Report On

A Comprehensive Analysis of Customer Service and Banking Operations at NRB Bank from an HRM Perspective

By

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

Bachelor of Business Administration

BRAC Business School

BRAC University

September 2025

Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing a degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through 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:

Samiul Mannan

21204126

Supervisor's Full Name and Signature:

Nabil Bin Arif

Lecturer, BRAC Business School

BRAC University

Letter of Transmittal

Nabil Bin Arif
Lecturer,
BRAC Business School
BRAC University
Kha 224, Bir Uttam Rafiqul Islam Ave, Dhaka 1212

Subject: Submission of Internship Report

Dear Sir,

I proudly present my internship report of my three-month stay at NRB Bank. This report on "A Comprehensive Analysis of Customer Service and Banking Operations at NRB Bank from an HRM Perspective" contains my research findings and insights on a very important topic in the banking industry.

The greatest challenge that I faced during my research was the collection of information because a lot of it was confidential. But I did my best to acquire the required data to justify my findings. I have done everything according to instructions and I hope the report is to your satisfaction.

Thank you Sir, for your continuous support and guidance throughout my internship.

Sincerely yours,
Samiul Mannan
21204126
BRAC Business School
BRAC University
September 22nd, 2025

Non-Disclosure Agreement

This agreement is entered by and between NRB Bank PLC and Samiul Mannan, a student at BRAC University. According to this agreement this information can only be used in this report and should not be used in other places.

Acknowledgement

I thank Almighty Allah for giving me the strength and perseverance to complete this report.

I am thankful to my internship supervisor Mr. Nabil Bin Arif, as he provided me with appropriate guidance and support that was required in preparing my internship report. I would not have been able to write this report without his support.

Furthermore, I am extremely thankful to all the members of NRB bank Dhanmondi branch, who have guided me, taught me, trusted me and treated me with kindness. They have given me the support I needed to compile this report.

Lastly, I would like to thank my family and friends. Their unwavering love, encouragement and their belief in me has provided me the strength to complete this work.

Executive Summary

The BRAC University BBA program requires participating in an internship. I enjoyed my internship experience at the Dhanmondi Branch in NRB bank. Throughout the three months, I was able to learn some insightful information about the organization and the Bangladeshi banking industry. This also gave me the opportunity to work on the gap in research in the banking industry, the analysis of Customer Service from an HRM perspective. Thus, the report on my internship provides the conclusion of the information I have studied concerning my topic. The problem statement talks about the efficiency of core banking processes and quality of customer service that relies on employee performance, training programs, motivation, and workplace. The literature review describes the particular purpose of the study in more details that involves examining the effectiveness of workflows, where the potential human error is located, and how the role of the training is to minimize the respective risk, as well as my understanding of the daily pressures, stress that the employees operate under and how the attitude of the employees impacts the attitude of the customers. The report rephrases my internship experience at NRB Bank using Human Resources management as its head and provides fresh knowledge in a research field that is still under-researched. It is based on a qualitative approach that presents the first-hand observations, acquired during the course of customer-facing operations, as the main source of data that was used to develop HRM-oriented recommendations. The key problem is that an HR function that is not strategically integrated impedes the core banking processes and customer satisfaction. This leads to the treatment of employee performance, training, and motivation as secondary concerns, and not as drivers of the operational success of the bank. Provided NRB Bank strategically incorporates HRM practices into its main banking business, i.e., by means of improved training, motivation, and effective management of workload, then, employee performance and efficiency in work will rise considerably, resulting in the tangible growth of customer satisfaction. This will prove that HRM is not an administrative role, but a key driver of business success.

Keywords: Banking Processes; Customer Service; Motivation; Employee Performance; Human Resource Management; NRB Bank PLC

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List of Acronyms

Acronyms	Definition
NRB	Non-Resident Bangladeshis
HRM	Human Resource Management
PLC	Public Limited Company
ATM	Automated Teller Machine
NID	National Identity Card
CSO	Customer Service Officer
CMSME	Cottage, Micro, Small & Medium Enterprises
KPI	Key Performance Indicator
DPS	Deposit Pension Scheme
FDR	Fixed Deposit Receipt
NPL	Non-Performing Loan
LC	Letter of Credit
CBS	Core Banking System
AML	Anti-Money Laundering

Chapter 1: Overview of Internship

1.1 Student's Information

Name: Samiul Mannan

Student ID: 21204126

Program: Bachelor of Business Administration

Department: BRAC Business School

Major/ Minor: Major in HRM & Minor in MIS

1.2 Internship Information

1.2.1 Information of the Organization

Period: 3rd July 2025 - 3rd October 2025

Organization Name: NRB Bank PLC

Department: Branch Banking

Address: Plot-750(Old), Green City Square, Satmashjid Road, Dhanmondi, Dhaka 1209

1.2.2 Information of Organization's Supervisor

Name: Emrul Hasan

Position: Principal Officer & Branch Operations Manager

1.2.3 Job Scope - Job Description

In my internship at NRB Bank Dhanmondi branch, I had very versatile first-hand experience on mainly non-HR-specific tasks. Working and learning throughout the branch, I carried out various duties and responsibilities and those are:

- Assisting customers in filling out various forms, i.e. deposit slips, credit card payment slips, etc. Moreover, answering their queries to the best of my abilities, in times guiding them to where they needed to go, i.e. Cash, Sales, CSO, etc. This gave me a good idea of the documentation needed for the banking sector.

- Giving calls to clients to collect their debit card, credit card, or cheque books that had arrived at the branch and providing them with the information they needed.

- Scanning, photocopying, and printing documentation such as account forms, NIDs, passports, etc. This taught me how documents needed to be processed and presented in the workplace.

- Assisting CSO's in their daily activities. This helped me understand their duties and learn about banking concepts such as LC, CBS, AML, RTGS, BEFTN, NPSB, FDR, DPS, etc. Moreover, I observed how on-the-job training is conducted and the practices and procedures taught to the branch employees.

1.3 Internship Outcomes

1.3.1 Contributions to the Bank

I tried to complete every task in the most efficient and accurate way. My contributions to the bank are as follows:

- Calling a list of clients to receive their debit cards, credit cards, and cheque books from the branch.

- Scanning, photocopying, and printing documentations and sending them to respective employees whenever necessary.

- Assisting customers in filling out forms and answering their queries.

- Assisting CSO's in their day-to-day activities.

1.3.2 Benefits of working in NRB Bank PLC

Working at NRB Bank's Dhanmondi Branch has taught me a lot. I got access to a wide network of professionals within the banking sector, moreover I got guidance from experienced bankers to help navigate my career path. Furthermore, I even got to attend a training session on digital banking. I got to interact with and assist customers and employees at the branch. I got to learn a lot of new concepts, terminologies, processes, and practices. Thus, it goes without saying that with this internship, my knowledge about the banking industry has certainly risen. This opportunity will certainly assist me in the future.

1.3.3 Challenges faced while working in NRB Bank PLC

- A big challenge of working in NRB Bank was gathering HRM related information from the branch as I was assigned to Dhanmondi branch where there was no HRM division.

- I was not provided with access to a computer. Therefore, I was assigned tasks that did not require the use of a PC.

- Interns are not authorized to enter the cash section where the tellers work, and for that I could not learn the processes of the cash section.

- Branch banking faces heavy workload during peak hours where all the employees are packed with work or customers, during this handling of repetitive administrative tasks was a challenge.

1.3.4 Recommendation for the future internship in NRB Bank

- A problem that I faced as an intern was a lack of a designated desk and a computer. Interns should be assigned a designated computer and desk to carry out more tasks, which will motivate the interns and will also increase productivity for the bank.

- Although the bank's cash section and software are delicate, I feel that interns should be permitted in these locations with strict supervision in order to understand how to operate in the most delicate areas of the bank without committing any errors.

- NRB Bank could use more support staff to assist employees in their tasks and during peak hours.

- Finally, Identity cards should be issued to interns that indicate their place in the bank. This will help them feel like they are a part of the workplace.

Chapter 2: About the Organization

2.1 Introduction

Internship enables students to become accustomed to the business environment and practice their theoretical knowledge gained during the undergraduate period in the business world. It is an experience that assists in building the potential capabilities and knowledge of a student, teaches them how to convert their disadvantages into advantages. It was quite fortunate to do my internship at NRB Bank PLC, being one of the 4th generation leaders in the banking field. This gave me an idea of the banking world and taught me a lot about banks.

2.1.1 Objective

This report’s objective is to give a glimpse of NRB Bank’s Dhanmondi Branch, the effectiveness of core banking processes, the quality of customer service and my experience as an intern. This report gives an outline of the operations of the branch and how the quality of customer service depends upon employee performance, training programs, motivation, and the workplace itself. Moreover, the report provides suggestions that could help increase the performance of employees, enhance processes, and raise customer satisfaction at the branch.

2.1.2 Methodology

Two types of data were used, including secondary and primary data, in order to prepare this report. Primary data was collected by both observation and survey, observing employees during work and taking survey results from customers. Meanwhile, the secondary data includes NRB Bank website, financial reports, research papers, and online articles. Lastly, I have used Journaling and informal discussions which were not interviews as they were merely a gathering of some anecdotal information.

2.1.3 Scope

At NRB Bank I got to work in branch banking which gave me the idea of how everything works in a branch. The CSO's taught me how to interact with customers, sort and fill documents and forms, terminologies and banking processes. My tasks involved observing the way the various operations of banking are executed. In addition, I was not permitted to access the cash section, which did not help me understand the operations of the transactions. This internship provided me with the concept of how a branch of a bank function and what the banking industry is like.

2.1.4 Limitations

Difficulty in gathering data was one of the key constraints during the preparation of this report. Much of the data was confidential and this also restricted the data gathered. The limitation of using the bank's cash section and software and the was a limitation as I was not able to get experience in that field. Furthermore, I believe that the duration of the internship is not sufficient to enable a student to advance his/her knowledge and skills regarding the specific area of work he/she is doing.

2.2 Overview of the company

NRB Bank PLC is a local bank of Bangladesh that started its journey on August 4, 2013, and serves both local and NRBs. It was established with the goal of attracting foreign currency remittances and integrating them into the economy of the country. It is listed in the Dhaka Stock Exchange and has a subsidiary, NRB Bank Securities PLC. Its financial performance has faced ups and downs in recent years. In the financial statements audited, the revenue decreased and the net profit reduced sharply compared to the year before.

It currently has 10 AD (Authorized Dealer) branches, which are authorized to deal in foreign currency. The bank's authorized capital is 10 billion Taka; this value has been consistent for a number of years. Moreover, there are 81 ATMs in the NRB Bank network. Finally, the bank has 563 agent points across the country to expand its reach. The bank has recorded a steady increase in the amount of its total assets and deposits in the last couple of years, and this signifies the growth of its balance sheet. The bank has engaged actively in guaranteed institutions and has paid emphasis on digital transformation. It has also been rated on its ability to pay creditors.

Overview of NRB Bank PLC

Authorized Capital	10 billion Taka (BDT)
Number of Branches	109 branches
Number of AD Branches	10 AD
Number of ATMs	81 ATMs
Number of Agent Points	563 agent points

Figure 1: Overview of NRB Bank PLC

2.2.1 Vision, Mission, & Goals

Vision: To become a top committed financial institution of the Non-Resident Bangladeshis to invest in Bangladesh and of Bangladeshi individuals and companies to international markets.

Mission: Become the preferred provider of financial services as pathway between investment in and out of Bangladesh to Bangladeshi communities both at the home and abroad to speed up the industrialization of Bangladesh. The bank will consolidate these ties by offering the correct solutions that integrate professionalism and financial prowess.

Goals: NRB Bank’s key goals and values include:

- Striving to be innovative, dynamic, and techno-centric to set international standards.
- Prioritizing innovation, digitalization, and empowering women entrepreneurs.
- Creating customer loyalty, employee satisfaction, and shareholder value.
- Focusing on sustainable development, including green financing.
- Being a trusted financial advisor with a global presence.
- Emphasizing ethics, integrity, and compliance.

Divisions of NRB Bank PLC

Retail Banking Division	Brand & Communication Division
Corporate Banking Division	Facilities Management Division
Human Resource Division	Credit Risk Management Division
SME Banking Division	Internal Control & Compliance Division
Agent Banking Division	Risk Management Division
IT Division	Treasury & Financial Institution Division
ADC Operations	Company Secretariat Division
Operations Division	Finance & Accounts Division
Card Division	MD's Office

Figure 2: Divisions of NRB Bank PLC

2.3 Management Practices

NRB Bank adheres to a transformational and techno-centric leadership style. This focus of leadership being techno-centric, innovative and dynamic, all points to a type of leadership where change is encouraged, new ideas are fostered, and employees are empowered to handle the fast-changing digital environment. Transformational leadership style suits the bank objectives as it facilitates innovation, global mindset, and enhances employee satisfaction. This style inspires employees to adopt new technologies and seek improved methods of working, which in turn help in the goal of digital transformation.

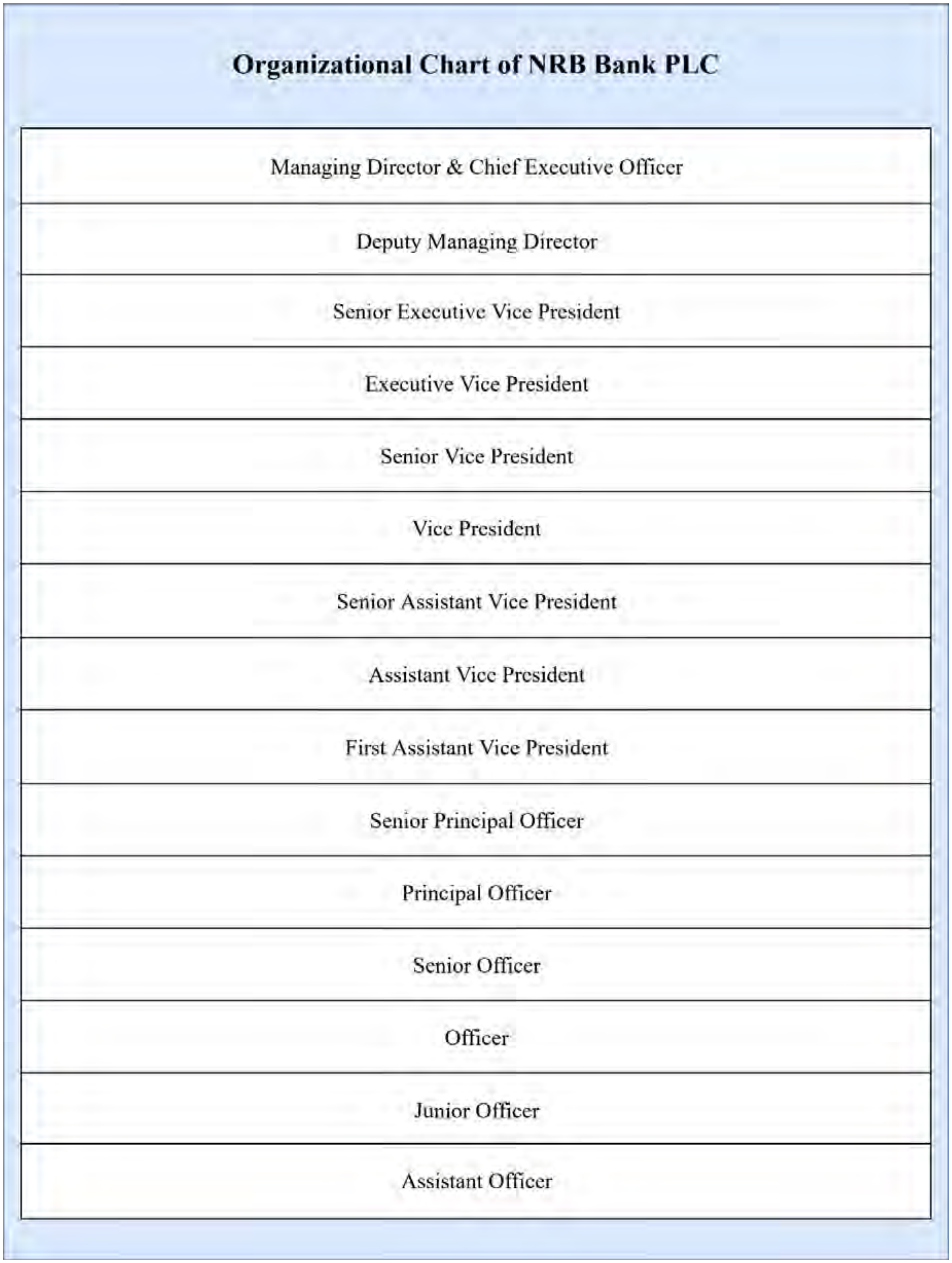

Figure 3: Organizational Chart of NRB Bank PLC

2.3.1 Human Resource Practices

The HR strategy at NRB bank is presented as proactive and is aimed at harmonizing individual objectives with the corporate strategy in order to maximize productivity within the organization. This implies overall and strategic HR planning. As such, the bank strategy is strategic and aims at aligning the goals of the employees with the vision of the company as a global and tech-centric financial institution.

2.3.2 Recruitment and Selection Process

NRB Bank has a competency-based selection and recruitment method that not only selects skilled employees but employees that maintain the long-term objectives and values of the bank. It is the bank's policy to offer equal opportunities, and it stresses that any form of persuasion in the selection process leads to disqualification.

The steps are as follows:

Job Analysis and Specification: This is done by examining a given position to establish a job specification, which will define the required skills, qualifications and personal characteristics. In the case of a Trainee Officer, e.g. a four-year bachelors/ masters degree, a minimum CGPA and good communication skills and an innovative attitude are needed.

Sourcing: Candidates are sourced by the bank in different ways including the official career portal, professional networking and other sources such as job sites.

Screening: The candidates will be screened to correspond their profiles to the job requirements.

Assessment: Short listed candidates are taken through a formal assessment process which comprises written assessment and interviews. The bank aims at determining the potential of a candidate to fit within the organization and its needs.

Final Choice: The ultimate choice will be made at the will of the management of the bank.

2.3.3 Compensation System

NRB Bank's system of compensation is created in a fair and merit-based way where the employees are rewarded depending on their aptitude, performance, and contributions. According to public information there is a set system such as a consolidated monthly salary for a Trainee Officer, which rises after completing a one-year probation period successfully.

The bank also provides a My Salary payroll service to corporate clients, which, although a service to other companies, indicates the type of benefits-focused approach that they appreciate:

- Effective payment of salaries.
- Unlimited free ATM Transactions.
- No charges on the maintenance of employee accounts.
- Offers on selected merchants.

2.3.4 Training and Development Programs

NRB Bank considers investment in human resource development to be a long run process. They have their own Institute of Learning and Development in which they address a variety of training programs. These initiatives are aligned to the goals of the bank, particularly on digital transformation and enhancement of customer service. Scheduled training programs are developed based on the process of the Training Need Analysis to ensure that the training will yield a positive Return on Investment (ROI). The bank deploys technology in creating numerous learning opportunities for its workforce. The value of training is measured by Key Performance Indicators (KPIs).

Previously training programs have had customer service and sales skill, to improve the competence of the staff serving customers with high quality; leadership/ soft skills development, to promote leadership among the employees, professional conduct; and credit management/asset liability management, to sharpen specialist and technical banking knowledge.

2.3.5 Performance Appraisal System

Performance appraisal has a very significant role in strategic HRM of the bank. It is used to measure performance by determining how well an employee is doing the job; establishing clarity of expectations, by having an appropriate job description and KRAs and KPIs; providing feedback and coaching, by conversing to the workers continuously to track the progress and provide counseling. Moreover, identifying training requirement by appraisal process to help locate areas where employees require additional training and development to realize improved performance and categorize roles to be taken up in future; and connecting performance to reward, where formal appraisal system is applied to recognize best performers to reward systems and promotion and career progression.

2.4 Marketing Practices

The marketing strategy of NRB Bank revolves around the aim of becoming the best financial organization among Non-Resident Bangladeshis (NRBs). The bank focuses on a wide range of customers, such as NRBs, retail and SMEs customers, as well as corporations. It has marketed itself as a socially responsible, techno-centric, and innovative bank globally.

The bank employs a multi-channel strategy consisting of a physical branches network, Agent Banking to penetrate the rural market, a strong digital platform with online banking and with a mobile application, the NRB Click.

Moreover, promotions and advertising are carried out both on traditional and social media, such as LinkedIn, Facebook, Instagram, and YouTube, where they showcase products and services. The major gaps to be closed are the niche market challenges. Lastly, the bank's attention on sustainable financing serves as a unique marketing point.

2.4.1 Marketing Strategy

The marketing strategy of NRB Bank is based on its vision to become the leader among dedicated financial institutions of NRBs (Non-Resident Bangladeshis) to invest in Bangladesh. It then positions itself as a channel to both internal and external investment, with the goal of hastening industrialization in Bangladesh. It aims at delivering professional, expert and financially robust solutions to its target communities. Other policies of NRB bank such as the Green Banking Policy and Green Marketing Policy portray a strategic orientation towards sustainability and green practices.

2.4.2 Target Customers, Targeting, and Positioning Strategy

The main focus of NRB Bank is NRBs so that they become their financial partner in investments and other banking services in their home country. The positioning of the bank lies in the fact that it is an NRB-sponsored bank and is thus not a regular bank. It uses itself as an institution as a techno-centric, innovative, and global institution that is different from any other banks. Although NRBs are their main focus, it is also focused on the bigger audience including:

- **Retail Customers:** Providing a complete range of daily banking items such as savings, current accounts, and types of loans (e.g., home loans, car loans).
- **SME (Small and Medium Enterprises):** Enabling sustainable growth through a complete set of financial solutions.
- **Corporate Customers:** Providing professional services such as term deposits, payroll banking, and cash management.

2.4.3 Marketing Channels

To approach its various customer segments, NRB Bank uses the multi-channel approach. The bank has 109 branches and sub-branches and 81 ATMs throughout the country. The bank has a chain of agent banking outlets that work as an extension to the rural population in the shape of Bondhu Agent Banking. It also has a contract with the Government a2i Programme to provide services under digital centers. Digital channels entail online banking, mobile banking (NRB Click), 24/7 call center and social media.

2.4.4 Product/New Product Development and Competitive Practices

NRB bank has a vast array of products to offer to its target markets and specifically to the NRBs. The niche of NRB Bank in the competitive market is serving NRBs and its aim of becoming a modern, technology-driven and socially responsible bank that helps it stand against other banks.

It also has a strategic vision and influences new product development, which consists of: NRB related accounts, e.g. the NRB My Savings, and the NRB FCY, targeted at the Non-Resident Bangladeshis. Student banking is aimed at the young population. The bank has also pledged towards green financing and has signed agreements with Bangladesh bank to finance renewable energy and green bricks. Moreover, the launch of the NRB Click mobile application, the launch of services including internet banking and e-statements demonstrates concern with the development of technologies that will facilitate making customers' experiences more efficient and reduce the consumption of paper.

2.4.5 Advertising and Promotion Strategy

NRB Bank combines the following promotion tools:

- **Internet Marketing and Social Media:** The bank is active on various social networking sites, such as LinkedIn, Facebook, Instagram, and YouTube. Promotion of such products as their credit cards and the NRB Click app is performed through these channels, news and events are shared. The promotional content of the bank includes such advantages as exclusive incentives, cash-back, and hassle-free shopping.
- **Traditional Advertising:** News media and promotional events are some of the conventional channels that the bank uses.
- **Sponsorship and Events:** The bank management takes active part and arranges promotional events and fairs especially in projects such as CMSME financing.

2.4.6 Branding Activities

Branding by the bank is strongly associated with the fact that the bank is sponsored by the NRB. The brand name, logo, and message of the product tend to underscore its association with the NRBs and its impact on the country. It also participates in CSR activities and contributes immensely towards education, disaster management and healthcare, which promotes its brand image and goodwill.

2.4.7 Critical Marketing Issues and Gaps

Although there is a distinct marketing direction of NRB Bank, certain possible gaps and problems have been defined:

- **Niche Market Issues:** NRBs are the main point of difference but may not give it the market share it might need when compared to banks with a wider and more aggressive marketing to the general population.
- **Digital Integration:** Although the bank already has digital offerings, further emphasis on how digital platforms and user experience integrate smoothly will play a key role in remaining competitive with other banks that already possess a fully established and well-used digital platform.

2.5 Financial Performance and Accounting Practices

2.5.1 Financial Analysis of NRB Bank PLC

The table below summarizes the financial ratios of NRB bank from 2021 to 2025 (H1).

Category	Ratio	2021	2022	2023	2024	2025 H1
Capital Adequacy	Capital to Risk Weighted Asset Ratio (CRAR)	16.58%	15.65%	14.72%	13.90%	13.20%
Debt	Debt Equity Ratio	7.82	8.56	9.15	9.88	10.51
Earning Capacity	Return on Assets (ROA)	0.85%	0.72%	0.61%	0.50%	0.45%
	Return on Equity (ROE)	8.11%	6.88%	5.85%	5.12%	4.88%
	Net Interest Margin	2.50%	2.35%	2.18%	2.05%	1.95%
Profitability	Operating Profit Margin	25.10%	23.50%	21.90%	20.20%	19.50%
	Net Profit Margin	12.80%	11.20%	10.00%	8.90%	8.50%
	Earnings Per Share (EPS)	2.25	1.90	1.65	1.40	0.65
Liquidity Management	Credit Deposit Ratio	75.30%	78.10%	80.50%	82.20%	83.50%
	Liquidity Coverage Ratio	125.10%	120.40%	115.80%	110.50%	105.20%
Performance	Interest Coverage Ratio	3.50	3.20	2.90	2.70	2.50
	Expense Coverage Ratio	1.25	1.20	1.15	1.10	1.05
Dividend	Cash Dividend Payout Ratio	20.00%	18.00%	15.00%	12.00%	N/A

Figure 4: Financial Analysis Table of NRB Bank PLC

2.1.1 Analysis and Trends

Capital Adequacy and Risk: NRB Bank shows a downward trend in its (CRAR) in the last five years, with it dropping to 13.20% in H1 of 2025, falling from 16.58% in 2021. Although it is still in compliance with regulatory requirements, this negative trend indicates that it will likely experience risk exposure relative to the capital base.

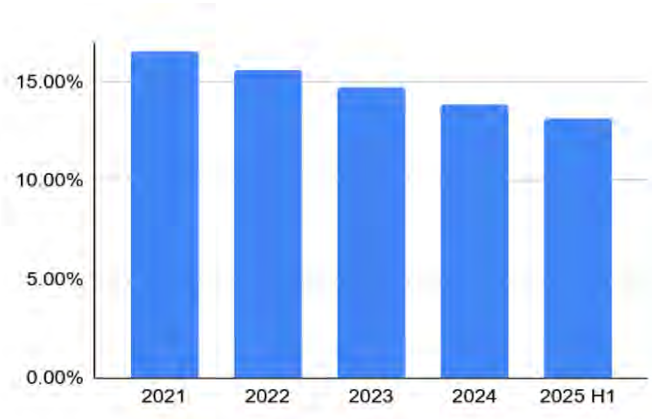

Figure 5: Column Chart of (CRAR)

Earning Capacity and Profitability: The ratios of the bank earnings per asset (Return on Assets or ROA), earning per Equity (Return on Equity or ROE), and Net Profit Margin have decreased steadily since 2021. Indeed, in 2025 (H1), ROE declined to 4.88% from 8.11% in 2021, implying that NRB bank is not getting as much as it used to in the past.

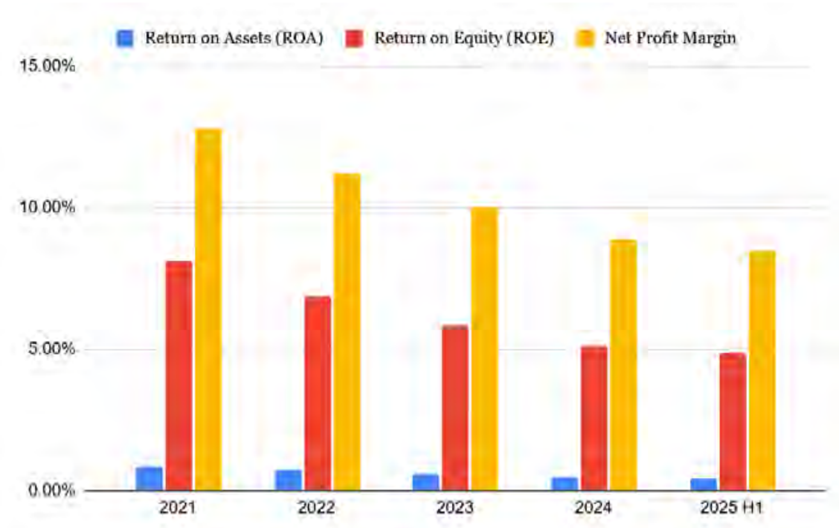

Figure 6: Column Chart of ROA, ROE, and Net Profit Margin

Liquidity and Performance: Credit Deposit Ratio shows increase, from 75.30% in 2021 rising to 83.50% in 2025 (H1). This indicates that the bank is borrowing more than it is lending out. At the same time, Liquidity Coverage Ratio has decreased to 105.20% as compared to 125.10%.

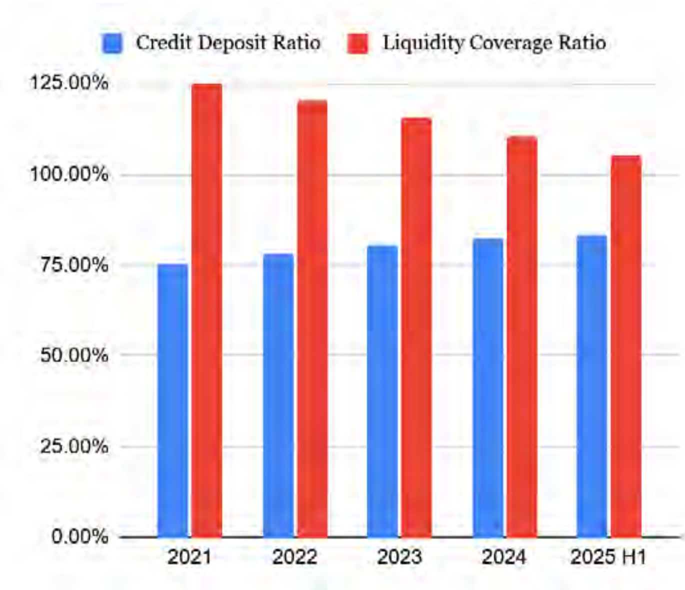

Figure 7: Column Chart of CDR & LCR

Interest and Expense Management: Both the Interest and Expense Coverage Ratios have declined, indicating that the bank is losing its capacity to meet its interest and operating expenses using its earnings.

Dividend: The Cash Dividend Payout Ratio is also declining, which stood at 20.00% in 2021 before falling in 2024, which is in line with declining profitability and earnings per share.

2.5.2 Accounting practices of NRB Bank

NRB Bank's financial reports are made in line with International Financial Reporting Standards (IFRSs). The bank also complies with the Banking Company Act, 1991, the Companies Act, 1994, and other regulations and laws of Bangladesh. A key accounting concept applied is the going concern basis of accounting, which assumes that the bank will carry out its operations for the near future. Lastly, it is not clearly indicated in the financial statements what depreciation method is applied.

2.5.3 NRB Bank Consolidated Financial Highlights

Financial Metric	As of June 30, 2025 (Unaudited)	As of December 31, 2024 (Audited)	As of December 31, 2023 (Audited)
Total Assets	107,283,231,453	97,873,475,213	85,305,292,244
Total Liabilities and Capital	107,283,231,453	97,873,475,213	85,305,292,244
Deposits and other accounts	82,016,676,225	74,909,014,075	66,471,504,023
Retained Earnings	(250,454,236)	603,878,818	1,025,326,150
Net Profit after Tax	(854,333,053)	76,940,000	88,365,172
Earnings per share (EPS)	(1.24)	0.11	1.35

Fig. 8: Consolidated Financial Highlights

2.6 Operation Management and Information System Practices

2.6.1 Information System Practices

NRB Bank has a well-developed digital infrastructure to carry out its business and deliver services to stakeholders. The IT strategy is technology-oriented and aimed at a tech-centric strategy.

Data Collection, storage and processing: The bank operates on a core banking system and other integrated systems to process data on a real time basis. The NRB Click (a mobile banking app) and internet banking services provide an opportunity to access account-wide information, transaction history, and prompt statements. Another application is the Nationwide Collection Service (NCS) that is specialized software which is used by the bank to deliver real time online transaction data to corporate clients.

Databases and Office Management Software: Although the names of particular software are not specified, the IT policy of the bank states that it has adopted systems like FIS, MIS, and ERP system. NRB Bank also utilizes Oracle Exadata, and this implies that Oracle databases are used to handle data. These systems are employed in the production of individualized reports to clients and management.

Information Sharing: Clients are informed on a number of digital platforms that include online banking, NRB Click app, and a 24/7 call center. E-statements are also offered by the bank, eliminating the necessity to use paper-based communication. On the internal side, the IT infrastructure of the bank facilitates the flow of information needed to perform effective operations and make decisions.

2.6.2 Operations Management

Operations management at NRB Bank has been based on offering efficient, secure, and customer-based services in accordance with the regulatory standards.

The bank is focused on enhancing the quality of services. It also conducts internal audits on a regular basis and has internal controls to enable the professional standards to be followed and mitigate chances of fraud and irregularity. The bank is also a Geneva Group International (GGI) member that is concerned with compliance and quality. To reach a wider base of customers, including rural locations, the bank has a multi-channel network comprising of physically located branches, sub-branches, and agents banking.

It also boasts of a 24-hour customer support call center which also means that it has a well-equipped strategy in relation to resource allocation to guarantee 24-hour customer services. The operations strategy of the bank has extensive cash management services to corporate customers, trade finance, and payroll banking services. One of its practices is the Green Banking operations included in its operation which seeks to minimize the use of papers, minimize the use of energy, and employ sustainable approaches to its business so as to ensure that it brings efficiency to its business.

2.7 Industry and Competitive Analysis

It is the tool that is supposed to help assess the standing of a business in an industry. This analysis is aimed at studying the factors that influence the performance of businesses within the industry and also finding the answers that are related to development of the strategies and policies applied by the organization. Such an analysis is mandatory in every organization and may be done in different ways. A SWOT analysis is a strategic overview of the business that allows doing analysis and evaluation of the business.

2.7.1 SWOT Analysis of NRB Bank

Strengths:

Unique Mandate: NRB Bank has a niche of its own since its primary Target is NRBs within a saturated market. It can offer this high earning and influential segment of the population with tailormade products and services that other banks are not pursuing.

High Remittance Inflow: Once again, it serves NRBs which would allow it to accept large portions of foreign remittance which turns out to be a major source of foreign exchange to the Bangladeshi economy. This provides a stable and consistent source of income.

Financial Health: financial adequacy ratio is quite favorable. The bank is in a good liquidity position, and this allows it to withstand market pressure and that is why depositors have confidence in it.

Technological Focus: NRB Bank has made a declaration to be a technocentric institution. It has invested and focused on digital services, and this is one of its strengths in a more digitized banking environment.

Diversified Portfolio: The more recent approach of the bank to focus not on big corporate lending but diversified their portfolio with retail and SME lending serves to reduce the risk of a single huge default.

Weaknesses:

Competitive Market: The Bangladesh banking industry is very saturated with many foreign banks, public and privately owned banks. NRB Bank is challenged by strong competitors who have bigger networks, brand recognition, etc.

Relatively Small Branch Network: NRB Bank has a smaller branch and ATM network than its older and more established competitors, so it may be inaccessible in certain regions, particularly in rural communities where physical presence remains a significant factor.

Less Brand Recognition: NRB bank experiences the lack of brand recognition that other older banks that have existed for decades have as it is a relatively new bank.

Exposure to Remittance Channels: This high dependence on remittance inflows exposes the bank to fluctuations in global economic activities and geopolitical activities.

Opportunities:

Digital Transformation: The current usage of mobile banking and other digital banking services in Bangladesh is an opportunity that NRB Bank can use to capitalize on its technocentric strategy and increase its client base without necessarily having a lot of physical infrastructure.

Green and Sustainable Financing: As the world moves towards a sustainable future, NRB Bank could draw a fresh pool of socially aware clients and also gain access to financing through global bodies due to its investment in green financing and Corporate Social Responsibility.

Larger Diaspora: The population of NRBs is growing, i.e. in the Middle East, Europe, and North America. This offers a growing range of customers to the main services of NRB Bank.

SME and Retail Focus: The new focus on small loans, such as micro-credit and loans to women entrepreneurs and aspiring migrants, allows the bank to access a large untapped market and diversify its income streams.

Threats:

Cybersecurity Risks: Being a technological bank, it is becoming more susceptible to cyber-attacks and financial frauds that can destroy customer confidence and cause financial loss.

Liquidity Crisis: The banking industry of Bangladesh is experiencing problems of liquidity crunch, increasing numbers of NPLs all over the banking industry and currency devaluation. These macroeconomic variables can affect the profitability and quality of assets of the bank.

Political and Business Uncertainty: The general politics and business uncertainties may adversely affect the earning potential and creditworthiness of the bank borrowers.

Regulatory Scrutiny: The banking industry is very well regulated by Bangladesh Bank. Policy changes or tighter focus on loan defaults, can be a risk to the bank.

Global Recession: Global economic slowdown may cut the revenues of NRBs and ultimately decrease foreign remittance inflow, which is a major source of income earned by the bank.

2.8 Conclusion and Recommendation

According to the discussion on its practices, NRB Bank has a well-established operational base supported by its dedication to the digital transformation and multi-channel service model. The application of information technology by the bank, such as a core banking system and mobile applications, is the key aspect of its strategy of offering real-time and accessible services. This will help it achieve its marketing strategy because it will be able to serve and reach its target clients, NRBs, using a physical network and a well-developed online presence.

Filling the gap identified in the issue of the niche market is one of the recommendations that NRB Bank should consider. Human-oriented improvements are also significant despite the fact that the technology of the bank is on a high level. In order to enhance customer satisfaction, the bank should put in place a practice of continuous training of all employees with an aspect of similarity in service delivery. Moreover, it needs to leverage its data systems (MIS/ERP) to collect and process customer data in an organized manner, such that it can know where it can be better in addition to the operational effectiveness which will directly be reflected in a better-quality customer experience.

Chapter 3: Project Part

“A Comprehensive Analysis of Customer Service and Banking Operations at NRB Bank from an HRM Perspective”

3.1 Introduction

HR is the pillar of any organization that shapes it to become a successful one. The employees within the banking sector play a significant role in introducing the banking services to the customers. Core processes within a bank and the quality of customer service provided by the bank are both linked to its workforce. This is a symbiotic cycle in which employee performance that is determined by motivation, training and the workplace environment directly influences the efficiency of the operations and customer satisfaction of the bank.

The main aim of writing this report is to analyze customer service and banking operations of NRB Bank from an HRM perspective. Lastly, the research questions in this project focus on how training practices of employees influence their performance in banking operations and customer service, the main factors that influence or hinder operational efficiency in banking tasks, the relationship between employee morale, job satisfaction and customer service quality provided at the branch, and how HR methods, such as performance management and employee recognition programs, improve operational effectiveness and customer service

3.1.1 Background and Problem Statement

Background

Banking is no longer a transaction industry but a service-based industry where customer experience is the main differentiator. Moreover, the performance of any bank is directly linked with the employees, i.e. tellers who interact with customers and carry out day-to-day activities. Human capital is the most useful resource of an organization to HR.

NRB Bank is a fourth-generation bank in Bangladesh and was established with a specific vision of being the main financial institution that NRBs invest in its home country. The bank commenced its operations officially on August 4, 2013, and the aim of the bank was to help direct foreign remittance into productive investments and to ensure that there was a linkage between global and the domestic economy. NRB bank has all the varieties of banking services such as retail, corporate, SME, and premium banking to suit the demands of a broad range of customers, both local and international.

NRB Bank Dhanmondi branch is situated in a big business and residential center. The branch opened on October 16, 2017, and was the 28th branch to be opened by NRB Bank. Being a full-service branch, it provides a full assortment of products and services from NRB Bank. These are Retail Banking, SME Banking, Corporate Banking, NRB Services and an ATM.

Problem Statement

My internship experience with NRB Bank gave me direct, practical experience of core banking functions, such as customer service support, and account opening. This experience showed that there is a link between operational effectiveness, customer satisfaction, and HRM. This report provides an HRM analysis of these observations and how the effectiveness of banking processes, and the quality of service depend on the performance of the employees, the training programs, motivation, and the working environment.

The main problem that this report focuses on is the lack of recognition of the human resource aspect as a significant factor of operational efficiency and customer satisfaction in the functioning of the bank branches. Employee performance, training and motivation are usually considered as secondary factors even though they are central and as a result, there is a disconnection that prevents the bank from achieving its service delivery objectives. The purpose of this report, thus, lies in the analysis of how the strategic HR practices could be used to impact the operational outcomes and the quality of the customer experience directly.

3.1.2 Objectives

This research will aim to reframe operational tasks, develop a vital perspective, link performance to HR, and recommend HR-oriented resolutions.

Although some people may consider operational activities to be purely procedural, this study shall examine non-HR tasks to show their direct connection to the performance of employees. Human Resources is generally considered as a supportive, administrative position. This paper contends that the HRM perspective is a vital component in the improvement of the core business activities of a financial institution. Unlike when performance issues are attributed to the outside factors, this report will be able to correlate the achievements and difficulties in their daily operation to the HR concerns, including training, motivation, and workload. Furthermore, this research paper will provide HR strategic initiatives to enhance employee performance, processes optimization, and customer satisfaction.

3.1.3 Significance

In the case of NRB Bank, the research will give the branch an HR-based picture of the key activities of the branch which will demonstrate the key areas where the training, interaction of the employees and control of the working process should take place. The recommendations will be feasible and can be applied immediately to increase efficiency and customer satisfaction.

Finally, for the field of HRM, this research contributes to a growing literature that demonstrates the strategic importance of HR in functions not specific to HR. It demonstrates that HR values do not belong to a single department, and it is vital to ensure the success of any aspect of a business.

3.1.4 Scope of the Study

The scope of study includes a thorough assessment of the customer-facing services of the banks and also their internal operations. Additionally, a customer survey has been conducted which assists in targeting the measurement and analysis of the immediate influence of the operational practices on customer satisfaction

3.2 Literature Review

Although the modern banking sector is becoming more and more digitalized, the interactions within the industry are still largely a people business, in which human capital is a major differentiator (Chakrabarty, 2012). Although the operations in core banking such as the opening of accounts and customer service are usually regarded as procedural, an increasing number of studies are emphasizing the strategic importance of HRM in spearheading their effectiveness. The traditional approach tends to push HR to an administrative and compliance-driven position (Platform 3 Solutions, 2024), but it does not consider the direct impact on operational results and customer satisfaction.

HRM and Employee Performance

The connection between HRM practice and the performance of the employees is well documented. Training and development are essential because it directly resolves a skill gap that is widespread in a fast-developing industry (Corban OneSource, 2024). Research indicates that banks that have a learning culture continuously have more productive and engaged employees that are better placed to adapt to new technologies and customer demands (Corban OneSource, 2024). More so, employee motivation and workload management are other factors directly related to performance. Lack of work-life balance, burnouts, and heavy workloads are also a major problem that may contribute to lower productivity, and high turnover among financial institutions (Wowledge, 2025). Through sound management of these aspects, HR can develop a high performing workforce.

Correlation between Employee Performance and Customer Satisfaction

With a service-oriented business such as banking, customer satisfaction is directly proportional to the quality of service offered by the employees. A motivated, active, and skilled employee would deliver better customer experience (Allied Business Academies, n.d.). In contrast, a bank may find its reputation severely damaged due to a workforce that is not skilled, motivated, or supported enough to provide quality service (Chakrabarty, 2012). This direct relationship highlights the fact that investing in the relationship with the employee is an investment in the customer relationship.

Efficiency in Operations and Strategic HR

Other than the influence it has on individuals, a strategic HRM approach also has a direct effect on operational efficiency. When applied strategically, the HR functions can utilize data and analytics to make decisions related to talent management, workforce planning, and productivity (KPMG, n.d.). As an illustration, the relationship between employee management practices and business results (such as profitability and customer satisfaction) can be examined using an evidence-based HR approach (KPMG, n.d.). This will allow the banks to look beyond the operational measures and have a clearer understanding of how HR-related variables such as team dynamics, career tracks, and recognition schemes can simplify and reduce invasiveness of processes in daily operations. (KanBo, n.d.).

Motivation and Satisfaction of Employees

High performing workforce relies on job satisfaction and motivation of the employees, and this is particularly on the banking sector where services quality is very crucial. Employees will be driven and interested in working when their effort is appreciated and when their contributions are respected. One important issues in the field of financial services is burnout and stress because of the high volume of responsibility and the required performance rates (Wowledge, 2025). This may result in a major fall in morale and job satisfaction. On the other hand, work environments where employee health is given importance, and they have the chance to grow professionally and receive adequate remuneration are likely to have more motivated and content employees.

The Link to Performance and Productivity

The connection between the well-being of employees and their productivity is not new. Employees who are motivated and satisfied will have increased level of performance that directly influences the efficiency of how the bank operates and the quality of its services (Allied Business Academies, n.d.). This, in relation to the core banking operations, translates to faster, more accurate transactions, more successful problem-solving, and a more positive customer experience. Moreover, evidence-based HR strategy is able to correlate people management practices directly with significant business results to demonstrate that when the employee satisfaction level is improved, the productivity level and profit levels will increase in a concrete manner (KPMG, n.d.).

Banking Workflows and Customer Service

The review is on the critical relationship between effective banking working processes, human error and employee wellbeing, which are key to customer service quality. The efficiency of the operations of a bank is no longer a question of only internal efficiency but a major factor in customer satisfaction and loyalty. The review acts as the synthesis of research results on workflow management, the causes and mitigation of human error, the effect of the employee stress, and the role of attitude in determining the customer experience.

The Effectiveness of Workflows and the Location of Human Error

The contemporary banking industry is based on efficient workflow to maintain efficiency and consistency in the operations. It is verified in literature that automated workflows play an important role in standardization of processes such as loan application, account opening and compliance checks (*6 Benefits of Workflow Automation Software for Banks,* n.d.). Banks can also save a lot of time in processing by automated steps that break down some complex tasks and thereby enhance productivity. This automation reduces manual data entry and repetitive processes which are main causes of human error. Human error is still a major risk regardless of increased automation.

Excessive Workload and Goals: Employees are regularly required to achieve high sales quotas and handle a large number of transactions, which can cause them to feel overworked and stressed (Team, 2025).

Two broad groups are found to have it:

Manual Dependent Processes: The workflows that continue to depend on human intervention include data entry in an old system or checking documents manually. Mistakes in this case are

highly likely to be unintentional and include such causes as carelessness, typing mistakes and the lack of subject-matter knowledge.

Decision Making Points: More errors also arise at such critical decision points as the decision made by a credit officer in relation to a loan application. They are mostly linked to lack of experience, poor analysis of information, or stress. The danger of errors in these areas may be catastrophic in its financial and reputation implications to the bank (Sobanova & Kudinska, 2023).

The Purpose of Training in Reducing Risk

One of the most significant tools is the use of training to minimize the risk of human error. It is not just a one-time event but a continuous process that can be employed to focus on cognitive as well as technical skills.

Skills Enhancement: Employees should be trained in the core banking systems and new technology so that they become competent and self-confident in their job. With proper training, employees can understand how to use the tool they are working with, and this reduces the occurrence of operational errors.

Error Prevention: The psychological aspect of human error is also trainable, teaching the employees what circumstances could be counted high-risk and what they can do to achieve the ability to triple-check their work. Simulations and scenario-based training are highly effective in training employees to enter into real-life situations, whether it is to retrieve complex transactions or to identify fraudulent activity (Human Factors in AAR: Understanding the Role of Human Error - FasterCapital, n.d.).

Positive Attitude: Customers are more likely to have a positive experience when the employee is friendly, empathetic and enthusiastic, creating feelings of affection and loyalty to the bank. A pleasant experience can make an otherwise unpleasant experience a good one.

Negative Attitude: On the other hand, a cynical or a disengaged worker may hurt the reputation of a bank. When customers experience uncivil or unsociable employees, they will develop dissatisfaction and even switch to different banks.

The Symbiotic Relationship: This raises a critical point that is, treating employees is not only an HR concern, but it is a business requirement. A bank which invests in the morale of its employees is most likely to have a dedicated workforce that offers quality service.

Summary of Research Gaps

Though the theoretical relationship between the HRM, the performance of the employees, and customer satisfaction is actually confirmed by the literature at wide, there are no detailed case studies at the ground level, which outline the principles and apply that to the grounded and direct observation made in one financial institution. This report is an effort to bridge this gap through a first-hand experience of the internship that shows how these theoretical connections work out in a real-life setting, thereby presenting a practical, non-standard form of approach to the topic at hand.

3.3 Methodology

While conducting the research, I used both qualitative and quantitative approaches of data collection. This was important as it was possible to gain good insight into the internal HR practices as they relate to external customer satisfaction.

Primary Data Collection: I gathered qualitative data using the informal discussion with the employees who work in various departments and direct observations of the work and the functioning of the bank. This provided some details of their everyday practice, work pressure and their own perceptions of how they can improve productivity and customer service.

In order to get quantitative data, a customer survey was conducted with a population/ Sample of 50 NRB bank customers. Moreover, random sampling was used to choose the participants. This was done by survey of customers who had various reasons for visiting the bank so as to have a wide sample of customers. Furthermore, the Survey was conveyed in a Google Form giving five questions with a rating scale of 1 to 5 (1 = least, 5 = most) to be answered. This provided systematic feedback regarding their experience. The data gathered using these methods was then discussed in descriptive and explanatory terms using quantitative graphical representations. This has helped me to make repetitive patterns and cause and effect connection between the HR variables and operational and service results.

Secondary Data Collection: The secondary data was collected through browsing through different websites, internet articles, journals and research publications. The data were also gathered through annual reports of the NRB bank.

3.4 Findings and Analysis

Quality of the customer service provided, and the effectiveness of the core processes is inseparably connected with the workforce of a bank. This is a symbiotic relationship whereby employee performance is influenced by motivating factors, training and work environment directly related to operational effectiveness and customer satisfaction of the bank.

The success of a bank depends on a virtuous cycle where employees who are motivated through a positive workplace are highly receptive to training. This results in outstanding performance and consequently an efficient core process and outstanding customer experience.

3.4.1 The Role of Employee Performance

The operational efficiency and customer satisfaction of a bank is built on the basis of employee performance. It directly affects quality of the core processes of the bank and the competitiveness of the bank. High performing employees are generally accurate and effective. In case of basic banking functions, like loan processing, account management, and performing a payment, a skilled worker will be able to reduce the volume of errors committed, reduce processing time, and provide compliance. On the other hand, poor performance can lead to financial losses, wastage of time and operation setbacks. A healthy workforce is a valuable asset, because it directly affects the ability of the bank to enjoy a healthy and stable operational structure.

Defining and Measuring Performance

Meeting the sales targets is not enough to measure performance. A performance review is a thorough assessment of the effort put in by an employee in terms of financial and non-financial goals. This is measured on the basis of Key Performance Indicators (KPIs). In the example of a teller, KPIs may include accuracy of the transactions, time per customer and customer complaints. Also, non-quantifiable factors are equally significant. They may comprise positive attitude, collaboration and compliance with the code of ethics in the bank. An effective performance management system must be transparent and give feedback to employees on a regular basis and with clear goals so that the employees know what is expected of them and their performance.

Impact on Core Banking Processes

A high level of performance by employees is indispensable to smooth operations of core banking processes. A well trained and motivated employee guarantees precision and speed in critical operations such as account opening, the transfer of funds, and the disbursement of loans. Even one banking transaction mistake can result in severe monetary losses and losses of customer loyalty. Thus, the quality and speed of such processes is directly related to the performance of employees. For example, a proficient operations officer will be able to handle more transactions with a less error rate, and this factor has an impact on the operational health of the bank.

The Link to Customer Service

Customer service reflects employee performance as a skilled and understanding employee will be better equipped to give a positive experience. Customer satisfaction is determined by the ability of the employee to listen, comprehend and find a solution to a problem when a customer enters a branch with an issue. A non-attentive or untrained employee, on the other hand, can lead to frustration, prolonged problems and the loss of customers. Employee performance relates to creating a good image of the bank and establishing long-term loyalty to the customers. Job performance and employee satisfaction are symbiotic.

3.4.2 The Impact of Training Programs

Training and development programs may assist in building employee capabilities and, as a result, improve banking processes and quality of service. Training programs are an essential part of the success of a bank and have a direct influence on the quality and the main processes of the bank. Through a well-designed training program, the skills gap can be addressed to increase productivity and learning culture. By investing in its workforce, a bank will be assured that its employees are not only skilled but can also cope with the rapidly evolving industry.

Core Banking Systems and Product Training

A bank is centered around the core banking system. Lack of proper training in this system can lead to severe operational inefficiency, mistakes in transactions and eventual loss of money. The training programs must be oriented on providing employees with an overall knowledge base of core banking software and all the other products of the bank including loans, deposit programs and online services. This is to ensure that every transaction, be it a simple withdrawal or a complex loan application, is done correctly and effectively.

Customer Service and Soft Skills Training

Customer satisfaction in banking is a direct outcome of the quality of human interaction. The training must also play a key role in instilling the employees with the required soft skills. Such programs will target: Helping the employees to learn about complicated bank products and policies. Employees must be educated to understand what a customer requires or what is frustrating them and that is the key to building trust and rapport. This is giving them the ability to address the issues at that moment without having to escalate it, which contributes greatly to the speed of service and customer satisfaction.

Adapting to the Digital Era

Banking is quickly becoming digital. Employees must be trained in how to handle this change. It includes regular training in new technologies, such as mobile banking applications, cybersecurity, and data analytics programs. Training will ensure that the employees will feel familiar with the digital solutions, and they will be able to demonstrate to the customers how to use the same.

Continuous Professional Development

It is not enough to train them once. The finest banks make investments in ongoing professional development. This includes the regular workshops, seminars and even mentorship programs that make the employees aware of the emerging rules, market trends as well as risk mitigation measures. This commitment to lifelong learning will help the employees feel valued and motivated, which reduces the turnover rates and results in the creation of an educated and confident workforce. This also helps the bank to maintain the delivery of high-quality service.

The Importance of BIBM

The national training and research institute of the banking sector is the Bangladesh Institute of Bank Management (BIBM). It gives professional training, conducts research on financial issues and offers academic programs. BIBM stands as a center of excellence in training skilled manpower and developing the Bangladesh banking industry.

Its main functions are training and development, research, education, and policy support. Banking professionals are trained and developed through seminars, workshops and training programs. It conducts research in the banking field and economics to help in policy making, offers educational services such as MBA in Banking and Finance, and gives policy-related assistance to Bangladesh Bank and financial institutions.

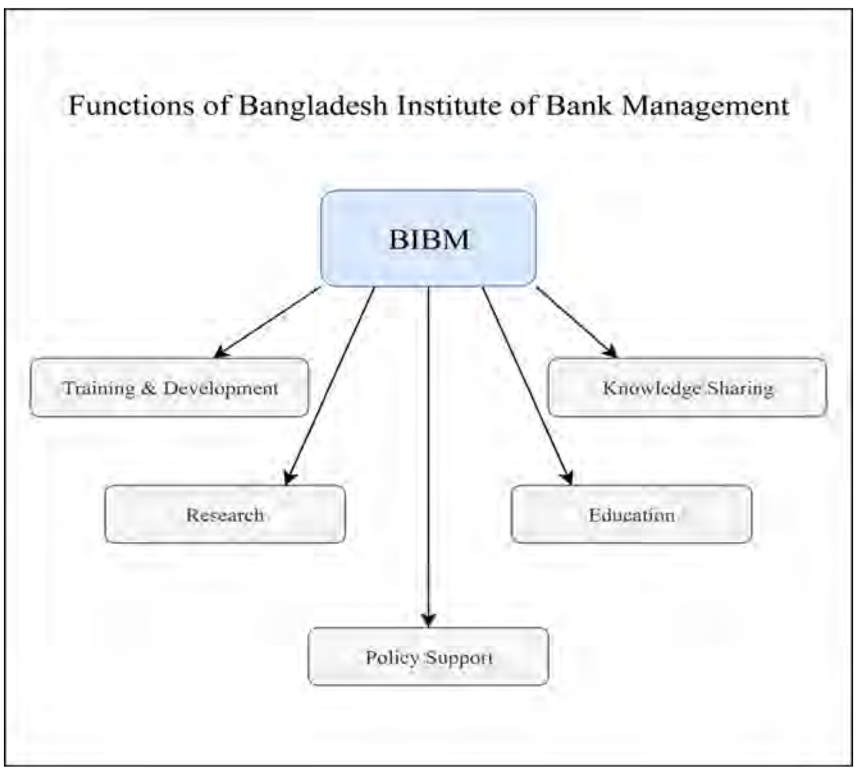

Figure 9: Functions of BIBM

3.4.3 Employee Motivation and Satisfaction

This segment explores the psychological motives that affect the behavior of employees and the consequences on the processes of a bank. Success of a bank is driven by motivated and satisfied employees. Better performance, increased productivity, and, ultimately, improved customer service are all the direct results of their enthusiasm and dedication.

The Link to Performance and Productivity

Motivation of employees is not merely about a positive attitude but a direct trigger for performance and productivity. When the employee is driven, he or she is more inclined to go out of the way and own the job and would strive to find solutions to the processes. This can manifest in many ways to the banking activities, i.e. motivated employees will work quicker and more effectively on transactions, less errors and save the bank time and money, satisfied employees will be more willing to actively sell the products and services of the bank, and more sales will be made and referrals made positively. Lastly, motivated employees will identify and resolve concerns more proactively before they become critical since they do not have to wait until the problem is critical before it influences the core banking processes or customer satisfaction.

The Role in Customer Service and Loyalty

An employee who is satisfied is the best ambassador of a bank's brand. They have a good attitude and are ready to assist and this is what makes them leave a memorable customer experience. Customers are able to tell the authentic enthusiasm of a worker, and this creates trust and bond. In case an employee can see that he or she is valued, he/she is more likely to be able to treat customers in the same way and with the same level of care. This will result in increased customer satisfaction and loyalty since customers will feel valued and they will stay longer with the bank. Contrarily, unengaged employees may tarnish the reputation of the bank, which will result in customer churn.

Impact on Retention and Organizational Stability

Employee turnover can be greatly decreased through high employee motivation and job satisfaction. The banking industry is a sector in which retaining the best workers is usually a problem since they can opt for work elsewhere where better opportunities, higher wages, or better work environments are offered. A bank can reduce recruitment costs, institutional knowledge, and enhance organizational stability by concentrating on motivation and satisfaction. A steady workforce also saves them the time and cost of having to recruit and train new employees every time. The older workforce possesses institutional knowledge of products, processes and customer relationships. Knowledge is retained within the organization by keeping them motivated and satisfied. Low turnover rate results in a stable and experienced team that is very crucial when it comes to the delivery of services and execution of strategies at a constant rate. The key to a strong and successful bank is a well-motivated and satisfied workforce.

3.4.4 The Workplace Environment

This topic will look at the effect of physical and cultural workplace environment on employee performance and consequently the quality of services. An environment conducive and designed to promote the effectiveness of the workplace is vital to the success of a bank and it directly affects the performance of the employees that in turn affects the quality of the bank operations of core banking and customer services. It is the physical and cultural environment that either can favor or cripple an employee to do his or her best. It provides the employees with the context in which they operate and relate to. The reason is that a good and positive working environment can assist in reducing stress and burnout that is a significant issue in the fast-paced banking environment

Impact of the Physical Environment

The physical structure and design of the branches and offices of a bank is highly significant in terms of productivity. Proper working environment leads to efficiency, collaboration and wellbeing of employees. These include making sure that the employees are comfortable to prevent any physical strain and improve focus, and the presence of employees with latest effective and up to date technology such as high-speed computers and good software. Moreover, a modern workplace must enable a smooth digital experience among employees, which is also the same experience that the bank would like to deliver to its consumers, and a secure and safe working environment, both physical and online, enables employees to relax and focus on their responsibilities without needless concern.

The Role of Organizational Culture

Values, ethics, and leadership shape the organizational culture which is the character of the bank. Positive culture is the most powerful tool of employee motivation and offering high-quality service. Employees feel significant and valued within an organizational culture which encourages teamwork and free communication. This collaboration can also lead to more innovative approaches to the banking operations and issues of the customers. Good leadership is essential. Having transparent supportive managers who provide specific instructions in their guidelines can significantly boost both employee morale and performance. A leadership approach founded by trust and empowerment will make the employees more active and ownership oriented in their work. In addition to that, when a bank cares about the welfare of its employees and adopts such programs as health and wellness programs, flexible working schedules, and care of mental health, it can foster loyalty and reduction in burnout.

3.4.5 Survey Analysis

The survey focuses on 4 major Pain Points. The questions were structured to collect quantitative ratings, allowing for a deeper understanding of the customer's experience.

- Wait Time
- Service Efficiency
- Employee Competence and Politeness
- Problem Resolution

The survey was conducted with a sample population of 50 Customers. The survey included 5 questions and customers were asked to rate their satisfaction level from 1 to 5, where 1 being the lowest and 5 being the highest.

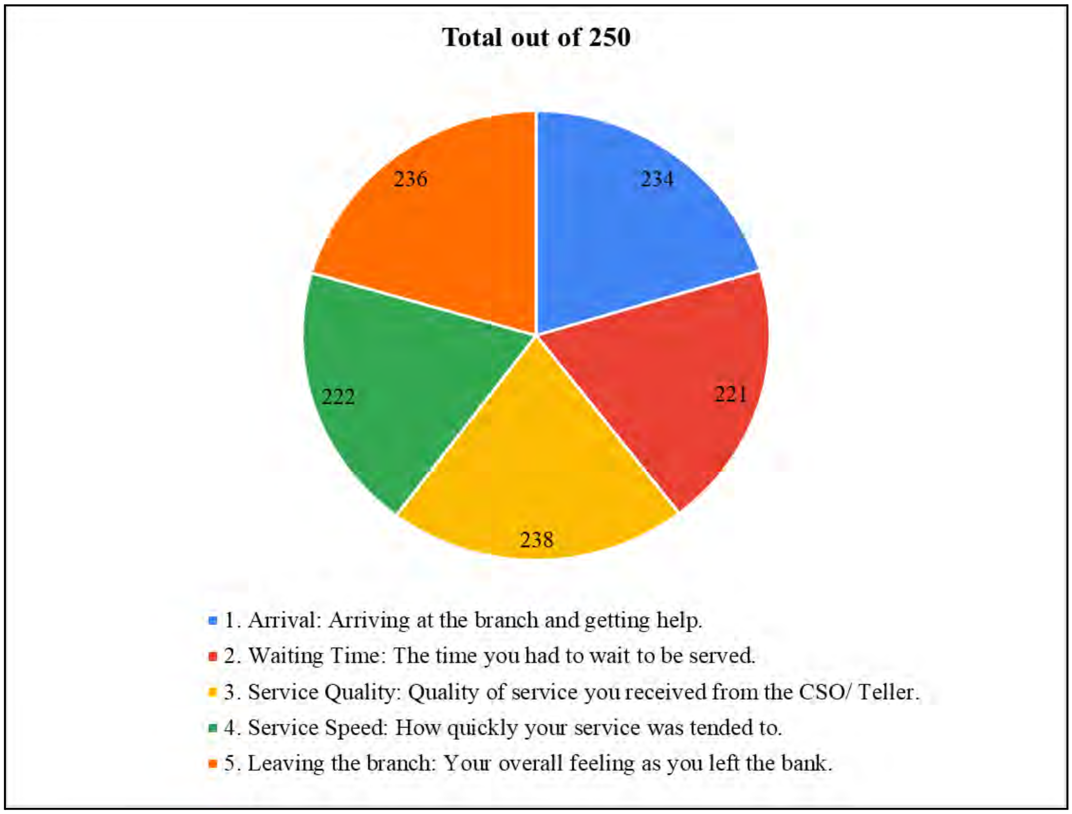

Figure 10: Pie Chart of Total customer satisfaction out of 250

Figure 11: Bar Chart of the Average Rating

Survey Questions	Total out of 250	Average Rating	Lowest Rating	Highest Rating
1. Arrival: Arriving at the branch and getting help.	234	4.68	3	5
2. Waiting Time: The time you had to wait to be served.	221	4.42	3	5
3. Service Quality: Quality of service you received.	238	4.76	4	5
4. Service Speed: How quickly your service was tended to.	222	4.44	3	5
5. Leaving the branch: Your overall feeling as you left the bank.	236	4.72	4	5

Figure 12: Table Representing Core Values

3.5 Summary and Conclusions

The workforce is connected to the core processes and quality of customer service offered by the bank. It is a symbiotic cycle whereby the performances of the employees, identified through motivation, training and the work environment, have direct effects on the effectiveness of the operations and customer satisfaction of the bank.

Thus, the purpose of preparing this report has been addressed by examining the banking operations and customer service of NRB Bank in terms of HRM. Moreover the research questions of this project are answered including: how employee training practices determine their performance in banking operations and customer service; what the primary determinants that stimulate or inhibit operational performance in banking tasks are; how employee morale, job satisfaction, and customer service quality offered at the branch are interrelated; and how HR practices, including performance management and employee recognition programs, can enhance operational performance and customer service.

3.6 Recommendations/ Implication

To be able to deal with its human resources effectively, NRB Bank can refer to some HRM recommendations:

Strategic Training and Development: The bank is encouraged to conduct strategic training program aligned with its business objectives particularly in the areas of digital banking and SME lending. This is comprised of data analytics, cybersecurity and relationship management skills training.

Develop Direct Career Developments: NRB Bank must lay clear and transparent career growth opportunities to all employees so as to minimize the rate of employee turnover. This will help the employees to understand the possibility they have in the company in future, and they are aware and committed.

Mentorship and Knowledge Sharing: Having a formal mentorship policy where the top executives' mentor junior employees. This may help in transfer of knowledge and equip employees with quality guidance towards career development.

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