

2015

EMPLOYEE JOB SATISFACTION REPORT



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Department: BBS



Standard Bank Limited
setting a new standard in banking

**TOPIC: EMPLOYEE JOB SATISFACTION STANDARD
BANK LIMITED HATIRPOOL BRANCH**

Letter of transmittal

Mr. Tanvir Newaz
Lecturer,
BRAC Business School,
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Subject: Submission of Internship Report

Sir,

It is my great honor to submit the report of my Internship Program at Standard Bank Ltd., Hatirpul Branch. In addition, it is a great pleasure that I have been able to submit the internship report on— Employee Job Satisfaction of Standard Bank Ltd. in due time. The whole experience of this internship program enabled me to get an insight into the real life Situation. I have tried my best with my knowledge to make a full-fledge report by analyzing all the requirements you have asked for. Besides this, there may be shortcomings. I would be grateful if you consider those from excusable manner.

I would like to express my sincere gratitude to you for your guidance and suggestions in preparing the report. I will be happy to provide any further explanation regarding this research report if necessary.

Sincerely yours,

Sadia Sultana Swarna

ID- 11304095

Acknowledgement

First of all, I extend my profound gratitude to the Almighty Allah, the omnipresent and omnipotent, who helped me accomplish this task on time. I feel satisfied and glad that I have completed this study within specific duration. This internship report might never have been completed without the necessary practical knowledge, assistance of many books, articles, websites, and primary data. It enhanced my knowledge on employee job satisfaction. Thanks to all those persons, who have assisted me, providing me co-operation, books and articles, I would like to express my special gratitude to my supervisor Mr, Tanvir Newaz, Lecturer of BRAC Business school of BRAC University, for his motivating inspiration, kind direction, valuable suggestions & advices during my internship period and to prepare this report.

I was placed in Standard Bank Limited to work as an intern from January 29, 2015 to April 29, 2015. The members and management of SBL was very co-operative and helpful. They helped me through providing various data, guidance and direction. I am grateful to Ahmed Jakir, Manager of SBL Bank Hatirpul Branch for his cooperation and necessary support.

Finally I want to express my special thanks to Mrs. Fahmida Ashraf (TAO) and Mrs. Kaji Sharmin (AO) of SBL, Hatirpul branch, under whom I have completed my three months internship program. I am also grateful to all other employees of Customer Service and operation Unit of this branch.

Executive summary

This study is the result of my internship program ran for the past three months placed at the Standard Bank Ltd, Hatirpul branch. The purpose of this study is to understand the level of employee job satisfaction and for this reason I had to gain the practical area of responsibilities of the employees so that I could interact with them directly to understand their views and their relation with their organization. Job satisfaction describes how content an individual is happy with his or her job. The happier people are within their job, the more pleased they are said to be. This study shows that employee job satisfaction largely depend on job promotions, compensation system, involvement in decision making process, working environment , career development opportunity, feedback from supervisor, relationship with senior management, flexibility to balance between work and home etc. The sample for this study was the current employees of SBL. Printed questionnaires were distributed among 10 respondents and all the questionnaires have been collected and taken as the data for the study. The data has been analyzed by MS Excel. In this study, some results were Satisfactory, which proved that the items of questionnaires are appropriates with this study. Despite differences in opinions made by the employees of the organization on what the study was conducted, the study shows that employees are satisfied with their job Objectives.

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List of Abbreviations

Sbl (Standard Bank Limited)

Chapter One

Introduction

With the advent of the 21st century, globalization and association among the multinational and foreign companies are making their impact in the third world economies including that of Bangladesh. To address this ever increasing competition, Bangladesh financial institutions and other companies are working such a way in order to meet challenges both locally and as well as international markets.

Bank is an important and essential financial institution for the necessity of the use of money and protection of the money .for the globalization and technological innovation, banking business has become competitive. To deal with this , bankers should have massive theoretical knowledge and proficient knowledge as well as technical basics. As a business student I felt like bank was my destiny to gather the real practical knowledge.

With a view to develop skilled professionals in banking area, BRAC UNIVERSITY, Bangladesh has undertaken the internship training program for its students. As a partial and essential requirement of BBA degree, the authority has placed me to standard bank Ltd. Panthapath branch Dhaka, For having practical experience in banking for three months internship program.

ORIGIN OF THE REPORT

This report is an internship report prepared as a requirement for the completion of the BBA program. The primary goal of the internship was to provide an ‘on the job’ exposure to the student and an opportunity for translation of theoretical conceptions in real life situation. The students are placed in enterprises, organizations, research institutions as well as development projects. In this connection, after the completions of the BBA program, I was assigned to the Retail Finance Centre of The Standard Bank Limited for practical orientation. I chose the topic “Employee Job Satisfaction of The Standard Bank Limited - A study on RFC Collection” for my internship report under the supervision of Mrs. Fahmida Ashraf (ATO) and Mrs.kaji Sharmin (Assistant Officer) of THE STANDARD BANK LIMITED.

1.1: Objectives of the Study

Objective of the study is to achieve an understanding of the practical banking activities and related knowledge that I have gained abstract training, University education and various document of the Standard Bank at hatirpul Branch.

Primary Objectives:

The primary objective of the study is to find out of employees Job satisfaction level in Standard Bank Branch at Principal Branch. It is most important to appraise the job satisfactory of these branch employees. The report will be prepared based on the information of employee's satisfaction against the job security, compensation and benefits from the organization, working atmosphere etc.

Secondary objectives:

The report helps to evaluate overall employees' job satisfaction in Of SBL of Hatirpul Branch. It identifies the relative importance of job satisfaction factors and the organizational benefits of SBL's employees. The report also gives a idea about working atmosphere at this branch Besides this to identify the interpersonal relationship between co-workers, the limitation of bank management to satisfy their employees is the objective of the report.

1.2: Limitations

There were certain limitations while conducting the study. These are summarized below:

The main obstacle while preparing this report was time. As the tenure of the internship program was very short, it was not possible to highlight everything deeply. Work pressure in the office was another limitation.

Confidentiality of information was another barrier that hindered the study. Every organization has its own secrecy that is not revealed to someone outside the organization. While collecting data at The Standard Bank Limited, personnel did not disclose enough information for the sake of confidentiality rule of the organization.

While doing the survey some employees were not participated, some were busy and some were reluctant during answering the question.

Some of the answers from the survey varied between higher level officers and lower level employees.

1.3: Scope of the Study

The study report is prepared in term of the three months of internship program; the report covered all the aspects of Standard bank employee's job satisfaction. But the report is prepared based only Hatirpul branch employees. All the department of Hatirpul branch has participated on this report.

1.4 Methodology of the study

In general, Methodology is the efficient explanation of sequence of activities required. In this internship report, both the descriptive and exploratory method has been used. To get internship report elements and to implement the report I worked in some steps. Those steps are sampling methods, Questionnaire development, and data collection, data analysis.

Nature of the report:

Exploratory report. An exploratory research project is an attempt to lay the ground work that will lead to future studies, or to determine if what is being observed might be explained by a currently existing theory. Most often, exploratory research lays the initial ground work for future research.

Data Collection:

The questionnaire method has been used for data collection for the study. Information collected to deliver this report is both from primary and secondary sources.

Sample size: 10 people

Population size: 20 people

Primary Data:

The primary data are collected from several desk works in different departments of Standard Bank Ltd. I have done some face to face discussion with executive and officer from different division which is consider being another source of primary data. I also collected some interesting and important data through my observation during of my internship period. And my survey questionnaire was the best of the lot from other methods. It helps me to get specified data which is essential for my internship report.

Secondary Data:

The secondary data are collected from annual reports of the Standard Bank Ltd. the manual of export procedures of SBL is also another source of data. Procedure manual published by SBL, those kinds of sources can be considered as a secondary data. And data regarding the operations and analysis of financial statement were collected from secondary sources like annual report, Broachers and company website.

Duties and Responsibilities of an Intern

An intern has some duties and responsibilities. As an intern my first task was to know organization, it' culture and the employees of my branch. There are some other duties also. To know the job content is one of them. As I worked in general banking my task was balance checking. data entry. Account opening etc. Besides this building a good relationship with the employees as well as the customer was also my concern

Chapter Two

The Organization

History

Standard Bank Limited was incorporated as a public limited company on May 11, 1999 under the companies act, 1994 and the bank achieved satisfactory progress from its commercial operations on June 03, 1999. Until June 2013 SBL has 81 branches. In the year 2011, the bank registered an operating profit of 4% in comparison to the year 2010. The total assets of the bank have increased from taka 34210 million to taka 49001, resulting in a 43% annual increase.

The bank success in the import and export business area with a growth rate of 13.23% and 16.37% respectively in comparison to the year 2008.

SBL is also focusing on retail business and small and medium enterprise which was also recognized by Bangladesh bank as major driving factor in Bangladesh's economic development.

SBL has introduced several attractive products and services and extended loans and credits to different sectors if the economy. Besides, the bank has already introduced real time online banking. Through all this activities SBL has created a positive impact in the market.

Vision

The vision is to be a modern Bank having the object of building a sound national economy and to contribute significantly to the Public Exchequer.

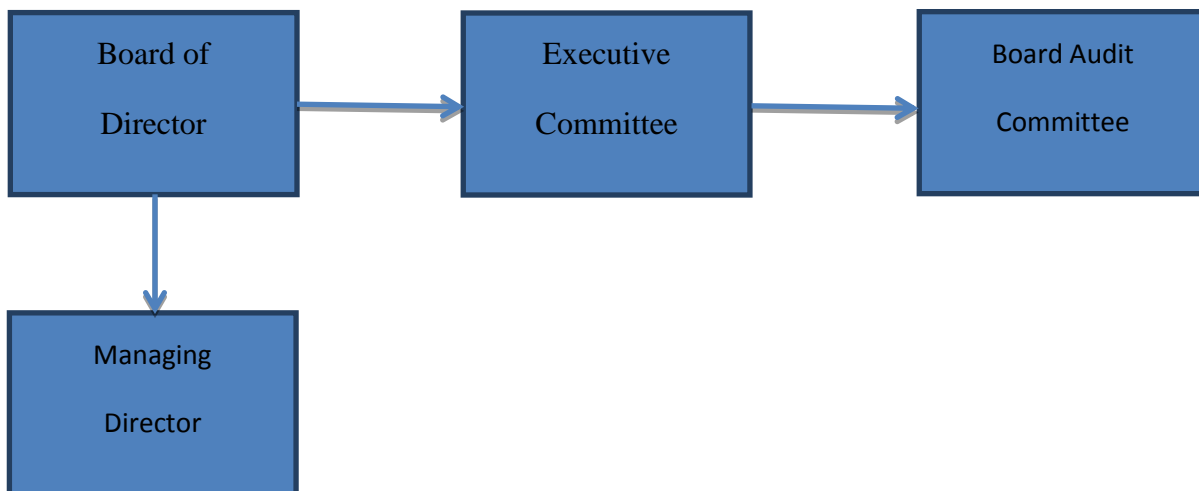
Mission

To be the best private commercial bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability.

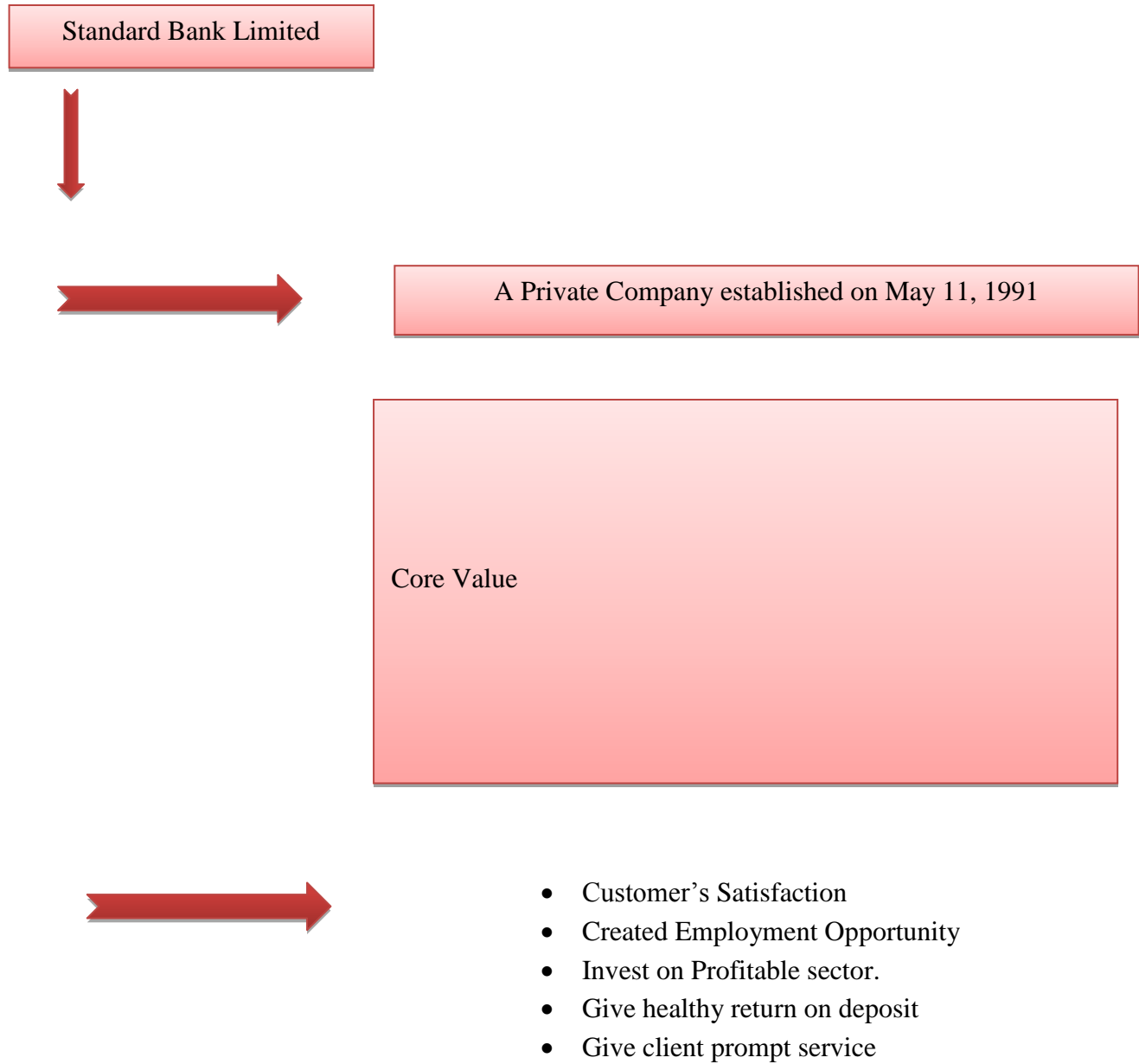
Objectives

- To be a dynamic leader in the financial market in innovating new products as to the needs of the society.
- To earn positive economic value addition (EVA) each year to come.
- To top the list in respect of cost efficiency of all the commercial banks.
- To become one of the best financial institutions in Bangladesh economy participating in the most significant segments of business market that we serve.

Organogram of Standard Bank Limited



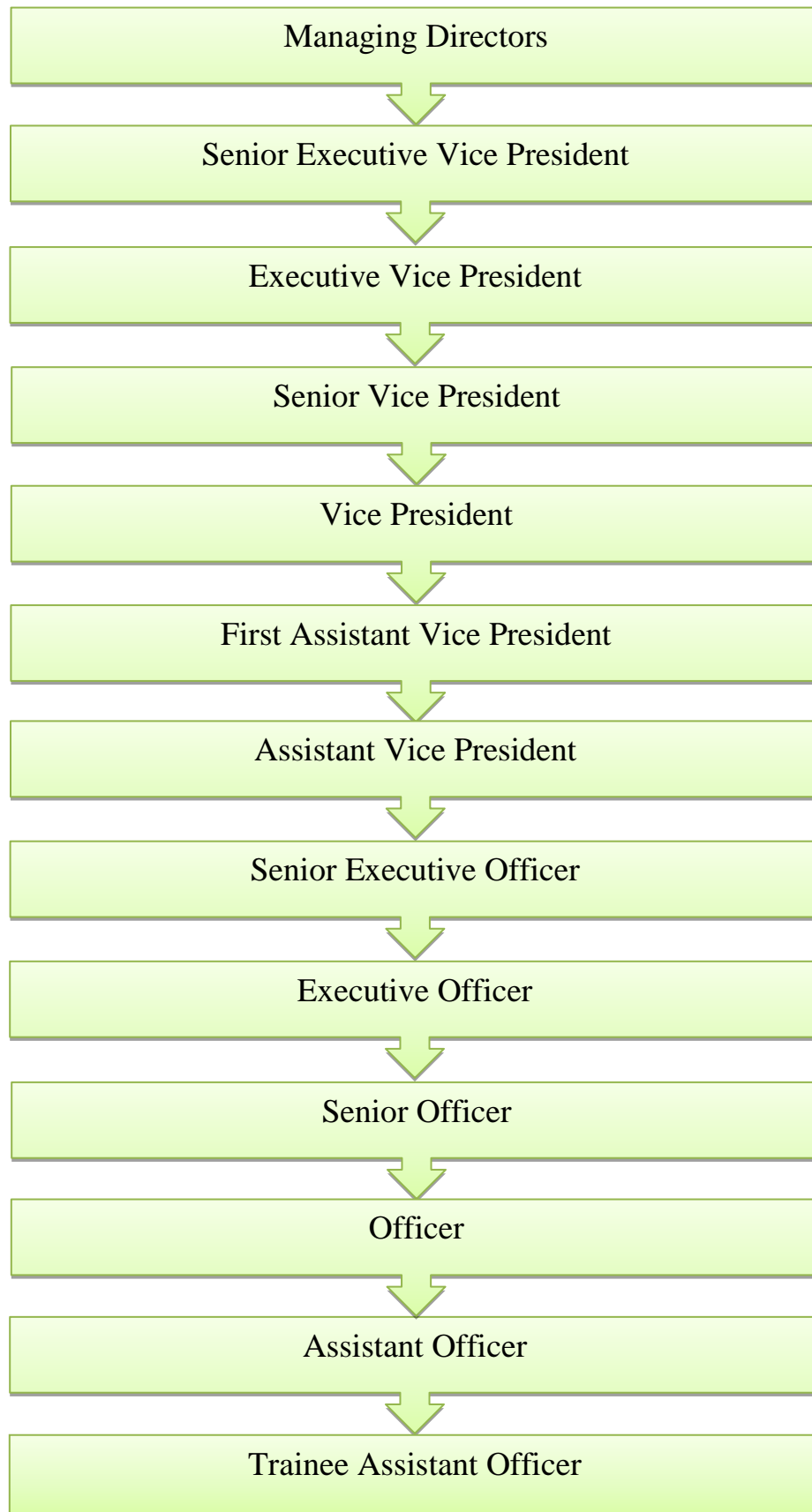
Profile of Standard Bank Limited





- Deposit
- Loan

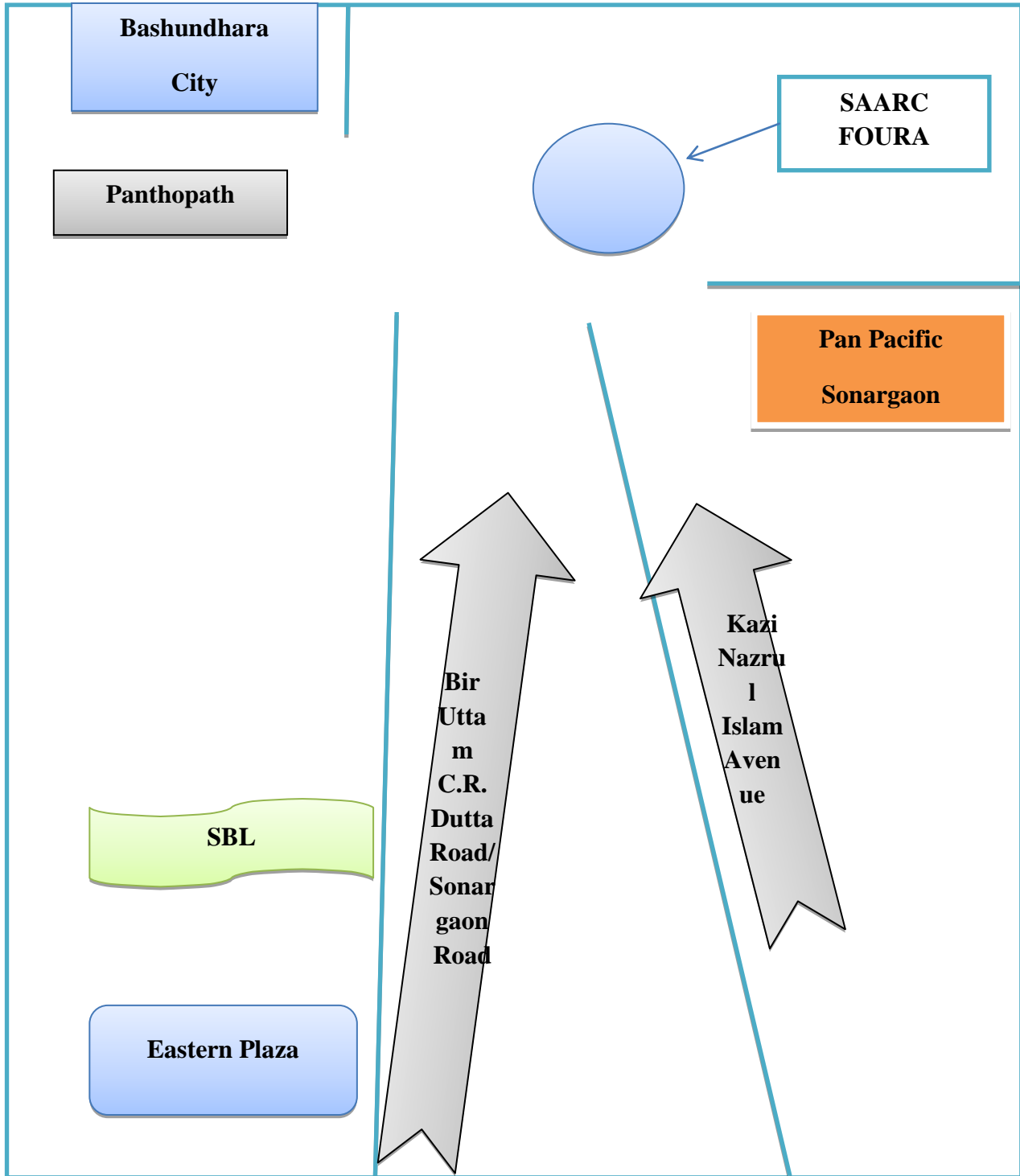
Other Customer Service

Organization Structure:

I have worked under Assistant Officer, Mrs. Sharmin and Mrs. Fahmida Ashraf (TAO) 29 Jan 2015 to 29th April 2015

Position of the Branch

The branch is established near the second largest area of Dhaka, Karwan Bazar. With that commercial area, there also exists international hotel "Pan Pacific Sonargaon Hotel", the gigantic market and corporate office "Bashundhara City" and many other corporate offices and trading shops at Hatirpool, Panthopath and Sonargaon Road. So the area is very attractive for banking business and it is profitable. The branch location is near Eastern Plaza Market, Hatirpool. Here they got some business giants who involved in marble, tiles and sanitary instruments and also the business man of Eastern Plaza and Motaleb Plaza.



Product

Revised Rate of Interest for Deposit Products

SL No.	Deposit Products	Interest Rate
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1	SB A/C	5%
2	STD A/C	5%
3	FDR (1 Year) and above	12.50%
4	Five lac taka Savings project (Monthly TK 5000 deposit after 5.6 year the depositor will get 5.2 lac)	
5	Ten lac Taka Savings project (Monthly TK 4500 deposit after 10 year the depositor will get 10 lac)	

- SRDP-STANDARD Regular Deposit Program
- SRIP- STANDARD Regular Income Program
- (DI+) Double Income Plus. (after 5.6 years deposit will become double plus)

Capital and capital adequacy ratio

Bank's authorized capital was enhanced from tk. 880 core to tk. 1500 core on November 2011. The paid up capital stood at tk. 487.36 core in 1012.

The Bank has earned an operating profit of TK. 1331 million during the year 2012 compared to Tk. 1297 million during year211, showing an increase of 19%. The Bank has earned substantial amount of profit during the last year compared to preceding year. The progress was possible due to the pragmatic and right direction of our board of directors as well as active support and co-operation of valued client's and shareholders.

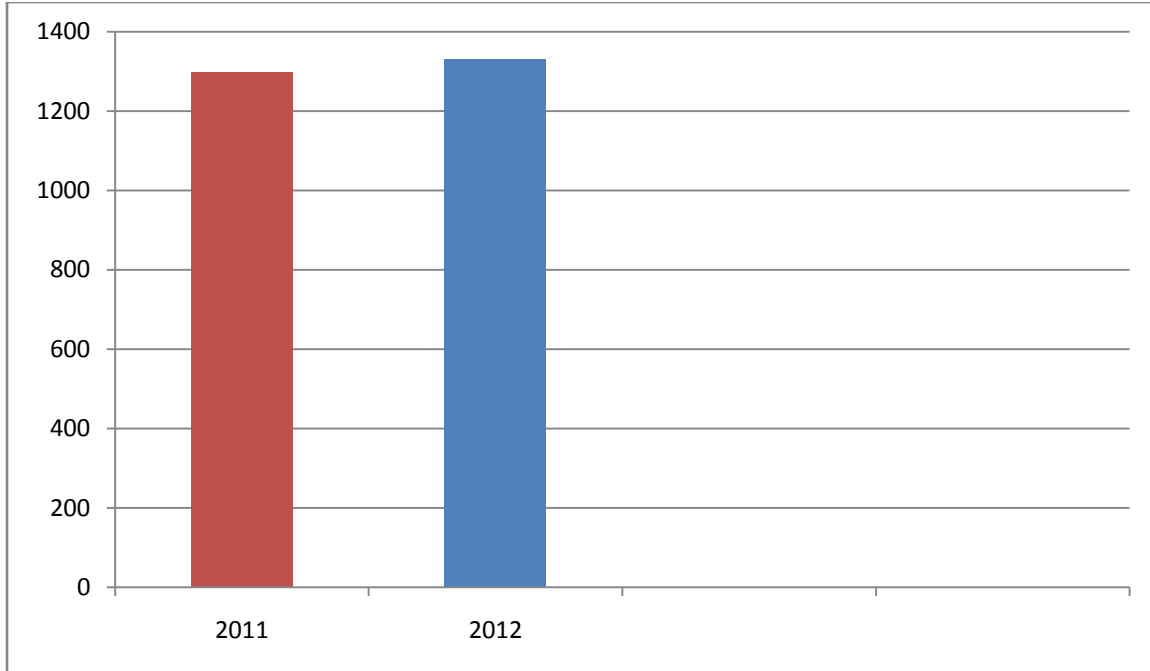


Figure 1: Profit operation result

Deposits

The deposit base of bank continues to register steady growth and stood at tk. 76089 million as on December 31st 2012 as against tk. 63871 million as on December 31, 2011. It is an increase of 11%. The bank has by this time achieved a stable and sizable deposit base and has managed its deposit and inevitable fund efficiently for the purpose of both liquidity and profitability. In addition to the normal deposit schemes to bring un-tapped resources to banking channel for benefit of the people.

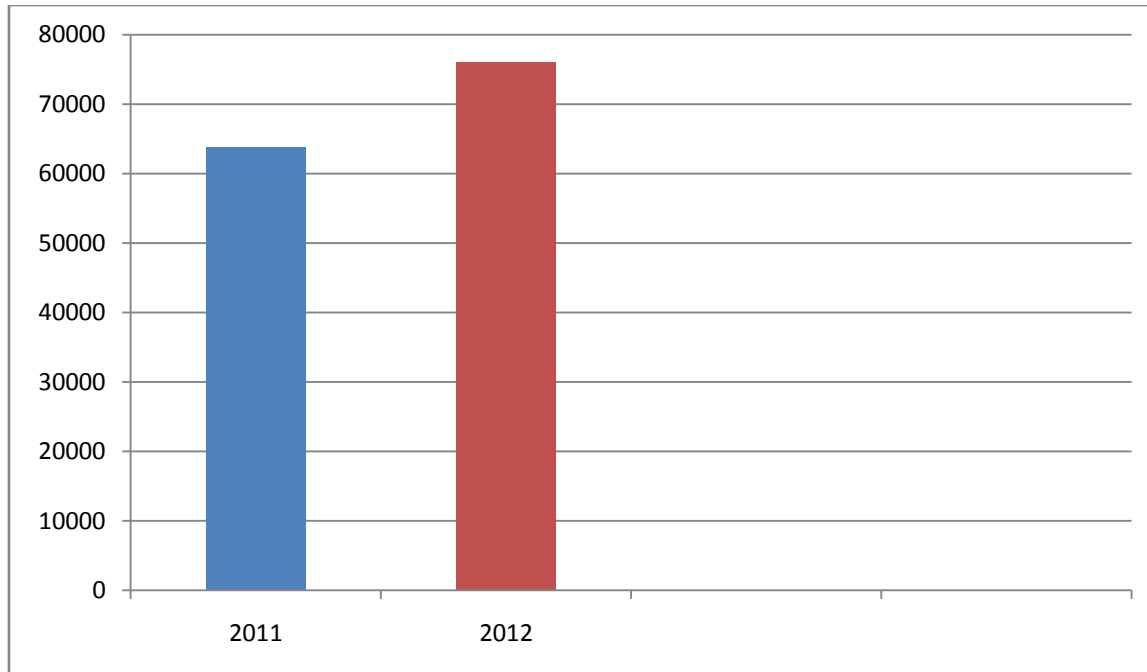


Figure 2: Growth and Development

Our various purpose oriented deposit schemes have been appreciated by general people and have received popular response. Steps are being taken to further increase, the deposit base continuously at a reduced average cost of funds.

Loans and Advances

Total loan and advances figure rose up to Tk. 61380 million as on December 31st 2012 in comparison to Tk. 55346.84 million as on December 31st, 2011 which indicates an increase by 37%.

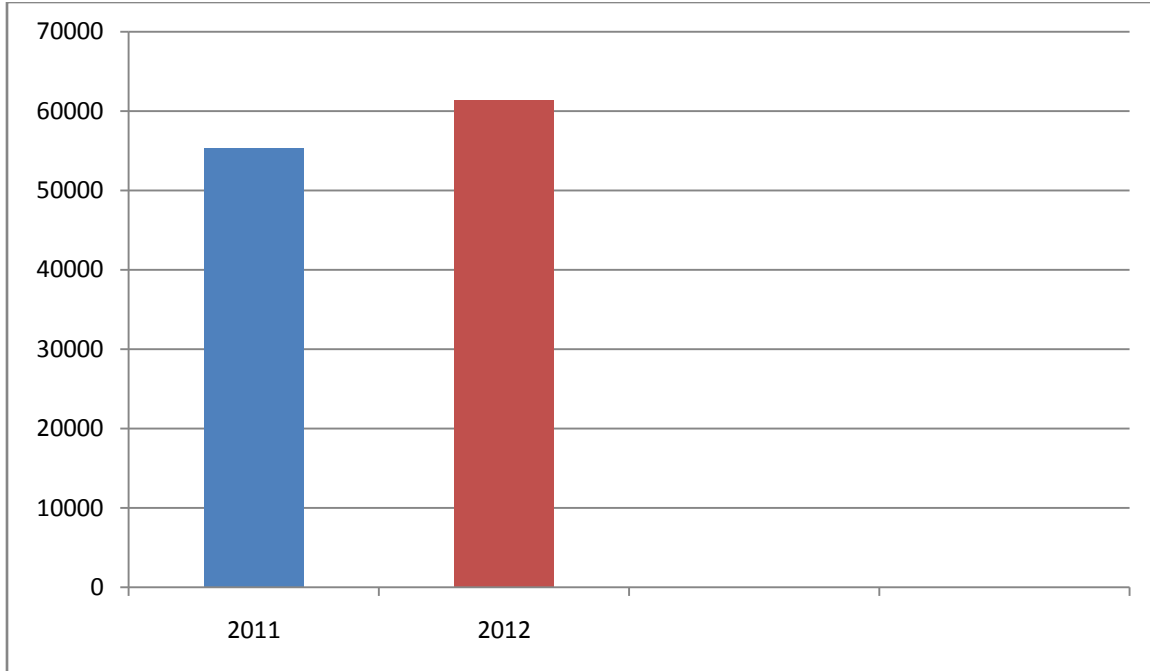


Figure 3: Position of Loan and

In the past years bank has concentrated to explore new and diversified avenues for investment with the objective of developing and maintaining a sound portfolio ensuring profitability and risk mitigation. In recent time bank has given emphasis on service sector like telecommunication and agriculture sector and allocated fund towards contributing into poverty alleviation and post SIDR economic rehabilitation. Bank's combined and continuous effort has resulted in a very negligible percentage of classified loans at the end of December 31st, 2012.

Retail Banking

Standard bank limited has established a retail banking division with launching of consumer financing and small enterprise financing in 2006 aiming to explore the rapidly increasing opportunities in the fast expanding SME sector.

Government on Bangladesh have attached due important in SME sector development, acknowledging the importance and implications of SME’s in economic development. The government and its related agencies have already undertaken various initiatives to support the growth of SME sector. They are, therefore, encouraging financial institutions to find ways and means to make loans available to SME’s.

To realize the present market needs and to have a better understanding of the local SME market, we have organized practical and comprehensive guidelines in accordance with credit norms. We anticipate that if designing a marketing program with probability and safe lending can be undertaken in this sector the impact of profitability will be reflected if post disbursement monitoring and portfolio management be effective.

Investment

The investment has always and inverse relationship with capital adequacy ratio although it contributes to the desired bottom figure. The size of the investment portfolio in the year 2012 rose at Tk. 1443.02 million including government Treasury bill and the other security bonds against Tk. 739.85 million in the year 2011 showing and increase of 95.04%.

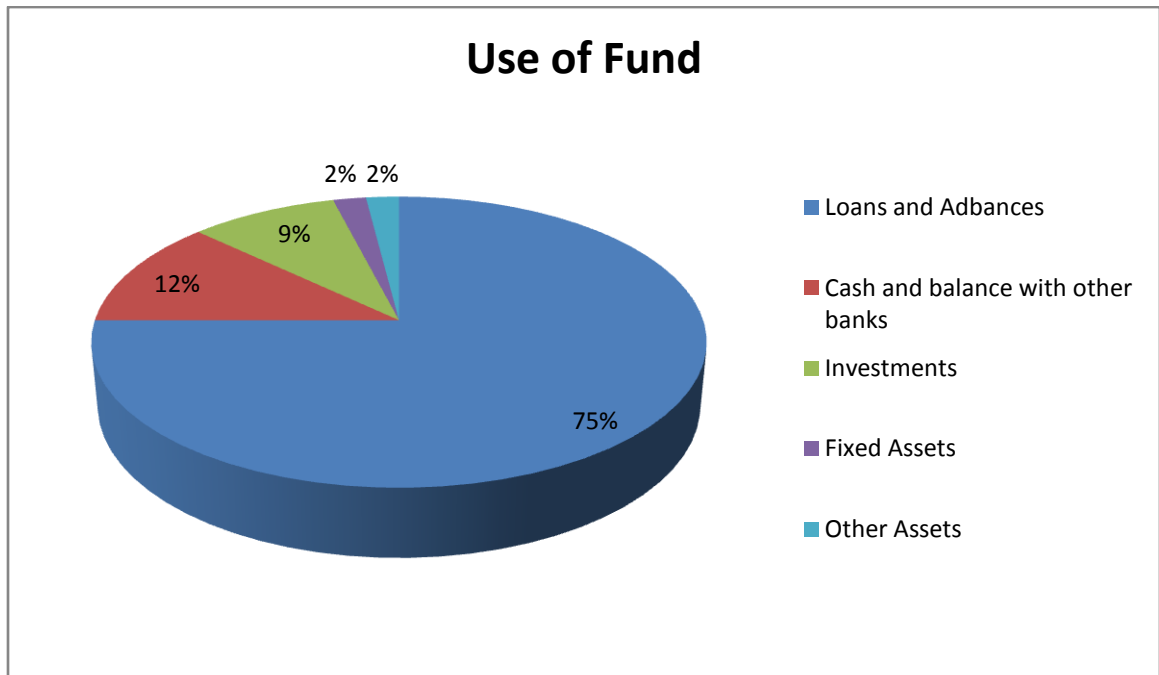


Figure 4: Uses of Funds

International Trade

Foreign exchange operation of the bank played a significant role in the overall business of the bank. During the year of 2012, the bank has contributed in the country's national economy after successfully handing of foreign exchange with a 30.63% higher than the previous year.

International Banking Division

The objective of SBL is to increase its foreign exchange business and for that end in view we are concentrating our efforts to establish relationship with all major banks of the world. The bank's correspondent business expanded using the year with 643 correspondents across the world enabling for cross border trade and payment business. We are at present maintaining 21 Nostro A/C in different currencies. Out of which we have 5 USD Nostro A/C in the USA, 2 GBP Bostro A/C in the U.K., 2 Euro Nostro A/C in Germany, 1 JPY Nostro A/C in Japan, 1 AUD Nostro A/C in Australia, 5 ACUD Nostro A/C in India, 2 ACUD Nostro A/C in Pakistan, 1 ACUD Nostro A/C in Nepal and 1 ACUD A/C in Bhutan.

Exchange House: Standard Bank Limited has drawing arrangements with three exchange houses in U.K., USA and UAE for inward foreign currency remittance. This has provided opportunity for the Bangladeshi's in U.K., USA, Canada and UAE to remit their foreign remittance to their families here in through banking channel of our bank. These Exchange houses are remitting funds through our bank. Moreover we are scheduled to sign drawing arrangement with money gram payment system, INC, USA by June 2008. The operation will start within a month and we are expecting to receive a handsome amount of foreign remittance on regular basis. Drawing arrangement with 5 reputed exchange houses of the world will be established very soon.

Treasury

SBL treasury is a core-banking unit and it is one of the best warning sources of the bank. The bank is well equipped with skilled human resources for efficient dealing. Our every business revolves around participation in foreign exchange market and local money market in a substantial volume. During the year 2012 total income from treasury of the bank is Tk. 118.59 crore.

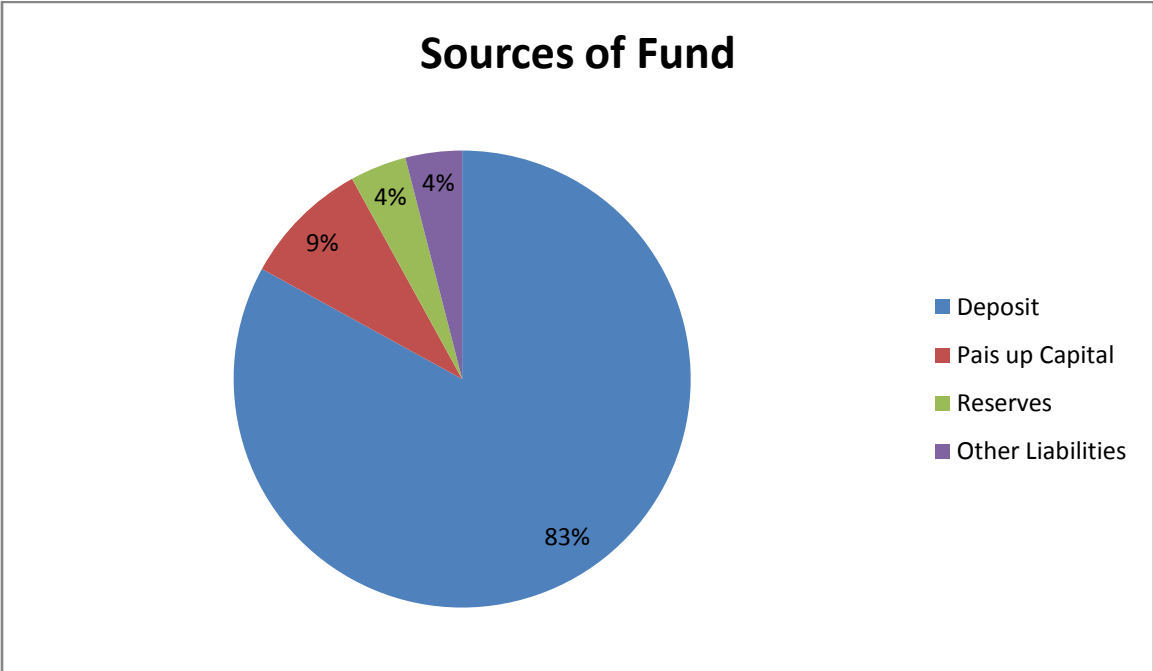


Figure 5: Sources of Funds

Risk Management

Commercial operation in bank is very much inherent to risks especially credit risk is inevitable to be managed to reduce the possibility of loss and maximize the profit. In recent time various types of tools have been evolved by Bangladesh bank like credit risk regarding, GAP analysis to deal with the liquidity risk, Foreign exchange risk and Interest rate risk etc. the bank is arranging training on the aforementioned issues and en-lighting its human resources with the objectives to enabling the bank to proactively manage loan portfolio in order to minimize losses and earn an acceptable level of return on Investment.

The management is striving effort to proper securitization of all proposals in accordance with the prudential guidelines provided by Bangladesh Bank for bringing harmony in banking operation and to protect interest of the bank. The management stressed the need for maintaining good asset quality and strengthening monitoring and follow-up. The bank management is very much careful regarding 6 (SIX) core risk guidelines of Bangladesh Bank. Asset- Liability of the bank is managed effectively through ALCO (Asset Liability Management Committee) to address Liquidity Risk, Profit rate risk, operational risk and other risks like risks related to balance sheet.

Department overview:

- 1.branch banking
- 2.corporate banking
- 3.SME
- 4.marchant banking
- 5.remittance service
- 6.islami banking

I have worked under branch banking specifically in Hatirpool branch.

In my branch three kinds of services were practiced.

1.cash transaction: where the customers can have the facilities of depositing and withdrawing money.

2.general banking: here the A/C holder or the customers are facilitated with their account related general services.

3.remittance: in our branch, the customers also had the opportunity to encash money that were transferred from the different region of the world via different media such as western union, money gram,ria and so on.

Chapter Three

Findings and analysis

A summary of some of the questionnaire that were given out to see whether they want to stay in their jobs.

- **The figure below shows how they feel challenged by the work they do**

Table 1:

Response	Number Respondent	of Percentage (%)
Strongly Agreed	2	20
Fairly Agreed	6	60
Neutral	1	10
Not Agreed	1	10
Total	10	100

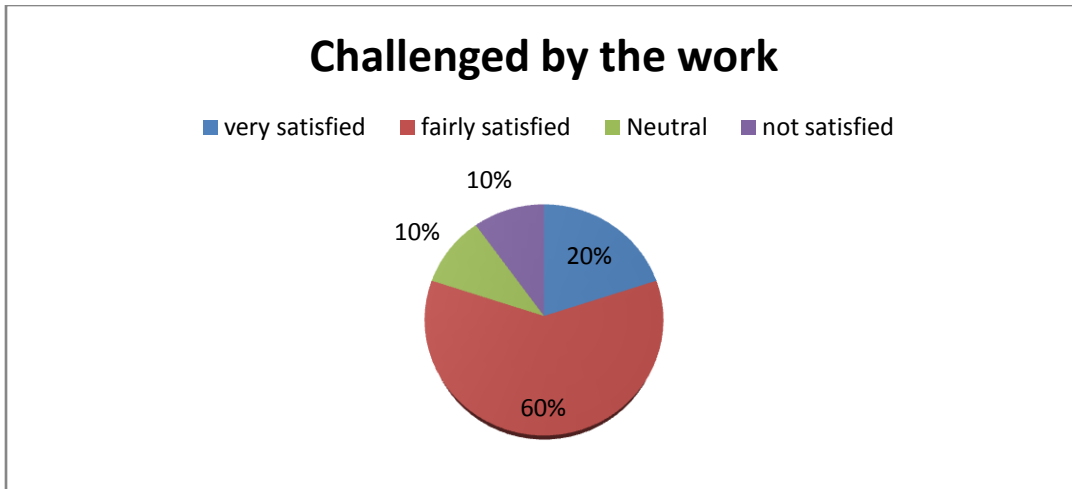


Figure I

From the table above and graph charts above point out that 10 respondent representing twenty percent of the management and staff said that they feel very challenged of the work, sixty percent fairly agreed, ten percent were neutral and ten percent did not agreed. Mostly higher level employees think that their work is quite challenging where most of the decision making process is involved in their work and employees who are in front desk cash and accounts department do not feel that much challenging,

Employees perception about work life balance

Table 2

Response	Number of Respondent	Percentage (%)
Very Flexible	4	40
Fairly Flexible	6	60
Neutral	0	-
Not Flexible	0	-
Total	10	100

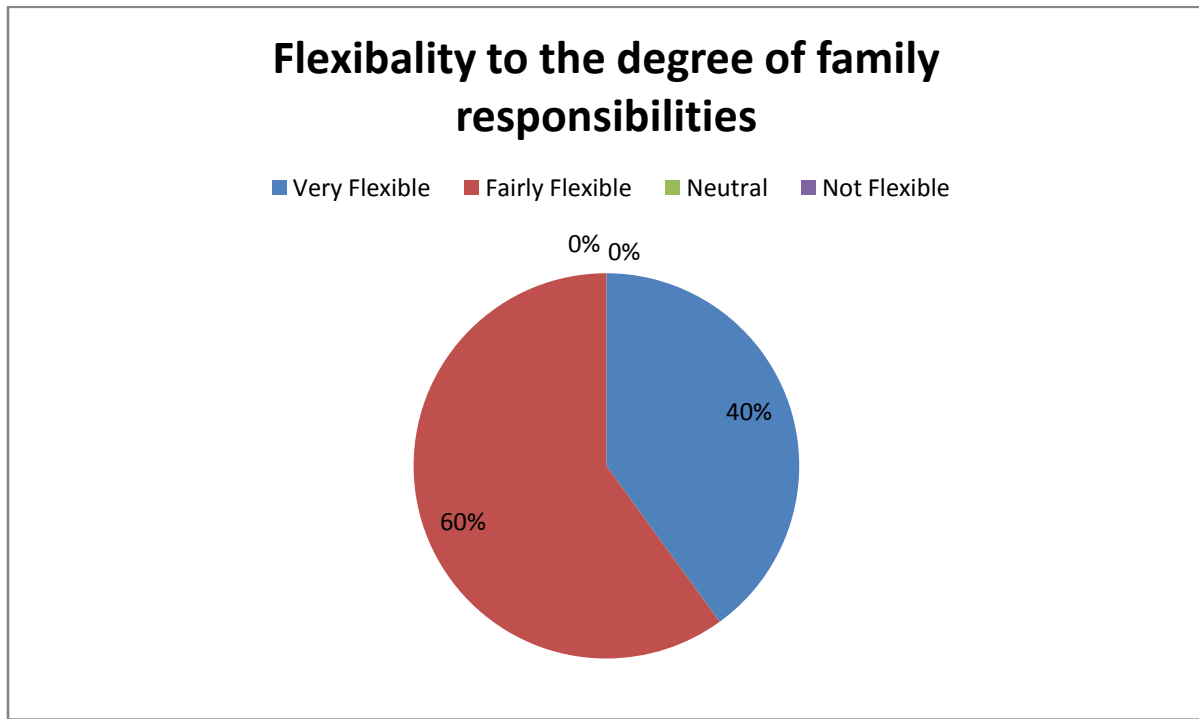


Figure II

The above illustration that 10 respondent constituting hundred percent (100%) of the employee is satisfied with the flexibility with respect to their family responsibilities. The main reason is the manager as well as 2nd manager and all employees are very much co-operative to each other. Employees can take leave or can leave the office earlier in any family emergency. There is no issue regarding this matters. As a result 100% employees are satisfied with respect to their family responsibilities.

- **Employees satisfaction with the salary and bonuses**

Table 3

Response	Number of Respondent	Percentage (%)
Very Satisfied	2	20
Fairly Satisfied	7	70
Neutral	1	10
Not Satisfied	0	-
Total	10	100

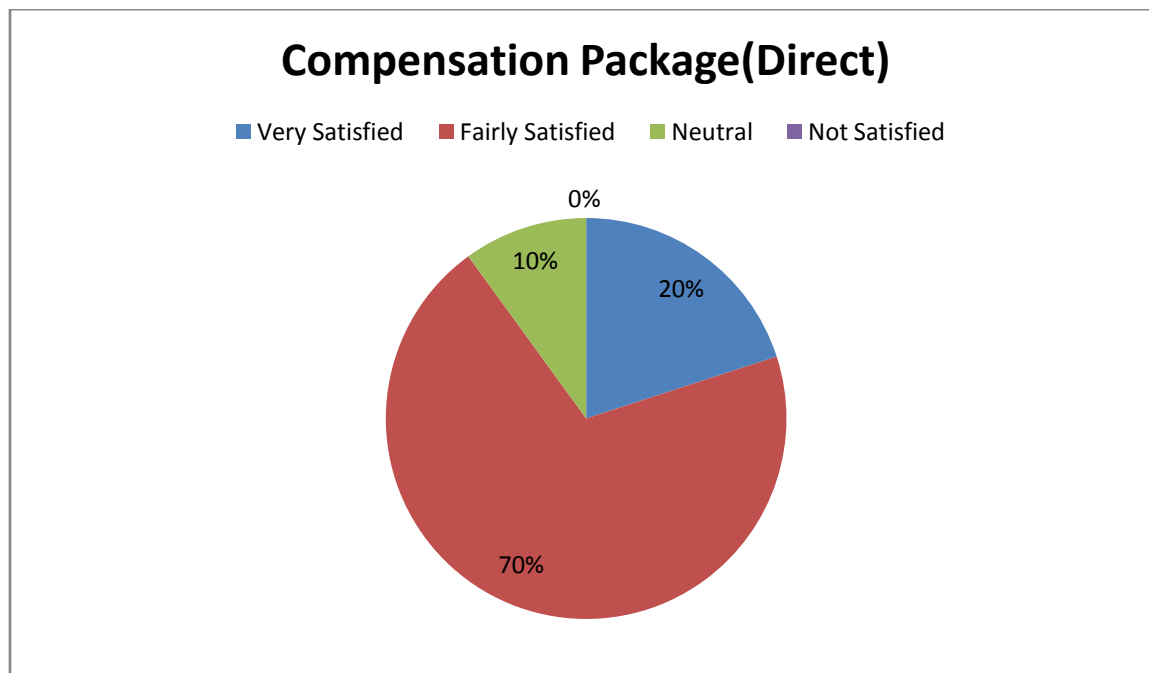


FIGURE III

The above table and the figure III shows that 10 respondent constituting seventy percent of them are fairly satisfied, twenty percent are very satisfied and ten percent are neutral with the salary. No one is dissatisfied with their salary. From my assumption most of the employees think they are satisfied with their salaries because their salaries are matched with their position and work load compared with other banks. Though some of them feel neutral of their salaries and bonuses because they are expecting more bonuses as they feel they contribute more to this bank than others.

- **Employees satisfaction with the pay structure and the promotions**

Table 4

Response	Number of Respondent	Percentage (%)
Very Satisfied	4	40
Fairly Satisfied	5	50
Neutral	10	10
Not Satisfied	0	-
Total	10	100

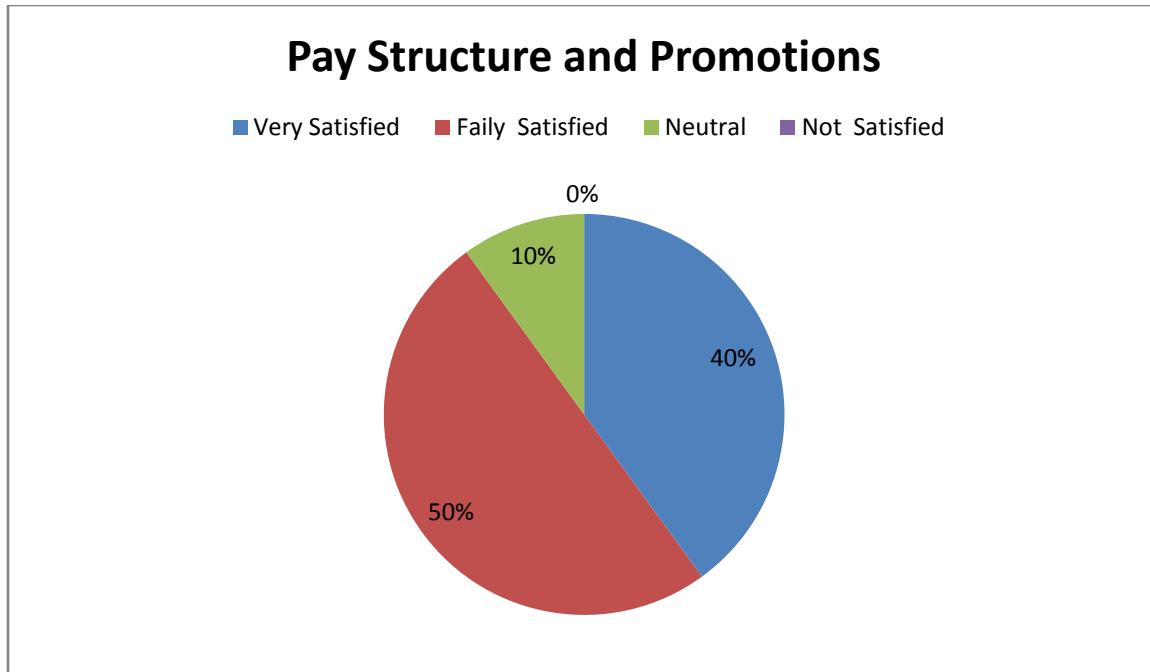


FIGURE IV

The above illustration resulted in this way because the difference in the Pay division among the Hierarchy is fair enough. Which is why from the 10 respondent constituting fifty percent of the employees are fairly satisfied forty percent are very satisfied and ten percent are neutral with the pay structure and promotions. None of them are dissatisfied.

- Satisfaction level on doing their work according to the procedure without any influence

Table 5

Response	Number of Respondent	Percentage (%)
Very Satisfied	1	10
Fairly Satisfied	2	20
Neutral	7	70
Not Satisfied	0	-
Total	10	100

Employees work according to procedure

■ Very Satisfied
 ■ Fairly Satisfied
 ■ Neutral
 ■ Not Satisfied

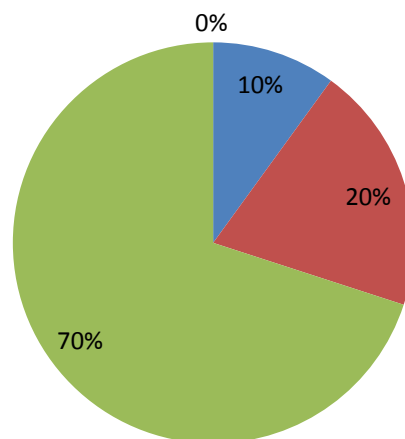


FIGURE V

The above illustration from the shows that 10 respondent constituting 10% employees are very satisfied, 20% fairly satisfied and 70% were neutral. Sometimes employees have to go beyond the procedure as the higher authorities of the employees are influenced to do. As a result large percentages are neutral about this.

- **Management looks to the employee for suggestions and leadership**

Table 6

Response	Number of Respondent	Percentage (%)
Very Satisfied	5	5
Fairly Satisfied	3	3
Neutral	2	2
Not Satisfied	0	-
Total	10	100

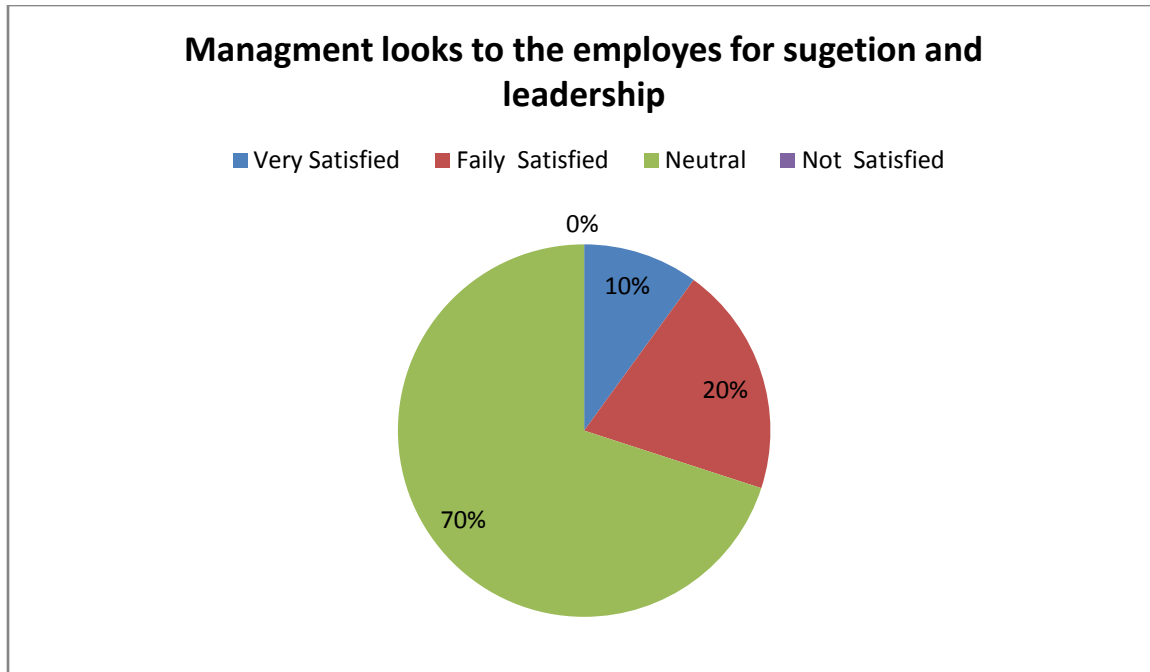


FIGURE VI

Some interesting response came from this illustration. The above illustration from the figure shows that 10 respondent constituting fifty percent of the employees are strongly satisfied, thirty percent are fairly satisfied with the Managers behavior. Here twenty percent were dissatisfied because they think that senior level staffs overlook to take their views in real life and their active participation in any project is not recognized as well in SBL branch in Hatirpul branch

- **Employees satisfaction level with the Working tools and Resources**

Table 7

Response	Number of Respondent	Percentage (%)
Very Satisfied	0	0
Fairly Satisfied	2	20
Neutral	3	30
Not Satisfied	5	50
Total	10	100

Availability of Tools and Resources

■ Very Satisfied
 ■ Fairly Satisfied
 ■ Neutral
 ■ Not Satisfied

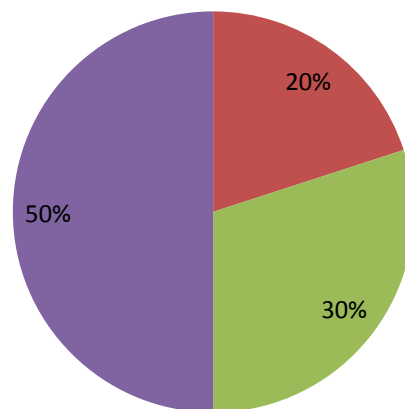


FIGURE VII

The above illustration from the figure shows that 10 respondent constituting twenty percent are fairly satisfied, thirty percent are neutral, fifty percent of the employees are not satisfied about tools and resources. The reason behind it that employee think that management need to improve the working materials to support the work and sometimes due to the lack of tools and resources they cannot properly accomplish their work.

.

- **Employees perception with the working environment**

Table 8

Response	Number of Respondent	Percentage (%)
Very Satisfied	0	0
Fairly Satisfied	2	10
Neutral	3	30
Not Satisfied	5	60
Total	10	100

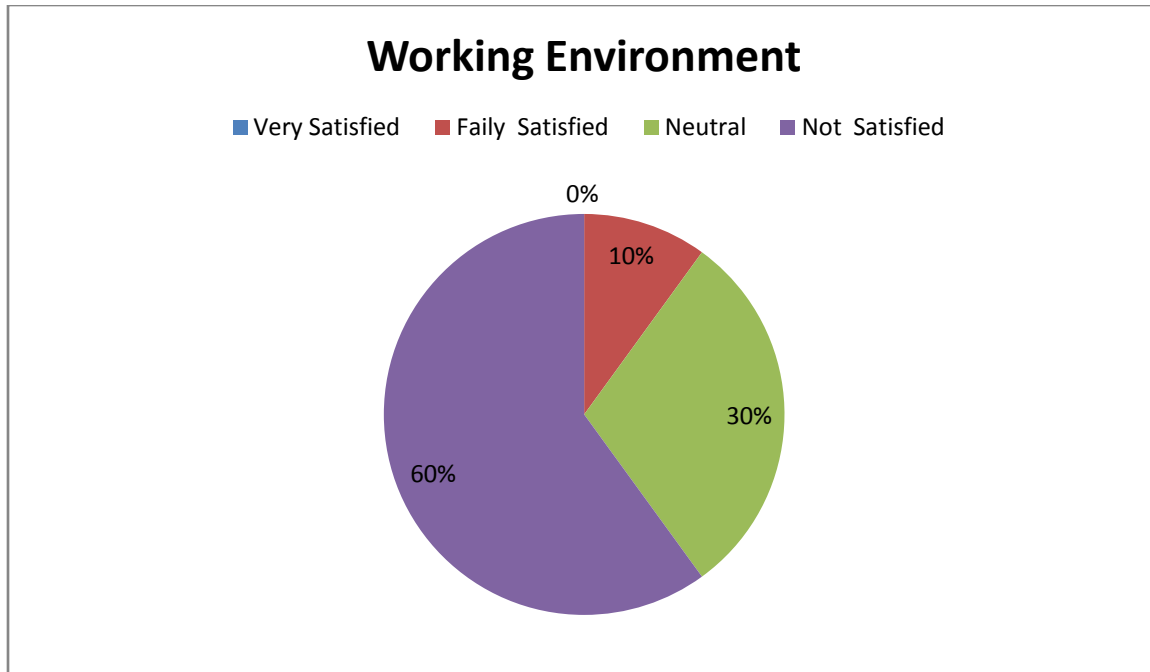


FIGURE VIII

The above illustration from the figure shows that 10 respondent constituting sixty percent of the employees are not satisfied, thirty percent are neutral and ten percent are satisfied with their working environment. The maximum of the employee gave negative opinion about the working environment because of many lacking like there is no proper refreshment facilities, the location of this branch, mostly crowded, etc as a result there is a large percentage of Hatirpul Branch are dissatisfied about the working environment..

- The information employees receive from the about their division are good enough.

Table 9

Response	Number of Respondent	Percentage (%)
Very Satisfied	4	40
Fairly Satisfied	2	20
Neutral	3	30
Not Satisfied	1	10
Total	10	100

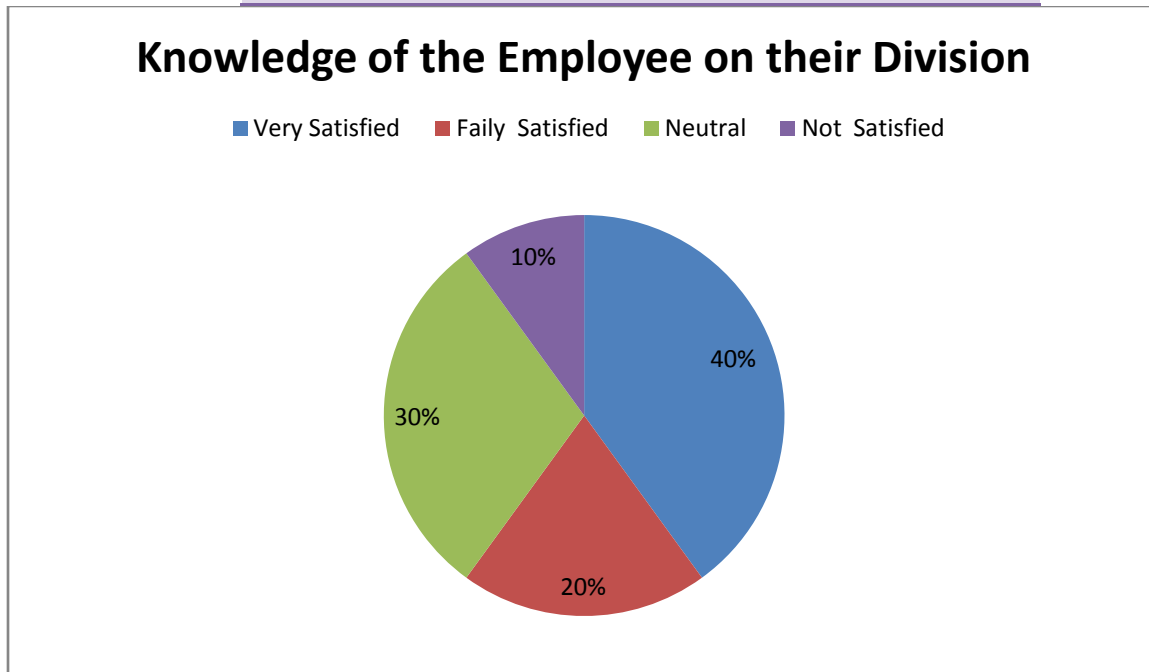


FIGURE IX

The above illustration from the figure shows that 10 respondent constituting forty percent of the employees are very satisfied, twenty percent are fairly satisfied, thirty percent are neutral and ten percent were not satisfied. The reason behind the variation is employees who are higher post like foreign exchange department, FDR are very much aware about their department as well as organization. But the employees in lower position are not that much involved with their division .

Employees satisfaction with the Company's Reputation.**Table 10**

Response	Number of Respondent	Percentage (%)
Very Satisfied	5	50
Fairly Satisfied	2	20
Neutral	2	20
Not Satisfied	1	10
Total	10	100

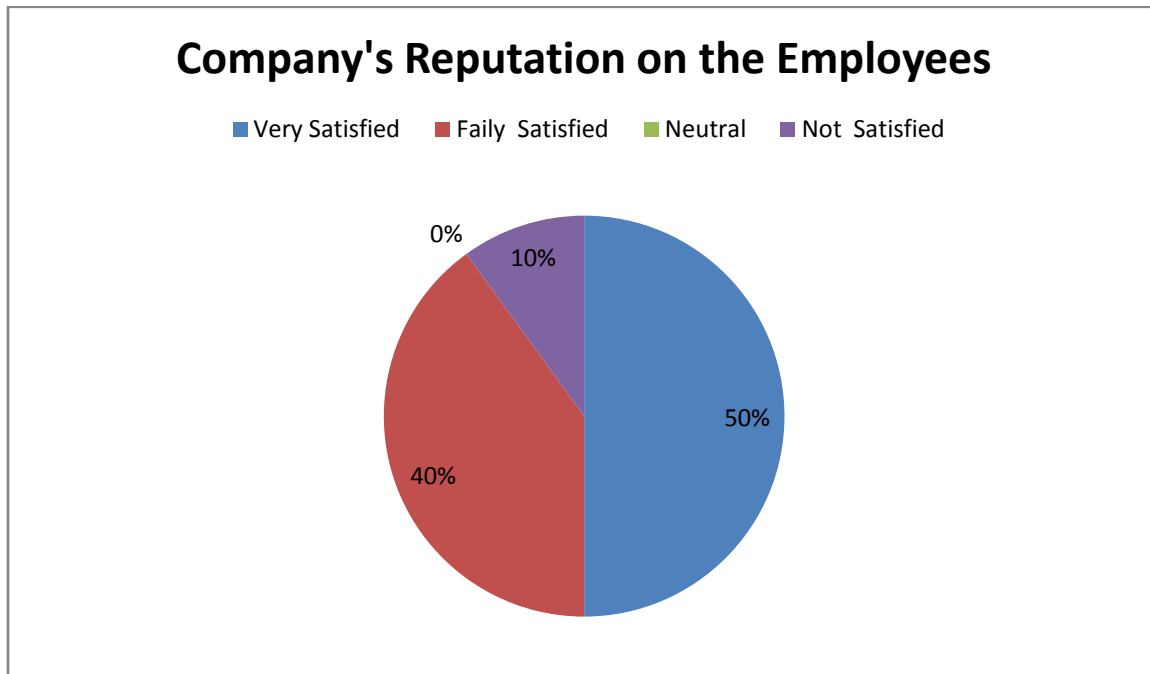


FIGURE X

The above illustration from the figure shows that 10 respondent constituting fifty percent of the employees are satisfied, forty percent are fairly satisfied and ten percent are is not satisfied with the current bank. Not all employees are satisfied with where they are working. Though most of them like where they working. Working in a bank is a reputed place for many as well, which is why most of them are satisfiesd in this bank

Professionalism of the people with whom I worked with

Table 11

Response	Number of Respondent	Percentage (%)
Very Satisfied	3	30
Fairly Satisfied	3	30
Neutral	4	40
Not Satisfied	0	0
Total	10	100

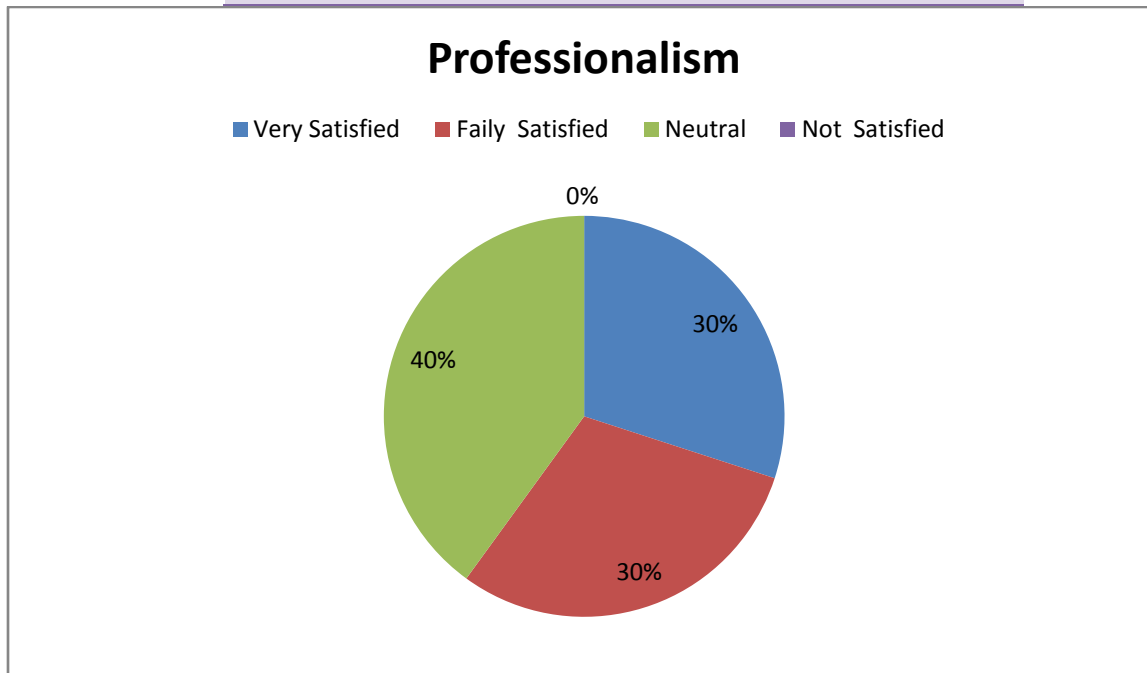


FIGURE XI

Most of the employees which is about 30% were neutral, 40% were are very satisfied & 30% were fairly satisfied that with the professionalism of the Staffs with whom he or she works. In this branch behaviors and attitudes of few employees never show that they are professional so naturally for this reason some were neutral about this topic.

Satisfaction with the overall Job Security

Table 12

Response	Number of Respondent	Percentage (%)
Very Satisfied	4	4
Fairly Satisfied	4	4
Neutral	2	2
Not Satisfied	0	-
Total	10	100

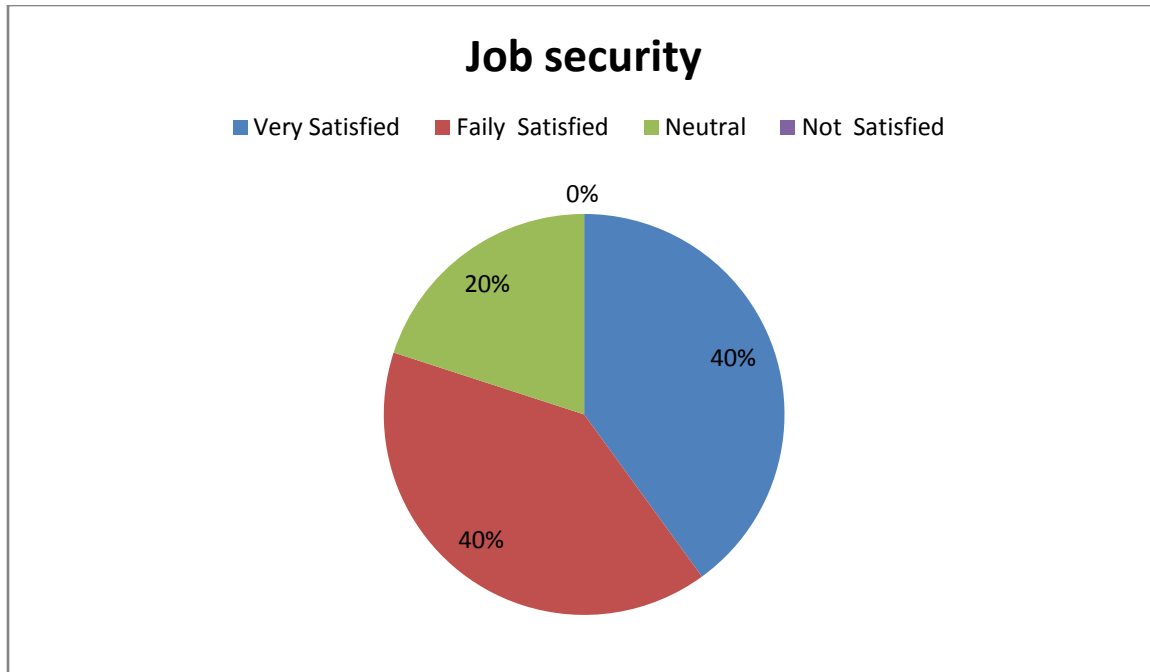


FIGURE XII

To illustrate that forty percent employees are very satisfied, forty percent are fairly satisfied and twenty percent are neutral. As employees get proper feedback, recognition and praise most employees are secured about their job but due to the new comer a very small percentage were neutral but no one is dissatisfied about their job security.

Chapter Four

Recommendation

Based on the results from the study and conclusions drawn from it, the following recommendations are spelt out:

As the lower level employees are not included in the decision making process, they might not feel important to this bank. Their involvement in the decision making process will motivate them and will make them feel more challenged with what they are doing. From this they will also learn more about the bank. On the contrary some might think it is too soon to involve new employees in this decision making process but just attending in this kind of meeting will make them more motivated.

From this research that took place, it is recommended that the Standard Bank should improve the working environment by providing a lounge, different prayer room for male and female, coffee maker, etc as most of the employees are not satisfied with it.

Every bank has certain rules and procedure to operate which is followed by the employees. Although some of the customers can alter the procedure under the influence of the higher officer. Some employees are skeptical with this alter in the procedure. As this practice sometimes effects negatively to the employees, the management should change this practice for the better of both employees and banks reputation.

The bank should also provide more tools and resources as it is a busy place. Employees can rush through many works in hand but the deficiency of printer, wifi, telephone, etc slows their works. So, by providing adequate tools and resources this bank can improve the speed of the employees work and thus the employees will have more satisfaction with their provided tools and resources.

Due to the generally inadequate image the bank has, it needs to embark on an intensive awareness programs such as event sponsorship, which is also a good public relations tool. Through this the bank will become more involved with the public. This will enhance the Bank's reputation and also intensify employee's attachment toward this Bank.

For every organization good and friendly relation between co-workers is a needed. But here in this branch relationship need to change a little. There need to bring a little formal relation which is support the office environment more effectively.

Conclusion

From the abovementioned report it can be apprehended that Standard Bank is one of the leading banks with its developed reputation among the users. As a the branch has to deal with commercial and non-commercial clients. Therefore, the branch has all level of employees of the bank. Since my internship program was directed to understand the level of job satisfaction, I had to gain the practical area of responsibilities and of accountabilities of the employee so that I could interact with them to assess their views about and relations with the organization. I tried best to ask the staffs directly and indirectly to gather my information. However, I had a good access to the bank's publications. My task was designed to understand the level of job satisfaction of the employee of the Standard Bank Ltd. Hatirpul Branch. For preparing this report I used primary and secondary data. The objectives of the report were understood level of job satisfaction of the employees of the Standard Bank Ltd, Hatirpul Branch. So, the research was designed to achieve it. The previous studies on this issue practically and empirically learnt that job satisfaction largely depends on the number of interrelated components such as workplace, salary, training, lack of gender discrimination, neutral promotion policies. Despite differences in opinions made by the employees of the organization on what the study was conducted, what the study finds is that they are highly satisfied in their job.

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Appendix

Very satisfied

Fairly satisfied

Neutral

Not Satisfied

1; I feel challenged in my wok

2:I get flexibility of my family responsibility

3. Compansation package are appropriate

4. Pay structure and promotions are appropriate enough

5. I can work according to the procedure without any influence

6. I am getting enough working tools and resources

7. Working environment are appropriate

8. I am well informed about my division

9. Professionalism of the people with home I work

10. Company's reputations message with my expectation and requirement

11. My job is secured enough

12. Management looks to the employees for suggestion and leadership