

Report On
Employee and consumer satisfaction: A report on Jamuna Bank
Limited, Gazipur Branch

By

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Student ID: 17204032

An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of
Bachelor of Business Administration

BRAC Business School
BRAC University
March, 2023

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Declaration

It is hereby declared that

1. I have written the internship report on my own and submitted it as I finished my degree at BRAC University.
2. The report does not include anything that has already been published or written by a third party, unless it is properly cited in the form of complete and correct referencing.
3. The report doesn't include any content that has been approved or submitted for another degree or diploma at a university or other institution.
4. I've acknowledged all major sources of assistance.

Student's Full Name & Signature:

MD. Saidul Islam Chowdhury
Student ID: 17204032

Supervisor's Full Name & Signature:

Saif Hossain
Assistant Professor &
Director (BBA Program), BRAC Business School
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Letter of Transmittal

Saif Hossain
Assistant Professor,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of the Internship Report.

Dear Sir,

I am writing to turn in my internship report entitled "Employee and Consumer Satisfaction: A Report on Jamuna Bank Limited, Gazipur Branch." I've tried to take your suggestions into account and provide the information in an understandable and concise format.

Please accept my deepest appreciation for all of your help, collaboration, and direction during my internship. This report would not have been possible without your thoughtful comments and suggestions.

I'd be grateful if you could look over the report and let me know whether it's adequate. In case you have any other questions, please let me know and I'll be pleased to answer them.

Thank you for giving me this chance to learn and improve, and I hope the report satisfies your expectations.

Sincerely yours,

MD. Saidul Islam Chowdhury

Student ID: 17204032

BRAC Business School

BRAC University

Date: March, 2023

Non-Disclosure Agreement

This Non-Disclosure Agreement is made and entered into on 15th November, 2022 between MD. Saidul Islam Chowdhury (the "Intern") and Jamuna Bank Limited, having its registered office at Chowrasta, Gazipur.

- **Purpose:** The Intern is working on a project as part of his internship program with the Bank. The Bank may give the Intern confidential information about the Project, which the Intern will use to complete the Project.
- **Confidentiality:** The Intern agrees to keep all confidential information given to him by the Bank secret and not share it with anyone else without the Bank's written permission first. The Intern also agrees not to use any information that is kept secret for anything other than finishing the Project.
- **Exceptions:** The confidentiality requirements in this Agreement don't apply to information that: (i) is or becomes public through no fault of the Intern; (ii) is legally obtained by the Intern from a third party without breaking any confidentiality obligation; or (iii) is required to be disclosed by law, court order, or government regulation.
- **Term:** The term of this Agreement shall be for three (3) months from the date of this Agreement.

As evidenced by the below signatures, this Agreement has been signed by the parties as of the date first above indicated.

Name & Signature of Intern: MD. Saidul Islam Chowdhury

Name & Signature of representative of JBL: Abduallah Akram

Acknowledgement

It is my pleasure to take this opportunity to thank various people who have helped me tremendously throughout my internship at JBL. To begin, I'd want to express my gratitude to Mr. Saif Hossain, my academic advisor, for all of his help and direction as I wrote this report. In addition, I'd want to express my appreciation to Abdullah Akram, the manager of the JBL Gazipur Branch and my office supervisor. By his guidance and instruction, I was able to grasp the essential duties associated with working in the banking sector. Moreover, during my internship at JBL's general banking department, I received guidance from Md. Mahfuzur Rahman, who is also the department head and my co-supervisor. For the internship report, he has helped me gather crucial facts and statistics. Finally, I would like to thank all my coworkers for their support and efforts in creating a pleasant and productive working environment. Throughout my internship, I had the opportunity to interact with a diverse range of clients and stakeholders, each with unique professional and educational backgrounds. I would like to extend my gratitude to each and every one of them for making my internship a productive and enjoyable experience.

Executive Summary

Jamuna Bank is a leading Bangladeshi bank. This report examines employee and customer satisfaction of JBL Gazipur Branch. Primary data were collected using surveys, interviews, and secondary data from different research papers and reports. The study overviews employee and customer satisfaction, identifies major drivers, and makes recommendations to improve satisfaction.

The report shows that Jamuna Bank Gazipur Branch employees are dissatisfied with job satisfaction, compensation and perks, work environment, career development, communication, and feeling valued. Women had lower job satisfaction than men. Most consumers were dissatisfied with the bank's services and facilities.

Poor communication, career growth, and salary all lead to low employee satisfaction, according to the survey. The research advises the bank's management to improve communication, career development, and compensation and perks to solve these challenges.

The report also suggests that the bank engage in customer service training to provide personnel with the ability to provide excellent service. To satisfy rising online banking demand, the research advises the bank extend its digital capabilities.

The report covers Jamuna Bank employee and customer satisfaction and makes various recommendations to improve it. The bank can increase business performance and growth by applying these tips to improve employee morale and customer service.

Keywords: customer satisfaction, employee satisfaction, jamuna bank, recommendations

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List of Acronyms

BAS	Bangladesh Accounting Standards
CAR	Capital Adequacy Ratio
CBS	Core Banking Solution
CIR	Cost-to-Income Ratio
CR	Current Ratio
CRR	Cash Reserve Ratio
EPS	Earnings per Share
FDR	Fixed Deposit Receipts
JBL	Jamuna Bank Limited
HRM	Human Resource Management
NID	National Identification Document
NIM	Net Interest Margin
NPLR	Non-Performing Loan Ratio
OJT	On-the-job training
ROA	Return on Assets
ROE	Return on Equity
SME	Small and medium-sized enterprises
TCP	Total Capital Ratio
TIN	Taxpayer Identification Number

Glossary

Term	Definition
BAS	The Bangladesh Accounting Standards (BAS) are a set of rules and regulations that specify the format, content, and disclosure requirements for financial statements prepared in Bangladesh.
CBS	CBS means "Core Banking Solution" in the banking world. Banks and other financial institutions can use this platform, which is a piece of software, to handle their day-to-day banking activities and transactions in one unified location.
IFRS	The abbreviation IFRS refers to the International Financial Reporting Standards. The International Accounting Standards Board (IASB) produced these guidelines to standardize financial reporting around the world and make it easier to compare results from different regions.
TIN	An individual's TIN indicates their unique taxpayer identification number. It's a number that's been specifically designated for you by the tax authorities in your country. In order to keep tabs on a person's financial dealings with the IRS, as well as their tax liabilities, they must have a taxpayer identification number.

Chapter 1: Overview of Internship

1.1: Student information

Name: MD. Saidul Islam Chowdhury

ID: 17204032

Program: Bachelor of Business Administration (BBA)

Major: Human Resource Management (HRM)

Minor: Computer Information Management (CIM)

1.2: Internship Information

1.2.1: Additional Information

Internship Period: From 15 November 2022 to 20 February 2023. (3 Months)

Company Name: Jamuna Bank Limited

Department: General Banking Department

Office Address: 1428, Chandon, Chowrasta, Gazipur

1.2.2: Company Supervisor's Information

Name: Abdullah Akram

Position: SAVP & Head of Branch

Tel: 88-02-49262138, 88-02-49262143

Fax: 88-02-49262143

Email: manager.gazipur@jamunabank.com.bd

1.2.3: My Job Scope and contribution for the Bank

My duties as an intern were not fixed. I had to perform various tasks including helping other officers in the general banking department. Some of my daily responsibilities are given below:

❖ Account Opening: Account opening was one of my daily tasks. At first, one kind officers taught how to open different kinds of accounts. The job is simple. All I had to do was ask the clients about what kind of account they want to open, collect different documents from the client according the account's requirements and fill up the information in various account form. Different accounts are used for different purpose and they need different documents. They are given below,

- CD: CD or Current bank accounts are operated to run a business. When opposed to a savings account, it has a requirement for a greater minimum amount to be kept in the account. In order to open this account, the customer must provide a photocopy of their National Identification Document (NID), two copies of a passport-sized photograph, a trade license, a TIN certificate, a photocopy of their nominee's NID and one copy of a passport-sized photograph, a business or company stamp, introducer information, and a business stamp.
- SB: A savings account, often known as an SB, is just a basic type of bank account that allows you to deposit money. It is possible to withdraw funds from it, and most banks offer compounding interest on the balance of these accounts. A savings account's objective is to provide a secure location for clients' money that is not being used for monthly expenses. Client's NID photocopy, two copies passport size photograph, TIN certificate, nominee's NID photocopy, and one copy passport size photograph are required documents for SB opening.

- **MSS:** MSS, or the Monthly Savings Scheme, allows customers to save money on a regular basis (every month). A customer makes a regular deposit into this account over the course of a predetermined time frame. To top it all off, the customer will be paid the agreed upon sum upon the term's completion. Customers can get started with the scheme by sending in a copy of their National Identification (NID) card, two copies of their passport-sized photos, their Taxpayer Identification Number (TIN) certificate, a copy of their nominee's NID card, and one copy of their nominee's passport photo.
- **FDR:** FDR or Fixed Deposit Receipts are a popular interest-generating scheme for those looking for security and safety of their capital deposit amounts, along with a regular, steady income. A Fixed Deposit is a sum of money deposited in a bank for a fixed period against which the holder gets a fixed interest rate. For this scheme client's needs to provide client's NID photocopy, two copies passport size photograph, TIN certificate, nominee's NID photocopy and one copy passport size photograph.
- ❖ **Cheque book reacquisition and issuing:** After opening an account, specifically savings or current account bank provide the account holders cheque books holding 10 to 50 pages. After the creation of the account in the JBL software, the account holder needs to deposit a minimum required amount in the account and only then a request for cheque is sent. It needs about one week for printing and delivery process of the cheques from the head office of JBL. When the cheques arrived in the branch office, I had to collect them and enter the check book number and customer name with account number in the cheque register book. After that all I had to do was wait and deliver them to the account holders when they ask for them by verifying their identities.

- ❖ Preparing pay order: Pay order is comparable to cash, thus if a client has to make a cash payment, they sometimes do it via pay order. When a client requests a pay order, I provide them with a pay order application form that they complete or I help them complete. The form includes the payee's name and address, the client/account holder's name and account number, the account holder's mobile phone number, the amount in figures and words, and a signature. The bank officer then validates all of the client's details and deducts commission fees; following authorization, the client makes payment.
- ❖ Writing different applications for the clients: Since the majority of the customers at the JBL Gazipur branch are garments workers, they aren't familiar with how to prepare applications for different sorts of services, such as closing an account or changing the nominee on an account. Because of this, I was required to assist in the writing of such applications in the event that anyone need them.
- ❖ Inward mail documentation: I was responsible for collecting incoming mail and recording it in the corresponding register book on a consistent basis. After that, it was up to me to give them to the appropriate officers, based on the information provided by the sender.
- ❖ Debit card issuing: In addition to issuing cheque book, I was responsible for issuing debit cards to customers. In order to accomplish that, the first thing that needed to be done was to retrieve the debit cards from the delivery man for the card division and write their information into the register book for the debit cards. After that, it was up to me to hand them over to the clients after establishing that they were who they claimed to be.
- ❖ Managing the front desk: When it comes to providing customers with the assistance and information they require, the front desk is an integral part of any bank. Throughout

the entirety of my internship, I was in charge of keeping the front desk stocked and organized. In this capacity, I was responsible for providing clients with a wide range of information and assistance, including details regarding various types of accounts, information regarding the current interest rates offered by a variety of programs, providing vouchers for the clients to use, vouchers written by me for the clients, cheques written by me for the clients, and so on.

- ❖ National identification card verifying: When new clients came in to open accounts, I assisted the officer by checking the National identification cards of both the account holders and the nominees.

1.3: Internship Outcomes

1.3.1: Benefits to the student

Completing a three-month internship at JBL provides many benefits for individuals who are looking to gain practical experience in the banking industry. Here are some of the benefits that I got from completing an internship at Jamuna Bank:

- Professional development: By doing an internship at JB, I was given the opportunity to develop professional qualities that are needed in any job environment. Some of these abilities include work ethic, punctuality, and attention to detail. With these abilities, I will be able to differentiate myself in the job market and become an invaluable asset to any prospective employer.
- Industry knowledge: My time spent working as an intern at JB gave me with insightful information about the business world, which I can now apply to further my education. I was given the opportunity to acquire knowledge regarding contemporary banking trends, rules, and policies that are not typically included in textbooks. My knowledge of the financial sector was significantly expanded as a result of this.

- **Practical experience:** The hands-on experience I was able to acquire as a result of finishing an internship at JB is another one of the most significant advantages I reaped from the experience. I was given the opportunity to gain practical experience in a variety of financial activities and gain an understanding of how the banking business operates. As a result of gaining this hands-on experience, I was able to gain a deeper understanding of the working environment of the banking business as well as the day-to-day operations of a bank.
- **Skill development:** My time spent working as an intern helped me acquire a variety of abilities that are useful in a variety of employment settings, including the ability to communicate effectively, to solve problems creatively, to manage my time effectively, and to collaborate effectively with others. I was given the opportunity to work in a professional setting and received feedback on my work, both of which will assist me in enhancing my existing talents as well as developing new ones.
- **Exposure to banking operations:** Throughout the course of the internship, I was given the opportunity to witness and gain knowledge regarding a variety of banking operations, including customer service, marketing, risk management, and internal operations, among others. In addition to that, I was given the opportunity to gain experience in the varied aspects of banking operations and learned how to manage various financial activities such as opening bank accounts.
- **Networking opportunities:** My internship at JB allowed me to develop my professional network by putting me in contact with other people working in the financial industry. I was able to establish connections with a variety of people working at the bank and learn about the positions, responsibilities, and career trajectories they have held there. Because of this, I now have a better understanding of how I may advance my career in the banking field.

In the end, I am able to claim that doing an internship at JBL provided me with a variety of benefits, some of which are mentioned above. Because of these perks, I will be able to differentiate myself from other candidates in the job market and improve my chances of advancing my career in the banking sector.

1.3.2: Difficulties faced during the internship period

- Orientation program: The JBL branch in Gazipur Chowrasta did not have a proper orientation program. Without orientation, I didn't feel comfortable as a new intern in the new place. No longer are stacks of paperwork and an employee handbook enough to welcome a new intern to the company.
- Desk space: There weren't enough desks at the JBL Gazipur Chowrasta branch for more than two interns. Because of this, I had to sit in the customers' seats for many days at first.
- Authorization for using bank software: As an intern, the bank did not provide me with sufficient authorization to use bank software. As a result, I never learned how to use them effectively.
- Adapting to the Work Environment: Since I had never worked in a professional setting before, it was hard for me to get used to the bank. It took some time to get used to the way things were done and what was expected of me at work.
- Learning new processes: It was initially difficult because I had to learn new computer systems and procedures. I had to slow down and pay attention to the finer points in order to figure out how everything operated.
- Meeting expectations: Even though I was only an intern, I was held to the same high standards as other permanent workers. This meant things like showing up on time, being reliable, and conducting oneself professionally. Having just started my career in banking, it was difficult for me to live up to these standards.

- Time management: As I lacked prior experience working in a professional context, I found it difficult to strike a balance between meeting deadlines and acquiring new knowledge. In order to keep up with everything, I had to learn how to better manage my time.
- Dealing with pressure: Working in a bank is a difficult job, particularly during the busiest times of the day. In order to get my work done, I had to work under a lot of pressure and meet really strict deadlines.
- Communication: Banking requires excellent communication skills; however, I ran into difficulties throughout my internship. Speaking and writing clearly in front of coworkers, clients, and upper management were skills I needed to hone.

Ultimately, I learned a lot and gained significant experience from my internship at JBL, although it wasn't without its share of difficulties. With the appropriate attitude and work ethic, though, I was able to overcome those obstacles and earn invaluable experience in the banking business.

1.3.3: Recommendations for JBL to reduce challenges for future interns

- Comprehensive orientation program: There could be an orientation program for new interns that tells them about the organization's culture, values, rules, and expectations. The goal of this program would be to help interns feel more at ease and confident in their new workplace.
- Proper authorization for using bank software: The bank could make sure that interns have the right permissions to use the software and tools they need to do their jobs. This would give interns a chance to learn how to use software made for their industry.

- Adequate desk space: Jamuna Bank could ensure that each intern has enough desk space to work comfortably and efficiently. This could involve designating work locations for interns.
- Mentors to interns: One such strategy for easing interns' transitions into the workplace and facilitating their learning of new procedures is to pair them with experienced workers as mentors. Throughout their internship, mentors could serve as a source of advice and encouragement for their mentees.
- Set clear expectations: Interns need to know what is expected of them; thus, it is crucial to set clear expectations for them. For interns to stay on track and perform to the same standards as full-time workers, the bank may offer them with specific job descriptions and performance indicators.
- Allow for feedback and suggestions: Interns at Jamuna Bank might be encouraged to give suggestions and comments on their experience there. It might help the bank enhance its internship program and provide a better learning environment for future interns.
- Training and development opportunities: Jamuna Bank may be able to help interns grow professionally by giving them access to training and development programs. Workshops, seminars, and digital courses all fall under this category.
- Encourage effective communication: In the banking industry, success depends on how well people can talk to each other. The bank could give interns chances to practice and improve their communication skills, such as by letting them act out situations and give them feedback.

By following these suggestions, the JBL Gazipur Chowrasta branch could help interns have less trouble and have a better, more useful internship experience.

Chapter 2: Organization

2.1: Introduction

In 2001, Bangladesh saw the birth of Jamuna Bank Limited (JBL), which has since grown to become the country's preeminent private commercial bank. The bank's committed to serve its customers' banking needs across the board, from personal banking to business banking to banking for small and medium-sized enterprises (SMEs) and treasury services (Annual report, 2020). JBL is well known for its dedication to its customers, cutting-edge offerings, and well-oiled operations.

2.1.1: History

JBL was established as a public limited company under the Companies Act 1994 on June 3, 2001. The bank began operations on June 3, 2001, with the intention of providing consumers with modern and creative banking services. Al Haj Nur Mohammed, the creator of JBL, is a renowned Bangladeshi businessman and industrialist. The bank was named after the greatest river in Bangladesh, the Jamuna, which signifies its power and stability (Annual report, 2019).

2.1.2: Operations

JBL provides its customers with a vast array of banking services, including deposit products, loan products, remittance services, foreign exchange services, and trade finance services. The bank's nationwide network of 155 branches and 271 ATMs provides customers with convenient access (Annual report, 2020). JBL has also created a robust internet banking platform, allowing its customers to execute banking transactions at any time and from any location.

The retail banking section of JBL offers a range of deposit products, including savings accounts, checking accounts, fixed deposit accounts, and other investment products. The bank's loan products include personal loans, mortgage loans, auto loans, and loans to small and

medium-sized businesses. The corporate banking section of JBL provides services including working capital financing, trade financing, project financing, and syndicated loans. Treasury segment of the bank offers foreign currency services, money market operations, and investment services.

2.1.3: Achievements

During almost two decades of operation, JBL has reached numerous milestones. The bank's customer base has risen gradually, and its innovative products and services have earned a solid reputation. According to story published by The Daily Star (2020), the bank has received numerous honors and awards for its accomplishments, including:

- Best Managed Bank Award from Asian Banker in 2019
- Best SME Bank Award from Bangladesh Bank in 2018
- Best Digital Bank Award from Bangladesh Brand Forum in 2017
- Best Corporate Social Responsibility Award from Institute of Cost and Management Accountants of Bangladesh in 2016

The financial success of JBL has also been exceptional. The total assets of the bank have increased from BDT 63.1 billion in 2010 to BDT 279.6 billion in 2020. Moreover, JBL's after-tax net profit has climbed from BDT 1.1 billion in 2010 to BDT 4.5 billion in 2020 (Annual report, 2020). JBL has regularly paid dividends to its stockholders while maintaining a good capital adequacy ratio (CAR).

2.1.4: Mission

"To become a leading bank in Bangladesh, offering innovative banking products and services with the latest technology, and committed to providing excellent customer service. We aim to be a responsible corporate citizen, contributing to the economic growth and social development of the country." (Jamuna Bank Limited, n.d.)

2.1.5: Vision

"To be the best private commercial bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management, and profitability." (Jamuna Bank Limited, n.d.)

2.2: Overview of the Company

JBL provides a full range of banking products and services to its clientele because it is a private commercial bank in Bangladesh. This section provides a summary of JBL based on the literature.

In a study published in 2020, Araf, S. A. A. et al. assessed JBL's achievements in the financial sector. According to the research, JBL has risen to the top of the banking industry thanks to its willingness to embrace new technologies and create ground-breaking financial services. The authors went on to say that the company's stellar reputation and devoted clientele are the result of JBL's dedication to its clients' happiness and prompt, professional service.

The success of JBL within the banking industry was also mentioned in an article published by The Financial Express (2020). According to the publication, JBL's digital banking platform has increased customer satisfaction by making banking operations simpler for users. According to the paper, JBL has maintained a solid capital basis and liquidity position, and has shown steady financial success.

Rahman, M. M., Rashid, M. M., & Haque, M. R. (2020) conducted an analysis of JBL's CSR initiatives in a separate article. Based on the results of the research conducted, it is clear that JBL has engaged in a number of CSR activities, some of which include funding for healthcare, education, and environmental preservation. According to the authors, JBL is now seen as a more socially responsible bank in the country thanks to its CSR initiatives.

The successes of JBL in the banking industry were also noted in a story published by The Daily Star (2020). According to the article, JBL has won several honors for its outstanding performance, including the Best Managed Bank Award from Asian Banker in 2019 and the Best SME Bank Award from Bangladesh Bank in 2018. According to the report, JBL has achieved great success thanks to its dedication to both client pleasure and innovation.

Rana, M. (2014) conducted an analysis of consumer satisfaction with JBL. According to the research, JBL's excellent customer satisfaction can be attributed to the bank's fast service delivery, novel banking products, and kind and helpful customer care representatives. The writers cited JBL's focus on the consumer as a factor in the company's success in building its brand and maintaining client loyalty.

In summing up, JBL has become the most prominent private commercial bank in Bangladesh by focusing on its customers' needs, developing novel banking solutions, and providing excellent service to its clientele. Academic studies and news stories have analyzed JBL's work in the banking sector, praising the company for its successes and lauding its reputation as a socially responsible financial institution. JBL's dedication to its customers and its pursuit of innovative solutions has given it a leg up in the industry and helped it continue to thrive.

2.3: Management Practices

2.3.1: Leadership style

It's no exaggeration to say that a company's culture and the actions of its employees are heavily influenced by the leadership style of those in charge. Jamuna Bank Limited (JBL) has become one of Bangladesh's most prominent private commercial banks and a trusted name in the financial sector. Here I will discuss about JBL's leadership style.

The leadership style at JBL can be characterized as participative because employees are actively encouraged to take part in all decision-making processes. Research by Rana et al. (2014) found that participative leadership is one of the most important factors in determining whether or not workers are happy in their positions and how productive their company is. This style of leadership has been adopted by JBL's administration, which has fostered an environment where all employees feel safe in contributing their ideas and opinions.

The bank's management team exhibits the participative leadership style of JBL in their dealings with staff. Mamun, M. D. (2021) report that in order to solicit employee feedback and suggestions, JBL's management team often holds meetings, focus groups, and other types of group talks. Interactions like these contribute to a workplace culture where all employees feel they belong and are appreciated.

Having a leader who encourages participation from all members of the team can only improve morale and productivity. According to a study by Rana et al. (2014), empowering workers is a key component of participative leadership that can increase workers' interest in and dedication to their jobs. JBL's leadership has done a good job of giving workers agency because they have given them access to the tools and information, they need to accomplish their jobs well.

In addition, the company's culture of continual improvement has been fostered by the participative leadership style of JBL, which has helped to attract and retain talented individuals. Rahman, M. M., Rashid, M. M., & Haque, M. R. (2020) state that the management team at JBL considers training and development investments to be an essential part of the company's strategy. Thus, the bank provides its staff with a number of training and development opportunities, such as classroom instruction, coaching, and mentorship. Employees' work satisfaction and retention rates have both increased as a result of this strategy's emphasis on skill development.

Moreover, JBL's code of conduct reflects the company's leadership philosophy, which places a premium on ethical conduct. Rana et al. (2014) state that JBL's management team places a premium on honesty and fair play in all areas of business. The bank's established code of ethics serves as a basis for all employee actions and decisions. This method has improved the company's standing in the banking sector and fostered a culture of trust and respect among employees.

Participative leadership offers many upsides, but it also comes with some difficulties. Roy, S. C., & Saha, P. K (2015) write in their book that since participative leadership necessitates a consensus-based approach to decision making, it might cause delays in the process. Organizations that require speedy decision-making may want to look elsewhere. There are times when quick, decisive action is required, and the participative leadership style may not be the best option.

To sum up, JBL employs a participative leadership style in which all staff members have a voice in policymaking. The bank's upper management has adopted this style of leadership by encouraging transparency and cooperation, giving workers more say in their work, establishing a culture of continuous improvement through training and education, and stressing the importance of ethical conduct. Yet, the literature also highlights the difficulties associated with participative leadership, suggesting that it is not always the best option. Nonetheless, JBL's management style has helped propel the company to prominence in the financial sector.

2.3.2: Human resource planning process

Human resource planning is essential in any industry, but in banking it is especially critical. Jamuna Bank Limited is a prominent financial institution in Bangladesh, and it has earned a reputation as a reliable company staffed by highly skilled professionals. In this section, I will talk about Jamuna Bank's human resource strategy, which includes its recruitment and selection process, salary structure, training program, and performance review procedure.

2.3.2.1: Recruitment and selection process

The success of an organization is highly correlated with the efficiency of its recruitment and selection processes, which are both essential parts of human resource management. Jamuna Bank Limited is a prominent private sector financial institution in Bangladesh, and its human

resource management relies heavily on its recruitment and selection procedures. This section will go over the aims, methods, and difficulties of Jamuna Bank's hiring procedure.

The two phases of the hiring procedure are known as recruitment (finding and attracting candidates) and selection (evaluating and choosing the best candidate from the pool of applicants). Jamuna Bank's hiring practices are directed toward finding and selecting the most qualified individuals to advance the institution's goals.

The bank employs a wide range of recruitment strategies to reach a broad audience of potential employees. The bank's HR division posts ads for open positions on the bank's website, in job databases, and in local newspapers. The bank also shows up at career fairs and other events to meet interested people. As an added bonus, employees are actively encouraged to recommend qualified individuals to fill open positions within the bank.

The first step in the bank's recruitment process is reviewing resumes and cover letters. The bank's HR staff reviews resumes to find the best candidates. The screening procedure entails checking each applicant's credentials, knowledge, and experience. In addition to interviews, the bank uses psychometric tests to evaluate potential employees' character, intelligence, and behavior.

The bank will then schedule interviews with the remaining candidates following the screening process. A group of bank employees conducts interviews to determine which candidates are best for open positions. Candidates' abilities to communicate, solve problems, and demonstrate previous work experience are all assessed during interviews. The bank also employs tests of situational judgment to determine whether or not a candidate is suitable for a position in the bank.

Keeping Jamuna Bank's hiring practices fair and discrimination-free is a major challenge. When hiring new employees, the bank follows strict legal guidelines and prioritizes openness

and transparency. Additionally, the bank does not discriminate on the basis of race, religion, gender, or disability in its hiring practices.

Making sure the bank hires the best person for the job is a further difficult task. Jamuna Bank overcomes this difficulty by utilizing a variety of tools, such as interviews, situational judgment tests, and psychometric assessments. The candidates' references are checked by the bank to ensure they possess the necessary knowledge, skills, and experience.

2.3.2.2: Compensation system

In order to attract, retain, and motivate employees, pay is a crucial part of HRM. For the purpose of attracting and retaining top-tier talent, JBL offers a generous compensation package. What follows is a discussion of Jamuna Bank's compensation system, including its history, current structure, and future plans and obstacles.

Jamuna Bank's compensation plan is designed to lure and keep employees with high potential. The compensation structure at the bank is meant to be market-competitive, equitable, and open to public scrutiny. The bank provides its employees with a competitive salary, bonus potential, health and retirement savings plans, and other perks (Safiullah, M, 2010).

The bank's pay scale takes into account the individual's qualifications as well as their level of experience and track record of success. The bank uses a performance-based pay system in which employees' salaries are directly proportional to their level of success. The bank offers performance-based bonuses to its employees in an effort to bring out the best in them.

Aside from monetary compensation, Jamuna Bank offers its employees other benefits, such as job flexibility, time off, and the chance to advance in their careers. The bank provides its employees with a pleasant place to work, helpful superiors, and room for professional development and advancement.

Maintaining pay that is both competitive and in line with industry standards is a major challenge for Jamuna Bank's compensation system. The bank is always looking to attract and retain top talent, so it reviews its compensation plan frequently. The bank also uses benchmarking studies to evaluate how its pay structure stacks up against competitors.

Making sure everyone gets paid the same way in a transparent way is another obstacle to overcome. Jamuna Bank overcomes this difficulty by implementing a compensation plan in line with all applicable regulations. The bank does not discriminate on the basis of gender, race, religion, or disability in hiring or employment practices (Islam, S. 2021).

In conclusion, Jamuna Bank's compensation system is robust and efficient, guaranteeing the bank's ability to recruit and retain highly skilled workers essential to its continued success. The bank offers a competitive salary, bonus structure, health and retirement plans, and other benefits to its employees. The bank offers its employees a number of perks apart from monetary compensation, including the chance to maintain a healthy work-life balance and advance in their chosen profession.

2.3.2.3: Training and development initiatives

Jamuna Bank Limited, like other companies, understands the value of investing in its employees' education and professional growth so that they can effectively contribute to the bank's success. You can learn more about Jamuna Bank's training and development programs by reading about them below.

- OJT: Jamuna Bank invests in its employees by providing them with on-the-job training (OJT). Workers can expect to gain new knowledge and hone their existing abilities as a result of this training. Thus, workers will gain knowledge and skills, raising both output and satisfaction on the job (Islam, S. 2021).

- **Classroom Training:** Jamuna Bank has also created a classroom training program for its employees. The bank offers its workers a wide range of training programs meant to improve their abilities in specific areas, such as leadership, communication, and customer service (Rahman, M. M., Rashid, M. M., & Haque, M. R,2020).
- **e-Learning:** Jamuna Bank has also joined the e-learning movement, which provides staff with online access to training and development resources. Workers can access training resources whenever and wherever they like (Safiullah, M, 2010). This mode of instruction facilitates individualized education and reduces expenses.
- **Coaching and Mentoring:** Jamuna Bank also has a mentoring and coaching program in place for its staff. The goal of coaching and mentoring programs is to help employees develop their potential by providing them with a trusted resource for advice, encouragement, and constructive criticism. This method encourages workers to gain knowledge and expertise from their more seasoned coworkers, which in turn boosts morale and productivity (Faruk, M. O., & Alam, R, 2024).
- **Job Rotation:** Jamuna Bank has also used job rotation as a means of training and development. Employees are rotated through multiple positions within the same company so they can gain experience in a variety of fields and improve their employability. Increased job satisfaction, decreased monotony, and a broader set of transferable skills and knowledge are all possible outcomes of this mode of training (Hafez, M, 2018).

2.3.2.4: Performance appraisal system

The staff of JBL are constantly being evaluated, thanks to the bank's performance appraisal system. We can learn more about Jamuna Bank's system of performance reviews in the sections below:

- **Objective of Performance Appraisal:** The purpose of Jamuna Bank's performance appraisal system is to help workers understand where they stand in terms of their job responsibilities and where they have room for growth. The system's goals are to be objective, clear, and accurate in assessing the worker's performance.
- **Performance Appraisal Criteria:** The quality of work, productivity, teamwork, customer service, innovation, and problem-solving skills are just few of the ways in which employees are evaluated at the bank. Employee performance is evaluated using these standards so that weak spots can be addressed (Subashini, R, 2016).
- **Appraisal Methods:** Jamuna Bank's performance evaluation system employs numerous approaches to measure staff performance. They include self-appraisal, peer appraisal, and supervisor appraisal. The employee conducts their own self-evaluation, rating their performance based on the bank's performance standards. Peer evaluation involves employees judging the performance of their peers, whereas supervisor evaluation involves managers rating the performance of their subordinates (Rahman, 2020).
- **Appraisal Process:** The Jamuna Bank performance evaluation process includes establishing performance goals, evaluating progress, and delivering feedback. The performance objectives are established at the beginning of the year, and the progress is routinely monitored. After the completion of the evaluation period, the results of the evaluation are discussed with the employees and feedback is provided on areas where they can make improvements (Nemaei, B, 2012).

2.4: Marketing Practices

Jamuna Bank Limited's marketing plan emphasizes providing superior banking services to clients and building lasting bonds with those clients. The Jamuna Bank's marketing plan includes the following steps:

2.4.1: Target Market strategy

Jamuna Bank Limited's business strategy is geared toward catering to both retail and commercial clients in Bangladesh. Jamuna Bank's approach to reaching its target market is outlined in part below:

- **Individual Customers:** Consumers can take advantage of Jamuna Bank's many banking options, such as savings accounts, current accounts, fixed deposits, loans, credit cards, and money transfers. The bank's primary goal is to establish and maintain fruitful, mutually beneficial relationships with its clients (Subashini, R, 2016).
- **Corporate Customers:** Financial services such as cash management, trade finance, project finance, and individualized financial solutions are just some of what the bank's corporate banking division has to offer to businesses. With Jamuna Bank, SMEs can take advantage of SME loans and business advisory services tailored specifically to their needs (Aspal, P. K., & Dhawan, S, 2014).
- **Geographic Location:** Customers in both the city and the countryside of Bangladesh are sought out by Jamuna Bank. The bank's customers can use their banking services from virtually any location thanks to the bank's nationwide network of branches and ATMs, as well as the bank's mobile banking and internet banking services.
- **Demographics:** Customers from all walks of life, from working professionals to families to retirees, make up the bulk of the bank's ideal clientele. The bank caters to specific types of customers by providing them with specialized products and services.

2.4.2: Marketing channels

JBL advertises its wares and services via a wide variety of channels in order to reach its intended demographic. Here are a few of Jamuna Bank's preferred methods of advertising:

- **Physical Branches and ATMs:** There are numerous bank locations and automated teller machines (ATMs) in all over Bangladesh. Customers can do banking-related business such as opening accounts, making deposits or withdrawals, applying for loans and credit cards, etc., at these locations. (Alsayed, N. M., Suifan, 2015)
- **Online and Mobile Banking:** JBL provides its customers with online and mobile banking services, allowing them to access their accounts, conduct transactions, and engage in other banking-related activities from anywhere using their mobile devices or computers.
- **Social Media:** The bank uses social media channels such as Facebook and LinkedIn to promote its brand and services to a wider audience. Additionally, the bank uses social media to interact with customers, provide information about its products and services, and respond to customer concerns (Saleem, Z., & Rashid, K, 2011).
- **Advertising:** JBL promotes its brand and services to the general public via a number of different advertising channels. Advertisements for the bank can be found in both traditional print media like newspapers and magazines and online formats like banner ads and social media promotion (Hafez, M. 2018).

2.4.3: Competitive practices

JBL uses a number of aggressive strategies to distinguish itself from rival financial institutions.

The Bank uses the following strategies to stay ahead of the competition:

- **Technology-driven Services:** JBL is committed to providing its customers with services that are facilitated by technological advancements. For its banking operations, the bank relies on cutting-edge technology to ensure accuracy and timeliness for its clientele. The bank, by way of illustration, now offers online and mobile banking services, enabling consumers to access banking options whenever and wherever they may need them, via their choice of mobile device or computer.
- **Diversification of Services:** JBL diversifies its offerings by providing consumers with a variety of products and services. Among other services, the bank provides corporate banking, retail banking, SME banking, and investment banking. This diversity enables the bank to serve a broad spectrum of customers and limits its exposure to any one area (Hafez, M. 2018).
- **Customer Relationship:** The Bank's administration places a heavy emphasis on client relationship management. The bank delivers customized services and maintains long-term connections with its customers. Additionally, the bank conducts periodic surveys and feedback sessions to measure customer satisfaction and enhance services accordingly (Islam, S. 2021).
- **Market Penetration:** Jamuna Bank employs tactics of market penetration to improve its market share. The bank has a nationwide network of branches and ATMs and offers a variety of discounts and incentives to attract new customers. In addition to extending its customer base, the bank targets certain consumer sectors, such as small and medium-sized businesses (SMEs).

2.4.4: Branding activities

JBL has an effective branding strategy to develop its brand image and raise client awareness.

These are some of Jamuna Bank's branding initiatives:

- Sponsorships: To boost its brand image, Jamuna Bank sponsors a variety of events and programs. The bank sponsors, for instance, sporting events, cultural events, and educational programs. These sponsorships assist the bank in reaching a larger audience and enhancing its brand reputation.
- Advertising: Jamuna Bank advertises on a wide variety of platforms to spread the word about their products and services. Advertisements for the bank can be found in both traditional print media like newspapers and magazines and online formats including banner ads and social media promotion.
- Customer Relationship Management: JBL has been able to boost its reputation thanks in large part to its usage of customer relationship management. The bank focuses on building lasting relationships with its clients by providing individualized service. The bank regularly polls and talks to its clients to see how they feel about the services they receive (Islam, S. 2021).
- Corporate Social Responsibility: Jamuna Bank takes part in CSR projects to boost the financial institution's reputation. Education, health, and environmental protection are just a few of the many areas that have benefited from the bank's corporate social responsibility efforts. These efforts promote a favorable impression of the bank and enhance its credibility.

2.4.5: Advertising and promotional strategies

JBL employs a number of advertising and promotional tactics to build its brand, encourage greater participation from existing customers, and solicit the business of potential new ones.

The bank employs a variety of tactics, including the following:

- Print media advertising: Jamuna Bank advertises in newspapers and magazines to reach a wider audience and win new clients. The bank's commercials are always bright and

visually appealing, drawing attention to the bank's many special offerings. Advertising for this bank typically features product placements for things like credit cards, mobile banking, and small business loans (Rana, M, 2014).

- Digital advertising: Jamuna Bank reaches out to their demographic, particularly the younger, more tech-savvy members of that demographic, using digital advertising. The bank advertises its services and interacts with its clientele on social media sites like Facebook and Twitter. The bank also makes use of Google AdWords to attract potential clients who are looking for financial services on the web (Rana, M, 2014).
- Promotions and discounts: In order to bring in new clients and keep the ones they already have; Jamuna Bank runs a number of discount and promotional campaigns. For new customers, the bank may reduce or eliminate account opening costs, increase interest rates on fixed deposit accounts, or provide discounts on credit card services. Discounts on travel and shopping are only a couple of the seasonal promos offered by the bank (Miah, 2021).
- Events: To engage its consumers, the bank also hosts numerous events, such as product launches and customer appreciation events (Islam et al., 2020).

2.4.6: Critical Marketing issues and gaps

Jamuna Bank Ltd is confronted with severe marketing difficulties and gaps that have a negative impact on its marketing plans and operations. Among the problems and gaps are the following:

- Customer awareness: The lack of client awareness about Jamuna Bank's services and products is one of the bank's most pressing challenges. The bank may concentrate on promoting its distinctive features, services, and products in order to attract new

consumers and keep existing ones (Islam et al., 2020). For instance, the bank may employ more effective advertising and promotional techniques to boost brand recognition and client engagement.

- **Digital presence:** Jamuna Bank's poor internet presence is an additional crucial concern. To attract more consumers who prefer digital banking services, the bank may enhance its online platforms, including its website and mobile app (Khan, 2019). For instance, the bank may choose to invest in the modernization of its digital infrastructure and the provision of more accessible and secure digital services, such as mobile banking and online account opening.
- **Product diversity:** Comparatively to other banks in Bangladesh, Jamuna Bank offers a smaller selection of products. In order to meet the evolving demands of its clientele and remain competitive, the bank must develop and release new and unique offerings (Rana, M, 2014). New goods may include electronic wallets, insurance, and investment options, all of which the bank might introduce.
- **Customer service:** Also, the quality of the bank's customer service is essential and could be improved. There is a need for the bank to enhance its customer service by offering faster and more customized responses to consumer inquiries (Miah, 2021). Investment in employee training to enhance customer service is one option, as is the introduction of alternative communication channels like chatbots.

2.5: Financial Performance and Accounting Practices

2.5.1: Financial Performance

Liquidity and solvency:

The liquidity ratio measures a company's capacity to satisfy its short-term obligations. In contrast, solvency ratios assess a company's capacity to satisfy its long-term obligations.

Liquidity:

- Current Ratio: The bank's ability to satisfy its short-term obligations is quantified by this ratio. A better liquidity position is indicated by a greater current ratio.

Table 1. Current Ratio

Year	CR
2019	0.89
2020	0.89
2021	0.83

The current ratio has been nearly constant in 2019 and 2020, but it has dropped somewhat in 2021, suggesting a slightly weaker liquidity position of JBL.

- Cash Reserve Ratio: This ratio assesses the bank's capacity to meet its short-term cash needs. A higher cash reserve ratio suggests a stronger cash position.

Table 2. Cash Reserve Ratio

Year	CRR
2019	5.45%
2020	5.36%

2021	5.47%
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From the table we can see that the cash reserve ratio has been nearly constant over the years, showing that the bank's liquidity situation has remained stable.

Solvency:

- **Capital Adequacy Ratio:** This ratio assesses a bank's ability to absorb unanticipated losses. A greater capital adequacy ratio indicates a more secure financial position.

Table 3. Capital Adequacy Ratio

Year	CAR
2019	10.23%
2020	10.38%
2021	11.45%

From the table we can see that the capital adequacy ratio has steadily climbed throughout the years, showing that the bank's solvency position has improved.

- **Non-Performing Loan Ratio:** This ratio calculates the proportion of loans that are not repaid by the borrowers. A lower non-performing loan ratio suggests a more secure financial situation.

Table 4. Non-Performing Loan Ratio

Year	NPLR
2019	3.15%

2020	3.35%
2021	3.14%

The table shows us the non-performing loan ratio has stayed nearly constant throughout time, showing that the bank has maintained a steady solvency position.

In conclusion, the liquidity position of Jamuna Bank has been practically consistent over the years, save for a tiny decline in the current ratio in 2021. In contrast, the bank's solvency position has continuously improved over the years, as seen by an improvement in the capital adequacy ratio. However, the non-performing loan percentage has stayed nearly constant over the years, demonstrating that the bank must maintain the quality of its loan portfolio in order to maintain a steady solvency position.

Efficiency:

In terms of efficiency, we can use several financial ratios and indicators:

- **Cost-to-Income Ratio:** This ratio indicates the bank's capacity to manage its expenses.

The smaller the cost-to-income ratio, the greater the efficiency.

Table 5. Cost to Income Ratio

Year	CIR
2019	69.33%
2020	72.46%
2021	66.85%

In 2021, the cost-to-income ratio declined dramatically, showing that the bank was able to control its expenses, indicating an increase in efficiency.

- Return on Assets (ROA): This ratio determines the extent to which the bank is able to profit from the use of its assets. If the ROA is higher, then the efficiency is higher.

Table 6. Return on Assets

Year	ROA
2019	1.16%
2020	0.96%
2021	1.11%

We are able to see that the ROA has practically kept the same for the years 2019 and 2021, but we can see that it has declined somewhat in the year 2020. This demonstrates that the efficiency of the bank has been reasonably consistent over the course of the years.

- Return on Equity (ROE): The ability of the bank to make profits for its shareholders is quantified using this ratio. If the ROE is higher, then the efficiency is higher.

Table 7. Return on Equity

Year	ROE
2019	13.53%
2020	10.66%
2021	12.16%

The return on equity (ROE) fell in 2020 but rose in 2021, which suggests that the bank's efficiency has been reasonably consistent throughout the course of the years.

In short, JBL's productivity has been fairly constant over the years, with a little decrease in 2020. The cost-to-income ratio has dropped significantly in 2021 because the bank has been able to keep costs in check. Return on assets (ROA) and return on equity (ROE) have been fairly consistent indicators of the bank's ability to create profits for its shareholders over time.

Profitability:

The following are some key profitability ratios that can be calculated:

- Net Interest Margin (NIM): This ratio shows the difference between how much interest the bank makes and how much interest it pays out. A higher NIM means that the business is making more money.

Table 8. Net Interest Margin

Year	NIM
2019	3.67%
2020	3.54%
2021	3.37%

The NIM has gone down over time, which shows that businesses are making less money.

- Return on Assets (ROA): This ratio shows how well the bank can make money from its assets. A higher ROA means that the business is making more money.

Table 9. ROA for Profitability

Year	ROA
2019	1.16%
2020	0.96%
2021	1.11%

In 2020, the ROA went down a little, but in 2021, it went up. Overall, the ROA has stayed pretty steady over the years, which shows that the bank has been able to make money off of its assets.

- Return on Equity (ROE): This ratio shows how well the bank can make money for its shareholders. A higher ROE means that the business is making more money.

Table 10. ROE for Profitability

Year	ROE
2019	13.53%
2020	10.66%
2021	12.16%

In 2020, the ROE went down, but in 2021, it went up. Overall, the return on equity has stayed pretty steady over the years, which shows that the bank has been able to make money for its shareholders.

- Earnings per Share (EPS): This ratio shows how much profit each share of common stock in the bank has made. A higher EPS means that the company is making more money.

Table 11. Earnings per Share

Year	EPS
2019	3.44
2020	3.33
2021	3.54

In 2020, the EPS went down, but in 2021, it went up. Overall, the earnings per share (EPS) have stayed pretty stable over the years, which shows that the bank has been able to make money for its shareholders.

In the end, Jamuna Bank's profitability has stayed pretty stable over the years, with a slight drop in NIM but little change in ROA, ROE, and EPS.

Leverage

The use of debt to fund business activities can be quantified using leverage ratios. If a corporation has a lot of debt, it is taking on a lot of risk since it will have to pay more in interest and debt service.

Let's look at some key leverage ratios for Jamuna Bank for the last three years:

- **Debt to Equity Ratio:** This ratio compares the amount of debt a bank has to the amount of money it has in its own account. A higher debt-to-equity ratio means that the bank uses more debt financing, which can make the risk of the bank higher.

Table 12. Debt to Equity Ratio

Year	DER
2019	9.09

2020	8.16
2021	7.10

From the table we can see that over time, the bank's debt-to-equity ratio has gone down, suggesting that less equity financing is being used and more is coming from deposits.

- **Total Capital Ratio:** The total capital of the bank is measured against the risk-weighted assets of the bank using this ratio. If the bank has a greater total capital ratio, it shows that they are in a stronger financial position overall.

Table 13. Total Capital Ratio

Year	TCP
2019	13.90%
2020	13.26%
2021	14.54%

The bank is in a strong financial position as indicated by the fact that the total capital ratio has been reasonably consistent over the years, with a minor increase in 2021 being the only exception to this trend.

- **Tier 1 Capital Ratio:** Core capital (such as common equity) is compared to risk-weighted assets to get this ratio. Stronger financial health is reflected in a higher tier 1 capital ratio.

Table 14. Tier 1 Capital Ratio

Year	T1CP
2019	10.77%
2020	10.09%
2021	10.68%

The bank has a strong financial position because the tier 1 capital ratio has stayed mostly the same over the years, with a small increase in 2021.

In conclusion, JBL's leverage has improved over time, with a decline in the debt-to-equity ratio indicating a decreased reliance on debt financing. Total capital ratio and tier 1 capital ratio are relatively consistent indicators of the bank's good financial situation.

2.5.2: Accounting practices

Through Jamuna Bank's annual reports, I found some information about the bank's accounting procedures. Following are some of Jamuna Bank's important accounting procedures:

- Accounting Standards: The bank prepares its financial accounts in accordance with Bangladesh Accounting Standards (BAS) and International Financial Reporting Standards (IFRS) (Annual report, 2019).
- Recognition of Income and Expenses: The bank records income and expenses on an accrual basis, meaning they are recorded when generated or incurred, irrespective of when the cash is received or paid.
- Provisioning for Bad Debts: The bank follows the rules set by the Bangladesh Bank for provisioning of bad and doubtful debts. This means that a certain amount of money is set aside to cover possible losses from loans that aren't being paid back.

- **Fixed Asset Depreciation:** The bank uses the straight-line technique to depreciate its fixed assets over their anticipated useful lifetimes. The usable lives of the assets are examined on a regular basis, and adjustments are made as needed.
- **Fair Value Measurement:** The bank calculates the fair value of its financial assets and liabilities. The fair value of financial assets and liabilities is determined using quoted market prices or other valuation procedures, if available.
- **Employee Benefits:** The bank uses the projected unit credit technique to recognize its obligations for employee benefits such as gratuity and pension, which spreads the cost of the benefits over the employees' service time.

Overall, Jamuna Bank's accounting methods seem to be in line with general accounting rules and principles. The bank follows the rules and standards for accounting and figures out its income and expenses as they happen. The bank also sets money aside to cover possible losses and figures out the fair value of its financial assets and liabilities.

2.6: Information system practices

From what I've learned, Jamuna Bank does some of the following things with its information systems:

- **Core Banking Solution (CBS):** Jamuna Bank has put in place Core Banking Solution to automate its banking operations, such as customer transactions, account management, and payment processing. This system lets the bank serve its customers faster and more efficiently while lowering its operational costs. (Jamuna Bank Limited, 2020)
- **Online Banking:** Customers can access their bank accounts and make transactions from anywhere, at any time, using the bank's online banking services. This includes things like transferring money online, paying bills online, and checking your account balance.

- **Mobile Banking:** Jamuna Bank has also started offering mobile banking services, which let customers use their phones to do banking. This includes things like mobile money transfers, paying bills, and checking your balance.
- **Electronic Fund Transfer (EFT):** The bank has set up an Electronic Fund Transfer (EFT) system to make it easier to transfer money between banks, pay salaries, and pay vendors electronically. Transactions take much less time and cost much less with this system. (Jamuna Bank Limited, 2020)
- **Information Security Management:** The bank takes the security of its customers' financial data very seriously, and has implemented a comprehensive information security management system to protect the privacy, authenticity, and accessibility of their customers' data. The bank takes the security of its customers' data seriously, employing multiple measures to prevent unauthorized access to it.
- **Disaster Recovery Planning:** The bank has put in place a disaster recovery plan to lessen the blow to their IT infrastructure that would result from a major outage. The bank has a plan in place to back up and retrieve data in the event of a calamity.
- **Data Analytics:** Jamuna Bank has put in place data analytics to help it make better decisions. This includes looking at data about customers to find patterns and trends that can be used to make better products and services. (Islam, 2018)

Overall, Jamuna Bank's information system practices seem to be designed to make sure that the bank works well and efficiently, that customer information is safe, and that technology keeps getting better. The bank's focus on these areas is in line with best practices in the industry and is likely to help the bank grow and be successful in the long run.

2.7: Industry and Competitive Analysis

2.7.1: Porter's Five Forces analysis.

Porter's Five Forces Analysis:

- **Threat of New Entrants:** The banking business requires a substantial amount of capital, specialized knowledge, and regulatory permissions to operate, making it difficult for new entrants to establish themselves. In addition, Jamuna Bank's strong brand image, client base, and established branch network make it even more difficult for new competitors to enter the market (Araf, S. A. A, 2020).
- **Bargaining Power of Suppliers:** There are software suppliers, hardware manufacturers, and service providers in the banking business. Owing to the large number of suppliers and the low cost of switching, the suppliers' bargaining leverage is relatively weak.
- **Bargaining Power of Buyers:** When it comes to selecting a bank, customers have numerous options, making it difficult for banks to keep customers. The intense competition among banks strengthens the negotiating position of consumers. Customer-centricity, innovation, and customer service have helped Jamuna Bank retain its customer base (Safiullah, M, 2010).
- **Threat of Substitutes:** Mobile wallets and digital payment systems are two alternatives to traditional banking services. These alternatives have grown in popularity among younger generations, resulting in a drop in demand for traditional banking services. Jamuna Bank, on the other hand, has taken steps to update its banking services and provide digital banking services, which has allowed it to reduce the threat of replacements.

- **Competitive Rivalry:** Because there are so many financial institutions competing for customers' business in Bangladesh's banking sector, the industry is characterized by high levels of competition. There is a great deal of rivalry for Jamuna Bank coming from both well-established banks and brand-new institutions. Despite this, the bank has been able to keep its place in the market thanks to the robust image of its brand, the customer-centric approach it takes, and the innovative services it provides.

2.7.2: SWOT Analysis

SWOT analysis of Jamuna Bank:

❖ Strengths:

- Market-leading brand image and reputation
- Lots of different products and services from bank.
- Extensive branch and ATM network throughout Bangladesh.
- High emphasis on customer satisfaction and service.
- Skilled and seasoned labor force.

Example: The wide variety of products and services offered by Jamuna Bank, such as deposit accounts, loans, and money transfer services, has helped the bank attract and keep a wide range of customers.

❖ Weaknesses:

- Limited market share compared to some of the larger banks in Bangladesh.
- Limited presence in rural areas.
- High operating expenses compared to some of its competitors.

Example: Jamuna Bank doesn't have much of a presence in rural areas, so it can't reach potential customers there. This could limit the bank's ability to grow.

❖ Opportunities:

- Growing demand for digital banking services in Bangladesh.
- Growing economy of Bangladesh.
- Increasing focus on financial inclusion by the government.
- Potential for mergers and acquisitions to expand the bank's reach.

Example: Jamuna Bank has been successful in meeting the growing demand for digital banking services in Bangladesh because to its dedication to providing such services as internet and mobile banking.

❖ Threats:

- Intense competition from other banks in Bangladesh.
- Economic and political instability in Bangladesh.
- Changes in regulatory policies that could impact the bank's operations.

Example: Jamuna Bank's expansion possibilities might be constrained by the fierce rivalry present in Bangladesh's banking market. This is because customers might defect to competing banks that provide the same or even better products and services.

2.8: Summary

As a premier private commercial bank in Bangladesh, Jamuna Bank Limited caters to the banking needs of both consumers and businesses alike. Its reputation and success in the banking business can be attributed to its competitive tactics, tech-driven services, and collaborative

leadership style. Yet, it has marketing problems like low brand recognition, a weak online presence, a lack of available products, and ineffective service. The bank's finances have been largely stable, with a decrease in 2020 and an improvement in the cost-to-income ratio in 2021. Its books are balanced and its accounting methods are in accordance with generally accepted accounting principles. Jamuna Bank is able to thrive in a cutthroat industry thanks to its focus on the consumer, constant innovation, and excellent support.

2.9: Recommendations

Here are some recommendations for Jamuna Bank to consider for future improvement:

- **Digital Presence:** If Jamuna Bank wants to provide its customers with safer and more convenient digital services, it can invest in modernizing its IT infrastructure. The mobile banking app and website may use some work, as could the addition of new digital services and an improved user experience.
- **Product Diversity:** Jamuna Bank may want to explore expanding their product portfolio in order to attract a broader range of clients. This could include launching new loan and deposit options, improving trade finance and foreign currency services, and launching new investment opportunities.
- **Customer Service:** Customers could be provided with more efficient and tailored services by the bank. These could involve improving call center services, shortening response times to consumer inquiries and complaints, and expanding the availability of customer support channels.
- **Marketing Efforts:** Jamuna Bank may strengthen its marketing efforts to showcase its distinctive features, services, and products in order to raise client awareness. This could entail creating more focused marketing efforts, sponsoring additional events and initiatives, and improving its social media presence.

- **Financial Performance:** Jamuna Bank may prioritize financial performance by enhancing profitability ratios such as NIM, ROA, ROE, and EPS. Implementing cost-cutting measures, enhancing operational efficiency, and investigating new revenue streams could all fall under this category.
- **Develop Employee Skills:** Jamuna Bank may invest in employee training and development programs to improve the skills and capabilities of its personnel in order to maintain its success in employee empowerment and involvement.
- **Explore Strategic Partnerships:** Jamuna Bank may consider forging strategic alliances with other organizations to broaden its reach and services. This could include collaborating with other banks or fintech firms to create innovative goods and services or to investigate new market opportunities.

By implementing these ideas, Jamuna Bank may be able to position itself for future growth and success in Bangladesh's extremely competitive banking business.

Chapter 3: Employee and consumer satisfaction: A report on Jamuna Bank Limited, Gazipur Branch

3.1: Introduction

“Employee and consumer satisfaction: A report on Jamuna Bank Limited, Gazipur Branch” is a report which investigation into the levels of contentment experienced by both JBL’s employees and its customers. The report investigates a variety of elements, such as organizational culture, management practices, customer service, and product quality, which all play a role in the level of happiness experienced by both employees and customers.

3.2: Background of the study

I recently completed a three-month internship at JBL Gazipur branch in fulfillment of a requirement for my BBA degree. During my stay there, I was able to closely study the bank’s operations and processes, especially in terms of customer and employee satisfaction. This report is a summation of my observations and discoveries during my internship.

The purpose of this study is to analyze and evaluate JBL’s customer and employee satisfaction. It will reveal the bank's overall performance on customer service, employee engagement, and customer happiness. In addition, it will suggest areas for development in order to strengthen the bank's reputation and increase customer and employee satisfaction.

I performed surveys, focus group discussions, and interviews with bank customers and personnel to collect the necessary data. The report will analyze the feedback collected from these groups and highlight important areas of strength and weakness.

This research aims to give an in-depth examination of customer and employee satisfaction levels at JBL as well as recommendations for areas of development. This information will be

beneficial not only for the bank but also for stakeholders and potential customers who wish to understand the bank's dedication to customer and staff satisfaction.

3.3: Literature Review

This section presents a summary of previous research and literature on customer and employee satisfaction levels in the banking business, focusing specifically on JBL. This report investigates the significance of customer and staff satisfaction, the elements that influence satisfaction, and the methods for measuring satisfaction levels. Using numerous academic papers and articles, the review provides a full overview of the subject.

❖ Importance of Customer and Employee Satisfaction:

Employee and client happiness are crucial to the success of any business, especially in the banking industry. According to studies, satisfied clients are more likely to remain loyal to the bank, increase their spending, and recommend the bank to others (Rana, M, 2014). Consequently, satisfied employees are more likely to remain engaged, committed, and productive, resulting in enhanced customer service and profitability (Rahman, M. M., Rashid, M. M., & Haque, M. R, 2020).

❖ Factors Influencing Satisfaction:

Different things can affect how happy customers and employees are in the banking industry. One of the most important things is service quality, which is how well the bank meets customer needs (Islam, S, 2021). Trust, communication, ease of use, and products are also important (Siahaan, Harahap, & Safitri, 2019). Employee job satisfaction is largely based on things like work-life balance, job security, opportunities for training and growth, and leadership (Munia, S, 2023.).

❖ Measuring Satisfaction Levels:

Any organization needs to measure satisfaction levels to find its strengths and weaknesses and make improvements. Surveys, which look at different parts of the customer experience, are often used to measure customer satisfaction (Rana, 2014). In the same way, employee satisfaction can be measured through surveys or focus group discussions, which show how employees feel about their jobs and work environment (Safiullah, M, 2010).

Finally, I can state that customer and staff happiness are essential components for every business, but especially in the banking sector. Service excellence, faith in one another, open communication, practicality, and product selection are all factors that affect satisfaction levels. In order to pinpoint areas of strength and weakness and implement adjustments, satisfaction levels must be measured using surveys and focus groups.

3.4: Objectives of the report

The main objectives of the study are given below:

- To identify the satisfaction level of employees.
- To understand the consumer's expectations and the consumer satisfaction level.
- To examine any possible causes of dissatisfaction among employees and consumers.
- To find solutions which will help the bank to solve poor employee and consumer satisfaction issues if there are any.

3.5: Significance of the study

The significance of the study for Jamuna Bank Gazipur Branch can be analyzed based on its objectives, which are:

- To identify the satisfaction level of employees: This goal is important for Jamuna Bank Limited since it will enable management to gauge employee satisfaction levels at the bank.

Management can take the necessary measures to keep current employees and recruit new talent by determining the elements that influence job happiness or dissatisfaction. The bank will gain long-term advantages by improving its overall performance and productivity by assuring staff satisfaction.

- To understand the consumer's expectations and the consumer satisfaction level: This goal is important because it will aid Jamuna Bank Limited in determining whether or not its customers' expectations are being met. The bank can take the required actions to raise customer satisfaction and improve service quality by detecting any gaps between the level of service offered and the expectations of clients. As a result, the bank's revenue and reputation will improve along with greater customer loyalty and retention.
- To examine any possible causes of dissatisfaction among employees and consumers: This goal is important because it will enable Jamuna Bank Limited to pinpoint the sources of staff and client unhappiness. The bank can take action to solve the problems and make things better by comprehending the reasons for unhappiness. This will assist the bank in keeping its staff and clients and enhance its standing in the industry.
- To find solutions that will help the bank to solve poor employee and consumer satisfaction issues if there are any: This goal is important because it will aid Jamuna Bank Limited in resolving any problems that may arise. The bank can enhance its general performance, productivity, and customer happiness by taking the required actions to solve the problems. Also, this will boost the bank's reputation and brand image, which will benefit the business of the bank.

So, the study's significance for Jamuna Bank, particularly for the Gazipur Branch, is that it will assist the bank branch in identifying areas for improvement, understanding customer and

employee expectations, and taking necessary steps to address issues, resulting in increased customer satisfaction, retention, and improved reputation.

3.6: Limitations of the report

There were various restrictions that I had to work around in order to fully and accurately present my results in my report on the staff and customer satisfaction at Jamuna Bank.

- First and foremost, data accessibility posed a serious obstacle. Via surveys and interviews, I was able to get some information on employee and customer satisfaction, but it was neither comprehensive nor uniformly accessible across all bank locations. Because of this, I was unable to conduct a thorough investigation and struggled to reach a firm judgment regarding overall staff and customer satisfaction.
- Second, the breadth of my report was also impacted by time restrictions. I was only given a small window of time to conduct my research and analyze the data, so I was unable to look into some of the important variables that might have been affecting employee and customer happiness. The quantity of survey replies I was able to gather was also constrained by time, which might have had an impact on how representative my results were.
- Finally, my report's weakness related to competence. I am not a specialist in the banking sector, despite having a general understanding of it. This have made it more difficult for me to completely comprehend and analyze some of the data I gathered and to offer more insightful explanations of the variables affecting employee and customer happiness.

Notwithstanding these restrictions, I was still able to make some generalizations about Jamuna Bank's employee and customer satisfaction levels. In this report I advised management to place more emphasis on areas like communication and career development to boost staff morale and customer satisfaction. I also proposed that the bank perform more thorough surveys and research to acquire a more thorough grasp of employee and customer satisfaction.

3.7: Methodology

The methodology of the report is as follows:

- **Research design:** This report's research design was a survey design. A questionnaire was created for both employees and customers to collect data on their levels of satisfaction. The questionnaire was prepared in such a way that it addresses the study's objectives.
- **Data collection:** A survey was used to collect data for this study. A total of 10 workers and 10 customers were chosen at random from Jamuna Bank Limited branches. The questionnaire was distributed to the participants who have been chosen, and their responses were gathered and assessed.
- **Data analysis:** The data collected from the survey was analyzed to find the percentage of both satisfied and dissatisfied customer and employee.
- **Ethical considerations:** Throughout the research process, ethical considerations were taken into account. The goal of the study was explained to the participants, and their agreement was acquired. Participants were ensured that their responses will be kept private.

3.8: Findings and Analysis

3.8.1: Analysis of employee satisfaction level

To find the satisfaction level of the employees, I used face to face interview and distributed questionnaire to collect necessary data.

The sample of the dataset is given below:

Table 15. Employee Dataset

Employee ID	Gender	Age	Tenure	Position	Job Satisfaction	Salary and Benefits Satisfaction	Work Environment Satisfaction	Career Development Opportunities Satisfaction	Communication Satisfaction	Feel Valued
1	Male	29	3 years	Middle-level	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	No
2	Female	41	6 years	Senior-level	Satisfied	Dissatisfied	Satisfied	Dissatisfied	Dissatisfied	Yes
3	Male	36	2 years	Entry-level	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	No
4	Female	24	1 year	Entry-level	Dissatisfied	Satisfied	Dissatisfied	Dissatisfied	Satisfied	No
5	Male	47	8 years	Senior-level	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	No
6	Female	31	4 years	Middle-level	Very dissatisfied	Very dissatisfied	Very dissatisfied	Very dissatisfied	Very dissatisfied	No
7	Male	28	2 years	Entry-level	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	No
8	Female	33	5 years	Senior-level	Satisfied	Satisfied	Satisfied	Satisfied	Satisfied	Yes
9	Male	39	7 years	Middle-level	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	No
10	Female	26	1 year	Entry-level	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	Dissatisfied	No

Analysis:

I collected data from 10 employees of Jamuna Bank Gazipur branch to analyze their job satisfaction level. The results are given below,

Table 16. Employee Satisfaction Level

Job Satisfaction	Salary and Benefits Satisfaction	Work Environment Satisfaction	Career Development Opportunities Satisfaction	Communication Satisfaction	Feel Valued
Satisfied: 20%	Satisfied: 20%	Satisfied: 20%	Satisfied: 10%	Satisfied: 20%	Feel Valued: 20%
Dissatisfied: 60%	Dissatisfied: 80%	Dissatisfied: 80%	Dissatisfied: 90%	Dissatisfied: 80%	Do not feel valued: 80%
Very dissatisfied: 20%	-	-	-	-	-

According to the findings of the research presented above, it is possible to draw the conclusion that the vast majority of workers at the Jamuna Bank branch in Gazipur are unhappy with their jobs, salaries and benefits, working environment, opportunities for career development, satisfaction with communication, and do not feel valued. This suggests that the bank needs to address these concerns and take suitable measures in order to increase the level of satisfaction felt by its employees.

3.8.2: Analysis of customer satisfaction level

Similarly, to collect data for customer satisfaction level I used face to face interview and questionnaire methods.

The sample of the dataset is given below:

Table 17. Customer Dataset

Customer ID	Gender	Age	Occupation	Frequency of Use	Satisfaction Level	Factors Influencing Choice	Quality of Customer Service	Quality of Online Banking	Issues Faced	Satisfaction with Resolution	Recommendation	Overall Satisfaction
1	Male	35	Business	Very frequently	Very dissatisfied	Interest rates	Poor	Poor	Yes	Very dissatisfied	No	Very dissatisfied
2	Female	27	Student	Occasionally	Dissatisfied	Convenient location	Good	Poor	No	N/A	No	Dissatisfied
3	Male	45	Garment Worker	Frequently	Dissatisfied	Good customer service	Poor	Average	Yes	Dissatisfied	No	Dissatisfied
4	Female	31	Garment Worker	Rarely	Neither satisfied nor dissatisfied	Referral by friends or family	Good	Good	No	N/A	Yes	Satisfied
5	Male	39	Business	Occasionally	Dissatisfied	Interest rates	Average	Poor	Yes	Dissatisfied	No	Dissatisfied
6	Female	43	Garment Worker	Frequently	Very dissatisfied	Convenient location	Poor	Average	Yes	Very dissatisfied	No	Very dissatisfied
7	Male	29	Garment Worker	Very frequently	Dissatisfied	Availability of services	Good	Good	No	N/A	Yes	Satisfied
8	Female	52	Business	Rarely	Very dissatisfied	Interest rates	Average	Average	Yes	Very dissatisfied	No	Very dissatisfied
9	Male	33	Garment Worker	Occasionally	Dissatisfied	Good customer service	Poor	Poor	Yes	Dissatisfied	No	Dissatisfied
10	Female	46	Nurse	Frequently	Dissatisfied	Good customer service	Average	Average	Yes	Dissatisfied	No	Dissatisfied

Analysis:

In case for the customers; I collected data from 10 individuals. My analysis result is given below:

- ❖ **Quality of Customer Service:** The level of customer service, which is an important factor in determining customers' satisfaction. According to my data, 40% of customers think the customer service is subpar, 30% think it's average, and 30% think it's good.

Table 18. Quality of Customer Service

Quality of Customer Service	Percentage of Customers
Poor	40%
Average	30%
Good	30%

- ❖ **Quality of Online Banking:** 40% of customers say that the Bank's online banking services are not good enough. Only 20% of customers say that the online banking services are good, while 40% say that they are average.

Table 19. Quality of Online Banking

Quality of Online Banking	Percentage of Customers
Poor	40%
Average	40%
Good	20%

- ❖ **Satisfaction Level by Gender:** The analysis shows that more female customers than male customers are unhappy with the service, and 60% of female customers are very unhappy. 20% of male customers, on the other hand, are happy with the service.

Table 20. Customer Satisfaction Level by Gender

Gender	Satisfaction Level	Percentage of Customers
Male	Satisfied	20%
Male	Dissatisfied	60%
Male	Very dissatisfied	20%
Female	Dissatisfied	40%
Female	Very dissatisfied	60%

- ❖ Overall Customer Satisfaction: It reveals that only 10% of clients are satisfied with the service, 50% are dissatisfied, and 40% are extremely dissatisfied.



Figure 1. Overall Customer Satisfaction Level

3.9: Conclusions

Based on the findings, it is possible to conclude that the Jamuna Bank Ltd Gazipur branch is experiencing problems with both employee and customer satisfaction. The majority of employees are unhappy with their job, compensation and perks, work environment, professional growth prospects, communication satisfaction, and lack of feeling valued. This suggests that the bank should take appropriate steps to promote staff satisfaction, which can lead to increased productivity, improved customer service, and overall organizational success.

In terms of customer satisfaction, the data shows that a high percentage of clients are unsatisfied or extremely dissatisfied with the bank's service. The levels of satisfaction vary by occupation and gender, but the data reveals that there is room for improvement in the quality of customer service, internet banking, and customer resolution.

3.10: Possible causes of dissatisfaction

❖ Causes of employee dissatisfaction:

- **Salary and Benefits:** Low pay and poor benefits may be the key sources of employee unhappiness in JBL Gazipur branch. Employees become unsatisfied when they believe they are not being fairly compensated for their effort.
- **Overtime without extra pay:** This will cause any organization's employee to feel dissatisfaction with the organization. Most of the time the employees are seen to work even after their shift in Gazipur branch which may contribute to the cause of employee dissatisfaction with bank.
- **Work Environment:** Employee satisfaction can also be influenced by the work environment. Dissatisfaction can be caused by a terrible work environment, such as one that is too loud, too hot, or too crowded. As a former intern, I can say work environment is one of the major reasons for the employee dissatisfaction.
- **Career Development Opportunities:** Most of the workers of Gazipur branch believe there are little or no prospects for progress or growth inside the firm. As a result, they become dissatisfied with their positions.
- **Communication:** Misunderstandings, a lack of clarity, and, ultimately, discontent can result from poor communication between management and staff. And this issue was present in JBL Gazipur branch.
- **Feeling Valued:** Workers who believe their contributions are not recognized or appreciated are more likely to leave their positions. And this was the case with the Gazipur branch.

❖ Causes of customer dissatisfaction:

- **Customer Service:** Consumers who get bad customer service may become unsatisfied. Long wait periods, unpleasant or useless staff, or poor responses to their enquiries or concerns are the main reasons for customer dissatisfaction in Gazipur branch.
- **Quality of Products or Services:** Consumers become unhappy if the products or services they receive fall short of their expectations. For example, Gazipur branch's online banking system is unstable or difficult to use because of outdated computer system.
- **Resolution of Issues:** Customers want concerns or complaints to be resolved quickly and effectively. They may get unsatisfied if issues are not addressed or resolved to their satisfaction. But in Gazipur branch most of the customer complaints remain unsolved.
- **Online Banking Services:** As more clients prefer online banking, any difficulties with security, accessibility, or usability may cause customer displeasure. And that's what's happening in Gazipur branch.
- **Wait Time:** Extended wait periods can cause customer dissatisfaction, particularly if they are extreme and the consumer feels disregarded or undervalued. This could occur at a crowded branch. But in case of Gazipur branch long wait time occurs because of slow internet and unnecessary authorizations.

3.11: Recommendations

Based on the aforementioned study and potential sources of unhappiness, Jamuna Bank can make the following recommendations to increase staff and customer satisfaction:

- **Improving communication:** Communication is critical in any organization. To increase customer satisfaction, Jamuna Bank might focus on enhancing communication

channels between workers and consumers. According to Saleem, Z., & Rashid, K (2011) research, improving communication leads to higher customer satisfaction.

- Employee empowerment: Giving employees the authority to make decisions and hold them accountable can boost their job satisfaction. According to research, employee empowerment is a strong predictor of job happiness. Jamuna Bank can prioritize employee training and development programs in order to improve their skills and talents.
- Streamlining processes: Employee and customer unhappiness can be caused by complex processes. Jamuna Bank's operations can be streamlined to reduce wait times and errors. According to Nemaei, B (2012), process optimization can lead to higher levels of customer satisfaction.
- Technology adoption: Use of technology can lead to increased customer service and efficiency. To improve customer experience, Jamuna Bank can prioritize the deployment of innovative technology such as mobile banking and artificial intelligence.
- Continuous feedback: Frequent feedback from staff and customers can give Jamuna Bank with useful ideas for improvement. Jamuna Bank could conduct employee and customer surveys on a regular basis to obtain feedback and take corrective action.

And as such, by applying the above recommendations, Jamuna Bank Gazipur branch may be able to increase employee and customer satisfaction, leading to improved performance and profitability.

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Appendix A.

1.The sample of the questionnaire for employees is given below:

Section 1: Demographic Information

- ❖ What is your gender?
 - A. Male
 - B. Female

- ❖ What is your age?
 - A. Under 25
 - B. 25-34
 - C. 35-44
 - D. 45-54
 - E. Over 54

- ❖ How long have you been working at Jamuna Bank Limited?
 - A. Less than a year
 - B. 1-2 years
 - C. 3-5 years
 - D. More than 5 years

- ❖ What is your current position at the bank?
 - A. Entry-level
 - B. Middle-level
 - C. Senior-level

Section 2: Employee Satisfaction

- ❖ How satisfied are you with your job?
 - A. Very satisfied
 - B. Satisfied
 - C. Neither satisfied nor dissatisfied
 - D. Dissatisfied
 - E. Very dissatisfied

- ❖ How satisfied are you with your salary and benefits?
 - A. Very satisfied
 - B. Satisfied
 - C. Neither satisfied nor dissatisfied
 - D. Dissatisfied
 - E. Very dissatisfied

- ❖ How satisfied are you with the work environment at the bank?
 - A. Very satisfied
 - B. Satisfied
 - C. Neither satisfied nor dissatisfied
 - D. Dissatisfied
 - E. Very dissatisfied

- ❖ How satisfied are you with the opportunities for career development at the bank?
 - A. Very satisfied

B. Satisfied

C. Neither satisfied nor dissatisfied

D. Dissatisfied

E. Very dissatisfied

❖ How satisfied are you with the communication between management and employees?

A. Very satisfied

B. Satisfied

C. Neither satisfied nor dissatisfied

D. Dissatisfied

E. Very dissatisfied

❖ Do you feel valued as an employee at Jamuna Bank Limited?

A. Yes

B. No

Section 3: Employee Feedback

❖ Do you have any suggestions for improving the work environment at the bank?

❖ Do you have any suggestions for improving the communication between management and employees?

❖ Do you have any suggestions for improving the opportunities for career development at the bank?

2.The sample of the questionnaire for customers is given below:

- ❖ How often do you use Jamuna Bank's services?
 - A. Very frequently
 - B. Frequently
 - C. Occasionally
 - D. Rarely
 - E. Never
- ❖ How satisfied are you with the services provided by Jamuna Bank?
 - A. Very satisfied
 - B. Satisfied
 - C. Neither satisfied nor dissatisfied
 - D. Dissatisfied
 - E. Very dissatisfied
- ❖ What factors influenced your decision to choose Jamuna Bank?
 - A. Interest rates
 - B. Convenient location
 - C. Good customer service
 - D. Availability of different services
 - E. Referral by friends or family
 - F. Other (please specify)
- ❖ How would you rate the quality of customer service provided by Jamuna Bank?
 - A. Excellent
 - B. Good
 - C. Average
 - D. Poor
 - E. Very poor
- ❖ How would you rate the online banking services provided by Jamuna Bank?
 - A. Excellent
 - B. Good
 - C. Average
 - D. Poor

E. Very poor

❖ Have you faced any issues or problems while using Jamuna Bank's services?

A. Yes

B. No

❖ If yes, how satisfied were you with the resolution provided by Jamuna Bank?

A. Very satisfied

B. Satisfied

C. Neither satisfied nor dissatisfied

D. Dissatisfied

E. Very dissatisfied

❖ Would you recommend Jamuna Bank to others?

A. Yes

B. No

❖ Overall, how satisfied are you with Jamuna Bank's services?

A. Very satisfied

B. Satisfied

C. Neither satisfied nor dissatisfied

D. Dissatisfied

E. Very dissatisfied