Report on

How Work Environment Impacts the Employee Performance in Dhaka Bank PLC.

By

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21104009

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

March, 2025

Declaration

It is hereby declared that

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

Student's Full Name & Signature:

Labannya

____

Khadijatul Labannya
Student ID: 21104009

Supervisor's Full Name & Signature:

____

Tanzin Khan
Senior Lecturer
BRAC Business School
BRAC University

Letter of Transmittal

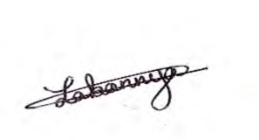
Tanzin Khan
Senior Lecturer
BRAC Business School
BRAC University
Kha 224, Bir Uttam Rafiqul Islam Ave, Dhaka 1212

Subject: Internship report on “How Work Environment Impacts the Employee Performance in Dhaka Bank PLC”

Dear Madam,

I am pleased to submit my internship report which is on “How Work Environment Impacts the Employee Performance in Dhaka Bank PLC.” I have conducted the internship program in Dhaka Bank PLC under your supervision. I believe that the experience I have gathered during my internship period will be beneficial for my future endeavors. I have made an effort as best I could to finish the report with the essential data and as comprehensive manner as possible. I trust that the report will meet the desires.

Sincerely yours,



Khadijatul Labannya
Student ID: 21104009
BRAC Business School
BRAC University
Date: February 13, 2025

Non-Disclosure Agreement

The agreement is made and entered between Dhaka Bank PLC and myself, a student of BRAC University that my paper "How Work Environment Impacts the Employee Performance in Dhaka Bank PLC," would not be release anywhere except for my project work and presentation.

In this paper, I have used information that was released by the organization and authorized information from my supervisors.

Name of the Company: Dhaka Bank
Supervisor Name: Md Shaheenul Islam
Position: Vice President
AML & CFT Division

Name of the Student: Khadijatul Labannya
Address: Kha 224, Bir Uttam Rafiqul Islam Ave, Dhaka 1212

Description of the report:
"How Work Environment Impacts the Employee Performance in Dhaka Bank PLC,"

Acknowledgement

I would like to express my highest gratitude to the Almighty Allah for providing me the chance and strength to successfully complete the internship report. After that, I would like to show my respect and gratitude towards Dhaka Bank PLC, and the management for providing the utmost guidance and assistance for preparing the report.

Furthermore, I would like to acknowledge my colleagues who were there to support me whenever I asked them for information, Also, I want to extend my gratitude towards the organizational supervisor for making me comfortable and encouraging me during the period of my internship for a smooth journey.

Additionally, I would like to express my appreciation and respect towards my internship supervisor Tanzin Khan, Senior Lecturer, BRAC Business School, BRAC University for her continuous support and suggestions for my report. The suggestions and inputs helped me to be confident and prepare my report appropriately and timely.

Executive Summary

This paper seeks to establish the effects of stress and burnout on the performance and output of employees of Dhaka Bank. Based on survey data generated from qualitative interviews with the workers, some of the difficulties reported are sidewalk balance, workload blending, and lack of adequate resources. Despite nurturing a partially congenial culture and promoting well-being at the workplace, Dhaka Bank's shortcomings in communication and provision reinforce stress. The research highlights that stress has a detrimental impact on the attainment of goals, job satisfaction, and personal well-being, stressing the importance of improving work-life balance initiatives at work. These are changes in policies in matters concerning flexibility at work, utilization of resources, and other measures that fulfill the psychological needs of the workers and the enhancement of productivity within the organization.

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Chapter 1

1.1 Student Information

Name: Khadijatul Labannya

Student ID: 21104009

Department: BRAC University Business School

Program: Bachelor of Business Administration

Major: Human Resource Management

Minor: Marketing

1.2 Internship-Related Information

1.2.1 Period, Company Name, Department, and Address

Company Name: Dhaka Bank

Period: 3rd November, 2024 to 31st January, 2025

Department: Anti-Money Laundering and Combating the Financing of Terrorism (AML & CFT Division)

Address: 71 Purana Paltan Line, Dhaka 1205

1.2.2 Company Supervisor's Information

Name: Md Shaheenul Islam

Position: Vice President

AML & CFT Division

1.2.3 Job Scope – Job Responsibilities

Dhaka Bank appointed me as an intern with different pivotal responsibilities that were taught to me gradually during my internship.

- **Arranging circulars for AML letters:** In the anti-money laundering (AML) department, the employees are dedicated to reducing money laundering by addressing the letters they get from the Bangladesh regularity authorities. This includes letters from the Bangladesh Financial Intelligence Unit (BFIU), Anti-Corruption Commission, and TAX Commission. My task here is to distinguish the different letters whether it is from ACC or BFIU and then circulate the soft copies to all branches.
- **DBL profile checking:** After the circulation task is finished, our department aims to examine the profiles of applicants who have been restricted by the regulating authorities. The job description given to me is to categorize these profiles in the DBL system to see if they possess an account with the bank or not. This involves scrutinizing details of name, date of birth, NID, and address among others.
- **Analyst role in the Transaction Monitoring System (TMS):** TMS is a software system made by DBL for this particular department here, there are pre-defined rules set by the algorithm to check the day-to-day suspicious transactions, especially the larger transactions. My task as an analyst is to identify the alerts and report them to the TMS manager if the alert is suspicious.

1.3 Outcomes of the Internship

1.3.1 Student's Contribution to DBL

During an internship, it is important to fulfill every responsibility given to the intern. Similarly, my contribution during my internship period was assisting my colleagues. The AML & CFT department is somewhat confidential as we work with Bangladesh regulatory bodies and also individual's personal information. Moreover, being in the head office we had a lot of pressure as we did not only maintain our responsibilities but also had to talk to different branches for their input. Thus, I took on the responsibility of Transaction Profiling, which is done on the last day of every month, I gathered the TP of each branch of DBL and organized it according to the different managers.

1.3.2 What student benefits from the internship

The internship is a mandatory part of completing BBA courses. The following internship benefitted me in different ways.

- It provided me with physical hands-on experience in working at a corporate office like how to interact with colleagues, time management to complete a task, and efficiency in completing a task.
- Corporate stress can be an issue for individuals, the internship taught me how to handle such issues effectively and not affect it when working hours are over.
- With the experience I gathered, it would help me draw out a plan for my future.
- Having the opportunity to work at DBL significantly enhanced my professional networking connection and it would be beneficial for my future endeavors.

1.3.3 Difficulties during the internship period

As the department works with confidential information, as interns our colleagues did not disclose too much information and only the base levels so, sometimes it was difficult to cope with different terms used by my colleagues due to the restrictions. It also restricted my writing for the paper as I was unable to provide extensive details in the paper.

1.3.4. Recommendation

- Provide training initially to make interns understand the different duties and rules in the department.
- Provide the interns with creative freedom during some particular tasks.

Chapter: 2

2.1 Introduction

The following chapter is about the overview of Dhaka Bank PLC (DBL). Here, I will discuss the beginning of Dhaka Bank and the different operations, management, marketing practices, and financial practices of the bank.

2.2 Overview of the Company

Figure: 1 (Dhaka Bank's Website)

Dhaka Bank PLC is among the leading private commercial banks in Bangladesh and it is involved in facilitating the growth of the nation's economy through bank-related services. The bank was founded in 1995 by Mirza Abbas, a Bangladeshi politician, and the first chairman of the bank's board of directors was Abdul Hai Sarker. Currently, this bank has 114 branches, 3 SME service centers, 2 offshore banking units, 29 sub-branches, 88 automated teller machines, 11 automated deposit machines, and 7 cash retention machines (Dhaka Bank PLC, 2023).

The bank was established when Bangladesh witnessed heightened economic growth due to industrialization and agricultural growth international trade, remittance, and investment in infrastructural, communication, power, and service sectors. This growth fostered the need for the expansion of banking sectors to facilitate new ventures and accommodate consumer funds. As a response to this, some of the country's most prestigious business minds got together to form Dhaka Bank Limited, which catered to the financial requirements of a rapidly growing economy.

2.2.1 Mission

As an idea, we want to be a top financial institution in the country providing quality financial products and services backed by technology and relevant staff in the provision of excellent banking services (Dhaka Bank PLC, 2023).

Core Values

a) Customers are the priority
b) Maintaining integrity and high ethical standards
c) Delivering Quality
d) Team-work
e) Being respectful to everyone
f) Practicing to be a responsible citizen of the country

2.2.2 Vision

The overall mission statement of Dhaka Bank is to turn every banking transaction into a joyful experience. It is our prime aim to provide the best services & solutions that are accurate, punctual, supported by modern technology, and tailored to suit business needs. We are committed to providing reliable products, a dedicated team, and efficient processes in our bid to offer value-added banking solutions to our esteemed customers (Dhaka Bank PLC, 2023).

2.3 Management Practices

Management practices play a great role in carving the organization's culture, and performance and achieving the organizational goal. In the context of Dhaka Bank PLC (DBL), they also tend to deliver effective management practices.

The different departments of DBL some of the departments are:

- ➔ ***The Human Resource Department:*** The HRM department is one of the significant departments in DBL as it deals with the organization's employees in terms of salary, recruitment, compensation, appraisal, and termination.

Recruitment

The department takes an active part in recruiting employees for the organization. It conducts extensive research for selecting applicants. They conduct both *internal recruitment and external recruitment.* For internal recruitment, they focus on the promotions of the employees of the different departments. As for external recruitment they provide for the vacancy on their website, online job portals, advertisement, and on-campus recruitment.

Employee Training

The board of directors in DBL also formed the Dhaka Bank Training Center in 2000 for the employees. This was done to enhance the efficiency of the employees by providing them with different knowledge regarding the banking sectors. The training programs include training like "Foundation courses for new employees," "Training on Risk Management" etc for the development of the employees.

Figure: 2 (Dhaka Bank's Website)

Compensation Packages

Dhaka Bank's annual report shows that DBL provides competitive compensation that aligns with the market standards. The package includes

- A base salary that is based on their position
- Bonus based on performance
- Allowance on transportation and medical
- Health and wellness benefits like pregnancy allowance, and mandatory 15 days leave.
- Provident funds and long-term financial security

➔ ***Operation Department:*** This department acts as the policymaker to measure the performance and make sure that all the activities are running smoothly in other departments. They also provide major support in coordinating the core banking activities in DBL thus, it can be stated they look after other departments and maintain correlation.

- ***Anti-Money Laundering and Combating the Financing of Terrorism (AML & CFT Division)***: The following department falls under the risk management department, it was created in February 2013 under the order of Bangladesh Bank. Here, the main objective is to combat money laundering by assessing the information of individuals ordered by the regulatory bodies in Bangladesh. Furthermore, this department is required to maintain certain confidentiality thus, it is one of the departments that is quite important. All operations in this department help the bank be more secure concerning financial terrorism.
- ***Finance and Account Department:*** Another influential department, here, the main task is to keep a record of all the transactions occurring in DBL daily. The department maintains strictness concerning the rules and regulations set by DBL and has core actions if the regulations are not maintained.

2.4 Marketing Practices

Dhaka Bank PLC provides financial products as banking services. Marketing is a dynamic factor for every organization as it is not constant but changes from time to time to get customers' attention. DBL's marketing practices can be related to the 4 Ps in marketing (product, price, promotion, and place).

2.4.1Product

The services provided by DBL are in different forms such as

Corporate Banking: Dhaka Bank's business banking segment offers necessary and adequate services to businesses of all scales, ranging from multinationals to start-ups. It provides various products and solutions such as working capital financing, trade finance, term loans, project financing, and other structured financial solutions to help clients meet their business goals effectively. The division has a rich and experienced staff of relationship managers who provide services and develop unique ideas for the division.

Islamic Banking: As per the proclaimed banking system, Dhaka Bank provides Islamic Banking services that are shariah compliant and free from interest. It offers products like Murabaha which is cost-plus financing, Ijarah which is leasing, and Mudarabah which is a profit-sharing investment for customers interested in this.

SME Banking: SME banking is a specific service offered by Dhaka Bank that assists small and medium businesses by providing them with different financial products and services including working capital finance, term finance, trade finance, and consultancy. It seeks to enhance the financial independence of SMEs by creating appropriate financial channels and supporting start-ups and their activities to stimulate economic development. DBL promotes women's empowerment and offers schemes to women entrepreneurs. New borrowers have access to hassle-free loans called Suchona loans all are part of DBL's SME.

Retail Banking: In supply chain management, the bank's most vital business line is retail banking operations comprised of taking money deposits from the customers in deposit accounts.

These are typical products offered such as savings account services, current account services, and fixed deposit account services accounts. These accounts offer a relatively steady source of funds for the money deposited with it to be able to offer credits and other financial services. Apart from operations through retail deposits, Dhaka Bank also funds its operations through debt as a source of finance from other institutions. The bank has consequently formulated relations with other banks and financial institutions that it can use to finance the acquisition funds as needed. This enables the bank to be in a position to obtain loans from a larger market of its funds than it would need to get from retail deposits alone is critical to fulfill the funding requirements for large corporate clients.

DBL offers:

- Car Loans
- Salary Accounts
- Personal Loans
- Credit Cards
- Debit Cards
- Pension Schemes for Depositors
- Housing Loans

2.4.2 Price

DBL provides different services for which they include some charges. When an individual opens a saving account there is a maintenance fee, for example, an account with more than Taka 15000 to Taka 25000 has a charge of 100 half yearly. Moreover, as of July 2024, the interest on loans like consumer loans is around 14%, home loans and, car loans around 12% per annum.
DBL also offers Lockers for their clients which charge Taka 5000 for small lockers, Taka 7000 for medium, and Taka 9000 for large lockers per annum.

2.4.3 Place

Dhaka Bank PLC offers branches all around Bangladesh, with a total of 114 branches, 2 SMEs as well as 88 ATMs and 7 CRMs. Thus, it is quite accessible to the customers. Moreover, they have introduced mobile banking apps called EZYBANK and DBL GO apps which can be accessible from any part of Bangladesh for the consumers.

2.4.4 Promotion

There are various types of promotion that Dhaka Bank follows and they have a particular division called Communication and Branding. Here, the main objective is to be connected with the customers and broaden their customer base by doing promotional activities. They focus on social development, such as financing education and health sectors and promoting it via their website and social media to grab the attention of individuals. Another promotional activity includes how the credit cards offered by Dhaka Bank focus on the bank's extra services. These cards offer unique privileges and fortunes comparatively in restaurants, hotels, medicals, and other identified lifestyle points. Such promotional activities are used to effectively increase the ease of doing business with customers and keep them loyal while at the same time demonstrating the ability of the bank to meet the needs of different customers.

Figure: 3 (Dhaka Bank's Website)

2.5 Financial Performance and Accounting Practices

Financial performance is one of the measures describing the capacity of a firm in terms of its ability to utilize assets from the core business activity and earn revenues. It is also used as a general indicator of a firm's financial position at the close of a specific period (Kenton, 2024). It is important to conduct a financial analysis as it provides a clear idea regarding the growth of the bank and how it is comparatively growing from the previous years.

Thus, a ratio analysis is conducted for Dhaka Bank PLC for the years 2021, 2022, and 2023 based on the information available in the bank's annual report for the following years

Return on Equity (ROE)				
YEAR	**Ratio Formula**	**Calculation**		**Results**
2023	**Net Income / Shareholder's Equity**	**1,671,815,631**	**22,405,488,174**	**0.07**

2022		1,672,943,505	21,510,001,416	0.08
2021		2,136,468,496	20,966,044,138	0.10

Dhaka Bank's ROE reduced from 10% in 2021 to 7% in 2022, and then slightly rising to 8% in 2023. The significant decrease in 2022 indicates negative factors that include, among others, higher cost or lower level of profitability The increase in 2023 indicates positive factors that include better operating efficiencies. However, the current is slightly lower than this value, which suggests that the bank has not restored its performance to the level of 2021. This underlines the importance of strategic measures that will give direction to achieving better resource utilization, improved income, and better control of non-performing loans. It is also important to ensure that the 2021 ROE should be targeted and bettered for sustainable future growth.

Cost-to-Income Ratio				
YEAR	**Ratio Formula**	**Calculations**		**Results**
2023	**Operating Expense/ Operating Income**	**6,473,852,431**	**14,569,585,103**	**0.44**
2022		**6,665,970,543**	**13,643,659,125**	**0.49**
2021		**5,006,202,133**	**11,852,662,099**	**0.42**

The Cost-to-Income Ratio has also raised during that period for Dhaka Bank, where it raised from 0.42 in 2021 and 52% to 0.49 in 2022 and 49%. It was however better in 2023 standing at 0.44 (44%) meaning the management of costs and operations was done efficiently. The rise in 2022 indicates areas of weakness, for instance, higher costs or lower revenue, which would affect profitability. This is calculated through the use of the following formula: Net operating income = gross operating income – total operating expenses Therefore, it can be seen from the analysis above that there is a slight improvement in 2023, thus confirming the efforts that the bank is making to contain cost and boost its income generation. However, in terms of the ratio, it is still higher in comparison with 2021, which indicates that there is still a necessity to maintain efforts on cost control. Lowering the ratio would further enhance the efficiency and profitability of the bank in the long run.

Loan-to-Deposit Ratio				
YEAR	**Ratio Formula**	**Calculations**		**Results**
2023	**Total Loan/ Total Deposit**	**255,268,756,096**	**281,670,640,727**	**0.91**
2022		**238,841,569,135**	**242,979,711,012**	**0.98**
2021		**214,607,304,713**	**229,945,560,865**	**0.93**

The Loan-to-Deposit ratio (LDR) of Dhaka Bank dropped in the year 2021 and 2023 falling from 0.93 (93%) in 2021 to 0.91(91%) in the year 2023 after rising to reach its highest level of 0.98 (98%) in the year 2022. The ratio is higher in 2022, meaning the bank was extending credit far beyond the deposits in the form of loans and this could be risky if the bank failed to meet its obligations to the depositors, The ratio has reduced in 2023 meaning the bank is being careful to ensure it makes more deposits than loans to meet its promises to the depositors thus improving it credit worthiness. Although the current ratio also shows improved matching of loans and deposits, it suggests lower levels of loan production – an area key to income generation.

Interest Coverage Ratio				
YEAR	**Ratio Formula**	**Calculations**		**Results**
2023	**Earnings Before Interest and Taxes/ Interest Expense**	**4,062,596,790**	**14,781,706,896**	**0.27**
2022		**3,932,795,805**	**12,786,897,915**	**0.31**
2021		**4,232,727,608**	**10,397,504,835**	**0.41**

The Interest Coverage Ratio (ICR) has deteriorated in Dhaka Bank from 0.41 in 2021 to 0.31 in 2022 and 0.27 in 2023, which is showing a declining trend in its capacity to meet the interest expenses through EBIT. This decline implies increasing cost pressure since the bank's operating profits are no longer adequate to cover its interest expenses— the decline from 2021 to 2033 indicates either increasing interest costs, lower operating profit margins, or both. A lower ICR signifies higher risk since the bank might find difficulty in servicing its debts – more so in a period of economic stress. Thus, to maintain the desired level of financial stability, the bank should enhance operational efficiency or minimize interest costs. This as a trend requires attention as it may significantly affect financial sustainability in the long run.

Asset Turnover Ratio				
YEAR	**Ratio Formula**	**Calculations**		**Results**
2023	**Total Revenue/ Average Total Asset**	**21,474,460,537**	**15,996,626,066**	**1.34**

2022		**16,155,500,494**	**5,561,085,124**	**2.91**
2021		**14,857,899,527**	**19,857,605,376**	**0.75**

The Asset Turnover Ratio of Dhaka Bank has been volatile throughout the year 2021 to 2023 where it increased in 2022 compared to 2021 but again reduced in 2023. The sharp rise in 2022 shows that the bank was able to utilize its assets more effectively to get more revenue in the year. Nevertheless, the decrease observed in 2023 indicates a lower level of asset utilization, which could be stemming from reduced revenues collected or the circumstances where overall assets grew but did not contribute equally to income. Thus, the fluctuation in the ratio signifies the existence of risk in the steady functionality of the bank's operations. This means that stability and a higher asset turnover rate a very viable ways of boosting overall financial productivity. The bank may require evaluating asset deployment policies or revenue collection systems to maintain performance standards.

2.6 Operations Management and Information System Practices

Technology is a very important factor at the current time thus, Dhaka Bank PLC is not behind it. In 2004, DBL opted for FLEXCUBE as their core banking solutions (CBS), and later in 2018 it shifted to FLEXCUBE Universal Banking Solutions (FUBS) which has a variety of features to make their daily work, like transactions and storing information of customers quite easy and resourceful as well as it helps to understand the ongoing market demands. Moreover, DBL has their mobile phone applications for easier banking and being connected to their customers. DBL has Self-Banking portals where customers can easily create their own FDR and DPS accounts and request additional assistance related to their banking services or card issues. Another, application launched by DBL is ezyBank, which is used for onboarding customers swiftly, this is done to increase efficiency as it requires a few minutes instead of 2 or 3 days to open an account of customers. As a part of the AML & CFT department, a new software is created Transaction Monitoring System (TMS) here, the AML department can monitor the different transitions that are occurring every day and understand the authenticity behind each transaction. This system helps DBL to combat any unauthorized transactions that go beyond the transaction limit daily.

Figure:4(Dhaka Bank's Website)

2.7 Industry and Competitive Analysis

Analyzing the industry competitiveness, helps companies like Dhaka Bank to improve their operational efficiency as well as enhance the value of customers and provides the bank with a competitive edge and sustainability for the future.

2.7.1 Porter's Five Force Model Analysis

The model helps to analyze DBL's severity of competition and what can be profitable within the markets (Gratton, 2024).

- ***Threat of New Entrants (LOW):*** The banking sectors usually have higher barriers to entry due to the different regulatory rules and huge capital required. Moreover, considering the current political situation in Bangladesh there is not much risk of new entrants.
- ***Threat of Competitive Rivalry (HIGH):*** According to the Bangladesh bank website about 62 scheduled banks exist at the current time. Thus, it is evident that every bank is competitive and frequently updates itself to serve its customers the best. Thus, the competition is very high.
- ***Bargaining Power of Customers (HIGH):*** There is a high customer bargaining power in the banking sector due to customers' availability of options. Any customer can switch to different banks if they get a better service than their existing bank or a higher interest rate on deposits and lower interest on loans. Due to these reasons, DBL needs to continuously improve its service to be evident to its customers.

- ***Bargaining Power of Suppliers (LOW):*** According to bank suppliers are mainly the capital providers, mortgage securities, mortgages, and customers who deposit. Dhaka Bank like all the other banks has the information regarding their suppliers so they can understand whether they have enough to provide for services. Moreover, there are usually competitive rates for DPS thus, depositors have limited power over it.
- ***Threat of Substitutes (LOW)***: There is a low substitution rate for banks because the substitutes are usually insurance, fin-tech companies, mutual funds, or online banking. Such alternatives are not very popular in Bangladesh. Moreover, substitute options lack the scale of trust thus, customers rely mostly on banks like Dhaka Bank which already has an existing customer base and has been in the banking sector for decades.

Figure: 5 Porter's Five Force Model Analysis

2.7.2 SWOT Analysis

SWOT analysis is an abbreviation of Strengths, Weaknesses, Opportunities, and Threats. The tool helps to identify internal strengths and weaknesses and highlights external threats and opportunities of Dhaka Bank (DLT Labs, n.d.).

- ***Strength***
  Dhaka Bank is an already established brand as it in the banking industry for more than 2 decades thus, it has a strong corporate identity. Moreover, due to its brand reputation, it is trusted and has a loyal customer base (Mursalin, 2014). It provides a range of various financial products that cater to the ongoing variety of demands of the customers. Moreover, it has Core Banking Systems, programs that help to efficiently monitor the transactions, and other systems of the Bank.
- ***Weakness***
  The limited branches and ATM networks can affect as customers can switch to more available ATMs or CRMs. Moreover, the marketing side of the bank is not as far reach as other banks and the promotion is quite limited.
- ***Opportunities***
  One thing quite important is the Digital transformation initiatives aimed at increasing organizational efficiency. Moreover, the bank can become customer-centric in its marketing outlook and also expand its product mix. Expanding geographically that is expanding in rural areas can offer a new range of customers for the bank.
- ***Threats***
  DBL operates in a highly competitive environment thus, the pressure on the competitive interest rates. The rising fixed costs can also impact profitability. Moreover, there is a risk of exchange rate fluctuations as well due to the ongoing political and economic situation in the country.

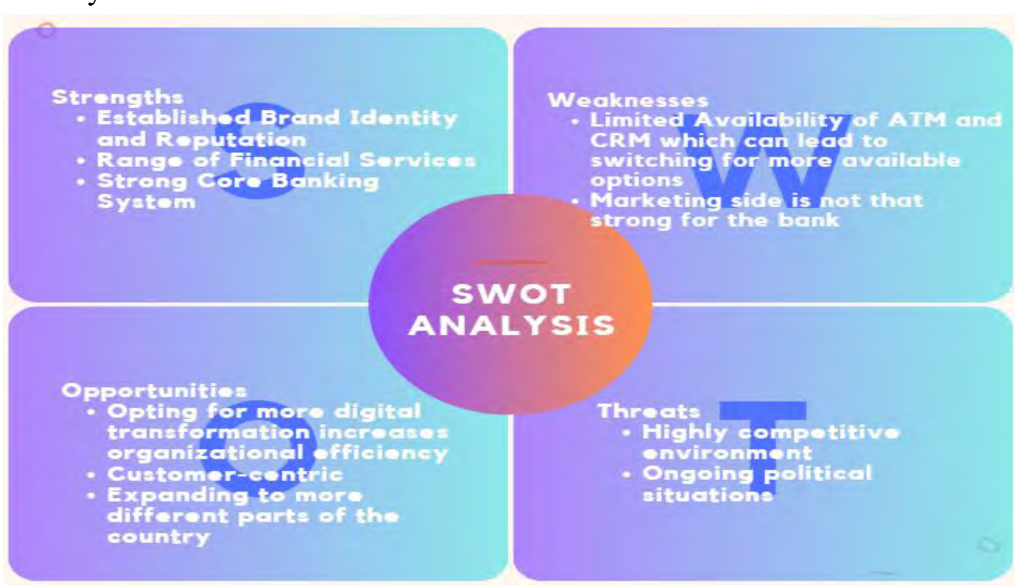


Figure: 6 SWOT Analysis

2.8 Summary and Conclusion

In this chapter, I tried to portray the organization's situation, how it operates, the promotional activities and, its financial position. There was an analysis on the industry and did competitive analysis to understand its position in the market. I also strove to show the beginnings of Dhaka Bank PLC. Dhaka Bank PLC, is already in the industry for more than 2 decades and currently one of the leading banks in Bangladesh. The bank offers various range of services already mentioned. Moreover, it has a great amount of investment for developing their IT functions for digitalization. The bank also have more than 100 branches operating all over the country and has grabbed a very well maintained position in the industry.

2.9 Recommendation

- Dhaka Bank should focus more on their promotional activities for people of different classes and status as this way they can grab the attention of people of different classes.
- The bank can outsource marketing research teams for their organization.
- The bank should promote and arrange more training programs for their employees.
- They should also innovate their product line to keep up with the competition.

Chapter 3

3.1 Introduction

In banking and other business sectors, employee performance plays a pivotal role in ensuring the smooth operation of the business. The context of Dhaka Bank PLC, one of the leading private limited banks in Bangladesh is no different, and here, the work environment plays a great role in the productivity of the employees who work here. Along the way, challenging factors like work-life imbalance cause stress and burnout affecting the performance of the employees. Thus, this report aims to investigate how stress and burnout affect employee productivity and explores how different strategies can enhance the work-life balance.

3.1.1 Background and Problem

Even though work-life balance is becoming difficult to sustain in today's demanding employment areas, including banking, various strategies can be employed to achieve this balance. Stress is prevalent among employees because of too much pressure at work, short deadlines, and problems with employees' family obligations. Extensive work stress and imbalance between work, personal and family life leads to stress, low job satisfaction, and productivity therefore can have a negative influence on organizational performance. The identification of these issues is significant in sustaining the productivity and the engagement of employees in Dhaka Bank, where employees work with the ability to manage intense responsibilities. Improving work-life balance has been found to alleviate stress, increase motivation, and foster a healthier atmosphere at work. The research investigates stress and work-life factors affecting performance, an assessment of best practices, and potential improvements to the workplace.

3.1.2 Objectives

- To explore how stress and work-life affect the employee's performance.
- To evaluate the effectiveness of improving the work-life balance for employee productivity.
- To recommend strategies to improve work-life balance for employees.

3.1.3 Significance of the Study

The importance of this study can be highlighted in the fact that it responds to a major concern that impacts employees' health and organizational outcomes. The research helps find out the sources of stress thus offering practical steps that can be taken to enhance the work-life balance at Dhaka Bank. The findings can help improve employee engagement, decrease attrition rates, and increase organizational efficiency, which can lead to achieving the organization's strategic objectives for sustainable development.

3.1.4 Scope of the study

The study focuses on employees facing high-level stress in Dhaka Bank PLC.

- The different reasons for stress
- To understand how their employee performance is affected according to the employees.
- The work-life balance practices in Dhaka Bank and how it is effective.

"The research would be confined to certain departments in Dhaka Bank PLC"

3.2 Literature Review

Stress is a major issue affecting employees frequently in his era, which can be seen in the banking sectors. In this case, stress stems from excessive working hours, working under pressure, customer pressures and resulting in physical and mental fatigue. Some common symptoms of burnout include exhaustion or weariness, depersonalization or distancing, and decreased accomplishment or productivity on the job; burnout most often develops after enduring stressors for an extended time. In Bangladeshi banks, through research, it is clear that when bank employees remain stressed, productivity is low, and there are high levels of absenteeism and increased rates of employee turnover. To increase employees' productivity, reduce absenteeism and turnover rate by minimizing stress and burnout among employees (Das. M.K, Islam. R & et.al, 2024). Burnout can be defined as chronic stress in the workplace that can cause a severe impact on the mental and physical health of an employee as well as it has impacts on the families or workplace surrounding the individual. According to a study by Hoglund et al in Sweden, it was seen that men aged 30 to 39 had the most burnout in their workplace places (Calitz, 2022). Men of this age are mostly committed to their working environments and their families thus, prolonged stress occurs.

Work-life balance can be defined as the balance between work and life outside the work itself is a person's capacity to organize or coordinate demands in life so that they can fit perfectly through both roles they have (Gadzali, 2023). Stress and burnout are presented as possible consequences of an improper work-life balance. It is important to understand that work and social life is a work-life balance if the two stimulating environments turn into imbalances: personal and work it would result in stress and burnout. Managing work time and personal time is one of the issues that have to be handled by the majority of employees working in organizations or companies one of which is a banking company (Gadzali, 2023). It is necessary for employees working in the banking industry to perform two tasks simultaneously at two different locations, such as the workplace and home. Some of the advantages of a balanced work-life dynamic, according to Admiral Chatra and Rahmi Fahmy (2018), include higher levels of job satisfaction and morale, which in turn have a positive effect on organizational results and productivity of the organization (Kumawat & Patil, 2023).

It is noteworthy that the physical conditions, organizational interactions, and corporate culture all affect job performance. When employees are appreciated by their employers and employers create a friendly environment and encourage feedback, this positively impacts their efficiency and satisfaction. Some of the challenges faced by the banks in Bangladesh include the following; These changes have been met by adopting various human resource management practices for the training and development of employees, and stress management among others. This paper therefore concludes that there is a need for the Banks to adopt more encompassing human resource management strategies that focus on work-life balance, stress management, and leadership development to have a healthy and productive workforce.

3.3 Methodology

Research Design

This research used a qualitative design because such methodology allows to understand complex social phenomena by examining subject experiences and actions and opinions. The research goal here is to explore work environment influence on Dhaka Bank employee performance required qualitative research methods. The chosen method enables researchers to conduct detailed investigations about what employees think about their workplace and the obstacles they face together with their work performance.

Sample Population

A total of 20 employees from Dhaka Bank formed the primary subject group for this research. The present research included employees from Dhaka Bank's AML & CFT (Anti-Money Laundering

& Counter Financing of Terrorism) department together with Operations department members due to their direct involvement in core banking operations and extensive organizational experience.

Sampling Technique and Sample Size

The research employed purposive sampling to select its participants. This sampling method was selected to obtain qualified staff to participate in research by ensuring subjects demonstrated useful work experience alongside sufficient understanding of Dhaka Bank's atmosphere and HR administration. Research involved 20 Dhaka Bank employees who have 3 to 25 years of experience.

Data Collection Method

Semi-strucered interviews was conducted with the employees of Dhaka Bank. Face-to-face interviews was taken within a two-week timeframe. Structured interview questions were created specifically to understand employee perceptions about their workplace environment based on study criteria. Confidentiality concerns prevented participant consent to audio or video recording of the interviews so note taking method replaced direct documentation. The interviews averaged 15 to 20 minutes in duration.

Limitations

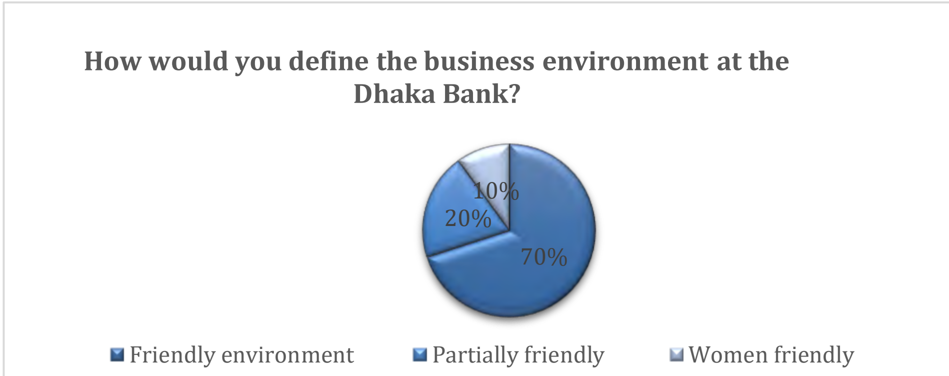
This study had certain limitations. The results from interviews conducted within two Dhaka Bank departments so the findings might not capture wider organizational staff perceptions. Only written notes were taken during interviews because participants denied permission for recording which may have reduced the analytical depth of the study.

3.4 Finding and Analysis

The following part is the finding and analysis of the qualitative research that was conducted in Dhaka Bank. The aim here is to understand how the work environment, stress, and work-life balance affect the performance of the employees in the bank. The questions that were asked were categorized into different parts to determine the responses more neatly.

3.4.a General Work Environment

1. *How would you define the business environment at the Dhaka Bank?*
2. *Which factors of your organization's environment do you consider most unfavorable?*



For the first question, the perception regarding the workplace environment varied from employee to employee of Dhaka Bank the majority of the applicants to be exact *70%* (14 out of 20 people) emphasized the word "friendly environment," which indicates that there is a positive vibe in the workplace according to most employees. About *10%* (2 out of 20 people) of the employees pointed out that the environment is women-friendly as well which means the environment is inclusive. However, about *20%* (4 out of 20 people) employees also responded to the environment as being partially friendly. Thus, it points out that interpersonal relations might need to be polished for a more positive environment in the bank.

Furthermore, when asked about workplace challenges (question 2), the perceptions of the employees significantly varied. Some answers were regarding the pressure to meet deadlines as it is important for achieving organizational goals, around *55%* (11 out of 20 people) responded regarding deadlines. Another factor was the extended working hours beyond the time and around

30% talked about this. This is challenging to some and the constant stress of not being able to leave on time can be disruptive to some employees. Rest *15%* (3 out of 20 people)of the answers included a lack of consistent positive mindset across the employees which sometimes affects the work motivation.

3.4.b Stress-Relations

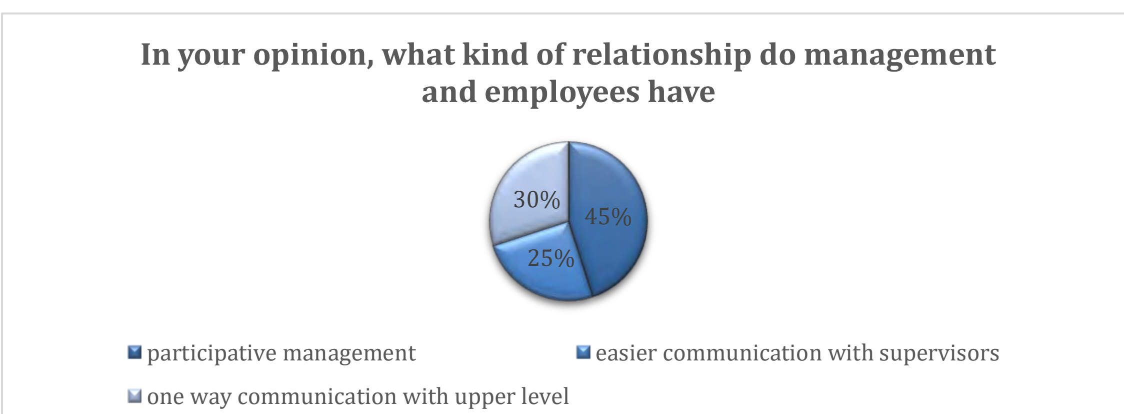
3. *What part of the job do you think most contributes to stress?*
4. *Have you ever experienced a situation where stress greatly affected your task ability?*

The primary contribution to stress that ***all*** of the participants highlighted is *"meeting the deadlines"* for the question 3. During the period of deadlines, there is a high-stress environment that most of the employees face and the pressure is from both internal organizational pressure and as well as external regulatory requirements.

For question 4, one of the most common complaints was that the institution was understaffed. The participants were reluctant to share situations instead they opted for few common answers. Among the 20 participants around 11 noted that more employees are required for different positions and organization makes the already existing working team members to cover for the shortages resulting to exhaustion. This not only affects individual performance but also influences how groups work to achieve their target as well as morale.

3.4.c The Management style used

5. *In your opinion, what kind of relationship do management and employees have*



According to the question 5, most of the employees provided answers as “participative management” which is about 45% (9 out of 20 people) answered, 25% (5 out of 20 people) claimed “easy to communicate with the immediate supervisors” and 30% (6 out of 20 people) stated that “mostly one way communication with the upper management.” It is considered that there is a strong focus put on participation by the management with the employees in Dhaka Bank and, hence, employees are finding their immediate supervisors relatively available and receptive to discussions. However, there is a lack of availability to communicate with higher management according to some participants. Sometimes, there should be an option to communicate to understand the employees and their wants.

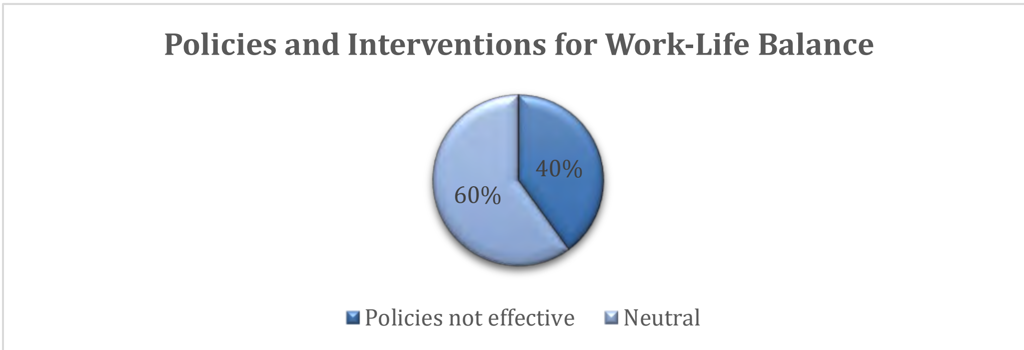
3.4.d Work-life Balance

6. *When you are in a job that requires you to produce a lot within a short time how do you balance your working life?*
7. *Are there any policies or interventions for work-life balance introduced by the Dhaka Bank?*
8. *Do you find yourself with adequate time for leisure and personal as well as family-related activities?*
9. *For example, do you feel that increasing flexibility in working hours would benefit your work-to-family balance?*

*Managing Work and Family Interests in Stressful Position*s

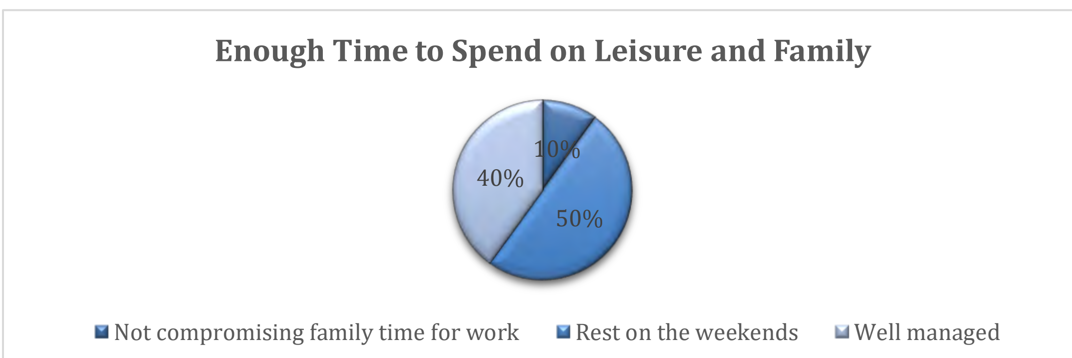
Every employee working under pressure with large amounts of work and tight deadlines rarely achieves a balance between work and other essential activities in life. Based on the results, around 12 participants said that they sometimes fail to attend family events while other 8 said that they can balance but sometimes is becomes tiring.

Policies and Interventions for Work-Life Balance



Employees also agreed that Dhaka Bank has incorporated some of the work-life balance policies such as training on stress management and medical campaigns. However, around 40% (8 out of 20 people) employees regarded that the effectiveness of these initiatives remains average and some employees still face problems with work-life balance. The others were neutral about this.

Enough Time to Spend on Leisure and Family



Leisure and family time were reported to be received better, although some mentioned they had received poor feedback in this aspect as well. 10% (2 out of 20 people) of the employee responses included not wanting to compromise family time for work while 50% (10 out of 20 people) indicated that they felt drained due to the working days and only relaxed on the weekends. The rest 40% (8 out of 20 people) mentioned that they have adequate time to spent with their loved ones.

Flexibility in Working Hours

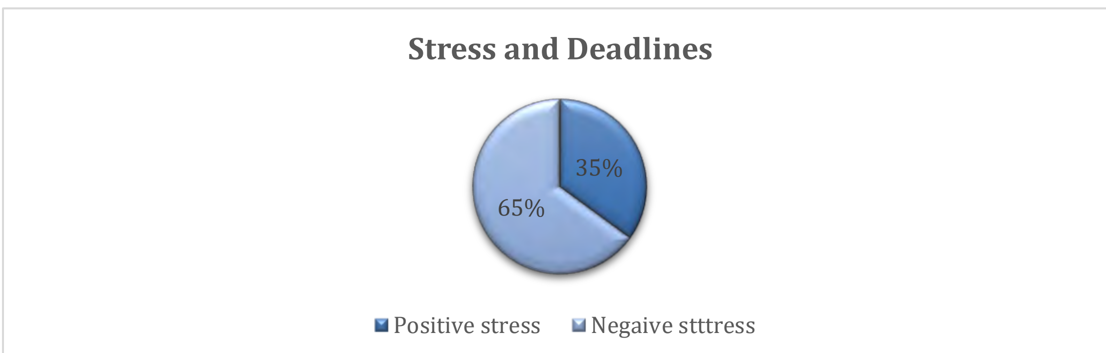
Respondents provided ***unanimous*** approval for the change in working hours flexibility as a way of improving their work-life balance. For example, unlike being required to follow strict work schedules as a condition of their employment, employees would have the option of locking their workstation, whenever they are through with their work, instead of having to resign to their fate of working fixed hours in the day regardless of whether they have accomplished all that was assigned to them or not.

3.4.e Impact on Productivity

10. In what way can stress impact deadline and goal achievement?

11. In your opinion, how does work-life balance impact your productivity and job satisfaction?

Stress and Deadlines



In the responses, there were mixed answers regarding stress and achieving goals. About *35%* regarded perceived time pressure concerning deadlines as a positive force that makes them produce better results. However, the other 65% (13 out of 20 people) complained about when under pressure and getting results that still could have been better if they were not under pressure. Among the 65% respondents noted that stress is usually handled with the help of overtime to meet certain deadlines, which adds to the problem of burnout.

Work-life balance and productivity

All participants said that when it comes to working balance, it is directly connected to efficiency and satisfaction with the work. Employees also pointed out that they work more effectively and efficiently when there is a work-life balance emphasized. On the other hand, a negative psychological climate within the workplace may translate to the employees' off-working environment and result in emotional exhaustion thus impacting their performance at the workplace.

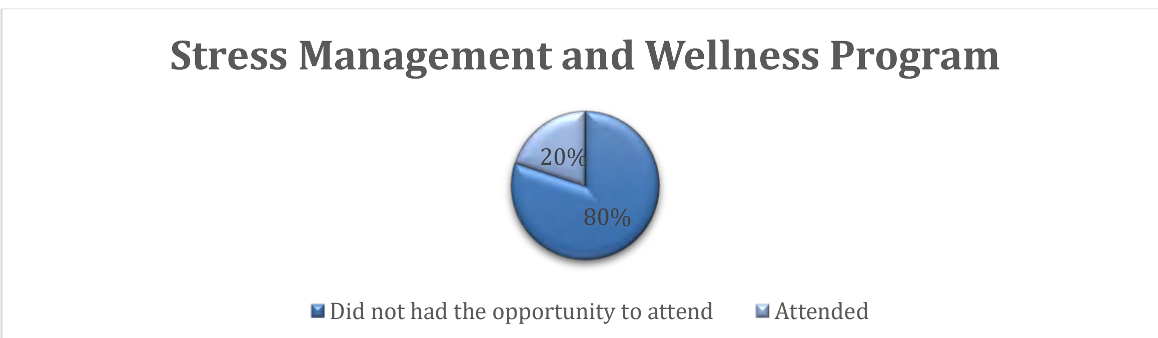
3.4.f Support Systems

12. *How favored do you feel in handling stress at work by your managers and other colleagues?*
13. *How do you think, that stress is migrated in Dhaka Bank or are there any policies or practices at all aiding to do this?*
14. *In the course of your activity with the bank, have you ever taken any stress management or wellness program?*

Managerial and Peer Support

In regards to the question 12. the results of the survey also highlighted that the majority (85%) of the participants do not receive adequate support at the workplace to deal with stress. Respondents stated when it comes to accountability there is often no one else to blame but yourself so no one will ask for assistance. Few stated (3 out of 20 people) that they receive some support occasionally from peers and immediate managers but the overall sense is that their organizations lacked comprehensive and formal support structures.

Stress Management and Wellness Program



Most of the participants for question 14 answered that Dhaka Bank provides wellness programs but, it was found that despite having access to wellness programs from Dhaka Bank, most of the respondents said they had not engaged in any of these activities to be exact (16 out of 20 people). Some claimed to have been unable to seek the programs' services due to work, while others claimed not to be aware of the programs and their usefulness. Several of the respondents mentioned awareness of these programs, pointing out that although they may be helpful, employee access to them or knowledge of their existence seemed to be a problem.

3.4.2 a General Work Environment

The responses of the employees of Dhaka Bank in terms of the general work environment depicted a somewhat unbiased perception. While some participants referred to friendliness and respect at the workplace, especially toward the female workers, others reported partial friendliness and toxicity. This duality can be interpreted as the fact that regardless of the management's efforts to ensure employees' satisfaction, there can still be discrepancies preventing some of the workers from being satisfied with the conditions provided by Dhaka Bank. Some extent of pleasant or, at least, toxicity may increase the stress threshold and affect teamwork, thus reflecting on the job productivity and employees' efficiency.

3.4.2 b Stress-Relations

Among various issues affecting Dhaka Bank employees, stress appears to be a major problem largely due to work targets and regulatory orders, multitasking, and working long hours. Moreover, irregularities in human resource distribution compel the rest of the employees to work extra hard resulting in high stress levels. Although some employees commented that stress concerning deadlines helps to work effectively, the majority noted that it does not contribute to the work 'improvement', which in turn is reflected in poor quality, requiring extra hours to complete the work. It not only impacts their performance with achieving goals but also leads to burnout of the workers which in the future has adverse effects on the health and productivity of the organization

3.4.2 c The Management Style used

Considering the organizational setting of the study, the interaction between management and employees of Dhaka Bank, restricted by their respondents' sources recalling open communication with their superior officers, seems to be participative, especially at the immediate supervisory level. Nonetheless, the deficiency of direct interaction with clients at the higher management level means that employees cannot easily express their concerns or make suggestions. This absence of involvement from top management might help to foster perceptions of abandonment and increase tension, given that staff members might not feel advocated for when it comes to navigating job-related problems.

3.4.2 d Work-Life Balance

Another important factor for Dhaka Bank's workers is retail banking and particularly work-life balance. The specifics of the working processes, together with concerns about having too many tasks and lack of time for completing them, were identified as the primary cause of conflicts between work and personal life by many participants. While some stated that time was on their side, others mentioned missing occasions such as family functions, and being exhausted physically and emotionally. Stress-management training or medical campaigns introduced as the policies of work-life balance are welcome. However, they are not easily available and often implemented minimally, thus lessening the impact of their significance. Workers also proposed that the significant enhancement of working conditions like taking liberties once tasks are accomplished would enhance flexibility in working hours, well-being, productivity, and happiness at the place of work.

3.4.2 e Impact on Productivity

The evaluations show a significant relationship between stress, work-life balance, and the performances of the employees. Thus, where some workers would perform optimally when forced by deadlines, others are likely to complain that stress hinders their efficiency and work quality. These negative effects of workplace stress are not only adverse to their health and well-being at the workplace but are also reflected in their personal lives leading to further decline of their general wellness and productivity. All employees interviewed concurred that striking the work and personal life balance is beneficial for employee performance and satisfaction, implying that Dhaka Bank needs to encourage work-life balance and de-stressing measures.

3.4.2 f Support Systems

In Dhaka Bank, it was identified that by many of the employees, the existing support systems are inadequate. Stress management was cited as a major area in which participants claimed to feel abandoned, accompanied by individual responsibility for errors. Nevertheless, there remains some informal support from peers and immediate managers, but this support is not systematically organized. Employees also reveal that wellness programs facilitated at the bank are rarely availed because of work-related duties, or a lack of awareness of the programs. This seems to point out a major issue with the bank's management of the well-being of its employees.

3.4.3 Major Findings from the research

General Work Environment: As mention above majority of workers experience positive attitudes toward their workplace atmosphere yet interpersonal challenges arise from improper teamwork and communication abilities.

Stress Relations: The main stressor at work stems from deadlines while understaffing creates additional work pressures that exhaust employees.

Management Style Used: Employee management relations benefit from participative methods but senior leadership teams keep their decisions hidden from team members thus creating transparency gaps.

Work-life Balance: Despite existing work-life balance initiatives employees still face challenges in balancing their professional lives with personal responsibilities leading to burnout from excessive working hours.

Impact on Productivity: The degree of stress at work affects productivity in conflicting ways because deadlines motivate some staff but excessive tension creates poor work results and forces employees to work longer hours which leads to exhaustion and diminished efficiency.

Support System: Current formal support systems fail employees by providing insufficient stress management solutions despite the fact that most personnel do not have much knowledge regarding the things provided in the wellness resources.

3.4.4 Key Opportunities and Challenges

Opportunities

- Work place participation together with workplace morale gets better when employees build stronger relationships.
- Wellness program and training session can improve employee productivity thus, it needs to be promoted among the employees for them to join.
- By having the communication channels between upper management and employees can increase the level of transparency,
- By implementing flexibility for the working hours might also help to increase productivity due to well-maintained work-life balance

Challenges

- The existing employee stress management and workload distribution issues become problematic because of staffing shortages.
- The work-life balance strategies should be executed properly and effectively for the employees.
- Organizations should enhance the awareness levels and make wellness programs more accessible so employees can benefit properly.

3.5 Conclusion

To conclude, it can be stated that stress and work-life balance can affect the performance of the employees at Dhaka Bank. Although the bank is proactive in recognizing and addressing the key issues that play a role in workplace stress, there are still issues like work-stress balance, inadequate resources, and unsupportive management. These concerns negatively impact efficiency, employment satisfaction, and workers' health. These challenges must be met through increased communication, changes in work schedules, and improvements in the support structures available to work. Thus, it is crucial that Dhaka Bank pays attention to the elements presented in the case and how a balanced and healthy organization can be created to see sustainable growth whilst having a motivated and productive group of employees.

Limitation of the Study

Size of the Sample: There were about 20 participants, thus, the findings might not provide the full perspective of the employees.

Limited Scope: The study mostly focuses on the qualitative perspective than the quantitative standard and this limits the full analysis of the study.

Bias in the Response: The answers gathered from the employees might be to some extent favoring the organization rather than their own expressions.

Limited to Dhaka Bank PLC only: The paper mainly focuses on the bank's work environment and there is no other entity to compare within the industry.

3.6 Recommendation

- Check on human resource distribution to avoid overworking employees in specific areas to balance human resource assignment.

- Encourage the employees and incorporate stress management and wellness activities into their work-related programs to enhance attendance.
- Implement flexible work schedules which can assist employees to effectively balance between their work and other responsibilities.
- It is also important to form well-articulated programs, including supportive and well-coordinated structures like mentors, friends, and others to tackle stress-related problems among the employees.
- Provide recreational room for the employees like adding a room with in-door game activities like table tennis, chess etc. This can help to deal with the stress and also contribute to a positive working environment building bond for employees.

Appendix

General Work Environment

1. How would you define the business environment at the Dhaka Bank?
2. Which factors of your organization's environment do you consider most unfavorable?

Stress-relations

3. What part of the job do you think most contributes to stress?
4. Have you ever experienced a situation where stress greatly affected your task ability?

Work Environment and Culture

5. In your opinion, what kind of relationship do management and employees have?

Work-Life Balance

6. When you are in a job that requires you to produce a lot within a short time how do you balance your working life?
7. Are there any policies or interventions for work-life balance introduced by the Dhaka Bank?
8. Do you find yourself with adequate time for leisure and personal as well as family-related activities?
9. For example, do you feel that increasing flexibility in working hours would benefit your work-to-family balance?

Impact on Productivity

10. In what way can stress impact deadline and goal achievement?
11. In your opinion, how does work-life balance impact your productivity and job satisfaction?

Support Systems

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