Report On

Effect of Work Environment and Organizational Culture on Job Satisfaction among Employees of Citizens Bank PLC.

By

Samiha Hassan Ananna
Student ID: 22104080

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
April 2026

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.

2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.

3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.

4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Samiha Hassan Ananna
Student ID: 22104080

Supervisor's Full Name & Signature:

Syed Ali Fazal, PhD
Associate Professor, BBS
BRAC University

Letter of Transmittal

Syed Ali Fazal, PhD
Associate Professor
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report on "Effect of Work Environment and Organizational Culture on Job Satisfaction among Employees of Citizens Bank PLC."

Dear Sir,

I am respectfully submitting my internship report titled "Effect of Work Environment and Organisational Culture on Job Satisfaction among Employees of Citizens Bank PLC" as a partial fulfilment of the requirement for the degree of Bachelor of Business Administration (BBA) of BRAC Business School, BRAC University. This report is a reflection of the knowledge and experience I acquired during my internship at Citizens Bank PLC. Its primary objective is to investigate the ways in which the work environment and organisational culture affect the job satisfaction of employees. I have done my best to follow all the directions and instructions given by you while preparing this report. This report has been a good learning experience for me as it has given me the opportunity to relate my academic learning with real world experience of the banking sector. I genuinely value your direction and support during this process, and I would be delighted if you would accept my report and offer your esteemed feedback.

Sincerely yours,

____

Samiha Hassan Ananna
Student ID: 22104080
BRAC Business School
BRAC University
Date: April 2026

Non-Disclosure Agreement

Citizens Bank PLC and the undersigned BRAC University student agree that throughout the course of the internship, the undersigned will not disclose, use, or share any confidential information, documents, or trade secrets belonging to the organization. The student acknowledges the responsibility to maintain the confidentiality of all sensitive information obtained during the internship period and agrees that such information will only be used for academic purposes related to the internship report.

Acknowledgement

Initially, I would like to express my sincere gratitude to Dr. Syed Ali Fazal, Associate Professor at BRAC Business School, BRAC University, for his continuous assistance, patience and insightful recommendations during the preparation of this internship report. This work was significantly influenced by his guidance on the effective completion of the report and his assistance in selecting the research topic.

I am also extremely thankful of the guidance, encouragement and practical knowledge of banking operations that my organisational supervisor, Ms. Musrat Shabnam Chowdhury, Executive Officer of the General Banking Department at Citizens Bank PLC, has provided. Her assistance enabled me to comprehend the genuine working conditions of the financial industry.

I would also like to express a sincere thanks to Nayamoth Ullah Chowdhury Antor, Trainee Officer and Sathi Khan, Junior Officer of the General Banking Department for their constant assistance and patience in clarifying various tasks and processes. With their help, it was much easier for me to learn how general banking works and get real-world experience.

Furthermore, I would like to express my sincere gratitude to the other members of the branch for their constant backing and support whenever I needed. Because of their assistance, my internship experience was significantly less complex and more memorable. Most importantly, I am thankful to my family from the bottom of my heart for all the support they gave me during my internship.

Lastly, I am extremely thankful to Citizens Bank PLC for providing me with the opportunity to gain practical experience and opportunities for learning that I acquired during my three-month internship. It has been immensely beneficial in my perception of actual banking operations, as well as in my personal growth and academic education.

Executive Summary

This internship report, "Effect of Organisational Culture and Work Environment on Job Satisfaction at Citizens Bank PLC," is a compilation of data of the practical experience and knowledge I have gathered during my three-month internship at the Gulshan Corporate Branch of Citizens Bank PLC in Dhaka. The primary objective of this report is to investigate the impact of the bank's organisational culture and work environment on employee job satisfaction. The study combines primary data gathered by a structured survey of employees and with my personal observations in the workplace.

The report is divided into three main chapters. The first chapter is an overview of the organization, my allocated responsibilities and the important learning points acquired during the internship period. It summarises my internship experience. It also demonstrates the problems faced and the abilities gained while working in a real banking environment.

Chapter two gives a full profile of Citizens Bank PLC, it outlines the background of the bank, its organisational structure, services, management techniques and the overall operating activity in the banking sector. It also describes the roles of important departments like General Banking and Foreign Trade and how they help the bank to work smoothly.

The third chapter focuses on the research part of the report. It contains the study objectives, methodology, the process of data collecting and an analysis of the employee's responses in the survey. The results show that work satisfaction is highly influenced by workplace support, communication, teamwork and organisational values. The chapter also offers recommendations for strengthening the organisational and workplace culture.

In summary, this research provides practical insights into how employees view the circumstances of work at Citizens Bank PLC and highlights how these elements are significant in determining job satisfaction in a company.

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List of Acronyms

- BEFT – Bangladesh Electronic Funds Transfer
- BFTN – Bangladesh Funds Transfer Network
- BB – Bangladesh Bank
- CASA – Current Account Savings Account
- CBS – Core Banking System
- CND – Cash and Deposit
- CPV – Customer Physical Visit
- DPS – Daily Payment System
- EFT – Electronic Funds Transfer
- FATCA – Foreign Account Tax Compliance Act
- FD – Fixed Deposit
- GB – General Banking
- IT – Information Technology
- KYC – Know Your Customer
- LC – Letter of Credit
- NID – National Identification
- PII – Personally Identifiable Information
- RTGS – Real Time Gross Settlement
- SB – Savings Bank Account
- SND – Short Notice Deposit
- SWIFT – Society for Worldwide Interbank Financial Telecommunication

Glossary

Term	Definition
BB	Bangladesh Bank – the central bank of Bangladesh that regulates monetary policy and supervises the banking sector.
BEFT	Bangladesh Electronic Funds Transfer – an electronic system for transferring funds between banks in Bangladesh.
BFTN	Bangladesh Funds Transfer Network – a network used for interbank electronic fund transfers.
CASA	Current Account Savings Account – bank accounts for daily transactions and savings.
CBS	Core Banking System – the central software system that manages all bank operations and customer accounts.
CND	Cash and Deposit – refers to cash handling and deposit operations in the bank.
CPV	Customer Physical Visit – when a customer visits the bank branch in person to complete banking transactions.
DPS	Daily Payment System – a system used to process routine day-to-day payments.
EFT	Electronic Funds Transfer – transferring money electronically from one account to another.
FATCA	Foreign Account Tax Compliance Act – an international law to prevent tax evasion by U.S. citizens holding accounts abroad.
FD	Fixed Deposit – a type of bank deposit that earns interest over a fixed period.
GB	General Banking – department handling routine banking operations such as deposits, withdrawals, and account maintenance.

IT	Information Technology – technology used in banking for operations, systems, and digital services.
KYC	Know Your Customer – process to verify the identity of bank customers to prevent fraud.
LC	Letter of Credit – a bank guarantee ensuring payment to a seller in international trade.
NID	National Identification – government-issued ID used to verify identity for banking services.
PII	Personally Identifiable Information – personal data such as name, ID, or contact information used for identification.
RTGS	Real Time Gross Settlement – a system for instant high-value electronic fund transfers.
SB	Savings Bank Account – a bank account for saving money with interest.
SND	Short Notice Deposit – a deposit that can be withdrawn with a short notice period.
SWIFT	Society for Worldwide Interbank Financial Telecommunication – a global messaging network used for secure international bank transactions.

Chapter 1: Overview of Internship

1.1 Student Information

Name: Samiha Hassan Ananna

Student ID: 22104080

Program: BBA

Major: Human Resource Management (HRM)

Minor: Management Information System (MIS)

1.2 Internship Information

1.2.1 Information of the Organization

Period: 18 January 2026 – 16 March 2026

Company Name: Citizens Bank PLC

Department: Human Resource Management (HRM)

Address: Amanullah Trade Center, 2nd & 3rd Floor, Gulshan Corporate Branch, Gulshan 2 Circle, Dhaka 1212, Bangladesh

1.2.2 Internship Company Supervisor's Information

Name: Musrat Shabnam Chowdhury

Designation: Executive Officer, General Banking Department

During my three-month internship, I was under her guidance. She retains more than 14 years of banking expertise, with a focus on General Banking, including 12 years at Bank Asia prior to her current employment at Citizens Bank PLC, which started one year ago. She administers the General Banking section at the Gulshan Corporate Branch, where her primary duties are authorizing transactions like cheque clearing, RTGS, payroll and account services, in addition to reviewing account opening paperwork in accordance with KYC and compliance regulations. She manages essential customer issues and guarantees seamless operations. Her mentorship enhanced my knowledge of practical banking procedures effectively.

1.2.3 Job Scope – Job Description

During my internship at Citizens Bank PLC, I was expected to be flexible and to take on any tasks that the bank required at the moment. Though I was assigned as an HR intern, I spent most of my time getting first hand experience in non HR activities to learn the bank's operations in an integrated manner. During my internship period in the branch, I have been associated with several departments and have undertaken a variety of duties, which has given me an opportunity to observe and learn about the practical working of the numerous processes of banking. The following are the primary responsibilities that I performed:

- ❖ **Account Processing:** I opened and processed pending accounts, including Savings Bank (SB), Fixed Deposit (FD), Daily Payment System (DPS), Cash Deposit (CD), Short Notice Deposit (SND), RFC Deposit (RFCD) and credit card accounts.

- ❖ **Document Verification:**I checked account opening forms and supporting papers to make sure they were correct and in line with Know Your Customer (KYC) and internal banking policies.

- ❖ **Customer Assistance:** I helped customers fill out deposit slips (SB, FD, DPS, CD) when needed and guided them through banking procedures.

- ❖ **Service Support:** I gave customers checkbooks, debit cards and credit cards and if they had any small account problems, I described them or tried to solve them.

- ❖ **Client Communication:** I contacted clients to inform them about the arrival of cheque books, debit cards or credit cards and assisted with collection.
- ❖ **Cheque Clearing:** I verified account numbers and other relevant information for clearing both high-value and regular-value cheques.

- ❖ **Documentation:** I printed, scanned and photocopied papers required to open an account and also arranged Letter of Credit (LC) documents to process.

- **Payroll Assistance:** I assisted with the bulk printing of pay orders for clients and organised the related documents.

- **Coordination:** In order to approve the pending accounts, I interacted closely with my supervisors to make sure everything was done effectively and accurately.

1.3 Internship Outcomes

1.3.1 Contributions to the Bank

In order to achieve the most out of my position, I worked diligently to complete all of my duties by following the right steps and instructions. Below are the major duties that were performed:

- Filled out pending account opening forms for SB, FD, DPS, CD, SND, RFCD and credit card accounts while following bank rules and KYC (Know Your Customer) protocols.

- Verified account numbers, amounts, dates and account holder details while clearing high-value and regular-value cheques, reducing operational errors.

- Helped get papers ready for processing of Letters of Credit (LC), making sure they were submitted correctly and following rules.

- Facilitated customer service by delivering checkbooks, debit cards and credit cards, which made the interaction of customers smoother.

- Printed and processed more than 800 payroll checks for clients, making sure that their salaries were paid on time for business clients.

1.3.2 Benefits of Working at Citizens Bank PLC

As Citizens Bank PLC is still expanding in a highly competitive banking industry, it gave me important insights into how to adapt and operate in a competitive economy. The internship also offered flexibility, learning opportunities and hands-on experience of real-life banking processes. During this period, I obtained a greater understanding of the banking sector (as a whole), its processes, operations and working environment.

Through interaction with experienced bankers and premium clients of the bank I was able to create a good professional network which would be useful for my future career. I also built my network with colleagues from other departments and enhanced my professional connections.

Working with customers at the branch helped me to improve my communication and interpersonal skills which are crucial for HRM. In addition, I acquired many banking ideas, terminology and practical procedures which are important in this sector.

In my opinion, this internship has enhanced my knowledge of the financial industry and strengthened my enthusiasm for this field, as I intend to pursue a career in this sector. In conclusion, this experience has added a lot to my knowledge and will be useful for my future career development.

1.3.3 Challenges Faced While Working at Citizens Bank PLC

- Due to limited access to computer systems, I had to complete much of the work manually or watch others do it and thus I did not get enough hands-on knowledge in the technical banking duties.

- Since interns weren't allowed to work at the cash register, I didn't get to see how things were actually done with cash, even though the cash in charge gave me some short explanations about the daily operations.

- My exposure to various banking operations was limited as a result of confidentiality and security policies that prohibited access to specific internal systems and sensitive information.

- As I was working in several departments, I had to adapt to new tasks and responsibilities in a short amount of time which was occasionally challenging.

- Due to the high volume of activity in the branch, employees often gave short, quick explanations of tasks, which made it hard for me to fully grasp how they worked.

1.3.4 Recommendations for Future Internships at Citizens Bank PLC

- ❖ For better practical experience, interns should be monitored and should be permitted with a minimal access to sections such as the cash division and banking software. This would assist them to understand the actual operation of banking. With close supervision they may learn safely and avoid mistakes.

- ❖ The bank can arrange a mentor or supervisor for all interns to give more clear direction and more learning guidance. A fixed mentor will make it easier for interns to ask questions and comprehend the assignment better. Learning will be more structured too.

- ❖ A structured internship program or training session at the beginning might provide interns with a more clear understanding of their duties and obligations. A brief initial training session allows interns with a clear understanding of their responsibilities, eliminating any confusion and enhancing their performance.

- ❖ Additionally, providing formal ID cards to interns will help in making them feel more included and recognized as members of the organization. This will make interns feel part of the team and assist them to move around the bank more freely without apprehension

- ❖ The bank might provide short training on banking software (CBS, RTGS etc) to strengthen the technical skills of the interns. Software training will assist interns to acquire practical knowledge and improve their ability to conduct banking activities efficiently.

Chapter 2: About the Organization

2.1 Introduction

An internship provides a significant learning experience that bridges the gap between academic knowledge and its practical application. It gives students practical experience in professional contexts and an appreciation for how academic principles are used in real organisational settings. This experience helps students to acquire essential skills such as communication, teamwork, problem solving and adaptability which are important for their future careers.

I did my internship at Citizens Bank PLC, Gulshan Corporate Branch, Dhaka as a part of my undergraduate program of study. During this time I was able to witness and engage in a variety of banking activities which helped me to obtain an extensive understanding of the operations of a commercial bank on a daily basis. Even though I was placed in the Human Resource Management (HRM) department, I also had the privilege to interact with other departments. The internship experience has enabled me to grasp the activities of the banking sector practically and also provided me with practical insight of everyday organisational operations.

2.1.1 Objective

The main objective of this report is to review the Citizens Bank PLC, Gulshan Corporate Branch and to analyse the effect of work environment and organisational culture on employee job satisfaction.

The goal of this work is to provide a general outline of the banking industry, including the functions performed by employees and the typical behaviour of bank employees. It also attempts to figure out how training, work environment, corporate culture and employee motivation affect job satisfaction. Therefore, the report also has a few recommendations that could potentially improve employee performance, make the working place more appealing and help the organization run more effectively altogether.

2.1.2 Methodology

This report has been prepared using the primary and secondary data sources. The primary data acquired from direct observation during the internship time, survey and informal interaction with the employees of the bank. These methodologies were helpful in analyzing the practical work environment, behavior of employees and everyday operations.

Secondary data were acquired from several sources such as the official website of Citizens Bank PLC, yearly reports (2021 – 2024) and other relevant online articles and publications. These sources gave essential information regarding the bank's performance, policies and organizational structure.

2.1.3 Scope and Limitations

During my internship at Citizens Bank PLC, Gulshan Corporate Branch, I worked in branch banking which gave me an insight into how different banking processes are performed in a real branch. I mostly observed different banking activities and learned how the everyday operations are performed. The GB in-charge taught me how to talk to customers, how to manage and arrange paperwork and forms as well as how to understand fundamental banking terms and operations.

But there were various limitations during the internship. I was not allowed to use the banking software and thus gave me a limited understanding of transaction related activities, since most banking operations are dependent on software systems. Some internal information was also confidential, which limited the material for this report. It was also often difficult for interns to learn just by observation and trial and error because there was not a designated employee to guide interns. Regardless, the internship provided a helpful understanding of how a bank branch works and how the banking business works in practice.

2.2 Overview of the Company

Citizens Bank PLC is a private commercial bank in Bangladesh. It officially began banking activities in 2021 with the license of Bangladesh Bank. The bank was founded in December 2020 and began its activities as a scheduled commercial bank with the objective of delivering modern and customer centered banking solutions to individual and corporate clients. It works under the Bank Company Act and the Companies Act of Bangladesh, and supports the financial sector of the country by the offering of comprehensive banking services for a variety of consumers.

The authorized capital of Citizens Bank PLC is BDT 10,000,000,000 consisting of 1,000,000,000 ordinary shares of Tk. 10 per share. The issued subscribed and paid up capital as per financial accounts of the year 2024 is BDT 4,000,000,000 Bangladesh Bank also approved the bank to expand its paid-up capital to BDT 5,000,000,000 by 02 July 2026.

The bank is currently operated by the Managing Director (MD) and a Board of Directors who are responsible for strategic decision making and overall governance. The organization has continued to develop its leadership and management infrastructure to enable operational development and service expansion since it was established.

At present, Citizens Bank PLC has 22 branches and 8 sub-branches in different areas of Bangladesh. These branches are established at important places in urban and semi-urban areas to provide better financial accessibility. The bank also has 16 ATM booths, which let customers make transactions and improve the accessibility of services. The bank has about 388 people who support the bank in various sectors such as branch banking, credit, operations and support tasks.

In order to increase its presence in the highly competitive Bangladeshi banking sector, Citizens Bank PLC is increasing the number of branches it operates, the number of employees it manages and the quality of service it provides to customers through both online and offline channels.

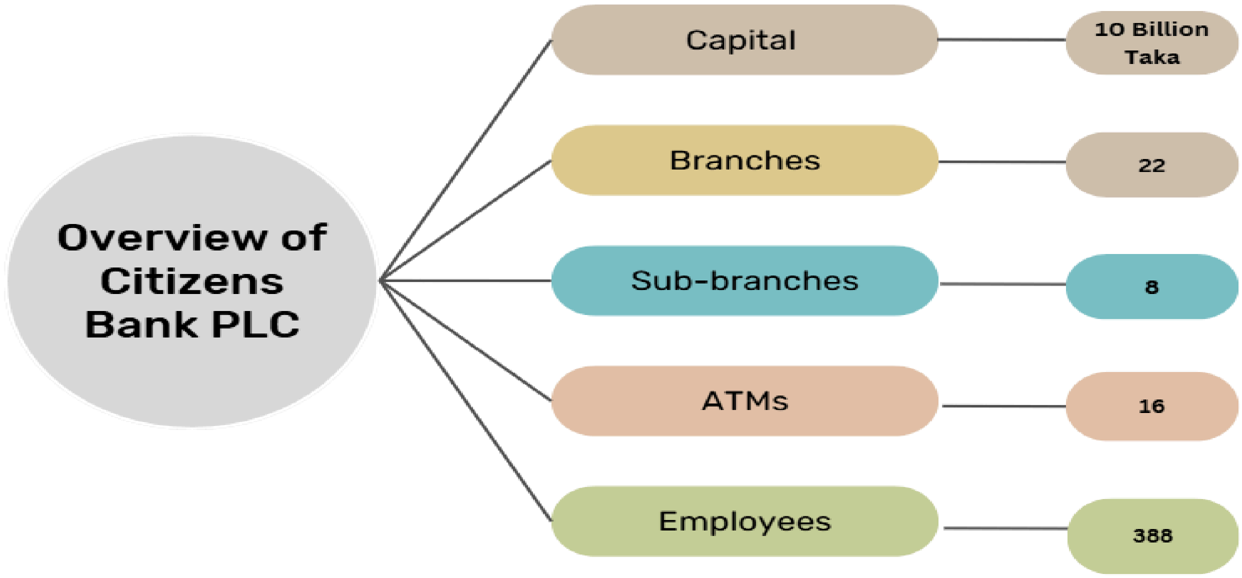

Figure 1: Overview of Citizens Bank PLC

2.2.1 Vision, Mission & Core Values

Vision:

Citizens Bank PLC is determined to transform into one of the most preferred and leading banks in this sector. Its goal is to deliver secure legal compliance, steady expansion and outstanding services that focus on the customer. Additionally, the bank also wants to protect the interests of all their stakeholders while implementing modern technologies to establish a safe and efficient banking environment.

Mission:

The mission of Citizens Bank PLC is to offer quick, easy and affordable banking services by taking advantage of new and existing possibilities and modern financial technology. The bank wants to be very competitive in its field while also being honest and earning the trust of all parties involved. It also works on building a good system for managing credit risk, making risk management stronger and making sure long-term growth and stability.

Core Values:

- **Integrity -** To be honest and consistent in all acts and commitments.
- **Team Spirit -** Working together and collaborating for success.
- **Respect** — Being courteous and professional in dealing with all parties.
- **Accountability -** Transparency and trust to be responsible.
- **Community** — Contributing to building and bettering society.
- **Service** — Offering high quality financial services that are personalized to the needs of the client.

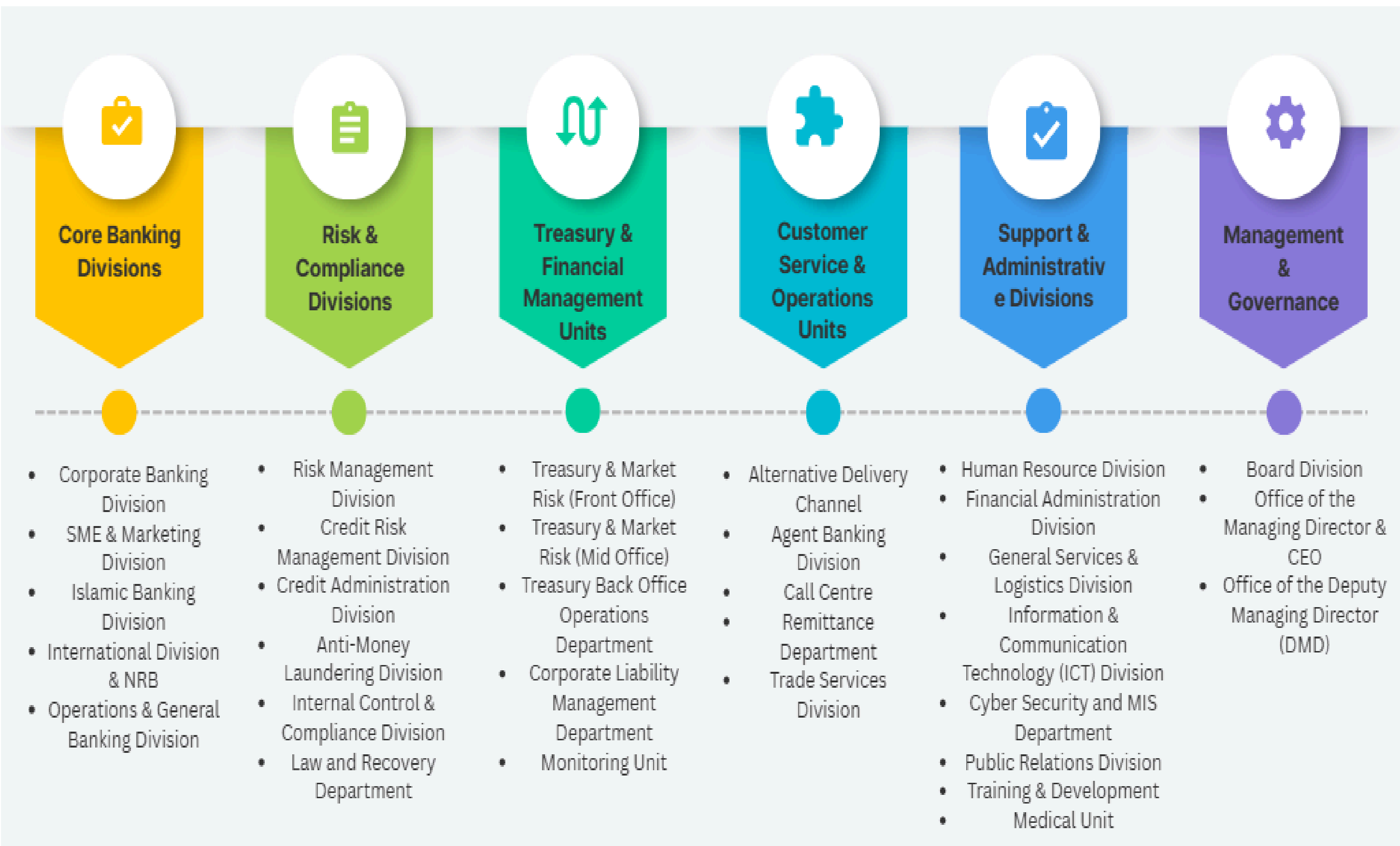

Figure 2: Departmental Structure of Citizens Bank PLC

2.3 Management Practices

Citizens Bank PLC has a well organized & competent management system. The Board of Directors and senior management develop, choose and implement bank policy. Audit and risk management committees monitor, supervise, and optimize organization processes.

Participative management promotes employee growth at the bank. It promotes teamwork, communication and employee goal-setting. Skills training is also offered by Citizens Bank PLC. The bank also prioritizes compliance, ethics, and risk management to preserve stability, trust and growth.

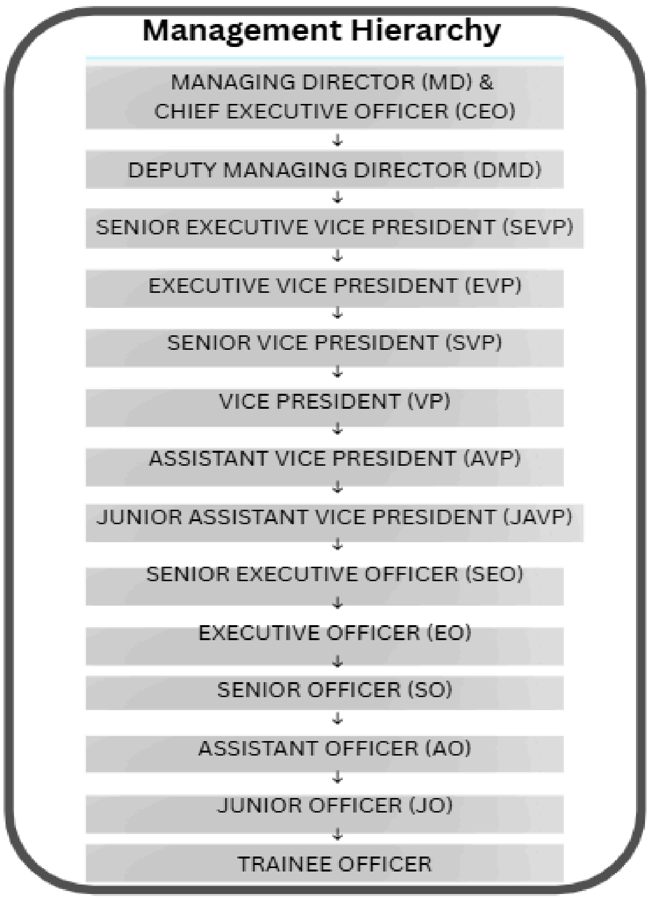

Figure 3: Organizational Hierarchy of Citizens Bank PLC

2.3.1 Human Resource Practices

Citizens Bank PLC aligns employee performance with company goals through a structured and development-oriented HR approach. My internship at the Gulshan Corporate Branch showed that employees were required to operate professionally, calmly and effectively. During busy client hours, employees from various departments would support each other, which indicates that the company values teamwork. Aligning organisational goals with employee duties is essential to assure great customer service and smooth operations. However, absence of a designated supervisor made it difficult for the interns to understand certain aspects of the HR practices properly.

2.3.2 Recruitment and Selection Process

Citizens Bank PLC follows a structured and formal procedure of hiring and selecting employees to ensure that candidates that have the skills and qualification are selected. The procedure must be clear, equitable and match the needs of the organization. This procedure is conducted in the following steps:

1. **Job Identification and Requirement Analysis:** Recognising the necessity of a new employee is the first step in the process. Employment responsibilities, required skills and qualifications are all determined by upper management.

2. **Vacancy Announcement:** The bank advertises its job vacancies on the bank's official website and various hiring platforms to attract potential applicants.

3. **Application Collection and Screening:** After reviewing the applications the candidates are selected which consider factors such as level of education, work experience and competencies required for the job.

4. **Written Examination:** Next, a written test evaluates knowledge, analytical and communication skills of the shortlisted candidates.

5. **Interview Process:** After taking the written test, candidates are required to come in for one or more interviews to evaluate how well they understand the job requirements, perform alongside others and measure their technical knowledge.

6. **Final Selection and Approval:** Management has the right to make the ultimate choice depending on selected performance.

7. **Appointment and Joining:** Selected candidates are granted appointment and completion of joining formalities before joining.

2.3.3 Compensation System

Citizens Bank PLC participates in its workforce through a performance based remuneration framework. The salary of the employees is fixed, but they are also provided several allowances and job related benefits. Their performance, experience and the bank's objectives are all evaluated when considering compensation. As an intern, I noticed that everyone performed relentlessly to keep the service quality high. They were responsive to customers' needs and they did their duties proficiently. Although the exact compensation plan remained under confidentiality, it was evident that the system motivates and assists in retaining staff. At the same time, more transparency about incentives and a more organised incentive system might also boost employee satisfaction.

2.3.4 Training and Development Programs

Citizens Bank PLC prioritises training its employees to improve their skills, knowledge and performance. The bank has a variety of training programs to enhance the expertise of the employees particularly in customer service, banking operations and compliance. The bank conducts a number of training sessions online, making it easy for employees to participate and remain updated on recent changes to banking policies and procedures.

Moreover, it also has been observed that some of the employees from different branches are invited to take part in specialised training programs at Bangladesh Bank on challan related training in order to upgrade their technical expertise and to ensure regulatory compliance. A few employees from each branch were assigned to these programs. Ongoing training programs keep employees up to date on bank rules and government laws. These training programs help bankers in a systematic way to adapt to the changes in the industry and to improve the service. For effective training, appropriate assessment and equal participation of all employees are required.

2.3.5 Performance Appraisal System

Citizens Bank PLC has a performance appraisal system that measures the productivity of its employees and holds them accountable. Workers are expected to complete tasks in a precise and timely manner while still meeting objectives. Supervisors then assess performance and monitor employee compliance with company requirements.

During the internship it was observed that the performance of the employees is checked continuously and guidance is offered by the top officers very often to rectify the mistakes and improve the efficiency. This indicates that the bank is under a continuous evaluation process. Decisions regarding promotions, awards and professional development are also influenced by performance reviews. An analytical view of a well organised and clear appraisal system is crucial to keep the staff motivated and honest. However, the system effectiveness could be further enhanced by consistency and formal feedback mechanisms.

2.4 Marketing Practices

Citizens Bank PLC implements customer-centric marketing to enhance access to banking facilities and service availability. Throughout its branch network, online banking and mobile banking the bank promotes its services . It targets individuals, retail clients, small and medium enterprises and corporate customers. The bank puts customer service first by offering quick and easy payment options. This service-based marketing plan focuses on building trust, easy to reach and retaining customers for a long time.

2.4.1 Marketing Strategy

Citizens Bank PLC's marketing strategy focuses on various categories of customers and offers customer group-based service. The bank offers corporate financing and working capital assistance services to SMEs, and customised personal and savings accounts to individuals. Trade loans and project-based facilities are provided to corporate clients as part of financial services. The bank also enhances internet banking and service quality to meet customers' needs. This differentiated strategy helps the bank to sustain its competitive edge and strengthen its position in the banking sector of Bangladesh.

2.4.2 Target Customers, Targeting & Positioning Strategy

The primary customer segments for Citizens Bank PLC are Retail, SME and Corporate. Customers can choose from a variety of products to meet their specific financial needs such as Citizens Savings, Citizens Current, Student, Payroll and RMG Savers. These clients can also apply for loans such as mortgage products, personal loans and retail loans.

SME business accounts, working capital loans, trade support loans, agriculture loans and entrepreneurial finance solutions support SMEs. These services support business growth and operations.

Corporate clients receive project, working capital, trade, work order, syndication and bank guarantee services. As a reliable and expanding commercial bank, it prioritizes customer happiness, accessibility, and innovative banking options. Citizens Bank PLC hopes this segmented approach will help it create long-term partnerships and compete in Bangladesh's banking sector.

2.4.3 Marketing Channels

Citizens Bank PLC serves customers through multiple marketing methods. Main channel is a branch network, which provides direct client service across Bangladesh. The bank has 22 branches, 8 sub-branches and 16 ATMs for cash withdrawal and basic banking. The bank also employs 388 people for everyday operations and customer service.

The bank employs internet and mobile banking to provide faster and more convenient services in addition to physical channels. A key conduit for product, service and update information is its official website. With the help of these platforms banking experience, service efficiency and accessibility for customers will improve.

2.4.4 Product and Service Development

Citizens Bank PLC has a variety of different banking products and services, like multiple ways to deposit funds, get loan products and perform banking transactions online. The bank constantly works to develop its products more effectively and meet the shifting demands of its customers and marketplace. For transactions to be easier the bank wants to become more digital and making procedures easy for customers is their primary objective.

The bank also offers customized financial solutions to individuals, small businesses and large corporations. A new product called Citizens Smart Saver has also been launched, with the goal of helping individuals save money by simplifying their choices and providing more options.This shows that the bank is committed to always developing in with new ideas and making its products better. For Citizens Bank PLC to stay competitive in Bangladesh's banking business, it needs to offer new products and better customer service.

2.4.5 Advertising and Promotion Strategy

Citizens Bank PLC relies on a mixture of digital and traditional marketing tactics to enhance the promotion of its banking services to a broader audience. The bank generally uses its website and other online channels of interaction for digital marketing to promote its products, services and updated information. It also addresses important benefits, such as how convenient the system is to use and how customer-focused communication can improve the banking experience. There are also events and conversations with customers at the bank's office that promote its services. Employees discuss with consumers the various deposit and lending products. Advertising campaigns and information regarding services are frequently broadcast to increase client involvement. The bank's marketing strategy promotes credibility, service quality and accessibility over aggressive promotion.

2.4.6 Branding Activities

The public image of Citizens Bank PLC is mostly based on its credibility as an emerging and customer-focused commercial bank in Bangladesh. The bank prioritises trustworthiness, exceptional service and modern banking solutions in its brand identity. Professionalism and trustworthiness are expressed by its service approach, professional interactions and brand identity. The bank develops its brand image by improving customer service quality and by participating in financial literacy programs, which promotes stronger client relationships. The bank intends to enhance the banking experience and diversify services to various customer segments to establish itself as a dependable financial institution in the competitive banking sector.

2.4.7 Critical Marketing Issues and Gaps

Citizens Bank PLC is constantly improving its marketing strategies; however, specific issues are noticeable. A significant concern is that the bank remains in a developmental stage regarding brand visibility, unlike the established banks in Bangladesh which restricts its market growth and visibility across a broader range of consumers.

Another concern is the requirement to develop a more powerful internet marketing presence and customer participation tactics. As the bank already offers online platforms, including internet and mobile banking; however, improving online marketing and customer service will reinforce its market position. Brand awareness and digital marketing can facilitate Citizens Bank PLC in expanding its market share and customer base over the years.

2.5 Financial Performance and Accounting Practices

2.5.1 Financial Analysis of Citizens Bank PLC

The table below summarizes the financial ratios of Citizens Bank PLC from 2021 to 2024 as reported by (Citizens Bank PLC, 2022, 2023, 2024, 2025; Citizens Bank PLC, n.d.).

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Category	Ratio	2021	2022	2023	2024
Capital Adequacy	Capital to Risk Weighted Asset Ratio (CRAR)	306.13%	159.80%	76.19%	45.56%
Debt	Debt Equity Ratio	3.72	3.6	3.5	3.2
Earning Capacity	Return on Assets (ROA)	0.23%	0.23%	0.50%	0.45%
	Return on Equity (ROE)	5.12%	8.11%	8.50%	11.20%
	Net Interest Margin	2.05%	2.18%	2.35%	2.50%
Profitability	Operating Profit Margin	20.20%	21.90%	23.50%	25.10%
	Net Profit Margin	8.90%	10.00%	11.20%	12.80%
	Earnings Per Share (EPS)	1.15	1.4	1.65	2.25
Liquidity Management	Credit Deposit Ratio	110.50%	115.80%	120.40%	125.10%
	Liquidity Coverage Ratio	105.20%	110.50%	120.40%	125.10%
Performance	Interest Coverage Ratio	15	18	20	23.65
	Expense Coverage Ratio	2.7	2.9	3.2	3.5
Dividend	Cash Dividend Payout Ratio	N/A	N/A	N/A	N/A

Figure 4: Financial Analysis Table of Citizens Bank PLC

2.5.2 Analysis and Trends

Citizens Bank PLC's analysis of financial ratios for the years 2021–2024 provides a transparent representation of the bank's performance throughout the period. Capital strength, debt utilisation, profit, liquidity and general efficiency are some of the important elements that are discussed in this section. According to the findings, the bank is making progress in several areas, but there are still a few challenges.

First, the capital adequacy ratio (CRAR) has decreased from 306.13% in 2021 to 45.56% in 2024. The bank's capital strength is declining in contrast to its risks, as indicated by the continuous decline, despite the fact that it remains above the required level. This might be a result of the bank's increased asset holdings or its willingness to take on greater risk.

However, the debt-equity ratio has improved slightly to 3.20 from 3.72. This means the bank is relying slightly less on borrowed money and has a more balanced financial structure.

Additionally, earnings have become a little better in terms of ROA (return on assets), which measures how effectively the assets are being used. There has been a significant improvement in Return on Equity (ROE), indicating increased returns for shareholders. Moreover, Net Interest Margin has also been improved, suggesting a higher performance of core banking activities.

Profitability ratios are also increasing. Both operational profit margin and net profit margin are higher and profits per share (EPS) has almost doubled. This indicates a higher total profit.

Liquidity is good with improvement in credit-deposit ratio and liquidity coverage ratio. But too high ratios have to be treated with caution.

Overall, the bank is performing well in terms of earnings, liquidity and efficiency, but the reduction in capital adequacy is something to watch.

2.5.3 Accounting Practices of Citizens Bank PLC

Citizens Bank PLC prepares its financial statements in alignment with the International Financial Reporting Standards (IFRS) and abides by the procedures and guidelines of Bangladesh, such as the Bank Company Act and the Companies Act.

The bank follows the going concern principle, which assumes that it will be profitable in the near future. To ensure accuracy, openness and legal compliance a financial report aligns with Bangladesh Bank regulations.

To maintain the precision and reliability of financial statements, the bank's accounting system ensures that financial transactions are accurately recorded, classified and reported.

2.6 Operation Management and Information System Practices

2.6.1 Information System Practices

A centralised core banking system helps Citizens Bank PLC handle everyday activities and client data properly. The software makes real-time processing achievable, so employees can quickly get to account information and transaction information. Banking software like Bank Ultimus has been used to store and handle client data accurately, ensuring safe and orderly record-keeping.

For customer convenience, the bank gives digital services like mobile or online banking. Systematisation is used for most banking processes, including opening accounts and completing transactions.

2.6.2 Operations Management

Citizens Bank PLC operates its activities with an infrastructure that is organised and relies on standard procedures. The bank's main goal is to help customers in a reliable, swift and effective way while following all banking rules and laws. During the internship, it became evident that daily tasks like opening accounts, keeping track of papers and assisting customers had to be performed in a specific manner. The employees were closely tracked to make sure they were accurate and delivered high-quality service. To make sure that its services are reliable and effective, the bank follows a set of principles for how it operates.

2.7 Market Analysis and Competitive Position

A method to gain information about a company's market strategy and how it performs towards rivals is to do an industry and competitive analysis. The main objective is to determine which elements, such market conditions, consumer demand and competition, have the most impact on performance. In the long run, this type of analysis assists companies succeed in the market by allowing them to make better strategic decisions.

The SWOT analysis is one of the main tools used to do this. The strengths, weaknesses, opportunities and threats of a company are looked at in the SWOT analysis. By using these analytical approaches, companies can develop greater insight of where they stand currently and how to position themselves for future success.

2.7.1 SWOT Analysis of Citizens Bank PLC

Strengths

1. **Strong Capital Position:** Although the Capital Adequacy Ratio is slowly going down, the bank still has enough capital compared to the minimum regulatory standard. This helps the bank keep their operations stable and allows for future growth.

2. **Improving Profitability:** Critical measures such as Return on Equity (ROE), Earnings per share (EPS) and profit margins are increasing, which indicates greater financial performance and efficient utilisation of resources.

3. **Customer-Centric Approach:** The bank places a strong emphasis on providing high-quality service and maintaining positive ties with customers in order to boost the level of client satisfaction and trust.

4. **Expanding Network:** It is feasible for the bank to diversify its scope of services and offer a higher number of customers in a variety of locations as a result of the growing number of branches and sub-branches.

Weaknesses

1. **Low Brand Recognition:** It may have an influence on consumer preferences due to its position as an emerging bank, which makes it less well-known than more established banks.

2. **Limited ATM Network:** Compared to the other established commercial banks this bank has a smaller ATM network which may reduce customer convenience..

3. **Developing Digital Services:** Although internet banking exists, it is still not as advanced or common as financial services at large banks.

4. **Lack of Structured Internship Program:** Interns experience difficulty learning the basics of the banking business because there is not a clear structure for the internship program.

Opportunities

1. **Digital Banking Expansion:** There is an opportunity to improve mobile and online banking as the number of individuals using technology increases.

2. **SME and Retail Growth:** As a result of rising demand in the retail and SME sectors, the bank can attract new clients and increase its revenue.

3. **Product Innovation:** An increase in deposits and the acquisition of new customers may result from the launch of innovative products like Citizens Smart Saver.

4. **Financial Inclusion:** The bank has the potential to expand its banking services in semi-urban and rural regions where banking services are still limited.

Threats

1. **Intense Competition:** Established banks like BRAC Bank and DBBL have strong market presence which makes the competition very tough.

2. **Technological Advancement:** As technology continues to grow more advanced the banks need to keep updating their systems, which requires a large amount of capital.

3. **Regulatory Pressure:** The Bangladesh Bank's rules are now very strict, which could make it harder to make decisions and run firms in different ways.

4. **Economic Instability:** Profitability and loan recovery may be negatively impacted by inflation, the risk of loan default and economic instability.

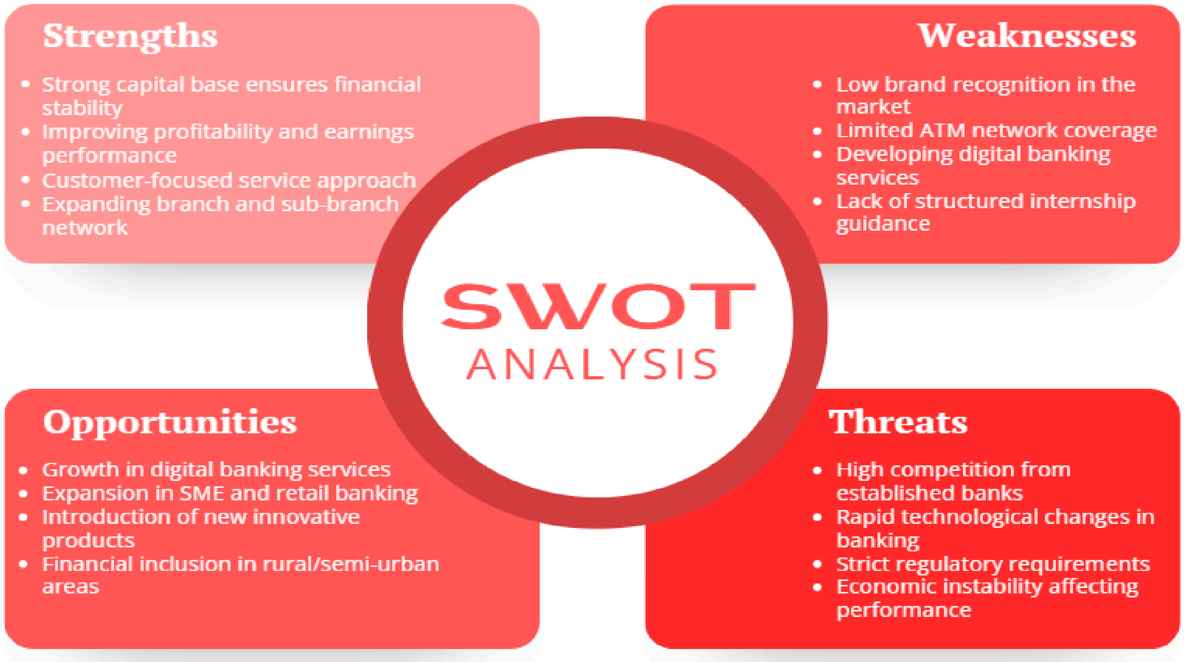

Figure 5: SWOT Analysis of Citizens Bank PLC

2.8 Conclusion and Recommendations

The overall study of Citizens Bank PLC indicates that the bank is gradually growing its position in the financial sector of Bangladesh. Additionally, the bank has also increased its financial performance, diversified its network of branches and placed a higher priority on client service. In order to operate its activities, the bank relies on a core banking system and digital banking platforms. This helps them to better provide service to their clients. The bank's focus on retail, SME and corporate divisions also appears to be a balanced strategy for market expansion. The bank also needs to expand its digital banking service and ATM network for higher consumer ease and access. In order to keep the service quality consistent across all branches, it is important to have structured training programs for the employees. Moreover, the bank can also increase its brand visibility and compete with the existing players in the market by improving marketing and promotional activities. By making these modifications, the company will gradually grow and customers will be satisfied ultimately.

Chapter 3: Project Part

"Effect of Work Environment and Organizational Culture on Job Satisfaction among Employees of Citizens Bank PLC."

3.1 Introduction

Human resource management or HRM, is an essential department for any organization as it emphasises on the efficient administration of human resources in order to accomplish its organisational goals. It includes tasks such as hiring, training, managing performance and staff development. Human Resource Management is crucial in ensuring that employees are motivated, proficient and able to contribute to the organization's success. The significance of HRM increases in service-oriented industries such as banking, where employees have to deal directly with clients.

In this perspective, Human Resource Management is crucial in the banking sector, as banks are primarily service-oriented and rely significantly on employee performance. Effective human resource management helps to ensure that employees are well-trained, enthusiastic and proficient in delivering outstanding services to clients. Thus, it increases labour efficiency, maintains service quality and improves client satisfaction. Human resource management also helps financial institutions adjust to changes including new regulations, more intense competition, and the rise of digital technologies. When human resources functions are managed well, employee turnover is reduced and overall organisational performance is improved. Thus, human resource management is considered as an essential component for achieving long-term success and sustainability in the banking sector, as stated by (Radha & Aithal, 2024).

Furthermore, the work environment and organisational culture greatly influence employee job satisfaction. A positive work culture creates a sense of identity and inspiration among employees, while a welcoming and comfortable workplace facilitates relaxation and job efficiency. Therefore, when employees experience an ideal workplace and a strong organisational culture, their job satisfaction level increases, which leads to greater loyalty to the company. Lack of cultural values and negative working conditions could make employees less satisfied and damage their performance (Fathurahman, 2022).

The purpose of this chapter is to look at how the work environment and company culture at Citizens Bank PLC affect employee satisfaction with their duties. The objective is to find out what effect different organisational methods and work environments have on employee happiness and satisfaction. This section looks at employee perceptions based on information gathered and highlights how these factors are related to one another. The insights of this chapter will improve HR procedures and create a more supportive workplace.

3.1.1 Background

The financial services sector is a highly competitive and service-oriented industry where employee performance is crucial in order for organisational success. As bank employees deliver services directly, efficiency, behaviour and satisfaction affect client experience and quality (Radha & Aithal, 2024). Thus, proper Human Resource Management (HRM) is essential for improving employee performance and ensuring smooth operations in banks.

Employees are seen as fundamental assets in current financial institutions. A positive work environment which includes enough resources, collaboration and safe working conditions, can improve employee performance. Employee attitudes and behaviours toward their work are similarly influenced by business culture involving shared values, leadership style and workplace standards.

Research findings reveal that job satisfaction is significantly impacted by the work environment and organisational culture, as these factors directly affect employee motivation and performance (Fathurahman, 2022). In the financial sector, developing a supportive environment is essential due to increased workloads and consumer expectations.

Considering that Citizens Bank PLC relies on its employees to deliver services, it is essential to examine how these elements influence job satisfaction and overall efficiency in the organization.

3.1.2 Problem Statement

In financial institutions, how much the employees are satisfied with their jobs has a big effect on their performance, productivity and client service. Workers at Citizens Bank PLC have to follow strict rules and work in an atmosphere that values efficiency and customer service. However, differences in the work environment and organisational attitude between departments can lead to different experiences for the employees.

If workers are supervised properly, cooperate well and have enough resources, some employees may be more satisfied than others. On the other hand, employees who have to undergo too much stress, do not receive sufficient help or are treated in different ways may face dissatisfaction. Organisational culture such as communication, leadership and reward can also influence employee job satisfaction as reported by (Basalamah & As'ad, 2021).

The importance of organizational culture and the work environment in shaping an employee's motivation, actions and involvement has been deeply analyzed as stated by (Akpa et al., 2021). Several divisions had very different levels of stress and workload throughout the observation time. Individuals may not be as driven or happy with their jobs as others because of these differences. These issues show how important it is to know how the work setting and culture of Citizens Bank PLC affect the level of satisfaction employees are with their jobs. So, the reason for this study is to find the main things that make employees happy and come up with ways to make HR processes and working conditions better.

3.1.3 Research Objectives

Examining how Citizens Bank PLC's work culture and environment affect workers' fulfilment on the job is the primary goal of this research. The purpose is to learn how the company's culture and values impact workers' motivation, passion and productivity on the job.

Working conditions, resources, supervision and employee relationships are all aspects of the workplace that this study seeks to assess in connection to job satisfaction. The goal is to examine how leadership style, communication, recognition and shared values inside the company affect employee work satisfaction.

The purpose of this survey is to find out how different departments within the bank rate their level of satisfaction. The ultimate goal is to provide useful suggestions for better working conditions, streamlining HR tasks and making all Citizens Bank PLC employees pleased across the whole organization.

3.1.4 Significance of the Study

This study is significant to Citizens Bank PLC as it helps to recognise how the work environment and organisational culture influence employee job satisfaction. Employees being an essential component to the execution of the financial services, it is therefore important to determine their level of satisfaction in order to improve on the quality of service and overall performance. The findings of this study can assist the bank to establish stronger human resource policies and practices.

The research also contributes to increasing employee satisfaction by finding the main elements that affect their motivation, actions and performance. By resolving these issues the bank will be able to promote a more supportive and productive work environment.

Moreover, the importance of the study is for the banking sector because it offers information on the effect of HR strategies on employee satisfaction in service-oriented organisations. This could be valuable for other banks who have similar difficulties.

Last but not least, the study is important for academics because it helps them learn more by looking at how job fulfillment is linked to organisational culture and the work environment in a Bangladesh development bank.

3.1.5 Scope of the Study

This study focuses on the workers at Citizens Bank PLC and looks at how satisfied they are with their jobs in relation to factors at work. This analysis mainly focuses on organisational culture, employee satisfaction and work environment. The goal is to understand how these elements impact the overall performance, attitudes and behaviour of the organization's employees.

A combination of both primary and secondary data are utilised in this report. Primary data was gathered during the internship through the use of structured surveys, informal conversations with employees and direct observation. Journals, annual reports and other government papers were the sources studied for secondary data. The data collected is analysed in order to spot trends, connections and differences in the levels of work satisfaction across different departments.

Although, there are a few challenges with the research project. This study may not be a reflection of the organization as a whole due to its limited scope and small sample size. Additionally, limitations in time and access to internal data might affect the accuracy of the investigation. Despite these constraints, the report provides useful insights into employee satisfaction at Citizens Bank PLC.

3.2 Literature Review

3.2.1 Work Environment and Job Satisfaction

Employees play a critical role in both the overall operation of the company and the customer experience in service-based companies like banking. Where employee job satisfaction is strongly influenced by a favourable work environment. The mental, physical and social surroundings in which workers perform their jobs are referred to as the work environment. This includes things like workplace facilities, the availability of resources, organisational support, leadership style, and the overall work culture. Employees can perform their jobs effectively in a favourable work environment. Where else stress, frustration, and lower productivity can result in an unfavourable work environment.

Employees at banks like Citizens Bank PLC are responsible for handling client transactions, monitoring funds and providing quick and accurate service. These tasks require concentration, efficiency and technological expertise. Therefore, a positive and encouraging work environment is essential for successful banking operations. Making sure employees have the right strategies, instruments and a comfortable place to work would help them do their jobs better. On the other hand, inadequate resources, excessive workloads and unfavourable working circumstances are associated with elevated stress levels and can have a substantial effect on job satisfaction.

Job satisfaction has been shown to be significantly improved by the workplace. Workers who have better working conditions report higher levels of satisfaction and better performance outputs. Additionally, it has been observed that improved working conditions and employee motivation immediately raise job satisfaction levels as analysed by (Basalamah & As'ad, 2021). These results point out the significance of workplace conditions in employee well-being by showing that even motivated employees may become dissatisfied when the working environment is unsupportive.

According to research, employee performance and job satisfaction are strongly influenced by organisational commitment and the workplace. Positive work environments have been shown to increase dedication to work and job success (Erlangga et al., 2021). This demonstrates how the workplace enhances both performance and job satisfaction. This is particularly crucial in banking organisations, where operational success depends on accuracy and efficiency.

Additional research has identified the collaborative impact of the work environment, motivation and leadership style on employee performance and job satisfaction. Research has shown that good work environments and supportive leadership can significantly improve employee happiness and performance outcomes (Wahyudi et al., 2023). This indicates that if supervisors provide adequate guidance and an encouraging work environment, employees are more likely to be content and perform well. Conversely, unsatisfactory working conditions and weak leadership can demotivate employees.

Besides, from physical constraints, job satisfaction is also significantly influenced by the psychological and social characteristics of the work environment. It's much more satisfying to work in a place where organization is valued, in which workers and managers can communicate to each other comfortably and where teamwork is strong. Workers are more likely to stay engaged and motivated at work if they feel valued, respected and supported. On the other hand, stress at work, a lack of managerial support and poor communication can all weaken morale and lead to unhappiness.

Additionally, productivity is also indirectly impacted by workplace satisfaction. In general, satisfied employees are more dedicated, productive and eager to support organisational goals. Also they tend to stay with the company longer, which reduces employee turnover and increases staff stability. This is especially true for banks like Citizens Bank PLC, where having qualified staff is essential to providing high-quality service and guaranteeing smooth operations.

Employee job happiness is strongly impacted by the workplace, according to several research. Employee satisfaction and performance are enhanced in a welcoming and encouraging work environment (Basalamah & As'ad, 2021; Erlangga et al., 2021; Wahyudi et al., 2023). Improving working conditions and leadership styles is crucial for banks as it can increase employee happiness and improve overall performance.

3.2.2 Organizational Culture

What makes a firm unique is its culture, which is defined as the shared norms practices among employees. It influences workers' decision-making, interpersonal interactions and job performance. Organisational effectiveness and employee behaviour are both reinforced by a strong corporate culture as argued by (Rojak et al., 2024). When a company's culture fails to be strong or clear, it can cause misunderstandings, hamper teamwork and lower productivity. Since staff behaviour directly affects customer satisfaction and service quality, organisational culture is very important in financial institutions (Akpa et al., 2021).

To have a better understanding about a company's culture, Schein's model provides a useful framework. According to this concept, there are three levels at which culture can be understood which are: Artifacts (what you see), Values (what the organization says) and Assumptions (what people truly believe deep inside). Firstly, artefacts are the visible and tangible aspects of an organisation, for example the layout of the office, dress code, communication and work environment in general. Even though these are easy to see, they don't fully show what the culture is really like. Secondly, espoused values are the goals, tactics and principles that a company promises to follow, such as teamwork, customer service and efficiency. The way employees behave and make decisions is shaped by these principles. Lastly, the most basic level of society is expressed through basic assumptions. Among these are the employees' subconscious ideas and perceptions, which have a major impact on their actions and decisions. This three-tiered system affects employee behaviour during the job. They are highly effective in improving organisational performance and employee behaviour when they are in sync with one another (Akpa et al., 2021).

In addition to Schein's model, Hofstede's cultural dimensions theory offers insight into the ways in which cultural variations influence organisational behaviour. A key factor is power distance, which shows how unequal and hierarchical things are in a company. Many banks with high power distance policies have strict authority frameworks and centralised decision-making. Another factor to think about is the difference between individuality and collectivism. People in individualistic cultures value personal success and independence higher than in collectivist ones, who value cooperation, community objectives and loyalty more strongly. People who work together are more likely to get tasks done quickly and correctly when they are in the banking industry. Also, uncertainty avoidance refers to how at ease workers are when they are in risky or uncertain situations.Organisations that value clarity over ambiguity tend to embrace well-defined policies, organised processes and high expectations. Using this method, financial processes are less likely to contain errors. The factors enable us to understand how individuals behave in different organisational environments, particularly in structured areas like banking (Hameli, 2024).

The culture of the company also has a direct effect on how satisfied people are with their jobs. Positive cultures that promote trust, respect and teamwork can create supportive, inspiring workplaces. When individuals are satisfied at work, they usually do a better job and stay with the company longer. Because contented workers are more likely to exhibit loyalty and emotional attachment to their company, job happiness and organisational commitment are strongly related. Conversely, a poor or unfavourable corporate culture might raise the intention to leave and lower job satisfaction. Research demonstrates that organisational culture, motivation and leadership style all have a significant impact on employee performance and work satisfaction (Sirait et al., 2022). Research also demonstrates that organisational culture greatly increases employee engagement and satisfaction, which in turn boosts overall organisational effectiveness (Jigjiddorj et al., 2022).

3.2.3 Job Satisfaction Theories

Job satisfaction is an important concept in human resource management, reflecting the attitudes and feelings that employees have towards their duties and the work environment. Because of this, it has a big effect on employee success, commitment and intentions to leave. In service-oriented businesses like banking, work happiness is even more important as employees are in close contact with clients and their views heavily affect the quality of service and the success of the organization. Therefore, it is important to understand job satisfaction for the improvement of employee health and organisational success. Various theories have been created to explain job satisfaction such as Herzberg's Two Factor Theory, Maslow's Hierarchy of Needs and other motivation based theories are widely accepted to give solid psychological explanations of employee behaviour (Lee et al., 2022).

First, Maslow's Hierarchy of Demands is a theory of human motivation that arranges demands into five levels in ascending order. The first level is physiological needs. These include fundamental survival needs such as salary, food and rest. The second level is safety needs. These are job stability, consistent income and a safe work environment. Then the next level is social needs which are the needs for relationships, belongingness and acceptance in the workplace. The fourth level is esteem needs, which include things like status, success, recognition and respect. Lastly, the ultimate stage is self-actualization, when individuals are focused on personal growth, creativity and realising their full potential (Rojas et al., 2023). In banking organisations the proper compensation and work security initially serve the basic and safety needs of the employees. Next, individuals look for positive interactions in the workplace to satisfy their social needs and then recognition and appreciation for their performance to satisfy their esteem needs. At some point, they seek career advancement to achieve self-actualization. But if these demands are not satisfied at different phases, employees may have dissatisfaction, low motivation and bad performance.

Herzberg Two-Factor Theory, on the other hand, explains job happiness by categorising the elements affecting job satisfaction into two groups, which are incentive factors and hygiene factors. Achievement, recognition, responsibility and possibilities for growth are directly related to job happiness when they are available. On the other hand, hygiene elements are income, job security, working conditions and corporate policies which do not directly bring about satisfaction, but might lead to dissatisfaction if they are not enough. When it comes to banking, motivation is very important because rewards like praise and moving up in the company urge workers to do a good job and stay dedicated to their jobs. Hygiene elements are equally as significant. Bad compensation structures or unsafe working circumstances can also lead to disappointment and low morale. Moreover, in unpredictable periods, like the COVID-19 pandemic, the employees' assessment of both the incentive and hygiene variables may vary widely, which directly impacts the employees' levels of job satisfaction (Büyükbeşe et al., 2023).

In addition, Maslow's and Herzberg's theories are complementary in understanding job satisfaction with different psychological viewpoints. Maslow focuses on a hierarchy of human wants . Herzberg differentiates between variables that produce fulfillment and elements that prevent dissatisfaction . Together, they offer a more complete picture of employee motivation. Salary and job stability meet lower-level needs and hygiene needs in banks. On the other hand, recognition, responsibility and career growth meet higher-level needs and motivation factors. Therefore, fulfilling both basic and psychological demands increased the likelihood of the employees' job happiness, performance and organisational commitment.

3.2.4 Relationship Between Variables

The correlation between the work environment and job satisfaction has been extensively examined in human resource management literature. To help employees do their jobs well, a supportive work setting with enough facilities, safe working conditions and the right instruments is required. Thus, employees in a favourable work environment are more inclined to experience job satisfaction, since it lowers stress and enhances comfort throughout work tasks. Prior research demonstrates that a conducive work atmosphere substantially enhances employee job satisfaction (Basalamah & As'ad, 2021; Erlangga et al., 2021).

Likewise, organisational culture significantly influences employee attitudes and satisfaction. A culture that fosters trust, respect, collaboration and equity cultivates a beneficial psychological atmosphere for employees. Consequently, employees perceive themselves as valued and motivated, thereby enhancing their job satisfaction. Research indicates that organisational culture is significantly positively correlated with employee satisfaction and performance outcomes (Sirait et al., 2022; Wahyudi et al., 2023).

In addition, the combined impact of the work environment and organisational culture on job satisfaction is another factor to consider. A supportive culture and a well-designed physical environment increase employee motivation and emotional commitment to the firm. Consequently, these two characteristics collectively enhance job satisfaction among banking staff.

3.2.5 Research Gap

A lot of research has been done on job satisfaction in many different fields, but there are still some gaps in the information. First, most of the prior studies have been undertaken in prosperous nations or in large organisational settings whereas minimal attention has been given in developing countries like Bangladesh especially in the banking sector. This leaves a gap in understanding of how employees act in local business settings.

Second, most of the research has focused on work satisfaction at the overall organisational level whilst relatively few studies have focused on branch level employees of specific banks. Therefore, it is really difficult to know how workers in different branches of banks like Citizens Bank PLC feel about their workplace and the company's culture because of this.

Third, while some studies have looked at job fulfillment in banking, not as many have looked at how employees feel about their work environment and organisational culture together in one model. Because of this, we need more study that is integrated.

To fill in these gaps, this paper examines how the work environment and organisational culture affect job happiness by looking at Citizens Bank PLC employees. This study fills in the gaps in Bangladeshi branch-level banking studies by using primary survey data.

3.3 Methodology

3.3.1 Research Design

This research employs a quantitative approach to investigate the correlation between work environment, organisational culture and job satisfaction among workers of Citizens Bank PLC. A quantitative technique is applied to gather numerical data and systematically analyse employee opinions in a measurable manner. Employees' perceptions of their workplace and company culture are detailed in this descriptive research. It also illustrates how these factors impact job satisfaction. Examining employee responses and finding patterns of their satisfaction levels is the main goal of this study. This approach works adequately for internship-based research because it lets investigators directly observe and measure real employee experiences in the banking sector.

3.3.2 Data Collection and Analysis

Both primary and secondary data were used in this report. A questionnaire survey was conducted to gather primary data from Citizens Bank PLC employees at the Gulshan Corporate Branch by using a 5-point rating scale, ranging from strongly disagree to strongly agree. Work environment, organisational culture and job satisfaction were the primary topics of the survey. The survey questionnaire used for data collection was derived and adapted from previous literature related to work environment, organizational culture and job satisfaction (Basalamah & As'ad, 2021; Büyükbeşe et al., 2023; Fathurahman, 2022; Hameli, 2024; Lee et al., 2022). Employees provided responses based on their personal banking experiences. The sample was selected on the basis of convenience sampling which means employees who were available during the internship were chosen.

Besides this, secondary data was also used such as journals, research publications, newspapers, websites and banking reports were the sources of the information obtained. These supported the study and greater understanding of the topic. Once the information was gathered, it was put into sections and analysed using basic tools such as average, frequency and percentage. The results were shown in Microsoft Excel as tables and charts so that employees' perspectives could be easily understood and conclusions could be formed.

3.4 Findings and Analysis

3.4.1 Overview

This section presents the review of the main data which are obtained from employees of the Citizens Bank PLC, Gulshan Corporate Branch. A structured questionnaire, using a 5-point Likert scale, reviewed employee attitudes of work environment, organisational culture and job satisfaction. Responses were collected from employees of different age groups and experience. Simple statistical tools, such average and frequency interpretation were used to assess the data. The purpose is to secure information about the general perceptions of the employees and to recognise trends in the responses. The analysis is divided into three key components, work environment Q1-Q4 , organisational culture Q5-Q8 and job satisfaction Q9-Q12 .

3.4.2 Work Environment

The environment of the bank is the focal point of the first four questions. They concentrate on factors such as the level of assistance provided by supervisors, the clarity of job responsibilities, the resources available and the physical conditions of the workplace. The responses show that most individuals are satisfied with their workplace. Job clarity and supervisor support were both rated as 4 or 5 by most employees, indicating that workers are well-informed and receive immediate support when needed.

Some responses, however, received lower scores (1-3), especially ones dealing with availability of technical and operational resources. This indicates that, despite occasional anomalies in resource availability and staff consistency, the environment is usually supportive. The findings indicate that the bank provides a positive work environment that enhances staff efficiency and performance.

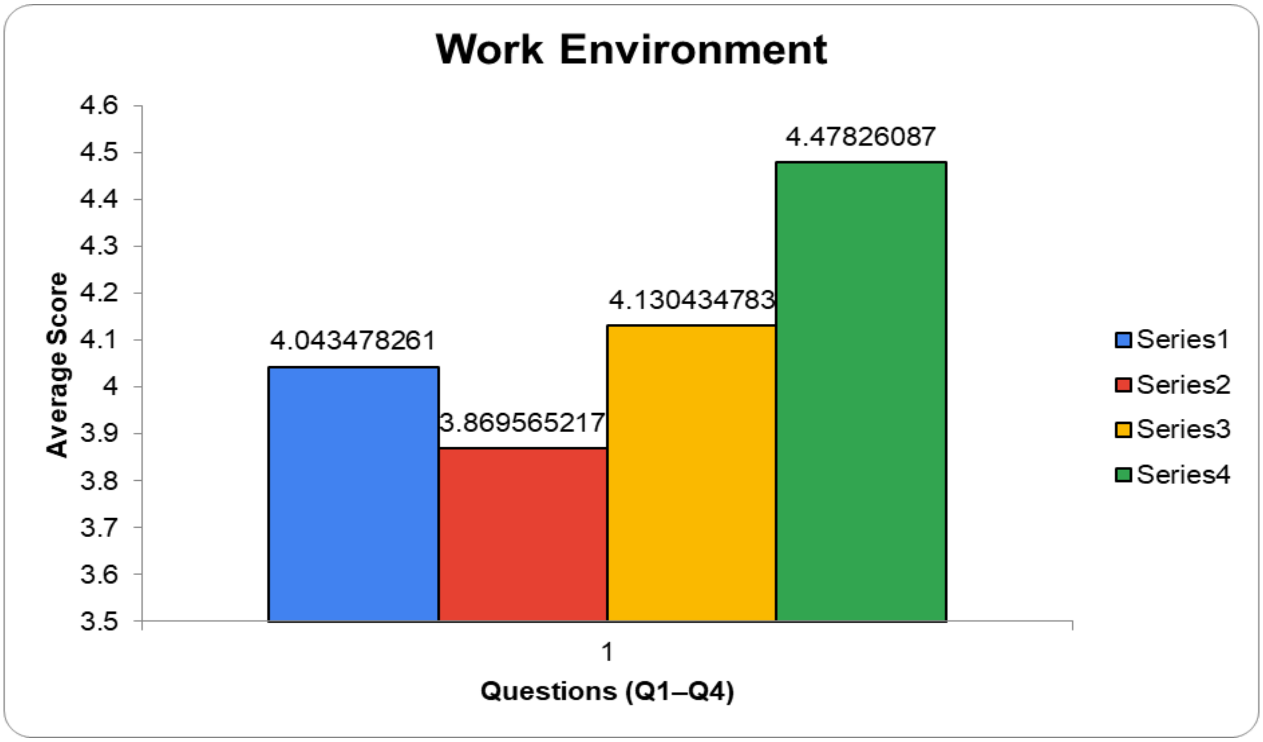

Figure 6: Work Environment Analysis (Q1–Q4)

3.4.3 Organizational Culture

The culture of the company is the subject of Questions 5 to 8, which cover topics such as shared values, formal collaboration, management involvement and ethical standards. The findings indicate that the majority of employees believe that their organization maintains a positive and robust culture. A high score (4-5) for teamwork, professionalism and ethics signifies that employees respect the standards established by their organization.

However, some responses differ in how much employees are involved in decision-making and how much management listens to them. This rating was given a lower score by a few employees, which implies that not all employees are equally invested in the decision-making process at work. Even so, Citizens Bank PLC has a stable and disciplined work culture that encourages collaboration and professionalism.

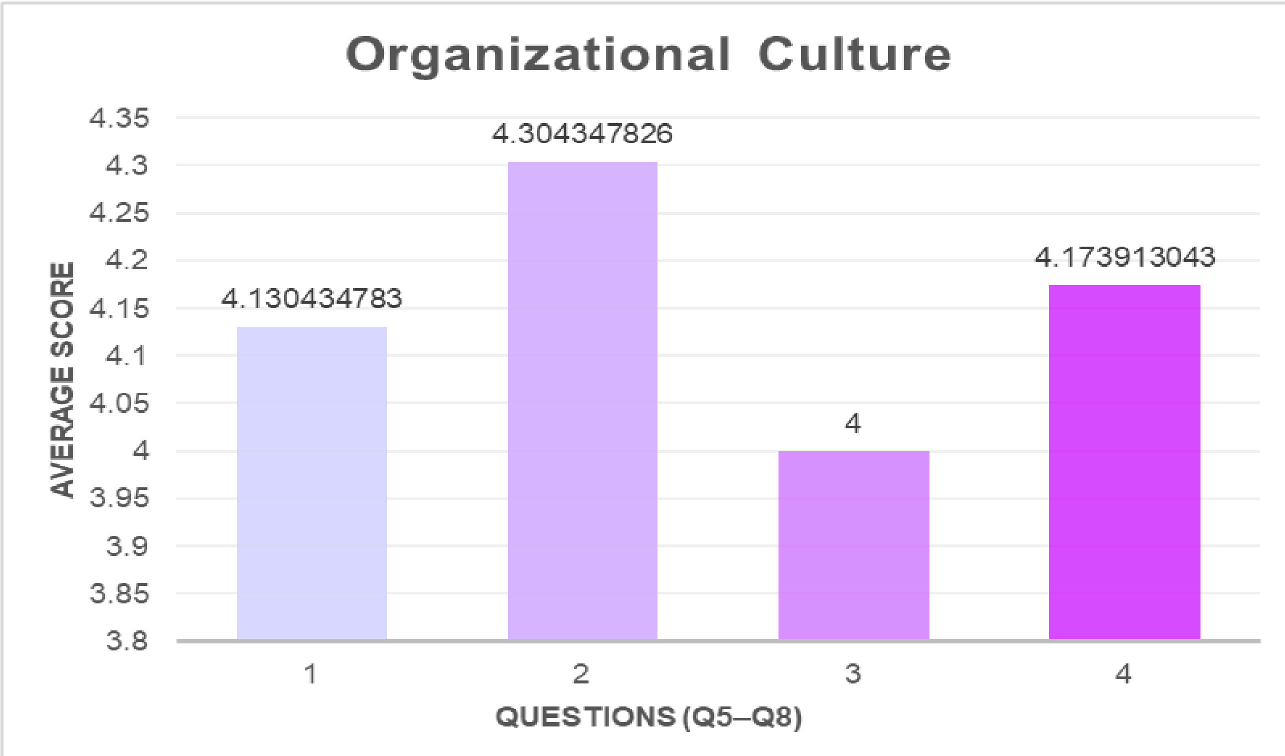

Figure 7: Organizational Culture Analysis (Q5–Q8)

3.4.4 Job Satisfaction

This area examines overall satisfaction with the job including professional progress, achievement, recognition and overall satisfaction with job responsibilities. The findings reveal varied but mainly positive job satisfaction. Between 4 and 5, many employees rated career progression and professional development in terms of satisfaction. This shows that employees feel that their job contributes to their growth and development.

However, in some circumstances the recognition and gratitude gained for labour is rated partially lower. This illustrates that some workers think recognition systems can be better despite improving their skills.As the levels of satisfaction range from moderate to high. Therefore, the majority of employees are satisfied with their positions; however, there is a place for improvement in the recognition and motivational systems.

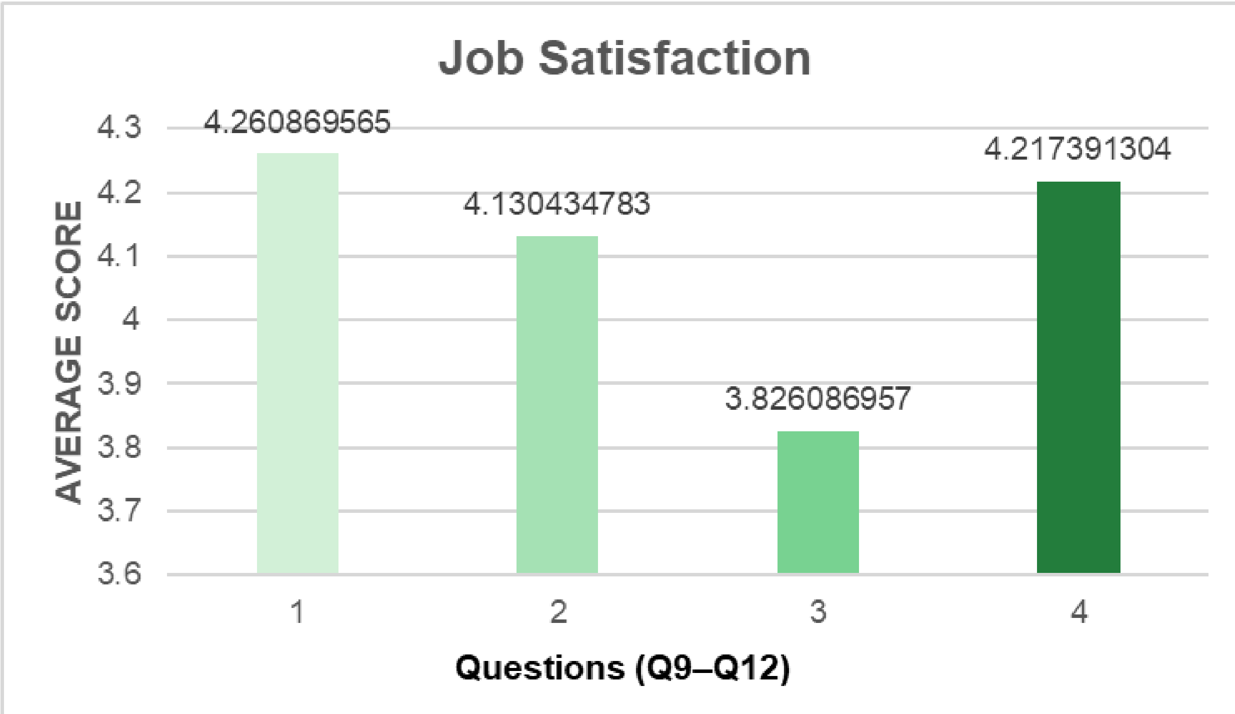

Figure 8: Job Satisfaction Analysis (Q9–Q12)

3.4.5 Summary

The findings reveal that the employees of Citizens Bank PLC have a generally positive perception of their work environment, organisational culture and job satisfaction. The work environment is supportive, with clearly defined job responsibilities and a well-structured organisational culture that promotes teamwork.

Most employees are satisfied with their job, especially in terms of learning opportunities and career development. There are, however, a few variations of opinion on participation in decision-making, recognition of work and availability of resources. Employees are generally very satisfied, but would be more satisfied and more productive if there were better recognition practices and more resources.

3.5 Discussion

The findings of this study revealed that the employees of Citizens Bank PLC had positive attitudes towards their work environment, organisational culture and overall job satisfaction. The experience that I had gained from this internship had made me realise that most of the employees are satisfied with their jobs. The structure of the workplace and conciseness of the job descriptions made it easy for workers to know what was expected from them. Also, the supervisors were really helpful about any concern which was very important because employees knew they could rely on them for advice when they were having problems. In my opinion, this is one of the main reasons why the survey showed that people were generally satisfied.

But I have also noticed that appreciation is not always evenly spread among the employees. Some employees are recognised for their job, while other employees feel their work remains unappreciated. This unfair recognition might not make individuals dissatisfied right away and also it can drain their energy and lower their performance over time. From my perspective, this is an area where the bank still has potential for improvement.

Such outcomes can be explained by connecting Herzberg's Two-Factor Theory. For instance, the bank appears to do well in preserving hygiene features such as working conditions, job security and supervision which help to minimise dissatisfaction. Simultaneously, the motivational aspects like recognition and appreciation are not as effective and this may explain why some employees are partially satisfied. I believe the bank has built a stable working environment, but it has not properly executed its motivating tactics to boost employee engagement.

Moreover, comparing the results to Maslow's Hierarchy of Needs also shows a similar trend. Considering the stable employment and organised work environments, it indicates that the employees' fundamental and safety requirements are already fulfilled. Therefore, their focus has been shifted to higher level needs such as recognition, job development and personal growth. In my personal experience, employees are motivated to improve their abilities and progress in their professions, but inconsistent recognition might affect this motivation.

Another thing to point out is communication. The work culture at Citizens Bank PLC is mostly about teamwork and professionalism however not all the employees feel equally involved in the decision-making process. I believe that if management can communicate better with their employees, that can help build trust and make employees feel more valued. In order to achieve this small initiatives like regular feedback sessions or open conversations can have a great impact.

Overall, Citizens Bank PLC offers a helpful and well-organised working environment, which acts like an ideal foundation for employee satisfaction. The survey results and my own experience suggests that improving recognition and communication could improve staff engagement and performance.

3.6 Conclusion

To conclude, an analysis was done at the Gulshan Corporate Branch of Citizens Bank PLC to find out how employees feel about their workplace, the culture of the company and about their job satisfaction. The results demonstrate that on an overall basis, the workers are pleased with their employment. Most of the employees who participated in the survey indicated that they were happy with their working conditions, clear job rules and that they received enough help from their superiors.The study also shows that the bank has a positive organisational culture where employees respect teamwork, ethics and working toward achieving common goals. Many workers are also motivated in their position and satisfied with the chances they are given to learn new skills and advance their careers within the company.

But the results also show certain aspects that need to be addressed. Considering, some workers were upset about the lack of feedback they received and the difficulty of communicating with upper management. Some employees thought that some parts of their work could be better, even though a majority expressed that they were happy with their duties. After looking at the results, it seems that Citizens Bank PLC has an ideal work environment that makes employees happy. Nonetheless, not every worker is completely satisfied. This shows that the organization is doing a good job, but there is a chance to change. Improved employee recognition, communication and managerial assistance could boost job satisfaction and organisational effectiveness.

3.7 Recommendations

Based on the findings of this study, below are a few simple recommendations that can be implemented to improve employee satisfaction at Citizens Bank PLC.

First, the bank should improve its appreciation method for the employees as not everyone is receiving the same level of recognition even though most employees are satisfied with their job. If the bank applies a proper reward system, performance based bonuses and regular appreciation, employees will feel more valued and motivated.

Secondly, management should improve their communication and involve more with employees in decision-making. Since, some employees feel less included in management activities. Feedback sessions, regular meetings and open discussions can help employees feel more connected and involved in the workplace.

Thirdly, the bank should make sure that all employees have proper access to the resources and tools they need in order to complete their task. A few employees mentioned limited resources, which can slow down their efficiency. Providing equal access to necessary tools will help improve productivity and reduce difficulties at work.

Additionally, the bank should keep up its positive work attitude and environment. Which can be accomplished through integrating training programs, encouraging teamwork and promoting good ethical values.

Lastly, the HR division should conduct surveys and feedback sessions on a frequent basis to assess employee satisfaction. The bank can then take appropriate action based on the early detection of concerns.

Overall, these are the steps that can help to improve employee motivation, increase satisfaction and support better performance at Citizens Bank PLC.

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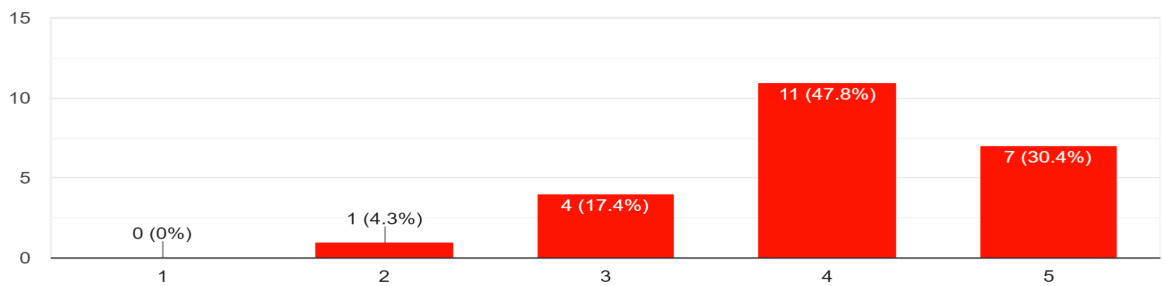
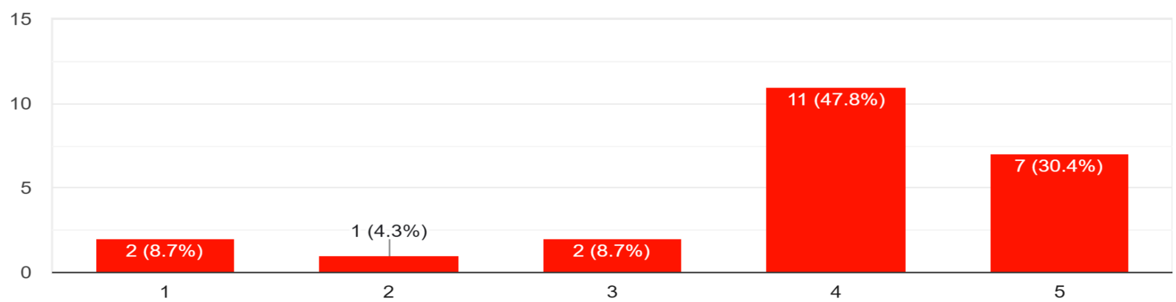
Appendix

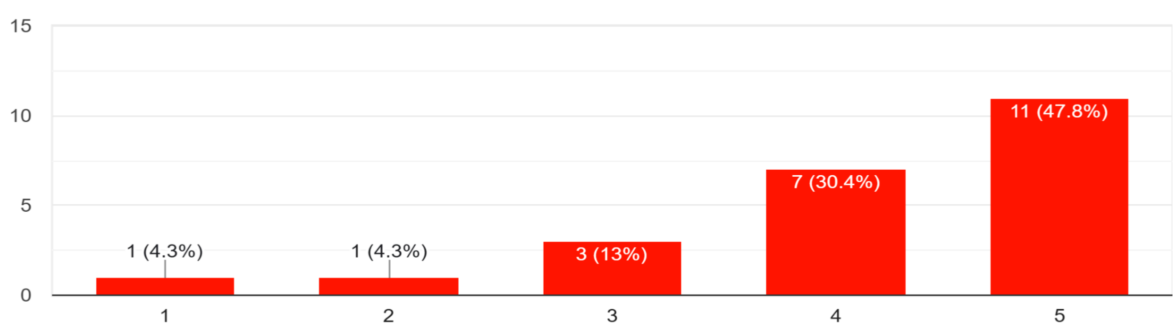
1. The workplace environment and physical layout enable me to perform my job effectively.
23 responses



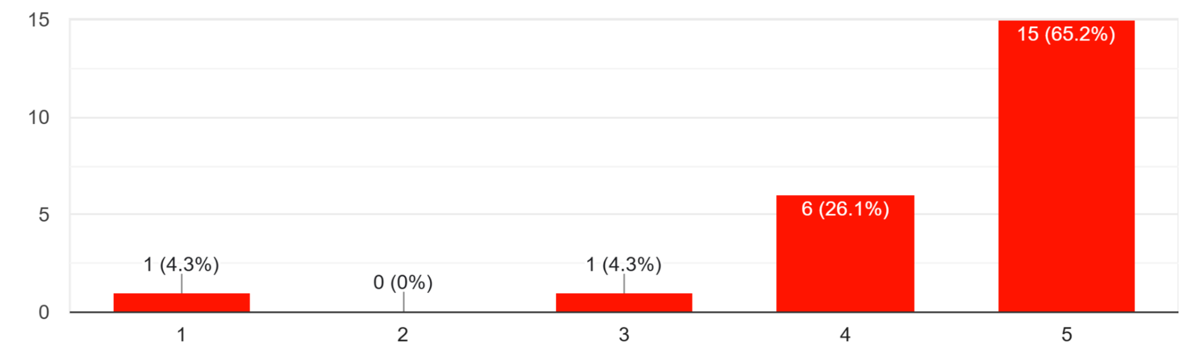
2. I have access to sufficient operational and technological resources to complete my tasks efficiently.
23 responses



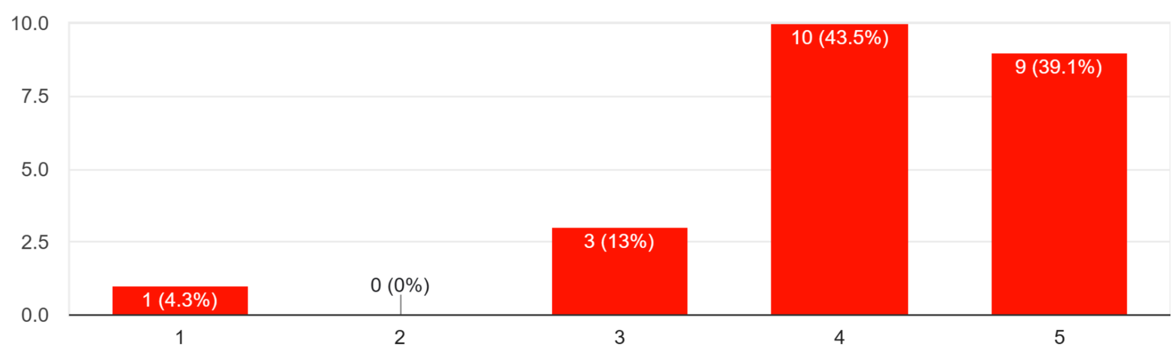
3. My job responsibilities are clearly defined, allowing me to focus on achieving my performance objectives.
23 responses



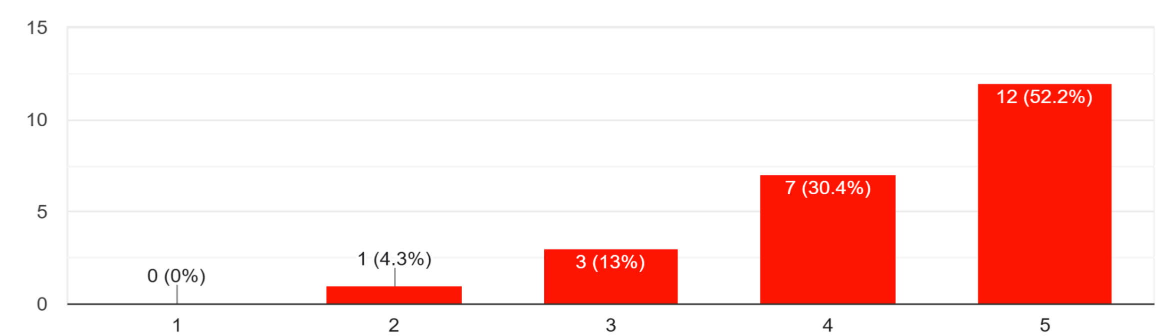
4. I receive adequate support from my supervisor when I encounter difficulties in my work.
23 responses



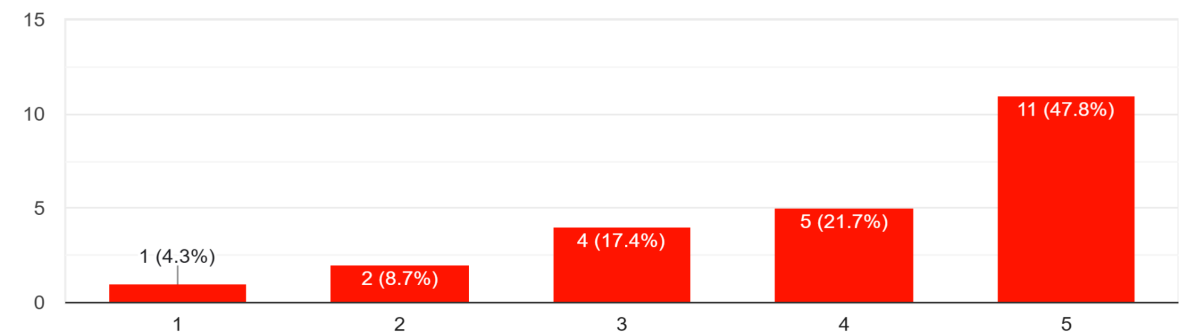
5. The bank maintains shared values that guide employee behavior and decision-making.
23 responses



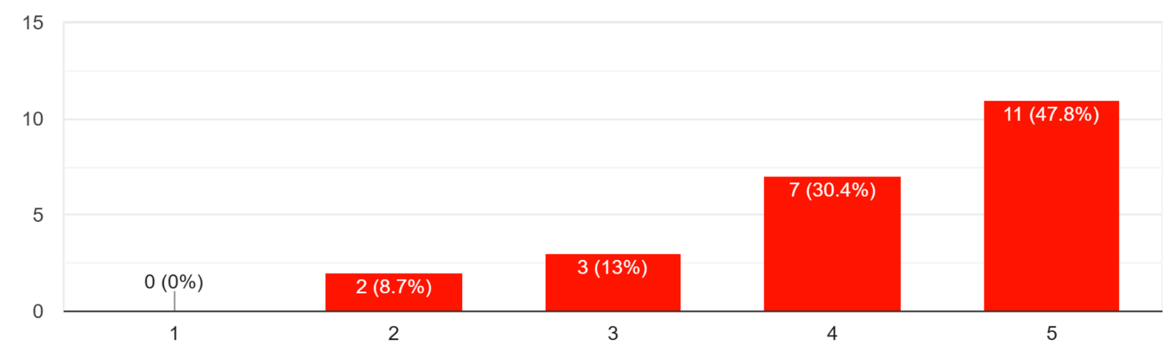
6. The organizational culture encourages collaboration and teamwork among employees.
23 responses



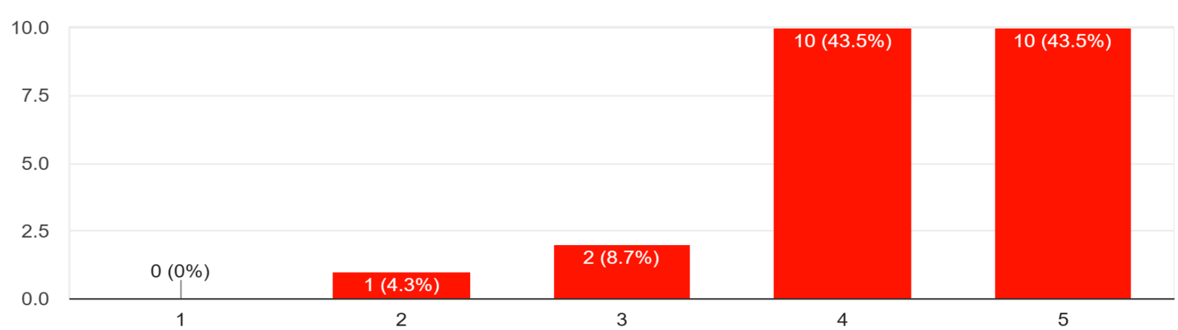
7. Management respects employee opinions and considers them in organizational decision-making.
23 responses



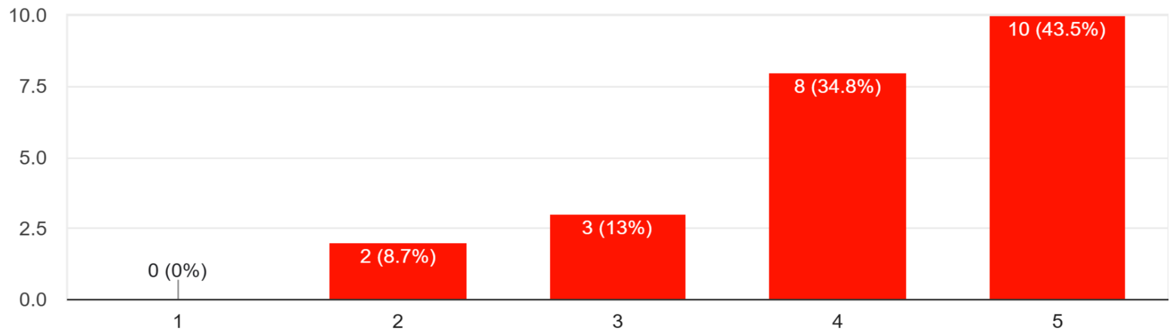
8. Ethical behavior and professionalism are strongly emphasized in everyday work practices.
23 responses



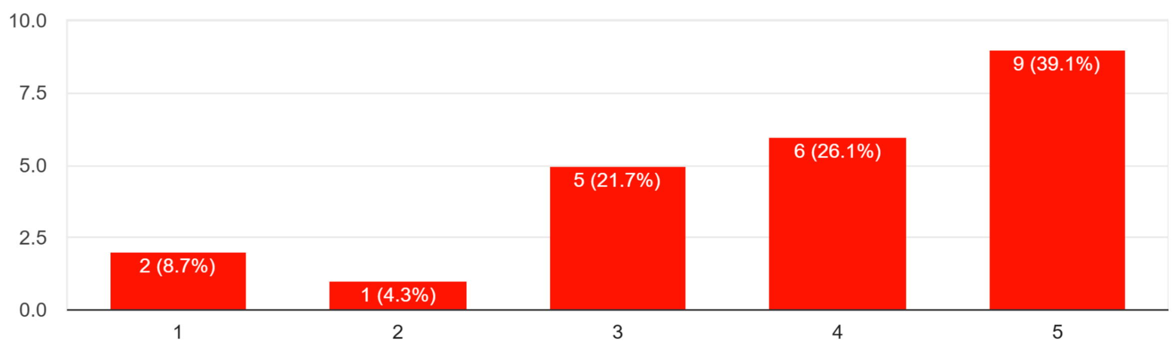
9. My overall work experience at Citizens Bank PLC contributes positively to my professional growth and career development.
23 responses



10. My job provides me with a sense of accomplishment and professional fulfillment.
23 responses



11. I am satisfied with the recognition and appreciation I receive for the work I perform.
23 responses



12. Overall, I feel satisfied with my role and responsibilities in this organization.
23 responses