

Report On
Employee Job Satisfaction – Reviewing on the Basis of Dhaka Bank Limited,
Mohakhali Branch.

By
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ID: 16204036

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
30th June, 2022

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Declaration

It is hereby declared that

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

Student's Full Name & Signature:

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Letter of Transmittal

Ms. Tanzin Khan
Lecturer
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66 Mohakhali, Dhaka-1212

Subject: Submission of internship report on “Employee Job Satisfaction – Reviewing on the Basis of Dhaka Bank Limited, Mohakhali Branch.”

Dear Madam,

With due respect, I would like to submit my internship report on "Employee Job Satisfaction - Reviewing on the Basis of Dhaka Bank Limited, Mohakhali Branch," which I have written under your supervision. From March 01, 2022, to May 31, 2022, I have worked as an intern at Dhaka Bank Limited, Mohakhali Branch, Trade and Foreign Exchange Department. Throughout this time, I have done my best to remain motivated to my work as an intern.

I sincerely appreciate all of your advice and support during this time. Despite my best efforts, I hope you will consider any faults I may have made in the report. Thank you.

Sincerely yours,

Sumya Mahmud
16204036
BRAC Business School
BRAC University
Date: June 30, 2022

Non-Disclosure Agreement

This agreement is made and entered into by and between Dhaka Bank Limited and the undersigned student of BRAC Business School, BRAC University

Sumya Mahmud
16204036

Acknowledgement

First and foremost, I thank Allah for providing me with the opportunity to pursue this internship opportunity and gain experience. My family has been extremely supportive and kind during this process of completing this report properly. Aside from that, I would want to express my gratitude to Ms Tanzin Khan, my faculty supervisor, who was always there to encourage me and guide me by providing me with clear instructions. She has always been patient with me when I was in a problem and couldn't find an accurate solution. Without her guidance and suggestions, I may find it hard to accomplish this entire report.

Secondly, I would want to express my appreciation to all of the officers and staff of Dhaka Bank who treated me with respect over these three months. Again, I would want to express my gratitude to Noman Sabid, Senior Principal Officer of Dhaka Bank Limited's Mohakhali Branch, Trade and Foreign Exchange Department.

Finally, I would like to thank BRAC University and OCSAR (Office of Career Service and Alumni Relations) for helping me in better understanding and learning about corporate life.

Executive Summary

Being established in 1995, Dhaka Bank Limited (DBL) has established itself as one of Bangladesh's prominent private commercial banks successfully. It is to mention that this report is written to complete my Bachelor of Business Administration program requirements and is based on my internship experience. This report shows my effort to share the knowledge, skills, and experience that I have learned during the three months internship at their Mohakhali Branch's Trade and Foreign Exchange Department. It provides information about my internship, work activities, and learnings from the bank. My skills that I practiced and the benefits that I have received through this program are also focused. In this report, I've also attempted to provide a broad overview of the many departments and functional divisions of Dhaka Bank. My attention has been drawn to their organizational procedures, marketing strategies, specially created goods and services, Corporate social responsibility, plus number of other issues. I have conducted a market scrutiny to get an understanding of DBL's present status in the private commercial banking sector of Bangladesh. To finish, as part of the research, I endeavored to evaluate employee satisfaction at Dhaka Bank's Mohakhali branch. I have used Internet survey and questionnaire process as my primary and raw data collecting method.

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List of Acronyms

DBL	Dhaka Bank Limited
DBTI	Dhaka Bank Training Institute
CPC	Central Processing Center
HS	Harmonized System
SME	Small and Medium Enterprises
MSME	Micro Small and Medium Enterprises
BDT	Bangladesh Taka
DSE	Dhaka Stock Exchange
CSE	Chittagong Stock Exchange
ADM	Automatic Cash Deposit Machine
ATM	Automatic Teller Machine
CSR	Corporate Social Responsibility
IT	Information Technology
NPL	Non-Performing Loan

Chapter 1

Overview of Internship

1.1 Student Information

Name: Sumya Mahmud

ID: 16204036

Program: Bachelor of Business Administration

Major: Marketing

Minor: Human Resource and Management

1.2 Internship Information

1.2.1 Placement Details (Period, Company Name, Department, Address)

Period: 01 March to 31 May

Organization Name: Dhaka Bank Limited, Mohakhali Branch

Department: Trade and Foreign Exchange

Address: 16, Bir Uttam A.K. Khandkar Road, Mohakhali C/A, Dhaka-1212

1.2.2 Supervisor's Information

Name: Noman Sabid

Position: Senior Principal Officer

Email: noman.sabid@dhakabank.com.bd

1.2.3 Job Scope – Job Descriptions, Duties, Responsibilities

I mainly worked in the Dhaka Bank's Trade and Foreign Exchange department, and I was posted to the Mohakhali Branch. A large number of clients visit this branch for services since it is conveniently positioned near various shopping malls, corporate offices, and small and large stores. Furthermore, this branch has a significant amount of work to complete and is under tremendous pressure. DBL treated me as though I were a full-fledged employee, not just an intern. So, like everyone else in the Trade and Foreign Exchange Service Department, I had work pressure and daily work routines too. My supervisor briefed me on the various departments of the bank and their functions on my first day in the workplace. He also taught me about different types of accounts and how to fill out new account application paperwork. He also explained what documents are required to start various types of accounts. Though I was assigned to the trade and foreign exchange department, I used to do excellent work in which I entered the LCFA (Letter of Credit Authorization Form) number. It is primarily used to enable the opening of a Letter of Credit (LC) to import goods from another country. Here, I learned about two different forms of LC numbers: Cash LC and Back-to-Back LC. Another lesson I learned was the several types of cash LC. Sight, Deferred, and UPAS. In case of Sight LC, both import and export companies enter into an agreement. The export company used the Sight LC form to send the products. Then there was a deadline stated in the deferred LC form, such as 60 days, 80 days, or 120 days. The import

companies must pay the amount to the respected bank of the export foreign companies within this timeframe. Furthermore, there is a Discounting Bank listed on the UPAS LC form that is responsible for ensuring that everything runs smoothly. A discounting bank used to be in charge of making payments to exporters and delivering goods to importers. In addition, every day, I inputted cash LC, back-to-back LC, and FTT/TT numbers onto an excel file. Again, I had worked at their DHAKA BANK Corporate Portal and had learned about UBS, SWIFT, and other financial terms. I also received training on how to interact with clients during peak hours with ensuring amazing service quality. In short, these are the all activities that I completed and followed throughout the program.

1.3 Internship Outcomes

1.3.1 Student's Contribution to the company

Before entering Dhaka Bank Limited as an intern, I was completely unfamiliar with the corporate world. I tried my hardest after enrolling to get knowledge and work up to the same standard. Being one of the most important departments of Dhaka Bank's Mohakhali Branch, employees under the Trade and Foreign Exchange Department mostly work under pressure. While there was a lot of work to do, as an intern, I assisted them in reducing their stress. I carefully followed their directions and collaborated with them, attempting to complete my assigned responsibilities on time so that they might be of benefit from me and complete their critical work under distress. Apart from learning as an intern, I was able to provide ideas for the company's improvement. Whatever I learned during my entry-level position period, I merely needed to assist each employee with their own tasks and make things easier for them. After finishing the transaction hour for a portion of the time, I assisted them in creating excel sheets and information passage level assignments, which helped them save hours. Besides, being an intern, I have talked with the clients in efforts and tried to provide them with information about what they are looking for, guided clients to their allocated locations, as well as assisted clients to the best of my ability. In addition, during peak hours, when there was a lot of pressure in the Trade and Foreign Exchange and clearing areas, I tried to keep them in a line, make them acceptable to both clients and bearers, and encourage them to use the CDM machine, especially the old clients and those who are hesitant to use new technology will utilize the innovative types of equipment more in DBL now.

1.3.2 Assistances to the students

In spite of my minimal official accountabilities and duties, working as an intern in one of Bangladesh's most prestigious private commercial banks have been a vivid and memorable experience for me. Working here allowed me to put the academic knowledge and abilities that I gained during my undergraduate years into practice in a professional office setting. I also learned about a bank's internal operations and saw how a bank's trade and foreign exchange department operates and how foreign transactions are conducted. As I had to work in Microsoft Excel for MIS preparation, I was lucky enough improve my computer operating skills; especially MS Excel, Word etc. I also become habituated in working at a professional office setting where all of my

coworkers shared a good social bond. However, being an only intern, my manager and the other officers always regarded me as a functional department member of DBL and never left me feeling unwelcome.

1.3.3 Objectives of the Study

Broad objective:

The comprehensive objective of the research is to get the knowledge concerning the employee job satisfaction- reviewing on the basis of “Dhaka Bank Limited, Mohakhali Branch.”

Specific Objectives:

- To determine the level of satisfaction among Dhaka Bank Limited employees.
- To determine the elements that affect Dhaka Bank employees' job satisfaction.
- To make recommendations to improve employee satisfaction at Dhaka Bank.

1.3.4 Problems/difficulties faced

I faced less big concerns or challenges during my entire internship period. However, because my internship area was unrelated to my major, I didn't have much opportunity to use what I learned in my majors. In addition, the very first days were difficult for me because I was new to the several terms of foreign trade, especially the process of identifying things from the transaction forms and entering these into the excel sheets was really complicated as well as challenging. But, as time passed, I became more comfortable with the terms, and my work became smoother, owing to my senior executives, who always advised me when I was hesitant or wedged. Because of the global Covid19 epidemic, I had to take precautions and safety measures in the office, including wearing a mask all of the time and carrying hand sanitizers. Aside from that, I had no problems, and my internship went perfectly without a hitch.

1.3.5 Recommendations

Over and above, Dhaka Bank Limited provided an excellent experience. However, the internship had been a great alternative for a person who wishes to continue a career path in banking. Moreover, there is continuous scope for additional enhancement and the introduction of new approaches to increase the internship program. To accomplish so, they may hold two- or three-day training for interns prior to the start of the internship so that they are comfortable with their duties. They can also assign them tasks that need them to visit several departments, allowing interns to gain a better understanding of the bank's internal operations.

Chapter 2

Organization Part

2.1 Introduction

In order to achieve the Bachelor of Business Administration program certificate, I have done an internship. It is a competitive and productive knowledge involvement that provides relevant and concrete work in the ground of learning. Internship program is a brilliant way to put hypothetical and speculative information into practice in an actual context. An internship not only fulfills academic requirements, but it also assists in personal development. Mr. Noman Sabid, Senior Principal Officer, Trade Operations, was my supervisor during my internship at Dhaka Bank Limited. I tried to complete my intern report on "Employee Job Satisfaction – Reviewing on the Basis of Dhaka Bank Limited, Mohakhali Branch" after receiving consent from my on-site supervisor.

2.1.1 Overview of the Company

Since the 1990s, Bangladesh's economy has been expanding. Agricultural and industrial development, enhanced international trade, remittance inflows, investment in various economic zones, and food, processing, and service enterprises are all contributing to this expansion. With economic growth comes increased demand for banking products and services due to urbanization and lifestyle changes. Dhaka Bank Limited was established by a group of entrepreneurs in response to this need. With an authorized capital of Tk. 1,000 million, Dhaka Bank began its path on July 5, 1995, with the slogan "Excellence in Banking." Tk. 100 million was the starting paid-up capital. In the year 2000, it became a member of the DSE and CSE. Through a growing network of branches, ATMs, ADMs, SME channels, and online banking, Dhaka Bank has created a central position. The bank has also changed its manual typical banking activities in recent years, adopting current technology such as app-based banking to upgrade its system. It has 106 branches around the country, including two Islamic Banking branches, three SME Service Centers, 68 ATMs, twenty ADMs, one Customer Service Center, and two Offshore Banking Units. Dhaka Bank Securities Limited, a subsidiary of the bank, operates six branches around the country.

The Bank's trading activity has been supported by the International Division (ID). ID has built up a reputation both domestically and internationally, leading the way in the banking industry's Trade Services field. It has 19 AD Branches and 1 Off-Shore Banking Unit, as well as a large network of Correspondents (550+) all over the world, to offer trade finance deals. Successful organizations rise in troubling times, and Dhaka Bank provides an extensive variety of banking and investment facilities to both individual and corporate customers. It is currently on the verge of becoming a major bank. It is likely to emerge from Bangladesh's core as a more powerful influence in the market it serves.

Table 1: A Quick Look at the Company's Profile

Name	Dhaka Bank Limited
Year of Establishment	1995
Paid up Capital	Tk. 8532 million
Number of Branches	103
Number of Employees	1,960
Number of Shareholders	25,083
Total Operating Profit Figure in 2011	Tk. 10,799,812,829
Total Deposit of the Bank	Tk. 204,530 million
Total Asset	Tk. 285,009 million
Total Reserves	Tk. 867.84 crore
Earnings Per share	Tk. 1.8
Market Capitalization	Tk. 10,238,541,828
E-Mail	info@dhakabank.com.bd
Auditors	ACNABIN, Chartered Accountants
Registered Office	Biman Bhaban (1st floor) 100 Motijheel C/A, Dhaka-1000, Bangladesh

Source: All the values are from annual report 2019

2.1.2 Objective

The main aspect of this report is to acknowledge the standards of my BBA program's partial completion.

The following are a few more key objectives:

- Getting hands-on experience in a real context.
- Putting academic knowledge into practice in a commercial world.
- Gaining a basic understanding of how a financial institute works.

2.1.3 Methodology

The information of this thesis was derived from variety of sources. The majority of the information is based on my personal perceptions and actual internship experience. Both primary and secondary sources are used to acquire the information. The following are the specific details:

Primary Sources-

- ❖ Work in the office in a practical manner.
- ❖ Observations of mine.
- ❖ Discussion and contact with officials on a one-on-one basis.

Secondary Sources-

- ❖ Dhaka Bank Limited's official web website.
- ❖ Documents and files belonging to the branch.
- ❖ Several articles and other identifying details were obtained from the internet.

2.1.4 Limitations

During the writing of this report, I experienced certain problems. I had time limitations for working on my report due to my five-day workweek at the workplace. My responsibilities at the bank were minimum compared to the permanent employees, so I didn't get the chance to learn more about other divisions except the Trade and Foreign Exchange operations departments of the Mohakhali branch. As a result, learning about all of my department's activities and processes in just three months was unthinkable. Also on Dhaka Bank's official website, there was some missing information. Because of these factors, it was hard to cover all of the bank's sections in my report to some points.

2.2 Overview of Dhaka Bank Limited

One of the most improved private commercial banks over time is Dhaka Bank Limited. Its' headquarter is located in Dhaka. As per its' Official website, it has a network coverage with 105 branches throughout Bangladesh with three SME service centers. Mr. Mirza Abbas, a politician, formed the organization in 1995. Mr. Abdul Hai Sarker is the current founder chairman of Dhaka Bank's board of directors. This report is prepared with focusing mostly on the bank's brand activities, performance, distribution channels, periodicals, economic indexes, and calendars. The bank is now well-known for its outstanding service, front-line delivery techniques, close proximity, and ease of use.

Dhaka Bank was formed under the Companies Act of 1994 as a public limited company. On July 5, 1995, they began its operations having BDT 1,000,000,000 in authorized capital and BDT 100,000,000 in paid-up capital. In the year 2000, they were included to the DSE and CSE. Dhaka Bank's current authorized capital is BDT 10,000 million. As of December 31, 2017, the total equity of the bank was BDT 15,828,000,000. As per the official website, Dhaka Bank Securities Limited has 105 branches around the country, as of March 2021, 14 sub-branches, 3 SME Service Centers, 2 Islamic Banking Branches, 2 Offshore Banking Units, 20 ADMs, 68 ATMs, 1 Customer Service Center, and 6 Branches. They have a large international network of correspondents. They also intend to expand their service delivery network by opening other branches in the future.

Dhaka Bank provides a widespread variety of banking and investment services to both corporate and individual clients, supported by radical technology and a team of highly motivated employees. As part of their commitment to "Excellence in Banking," they offer a full variety of online banking facilities through their Internet Banking, Branches, ADMs, and ATMs. Dhaka Bank claims to be the best option due to its modern



Figure 1: Official logo of DBL

technology, exceptional business solutions, worldwide reach in trade business, and high investment returns. Dhaka Bank desires to become a far more powerful force in the marketplace. As they evolve and grow into banking professionals, they also hope to generate greater shareholder value in their pursuit of quality.

2.2.1 Mission

The mission of DBL is to become Bangladesh's leading bank through offering excellent financial products and services accompanied by technological advancements, as well as a group of highly capable employees, in order to accomplish its motto "Excellence in Banking."

2.2.2 Vision

The vision of DBL is ensuring the commitment of enjoyable and safe services to customers. The bank intends to provide remarkable services through integrity, accurateness, leading-edge technology, on-time delivery, and personalized service for upgradation requirements in banking services, also having a large return on investment, as well as a global reach in trade and businesses. Dhaka Bank firmly considers that employees, financial products, and service procedures must work together to meet clients' demands. Their objective is to achieve unique insights. Their main purpose is to deliver a level of service that fulfills their apparition of "Excellence in Banking."

2.2.3 Organizational Values



Customer focus



Integrity



Quality



Respect every individual customer



Strong employee teamwork

Table 02: Dhaka Bank Products

Retail Products	MSME & AGRI	Corporate	Islamic
1) Savings Deposit Account 2) Current Deposit Account 3) Short notice Deposit 4) Special Deposit Scheme 5) Fixed Deposit Receipt (FDR) 6) Joma Savings Account 7) Bundle Savings account 8) Shopno Jatra Student Service 9) Students Ledger School 10) Honorable Seniors 11) Deposit Pension scheme 12) Gift Cheque 13) Savings Builder Account 14) Car Loan 15) Home Loan 16) Locker Service 17) Debit Card Service 18) Credit Card Service	<p>Deposit Products:</p> <p>i. Shukti Current Account ii. Current Deposit (SME) iii. FD Plus (SME) iv. Mudaraba FD Plus (SME)</p> <p>Loan Products:</p> <p>i. Continuous Loan ii. Demand Loan iii. Term Loan iv. Agricultural Credit</p>	<p>Project Finance:</p> <p>i. Term Loan-Machineries ii. Term Loan – Construction iii. Lease Finance iv. Foreign Currency Loans</p> <p>Trade Finance:</p> <p>i. Export LC (Advising & Transfer) ii. Export Bill Negotiation/Collection iii. Import Finance iv. Import Bill Handling v. Shipping Guarantee vi. EDF Loan vii. OBU Financing</p> <p>Working capital finance Non-Funded Facilities:</p> <p>i. Letter of Credit ii. Bank Guarantee (BB, PG, APG, Payment Guarantee, FC)</p> <p>Funded Facilities:</p> <p>i. Short Term Loan (3, 6, 9 months) ii. Overdraft – Others iii. Overdraft – Work Order iv. Cash Credit (Hypothecation, Pledge) v. Loan Against Trust Receipt (LTR) vi. Time Loan</p>	<p>i. Mudaraba Hajj Savings Account ii. Tawfeer Mudaraba Savings Bond Account iii. Tawfeer Mudaraba Deposit Pension Scheme iv. Tawfeer Mudaraba Foreign Remittance Account</p>

2.2.4 Corporate Social Responsibility

Dhaka Bank has continuously comprised its position as an accountable business organization over the years. Instead of seeing CSR as a charity, they see it as an asset for society and their future prosperity. Their objective is to increase social capital. Through investments in five different areas of activity, Dhaka Bank hopes to influence its fundamental competencies. From social investments to creating chances, academic funding programs to discover fresh talent, development of creativity through art and culture, longstanding viability as an approach to sustainability, and participation in decision-making in events that provide social support are all examples of social investments. The Dhaka Bank took initiative in 2002 to monitor the management and top to bottom processes of the bank's CSR fund. Dhaka Bank was awarded The Corporate Social Responsibility (CSR) Award in 2006 for its ongoing contributions to various humanitarian actions. Aids flood-affected people, providing a passenger lift worth Tk. 2.6 million and two hemodialysis machines worth Tk. 1.8 million to BIRDEM hospital, financially supporting an anti-drug debate team, and different other CSR activities are just a few of their recognizable CSR activities. Dhaka Bank invested BDT 111.32 million in the country's development in 2019. Some of the activities are as follows:

- Providing underprivileged people with winter clothing.
- Providing funds to deserving students.
- Supporting the growth of women's football in Bangladesh through the Bangladesh Football Federation.
- Assisting autistic individuals.
- Purchasing books for libraries as well as air conditioners.



Figure 2: Dhaka Bank handing 1000 Flamboyant trees to Dhaka South City Corporation on August 7, 2014

2.3 Management Practices

- **Departments of Dhaka Bank Limited**

1. Human Resources Division

The human resources department at Dhaka Bank Limited is quite powerful. To attain the goal, they constantly change their concept, methodology, structure, and technique of Human resource management. The bank's aim is to provide job satisfaction as well as opportunities for advancement. They serve their employees with due respect and provide an amazing working atmosphere in which people from various upbringings may work together and grasp their full potential. DBL understands the matter of a positive workplace that promotes productivity and employee satisfaction, which is why they are constantly attempting to improve its human resources division by identifying its employees' strengths and limitations. Self-development training is provided after employees' personal needs fulfillments are assessed. For effective and efficient training, internal and external training are both organized by the Dhaka Bank Training Institute which also includes BIBM. Employees are offered online training as a result of the pandemic.

The following are some crucial roles:

- I. Recruiting employees.
- II. Publication.
- III. Make the transfer.
- IV. Annual bonus based on performance.
- V. Provident fund.
- VI. Acknowledgement.



Figure 3: DBL Training Institute



Figure 4: DBL Foundation Training

2. Retail Banking Division

Consumer deposit and loan programs such as home loans, vehicle loans, and education loans are handled by this banking department. The approval officer is the one who makes the final decision on whether or not to approve the credit application. The loan requests are processed further after they have been approved.

3. Treasury Division

The Treasury Division of Dhaka Bank is committed to delivering all treasury solutions. There are four teams working to provide the greatest results. The four teams are money market, foreign exchange, asset and liability management, and corporate desk. The major responsibility is to make decisions on foreign currency purchases and sales. Treasury Operations' purpose is to arrange reserves at the lowermost possible interest rate while abiding by government standards and foreign exchange legislation.

4. Finance and Accounts Division

Finance department is regarded as one of the most significant divisions, as it is in charge of all transactions accordingly. The department is controlled by the FCD manager, who ensures each and every transaction is carried out in accordance with DBL rules and policies. If any of these rules and policies are broken, the individual may face serious consequences.

5. Credit Division

Their objective is to keep track of the bank's financing, which comes in the form of debit or credit to individuals. The managing director, general manager, assistant general manager, and chief risk officer are the members of the credit policy committee, which is in charge of credit operations. They attend weekly meetings to examine the bank's total loan portfolio and to control portfolio management practices.

6. Computer and Information Technology Division

This specializes in providing software and hardware assistance to the bank's multiple departments. The security of Dhaka Bank's web servers is ensured by this department. For technical advancements, the bank introduces its low-cost debit and credit cards, as well as What's App banking and other services. This is also one of the most important departments because its staff is constantly working to solve technical issues and provide IT support. This division's directors and managers are constantly looking for new ways to improve the IT department's efficiency. As a result, this department is critical to the bank's success.

7. Operation Division

This is a key department as it is in charge of making sure that all of the other departments' functions and operations run well. They also assist with the daily operations of the core banking operations on a regular basis. As a result, other divisions refer to this department as the 'backbone'. The

department is made up of a service head's manager who oversees critical service concerns, as well as executive groups in charge of several affiliated units in and around the operations division.

8. Card Division

Dhaka Bank's Card Division is Bangladesh's first local bank to offer both visa credit and visa electronic at the same time. It also includes a visa ATM acquirer and a POS acquirer, allowing all visa cardholders (both domestic and international) to utilize ATMs.

9. Personal Banking Division

Customers' credit schemes, such as personal loans, school loans, tax loans, vehicle loans, and tailored personal secured loans, are handled by this department to meet clients' unique needs. It is led by a manager who is in charge of overseeing and approving all divisional activities. The approval officer is responsible for approving and rejecting credit requests. Following the approval officer's review, the credit requests are forwarded to the processing officer for further consideration.

10. Audit and Risk Management Division

The audit and risk management department is in charge of identifying the possible risks that Dhaka Bank may face in its daily business operations. This department works on creating risk management policies to ensure that risks can be mitigated and so the bank can bear the risks in the event of such situations. Their fundamental goal is to provide businesses with economic capital that is aligned with the risks, value, and risk-adjusted return.

2.3.2 Recruitment and Selection Process

Dhaka Bank has two types of staffing processes: internal and external. When it comes to internal recruitment, the manager informed HR of a vacancy, and HR begins looking for a worthy candidate. The HR department then provides top management with a list of eligible candidates, and both HR and top management conduct interviews with those candidates. Finally, the preferred candidate is hired to fill the vacancy. Besides, Dhaka Bank trusts on marketing, transfers, career sites, employment activities, and job applications for external recruitment.

2.3.3 Organizational Hierarchy

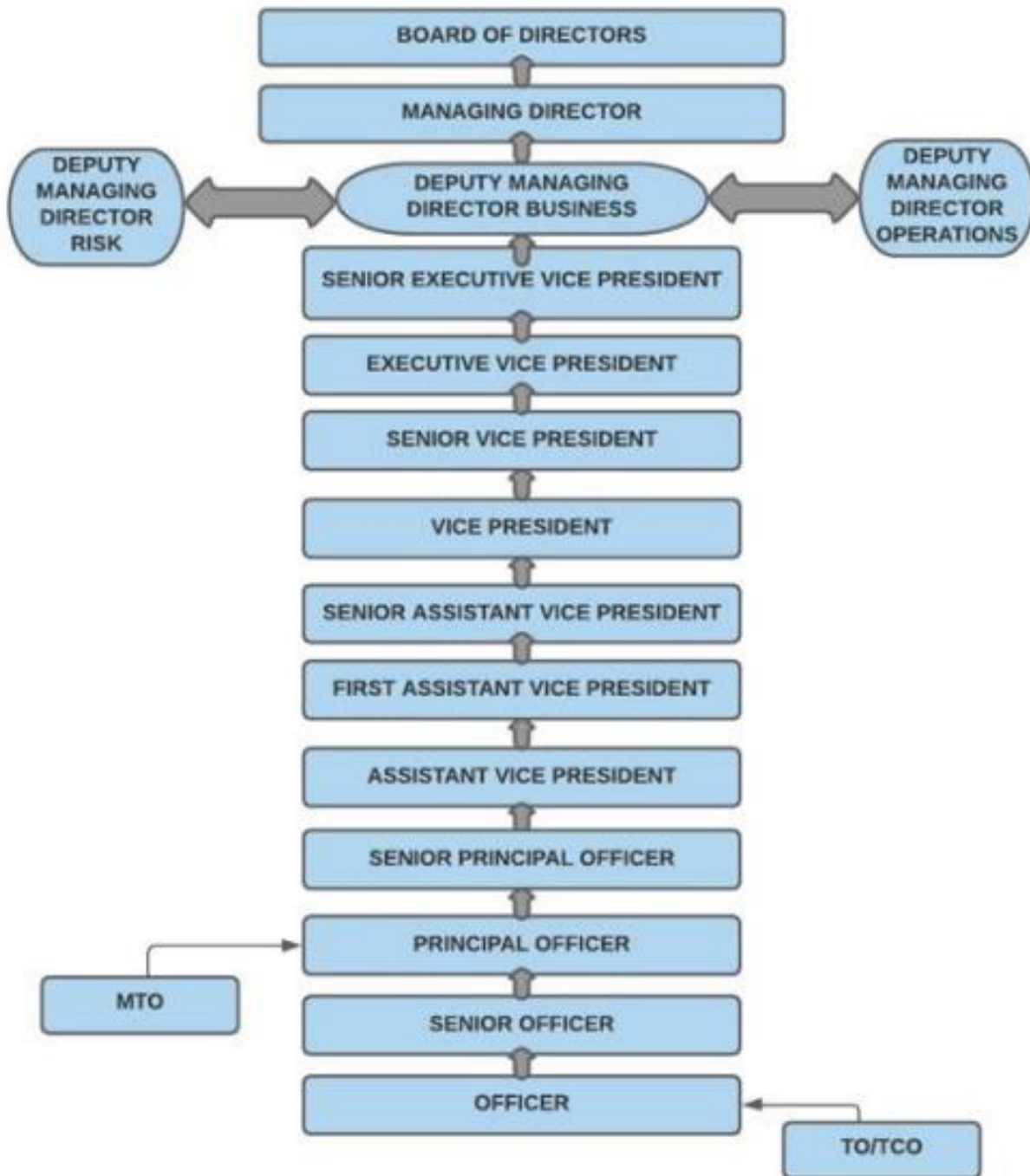


Figure 5. Organizational Hierarchy of DBL

2.4 Marketing Practices

Dhaka Bank provides a variety of products and services to its clients, and that is why they believe that generating marketing strategies is crucial, particularly in the banking industry. They feel that communication tools and marketing tactics are necessary for predicting changes in client behavior and meeting their expectations, as well as satisfying their requests and needs, as the market evolves on a daily basis. This is why they have a distinct department called the Branding and Communication Team. This group is in charge of Dhaka Bank's branding, communications, and marketing efforts, both internally and externally.

2.4.1 Product

Dhaka Bank distinguishes its products and services based on the banking requirements of clients. Each product has its own manufacturing facility. The bank's operations are divided into several categories, including:

- Retail Banking.
- Corporate Banking.
- SME and Agriculture.
- Global Trade Services.
- Islamic Banking.
- Digital Banking.

2.4.2 Retail Banking

The Retail Banking Division is Dhaka Bank's largest division. Another eminent form of Retail banking is Consumer banking. The majority of retail banking work is done in this sector, which includes creating depository accounts, account administration, foreign remittance collection, and check clearing. Senior clients and children over the age of three can be served by Dhaka Bank. General banking refers to retail banking.

Retail Loan Products:

- **Personal Loan:**

Dhaka Bank Limited offers personal loans to salaried individuals with an income of BDT 50,000 or more, as well as businessmen with an income of BDT 80,000 or higher. When it comes to taking out loans, corporate professionals, doctors, and engineers with a bank account get priority.

- **Car Loan:**

A car loan can be obtained by a salaried individual who maintains a salary account. Salary earners must earn at least Tk. 80000, while self-employed professionals and businessmen must earn at least Tk. 100000.

- **Home Loan:**

The conditions of a home loan are similar to that of a car loan.

- **Dual Currency Credit Card:**

The most convenient way to pay for purchases done at home and outside is with Dual Currency Credit Card. Professionals and businesspeople, as well as anyone with sufficient income, can apply for a Dual Currency Credit Card. For this chance, a minimum income of BDT 25000 is necessary. The lowest and maximum credit limits are BDT 10,000 and BDT 500,000.



Figure 6: DBL Car Loan Advertisement



Figure 7: DBL Home Loan Advertisement



Figure 8: DBL Credit Card Advertisement



Figure 9: DBL Deposit Scheme Advertisement

2.4.3 Corporate Banking

Many diversified organizations use Dhaka Bank's banking services. They admit that the requirements of an organization are not the same as those of an individual and that the suitable reaction is vital to their company's success. Dhaka Bank helps an organization's exchange, depository, venture, and value-based financial activities, resulting in the best opportunities in the organization's field. New goods and services with exclusive and cultured features are introduced by the bank on regular basis. The bank's corporate banking division is dedicated to assist clients in realizing their goals and desires.

The following categories are used to classify corporate banking:

- Fund Syndication.
- Asset Securitization.
- Trade Financing.
- Structured Syndication and Finance.
- Working Capital Financing.
- Project Financing.

2.4.4 Small and Medium Enterprise (SME)

Regardless of size or necessity, Dhaka Bank consistently prioritizes financial demands. To establish strong SME customers, Dhaka Bank offers need-based SME products. The bank focuses on expanding and speeding up its lending portfolio, emphasizing Woman Entrepreneur Finance and Cluster Finance, increasing awareness and marketing campaigns and engaging SME customers through training and development opportunities. Agricultural and SME customers can benefit from a variety of services. Dhaka Bank, among many others, was one of Bangladesh's first industrial banks to venture into SME banking. By providing versatile payment methods, the SME unit attends the requirements of customers. Dhaka Bank's SME Business Team has worked to develop its Credit Assessment Process over time, gaining managerial support and creating factual credit restraint to address and through non-performing loans (NPLs) in the MSME and Agriculture sectors. According to Bangladesh bank guidelines, Dhaka Bank has virtually reached the required SME grasp of 25% of the bank's overall growth portfolio. In 2018, the SME portfolio grew 15.07 percent over the previous year.



Figure 10: DBL i-Samadhan for MSME



Figure 11: DBL Financing in SME Business closing ceremony

2.4.5 Islamic Banking

Being a bank operating in a Muslim country, Dhaka Bank has become more popular, and its market is expanding. Dhaka Bank is saved from rapidly rising non-performing assets by well-designed liability and asset solutions based on Islamic Shariah law. Implementing Islamic banking rules, regulations, and guidelines, resolving Islamic shariah-related issues, training manpower, determining final rates against provisional rates of various Mudaraba deposits Accounts at the end of the year, conducting Shariah audits of Islamic banking branches, and so on are the important aspects of Islamic banking.

2.4.6 Global Trade Services

Two units, namely the Financial Institution and the Money Transfer Unit, control and direct DBL Global Trade Services. DBL ensures standards in respective units; the two units maintain a reporting organization with 320 banks worldwide. Customers of Dhaka Bank use 15 Authorized Dealer branches and one offshore branch to access global exchange opportunities. Under the GTS, DBL provides the following services:

- Letter of Import Credit.
- Local guarantees of counter-guarantees.
- Export credit letters, documentary collection, and negotiations.

2.4.7 Digital Banking

Digital banking is gaining popularity among general public, particularly the young generation. The desire for digital banking has also encouraged Dhaka Bank to respond accordingly. Several services have been made accessible. Dhaka Bank's go app, what's app banking, e-statement, SMS alert, and BKASH money transfer are available.

2.4.8 Services of Dhaka Bank Limited

Dhaka Bank offers a wide range of economic facilities to its clients and stakeholders. They're as follows:

- Corporate Banking.
- Capital Markets.
- Retail Banking.
- ATM.
- SME.
- Sharia Banking.
- GTS.
- Online Banking.
- Credit Cards.
- Lockers



Figure 12: Digital Banking Platform of Dhaka Bank Limited

2.5 Operations Management and Information System Practices

Dhaka Bank has prioritized the use of technological equipment in its banking structure since its establishment in 1995. It began using an online system in 2003 and announced the Flex Cube software. They were able to deliver service while preserving global standards owing to this software. In 2009, it joined the El Dorado interagency financial exchange channel. For employee communication, they also have a technology in place called a bank portal. The BO Server, which Dhaka Bank also uses, gives employees access to all of the information they require on their clients.

2.6 Industry and Competitive Analysis

2.6.1 Porters Five Forces Analysis

The Porter Five Forces Model assesses and identifies the five competitive forces that help everyone to know an industry's strengths and weaknesses. This method is commonly used to assess a company's industry structure as well as its business strategy. These five forces are frequently used to assess a market's attractiveness, competitive intensity, and profitability. The Porter Five Forces Analysis for Dhaka Bank Limited is as follows:

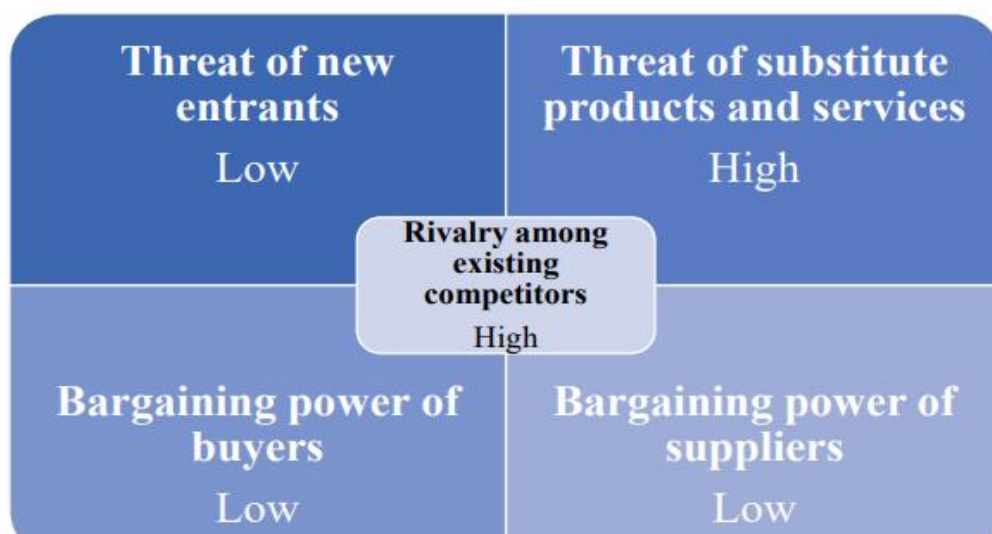


Figure 13: Porters Five Forces Analysis Model of DBL

- **Threat of new entrants**

The threat of new entrants is minimal as there is already a number of well-functioned banks functioning Bangladesh. In addition, starting a new bank requires a noteworthy amount of money as well as several legal bureaucracies and processes. The new bank must follow the government's legislation and standards, and obtaining an authorization to operate a financial firm is also an extensive procedure. As a result, the possibility of new banks entering the industry is low.

- **Bargaining power of buyers**

Buyers have limited bargaining power. This is a result of the fact that customers do not have the authority to change legislation and rules. They must also follow the guidelines and pay the interest on their loan, or they will face serious repercussions. Dhaka Bank sets all interest rates for financial products and services; therefore, customers have no choice but to accept them.

- **Bargaining power of suppliers**

Suppliers have limited bargaining power. The depositors are Dhaka Bank's suppliers. Because Dhaka Bank sets the interest rates, depositors' negotiating power is weakened, and their chances of switching are reduced. Bangladesh Bank also enforces banking legislation and norms, and all branches are required to follow them.

- **Threat of substitute products and services**

Dhaka Bank faces a noteworthy challenges with replacement products and services. This is due to the fact that many NBFIs offer clients alike financial services. IPDC Finance Limited, IDLC Finance Limited, United Leasing Company, and other well-known non-banking financial organizations are examples. However, in comparison to a bank, these are still small institutions that will take time in developing.

▪ **Rivalry among existing competitors**

There is a lot of competition among existing rivals. Bangladesh has a high level of competition due to the presence of several private, multinational, and government banks. To meet the needs of customers, banks continue to introduce new products and services, so there is always a competition to see who can offer a better experience.

2.6.2 SWOT Analysis

SWOT Analysis is a method for evaluating a company's strengths, weaknesses, opportunities, and threats. This strategy is frequently used by businesses to lower the possibility of failure by dissolving dangers and identifying weaknesses. It also assists the organization in standing out from its competitors and increasing its chances of succeeding in the marketplace. The SWOT Analysis of Dhaka Bank Limited is as follows:



Figure 14: SWOT Analysis Model of DBL

❖ **Strengths:**

- I. **Corporate Identity:** Dhaka Bank has a distinct brand and corporate impression and is established as a reputable bank in the minds of clients over the years. They are considered as one of Bangladesh's early private banking visionaries.
- II. **Empowered workforce:** Their human resources department is extremely well-organized. Dhaka Bank has aimed at empowering its staff since its establishment, resulting in a pleasant organizational environment for its staff.

III. Employee Relationship: Dhaka Bank's officials are highly loyal to the company, that's one of the bank's best strengths.

❖ **Weaknesses:**

- I. Poor marketing:** Compared to many other banks, they do not participate in a lot of marketing though marketing is such a crucial part, particularly in today's era, it's critical to engage in effective promotional activities.
- II. Lack of innovation:** The products of Dhaka bank is similar to many other banks. As a result, their service isn't very unique or creative.
- III. High account maintenance cost:** Having an account with Dhaka Bank is expensive when compared to other banks. As a result, new clients may invest in businesses with other banking institutions.

❖ **Opportunities:**

- I. Large Population:** Bangladesh's massive population is a great opportunity for Dhaka Bank to expand into new markets in the future. Customer requirements and demands change on a daily basis, thus achieving them is a huge opportunity for the banking sector to grow.
- II. Experienced managers:** Dhaka Bank has a number of senior managers that have worked for the bank for a number of years. With a lot of expertise and understanding of its employees, Dhaka Bank will be able to make a good opportunity for respective managers in the future.
- III. Expansion of product line:** Dhaka Bank will have a better chance of capturing a larger market share in the banking sector if it can increase its product variety and introduce new financial products and services to the market.

❖ **Threats:**

- I. Arrival of new banks:** Dhaka Bank faces a significant potential threat from the emergence of more local and foreign banks in Bangladesh in the future. They will have to develop their present strategy to fight against all these institutions, which will be a threat.

- II. **Similar product and service:** At the same price, many other banks offer same products and services as Dhaka Bank. Because of the rivalry, maintaining a high-profit margin on similar products and services is difficult. Customers also have the option of changing to other banks, which represents a threat.
- III. **Unstable economy:** Bangladesh's economy can be unsteady at critical moments, particularly during political uncertainty and natural calamities such as floods, cyclones, and earthquakes. As a result, the banking industry may be severely impacted by these conditions, which may have an undesirable influence on Dhaka Bank.

2.7 Summary and Conclusions

In this chapter, I have attempted to provide a broad synopsis of all Dhaka Bank Limited's functional areas as well as an analysis of their present situation in the banking sector. Dhaka Bank is a significant private commercial bank in Bangladesh, with over 100 branches and proud history. They have a strong human resource and all of their divisions are running smoothly. Dhaka Bank also participates in a number of CSR initiatives. Like many other prominent banks in the country, they offer a broad range of financial products and services. The bank has also made significant investments in information technology and is continually updating its systems. They also intend to expand further in Bangladesh in order to flourish and meet the country's financial demands. The bank, like every other company, has areas where it can improve. Regardless of these factors, Dhaka Bank Limited is one of Bangladesh's most impactful private commercial banks.

2.8 Recommendation

The following is a list of recommendations based on my experience and learning gathered while studying for this report.

- ✓ To better advertise its financial products and services to clients, Dhaka Bank should continue to participate in more marketing initiatives.
- ✓ They should intend to be more creative with their line of products and find some different and distinctive items and services that will set them apart from their industry competitors and offer them a competitive edge in the market.
- ✓ They could reduce account maintenance costs, allowing more clients to open Dhaka Bank accounts.
- ✓ They should indeed establish a comprehensive backup plan to deal with any unforeseen financial instability.

Chapter 03

Project Part

3.1 Introduction

The economy of Bangladesh is expanding on a global scale. Our GDP is growing and by 2026, it will become a middle-income country. The need for the banking sector is also increasing. The banking sector is the backbone of a nation's economy. Employees work in the bank all day long and provide a massive contribution to the economy. Measuring employee satisfaction at the Mohakhali Branch of Dhaka Bank Limited is the study's utmost priority. A favorable attitude about one's job is referred to as job satisfaction, and it motivates employees to put in their all-out effort. Employees feel motivated when their expectations are matched with the job environment. There are many factors that affect job satisfaction. The factors are mainly respect, the relation between supervisor and employees, comfort, working schedule, monetary and nonmonetary compensation, career growth in the job, etc. In addition, salaries play a crucial role in influencing job satisfaction because it serves as a vital resource for meeting employees' needs. Because the contribution to a company is reflected in increased salaries so it is also seen as a sign of success.

3.1.1 Literature Review

Employee satisfaction is very important for both employees as well as the organization. Employee satisfaction has an influence on the performance of employees. When an employee finds his or her job interesting, rewarding, and reliable, he or she is satisfied with the job. If employees are highly satisfied the employee turnover rate gets reduced. Employees become more engaged with their job. In a study published in 2016 by Nabi et al., it was determined that performance appraisal, training, absences, remuneration, turnover, and teamwork all had a significant impact on employees' job satisfaction and performance on the job. In our country, top management seldom cares about the job satisfaction of employees. They try to get the best from their employees but give less salaries and other benefits. When the work environment fails to have any flexibility, the tone of the business will become stressful or tedious (Kaye & Jordan-Evans, 1999). Lack of communication in the workforce is a major reason for dissatisfaction. This is usually the result of managerial staff who does not know how to relate to their employees on a personal or professional level (Branham, 2005). Majumder (2012) mentioned the fact that banks should reward its staff members with both monetary and non-monetary benefits based on their performance because this will encourage greater commitment to their jobs and boost their level of job satisfaction. Hossain (2019) believes that firms should do everything in their power to increase employee work happiness since employee job satisfaction is correlated with client satisfaction.

3.1.2 Objective

This report's main aspect is to measure employee satisfaction at the Mohakhali branch of The Dhaka Bank Limited. The result will also find the factors that create satisfaction and factors that create dissatisfaction. The research report will include recommendations that can be used to allow employees feel more satisfied with their jobs.

3.1.3 Significance

The report will assist in determining several aspects of job satisfaction in the banking industry. Utilizing this information, various banks can create and enhance management practices that affect employees' job satisfaction. Additionally, they can use this research to indicate the issues that exist today and put corrective strategies in place.

3.2. Methodology

The report is prepared based on the context of 'Employee job satisfaction level'. The target population is the employees of the Bank.

The sample size is the total number of samples taken from the population. The larger sample gives more accurate information. I have taken 42 employees' samples.

I used the cluster sampling method to do the report as I have taken only the Mohakhali branch of Dhaka Bank Limited and the population is divided into clusters. As I have got the opportunity to talk directly. I got the access to ask them questions on and they shared their genuine opinions and experiences. In the case of collecting data, the primary sources are Google form questionnaire surveys and tried to know the thoughts of the employees about their job satisfaction. Secondly, I have used my personal observation and practical office work.

After getting the data, I have analyzed and illustrated the pie charts and the majority of the employees' selected factors are taken into consideration.

3.3 Findings and Analysis

The Mohakhali branch employees were asked about their overall job satisfaction with Dhaka Bank, and the following are their answers. There are seventeen questions in all, which will assist determine how satisfied they are with their job at the bank.

Gender: 42 people responded to the questionnaire. There are 25 male and 17 female employees among them. The percentage of employees who respond to the questionnaires is 40.5% for women and 50.5% for men.

Employees who conducted the survey were more likely to be men than women.

Your Gender
42 responses

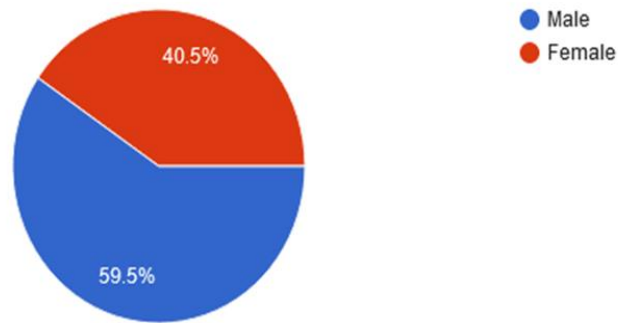


Figure 15: Gender

Work Tenure:

Most participants are quite new employees. 45.2% of employees are working between 1-2 years and 33% of employees are working about 2 years to 5 years at The Dhaka Bank Limited. 9.5% of people are working above 5 years. So, the real picture of job satisfaction level is identified as new employees are more concerned about job satisfaction.

Work Tenure at The Dhaka Bank Limited?

42 responses

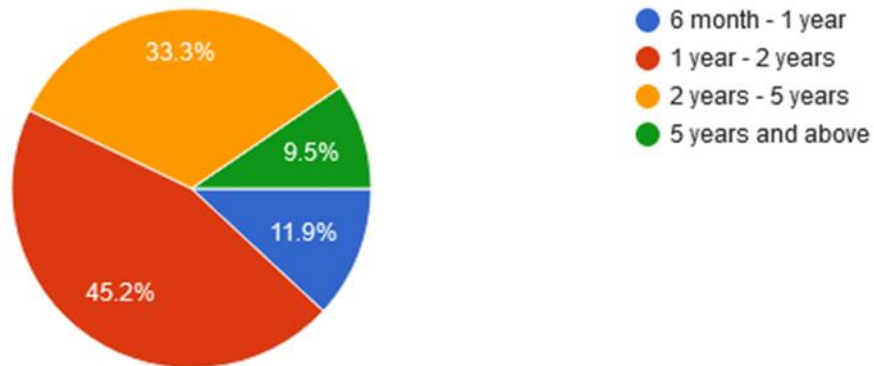


Figure 16: Work Tenure at The Dhaka Bank Limited

Factors Analysis:

1) Office environment and culture:

The working environment and office culture have a positive relationship with the job satisfaction of employees. When employees' job satisfaction level is higher, it will increase their productivity at work.

The majority of employee thinks that the office environment is suitable for work. 64.3% of employees strongly and 16.7% agree about it. 9.5% of employees are neutral in this matter. But no one disagrees about the office environment.

1) Office Environment and Culture at DBL are suitable for work.

42 responses

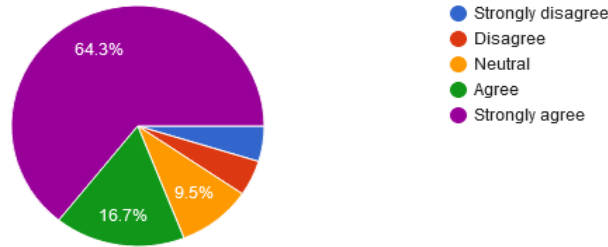


Figure 17: Office Environment and Culture at DBL are suitable for work

2) Monetary Compensation:

Monetary compensation has a positive relationship with the job satisfaction of employees. If the employees are not satisfied with their salary and other monetary compensation provided by the organization, they would definitely unhappy and dissatisfied. Monetary compensation is mainly consisting of salary and bonuses at festivals.

54.8% of employees believe that they are strongly satisfied with their responsibility. 23.8% generally agree about this factor. 9.5% are not satisfied with their salaries.

2) I am satisfied that monetary compensation matches with my responsibility.

42 responses

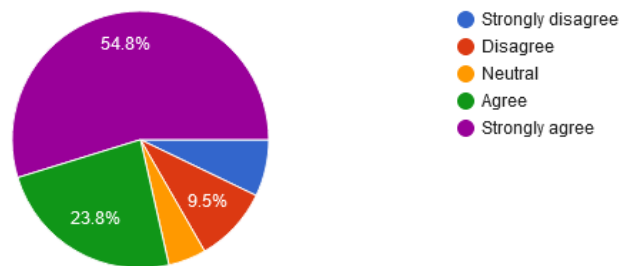


Figure 18: I am satisfied that monetary compensation matches with my responsibility

3) Job Security:

We know that job security is an important factor for job satisfaction. Job safety has a direct correlation with employee job satisfaction at the workplace. Employees always want to ensure their job sustainability and certainty of job. Job safety has a positive relationship with the job satisfaction level of employees. If employees are at all-time in an uncertain position and afraid of losing their job it is very obvious that dissatisfaction will work in their minds. In the survey,

78.6% of employees are satisfied with their job security. Few 11.9% of people think that they are not satisfied with their job security.

3) Are you satisfied with the overall job security?

42 responses

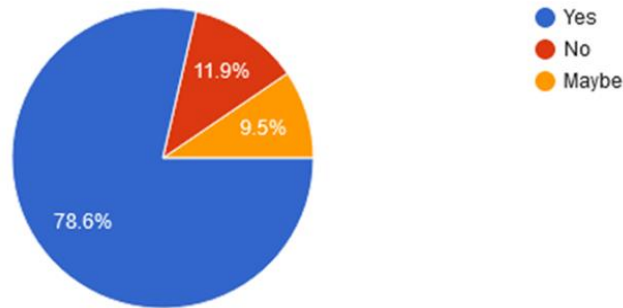


Figure 19: Are you satisfied with the overall job security?

4) Comfort:

Surrounding people are very important for job satisfaction.

The majority 61.9% people strongly agree that they are comfortable with the surrounding people. 16.7% agree that they are comfortable. But 9.5% of people disagree that they are not comfortable with the people, with whom they interact.

4) I am comfortable with the people surrounding me at DBL.

42 responses

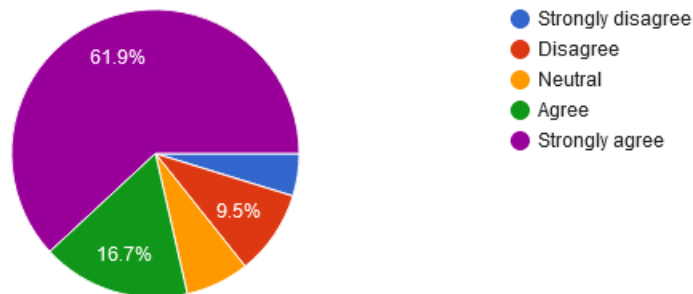


Figure 20: I am comfortable with the people surrounding me at DBL

5) Feedback from Supervisor:

The proactive and dedicated employees always appreciate getting feedback on their work from their supervisor. If the employees get feedback so often, they will work with more dedication and try to work on the feedback provided by their supervisor and correct themselves if they are doing anything wrong. If there is a gap in feedback then the employees won't understand the value of their work and they might get upset about that and be dissatisfied. In the survey,

50% strongly and 26.2% agree that they are getting frequent feedback from supervisors. We can say that supervisor is supportive that employees are doing the right job or not. There is no disagreement with this matter.

5) I get frequent feedback from supervisor.
42 responses

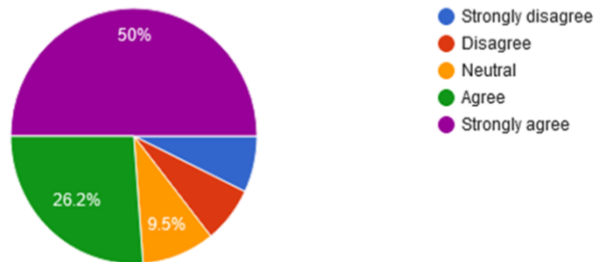


Figure 21: I get frequent feedback from supervisor

6) Support:

Support is an important mental satisfaction-providing factor. Employees need better workplaces and colleagues to perform well in their job. Job performance is positively related to that. Whenever face any problem, if employees get support from co-worker and supervisor, he feels more secure and satisfied. If the workplace is not suitable to work then employees cannot properly concentrate on their work and become dissatisfied.

57.1% of employees strongly and 21.4% of employees think that they get support from supervisors and coworkers. No employees feel that they are not getting support.

6) I feel my coworkers and supervisors are supportive towards me
42 responses

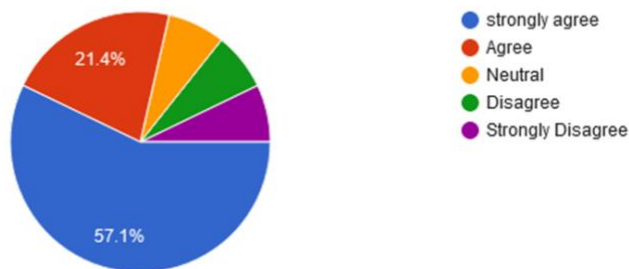


Figure 22: I feel my coworkers and supervisors are supportive towards me

7) Recognition:

Most people think that their contribution is appropriately recognized. Sometimes at an organizational level due to bad politics or to promote a relative or a friend, one's work is not properly recognized. This creates dissatisfaction.

At The Dhaka Bank Limited, 61.9% of employees strongly agree and 14.3% of employees agree about the questionnaire. 11.9% of employees disagree about it.

7) Do you receive appropriate recognition for your contributions?

42 responses

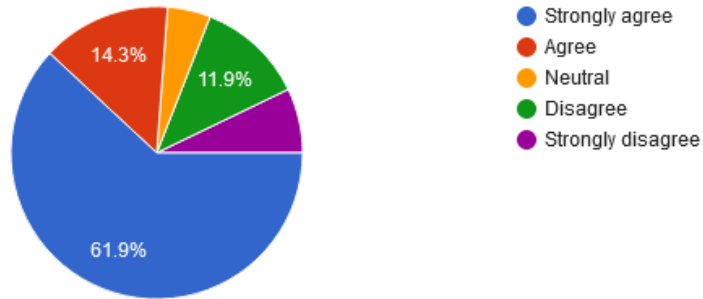


Figure 23: Do you receive appropriate recognition for your contributions?

8) Valued views and perception:

An employee becomes more satisfied with his job when he sees that his perception is valued by other employees and top management. If an employee’s opinion does not matter to the authority or other employees then he would feel inferior. And dissatisfaction will be there as a result.

78.6% of employees think that their views and perceptions are valued in the company.

11.9% of people think that their perceptions and views are not valued in the company. 9.5% of employees are confused about the matter.

8) Do you think that your views and participation are valued in the company?

42 responses

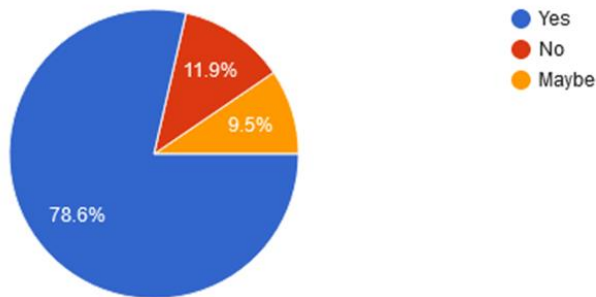


Figure 24: Do you think that your views and participation are valued in the company?

9) Career growth:

Career growth is another key factor in job satisfaction. It creates the willingness to do work.

69% people strongly agree that they have good career growth in banking at Dhaka Bank. 9.5% generally agreed, another 9.5% were neutral about it. 11.9% disagree that they thought that their career growth is not smooth.

9) I think there is a career growth in my current job

42 responses

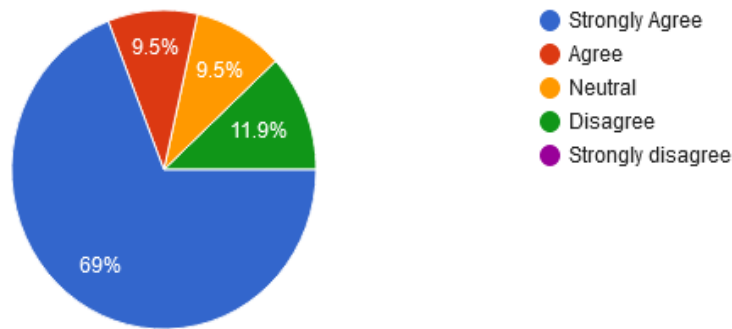


Figure 25: I think there is a career growth in my current job

10) Non-Monetary Compensation:

Non-monetary compensation has a positive correlation with the job satisfaction level of employees. It consists of annual leave, sick leave, mandatory leave, and other different types of leaves provided by the organization. If these are not given, they would definitely be unhappy. In other words, the employees moderately agreed with the statement. In the survey, 42.9% strongly agree and 31% agree that they are satisfied. The majority of the employees are satisfied.

10) I am satisfied with the non monetary benefits, I get from DBL

42 responses

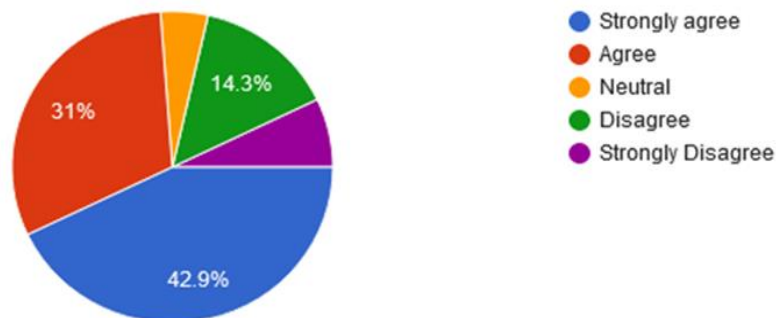


Figure 26: I am satisfied with the non-monetary benefits, I get from DBL

11) Relationship with co-workers:

The survey indicates the healthy surroundings among co-workers. If they all talk to each other and treat everyone equally as a team, it makes every employee's life easy. Employees become satisfied.

If the other behavior like bad attitude towards other, treat each other differently can create dissatisfaction among them. Finally, it creates employee dissatisfaction.

57.1% of employees strongly agree and 23.8% agree that they maintain a healthy relationship with co-workers. No one feels that they have a bad relationship with co-workers.

11) I have healthy relationship with co-workers.

42 responses

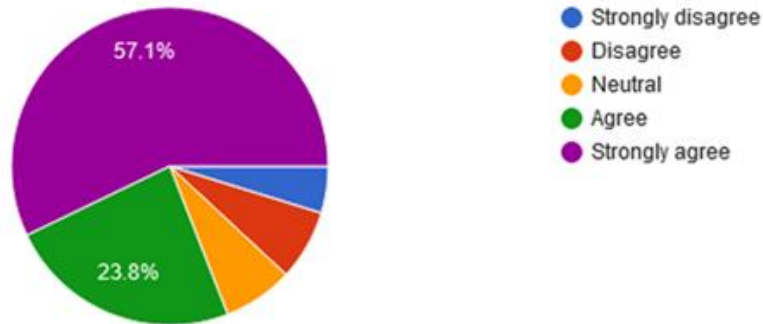


Figure 27: I have healthy relationship with co-workers

12) Informal Praise and appreciation:

Informal praise works to boost employee satisfaction. 42.9% of employees strongly agree and 31% agree that they receive informal praise and appreciation. On the other hand, 11.5% disagree and 9.5% strongly disagree that they don't get any informal appreciation.

12) Do you receive informal praise and appreciation from your supervisor?

42 responses

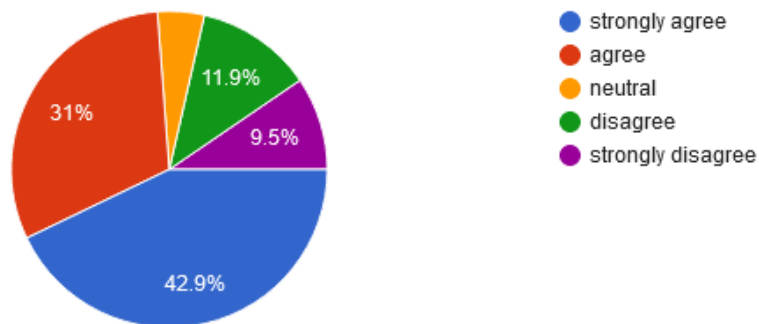


Figure 28: Do you receive informal praise and appreciation from your supervisor?

13) Willingness to shift:

Employee turnover is seen when the employees are not happy with their job. And dissatisfied employees always tend to switch their job to go to a better place to work and get the right pay that

they deserve. 45.2% of employees disagreed which states that they are satisfied with the job and not willing to switch jobs. On the other hand, some people are interested to switch when they would get a good offer.

13) I would switch my job to a different industry or in a different company in the same industry.

42 responses

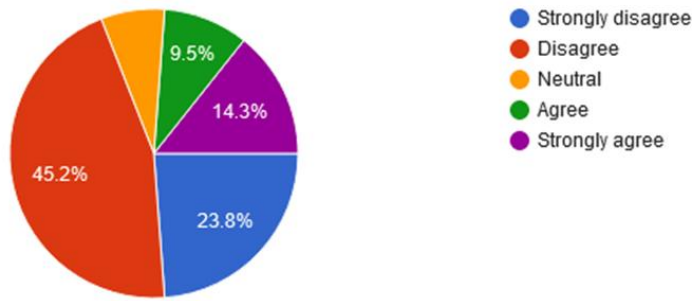


Figure 29: I would switch my job to a different industry or in a different company in the same industry.

14) Top Management Support:

Supportive top management always retains employees and is motivated toward higher productivity. 42.9% strongly agree, 31% agree that they get support from top management. and 11.9% disagree about it.

14) My demand get fulfilled by the top management.

42 responses

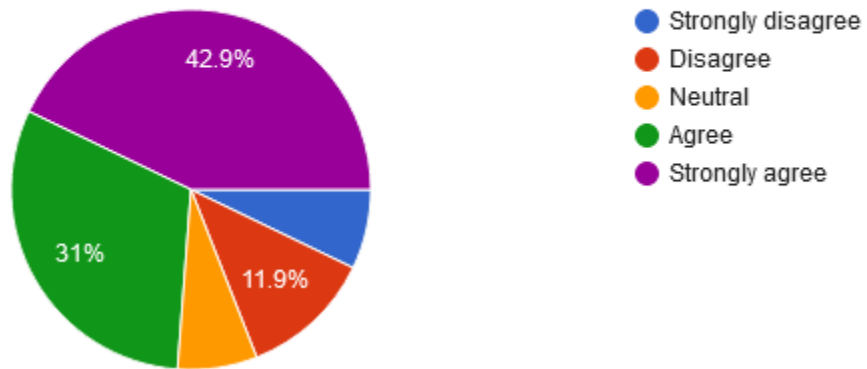


Figure 30: My demand gets fulfilled by the top management.

15) Life Balance:

Life balance is a very important factor for both mental and physical health. When professional life becomes too long than personal life, life becomes stressful. On the other hand, when personal life

gets priority, work productivity gets lower. So, the balance between them is very important to achieve optimum productivity.

59.5% of employees strongly agree and 19% agree that they are able to balance between professional and personal life. 9.5% of employees are neutral and 9.5% disagree that they are not able to balance between professional and personal life.

15) I am able to make a good balance between my professional and personal life

42 responses

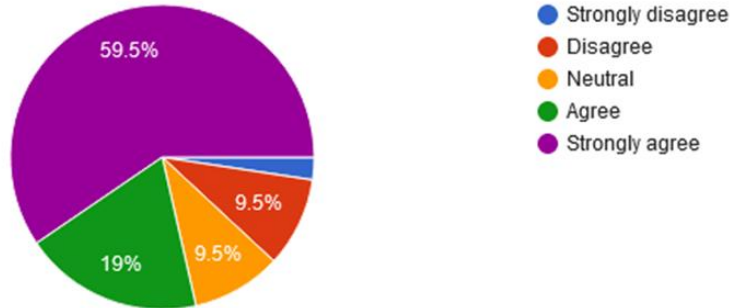


Figure 31: I am able to make a good balance between my professional and personal life

16) Fringe benefits:

An extra benefit supplementing an employee's money wage or salary, for example, a company car, private healthcare, etc. is known as a fringe benefit.

50% of employees strongly agree and 23.8% agree that they are satisfied with the fringe benefit, they get from a bank. 11.9% of employees are neutral about this matter

16) I am satisfied with fringe benefit for particular task outside my responsibilities.

42 responses

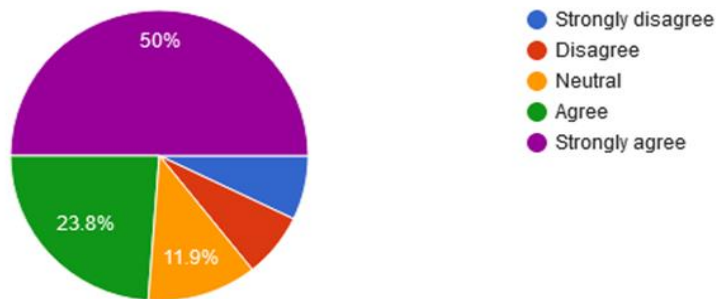


Figure 32: I am satisfied with fringe benefit for particular task outside my responsibilities.

17) Happiness about job:

Happiness is the main overall reflection of satisfaction. It is quite general that all factors cannot be within the satisfactory level and some are out of control but one employee can still be happy if the main factors are within the satisfactory level.

The survey indicates that 54.8% strongly agree and 23.8% agree or we can say the majority of employees are happy with their job at Dhaka Bank.

17) At the end of the day, I am happy with my job

42 responses

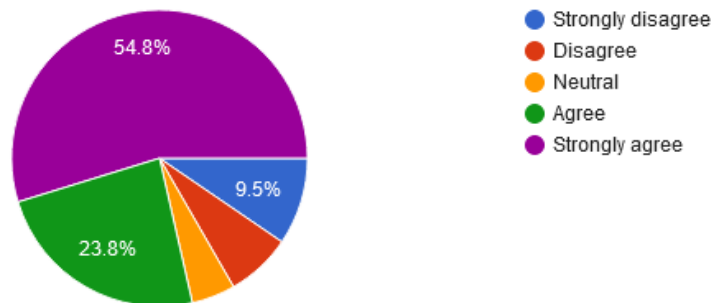


Figure 33: At the end of the day, I am happy with my job

Major findings:

- At first the working environment is good at The Dhaka Bank Limited. Most of the employees are satisfied with the work environment. But 9.5% of people remain neutral on this matter.
- Most people strongly agree that they are satisfied with the salary. But some people are not satisfied with the monetary compensation.
- Employees are also hopeful about their job security. They agree that their job provides a guarantee of salaries timely and secures the job.
- Majority of the employees are comfortable with the surrounding people at the workplace.
- All the employees get support from supervisors when they need it. Supportive supervisors are the main source of job satisfaction in the bank.
- Some people feel that they are not properly recognized.
- Majority of employees see positive career growth. As they are getting timely promotions and salary get reviewed so employees are satisfied.
- Employees are also satisfied with non-monetary compensation and fringe benefit; they get from the bank. But some are also not satisfied with the benefit they get.
- Above 20% of employees are either neutral or agree to shift the industry and the bank.
- Most employees are also satisfied with the top management's support and relationship with their co-workers. There is no disagreement about the good relationships among co-workers.
- Some people are having problems adjusting to their life.
- 80% of employees indicate the majority of employees are happy with the overall job context situation.

3.4 Summary & Conclusion:

As per the analysis, the staff looked to be generally happy with the working conditions that the bank offers. Most of them also regularly receive feedback and praise from their managers regarding their job. As I have worked in Dhaka Bank limited and got the opportunity to observe so many facts about employee job satisfaction. I would like to share some of my experiences, and thoughts which can also be called a summary. I have found some good alongside bad. Those are summarized as follows:

- The working environment of Dhaka Bank Limited is so comfortable and cordial place to work in. I felt so because they treat me as if I was one of them, not an outsider who just came here for a while.
- The ease of communication and the eagerness of helping each other carry a very strong professional bond among them.
- They train the employees by using their own training center or arranging training through the Bangladesh Institute of Bank Management (BIBM) if there is any new addition or change is made. Thus, the employee doesn't face trouble in coping with that change.
- I have observed satisfaction among the employees from their speech and actions. And the reason behind this is the promotion criterion.
- The employees who are newly recruited or who are on their probationary period, face difficulties but co-workers helped them to find solutions.
- The bad side I have seen is that Dhaka Bank doesn't provide any lunch facilities for the employees.
- They sometimes need to work long hours.

3.5 Recommendations

They follow their motto to do the right thing in the most effective way. The bank is maintaining good employee satisfaction. The work environment and culture need to be more suitable for work as some employees remain neutral about this. There are some people who are not satisfied with the salaries. The bank should look at this matter. Some people feel that their work is not properly recognized so the supervisor should look at this matter and try to identify the problems. There are quite large people who want to shift the bank or the industry, so the bank should focus on their mental health and give extra fringe benefits to retain the employees. The bank should also increase the fringe benefit. If Dhaka Bank Limited works upon these few things, I believe that the employees would be more than satisfied. If employees are satisfied, it will definitely influence them to perform better in the job.

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Appendix
Survey Questionnaire

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
SL	Statement	1	2	3	4	5
1	Office Environment and Culture at DBL are suitable for work.					
2	I am satisfied that monetary compensation matches with my responsibility.					
3	Are you satisfied with the overall job security?					
4	I am comfortable with the people surrounding me at DBL.					
5	I get frequent feedback from supervisor.					
6	I feel my coworkers and supervisors are supportive towards me.					
7	Do you receive appropriate recognition for your contributions?					
8	Do you think that your views and participation are valued in the company?					
9	I think there is a career growth in my current job					
10	I am satisfied with the non-monetary benefits, I get from DBL					
11	I have healthy relationship with co-workers					
12	Do you receive informal praise and appreciation from your supervisor?					
13	I would switch my job to a different industry or in a different company in the same industry.					

14	My demand gets fulfilled by the top management.					
15	I am able to make a good balance between my professional and personal life					
16	I am satisfied with fringe benefit for particular task outside my responsibilities					
17	At the end of the day, I am happy with my job					