Report on

Impact of Workload and Stress on Employees' Performance at Dhaka Bank PLC (Foreign Exchange Branch)

By
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An internship report submitted to the BRAC Business School in partial fulfillment of the degree of Master of Business Administration

BRAC Business School

Brac University

December,2024

Declaration

It is hereby declared that

1. The internship report submitted is my original work while completing my degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except by complete and accurate citation, if necessary.
3. The report does not contain material that 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 & Signature:

Elma Haider
22164063

Supervisor's Full Name & Signature:

Riyashad Ahmed

Assistant Professor & Director of Programs
(MBA &EMBA)
BRAC Business School

Letter of Transmittal

December,15

Riyashad Ahmed

Assistant Professor & Director of Programs
(MBA &EMBA)
BRAC Business School

Subject: Submission of Internship Report

Dear Sir,

With pleasure, I am submitting my internship report, **Impact of Workload and Stress on Employees' Performance at Dhaka Bank PLC**, to fulfill the requirements for finishing my internship. My experience and observations from my internship at Dhaka Bank PLC's Foreign exchange branch, particularly in the General Banking (GB) division, served as the basis for my report.

I was able to have direct experience with several general banking operations throughout my internship, including account administration, customer service, and regular banking responsibilities. The purpose of the report is to give an analytical summary of the workload and stress that impact the employee's performance and offer insights based on my study and learning during this time.

I accomplished my best to follow your instructions and prepare this report thoroughly and accurately. I hope the conclusions and observations in this report match your expectations. I am grateful for your continuous encouragement, support, and direction during my internship. Being under your direction has been an honor.

Sincerely yours,
Elma Haider
Id: 22164063
BRAC Business School

Non-Discourse Agreement

The agreement is made and executed by the signatory student named Elma Haider at BRAC University's BRAC Business School and Dhaka Bank PLC.

According to the rules of this agreement, the data in this report was only collected in order to complete the internship program's obligations.

Acknowledgment

First and foremost, I would like to thank Almighty for providing me with the opportunity, dedication, and strength necessary to successfully finish my internship and compose this report.

In addition, I am thankful Dhaka Bank Limited offered me the opportunity to intern at the General Banking Department. Such put-into-practice theories, as acquiring real-world professional experience, have improved my perception of real engaging engagements in banking transactions.

I would also like to thank Rumana Shahid, my onsite supervisor, and the team at Dhaka Bank PLC for their cooperation, assistance, and guidance during my internship. Once motivated, they further helped to improve the learning experience through their willingness to provide their knowledge and expertise to help me in any way possible.

At this stage, I feel it is not out of place to express my special thanks to Riyashad Ahmed, who was my academic tutor and assisted me throughout by giving useful guidance in completing the internship report titled, “Impact of Workload and Stress on Employees Performance at Dhaka Bank PLC.” Certainly, the views offered by these people have constructed this report significantly.

To conclude, I would also want to extend my appreciation to my colleagues, relatives, and others who assisted me during this period. The inordinate amount of support and encouragement that they have continuously provided has been a great motivation.

Executive Summary

This report seeks to explore the relationship between Employee Performance, Stress Levels, and Workload in Dhaka Bank PLC, one of the leading financial institutions in Bangladesh. Keeping employees motivated is vital for effective operations management and customer satisfaction in the business of financial services in today's competitive environment. Stress levels and excessive workload, which should be managed, are considered to be major challenges to achieving these objectives. This paper focuses on the perspectives of Dhaka Bank employees regarding motivation, productivity, and well-being and aims to provide recommendations on how the adverse effects may be minimized.

The data was collected using a combination of qualitative and quantitative research techniques during the internship and a mixed-method design was adopted for this study. There was an exchange of experiences amongst the employees through questionnaires, employee interviews, and informal meetings with management and staff in General and other Banking sectors. The findings revealed that if there is a workload that needs to be accomplished, people are likely motivated to attempt to achieve the targets. However, when the workloads are unrealistic people get burnt out, and develop chronic stress, and that leads to reduced performance effectiveness. Employees who claimed to have high stress levels endorsed having challenges concentrating on tasks, lack of will to work and some even reported health issues, all of which hurt their work performance.

Additionally, the research pays attention to how managerial approaches, structural and cultural patterns in the organization, and the available resources may serve as aggravating or mitigating factors to these challenges.

Also, in terms of employee welfare, there are still limitations in Dhaka Bank's efforts to assist their employees with work-related stress even with frequent enactment of rules and programs such as training, performance reviews, and evaluations. Other stresses included unrealistic target dates, unreasonable expectations regarding work and personal life balance, and a lack of appropriate measures to acknowledge employee accomplishments. In order to achieve an organizational structure conducive to the expansion of its operations, the research finds the focus should be on stress management and workload enhancement.

To some extent, these factors have been remedied and a few useful recommendations were put in place. Such include the development of flexible work hours, regular organizational seminars on stress management, and a more collaborative and team-based approach to task allocation. Also, for the institution to make the best of individual and group ability, the institution is encouraged to empower management and employee interaction. The improvement of employee wellness is a win-win strategy for the organization and its employees because while the corporate culture gets healthier, the organization's performance and retention in the long run also improve greatly.

Lastly, the observation emphasizing this section succinctly states that workload and stress effectively managed at Dhaka Bank PLC can be central determinants of its continued competitiveness in the market.

By prioritizing the well-being of its employees and enhancing its internal processes to build a more competent and healthy workforce, the bank can enhance its reputation as a credible banking institution in Bangladesh.

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Chapter – 1

Overview of Internship

1.1 Student Information: Name, ID, Program, and Major/Specialization

Name: Elma Haider

ID: 22164063

Program: MBA

Major: Human Resource Management (HRM)

1.2 Internship Information:

1.2.1 Period, Company Name, Department/Division, Address

Period: 3 Months (90 Days)

Company Name: Dhaka Bank PLC

Department: General Banking (GB)

Address: FOREIGN EXCHANGE BRANCH, Biman Bhaban, 100 Motijheel C/A, Dhaka 1000.

1.2.2 Internship Company Supervisor's Information:

Name: Rumana Shahid

Position: FVP and Manager Operations

1.2.3 Job Scope – Job Description/Duties/Responsibilities

Being part of the General Banking (GB) department of Dhaka Bank PLC, I performed a number of activities that were related to the day-to-day activities of a banking institution. It involved largely assisting the bank in providing effective services to customers as well as the proper execution of the relevant banking documents and activities.

Among others, some of my important duties included providing assistance to customers in the account opening process. I assisted in filling out the application for the account opening and account opening forms while checking that all circumstantial documents were submitted and verified. This task required a great deal of attention to detail since oversights might result in unnecessary complications or even excessive delays in the process of opening an account. Moreover, I also dealt with cheque book requests from customers, which involved receiving and recording the requests, following up on the progress of delivery and advising customers when the cheque books were available for collection. In a similar manner, I performed activities related to the issuance of debit cards, particularly entering relevant data in the banking system and informing customers when their debit cards were ready for issuance or collection.

In the routine of expense operations, I tracked the billing of expenses and recorded data in the register book as part of my daily financial records work. which is important for the bank's day-to-day functioning. Upon customer request, I also provided the customers with their transactional statements while observing the confidentiality requirements, especially in regard to the issuance of such statements.

My other internship's major responsibilities were customer assistance with specialized services. I have also issued tax certificates for DPS and FDR, which customers require when filing their annual returns. Further, I verified and issued statements of solvency satisfying the customer billable with the given certificates from the bank portal system.

While employed in the organization, I was able to learn the core and supporting banking functions and procedures known as General Banking, as well as advanced my communication skills through regular customer interactions. These duties allowed me not only to acquire practical skills but also to participate in the maintenance of the company's activity and the improvement of the self-service of customers.

1.3 Internship Outcomes:

1.3.1 Student's contribution to the company

Interns assist the bank employees in various everyday functions which is an asset to the operational activities of the Dhaka Bank PLC. For instance, departments such as General Banking (GB). As a student intern, my input not only assisted in minimizing the workload of the permanent staff but also promoted better service delivery. There were also considerable positive results as the tasks were performed faster and customer services were enhanced.

One of the main areas of concern is the performance of often mundane, but essential functions, such as the opening of new accounts, ordering cheque books, and other tasks related to the use of debit cards. By performing these tasks, I contributed to allowing the staff to perform intricate or strategic tasks. Also, I timely contacted customers to inform them as to when their cheque books and debit cards would become available thus shortening the waiting period and improving customer satisfaction. These activities were not only pleasant but also enabled service delivery to be swift.

My responsibilities were related to the preparation of daily billing for expenses and render customers daily shipping as well as recording in the registered books. These activities reduced the amount of recording tasks that had to be performed and rendered the available information to be current and reliable. This was of great importance to the bank as it assisted in compliance and made audits easy. Additionally, by submitting tax certificates for DPS and FDR accounts as well as handing in solvency certificates to clients, I aided the bank in meeting its commitments to customers in time hence enhancing client satisfaction.

According to Dhaka Bank PLC, interns will bring new ideas and a different outlook to the workplace. After all, they are younger people with enthusiasm and a keenness to learn. Working this way, I fit into the team fairly quickly and was able to make meaningful engagement thanks to my erudite and industriousness. It is evident that by exposing interns to core banking activities, the bank not only receives immediate assistance but also spots potential employees who already understand its operations.

In conclusion, Dhaka Bank PLC efficiently utilized its human resources and enhanced operational effectiveness and customer service by delegating principal tasks to its interns like me. Simultaneously, the internship program is considered a strategy to develop talents for tomorrow and resonates with the bank's strategy of creating prospects for professional development and strengthening the entire workforce of the financial industry.

1.3.2 Benefits to the student

Internships are a great way for students to get exposure to things that integrate book knowledge with experience in the future. Students working in an organization get the required competencies and wider knowledge about their area of study and the work environment. In this, I am surely facilitating these two and thus it is easy for them to decide their career path and increase their chances of being hired. The internship programs give students the opportunity to expand the network of their professional and self-improvement.

1. **Practical Work Experience:** The opportunity for interns to gain hands-on experience with the theoretical teachings that lectures introduce. Day-to-day operations Students perform help us imagine how we practice what we learn, in a working environment.

The exposure is very important so that the learners have an opportunity to acquire useful work practices they can apply in the industry they wish to get into.

2. **Skills Acquisition:** Students during course internship attachment practice and acquire many professional skills. Other more specific technical skills vary from the area of study e.g. a finance student may acquire skills in accounting software applications and a business student may be an acquired student who can apply customer care skills. They could also learn soft skills like communication skills, teamwork, time management, and problem-solving, which are essential to any job success among other soft skills that an intern could learn and develop.

3. **Networking Opportunities:** For interns, this gives them access to make contacts with peers and mentors as well as with industry players. These contacts may or may not be useful for getting jobs or perhaps even ideas or recommendations or even how to help you during collaborations throughout your career. As a result of internships, students develop a solid network in their chosen industry, securing important career connections that will help them even after they graduate.

4. **Career Clarity and Direction:** Learners can acquire skills through internships that would help them appreciate the working environment they intend to work. Students will rotate through several positions within an organization to see if that particular route available to them will fit their interests and desired future targets. It helps them know what kind of career is carried out in their area of study and how to cultivate that career.

5. **Improved Employability:** The internship experience puts interns in the upper hand when competing for employment. Internship programs are great at helping students get the skills that employers really care for and students with internships are highly sought after by employers. The fact that interns are adept at taking initiative, and responsibility, and can work in a professional environment all makes them more appealing to future employers.

6. **Elevated Self-esteem:** Working in a setting allows the student to fine-tune his or her self-efficacy. If you intern, you get to interact with and learn from the sittings of experts that make them feel they are successful. Confidence is always necessary when someone

thinks they know something and it is of utmost importance when making the move out of college life and into the working world.

7. **Understanding of Values and Culture:** From induction to events, an organization's culture, values, and work practices are all internalized by interns. Such perspective creates opportunities for students to assess their ability to fit the organization's culture and work style and, thus the kind of work environment they could be comfortable in.

   In short, internships are advantageous to students as they enable students to apply theoretical knowledge in practice, gain new skills, hook up with others, and enhance self-esteem and odds of employment. These are the very experiences that are a necessary part of the building of our careers, they help students shape their professional lives.

1.3.3 Problems/Difficulties

While performing my internship at Dhaka Bank PLC I faced challenges that were hindering my performance in certain tasks. Data restrictions and operational constraints were the biggest issues. This was a learning opportunity about these issues but also highlighted some systemic barriers for interns.

1. **Shortage of Accessible Data:** Dhaka Bank falls under the banking industry as a part of it and it works under strict compliance regulations that restrict access to sensitive data. Often times it was hard to understand all of banking in scope or understand trends in a way that could compare across banks.

2. **Privacy and Confidentiality Issues:** Interns were not allowed to access detailed customer profiles, or other highly sensitive files, as the policies of the bank that were involved were confidential. This guaranteed compliance with privacy regulations, but shortchanged the understanding of a few key processes and created a knowledge gap.

3. **Limited Exposure to Core Banking Systems:** Most often, interns could not handle critical banking software directly because of possible errors or breaches. In addition, this limited hands-on opportunity is dependent on secondary observations.

4. **Time Constraints on Learning:** The internship period was short but for the scope of banking operations. This restricted people to concentrating on narrow issues or completing complicated tasks, not to mention in the sphere of general banking.

5. **High Workload for Supervisors:** The high workloads of the bank employees were often an impediment to their ability to offer the consistency of guidance or the explanation that interns may need and deserve. This left self-learning as an important part of the internship experience.

   The challenge designated these learned lessons as impractical learning for interns in such a sensitive industry as banking while balancing operational security.

1.3.3 Recommendations

Dhaka Bank could adopt a few measures to uplift the internship program and offer the students a real-life experience. These recommendations seek to further expand these learning opportunities, motivation, and engagement.

- Interns of Dhaka Bank can explore the workings of multiple departments such as General Banking (GB), Cash, and Credit to get a broader idea of operations.
- The bank should consider offering a higher monthly allowance to motivate interns and support them financially during the program.
- Provide interns the right to access anonymized or non-sensitive data in order for them to do analysis/learning without privacy issues.
- At the start of the internship, train interns with formal training sessions or workshops on the basics of banking operations.
- Match intern and peer groups to facilitate better mentoring of interns and to provide interns with regular feedback about their performance.

- Move the internship activities out of the classroom and into the real world, allowing interns to learn practical skills and gain confidence in supervised, real-world tasks.

Chapter- 2

Organization Part

2.1 Introduction

In the modern business climate, workload and stress have become major factors in employee performance, but especially so in high-stakes industries like banking. There are no exceptions, including Dhaka Bank PLC, a leading player in the financial sector of Bangladesh. Working in an industry that's highly regulated, fast-paced, and just competitive, there's a lot you need to do fast and do well – meet deadlines, adhere to compliance standards, and deliver superior customer service. These factors increase operational efficiency and profitability while also increasing stress levels and workload, having a cascading effect on employee well-being and organizational outcomes.

Closely related terms also come together such as workload, excess load, or stress which can appear via excessive job demands, long working hours, poor resources, or vague expectations. If left ignored, these problems can erode productivity, burn out the people, and result in termination, all of which amount to bad organizational performance. Given that sustained excellence and competitiveness for Dhaka Bank rest on an ability to understand and manage the impact of workload and stress of its employees, it is critical to reach them.

This study tries to find out the linkage between workload, stress, and employee performance in Dhaka Bank PLC. It will determine what these factors have on the key performance metrics like the job efficiency, the accuracy of the job, and the morale of the employees. The report will also examine existing bank policies for stress management and workload distribution and make recommendations for creating a more supportive work environment.

Being part of my MBA internship at Dhaka Bank, this research stands unique enough to link my academic knowledge with actual world work. This study actively seeks to contribute to the bank’s ongoing work to support employee well-being and organizational performance through the identification of areas of improvement and by providing actionable insights.

2.1.2 Objectives of the Report

Eventually, this would analyze how workload and stress affect employee performance in all departments of Dhaka Bank PLC. With its aim to enhance the high level of staff productivity, the factors that might affect an employee’s performance have gained importance as an organization sets the goal to reach its highest levels. For instance, we have an interest in exploring the interdependence between workload, stress, and performance and demonstrating how this relation can be used to boost employee well-being and operational efficiency. The objective of this dissertation is to find out the correlation between the workload of Dhaka Bank PLC (Foreign exchange branch) employees and their performance. Find the major source factors linked to stress within the staff in all the divisions.

- It is to assess the effect of stress on the productivity and total job performance of the employees.
- The aim was to investigate what employees do to cope with workload and stress in the workplace.
- It was designed to provide meaningful recommendations for reducing workload-induced stress among employees at Dhaka Bank PLC, by improving employee performance and productivity.
- FamilyReads sought to explore how management policies can minimize stress and foster the well-being of employees.
- To find out how organizational culture impacts stress management and workload distribution among employees.

2.1.3 Methodology of the Report

The information used in this report is derived from both primary and secondary data. Structured questionnaires and interviews with employees in all the departments of Dhaka Bank PLC (Foreign exchange branch) function as the source of primary information. The data was gathered from secondary databases such as Organizational reports, journals, and related articles. The relationship between workload, stress, and employee performance was derived from the quantitative study. We use relevant organizational behavior theories such as the Job Demand-Resources (JD-R) Model, the transactional Model of Stress, and key findings. The method fully accounts for the work and stress effect on employee performance.

2.1.4 Data Collection Methods

To ensure the validity and reliability of the findings, both primary and secondary data were collected:

Primary Data:

- **Survey/Questionnaire:** A structured questionnaire was given to all department employees. The questions were about workload levels, perceived stress, job performance, and coping strategies.

- **Interviews:** Interviews were conducted with selected employees and department managers to understand in further detail stress factors and workload burdens.

Secondary Data:

- Organizational policies, company reports to do with employee performance and workload management, and internal documents.
- Workload, stress, and employee performance articles and journals in academic literature.

2.1.5 Sampling technique

The study employed purposive sampling to select employees from all of the departments of Dhaka Bank PLC (Foreign exchange branch). We aimed to get a sample size of about 20 employees to truly represent the diversity and experiences across roles we'd rather not even take.

2.1.6 Limitations

- The research was limited to time constraints.
- The data on which the study was based was self-reported and therefore is subject to subjective bias.
- This research was not interested in external factors that affect stress (e.g. personal issues).

2.2 Overview of the company

Dhaka Bank PLC was incorporated as a private commercial bank on 18 April 1995. The bank has spent its foundation with the vision to offer premium banking services to our growing economy and drive innovation, customer satisfaction, and sustainable growth. Currently, the bank has 109 branches, 22 sub-branches, 3 SME Service Centers, and 2 off-shore banking units around the country.

2.2.1 Information of Dhaka Bank Limited:

Company Profile	
Name of the company	Dhaka Bank PLC
Establishment year	5 July,1995
Chairman	Mr. Abdul Hai Sarker
Vice-Chairman	Mr. Mohammed Hanif
Address	Plot: CWS (C)-10, Bir Uttam A K Khandakar Road, Gulshan-01, Ward-19, Dhaka North City Corporation, Dhaka-1212.
Phone	+8802 5831 4424 (Hunting number), +8802 5831 4425-31, 5831 4624-8
Email	info@dhakabank.com.bd
Website	Dhakabankplc.com

2.2.2 Vision, Mission, and Corporate Value

Vision: Our vision is to deliver exceptional banking services with accuracy, reliability, and timely delivery and advanced solutions. By harnessing the power of technology, the bank intends to exceed customer expectations by enabling the provision of global trade opportunities and returns of investments and the unrelenting pursuit of excellent banking.

Mission: The mission of Dhaka Bank is to be a leading financial institution in the country delivering excellence in banking using advanced technology and a dedicated team with top quality service of products and services.

Corporate value:

- Customer-oriented
- Honesty
- Excellence

- Cooperation
- Value for People
- Social Responsibility

2.2.3 Management Practices

The management of Dhaka Bank PLC is formal and performance-oriented on the strategic as well as the tactical level. The bank follows a model more focused on the customer it is willing to offer, such as personalized services, and it has to be financially sound and very secure. They have been known to approach management issues with diverse strategies and concerns of innovations with a special focus on the ever-changing Banking sector. Some of the organizational cultures aligned with the leadership style include communication, employee participation, and training for skill improvement. However, it maintains sound regulatory requirements to show good governance and risk management controls' implementation. Thus, with the commitment of the management in the financial institution, Dhaka Bank's leadership serves sustainable growth and superior operational performance. In Dhaka Bank PLC, the management committee has 13 members; the asset-liability committee has 12 members, the management credit committee has 5 members; the HR- committee has six members, the Executive risk management committee has 14 members, Basel implementation committee has 13 members for all the management practices.

2.2.4 Marketing Practices

This study aims to identify how Dhaka Bank PLC uses a strategic and innovative marketing approach to enhance the Brand Image and to reach out clients. The bank has given much importance to the strategic communication and branding of its products and services for the public as well as for the employees. Its marketing strategies entail the following: undertaking well-coordinated cross-channel marketing, communicating with advertising and sponsorships, special events, and practical media backing its brand statement, 'Excellence in Banking.' While integrating these tools, Dhaka Bank is confirming consistent communication with its audiences and remains a unique brand spread in the banking sector of Bangladesh.

Following the bank's establishment in 1995, management has considered implementing a strategic position as a liberal and responsible bank a top priority. Its marketing communications aim to convince customers and leave a lasting impression with national and international advertisements and meaningful projects that will help win their loyalty. To increase its competitive advantage, the business recognizes the ongoing changes in the business environment that affect the consumers, resulting in changes in the effectiveness of marketing techniques that the bank uses to enhance the success of its strategies.

Additionally, Dhaka Bank does not leave the opportunity to use sponsorships and events to cultivate existing relationships within the community and to address a larger audience online. Thus, a vision of accepting innovation as a key strategy and improving the branding and communication tools of Dhaka Bank, not only responding to market demand but also coordinating its business model with the expectations and needs of consumers. This proactive approach enhances its position as an active, innovative online financial centre.

2.2.5. Financial Practices

In the year 2023, Dhaka Bank PLC maintained a relatively stable financial performance which is commendable amidst the changing economic circumstances. Total Assets of the bank increased to BDT 379.69 billion which is a clear indication of good asset management and also of expansion in its investment portfolio. The total debt ratio stood at a high percentage of 94.1, meaning that there is a huge dependence on liabilities, but through its deposit base of BDT 281.67 billion, the bank was able to carry on without any major operational challenges.

The return from the bank's principal business operations of earning interest and other noninterest income in total operating income was maximized on the revenue side. Its efforts to enhance operational efficiency as well as to manage risk were demonstrated in its successful liability management, which eventually resulted in the growth of the shareholders' equity to BDT 22.41 billion. Dhaka Bank's financial and accounting performance as well as practices are the indicators of its strategic intentions aimed at long-term growth and value maximization for its stakeholders.

I. Current Ratio

Year	**Equation**	**Ratio**
2023	$\frac{372{,}076{,}632{,}632}{352{,}852{,}908{,}676}$	1.05

2022	$\frac{339{,}437{,}512{,}710}{320{,}768{,}508{,}342}$	1.06
2021	$\frac{288{,}792{,}495{,}453}{269{,}745{,}072{,}791}$	1.07

Interpretation: In 2023, the company's current assets were only 1.05 times their current liabilities. The current ratio declined significantly.

II. Debt Ratio

Year	Equation	Ratio
2023	$\frac{357{,}280{,}830{,}019}{379{,}686{,}318{,}193} \times 100$	94.1%
2022	$\frac{326{,}183{,}064{,}646}{347{,}693{,}066{,}062} \times 100$	93.8%
2021	$\frac{315{,}109{,}355{,}297}{335{,}351{,}203{,}372} \times 100$	93.9%

Interpretation: In 2023, 94.1% of the total asset were financed by the debt. The decision of taking the huge amount of loan was satisfactory.

2.2.6. Operations Management and Information System Practices:

To maximize revenues while lowering risks, Dhaka Bank's management keeps everything running smoothly and cautiously. To give their clients excellent service, operation management procedures place a strong emphasis on conducting financial transactions accurately. For banks to survive in this competitive atmosphere, information systems are critical. Banks are unable to function without effective information system management. To manage its database and all other associated services, Dhaka Bank has its IT department.

2.2.7. SWOT Analysis

Strengths

- Strong corporate uniqueness.
- A self-motivated and passionate workforce.
- Well-organized presentation and performance.
- Strong emotional bonds with employees.
- Rotation of employees under challenging circumstances.
- Strong employee acquaintance and belongings.

weaknesses

- Low employee pay based on effort
- More work and less praise
- Fewer employees and more work pressure
- Insufficient profit-sharing with workers
- Less social acceptance for some booth employees.
- Employees in the cash department have fewer financial incentives.

Possibilities / Opportunities

- The bank should create a superior client database for staff members using advanced technical software.
- The bank could encourage clients to open accounts online to cut down on in-person interactions.
- The bank should expand its range of products to boost the number of its clients.
- The bank should establish additional branches in certain economic zones, similar to their rivals, to lessen the strain on both customers and personnel.

Threats

- Intense competition from local and international banks might constrain profitability and the overall market share.

- Bangladesh's economic landscape and existing inflation may hamper demand for credit as well as repayments of loans.
- More stringent nexus of laws or compliance requirements may mean greater operating expenses.
- An increase in NPL ratios may affect the capital adequacy ratios as well as the profitability of the banks adversely.
- A substantial portion of the customer base could be lost if adaptation to rapid changes in digital banking and fintech is not made.
- Exposure to global financial market volatility and exchange rate fluctuations may diminish any foreign exchange profits.

2.2.8 Summary and Conclusion

Dhaka Bank PLC is one of the leading banks in Bangladesh that is well known for its banking facilities In Dhaka and throughout the country, the Bank is famous for retail Banking, Corporate Banking, SME Financing, International Trade Services, etc. For the years, the bank has nurtured lots of strengths in how it manages the various beasts in micro and macro economy changes, legislation, and the storm in the industry. In this view, it has been able to develop customer satisfaction and innovation that makes it possible to have sustainable growth despite the existing competition.

The financial position of the bank appears to present a positive and negative outlook in equal measure. Dhaka Bank has successfully achieved stable revenue growth and a strong asset base; however, some of the issues are increasing operating expenses and increased non-performing loans (NPLs) affecting the profit. An attempt towards formulation and implementation of the right strategies and again, the bank has been targeting to improve in the area of operational efficiency and usage of technology has been proved to yield positive results regarding improvement in the customer experience as well as optimization of the costs that may be incurred in specific operations. Nonetheless, liquidity pressures and operationalization of external financing argue for cautious and better financial management as well as income stream diversification.

In particular, the strategic development of the range of services and correct digitalization approach of Dhaka Bank is relevant to modern market needs. However, it experiences numerous threats from its operating environment, including high competition, economic risks,

and global financial risks that call for a visionary approach. Risk management and employee leadership, respectively, must be improved and sustained to guarantee continual growth.
In conclusion of this paper, it can be said that Dhaka Bank PLC has established its stratified position in the banking sector of Bangladesh due to its good reputation and customer confidence. These keep the bank on the right track of growth; however, the challenges must be faced and dealt with to enable the bank to capitalize on the opportunities created in the marketplace and effectively innovate, given the dynamism of the market. Through proper planning and adopting a customer-focused strategy, Dhaka Bank has opened up significant opportunities for it to become more competitive and help to support the country's financial industry.

2.2.9 Recommendation

Some of the major threats that Bangladesh faces are natural calamities, political vulnerability, and social challenges That being said, this is how Dhaka Bank PLC must identify and address key challenges it faces, as well as seize new opportunities that are going to unfold in the financial sector of the country in the very near future. Meaningful managerial initiatives in the key strategic fields may contribute to improving operating performance, net revenue, and relative strategic position within the marketplace.

1. Improve risk infrastructure to curtail NPLs (Non-performing loans)and support sustainable credit generation.
2. As more consumers embrace digitally enabled solutions, advanced digital banking solutions should be integrated to improve customer satisfaction and bank functions.
3. Increase profitability by introducing new financial products and services and, in particular, enhancing fintech cooperation.
4. Cost control efforts should be directed to enhancing organizational revenues and services and cost/income ratio to increase profitability.
5. Improve methods of training and developing employees, respectively, to raise the productivity and quality of services.
6. SME financing and green banking should be given priority to address the evolving market opportunity and fulfill compliance standards.
7. Respond to external threats and opportunities to mitigate very high risks linked to the macro environment.

Chapter -3

Project Part

3.1. Introduction

Turnaround time and workplace intricacies are the hallmarks of an industry such as the banking sector. While these factors are of importance in achieving the business goal, these also contribute towards a higher level of workload and stress on employees. Emphasis is directed towards managing several tasks to achieve the set target within a stipulated timeframe in all workplaces. However, this leads to the emergence of stress in most employees in the organization. Allowed to fester uninterrupted, stress and too much workload can have dire consequences for employees and employers alike – low productivity, reduced levels of morale, and even occupational burnout for employees.

Evidence from the International Labour Organisation (ILO) suggests that both stress and workload impact the performance of employees, especially in the banking industry. According to a survey conducted by the International Labour Organization (ILO), more than 40% of employees in the banking industry endorse excessive workload, and almost 50% label stress as the reason they cannot work at full efficiency. Additionally, a CPC survey in low and middle-income countries found that 39% of respondents in South Asia (including Bangladesh) attributed declinations in their productivity to work-related stress. All these statistics raise a red flag and point towards the severity of having to trend stress and workload when both are excessive.

The developments of the Bangladeshi economy place unique demands on the banks. Relaxing working hours, managing large volumes of transactions, and performing financial operations with a high level of accuracy are some factors that influence the productivity of a banking institution. Firmer working conditions create stress, which in turn has negative repercussions on both work and domestic life. Such repercussions end up being long-lasting. Solving the problem of stress should be a key goal in increasing organizational performance and enhancing job satisfaction among employees.

This report examines all the departments in Dhaka Bank PLC and the impact of stress with excessive workload on employee performance. To do this, the report will evaluate feedback from employees and study the organization’s structure to provide recommendations on how the company may alleviate stress and target workloads more effectively.

3.2 significance of the study

The research centered on the impact of workload and stress on employees' performance in the context of Dhaka Bank PLC (Foreign Exchange Branch), which is very useful in defining and solving some of the most important issues in the workplace. The Foreign dept. Banks operate under pressure with tight deadlines, rules and regulations, and customers in mind. This report explains the relationship between workload, stress, performance, productivity, and even job satisfaction; such information is useful to management in improving the work environment.

This report is important as it has the possibility of increasing organizational productivity. There's a direct impact on employees' excessive stress, which, compounded by heavy workload, would adversely affect their productivity, introduce more errors, and lead to their unhappiness. Having established what causes stress and heavy workload, the management of Dhaka Bank will be able to introduce effective measures that would allow for reallocation of duties, stress alleviation measures, and a conducive environment for workers.

In addition, the findings of this report like should also assist the Human Resources division in writing policies that are sensitive to the needs of the employees, such as flexible working hours, policies on wellness, and growth opportunities. Dealing with these issues, even at a mere absence level, helps to increase overall employee satisfaction while at the same time minimizing the number of employees who leave the organization and hence reducing the costs associated with hiring and providing training for new employees.

Last but not least, this report is important as it adds knowledge to the understanding of the wider concept of stress at work and the performance implications. It can be used as a benchmark by other organizations working in the banking industry on the relationship between stress, workload, and employees and what can be done to address these issues constructively. In this way, both the employees' interests and the organization's interests are advanced.

3.3 Objectives of the study

Our main objective in this chapter is to examine the importance of workload and stress on employee performance in the banking industry. We have explained Dhaka Bank's work culture and operational specifics, with a focus on balancing work stress and load, as staff productivity is essential to accomplishing the bank's goals. The following are the objectives we have set for this chapter:

- Analyze the significance of workload and stress on staff productivity as well as the bank's performance as a whole.
- Evaluate the working policies and regulations of Dhaka Bank and what the bank has done to enable its employees to cope with work and stress at the same time.
- Provide a constructive plan to alleviate workload and stress at Dhaka Bank PLC to increase employee performance and job satisfaction.
- Compare the policies followed by Dhaka Bank in terms of stress and workload minimization with policies prevalent in other banks to identify the gaps and areas of improvement.

3.4 Literature review

Employee performance is increasingly regarded as a critical resource from which a sustainable competitive advantage can be derived, especially in embattled industries such as the banking sector. It has further been established that overwork and stress are likely to affect one's performance and lead to absenteeism, poor productivity, and high employee turnover rates.

Nazmul et al. (2019) impact of stress on employee performance in Bangladesh established that work stress resulting from poor management systems, lack of adequate health and safety measures, and absence of satisfying reward systems results in both mental and physical stress among employees. There was almost a direct relationship between these factors and low work efficiency, as well as increased violence and quarrels in the workplace. Moreover, the poor coping strategies employed by such employees made the problem even worse as stress levels and consequently owed output declined considerably.

In the same light, Ahmed and Ramzan (2013) also found that there is a negative linkage between occupational stress and work performance, arguing that the more the stress, the less the performance. Work factors such as workload, role conflict, and lesser pay were noted as stressors that caused inefficiency in the banking sector.

Similarly, other researchers have also considered the multidimensional aspects of stress and its implications on the behaviour of employees. As indicated by the Designer, Stress is believed to be one of the negative elements that can alter several performance criteria, such as creativity, accuracy, and decision-making. Other organizational stressors, such as role stressors and lack of sufficient support systems, only serve to compound these issues, as emphasized by Sengupta. The results are consistent with other studies on occupational stress within the Bangladeshi banking sector. It has been noted that in the banking sector, the pressure associated with different roles tends to lead to poor work-life balance, job dissatisfaction, and low motivation among employees. To alleviate these problems and to improve performance, strategies that would assist in stress management, including the management of workload, clear communication, and health programs for employees, are particularly important.

3.5 Methodology

Sources of data for this study would therefore include Primary data: Primary data will be gathered on the causes and effects of workload and stress on employee performance of Dhaka Bank PLC (Foreign Exchange branch) for the survey through a question and answer process with the selected participants; Secondary data: Data on the causes and effects of stress on employees of Southeast Bank Limited for the study will also be obtained from literature such as published books and journals. This paper largely focuses on qualitative data. Altogether, descriptive analysis has been done in the current research paper.

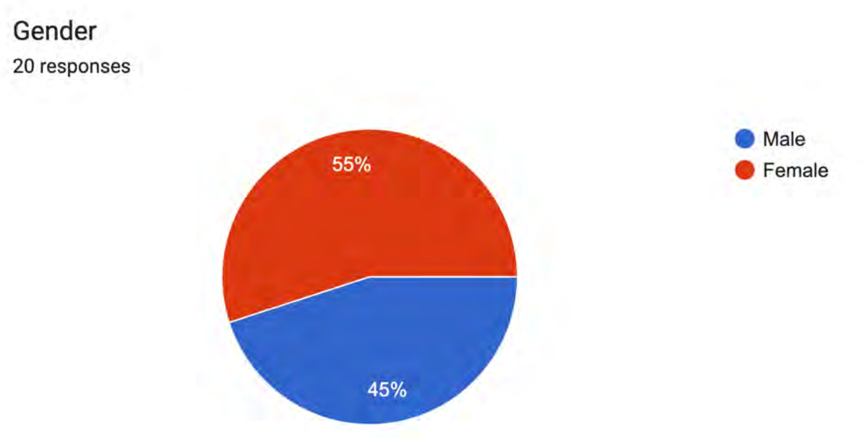
3.6 Sources

- **Primary data sources**

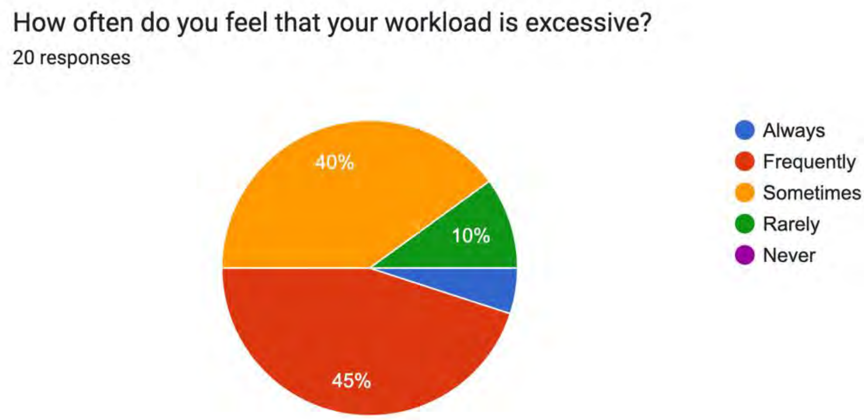
  Primary data on the report's topic was gathered using a Google form questionnaire administered to staff members where they filled in questionnaires giving their opinions on the matter.

- **Secondary data sources**
  - I. Dhaka Bank PLC website
  - II. Dhaka Bank PLC annual report
  - III. Journal

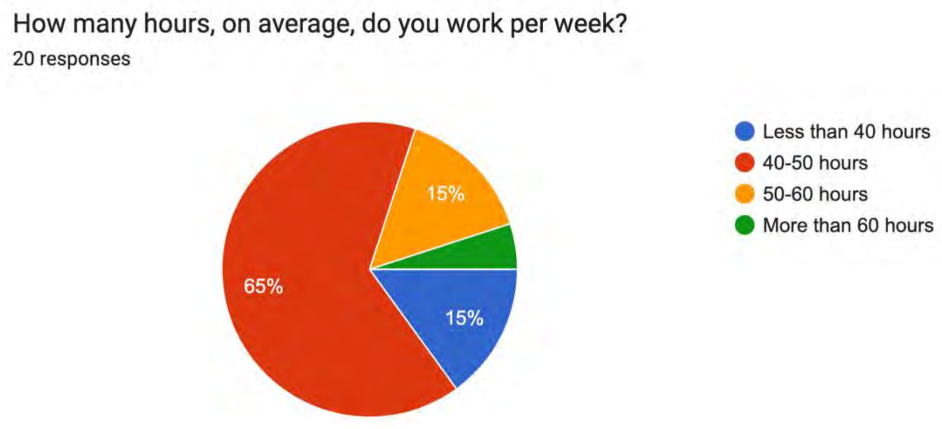
3.7 Analysis



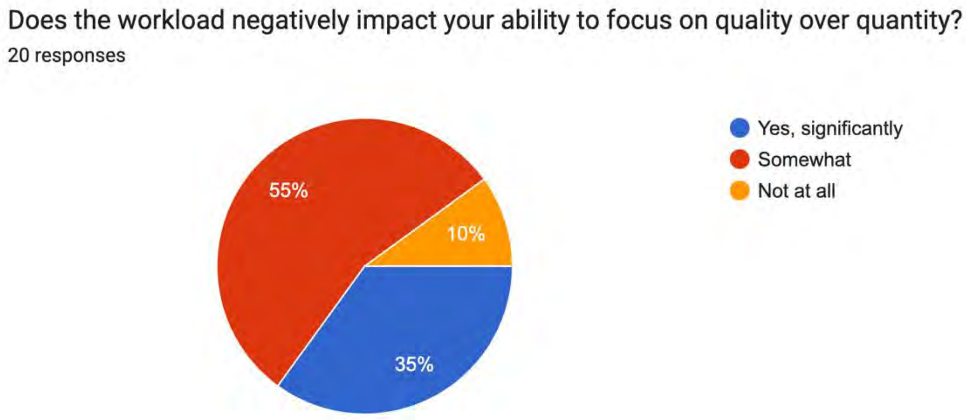
We surveyed 20 employees at Dhaka Bank PLC for the next study on the effect of workload and stress on employees' performance and this pie chart represents the distribution of employees according to gender. It turns out we have 55% of females and 45% of males. This means that the study will slightly feature more female employees which could give us information as to how workload and stress affect performance differently between genders within the organization.



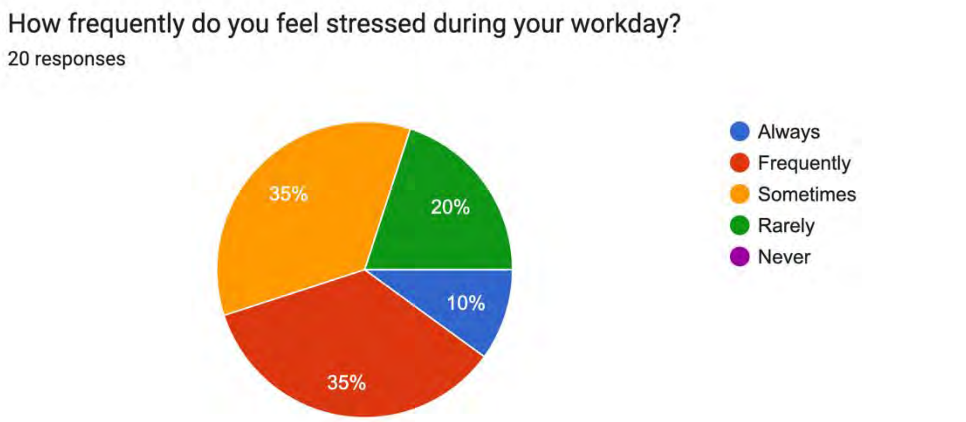
Responses from 20 respondents were analyzed to help determine employees' perception of the excessive workload at Dhaka Bank PLC, which is depicted in the pie chart. It finds that 40% sometimes and 45% often feel they have too much work to do. Moreover, 10% are rarely overwhelmed by their workload, and 5% (including "always") almost never experience their workload as excessive. The data here seems to indicate that many employees feel often or occasionally burdened and may, therefore, suffer stress and contribute to the much lower performance numbers.



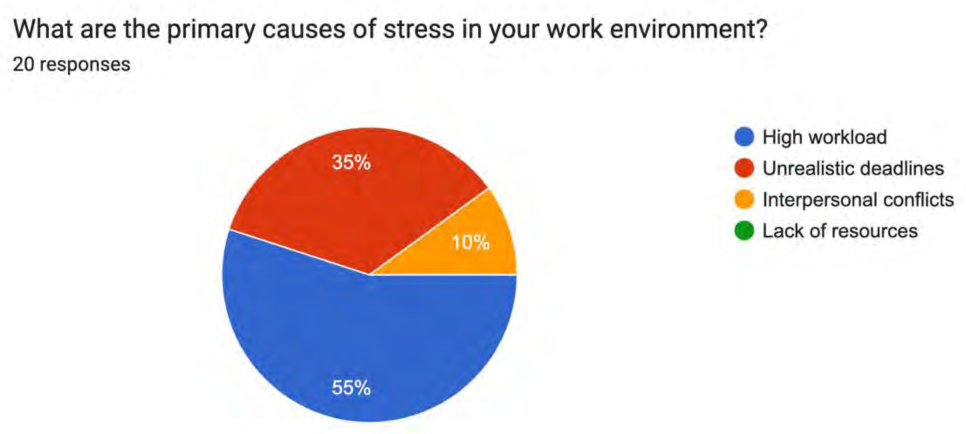
One-third or 60% of respondents said that they can average more than 60 hours a week on work, so a lot of the workload. With such a high number of working hours that their employees are recoding in Dhaka Bank Plc may be experiencing great stress and fatigue. Furthermore, 15% of respondents are working between 50–60 hours per week which adds to the general workload burden. Only 15% work 40-50 hours per week, and even fewer 5% work fewer than 40 hours per week. This data shows that Dhaka Bank PLC urgently needs to find solutions to the extra workload and long working hours that these employees perform, as they may potentially affect performance, satisfaction at work, and the general well-being of the employees.



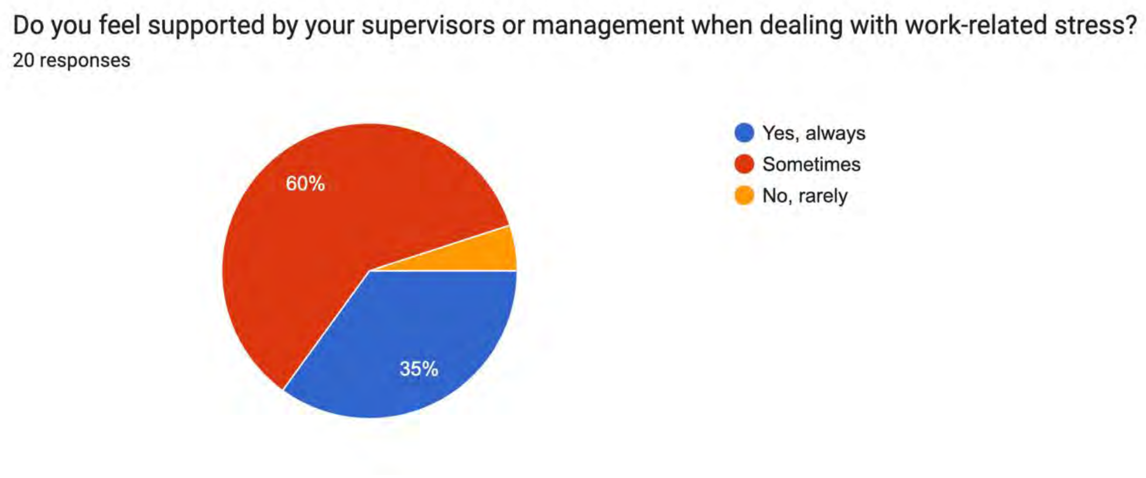
From the pie chart, it is clear that a good number of respondents, 55%, agree that their workload is a negative factor in their ability to prioritize quantity over quality. This is evidence of the fact that working hours exert too much stress and pressure on a good number of employees at Dhaka Bank PLC, who find it difficult to do high-quality work. Still, a smaller proportion, 35%, say that the impact is so big it's a problem that should be resolved. Only 10 percent of respondents reported their workload doesn't have a negative effect on their ability to focus on quality. This data offers something Dhaka Bank PLC must do to take steps to offset and lower employee workload and in turn, enhance work-life balance for improved employee outputs and overall productivity.



Responses from 20 individuals on how stressed they become while at work during a workday are shown by the pie chart. It demonstrates that 35% of workers frequently suffer stress, some 35% occasionally. In addition, 10% feel stressed always, and 20% never find themselves stressed. None of our respondents said they never feel stressed. It appears that a great many employees experience excessive stress at work on a daily basis, which will affect their productivity and performance. If you could address stress through true, effective workload management and support systems, you would improve employee well-being and efficiency.

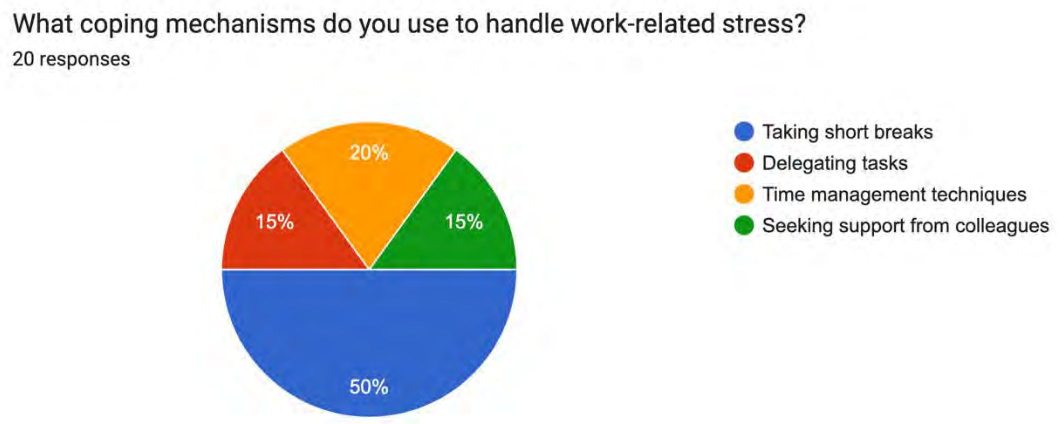


The pie chart gives us the primary cause of stress in the employees' work environment of Dhaka Bank PLC. Interviewed 20 persons from Dhaka Bank for this pie chart. This uncovered that 55% of respondents had become stressed out because of a high workload. The second most frequent is unrealistic deadlines, as experienced by 35% of employees. 10% of cases were due to interpersonal conflicts and no responses indicated the lack of resources as the primary cause. The findings suggest that work planning and establishing realistic deadlines in managing workload is also crucial to reduce the stress level for employees, in turn, they would be more productive and job satisfaction.

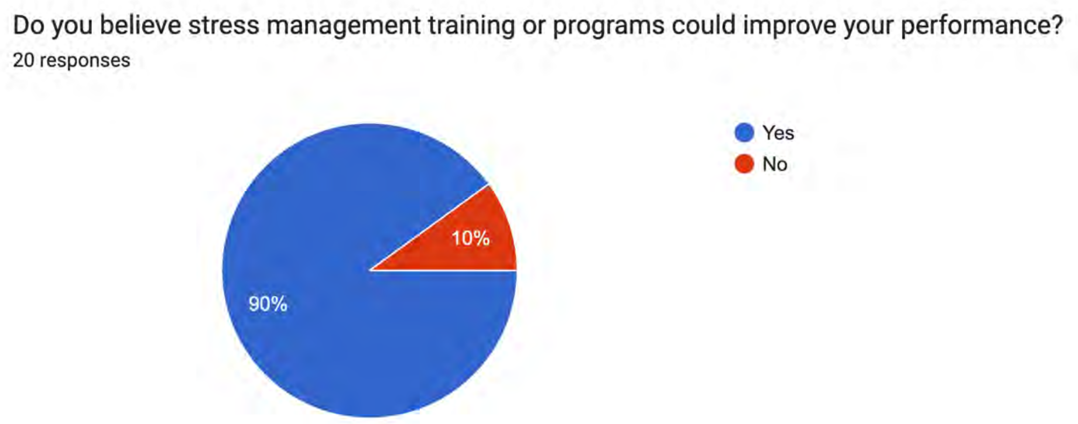


At Dhaka Bank PLC, 20 employees responded to a pie chart indicating their supervisors' or management's support when stressed at work. This means that 60% say they're only sometimes supported, and 35% say they're always supported. But, 5% of employees rarely get support. These results imply that as much as some employees perceive consistent support from their supervisors, most perceive inconsistency, which can be detrimental to stress management and employee performance. Proper and improved support mechanisms are required for a better-supporting work environment.

The statistics in the pie chart provide information on the number of employees who were on leave at Dhaka Bank PLC for stress over the last three months, according to 20 respondents. It demonstrates that of the respondents,35 % take leave due to stress, and the rest, or 65 %, do not. This means that while a majority of the employees do end up working even when stressed, a fair percentage of the employees are on leave owing to stress. Such findings indicate that if stress and the workload increase for a longer duration, then chances are higher that there may be absenteeism, which will, in turn, lower employee performance and productivity. The employees, in turn, will have more focus on setting these stressors and, in turn, might get a lesser number of stress-related leaves.



According to the survey responses, this pie chart addresses coping mechanisms used by the employees of Dhaka Bank PLC to cope with their work-related stress. It is indicated that 50% of the employees take short breaks as their major unresolved problem management technique. Another 20% of the respondents practice time management techniques, 15% of them perform task delegation, and the other 15% of them look for help from their teammates. From these results, it might be concluded that taking a short rest is the most effective strategy aimed at relieving stress, while the rest strategies are less often employed. The heavy reliance on rest also indicates that employees might find it difficult to implement practical approaches that will solve the stress problems in the long run, and this could have a negative effect on their productivity and performance in general. Promoting sound teamwork, better time management, and task delegation will assist the employees in managing their stress better.



The employee perception of the effectiveness of stress management training or programs in improving performance at Dhaka Bank PLC is represented in the pie chart as a result of taking 20 responses. According to respondents, there was a massive 90% agree that such training or programs could increase their work performance and other 10 people disagree. This suggests that the employees are aware that there is a need for some kind of institutional support in managing stress and its ability the positively influence productivity and efficiency. Workplace challenges can be significantly tackled by implementing structured stress management practices, which aid in employees' capabilities to carry a workload and thereby cope with stress, all of which culminates in organizational performance growth.

3.8 Findings

This work sets out to evaluate how the workload and stress affect the performance of employees working at Dhaka Bank PLC. From the empirical review of staff's experiences, operational policies, and stress management during the interviews, the following findings were established according to the goals of the study:

1) **Relationship Between Workload and Stress and Productivity of An Employee/Stress:** The findings of the study suggest that too much load and stress levels better employees at Dhaka Bank PLC. It is common for employees to suffer from overworking and ineffectiveness, which in ort the productivity of work items and thoroughness of the services offered. A very high workload is directly proportional to employee satisfaction levels with their jobs, which, if compromised, reduces their motivation and push to work.

2) **Laws and Policies That Regulate Workload and Stress Effects:** Dhaka Bank has provided a number of regulations and policies governing operational working relationships and stress, for example, task delegation, collaboration, and time management plans. In vain, employees complained of high-stress levels, particularly in high-impact departments like (GB and the Cash department). The same central approach gives some level of support, but more approaches with a specific focus on demand job stressors are required.

3) **Proposed Recommendations to Manage Stress and Enhance Work Behaviour Among Employees:** In the study, multiple strategies are identified for stress management, such as equal distribution of the workload, regular stress management classes, and allocation of more resources for mental well-being support, which can aid in appeasing the employee performance and job satisfaction levels. It is also advisable that Dhaka Bank PLC should purchase automation and digital instruments to lessen manual activities so that the employees can concentrate on 'high-worth' tasks and even help to lower their stress levels.

4) **Comparison with Other Bank's Policies:** The stress and workload management policies of the Dhaka Banks were compared along with other core banks in the same business. Although many efforts have been made by the Dhaka Bank on support systems, they still fall short of a number of competitors with advanced methods to manage stress, such as consistent assessments of employee's mental health or adding on a workload to the employee in an effort to manage the workload optimally. Eliminating such gaps would place Dhaka Bank in a better position to deliver both the well-being and the performance of its employees.

As a final point, while these effects related to workload and tension have started to improve within Dhaka Bank, the potential for better improvements exists. Greater emphasis placed on these aspects together with more defined policies will foster a high degree of job performance by the employees, greater job satisfaction, and success at the organizational level as such.

3.9 Recommendation

Here are the recommendations for the Impact of Workload and Stress on Employees' Performance at Dhaka Bank PLC (Foreign Exchange Branch), concerning the survey analysis:

1. Dhaka Bank PLC must consider its policy regarding task allocation to take care of individually assigned workloads. This can be achieved by undertaking such approaches as the induction of workload monitors or planning managers' software to ensure reasonable expectations on task assignments. We must also force the management to set priorities for the tasks we cannot manage to do at once in order not to stress the employees.
2. Improve the project planning process baseline by suggesting feasible target completion dates together with the employees. Managers should discuss plans with their teams in the planning stages to create objectives and timelines that are both realistic and achievable to eliminate undue stress.
3. Empower supervisors with training on stress symptoms to ensure they are aware of the required support for their teams. To this end, regular performance checks and availability of interface instruments for workload should be put to use to intervene before stress sets in.
4. Focused on stress observations on the use of time, tips on mindfulness and coping mechanisms, stress management programs should be offered to employees of Dhaka Bank PLC. Employees need to attend sessions with mental health professionals to have some education on stress management techniques for the future.
5. Suggest staff stress alleviation mechanisms like task delegation, collaboration, and time management plans. Job stress alleviation techniques must build collaboration and enhance the completion of tasks.
6. Introduce stress leave policies, stress management, and wellness policies so that employees can recuperate. Recommend that employees take periodic breaks instead of waiting until they are overwhelmed by the need for a break.
7. Redirect effort from quantity of output to quality of work. Set clear quality standards and refrain from issuing too many job orders which may lower the expected performance levels.

8. More especially, eliminate the neglect of staff welfare through measures such as wellness programs, counseling services, and regular mental health assessments.
9. Create permanent channels for employees to voice their complaints regarding workload and stress in an anonymous manner. This will make it easier for management to pinpoint the source of recurring grievances and formulate prevention strategies.

Having adopted all these measures, it is expected that Dhaka Bank PLC will reduce excessive workloads for its employees, enhance stress management, and create better working conditions at the level of its Foreign Exchange Branch.

3.10 conclusion

Workload and stress are crucial elements that have direct effects on employee performance, satisfaction, and well-being. This research carried out in Dhaka Bank PLC explains how employees feel when they are constantly loaded with stress and work.

The survey and the study performed at Dhaka Bank PLC seem to illustrate the effect of workload and stress on the employee's performance. The results indicate that high-stress levels as a result of workloads and work-related stress more often than not lead to reduced levels of job satisfaction and the overall well-being of the employee. A sizeable number of workers have to balance loads of numerous tasks with numerous working hours, normally above 60 hours per week. Such prolonged working periods not only add to stress and exhaustion but also inhibit the output of quality work from the employees.

In addition, the research indicates that the primary reason behind stress in the organization is driven by workload and inability to adhere to deadlines. A lack of coordination with managers adds to the situation as they offer little help, as employees see that their managers offer little help on most occasions. There is a lack of proper support systems in place which adds to today's problems and in some cases, they even result in employees being absent more often than not.

The dependence solely on coping techniques like taking short breaks, while they may be effective, indicates more of a reactive rather than proactive approach to the stress issue instead of focusing on proper prevention techniques.

This emphasizes the point that stress management programs and training programs are urgently needed because the overwhelming majority of employees hold the opinion that they could benefit from such initiatives. This indicates the need for the creation of such an organizational climate and culture, which facilitates dealing with the pressure by ensuring proper employee-friendly management practices in terms of workload, goals, and communication.

To conclude, it is important to resolve the issues of both excessive workload and stress among employees at Dhaka Bank PLC to strengthen employees' productivity and increase the efficiency of the organization as a whole. With a focus on specific strategies such as stress management work systems, wellness programs, and targeted stress management, the bank will be able to create a more healthy and friendly workplace. Not only will it eliminate the strain placed on employees, but it will also create an atmosphere of total quality, teamwork, and strength, which is what the organization will need to grow and succeed in the long run.

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