Report On

"Employee Engagement and Retention Practices at Southeast Bank Limited"

By

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Student ID: 20204074

An internship report submitted to the BRAC Business School

In partial fulfillment of the requirements for the degree of

Bachelor Of Business Administration (BBA)

BRAC Business School,

BRAC University

December, 2025

Declaration

It is hereby declared that

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

Student's Full Name & Signature:

Afroza Akter Sweety

Student ID: 20204074

Supervisor's Full Name & Signature:

Dr. Md. Hasan Maksud Chowdhury

Assistant Professor, BRAC Business School.

BRAC University

Letter of Transmittal

Dr. Md. Hasan Maksud Chowdhury

Assistant Professor

BRAC Business School (BBS)

BRAC University

Kha-224 Merul Badda, Dhaka 1212. Bangladesh

Subject: Submission of Internship report on **“Employee Engagement and Retention Practices at Southeast Bank Limited”**

Dear Sir,

This is my pleasure to submit my internship report on Employee Engagement and Retention Practices at Southeast Bank PLC, for the completion of Bachelor of Business Administration (BBA) degree.

In this report, I have discussed my internship experience at Southeast Bank PLC and analyzed various organizational aspects. I have tried my best to present the report in a structured and comprehensive manner using relevant information and insights gained during my internship period. I hope that this report will provide a clear understanding of my learning outcomes and contributions during the internship. I am sincerely grateful for your assistance, continuous support and encouragement to me during the internship period. I look forward to your valuable feedback regarding this report.

Sincerely yours,

Afroza Akter Sweety
Student ID: 20204074
BRAC Business School
BRAC University.
Date: December 21, 2025

Non-Disclosure Agreement

This agreement is made and entered into by and between Southeast Bank PLC and the

undersigned student at BRAC University Student Afroza Akter Sweety for the purpose of preventing the disclosure of any confidential information of the company.

Afroza Akter Sweety

Student ID: 20204074

BRAC Business School

BRAC University

Acknowledgement

I would like to express my sincere gratitude to Southeast Bank PLC for providing me with the internship opportunity. This internship has been a valuable experience in my academic life. I am particularly grateful to my on-site supervisor Ms. Farida Begum, Vice President and Manager (Operation) at Southeast bank PLC, helped me to gain practical knowledge, professional skills, and real-life exposure to the banking industry. Also, I would equally like to appreciate all the officers and employees of Southeast Bank PLC who helped me and supported me throughout my internship.

I would like to express my sincere gratitude to supervisors, Dr. Md. Hasan Maksud Chowdhury and Co-Supervisor Dr. Nusrat Hafiz for providing me guidance, continuous feedback and support during my internship period for completing this report. Lastly, I would like to mention that my academic insight and encouragement proved to be crucial to the successful completion of this work. I would like to thank all of my respected faculty members for the encouragement, moral support and inspiration throughout my academic journey. I remain grateful to everyone who contributed directly or indirectly to the successful completion of my internship and this report.

Executive Summary

The internship at Southeast Bank PLC provided me the opportunity to gain hands-on experience and practical knowledge about banking during the three-month internship period. The current internship report has been composed of a systematic process which integrated both practical experience and academic research based on clearly established objectives. The main objectives of the report were to examine the employee engagement and retention practices of Southeast Bank PLC and establish the determinants of employee motivation, commitment and turnover intention. The first stage involved identifying the goals and scope of the study relying on the experience on internship and the advice of academic and organizational supervisors. Theories and concepts that are relevant to employee engagement, retention and human resource management were in turn reviewed in order to develop a solid theoretical basis. An extensive literature review based on scholarly journals, and reliable internet resources, annual reports, organizational documents and publicly available information were used as the sources of secondary data whereas the real experience was obtained through observation over the three months of the internship. Lastly, the analysis of the findings was done through a correlation between theory and practice and thus conclusions and recommendations were made in line with the objectives of the study.

Keywords: Employee Engagement, Retention, Human Resource Management Practices, Banking sector, Practical experience.

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List of Acronyms

SEBPLC- Southeast Bank PLC

HOB- Head of Branch

MO- Managing Operation

GB- General Banking

FDR- Fixed Deposit Receipt

HR- Human Resource

HRM- Human Resource Department

AML - Anti-Money Laundering

CSR - Corporate Social Responsibility

EVA - Economic Value Added

EPS - Earnings Per Share

IFRS – International Financial Reporting Standards

KYC- Know Your Customer

MVA- Market Value Added

MIS- Management Information System

ML -Machine Learning

NPL – Non-Performing Loan

PLC -Public Limited Company

ROE- Return on Equity

SME - Small and Medium Enterprise

Chapter-1 Overview of internship

1.1 Student Information

Name: Afroza Akter Sweety

ID: 20204074

Program: Bachelor of Business Admission

Major: Human Resources Management

Minor: Marketing

1.2 Internship Information

1.2.1 Period Company Name, Department/ Division, Address

Period: 26/9/2025 to 26/11/2025

Company Name: Southeast Bank PLC.

Department: General Banking

Address: "Otobi Center" (2nd Floor), Plot # 12, Block # CWS (C), Gulshan-1 South Avenue, Dhaka-1212.

1.2.2 Internship Company Supervisor's Information:

Name: Farida Begum

Position: Vice President & Manager Operation

1.2.3 Job scope

Job Duties and responsibilities:

1.Assist employee with day to day's activities

2. Assisting customers with general inquiries like guided to fill out forms, documents verification and appropriate service counters.

2. Prepare and update the account opening and FDR forms

3. Assist training data to managing operation department

4. Checking voucher and memos to ensure accuracy and proper documentation

5. Organized maintain employee and client files systematically

6. Posted and dispatched client letters and other.

7.Register the debit card and check book on a daily basis and also contact customers to inform them about collecting their cheque books and credit card and others.

8. Assisting general office tasks such as photocopying, scanning, data entry and preparing HR related reports as needed.

9. Participated in small internal events and help coordinate welfare organized by bank

10. Observe workplace ethics, learn HR policies and gain knowledge about the banking sector.

1.3 Internship Outcomes

1.3.1 Students contributions to the company

There, I had a chance to learn and work with professionals. I assisted them with all kinds of administrative work like preparing documentations, organizing files and facilitating communication with clients. I contribute assisting in daily activity and my attention to details helped to reduce minor errors in record keeping in maintaining task efficiency within the department on time. I also provide customer support by delivering information, processing forms and help to customers to collect their banking materials. My contribution through small support the overall workflow of the department and lightened the workload of full-time employees.

1.3.2 Benefits of the students

I got the opportunity to learn how to apply theoretical knowledge from classroom studies to real world business scenarios. Since I have no prior work experience, this internship work experience at Southeast bank plc. has been highly beneficial in numerous ways such as:

Practical work experience: The internship in Southeast bank PLC was a great experience that allowed me to gain professional and hands-on experience beyond my learning. Firstly, I learn how to adapt workplace discipline and routine like maintaining regular office hours from 10 to 5 pm. This practical experience allows me to understand the daily HR department operations in real life experience between theory and practical. I am also able to build a professional network by working with experienced employees and with other interns.

Skill development: I have enhanced various skills that are crucial in professional life, that is interpersonal skills, by working with colleagues such as learning effective communication, team work, problem solving skills. Also, this experience enhances my time management and organizational skills by working on multiple tasks

Customer service experience: In the internship time I have got the opportunity to directly involve with customers like assisting customers to processing in cheque books and provide valuable customer services experience. I have gained knowledge on how to handle inquiries professionally and understand the importance of customer satisfaction in banking operations.

1.3.3 Problems or difficulties faced during internship programmed:

1. **Adjustment to Office Hours:** At first, working full time in a corporate environment from 10am to 5pm was difficult to adopt but gradually I adjusted my daily routine and became comfortable with the work hours and learned time management.

2. Communicating and Working with Senior Staff: I felt nervous to communicate with senior officers and asking questions because I had no prior office or banking experience. However, all of the employees were very much supportive day by day. I gained confidence and felt more comfortable interacting with everyone.

3. Learning Banking Procedures and Handling Workload: At the beginning of internship, without prior banking procedures knowledge, various forms and documentation requirements was difficult because everything was unknown to me. Also, I had to assist different departments depending on the daily workload. Sometimes, I handled a large number of tasks such as filling 20 to 30 account openings form which felt exhausting at times. Due to multitasking and full day office hours it was difficult to manage time for my internship report after returning home.

4. Lack of Internship Guidelines and Limited System Access: There was no fixed guideline for interns, so my responsibilities changed frequently depending on the department needs. It created confusion about what tasks to priorities. Additionally, interns do not have administrative system access due to security policies so I had to depend on senior staff for system-based tasks. Although, I assist them with NID and document verification tasks along with manual work such as document checking.

1.3.4 Recommendations

Southeast Bank can improve the internship program in the future by implementing a few changes based on my internship experience. First of all, giving interns some minimal payment will encourage them and make them feel valued for their work. Additionally, it would be beneficial if the bank gave interns formal intern ID cards so they could travel around the location more freely and feel more a part of the company. On the very first day, they can give an idea in a short orientation session about explaining daily tasks, department roles and basic procedures that would reduce confusion and help interns adjust more quickly. The workflow would be more efficient for both interns and workers if a designated staff member was assigned to help with system-related activities, as interns lack system access. Lastly, the female washroom at the Head Office should be cleaner since it is necessary to be comfortable and professional. The bank may establish a more structured and encouraging environment for upcoming interns by tackling these issues.

Chapter-2 Organizations part

2.1 Introduction

Southeast Bank PLC. It is one of the leading private commercial banks in Bangladesh who deliver prominent financial services to grow the economy of the country. Since the expansion Southeast bank has become nationwide because they valued their customers, innovation and concern for sustainable growth for making more trustworthy financial institutions across the country. The Bank offers a variety of products and services including retail services, SME banking and digital banking solutions to the customers. Southwest Bank was funded by a group of visionary entrepreneurs guided by a professional board of directors and very experienced management team. SEB is always committed to strong ethical practices, technological advancement and continuous adaptive changing in the financial landscape. This internship report will focus on examining the bank's internal operational environment particularly its HRM practice conversing on employee engagement and retention which are the key to enhancing organizational growth and long-term success.

2.1.1 Limitation of the study:

The report has some limitations that should be taken into consideration when interpreting the findings. To begin with, the research is based on secondary data gathered on the basis of annual reports, official publications, and publicly available documents that might not be closely relevant to represent the latest changes in the inner workings of the organization. Secondly, time restrictions were also a limiting factor as the depth of analysis could not be made to cover all departments and the operations processes of Southeast Bank PLC. In addition, the information of the research is based on the general banking practice and presented information because the confidential data or sensitive information was not available. Also, the results might not be a reflection of the general performance of the entire branches as there might be differences in the way banking activities and practices are done in different locations. Finally, the few observations can be impacted over time as the regulatory environment and new technology in the banking sector is evolving very fast. So, the conclusions drawn from this study should be considered within these limitations.

2.2 Overview of the company

2.2.1 Company profile

With a dream and vision to become a pioneer banking institution of the country Southeast Bank PLC. was established in 1995 under the company Act of 1994 and issued banking licenses by Bangladesh bank. In the past, the bank name was Southeast Bank PLC; later on, they renamed Southeast Bank PLC in 2023 to reflect its status as a public limited company. The journey of SEB started its first branch in Dilkusha commercial area Dhaka now they have 135 branches 22 sub branches 551 ATM booths throughout the country which serves different financial services like retail Banking service, international trade finance, remittance and foreign exchange and digital banking service (Southeast Bank PLC, 2025). Apart from core banking activities, Southeast bank operates several subsidiaries and sister concerns such as Southeast Bank capital service Limited, Southeast Financial Service Limited in UK and Australia, Southeast Exchange Company Pty limited in south Africa. They are focusing on different sectors such as investment banking, merchant banking and capital banking operations to provide comprehensive financial solutions. Southeast bank is also recognized for its sustainable business practices, corporate governance and customs centric innovative banking. By providing these services they positioned themselves as a significant contributor to the Bangladeshi economy in border progress. Logo & Slogan:

Figure 1: Official Logo with Slogan

2.2.2 Core value

- Provide honesty and transparency in every action to build strong bonding for their clients.
- Ensure equal treatment for all customers, employees and partners without bias or favoritism and valuing customer opinion.
- Foster a peaceful and co-operative culture to create a positive environment by mutual understanding to reach collective goals.
- In terms of team spirit encouraged with mutual support among employees which motivates employees to perform at their best.
- Always try to provide best possible service by practicing politeness and respect in all interactions which increase customers satisfaction
- Follow the high moral standards and legal compliance to maintain the bank reputation while leading in the dynamic banking sector in Bangladesh.

2.2.3 Vision Statement of SEBL

Southeast Bank vision is to be premier private commercial bank in Bangladesh through excellence in banking services and customer satisfaction. SEB embraces trust and integrity to become a pioneer banking sector by continuously updating their service and technology and employing new technologies to adapt to current market needs. The continuing aspiration of the bank is to become a representation of reliability and satisfaction among customers and society at large. Through its culture of accountability and development SEBPLC aims to grow the economy, inclusion with customer satisfaction nationwide.

2.2.4 Mission Statement of SEBL

The mission of southeast bank is to provide high quality and reliable financial services through a dynamic and skilled workforce empowered by state-of-the-art technology. The bank is dedicated to delivering the expectational customer service to pursue sustainable growth while maintaining high ethical standards. Southeast bank is committed to deliver the service with competitive price with customer needs and market trends also ensure the security, reliability to satisfy the customer across and expand the branch network. SEB have emphasized on professional development of its employment, retaining and nurturing talent. Beyond core banking activities SEB demonstrates a deep commitment to corporate social responsibility to contribute and support in society. Ultimately, Southeast Bank's mission is to create long term value for customers, shareholders, community and to position itself as a trusted financial banking sector in Bangladesh.

2.2.5 Competent Leadership Skill

Southeast Bank PLC is guided by a dynamic leadership team which plays an essential role in strengthening the organization towards achieving its strategic objectives. The bank has experienced professionals and highly qualified executives who contribute their knowledge, expertise, and vision to the institution. The leaders emphasize on good governance because by creating a culture of discipline, innovation and performance excellence. The management is determined to develop talent within the organization promoting continuous learning and empowering employees to meet challenges confidently that facilitates clear communication, effective decision making, and accountability across all levels of the bank. This competent leadership ensures that Southeast Bank can adapt to economic changes, regulatory demand and technological advancement to remain as a competitive and trusted financial institution. The leaders of southeast bank have engaged in constant effort to bring sustainable growth, operational efficiency and greater stakeholder value through visionary planning and practical management.

2.2.6 Culture & Ethical Practice

Southeast Bank PLC promotes a strong organizational culture in integrity, respect, and professionalism. Their culture emphasizes fairness, teamwork, and continuous development when it comes to encouraging employees to work collaboratively and support each other to deliver high quality service to customers. Ethical business practices are strictly enforced throughout all operational levels. The bank follows clear policies for treating all customers, employees and business partners with honesty and transparency to ensure fair treatment without any form of discrimination. Southeast Bank also places special importance on corporate social responsibility (CSR) actively participating in social, educational, and environmental projects for the society. The adoption of whistleblowing mechanisms further reinforces accountability and transparency, giving employees the confidence to report any unethical or illegal conduct without fear of retribution. The bank expects their employment will remain against potential fraud, misconduct, or theft and must promptly report any such concerns to their superior management. These ethical standards and a culture of openness support SEBPLC's reputation as a trusted financial institution to positive work environment and commitment to the broader community's wellbeing.

2.2.7 Product & Service

i) Conventional Banking Deposit Products

- Savings Account
- Current deposit Account
- Short notice Deposit
- Fixed deposit receipt
- Monthly savings scheme
- Monthly income scheme
- Pension Savings Scheme

- Double Benefits Scheme
- Supper Double benefits scheme
- Millionaire Deposit scheme
- Multimillionaire Gold Deposit scheme
- Wage earners petition savings scheme
- Anonya savings account
- Bicokkhon savings account
- ESTEEM (priority banking service)
- Taroka
- Nokkhotro
- Royal Savings account
- Saving fast savings account
- School Banking

ii) Islamic Banking Deposit scheme

- Murdabad Savings account
- Al-Wadiah current deposit account
- Mudraba Special notice deposit
- Mudraba term deposit receipt
- Mudraba monthly savings scheme
- Mudraba pension savings scheme
- Mudraba monthly income scheme
- Mudraba millionaire Deposit scheme
- Mudraba double and supper double benefits scheme

iii) Value added Service

- Student file
- Locker service
- Senior Citizenship scheme
- Passport enforcement
- Individual remittance (Inward and outward)
- Internet Banking Service
- Call center 24/7
- Mobile Banking service
- Southeast Bank Express E-Account

iv) Retail Banking Service

- Southeast home loan, personal loan, car loan, doctors loan.
- Southeast express cash

v) Service provided by off-shore Banking unit

- Offshore Banking unit
- Deposit in southwest offshore

vi) Card service

- Southeast debit & credit card
- Student debit card
- Southeast beton card
- Other cards like virtual card, travel card, hajj card, prepaid card, express card, personalized debit card, my remit card.

vii) Loan products

- Southeast Shopan, Shikhor, Shuprova, Shopnil, Agribloadn

viii) corporate loan

- Working Capital Finance
- Term Finance
- Project finance
- Syndicate & club finance
- Work order finance
- Real estate finance
- Trade finance
- Commercial finance
- Export finance
- Loan to NBFI

ix) Treasury Products

- Money market products: call money, term money, re-purchase agreement, reserve repo, foreign exchange Swap.
- Fixed Income Products: Treasury bond to interbank, individual investors, corporate investors & subordinate bond.
- Foreign Exchange Products: Sport in major currency pairs, forward contract, placement in USD.

x) Export Service

- Documentary credit

- Foreign documentary bills collection
- Pre-shipment finance
- Post shipment finance

xi) Import Service

- Documentary credit, post import finance, documentary collection services, issuing shipping guarantee

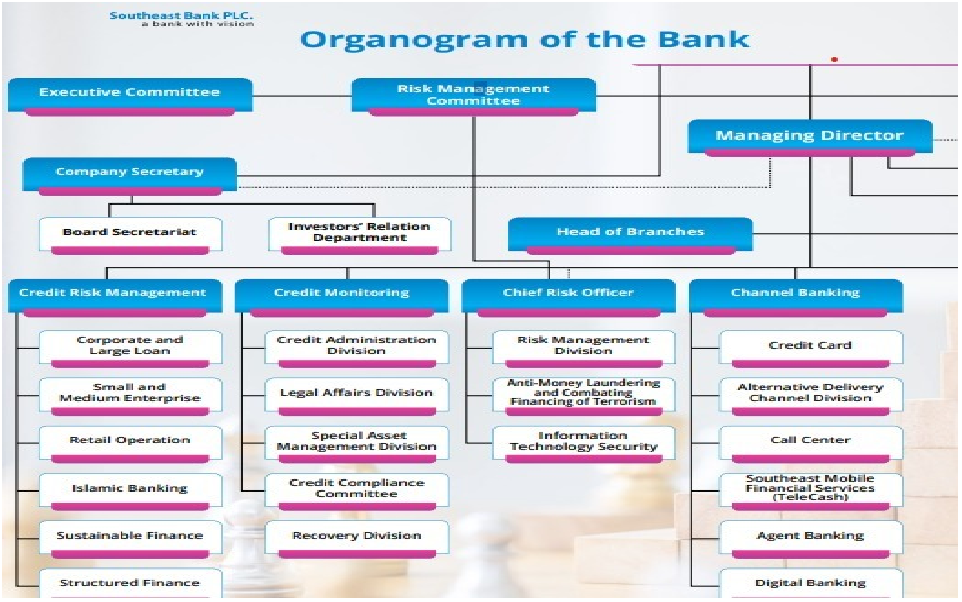
xii) Foreign Currency account service

- Residential foreign currency account services
- Non residential

2.3 Management Practice

2.3.1 Organizational Structure

Southeast bank plc. follows a hierarchical organizational structure led by board of directors and supported by managing director and a team of senior executives. The bank is divided into various departments. This structure enables efficient decision making, clear accountability and effective communication across the organization. The organogram helps their employees to define the chain of command.



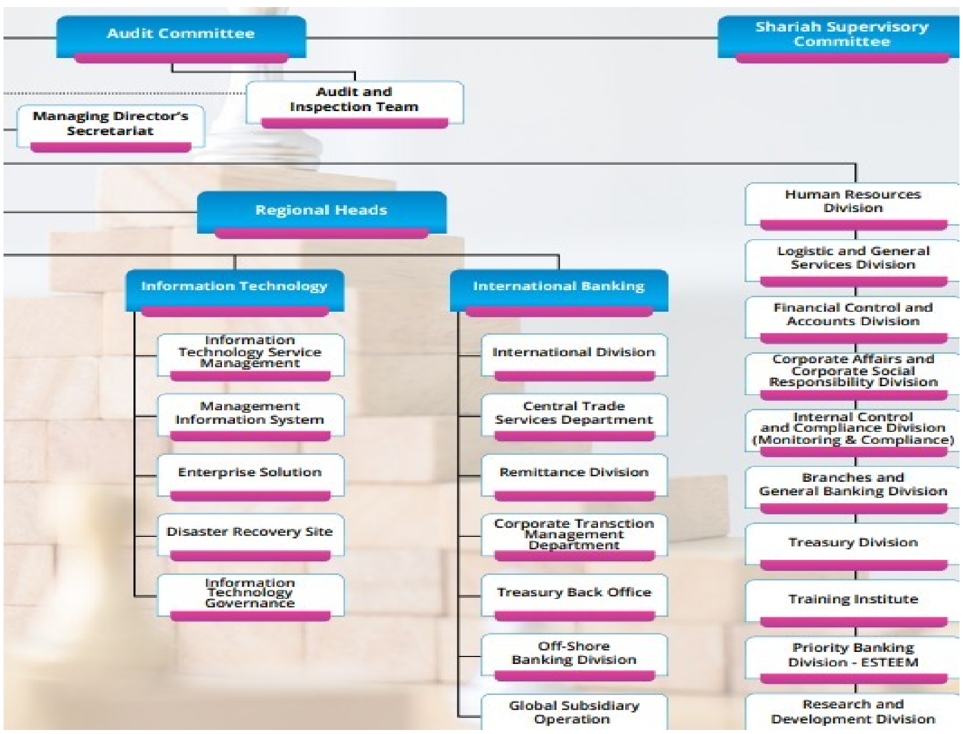


Figure 2: Corporate Organogram

2.3.2 Recruitment and selection process:

Recruitment and selection are very important human resource management activities that make sure that there is supply of competent manpower in an organization. Southeast Bank PLC has an organized, transparent and merit-based recruitment and selection system that is informed by its HR policy and the requirements of Bangladesh Bank. The Southeast bank HR discloses the manpower needs are determined for the business expansion, branch needs and succession plans. The advertisement of vacancies is usually published in the newspapers and the official site of South East Bank PLC and on the internet recruitment sites. Internal recruiting enhances career advancement and motivation of the employee. In that case, the selection process is typically divided into a number of steps which consist of preliminary screening of the applications, written tests, and interviews. For entry-level posts like Management Trainee Officers and Probationary Officers the selection is based on competitive written tests and subsequently via voice and f mid-level and senior jobs they focus more on professional experience, performance history, leadership capability and banking knowledge. The bank is a strong believer in the principles of equal employment opportunity and does not discriminate against them due to their gender, religion, or ethnicity. This is an effective recruitment and selection procedure that enables Southeast Bank PLC to hire skilled professionals and retain an efficient work force.

Figure 3: Career Opportunity

2.3.3 The compensation system

The compensation scheme of the Southeast Bank Limited is designed to be competitive, performance-oriented, and compliant with industry standards. They believe a well-structured compensation package is essential for motivating employees and retaining talented human resources. Compensation can be defined as direct and indirect financial rewards that the employees receive as rewards to their services like basic salary, house rent allowance, medical allowance, conveyance allowance, and performance-based bonuses all form direct compensation. Festival bonuses and other incentives are also given to employees based on the profitability of the bank and individual performances. Indirect compensation involves the provision of provident fund, gratuity, leave and medical facilities as well as other welfare related benefits. Moreover, the Southeast Bank Limited also has staff welfare schemes which is health and other employee benefits. The compensation system is important in enhancing employee morale, reducing turnover that enhances productivity and establishing a motivated workforce that involves organizational objectives.

2.3.4 Training and development initiatives

Southeast Bank Limited has made training and development initiatives highly prioritized to make employees more efficient and high standards of banking services. The bank is of the opinion that constant learning is key to surviving in the competitive banking industry. The bank has training programs that are carried out in the training institute and other professional bodies. The training programs in these programs incorporate general banking operations, credit management, foreign exchange, risk management, information technology, and customer service training. The newly hired workers are under foundation training to enable them to be acquainted with the banking regulations, processes and organizational culture. Additionally, Southeast Bank Limited has a job rotation system, which enables the staff to work in other departments in the long run. This strategy will assist the employees to acquire diversified experience and have a wide knowledge of banking operations. These training and development programs help in promoting professional development, skills, and better performance of the organization.

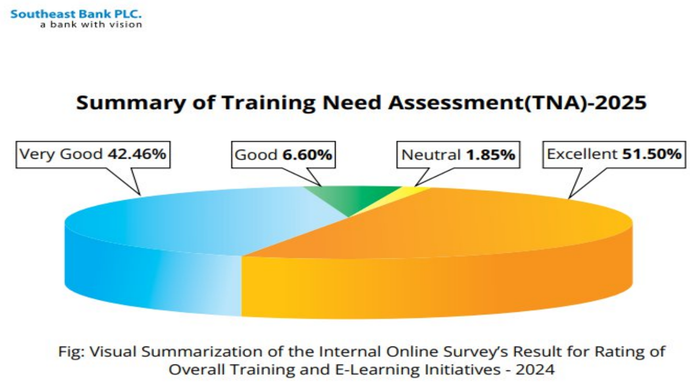


Figure 4: Training Visual Summarization of the internal Surveys rating result-2024

2.3.5 Performance appraisal system.

The Southeast Bank Limited performance appraisal system is an official and organized procedure of estimating the employee performance and contribution to the organizational goals. The performance appraisal is usually an annual evaluation which is performed in a systematic evaluation process. The employees are evaluated using the set standards that include knowledge on the job, performance, discipline, teamwork, and customer service. This appraisal system starts at the branch level whereby employees do self-assessments, after which supervisors and the branch management do the appraisal. The outcomes of the appraisals are further discussed in the upper management levels. The performance appraisal results are applied in critical managerial issues like promotion, salary increment, incentives and training requirements. The system promotes accountability, employee motivation and alignment of individual performance to organizational objectives.

2.4 Marketing Practices

2.4.1 Marketing Strategy:

Southeast Bank PLC follows a structured and relationship-oriented marketing approach with its corporate objectives, regulatory environment, and competitive banking industry in Bangladesh. The bank's marketing practices emphasize on relationship-based and service driven marketing strategy. Instead of mass marketing, it focuses on maintaining strong relationships with existing customers through personalized services, reliability, and consistent service quality.

2.4.2 Target Customers / Targeting and Positioning Strategy:

Southeast Bank PLC is aimed at a broad range of customers such as individual retail customers, corporate, small and medium enterprises (SMEs), professionals, business owners and remittance earners. The bank has positioned itself as a secure, stable and reliable private commercial bank with secure banking services. Its positioning strategy emphasizes financial strength, ethical banking practices and long-term customer relationships and not price competition.

2.4.3 Marketing Channels

The bank relies on both the physical and digital marketing channels to provide its products and services. Branch offices, relationship managers and customer service desks fall under physical channels and contribute significantly to product promotion and delivery of services. The digital channels of the bank are the official site of the bank, internet banking platform, mobile banking application, ATM network, and SMS services. The channels enable the customers to access banking services conveniently as well as contribute to operational efficiency.

2.4.4 Product / New Product Development and Competitive Practices.

To develop products at the Southeast Bank PLC customer needs, regulatory guidelines, and competitive market analysis are used. The bank consistently releases and advances products like deposit programs, retail loans, SME financing products, card offerings, and digital banking products. Competitive practices are aimed at enhancing the service features, flexibility of terms and competitive pricing as opposed to frequent product introduction. Innovation is primarily controlled and in a gradual manner to maintain financial stability.

2.4.5 Branding Activities:

The Southeast Bank PLC branding practices are focused on the corporate reputation, trust and ethical banking. The bank reinforces its brand due to its quality services, corporate governance, CSR actions, and by adhering to the regulatory requirements. The brand image of the bank as a reliable financial institution is strengthened by the logo, slogan, the design of the branches, customer service behavior and professional behavior of the employees.

2.4.6 Promotion and Advertising Strategy:

Southeast bank PLC adheres to moderate and selective advertising policy. Some of the primary promotional activities will involve advertisement on the print media, banners at the branches, brochures and official announcements on the bank site. In comparison to aggressive digital marketing, the bank has promoted themself by "word of mouth" because they think that customer satisfaction and trust are the best marketing tools. In spite of the presence of the bank on the digital platform social media and online promotion is not actively used. However, it is rather applied not to make direct sales campaigns conservative strategy with the credibility, compliance, and long-term customer relationship focus of the bank.

2.4.7 Corporate Social Responsibility

Figure 5: Green Banking Incentives Logo

Corporate Social Responsibility (CSR) is the aspect of an organization that sees the organization under consideration to do its business in a socially responsible way and to contribute towards the economic growth, societal well-being and environmental sustainability. Southeast Bank PLC understands that CSR is a component of its corporate philosophy and makes its CSR activities harmonious with the principles of the Bangladesh Bank. The bank annual reports show that Southeast Bank PLC engages in different CSR activities in the primary areas of education, healthcare, and disaster relief, social welfare, environmental protection, and community development. To foster education and human capital building, the bank offers financial aid in terms of scholarship to meritorious and deprived students. The bank has donated in the medical treatment, hospitals and health awareness programs in the healthcare sector. Southeast bank PLC is also involved in disaster management programs by assisting in the form of financial assistance and relief materials in case of natural disasters like floods, cyclones and other emergency situations. Other social welfare programs supported by the bank are the aid to underprivileged societies and charities. Moreover, the bank emphasizes on green banking for the environment by ensuring that they practice green banking, use less paper by digital banking and assist environmentally friendly initiatives. These CSR activities ensure that Southeast Bank PLC contributes to inclusive growth and other ways of showing its responsibility to the society beyond maximization of profits.

2.5 Financial performance analysis & Accounting Practices

2.5.1 Financial performance analysis of Southeast Bank PLC for 5 years.

Year	Operating Income	Operating profit	Net Profit	EPS	ROE
2024	19,163.30	11,721.29	432.64	0.32	1.36%
2023	16,779.40	8,857.63	2,133.83	1.66	6.80%
2022	17,587.33	10,429.86	1,752.38	1.42	5.77%
2021	14,672.79	8,671.12	1,784.30	1.5	5.98%
2020	13,770.56	8,264.56	2,149.10	1.18	7.14%

Table 1: Financial performance analysis of Southeast Bank PLC.

- The operating income of Southeast Bank PLC increased steadily from Tk. 13,770.56 million in 2020 to Tk. 19,163.30 million in 2024, showing continuous growth in core banking activities throughout the period.
- Operating profit also showed a consistent upward movement, rising from Tk. 8,264.56 million in 2020 to Tk. 11,721.29 million in 2024, indicating stable operational performance at the core business level.
- Net profit, however, did not increase consistently over the years. It declined from Tk. 2,149.10 million in 2020 to Tk. 1,798.57 million in 2023, and then dropped sharply to Tk. 432.64 million in 2024, despite higher operating income and operating profit.
- The sharp fall in net profit in 2024 suggests the impact of higher provisioning requirements, increased operating expenses, and challenging economic or regulatory conditions.
- Earnings per share (EPS) improved from 1.18 in 2020 to 1.66 in 2023, reflecting improved shareholder returns during those years, but declined significantly to 0.32 in 2024, indicating reduced earnings per share.
- Return on equity (ROE) remained at moderate levels between 7.14% in 2020, 5.77% in 2021, 6.00% in 2022, and 6.80% in 2023, showing reasonable efficiency in utilizing shareholders' funds. However, ROE declined sharply to 1.36% in 2024, reflecting weakened profitability.
- Overall, the data indicate that while Southeast Bank PLC maintained strong growth in its core operations, overall profitability and shareholder returns weakened significantly in the most recent year.

2.5.2 Economic Value-Added Statement

BDT in Million

Particulars		2024	2023
Total Revenue		44,262.45	36,166.26
Less : Expenses (Interest & Operating)		(32,541.16)	(27,308.63)
Less : Corporate Tax		(1,441.08)	(1,380.21)
Less : Capital Charges		(5,210.24)	(5,889.53)
Economic Value Added		**5,069.97**	**1,587.89**

Capital Charges	= Required Rate of Return X Total Capital & Reserves
Required Rate of Return (10.53%)	= Weighted average rate of 10 years treasury bond 10.53% +Risk Premium 2% in 2024
	= Weighted average rate of 10 years treasury bond 10.82% +Risk Premium 2% in 2023
Total Capital & Reserves	= BDT 41,582.09 million in 2024 (BDT 45,940.17 million in 2023)
Economic Value Added	= Total Revenue - (Expenses + Corporate Tax + Capital Changes)

Table 2: Economic Value-Added Statement

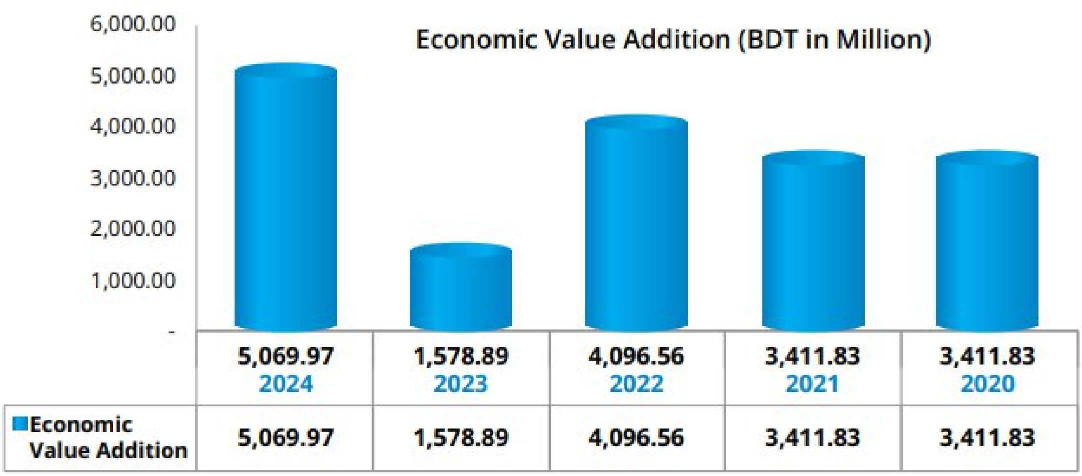


Figure 6: Graphical Chart of EVA Of SEBPLC

Economic Value Added (EVA) gives the actual economic profit of a company. EVA represents an approximation of the value of the difference between the earnings and the minimum expected returns that the shareholders should have at similar risk levels. As of December 31, 2024, EVA of the bank was BDT 5,069.97 million as compared to BDT 1,587.89 million as of December 31, 2023.

2.5.3Market Value Added:

BDT in Million

Particulars	2024	2023
Market Value of Total Equity	11,902.83	17,103.24
Less: Book Value of Equity (share capital)	(13,373.96)	(12,859.58)
Market Value Added	**(1,471.14)**	**4,243.66**
Total Number of Shares outstanding	1,337,396,388	1,285,958,066
Market Value per Share	8.90	13.30
Market Value of Total Equity = [Total Number of shares outstanding X Market value per share as on 31.12.24]		
Market Value Added = [Market Value of Total Equity] - [Book Value of Equity]		

Table 3: Market Value Added

In 2023, the bank recorded a positive MVA of BDT 4,243.66 million, indicating that the market valued the bank higher than its book value of equity. However, in 2024, MVA turned negative at BDT (1,471.14) million, implying that the market value of equity fell below its book value. This decline reflects reduced investor confidence, possibly influenced by lower profitability, reduced earnings per share, or unfavorable market conditions, despite positive economic value creation.

2.5.4 Accounting Practices of Southeast bank PLC

Southeast Bank PLC prepares its financial statements based on International Financial Reporting Standards (IFRS) used in Bangladesh and complies with the provisions of the guidelines provided by Bangladesh Bank. The bank adopts the accrual basis of accounting which implies that the income and expenses are recognized when they are earned or incurred.

The bank adheres to all the key stages of the accounting cycle, and it has well-developed internal controls, frequent internal and external audits. The depreciation of fixed assets is done under the straight-line method and sufficient loan and asset impairment provisions are maintained as per the regulation. The bank has the accountability to make the required accounting disclosure in the annual reports so that the disclosure is transparent, accurate and in line with the regulatory requirements.

2.6 Operations Management and Information System Practices

Southeast Bank PLC has the modern information systems and well-organized operations management practices to guarantee the efficiency, accuracy and quality of the banking services. The bank has a unitary core banking information system that gathers archives and processes customer and transaction details in real-time that facilitates real-time operations in all branches and the head office. This system enables successful sharing of data between internal stakeholders and the regulatory authorities by regular management information system (MIS) reports and customers are attended to by using digital platforms like internet banking, mobile banking, ATM services, and SMS alerts. Customer data, loan records, and compliance records are stored in secure databases which are backed by access control and cybersecurity. Besides, there is the use of standard office management software in documentation, reporting, scheduling and internal communication. With regard to operations management, the bank focuses on quality management by use of standard operating procedures, internal controls, and audit mechanisms to minimize errors and guarantee compliance. Distribution of resources is done according to business volume and the need of branches whereas there is a systematic schedule of delivering services on time. With the successful combination of information systems and operations management practices Southeast Bank PLC increases the quality of services and trust in the stakeholders.

2.7 Industry and Competitive Analysis

2.7.1 PESTEL Analysis Southeast Bank PLC.

The PESTEL framework is used by southeast bank PLC to monitor the operating environment constantly in order to be in a position to identify material risks and opportunities that could influence its capacity to generate value in the short, medium, and long term. The political, economic, social, technological, environmental, and legal factors in 2024 have significant impacts on the bank performance and strategy as discussed below.

Political Factors: Southeast Bank PLC was affected by the changes in government and political instability in the year to a significant extent. The banking industry is very regulated and any alteration in banking legislation, capital parameters, liquidity policies and consumer security laws influence the bank directly. Since Southeast Bank PLC is exposed to international trade and activities in business, political relations between Bangladesh and other nations also affect its performance. Moreover, the additional public attention due to political movements and changes of the governments enhanced the focus on the banking accountability, transparency and ethical behavior. Also, strict Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) laws meant that the bank had to invest heavily in compliance, monitoring and reporting platforms.

Economic Factors: The banking industry in 2024 was faced with a number of challenges that were caused by economic conditions. Bangladesh Bank raised policy interest rates to regulate inflation rates, consumer demand and to ensure a sufficient provision of credit to productive sectors. The inflation pressure was escalated by the increased prices of fuel, gas, and electricity and more expensive world commodities. In the course of the year, the depreciation of the local currency impacted negatively on the international trade activities and balance of payments, which consequently affected the operations of the foreign exchange and the overall performance of the banks.

Social Factors: The social changes had a great influence on the customer behavior and expectations. Due to the high rate of technological evolution the customers are requiring more efficient digital banking solutions and individualized financial services. Saving and borrowing behavior was influenced by economic pressure on families caused by increasing living standards, low buying power and uncertainty over income. There is also the preference towards ethical banking, which has seen customers of financial institutions prefer those institutions that are responsible in lending and show signs of sustainability. The process of urbanization and international movement of people has consequently led to the growth in demand of digital banking service requirements and international banking services which minimizes the physical branch-based services.

Technological Factors: In 2024, technological change was still having an influence on banking operations. A change in customer behavior that followed the pandemic, as well as the rise of Millennials and generation Z buyers, only increased the pace of digital adoption. Robotic Process Automation (RPA) and workflow automation allowed us to help Southeast Bank PLC gain efficiency. The growing use of Machine Learning (ML) and Artificial Intelligence (AI) increased the efficiency of operations and interaction with the customers but also raised the level of cybersecurity threats. With the growth of digitalization in all industries the security of data and resilience of the system became an urgent issue in the bank.

Environmental Factors: The guidelines on Environmental and Social Risk Management and Green Finance published by Bangladesh Bank offered a clear guideline on sustainable financing. The risks associated with climate change kept impacting the borrowers and the feasibility of the projects and the environmental risk assessment became more significant in the lending decisions. These are reasons why the bank was tempted to model its operations with the efforts of green banking and sustainable finance.

Legal and Regulatory Factors: The legal and regulatory environment of Southeast Bank PLC is very strict. Banking operations were impacted by regulatory controls on foreign currency outflows, import on some commodities and introduction of new compliance regulations. It is also expected that the business environment will continue to be very regulated in the future where the enforcement of the banking laws will be more standardized and stricter. The observance of changing regulations has heightened the level of operational complexity and compliance cost but is necessary to keep the financial stability and confidence of regulators.

2.7.2. Porter’s Five Forces analysis of SEBPLC

1. New Entrants Threat -Low to Moderate: Banking industry is a capital-intensive business that involves stringent regulatory clearance and adherence to the guidelines of the Bangladesh Bank, these are the obstacles to new entrants.

2. Customer Bargaining Power- High: There are many banking alternatives available to customers and they may easily change banks. This enhances the bargaining power of the customers which forces Southeast Bank PLC to provide competitive interest rates, quality of services, and digital banking services like City Bank, Islami Bank, Eastern Bank limited, Al-Arafah Islami Bank limited.

3. Bargaining Power of Suppliers- low: The bargaining power of suppliers is low. In banking, suppliers mainly include depositors and technology service providers. Southeast Bank PLC has access to a large number of depositors and multiple technology vendors, which reduces dependence on any single supplier. Therefore, suppliers have limited influence over the bank’s operations.

4. Threat of Substitutes- Moderate to High: The threat of substitute services is moderate to high. Mobile financial services, fintech platforms, and non-bank financial institutions provide alternatives to some traditional banking services, especially in payments and money transfers. Although these substitutes cannot fully replace commercial banks, they increase competition and reduce dependence on traditional banking channels.

5. Competitive Rivalry – High: Competitive rivalry in the banking sector is high. Southeast Bank PLC faces intense competition from other private commercial banks, Islamic banks, foreign banks, and state-owned banks. Banks compete on interest rates, service quality, branch coverage, and digital banking services. Due to this strong competition, Southeast Bank PLC must continuously improve efficiency, technology, and customer service to remain competitive.

2.7.2. SWOT analysis

Figure 7: SWOT Analysis Of SEBPLC

Strengths

- Strong brand image and long presence in the banking sector of Bangladesh.
- Strong corporate governance and compliance with Bangladesh Bank regulations.
- Ethical banking practices and high level of customer trust.
- Diversified banking products for retail, corporate, and SME customers
- Experienced management and skilled workforce.

Weaknesses

- Heavy dependence on traditional banking operations.
- Slower adoption of advanced digital banking compared to leading competitors.
- Limited product differentiation in retail banking.
- Service quality may vary across branches.
- Higher operating and compliance costs.

Opportunities

- Expansion of SME and retail banking services.

- Growth of digital and mobile banking platforms.
- Government initiatives for financial inclusion.
- Increasing demand for Islamic banking products.
- Technological advancement to improve efficiency and customer experience.

Threats

- **I**ntense competition among private, Islamic, and foreign banks.
- Frequent regulatory changes and stricter compliance requirements.
- Rising non-performing loans (NPLs).
- Economic uncertainty and interest rate volatility.
- Cybersecurity and technology-related risks.

2.8 Summary and Conclusions

Southeast Bank PLC has established itself as a reputable private commercial bank in Bangladesh through its commitment to ethical banking, customer-focused services, and sustainable growth. The bank has a well-established organizational culture and it has experienced management and professional employees. Its performance, diversified service delivery, and integration of modern banking technologies is an indication of how it was able to react to the changes in the financial sector. The bank is in a tough and competitive business environment but it is resilient and has the ability to be operationally stable. Having remained efficiency-driven, innovative, and responsible in its banking operations, Southeast Bank PLC is poised to enhance its presence in the country's financial system in future.

2.9 Recommendations/Implications

- Southeast bank PLC should enhance efficiency in customer service by reducing waiting time and proper and timely processing of customer requests.

- More effort needs to be focused on fostering relationships with the retail, SME and corporate clients to increase customers retention and business expansion.

- The branch should also promote the use of the digital banking services in order to minimize the workload on the manual side and enhance the convenience of the services offered to the customers.

- Training programs should be conducted frequently to improve the professional skills and product knowledge as well as customer service skills of the employees.

- Operation and compliance risks should be minimized by ensuring that credit operations and documentation are monitored more closely.

- The better coordination between the departments of the branches can contribute to the enhancement of the efficiency and quality of the offered services.

CHAPTER 3(Project part)

3.1 Introduction

Engaging and retaining employees is one of the most important aspects of organizational success in all industries and the banking sector is no exception. The current competitive and dynamic business world is more than ever acknowledging the importance of having a dedicated and motivated workforce to meet long-term objectives in the business. Employee engagement is the level of emotional, cognitive, and behavioral concern of work and organization that employees are involved in. It is also very likely that engaged employees will be found in performance of employees, creativity, willingness to contribute more than expected in their jobs. Human Capital Theory emphasizes on skill, knowledge and commitment of employees are likely valuable organizational assets which will add long term when they are well managed. In a comparable manner, Theory of Planned Behavior gives a description of how the attitude of employees towards organizational support and their perceived control determine how they will decide to stay in an organization or quit. These theoretical grounds are an indication that engagement is not just the attitude of a person but a strategic outcome that is influenced by organizational practices. Employee retention on the other hand, refers to the capability of an organization to retain its employees over time and stability of its workforce. High retention rates are usually indicators of good human resource management practices, contentment to employees and favorable working environments. On the other hand, high turnover also means that there are deeper-rooted problems in the organization like job dissatisfaction, limited career growth opportunities, too much work pressure, and work-life balance. The culture of organization, leadership and professional development opportunities are significant in the way the employees perceive and are loyal to the organization. The main objectives of this research are to establish the critical factors of employee engagement and retention in the banking industry specifically to determine the factors that facilitate employee engagement and the reason behind employee turnover. The study will provide the effect of HRM practices and organizational strategies on the attitudes and the behavioral intentions of the employees. The study will present practical recommendations on how the company can improve employee engagement and retention processes by combining both theoretical views and empirical data. Thus, the proposed study will help to make meaningful contributions to the creation of more efficient human resources strategies that will allow to achieve a highly engaged and loyal workforce in the banking industry.

3.1.1 Background

Human Resource Management is a large force in making an organization efficient. HRM has a lot of functions such as recruiting, training, developing and retaining talented employees to help in the promotion of a good working environment. Employee engagement and retention are the key aspects of proper Human Resource Management particularly in the banking industry where the quality of services greatly depends on the quality of the employee performance and stability. The banking sector in Bangladesh has been growing at a rapid pace but has been challenged due to the regulatory requirements of customer expectations as well as the growing technological advancement. These pressures have a direct effect on motivation, job satisfaction, and long-term commitment towards banks. Currently, maintaining a skilled and committed workforce has been a strategic focus among banks. Employees who are engaged enhance customer service, good team work and even organizational performance where low engagement tends to result in dissatisfaction and turnover. The cost of high turnover is that it creates a disruption in the operations of the banks as the turnover increases the cost of training and impact on customer relations. Southeast Bank PLC is a leading private commercial bank, which has been recognized to have been engaging and retaining in order to know how employees feel about the workplace and what needs to be improved in this process. This paper will explore the engagement - retention practices in Southeast Bank like What organization is doing to engage and retain employees to understand the experience of employees at work the way people are feeling about workplace and seek scope for improvement.

Problem Statement: Despites the efforts made by Southeast Bank in the development of a friendly work environment a number of employees continue to face issues related to their working hours, the amount of work, pressure at the branch level and the lack of work life balance.

Interviews are also used to discover the issues regarding the slow career advancement, excessive workload and increasing stress levels that female workers cannot balance between work and family related issues that can diminish motivation and may lead to higher turnover. As no qualitative research has been conducted to examine how banking staff in Bangladesh perceive these issues and what actions are required to enhance engagement and retention at Southeast Bank this research seeks to find out how staff feel and what needs to be done to improve performance.

3.1.2 Objective(s)

The key objective of the study is to identify the most significant aspects of influence on how employee engagement and retention practices affect the overall work experience at Southeast Bank PLC. It will also determine the effectiveness of HR practices of the bank including training, performance appraisal, mentoring, compensation and job security in promoting long-term commitment of employees. Through examination of actual experiences of the employees and their challenges and expectations the study tries to point out the areas that can be improved and give recommendations that can enhance and hence lower turnover. The research questions that the study will address in the course of doing this report include:

1. What is the effectiveness of the retention strategies and its effect on employee turnover?

2. To what extent does the HR practices of Southeast Bank support employee engagement?

3. What are the main obstacles to employee satisfaction in the Southeast Bank and how can they be improved in order to make the working environment more supportive and engaging?

3.1.3 Significance:

Employee engagement and retention are becoming important in today's banking sector where workers have to deal with heavy workloads, high customer demands, and quick changes in technology. This research is significant because it focuses on the real-life experiences and expectations of what they expect from their jobs. By gathering information directly from staff members across various branches and departments the study provides valuable insights that can assist the organization in enhancing its internal practices and fostering a more supportive and efficient work environment. This will be to assist to work efficiently, through application of the following concepts in HR practices:

Motive behind the workplace struggles: Many organizational issues have become visible only when employees share their experiences directly. The study shows the actual issues like work overtime, lack of time with the family, meeting the branch level goals and gender based as some of the factors that influence the career continuity of women. These revelations demonstrate the role of workplace demands on the welfare of employees and give a better picture to the invisible strains that employees have been dealing with on a daily basis which cannot be entirely expressed in numerical reports and regular evaluation.

Assists the bank to identify areas that require immediate focus: The research determines some of the critical areas that might not be in the official records like in workload distribution, lack of interaction between levels of staff and inaccessibility of support systems. The research will enable the bank to identify areas where urgent changes need to be made by bringing these issues to the fore.

HR Decision-Making: The findings of the given research provide an improvement of the current HR practices. It could be the organized support of the employees, the aspects of recognition or the changes in the scheduling of the findings, which lead the organization to the policies which better reflect the needs of the employees.

Enhances the correspondence between the employee expectations: For instance, the organization will be able to improve its objectives by understanding the expectations of its workforce. This commitment augments not only the morale of the employees but also commitment productivity as well as service quality since employees feel their needs and that of the bank are mutually supported a stronger and more sustainable organizational relationship is established. Through organizational perception, employees feel that their needs and those of the bank are in line, and these lead to a stronger and more lasting organizational relationship.

How to maintain healthier workplace culture: This information enables the organization to know how workers view the culture and how it influences their involvement. With such information the bank is able to develop a better-balanced atmosphere that fosters trust, collaboration and long run satisfaction among teams.

Adds practical insight to academic knowledge on HRM: Research on employee engagement and retention in Bangladesh's private banking sector is relatively limited, especially studies based on qualitative real-life employment data. The findings help bridge the gap between theory and practice and can serve as a reference for students, researchers, HR professionals, and policymakers aiming to understand workforce behavior in similar organizational settings.

3.1.4 Scope of the Study

The scope of the study is limited within Southeast Bank PLC employment engagement and retention practice. For this research necessary information will be collected from employees and various departments and levels to gain a comprehensive understanding of the human resources challenges faced by the bank. The data for the research will be collected through interview, observation and the focus group include officers, executive and mid-level employees who are directly experienced in the banking operational and managerial culture. This study will focus on several factors such as working hours, job pressure, culture and environment, compensation and benefits, career growth opportunity, reward and recognition system affect employee's motivation to remain in the private banking sector. The study is constrained by time limitations, sample size and access to confidential banking data. However, despite all limitations the studies provide a valuable overview of key engagement and retention challenges and offer practical recommendations for more improvements.

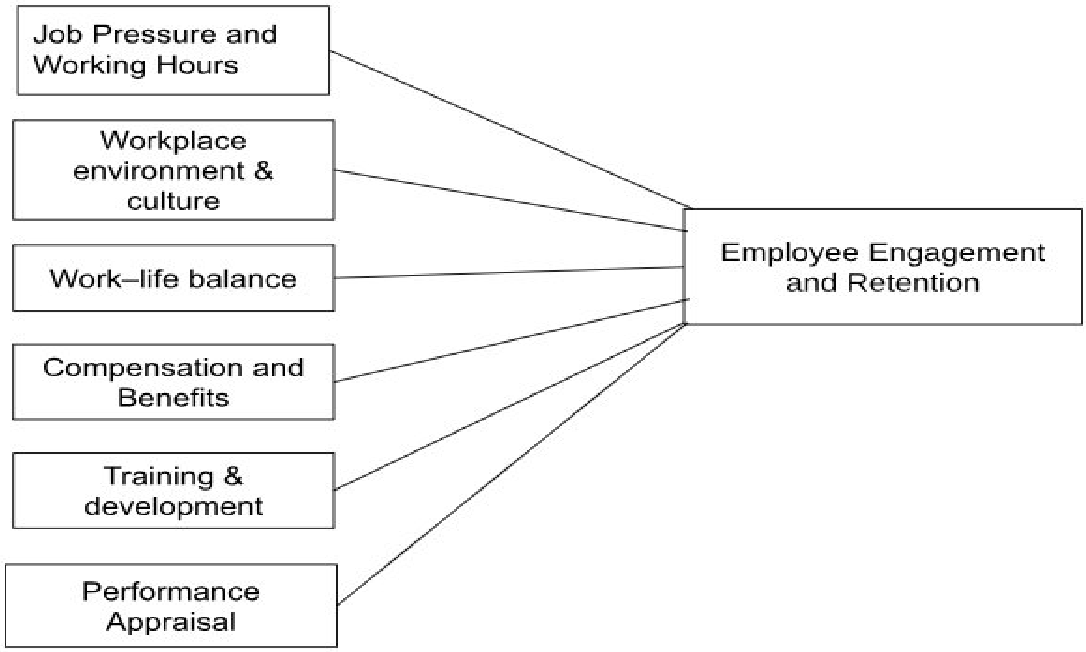
3.2 Literature Review

3.2.1 Literature review

Employee engagement refers to the extent to which employees are committed to their work and the organization by Michael Armstrong (Armstrong and Taylor, 2014). Employee engagement and employee retention have become increasingly important areas of research within human resource management especially in the service sector like banking industry where employees are directly contributors to customer service, customer satisfaction, and organizational reputation (Ngozi & Edwinah, 2022). At present, organizations have realized that the success of a long-term investment cannot be realized by the use of only financial resources and technology without having a motivated, committed and stable workforce (Kumar, 2025). This leads to engagement and retention being considered a strategic issue but not an operational issue. The most common thinking about employee engagement is that it is a psychological state that indicates the emotional and cognitive engagement of employees in their work. According to study, it shows that engaged employees have a greater rate of enthusiasm, dedication and willingness to exert discretionary effort which helps in a positive change to performance of both the individual and the organization (Robinson, 2021). On the contrary, the disengaged employees tend to exhibit less motivation, less productivity and less attachment to organizational goals. The banking industry is the field where the constant customer pressure, regulation, and performance levels demand the employees to perform the work under the strict conditions that's why engagements play the important role in preserving the quality of the service and the efficiency of its functioning (Gaur & Kaur, 2025). There is an emerging literature that has created a very close connection between employee engagement and employee retention. Research indicates that emotionally engaged employees will have lower turnover intentions because they feel part of their company and committed to it (Olaniyan and Olaniyan, 2019). Engagement boosts loyalty through the increased identification of employees with organizational goals and value that leads to a stable workforce in the long run (Ngozi and Edwinah, 2022).

The importance of engagement and retention can be explained through Human Capital Theory it describes within the organizational context also proving that the greater the level of engagement, the lower the turnover rates and the more successful commitment of the employees are (Kumar, 2025). Human Capital Theory can be used to illustrate the significance of engagement and retention because knowledge, skills, and ability of employees are valuable assets to the organization. This theory states that the better organizations invest in employee development, as well as the supportive relationships with the human resources, the more chances they have to improve engagement and retain talented employees (Fithriyana et al., 2022). Human capital investment enhances the performance and commitment of employees as it enhances their sense of being appreciated by the organization (McCracken et al., 2017). Training, performance appraisal, and employee relations are effective human resource practices that have been observed to impact engagement outcomes in the banking industry (Chowdhury et al., 2024). Behavioral perspectives also help in explaining the decision to retain employees. According to the Theory of Planned Behavior, the intentions to stay within an organization or depart are also dependent on the attitude of the employees working at an organization, the perceived organizational expectations, and the perceived control over the outcomes of work (Pinto, 2024). Favorable organizational climate and work attitudes decrease the turnover intentions of employees with favorable behavioral intentions (Sheikh, 2023). There are also studies which show that perceived fairness and organizational support are significant in influencing employees with regard to their retention decisions (Nickell and Hinsz, 2023). Job stress has been largely identified as a significant element among employee engagement and retention especially in industries that have a high level of pressure like banking. Research carried out in the Bangladeshi banking industry indicates that job stress among employees is greatly influenced by the work load, job role ambiguity and performance pressure (Islam et al., 2019). Demanding working environments lower the level of emotional involvement and job satisfaction of employees, and it makes them more likely to leave their jobs (Masum et al., 2015). The problem of these stresses is usually a common issue within the private banking sector through staffing issues and the performance pressure. The manner in which leadership is carried out and the organizational practices are also significant in conditioning employee engagement. The studies concentrating on the banking industry in Bangladesh show that transformational leadership has a positive impact on employee engagement since it promotes trust, motivation, and psychological safety at the workplace (Mozammel et al., n.d.). Supportive leadership practices facilitate the open communication and participation of employees, which increases the engagement and lowers the turnover desire of the employees. The engagement is also enhanced with the help of effective employee relations practices that foster fairness, transparency, and mutual trust between the management and the employees (Chowdhury et al., 2024). The effect of technological and environmental change on employee engagement and retention is also mentioned in the recent literature. Digital banking research indicates that technological change can change the roles of work, the amount of work, and the skill demands, which may impact employee satisfaction and engagement without effective management (Ndubueze, 2023). Due to the uncertainty and stress felt by the employees in the times of digital transition, organizational support and training can be crucial in maintaining engagement. The morale and engagement of employees in the banking sector are also influenced by economic pressures in the sector, especially when profitability is low and there is financial insecurity (Reporter, 2024). Moreover, empirical studies highlight that the organizational support systems like recognition, communication, and career development opportunities are important in terms of engagement, maintenance and retention. The company who cannot think about their employee issues creates concern among employees about career growth and workload are likely to lose talented workers in spite of the competitive compensation systems (Ngozi & Edwinah, 2022). HR practices that are engagement based are thus crucial towards employee commitment and long-term stability of the workforce in competitive industries (Gaur & Kaur, 2025). Overall, the literature reviewed gives sufficient empirical and theoretical support that employee engagement is a major variable that determines employee retention and organizational sustainability. There are various factors that influence engagement with some of them being human capital investment, leadership practices, job stress, organizational support, and behavioral intentions as articulated under the Theory of Planned Behavior. These lessons are especially applicable to the banking institutions that have to work in the competitive and high-pressure environment. The literature is thus an encompassing source of analysis in the practices of employee engagement and retention and contributes towards the necessity of strategic human resource programs to increase the commitment of employees, their satisfaction and retention in the long run.

3.2.2 Conceptual Framework



3.3 Methodology

3.3.1 Research Paradigm

The research paradigm that guides this study is the interpretivist research paradigm since these research paradigms result in qualitative research. Interpretivism is concerned with the understanding of human behavior, experiences and perceptions in their natural context. The concepts of employee engagement and retention are all subjective as they differ among individuals based on the work environment, style of leadership, work pressure and organizational support. The study will therefore address the perception employees have of their respective organization through this paradigm. So, for this research interpretivism to be the most appropriate paradigm to explain the complex social realities in Southeast Bank.

3.3.2 Research Design

In this research descriptive and exploratory case study research design has been used. The research is based on descriptive design as it focuses on the description of the existing state of the employee engagement and retention at SEBPLC. In addition, exploratory design is used to seek deeper insights into why employees feel motivated and how organizational practices influence engagement in organization. The design allows for open-ended inquiry discovery of new themes and better understanding of underlying issues. The study is also a case study, focusing specifically on Southeast Bank PLC. The collected data from the internship branch, one additional branch, and the Head Office through interactions with employees at different levels. This design enables detailed real-world investigation of organizational practices within an actual banking setting.

3.3.3 Variables:

Although the study is qualitative the analysis is guided by several key areas such as age, gender, department, position, years of service these help to understand that influence engagement and retention whether experiences vary between different groups of employees.

Independent variables:

- Working hours and job pressure
- Compensation and benefits
- Career growth opportunities
- Training and development
- Recognition and reward system
- Leadership and supervisor support
- Work environment and teamwork
- Work–life balance and employee well-being
- Job security

Dependent Variables: Employee engagement and retention.

3.3.4 Data Collection

Primary Data:

i) Face-to-face Interviews: Primary Data is collected from experience during the internship period. Discuss with the supervisor talking to other employees in the other departments, employees in different positions.

ii) Informal Conversations: Many employees shared additional information during lunch breaks, free time, and also shared stories about their working life and bank condition while assisting during the internship period. These informal discussions helped to understand real feelings employees might not share formally like employee behavior, workload, customer flow, communication patterns, teamwork, and manager staff interactions during the internship. Also, interaction with customers helped validate and better understand the interview data.

ii) **Direct Observation:** during internship period.

Secondary Data:

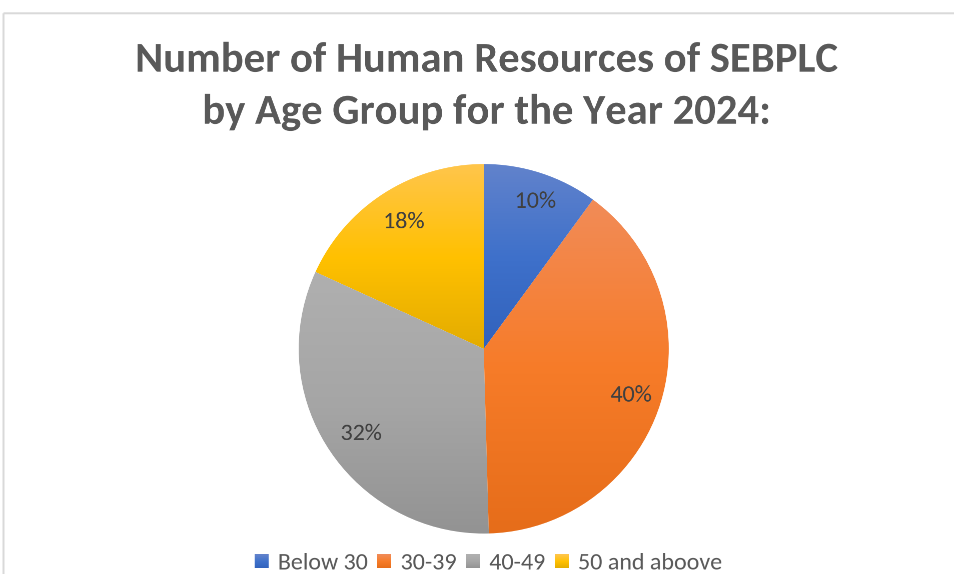
- Southeast Bank PLC annual reports
- HR manuals and policy documents
- Official website
- scholarly articles previous research on engagement and retention

Sampling: For this research randomly 20 employees selected for an interview like Executive, officer, senior officer, HR, operations manager, etc. Interviews were also held with staff from another branch and the head office.

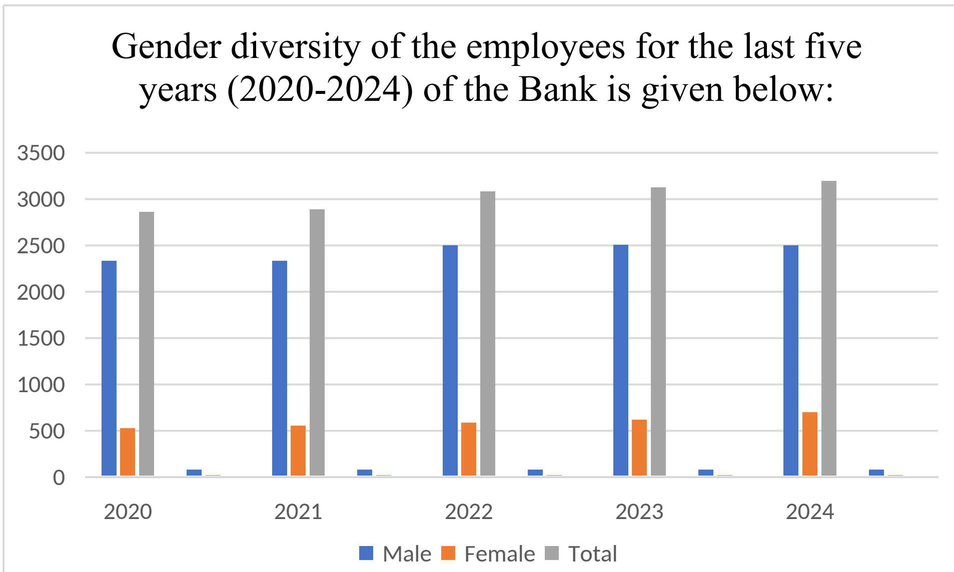
3.4 Data Analysis & Findings

3.4.1 Data Analysis:

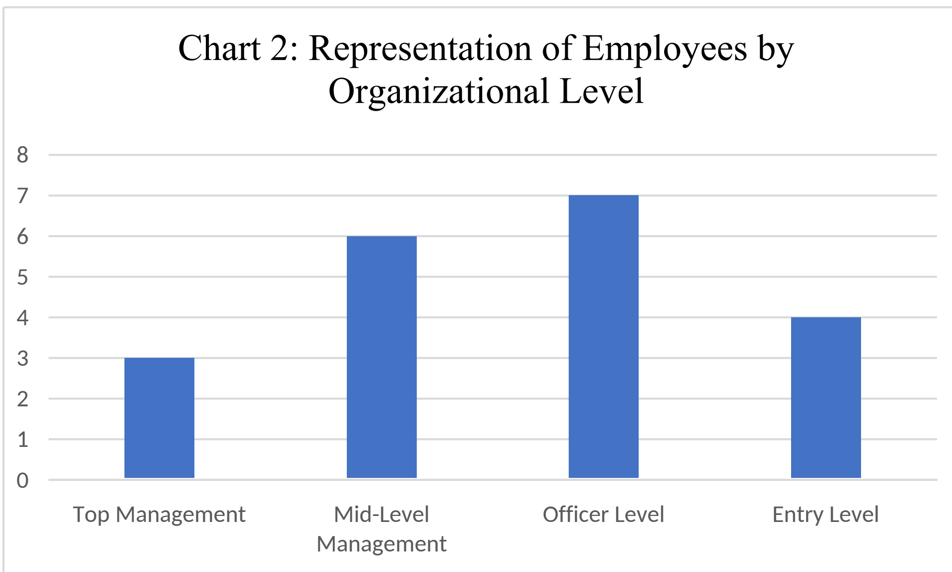
For this research study used Qualitative Data Analysis with the Thematic Analysis approach. Qualitative data is thematically analyzed to extract in-depth insights into employee perceptions and organizational culture. First of all, the data collected by interviews with different departments of bank employees, informal conversation notes and observation notes were written clearly after each interaction. While collecting data from different sources, important words or repeated ideas from employees were highlighted and labelled such as examining the opinion from everyone's perspective on similar topics like work pressure, job security, good salary, lack of promotion, supportive supervisor, family pressure, long hours. Based on the gathered information, Similar codes were grouped into broad themes like how Workload and long working hours affect their life, are they happy with their provided benefits from bank like compensation and benefits, reasons for staying, reasons for leaving, Gender-related challenges. The themes were analyzed to understand how different factors influence engagement and retention. The findings were matched with the research goals to provide clear answers to each objective. This approach helped convert large amounts of qualitative information into meaningful findings.



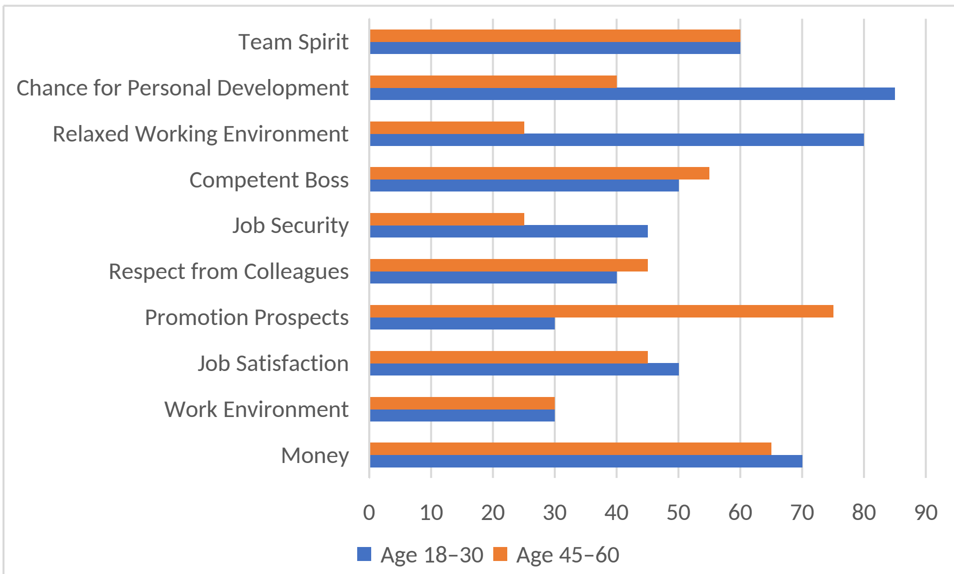
The bar graph is created by using secondary data on the company, where the employees are grouped according to the age in 2024. The highest percentage of the employees falls under the age bracket of 30-39 years and then there are younger employees who are under the age of 30 years. The group of 50 and above is the least represented which speaks of a good number of mid-career employees.



The line chart on gender diversity shows that there have always been more male employees than female even though the number of female employees is gradually rising over the years. This might indicate that Southeast bank is moving towards more gender diversity but there are some challenges especially in the top leadership positions. These two charts collectively give us a complete picture of the workforce of the bank in the age and gender category and this is an indication that there is possibility that can be developed in both employee engagement and diversity.



This chart is based on employee perception which is collected from the different branch of employees at the organizational levels of Southeast Bank. Most of them are in the Officer Level and entry level employees. There are less employees in the Mid-Level and Top Management which indicates the hierarchical system and the possible difficulties in the movement of careers upwards. In addition, based on the results of interviews with the employees, illustrates the number of employees based on their years of the work experience. 1-3 years of work experience is the most which could be an indicator of the higher turnover or the emphasis made on hiring new employees. The Above 15 years is the least category of number of employees and this shows that there is long retention in senior positions but less career progression among the younger employees.



The chart indicates that various factors, such as job security, working environment and job satisfaction contribute to high levels in the overall engagement of employees with the age group of 18-30 years of age. Employees aged older (4560 years) value job satisfaction and promotion opportunities. This engagement drivers as job satisfaction, career growth, and work environment. The difference between the age groups also could indicate that younger workers might have more needs in terms of career growth and advancement whereas the older workers are concentrated on their stability and contentment with the work.

3.4.1.1 Ethical consideration

This study was conducted with full awareness of ethical regulations to ensure the safety, rights, and dignity of all participants. This study maintained strict ethical standards throughout the research process at Southeast Bank PLC. Verbal informed consent was obtained from all 21 participants prior to face-to-face and online Interviews around (20-30 minutes). To respect workplace norms, all interviews were conducted during suitable times without interrupting daily operations. Employees were informed before conducting each interview or informal conversation about the purpose of the research that data would be used solely for academic purposes with no impact on employment so that their participation was voluntary. There was no pressure or influence used and participants were given the freedom to decline questions or end the discussion at any point. Confidentiality was strictly maintained throughout the study. Although interviews included detailed insights so no personally identifiable information has been disclosed and employee names, designations, and department-specific details were excluded from analysis unless already publicly available and non-sensitive. These measures ensured that the study met professional ethical standards and protected both the participants and the reputation of Southeast Bank PLC.

3.4.2 Findings

3.4.2.1 Overall Engagement Levels and Workplace Experience at SEBPLC:

Most employees shared Southeast Bank as a secure and respectable place to work. Many of them have been in the bank for 8–20 years and spoke with pride about being part of the organization. They appreciate the reputation of the bank, ethical practices and the stability it provides. A recurring theme among both mid-level and senior employees was a deep emotional attachment to the organization which contributes to low voluntary turnover. Several employees also said that they started their careers at Southeast Bank and have continued to progress inside the company. Long-term career growth within the bank is notably popular among senior staff.

3.4.2.2 Factors Influencing Employee Satisfaction Motivation and loyalty:

A number of motivational factors were discovered:

a) Job Security: Employees have raised the issue of job security many times stating that Southeast Bank offers good job security. This was much appreciated particularly in the present economic environment. Southeast Bank rarely terminates employees unless serious misconduct occurs and follows a structured review process. Many employees stated that this security is one of the key reasons they remain with the bank which creates a sense of psychological safety and long-term stability, a major reason staff remain committed.

b) Compensation and Benefits: Employees repeatedly highlight that SEB bank offers competitive salaries compared to similar private banks for similar positions. positions. They mentioned:

- Incentives: Festival bonuses in Eid, Pohela Boishakh, profit bonus, house and car benefits for executive level, medical benefits, Support for children's education.

- Increment- Provide a profit bonus every year.

c)Workplace environment and culture: Southeast Bank is known as a supportive and respectful workplace. The bank strongly promotes women's empowerment and female employees shared that they feel valued, treated equally without discrimination. The organizational culture is cooperative with colleagues helping each other when needed.

d) Mentoring: Senior or line manager help them if any employee faces any problem during any task. In addition, Junior and mid-level employees said seniors usually help them when they struggle with tasks or targets instead of blaming them. This creates a culture of cooperation and reduces fear. Mentorship was found in two forms:

- On-site guidance (in person in the branch/office)

- Off-site support (phone calls, follow-up from head office)

e) Career Growth and Performance Appraisal: Southeast Bank follows a structured system that supports motivation and long-term retention. There are **three main ways** for career advancement in SEB such as:

- **Time-Based Promotion:** Employees become eligible for promotion after completing a standard period of service around three years.
- **Skill-Based Promotion:** Promotions are influenced by performance appraisal scores where employees are given a rate as for Excellent (90–100), Very Good (81–89), Good (60–79) or Average (below 60).
- **Special-Case Promotion:** Exceptional performers may receive promotion through recommendations from line managers or division heads. These cases recognize employees who demonstrate outstanding skill, leadership, or significant contributions beyond routine expectations.

f) Training and Development: Employees participated in training through Bangladesh Institute of Bank Management (BIBM) and other in house/out-house training programs. Senior level employees appreciated that the bank tries to help them adjust with new technologies. These learning opportunities increase confidence and help employees feel the bank invests in their growth.

3.4.2.3 Factors Affecting Engagement and Dissatisfaction:

1. Lack of engagement: Although Southeast Bank has many positive practices there are several issues underlying that reduce employee engagement and create frustration across departments. There are a number of employees who mentioned that there is a lack of engagement such as employees feeling disconnected from decision making, rarely receiving constructive feedback and experiencing limited involvement in organizational activities. Also, communication between management and staff is not always strong which leads to a gap between top management and the frontline workers.

2. Skill gaps: One of the key issues mentioned few senior employees required skills digitally and technically. Most of the aging employees are not much familiar with the banking systems, the advanced software, or online documentation processes. This makes junior staff often have to support or carry out technical duties on behalf of senior staff and often makes them work hard and creates inefficiencies. This also has an impact on teamwork and it lowers morale of the younger employees who are overworked and underestimated.

3.Adaptation and stability: Job rotation is another problem that has been observed to impact adaptation and stability in banks: Due to the common rotational transfers between branches in banks it is challenging to adjust to form team relationships or keep workflow consistency. Although, transfers are bank policy employees have stated that changes hamper their working schedules and make them have to continually adapt to new systems, new managers and new client portfolios. Such instability is commonly accompanied by short-term disengagement, stress and prolonged adaptation.

4. Workforce Shortage Despite Competitive Salary: Southeast Bank has competitive salaries compared to similar private banks but many of the employees claimed that the amount of workforce is very low compared to the industry average. Employees noted that the bank has the strategy of less manpower and higher pay, in other words one worker does the role that two employees would have performed in other financial institutions. It puts an extra burden on the current employees. There is no balance between workload and availability of staff most especially in clearing, foreign trade and cash operations. Employees also remarked that this imbalance will result in exhaustion, less engagement, and a slow career growth was experienced.

5. Work life balance concern: The problem that the employees usually complain about is that they have to work late hours at the office thus interfering with their personal time, family and well-being. Women employees mention that it was challenging to work overtime and do their housework. Employees reported that spending short time with family and friends results in physical and mental burnout that causes health issues and fatigue associated with stress.

6. Heavy Workload and Target Pressure: The employees in the branches reported that employees are target-oriented and the departments at the head office are business-oriented and this puts a lot of pressure, particularly at the month end and quarter end.

3.4.2.4 Retention Factors:

Employees were very loyal to the organization despite the challenges. The analysis established that there are various key factors that have a direct impact on employee retention at the Southeast Bank PLC. Although the bank has a high level of job security and competitiveness, there are still several issues that still impact long-term employee commitment especially among some specific population groups.

1. Turnover Levels: Southeast Bank turnover is fairly low about 2 to 5 percent which depicts a high organizational loyalty and job stability being satisfied. Although SEBPLC turnover is low, female turnover is significantly higher compared to male employees. It is concerning that female turnover is low because in Southeast bank 40% are female workers. Interviews highlighted several reasons for high female turnover like long working hours are difficult to manage alongside family responsibilities during pregnancy and maternity periods, including lack of flexible work arrangements, social expectations and family responsibilities often force women to priorities family over career. However, turnover also increases during major life transitions, relocation. While the bank rarely terminates employees, resignation is more common for personal or family reasons rather than dissatisfaction with salary or workplace behavior. Altogether, Southeast bank turnover is managed yet female and junior employees have more difficulties with long-term employment at the bank.

2. Weak Female Leadership Role: Current employees stated that Southeast bank does not discriminate against women practicing women empowerment. However, female representation is significantly low in top positions because of career gaps due to maternity, family issues. This impact on retention as most of the talented female employees believe that their growth potential is limited.

3. Effects of Heavy Workload on Retention: Problems of workforce were often cited as a concern. According to the employees, the bank has a cost-effective structure since it has a lesser number of employees than the industry average. Consequently, workloads of two persons in other banks can be done by individuals, thus leading to burnouts, stress, lack of motivation in the long run. Nonetheless, employees still work because of loyalty and remuneration they also stated that the present workload might not be long term.

4. Career Progression Concerns: The promotion system is organized in such a way that there are employees who believe that the system is not moving fast or is too based on the needs of the department. This resulted in frustrations among younger employees as well.

3.5 Conclusion:

In conclusion, this research was aimed to investigate the work of the employee engagement and retention processes in Southeast Bank and the variables that affect the experiences of the workers. In this report, previous studies and interviews and observations have been taken from various departments and branches of the bank to obtain qualitative information. These conversations will offer extensive insight into the influence of workplace support, approach of leadership, career growth prospects and organizational culture on staff attitude towards long-term commitment. The findings indicate that Southeast Bank has created a good platform of stability, professionalism, and positive working relationship all of which leads to a high level of employee loyalty. At the same time, the research also noted several areas that the employees would like to see further growth including better career advancement options, formal well-being programs and activities that enhance inclusion and contemporary skills training. The views collected in this study bring to view the fact that effective HR practices are required in an organization. As the banking sector continues to adapt to changing expectations and industry demands it is necessary to understand employee experiences will remain.

3.6 Recommendation

Due to the ever-changing nature of the banking industry, human resource practices must also adapt to meet the expectations of a modern workforce. The information obtained through interviews with employees at various branches and the Head Office identifies the necessity to focus on employee engagement and retention by providing incentives that will still benefit the operational efficiency of the bank. According to the results of this study, several recommendations to assist Southeast Bank in improving its employee engagement and retention policy. The following recommendations will deal with the short-term operation issues as well as long-term organizational requirements:

Strengthen Employee engagement and Mobility: Implement internal mobility programs and leadership development programs and departmental rotations. By applying this implementation will increase skills, decrease boredom and train employees in future leadership roles which will boost their retention.

Enhance performance feedback and recognition system: Expansion for real time feedback procedure and create a digital dashboard for recognition. This constant gratitude can lower the emotional gap between managers and staff, boost motivation, and reward behaviors that are beneficial.

Increase employee voice: By establishing a digital feedback system that will anonymously and schedule regularly, scheduled meetings between HR and staff. It will foster transparency, finds hidden workplace problems early and boosts confidence in organizational procedures.

Expand Training and Digital Skill Development: Provide micro learning modules and specialized digital training to address skill gaps especially for senior staff. Improved digital competency will reduce operational tasks, improve teamwork efficiency and prepare the bank for technology-driven banking.

Employee Mental Health Support Programme: In order to prevent burnout, boost morale, and increase worker efficiency in high-pressure banking workplaces establish an employee mental health and well-being program, offer stress management training, and set up tiny relaxation areas in larger branches.

Encourage Gender-Equalized Career Development: Establish special leadership initiatives among women and supportive measures regarding the ability to balance between career and family life. This can be used to minimize female turnover, representation in the leadership roles and to enhance general gender equity in the organization.

Enhance Retention Tracking Systems: Implement a turnover early warning system to help single out employees who are at risk based on the following patterns: absenteeism, strained workload or dissatisfaction with appraisals. Early actions will help them retain experienced employees and lower training and replacement costs, which will enhance retention and, in the long run, improve service quality, operational effectiveness, and the organization's overall sustainability.

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Appendix

Serial No	Interviewee	Designation	Organization	Type of Interview	Working time in SEBPLC
1	Farida Begum	Vice President & Managing Operation	Gulshan Branch, Southeast Bank PLC.	Face to Face	20 Year
2	Mohammad Mizanur Rohman	Assistant Vice President & Managing operation	Gulshan Branch, Southeast Bank PLC	Face to Face	15 Years
3	Tania Islam	First Assistance Vice president	Gulshan Branch, Southeast Bank PLC	Face to Face	12 Years
4	Tania Karim	Executive officer	Gulshan Branch, Southeast Bank PLC	Face to Face	8 Year
5	Tabassum Atia	Officer SEBPLC	Gulshan Branch, Southeast Bank PLC	Face to Face	4 Year
6	Afrin Sadia	Trainee Officer	Gulshan Branch, Southeast Bank PLC	Face to Face	2year
7	Md. Salahuddin-AL-Sumon	Trainee Assistance Officer	Gulshan Branch, Southeast Bank PLC	Face to Face	2year

8	MD. Mahbubul Alam	Senior Executive Officer, Foreign Trade Department	Gulshan Branch, Southeast Bank PLC	Face to Face	9 Year
9	Sutapa Mustafa	Senior Officer, Foreign Trade Department	Gulshan Branch, Southeast Bank PLC	Face to Face	7 years
10	Sabina Yasmin	Senior Officer Clearing Department	Gulshan Branch, Southeast Bank PLC	Face to Face	8 years
11	Nusrat Jahan	Senior Officer, Clearing Officer	Gulshan Branch, Southeast Bank PLC	Face to Face	7 years
12	Mohosin Gazi	Junior Officer, Accounts Department.	Gulshan Branch, Southeast Bank PLC	Face to Face	7year
13	Moury Akter	Assistance Officer Cash	Gulshan Branch, Southeast Bank PLC	Face to Face	3 years
14	Nahid Hasan	Executive Officer Export, Foreign Trade Department	New Eskaton Branch, Southeast Bank PLC.	Online	9 years
15	Mohammad Kamruzzaman	Senior Vice president, Credit Risk Management Division	Head office, Southeast Bank PLC.	Face to Face	20 years

16	Bali Kumar Das	Assistance Vice President, Credit Risk Management Division	Head office, Southeast Bank PLC.	Face to Face	14 years
17	Md. Mahbub Hossain Sikder	Senior Officer, Credit Risk Management Division	Head office, Southeast Bank PLC.	Face to Face	4.5year
18	Dewan Johed Zaman	Senior-Executive officer, Credit Risk Management Division	Head office, Southeast Bank PLC.	Face to Face	10 years
19	Noor Mohammad Mojahidul Islam	Senior-Executive Officer, Credit Risk Management Division	Head office, Southeast Bank PLC.	Face to Face	11 years
20	Mostafizur Rahaman	Executive Officer, Human Resource Division.	Head office, Southeast Bank PLC.	Face to Face	14 years