

Report on

**Exploring the Role of Transformation Leadership in Fostering Employee  
Engagement and Well-being of AB Bank**

BY

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19204006

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

Brac Business School  
BRAC University  
May, 2024

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**Declaration**

It is hereby declared that

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

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

**Tashfia Ibnat Nafisha**  
19204006

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

**Dr. Tarnima Warda Andalib**  
Assistant Professor, BRAC Business School  
BRAC University

## Letter of Transmittal

Dr. Tarnima Warda Andalib  
Assistant Professor,  
BRAC Business School  
BRAC University  
Kha 224 Bir Uttam Rafiqul Islam Ave, Dhaka 1212

**Subject:** Submission of the internship report on Exploring the Role of Transformation Leadership in Fostering Employee Engagement and Well-being.

Dear Ma'am,

I hereby submit the report **“Exploring the Role of Transformation Leadership in Fostering Employee Engagement and Well-being ”** for the Bachelor of Business Administration internship program. Through my participation in the General Banking Department, I have learned important banking product services and laws that all organizations should follow. Other than that, I have also honed my skills of efficient customer service for the organization to help the GB to be more productive.

Under the guidance of Dr. Tarnima Warda Andalib, Assistant Professor of the BBS Department at BRAC University, I have prepared this internship report. Her ideas and guidance have assisted me in meeting the goals of this report.

Sincerely yours,

Tashfia Ibnat Nafisha  
19204006  
BRAC Business  
School  
BRAC University  
Date: 10<sup>th</sup> May, 2024

**Non-Disclosure Agreement**

This agreement is made and entered into by and between AB Bank Bangladesh and the undersigned student at Brac University

.....Tashfia Ibnat Nafisha.....

## **Acknowledgement**

I would like to start off by expressing my appreciation to, Mr. Mohammed Noor-E-Alam, SVP & Branch Manager at Banani Branch of AB Bank PLC and Ms. Laila Anjum, operation manager for their invaluable assistance in writing and completing this report. I am able to complete this report because of the time and assistance they have provided me with.

My sincere appreciation goes out to Ms. Farzana Misty, Hasan Mahmud, Shamima Nasrin, Shirin Ahsan, Rafiqul Islam, Hasin Farukee who has helped me with giving the interviews that used in the research of this report.

Finally, I would like to express my deepest gratitude to Dr. Tarnima Warda Andalib, Assistant Professor, BRAC Business School, BRAC University, for her immense support during the writing of this report. Her assistance, suggestions, and guidance are the reasons why I have managed to finish this report with as much detail as possible.

## **Executive Summary**

The internship report on **Exploring the Role of Transformation Leadership in Fostering Employee Engagement and Well-being** has been written based on the general banking department of AB Bank PLC, Banani branch and under the supervision of Dr. Tarnima Warda Andalib, Assistant Professor, BRAC Business School, BRAC University. The objectives of the study are to analyze and assess transformational leadership and its impact on employee wellbeing. This report was prepared using both primary and secondary sources. This report consists of three chapters.

The first chapter of this report on the overview of internship to understand the foundations upon which the research is built. The second portion of the report, also known as chapter two, explores the organization parts that are relevant to the Profile of AB Bank PLC. For example, a depiction of the Banani Branch, a concise overview of AB Bank Ltd., its purpose, vision, fundamental values, as well as AB's range of products and services. Chapter three is about the more in- depth analysis of the report, the overall banking operations, literature review, methodology, interview transcription, triangulation analysis and the conceptual framework of the bank. This chapter also consists of SWOT analysis and discussion of the findings and outcomes of AB Bank PLC. Furthermore, it also provides an analysis of the conclusions and recommendations that were derived from the comprehensive study.

Lastly, it is imperative to incorporate "References" in the study, adhering to the guidelines of the APA format.

The report's primary findings are as follows: The ABBL leadership efficiency is highly demanding, with more concern for employee wellbeing as it impacts their productivity. The work culture needs more attention to upper authority.

The research proposes several recommendations, such as banks maintaining well-documented lending criteria, implementing work policies, conducting targeted advertising efforts, and promotion opportunities.

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## Chapter 1

### Overview of Internship

#### 1.1 Student Information

**Name:** Tashfia Ibnat Nafisha

**ID:** 19204006

**Department:** BRAC Business School (BBS)

**Program:** Bachelor of Business Administration (BBA)

**Major:** Human Resource Management (HRM)

**Minor:** Management Information System (MIS)

#### 1.2 Internship Information

Here is the list of information regarding my internship at AB BANK PLC.–

**1.3 Company Information Name:** AB BANK PLC (BANANI BRANCH)

**Department:** GENERAL BANKING Department

**Tenure:** 1st JAN 2023 to 31st MAR 2024

**Address:** House no: 88, Road No. 11, House 50, Block C, (1st-2nd Floor, 54 Road No. 11, Dhaka 1213

**Logo:**



**1.4 Branch Manager's Information Name:** Mr. Mohammed Noor-E-Alam

**Organization:** AB BANK PLC

**Designation:** SVP & Branch Manager

**Department:** General banking



## **1.5 Internship Outcome**

### **1.5.1 Job Opportunities**

Throughout my internship at AB Bank PLC, I was instructed on a range of activities and responsibilities within the General Banking Department, which permitted me to get a thorough comprehension of banking processes. My main responsibilities required providing outstanding customer service, overseeing account activities, and aiding with transaction processing. I facilitated regular banking operations by aiding customers in initiating new accounts, conducting transactions such as deposits and withdrawals, and addressing account inquiries, providing debit cards. In addition, I actively engaged in the implementation and operation of banking software, notably the "Anti Money Laundering (AML)" programme. This allowed me to efficiently support banking operations and address any software-related problems that arose. Through this experience, I gained an extensive understanding of the significance of compliance and risk management in the banking industry. Furthermore, I am actively involved in team meetings, thereby augmenting my understanding of the bank's rules, procedures, and products. While arranging all the documentation I have learnt the importance of different managing systems. These duties collectively provided me with a comprehensive experience in a high-speed and ever-changing banking setting, presenting me with crucial abilities that are indispensable for a prosperous career in the banking industry.

### **1.5.2 Internship outcome**

During my internship at AB Bank PLC, I managed several notable achievements that not only benefited the organization but also greatly improved my professional growth. During my time in the position, I learnt and refined crucial customer service abilities, acquiring the ability to handle customer queries and resolve problems quickly and effectively. This experience enhanced my ability to effectively communicate and interact with others, which is vital in any position that involves direct interaction with customers. I have gained substantial expertise in banking operations, encompassing account management, transaction processing, and loan assistance. This has notably enhanced my comprehension of the financial services sector. I have greatly improved my expertise in financial software, namely the "Anti Money Laundering (AML)" system, which has enabled me to carry out activities with potential precision and efficiency. These experiences have not only equipped me for future enrollment in the banking industry but have also linked my career goals in Human Resource Management and Management Information Systems. The skills and information acquired throughout this period have provided me with a strong basis for my career, augmenting my capacity to make valuable contributions in a professional environment.

### **1.5.3 Challenges and Obstacles**

During my internship, I faced several obstacles that assessed my problem-solving skills and capacity to adapt. A major challenge we faced was the inadequate equipment, specifically the absence of copiers and printers, which greatly impeded the efficiency of task completion. This scarcity frequently resulted in the postponement of document processing and the fulfilment of consumer demands. In addition, I encountered difficulties with sluggish programme performance, which hindered my capacity to accomplish things promptly. Insufficient training and resource allocation occasionally led to delayed responses to client concerns, which was a cause for worry in terms of customer service responsiveness. The antiquated office aesthetics and inefficient marketing initiatives were significant obstacles, as they had a direct impact on the overall customer experience and the bank's capacity to acquire new clientele. Furthermore, the insufficient assignment of staff frequently led to an unequal apportionment of tasks, resulting in heightened stress on specific team members. The presence of disorganized file management systems exacerbated the complexity of the work environment, impeding the swift retrieval of crucial documents. Furthermore, the occurrence of employee promotions being postponed resulted in a dearth of enthusiasm and job satisfaction among the staff. In order to tackle these difficulties, I got assistance from my superiors and worked along with my colleagues to identify inventive resolutions that enhanced the department's efficiency and effectiveness. These experiences have allowed me the significance of perseverance, teamwork, and proactive problem-solving in a working environment.

### **1.5.4 Suggestions**

In order to optimize the internship programme at AB Bank PLC and provide a more insightful experience for future interns, I suggest implementing a series of suggestions derived from my observations and personal experiences. Prioritizing uninterrupted customer assistance and delivering comprehensive solutions to consumer concerns should be the first step. This can be achieved by enhancing training programmes to increase customer service abilities and by assigning adequate resources to customer support employees. Updating office equipment and design is crucial for improving efficiency and creating a more inviting atmosphere for employees and customers alike. It is important to upgrade promotional strategies in order to connect them with current market trends and attract new targets efficiently. Optimizing human allocation to achieve an equitable distribution of workload would bolster production and alleviate worker stress. In addition, using efficient file management solutions to enhance the speed and ease of document retrieval will enhance overall productivity. Implementing explicit benchmarks and deadlines for career progression would enhance employee motivation and job contentment, hence mitigating delays in promotions. By implementing these establishments, future interns will be able to acquire a more fulfilling experience and make a more impactful participation in the organization. The purpose of these guidelines is to introduce a work environment that is encouraging and constantly evolving, which promotes the development and growth of professional skills and improves the effectiveness of operations.

## Chapter 2

### Organization Part

#### 2.1 Background of AB BANK PLC

AB Bank PLC is known as the first private commercial bank in Bangladesh, previously recognized as Arab Bangladesh Bank. Established on December 31, 1981, the bank commenced operations on April 12, 1982, with a steadfast objective to become the leading financial institution in Bangladesh.

AB Bank PLC has significantly broadened its range of services during the previous 41 years, both within its own country and outside. Its inaugural branch at Karwan Bazar was launched on April 12, 1982. Currently, it operates 104 locations around the nation, with an additional branch located in Mumbai, India. The nation is equipped with about 250 ATMs and an off-shore banking section called the Custodial Wing.

The establishment of a representative office in Yangon, Myanmar, accompanied by the presence of five subsidiary enterprises, has greatly facilitated the expansion of its services.

AB Bank PLC provides an extensive selection of deposit and lending products to serve almost all customer categories. With a wide range of banking products, from student banking to Priority Banking, it offers a comprehensive selection of services. Numerous innovative products and services have been introduced in the areas of Small and Medium Enterprise (SME) credit, women's entrepreneurship, consumer loans, debit and credit cards, ATMs, internet and SMS banking, remittance services, treasury products and services for Non-Resident Bangladeshis (NRBs), priority banking, and customer care. The bank offers premium products and services, along with dedicated relationship managers committed to overseeing customers' financial well-being, protecting their lifestyle, and prioritizing their needs.

#### 2.2 Overview of AB Bank PLC's Private Banking Services and Financial Products

- AB Bank is involved in various commercial banking activities.
- The bank offers a range of deposit products, including Savings Deposit Accounts, Current Deposit Accounts, Short Term Deposit Accounts, Resident Foreign Currency Deposits, Foreign Currency Deposits, Convertible and Non-Convertible Accounts, Exporter CM Deposits, and Time Deposits.
- AB Bank PLC's main popular product among individuals with fixed incomes is reasonably priced and helps them maintain their living standards.
- The bank also provides financing options for small businesses, distributors, festival loans, cash loans, term loans, and loans specifically for women entrepreneurs. In addition, it provides treasury services, debit and credit cards, online, mobile, and SMS banking, as well as ATM agent banking services. Additionally, it includes import and export financing.

## **2.3 Vision**

–To be the trendsetter for innovative banking with excellence & perfection.”

## **2.4 Mission**

–To be the best performing bank in the country.”

AB Bank PLC. aims to conduct its supervision ethically and equitably, while strictly complying to the standards set by its regulating administrations. Moreover, it aims to incorporate best practices to enhance its company policies and procedures, considering the improvement of its customers and employees.

## **2.5 AB Bank PLC Core Values**

### **Compliance**

AB Bank PLC prioritizes adherence to national policies and objectives to provide clients with increased financial support, ensuring corporate integrity and full compliance. The bank also highlights its commitment to social development, reflecting its role as an accountable corporate citizen.

### **Customer Focus**

The bank places significant importance on meeting consumer demands. Through determined efforts, AB Bank PLC strives to achieve the maximum levels of consumer satisfaction, ensuring that its services consistently exceed consumer expectations.

### **Shareholder Commitment**

AB Bank PLC is dedicated to delivering optimal returns to its shareholders through determined performance. The bank's responsibility for financial excellence is reflected in its strategies and operations designed to maximize shareholder value.

### **Team Member Support**

AB Bank PLC is committed to providing secure and fulfilling employment for its team members. The bank respects each individual's contributions and acknowledges their essential role in the institution's success. By cultivating a supportive and rewarding work environment, AB Bank PLC ensures its employees are motivated and empowered to contribute to its growth.

## **2.6 AB Bank PLC Strategic Goals**

- Enhancing the accessibility of modern financial services to the general people through expanding banking services and promoting a culture of saving.
- Foster a congenial, robust, and enduring rapport with bankers through the provision of prompt and better customer service.
- Contributing to the expansion of the country's economy through the endorsement of various initiatives and the efficient utilization of the bank's assets.
- Utilize advanced information technology to establish a connection between consumers and modern banking processes in order to encourage their continued business with AB Bank PLC.
- To optimize the employment of competent workers by improving their skills and competencies.

## 2.7 Company Profile

Name of the Company	AB Bank Limited
Type of Bank	Public Limited Company
Incorporation Year	31 <sup>st</sup> December 1981
Beginning of The Bank	27 <sup>th</sup> February 1982
Authorized Capital	About Tk.1500 crore
Paid Up Capital	About Tk.758 Crore
Number of Branches	104
Number of ATMs	277
Number of Agent Banking Outlets	105
Number of SME center	11
Earnings per Share (EPS)	0.09
Number of Employees	2210
Registered Address / Head office Address	The Skymark, 18 Gulshan Ave, Dhaka-1212
Telephone Number	+91-22-66332853, +88-09678555000
Telefax Number	(+8802) 956 4122-23
SWIFT	ABBLBDDH
Email	info@abbl.com
Web Page	www.abbl.com

## **2.8 Overview of Organization Culture and Practices**

### **2.8.1 Management Practices:**

AB Bank PLC displays exemplary management practices through its distinct on strategic planning, leadership development, and employee engagement. The management team is committed to acquire a culture of advancing enhancement and originality, ensuring the bank's competitiveness in this swiftly changing financial industry. The leadership of AB Bank PLC imposes a high importance on clear and honest communication, additionally ethical governance, in order to demonstrate a reliable and responsible atmosphere. The bank places great highlights on sustainability, including steps to minimize its environmental impact and promote corporate social responsibility. The organization's observance to these principles, as demonstrated by the management's intense dedication, propels it towards the achievement of its long-term goals, all the while sustaining exceptional levels of honesty and professionalism.

### **2.8.2 Marketing Practices**

The marketing strategies implemented at AB Bank PLC are carefully designed to give prominence to customer requirements and market trends. The bank employed an integrated marketing approach, blending conventional techniques with state-of-the-art digital initiatives to efficiently target a wide and various consumer demographic. The bank also employed comprehensive market research and data analytics to secure insights into consumer behavior, enabling them to customize their products and services with accuracy. Marketing campaigns are strategically generated to emphasize the bank's basic principles of trust, dependability, and originality, thereby strengthening customer loyalty and enhancing market visibility. Furthermore, AB Bank PLC actively engages in community outreach and corporate social responsibility, enhancing its reputation and fostering stronger consumer relationships.

### **2.8.3 Financial Performance and Accounting Practices**

The financial success of AB Bank PLC is supported by careful monetary management and rigorous accounting processes. The bank reassures the transparency, accuracy, and reliability of its financial statements by succeeding international financial reporting standards (IFRS). Moreover, systematic internal and external audits, combined with diligent compliance inspections, make sure the preservation of financial integrity and reliability. The bank's financial strategy foreground sustainable expansion, thorough risk mitigation, and expand shareholder value while adopting this strategic strategy. AB Bank PLC has accomplished continuous revenue growth, profitability, and a strong balance sheet, inaugurating itself as a financially solid and resilient operation in the banking market.

## **2.8.4 Management of Operations**

The operations management of AB Bank PLC is strategically outlined to optimize efficiency and effectiveness in the delivery of customer services. The bank also employed sophisticated operational frameworks and methodologies, for example Lean and Six Sigma, to enhance processes, optimize productivity, and minimize operating expenses. This financial sector has developed continuous process improvement activities to ensure the use of best practices in operations management. AB Bank PLC's emphasis on operational excellence which enables the bank to deliver prompt and high level services to its customers, leading to elevated levels of satisfied customer and loyalty. The bank's furthermore dedication to operational efficiency allows it to rapidly adjust to market fluctuations and sustain a competitive advantage.

## **2.8.5 Operational Management and Information Systems**

AB Bank PLC allocates substantial resources to enhance its information systems in order to facilitate its operations and strategic endeavors. The bank utilizes cutting-edge technology to guarantee the security of data, optimize operating efficiency, and enhance consumer convenience. Information systems are fully linked across different functions, enabling efficient communication and collaboration inside the organization. Ensuring the protection of sensitive information and minimizing potential dangers is of utmost importance, and therefore, strong steps have been implemented in the field of cybersecurity. AB Bank PLC maintains its position as a leader in digital banking innovations by consistently investing in technology. This allows the bank to provide customers modern and secure banking products that cater to their changing requirements.

## **2.9 AB BANK PLC's Products and Services**

With a focus on modernization and satisfied customers, AB Bank PLC is able to offer a variety of innovative products and services to its clients, keeping it one step ahead of other banks in meeting their demands.

### **2.9.1 Deposit Products:**

1. AB Nishchinto
2. Profit First
3. Savings Account
4. Max Saver
5. Student Account
6. Shampurna
7. Payroll Management
8. Current Account
9. Progati



10. Special Notice Deposit (SND)
11. Fixed Term Deposit
12. NFCD
13. RFCD
14. Family Savings Plan (FSP)
15. Double Deposit Scheme (DDS)
16. Monthly Savings Deposit Scheme (MSDS)
17. Monthly Income Deposit Scheme (MIDS)
18. Millionaire Savings Deposit Scheme (MSA)
19. Deposit Double installment Scheme (DDIS)

### **2.9.2 Retail Loan Products:**

1. Personal Loan (Secured and Unsecured)
2. Home Loan
3. Auto Loan
4. Credit Card

### **2.9.3 Structured and corporate finance**

1. Term Loan
2. Time Loan
3. Trade finance
4. Trust Receipt
5. Working Capital
6. Bill discounting
7. Letter of Guarantee
8. Syndication Arrangement
9. Agency Function
10. Syndication Participation
11. Equity finance and Arrangement
12. Corporate Advisory service

#### **2.9.4 Small and Medium Enterprise**

(SME) Due to the increase of role, and contribution of Small and Medium Enterprise (SMEs), AB Bank PLC has supported this sector in the last three decades while extending credit frameworks of different types and periods. Approximately 25% of the bank's entire loan portfolio is segmented into SMEs, which deserve full attention in plan, projections, and forecasts.

AB Bank has provided support to the Small and Medium Enterprise (SME) sector for the past thirty years by offering lending frameworks of different forms and durations, recognizing the significance and contribution of SMEs. Around a quarter of the bank's whole loan portfolio is allocated to small and medium-sized enterprises (SMEs), which should receive complete focus in our goals, predictions, and forecasts. AB Bank offers superior services specifically tailored to meet the needs of the SME sector.

AB Bank offers a range of products specifically designed for small and medium-sized enterprises (SMEs). One of these products is called Digun.

The following are the names of the projects: Pragati, Awparajita, Uttaran, Proshar, Shathi, and Uddog.

#### **2.9.5 Islamic Banking**

- Mudaraba Current Account
- Mudaraba Savings Account
- Term Deposit
- Monthly Deposit Scheme
- Monthly benefit Scheme
- Hajj DedScheme
- Personal Finance
- Auto Finance
- Mudaraba Home Finance
- IISR:Profit Sharing Mechanism
- Rates & Charges
- Schedule of Charge

## 2.10 Organizational Structure of AB Bank PLC



## 2.11 Industry and Competitive Analysis

### 2.11.1 SWOT Analysis

#### Strength

- Provision of high-quality services throughout various financial operations
- Establishment of trust and confidence among the public
- Strong brand image

#### Weaknesses

- Slow implementation of new systems
- Inferior products and services compared to other banks, such as ATM cards

#### Opportunities

- Strive for rapid growth in the competitive market
- Enhance product and service offerings to outperform another bank
- Make significant advancements in the implementation of new systems

#### Threats

- New generation banking system: The latest and most advanced banking system
- The competitors: Other businesses or organizations that are in direct competition
- Money launder: The illegal act of disguising the origins of illegally obtained money.

## **Chapter 3**

### **3.1 Background of the topic**

The role of leadership in promoting employee engagement and welfare has emerged as a major area of focus for organizations worldwide in the rapidly changing workplace environment at present.

In this technological and social revolution, employees look for a standard of workplace, standard of job, better work environment, role, growth-opportunities, learning and rewards- recognition. To create all these facilities in the organization, one needs to focus on such mechanisms that motivate the employees to stay dedicated, enthusiastic, and committed to the organization's objectives. As a result, such engagement has been repeatedly associated with increased productivity, creativity, and job satisfaction.

I believe this topic is interesting as different leadership styles can influence employee engagement and well-being to form the work environment which also influences employee attitudes and actions.

Furthermore, the necessity of successful leadership strategies that prioritize employee engagement and well-being foremost becomes even more apparent as companies negotiate the difficulties presented by internationalization, advances in technology, and changing demographics in the workforce. Through illuminating the relationship between leadership styles and employee outcomes. My research intends to provide insightful analysis and useful suggestions for cultivating an engaged and well-being-oriented environment in organizations.

### **3.2 Research Objects**

1. To examine the relationship among employee engagement levels and different approaches to leadership (transformational, transactional, autocratic, etc.).
2. To evaluate the way various leadership styles affect employee assessments of their level of wellbeing at work.
3. To determine the primary factors that mediate the connection between employee engagement and wellbeing and leadership styles.
4. To investigate how corporate culture influences how leadership styles affect employee performance.
5. To conduct research into how supportive, empowering, and communicative leadership styles affect the wellness and engagement of employees

### 3.3 Purpose of the research

The main purpose of this research seeks to explore the link between principles of leadership and how they make an impact on employee well-being and productivity in the workplace. Moreover, the research

intends to broaden knowledge of various leadership theories that influence employee attitudes, actions, and well-being in addition to shaping the workplace.

The research specific target is to determine the key elements of management philosophies—such as transactional, servant, and transformational leadership—that are most strongly associated with higher levels of employee involvement and mental health. By analyzing the fundamental processes via which leadership influence company results, the research also implies to deliver practical insights for HR professionals and organizational leaders who want to boost employee loyalty and satisfaction.

Additionally, the research aims to discover how corporate culture influences the way leadership styles affect worker engagement and wellness. Through an examination of contextual elements like decision-making procedures, communication styles, and organizational norms, this paper focused on depth explanation of how the leadership practices interact with wider organizational dynamics to shape employee experiences.

The goal of this study is to offer helpful suggestions for developing an optimistic and encouraging workplace that enhances worker wellness and engagement. The research intends to inform HR practices and organizational policies targeted at improving overall employee satisfaction, productivity, and organizational performance by identifying effective leadership tactics and emphasizing the potential benefits of adopting employee-centered approaches.

### 3.4 The significance and outcomes of the research

**Long-Term Organizational Benefits:** Organizations can anticipate long-term benefits like higher employee retention, job satisfaction, and performance, as well as a stronger organizational culture identified by trust, collaboration, and resilience, by prioritizing employee engagement and wellbeing through effective leadership practices.

**Understanding Effective Leadership Styles:** This research will provide information about the different kinds of leadership that work best to promote the welfare and engagement of their workforce. It will highlight actions and methods of leadership that are linked to increased levels of motivation, job satisfaction, and general well-being.

**Recommendations for Organizational Practices and Policies:** In consideration of the research results, recommendations for practices and policies within organizations that support employee welfare and foster a healthy work environment can be created. Initiatives that involve work-life balance, communication, acknowledgment, and employee participation in decision-making processes may fall under this category.

### **3.5 Methodology of Research**

#### **❖ Gathering of Information**

In this study, a thorough methodology was employed to gather data from many sources, ensuring a comprehensive analysis. The data collecting methods used are:

1. Interviews: Carried out with essential persons inside the organization to collect qualitative perspectives. The interviews yielded comprehensive insights into the practices of transformational leadership and their effects on employee engagement and well-being.

Extensive scrutiny of scholarly articles, journals, and books was conducted to establish a robust theoretical basis and to substantiate the primary facts gathered. The utilization of this supplementary data facilitated a comprehensive comprehension of the current body of literature pertaining to transformative leadership and the well-being of employees.

3. PDF Documents and Online Resources: I examined pertinent documents, reports, and publications that were accessible in PDF format. Current statistics and trends were collected by utilizing online resources such as websites and reports.

4. Google and Google Scholar: Google was employed for conducting broad information searches and accessing digital resources. The user utilized Google Scholar to precisely locate peer-reviewed articles and academic publications that were pertinent to their research topic.

5. NVivo for Analysis: The NVivo software was used to conduct an analysis of the qualitative data obtained from interviews. The programme streamlined the procedure of coding and categorizing data, hence enhancing the ability to discern themes and patterns related to transformational leadership and employee engagement.

### ❖ **Techniques for Analyzing Data**

1. **Qualitative Analysis:** The information collected from the interviews was transcribed and examined using NVivo. An analysis was directed through coding to detect patterns and reoccurring themes. This qualitative analysis allowed comprehension of the participants' personal experiences and viewpoints of transformational leadership.
2. **Thematic Analysis:** Themes were conducted from the qualitative data via a meticulous process of coding and categorizing. This approach allowed the recognition of crucial domains in which transformational leadership influences the well-being and engagement of employees.
3. **Literature Review Analysis:** The secondary data obtained from articles, journals, and books underwent a systematic review process to abstract pertinent information and theoretical perspectives. The analysis established a strong foundation for the research and validated the findings derived from primary data.
4. **Triangulation:** Triangulation was enlisted to improve the credibility and dependability of the research findings. This entailed validated data from several sources, including interviews, literature reviews, and online resources, to ensure the coherence and precision of the findings.
5. **Comparative Analysis:** The primary and secondary data were examined to establish commonalities and disparities. This comparison analysis enhances comprehension of the wider ramifications of transformative leadership on employee well-being in different contexts and environments.

This research utilizes a mixed method of qualitative and quantitative methods to gain a thorough understanding of how transformative leadership provides employee engagement and well-being.



### 3.6 Literature Review

#### Segment 1

<b>Factors</b>	<b>Scholarly Reference</b>	<b>Findings</b>
Behavioral contagion directly influences the interpersonal skills of leadership over employee engagement	Decuyper, A., & Schaufeli	Impact employee wellbeing & Influence strong emotional bond
Moral perspective and emotional intelligence	Heyns, M., & Heyns,	Transformational leadership emphasizes moral perspective and role modeling
Transformational leadership	Pradhan, S., & Panigrahy,	Positive work environment and promote a meaningful purpose for employees
Transformational Leadership and Employee Growth	T. H., & Salem, A. E.	Setting challenging goals boosts intellectual knowledge and performance
Transformational leadership positively impacts employee well-being through psychological mechanisms	House	When employees feel appreciated, understood, and supported it encourages investment in company goals and increased engagement

## **Factor 1**

### **Behavioral contagion directly influences the interpersonal skills of leadership over employee engagement**

Leaders often perform as role models for employees inside the organization. Interaction, resolving obstacles, constructive feedback and communication from a leader influence employee engagement. Additionally, when a leader showcases good interpersonal skills, such as teamwork, respect, active listening and it motivates employees to adapt such skills in their behavior. As a result, the work environment became more collaborative and happier (Schaufeli,2020).

Behavioral contagion also develops mutual trust and social safety within a team. Leaders who maintain transparency, accept their mistakes, and consider failure as a learning opportunity to inspire the employees thereby employees feel comfortable to share their innovative ideas, intragrain risks, which increasing engagement and collaboration (Decuypere, A.,2020)

## **Factor 2**

### **Moral perspective and emotional intelligence**

The factor highlights that transformational leadership, along with other positive leadership styles focus on the importance of having a moral perspective and engaging in role modeling behavior. It involves leaders acting as ethical and moral role models, demonstrating high standards of conduct, and making decisions based on moral and strict ethical considerations. To instance, leaders portray a strong moral compass and act as role models to build trust and respect among employees. Apparently, employees feel valued and respected in such an environment as leaders perpetually demonstrate ethical behavior, which significantly enhances their engagement and overall well-being (Heyns, M., & Heyns, 2019).

Additionally, transformational leaders who align organizational goals with ethical values and moral conduct help employees think about their work in a broader context for greater engagement and a sense of purpose.

A leadership who has strong moral integrity creates a safe and positive work environment in the organization. Thus, workers are more likely to feel secure, supported, and motivated to participate in their best. Moreover, this leadership influences and motivates followers while setting a clear vision for the organization which also aligns with their personal values (Heyns, M., & Heyns)

### **Factor 3**

#### **Transformational leadership**

Transformative leaders fulfilled workforce demands in terms of employee freedom and expertise. Intrinsic motivation is also strongly linked to higher levels of engagement and wellbeing which encourage creativity and innovation to boost employees' feelings of efficacy. Furthermore, this leadership acts as a bridge between a high-efficacy work schedule and employee creativity and ensures benefits for employees. This also promotes the general well-being of the workforce and is oriented with the strategic goals of the company as a result of a more engaged and productive workforce (Pradhan, S., & Panigrahy,2018).

In a nutshell, the correlation between employee satisfaction, well-being, and organizational productivity is greatly influenced by transformational leadership. It also focused on how important it is for managers to be conscious of the requirements and overall wellness of their employees for the purpose of creating a friendly environment which encourages engagement and overall wellbeing.

### **Factor 4**

#### **Transformational Leadership and Employee Growth**

The employees' positive approaches and their results are positively correlated with transformational leadership. When job improvement emerges, it affects the growth of employees. However, establishing goals for employees also impacts their dedication, performance, and satisfaction. Employees' performance and the charismatic leader's behavior are strongly correlated when the goals are important. Furthermore, Transformational leaders provide purposes and challenges to portray an optimistic goal of the future through inspiring motivation. Employees who have challenging goals also increase their levels of intellectual knowledge and performance. To sum up, enhancement at work is significant to transformative leadership effectiveness (T. H. 2023).

The interrelation between transformational leader behavior and employee performance and organizational commitment results positively link by setting goal difficulty. As setting goal difficulty arises, the leader's behavior does impact positively the size of outcomes. However, the employees focusing on in-role activities and demanding goals might prevent the anticipated favorable connections among transformational leadership behaviors and corporate responsibility (Salem, A. E.,2023)

According to this article, difficulty setting goals has a negative influence on regulating the relationship between organizational employee responsibility and transformational leadership and the positive impact decreases at higher levels.

## **Factor 5**

### **Transformational leadership positively impacts employee well-being through psychological mechanisms**

The article emphasizes predictors of employee well-being and focuses on several psychological processes that operate as mitigate and interposition in the sophisticated relationship between employee well-being and transformative leadership. This suggests that through psychological mechanisms, transformational leadership can have a favorable impact on the well-being of employees. For example, transformational leaders create an atmosphere where employee members feel appreciated, understood, and supported by inspiring and motivating them. As they are more influenced to invest in the goals of their company and feel more connected and engaged in their work. Additionally, transformational leaders can help employee members to develop and push their abilities by establishing objectives that are both challenging and achievable. Thus, it will increase employees' sense of achievement and overall wellbeing. (House, 1977)

Moreover, transformational leadership has a continuous influence on employee well-being in a diversity of organizational contexts, providence, nation state, and participant behavior. This generalization highlights the part of transformative leadership, in a different environment, which also increases employee engagement and well-being.

However, transformational leadership typically develops employee well-being, diversification implies that the precise outcome may vary depending on several conditions, such as the type of work, the demands and expectations of the employee (House, 1977).

To summarize, an understanding of how transformational leadership can promote employee engagement and well-being requires holding off the psychological processes that mediate the relationship between the two and demonstrate the leadership behaviors. This also emphasizes how transformational leadership has the capacity to improve employees' psychological moods and levels of engagement, which in turn improves their overall well-being. This article also shows that there is an opportunity to learn about the specific circumstances and methods that optimize transformational leadership's positive effects on worker well-being.

### 3.7 Segment 2

<b>Factors</b>	<b>Scholarly Reference</b>	<b>Findings</b>
Transformational Leadership and Employee Engagement in Bangladesh's Banking Sector	Srivastava and Sarangi	The banking sector in Bangladesh's context, including regulatory pressures, market competition, and internal circumstances, influences how leadership approaches are perceived and effective in engaging employees
Promotion of Trust and Morale	Macey and Schneider	Fosters higher levels of code of conduct morale, and self-respect
Leadership Style Flexibility and Adaptability	Miao, R., & Cao	Flexibility allows leaders to tailor methods to company and workforce needs, boosting results and employee happiness
Transformational Leadership and Employee Engagement in Bangladesh's Banking	Srivastava and Sarangi	The banking sector in Bangladesh's context, including regulatory pressures, market competition, and internal circumstances

## **Factor 1**

### **Promotion of Trust and Morale**

Employee trust is notably increased by transformational leaders. A motivating and encouraging work environment are fostered by this belief, and it raises employee participation (Macey,2008). Transformative leadership encourages trust, which is significant for employee engagement. Higher levels of code of conduct, morale, and self-respect are demonstrated by engaged employees, and these characteristics are critical for the productive implementation of job responsibilities. Transformational leaders exhibit an environment of trust that inspires self-identity in work and a dedication to professional achievement to their employee, as a result, improving overall organizational productivity and employee well-being (Schneider 2008).

## **Factor 2**

### **Leadership Style Flexibility and Adaptability**

The results indicate that a considerable proportion of leaders demonstrate adaptability in their leadership approaches, shifting between contribution, transformational, and bureaucratic styles. This flexibility could be interpreted as a readiness to modify leadership strategies in response to changing circumstances or organizational vitality (Miao, R., 2021). By creating a motivating, friendly and encouraging work environment, leaders who possess the flexibility to adapt transformational leadership behaviors, when necessary, could improve employee engagement and well-being. Perhaps because of their flexibility, leaders can modify their methods to better suit the needs of the company and their workforce, which eventually boosts results and employee happiness (Cao, 2021).

## **Factor 3**

### **Transformational Leadership and Employee Engagement in Bangladesh's Banking Sector**

Transformational leadership, distinguished by idealized influence, inspirational motivation, individual consideration, and intellectuality, is typically linked with positive results such as increased employee engagement and well-being. It also involves leaders working unitedly with their teams to identify required change, focusing on creativity to guide the change through motivation, morale, and performance.

However, the banking sector of Bangladesh encourages that there might be contextual factors that influence the effectiveness of transformational leadership. This brings us to an important factor which could be explored more in relation to transformational leadership's role in fostering organizational culture, employee engagement and well-being.

Organizational culture indicates shared values, trust, and practices in an organizational manner. It forms the employees' perceptions and interactions within the place of work (Sarangi,2012). As a result, organizational culture and communication gets better, so does employee participation.

This represents that organizational culture conducts as a liaison factor between transformational leadership and employee engagement.

Examining the role of transformational leadership while creating employee engagement and well-being, therefore, requires a distinction approach that considers the effect of organizational culture (Srivastava, 2012). An encouraging, transparency, and considerate organizational culture coordinates the effectiveness of transformational leadership which aligns the leader's vision and actions with the employees' values and expectations. On the other hand, inconsistency between the leader's vision and the organizational culture diminishes the impact of transformational leadership on employee engagement.

Additionally, the circumstances of the banking sector in Bangladesh, with its different challenges and dynamics influences how leadership approaches are perceived and how effective they are to engage employees. Regulatory pressures, market competition, and internal circumstances, all these factors necessitate an approach to leadership and employee engagement (Srivastava,2012).

To sum up, transformational leadership has been generally recognized for its positive impact on employee outcomes, its usefulness to foster employee engagement and well-being considerably depends on the organizational culture and the specific context.

### 3.8 Demographic Table:

<b>Participant Name</b>	<b>Age</b>	<b>Gender- Position -Year of work Experience</b>
<b>Shirin Akter</b>	43	Female- Senior Principal officer- 16 years
<b>Farzana Ali Misty</b>	31	Female - Senior Officer- 7 Years
<b>Hasan Mahmud</b>	34	Male -Senior Officer - 8 years
<b>Shamima Nasrin</b>	32	Female – Officer - 4 years
<b>Rafiq</b>	35	Male- Cash Officer- 5 years
<b>Hasin</b>	30	Male – Officer - 4 years
<b>Laila Anjum</b>	51	Female- Operation Manager – 27 years



### 3.9 Transcription-

#### 3.9.1. Interviewer: Intern

❖ **Interviewee:** Senior Officer in Credit Department

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch office in the meeting room. The interview was recorded on Sunday afternoon at 1:30 pm.

#### ❖ Starting of Interview

**Interviewer:** Does your manager constructively motivate both you and others through his creative ideas for the future and foster a culture of teamwork among your team members? By what means?

**Interviewee:** Indeed, our management definitely serves as a source of motivation for us. He regularly engages in conversations about the future objectives, goals and invites to our team members to collaborate in his office room. This strategy not only inspires us but also commands us to effectively communicate ideas and implement strategies. Furthermore, it also is encouraging because it elaborates the power of teamwork and ability to successfully implement plans.

**Interviewer:** Does your management demonstrate unrealistic expectations for you and your team? Kindly share a specific situation.

**Interviewee:** Our management establishes demanding standards that align with our abilities and degrees of expertise. He acknowledges that certain employee members may have greater expertise or knowledge compared to others, and thus he adapts his expectations according to their ability. This is very beneficial in some circumstances where practical guidance is required.

**Interviewer:** Does your manager overlook your emotions when making decisions? Please present a specific situation or example.

**Interviewee:** During situations which involve emergency or personal matters, our manager takes that very seriously, our personal feelings and modifies our work duties accordingly. He also makes sure that there is always someone available to take our place during emergencies, and presents an innate ability to oversee and manage. However, he also focuses on the fact that all employees should diligently fulfill their responsibilities till a significant development, which is considered important.

**Interviewer:** Could you please describe a memorable experience you've had with a supervisor or manager who made you feel appreciated and encouraged in your position?

**Interviewee:** Amidst a period of significant changes and the departure of multiple supervisors, I had to rapidly learn proficiency in numerous new challenges and responsibilities. My manager acknowledged my effort, which made me feel very appreciated and encouraged throughout this journey.

**Interviewer:** In your opinion, what are the key important attributes that a Transformational leader should have in a banking environment?

**Interviewee:** In a banking culture, it is crucial for a leader to show appreciation and motivation, acknowledging the extra contributions made by each employee. In Addition, it is essential to guarantee that employees are actively involved in multiple jobs in order to cultivate a comprehensive range of skills and knowledge.

**Interviewer:** Have you ever experienced a sense of empowerment in relation to undertaking new challenges or assuming additional responsibility in your professional environment? What made you feel like that and What strategy leader can show appreciation to employees?

**Interviewee:** Certainly, I have experienced a sense of empowerment that has motivated me to take new responsibilities. This realization has been obtained from my continuous engagement in work, which has allowed me to identify jobs in which I am proficient. As a result, I have willingly undertaken more duties.

Leaders can convey their gratitude to their team members for the hard work and dedication in many ways. Moreover, leaders may show thankfulness by implementing regular meetings to talk about the people who have performed exceptionally well this month. Implementing public recognition, acknowledgement and rewarding efforts can greatly enhance motivation as well as productivity.

### 3.9.2 Interviewer: Intern

❖ **Interviewee:** Operation Manager

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch office in the OM desk. The interview was recorded on Thursday morning at 10:30 AM

❖ **Starting of Interview**

**Interviewer:** What methods do you apply to oversee and evaluate the performance of your employees? Please describe the effective management of all departments.

**OM:** I am responsible for supervising a wide range of duties related to financial transactions, including managing banking operations and handling deposits. This is particularly pivotal in the current competitive market, where several banks are competing for success. Apart from my role as an operations manager, I am also responsible for overseeing the deposits. I supervise the Carriage Department and subsequently monitor the Customer Service. In addition, I am responsible for managing documentation and overseeing the FCD process. In general, when work is conducted virtually and tasks are consistently completed, it inherently creates a sense of high quality without requiring external confirmation.

**Interviewer:** For the role of an operations manager in a bank, what specific qualities do you believe are crucial?

**OM:** In my role as a manager, I believe it is essential to effectively manage both empathy and high performance. There are consistently challenges, particularly for women who must juggle both their professional and domestic responsibilities. Therefore, I comprehend that in certain occasions, they may require leaves without prior notice. The potential influence on their performance is taken into consideration, and in some cases, adjustments may need to be made to other elements of their employment to accommodate them.

**Interviewer:** Have your personnel met your expectations, and what has been your experience with them?

**OM:** No individual's expectations are entirely satisfied. Within a work unit, it is possible that 80% of individuals are employed, while the remaining 20% may not be engaged in work. Not all individuals receive equitable work distribution, but, we compensate for this by providing recompense to those who do contribute. We achieve equilibrium.

**Interviewer:** How do you apply strategy to enhance the empowerment and motivation of your employees?

**OM:** I advise each colleague to develop the ability to manage tasks independently, as they encounter numerous difficulties after receiving training. By successfully confronting these obstacles, individuals experience a boost in self-assurance, a crucial attribute for effectively leading in the realm of customer care and guaranteeing consumer contentment.

**Interviewer:** Finally, what strategies do you take to uphold the standard of work across all employees and ensure that everyone is well-informed and any knowledge gaps are addressed?

**OM:** I engage in discussions with every department in order to identify solutions. If they are unable to find a resolution, I assume responsibility and attempt to handle the matter independently.

**Interviewer:** How can Transformational leaders in the general banking department stimulate and motivate workers to actively engage in their designated roles?

**OM:** The existence of transformational leaders in every department has utmost importance. It is most advantageous to have a team leader assigned to a considerable group of persons in order to proficiently supervise and provide important guidance for their work. Furthermore, individuals usually assume the position of possessing knowledge of each person's strengths, ability and assigning jobs accordingly, thereby fostering a balanced atmosphere where everyone may have growth in their own responsibilities.

**Interviewer:** As a leader how do you maintain a supportive work culture in your branch?

**OM:** I try to understand any problem from an individual perspective. If anyone needs a day off after completing a challenging task I grant the leave from my end. Furthermore, I always make sure everyone is collaborating with each other. It helps the employees to make a strong bonding between them.

**Interviewer:** Thank you Ma'am for your time.

### 3.9.3 Interviewer: Intern

❖ **Interviewee:** Senior Officer in GB

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch office in the meeting room. The interview was recorded on Thursday afternoon at 2:30 PM.

#### ❖ **Starting of Interview**

**Interviewer:** Greetings and welcome to today's session. Let us commence with your initial inquiry. Can you elaborate on the methods that your manager uses to inspire and motivate the team by sharing his future objectives?

**Interviewee:** The function of our manager in encouraging us is of great importance. Sir holds meetings every two months that specifically address marketing and business-related matters. During these sessions, he not only discusses and assigns work, but also introduces more tasks as necessary. The contributions of each individual are prominently acknowledged and commended in an exceptionally motivating manner, serving as a fantastic source of motivation for all of us.

**Interviewer:** Thank you for providing that information. What are the additional expectations your manager has of you, apart from these meetings?

**Interviewee:** The expectations are reasonable; they are determined by the abilities of each person. While the department's targets may be significantly greater, they are well matched to our capabilities. There have been occasions when we have been assigned objectives, and although we occasionally achieve them, there are cases when we may not, but this is all regarded as part of the procedure.

**Interviewer:** Does your manager take into account your personal circumstances, such as the need for time off in case of emergencies?

**Interviewee:** Indeed, my personal experiences have been exceedingly favorable. Particularly during Eid, I observed that my requirements were taken into account with greater generosity, which was really appreciable.

**Interviewer:** How do you manage or respond to criticism from your colleagues and supervisors?

**Interviewee:** I view criticism in a positive manner. It is an inherent aspect of any work environment and a chance to enhance and cultivate professional skills.

**Interviewer:** Can you describe a favorable encounter you had with your supervisor or manager that provided you with a sense of support in your position?

**Interviewee:** I lacked prior experience in securing funds from an autonomous institution in Bangladesh last year then I somehow managed to bring the big investment into our branch. My manager sir provided continuous guidance and support during the process, resulting in a substantial increase in our branch's performance. This was an exemplary demonstration of efficient team work, collaboration and competent guidance.

**Interviewer:** What are your opinions on the key factors that contribute to effective leadership, specifically in terms of fostering a sense of support among employees?

**Interviewee:** A leader must possess the qualities of honesty and accountability, and approach any situation with a problem-solving mindset. This fosters a robust rapport with employees and bolsters their growth and advancement.

**Interviewer:** What type of work environment do you believe fosters both well-being and productivity?

**Interviewee:** It is crucial that there be a pleasant and energetic atmosphere. Considering the length of time we spend at work, it is essential that the environment promotes comfort and familiarity to support mental health and increase productivity.

**Interviewer:** Have you faced any challenges that have given you a feeling of self-determination?

**Interviewee:** Indeed, in the absence of our departmental supervisor due to her pilgrimage to Hajj, I willingly undertook her responsibilities. The experience provided valuable learning opportunities and allowed me to successfully navigate through a range of difficult instances, which was quite fulfilling.

**Interviewer:** In conclusion, what guidance would you offer to individuals who are new to this particular domain, drawing from your personal experience?

**Interviewee:** The crucial factor is to possess authentic enthusiasm and unwavering commitment. Being coerced into this is inappropriate. Embrace obstacles with a positive mindset, and you will

witness progress not only in your professional trajectory but also in your personal growth.

**Interviewer:** I appreciate your valuable perspectives. Our conversation about these facets of leadership and management has been illuminating.

### 3.9.4 Interviewer: Intern

❖ **Interviewee:** Officer at FCD

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch office in the meeting room. The interview was recorded on Tuesday afternoon at 1:30 AM.

❖ **Starting of Interview**

**Interviewer:** Please explain the methods your manager employs to foster proactive planning for future objectives.

**Interviewee:** Our manager regularly provides guidance on enhancing customer engagement and optimizing our performance in the banking sector. He provides guidance on client engagement strategies, enabling us to cultivate stronger connections and successfully acquaint them with our products.

**Interviewer:** Could you provide a concrete illustration of how this approach operates in an actual situation?

**Interviewee:** Certainly. Manager sir proposed promoting our banking products as solutions that may assist consumers in fulfilling their fundamental requirements, with a focus on highlighting the bank's safety and extensive track record of dependability to provide reassurance that their funds are protected.

**Interviewer:** What are the performance standards and objectives that your manager has established for you and your team?

**Interviewee:** He has high expectations of us. Our team convenes on a monthly basis to deliberate on strategies for surpassing our performance goals. The issue at hand is not related to pressure, but rather to aligning our skills.

**Interviewer:** What is your manager's approach to addressing personal issues or mistakes?

**Interviewee:** He is very empathetic. As someone like me with a different background in banking, it took me a while to adjust, but he has been really helpful and understanding. For example, when I want a day of absence, I inform him over SMS, and he is rational and understanding regarding such inquiries.

**Interviewer:** Have you ever encountered a situation where you had to approach a familiar problem from a fresh perspective from your manager?

**Interviewee:** Indeed, the promotion of critical thinking is highly encouraged. During meetings, we frequently rehash previous topics in order to discover innovative solutions.

**Interviewer:** What is your approach to handling criticism?

**Interviewee:** I try to avoid it if it is a negative one. Regardless of the feedback being positive, I view it as a chance to enhance my skills. If the critique is deemed legitimate, I will make efforts to rectify the matter.

**Interviewer:** Can you describe a positive encounter with your manager or supervisor that made you feel supported?

**Interviewee:** Lately, my supervisor assigned me a substantial responsibility that I was unfamiliar with. The individual offered explicit instructions and was readily available to support me, resulting in not only the effective completion of the assignment but also a significant increase in my self-assurance.

**Interviewer:** Which attributes do you believe are crucial for a Transformational leader in your department?

**Interviewee:** An effective leader should possess qualities of supportiveness and approachability. They ought to cultivate a favorable atmosphere that promotes education and development, rendering the workplace stimulating and efficient.

**Interviewer:** Do you have any additional reflections on the specific effects of transformational leadership on your role or the overall banking department?



**Interviewee:** Transformational leadership has played a vital role. It serves as a source of motivation for us to surpass our boundaries and makes a substantial contribution to our personal and professional growth.

### **3.9.5 Interviewer:** Intern

❖ **Interviewee:** Senior Principal Officer at GB

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch in the office desk. The interview was recorded on Sunday morning at 9:00 AM.

### ❖ **Starting of Interview**

**Interviewer:** I will be conducting an interview where you will discuss your banking experience. Would you please share how your manager communicates future plans and fosters collaboration.

**Interviewee:** Our manager conducts regular meetings, such as our weekly team meetings, during which he communicates the targets we must achieve. He consistently motivates us to collaborate in order to accomplish these objectives. Effective completion of our work is impossible without team cooperation.

**Interviewer:** Does your manager demonstrate high expectations for you and your team? Can you please provide an example or situation?

**Interviewee:** Indeed, our manager consistently demands high performance from us, particularly when it comes to collaborative projects. He offers assistance whenever necessary and ensures that we have all the resources required to achieve our goals. Each member of our department has distinct responsibilities, and our manager ensures that we receive adequate support.

**Interviewer:** Does your manager demonstrate failure to observe your emotions? Kindly provide a scenario of when this occurred.

**Interviewee:** honestly, our manager is reasonably thoughtful. Whenever we face any problem at work, whether it is a personal issue or a job-related challenge, we have the opportunity to seek his guidance, and he sincerely assists us to resolve the issue.

**Interviewer:** Has your manager ever pushed you to approach the old problems from a brand new or different perspective?

**Interviewee:** Certainly. He persistently influenced us to think innovatively. When a problem keeps happening, he encourages us to focus on fresh solutions, which is quite rejuvenating.

**Interviewer:** What is your strategy to handle criticism in a professional environment?

**Interviewee:** I view criticism to bring improvement and growth in my personal and professional life. I also observe it as individual development. If I am faced with justified criticism, I make a sincere effort to increase my performance. On the other hand, I engage in a discussion with my management to clarify any occurrence.

**Interviewer:** What practices can transformational leaders in your department use to inspire employees?

**Interviewee:** By being enthusiastic in their respective positions and demonstrating genuine care for the development and wellbeing of the employees. It is vitally important that they offer constructive ongoing feedback and firmly promote personalized growth.

**Interviewer:** Could you think of a favorable experience with your supervisor?

**Interviewee:** Last month our manager gave us a surprise by presenting us with flowers to celebrate our promotions. This sudden joyful moment from him was unforeseen and greatly promoted a sense of gratitude inside us.

**Interviewer:** What characteristics should a transformational leader display in the banking industry?

**Interviewee:** A transformational leadership in banking should influence extensive knowledge, present punctuality, and uphold moral standards of integrity. Additionally, they should also imply the ability to be an inspiration and navigate their team, as well as patiently manage and cope up with a high-stress environment.

**Interviewer:** In how many ways does a work environment provide a supportive culture and contribute to an individual employee's well-being?

**Interviewee:** It has important significance. When an employee is satisfied with the work environment he/she thinks of the office as a family and does not feel monotonous which results in high productivity for the overall company.

**Interviewer:** Have you experienced a sense of empowerment in assuming new responsibilities?

**Interviewee:** Indeed, our manager ensures that we are adequately equipped and self-assured to tackle novel challenges, which has significantly contributed to my personal growth within my position.

**Interviewer:** What are effective ways for leaders to demonstrate appreciation for their team?

**Interviewee:** Basic actions such as recognizing commendable performance, offering avenues for development, and occasionally even offering modest incentives can have a substantial impact.

**Interviewer:** Please provide an account of a difficult circumstance you encountered and the steps you took to successfully resolve it.

**Interviewee:** I once assumed the temporary role of team leader and took on their responsibilities. Despite the difficulties, I successfully achieved all our targets with the assistance of my management and the team.

**Interviewer:** Do you have any recommendations for individuals who are new to the banking industry?

**Interviewee:** Maintain a strong desire to acquire new knowledge, take initiative, and embrace difficult tasks without hesitation. The field is always changing, and being able to adapt fast will greatly contribute to your success.

### 3.9.6 Interviewer: Intern

❖ **Interviewee:** Cash Officer

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch office.

The interview was conducted on Monday evening at 4:30 PM.

❖ **Starting of Interview**

**Interviewer:** To begin, how does Manager Sir motivate you and your team members in relation to his future plans?

**Interviewee:** At first, honesty is always the primary focus. Managers consistently motivate us with their integrity, enabling us to complete our task with excellence and uniqueness, facilitating our advancement. Confidence is also a crucial factor in making progress towards future goals.

**Interviewer:** Thank you for the information. My subsequent inquiry is whether you anticipate a higher level of performance from your management compared to yourself?

**Interviewee:** Managers consistently have specific expectations for each employee, based on their individual capabilities and the level of trust they have in them.

**Interviewer:** Have you encountered any instances where you made an error, and if so, how was it resolved? Was it acknowledged or were you merely provided with instructions on how to improve in the future by your supervisor?

**Interviewee:** Indeed, there have been occasions where errors were identified and I received guidance from the manager on how to enhance my performance in order to achieve more favorable results in the future.

**Interviewer:** Has your manager ever demonstrated or instructed you on how to effectively address and solve problems?

**Interviewee:** Indeed, the successful resolution of issues frequently hinges on one's adeptness in managing them within their designated responsibilities. Occasionally, in situations where direct management was unable to resolve an issue, we were required to seek authorization from the head office.

**Interviewer:** How do you manage criticism, feedback or comments regarding your ability to perform a task?

**Interviewee:** In the field of public service, it is common to encounter a wide range of customer demands and negative comments. I make a conscious effort to not internalize negative comments, but instead, I utilize them as a driving force to enhance my performance.

**Interviewer:** Can transformational leadership effectively incentivize individuals based on their specific roles and levels of expertise within a banking environment?

**Interviewee:** Managers establish a work environment that is tailored to the specific skills of each employee. Each individual endeavors to perform to the best of their abilities, even if their efforts may not always reach the pinnacle of perfection.

**Interviewer:** Can you describe a specific instance where Manager Sir provided support and made you feel appreciated?

**Interviewee:** When I received positive feedback from customers, customer care has always been motivating, then manager sir also highlights that in the meeting and such encouragement motivates me to improve my performance.

**Interviewer:** Describe a situation in which you assumed a responsibility and experienced a sense of empowerment.

**Interviewee:** Despite the difficulties and my inability to finish the task, I made an effort because embracing challenges is integral to personal development and acquiring knowledge.

**Interviewer:** Have you encountered any formidable challenges in your position that were difficult to handle, and how did you successfully surmount them?

**Interviewee:** Each new task at the desk presents an initial challenge. With diligent exertion and unwavering determination, the majority of obstacles encountered at the primary level can be successfully surmounted.

**Interviewer:** What guidance would you offer to individuals embarking on a career in the banking industry?

**Interviewee:** While having a commerce background can be advantageous, it is crucial to emphasize that comprehensive study and preparation are indispensable for achieving success.

**Interviewer:** What are some ways in which a transformational leader can demonstrate appreciation for their employees' work?

**Interviewee:** Simple gestures of gratitude such as presents, public recognition during meetings, or periodic assessments can greatly enhance the morale and self-assurance of employees.

### **3.9.7 Interviewer: Intern**

❖ **Interviewee:** Officer in GB department

❖ **Interview Setting:** Interview conducted in the office of AB Bank Banani Branch office in the employee desk. The interview was conducted at 3:30 PM on Wednesday afternoon.

❖ **(Start of Interview)**

**Interviewer:** Please provide details about your experience working with Manager Sir, the nature of your connection with him, and his proficiency in leadership.

**Interviewee:** Indeed, the manager effectively motivates us with strategic initiatives and fosters a culture of encouragement among all staff members. He specifically inspires us in relation to the advancement of our department.

**Interviewer:** Does he anticipate higher expectations from you? Have you ever experienced any situations in which you felt compelled to fulfill his expectations?

**Interviewee:** During campaigns, particularly when collecting deposits, there is a sense of pressure associated with the responsibilities. However, the manager ensures that this pressure is given in a positive manner, which makes it easier to handle because of our strong rapport.

**Interviewer:** Could you describe any relentless circumstances that imposed significant challenges?

**Interviewee:** We found a problem with a customer who wanted to apply for a credit card with illegal documents. However, a complication caused our documents, so I had to visit the head office. After the investigation, the manager saw that I had followed all the procedures accurately and the mistake was from the customer side.

**Interviewer:** Has your leader commend you to reconsider an old problem from a brand new perspective or on a different level?

**Interviewee:** Of course, he regularly motivates us to seek innovative solutions for persistent problems, such as enhancing our deposit procedures and how we can improve customer satisfaction. He shares his personal experience and knowledge which influence us to stay more dedicated.

**Interviewer:** Can you share an example of a circumstance where you felt both supported and valued by your manager?

**Interviewer:** What attributes do you believe are essential for a transformational leader to possess in a banking setting?

**Interviewee:** Honesty, proficiency, and compassion are essential. Not only should these attributes be present in management, but they should also be present in the employee.

**Interviewee:** yes, once I successfully gathered a substantial number of deposits within one year of joining, he publicly made compliments of my efforts, which greatly boosted my confidence and motivation. Furthermore, during the pandemic I also brought many deposits to our branch which was a bit challenging for me as it was a restriction to visit the customers in person. Hence, my dedication has been acknowledged by my supervisor and improved my overall impression in front of everyone.

**Interviewer:** Do you have any strategy on how a transformational leader can genuinely show appreciation to their employees for the work dedication?

**Interviewee:** Leaders could honestly manifest gratitude to the employees' hard work and provide physical rewards for example, a token of appreciation for performance, gifts, celebrating special occasions, fostering a sense of involvement and valued between employees, by such means motivating them to develop high levels of achievement.

### 3.10 Research Analysis

Objective	References from NVivo Coding	Research Gap
To examine the relationship among employee engagement levels and different approaches to leadership	Employee Engagement and Leadership Styles	<p>-Absence of long-term research looking at how participation changes with different approaches to leadership.</p> <p>-Not enough comparisons between cultures to determine whether the correlation exists everywhere</p>
To evaluate the way various leadership styles, affect employee assessments of their level of wellbeing at work.	Employee wellbeing	There is little data on how approaches to leadership affect the many aspects of wellness (psychological, emotional, and physical).
To conduct research into how supportive, empowering, and communicative leadership styles affect the wellness and engagement of employees	Supportive leadership and Trust & Moral	<p>-There aren't many studies that directly connect various leadership philosophies to certain health outcomes (such stress relief or work balance).</p> <p>-Insufficient research on the relationship between different theories of leadership and certain employee traits (personality qualities)</p>
To evaluate the way various leadership styles, affect employee assessments of their level of wellbeing at work.	team collaboration and work-life balance	Research on how different styles of leadership impact various employee demographics (e.g., age, gender, career stage) with regard to work-life balance and teamwork is lacking.



### 3.11 Triangulation Analysis

Participant	Literature Review Factor	NVivo References
P1	Behavioral contagion influences interpersonal skills	Codes related to leadership behavior
P2	Moral perspective and emotional intelligence	References to ethical leadership
P3	Transformational leadership and positive work environment	Themes on employee engagement
P4	Transformational Leadership and Employee Growth	Nodes on goal setting and performance
P5	Transformational leadership impacts employee well-being	Psychological mechanisms in leadership

#### 3.12. 1 Depth of the Analysis:

- The phenomenon of behavioral contagion and its impact on interpersonal skills.

**Literature Review:** Schaufeli (2020) and Decuyper (2020) suggest that behavioral contagion in leadership has a positive impact on interpersonal skills, leading to increased employee engagement through the promotion of teamwork, respect, and active listening.

**References for NVivo:** Leadership conduct codes emphasize situations in which leaders serve as positive examples, hence enhancing the relationships between team members.

- Ethical standpoint and cognitive ability to perceive and manage emotions.

**Literature review:** Heyns & Heyns (2019) highlight the significance of transformational leadership, which involves a robust moral standpoint and exemplifying behavior. They argue that this leadership style fosters trust and respect among employees, leading to increased engagement and well-being.

**NVivo References:** Ethical leadership references encompass situations in where leaders' ethical conduct has a favorable effect on staff morale and trust.

- The significance of Transformational Leadership On Establishing a Positive Work Environment

**Literature review:** Pradhan & Panigrahy (2018) emphasizes the impact of transformational leadership on promoting a favorable work environment that improves creativity, innovation, and the general well-being of employees.

**References for NVivo:** The themes of employee engagement focuses emphasizes the beneficial impact of a nurturing work environment facilitated by transformational leadership.

□ The Influence of Transformational Leadership on Employee Development

**Literature review:** It suggests that setting ambitious goals under transformational leadership can enhance employee performance, foster intellectual development, and improve commitment to organizational objectives, as indicated by T.H. (2023) and Salem (2023).

**References for NVivo:** Research on goal setting and performance indicate that transformational leaders motivate employees to chase ambitious goals, leading to their personal and professional development.

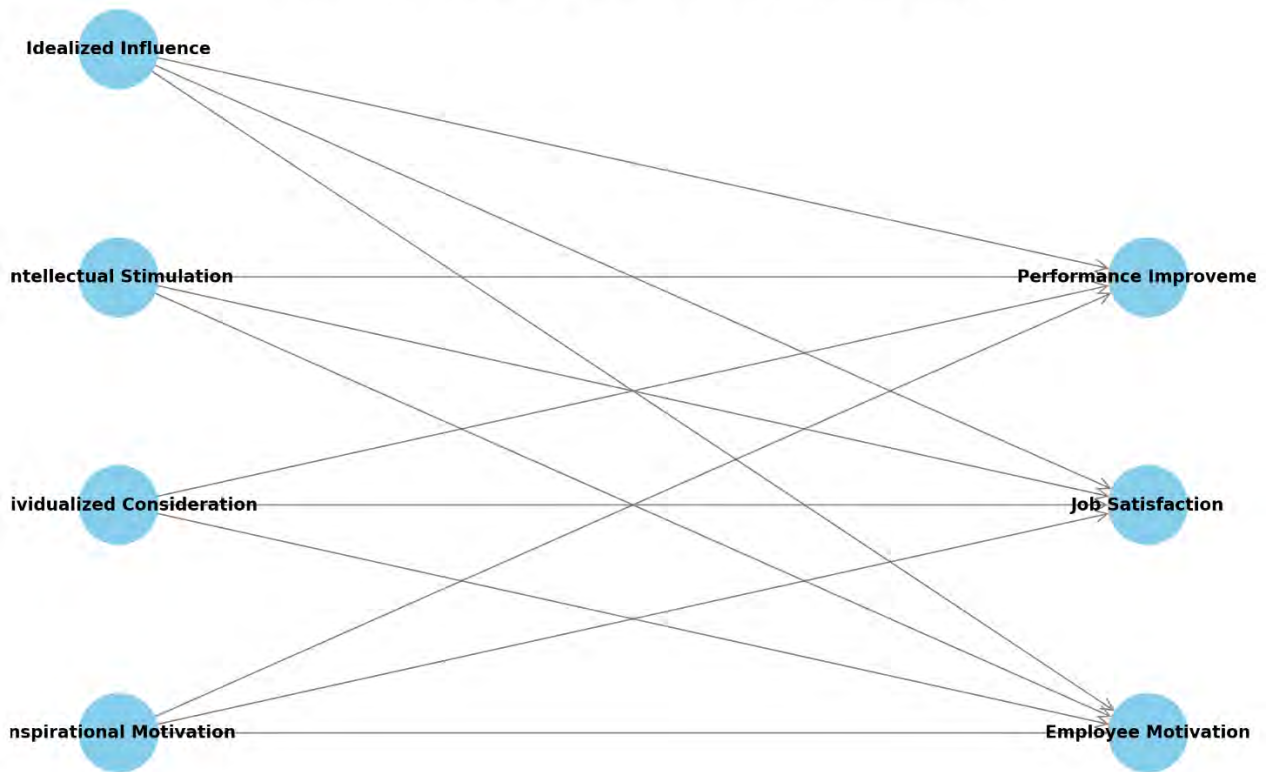
□ The necessity of transformational leadership on employee well-being.

**Literature review:** House (1977) presented that transformational leadership has a positive impact on employee well-being by utilizing psychological mechanisms that encourage feelings of appreciation, understanding, and support among employees.

**References for NVivo:** The study of psychological mechanisms in leadership explores how transformational leaders effectively meet the psychological requirements of their people, hence improving their overall well-being.

### 3.13 Conceptual Framework

Conceptual Diagram for Transformational Leadership Study



This diagram emphasizes on the relationships between the independent variables (Inspirational Motivation, Individualized Consideration, Intellectual Stimulation, Idealized Influence) and the dependent variables (Employee Motivation, Job Satisfaction, Performance Improvement) in the research on transformational leadership.

The arrows illustrated the hypothesized influence of each independent variable on the dependent variables.

### 3.14 Findings problems

AB Bank PLC. represents a sector of Bangladesh's commercial banking industry. My experience of working at the Banani Branch of AB Bank PLC has been insightful. The bank employees provided me with exceptional collaboration. However, the difficulties in managing the many characteristics during my short practical training programmed, I have identified and made a list of problems that are directly related to these features:

- **Insufficient equipment:** It is believed that the Banani office has an ample supply of up-to-date and reasonably priced equipment. The absence of copiers, printers, and scanners poses a challenge for the majority of employees to synchronize their roles and diminishes the potential value of their time.

AB Bank PLC. utilizes the "Anti Money Laundering (AML)" software to facilitate its banking operations and address any issues related to software performance. Software frequently experiences delays and prolonged startup times as a result of slower operation.

- **Insufficiently responsive and prompt customer service:** Individuals in contemporary culture are highly preoccupied and expect the fastest and most attractive services available. In addition, they choose a bank that provides an enticing offer and additional benefits. Given the increasing number of new banks that are established by attracting customer service models, ABBL needs to update its approach to their customer service. Nevertheless, in this highly competitive setting, ABBL is adhering to traditional practices instead of offering interactive and innovative customer service.

- **Default in Decoration:** The decoration in ABBL has grown obsolete and unattractive. Consequently, consumers are not enticed to visit this branch. Due to peak hours, clients typically struggle to find available seating, which negatively impacts the workplace atmosphere and hampers their customer service. Customers experience discomfort while waiting in a congested workplaces.

- **Inadequate personnel allocation:** A significant problem in the industry that diminishes employee productivity is the incorrect deployment of employee. Maintaining order in the workplace is challenging without a fair allocation of work. Customers are required to endure a certain period of waiting before they may receive the service they have requested, which contradicts the fundamental objective of private banking.

- **Insufficient file management and organization:** Due to the emphasis on providing customized service, AB Bank PLC. employees need to focus on giving high-quality customer services. They often possess disordered documents due to their incomplete digitalization. The larger of the documents and folders are packed away during periods of high demand.

- **Employee discontent:** It arises from prolonged delays in promotions and extended periods of probation. Bureaucracy hinders the proper recognition and promotion of employees. In addition, due to their multitude of duties and high levels of workplace stress, workers often encounter feelings of dissatisfaction in their personal lives. AB Bank plc. has expanded its range of financial services by including Islamic banking services, which may lead to increased confusion among standard banking practices. The inconsistent treatment of customers in this financial system often perplexes them. Customers are depriving themselves of suitable service as a result.

### **3.15 Recommendation**

The research findings have led to the following recommendations, aimed at enhancing perceived quality full service and bolstering many capabilities of service such as, uninterrupted consumer support. Additionally, training is vital to improve greeting abilities, which directly impacts the politeness with which every officer involves with consumers. Emphasize the practice of providing comprehensive responses to requests rather than simply offering minimal information. This illustrates the professionalism of the service workers, particularly in relation to the services provided by the bank, and emphasizes their competence, effectiveness, and expertise. Emphasize the importance of staff proactively engaging with consumers and acknowledging their presence, either through vocal communication or non-verbal cues. Furthermore, while demonstrating Customer services employee members must be reminded of the mandatory policy to display a name tag in the workstation that is clearly visible to customers. There must be provide instructions to personnel for providing business cards to customers during the service hour. The service provider should be more professional while concluding their service by expressing gratitude or extending a warm welcome, inviting the customer to return, and maintaining a pleasant demeanor throughout, with a smile, in order to create a positive impression. Therefore, consumers can perceive a constant sense of hospitality from the bank. The instructions should be prominently displayed in several locations or sections, so they are readily visible to customers.

## **Conclusion**

In today's economy, banking institutions play a crucial role. Currently, banks offer various contributions for individual, limited companies, as well as groups, regardless of their growth conditions. AB Bank has gained a reputation for providing the most widespread and superior financial services in Bangladesh. The Association is a highly structured financial organization operating within Bangladesh, distinguishing itself from other local or international financial institutions. AB bank assumes a favorable position in the banking sector by employing highly skilled and talented individuals.

In this research paper, I aim to illustrate the importance of transformational leadership while adjusting the current leadership policy to gain wellbeing for the employees at the bank.

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