.7.2 Porters Five Forces

Since it can assist in comprehending the competitive setting of the banking sector and creating gaining strategies for competing, Porter's five-force system is a vital instrument for the banks.

The Threats of New Entrants

Since Bangladesh's highly tightly controlled banking industry, it can be difficult for fresh competitors to enter the sector. The sum of equity needed for a commercial bank in this nation acts as an obstacle to admission. Nevertheless, the Bangladeshi government is taking measures to encourage investors to come into the sector, including permitting foreign financial institutions to open offices here. As a consequence, banks may face higher rivalry.

Bargaining Power of the Customer

Customers possess substantial influence over negotiations in Bangladesh's banking industry. Bangladesh has ten commercial banking institutions which operate under an Islamic Shariah framework. Clients can change financial institutions when they have a problem with the goods

or services offered or the costs enforced. Banks have to concentrate on offering excellent service to clients to distinguish them from their rivals.

Suppliers Bargaining Power

Banks depend mostly on readily available technology and their employees. Suppliers therefore have no major impact on the banking sector.

Threat of Substitution

There are numerous substitutes to bank services on hand, including mobile banking and e-payment platforms like Bkash, Nagad, Rocket, etc. The financial viability of standard banks might decline as an outcome of growing rivals.

Competitive Rivalry

Several banks battle for a share of the market in the extremely competitive banking industry. Fintech and significant technology businesses, which have transformed the banking industry, are also presenting an increasing danger to conventional banks. In such a fiercely competitive setting, banks that can identify themselves among these fields are destined to be successful.

2.8 Summary and Conclusion

Shahjalal Islami Bank Limited is an important Islamic bank in Bangladesh, identified for its creative offerings, excellent client service, and responsible corporate behavior. The bank provides an extensive selection of banking services and goods, including deposit accounts, possibilities for investing, as well as foreign exchange, all of which depend on Islamic risk-taking and earnings-sharing rules. The bank provides advanced financial offerings such as online banking and mobile transactions, with an increased focus on new technologies. SJIBL's offices are outfitted with modern technology, and the staff can provide outstanding customer service to its clients. With an intense focus on earnings and risk administration, SJIBL has shown steady improvement in earnings over the decades. The bank's revenue reflects its powerful client base as well as its dedication to providing modern, better banking services and goods to its customers. SJIBL's supply chain could be improved by broadening its range of financial products and services. For instance, they might launch novel financing or investments to satisfy their client's demands. SJIBL has a greater likelihood of prospering and growing in Bangladesh's affordable banking sector as long as it is dedicated to continually enhancing its operations, services, and offerings.

2.9 Recommendation

- SJIBL can apply the principles of lean manufacturing to hurry up procedures, reduce garbage, and maximize efficiency. This could involve simplifying processes, removing unneeded stages, and motivating staff to advance activities further.
- SJIBL can enhance its digital abilities by acquiring innovative technologies like Chatbots with AI. With the aid of chatbots, SJIBL may respond to the queries of thousands of citizens. Clients are spared from waiting for a client's service worker while Chatbots are employed as a component of the system for communication.
- SJIBL might encourage sustainable development through the adoption of eco-friendly behaviors like reducing paper consumption and changing to renewable energy sources. This might improve the bank's credibility, attract consumers who care for nature, and lower costs.
- SJIBL could enhance its advertising strategies to increase visibility and attract prospective clients. Establishing specific advertising initiatives, utilizing numerous social networking platforms, and enhancing the bank's site's search engine optimization might help all.
- By following laws and regulations, establishing efficient compliance structures, and carrying out routine assessments of risk, SJIBL may emphasize conformity. High-priced penalties, legal costs, and ruined images can all be averted in that way.
- SJIBL may offer financial knowledge to its customers through meetings, seminars, and online methods. In doing so, the bank's connections to its clients may be maintained while additionally promoting financial literacy as well as appropriate spending.
- SJIBL might develop a plan for disaster recovery to guarantee that the financial institution can recuperate from unforeseen circumstances such as liquidity problems, cyber assaults, or system outages. This could enable it to preserve uninterrupted operations, secure client data, and minimize costs.

Chapter 3 Project Part

3.1 Introduction

Creativity and innovation have never been more important than in Bangladesh's banking sector, which is dynamic. One of the key things that sets apart a successful organization from its competitors is the employee's ability to think creatively and contribute a problem-solving solution. Nowadays, banks face the desire to adopt a digital shift in their operation and to make innovative changes to ensure an advantageous business position within an ever-changing marketplace (Rodrigues et al., 2023). Like many other global financial sectors, the banking industry of Bangladesh is experiencing a significant transformation propelled by regulatory changes, technological advancement, and evolving customer expectations. In this modern world employees are not just a part of any machine of an organization but they are the inventors who help shape the future of the organization. As a result of the mounting importance of creativity, organizations are recognizing their employees as assets who can bring significant innovation to an organization (Ahmad et al., 2022). To remain ahead of the curve, adapt to new trends, and deliver superior financial services the banks are trying to understand the drivers that foster the employee's creativity. The factors influencing employee creativity are outlined in this report in four key areas: supervisor support, technical support, training and development, and appreciation. All of these themes play a distinct and essential role in fostering an environment that empowers employees to think creatively and contribute innovative ideas that will drive the banking industry forward. With shifting customer preferences, rapid technological advancement, and regulatory changes becoming more complex employee creativity is becoming more and more crucial as Bangladesh's banking industry goes through this new landscape. The banking industry in Bangladesh might establish itself as a center of innovation, drawing and retaining the finest minds while effectively tackling the challenges of the existing financial landscape by recognizing the complicated nature of these drivers of employee creativity. Upholding creativity in the workplace is crucial and numerous organizations go above and beyond to safeguard their employees to ensure their creativity through creative thinking, avoid time limitations, provide constructive criticism, and assign an appropriate person to the right job (Jaboob, 2023). As we dig deeper into each of the drivers, we will find new perspectives and ideas that can help organizations establish an atmosphere where creativity flourishes, ushering Bangladesh's banking sector towards an era defined by creativity and sustained success.

3.2 Problem Statement

The banking industry faces an enormous challenge as it battles to remain innovative amid technological turmoil, changing regulations, and developing customer demand. The identified problem centers on the lack of an extensive and cohesive plan to fully maximize employee creative capacity within the industry. Even though it includes elements like technological frameworks, supervisory support, training and development programs, and appreciation campaigns, the entire impact is frequently scattered and not utilized fully. The problems suggest uneven supervisor support, disparate technical resource allocation, institutional materials that prioritize knowledge over creativity, and low appreciation campaigns. Employees in the banking sector dedicate an enormous amount of time linking with their clients but the financial sector and the government are placing more pressure on them which means they are being obligated to work more diligently, stay more time at work, and perform activities outside their expertise (Fu et al., 2022). Navigating through technological interruptions, modification to the regulations, and ever-shifting consumer expectations in the financial industry is a difficult task. The failure of an extensive strategy to utilize the artistic potential of employees within the industry raises a serious issue. Despite the inclusion of various factors such as managerial support, technological infrastructure, training efforts, and incentive schemes their effectiveness remains underutilized and fragmented. The leadership of the financial industry is implementing feasible techniques to support future digital implementation, instead of following merely trends (Diener & Špaček, 2021). Solving these issues is essential for harnessing banking leadership combined with inventiveness and fostering ongoing innovation.

3.3 Research Question

There have been many studies which were conducted to examine what are the drivers of employee creativity in the workplace. However, there are very few studies that are conducted in the context of the banking industry. This study is basically on that. The research question is listed below:

- What are the key drivers that are influencing employee creativity in the context of the banking industry in Bangladesh?

3.4 Research Objective

3.4.1 Broad Objective

To identify the influence of different drivers (supervisor support, technological support, training, and development and appreciation) on employee creativity.

3.4.2 Specific objective

- To find out the effect of supervisor support which influences employee creativity
- To find out the effect of technological support which influences employee creativity
- To find out the effect of training and development which influence employee creativity
- To find out the effect of appreciation which influences employee creativity

3.5 Significance

The findings of this report are expected to contribute to the body of knowledge which have less study regarding the drivers of employee creativity in the banking industry. This report was much needed to find out more about the drivers of employee creativity that continue to influence the financial sector in Bangladesh. The drivers of employee creativity include supervisor support, technological support, training and development, and appreciation. The focus of this report is to evaluate every driver in depth and how these drivers affect employee's creativity.

The operational value of workforce study on creativity derives from its ability to deliver practical approaches and initiatives that encourage innovation within organizations. Identifying the primary causes that influence employee creativity enables firms to create specific activities that promote invention and motivate people to generate new concepts and ideas. The operational findings that are gained from the research can help organizations establish training initiatives, conduct leadership development efforts, define corporate culture, and create processes that will promote and recognize collaborative contributions.

On the other hand, this research may also give some potential practical insights for the leadership of organizations. When the leadership understands the key factors that influence the employee to generate creative thinking then they will be able to lead and motivate their employees to take the initiative in their imaginative pursuits and develop a structure that will promote collaborating and idea-generation culture. Organizations can gain an edge over others, achieve growth and expansion, and also respond to the ever-changing market by exploiting the insights from the research.

3.6 Literature Review

3.6.1 Employee Creativity

The key factor that favorably affects the efficiency of service-based industries is the creative work behavior of individuals working within the industry (Tri et al., 2019). A vital component of organizational success in the banking industry is employee creativity which encompasses the capacity of employees to generate unique ideas and solutions. Building an atmosphere of innovation is essential to keeping competitive in a field that features swift shifts as well as complicated regulations. This comprises not just individual brilliance but also cooperation, sincere communication, and an atmosphere that embraces experimentation. Consequently, uniqueness and creative thinking are valuable organizational resources and employees' creativity can also end up in the generation of fresh expertise that may speed up the company's expansion, success, and possibility of survival (Fu et al., 2022). Roles should be delegated to employees at work to increase their creativity and innovative thinking, as it is beneficial for handling inadequate performance, reducing job dissatisfaction, and controlling employees' stress (Kassa, 2021).

3.6.2 Reasons for Employee Creativity

Employee creativity serves as a key component of organizational achievement and recognizes the primary element that stimulates employee creativity. There are some key factors:

Organizational Culture

Creativity is boosted by an atmosphere of acceptance that encourages experimentation and as well as risks. Organizations might encourage an atmosphere of creativity and participation by setting up an arena in which employees can submit their ideas and wager on rewards (Kulsum, 2023).

Leadership Support

Leaders who encourage support and reward innovative ideas can also create an environment where employees become more creative. Leaders need to facilitate honest discourse and active engagement from employees at all levels to create an atmosphere that is favorable to creative thinking (Kulsum, 2023).

Collaboration and Communication

Straightforward channels of communication and cooperation facilitate various points of view to be discussed which is promoted through group contributions.

Recognition and Appreciation

Motivation among employees is increased when inventive ideas get recognized and valued for their inventiveness within the organizational framework.

3.6.3 Factors of Employee Creativity

Employee creativity is affected by various internal and external factors that collectively shape the individual's ability within an organization:

- **Psychological Safety:** If there is a culture of psychological safety, then team members openly talk about their innovative ideas without worrying about any kind of negative consequences.
- **Diverse Perspectives:** If the employees are exposed to exposure to diverse viewpoints, experiences enhance problem-solving techniques and stimulate creative thinking.
- **Resource Availability:** Having access to necessary resources like budget, tools, time, and information makes it easier to do creative thinking.
- **Feedback Mechanisms:** Creative ideas need constructive feedback because if feedback is given only then the flaws be seen and it also increases the potential impact of the idea.
- **Risk Tolerance:** A work culture that tolerates measured risks and learns from mistakes encourages workmates to creativity and experiment.

3.6.4 Research on Employee Creativity in the Context of Bangladesh

As there is not much research on employee creativity in Bangladesh, it is becoming more and more popular as it is drawing attention from researchers and the fast-changing environment of business, more technological use in the organization is making it inevitable to focus on this type of research. All the research in this field mainly includes the social, cultural, economic, and demographic aspects that affect workplace creativity. Research in this segment might focus on how cultures norms and values influence workers' attitudes towards taking chances and bringing up new ideas or how frameworks of organization and ideas about leadership affect the creative process at work. Studies might also find how training and education programs might help these workers to become more creative and contribute to other sectors. Overall, research regarding

this field is essential to understanding how to harness employee creativity to drive innovation and competitiveness in Bangladesh's unique socio-cultural and economic context. Moreover, research in this segment might also explore the impact of government policies, infrastructure, and access to resources effects employee creativity within the workplace. Understanding these factors can provide valuable information for organizations looking to utilize the full potential of their employees in Bangladesh's evolving business environments.

3.6.5 Gap of the research

In Bangladesh, there is still a huge amount of research gap regarding employee creativity despite there is huge need for this research in the business sector. In Bangladesh's banking sector, employee participation is still in its beginning stages and the majority of the workforce and the management are ignorant regarding this issue (Shumi, Rabeya Akther & Begum, Sharmin & Kabi, Jatiya & Nazrul, Kazi 2021). Few studies show a thorough analysis of the particular drivers, obstacles, and outcomes of creativity within the organization in Bangladesh. Furthermore, there are not many long-term studies that keep track of the development and impact of innovative ideas over time. Regardless of the growth and prominence of the banking industry, there has been little research on the individual units of employees' creativity in this sector (Adekanmbi & Ukpere, 2021). Additionally, some of the researchers discuss the cultural influences of creativity but there is a need for deeper exploration into how these unique aspects are shaping creativity in the work culture.

3.7 Research Framework

The report focuses on analyzing drivers of employee creativity in the banking industry of Bangladesh. Four main drivers are taken into account: supervisor support, technological support, training and development, and appreciation. The proposed research framework for the report is shown in Figure 2.

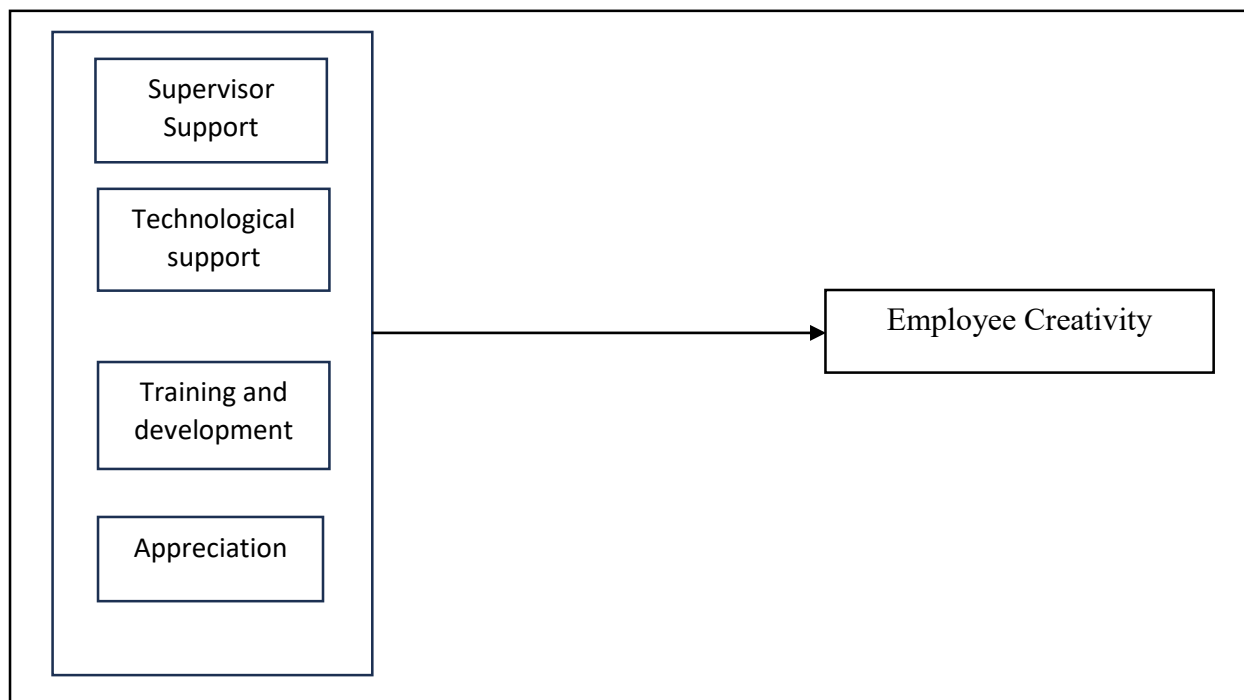


Figure 2: Research Framework

3.8 Hypothesis Development

3.8.1 Relationship between supervisors' support and employee creativity

Positive support from supervisors influences coworkers' creativity by fostering an environment where creative ideas are valued, recognized, and rewarded. When positive supervisors provide direction, resources, and recognition for the innovative efforts of employees, then they feel empowered to share their viewpoints and make a contribution to the advancement of the organization. This eventuality boosts inventiveness and efficiency within the organization. Nonworking performance helps from emotional support but on the other hand work performance advantages from instrumental support (Uddin et al., 2021). Positive supervisory support in work and life issues makes employees feel valued, appreciated, and cared for. A supportive supervisor

who has a good relationship with their subordinates fosters a pleasant place to work. Employees who have faith in their supervisor as well as back them up are more inclined to be motivated and that improves a more favorable work atmosphere (Msuya & Kumar, 2022).

H1: Supervisor support has a positive effect on Employee Creativity.

3.8.2 Relationship between Technological support and employee creativity

Technological support and employee creativity a major factor behind creative innovation within organizations. Employees who have access to advanced technologies, use digital technologies in the workplace and inventive solutions can explore new concepts, try new approaches, and work with their team more effectively. Supervisors and other leadership are capable of solving disputes with proper skill to deal with the team (Rodrigues et al., 2023). Consequently, in this digital era of Bangladesh, the competitiveness of an organization, versatility, and achievement can be improved when there is a beneficial relationship between employees' creativity and technological aid.

H2: Technological support has a positive effect on Employee Creativity.

3.8.3 Relationship between training and development and employee creativity

Organizational growth and innovation depend heavily on the collaboration between employee's creativity and training and development. Training and development provide employees with all the abilities, expertise, and resources they need to come up with creative solutions and how to adapt to an ever-shifting environment. Training programs enable employees to discover creative concepts, explore various approaches, and collaborate with their colleagues effectively if they get the opportunity for development and skill growth. When organizations set guidelines and standards to train employees, the output of employees comes out better (Awad Alomari, 2017). Employees who are well trained and well nurtured face no problem when they are assigned to some duties and responsibilities compared to those people who do not have sufficient training. There is a positive relationship between employees' creativity and training and development which drives organizational success.

H3: Training and development have a positive effect on Employee Creativity.

3.8.4 Relationship between employee appreciation and employee creativity

Employee recognition fosters a positive outlook on employees' creativity. When the employee feel they are recognized for their innovative work then they become motivated to come up with new fresh ideas and approaches. When the supervisor recognizes their subordinate's effort and

accomplishments and provides constructive feedback then that encourages beneficial behavior and consequences (Paulyne, 2023). An effective employee recognition approach might make an enormous difference in an environment of job competition where top management is prepared to switch roles if they observe real value added otherwise (BasuMallick, 2023). Appreciation creates an environment where the employee feels to take risks and try new ideas which eventually create organizational creativity and innovation.

H4: Appreciation has a positive effect on Employee Creativity.

3.9 Methodology

This study covers sample size, techniques and calculations, questionnaire, demographics, study measures, demographics, sample, and units of analysis. A description of the process of gathering and analyzing the data has been included in this section.

3.9.1 Research Design

To do a research project, an effective and efficient approach is crucial. This is a quantitative study. When it is a quantitative study, it is better to use open-ended, closed-ended, and mixed-type survey questionnaires when distributing the survey questionnaire to the target group. All the information on the drivers of employee creativity in the banking sector in Bangladesh is included in the study. All the information gathered in this survey comprises the opinions and comments of the executives of various age groups. In this study, a questionnaire-based survey was used. Most of the people that were used for the survey were mainly the people who were employed by SJIBL.

3.9.2 Population and Sample Size

Population is defined by the total number of individuals or events that are taken into consideration. To do any research target groups must be identified to prevent any kind of error during the sample selection. The term units mainly come from the "unit of analysis" which is being used by the researchers to draw generalizations and conclusions. As an example, consider an entity as a city, individual, country, person, department, and many more. The target audience of the study mainly comprises all white-collar workers in various desk, professional, administrative, or management positions in financial institutions in Bangladesh. In this study decision sampling techniques were incorporated into an uncertain sampling approach. Evaluative sampling was employed as there was an absence of a complete list of participants. When there is no exact list of participants in the survey then evaluative sampling techniques are

the best choice. It is acceptable for any researchers to make a predictable selection if the sample they choose meets a wide range of criteria. For this study sampling strategy was used to collect information from a predetermined group of respondents. The respondents of this study are mainly chosen from the financial institutions of Bangladesh.

3.9.3 Measurement Items

This part describes the analytical tools used in the present study. The first section has been split into four sections with variable-related questions. Section A contains the supervisor's support. Section B addresses the technological support. Section C consists of training and development. Section D includes appreciation.

Variable	Author	Items
Supervisor Support	Rubel and Kee (2015)	4
Technological support	Hansen, Saridakis, & Benson, (2018)	3
Training And Development	Rubel et al. (2020)	5
Appreciation	Hansen, et al. (2018)	3
Employee Creativity	Saridakis, Hansen, & Benson, (2018)	3

Table 2: Measurement items

3.9.4 Data Collection

Several instruments and methods were utilized during this study to test and evaluate the data hypothesis. The Social Science Statistics Package (SPSS) was used for data entry, quantitative data analysis, reliability assessment, and testing of the hypothesis.

3.9.5 Data Analysis

A Google form was sent to the people of Shahjalal Islami Bank Limited first to do the data collection process. People were contacted who volunteered to be a part of the data collection process. Then the questionnaire was made available to them. The questionnaire was split into parts asking regarding technological support, appreciation, supervisors' support training and development, and some questions regarding demographics. Answers to the questionnaire were documented on five points.

3.10 Findings and Analysis

3.10.1 Descriptive Output

The variable in the data set with the highest mean signifies the average or central tendency. A variable's highest mean indicates that, on average, its values are higher than those of the other variables under consideration. This can be crucial for determining which variables in the research have a bigger overall impact or influence. Table 2 shows the standard deviations and means for the study variables. Both the independent and dependent variables were measured using a 5-point Likert scale. The variable appreciation has the highest mean. A high mean simply represents the average value; it does not necessarily suggest whether the variable is of greater significance or important. A large standard deviation indicates that the results for that variable are more heterogeneous. This may help to clarify the level of variability or dispersion in the data and may show that this variable is more fluctuating or has a greater range of values. In Table 2 the independent variable supervisory support has the highest SD. For instance, SD = 1.034 which is the greater of all the other variables' SD.

	N	Minimum	Maximum	Mean	Std. Deviation
ASS	97	1.00	5.00	3.74	1.034
ATS	97	1.00	5.00	3.89	.765
AT&D	95	1.00	5.00	3.76	.709
AAPP	97	2.00	5.00	3.89	.670
ACRE	97	1.00	5.00	3.68	.812

Table 3: Output of the descriptive analysis

3.10.2 Reliability Analysis

The study's results show 0.887, which is noticeably greater than the necessary 0.6 minimum dependability level. Using reliability analysis, we examine the characteristics of the measurement scale and its constituent parts. The reliability analysis technique, which also provides information on the correlations between different scale items, is used to generate several frequently used scale reliability measures. The within-class correlation coefficients can be used to evaluate inter-rater reliability. Ronbach's alpha is a metric of internal consistency. In

other words, it shows how intricately interwoven a collection of parts is. This serves as a benchmark for the scale's dependability.

Cronbach's Alpha	N of Items
.887	18

Table 4: Output of the reliability analysis

3.10.3 Correlation Analysis

A statistical method to figure out how related variables are to each other and evaluate how powerful their linear association is. In other words, correlation analysis is used to measure the quantity of variation in one of the variables as an outcome of alterations in the other. In this study, correlation analysis is utilized to show an association between all the variables.

		ASS	ATS	AT&D	AAPP	ACRE
ASS	Pearson Correlation	1	.543**	.418**	.552**	.485**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	97	96	95	96	97
ATS	Pearson Correlation	.643**	1	.599**	.742**	.516**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	96	96	94	95	96
AT&D	Pearson Correlation	.518**	.499**	1	.480**	.520**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	95	94	95	94	95
AAPP	Pearson Correlation	.352**	.642**	.480**	1	.524**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	96	95	94	96	96
ACRE	Pearson Correlation	.385**	.516**	.520**	.524**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	97	97	97	97	97
**. Correlation is significant at the 0.01 level (2-tailed).						

Table 5: Output of correlation analysis

3.10.4 Regression Analysis

Regression analysis can be used to determine the most significant factors, the variables that can be ignored, and how they interact with one another. Determining the effects of several concurrent inputs on just one of the dependent variables is facilitated through this technique. Multiple regressions tend to be required when a researcher is merely seeking out a single outcome of a variable that is variable because simple regression tend to exaggerate from missing components. Regression analysis is utilized to look into the research results to figure out the corresponding significance of every variable.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.642 ^a	.377	.349	.721

a. Predictors: (Constant), ASS, ATS, AT&D, AAPP

Output of regression analysis

Hypotheses Findings

In the project part, four dimensions such as supervisor support, technological support, training and development, and appreciation were considered the independent variables, whereas, creativity is considered the dependent variable. The current project develops four hypotheses. After analyzing data three dimensions such as technological support, training and development, and appreciation were found significant and positive influence on employee creativity. On the other hand, supervisory support was found insignificant influence on employee creativity.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.037	.498		.073	.942	-.953	1.026
	ASS	.049	.097	.053	.501	.618	-.144	.242
	ATS	.245	.163	.180	1.908	.035	.078	.569
	AT&D	.369	.132	.301	2.764	.006	.107	.631
	AAPP	.297	.146	.224	3.123	.046	.006	.588

a. Dependent Variable: ACRE

Table 6: Output of hypotheses analysis

3.11 Conclusion and Discussion

3.11.1 Theoretical Implications

The research on employee creativity has a broad theoretical implication in organizations' behavior beyond its specific findings. Research on creativity in Bangladesh might enhance current ideas by analyzing whether cultural influences, influence processes of creativity, ultimately enabling the establishment of culturally appropriate. A study on the organization's methods for nurturing creativity and navigation to economic and cultural limitations may help to influence concepts regarding organizational growth and creativity. Employee creativity studies conducted in Bangladesh might help strengthen intercultural management and international innovation through collaboration with other cultures, revising current hypotheses and structure and eventually broadening our comprehension of originality in globalization.

3.11.2 Practical implication

Research on creativity among staff in the banking industry in Bangladesh delivers practical guidance to promote productivity and competitiveness. Cultural factors may improve creativity in banks by facilitating transparency, cooperation, and willingness to take risks, which stimulates idea generation inside their organizational techniques. Banks can use research findings to develop leadership who promotes creativity within their team with a focus on promoting a supportive and imaginative atmosphere at work as well as acknowledging and honoring creative efforts. Research can help banks allocate resources that include time and technology to encourage creative initiatives like establishing innovative labs or providing training for staff members. Banks can promote customer-centric development by giving recognition to employees' creativity which will help them to drive their creativity. Research on employee creativity in Bangladesh provides a concrete recommendation for banks that are seeking to promote creative thinking, achieve long-term growth, and sustain competitiveness in an evolving market.

3.11.3 Future Research Direction

Research on drivers of employee creativity in the banking industry might use several strategies to enhance awareness while offering practical insights:

- This research explores the effects of cultural circumstances on employee creativity in the banking system, providing beneficial information for international financial institutions that operate throughout the world.

- Multilevel analysis contributes a better knowledge about creativity among staff in the banks by analyzing relationships between individuals, groups, and organizational features allowing for centered solutions.
- The research aims to examine the effects of breakthroughs in technology such as artificial intelligence and automation on creativity among workers in the banking sector.
- The research also explores how regulatory changes and competition in the industry affect the creativity of employees in the banking industry also offering an understanding of the influence of this creativity on the process of decision making.
- The research also shows the association between staff happiness, work-life balance, job satisfaction, and creativity in the financial industry and how it improves the performance of organizations.

Research in the future may assist us in clarifying the factors that influence employee creativity in the banking industry, influence methods of innovation, and contribute to the knowledge of creativity within organizations and creativity in leadership.

3.11.4 Limitation

Self-report assessments, which are vulnerable to social desirability and behavioral biases might come with drawbacks. Employees may distort information to bypass workplace restrictions and disparage different departments. The research was limited in magnitude emphasizing a branch of Shahjalal Islami Bank Ltd. As a result, a definitive decision on the bank is unable to be made.

- Finding data for the research was difficult due to organizational confidentiality and policy.
- Limitation of time
- There was a lack of expertise
- Relevant data was missing
- There was a shortage of young, proactive, and skilled staff
- The unwillingness of participants for the research
- Obsolete and outdated data was also an issue for the research
- Shortage of information complicated the study

3.11.5 Conclusions and recommendation

To conclude, the study on the factors of employee creativity in a country's financial sector has offered beneficial details about the components that affect creativity and innovation in this industry. This research underlines the necessity of establishing an atmosphere that encourages and nurtures employees' creativity by analyzing motivational factors, corporate culture, encouragement from leadership, cooperation, accessibility to resources, and as well as critical variables. Understanding these issues can help the financial sector position itself to encourage innovation react to shifting circumstances and stay competitive in a constantly evolving financial market.

Based on the research findings the financial sector should create an environment that appreciates and endorses creativity, utilizes inspirational leadership to inspire their employees as well as promote collaboration between teams. Employees can feel empowered to tap into their creativity by offering them instruments, support, and training as well as engaging in technological advances and infrastructure. Moreover, utilizing measurement to evaluate the effectiveness of creativity efforts and evaluating their effects on corporate efficiency would promote ongoing growth and continued innovation in the banking industry.

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Appendix

Questionnaire

Part 1: Section A-Supervisors Support

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

	Supervisors Support					
1	My supervisor is supportive of me	1	2	3	4	5
2	I get full cooperation from my supervisor	1	2	3	4	5
3	My supervisor is kind and helpful to all	1	2	3	4	5
4	My supervisor always listed about me.	1	2	3	4	5

Part 1: Section B- Technological Support

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

	Technological support					
1	Technological support is available in my organization	1	2	3	4	5
2	My organization is always concerned about the use latest technology.	1	2	3	4	5
3	My organization always provides technology-oriented support to me.	1	2	3	4	5

Part 1: Section C- Training and Development

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

	Training and Development					

1	In my organization, all categories of employees have the opportunity to receive training.	1	2	3	4	5
2	My organization provides various kinds of training and development programs for every individual employee.	1	2	3	4	5
3	Each employee receives sufficient training in my organization.	1	2	3	4	5
4	My organization uses adequate time and resources to train every typical member.	1	2	3	4	5
5	In my organization, several employees compulsorily receive training and development facilities.	1	2	3	4	5

Part 1: Section D- Appreciation

Strongly Disagree Disagree Neutral Agree Strongly Agree

1 2 3 4 5

	Appreciation					
1	My organization appreciates my effort	1	2	3	4	5
2	Mo organization has a proper appreciation	1	2	3	4	5

3	In my organization, all employee is appreciated for their good contribution	1	2	3	4	5
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Part 1: Section D- Creativity

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

	Employee Creativity					
1	In my organization, employees are more creative	1	2	3	4	5
2	Always employees think about their creative performance in the organization	1	2	3	4	5
3	Always I think about the creative contribution to the organization	1	2	3	4	5

Part II

Background (demographic) information of the participants

[Please check the appropriate box]

1	Gender	1	Male	2	female	3	Others
2	Age	1	16-25 years	2	26-35 years	3	36-45 years
		4	46-55 years	5	56 years and above		
3	Religion	1	Muslim	2	Hindu	3	Christan
		4	Buddhist	5	Others		
4	Marital Status	1	Single	2	Married	3.	Divorced
		4	Widowed				
5	Education	1	Below Secondary	2	Secondary (SSC)	3	HSC/Certificate /College diploma
		4	Bachelor degree	5	Master degree	6	PhD
		7	Others				
6	Monthly Income	1	Below 15,000	2	15000-25000		
		3	25000-35000	4	35000 and above		
7	Total Experience	1	1-5 years	2	5-10 years		
		3	10-15 Years	4	More then 15		

8	Total Experience in Current Organization	1	1-5 years	2	5-10 years
		3	10-15 years	4	More than 15 years