Report on

Employee Turnover Intentions in the Private Banking Industry of Bangladesh: A study on Southeast Bank PLC

By

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An Internship Report Submitted to the BRAC Business School (BBS)

In partial fulfillment of the requirements for the degree of

Bachelor of Business Administration (BBA)

BRAC BUSINESS SCHOOL

BRAC University

September, 2025

Declaration

1. The submitted internship report is my/our original work from the time we completed our degree at BRAC University, it is therefore declared.

2. Except in cases where such information is properly referenced by thorough and accurate referencing, the report does not contain any previously published or written content by a third party.

3. No content included in the report has been approved or submitted for credit towards any other degree or certification from a university or other organization.

4. All major sources of assistance have been acknowledged by me/us.

Student's full name and signature

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Letter of Transmittal

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Kha 224 Pragati Sarani, Merul Badda, Dhaka 1212, Bangladesh

Subject: Submission of Internship Report

Dear Ma'am,

It is my great pleasure to present my internship report by completing the BUS490 course requirement by doing a study on the topic of Employee Turnover Intentions in the private banking industry of Bangladesh: A study on Southeast Bank PLC under your guidance.

I have endeavored to make the report as brief and as comprehensive as I can make it. The required information and the proposed proposal. Hopefully the report meets expectations.

Sincerely yours,

Fariha Tasnim

ID: 24304554

BRAC Business School

BRAC University

September, 2025

Executive Summary:

This report is aimed at recording some of the realistic skills and knowledge gained during the 12 weeks internship program with the Southeast Bank PLC, which is among the top privately owned commercial banks in Bangladesh, where the internship was launched on June 25, 2023.

I was assigned to the Bashundhara Branch that is located in Block B, Plot 15, Safwan Road, Bashundhara Residential Area. This is an experience that I have acquired as an attendee in one of the busy branches and it has enhanced my understanding of operations and customer service operations.

The author was in a position to learn so much about the banks in the country and Southeast Bank PLC is one of the oldest in the country. It has its Head Office at Eunoos Trade Center, 52 53, Dilkusha C/A, Dhaka- 1000. The Bank was founded on 12 th March 1995.

As shown above, the internship experience was, overall, an excellent experience. The management and employees of the bank were quite professional and accommodative. Above all, the employees at the branch were keen to help the learner experience and they made a great effort to simplify the practical side of banking. This type of mentorship was incredible in professional preparation.

Acknowledgement:

I would like to extend my thanks to all the known and unknown individuals who assisted me greatly in ensuring that this internship report is a success. This has exposed me to a lot and enhanced my knowledge in the operation of the banking industry.

I wish to warmly thank Southeast bank PLC who has provided me with the opportunity to work as an intern in their organization. I would also like to express my appreciation to the whole staff and the management, as they are always helpful and provide their expertise. The educational experience that I acquired there assisted me to a significant degree in writing this report.

I would also like to acknowledge the help of my university supervisor Dr. Nusrat Hafiz who was of great assistance, provided support and constructive feedback during the project. Without her specialization and mentorship that I owe a lot, the report would not have occurred.

Finally, but most importantly, my family and friends, thank you all so much, you have been with me every step of the way.

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Chapter - 1 (Overview of the Internship)

1.1 Student Information

I am Fariha Tasnim (ID: 24304554) and am currently doing my Bachelor of Business Administration (BBA) course at BRAC Business school (BBS). I have decided to major in Human Resource Management and minor in Marketing as part of my academic program which would enable me to develop both people-oriented and strategic business skills.

1.2 Internship Information

1.2.1 Period, Company, Department, Address

1.2.2 Internship Supervisor's Information: Name and position

I started my internship at Southeast Bank PLC on June 24, 2025, and was able to complete the internship successfully on September 24, 2025. This was going to be a three-month assignment that I was doing in the General Banking (GB) Department within the Bashundhara Residential Area Branch, which is situated at Plot 15, Safwan Road. I had my internship experience at the branch with the Accounts Officer of the branch, Ms. Afroza Hossain Nila.

1.2.3 Job Scope

I Interacted directly with the client in accounts operating section and assisted them with banking services such as fixed deposit (FRD), savings, payroll, special deposit schemes (SFDS). I have seen that all the required documents by the client e.g. verified NID copies, tax payment slips, job-related documents were attached and processed for the use of the company. I Assisted bank officers with daily work, such as scanning documents for digital record keeping and dispatch, and updating ledgers with assigned serial numbers and seals for various types of letters. I have planned out and boxed up vouchers based on dates on how they should be delivered to the right place. Supported customers in arranging interbank RTGS (Real Time Gross Settlement) fund transfer as well as cash deposit to account through the bank. I Managed in getting the signatures of the senior executive officer and deputy manager on the received checks and official letters from the account opening section.

1.3 Internship Outcomes

1.3.1 Student's Contribution to the company

My internship period at the Southeast Bank PLC found me mostly at the general banking department and committed to assisting directly the branch personnel and customers. I quickly settled into a working routine, which aided easy contribution to assisting with a couple of significant duties. I helped customers to fill out different forms for different types of accounts like Savings account, Fixed Deposit Receipt (FDR) and Special Deposit Scheme (SFDS). I ensured that all the proper documents such as copies of National ID (NID) and tax payment receipts were appropriately attached to the customer files and that the branch was in compliance with the regulation related to banking. I contributed on a small but significant level to the promotion of the bank's services. In terms of customer contact, I used to inform them about the several deposit products offered and referred to the benefits and I feel this helped to attract more deposits to the branch. I also acted as a bridge between clients and senior officers and contributed towards facilitating the process of obtaining required signatures on letters and checks which was vital in ensuring smooth running of day to day transactions. Overall, my work was meant to implement theoretical knowledge gained in studies in actual bank surroundings so as to contribute towards enhancing efficiency and customer service goals of the branch.

1.3.2 Benefit to student

I have also been privileged to observe how my academic life learning is implemented in the day-to-day banking operations, the ideas being put into practice within a working environment. I was able to work at several large departments. General Banking, customer service, even Credit Department which had provided me with a real insight in how everything in the bank moves together as a coherent unit. Such areas as Data Analysis, Client Communication and Compliance with Procedures improved my skills because I did actual duties and responsibilities. My supervisors and other workers were very good role models and they were always ready to offer counseling and constructive feedback. In my case, I can say that the practical experience and knowledge that I have acquired here will be a solid base as I embark on my further career development.

1.3.3 Problems / difficulties (faced during the internship period)

Limited Usage of Technology and Software: Limited usage of the core banking software and systems of the bank was provided to me under the security policies. Paperwork and manual tasks are kept as the primary focus.

Lack of Structured Intern Training: On the job training is great, but there is less structured, formal intern training program. The learning process is very much dependent on the availability of busy senior officers willing to provide guidance but I felt that there was an absence of daily structured based training programs. Limited Exposure to Diversified Departments: I worked within a single department, most of the time in the sector of the general banking department. There are other departments which have different types of work. Credit, Remittance department.

1.3.4 Recommendations (to the company on the future internship)

The internship experience that I had with Southeast Bank PLC has exceeded my expectations. The amicable and cozy working conditions, combined with labor and broad-based learning experience have transformed the experience into what can be a very enriching and fulfilling period of my career path. I believe that the learning experience and experiences that I acquired here will come a great asset in the future as I continue to pursue my professional aspirations in the banking sector. Nevertheless, I would suggest Introducing a Structured Internship Program. The internship program of the bank must be formal with a planned work plan and learning objectives. This can be rotated so that the interns can be introduced to various departments such as in credit and foreign exchange giving them a general idea of the banking industry. Another manner of providing interns with controlled and safe access to core banking programs is through Enhance Technology Access and Training. In this manner they would be in a better position to execute their job more efficiently and they would experience the electronic tools which are the core of modern-day banking. This is a rather significant action to take as an intern to give them a Dedicated Mentor. This individual would check in regularly to report progress, respond to questions, and provide constructive feedback as well so that the intern experience would be positive and valuable and informative. Another aspect that the bank can put in consideration is to bring more technology on board in an attempt to fully automate the boring manual operations like scanning and data entry. This would leave time to both interns and staff to spend time being analytical.

Chapter 2: Organization Part

2.1 Introduction

The economy of Bangladesh has witnessed an enormous development in the last several decades, which has led to the rapid growth of the private banking industry of this country due to the economic growth, technological progress, and the growing need in financial services. In this expansion, the problem of employee turnover has become an imperative issue especially in private banks where human resources are a vital requirement of their operations in terms of retaining client stability, operational competence and competitiveness. Southeast Bank PLC is a leading commercial bank which is privately owned and is not an exception to this trend. The cost of high turnover is not only interfering with the daily operation but also high costs of recruitment and training lost productivity.

The report of this internship is aimed at the understanding of the employee turnover intention at the Southeast Bank PLC and the factors that make employees decide to quit their jobs. This research intends to present a comprehensive perspective of the effects of workplace conditions, organizational culture, management practices, and career development opportunities on turnover intention by integrating the findings of the practical experience with the secondary research. The results should be used to pinpoint the difficulties that Southeast Bank has in employee retention, and strategies that could improve employee retention, possibly leading to improved HR management practices within the private banking sector.

Objectives

The primary aim of the research is to focus on the issues behind employee turnover intention in Southeast Bank PLC and its relationship with organizational, personal, and environmental factors. It seeks to look at the role of job satisfaction, work load, occupation development and managerial support on turnover intentions of employees at the work place. The research also examines how organizational culture and HR practices such as level of fairness in promotions, recognition and training opportunities contribute towards employee retention. The analysis based on comparing the insights obtained during the interviews with the employees and the current research will allow the study to address the patterns, gaps, and make viable recommendations to the management to decrease turnover and increase employees commitment (Rahman and Iqbal, 2013; Islam et al., 2019; Anis, Rahman and Uddin, 2022).

Scope of the study

This study has enriched the practical and functional knowledge of private and commercial banking industry. The primary purpose of the study is mostly the General banking and employee management. There are other fabulous banking functions like credit analysis, technological advancement programs can be more emphasizing. The study provides day to day activities and hand on experience based my twelve weeks internship at Southeast bank PLC, Bashundhara branch. The study will encompass major aspects including customer service, handling different types of account documents, cash and voucher handling and administration.

Methodology

This report is anchored on an exploratory and descriptive research methodology, which is supposed to give a general picture of the Southeast Bank PLC and its operations through the integration of theoretical knowledge with practical information acquired during the internship. Primary data and secondary data were the two primary sources that provided the necessary information that was required in the study.

Data were collected using primary data, which was experiential and observed at the branch. This involved individual observation of banking operations on a daily basis, departmental operations and work culture of the branch, which consisted of account opening, clearing cheques, and inter departmental liaison. The practical experience as an intern, involving the help in data entry, maintenance of files, and customer service gave a good insight into the duties of the bank staff. As well, the face-to-face interviews and unofficial discussions with the branch managers, officers and other employees provided enhanced information regarding the department and its operations, policies and procedures that were not on paper. The communication with the customers also enhanced the knowledge about their needs and expectations towards the services the bank provides. Existing resources were used to gather secondary data to supplement the primary findings. This consisted of annual reports by Southeast Bank PLC with financial data, strategic goals, and business performance and also the official site information regarding history of the bank, mission, vision, and products. The internal policies and procedures were further understood through internal documents like circulars and operation manuals which were issued by the bank. Lastly, different published sources such as newspapers, financial journals, books and articles covering the banking industry in Bangladesh added a wider perspective and assisted in the analysis of overall performance of the bank.

Significance of the study

This report is important due to its capability to relate the knowledge gained in the classroom to the practice in the real-world banking environment. Through the analysis of the operations of Southeast Bank PLC, the study offers a valuable input to the daily operations, strategic choices, and organizational practice of the bank that is valuable to various stakeholders. Personally, I found this internship an informative learning process, as I was able to put into practice the theoretical concepts learned in banking, finance, and management to real-life situations. It has widened my knowledge of the functioning of banks, banking policies and issues underlying the financial institutions in Bangladesh as well as developed my skills in research and report writing and analysis.

On the part of the bank, the report provides an external objective perception of the operations of the bank. The attentive review of the processes and departmental practices, even of limited scope, will allow the management to define which areas should be improved to enhance the efficiency and the quality of services along with the internal controls. Also, the current research can become a roadmap of future students and interns, providing them with the tracks of the organization of a private commercial bank and working in it, simplifying their educational process. Along with the practical use of the report, it also adds to the overall literature on the banking sector in Bangladesh and presents the findings on the implementation of the policy and the working practices, which may be approached by other researchers and scholars as having a basis.

Limitations of the study

The process of compiling this report was also accompanied by a number of limitations that also influenced the level and scale of findings, which were largely based on time, access, and my position as an intern. First, the internship was constrained by time, which was not enough to carry out a long term and comprehensive research on all departments and activities of Southeast Bank PLC. The engagement should have been longer to be able to track seasonal patterns and have a more holistic analysis of the performance on a longer term. Second, sensitive financial information and internal reports were not available to everyone due to the confidentiality policies of the bank, which limited the range of financial analysis and did not allow digging deeper into certain areas of the work of the bank. Third, the study was primarily founded on my experience in one of the branches and this may not necessarily reflect the operations or performance of the bank nationwide. Fourth, primary data were gathered using direct observation, interviews, and interaction; nevertheless, most of the financial analysis was based on secondary data obtained by annual reports and publicly available documents and thus, it was not easy to check some figures or elaborate some financial trends than the information revealed. Lastly, since I was an intern, I had little experience in the banking sector and therefore my interpretation of the intricate banking processes and financial data might have been limited to a narrow scope in other places.

2.2 Overview of the Company

2.2.1 Company Profile

The second generation, privately owned commercial bank in Bangladesh is southeast Bank PLC (previously southeast bank limited), which was established in 1995 on March 12. Since its inception, the bank had a vision of offering quality financial services with well trained staff to ensure that it became amongst the best performers of the financial industry (Southeast Bank PLC, 2025). Head office is situated in Eunoos Trade Centre, Dilkusha commercial area, Dhaka 1000, and being a public limited company that is listed at both the Dhaka Stock Exchange and Chittagong Stock Exchange, it is ensured that it is transparent and accountable to the people (Bangladesh Bank, 2025).

The bank was established by a team of major business people with an aim of providing both personal and business customers with cutting-edge banking services. Southeast Bank over the years has developed a good image of good service and has also helped advance gender equity in the work place by ensuring women join the workforce. M. A. Kashem is the incumbent Chairman and Abidur Rahman Chowdhury is the incumbent Managing Director. A Shariah Supervisory Committee helps to guarantee that the bank adheres to the Islamic banking principles (Southeast Bank PLC, 2025).

Southeast Bank also has a broad variety of products and services in conventional and Islamic banking. Standard banking products comprise savings accounts, current accounts, fixed deposits as well as deposit plans like pension and millionaire plan. The bank offers Shariah-compliant financial services such as the mudharaba savings accounts, current accounts, fixed deposits and other services under the Islamic banking. It also provides different loan and credit services such as working capital finance, project finance, import-export finance, overdrafts and syndicated loans. The bank has spread to digital banking services including internet banking, mobile banking, SMS banking, card services, ATM, remittance management services, and treasury services (Southeast Bank PLC, 2025).

At the present, Southeast Bank has more than 2,800 employees who work with customers in Bangladesh. As of the end of March 31, 2025, the bank had a paid-up capital of BDT 11.24 billion, which was an increase of 14.39 percent as compared to the previous year (Bangladesh Bank, 2025). Southeast Bank has emerged as a center of interest in the banking industry of Bangladesh because of its stability, diversity of services, and adherence to both conventional and Islamic banking (Southeast Bank PLC, 2025).

(Southeast Bank PLC logo, source: Google)

2.2.2 Financial Highlights

Title	2024	2023	2022	2021	2020
Authorized capital	15,000	15,000	15,000	15,000	15,000
Paid-up Capital	13,373.96	12,859.58	12,364.98	11,889	11,889.40
Deposits	411,602	386,346	371,301	376,678	359,900
Advance Investment	369,987	351,406	344,932	333,505	320,368
Net Profit	1899.92	3441	3892	3114	3055
Import Business	281	972	909.43	502.96	304
Export Business	1039	375	1366.54	880.96	398
Number of Branches	135	135	135	135	135
Total assets	544,153	509,801	492,004	494,488	465,082
Total number of share outstanding	1337	1286	1236	1236	869.96
Dividend(C A SH)	771.57	741.90	951.15	1188.94	1337

Table 1: Financial Highlights of Southeast Bank (Source: Annual Reports)

2.2.3 Mission

The mission of Southeast bank is:

Southeast Bank places emphasis on quality and excellence in the services and products that they offer. They are trying to satisfy the needs of all categories of customers with a large variety of tailored products and services. Their day-to-day operations are aimed at countering the peculiar and sometimes multi-dimensional requirements of their customers. They endeavor to foster the culture of discipline and trust within the organization so that cooperation can be brought about towards the achievement of the bank's objectives. (Southeast Bank PLC, 2025).

2.2.4 Vision

Vision of Southeast Bank is:

Southeast Bank wishes to be a leading and most successful bank of Bangladesh. They have faith in innovation and progress and make efforts to improve efficiency and adapt to the changing trend of the financial sector. A key part of their vision is to make clients satisfied to the biggest degree possible through giving good service and developing relationships of trust. As part of their commitment to corporate social responsibility and community development in accordance with their 2023 annual report, they also underline their commitment to corporate social responsibility and community development. (Southeast Bank PLC, 2025).

2.2.5 Goals and Objectives

The major goals of the bank are to become a top bank. SEBL's vision is to become a leading bank in the country with professionalism, integrity and excellence.

Another objective is that of providing quality banking services. SEBL hopes to offer a range of new and innovative banking products and services, supported by state-of-the-art technology to respond to the changing needs of its varied clientele. In order for the bank to empower the economy, the bank empowers the economy through the promotion of micro finance and SME lending as it enables small investors and entrepreneurs to grow their businesses. The bank recognizes the responsibility it has to the society and social and environmental values are made part of the business practices. It includes sponsoring activities for the poor and general round development of a society. SEBL aims to improve its banking activities and maximize the efficiency to provide its customers faster and accurate results in order to create more value for all the stakeholders and maintain excellence.

2.2.6 Functional Areas

Southeast Bank PLC operates through a number of key functional areas that are central to its integrated provision of services and overall performance:

General Banking: This is the backbone of the bank's day-to-day operations. It includes basic customer services such as account opening, accounts deposits and withdrawals, and fund transfer. It also supervises important operations such as collection on bills of utilities and clearing house transactions. Sealing digital channels i.e. internet banking, mobile banking facilities and extensive ATM network helps a lot more towards enhancing customer convenience and operating efficiency.

Credit Department: As the lending department of the bank, Credit Department deals with a variety of loan products namely corporate, SME (Small and Medium Enterprise), retail, and project finance. A strict credit appraisal process is at the core of its operations involving serious study of the creditworthiness of the borrower, the study of the collateral and high-level risk analysis before disbursement of the loan. Post-disbursement, on-going monitoring to ensure compliance with repayment, with special emphasis on effective recovery of NPLs.

Foreign Exchange Division: This is the basic division to support the international trade and remittance. It is responsible for issue of Letters of Credit (LCs) and bills collection, which are fundamental to import and export business. Above all it enables the processing and disbursement of foreign remittances as a point of connection of Bangladeshi expatriates remittance of money back home.

Treasury Department: This department is in-charge of managing the liquidity aspect of the bank. It invests the idle funds in a strategic manner and participate actively in the money and foreign exchange markets (inter-bank) with a view to realizing effective utilization of financial resources and risk management.

Risk Management & Compliance: This is the most important department in keeping the stability and integrity of the bank intact. It strictly ensures compliance with the regulatory guidance provided by Bangladesh Bank such as Anti-Money Laundering (AML) guidance. It proactively identifies, evaluates and manages all forms of operational, market and credit risks with the support of good internal controls and ongoing audit processes.

Information Technology (IT) Division: The IT department plays a pivotal role in the banking of today, and it services all online channels. It manages and safeguards infrastructure for online banking/mobile banking/ATM with resultant smooth operations, data integrity, and cybersecurity to all banking products.

2.2.7 Southeast Bank PLC's products and services

Products

● Personal Loan

● Home Loan

● Car Loan

● Doctor's Loan

● Express Cash Loan

Services

● Fixed Deposit Receipt (FDR)

● Monthly Savings Scheme (MSS)

● Millionaire Deposit Scheme (MDS)

● Foreign Currency Deposit Account

● Internet Banking Services

● SMS Alert Service

● Locker Services

● Western Union / Remittance Service

1. Receipt for a Fixed Deposit (FDR): Customers can safely increase their money with Southeast Bank's Fixed Deposit Receipts (FDRs) because they feature good interest rates. Some things that make FDRs useful are that they can automatically renew, you can borrow against your deposits, and in some cases, you can cash out early. This is why a lot of customers who desire low-risk returns pick FDRs.

2. The Monthly Savings Plan (MSS): The Monthly Savings Scheme helps people save money by letting them put in a specified amount of money each month. People get a huge payment with interest added when the debt is due. This plan is perfect for middle-class families that want to be savvy about how they save for their future needs.

3. Millionaire Deposit Scheme (MDS): Paying for things in monthly installments over a fixed length of time can save customers a lot of money. This is the greatest approach to get ready for the future, whether you want to save for retirement, pay for your kids' school, or invest.

4. Credit Cards: Southeast Bank has a lot of different credit cards, such as Conventional and Tijarah Islamic Credit Cards. These cards can be used anywhere in the world and users get benefits like cash back, EMI choices, and card endorsement . Customers and users can easily get access with their account through online payment methods from anywhere. Users can avail discounts on meals through the cards and get BOGO offers and customers also can transfer funds by themselves.

5. Account for Foreign Currency: These accounts can be opened by people who don't live in Bangladesh, like NRBs, expats, and foreigners. People can store their money in big currencies like the euro, the British pound, and the US dollar. Foreign Currency accounts are easy to transfer money home, business collaboration with people in different countries, and trade with foreign people.

6. Personal Loan: People can get money from Southeast Bank's Personal Loan service for personal or emergency needs without having to put up any collateral. Customers can borrow up to BDT 20 lac and choose from a range of repayment plans that span between 12 and 60 months. Customers can use this product to pay for school, medical bills, or other items that they need.

7. A loan to buy a house: The Home Loan from Southeast Bank helps customers buy, build, or repair up their homes by giving them up to 70% of the property's worth. Customers can choose from several EMI plans and pay back the loan over a period of up to 25 years. This product is really useful for folks who desire to buy their dream house.

8. A car loan: The Bank gives people money to buy their own autos. Customers can pay back their loans in installments, earn cheap interest rates, and select when to pay them back. This loan satisfies the growing need for people in Bangladesh to buy cars for their jobs and their families.

9. Loan for Doctors: The Doctor's Loan is solely for doctors and can help them pay for things they need for work and things they need for their personal lives. You can use money to start clinics, buy medical supplies, or pay for goods you need to live. This proposal illustrates that Southeast Bank understands what healthcare providers require.

10. Cash Loan: Quickly People who want a speedy loan from Express Cash Loan might put down FDRs or deposit plans. Customers obtain cheap interest rates and don't have to pay any costs for paying off their loans early or for processing their loans. This loan is particularly helpful for people who need money urgently but don't want to lose their deposits.

11. Using SMS and the Internet to bank: People may perform a variety of activities with Internet Banking, like check their balances, send money, pay their bills and add money to their phones. The SMS Banking service offers timely notifications about what is going on with clients' accounts. This keeps them safe and makes things easy for them all the time.

12. Locker services: Some Southeast Bank offices feature safe deposit boxes where customers can store their essential papers, valuables, and certificates safely. This service helps you feel comfortable and indicates how much the bank cares about keeping its clients safe.

13. Services for Sending Cash: Southeast Bank has teamed up with Western Union and other international money transfer businesses to make it easier for individuals to send money to the bank. This makes it easy and safe for people from Bangladesh who live in other countries to transfer money home. The service is quick, dependable, and a substantial boost to the country's foreign exchange gains.

2.2.8 Operational details

Fund Transfer Services of SEBL Southeast Bank Limited (SEBL) offers a lot of ways to send money both inside and outside of the country using modern electronic banking channels.

Users can use the following ways to transfer money:

● BEFTN (Bangladesh Electronic Fund Transfer Network) – for moving money between banks across the country.

● RTGS (Real Time Gross Settlement) is used for quick settlements of large amounts.

● SWIFT Transfers: payments for trade and money sent to other countries.

● Inward and Outward Remittances: customers can instantly withdraw cash or add money to their account through SEBL's remittance partners.

● Corporate and Dealer Collections— money transfers for telecoms, FMCG groups, and big businesses.

Services for paying and getting utility bills SEBL makes it easy to pay your utility and phone bills at branches, ATMs, and online banking. Some of the billers that are supported are:

● Grameenphone, Banglalink, Robi, Airtel, WASA (Water Supply), DESCO / DPDC (Electricity), and BTCL (Telephone) Services for Online Banking

Southeast Bank is fully connected to a central online banking system that uses Oracle Flex cube Core Banking Solution. Customers have the option to Put money in and take it out of their account Move money between accounts Check their balance and get mini statements Pay their utility and phone bills Pay their loan installments Enjoy real-time transactions at all SEBL branches Online Banking's

Most Important Features SEBL Online Banking has these important features:

● A central database that is updated in real time

- Access from any platform
- Support for Internet and mobile banking
- Integration with Visa and MasterCard ATMs and POS systems
- Corporate MIS facilities
- 24/7 customer support service

2.3 Management practices

2.3.1 Leadership Management

participative and collaborative—Southeast Bank follows a layered leadership team. The Managing Director (Current Charge), Deputy Managing Directors, and heads of HR, IT, Risk, Training, and Compliance make up the top management team at Southeast Bank PLC. They encourage everyone to participate and take the decision together to bring an effective change and outcome.

(Organisational structure of SEBL : picture courtesy: Google)

2.3.2 Human Resource Planning & Recruitment

SEBL has a strong HR team and a HR Head. The HR team plans for written test and verbal panel interviews for recruitment and selection process to maintain their standards. And all the private documents are kept confidential by them.

Compensation systems—Southeast Bank has always paid out good dividends, like 8% cash plus 4% stock in one case and 15% cash in another. This shows that the bank is in good financial shape, which is often a sign of strong employee compensation strategies. (Southeast bank PLC, 2025)

2.3.3 Training and development

Southeast Bank PLC (SEBL) has laid much stress on the concept of continuous learning, as the company has invested on a training institute solely, under the supervision of a senior director, aimed at not only boosting the technical expertise of its staff, but also fine-tuning their professional abilities. The training programs are designed in such a way that it encompasses a broad spectrum of functions of banking such as account management, credit evaluation, risk management, compliance, customer service, and digital banking solutions. These programs are aimed at enhancing the quality of service delivery and the efficiency of operations and also aim at supplying the employees with the skills needed to achieve future career growth in the organization. It has already been mentioned that continuous professional development has become one of the most important retention strategies in organizational research because when employees believe in the possibility of growth and can gain new skills, they are more likely to be less loyal and less likely to leave (Haque and Chowdhury, 2019; Rahman and Fatema, 2015; Nawaz and Rahman, 2017). Further, lifelong training contributes to the development of an inspired workforce which is more equipped to cope with the new banking technologies and changing client demands, thus leading to the personal satisfaction and the competitiveness of the organization.

2.3.4 Performance Management

SEBL does not publicly published details about the specifics of their internal performance appraisal system, but with its operational complexity and the publicly reported levels of performance, it is clear that the company maintains a well-developed and formal performance management structure. Key Performance Indicators (KPIs) are probably applied at the bank on several levels, such as branch-level, departmental and employee performance to determine whether the bank is being directed towards the objective of the organization (Jabber & Uddin, 2014). The use of effective performance management has several purposes: it sets clear expectations to employees, gives continuous feedback about employee performance, lists skill gaps, and rewards performance. Connecting the personal goals to the general approach of the bank, staff members will have the feeling of a sense of mission and purpose, which reinforces the engagement and commitment. According to the studies, these systematic evaluation and recognition systems are highly effective in decreasing the turnover intention because employees will feel that their input is recognized and their professional career is promoted (Khan and Karim, 2020; Liaquat et al., 2020). Additionally, performance management in SEBL will probably entail the use of both qualitative and quantitative metrics, with the efficiency of tasks and the competencies of behavior in balance, which will also strengthen a just and open work environment

2.4 Marketing Practice

2.4.1 Target Customers and Marketing Strategy

Southeast Bank has a diverse service strategy that targets retail, small and medium-sized businesses, corporations, and Islamic banking. It offers everything from regular banking to treasury, Islamic finance, and remittances.

2.4.2 Marketing channels

To guarantee its wide customer base the maximum reach and accessibility, SEBL uses a multi-channel marketing strategy to reach the diverse market. This consists of a dense network of branches in the city and semi-urban regions, more than 2,800 workers who offer face-to-face services, extensive network of ATM machines, and online systems like internet and mobile banking. Also, SMS alerts, call centres and agent banking also enable the bank to reach out to customers who might not be able to visit the physical outlets easily. Using both traditional and digital channels, SEBL improves the accessibility of the services and leads to increased convenience, as well as makes banking services accessible to the vast range of clients, including corporate accounts and individual customers in distant locations. Such multi-channel approach helps enhance operational efficiency, as well as customer engagement, satisfaction, and brand recognition in an increasingly competitive banking market (Kumar and Saha,2021).

2.4.3 New Product Development and Innovation

Innovation is one of the essential areas of the growth policy of SEBL. The bank also uses new products to address the changing needs of the customers and stay ahead of competition. Mudaraba savings account, term deposits of the Islamic banking, SME financing solutions to small and medium enterprises, debit and credit card solutions, and treasury management solutions to corporate clients are examples. In addition to the traditional banking products, the bank also tries digital products and technology-based solutions in line with the trends in the financial sector around the globe. This kind of constant innovation makes it not only attractive to new customers but also allows retaining old customers, as they will get to receive relevant, modern and convenient financial services. Human resource wise, the studies have indicated that the organizations that have an innovative culture and a clear orientation to product development have a positive influence on employee satisfaction and retention because workers feel that they work in a lively and evolution-driven organization (Anis et al., 2022).

2.4.4 Branding and Corporate Social Responsibility (CSR) Projects

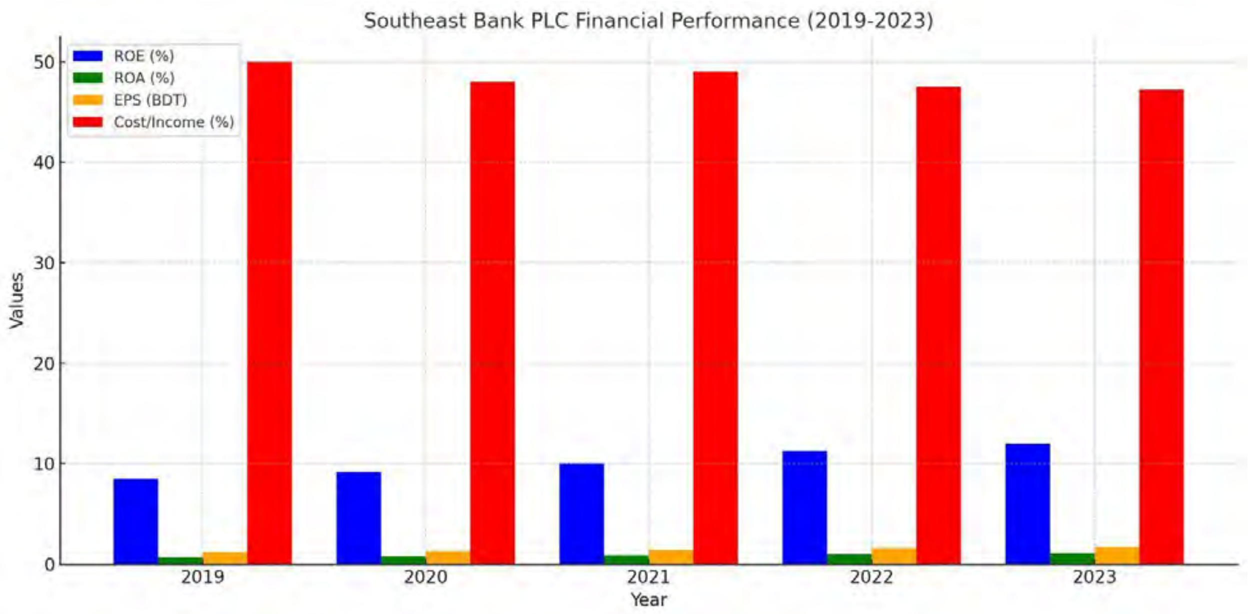
SEBL is obviously actively working on its image creation by using strategic branding and CSR. The CSR activities such as giving 75,000 blankets to the Prime Minister relief fund, offering scholarships at various levels of education, etc have two effects: on the one hand, they fulfill the social need, and on the other hand, they help the bank to strengthen its image as a socially responsible organization. Participation in CSR helps in generating goodwill among the population and building customer confidence and employee morale since most employees are usually proud that they work in an organization that cares about the welfare of the society (Rahman, 2021). Good CSR program also makes the bank an employer of choice and as a result the indirect effect of potential reduction in turnover is the organizational pride and loyalty among the staff.

2.4.5 Marketing and Advertising

Though the bank has certain internal marketing campaigns that are confidential, the presence of the bank on CSR, educational campaigns, and online platforms show the comprehensive nature of the marketing strategy. The SEBL is concentrated on the integrated branding which involves the combination of the traditional promotional methods and the digital media, the educational campaigns and the social responsibility campaigns. This is a multi-dimensional strategy that does not only appeal to new clients but also the existing customers. Further, good and desirable organizational image helps in retaining the employees because they are more willing to stay in a firm they feel is reputable, ethical, and progressive. The literature confirms the fact that such branding and attention to CSR activities increase customer loyalty and employee commitment, forming a virtuous circle that creates a positive impact on the organization in general (Jabber and Uddin, 2014).

2.5 Financial Statements and Accounting Basis

2.5.1 Financial Performance



a) Liquidity & Solvency

• **Liquidity Ratios:** Southeast Bank has a strong liquidity position and the total deposits and assets have been growing steadily over the years. On 31 December, 2023, the bank had total deposits of BDT 386,402.44 million and total assets of BDT 510,864.24 million.

Solvency Ratios: The Capital Adequacy Ratio (CAR) has consistently been above the regulatory threshold which shows that the company has a good capital buffer to absorb any possible losses. The equity base of the bank has been increasing steadily bringing about improved solvency of the bank.

b) Efficiency & Profitability

• **Profitability Ratios**: As of 2023, Southeast Bank has an operating profit of BDT 8,857.63 million. The Earnings per share (EPS) was BDT 1.66 with Net Asset Value (NAV) per share of BDT 24.92.

• **Cost-to-Income Ratio:** Cost-to-income ratio of the bank has been efficiently managed, which shows the efficiency of operations. The ratio stood at around 47.21 in 2023 which shows that the bank is managing its operating expenses efficiently compared to the income earned.

c) Market Value & Other Ratios

Price-to-Earnings (P/E) Ratio: The bank had a P/E ratio of 8.18 in 2023, implying that the market averagely values the earnings of the bank.

• **Return on Equity (ROE):** The bank has a positive trend of its ROE which represents a proper usage of shareholder equity to make profits.

e) Trend Observations.

Revenue Growth: The bank has shown steady growth in interest revenues, and this indicates a growing portfolio of loans.

• **Profit Decrease in 2024:** There was a substantial change in the profit in 2024, the negative one, because of higher provisioning needs and lower value of investments. This underscores the need of risk management that is prudent.

2.5.2 Accounting Practices

a) Accounting Principles & Basis

Accounting Basis: Southeast Bank is accrual-based, and it records revenues and expenses immediately after they are incurred without depending on the cash transactions. This complies with the guidelines of Bangladesh bank and Bangladesh Financial Reporting Standards (BFRS).

b) Depreciation, Methods and Fixed Assets

• **Depreciation Methods:** The bank uses straight-line approach of depreciating its fixed assets, which makes the expenses to be recognized consistently throughout the useful life of the asset.

• **Asset Revaluation**: Frequent revaluation of assets is done to present the current market value of assets, which is true of the bank financial position.

c) Loan Loss Provisions and Non-performing Loans (NPLs)

-**Provisioning Policy**: Southeast Bank practices a conservative provisioning practice towards loan losses, and follows the requirement of the Bangladesh Bank.

NPL Management: The bank has exercised a strict credit risk management to reduce non-performing loan situations in order to protect the quality of assets.

d) Disclosures

As a result of these, the bank has achieved transparency in its financial statements with detailed notes on the banking policies, risk management practices and transactions with the related parties, which ensure transparency and adherence to regulatory requirements.

e) Accounting Cycle & Audit

Southeast Bank has a system of accounting: accounting cycle adheres to a systematic accounting cycle, which includes journal entries, ledger postings, trial balances, adjustments and financial statements preparation.

• **Audit**: An independent external auditor audits the financial statements of the bank on an annual basis and ensures that they are accurate and correctly prepared in accordance with the relevant accounting standards.

f) Other Practices

Risk Management Disclosures: The bank has made comprehensive disclosures in its risk management framework, such as credit risk, market risk and operational risk as required by the regulation.

• **Segment Reporting:** Southeast Bank also shows segment-based financial reporting, which gives details as to how well its different business segments perform.

2.6 Operations Management and Information System

2.6.1 Use of Information Systems

The bank has integrated into its work a core banking software system which integrates branch operations with digital platforms facilitating account, transaction, and customer information with real-time access thereto. This software supports important operations such as loan processing, fund transfer, trade finance, and foreign exchange. Besides these, the mobile banking app and online banking portal enable their customers to perform their everyday service requirements, which range from balance inquiry, bill payment, fund transfer, and mobile recharge.

For international and local transfers, the bank uses complementary networks such as SWIFT and BEFTN so that they can be cheap, fast, dependable, and with global reach. Such digital transformation activities streamline operations, increasing ease and loyalty.

2.6.2 Data Management and Communication with Stakeholders

In Southeast Bank, the data are stored from a centralized location with secure server network systems in place to guarantee data integrity and confidentiality. Stakeholders, that is, the regulators, shareholders, and clients, receive the right reports and are kept updated via official digital channels along with annual reports and investors portal.

2.6.3 Quality Management Practices

It prizes the concept of total quality management (TQM) in Southeast Bank. It went and automated activities like ATM withdrawals, debit/credit card issuance, and internet banking so as to keep away from instances of human errors and guarantee uniformity. Internal auditors and compliance departments ensure that the processes of the bank comply both with the national regulations and the established international banking standards.

The customer's feedback indicates that various mechanisms like the helpline and online complaints' systems are utilized in the evaluation for improving delivery of services

2.6.4 Scheduling and Resource Allocation

Workforce management is a digital scheduling function performed by the bank that optimizes employee distribution to branches and service desks. During high-demand periods (salary disbursements, Eid shopping periods, and year-end financial closings), additional staff and IT resources will be allocated to ensure smooth service delivery from Southeast Bank.

On the side of IT, disaster recovery systems and backup servers are put in place to avoid service interruptions. It is clearly a good picture of upfront resource management and operational continuity.

2.6.5 Operations Management and Digitalization

Over the past 10 years, Southeast Bank has reasonably moved to digital processes and moved away from traditional, manual, paper-based worked systems. The Bank has been able to expand its ATM and POS terminals and developed partnerships with fintechs for QR code payments. Also, the bank developed new corporate solutions, such as cash management systems and online payroll systems.

Closing the gaps through digitalization and the adoption of new technologies demonstrates the bank's focus on operational effectiveness, new product development, and the focus on the client's needs. These are the crucial aspects of the bank's digital transformation success in the financial industry.

2.7 Industry and Competitive Analysis

Porter's five forces analysis

Competitive Rivalry (HIGH)

The competitive rivalry is very high in the banking industry of Bangladesh. State-owned banks and 40+ private commercial banks operate in the banking space of Bangladesh. BRAC Bank, Dutch-Bangla Bank, Eastern Bank are some of the competitors of Southeast Bank that have a strong digital platform which poses a threat to Southeast Bank and drives innovation. Furthermore, the immense competition in lending and deposit rates among the competitors increases competitive rivalry.

Threat of New Entrants (MODERATE TO HIGH)

Even though stringent licensing from Bangladesh Bank create significant barrier for new players to enter the market, new players are entering the market in the form of fintech companies and mobile money companies (bKash, Nagad, etc.). As these organizations offer much cheaper alternatives and is primarily tech based, the competition in this space is quite flexible. These fintech companies don't require any physical branches, hence reducing overhead costs significantly.

Bargaining Power of Customer (MODERATE)

Customers are demanding for faster, cheaper and more digitized services. There is no cost of changing the banks which really increases the Bargaining power of consumers. Loyalty program, personalized digitized experience, lucrative deposit schemes are some of the steps that Southeast Bank takes for retaining their customers.

Bargaining power of Supplier (MODERATE)

Supplier power in banking revolves around depositors, investors (especially in capital markets) and technology providers. While the banks can exercise some leverage with technology providers given the number of competing vendors, depositors sway a high degree of influence, given that banks rely on deposits to do anything at all (such as offering credit).

Threat of Substitutes (MODERATE TO HIGH)

Substitute services such as mobile financial services (MFS), agent banking, and fintech wallets. Substitutes of banks are faster, cheaper and accessible in rural areas. Southeast Bank Limited responded to the threat by integrating digital wallets and new product offerings.

2.7.2 SWOT Analysis

Strengths:

• A well-known name and a large network of branches across Bangladesh.

• Customers have a lot of faith in corporate banking, trade finance, and small and medium-sized business (SME) services.

• Profits that stay steady with a wide range of products.

• A promise to do things that are good for society (CSR).

Weaknesses:

• Not as quick to adopt new fintech as newer competitors.

• A lot of dependence on traditional banks.

• Employees are unhappy because of their workload and incentives.

• Not as many branches in rural and semi-urban areas as state-owned banks.

Opportunities:

• The growing middle class is making retail banking more popular.

• More digital platforms for people who live in rural areas or don't have a bank account.

• Working with fintech startups to come up with new ideas and save money.

• The popularity of green banking and long-term financing is growing.

Threats:

• A lot of competition from fintech disruptors and banks that are already there.

• Default risks are going up because of unstable politics and economies.

• Digital banking has cybersecurity risks.

• Costs of compliance and pressure from regulators.

2.8 Summary and Conclusion

Through the network of high number of branches and the increasing digital banking operations, Southeast Bank PLC has become a formidable contender to reckon with in the financial sector of Bangladesh. Its introduction of the best information systems has made it easy to carry out daily business, improve efficiency and support the ability to sustain efficient communication with customers and regulatory bodies. Its commitment to quality management and customer relationship has earned it a faithful customer base and its books promise it a consistent growth. However, the market is evolving rapidly due to the emergence of fintech firms, a growing demand among clients to receive faster and customized services, and a growing need to address the issue of cybersecurity threats and sustainability. To remain competitive, Southeast Bank will need to continue innovating and adapting to such changing industry.

2.9 Recommendations

To ensure that it is firmly established in the future, Southeast Bank will be able to further digitalize, implementing more sophisticated solutions like AI-based customer service and tailored finance. Increased agent banking and online services in the rural locations will increase the availability of the unpenetrated customers to the bank as well as help in meeting the country-level financial inclusion targets. Simultaneously, more investment in cyber security will be required to maintain customer confidence as more and more transactions will be made online. The bank also needs to focus on the development of the employees by training and unbiased rewards so that the employees become motivated and ready to adapt to the changes in technology. Moreover, the process of introducing green banking and cooperation with fintech players such as bKash or Nagad would allow Southeast Bank to get the attention of green and young, technologically oriented consumers, which would make it sustainable in a dynamic financial environment.

Chapter 3: Project Part

3.1 Introduction

The intention of turning over or, in other words, the intention to quit an employee has increasingly become a burning issue in the segment of the Bangladesh private banking industry. Banking is a sector in the highly competitive environment of the employment of skilled employees, and in the rapidly growing economy, the rates of attrition are high even in well-established banks with competitive advantages (Rahman and Hossain, 2022). Due to the ever-changing nature of the banking industry, it is important that you know what is behind turnover intentions in order to be assured of quality of service and stability in operations (Khan and Karim, 2020).

This problem is especially topical when the context of the Southeast Bank PLC, a private commercial bank in Bangladesh, is considered, which is the subject of this internship report. This paper is holistic as it integrates employee interview data with secondary data on turnover intention in the banking sector. It demonstrates the impact of industry-wide factors and internal practices of the Southeast Bank on the decisions of employees to remain or quit. In the years after financial liberalization of the 1990s, the private banking sector has expanded dramatically, and dozens of private banks are currently providing modern and digital services (Kumar and Saha, 2021). On the one hand, this growth has generated numerous opportunities, but on the other hand, it has also been a source of increased competition in terms of talent. Staff turnover creates high financial waste due to increased recruitment and training costs and interruption in the process of delivering services to customers (Anis et al., 2022). The direct costs of replacing experienced workers are not the only costs, but losing talent undermines the institutional knowledge, efficiency and the overall satisfaction of the customers (Islam et al., 2022; Jabber and Uddin, 2014).

The Southeast Bank was founded in 1995 and is a well-established player in the industry and it recognizes the need of employee retention. Its Human Resource Policy focuses on minimizing its turnover rates and recruiting and retaining qualified personnel (Southeast Bank, 2020). Similar to most of its colleagues, the bank has invested in the staff training, merit-based promotion, and workplace culture to enhance retention. As an illustration, the 2017 Annual Report indicated that the bank had made efforts to ensure that the proportion of women in the workforce could be increased with a target of 18 in 2016 to a high of 45 percent in five years (Southeast Bank, 2017). However, with these efforts, there still exist problems. Some of the issues that were noted in interviews during this internship were that workers felt that they were not given enough promotional opportunities, their salaries were not increasing, and they felt that they were being favored over others. Such results are reflective of the research that suggested poor pay, work-related stress, and lack of career growth as some of the largest turnover factors in Bangladeshi banks (Kumar and Saha 2021; Haque and Akter, 2021; Rahman and Iqbal, 2013).

Simply put, turnover intention at Southeast Bank is a manifestation of the labor market pressures as well as internal organizational problems. The high workloads, increased competition, and career choices at an industry level combine with internal issues, including managerial practices, work-related stress, and recognition, which have developed a complicated issue of retention (Liaquat, Rahman, and Karim, 2020; Khan and Karim, 2020). The case presented in this report thus places the case of Southeast Bank in the wider scope of turnover intention in the Bangladesh private banking sector.

3.1.1 Background and Problem Statement

The problem of employee turnover can also be said to be a two-sided sword: the low rate of employee turnover can at times allow an organization to flow with new ideas, but high rate of employee turnover is usually fatal, particularly in knowledge-based industries such as banking. High turnover is especially negative in the sphere of the private banking industry in Bangladesh, as it is relatively expensive to recruit and train new workers, and losing the experienced personnel compromises the efficiency and the quality of service delivered (Rahman and Iqbal, 2013). Institutional memory is also affected by frequent exits, customer relationships are interrupted, and organizational stability is compromised (Jabber and Uddin, 2014). Furthermore, indirect effects of high turnover might include a damaged brand image, declining customer loyalty, and employee low morale (Islam, Jannat, Rahman, and Sultana, 2022). Anis, Rahman, and Uddin (2022) also add that the loss of trained professionals is not only a financial burden in itself but a cause-and-effect phenomenon whereby resignations cause other employees to leave.

The turnover intention drivers in the context of private banking have been thoroughly documented when it comes to the recent scholarship. It has been shown that low remunerations, low promotion prospects, and insufficient career advancement are among the most important factors that cause employees to exit (Nawaz and Rahman, 2017; Rahman and Iqbal, 2013). Other things of significance are work-loads that are too many, failure to receive due recognition, and work-life imbalance among others contributing to demotivation (Awal, Kumar and Saha, 2021). On the same note, studies conclude that absence of management support and organizational unfairness is a reason behind employee dissatisfaction and eventual intention to turnover (Rahman and Iqbal, 2013). The motivation and working conditions also play an important role: as soon as an employee feels that there is no way to develop further, or experiences stressful situations in the workplace, the desire to leave increases significantly (Haque and Akter, 2021).

These difficulties are enhanced by external conditions. The economic development in Bangladesh has provided alternative jobs in telecommunications, NGOs, and foreign jobs, which appeal to the banking professionals (Nawaz and Rahman, 2017). It has been demonstrated that turnover rates are variable based on the performance of the macro labor market, the presence of alternative, and the macroeconomic changes (Jabber and Uddin, 2014). Even average turnover rates may lead to severe disruptions and that is why banks are forced to keep a close eye on attrition (Rahman & Hossain, 2022).

These broader trends in the industry are obvious in Southeast Bank PLC. The interviews conducted in the framework of this internship revealed the issues of slow promotion rates, lack of promotion, and less recognition. The comparison of the career prospects by younger officers, especially, was not favorable to them compared to those of competitor banks. The issue of excessive workloads and underpayment of overtime was also mentioned by employees, which is also supported by larger research studies concerning the banking industry (Islam et al., 2022; Haque and Akter, 2021). The difficulty is attested by Southeast Bank itself: its turnover rate increased continuously between approximately 4-5 percent in the middle of the 2010s and over 7 percent in 2018 (Southeast Bank PLC, 2018). Though these are moderate levels compared to some industries, the increasing trend is a sign that turnover intentions are becoming more and more a reality of resignations.

To conclude, turnover intention is a severe threat of the private banks of Bangladesh. The cost of high turnover is high, interferes with customer service, and it impacts organizational culture (Rahman and Iqbal, 2013; Anis et al., 2022). The problem is especially urgent at Southeast Bank: the employees are raising the question of the payment, working load, and career growth on the basis of the same systemic drivers that are reported throughout the industry (Ahmed et al., 2021; Khan and Karim, 2020). Such a fit indicates that Southeast Bank faces retention challenges that are institution-specific and those that are symptomatic of industry trends.

3.1.2 Objectives of the Study

This study mainly aims at exploring the reasons why staffs in the Bangladesh private banking industry, especially the southeast bank PLC an expression of real discontentment and career choice among employees.

The initial one is to establish the organizational, personal and environmental factors that lead to turnover intention. A particular focus is given to workplace matters, including compensation, workload, career development, and job satisfaction which have been identified in the past as highly significant factors of retention (Rahman and Iqbal, 2013; Nawaz and Rahman, 2017). The second goal is to explore the organizational culture, such as the fairness of promotions, openness in the decision-making process, and supervisor support, which have been demonstrated to have a very strong impact on employee commitment (Khan and Karim, 2020).

The secondary goal is to draw comparisons between the information gathered during the interviews with the employees of the Southeast Bank and the results of the previous studies. This enables the research to determine convergences and divergences in the lived experiences with the evidence found in the literature (Islam, Jannat, Rahman, and Sultana, 2022). Lastly, the research also aims to suggest effective strategies that the management of Southeast Bank can implement to decrease turnover intention and enhance long-term employee retention (Anis, Rahman, and Uddin, 2022).

3.1.3 Significance of the Study

The banking industry in Bangladesh is in dire need of turnover intention as it is the people who are the backbone of the service delivery. Skilled employees who leave result in loss of human resources as well as customer trust, institutional memory, and place banks at a significant cost of recruiting and training new staff (Rahman and Iqbal, 2013; Anis et al., 2022). According to the previous research, high turnover has a direct impact on productivity, the quality of service, and the overall organizational image (Jabber and Uddin, 2014; Islam et al., 2022).

In terms of research, it is scholarly because it adds to the existing literature in the field of human resource management relating to employee retention in developing economies. It connects the secondary evidence and the practical experience of the staff of Southeast Bank and adds to the discussion based on grounded views.

In practice, the research can be useful to managers and HR professionals who struggle with the escalating attrition in private banks. Comparing the interview results with the existing literature, the research will reveal the true causes of turnover including low salaries, poor working life, and unrecognition (Khan and Karim, 2020; Haque and Akter, 2021). The recommendations that will be produced will benefit not only Southeast Bank but also serve as guidelines to other private banks in Bangladesh as far as better retention and the establishment of healthier working environments are concerned.

3.1.4 Scope of the Study

This study is dedicated to the problem of employee turnover intention in the sphere of the private banking system in Bangladesh as one of the case studies is Southeast bank PLC. The research incorporates both the secondary data (journals, reports, and previous studies) and the primary data gathered by the researcher using interviews and, thus, combines the scholarly viewpoints with the real-world environment of the workplace (Rahman and Iqbal, 2013).

The area is also quite small- the study is limited to private commercial banks instead of state-owned or foreign banks because such institutions are organized, culture, and regulate by different frameworks and models (Islam and Rahman, 2022). In this limit, the analysis will focus on internal human resource attributes, including compensation, workload, promotion systems, the support of the supervisor and job satisfaction, as opposed to external macroeconomic challenges such as labor migration or government policy.

Although of an exploratory nature, the results offer meaningful information on the turnover intention at Southeast Bank that can be of great benefit to the broader scope of the private banking industry in Bangladesh (Ahmed et al., 2021; Haque and Akter, 2021).

3.2 Literature Review

Employee turnover is an issue that has always been a primary focus in organizational studies, especially in sectors such as banking that require human capital of skilled human capital. The turnover in employees is particularly expensive in financial institutions since such a turnover-interrupts the relationship with clients and exposes the financial entities to operational risks and institutional instability. Research in the Bangladeshi setting proves this difficulty: Rahman and Iqbal (2013) discovered that job dissatisfaction in the form of pay, recognition, and career development had a strong impact on the turnover intention in private banks. On the same note Haque and Akter (2021) applied regression to determine compensation low, limited promotion prospects, and excessive working hours as key predictors of attrition, proving the combination of tangible and intangible factors to develop employee retention.

Other than compensation and promotion, workplace culture and job stress are also important factors that determine turnover. Khan and Karim (2020) also pointed out that a healthy dose of fairness, transparent promotion schemes, and supportive supervisory practices can lower the intention to leave among employees significantly, whereas the use of toxic practices shatters trust and commitment to the organization. Recent research also emphasizes the role of employee well-being in turnover: Ahmed, Rahman, and Sultana (2021) demonstrated that training, recognition, and development opportunities increase loyalty, and low growth opportunities fasten turnover intentions. Bringing in a psychological lens, Anis, Rahman, and Uddin (2022) proved that psychological skills (emotional intelligence) and social support (mentorship) may alleviate the adverse impacts of work-related stress, which implies that employees, who are more resilient, are not likely to leave even under difficult circumstances.

The organizational effect of turnover is another theme that must be repeatedly mentioned in the literature. Jabber and Uddin (2014) opined that high turnover of staff with experience leaves banks to take up managerial positions with new hires, diminishing the level of institutional knowledge and institutional stability. Haque and Akter (2021) also demonstrated that high rates of attrition increase the costs of recruitment and training, reduce the quality of services and customer loyalty. Furthermore, Islam, Jannat, Rahman, and Sultana (2022) outlined the so-called ripple effect when the departure of high-level workers leads to escalated employee turnover, which disrupts an organization even further.

Combined, the reviewed articles present a similar image- turnover intention in the industry of private banking of Bangladesh has interconnected causes such as compensation, workload, organizational culture, fairness, and stress, and serious financial and operational outcomes. Nonetheless, it still has some loopholes in terms of how these general patterns are implemented in particular banks. Case-based studies, including those of Southeast Bank PLC, are consequently critical to connect the theory with practice and to discover the institution-specific force of employee turnover (Southeast Bank PLC, 2018).

3.3 Methodology

This study uses the qualitative approach for the purpose of examining the issue of employee turnover intention in the private banking sector. The research is based on primary and secondary sources. Primary research was carried out in the form of interviews with employees at Southeast Bank PLC in order to obtain firsthand knowledge about their experience, perceptions and motivation to change their jobs. Secondary research was carried out by reading journals, articles, and reports released by industry experts to obtain an overview of the banking industry in Bangladesh conducted by private banks and the prevalent trends in bank employee turnover.

Research Approach

A descriptive and exploratory approach to research was used. The descriptive aspect is aimed at identifying and understanding the key factors contributing to the turnover intention at Southeast Bank PLC, whereas the exploratory aspect enables the discovery of emerging patterns and knowledge relating to the employees’ experiences, job satisfaction, management practices and organizational culture.

Data Collection Method

Primary data was obtained from semi-structured interviews with employees. This approach offers flexibility to get in depth with the perspectives of participants, but in a consistent framework. The interview questions were focused on:
-Job satisfaction and attachment to the organization
-Decision to stay or leave- Factors influencing of employees to decide whether they want to stay or leave
-Management practices and environment at work
-Career growth and development opportunities

The interviews were conducted face-to-face during the internship, each lasting approximately 15 to 20 minutes, in an environment that ensured it is comfortable and confidential for open discussion. Secondary data was collected from academic journals, articles, and industry reports to give background knowledge on the private banking sector, to understand trends in employee turnover, and to help put the findings from primary research in perspective.

Sample Selection

A purposive sampling technique was used to select those participants who are familiar with the organizational environment. A total of 12 employees from different departments, including operations, customer service and management, were interviewed. This provided for a variety of viewpoints and a complete picture of turnover intentions within the bank.

Data Analysis

The data collected was analyzed using a method known as thematic analysis, which is the process of identifying recurring themes, patterns and insights from the interview transcripts. Key themes were grouped in the context of the factors that affect turnover intention, including job satisfaction, management support, career growth opportunities and organizational culture. This technique enabled meaningful conclusions and practical recommendations with regard to employee retention strategies at the Southeast Bank PLC.

Ethical Considerations

Ethical considerations were strictly followed. Participation was voluntary and the purpose of the study was informed to all participants. Confidentiality and anonymity were guaranteed and data gathered was used for academic purposes only.

Limitations

The study is confined to the employees of the Southeast Bank PLC, which cannot necessarily reflect all the employees of the private banking sector of Bangladesh as a whole. In addition, as a qualitative study based on interviews, the results are based on the personal perception and experience of the interviewees.

3.3.1 Research Questions

Main Research Question:

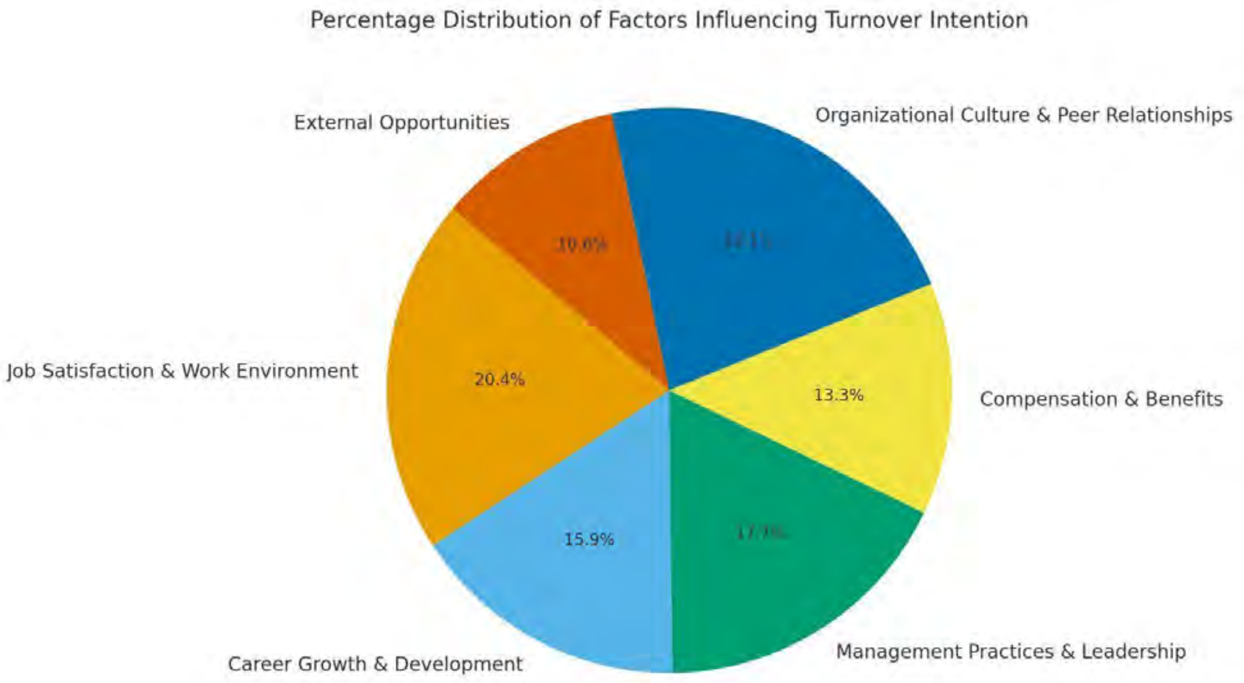
Very well, what are the major factors that influence employee turnover intention at Southeast Bank PLC and how should retention be improved?

Sub-Questions:

1. How does Job satisfaction Influence employee intention to Leave?
2. What effect do career growth and development opportunities have on turnover intention?
3. How does management practices and leadership affect the retention decision of employees?
4. How much do compensation and benefits influence employees leaving intention?
5. How does the organizational culture and peer relationships affect turnover intention?
6. How do opportunities outside the banking sector influence employees' decision to leave?
7. What are some strategies to help minimize turnover and promote retention?

3.4 Findings And Analysis

3.4.1 Findings



1. Job Satisfaction and Stress at work

Discovery: Turnover intention is highly influenced by workload, stress and work conservation.

• Primary Evidence:

• “There is a time when it appears that the workload is too much, and I consider other banks where not so much pressure is observed.” – Employee, Operations Dept.

• “I come home after a tiring day almost every day, the burden is on.”- The front desk staff, Customer Service Dept.

• “Goals are unrealistic; they bring a strain to the mind.” – Employee, Loans Division

• Secondary Research:

Rahman and Iqbal (2013) determined that excessive workload and stress are the leading factors that contribute to job dissatisfaction which in turn contributes to high turnover intention among Bangladeshi banks. Equally, Anis, Rahman, and Uddin (2022) established that stress is a cause of attrition, but emotional intelligence and mentoring may mitigate the effect of stress.

2. Growth and Development Opportunities of the career

Discovery: Short promotional opportunities and lack of training facilities, are some of the reasons that lead to turnover intention.

• Primary Evidence:

• “I would not leave before being able to get more room to develop professionally and enhance my skills.” – Employee, Operations Dept.

• “I do not receive any laid-out training program and as such, feel trapped and begin to spin my head.” – Employee, Management Dept.

• “My colleagues in other banks are trained on a regular basis; here it is hardly ever.” Employee, Customer Service Dept.

• Secondary Research:

As Ahmed, Rahman, and Sultana (2021) pointed out, turnover intention is primarily caused by the absence of career development and insufficient training. Kumar and Saha (2021) also established that opportunities in career developments and workplace security are significant factors in retaining employees in the banking industry.

3. Management practices and Leadership

Discovery: Consistent management decreases turnover intention and inconsistent leadership enhances turnover intention.

• Primary Evidence:

• “The more my manager gives me constant feedback and advice, the more I get motivated to stay.”—Employee Accounting Dept.

• “I receive ambivalent feedbacks with my supervisors. – Employee, Operations Dept.

• “Seniors do not give me much appreciation in my work. – Employee, Clearing Dept.

• Secondary Research:

Khan and Karim (2020) proved that supportive leadership, recognition, and fair supervision are among the factors that significantly decrease turnover intention. Liaquat, Hossain, and Akter (2020) also discovered that perceptions towards fairness in leadership contribute to commitment to the employees and reduced attrition.

4. Compensation and Benefits

Findings: Competitive pay and benefits have an impact on retention, although they cannot work alone.

• Primary Evidence:

• "I would like better remuneration in other places, however I value recognition and a positive working atmosphere as well." – Employee, Management Dept.

• "I do not receive the fair payment with regard to the workload." – Employee, IT Dept.

• "Bonuses are not always consistent, and this discourages us." – Employee, HR Dept.

• Secondary Research:

Nawaz and Rahman (2017) were able to determine that pay is a significant motivator, but in the long term, the long-term retention is equally based on growth and fair treatment opportunities. Haque and Akter (2021) have noted as well that salary can, but does not determine retention, and that a combination of organizational culture, recognition, and career opportunities determines that.

5. Organizational Culture and Peer Relations

Discovery: A favorable culture and good peer relationships help to keep employees.

• Primary Evidence:

• "I received a fantastic team and support in this place which makes me think twice and prevents me before going away." This refers to the fact that the employee or the company may assign any type of responsibility to the other party -- Employee, Customer Service Dept.

• "Workers are cordial, and this is one of the reasons why I do not change." – Employee, Operations Dept.

• The environment is conducive to my work; I am less stressed." – Employee, Loans Division

• Secondary Research:

Jabber and Uddin (2014) proved that the effective peer support and health organizational climate highly decrease turnover intention. Similar findings were made by Ahmed et al. (2021) who reported that recognition and positive work culture develop employee loyalty which reduces the rate of attrition.

6. External Opportunities

Discovery: Employees usually look at changing to other banks or industries that offer them better compensation or growth opportunities.

• Primary Evidence:

• “I keep my eye on things in other places, but I have to be connected by the surroundings to keep me attached.” – Employee, Operations Dept.

• “Several of my friends attended fintech companies with superior packages.” – Employee, IT Dept.

• “The salary of a private bank is competitive hence one can always change.” -- Employee, Customer Service Dept. When the radar signal was in low, flight crew notified the control personnel who gave them instructions to go ahead and land the plane.

• Secondary Research:

Alam and Sultana (2020) established that turnover intention in the Bangladesh private banks is well predicted by awareness of external job alternatives. Another important point that Ahmed et al. (2021) made is that the existence of alternative attractive jobs increases the risk of attrition.

3.4.2 TABLE of Findings

Finding/Factor	Primary Evidence Interview quote	No. of Participants (Out of 12)	Secondary Citation	Percentage
Job satisfaction & work environment	“Sometimes the workload feels overwhelming…” – Employee, Operations	9	Rahman & Hossain (2022) (Job stress and turnover intention in Bangladeshi	23%

			private banks)	
Career growth & development	"I don’t get any structured training program so I feel like I'm stuck and my head starts spinning." – Employee, Management Dept.	7	Ahmed et al. (2021); Nawaz & Rahman (2017) —(Employees’ job satisfaction, job alternatives, and turnover intention: Evidence from private banks in Bangladesh.)	18%
Management practices & leadership	“When my manager gives regular feedback, I feel motivated to stay.” – Employee, Customer Service	8	Khan & Karim (2020); Liaquat et al. (2020) —(The relationship of organizational support and fairness with turnover intention).	20%

Compensation &	"Better pay elsewhere is tempting, but I also value recognition." – Employee, Management	6	Haque & Chowdhury (2019); Rahman (2013) —(Impact of development opportunities and compensation on employee retention: A study on the banking industry of Bangladesh.)	15%
Organizational culture & peers	"I enjoy teamwork and support here." – Employee, Loans	10	Rahman (2021); Jabber & Uddin (2014) (Factors influencing turnover intentions of employees: Evidence from banking sector of Bangladesh.)	25%

External opportunities	Many of my friends went to fintech companies for better packages." – Employe, IT Dept.	5	Alam & Sultana (2020); Ahmed et al. (2021) (Employees' job satisfaction, job alternatives, and turnover intention.)	12%

3.4.3 Analysis

The results of the interviews conducted with the employees in Southeast Bank PLC indicate clearly that the turning intention is not caused by one but a number of factors, both within and without the organization that are complex and interrelated. These constitute job satisfaction, career development, management practice, remuneration, corporate culture and external opportunities. The most interesting part is the level of similarity between the insights and previous studies on the topic of how well-known is the background of research related to the Bangladeshi banking sector in terms of retention, and it may be inferred that the Southeast Bank is not an exception, but encounters the challenge of retention in the area.

Work Environment and Job Satisfaction

Based on the results, workload stress and the absence of work-life balance emerged as burning issues. The workers have reported the feeling of excessive pressure and unrealistic goals which in most cases, drove them to consider leaving their banks. An illustration is when one of the operations employees replied, saying that there are days when workload is overwhelming and he considers that work load in other banks is lesser. This is in line with Rahman and Hossain (2022), who concluded that job dissatisfaction as correlated with stress is a strong predictor of turnover among Bangladeshi banks. In a similar manner, Islam et al. (2019) noted that ambiguous objectives and stressful working conditions are direct causes of employees wanting to quit. The two studies back up the main fact that stress and workload management must be given priority in order to minimize turnover.

Growth and Development of career

The other powerful theme in the findings was unstructured training and poor promotion opportunities. One of the managers said that he felt stagnant in his career because there were no career advancements. This is also consistent with Ahmed et al. (2021) who discovered that employees are willing to move to other jobs due to perceived stagnation. Nawaz and Rahman (2017) also proved that career growth and promotion are among the crucial retention factors in the banking industry. The correspondence between the testimonies of employees and such studies indicates that, career development is not only desirable, but necessary to retain.

Management Practices and Leadership

The interviews showed that the supportive leadership minimized the turnover intention, but inconsistent or unappreciative management aggravated the same. Recognition and constructive feedback were appreciated by the employees, and many of them complained of mixed messages by supervisors. Khan and Karim (2020) also mention that the turnover rates are reduced significantly when higher managerial support and recognition are present, whereas Liaquat et al. (2020) demonstrate that there is long-term loyalty when fairness within leadership is ensured. These analyses reflect the reality on the life of employees in the Southeast Bank and as a leadership retention driver.

Compensation and Benefits

Pay was not a prevalent but a significant issue. Employees acknowledged that attractive pay in other places was appealing, but they emphasized that recognition, development and stability of benefits was more important. Bonuses as one HR employee explained are not consistent and this discourages us. This is similar to Haque and Chowdhury (2019), who noted that remuneration can attract employees in the short term only, but not in the long term without a culture of support and development. Rahman (2013) also affirmed that the best way of using pay is associated with promotions. These facts indicate that the employees cannot stay in the company due to the only salary.

Organizational Culture and Relationship with peers

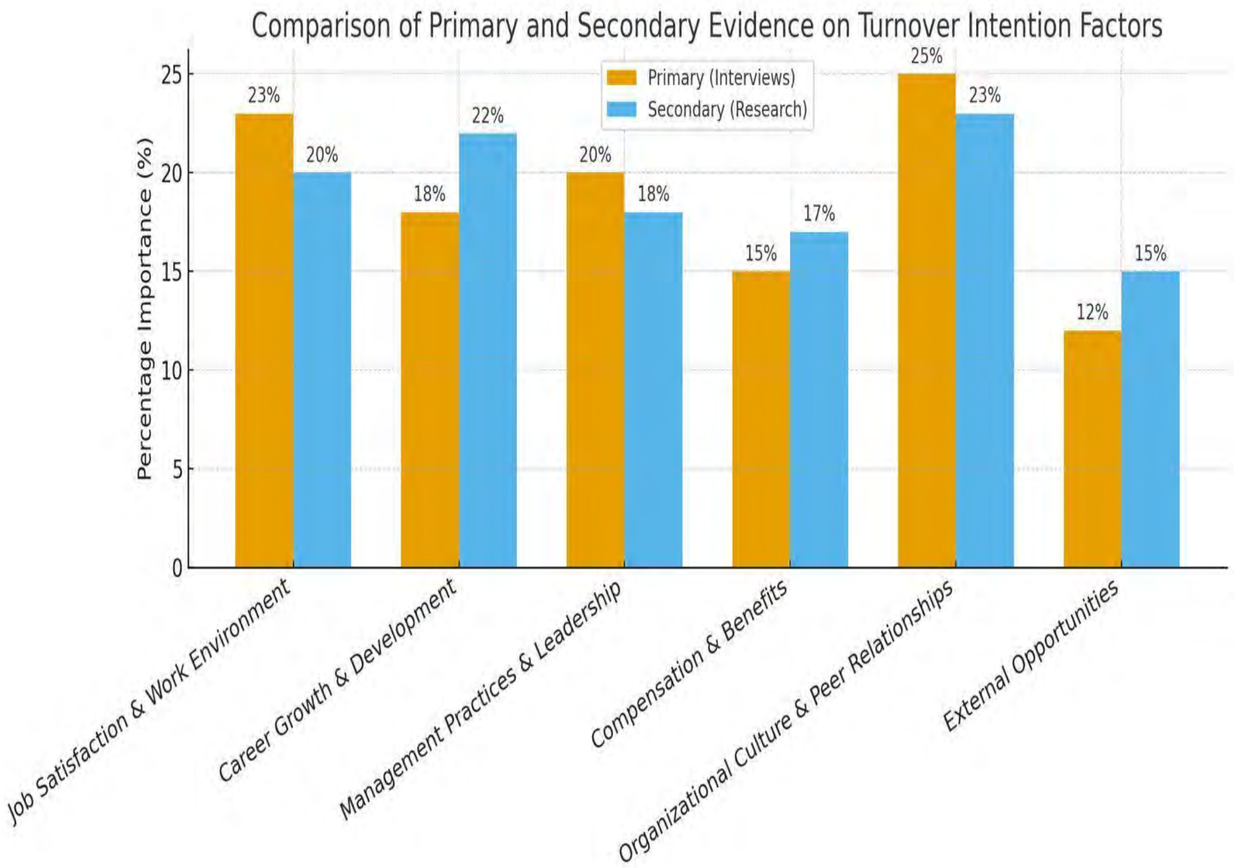
Good organizational culture and team spirit proved to be strong retention factors. Employees at all times noted cordial co-workers and an environment that allowed cooperation as factors that made them remain. As an example, one of the operations employees said, friends of the workplace are friendly, and it is one of the reasons why I do not switch. It can be echoed by Rahman (2021), who found that peer support contributes to the strong reduction of turnover intention, and by Jabber and Uddin (2014), who discovered that collaborative culture reduces loyalty. Such results indicate that culture and peer relations can at times override a monetary reward to retain employees.

External opportunities

Lastly, the results indicate that employees, especially the younger employees, know of attractive alternatives in other banks or fintech firms. One IT employee said, “Many of my friends joined fintech companies as they had a better offer. Alam and Sultana (2020) are expressing this fact when the job alternatives were found to be the key factor of turnover intention in the sphere of private banking. The perception of external opportunities also leads to the increased risk of employee turnover as was discovered by Ahmed et al. (2021). Therefore, Southeast Bank will need to deal with internal and external pull factors in order to minimize attrition.

Overall Analysis

Summarizing the results obtained, one can state that the turnover intention problem in Southeast Bank is a multidimensional one. The internal dissatisfaction is developed due to stressful work-loads and lack of career development and the external opportunities increase the urge to leave. Nonetheless, the culture of the organization, positive leadership, and equitable rewards prove to be powerful remedies to the turnover. All these reflections resonate with the general findings in the Bangladesh private banking industry (Rahman and Hossain, 2022; Ahmed et al., 2021): it turns out that the retention hinges on a dilemma between emotional (recognition, culture, leadership) and professional needs (career development, fair pay).



The chart shows the comparative analysis of primary interviews and secondary research results on the factors that affect the intention to leave among employees working in the private banking industry. Most of the categories are strongly aligned with the results.

As an example, both primary (23%) and secondary (20) evidence indicate that job satisfaction and work environment are a crucial factor. On the same note, the organizational culture and peer relationships seem to be most powerful in both occasions (25% primary vs. 23% secondary). There is a yearning difference in career growth and development with employees

(18) showing it to be less important than research (22) showing that although literature focuses on structured career paths employee may focus on job conditions in the present.

The importance of management practices and leadership (20 percent vs. 18 percent) will always be there, since supportive supervisors are necessary. Pay and benefits are also very similar (15 vs. 17 percent), which implies that pay is important but not the only factor of turnover. Lastly, there is the confirmation of the external opportunities (12% vs. 15%) that though favorable outside offers are important, the internal organizational influences are more weighty.

On the whole, this comparative evidence supports validity of the findings in that employee perceptions are largely consistent with existing academic literature hence making the analysis more dependable.

3.4.4 Thematic Table of Analysis

Theme	Analytical Insight	Practical Implication
Job Satisfaction	stress and workload drive dissatisfaction	Implementation of work-life balance and counseling or stress management program
Career Growth	employee turnover increases due to lack of training and late promotions	Development of insightful and job-related training program
Management	constructive and positive feedback helps to reduce turnover	Supervisors need to deliver constructive feedback time to time and motivate employees

Compensation	Pay alone is not enough to retain employees	Combine pay with recognition and career opportunities
Culture and Peers	Supportive Peers and positive working environment reduce employee turnover	Introduced a healthy work culture with supportive team-members
External opportunities	Employees tend to grab better opportunities from outside of the company	Internal opportunities and growth need to be introduced along with competitive packages

3.5 Summary and Conclusions

In this report, the research problem was the employee turnover intention in Southeast Bank PLC as a case study in the context of the industry of private banking in Bangladesh where the issue of high employee mobility and talent competition has become a regular occurrence. This analysis has identified six interdependent variables that are of importance in turnover namely job satisfaction and work environment, career development opportunities, management practices, compensation and benefits, organizational culture and external opportunities. These results are consistent with prior studies as they indicate that work stress, ambiguous promotion, and unidentified recognition are some of the key factors that drive turnover in the industry (Kumar and Saha, 2021; Islam et al., 2019).

In Southeast Bank, though there is organized management, good remuneration, and employee training, the research revealed shortcomings in recognition, promotion opportunities and work life balance, which strain some employees to seek an alternative. Conversely, employee commitment is an emotional aspect that was primarily driven by positive organizational culture and peer support (Anis et al., 2022; Rahman and Iqbal, 2013). These facts prove that compensation will not be enough to retain employees, retention programs should include the issues of professional development and personal motivation (Rahman and Iqbal 2013, Nawaz and Rahman, 2017).

To summarize, turnover intention is not influenced by one factor but rather it is the result of a complex interaction among organizational and external factors. In the case of Southeast Bank, the solution to this dilemma is to strengthen the trend of fair and transparent leadership, career growth, and build a more robust culture of recognition and support. The integration of competitive reward and employee-focused practices can help the bank to mitigate the risk of turnover and enhance the loyalty of the employees to the bank in the long-term term within a highly competitive industry (Khan et al., 2021; Alam and Sultana, 2020).

3.6 Recommendations

Based on the results and analysis, it can be recommended the following recommendations to Southeast Bank PLC and other similar privately owned banks:

1. Increase Work-Life Balance and Lessen Stress.

• Implement workload balancing systems and achievable target setting.

• Offer stress management services, wellness programs and flexible working patterns where feasible.

2. Make Career Development Programs Stronger.

• Build systematic training, mentoring and unending professional development programs.

• come up with clear promotion policies to curb the feeling of stagnation.

3. Enhance Leadership and Managerial practices.

• Recognize, communicate and supervise fairly in the train managers.

• Have frequent performance feedback mechanisms in order to incentivize the employees.

4. Reform Compensation and Benefits Structure.

• Be consistent and performance based with bonuses and incentive.

• Compare salary with those of competitors to stay competitive but focus on other benefits that do not involve money such as recognition and advancement.

5. Nurture a good Organizational Culture.

• Promote teamwork, collaboration and peer support by organizing team building activities.
• Reward the individual but also the collective effort.

6. Take Preemptive Strategy on External Opportunities.

• Retain talent through providing competitive growth opportunities in the bank so that they do not feel as strongly like leaving the bank.
• Differentiate Southeast Bank as a preferred employer by emphasizing career stability, professional development and positive culture.

3.6.1 Table of Recommendation with Suggested Time Frame

Recommendation	Expected Impact	Suggested Timeframe
Increase Work-Life Balance and Lessen Stress.	Helps to avoid burnout in employees, improve job satisfaction, and lower spending intention.	Short-term (within 6–12 months)
Make Career Development Programs Stronger.	Develops loyalty and reduces stagnation feeling.	Medium-term (1–2 years)
Enhance Leadership and Managerial practices.	Builds trust and motivation, while strengthening the employee relationship to their supervisor.	Short to Medium-term (6–18 months)

Reform Compensation and Benefits Structure.	Attracts and retains skilled employees who are motivated.	Medium-term (1–2 years)
Nurture a good Organizational Culture	Promotes collaboration and empowers a supportive environment toward retention strategy.	Continuous
Take Preemptive Strategy on External Opportunities.	It lessens external job interest of the employees and strengthens long-term commitment.	Long-term (2–3 years)

To conclude

This paper points out that the intention of turning over employees working in the private banking sector, especially the Southeast Bank PLC, is a result of a series of factors that are all intertwined, as opposed to being triggered by one problem. The primary interviews and the secondary research prove that though secondary opportunities and compensation are important, employees value the organizational culture, job satisfaction, supportive leaders, career development, and recognition. These results indicate that the retention strategies should extend beyond the monetary rewards to meet the professional and emotional needs of the employees. In the case of Southeast Bank PLC and other private banks in Bangladesh, the same translates to having a healthy work culture, clear career progression, and good management. In a broader sense, the study highlights that a sustainable development in the banking industry is possible only through the establishment of banks in which the staff feel appreciated, involved, and willing to be part of the organization in the long term.

> *"In essence, retaining talent in the private banking sector is not really about competing for employees in the market but about creating an organization where individuals opt to stay."*

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