

**The effect of work from home on employee productivity: A Case
Study of Mutual Trust Bank Limited**

By

Redwana Antu

Student Id: 17304138

**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

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Declaration

It is hereby declared that

1. The internship report submitted is my 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 have acknowledged all main sources of help.

Student's Full Name and Signature:

Redwana Antu
ID: 17304138

Supervisor's Full Name & Signature:

Md Shamim Ahmed
Lecturer, BRAC University

Letter of Transmittal

Md. Shamim Ahmed

Lecturer

BRAC Business School

BRAC University

66 Mohakhali Dhaka-1212

Subject: Submission of internship report on the effect of work from home on employee productivity: A Case Study of Mutual Trust Bank Limited.

Dear,

I'd like to call your attention to the fact that I've submitted my Internship Report named "The effect of work from home on employee productivity: A Case Study of Mutual Trust Bank Limited" that you approved at the end of the internship program. I tried to present the information and experience gained in the report in a practical way to create a well-written and interesting document. However, I'd want to express my gratitude for your assistance and direction in the preparation of this report. As a result, I'm providing my report in the hopes that you'll find it interesting and thorough. You are invited to discuss the report with me if you need any more explanation or elaboration, or if you have any questions.

I trust that the report will meet all your expectation. All my efforts will be fruitful if you accept the report.

Sincerely yours,

Redwana Antu

Id: 17304138

BRAC Business School

Acknowledgement

My heartfelt gratitude goes to ALLAH Almighty, who gifted me with the capacity to finish my report on time. A project can be completed successfully over time with the direction and support of others. I'd want to take this time to thank everyone who has motivated me to finish this project.

First and foremost, I am thankful to Mr. Shamim Ahmed, my internship supervisor, for not only allowing me to complete this report, but also for his significant aid in strengthening the report's portions. This research would not have been possible without his/her support and advice, and she was vital in assuring the project's success. His help was extremely valuable to the expansion and smooth operation of the internship program. Thank you for your assistance. I'd want to thank him for entrusting me with such an important job as my internship report.

Mohammad Shahen Khan, Executive Vice President and Branch Manager of Mutual Trust Bank Limited Principal Branch Dhaka, deserves special recognition for enabling me to intern with his organization. Among those whose names I cannot list without mentioning is my office supervisor, Mohammad Mohiuddin Chowdhury, Branch. This internship provided me with the chance to study in-depth about Bangladesh's banking business. It also helped me to have a better awareness of the specifics of the many departments with whom I interface at a bank. In addition, I learnt a lot about mountain riding. In preparation for my future goals, I'm hoping that my experience will widen my knowledge and talents.

Finally, I'd want to thank everyone for their helpful recommendations and information in assisting me in writing this report, and if I made a mistake and failed to acknowledge them, please accept my sincere apologies because this report would be incomplete without their assistance.

Non-Disclosure Agreement

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

This agreement is made and entered into by and between Mutual Trust Bank and the undersigned student at BRAC University.

Redwana Antu

Student Id: 17304138

BRAC Business School

BRAC University

66 Mohakhali Dhaka -1212

Executive Summary

This internship report titled: “The effect of work from home on employee productivity: A Case Study of Mutual Trust Bank Limited” is an attempt to understand how work from home impact in employee productivity specially in banking sector, the problem it may face during COVID-19 situation of its current employees’ condition in regular job, communication with other employees and management and customer services. In order to understand these problems best method is to observation and interview the employee as they have the most knowledge about his situation in work from home and employee productivity. The Mutual Trust Bank Limited focused on increasing new customers and account transaction and service them properly. The banking authority has taken all the necessary steps in order to maintain comprehensive services to the customers. Some of the problems like server problem, software problem, internet connectivity problem and home environment occurred which create trouble for smooth customer service and networking with other officers and managers. This report presents a detailed elaboration of the work from home service process and the problem it faces and also how to solve those problems.

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Chapter One


Overview of Internship

1.1. Information of the Student:

Name	Redwana Antu
Student Id	17304138
Department	BRAC Business School
Major	Human Resource Management
Minor	Marketing

1.2 Internship Information:

1.2.1 Details:

Name of the company	Mutual Trust Bank
Address	C/A, WW Tower, 68 Mothijheel Rd, Dhaka–1000
Period	1 February 2022 - 30 April 2022
Division/ Department	General Banking
Logo	 MTB

1.2.2 Supervisor Details:

Name	Md. Mohiuddin Chowdhury
Designation	Senior Assistant Vice President

1.2.3 Job Scope- Job Description/ Duties/ Responsibilities:

The first day of February 2022 was the first day of my internship at Mutual Trust Bank Limited. I had never worked in a bank or any other kind of business before, and I was very worried about the environment. The work experience gave me a real understanding of how banks work in Bangladesh and taught me how to be professional at work. I did jobs that only I could do in the General Banking Department, based on what the officials needed. Even though I was no longer

given specific jobs to do. I mostly worked in consumer administration, though. When I worked for my corporation, I learned a lot about many parts of the business world. As a general intern, it was mostly up to me to fill up the customer's bank account as well as creating excel files with their regular administrative tasks.

1.3 Internship Outcome

1.3.1 Student Contribution to The Company:

I am a student in the Human Resource Management department. I am in charge of more than just the work of the Human resources department. I am also in charge of the work of other departments. In the bank, there is a lot more going on. We have a lot of fun on the first two days. They didn't give me any work, so I just hung out and got to know my boss, the other employees, and the personnel. The atmosphere was very warm and friendly. After two days, they gave me easy tasks to do to help me get used to the office.

As a full time, intern,

I give my customers my full attention and try to meet their needs. For the bank, I ensure that customers open bank accounts, help customers open bank accounts, and do tasks from different departments that my boss gives me. My supervisors sometimes ask me to help them with research projects, which is very helpful for me. Also Help people make copies or print out documents.

1.3.2 Benefits to the student:

Through an internship, you can get actual experience in the business world and boost your confidence in the real world. It gives you a chance to see for yourself how fragile work is. Internships are a great way to learn how to act professionally. However, during an internship, a student may be allocated a tremendous quantity of work. During their internship, interns are given a lot of different tasks and responsibilities to do. No matter what kind of workplace they are in, interns have to do their work.

1.3.3 Problems during internship:

Someone with no previous corporate experience, the biggest obstacle was figuring out how to succeed in such a large organization. I also had some problems at the beginning of my internship and needed time to adjust.

Even though I'm happy with my workplace environment at MTB, I was the employee in the General Banking department, which made me nervous to talk to my customers because I'm an intern.

Since I had never worked in banking before, it took me a while to figure out the basic terms and procedures of the department.

1.4 Recommendation

When I worked for MTB, I learned a lot about many parts of the business world. One of my many jobs was to help customers fill out their account opening and pay order paperwork. When making a pay order instrument, the balance of the pay order register must be kept track of. Keep track of everything you do with customers and the things they buy. As soon as the money was received, the checks were added to the register. Putting the request for an e-book in an internal letter and recording it in the register, When the return check clears, Verification of the claim, Adding one-of-a-kind archives to the right collections.

I would always tell future interns who will be doing their internships in banks to work in the banking sector. Many students are afraid to do internships or jobs in banks. I was one of them. But working as an intern in a bank is an exciting thing to do.

It was a big adventure to start working for the first time, and this list is based on the information gathered over the course of the internship. The bank did not fix any internship responsibilities. In particular, I've done a lot of tasks related to opening an account and a wide range of tasks at various amazing desks.

Chapter Two

Overview of the organization

2.1. Description of the company (MTB):

In accordance with the Companies Act of 1994, Mutual Trust Bank LTD was established on September 29, 1999 as a public company limited by shares.

MTB at a glance:

Authorized Capital	Tk. 38,00,000,000
Ordinary Shares	38,000 TK 100 each
Joint Stock enlistment and Bangladesh Bank in accordance with the Banking Companies Act of 1991	October 5, 1999
Banking Operations	On October 24, 1999

As stipulated in the Articles of Association and as authorized by Bangladesh Bank under the Banking Companies Act of 1991, the firm commenced banking operations and was authorized to conduct the following categories of banking activities.

All corporate banking operations, integrating financial sectors transactions.

- ✓ Investing in Merchant Banking operations.
- ✓ Investing in Firm Operations.
- ✓ Funders, Marketers, Investors etc.
- ✓ Services of Monetary Intermediaries.
- ✓ Various Financial solutions.

Currently MTBL is operating through in total 111 branches all over the country. At present, 18.14% of MTBL's employees are women that will rise to 45% over the next five years.

2.2 Overview of MTBL

2.2.1 Vision Mission of MTBL:

❖ Vision:

The vision of Mutual Trust Bank is based on a set of ideas called MTB3V. What we want MTB to be:

- This bank is one of the best in Bangladesh.
- The most popular bank
- A bank that is truly top-notch

❖ **Mission:**

We want to be the most admired financial organization in the country.

- Superior financial services with cutting-edge technology
- Rapid client service
- Long-term growth strategy
- Ensure that your company practices are moral
- Consistent yield on the stock invested by shareholders
- Banking services that are both innovative and affordable
- A quality human resource should be attracted and maintained.
- Ensure that your company practices are moral.

❖ **MTB core values**

- **Commitment**
- **Shareholders:** By adhering to ethical standards and making use of effective business practices, MTBL is producing long-term financial value for its shareholders.
- **Community:** MTBL is dedicated to providing a public service through generating work, assisting the society initiatives and activities, and acting as a good capitalist resident.
- **Consumers:** Deliver innovative approach to the clients by providing a variety of products and attempting to satisfy their financial obligation requirements to the greatest extent possible.
- **Workforce:** MTBL relies based on intrinsic qualities of its workforce and values their connection with this prestigious economical organization. They both acknowledge and honor the many histories, viewpoints, abilities, and abilities of everyone in the workplace, regardless of their position.

❖ **Accountability**

- **Agility:** MTBL is receptive to new concepts and is not constrained by its prior practices. They are able to react quickly and adapt their operational strategy to suit the needs of their partners and accomplish their objectives.
- **Trust:** MTBL values mutual trust, which necessitates open and honest communication between all parties.

❖ **Objectives & Goals: -**

- Make profitable investments.
- Always meet the capital adequacy requirement.

- Ensure that the workforce is content.
- Ensure recovery of 100 percent of all advancements.
- Focus on revenue from fees

2.2.2 BRANCHES OF MTBL:

MTBL's Principal Branch opened on October 24, 1999. It's positioned in the heart of Mothijheel's business district and contributes greatly to the bank's profit. This 11-year-old bank operates nationwide. It's opened 37 branches during this time.

Below are the Branches' territories. –

Dhaka Division:	53 Branches
Chittagong Division:	28 Branches
Sylhet Division:	06 Branches
Rajshahi Division:	08 Branches
Barisal Division:	02 Branches
Rangpur Division:	04 Branches
Khulna Division:	03 Branches

Table: Number of Branches

Years	2012	2013	2014	2015	2016
Number of Branches	72	92	100	107	111

2.2.3. Products and Services of MTBL

- **MTB PRODUCTS-**

1. Deposit Service

a) Brick by Brick Saving Scheme
b) Monthly Benefit Plan
c) Double Saver Plan
d) Triple Saver Plan
e) Education Plan
f) Millionaire Plan

g) MTB kotipati plan

2. Credit cards

3. Consumer loan products:

MTB Lifeline
Auto Loan
Home Loan
Doctors Loan

Other service:

A. Corporate banking.

- Institutional banking.
- Term finance.
- Investment banking.
- Trade finance.
- Offshore banking.

B. SME Banking:

- MTB Bhagyoboti.
- MTB Krishi.
- MTB Moushumi
- MTB Revolving loan.
- MTB Small business loan.
- MTB Buniad.
- MTB probaho.
- MTB Di goon.

C. Retail Banking

- Deposit schemes
- Credit schemes
- MTB card service.

Besides regular Savings and Current accounts MTBL have some other attractive deposit schemes. These Ares-

- Brick by Brick
- MTB Double saver
- MTB Education Plan
- MTB Millionaire Plan, and some more.

D. CARD FACILITIES:

- Local Classic Credit.
- Local Gold Credit Card.
- Prepaid International Travel Money Card.
- Prepaid Local Gift Card
- Visa Electron Debit Card.

E. Treasury Services

Customers of Mutual Trust Bank may take use of the bank's Treasury Services. Your concern, whether it be related to foreign currency or any other aspect of the Treasury's services, is being worked on by a team of knowledgeable individuals who are doing their best to come up with the most effective solution.

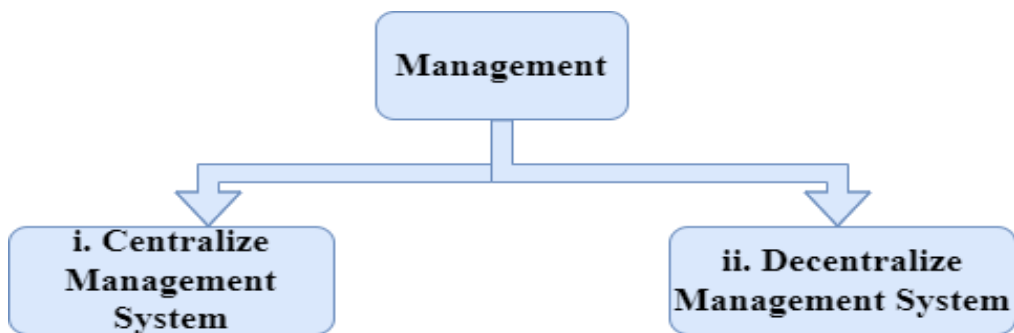
F. MTB agent banking

In Bangladesh, there's a add up to 150 operators managing an account center. MTB covers 39 locale, 112 country zones, and 39 urban zones.

2.2.4 Agent banking in MTB encompasses the provision of services.

Account opening (savings, current, DPS)	SME loan file initiation
Cash deposit	Agriculture loan file initiation
Cash withdrawal	Mobile recharge
Fund transfer to any MTB account	Debit / Credit card request processing
Utility bill collection	Insurance premium collection
Receiving clearing checks	Account statement

2.3. Management Practices of MTB:

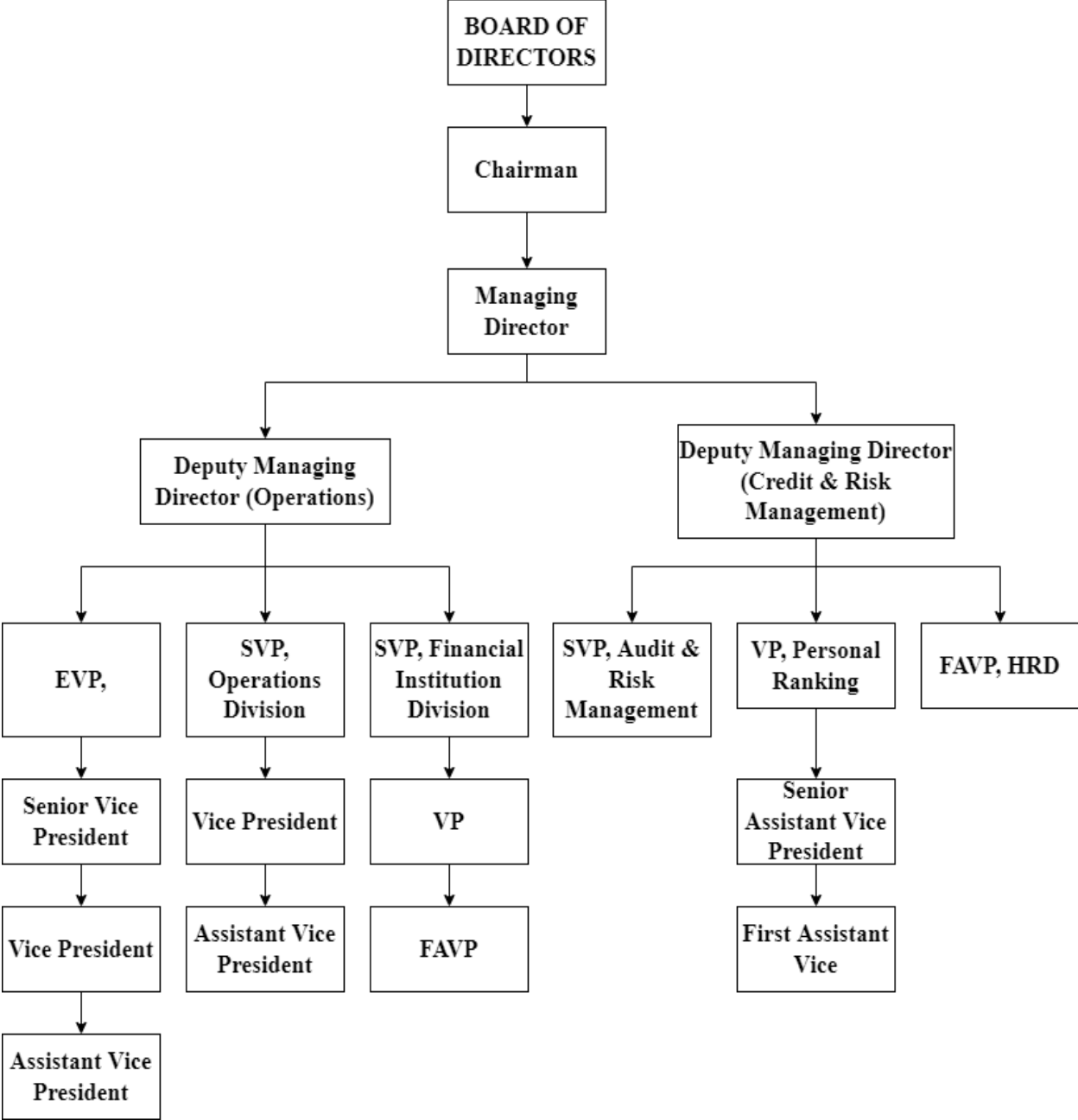


The management practice used by Mutual Trust Bank Ltd to make good decisions is based on situational factors. The centralize management policy makes the majority of the important decisions.

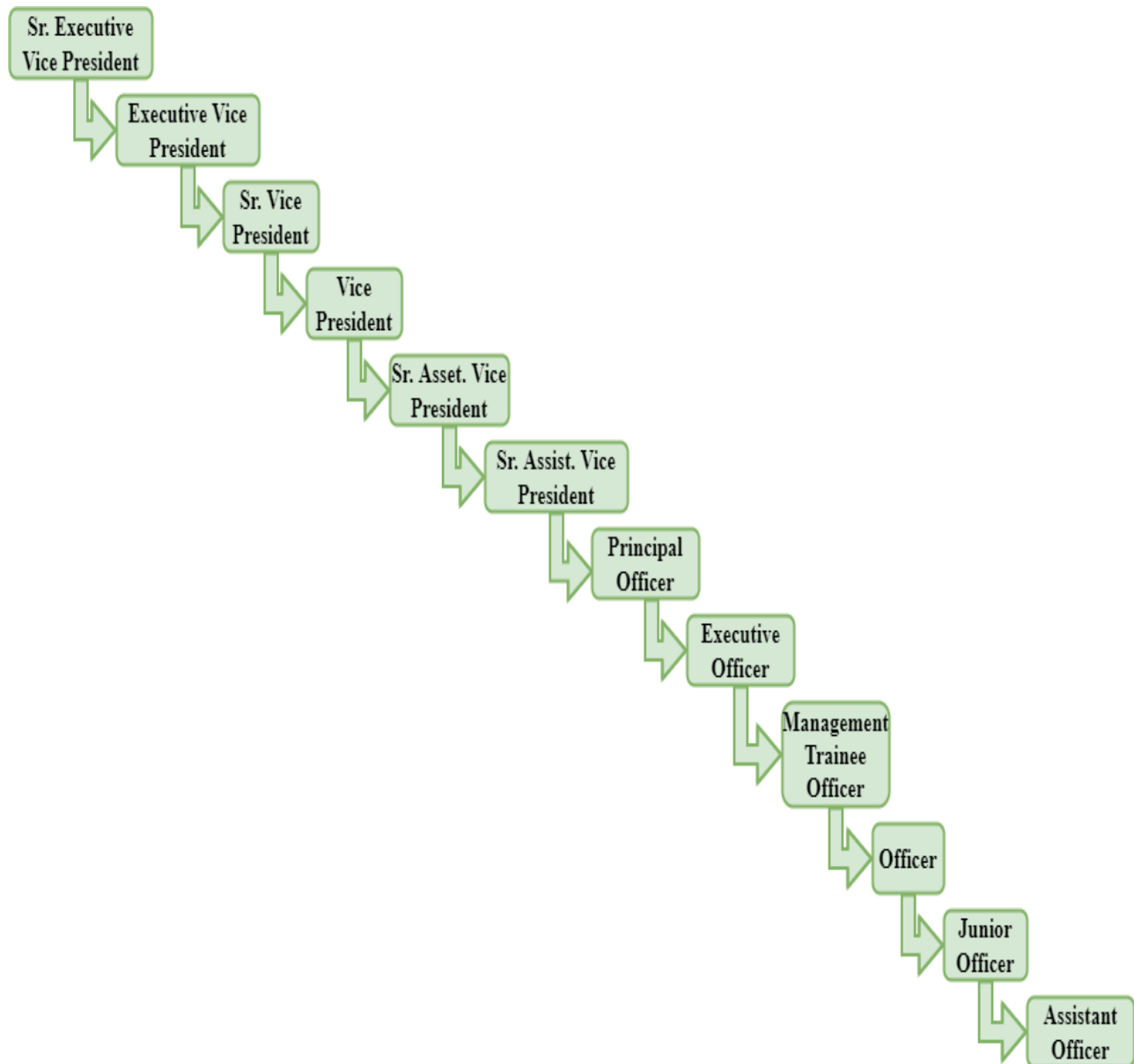
2.3.1. Structures of MTB:



2.3.2. Organ Gram of Management Team:

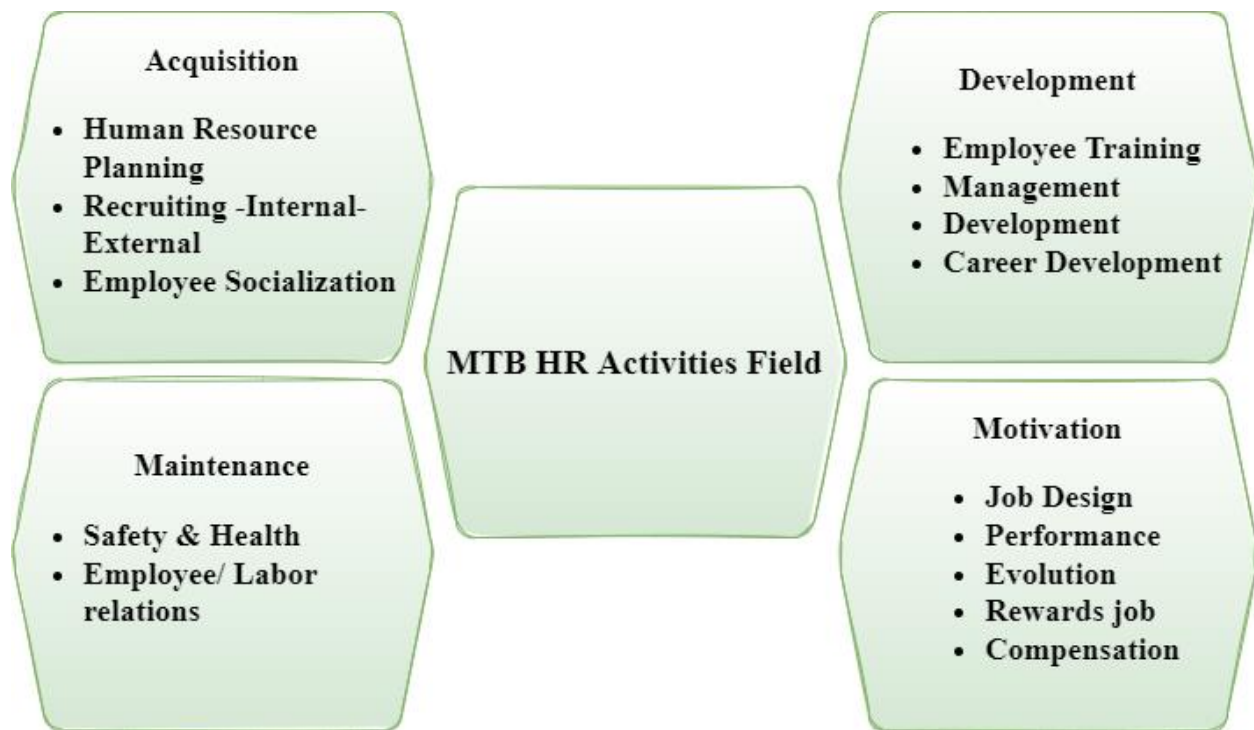


2.3.2 Hierarchy of Mutual Trust Bank Limited:



2.3.3. Human resource Management of MTB:

Without human resources, a business is nothing. A large number of branches and personnel, all with high-end equipment and a sizable bank account every company strives to deliver the finest possible service to its clients. MTB created the Human Resource Division in this circumstance (HRD). Staff management is the HRD's main duty at MTB. So that the MTB authorities are aware of the situation, the HRD has hired ten people. They argue that HRD in MTB is a four-part process. Check out Mutual Trust Bank's HRD function below.



2.3.4. Acquisition

The purchase of Planning is where function starts which covers forecasting staff demand and supply. Employee recruitment, selection, and socializing are all part of the acquisition process.

2.3.5. Human Resource Management

Deep engagement is the key to a successful management team moment. And this may lead to better management of human resources. When the management team at MTB hires a new worker, they have to find a good balance. Planning for HR helps reach both short-term and long-term goals. The process of figuring out what MTB needs in terms of people and making sure that the right number of qualified people are in the right jobs at the right time. As a team of manager's works on a good HR strategy, they should benchmark certain conditions for the good of both the employees and the company.

2.3.6. Information System for Human Resources (HRIS)

A human resource information system (HRIS) is a software or online solution for data input, data tracking, and data payroll, administration, and accounting in a company. MTB staff will have immediate access to essential information after a Human Resources Information System has been deployed. They may utilize this knowledge to better decide when and how to act. They may make

the most use of their time while doing their jobs. HRIS is utilized by Mutual Trust Bank to improve human resource planning. Although it is pricey, the organization's workers can do the task quickly.

a) Flora Bank's management uses it for the tasks listed below.

- To do business online.
- To keep track of information about customers.
- To figure out how much money is left over.
- To keep track of the money deposited and withdrew.
- To save debit, credit, and online balance transfer papers on paper.
- To keep track of the interest rate and the number of additional charges.
- To keep staff on time.

b) Use of DMS software for those tasks

- To check the check.
- To enter the clearance check into the online house.
- Calculate the amount of a check.
- To locate the return check.

c) Corporate MTB Server

- To send the requisitions for the cheque book, debit card, and credit card.
- To identify all branch and personnel lists in order to function efficiently.

Many official papers, such as performance appraisals, Provident Fund applications, MTB Code and instructions, and so on, are saved on this server for staff efficiency. MTB has a corporate e-mail system that is utilized to communicate effectively.

2.3.7. Recruitment:

Finding and getting possible job prospects in adequate numbers and quality, as well as at the proper price, so that the organization may choose the best individuals to fill its positions.

MTB Recruitment objective:

- At a low cost, expand the candidate pool.
- Determine and prepare possible job candidates.
- Reduce the number of overqualified and underqualified candidates to improve the selection process' success rate.
- Reduce new hire churn early on.

- Increase the effectiveness of individuals and organizations.

When Mutual Trust Bank needs a new employee, they send a circular to MTB by producing a newsletter job ad and promoting succession planning. The top management personnel reference completes the majority of the recruiting procedure.

- Internal Recruiting Has Advantages for MTB.
- Improved evaluation.
- Cost savings
- Good performance motivates.
- Only hire those that are just starting off.
- Organizational knowledge
- Morale and safety have improved.

2.3.8. Management Development:

Management is compared to a driver in the eyes of a business, while employees are compared chevaliers. If management does not assist employees, they will not be able to reach their goals. As a result, MTB believes that management development is more future-oriented and focused with education than employee tanning or supporting people in becoming better performers. Human intelligence, conceptual intelligence, and specialized skills are all characteristics of an effective HR manager. Management needs a good training and deployment program to improve their intelligence. As a consequence, MTB officials have maintained a managerial development program that focuses on instruction rather than tanning. In this regard, the MTB authority has continued to provide extensive training to HR personnel.

MTB's goal for developing management:

- Making excellent human resource planning in order to meet MTB's goals and objectives.
- Putting together a recruiting and selection procedure for intelligence personnel.
- Developing a straightforward system for evaluating employee performance.
- Developing a workable payroll management procedure
- Putting out a job-oriented tanning program for the branch staff. MTB's goal.

2.3.9. COVID-19 Uncertainties and Risk Management:

Develop high-frequency stress tests and business plan forecasts:

Appropriate procedures should be implemented to identify vulnerabilities and ensure that they have strategic implications. The software should be built in a scenario driven manner in stages. Risk executives throughout the world are gaining deep insights into market dynamics in metropolitan statistical regions by combining consumer estimations with epidemiological and

economic scenarios. This will help improve the precision of client default or renewal rate estimates: estimation will get more precise with time. Various parameters of the bank such as overall strategy, risk analysis, and economic scenarios are all improving.

Analyze the credit plan:

There many factors that are putting downward pressure on performance. There might be impact of stock market volatility, lending rates, the re-pricing of assets due to climate risk. Now in this circumstance CRO is responsible for ensuring that credit strategy is in parallel with the economic scenarios and the consequent risk capacity and risk appetite. Cyber risk is a big one for which models must be updated and fixed.

Improve cyber risk management practices:

The working environment has changed due to network cyber risk exposure. Using personal devices has increased the chances. Traffic on virtual private network is rising as more people work from home. This puts IT infrastructure in pressure. Sensitive data must be protected and as CRO the strengths and weaknesses have to be evaluated and assets must be prioritized as needed.

Pay greater attention to fraud:

New style of working from home gives rise to fraud and other financial crimes. The downfall of the economy is another reason of that. And because of these the CRO should strengthen fraud risk management analytics.

Adapt and remediate strategies:

A thorough evaluation of the company's critical business strategies needs to be done. The pandemic has affected many techniques and the assessment should include quick repair of these.

Policy against Harassment:

The bank has a harassment policy that has expanded to include four distinct enterprises in Bangladesh and the United Kingdom. The MTB community has to work in a safe, secured, responsible, respectful and enjoyable manner. The Bank's Board of Directors and Management want MTB to be a happy place to work. MTB has a "zero tolerance" policy for racial. Gender based, sexual harassment.

Ensure that there are no conflicts of interest (GRI 102-25):

Shareholders receive various items as the annual report that includes financial information and a notice of the meeting, at least 14 days before to the AGM. The MTB annual report and the AGM are the bank's primary means of communicating with its shareholders. Shareholders receive required information prior to the AGM, allowing them to use their right to speak up during the AGM about any business-related issues, either verbally or in writing. The Board of Directors will

be present in the AGM to answer any questions. The MTB annual report and other relevant information are available on the MTB website for MTB stakeholders.

Management of complaints in MTB (GRI 418-1):

Dealing with complaints, it's important to have a well-organized complaint management system in place, with a focus on addressing them fast and quick. Enabling complaint filing, developing a complaint recording system, complaint resolution, root cause analysis of complaints, and policy drafting are all different parts of complaint management. MTB SQD has a specific division that handles and manages all types of complaints received via various channels. The complaint management team uses a structured strategy to resolve concerns regarding any of the Bank's goods or services. MTB SQD is constantly looking for vulnerabilities in the system through in-depth root cause analysis of complaints data mining and reporting these to management for corrective action.

2.4. Marketing Practices of MTB:

2.4.1. SME Banking:

Bangladesh's economy is growing thanks to the financing of small and medium businesses. MTB began SME account management in 2007. Since then, it has grown to become one of Bangladesh's most important SME banks. MTB has anchored two unusually high prizes over the course of seven years: Women Business person Neighborly Bank of the Year 2014 and SME Bank of the Year 2014 at the SME Financing Fair-2014, mutually organized by Bangladesh Bank and SME Establishment.

MTB was recognized for its exceptional commitment to the advancement of SMEs in Bangladesh. This account administration benefit incorporates highlights such as:

1. **MTB Bhagyobati:** Women-owned small and medium enterprises (SMEs).

Features & Advantages:

- The loan amount has been increased from Tk. 100,000 to Tk. 50,000.
 - Three-year residency loan
 - Ten percent intrigue rate (just in the event of re-back from Brick by Brick).
 - Up to Tk. 5,00,000 is available without security.
 - Simple reimbursement scheme
 - There are no hidden or benefit charges.
 - Simple to use
 - A minimum of one year of business experience
2. **MTB Krishi:** Available to qualifying ranchers and Argo Small Medium Enterprise (SME) owners. While lending money, Mutual Trust Bank Ltd (MTBL) organizes crop development, fisheries, live-stock, and poultry components.

Features & Advantages:

- Loan amounts up to BDT 3.00 crore

- Loan tenure up to 5 years
- Interest rate of 10% (only if a re-back from Brick by Brick occurs)
- Loan amounts up to BDT 5.00 lac is uninsured
- Simple reimbursement scheme
- No benefit fee or hidden price
- Simple handling
- Quick dispensing

3. **MTB Moushumi:** Over-funds small and medium-sized businesses performing routine tasks.

Features & Advantages:

- Loan amounts up to Tk. 10,00,000
- Loan length one to one year
- Attractive Rate of Interest
- Up to Tk. 5,00,000 is without insurance
- Easy reimbursement plan
- 1 percent benefit fee and no other hidden charges
- Minimum two years of company experience

4. **MTB Receiving Loan:** Small and medium-sized enterprise (SME) engaged in the manufacturing, administrative, commercial or cultural sectors. This line of credit allows SMEs to meet working capital needs to support future operations and growth.

Features & Advantages:

- Amount of loan: BDT 50.00 lac
- Loan duration of one year, renewable annually
- Attractive intrigue rate
- At least two years of company experience
- At least two years of financial balance exchanges
- Multiple times the advance amount in account turnover
- Simple to use
- No benefit fee or concealed charge is required • Guarantee support is required

5. **MTB Small Business Loan:** Small and medium businesses to expand.

Features & Advantages:

- Maximum loan amount is Tk. 50,00,000

- Maximum loan duration is 5 years
- Attractive intrigue rate
- Simple reimbursement scheme
- A minimum of two years of business experience
- A 1% benefit charge
- Up to Tk. 5,00,000 is available without insurance

6. **MTB Di goon:** SMEs to acquire credit for two times the amount of their shop.

Features & Advantages:

- Loan amounts range from Tk. 5,00,000 to Tk. 20,00,000
- Loan tenure of up to five years
- Attractive rate of interest
- Monthly repayment
- Security half Fixed Deposit (FDR) of advance sum

7. **MTB Green Energy Loan:** The MTB Green Energy Loan is a user-friendly advancement that allows future consumers to create mandates for sustainable energy sources, such as photovoltaic, biogas, wind, hydro and other plants have limitless potential. Any person, visionary company, non-governmental organization (NGO) or organization with financial ability to reward can apply for a loan.

Features & Advantages:

- Loan amounts up to BDT 3.00 crore
- Loan tenure up to ten years
- Interest rate of 9% (only in case of re-payment from Brick by Brick)
- Simple repayment plan
- If a home scale plant is discovered, wholesale loans to qualifying NGOs or specialized co-ops are made.
- No benefit fee or hidden charge
- Simple to handle

2.4.2. NRB Banking:

MTB provides a selection of retail products in local currency to Non-Resident Americans living abroad who must save their hard-earned cash for future usage and provide for their families.

- i. **NRB FDR:** The NRB Fixed Deposit Account would allow NRBs living abroad who need to preserve money for future expenses and support their family with an ordinary, settled bank account in neighboring currency.
- ii. **NRB Savings Account:** The NRB Savings Account is a traditional bank account in local currency for NRBs who live overseas and need to save their hard-earned money for eventual usage while still supporting their families.

2.5: Financial Performance and Accounting Practices:

Economic Value Added (EVA) is a financial performance indicator that aims to quantify an organization's genuine economic profit. It gives a metric for determining a bank's economic success (or failure) over time. For the reporting year of 2020, the bank's Economic Value Addition (EVA) is anticipated to be BDT 1,578 million.

2.5.1. Statement of Market Value Addition:

The difference between the current market value of a firm and the amount of capital given by investors, such as bondholders and shareholders, is referred to as the market value added (MVA). In other words, it is the sum of all of the claims that have been made against the company, in addition to the market value of both the company's debt and its stock. It is anticipated that the total market value would amount to 10,415 million BDT by the end of the reference year 2020.

Table: Market Value Addition of MTB (In BDT Million)

Particulars	Number of Shares	Value per Share	Total Value
Market Value of Shares Outstanding	738,632,418	BDT 24.10	17,801
Book Value of Shares Outstanding	738,632,418	BDT 10.00	7,386
Market Value Added		BDT 14.10	10,415

2.5.2. Indirect Economic Consequences:

MTB has produced economic consequences in the following aspects via funding current and new customers throughout the year 2020:

- Contribution to economic growth by lending to both businesses and people.
- Increased money for the government from MTB's and its customers' expanding companies
- Women's empowerment via MTB Gunoboti, MTB Bhaggoboti, and MTB Ava loans for starting and running their own companies.

- Agent banking, school banking, and 10-taka account services, among other things, contribute to financial inclusion.

2.5.3 Current Ratio:

The current ratio is used to measure a company's liquidity or its ability to repay its short-term and long-term obligations. Current ratios are often used to gauge the financial health or strength of a company. A current ratio greater than 100% ($x > 1.00$) is beneficial to the company because it shows that the company has the necessary financial resources to meet its short-term and long-term commitments.

In 2018 and 2020, Mutual Trust Bank Limited had more assets than liabilities, according to its current ratios; in 2018, the bank had more liabilities than assets. However, this does not necessarily signal that the bank is functioning poorly; rather, it implies that the bank now has more liquidity. In the banking industry, assets are defined as loans to consumers and liabilities as deposits with banks. If the angle studied is liquidity, then the higher the score, the larger the bank's liquidity.

2.5.4 Debt-to-Equity Ratio (DEGRA):

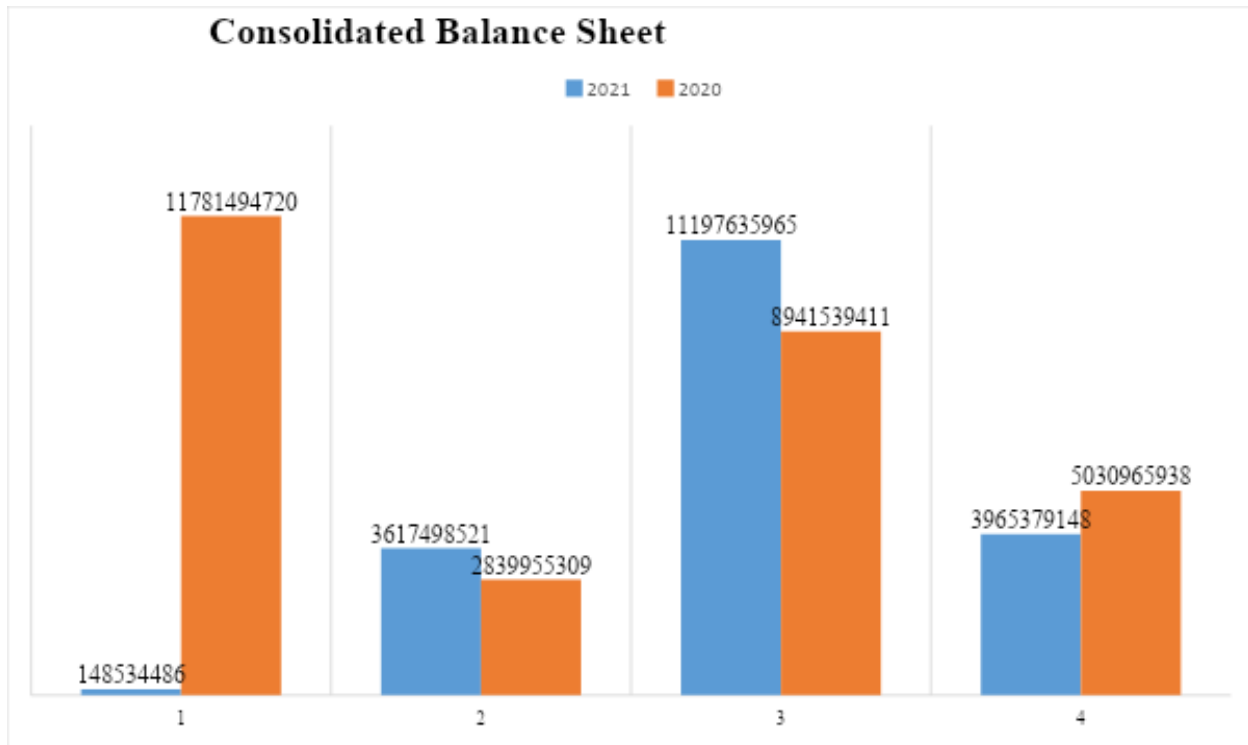
Debt ratios can be used to determine how a company finances its resources. It's too known as the use proportion.

It may be utilized to recognize how much obligation a firm is utilizing to bolster its asset exercises; in easier words, the use proportion could be a degree of how much obligation a company utilizes to finance its asset exercises.

The majority of Shared Believe Bank Limited's operational consumptions are secured by stores that client hold with the bank in trade for intrigued. Stores are seen as obligations within the managing an account trade, though advances are treated as resources from the bank's viewpoint.

Ratio	2018	2020
Current Ratio	1.01	1.04
Debt-Equity Ratio	15.69	14.83

2.5.5 Consolidated Balance Sheet



2.6. Operation Management and Information System of MTB:

Varied organizations have different definitions of "materiality." The "materiality" challenges to MTB are those that worry MTB stakeholders and may have a significant influence on MTB's company. MTBins did a materiality study with all categories of stakeholders to determine materiality for MTB. During this process, we gathered information from stakeholders to determine which problems are most important to MTB's company and how worried they are about them.

MTB engaging their stakeholders by:

- Customers
- Shareholders
- Environment
- Employees
- Suppliers
- Community
- Government

Some essential duties are done by MTB for maintaining a good communication with stakeholders such as:

- Regular annual meetings
- Annual, semi-annual and quarterly reports
- Directors' briefings
- Regular meetings

- MNet Intranet portal
- Outlook Emails
- Human Resources Management Systems (HRMS)
- Annual reports
- Social Media
- Sponsorships and events
- Capacity building programs
-

Total Number of Shareholding of MTB:

Types of shares	Number of shares	Value of shares in BDT	Shareholding%
Sponsors	324791,505	3247915050	43.97
Directors	181270714	1812707140	24.54
General	232570199	2325701990	31.49

2.7. Industry and competitive analysis

2.7.1 SWOT analysis of MTB:



The SWOT analysis is used to evaluate a company's strengths, weaknesses, opportunities, and threats. This enables the connection comprehend how to assess its exposure and filter the climate on a wide scale, allowing it to recognize the turbulent sea of competition. Below is a SWOT analysis of Mutual Trust Bank Ltd.

Strengths:

- MTB has a solid reputation for providing high quality services to its various consumers.
- MTB offers the most comprehensive financial services of any commercial bank.
- MTB has ATMs spread all over the country.
- To offer speedy and efficient services, provide fast-track amenities.

Weaknesses:

- The bank's branches must wait for a decision from the corporate headquarters.
- The minimum balances and annual fees are just too expensive.
- The bank offers little online help that needs to be enhanced.
- In major and metropolitan locations, branch offices are easy to reach.

Opportunities:

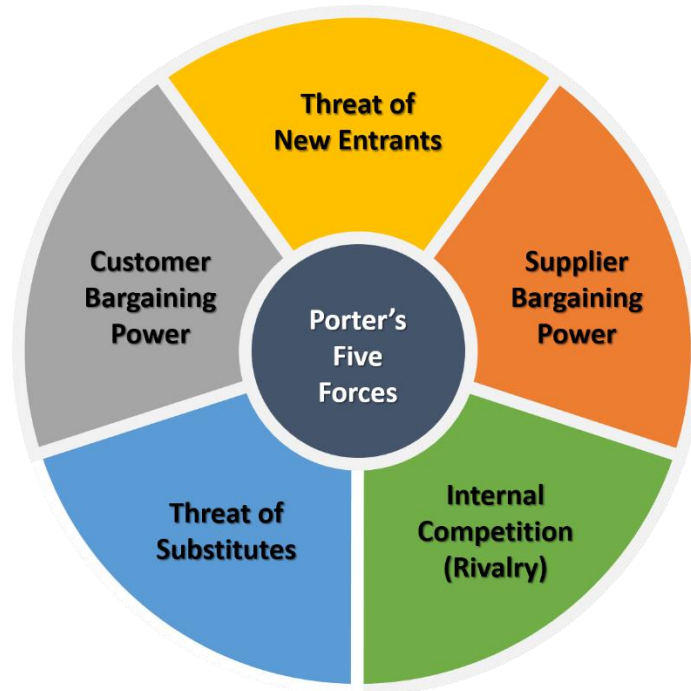
- MTB may attract more corporate clients by lowering costs and fees.
- It may enter the market via a variety of items and a large financial organization.
- They might enhance their banking services by expanding branches in rural regions.

Threats:

- Political atmosphere is threatened.
- MTB offers several services for free, which may reduce total profits.
- New rivals have risen in number.

2.7.2 Porters 5 forces:**Competitive Rivalry:**

MTB faces a lot of competition from its current rival. There are a lot of banks in Bangladesh. The less powerful a bank is, the more services its competitors offer. The growing growth of global banks presents an opportunity for the new FLORA bank. More international banks are anticipated to participate in Bangladesh as a result of the sector's expansion. Also, the foreign banks that are already there, like HSBC, AMEX, CITI N.A., and STANDARD CHATTERED, are now working hard to open more branches. In terms of defrauding the wealthy customers, international banks provide a significant challenge because of their immense financial resources.



Threat of New Entry:

There are moderate chances of new entrants in the banking system.

Supplier Power:

The Banks' suppliers are the vendor, the depositors, the stationary sector, the networking/IT sector. MTB suppliers have low bargaining power. They can easily switch banks if they can get a better rate of return on the same amount of money at another bank, but their bargaining power with other banks is low. In that case, there isn't much energy suppliers can do to bargain.

Buyer Power:

Customers have a lot of negotiating power in the banking industry and also with MTB. They have a lot of choices. They can easily switch to other banks if they can get a better rate of return. Or, they can invest their extra money in foreign banks, the stock market, or mutual funds. This gives consumers a lot of power in negotiations.

Threat of Substitution:

Banks that offer services that can't be easily replaced by similar services will have more power to raise goods and services. When close alternatives are available, customers can choose not to avail a bank service, which can weaken the company's power.

2.8 Summary and Conclusion:

Mutual Trust Bank Limited is one of the most credible financial institutions. It has a large portfolio of assets to cover its debts, and all levels of management at the bank are staffed with professional bankers and managers. So, it's no longer easy to figure out what the bad things about Principal branch. Their smart approach, on-demand services, up-to-date rules and regulations for the international market, and friendly customer service all leave their customers with a lasting impression.

Small and Medium Enterprises (SME) loans for women entrepreneurs are more popular than ever because many new women entrepreneurs want to start a business but don't have the money or balance to do so. Because of this, they can't do it.

During my internship, I think MTB, Principal Branch needs to fix the problems found during the lookup. It is imperative that Principal Branch implements more contemporary banking technologies and customer-friendly investment solutions to stay competitive within the MTB industry.

I'm satisfied with how the report came out in the end. I've done everything I can to make sure this record is perfect. But there may be a few things left out. After writing the report, I know more than I did before. It's not enough to just read a book and think about the theory and math. We won't be able to work as well as we could if we don't do some work online. We must want to live in the real world and in a sane way.

As a BBA student, I'm expected to know what goes on in the banking industry. I learned a lot from making the report, and I plan to use what I learned in the future. Thank you to everyone involved in both internships and the four-year BBA program for helping me grow as a business professional.

2.9. Recommendation/ Implications:

A large number of buyers think that they no longer all have the same priority at this bank. When people have to wait a long time for a service, they think that things aren't fair in general and in that specific situation. Customers who are well-known in the public eye and do a lot of business with the bank usually get extra services on top of the standard ones. MTB Ltd. needs to bring on more people to work there. Customers are unhappy when a worker doesn't seem like they want to help because they have a lot on their plate. This is because customers are afraid to ask questions because they don't want to interrupt the worker's schedule.

Chapter Three

Project Part

3.1. Introduction:

Banking framework involves a critical part in a nation's economy. A managing an account instinct is irreplaceable in a cutting-edge society. Banks protect cash; grant credit, credit and manage money transfers such as checking accounts, money orders, and cashier's checks. Banks may also offer investment and insurance products that they were previously prohibited from selling. As different models of cooperation and integration across financial industries emerged, some of the traditional differences between banks, insurance companies, and securities companies were blurred. In spite of these changes, banks continue to maintain and perform their primary role accepting deposits and lending funds from these deposits. MTBL is a private sector commercial bank. The bank has its head office at Dhaka and 25 branches.

The market banking framework is an important component of an economy's overall structure. In a culture on the cutting edge of change, an instinct for handling accounts is essential. Banks are institutions that safeguard monetary resources and provide credit, credit, and installment administrations via the use of checking accounts, cash orders, and cashier's checks, among other financial instruments. Additionally, financial institutions are now permitted to market investment and insurance products, categories of goods that were previously off-limits to them. Some of the conventional divisions that have existed between banks, insurance companies, and securities businesses have become less clear as a variety of models for collaboration and integration across the various sectors of the financial industry have evolved. In spite of these shifts, the core function of banks, which is to receive deposits and then lend money out of those deposits, is still being fulfilled by financial institutions. MTBL operates as a commercial bank in the private sector. The bank has 25 different branches in addition to its main office in Dhaka. The management of the bank is entrusted to 13 board members, including representatives of the three funding companies. The CEO is the Chief Executive Officer. COVID-19 has hastened the adoption of online teaching and learning modes while also suddenly changing conventional teaching and learning techniques that previously depended on face-to-face interactions, such as S-L. The WFH mode is a form of remote working arrangement in which people operate from home and do not need to commute to a central office. A non-employee participates in a short-term trial work session with an organization's workers. Lockdowns and the move away from working in a particular office have generated new types of employees and underlined WFH's 'privilege.' These new categories include persons who work from home, individuals who are furloughed, and those who work as key workers. Even while having a job and being able to work from home is a benefit, there is a dearth of factual knowledge that describes how people who work from home may adjust to their new, full-time home-workplace and subsequently be successful at their work there. Previous research

on work-from-home (WFH) has been conducted in fields such as human resource management. This research has focused on issues such as remote working and increased employee flexibility, wellbeing, and productivity stress, job satisfaction, and costs, as well as home workers' ability to segment and balance their work and home lives. However, it may be argued that the pandemic is a one-of-a-kind circumstance with one-of-a-kind consequences: for many, working from home came as a surprise and has thrown conventional work patterns into disarray. This report attempted to concentrate on the influence of work from home on employment activity during the Covid-19 scenario of the MTBL banking system, since the lockdown phase has had a significant impact on the whole economic situation, which is still in dire straits.

3.2 Purpose of the report:

The purpose of the report is to learn about the firms' activities and act during COVID 19 as well as to write it. Reports may cover a wide variety of subjects, but they normally concentrate on conveying information to a specified audience with a defined objective. Reports are papers with precise information, goals, and details.

3.3. Objective of the study:

- To find out how employees' productivity changes when they work from home during the COVID19 situation.
- To find out banking system during lockdown situation.
- Identify the differences of working situation between general phase and lockdown phase.
- Identify the challenges faces by employees during working from home.
- To find out the changes of financial statements during COVID-19 phase.
- To know the communication process by employees to customer during working from home.

3.4. Significance of the study:

This research attempted to concentrate on the period when the financial sector is confronted with several difficulties and concerns. People were instructed to work from home during the pandemic, which resulted in various adjustments in the procedure and working method for workers. This study attempted to demonstrate the issues and difficulties that workers experience, as well as a new database on the banking report. This report aids in demonstrating the impact and changes in staff productivity and activities, as well as providing fresh information about the bank's working system.

3.5. Methodology:

3.5.1. Sources of Information:

The study's data collecting approach includes both primary and secondary sources. However, the most of the data was gathered from secondary sources.

Primary Data:

Primary data were collected from 20 employee of MTB who were working from home in COVID-19 period.

- Survey with semi-structured questionnaire.
- Guidelines and suggestions from the senior employees and customers for improving the conditions after pandemic.

Secondary Data:

The following secondary sources will be used in the study:

Internal Sources:

- Mutual Trust Bank Ltd.'s published booklist.
- Mutual Trust Bank Ltd.'s magazine.
- Any information on the banking industry.

External Sources:

- Banking-related books and magazines.
- Bangladesh Bank Report.
- Newspaper.
- Bank website.

3.6 Finding and Analysis

Socio-demographic status

Among 51 participants number of 20-30 years employees were 17.6%, 31-40 years employees were 74.5% and 41-50 years employees were 7.8%; 62% were male, 37.3% were female, and 51% employees had salary 35000-45000 bdt. 11.8% had salary range 46000-55000 bdt. 13.7% had salary range 56000-65000 and 23.5% had salary range 65000+.

Table 1: Socio demographic profile

		Frequency	Percent (%)	Mean ±SD
Age	20-30	9	17.6	34.98±4.946
	31-40	38	74.5	
	41-50	4	7.8	
Sex	Female	19	37.3	.63±.488
	Male	32	62.7	
Income	35,000-45,000	26	51.0	47000±1268.94
	46,000-55,000	6	11.8	
	56,000-65,000	7	13.7	
	65,000+	12	23.5	

Total 50 MTB employees were selected as respondent. Among the 50 respondents the questions regarding employee productivity related factors all the respondents said that COVID-19 has influenced the banking system. Beside this they said that there had changes in financial condition for this lockdown phase. The entire employee thinks the work-from-home approach has had a significant influence on the banking system and bank's management approaches have been influenced by the work-from-home process.

The survey and the responses of those who took it are listed below.

Questions	Answer	Frequency(n)	Percentage (%)
Employee Productivity Related Factors			
Do you think COVID-19 has influenced the banking system	Yes	48	96
	No	2	4
Are there any changes in financial condition for this lockdown phase	Yes	49	98
	No	1	1
Do you think the work-from-home approach has had a significant influence on the banking system	Yes	48	96
	No	2	4
Do you think your bank's management approaches have been influenced by the work-from-home process	Yes	47	92.2
	No	4	7.8

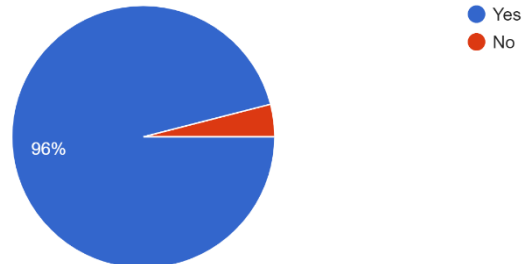
Do you think that working from home has a negative influence on employee productivity	Yes	44	88
	No	6	12
Do you believe that work from home processes have an impact on employee and customer relationships	Yes	46	93.9
	No	3	6.1
Have you tried any new software or working methods when working from home to improve your results	Yes	29	56.9
	No	22	43.1
Do you think there is a link between job satisfaction and working from home	Yes	49	96.1
	No	2	3.9
Do you believe that working from home is the only cause for the reduction in benefits	Yes	38	74.5
	No	13	25.5
Challenges			
Do you have any idea what the major reasons/challenges are that affect employee productivity when working from home	Network	26	52
	Family Issue	24	48
Do you think there was any carelessness on the part of employees throughout software process	Yes	47	92.2
	No	4	7.8

Employee Productivity Related Factors

Do you think COVID-19 has influenced the banking system?

Ans: 96% or 48 participants agreed that COVID-19 has influenced the banking system. On the other hand, 4% or 2 participants believe that COVID-19 has not influenced the banking system.

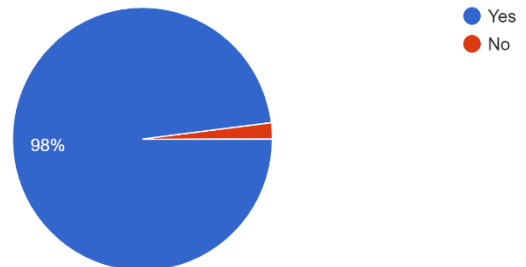
Do you think COVID 19 has influenced the banking system?
50 responses



Are there any changes in financial condition for this lockdown phase?

Ans: 98% or 49 participants agreed that there were changes in financial condition for this lockdown phase. On the other hand, 2% or 1 participant believe that there were no changes in financial condition during this lockdown phase.

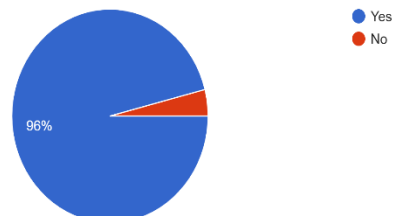
Is there any changes in financial condition for this lockdown phase?
50 responses



Do you think the work-from-home approach has had a significant influence on the banking system?

Ans: 96% or 48 participants think that the work-from-home approach has had a significant influence on the banking system. On the other hand, 4% or 2 participants believe otherwise.

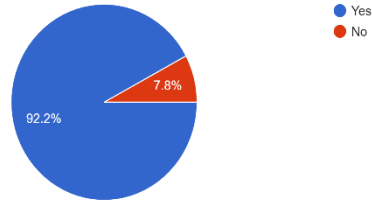
Do you think the work-from-home approach has had a significant influence on the banking system?
50 responses



Do you think your bank's management approaches have been influenced by the work-from-home process?

Ans: 92.2% or 47 participants think that their bank's management approaches have been influenced by the work-from-home process. On the other hand, 7.8% or 4 participants believe otherwise.

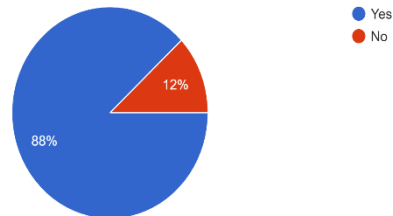
Do you think your bank's management approaches have been influenced by the work-from-home process?
51 responses



Do you think that working from home has a negative influence on employee productivity?

Ans: 88% or 44 participants think that working from home has a negative influence on employee productivity. On the other hand, 12% or 6 participants believe otherwise.

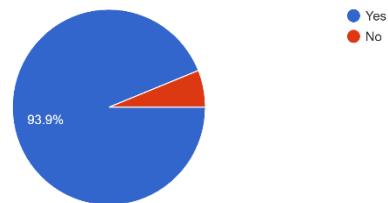
Do you think that working from home has a negative influence on employee productivity?
50 responses



Do you believe that work from home processes have an impact on employee and customer relationships?

Ans: 93.9% or 46 participants think that work from home processes have an impact on employee and customer relationships. On the other hand, 6.1% or 3 participants believe it does not.

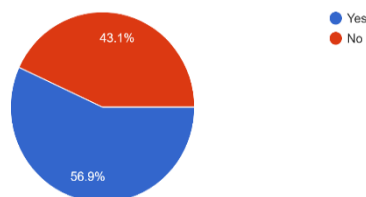
Do you believe that work from home processes have an impact on employee and customer relationships?
49 responses



Have you tried any new software or working methods when working from home to improve your results?

Ans: 56.9% or 29 participants tried new software or working methods when working from home to improve results. On the other hand, 43.1% or 22 participants did not.

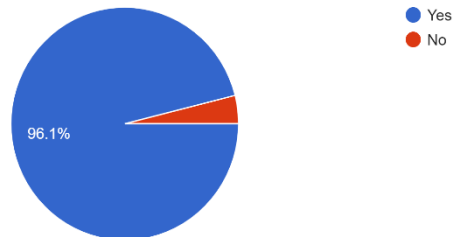
Have you tried any new software or working methods when working from home to improve your results?
51 responses



Do you think there is a link between job satisfaction and working from home?

Ans: 96.1% or 49 participants think there is a link between job satisfaction and working from home. On the other hand, 43.1% or 22 participants believe it does not.

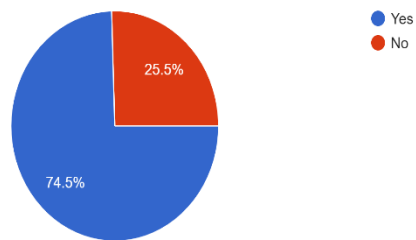
Do you think there is a link between job satisfaction and working from home?
51 responses



Do you believe that working from home is the only cause for the reduction in benefits?

Ans: 74.5% or 38 participants think working from home is the only cause for the reduction in benefits. On the other hand, 25.5% or 13 participants believe it does not.

Do you believe that working from home is the only cause for the reduction in benefits?
51 responses

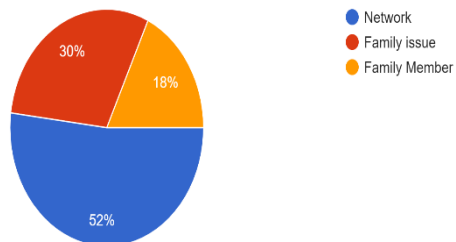


Challenges

Do you have any idea what the major reasons/challenges are that affect employee productivity when working from home?

Ans: 52% or 26 participants think network issues are one of the major reasons/challenges that affect employee productivity when working from home. On the other hand, 30% or 15 participants think family issues are one of the major reasons. 18% or 9 participants have other issues.

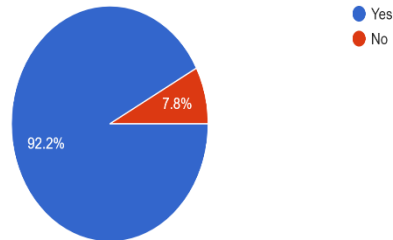
Do you have any idea what the major reasons/challenges are that affect employee productivity when working from home?
50 responses



Do you think there was any carelessness on the part of employees throughout software process?

Ans: 92.2% or 47 participants think that there was carelessness on the part of employees throughout the software process. On the other hand, 7.8% or 4 participants believe there was not.

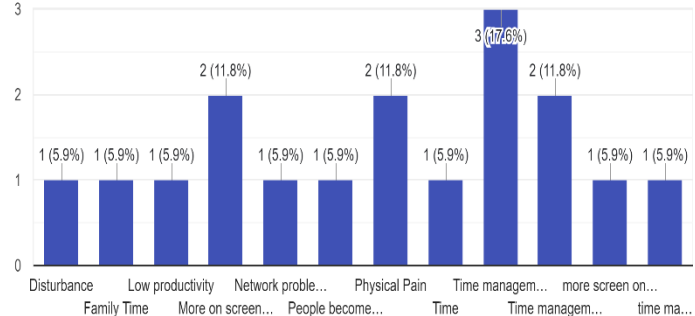
Do you think there was any carelessness on the part of employees throughout this process?
51 responses



What are the disadvantages in Working from home?

Ans: Here participants explained many disadvantages in working for home. 29.4% or 5 participants think time management is one of the main disadvantages. 11.8% or 2 participants think more screen on time and physical pain are the main disadvantages. All the other response were distribution, Family time, Low productivity, Network problem, Time, People become lazy and does not give their best effort.

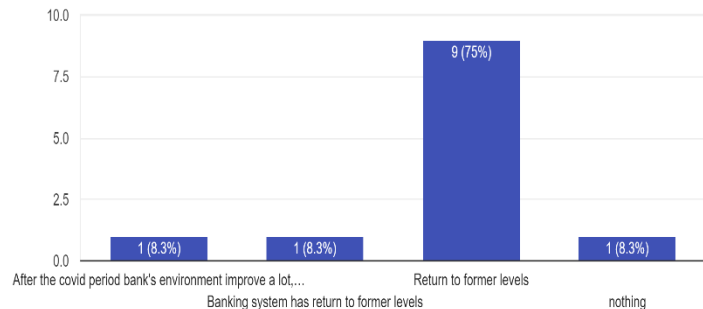
What are the disadvantages in Working from home?
17 responses



What are your recommendations for modifying your bank's environment in order to improve the banking system or return to former levels?

Ans: 75% or 9 participants think that in order to improve the banking system they need to return to former levels. 1 participant thinks that, After the COVID 19 period bank's environment improve a lot, however introduce que system by providing ticket can reduce the pressure of front desk employees can improve the situation.

What are your recommendations for modifying your bank's environment in order to improve the banking system or return to former levels?
12 responses



Paired sample t test:

According to Paired sample t test no relationship found between employee to customer communication method with employee's job satisfaction ($p > 0.05$, $t = 0.00$)

Table 2: Paired sample t test: communication with customers and job satisfaction

Communication with customer	Job satisfaction				t	p
	Paired Differences					
	SE	95% CI				
		Lower	Upper			
	.131	-.264	.264	.000	1.000	

Binary logistic regression

By using binary logistic regression analysis no relationship found participants sex and income with job satisfaction.

Table 3: Binary logistic regression: Sex, Monthly income with Job satisfaction

		Job Satisfaction							
		B	S.E.	Wald	df	P	OR	95% C.I. for OR	
								Lower	Upper
Sex	Female	Ref.							
	Male	-.887	1.484	.358	1	.550	.412	.022	7.545
Income	35,000-45,000	Ref.		.000	3	1.000			
	46,000-55,000	-18.886	11472.9	.000	1	.999	.000	.000	.
	56,000-65,000	-.320	19910.8	.000	1	1.000	.726	.000	.
	65000+	.059	18911.2	.000	1	1.000	1.061	.000	.
<i>Cox & Snell R Square = .059, Nagelkerke R Square = .211</i>									

No significant relationship found between employees contribution to work during covid-19 with employees satisfaction.

Table 4: Binary logistic regression: Employee's contribution to work during covid-19 and job satisfaction

		Job satisfaction							
		B	S.E.	Wald	P	OR	95% C.I. for EXP(B)		
							Lower	Upper	
Employee's contribution to the work during COVID-19	Satisfactory	Ref.		.000	1.000				
	Neutral	-18.9	14210.36	.000	.999	.000	.000	.	
	Acceptable	.000	16594.12	.000	1.000	1.00	.000	.	

3.7 Summery and Conclusion:

There are some advantage and disadvantage in work from home from employee point of view. Disadvantages including network problem, domestic environment and family members especially who have child and older members facing problem. The advantage is employee had not faced any traffic which spoil working hour in Dhaka city. Most of the employee used email and mobile communication during COVID-19. Customer communication methods and employee contribution was satisfactory in MTB during COVID-19. Bank profitability reduces in COVID-19 due to customers less involvement in Banking. Now traditional banking system resume as COVID-19 situation improved.

3.8 Recommendations:

1. Working From home is still new to the employees. MTB should provide adequate training to employees who work from home in terms of enhancing employee productivity.
2. Customers need to be more encouraged on online or mobile banking platforms. It will be helpful for the employees and make their job much easier. MTB should increase transaction limits and compete more aggressively with other mobile banking companies.
3. Managing workers who work from home is a difficult task. MTB should keep track of and supervise work-from-home employee productivity.
4. Adapting to newer software to increase productivity is necessary for both on-field and work-from-home employees. MTB needs to improve its technical facility, file tracking software facility, and uninterrupted server and internet facility for employee productivity.
5. Need more in depth research to find out the problem solution of work from home and employee productivity.

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