Investigating The Factors Affecting Employee Grievance in Private Commercial Banks: A Study on City Bank PLC

By:

Nahian Farabi

21204229

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

22 May 2025

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:

____________Nahian_______________________________

Nahian Farabi

ID: 21204229

Supervisor's Full Name & Signature:

____________Tarnima_______________________________

Dr. Tarnima Warda Andalib

Assistant Professor

BRAC Business School

BRAC University

Letter of Transmittal

Dr. Tarnima Warda Andalib

Assistant Professor

BRAC Business School

BRAC University

Merul Badda

Subject: **Submission of Research Paper on Employee Grievances at City Bank PLC**

Dear Madam,

I am pleased to submit my research paper on the topic "Factors Influencing Employee Grievances at City Bank PLC" as per your guidance. I have made every effort to ensure that the report is detailed, well-structured, and provides comprehensive insights on the subject. The report includes the necessary data, analysis, and recommendations, presented in the most concise and clear manner possible.

I trust that the report will meet your expectations and provide valuable insights.

Sincerely yours,

___________Nahian____________

Nahian Farabi

ID: 21204229

BRAC Business School

BRAC University

Date: May 22, 2025

Non-Disclosure Agreement

This agreement is made and entered into by and between City Bank and the undersigned student at BRAC University…………………………………….

Acknowledgement

I would like to express my sincere gratitude to my supervisor for their guidance and support throughout this research. I also thank the staff at City Bank PLC for their cooperation. My heartfelt appreciation goes to my family and friends for their encouragement and understanding. Without their support, this research would not have been possible.

Abstract

This study examines organisational and psychological factors that influence the grievance behaviour of employees in the case of a private commercial bank in Bangladesh and focuses on City Bank PLC. Using the Two-Factor Theory by Herzberg, the Three-Component Model of Commitment by Meyer & Allen, the Organisational Citizenship Behaviour (OCB) Theory by Organ; the study measures the relationship between employee commitment, morale, performance, job satisfaction, job commitment, and (extra work) performance to formal grievances. A comprehensive survey on 327 staff members from various departments on the 5-point Likert scale was carried out and the data was analysed using correlation and multiple linear regression methods.

Research findings show that job commitment, extra-work performance and employee commitment and job satisfaction can greatly predict employee grievances, which are positively correlated. This implies that highly involved and committed employees are more likely to air their grievances when organisational expectations are not met. On the other side, grievance behaviour did not display a statistically significant impact on employee morale and performance. The study emphasises the need for clear grievance process, equitable recognition, and complimentary management in high stress environments, like banking.

By solving these dynamics, City Bank PLC and other institutions gain a better way of managing employee-relations and organisational trust. The research adds a modest contribution to the empirical literature on grievance behaviour in South Asia’s private banking sector while also having practical implications for human resource management.

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List of Acronyms

Acronym	Full Form
HRM	Human Resource Management
OCB	Organizational Citizenship Behaviour
EGRI	Employee Grievance
EJSAT	Employee Job Satisfaction
EWP	Extra-Work Performance
EPER	Employee Performance
JCOM	Job Commitment
ECOM	Employee Commitment
EMOR	Employee Morale
SPSS	Statistical Package for the Social Sciences
ILO	International Labour Organisation
HR	Human Resources
VIF	Variance Inflation Factor
ANOVA	Analysis of Variance

CHAPTER 1: OVERVIEW OF INTERNSHIP

1.1 Internship Information

1.1.1 Period: February 10,2025- May 10, 2025

Company Name: City Bank PLC

Department/Division: Merchant Business Cards

Address: City Bank PLC Rashid Tower,

House- 11 Rd 21,Gulshan -1 , Dhaka 1212

1.1.2 Internship Company Supervisor's Information:

Name and Position:

1.1.3 Job Scope – Job Description/Duties/Responsibilities: I reviewed and authenticated merchant onboarding files in the merchant business department, gained a generic concept of banking procedure, management procedure, and how merchant business is aligned with FRM. Later I joined the e-commerce department and created a core file tracker with the digitized data, and organized data for over 400 files which is functionally being used by the e-commerce team even today. I was assigned for market visits to understand merchant onboarding procedures and I myself succesfully onboarded KP Fragrance as a merchant of City Bank. I supported POS machine installation for credit card purchases and was involved in an Eid-ul-Fitr 2025 Bike campaign which I was assigned to investigate , I was also in charge of withdrawn POS collection.

1.2 Internship Outcomes

1.2.1 Student's contribution to the company : I contributed to the company by various means such as checking merchant on-board files and pointing corrections. Later, I was attached to the e-commerce team and was given the responsibility of creating a complete file tracker on more than 400 files, ive conducted digitalization of those files with an excel tracker through which specific files can be viewed saving time making the whole process much more efficient for City bank. I went on a market visit to understand the merchant onboarding processes. Notable places include Pink City Gulshan-2, Bashundhara City - Panthapath. I learned how to use POS the (test transaction) different types of POS machines and their features and how to maintain relationships with merchants fulfiling their demands.A Bangladeshi company named KP-Fragrance was onboarded by me which will give City Bank yearly business and increase its turnover . I have conducted routine checks often for multiple merchants throughout this time. During Eid-ul-Fitr 2025, City Bank collaborated with multiple bike companies where City Bank offered 5000 MR points on card payment for bike purchase. I was given the role of investigator in that campaign to check if all banners were visible and all functions were running smoothly. I also went to the Dhanmondi and Gulshan branches to brief them regarding our campaigns. In the last two weeks of the internship, he collected POS machines ensuring its TID MID Serial NO. ETC that came from all over Bangladesh, which was a huge task and I was able to complete it successfully.

1.2.2 Benefits to the student : Everything learned at my university over the past 4 years that was all based on books and notebooks however internship is a course through which real life experience is gained of what is being managed in an organization in real life and how it is being done, since I did not have any office work or official experience before, it was only academic experience, so in this actual world, specifically where I did my internship at City Bank, I learned a lot about the banking sector. I have seen the overall banking issue with my own eyes, I have been able to learn more about these issues in a more in-depth and practical way and have also been able to do fieldwork. I have had a lot of real life experience. I have talked to customers. I have learned about the organizational culture with the employees, I have learned about the structure , I have learned about the bank's motto vision, I have understood it and at the same time I have worked with it, so this is a great experience for me and I hope it will be useful to me in the future as I was a beginner in corporate life.

1.2.3 Problems/Difficulties (faced during the internship period): I have not had any major issues the only problem I faced was that the punching card I had did not work during the three months of my internship period. I had to punch in the office with the help of the security guard or other employees. It may not be a major issue but the ID card they gave me was not updated, but it took me a lot of time to get through these three months every time I entered and exited the office. So I hope that such a problem does not happen to any other intern.

1.2.4 Recommendations (to the company on future internships): Usually there is no designated desk specifically for interns. They have to work around other employees and around higher officers. But luckily when I was working as an intern in the Gulshan branch of City Bank, I got a designated desk. Which has been very convenient for me to do my work. But this situation and arrangement may not be applicable to everyone. I have seen many internes desks are not properly maintained and short. So, I would recommend that all branches should have separate desks for all interns so that they can focus on their work and can work while maintaining their individuality.

CHAPTER -2 ORGANIZATION PART

2.1 Overview of the Study

2.1.1 Introduction: City Bank was founded in 1983, is one of the earliest born banking institutions and admired private banking corporation in Bangladesh.Firstly they were 'City bank PLC' on their 25th anniversary in 2008, City Bank PLC renamed their image and services with new logo and new name which is 'The City Bank Limited'. The headquarters of City Bank is situated in the capital city of Bangladesh which is in Dhaka, Gulshan Avenue , Dhaka 1212. Starting from the prime location city bank has their branches across all over the country. The bank maintains a very strong commitment with their clients and depositors. And they are excellent with the services they provide. Among their numerous mentionable works City Bank is the first bank to receive foreign currency deposits through foreign banking services.

2.1.2 Objective(s) : City Bank PLC has set social, operational and strategic goals as one of the leading registered private commercial banks in Bangladesh in order to create value for stakeholders and ensure sustainble growth while also contributing to the development of the country. The goals of the bank include elevating brand visibility, diversifying revenue sources, expanding the market share in all categories of banking, and adopting digital transformation.

Financial objectives focus on improving cost efficiency, maintaining capital adequacy, grading the assets, and optimising the value of the shareholders.

Providing better servicing experience, full financial inclusion, and developing flexible financial products designed for individuals, small and medium enterprises (SMEs), large corporations, and other specialized clientele are examples of customer-centric objectives.

Operational objectives comprise network expansion, development of personnel, risk managment, compliance, and socio-economic objectives. Human capital development means investing in talent acquisition, appraisal, employee training, and strong internal control systems, anti-money laundering (AML), know your customer (KYC), and regulatory compliance under risk management. Expanding the network means increasing the number of branches, agent outlets, ATMs, and digital access points nationwide.Sustainable banking is an example of socio-economic objectives.

2.1.3 Scope of Study : This study looks at the factors that drive employee grievances for commercial private banks in Bangladesh, focusing on City Bank PLC. It aims to understand the internal and external aspects of the organizational climate that drive complaints and discontent among bank employees. The employees covered by the study and its analysis are drawn from multiple disciplines such as operations, IT, retail and corporate banking, and customer care services. While the study is confined to the head office and branches of City Bank PLC in major metropolitan areas like Dhaka, Chattogram, Khulna, and Sylhet, its findings could be generalized to other private commercial banks operating in similar organizational, socio-cultural, and legal setting structure within the country.

The study addresses factors that motivate complaints such as company policy, workload, work-life balance, salary, potential for advancement, appraisal procedures, relationships, job security, health and safety, organizational climate, communication, training, and others, and also some peripheral external factors. Along with the psychological and emotional facets of grievances, it also examines some demographic factors including age, gender, length of service, marital status, and educational qualification.

This study evaluates the effectiveness of grievance procedures, the human resources unit's perception, and how responsive and fair management is in dealing with employee issues. The study employs a mixed-method approach which includes case studies, interviews, and structured questionnaires to collect both quantitative and qualitative data. The analysis focuses on the years 2020-2025, which are marked by significant organisational and socioeconomic shifts such as the COVID-19 outbreak and the transition to digital banking.

More specifically, the results of the study may enable other private sector banks in Bangladesh, and perhaps in the wider South Asia region, to further optimize their human resources processes with the aim of minimizing complaints and enhancing organisational efficiency.

2.1.4 Methodology:

Quantitative method : Annual reports of City Bank PLC , online Articles regarding City Bank.

Secondary Data : Every source used for secondary data analysis was looked up online since it included reliable information that essentially allowed the financial analysis to be completed. These are the internet resources:

- City Bank PLC Annual Report (Year 2019-2023)
- City Bank PLC official website
- Industry report from Bangladesh Bank
- Reputed Research papers

- Academic & Newspaper Articles

2.1.5 Significance of Study: Through the analysis of the organizational part, we can observe an overall view of an organization, i.e. here City Bank PLC. Which includes various sectors such as the financial sector i.e. overall financial performance, accounting practices, marketing policies, management practices and their operational management information systems and what kind of competitiveness they have in the industry, all the issues are being analyzed completely through two models i.e. Swot Analysis and Porter's Five Forces model. The overview we get of all these issues through the same paper is the significance of this study.

2.1.6 Limitations: First of all, it is worth noting that in case authentic data is required for any research paper, primary data collection is given importance in all contexts. Here, most of the results and the analysis on all the issues is largely dependent on secondary data, i.e., further research has been done considering what is mentioned in the City bank PLC annual reports. In particular, it has not been possible to collect accurate information about the macroeconomics, microeconomics, Bangladesh Bank rules and regulations, uncertainty, political unrest, physical policy, etc. factors behind the analyses that have been done by the financial analysis party. Therefore, it has not been possible to prove the reasons behind the trend analysis with hundred percent accuracy.

2.2 Overview of the Company

Mission: We want to make ourselves the "employer of choice" and the peerless financial services group of Bangladesh by providing a broad range of products and services, cultivating a culture of good governance with community respect in all operational facets, system and process continuous testing, fostering innovation and automation, as well as industry compliance and community respect.

Vision: Our strategic goal is to create a financial supermarket providing winning experiences to every stakeholder and integrating a high-performance organizational culture.

Values : Through the explicit definition of employee behaviour, our values ensure that we can accomplish our vision and goal by directing our thoughts, work, and actions. Results-driven, engaged, motivated, accountable, transparent, brave, courteous, and customer-focused are some of our fundamental principles.

Head office : City Bank Center, 28 Gulshan Ave, Dhaka 1212

Branches: Total 186 Branches overall Bangladesh

Number of ATM : 458

Service year : 42 years

Awards achievement: In the last 11 years City Bank has achieved 50+ awards .

2.3 Management Practices

Organization's leadership style : In terms of organizational leadership style, City Bank PLC follows two types of leadership styles. The first is the centralized leadership style, through which all primary decisions are taken from the head office and disseminated to all the branches so that the rest of the employees can accept it and work accordingly. So here we can observe a centralized situation. On the other hand, another leadership style followed by City Bank is Transformational and Participative Leadership Style. It is designed to focus on employees and customers from the top so that the service can be improved even more. Because their vision is that they can maintain a sustainable growth in digitalization and innovative ways. Due to this, there is a need for employee motivation, teamwork, and importance has been given to decision-making so that they can embrace a customer-centric culture.

2.4 Marketing Practices

a) Marketing strategy: City Bank is currently one of the leading private commercial banks in Bangladesh because they are differentiating their products through new innovative ideas, such as being the first to launch the American Express card in Bangladesh. They are also taking more initiatives to segment their market into smaller segments such as SME retailers, remittances, corporate customers, etc., and are expanding the banking system by basing them on their own, so that they can affiliate customers with their bank and provide them with a brand loyalty.They also do their marketing through various online and offline portals, such as newspapers, Facebook, Instagram, Google, etc., so that customers are informed about their new products and services and are attracted to invest in their bank.

b) Target customers, targeting and positioning strategy : City Bank PLC's target customers include retail banking clients, corporate clients, entrepreneurs and the general public, including the current generation of Millennials and Gen-Z. To ensure that all types of individuals and corporate clients, big and small, consider City Bank a place of trust, City Bank is constantly offering them a variety of new products with innovative ideas. They focus more on the customer centric approach in their targeting strategy because they always follow the differentiation strategy because whenever a customer network is created, City Bank is able to launch their products at the same speed and attract customers. In their positioning strategy, they have taken innovation and focused more on customer focus and modern principles and one of their tag lines is a very important tag line - "Live the Card Life" - which has spread the topic all over Bangladesh through the American Express campaign and they were the first to launch the American Express card in Bangladesh which is a big competitive advantage for them.

c) Marketing channels (for product as well as services): It has over 400 agent banking points and priority lounges within City Gems 132 full-service branches across Bangladesh. Another product is the Citytouch App, a total digital solution for credit card management, utility bill payment, and fund transfers. The company also offers an application form, chatbots, real-time support, and product details on its website. Facebook, Instagram, LinkedIn, YouTube, and other social media are used for customer engagement and product promotion. Third-party channels and partners include retail partners for co-branded cards and EMI facilities, fintech partnerships for digital wallets and QR payments, and remittance partners.

d) Product/New product development and competitive practices (if any): The institution provides various digital cards with features such as Citytouch and mobile wallet integration, including savings, FDRs, and DPS cards, in addition to trade finance, business loans, overdrafts, and SME cards.

e) Branding activities: City Bank sponsors various big companies for their premium and innovative ideas and organizes various events through which many awards are also promoted. Many influencers come here and there are CEOs and high-ranking officials of many big companies who, seeing them, attract other customers and give them confidence that they can invest in City Bank. Therefore, through such campaigns, they keep their branding activities active so that they are successful in delivering customer-centric messages in all aspects to outdo their competitors.

f) Advertising and promotion strategies (with specific commentary on social media and digital marketing) : There was a time when traditional media was the most powerful, but due to the impact of technology in the present era, digital and social media marketing also play a much more important role. In this case, Citibank has done their advertising and promotional studies. They advertise on television advertisements, big billboard advertisements, radio advertisements, etc., by advertising on big screens and through brand openings. Then they advertise on digital and social media platforms such as Facebook, YouTube, Instagram, LinkedIn, and also through Google Apps to attract customers.

g) Critical Marketing issues and gaps (if any). : The most noticeable thing about critical marketing is that their market policies and marketing channels are becoming urban-centric. They are not able to reach remote areas with their marketing. Therefore, they need to adopt new policies for marketing in rural areas so that they can create new advertisements according to the demands of those customers and respect their values.

2.5 Financial Performance and Accounting Practices

Finance Performance:

Five-Year's Performance of the Bank at a Glance									
	2023		2022		2021		2020		2019
Particulars	BDT	% change from. previous year to next year	BDT	% change from. previous year to next year	BDT	% change from. previous year to next year	BDT	% change from. previous year to next year	BDT
Balance Sheet									

Authorized Capital	20,000	33.33%	15,000	0.00%	15,000	0.00%	15,000	0.00%	15,000
Total Shareholders' Equity	37,220	13.32%	32,845	5.19%	31,224	8.35%	28,818	13.39%	25,416
Total Assets	555,738	9.65%	506,847	21.57%	416,902	8.87%	382,926	7.96%	354,689
Debt - Equity Ratio (times)	13.9	-3.47%	14.4	16.13%	12.4	0.81%	12.3	-5.38%	13
CASA (excluding SND) as a percentage of total deposits	50.40%	-1.56%	51.20%	12.04%	45.70%	9.07%	41.90%	16.07%	36.10%
	2023		2022		2021		2020		2019
Particulers	BDT	% change from. previous year to next year	BDT	% change from. previous	BDT	% change from. previous year to	BDT	% change from. previous year to	BDT

				year to next year		next year		next year	
Income Statement									
Net Interest Income (excluding investment income)	15,831	28.09%	12,359	2.58%	12,048	44.06%	8,363	-22.79%	10,832
Operating Income	27,606	12.27%	24,588	14.88%	21,403	27.88%	16,737	-8.47%	18,285
Profit Before Tax	10,681	20.23%	8,884	5.07%	8,455	32.21%	6,395	11.59%	5,731
Profit After Tax	6,151	36.45%	4,508	-4.95%	4,743	18.22%	4,012	62.30%	2,472
	2023		2022		2021		2020		2019
Particulers	BDT	% change from. previous year to next year	BDT	% change from. previous year to next year	BDT	% change from. previous year to	BDT	% change from. previous year to	BDT

						next year		next year	
Capital Measures									
Risk Weighted Assets (RWA)	355,438	-1.52%	360,906	18.25%	305,194	13.32%	269,322	9.96%	244,925
Capital to Risk-weighted Assets Ratio (CRAR)	15.80%	8.97%	14.50%	2.11%	14.20%	-8.39%	15.50%	1.97%	15.20%

Horizontal Analysis										
	2023		2022		2021		2020		2019	
	BDT ‘M	Mix (%)	BDT ‘M	Mix (%)	BDT ‘M	Mix (%)	BDT ‘M	Mix (%)	BDT ‘M	Mix(%)
Cash in hand Balance with Bangladesh Bank and its agent bank (s)	26,086	0.70%	32,023	23.60%	30,224	16.70%	22,404	-13.50%	25,907	100.00%
Balance with other banks and financial institutions	25,235	9.10%	32,725	41.50%	22,794	-1.40%	27,023	16.90%	23,126	100.00%
Investments	73,062	85.20%	61,105	54.90%	54,920	39.20%	46,251	17.20%	39,452	100.00%

Loans and advances/ investments	396,078	60.40%	354,774	43.70%	286,380	16.00%	268,202	8.60%	246,944	100.00%
Fixed assets including premises, furniture and fixtures	9,829	73.20%	9,749	71.80%	6,465	13.90%	5,920	4.30%	5,675	100.00%
Other assets	24,814	99.60%	15,808	27.10%	15,335	23.30%	12,043	-3.10%	12,434	100.00%
Non-banking assets	635	-44.90%	663	-42.50%	784	-32.00%	1,082	-6.10%	1,152	100.00%
Total assets	555,738	56.70%	506,847	42.90%	416,902	17.50%	382,926	8.00%	354,689	100.00%
Liabilities and Equity										
Liabilities										
Bonds	13,635	48.20%	16,225	76.40%	11,690	27.10%	11,600	26.10%	9,200	100.00%
Borrowings from other Bank Financial Institutions and Agents	17,622	-33.20%	34,797	32.00%	21,381	-18.90%	25,343	-3.90%	26,365	100.00%

Borrowings from central bank & government agencies		135.20%	47,593	167.30%	33,515	88.20%	33,426	87.70%	17,804	100.00%
Deposits and other accounts	41,882	59.10%	331,890	34.50%	282,064	14.30%	254,781	3.30%	246,704	100.00%
Other liabilities	392,510	81.00%	43,496	49.00%	37,029	26.80%	28,957	-0.80%	29,201	100.00%
Total liabilities	52,868	57.50%	474,002	44.00%	385,678	17.10%	354,107	7.50%	329,273	100.00%
Capital/shareholders' equity	518,518									
Paid up capital	12,246	20.50%	12,006	18.10%	10,672	5.00%	10,164	0.00%	10,164	100.00%
Statutory reserve	10,742	24.00%	10,502	21.30%	9,168	5.90%	8,659	0.00%	8,659	100.00%
Share premium	1,504	0.00%	1,504	0.00%	1,504	0.00%	1,504	0.00%	1,504	100.00%
Dividend equalization reserve	531	0.00%	531	0.00%	531	0.00%	531	0.00%	531	100.00%

Other reserve	852	8.50%	1,014	9.00%	1,663	78.60%	1,861	99.90%	931	100.00%
Surplus in profit and loss account	11,346	212.90%	7,288	101.00%	7,687	112.00%	6,099	68.20%	3,626	100.00%
Total shareholders' equity	37,220	46.40%	32,845	29.20%	31,224	22.90%	28,818	13.40%	25,416	100.00%
Total liabilities and shareholders equity	555,738	56.70%	506,847	42.90%	416,902	17.50%	382,926	8.00%	354,689	100.00%
Total off-balance sheet items	209,349	76.9	218,248	84.40%	228,065	92.70%	136,338	15.20%	118,329	100.00%

Vertical Analysis										
	2023		2022		2021		2020		2019	
	BDT ‘M	Mix (%)	BDT ‘M	Mix (%)	BDT ‘M	Mix (%)	BDT ‘M	Mix (%)	BDT ‘M	Mix(%)
Property and Assets										
Cash in hand Balance with Bangladesh Bank and its agent bank (s)	26,086	4.70%	32,023	6.30%	30,224	7.20%	22,404	5.90%	25,907	7.30%
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Statutory reserve	10,742	1.90%	10,502	2.10%	9,168	2.20%	8,659	2.30%	8,659	2.40%
Share premium	1,504	0.30%	1,504	0.30%	1,504	0.40%	1,504	0.40%	1,504	0.40%
Dividend equalization reserve	531	0.10%	531	0.10%	531	0.10%	531	0.10%	531	0.10%

Other reserve	852	0.20%	1,014	0.20 %	1,663	0.40%	1,861	0.50 %	931	0.30%
Surplus in profit and loss account	11,346	2.00%	7,288	1.40 %	7,687	1.80%	6,099	1.60 %	3,626	1.00%
Total shareholders' equity	37,220	6.70%	32,845	6.50 %	31,22 4	7.50%	28,81 8	7.50 %	25,41 6	7.20%
Total liabilities and shareholders' equity	555,738	100.00 %	506,84 7	100.0 0%	416,9 02	100.0 0%	382,9 26	100.0 0%	354,6 89	100.00%
Total off-balance sheet items	209,349	37.70 %	218,24 8	43.10 %	228,0 65	54.70 %	136,3 38	35.60 %	118,3 29	33.40%

Key Ratio									
	2023	% change	2022	% change	2021	% chang e	2020	% change	2019
A) Profitability Ratio Net Income Ratio (%)									
Net Income Ratio (%)	13.50%	13.45 %	11.90 %	- 24.68%	15.80%	24.41 %	12.70 %	76.39 %	7.20%

Net Interest Margin (NIM) Ratio	4.50%	4.65%	4.30%	-4.44%	4.50%	21.62 %	3.70 %	- 26.00 %	5.00%
Cost of Fund (without admin expenses)	3.90%	21.88 %	3.20%	23.08%	2.60%	- 43.48 %	4.60 %	-6.12%	4.90%
Cost to Income ratio (%)	51.10%	-1.54%	51.90 %	6.79%	48.60%	- 16.06 %	57.90 %	5.85%	54.70%
Price Earnings Ratio (times)	4.3	- 25.86 %	5.8	-4.92%	6.1	- 3.17%	6.3	- 27.59 %	8.7
Return on Capital Employed									
Return on Average Equity (ROE) (%)	17.60%	24.82 %	14.10 %	- 10.76%	15.80%	6.76%	14.80 %	49.49 %	9.90%
Return on Average Assets (ROA) (%)	1.20%	20.00 %	1.00%	- 16.67%	1.20%	9.09%	1.10 %	57.14 %	0.70%

Return on Capital Employed (ROCE) (%)	2.00%	5.26%	1.90%	-13.64%	2.20%	22.22%	1.80%	5.88%	1.70%
Return on Investment (ROI)	7.10%	10.94%	6.40%	20.75%	5.30%	-36.14%	8.30%	27.69%	6.50%
Dividend Cover Ratio	200.90%	-36.00%	313.90%	76.55%	177.80%	1.37%	175.40%	8.20%	162.10%
Dividend Payout Ratio	49.80%	55.63%	32.00%	-43.16%	56.30%	-1.23%	57.00%	-7.62%	61.70%
B) Liquidity Ratios									
Advance to deposit ratio (including OffShore Banking Uni	83.70%	0.60%	83.20%	-1.77%	84.70%	9.00%	77.7%.	-2.14%	79.40%
Investment to deposit ratio (IDR)	72.10%	41.37%	51.00%	45.30%	35.10%	18.58%	29.60%	-56.15%	67.50%

Liquidity Coverage Ratio (LCR)	174.60%	-20.67%	220.10%	45.67%	151.10%	-12.91%	173.50%	21.67%	142.60%
Net Stable Funding Ratio (NSFR)	106.50%	3.30%	103.10%	-3.55%	106.90%	2.20%	104.60%	-2.61%	107.40%
C) Solvency Ratios									
Debt Equity Ratio (Times)	13.9	-3.47%	14.4	16.13%	12.4	0.81%	12.3	-5.38%	13
Investment to Total Deposit Ratio (%)	18.60%	1.09%	18.40%	-5.64%	19.50%	7.14%	18.20%	13.75%	16.00%
Net Asset Value (NAV) per Share (Taka)	30.4	10.95%	27.4	-6.48%	29.3	3.17%	28.4	13.60%	25
Capital Adequacy Ratio									
Capital to Risk weighted Asset Ratio	15.80%	8.97%	14.50%	2.11%	14.20%	-8.39%	15.50%	1.97%	15.20%
Tier I Capital Ratio (%)	11.00%	14.58%	9.60%	-9.43%	10.60%	-1.85%	10.80%	11.34%	9.70%

Tier II Capital Ratio (%)	4,8%	0.00%	4.80%	37.14%	3.50%	-27.08%	4.80%	-12.73%	5.50%
Leverage Ratio (Times)	5.70%	7.55%	5.30%	-5.36%	5.60%	-8.20%	6.10%	10.91%	5.50%
Credit Quality									
Provision coverage ratio (%)	110.10%	5.16%	104.70%	16.20%	90.10%	-5.06%	94.90%	21.82%	77.90%
Gross NPL ratio (%)	3.60%	-7.69%	3.90%	-20.41%	4.90%	22.50%	4.00%	-31.03%	5.80%
Net NPL ratio (%)	1.40%	-17.65%	1.70%	-22.73%	2.20%	10.00%	2.00%	-25.93%	2.70%

Accounting Practices

Accrual Basis of Accounting method : City banks use accrual basis accounting, which records business income and associated expenses before they are compensated for their services rather than at the time of money transfers.

Depreciation Methods: City Bank PLC divides expenses evenly across time using the Straight Line Method (SLM) for both fixed and intangible assets. The declining balance technique depreciates a specific percentage from the initial cost of tangible assets once a year, such as computers, machinery, and equipment.

Accounting Cycle: City Bank's accounting cycle starts when there is a customer coming to deposit, withdraw, lend, etc. They are first identified and have their transactions checked to confirm they are valid before they are recorded into the journal. Double entry is where an entry is recorded in the journal after happening first in the general journal. The ledger account then receives it. Then the trial balance is checked to see if the credit and debit are the same. If the credit is equal to the debit, an adjustment entry is made. The adjustment is then run through the trial once again. If the financial statement is accurate, it is drawn at this time.

2.6 Operations Management and Information System Practices:

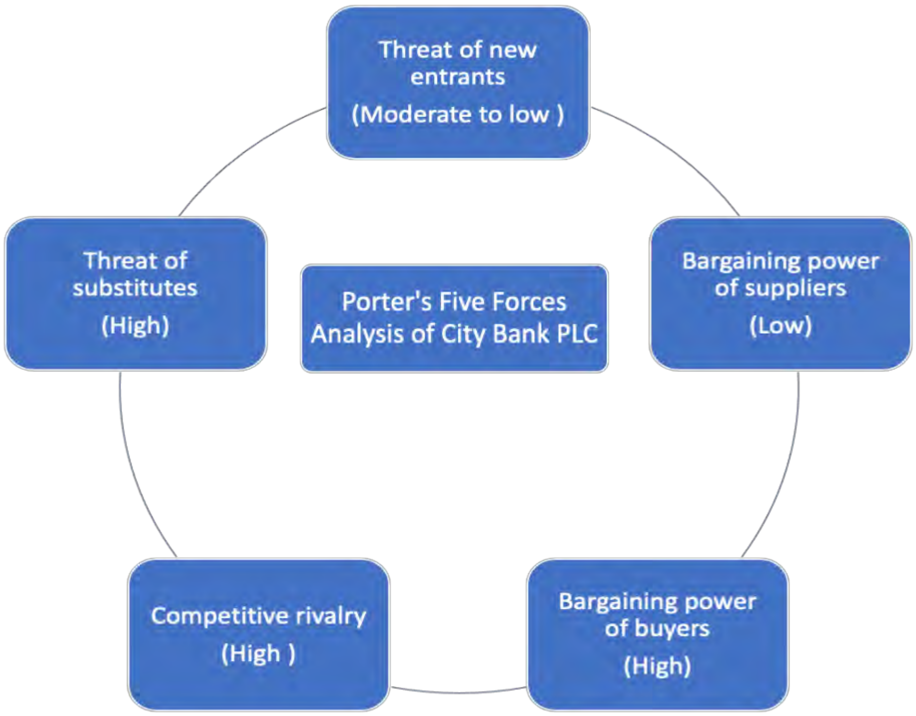
Risk management: An essential process of a bank is risk management. Because these processes allow the bank to be set in a specific way. Once they are identified, City Bank PLC analyzes, assesses, and sets any issues. Then, they treat the risk by setting all probable management techniques and implementing the solution. Lastly, the risks to be faced are once more controlled and monitored to determine whether the actions that have not yet been taken are effective. Adherence to legal stipulations and competitive edge in a market plagued with challenges are the objectives of City Bank's risk management process.That is, the risks that City Bank is handling are market risk, credit risk, operational risk, liquidity risk, reputational risk, web cybersecurity risk, etc.

Operation management: Effective management and banking: The activities of a bank must be governed under the given set of standard quality parameters. It performs excellently in keeping the Service Level Agreement, which is crucial. Since one of their techniques in the management process is that they maintain good relations with the clients, it delivers customer-centric service. For better performance, City bank conducts service audits and gathers clients' opinions, which they use to direct their future conduct. To be a success, City Bank will have to keep the 7 P's of banking in mind and make proper use of its resources. The following are the seven P's: Product, People, Location, Promotion, Cost, Procedure, and tangible proof.

Effective management and banking service Information system practice (online banking , software , resource allocation , schedule):

In terms of effective management, City Bank PLC has been bringing their services to the highest level of excellence framework through their great leadership and has prioritized their relationship with customers through proper management and in small areas i.e. Small Medium Enterprises and New Corporate Remittance, have been able to connect their relationships with customers so effectively and efficiently online and offline, which has made their management much more efficient. They have also kept their contact numbers to solve any problem on an emergency basis. As a City Bank customer, that customer gets the service immediately. Among their online and mobile banking, one of the sectors is called Smriti Touch, where they receive balance and transaction inquiries, various types of eKYC accounts, digital ration statements, bills through KK digitalization, and they also have ATMs and POS.

2.7 Industry and Competitive Analysis



Porter's Five Forces analysis:

Threat of new entrants: City Bank PSC has a moderate to low threat of new entry. This is because there are regulatory barriers, meaning it is very difficult to get a new banking license, which is provided by Bangladesh Bank. On the other hand, it can be seen that capital requirement is a very big issue for a bank, creating reserves and opening a new bank by mobilizing capital is a very difficult issue. In terms of technology, City Bank is also ahead of many banks and they have already invested a lot in technology. Therefore, in the current FinTech era, collaboration with technology gives the market a much more competitive advantage. Brand loyalty is very important for City Bank, although it is not that strong yet as there are many competitors around. Still, they are providing very good service to their customers and are trying to grab the market by introducing many new products. Currently, the government's oversight is playing a much greater role in the banking sector. In this regard, the Central Bank has placed many restrictions on new banks entering the market so that they can minimize the risks in the banking sector and financial field.

Bargaining power of suppliers: In the case of City Bank, the bargaining power of suppliers is in a moderate position. The factors that keep it in a moderate position include depositors, investors , human resource expense and technologcal vendors . Since banks in Bangladesh are currently in a somewhat better state, City Bank continues to provide its clients with interest-bearing services.

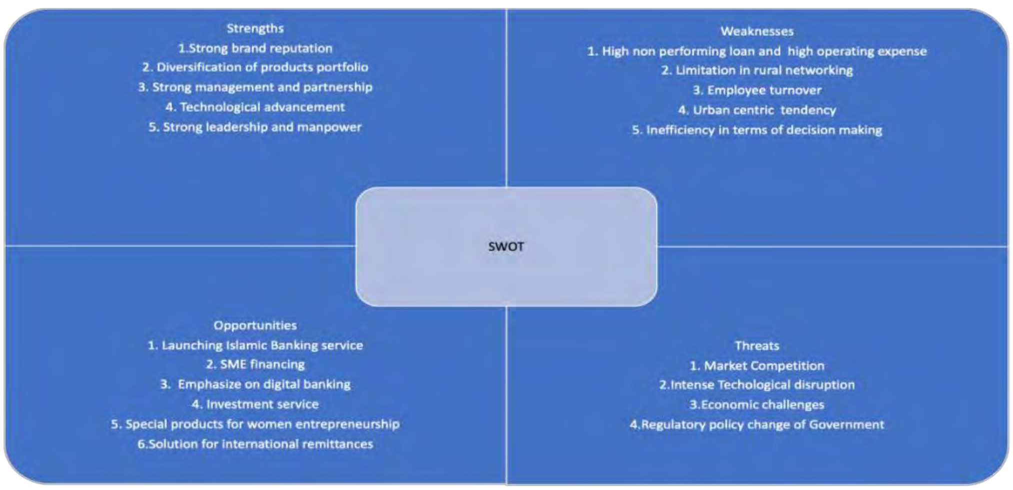
For fixed deposits, monthly rates vary from 3.00% to 4.00% each year. In order to preserve their competitiveness and brand loyalty, other savings accounts, such as the General Savings Account, have a rate of 3.50%, while basic savings accounts give 4.50%. City Bank works with many technology vendors for software and cyber security enhancements, and is largely dependent on foreign vendors. So the bargaining power of the vendors here is comparatively high.As technology advances and banking systems become more advanced and expanded, human resources also need experienced employees. In that case, the number of skilled employees in the labor market is competitively low and their demand is very high.

Bargaining power of buyers: In the case of City Bank, the bargaining power of the customer is in many cases because today customers get a wide range of banking facilities. That is, they get traditional methods as well as mobile banking, FinTech, Banking apps, online transactions etc. All these types of facilities are currently the best banks in the market, they are all offering the same type of service through different marketing policies and some different products. Such as price sensitivity i.e. interest rate change, digitalization; then there is regulatory support, all these things are making the bargaining power of the customers very high. Currently, for marketing, i.e. the new generation millennials and senz demand all the financial services that are increasing, they are able to gather information both online and offline about whether any bank is able to provide them properly. So they are much more careful in choosing a bank for their investment and deposit and their power here is more in the field of choosing a bank.

Competitive rivalry : Currently, there are more than 60 banks in Bangladesh, including public, private and all other types of banks, among which there is a lot of competition. So, at the first step, it is understood that the competitive rivalry for City Bank is very high nowadays. In the banking sector, there is limited differentiation in terms of products, that is, there is minimal brand differentiation. Therefore, there is competition among competitors on how well and how well they can promote their service provision and products, and how to keep them ahead in the technological race through technology, which is a big challenge. It is very important to provide brand loyalty to customers. City Bank PLC also has to keep an eye on this issue because its competitors are attacking their customers by focusing on this same customer market, so they also have to face a challenge in ensuring that their own customers are not attracted to other banks. It is also a very challenging issue and a sign that the types of products or services that competitor banks are launching are also included in the product list of City Bank or that they are also able to launch them.

Threat of substitutes: Customers are now much more aware and whenever they have to accept any product or service, specifically banking related issues where there is a money issue coming, a deposit issue coming, an interest issue coming, they have to think about it for a long time. For this reason, the threat of substitutes is high and it is going to be even higher in the future. Because there are various types of competitor banks who are improving mobile financing services, improving online services and they have started new types of apps in the field of international remittance, e-commerce platforms which are also thinking about some potential long term threats which can improve the banking sector even more, one of which is the use of AI which has played a very important role in the current era of technology.

SWOT Analysis



Strengths:

1.Strong brand reputation: For the past 42 years, City Bank PLC has become one of the most prominent private commercial banks in Bangladesh. The most important reason for this is that they have given a lot of importance to their customer service and have brought many advancements in terms of innovation and technology which creates a big competitive advantage for the current generation and private commercial banks. Currently, City Bank has a total of 186 branches in Bangladesh and 458 ATM booths. Over the past 11 years, City Bank has achieved more than fifty awards, which have created customer and investor attraction towards City Bank in all aspects.

2. Diversification of products portfolio: To provide services to customers, Smriti Bank has to include a wide range of services and products in line with its competitors, such as normal savings, deposits, FDR, etc. Apart from these, retail banking, SME banking, remitance, foreign exchange, merchandise business, investment banking, various types of card service apps, etc. This diversity has to be maintained, and partnerships have to be made with different companies.

3. Strong management and partnership: City Bank has a lot of focus on strategic management. They do their organizational management properly and keep their human resources very strong. In the same field, they are also involved in strategic partnerships like they collaborate with international organizations IFC and ADB. In both cases, this gives them a competitive advantage that allows them to dominate the market and present themselves as a strong bank.

4. Technological advancement: They have taken initiatives such as strengthening their online banking, opening their app called City Touch, mobile banking, and ensuring digital security. As technology has grown, cybersecurity issues are becoming more and more important, and in the case of banking, its scope is even larger. Since Citibank comes up with many innovative ideas, in the future they will be able to completely ensure cybersecurity for their customers by using many types of AI, which will become one of their biggest strengths.

5. Strong leadership and manpower: It is very important for City Bank to have a strong and experienced leader and because they have that experienced leadership, they are able to tap into such a global banking environment. City Bank's HR department is making its employees more effective through various types of training, which is very important for a bank because when customers come, all these employees are on duty to serve them and if they cannot provide them with proper service, they may lose their brand loyalty, in which case City Bank should be careful.

Weaknesses

1. High nonperforming loan and high operating expense: City Bank has a high amount of non-performing loans which is bad for a bank. Like other banks, City Bank faces such problems because various macroeconomic factors are responsible for this problem, which occurs in developing countries like Bangladesh. Their operating expenses are comparatively high because they are investing more in innovation. They have to balance their investments in this area in such a way that they do not overinvest. The outcome of which is not as good as what they have invested. So they have to balance both matters otherwise it will be a big weakness for them.

2. Limitation in rural networking: They are doing all their promotional activities, marketing, advertising in such a way that most of the time they are becoming more centric so that they can do rural marketing completely because rural areas can be a big part of their customers. If they do not give importance to that, it is a big weakness because they are not able to use this fast diversity of theirs properly.

3. Employee turnover: Employee turnover is not good for any bank or organization because if the employees are not satisfied, they are transferred from one bank to another. City Bank has to pay attention to the fact that the employees they have invested so much in training do not become demotivated and leave their bank for another bank because when new recruitment is done, the employees have to be trained in a new way and extra costs have to be incurred for training.

4. Urban centric tendency: For technological advancement, City Bank is currently doing a lot of innovations which are becoming urban centric because rural areas do not have much internet support or the ability to use technology, so customers are lagging behind in receiving these services.

5. Inefficiency in terms of decision making: Many times, City Bank focuses more on the central leadership for their big decision-making, which is why it is seen that for any kind of decision-making, it has to go through many steps and then it comes. First, it goes to the headquarters, then the board of directors will talk, then the words will be so much that those decisions will go to the rest of the branches. So, these things should not happen in all cases because many types of decisions have to be taken in a hurry, otherwise many people have to face financial losses. The bank should take care of these things.

Opportunities

1. Launching Islamic Banking service: Many mid-range banks, including NCC Bank, are launching Islamic banking along with their normal banking policies. Because 95% of Bangladeshis are Muslims and they want to use the banking system according to Islamic Sharia, City Bank can launch Islamic banking system along with the normal banking system. This is a big opportunity for them to attract more customers.

2. SME financing: It would be much better if they have different types of products for small and medium enterprises because a large number of SME markets are being created in Bangladesh because currently the number of women entrepreneurs and young entrepreneurs has increased a lot.

3. Emphasize on digital banking: Nowadays, due to the accessibility of smartphones in the world, people are using them more and more. Therefore, if you do digital banking, you can use the Citibank app to make any kind of payment instantly, so that customers can make that payment instantly. And so that City Bank can use these offers properly as an opportunity.

4. Investment service: If they expand new approaches to investment services centred on the capital market, it will create a white range for them in the bond market. This is a great opportunity for capital gains.

5. Special products for women entrepreneurship: Since the number of women entrepreneurs is currently increasing, if we can make them feel special and launch specific products for them, and if we can make them feel special and launch new products, it will be possible to connect many more customers with City Bank.

6.Solution for international remittances: Expatriates always demand reliable banking systems for sending remittances. Why is Bangladesh a lunch portion of the country that can provide foreign exchange services? This is Cross bud's remittance solution. If City Bank can grab this opportunity, they can bring a large portion of the remittances to Bangladesh. This will be a good opportunity for both banks and expatriates.

Threats:

1.Market Competition: Currently, there are more than sixty banks in the competitive banking sector of Bangladesh, some of which are globally famous and have many computers, while others are not, such as EBL, BRAC Bank, HSBC Bank, etc.So City Bank may face many more challenges.

2.Intense Technological disruption: Technology is increasing so much every day that the competition has increased with it and since all these financial accounts are under technology, there is a lot of risk in protecting this security as well, such as cyber-attacks and if a bank is attacked very strongly, then the bank's digital platform can be completely destroyed overnight.

3.Economic Challenges: If we look at the economic sector, we can see those various issues such as inflation, global oil price fluctuations, various trade problems, foreign exchange problems, and wars between different countries create many instabilities in the economy, which are very difficult to protect and are a very big risk.

4.Regulatory policy change of Government: The Bangladesh government has all kinds of powers. They can change the regulatory policy whenever they want to protect the interests of the country. In this case, it will completely affect the banking sector, which includes City Bank. Therefore, it may face many problems due to trade and regulatory pressure.

2.8 Summary and Conclusion

City Bank's financial condition is quite good, but its non-performing loans and operational experience need to be reduced and due to this they will gradually move towards further improvement. They are giving a lot of importance to technology and innovation which will increase their sustainability a lot.

2.9 Recommendations

City Bank has advanced competitively, but it will need to expand into new markets and rural areas in order to remain sustainable. It will also need to introduce innovations, such as AI-based technology, that no other bank in Bangladesh has ever introduced. They can achieve their goal of being the market and industry leader and expand their market reach significantly if they can offer this new kind of service chain. • Given their financial expansion, they must lower the number of non-performing loans and raise the ROE and ROE ratios, which will improve City Bank's financial performance significantly.

CHAPTER 3 PROJECT

Part 1: Introduction

In the field of human resource management and organisational behaviour, grievance refers to a formal expression of dissatisfaction, concern or complaint over work conditions, treatment at work or interpretation of company policies by an employee. Peculiarly, it usually concerns such problems as lack of fair treatment, unfair discrimination, or risk-taking practises at workplace, or interpersonal conflicts, or agreements on the employment contracts being broken (Bratton & Gold, 2017). The disagreement between the expectation of the employee and practises of the organisational level shape the base in both IRs and labour management systems via grievances.

Armstrong & Taylor's (2020) definition of grievance defines the grievance as "a cause for complaint by an employee regarding a perceived injustice arising out of their employment". Employees opt to lodge their complaints either through the formal written statements or through casual verbal intercourse. Grievance does not necessarily take place solely or jointly with other employees through collective action. "Grievance" not only includes dissatisfaction at work, as it also identifies what kind of processes for addressing problems and solutions are in place. Organisations that manage employee grievances effectively prevent industrial disruptions and create conditions for higher staff trust and maintain better working conditions (Dessler, 2020).

Employee frustration from unresolved grievances leads to negative outcomes like stress and absenteeism as well as turnover and decreased motivation (Mondy & Martocchio, 2016). Organisational sustainability depends heavily on immediate and equitable response to all identified employee grievances. Organisations that maintain formal grievance procedures fulfil their legal and ethical requirements under both national labour laws and international labour standards. The International Labour Organisation (ILO, 2019) defines grievance mechanisms as vital elements that support both workplace decent work standards and employee rights protections. Contemporary organisations use grievance systems for strategic purposes to promote employee voice and practise participative management (Budd, 2004). Employees use grievances to address more than simple work complaints because such complaints represent an interconnected framework of fair practises along with communication channels and dispute resolution methods.

Organisations that address their employee complaints effectively create a positive company culture that improves worker-stakeholder engagement while upholding legal commitments.

Employee grievances occur regularly within worldwide industries because workers typically become unhappy about their working conditions as well as their communication and supervisory experiences and perceived inequalities. The world's rapid technical progress together with changing organisational designs as well as shifting workplace expectations has brought about heightened employee stress and workplace conflicts (Brewster et al., 2020). Industrial employees commonly develop work-related grievances because of unfair treatment combined with discrimination in addition to wage disputes and limited career opportunities and dangerous workplace conditions (Dessler, 2020).

Working in banks creates employee grievances because staff members encounter organisational recognition issues combined with strict management structures and job instability together with narrow development paths and forceful supervisory approaches. The financial reforms after 2008 led to stricter regulations which created procedural difficulties that sometimes trigger employee dissatisfaction according to Lasrado & Kassem (2021). Developing economies commonly face intensified employee challenges because they lack sufficient employee protection systems. Digital transformation in banking—through mobile banking, AI integration, and remote services—has also impacted traditional job roles, resulting in skill mismatches, job redundancies, and grievances among older or less tech-savvy staff (Majumder, 2022). This shift necessitates ongoing training and support, yet many institutions fail to address these gaps effectively, causing frustration and disengagement. Across industries, effective grievance mechanisms are essential to maintain employee morale and organisational trust (Tambe, 2014). As labour markets become increasingly competitive and diverse, global organisations must ensure their grievance redress systems are transparent, inclusive, and responsive to changing employee needs.

In Bangladesh, the issue of employee grievance is an increasingly important issue due to the evolving dynamics of the labour market, organisational growth, and increasing workforce expectations. As the country experiences significant economic development, particularly in the service sector, employment in commercial banking has surged. However, despite economic growth, employee grievances in the banking sector remain a pressing concern due to management practices, inadequate grievance handling systems, and non-compliance with labour standards

(Kabir, 2023). One major contributing factor is the imbalance of power between employees and employers, particularly in large commercial banks.

1.1 Background

City Bank PLC, one of Bangladesh's leading private commercial banks, operates with a robust infrastructure comprising 134 branches, 52 sub-branches, and 485 agent points across the country. With over 7,689 employees and more than 2.6 million customers, City Bank has established a significant presence in the financial services sector (City Bank PLC, 2025). The large scale of operations and diverse workforce contribute to the complexity of managing employee grievances, especially in a high-pressure and target-driven environment.

Employee grievances in Bangladesh's banking sector have increasingly gained public attention, revealing persistent challenges related to management practices, transparency, and grievance redress mechanisms. A prominent example occurred in August 2024 when employees of IFIC Bank staged protests to express dissatisfaction over alleged corruption, poor working conditions, and the dismissal of several staff members without due process (The Business Standard, 2024). Protesters presented a nine-point demand, emphasizing the need for fair treatment, accountability, and better communication between management and employees. This public display of employee unrest not only drew media coverage but also highlighted deeper structural issues within private commercial banks in Bangladesh.

Such incidents reflect broader systemic problems prevalent across the banking industry in Bangladesh, including hierarchical management styles, lack of independent grievance committees, and ineffective complaint resolution procedures (Kabir, 2023). These conditions contribute to employee stress, low morale, and a culture of silent dissatisfaction, where employees hesitate to voice concerns due to fear of retaliation or skepticism about the grievance mechanisms in place (Alom, 2021; Hackett, Bycio, & Hausdorf, 1994). Moreover, intense performance pressures, especially in sales and credit departments, exacerbate workplace grievances, leading to burnout and disengagement (Riya, 2023).

The IFIC Bank protests underscore the critical importance of establishing robust, transparent, and accessible grievance management systems in Bangladeshi banks. When employee concerns are ignored or inadequately addressed, dissatisfaction can escalate into collective action that disrupts organizational operations and damages reputations. Therefore, developing effective grievance redress models tailored to the unique socio-cultural and regulatory context of Bangladesh's banking sector is essential to maintain workforce harmony, enhance employee engagement, and ensure sustainable organizational performance (Kabir, 2023; Tambe, 2014).

1.2 Research Objectives

1. To examine the impact of employee commitment, job commitment, and employee morale on the incidence of employee grievances.
2. To evaluate the influence of employee job satisfaction and overall performance on grievance behaviour in the banking sector.
3. To investigate the role of extra-work performance (organizational citizenship behaviour) in predicting employee grievance tendencies in City Bank PLC.

1.3 Research Questions

1. How does employee commitment influence the occurrence of employee grievances in private commercial banks like City Bank PLC?
2. What is the relationship between job commitment, employee morale, job satisfaction, and the frequency of employee grievances?
3. To what extent do extra-work performance and overall employee performance affect grievance behaviour among employees in City Bank PLC?

1.4 Significance of the Study

This study is significant as it addresses critical gaps in understanding the factors influencing employee grievances within Bangladesh's private commercial banking sector, specifically focusing on City Bank PLC. While employee grievance has been widely studied globally, few empirical studies examine this issue in the unique socio-economic, cultural, and regulatory context of Bangladesh. The research provides valuable insights into how employee commitment, morale, job satisfaction, and extra-role performance relate to grievance behaviours in a high-pressure, target-driven environment.

Understanding these dynamics is crucial for both academic and practical purposes. Academically, it enriches the literature on organizational behaviour and human resource management by integrating established theories with localized empirical data. Practically, the findings can help banking institutions design more effective grievance redress mechanisms, promote transparent communication, and improve management practices. This will enhance employee well-being, reduce turnover, and increase organizational trust and productivity. Moreover, the study supports policymakers and HR professionals in developing tailored interventions that reflect Bangladesh's evolving labour market realities, fostering a healthier work culture and contributing to sustainable economic growth.

1.5 Outcome of the Study

Although employee grievance stands as an extensively researched subject within global human resource and organisational behaviour literature, Bangladesh's banking sector demonstrates a substantial academic knowledge gap regarding this matter. Many studies were conducted in international level focusing on how grievances affect employee performance and job satisfaction levels as well as commitment in education, healthcare and finance industries (Brewster et al., 2020; Budd, 2004; Nosike et al., 2023). Findings collected from the previous studies on employee grievance in other regions fail to capture the distinctive elements that characterise the Bangladeshi economic, socio-cultural and regulatory framework. There are few studies which have analysed grievance redress mechanisms along with their organisational outcomes in Bangladeshi private commercial banks through empirical research (Alom, 2021). In addition, few local studies were conducted focusing on quantitative analysis and policy development in private commercial banks (Kabir, 2023). However, empirical studies focusing on evidence regarding employee insights and human resource outcomes in Bangladeshi banking sector are limited. Particularly, quantitative studies focusing on determining the actual factors driving the employee grievance in the private commercial banks including City Bank PLC are still scarce. This research will examine the causes of employee grievances as well as enables City Bank PLC to identify effective grievance management models for meeting the needs of Bangladeshi private commercial banks.

Part 2: Theoretical and Literature Review

2.1 Theoretical Framework

2.1.1 Herzberg's Two-Factor Theory

Herzberg's (1959) which is popularly referred to as the motivation-hygiene theory, differentiates between those factors that result in job satisfaction and others that result in dissatisfaction. Fundamentally, this theory proposes motivator such as recognition, achievement, and personal growth were intrinsic factors and led to satisfaction while factors such as salary, company policies, and human relations were extrinsic and by their absence led to dissatisfaction. Herzberg argues that while eradicating dissatisfaction does not guarantee satisfaction the pairs must be addressed to avoid imbalance and unmotivating work environment (Kotni & Karumuri, 2018). The theory has been applied extensively in organisational studies to explain how structure in work place shapes employees' behaviour and morale.

Herzberg's theory is a primer in the context of this research in employee grievances at City Bank PLC, in that it shows how inappropriate management of hygiene factors leads to dissatisfaction often manifested in formal grievances. Bank workloads are intense, the firm has no clear procedures for promotions, and there is perceived inequality towards recognition, all these fall under hygiene factors (Riley, 2005). To carry out the study aligns with Herzberg's framework as it addresses such issues as the structure of the salary, management behaviour, and working conditions that might influence the job satisfaction (Kotni & Karumuri, 2018). The theory explains why job satisfaction is the focal independent variable for predicting grievance behaviour and offers a theoretical framework for understanding the nature of the complaints that workers make whenever workplace standards fail to meet expectations.

2.1.2 Meyer and Allen's Three-Component Model of Commitment

Meyer & Allen (1991) Three-Component Model of Organisational Commitment categorises the type of organisational commitment into three dimensions namely affective, continuance, and normative. Affective commitment is emotional dependence and identification with an organisation. continuance commitment is anchored on the costs of leaving the organisation; and normative commitment portrays an obligation to stay (Hackett, Bycio & Hausdorf, 1994). According to the model, high affective commitment would be most advantageous to organisations because it creates increased performance and reduced conflict. Employees with strong affective commitment demonstrate loyalty, involvement, and enthusiasm (Lopez Jr, 2006). On the other hand, when employees remain due to necessity or obligation (continuance or normative), their dissatisfaction may persist and manifest in grievances or disengagement.

This theory is particularly relevant to the research as employee commitment is a key independent variable hypothesised to influence grievance behaviour at City Bank PLC. In rigid, performance-driven banking environments, affective commitment is often compromised due to high pressure and limited employee voice (Hackett, Bycio & Hausdorf, 1994). When employees lack emotional investment in the organisation, they are more likely to perceive workplace situations negatively and report grievances. The dissatisfaction and conflict are fostered if one of the employees are more vulnerable to dissatisfaction and conflict due to a lower commitment. In examining the effects that perceived fairness, recognition, and grievance management systems has on various forms of commitment, this study uses the Meyer and Allen framework to explain the underlying causes of employee dissatisfaction and disengagement in private commercial banks in Bangladesh.

2.1.3 Organizational Citizenship Behaviour (OCB)

Organ's (1988) Organisational Citizenship Behaviour (OCB) theory involves the free and non-compulsory behaviour of employees that exceed the formal job demands and have value for organisational performance. These behaviours include helping one's colleagues, being timely, demonstrating initiative, and recommending the organisation outside. The actions are not directly rewarded, but it is a component of a positive organisational mood and employee morale. Organ's theory assumes that workers manifesting high levels of OCB align with the values and goals of the organisation (Walker & Hamilton, 2011). However, when efforts such as these are not acknowledged, employees may feel exploited, or undervalued and therefore may complain or become disengaged.

The theory of OCB is applicable in this study context because extra-work performance is considered an influencing variable in the grievance process. Employees in target driven environment such as City Bank PLC can overstep their formal roles to achieve the organisational goals. When such contributions are taken for granted or the management fails to acknowledge such contributions appropriately, employees are likely to be demoralised and frustrated (Tambe 2014). This absence of acknowledgment, in cultures that unofficially require extra-role behaviour, builds up silent dissatisfaction until it explodes in the form of formal complains. The theory provides insight into how unmet psychological expectations and imbalance in employee-employer reciprocity can drive workplace dissatisfaction in Bangladeshi private commercial banks.

2.2 Concept of Employee Grievance

Human resource management practises involve the assessment of formal or informal complaints that workers submit regarding workplace conditions and treatment and organisational practises which employees consider unfair or unjust (Armstrong & Taylor, 2020). The global emergence of grievances continues to happen owing to organisational structure complexities and changes in job expectations and stringent supervision methods and employee-organisational performance discrepancies (Bratton & Gold, 2017; Dessler, 2020). Modern globalised workplaces that prioritise performance face employee grievances because workers believe their situation is unfair and experience unclear communication and job uncertainty and rising workload demands (Brewster et al., 2020). Grievance management supports organisational success through the preservation of employee morale and the reduction of workforce departures and establishes fairness across all levels.

2.2.1 Employee Grievance

The study identifies employee grievance as a dependent variable that depends on job satisfaction together with employee morale and performance levels and organisational commitment. All grievances emerge either through written complaints or through absent behaviour and reduced workplace participation (Mondy & Martocchio, 2016). A poor grievance redressal mechanism directly affects employee trust and retention (Kabir, 2023). Studies show unresolved grievances have cascading effects on employee performance, creating stress, demotivation, and withdrawal behaviour (Nosike et al., 2023). Ghosh & Sekiguchi (2019) argued that high-pressure environments, especially in the banking sector, increase grievance likelihood due to elevated performance expectations and procedural rigidity. In Bangladesh, rigid hierarchies and top-down communication aggravate the issue, where employees feel their voices are suppressed (Alom, 2021).

Employee commitment refers to psychological bound and loyalty of an employee towards his or her organisation. Based on the three-component model of Meyer & Allen's (1991), affective commitment is best related with employee satisfaction and less grievances. When the workers emotionally attach themselves and value themselves, their tolerance level of workplace friction grows (Meyer & Allen, 1991). In contrast, low commitment correlates with heightened grievances, particularly when employees perceive a lack of fairness or career progression (Dhanabhakyam & Monish, 2019). High turnover intentions often arise from employees feeling ignored or poorly integrated into organisational goals. Studies in Asian banking sectors reveal that hierarchical rigidity and absence of participatory leadership limit commitment levels, fuelling employee dissatisfaction (Lasrado & Kassem, 2021).

Employee morale captures the overall sentiment and motivation that employees have toward their work environment. High morale is characterised by enthusiasm, loyalty, and proactive performance; low morale often results in grievances, resistance to change, and disengagement (Wilton, 2016). According to Budd (2004), morale is deeply influenced by interpersonal relationships, recognition, work-life balance, and leadership transparency. In environments where grievances are not acknowledged, morale diminishes significantly. Studies conducted in South Asia show that strict banking procedures, lack of interpersonal warmth, and inflexible management lead to morale deterioration (Majumder, 2022). As morale declines, employees are more likely to lodge grievances, often as a form of protest or coping mechanism.

Employee performance, while often viewed as an outcome variable, can also be an antecedent to grievances when performance is hindered by systemic or interpersonal constraints. According to Dessler (2020), when employees perform well but feel unrecognised or unsupported, dissatisfaction emerges. Employees working in banking institutions commonly struggle with excessive workload while facing performance expectations clashes according to Ghosh & Sekiguchi (2019). Workplace grievances emerge from dual stressors because staff lacks appropriate tools or experience authority issues. According to Nosike et al. (2023) lacklustre performance evaluations cause employee resentment when their outcomes are not clearly transmitted. High-performing employees who detect unfairness during their promotion or reward process develop a higher probability to file grievances.

Job commitment traces employee dedication towards their duties only within their designated role instead of overall organisational dedication. When employees demonstrate high commitment toward their roles it enhances their ability to cope with stressful situations while minimising their complaints (Brewster et al., 2020). Employee disinterest occurs when job duties fail to match worker abilities and skills or work-related commitments. The study of Dhanabhakyam & Monish (2019) reveals that the Indian and Bangladeshi commercial banks reveal considerable relationships between low levels of work commitment and both job pressures and complaints. Work commitment among employees leads to frustration when they receive inadequate leadership support. Various organisational conditions that do not match with employee level of job commitment produce internal dissension which appears as formal worker grievances.

Employee job satisfaction is among the most significant factors influencing grievance behaviour. According to Herzberg's two factor theory (1959), dissatisfaction is emanating from hygiene factors like poor pay, working conditions and managerial policies. Inadequate salary structures, unclear promotion pathways, and inflexible work environments are commonly cited in Bangladeshi banks as sources of dissatisfaction (Kabir, 2023; Riya, 2023). Satisfied employees are less likely to raise grievances, while dissatisfaction serves as a strong predictor of grievance filing (Wilton, 2016). A 2023 study by Wesonga & Van Der Westhuizen found that employee satisfaction significantly decreases when grievance mechanisms are perceived as ineffective or biased. In many Bangladeshi banks, dissatisfaction emerges from discrepancies in performance appraisal systems, perceived favouritism, and lack of participative decision-making.

Extra-work performance, or organisational citizenship behaviour (OCB) is the willingness of employees to engage in activities that are not officially rewarded but yield positive impacts to organisation (Organ, 1988). These include helping colleagues, endorsing the organisation publicly, and showing flexibility. High levels of OCB often correlate with low grievance incidences, as such employees tend to internalise organisational goals (Budd, 2004). However, excessive reliance on OCB without recognition or support can lead to resentment. When employees regularly go beyond their job scope without acknowledgment, it fosters a perception of exploitation (Majumder, 2022). In private banks in Bangladesh, such behaviours often go unnoticed or are taken for granted, eventually leading to dissatisfaction and grievances.

At an international level, extensive research has been carried out on the causes and repercussions of employee grievance in diverse industries such as healthcare, education, and manufacturing (Brewster et al., 2020; Budd, 2004). Many researches have equally looked at how factors like job satisfaction, employee morale and organisational commitment affect grievance behaviour (Wilton, 2016; Meyer & Allen, 1991). However, most of these studies are focused on developed economies in North America, Europe, and East Asia (Lasrado & Kassem, 2021; Ghosh & Sekiguchi, 2019), where workplace dynamics and labour laws are fundamentally different from those in developing nations. Although some local studies in Bangladesh have touched upon employee grievances in the public sector and general banking services (Alom, 2021; Kabir, 2023), empirical research exploring specific organisational factors affecting grievance behaviour in private commercial banks remains scarce. In particular, the literature lacks a comprehensive analysis that combines variables such as employee commitment, extra-work performance, and job satisfaction to examine their impact on grievances in the context of a high-pressure, target-driven environment like City Bank PLC. Therefore, this study addresses a significant research gap by empirically investigating the organisational and psychological factors that contribute to employee grievances in Bangladeshi private commercial banks—offering both context-specific insights and practical implications for HRM in South Asia.

Employee grievances often arise in large-scale organizations like City Bank PLC, where performance pressures, hierarchical structures, and unclear communication channels can lead to dissatisfaction (Brewster et al., 2020). The bank's extensive network of 134 branches and over 7,689 employees make grievance management a critical aspect of maintaining workforce morale and retention (City Bank PLC, 2025).

2.3 Research Framework and Hypotheses

Employee Commitment (ECOM)

Employee commitment is a feeling of attachment of employees toward their organisation. Employees who are committed are more engaged, resilient, and ready to face issues without escalating to formal concerns (Meyer & Allen, 1991). In the banking sector, especially within high-pressure private institutions like City Bank PLC, commitment is influenced by perceptions of fairness, salary equity, and grievance resolution effectiveness (Alom, 2021). A lack of commitment can amplify dissatisfaction, prompting employees to report grievances more frequently as a coping mechanism. Therefore, it is assumed that lower employee commitment increases the likelihood of grievances being filed.

H1: Employee commitment has a significance influence on employee grievance.

Employee Morale (EMOR)

Employee morale reflects an individual's attitude, satisfaction, and optimism regarding their work environment. Low morale may emerge when employees feel excluded from decision-making, undervalued, or unsupported by leadership (Budd, 2004). In such cases, dissatisfaction is often expressed through formal complaints or resistance, particularly in hierarchical and target-driven workplaces like banks (Majumder, 2022). Conversely, when morale is high, employees are less reactive to minor frustrations and more focused on team cohesion and productivity. Hence, it is expected that improved morale reduces the tendency to raise grievances.

H2: Employee morale has a significance influence on employee grievance.

Employee Performance (EPER)

Employee performance denotes how effectively an individual fulfils job expectations and responsibilities. Inadequate performance may lead to grievances if it stems from systemic issues such as poor communication, unrealistic workload, or inadequate training (Dessler, 2020). On the flip side, high-performing employees may become dissatisfied if their contributions are not acknowledged or rewarded appropriately, especially in performance-driven organisations like City Bank (Ghosh & Sekiguchi, 2019). Both performance deficits and recognition gaps can result in elevated grievance levels.

H3: Employee performance has a significance influence on employee grievance.

Job Commitment (JCOM)

Job commitment focuses on an employee's identification with and dedication to their specific role. When employees feel secure, fairly treated, and adequately resourced, their commitment increases (Dhanabhakyam & Monish, 2019). In contrast, feelings of neglect or role misalignment can lead to dissatisfaction and eventually grievances. For employees in private banks where job roles are tightly regulated, a mismatch in role expectations and support may reduce job commitment and increase the likelihood of grievances.

H4: Job commitment has a significance influence on employee grievance.

Employee Job Satisfaction (EJSAT)

Job satisfaction is a worldwide construct that conceptualises an employee's appraisal of job conditions, leadership, growth opportunities. According to Herzberg's two-factor theory (1959), dissatisfaction emerges when hygiene factors such as grievance mechanisms, salary and supervision- are lacking. In the context of Bangladeshi private banks, opaque promotion practices, intense workloads, and unclear grievance systems reduce job satisfaction (Kabir, 2023). As dissatisfaction increases, so does the likelihood of grievance submission.

H5: Employee job satisfaction has a significance influence on employee grievance.

Extra-Work Performance (EWP)

Extra-work performance or organisational citizenship behaviour (OCB) refers to voluntary efforts beyond an employee's official duties. When employees willingly engage in extra-role behaviour but receive no recognition, it may lead to perceptions of exploitation or unfairness (Organ, 1988). In high-demand sectors like banking, sustained extra-work performance without institutional support can lead to frustration and eventually formal grievance submission (Majumder, 2022). Therefore, perceived fairness and recognition in relation to extra-role behaviour influence grievance tendencies.

H6: Extra-work performance has a significance influence on employee grievance.

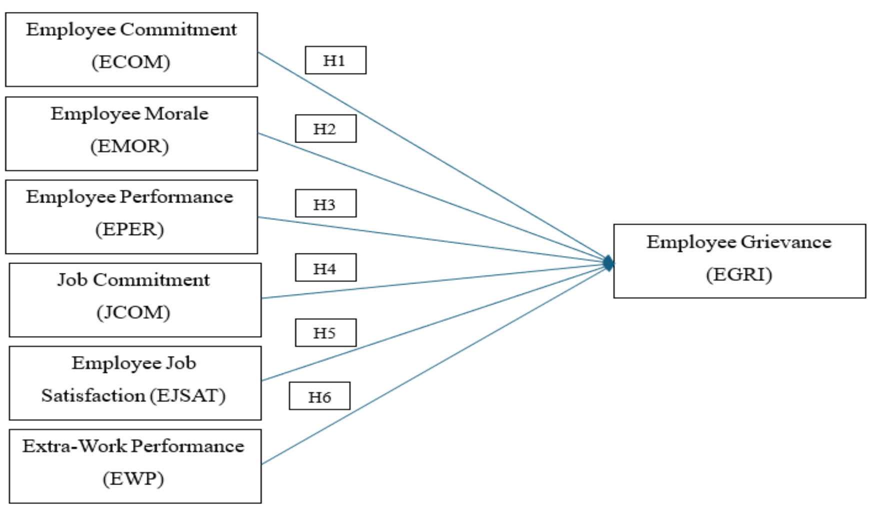


Figure 1: Conceptual Framework

A conceptual framework for the factors affecting employee grievance in private commercial banks, specifically in the context of City Bank PLC, is illustrated in Figure below. The conceptual framework illustrates the key factors influencing employee grievance (EGRI) in private commercial banks, focusing on City Bank PLC. It identifies six major predictors: Employee Commitment (ECOM), Employee Morale (EMOR), Employee Performance (EPER), Job Commitment (JCOM), Employee Job Satisfaction (EJSAT), and Extra-Work Performance (EWP). Each factor is hypothesized (H1–H6) to directly affect the level of employee grievance. The framework aims to investigate how organizational and behavioural dimensions contribute to dissatisfaction and conflict in the workplace. Understanding these relationships helps in designing targeted interventions to reduce grievances and improve overall employee well-being and organizational effectiveness in the banking sector.

Part 3: Research Methodology

The study investigates the elements impacting employee grievances at City Bank PLC which operates as a leading private commercial bank in Bangladesh. The outcomes of important organisational measures like employee commitment, morale, performance, and job satisfaction are evaluated through workplace variable assessments of industrial relations, salary structures, supervisor behaviour, miscommunication, training gaps and grievance handling mechanisms. Efforts to improve grievance management practises in Bangladesh's banking sector require an understanding of the identified factors especially as the economy grows more rapidly.

3.1 Population and Sample

The research investigates employees who work at City Bank PLC through diverse departments across the organisation. The banking sector in Bangladesh shows accelerating growth because of its economic expansion together with expanding financial service requirements and rising employee base. The rapidly changing workplace environment serves as an excellent platform to study employee grievances because employee expectations shift in step with organisational changes (Kabir, 2023). The study exclusively contained workers who underwent exposure to grievance management systems in order to gather diverse workplace experiences.

Research data came from individuals in every organisational level including entry workers and mid-level and senior staff members who belonged to Human Resources, Operations, Finance, Sales, Marketing and Customer Service departments. Participant selection used convenience sampling as the research method. The researchers implemented this approach to select workers who made themselves available and volunteered for participation thus making their participant base mirror the diverse departments throughout the bank. Dessler (2020) describes convenience sampling as an appropriate method given its ability to obtain significant participant numbers from the organisation despite its known potential biases.

At first, I approached around 120 employees to collect the responses and requested them to refer my questionnaire to their colleagues. Also, I forwarded the questionnaire link on online. The sample size however was computed to be 263 respondents (See the calculation below) using Cochran's sample size formula (Cochran, 1977) whereby big sample size would ensure adequate sampling for generalizability. This research work chose to use Cochran's sample size determination formula to determine the sample since the formula is employed to calculate the ideal sample size from a finite population starting with a specified level of precision, level of confidence and estimated proportion of the attribute present in the population (Cochran, 1963). Sensitive to the fact that the population size, the population size is limited and is relatively small compared to the large population, the sample size is based on the Cochran's (1977) determination of sample size formula that was used to calculate a proportional representative sample as follows:

$$n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$$

Where n is final sample size and n0 is the sample size for infinite population and N is the population size. The outcome of this calculation was that the size of 263 respondents would be sufficient for the study. I have received 327 responses which surpass Cochran's estimate for this study.

To determine an appropriate sample size, Cochran's formula (1977) was used as is commonly used in estimating a sample size for categorical data in the large population. For the case of infinite population, 90% level of confidence ($Z = 1.65$), and the margin of error of 5% ($e = 0.05$) and the proportion estimate of 0.5 (maximal variability) the required sample size was determined through the following formula:

So here,

$n_0 = (Z^2 \times p \times (1 - p)) / e^2$
$n_0 = (1.65^2 \times 0.5 \times 0.5) / 0.05^2 = (2.7225 \times 0.25) / 0.0025 = 272$
Since the actual population size (N) was 7,689, the finite population correction was applied:
$n = n_0 / (1 + ((n_0 - 1) / N))$
$n = 272 / (1 + (271 / 7689)) \approx 272 / 1.03524 \approx 263$

Table 1: Cochran's Sample Size Calculation

Therefore, the minimum required sample size was 263. However, to ensure higher reliability of results, a total of 327 responses were collected, which exceeds the minimum threshold.

3.2 Data Collection

Online surveys served as the data collection method for this study and Google Forms distributed them to participants. An online survey provided multiple benefits that facilitated fast research participant acquisition with low-cost expenses and enhanced ease of use for survey takers. The research methodology enabled data collection from staff members working both at head office locations and branch offices increasing the sample pool diversity.

The research instrument included an orderly questionnaire which asked demographic and grievance-specific questions. The basic questions regarding participants focused on collecting job position information together with department and length of employment at City Bank PLC. Employees received questions about the grievance management system through which they assessed industrial relations activities and supervisor conduct together with their salaries and training requirements and workload along with grievance handling procedures.

A trustworthy data collection strategy followed the 5-point Likert scale from strongly disagree (1) through to the strongly agree (5). The researchers applied this Likert scale system to translate workforces' views regarding various aspects affecting grievances into numbers. The survey included multiple survey items which addressed employee satisfaction with grievance handling processes along with salary structure fairness and communication effectiveness between staff and supervisors and training programme accessibility (Brewster et al., 2020).

The research circulated the survey to the study group aimed for the feedback for a period of three weeks. The selected period gave workers sufficient time to react with data collection undertaken effectively. The analysis of received responses indicated what factors contributed to the greatest damage to the grievances of the employees.

Other than the convenience sampling approach, snowball sampling was also employed in order to expand the survey's visibility. Snowball sampling is especially applicable for organisational situations where non-reach is dictated by hierarchy or operational limitations to all workers (Bratton & Gold, 2017). The snowball sampling technique was beneficial to the researchers because it would allow them to acquire information from the workers at different organisational levels which was able to give them full views from junior-level and senior-level insiders. The research method allowed the investigators to overcome barriers in attempting to access data from employees who may boycott participation in work place studies. Using knowledge of employee correlations, the researchers received detailed feedback from many organisational levels (Wilton, 2016).

A pretest involving 25 respondents was conducted to measure the reliability/validity and clarity of the questionnaire in its full-scale data collection during the 2nd week of April 2025. There were a number of reliability issues uncovered during this pretest in relation to some of the items of the questionnaire. In particular, some items were not replicating the same results on responses hence concerns about internal consistency of the instrument. From these findings, the questionnaire items were redefined and revised to increase their clarity and reliability. The revised items were then retested, to measure their ability to capture the intended variables, as well as for improving the reliability of the instrument. This continuous process made the final version of the questionnaire more robust and gave a more reliable measure of grievances related to employees and other factors. The changes incorporated were in accordance with best practises in survey design in order to establish that the 'final' instrument would be both valid and reliable for the main study.

3.3 Data Analysis Methods

Several statistical devices were used to analyse the collected responses once data collection came to an end. Multiple Linear Regression Analysis was a tool that enabled researchers to identify a correlation between independent variables (Employee commitment, Employee morale, Employee performane, Job commitment , Employee job satisfaction, Extra work performance) and dependent variable (employee grievances). The study found out what variables had the greatest impact on the grievances of employees using multiple linear regression. The researchers measured variable relationships strengths and directions through analysis of regression model coefficients (Brewster et al., 2020). A correlation analysis technique evaluated the directional force and quantitative powers of relationships between multiple elements that impact employee grievances. The study investigated two key relationships through analysis including the link between satisfaction at work and grievances and the connetion between staff performance and grievance levels. The research helped to explain better the effects that variable components had on employee grievances by analysing their mutual impacts (Ghosh & Sekiguchi, 2019). Cronbach's Alpha measures the reliability and internal consistency of survey instruments and calculated its result. The identical constructs measured by survey items can be evaluated through this test. Survey instrument reliability and consistency in measuring one construct are indicated by a Cronbach's Alpha score exceeding 0.7 (George & Mallery, 2016). To ensure the construct, criterion, content, and face validity of the variables, researchers have taken the measures from previous relevant research articles so that the measures be accurate and precise to identify or evaluate the reflective items (See the below table).

Variables	Measures (Statements for Questions)	References
Employee Commitment (ECOM)	1. I feel that I owe this organization quite a bit because of what it has done for me. 2. My organization deserves my loyalty because of its treatment towards me. 3. I feel I would be letting my co-workers down if I wasn't a member of this organization.	(Meyer & Allen, 1991)
Employee Morale (EMOR)	1. I feel motivated to perform well when my contributions are acknowledged by my superiors. 2. The work environment at my organization fosters a sense of belonging and teamwork. 3. I am more productive when I feel valued and respected by my colleagues and supervisors. 4. My job satisfaction improves when my concerns are considered during team meetings or discussions. 5. The leadership in my organization creates a positive atmosphere that boosts my morale and motivation.	(Brayfield & Rothe, 1951)
Employee Performance (EPER)	1. I am able to work effectively and efficiently 2. I was able to finish tasks given well 3. I don't do work on time 4. I am able to reach target job 5. I don't like to help another employee that feels difficult	(Batubara et al., 2020)
Job Commitment (JCOM)	1. Right now, staying with my organization is a matter of necessity as much as desire. 2. It would be very hard for me to leave my organization right now, even if I wanted to.	(Meyer & Allen, 2004)

	3. Too much of my life would be disrupted if I decided I wanted to leave my organization now. 4. I feel that I have too few options to consider leaving this organization. 5. If I had not already put so much of myself into this organization, I might consider working elsewhere. 6. One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	
Employee Job Satisfaction (EJSAT)	1. I am satisfied with my job 2. I don't like my job (R) 3. I like working here	(Arab Psychology Center, 2025)
Extra-Work Performance (EWP)	1. I took on extra responsibilities. 2. I started new tasks myself, when my old ones were finished. 3. I took on challenging work tasks, when available. 4. I worked at keeping my job knowledge up to date. 5. I worked at keeping my job skills up to date. 6. I came up with creative solutions to new problems. 7. I kept looking for new challenges in my job. 8. I actively participated in work meetings.	(Koopmans et al., 2014)
Employee Grievance (EGRI) (Dependent Variable)	1. I have faced workplace grievances related to unfair treatment or policy violations. 2. The grievance-handling process in my organization impacts my perception of fairness at work. 3. Delays or inefficiencies in addressing grievances negatively affect my work experience.	(Kabir, 2023)

Table 2: Measures Associated with Variables

The data analysis used SPSS as statistical software to conduct regression along with correlation analyses. The researchers used this software to accomplish their required calculations together with the production of detailed statistical reports. The researchers analysed the results to establish what factors drive employee grievances at City Bank PLC.

The collected survey data were entered into SPSS for statistical analysis. Responses on the Likert scale (1 to 5) were numerically coded, with special attention to three reverse-coded items, which were recoded to maintain consistency in direction. Initial data cleaning involved handling missing values and detecting outliers. Reliability analysis using Cronbach's Alpha tested internal consistency of all variables. Descriptive statistics summarized participant demographics and variable distributions. Correlation and multiple linear regression analyses identified significant relationships and predictors of employee grievance. Model assumptions were verified to ensure validity. SPSS outputs informed the interpretation of results.

3.4 Ethical Considerations

The research experiment followed accepted rules of ethical practise to defend participant privacy while maintaining research integrity. The researchers obtained consent from every participant prior to accessing the survey. The study explained its research objectives to participants as they received information about their free will to join the study and their ability to stop participating at no cost. Personal information was not requested in the survey to guarantee participant privacy. The researchers maintained complete privacy of all gathered responses which they only used for academic investigation. A systematic system was implemented by researchers to keep data safe through restricted access for authorised personnel. The research-maintained compliance with Declaration of Helsinki ethical guidelines to deliver research with utmost respect for participant autonomy and health (Creswell, 2014).

3.5 Data Validation

Several validation techniques were put into practise to achieve accurate and reliable results. Cronbach's Alpha helped determine the survey instrument's internal consistency according to the methods mentioned before. The survey questions demonstrated reliable measurement of the intended constructs because their computed value surpassed 0.7. A comparison occurred between the current research findings and previous literature regarding employee grievances in banking institutions. The study enabled investigators to verify their result consistency with general grievance administration patterns found in both banking institutions and other professional sectors (Lasrado & Kassem, 2021).

While most variables demonstrated strong internal consistency, the Cronbach's Alpha values for Employee Commitment (ECOM) and Employee Performance (EPER) were slightly below the conventional 0.7 threshold, at 0.684 and 0.683 respectively. These values are considered marginally acceptable in organizational research contexts where constructs can be complex and respondent perceptions diverse. However, the lower reliability suggests some caution in interpreting findings related to these constructs, as measurement error may reduce the precision and strength of the observed relationships. Future research should aim to refine and enhance the measurement items for these variables to improve internal consistency.

The research methodology establishes a well-defined system to examine factors affecting employee grievances within City Bank PLC facilities. A research study uses multiple linear regression analysis with correlation analysis along with Cronbach's Alpha reliability testing to investigate how employee grievances affect organisational outcomes such as employee commitment, morale, performance and job satisfaction while determining their main contributing sources. Research findings will reveal important information for improving grievance management at City Bank PLC which will produce better employee satisfaction and enhanced organisational effectiveness.

Part 4: Findings

4.1 Descriptive Statistics

The demographic analysis of the 327 respondents from City Bank PLC offers valuable insights into the workforce composition and its potential relationship with employee grievance patterns. First, a significant proportion of respondents 70.3% are based in branch offices, while only 29.7% are from the head office. This indicates that the majority of the workforce operates in field environments where direct customer interaction, operational pressure, and managerial oversight are typically higher (Kabir, 2023). Such conditions often lead to increased stress and grievances due to target-driven expectations and less flexible work settings. In terms of job position, nearly half of the participants (49.5%) are entry-level employees, followed by 42.8% mid-level, and only 7.6% senior-level staff. This dominance of junior employees suggests that younger or less experienced staff are more exposed to operational challenges and may have limited access to support mechanisms or formal grievance redress channels (Nosike et al., 2023). According to Herzberg's Two-Factor Theory, dissatisfaction is more likely to be reported by employees in roles lacking recognition, growth, or autonomy (Kotni & Karumuri, 2018).

Regarding tenure, 47.7% of respondents have worked at City Bank PLC for 1–3 years, while 33% have been employed for less than one year. Only 13.8% and 5.5% have tenures of 4–6 years and more than 6 years respectively. This skew toward shorter employment durations may indicate high turnover rates or dissatisfaction in early employment stages. Shorter tenures also correlate with a lack of affective commitment, increasing grievance tendencies (Meyer & Allen, 1991). From the respondents, 43.3% are from Sales and Marketing. Then 15% from Operations, 12.8% from customer service, 11.6% are from customer service and rest are from HR 10.7%, Brand and Communication 2.4%, SME Banking 1.5%, Merchant Business 1.2%, Merchant Business, Cards 0.6%, Research & Development 0.6%.

Additionally, the demographic statistics are shown in the table below.

Demographic Variable	Category	Frequency (n = 327)	Percentage (%)
Gender	Male	203	62.1%
	Female	117	35.8%

	Other	5	1.5%
	Prefer not to say	2	0.6%
Age	22-28 Years	149	45.5%
	29-35 Years	141	43.1%
	36-42 Years	33	10.1%
	43 years and above	4	1.2%
Monthly Income (BDT)	Below 30,000	57	17.4%
	30,000–60,000	134	41.0%
	60,000–90,000	90	27.5%
	Above 90,000	46	14.1%
Level of Education	Bachelor’s Degree	170	52%
	Master’s Degree	149	45.6%
	PhD or Equivalent	8	2.4%
	Post Doc or Equivalent	0	0
Family Composition	1-2	57	17.4%
	3-4	200	61.2%
	4-5	56	17.1%
	More than 6	14	4.3%

Table 3: Demographic Variable Analysis

Overall, the demographic breakdown reflects a workforce dominated by junior, branch-based employees facing moderate pay and limited tenure conditions that align with elevated grievance risks in high-pressure service sectors like banking.

4.1 Reliability Analysis

To meet the requirements of internal consistency of the measurement instruments Cronbach’s Alpha coefficients were computed for all key constructs used in this study. The widely accepted Cronbach’s Alpha is a measure of the multi-item scale reliability in social science research and values of 0.70 or higher are considered acceptable (George & Mallery, 2016).

The results showed that most variables had satisfactory to excellent internal consistency. The best reliability rating was obtained for Extra-Work Performance (EWP) for Cronbach’s Alpha of 0.903 over the period of eight items, which, is excellent reliability. This means that the items employed to measure extra-role behaviour were quite consistent at measuring the positive construct to be considered in measuring the discretionary effort of employees outside their formal roles.

Job Commitment (JCOM) also showed excellent internal consistency with an Alpha of 0.870 for six items, confirming that the respondents consistently evaluated their sense of obligation and continuity toward the organisation. Similarly, Employee Job Satisfaction (EJSAT) had a high reliability score of 0.853, reflecting strong coherence among the three items measuring satisfaction with work environment and organisational support.

Employee Morale (EMOR), measured using five items, yielded a Cronbach's Alpha of 0.830, suggesting good reliability. This indicates that the statements assessing motivational atmosphere, leadership influence, and team dynamics were well aligned with the construct.

The dependent variable, Employee Grievance (EGRI), showed acceptable reliability with an Alpha of 0.796 across three items, supporting the consistency of grievance-related responses among participants.

On the other hand, Employee Commitment (ECOM) and Employee Performance (EPER) produced slightly lower Alpha values of 0.684 and 0.683, respectively. While these fall just below the conventional threshold, they are still considered acceptable for quantitative studies, particularly in organisational contexts where subjective perceptions can vary. Slight inconsistencies may also result from reverse-coded items or varying interpretations across departments. In summary, the reliability analysis confirms that the majority of the constructs used in this study are internally consistent and suitable for further statistical analysis, including regression and hypothesis testing.

Variable	**Code**	**No. of Items**	**Cronbach's Alpha**	**Interpretation**
Employee Commitment	ECOM	3	0.684	Acceptable (slightly below threshold)
Employee Morale	EMOR	5	0.830	Good
Employee Performance	EPER	5	0.683	Acceptable (slightly below threshold)
Job Commitment	JCOM	6	0.870	Excellent
Employee Job Satisfaction	EJSAT	3	0.853	Very Good

Extra-Work Performance	EWP	8	0.903	Excellent
Employee Grievance (Dependent)	EGRI	3	0.796	Good

Table 4: Reliability Analysis

4.2 Hypothesis Testing

The hypotheses were tested using multiple linear regression analysis. Based on the p-values at a 0.05 significance level, the null hypothesis was rejected for hypotheses H1, H4, H5, and H6, indicating statistically significant relationships between the corresponding independent variables and employee grievance. For hypotheses H2 and H3, the null hypothesis was not rejected, showing no significant relationship with employee grievance. Consequently, the alternative hypotheses for H1, H4, H5, and H6 are accepted.

Hypothesis	**Variable**	**p-value**	**Decision on Null Hypothesis**	**Alternative Hypothesis**
H1	Employee Commitment	0.000	Reject null	Accepted
H2	Employee Morale	0.364	Accepted	Rejected
H3	Employee Performance	0.135	Accepted	Rejected
H4	Job Commitment	0.000	Reject null	Accepted
H5	Employee Job Satisfaction	0.031	Reject null	Accepted
H6	Extra-Work Performance	0.000	Reject null	Accepted

Table 5: Hypothesis Testing

Employee Commitment (H1): The positive B coefficient (0.230) with a significant p-value (<0.001) indicates that higher employee commitment is associated with an increase in employee grievances. The standardized beta of 0.212 shows a moderate effect size.

Employee Morale (H2): The negative coefficient (-0.065) is not statistically significant ($p = 0.364$), meaning morale does not significantly predict grievances in this sample.

Employee Performance (H3): Although the coefficient is positive (0.113), the relationship is not statistically significant ($p = 0.135$), indicating performance does not significantly impact grievances.

Job Commitment (H4): This variable has the largest positive unstandardized coefficient (0.449) and standardized beta (0.440), both statistically significant ($p < 0.001$), indicating job commitment is a strong predictor of grievance reporting.

Employee Job Satisfaction (H5): The negative coefficient (-0.208) and p-value of 0.031 suggest job satisfaction significantly reduces grievances, though the effect size is relatively small (beta = -0.114).

Extra-Work Performance (H6): A positive and significant effect ($B = 0.394$, $\beta = 0.277$, $p < 0.001$) suggests that employees who go beyond their duties are more likely to file grievances.

4.3 Correlation Analysis

To determine the linear relationships between the independent variables and the dependent variable (Employee grievance), the Pearson; Correlation coefficient was used. This analysis has some insights that can be given concerning the strength and direction of association between employee grievances and such variables as commitment, morale, performance, job satisfaction, job commitment and extra work performance.

The results reveal that all independent variables are positively and significantly correlated with employee grievance ($p < 0.01$), suggesting that as these variables increase, reported grievances also tend to increase. This may initially appear counterintuitive, especially since higher employee commitment, morale, and satisfaction are typically associated with lower grievances. However, these findings reflect that employees with greater involvement and performance expectations may become more sensitive to perceived injustices, thereby expressing their dissatisfaction more readily through formal grievance mechanisms.

Of the variables, Job Commitment (JCOM) has the highest correlation with Employee Grievance ($r = 0.667$, $p < 0.001$). This suggests that there may be employees who have a deep-rooted feeling of obligation to the organisation at the same time and who may be frustrated or dissatisfied if the organisation is not supportive. These employees could feel a gap between loyalty and treatment by the organisation which could lead to grievance reporting.

Employee Commitment (ECOM) is also highly positively correlated with grievance ($r = 0.602$) meaning that more committed employees may articulate their grievances more vigorously because they have higher expectations of the organisation (Meyer & Allen, 1991). Similarly, Extra-Work Performance (EWP) correlates significantly with grievance ($r = 0.580$), indicating that employees who engage in discretionary efforts may feel exploited or undervalued if those efforts are not recognised (Organ, 1988).

Employee Job Satisfaction (EJSAT) and Employee Morale (EMOR) display moderate positive correlations with grievance at $r = 0.409$ and $r = 0.405$ respectively. These suggest that even satisfied or high-morale employees may still report grievances when organisational fairness, recognition, or communication mechanisms are insufficient.

The weakest, but still meaningful correlation is seen between Employee Performance (EPER) and grievance ($r = 0.283$), this may be explained by failure to report high performance or the stress that comes with unfulfilled expectations (Dessler, 2020).

These results bring up a vital nuance: workers who are actively involved, committed, and high performers may be predisposed to making grievances when their psychological or professional expectations are not met. This further underlines the necessity for clear, reactive grievance systems even in ostensibly contented organisations.

Variable	**Pearson Correlation (r)**	**Significance (p-value)**	**Strength of Association**
Employee Commitment (ECOM)	0.602	0.000	Strong
Employee Morale (EMOR)	0.405	0.000	Moderate
Employee Performance (EPER)	0.283	0.000	Moderate
Job Commitment (JCOM)	0.667	0.000	Strong

Employee Job Satisfaction (EJSAT)	0.409	0.000	Moderate
Extra-Work Performance (EWP)	0.580	0.000	Strong

Table 6: Correlation Analysis

4.4 Multiple Linear Regression Analysis

A multiple linear regression analysis has been carried out to determine the predictive power for key employee related variables on employee grievances (EGRI). The independent variables that were used for the model were; Employee Commitment (ECOM), Employee Morale (EMOR), Employee Performance (EPER), Job Commitment (JCOM), Employee Job Satisfaction (EJSAT), and extra-work performance (EWP). The regression attempted to identify the degree to which these factors account for the variance in employee grievances in City Bank PLC.

4.4.1 Model Summary

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.731[a]	.534	.525	.5141	1.708
a. Predictors: (Constant), EWP, EPER, EJSAT, ECOM, EMOR, JCOM					
b. Dependent Variable: EGRI					

Table 7: Model Summary

The predictor acquired an R value of 0.726, thus suggesting a direct correlation between the combination of predictors and the dependent variable. R Square value was 0.527, which suggests that 52.7% variance of employee grievance varies within the independent variables incorporated in the model. With number of predictors used, the Adjusted R Square value of 0.518 indicates that the model retains high explanatory power. The Durbin-Watson statistic was 1.706 implying that autocorrelation of residuals is not an issue and, the model meets the assumption of independence.

4.4.2 Model Fit (ANOVA)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	96.799	6	16.133	61.033	.000[b]
	Residual	84.588	320	.264		
	Total	181.387	326			
a. Dependent Variable: EGRI						
b. Predictors: (Constant), EWP, EPER, EJSAT, ECOM, EMOR, JCOM						

Table 8: Model Fit (ANOVA)

The ANOVA table supports the overall significance of the regression model. The F-statistic was 59.448 with a significance value ($p = .000$), indicating that the combination of predictors significantly contributes to explaining employee grievance levels. This confirms that the model is statistically valid and meaningful for predicting employee grievances in the sample population.

4.4.3 Coefficients and Interpretation

Coefficients[a]										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	90.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.232	.314		.737	.462	-.287	.750		
	ECOM	.230	.063	.212	3.646	.000	.126	.334	.430	2.323
	EMOR	-.065	.072	-.048	-.909	.364	-.184	.053	.514	1.945
	EPER	.113	.075	.063	1.499	.135	-.011	.237	.831	1.204
	JCOM	.449	.060	.440	7.492	.000	.350	.548	.422	2.368

	EJSAT	-.208	.096	-.114	-2.171	.031	-.367	-.050	.532	1.881
	EWP	.394	.081	.277	4.850	.000	.260	.528	.446	2.241
a. Dependent Variable: EGRI										

Table 9: Coefficient Table

From the six independent variables examined, Job Commitment (JCOM) had the strongest positive effect on employee grievances, with a standardized beta coefficient ($\beta = 0.440$, $p < 0.001$). This indicates that higher job commitment is significantly associated with higher levels of grievances. A plausible interpretation is that highly committed employees may experience stronger emotional investment in their work, which could lead to greater frustration and a tendency to express grievances when their expectations are unmet.

Extra-Work Performance (EWP) also showed a strong, statistically significant positive association with grievances ($\beta = 0.277$, $p < 0.001$). This suggests that employees who consistently go beyond their formal job requirements are more likely to file grievances, possibly due to feeling underappreciated or overlooked by management despite their extra efforts.

Employee Commitment (ECOM) was another significant predictor of grievances ($\beta = 0.212$, $p < 0.001$), indicating that general emotional attachment or loyalty to the organization is also linked to grievance behaviour, albeit to a lesser degree than job commitment or extra-role performance.

Conversely, Employee Job Satisfaction (EJSAT) had a statistically significant negative association with grievances ($\beta = -0.114$, $p = 0.031$). This inverse relationship implies that higher job satisfaction reduces the likelihood of grievances, supporting the notion that satisfied employees are less likely to voice discontent formally.

However, Employee Morale (EMOR) ($\beta = -0.048$, $p = 0.364$) and Employee Performance (EPER) ($\beta = 0.063$, $p = 0.135$) were not significant predictors of grievances. Although they showed some directional influence, their effects were not statistically meaningful within this model. This indicates that morale and general performance may play a less direct role in grievance behaviors when other more impactful factors—such as commitment and perceived recognition—are accounted for.

4.4.4 Residuals and Model Assumptions

The residual statistics indicate that the model assumptions are sufficiently met. The residuals ranged from -2.20 to +2.07, with a standard deviation of 0.513, suggesting normal dispersion of the errors around the predicted values. The standardized residuals fell within the acceptable range of ±4, and the mean of the residuals was 0.000, supporting the assumption of mean-zero error terms. Additionally, the Durbin-Watson statistic of 1.706 confirms the absence of autocorrelation, satisfying the assumption of residual independence.

Overall, the regression model significantly explains more than half of the variance in employee grievance levels at City Bank PLC. Among the predictors, Job Commitment, Extra-Work Performance, and Employee Commitment were the most significant contributors. These findings highlight the importance of aligning employee expectations with organisational policies and recognition systems.

Part 5: Discussion

This study aimed to examine the drivers of employee grievance behaviour within a private banking context, using City Bank PLC as a case study. Grounded in Herzberg's Two-Factor Theory, Meyer and Allen's Three-Component Model of Commitment, and Organ's Organisational Citizenship Behaviour (OCB) theory, the analysis provided valuable insights into how employee perceptions of commitment, performance, and recognition influence grievance expression. The findings reflect complex dynamics between proactive employee engagement and formal complaint behaviour.

The regression results identified Job Commitment (JCOM), Extra-Work Performance (EWP), Employee Commitment (ECOM), and Employee Job Satisfaction (EJSAT) as significant predictors of employee grievances. Interestingly, JCOM, EWP, and ECOM were positively associated with grievance behaviour, which contrasts with traditional assumptions that higher commitment and contribution reduce workplace conflict. These findings support Budd's (2004) concept of "employee voice," which argues that engaged employees are more likely to express dissatisfaction through formal mechanisms when their contributions are not matched by organisational support.

The strongest predictor was Job Commitment ($\beta = 0.440$, $p < 0.001$). According to Meyer and Allen (1991), employees with strong job commitment—particularly normative or continuance—may remain with the organisation due to obligation or perceived lack of alternatives. However, when such employees experience a disconnect between their loyalty and organisational treatment, frustration can build. Grievances may then emerge as a means to restore balance or fairness. This reflects Lopez Jr.'s (2006) view that formal complaints can serve as a negotiation tool for highly committed individuals, particularly when their loyalty is tested by unmet expectations.

Extra-Work Performance ($\beta = 0.277$, $p < 0.001$) also showed a strong positive association with grievances. This finding is consistent with Organ's (1988) OCB theory, which posits that discretionary behaviours such as helping colleagues, working overtime, or exceeding formal job roles are often performed with an implicit expectation of recognition. When this recognition is not received, employees may feel overlooked or exploited, leading to dissatisfaction and formal grievance filings. Majumder (2022) notes that unrewarded OCB can foster emotional fatigue and disengagement, particularly in high-performance environments where such efforts are often taken for granted.

Employee Commitment ($\beta = 0.212$, $p < 0.001$) was also a significant predictor, highlighting that employees with stronger emotional or psychological attachment to the organisation may hold higher expectations around fairness, transparency, and justice. When these expectations are violated, committed employees may be more likely to lodge formal complaints, not due to disloyalty, but due to their deeper investment in the organisation's values and goals. Hackett, Bycio, and Hausdorf (1994) similarly suggest that committed employees are more attuned to violations of organisational justice and may be more proactive in addressing them.

Unlike the other variables, Employee Job Satisfaction ($\beta = -0.114$, $p = 0.031$) was negatively associated with grievance behaviour, aligning with Herzberg's (1959) framework. According to his Two-Factor Theory, hygiene factors such as supervision, pay, and working conditions play a critical role in preventing dissatisfaction. Thus, when employees are satisfied with their job environment, they are less likely to escalate concerns through formal grievances. While the effect size is modest, this negative relationship underscores the importance of ensuring that basic organisational needs are met to mitigate dissatisfaction.

In contrast, Employee Morale (EMOR) and Employee Performance (EPER) were not significant predictors in the multivariate regression, despite moderate correlations with grievance in the bivariate analysis ($r = 0.405$ and $r = 0.283$, respectively). This suggests that while morale and performance influence overall sentiment, they do not independently predict grievance behaviour once other factors like commitment and satisfaction are controlled for. These non-significant results could be attributed to overlapping variance with more dominant predictors or to organisational norms that normalise performance expectations and suppress individual recognition, especially in tightly managed service environments.

The overall model fit was strong, with an Adjusted R^2 of 0.525, indicating that over half the variance in grievance behaviour could be explained by the six predictors. The Durbin-Watson statistic (1.708) fell within acceptable bounds, suggesting no significant autocorrelation in residuals. Collectively, these indicators affirm the robustness of the regression model.

Demographic characteristics further contextualise the findings. A large proportion of respondents were junior-level employees (49.5%) working in branches (70.3%) and had been with the bank for less than three years (over 80%). These roles are typically high-pressure and involve frontline customer interactions. In such settings, committed or high-performing employees may be particularly sensitive to perceived inequities, especially when organisational mechanisms for recognition or redress are perceived as insufficient or inaccessible. This may explain the paradox where the most dedicated employees are also the most likely to voice formal complaints.

In summary, employee grievances at City Bank PLC appear to stem less from general dissatisfaction and more from perceived recognition and fairness gaps among those most invested in the organisation. This underscores the importance of reframing grievance behaviour—not as a sign of disengagement, but as a potential signal of unmet expectations among high-contributing employees. It also challenges organisations to ensure that systems for recognition, feedback, and redress are not only present but genuinely responsive and equitable.

To address these issues, City Bank and similar organisations should strengthen formal and informal recognition systems, promote transparent communication, and ensure that grievance mechanisms are accessible, inclusive, and trusted. Rather than viewing grievances as adversarial, they should be seen as opportunities to deepen engagement, build trust, and foster a culture of fairness and accountability across all levels of the organisation.

5.1 Limitations and Future Research Opportunities

This study, while insightful, has a few limitations that should be considered when interpreting the results.

Firstly, time constraints affected the overall scope of the research. With more time, we could have collected more data and explored deeper analysis, making the findings even stronger.

Secondly, the study used non-probability sampling, which may not fully represent the larger employee population of City Bank PLC. Including both probability and non-probability sampling methods in future research would help improve accuracy and generalisability.

The sample size was calculated using Cochran's formula at a 90% confidence level. A 95% confidence level might have provided even more reliable and robust results. A larger sample would also allow for a more detailed breakdown of employee groups and experiences.

In terms of analysis, we used multiple regression, which is useful, but future studies could use more advanced statistical techniques to better understand complex relationships between variables.

Lastly, this study was purely quantitative. Including qualitative methods such as interviews or focus groups on future research could give a deeper and richer understanding of employee grievances by capturing personal experiences and emotions.

By addressing these limitations, future studies can build on this work to provide even more comprehensive insights into employee grievance behaviour in the banking sector.

Part 6: Conclusion

In this study, City Bank PLC was used as illustration to identify the major organisational and psychological factors that influence employees' grievances in the case of a private commercial bank of Bangladesh. The research aimed at filling in a vital research void by investigating the relationship between employee commitment, morale performance, job satisfaction, job commitment and extra-work performance and formal grievance behaviour in a performance-oriented hierarchy. Relying from the Herzberg's Two-Factor Theory, Meyer and Allen's Three-Component Model of Commitment, and Organ's Organisational Citizenship Behaviour (OCB) model, the study merged the theoretical and the empirical background with the view to examine the grievance dynamics in the Bangladeshi banking industry.

The results indicated that of the six independent variables tested, job commitment, extra – work performance and employee commitment were good predictors of grievance behaviour. Interestingly, all major relationships were positive, suggesting that relatively more engaged, committed and proactive employees were more likely to complain. This implies that grievance behaviour is not merely a symptom of disengagement or dissatisfaction, but may actually indicate deeper organisational expectations that when not fulfilled, trigger employees to pursue formal relief.

The highest contributing factor was job commitment, which means that employees who perceived themselves to have a job obligation or lack of alternatives may be more likely to report dissatisfaction in an official manner. Also, a high component of extra-work performance indicated a high degree of influence, thus suggesting that as voluntary contributions went unstated employees may feel exploited and may use grievance mechanisms. Similarly, employee commitment also strongly predicted grievance, probably because of the unmet psychological contracts and the expectation of being treated fairly.

To the contrary, employee morale, performance, and job satisfaction had no significant effects on grievance levels, although a moderate association existed. These findings point to the intricate relationship between motivation, commitment, and perceived fairness in influencing employee behaviour. Although satisfaction and morale are very important, they will not necessarily come to overt form without strong expectations of reciprocity on the part of the organisation.

This study also underscores the value of good effective grievance redress systems, especially in big heavy institutions such as banks. Employees who are highly involved and exceed their formal roles expect fair recognition and open grievance procedures. Non-compliance with such expectations is only dangerous for morale, may lead to formal disputes, decreased trust, as well as increased turnover.

Conclusively, the research highlights the need for banks in Bangladesh to shift away from compliance-based HR frameworks and invest in participatory management, fair recognition mechanisms, and responsive grievance mechanisms. In a scenario where employee expectations are harmonised with organisational support structure, organisations such as City Bank PLC can create a healthier and more productive working environment minimising dissatisfaction and sustaining employee engagement.

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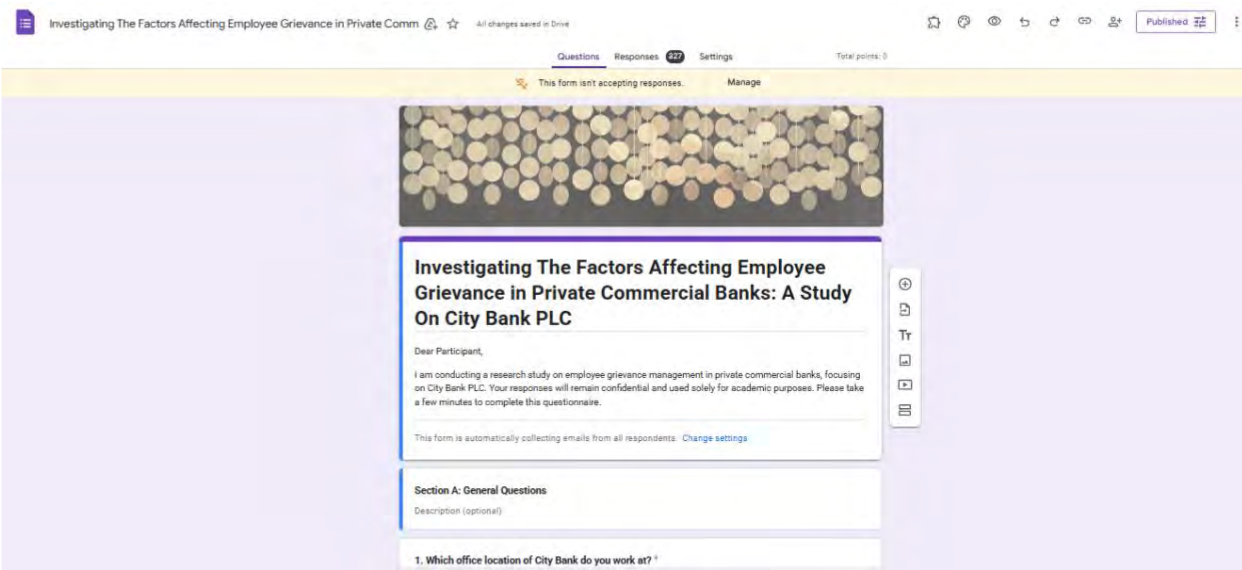
Appendices

Appendix 1: Survey Questionnaire



Investigating The Factors Affecting Employee Grievance in Private Commercial Banks: A Study on City Bank PLC

Dear Participant,

I am researching a topic of employee grievance in private commercial banks with reference to City bank PLC. Your responses shall not be disclosed to other parties and will only be utilised for academic purposes. I would request you to kindly take some few minutes to fill in this questionnaire.

Section A: General Questions

Which office location of City Bank do you work at?

- Head Office
- Branch Office

What is your job position?

- Entry-Level Employee
- Mid-Level Employee
- Senior-Level Employee

How long have you been working at City Bank PLC?

- Less than 1 year
- 1-3 years
- 4-6 years
- More than 6 years

In which department do you work?

- Human Resources
- Operations
- Finance
- Sales & Marketing
- Customer Service
- Other (Please specify) ___________

Section B: Variables-based Questions (5-Point Likert Scale: 1 = Strongly Disagree, 5 = Strongly Agree)

Variable	Statement	Response Scale (1 = Strongly Disagree, 5 = Strongly Agree)
Employee Commitment (ECOM)	I feel that I owe this organization quite a bit because of what it has done for me.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	My organization deserves my loyalty because of its treatment towards me.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I feel I would be letting my co-workers down if I wasn't a member of this organization.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
Employee Morale (EMOR)	I feel motivated to perform well when my contributions are acknowledged by my superiors.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	The work environment at my organization fosters a sense of belonging and teamwork.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I am more productive when I feel valued and respected by my colleagues and supervisors.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

	My job satisfaction improves when my concerns are considered during team meetings or discussions.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	The leadership in my organization creates a positive atmosphere that boosts my morale and motivation.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
Employee Performance (EPER)	I am able to work effectively and efficiently	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I was able to finish tasks given well	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I don’t do work on time	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I am able to reach target job	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I don’t like to help another employee that feels difficult	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
Job Commitment (JCOM)	Right now, staying with my organization is a matter of necessity as much as desire.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	It would be very hard for me to leave my organization right now, even if I wanted to.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	Too much of my life would be disrupted if I decided I wanted to leave my organization now.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I feel that I have too few options to consider leaving this organization.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	If I had not already put so much of myself into this organization, I might consider working elsewhere.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
Employee Job Satisfaction (EJSAT)	I am satisfied with my job	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I don’t like my job (R)	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I like working here	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I took on extra responsibilities.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Extra-Work Performance (EWP)	I started new tasks myself, when my old ones were finished.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I took on challenging work tasks, when available.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I worked at keeping my job knowledge up to date.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I worked at keeping my job skills up to date.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I came up with creative solutions to new problems.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I kept looking for new challenges in my job.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	I actively participated in work meetings.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
Employee Grievance (EGRI)	I have faced workplace grievances related to unfair treatment or policy violations.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	The grievance-handling process in my organization impacts my perception of fairness at work.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
	Delays or inefficiencies in addressing grievances negatively affect my work experience.	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section C: Demographic Questions

What is your gender?

- Male
- Female
- Other
- Prefer not to say

What is your age group?

- 18-25 years
- 26-35 years
- 36-45 years
- 46 years and above

What is your Income?

- Below 30000
- 30000-60000
- 60000-90000
- Above 90000

What is your highest level of education?

- High School
- Bachelor's Degree
- Master's Degree
- PhD/Doctorate

What is your family composition?

- 1-2
- 3-4
- 4-5
- More than 6

Thank You!

Your participation is greatly appreciated. Please submit your responses by clicking the "Submit" button.

Appendix 2: Overall Reliability

Reliability Statistics	
Cronbach's Alpha	N of Items
.925	33

Appendix 3: Correlation

Correlations

		ECOM	EMOR	EPER	JCOM	EJSAT	EWP	EGRI
ECOM	Pearson Correlation	1	.533**	.270**	.702**	.580**	.561**	.602**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	327	327	327	327	327	327	327
EMOR	Pearson Correlation	.533**	1	.220**	.473**	.523**	.643**	.405**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	327	327	327	327	327	327	327
EPER	Pearson Correlation	.270**	.220**	1	.219**	.267**	.390**	.283**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	327	327	327	327	327	327	327
JCOM	Pearson Correlation	.702**	.473**	.219**	1	.609**	.564**	.667**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	327	327	327	327	327	327	327
EJSAT	Pearson Correlation	.580**	.523**	.267**	.609**	1	.507**	.409**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	327	327	327	327	327	327	327
EWP	Pearson Correlation	.561**	.643**	.390**	.564**	.507**	1	.580**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	327	327	327	327	327	327	327
EGRI	Pearson Correlation	.602**	.405**	.283**	.667**	.409**	.580**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	327	327	327	327	327	327	327
**. Correlation is significant at the 0.01 level (2-tailed).								