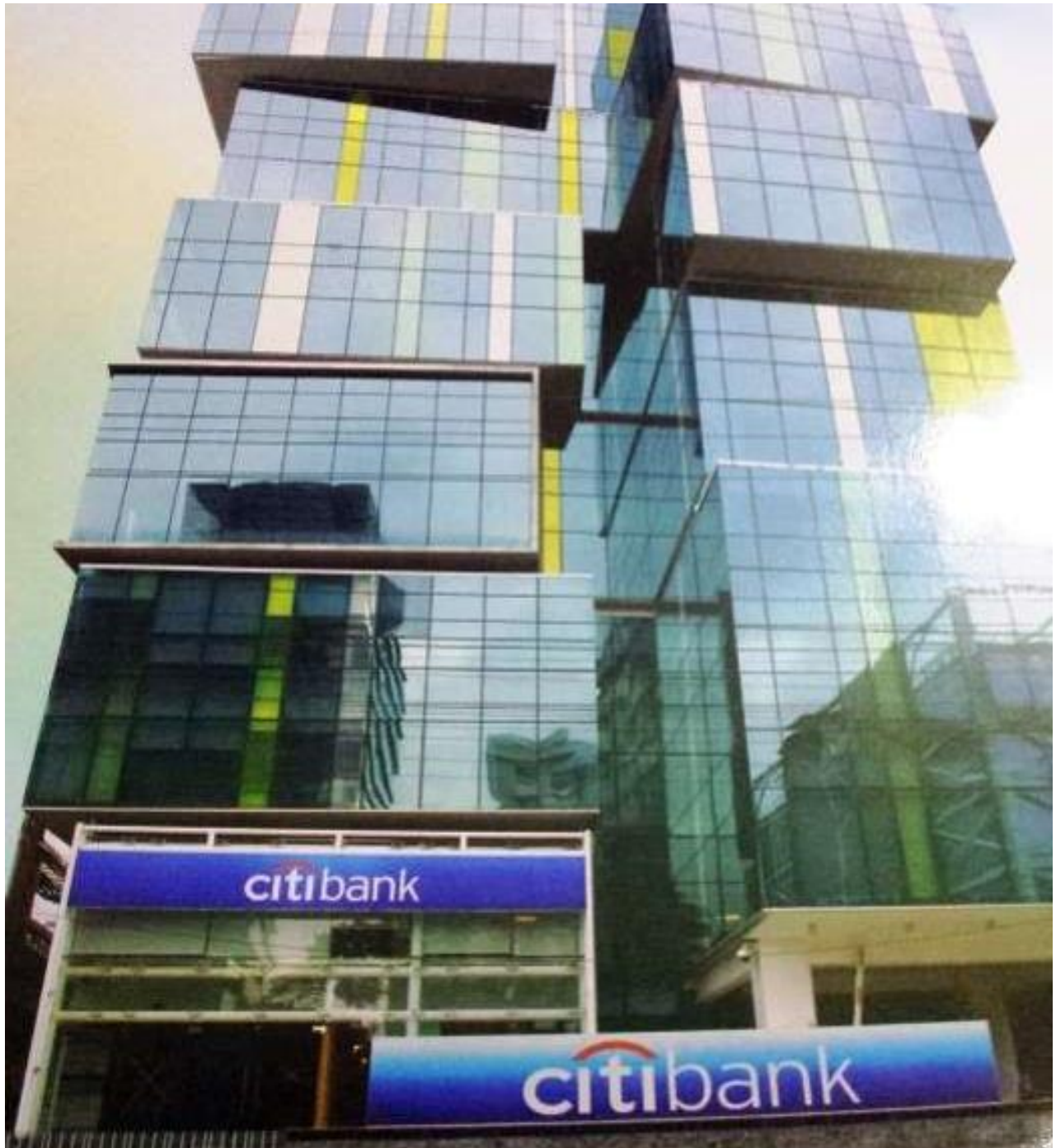


Citi never sleeps

 **citibank**



Internship Report On:

“The impacts of redesigning the work practice using IT on the employee’s performance in Citi Bank N.A. Bangladesh”.



Submitted to:

Shamim Ehsanul Haque

Assistant Professor

BRAC Business School

BRAC University

Signature:

Submitted By:

Nusrat Islam

ID: 12104247

BRAC Business School

Date: 6th December, 2016

Signature:

Letter of Transmittal

6th December, 2016

Shamim Ehsanul Haque

Assistant Professor

BRAC Business School

BRAC University

66, Mohakhali, Dhaka-1212, Bangladesh

Subject: Submission of Internship Report on “The impacts of redesigning the work practice using IT on the employee’s performance in Citibank, N.A. Bangladesh”.

Dear Sir

As it is compulsory to submit an internship report, I am really happy to submit my internship report titled “**The impacts of redesigning the work practice using IT on the employee’s performance at Citibank, N.A. Bangladesh**”. During my internship period I have prepared this report based on my understanding and observation. I also tried to learn about the organization and their working procedure.

My internship report is based on redesigning the work practice by using IT. I am really thankful to you as this topic is choose by me and accepted by you. For me this is a challenging topic, however I tried my level best to find out the impacts of redesigning the work practice using IT on the employee’s performance.

I want to thank you for giving me your valuable time, support and guideline. I hope that you will find my internship report satisfactory.

Sincerely Yours,

Nusrat Islam

ID: 12104247

Acknowledgement

I would like to extend my gratitude to the Almighty Allah and to all the people who helped me a lot to complete my internship report title, “The impacts of redesigning the work practice using IT on the employee’s performance in Citi Bank N.A. Bangladesh”.

At first I want to thank Sir Shamim Ehsanul Haque, Assistant Professor at BRAC University, who is my internship supervisor. He helped me a lot by giving me his valuable time, instructions and support.

Secondly, I want to express my gratitude to Mr. Nafis Mazhar, Head of Treasury Operations who was my supervisor at Citibank. He tried to help me by providing necessary information about the organization.

I am really grateful to Mr. Asif Zaman, Head of HR for granting my internship in treasury operations department. Lastly, I want to express my sincere gratitude to Miss Nowrin Islam, Assistant Manager of Corporate Affairs department for giving me a chance to work with media.

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Executive Summary

My internship report is the reflection of my point of view, observation, thinking and understanding. I was assigned as an intern in Citibank, N.A. Bangladesh under Treasury Operations department. The internship time period was three months and as an intern my journey was really delightful and great. There are six chapters in this report. The first chapter mainly focus on introduction. The introduction chapter includes origin of the report, broad and specific objectives of the report, methodology, scope and limitations of the report. The second chapter mainly focus on the organizational overview. Which includes history of Citibank, Citigroup and Citibank N.A. Bangladesh, mission, key principles, services, Citi regions, organogram and SWOT analysis of Citi Bangladesh. After that this report is going to give my work related information. I will highlight not only my department but also other departments of Citibank.

Moreover, the report is mainly based on the impacts of redesigning the work practice using IT on the employee's performance in Citibank, N.A. Bangladesh.

CHAPTER- 01

INTRODUCTION

1.1 Origin of the report

In BRAC University, Bangladesh it is compulsory to submit an internship report for finishing Bachelor of Business Administration (BBA) degree. Internship is a four credit course. The core purpose of this internship program is to provide us an opportunity to work in different culture. Through this course we get a precious chance to apply our theoretical knowledge in corporate life. It help us to learn many new things which will help us in our future. For the purpose of preparing an internship report my respective supervisor Shamim Ehsanul Haque, Assiatant Professor of BRAC Business School at BRAC University was assigned me a topic named “The impacts of redesigning the work practice using IT on the employee’s performance on Citibank, N.A. Bangladesh”. As an intern I tried my level best to draw my observation and understanding on my report.

1.2 Objectives of this report

Broad Objective:

The main objective of the report will be to deliver an overview about redesigning the work practice using IT on the employee’s performance at Citibank N. A. at Gulshan Branch with fulfilling the requirement of BBA program.

Specific Objectives:

- Draw an overview about my internship experience in this report.
- To identify the impacts of redesigning the work practice using IT on the employee’s performance of Citibank N. A. Bangladesh.
- To identify the relationship between IT and performance of the employees.
- To identify some problems related with Citibank N. A. Bangladesh and recommended possible actions to overcome the problem.
- To observe the problem related with money market, FX and fixed income transaction.

1.3 Data Sources

For this report both primary and secondary data were required. For my internship report I have collected all the information through both primary and secondary sources.

Primary Sources:

Through my working experience as an intern in Citibank, N.A Bangladesh I have obtained the main source of primary information.

Secondary Sources:

The information about the organization was collected from different sources such as, Citibank, N.A's official website, articles, Journals and annual reports of Citi Group etc.

1.4 Scope of the report

The main focus of this report is on “The impacts of redesigning the work practice using IT on the employee’s performance in Citibank, N.A Bangladesh”. The core objective of my internship report is to know and give a proper understanding about redesigning the work practice using IT, how it works and the relationship between using IT and employee’s performance is either positive or negative etc. Apart from this all the work related information is described. This report is all about my understanding and the research which I did about the impacts of redesigning the work practice using IT on the employee’s performance in Citibank, N.A Bangladesh.

1.5 Limitations

I faced some problems when I was preparing my internship report. The limitations are given below:

- Less information in the organization website.
- As Citibank N. A. is a multinational company for this reason most of their information is confidential so they were not comfortable to share the information with me.
- Internship period was not sufficient to understand the working procedure of an organization.
- As I did my data analysis part by using SPSS statistics so at the very beginning I was less experienced about SPSS statistics.

I also faced some problems when I was an intern in Citibank, N.A. Bangladesh. The limitations are given below:

- The office time was 10.00 A.M. to 6.00 P.M. but because of the work pressure sometimes I had to work more than the regular office hour.
- With due respect, I felt some of the senior gave less priority to my work.
- The process of giving salary for an intern was not good enough. As they didn't paid monthly.
- They provide car parking facility to their regular employees but as I was an intern so they didn't provide me any car parking facility.

CHAPTER- 02

ORGANIZATIONAL OVERVIEW

2.1 History

The City Bank of New York was established on June 16, 1812. The initial president of the City Bank was the statesman and retired Colonel Samuel Osgood. Proprietorship and control of the bank was occupied by Moses Taylor, a protégé of John Jacob Astor and one of the giants of the business world in the 19th century. During Taylor's ascendancy, the bank performed largely as a treasury and finance center for Taylor's own wide-ranging business empire.

In 1863, the bank combined the U.S.'s new national banking system and became The National City Bank of New York. By 1868, it was one of the biggest banks in the United States, and in 1897, it became the first leading U.S. bank to start a foreign department.



Figure 01: Citibank Branch (New York Citi)

When the Federal Reserve Act permitted it, National City Bank became the first U.S. national bank to begin an overseas banking office when it released a branch in Buenos Aires, Argentina, in 1914. Many of Citi's current international offices are senior, offices in London, Shanghai, and Calcutta and elsewhere were released in 1901 and 1902 by the International Banking Corporation (IBC), a company chartered to develop banking business outside the U.S. which was prohibited to U.S. national bank. IBC became a wholly owned subsidiary and was subsequently merged into the bank in 1918. The bank had become the first U.S. bank to have \$1 billion in assets by 1919.

Charles E. Mitchell was selected as president in 1921 and in 1929 was made chairman, until 1933 he held that position. Under Mitchell the bank extended rapidly and had 100 branches in 23 countries outside the United States by 1930. The policies followed by the bank under Mitchell's direction are seen by historical economists as one of the main causes of the stock market crash of 1929, which led eventually to the Great Depression. Senate committee, the Pecora Commission, investigated Mitchell for his part in tens of millions of dollars in losses, excessive pay and tax avoidance in 1933. Senator Carter Glass said of him: "Mitchell, more than any 50 men, is blamable for this stock crash.

On December 24, 1927, its headquarters in Buenos Aires, Argentina, were overstuffed by the Italian anarchist Severino Di Giovanni, in the edge of the international campaign supportive Sacco and Vanzetti.

James Stillman Rockefeller was selected president in 1952, and then chairman in 1959 and served until 1967. Stullman was descendant of the Rockefeller family through the William Rockefeller branch. In 1960, David Rockefeller, became president of Chase Manhattan Bank, National City's long time New York rival for dominance in the United States.

Following its merger with the first National Bank in 1955, in 1962 the bank transformed its name to the first National City Bank of New York to National City Bank.

The company slowly move to the leasing and credit card sectors, and its introduction of U.S. dollar denominated certificates of payment in London marked the first new negotiable device in the market since 1888. Later, the bank established its First National City Charge Services credit card-known as the "Everything Card"- in 1967.

In 1976, under the management of CEO Walter B. Wriston, first National City Bank was retitled Citibank, N.A. (and Citicorp respectively). By that time, the bank had generated its one bank holding company and had become a wholly owned subsidiary, Citicorp.

The name change also aided to ignore misperception in Ohio with Cleveland-based National City Bank though the two would never have any major overlapping areas except for Citi credit cards being issued in the latter National City territory. Any possible name misperception had Citi not changed its name from National City eventually became totally moot when PNC Financial Services developed the National City of Ohio in 2008 as a result of the subprime mortgage disaster.

2.2 Citigroup

Citigroup Inc. or Citi is a financial services corporation and an American multinational investment banking based in New York City. Citi was established in June 18th, 1812. Citi is a top or leading global bank. Citibank N.A. has approximately 200 million customer accounts and does business in more than 160 countries. Citigroup had the world's biggest financial services network, spanning 160 countries with approximately 16,000 offices globally. Citi delivers consumers, corporations, governments and institutions with a wide range of financial services and products including consumer banking credit, investment and corporate banking, securities, transaction services and wealth management.

Currently Citi functions, for management reporting purposes, through two primary business sectors: Citicorp and Citi Holding. Citicorp demonstrating Citi's core growing franchises and Citi holdings, which holds business and assets that are not essential to Citi's future. Citicorp mainly focused on delivering best products and services to customers and leveraging Citi's global network. The Citi Holdings section delivers consumer loans, portfolio of securities, loans, retail alternative investment and other services.

In the world Citigroup was the leading bank and also company as measured by total assets, with 357000 employees. Under the Fortune 500 list Citigroup ranked 29th in size in 2016.

2.3 Citibank, N.A Bangladesh

Citibank, N.A is a foreign bank established its banking procedures in 24th June, 1995 after achieving license from Bangladesh Bank in 1995. Although the bank already had a foreign symbolic office in Bangladesh back in 1987. In 1995 it established its first full-service branch at Dhaka.

Citi has recognized a strong presence in Bangladesh. Now Citibank four branches, four service outlets and employs more than 180 people. Citi's clients in Bangladesh comprise both public and private sector organizations.

Citi has a strong Financial Institutions business supporting the cross-border transactions of nationalized and private sector banks in Bangladesh. Citi Transaction Services, with its award-winning cash management, trade services, agency & trust, and direct custody & clearing solutions supports Bangladesh corporates, financial customers and public sector clients. In Bangladesh Citi is also the top book runner of capital-market solutions for our clients. Throughout the Bangladesh supply chain and business operation Citi's Corporate and Commercial Bank services local corporates and multinationals across several industries, delivering vital linkage and an integrated perspective

In Bangladesh Citi has led the way with its creative landmark solutions. With the beginning of several 'first-ever' deals in Bangladesh, Citi has facilitated to further develop Bangladesh's financial market. Citi's landmark achievements include:

- For sovereign rating advisory Citibank, N.A. Bangladesh was chosen as the Sole Independent Advisor to the Government of Bangladesh.
- For US\$180 MM for BRAC, the largest NGO in the world Citi Bangladesh organized the world's first AAA-rated micro-credit securitization transaction.
- Citibank Bangladesh successfully organized the country's biggest-ever local currency amortizing senior secured bond offering of BDT 7,070 million (or US\$102 million).

Citibank, N.A branches in Bangladesh:

| Branches | Service Outlet |
|-------------------|-----------------------|
| Gulshan (Dhaka) | Uttara (Dhaka) |
| Dhanmondi (Dhaka) | |
| Motijheel (Dhaka) | |
| Chittagong | |

Table 01: Citibank, N.A branches in Bangladesh

2.4 Citi's Mission: Enabling Progress

The mission of Citi is to assist as a reliable partner to their valuable clients by delivering financial services. Which allow economic development and growth. To serves individuals, communities, institutions and nation Citi works vigorously. With 200 works of experience meeting the world's toughest challenges and grabbing its highest opportunities, they try to generate the best outcomes for their valuable clients and precious customers with financial solution that are simple, unique and responsible. Citi is an organization connecting 1,000 cities, millions of people and 160 countries.

2.5 Key Principles of Citi

There are four key principles of Citi. They are given below:

- Common Purpose: With one goal, one team: helping their clients and stakeholders as well
- Responsible Finance: Conduct that is prudent, clear and reliable.
- Ingenuity: Improving their client's lives through modernization that harnesses the breadth and depth of their information, global network and world-class products.
- Leadership: Capable and talented people with the best training who thrive in a diverse meritocracy that demands excellence, initiative and courage.

2.6 Offering Services

Citi delivers a wide range of product and services. Citi provides the product and services to consumers, corporations, government and institutions. There are four divisions of products are:

- ❖ Treasury
- ❖ Financial institution
- ❖ Corporate Banking
- ❖ Cash Management

Supporting Divisions:

- Operations
- Human Resource Management
- Credit Administration

2.7 Citi Regions



Figure 02: Citi Regions

2.8 Organogram of Citibank, N.A. Bangladesh

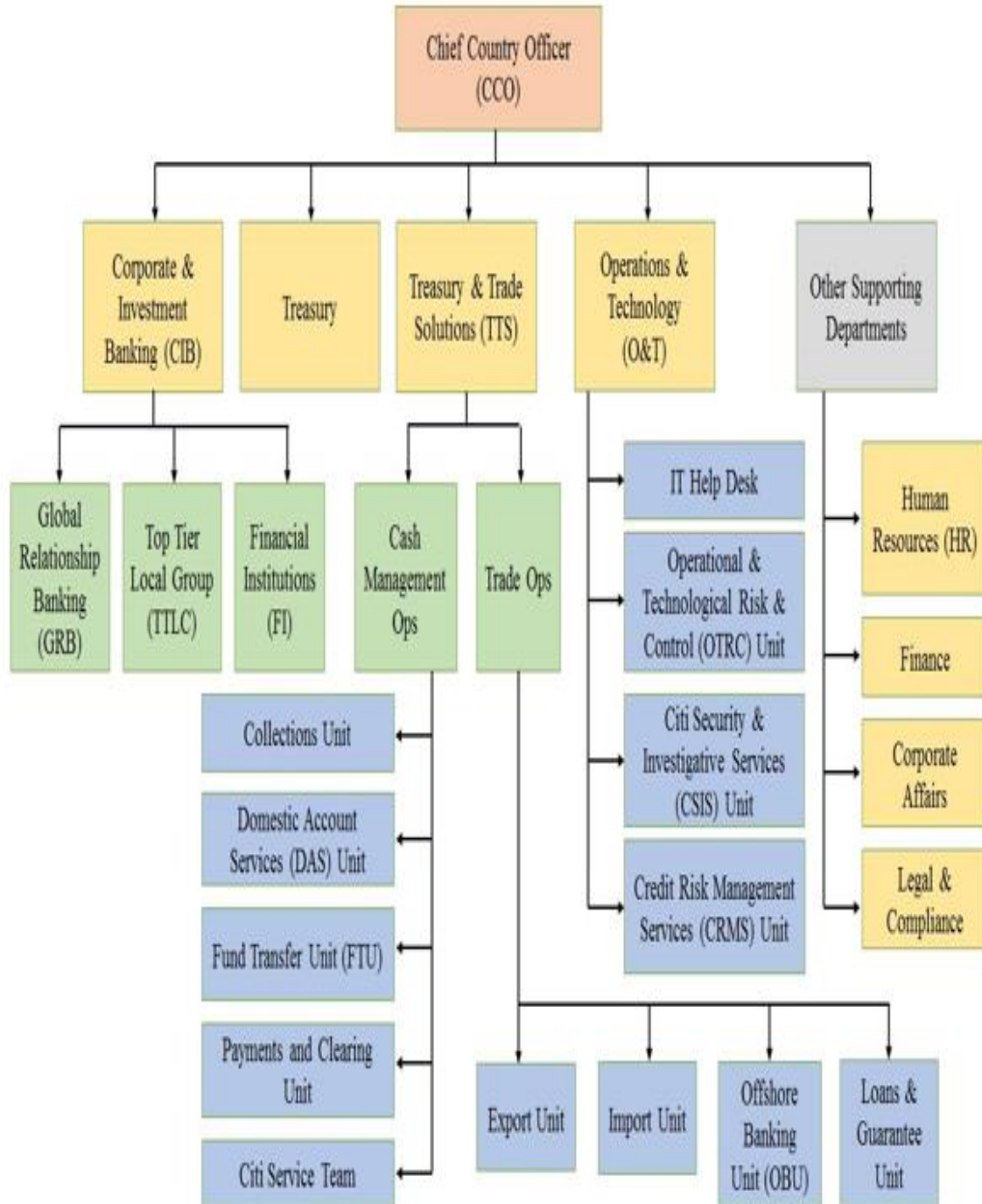


Figure 03: Organogram of Citibank, N.A Bangladesh

2.9 SWOT Analysis

SWOT analysis includes the strength, weakness, opportunities and threats of any organization or company. Like other companies or organizations Citibank, N.A also has some strengths, weaknesses, opportunities and threats. The SWOT analysis of Citibank, N.A is given below.

| Strengths | Weaknesses | Opportunities | Threats |
|---|--|--|--|
| <ul style="list-style-type: none"> • Brand recognition | <ul style="list-style-type: none"> • Lack of manpower | <ul style="list-style-type: none"> • Chance to start retail banking | <ul style="list-style-type: none"> • Increasing competition |
| <ul style="list-style-type: none"> • Reputation | <ul style="list-style-type: none"> • Less promotional activities or advertisement | <ul style="list-style-type: none"> • They can increase promotional activities | <ul style="list-style-type: none"> • Different policies of government |
| <ul style="list-style-type: none"> • Reliability | <ul style="list-style-type: none"> • Too much work pressure | <ul style="list-style-type: none"> • Can open more branches | <ul style="list-style-type: none"> • Operational process can hampered by natural disaster |
| <ul style="list-style-type: none"> • Capable and trained employees | <ul style="list-style-type: none"> • Does not have any retail banking | <ul style="list-style-type: none"> • Chance to introduce new scheme | <ul style="list-style-type: none"> • Changing foreign exchange rate |
| <ul style="list-style-type: none"> • Ethical standard | <ul style="list-style-type: none"> • Lack of resources | | |
| <ul style="list-style-type: none"> • Sufficient capital | | | |
| <ul style="list-style-type: none"> • Online banking opportunity | | | |

Table 02: SWOT analysis of Citibank, N.A.

CHAPTER- 03

Job Experiences

3.1 Treasury Operation

I was assigned as an intern in Treasury Operations Department at Citibank, N.A Bangladesh. The treasury department of Citibank, N. A. Bangladesh, fulfill all the requirements of the valued corporate customers which is related with foreign exchange. The treasury department of Citibank N. A. has been providing unique and innovative services to the clients since 1995. These clients of treasury department can establish direct connection with the treasury for their foreign exchange requirements. Their local and global strength in treasury products allows them to propose the most competitive foreign exchange rates for Spot and Forward transactions. Citibank has also other value added treasury services:

The products and services offered by treasury

- Ready & Spot
- Forward
- Currency Swaps
- Deposits for Various Maturities
- Bills Discounting
- Inter-bank Term Deposits **Money Market**

Treasury Operations is one of the important supporting unit. Treasury operations mainly functions as support unit to Treasury in terms of processing and executions of:

- ➔ FX
- ➔ Money market
- ➔ Fixed Income Transactions

They process Interbank FX, Corporate FX, Call money transactions, sale and purchase of Government Securities (T-bill, T bond) and REPO and Reverse REPO. In addition, the unit also undertakes regulatory reporting related to all the products.

3.2 Job Description

Citibank, N.A. is a prestigious bank in Bangladesh. I am so fortunate that I got selected as an intern in this multinational bank. The journey of my internship period was really great. This experience is one of the most wonderful experience of my whole life. I was assigned as an Intern in Citibank, N.A. Bangladesh on 15th August, 2016. I was under Treasury Operations department. They welcomed me in such a good way and they gave me vast responsibilities for this reason I never felt that I am an intern or non-employee in this bank. The treasury operations department is located in Gulshan -1, Laila Tower Dhaka-1212. Treasury operations is one of the most important department in Citibank, N.A. This department works as a supporting unit. There are three areas in under the department. They are FX, money market and fixed income transaction. Citi bank really focus on training and I did ten trainings during my internship period. All of this training is about their organization. Apart from my everyday works I also worked for an important program of Citibank. The name of this program is “Ganne Ganne Gunijon” 2016 which was held on Saturday, November 05, 2016 at Radisson Blu Garden. It was a non-profitable promotional event and sponsored by Citi Bangladesh.

3.3 Specific Responsibilities

I have worked for different departments in Citibank N.A. Bangladesh. During my internship period my responsibilities are given below:

Corporate Affair Department:

- ❖ I used to do many trainings from the beginning of the job. They are about-
 - AML (Anti Money Laundering)
 - Information and cyber securities at Citi
 - Data privacy at Citi
 - Information security training
 - Global protective action
 - Code of conduct

- Ethics
 - Securing our future
 - Fraud awareness and Culture of Citi
- ❖ Every year Citibank give honor to a famous or renowned singer of Bangladesh. They sponsored a program named “Ganne Ganne Gunijon”. This year they gave the honor to “Runa Laila” which was took place at Radisson Blu Garden. I used to update the guest list for this event. As we have to take preparations before 2 to 3 months of an upcoming program.
 - ❖ Revising the budget for any big event.
 - ❖ Making phone calls for giving and collecting important information from vendors and I used to take updates about their work.
 - ❖ I had to edit some press release and after that I have to submit it to the head of corporate affair department in Citibank.
 - ❖ Before any big program I had to write or edit invitation letter for the chief guest of that program.
 - ❖ Corporate Affair department gave me an important responsibility. In “Ganne Ganne Gunijon” I was assigned to communicate and deal with the media. It was an interesting experience for me during my internship period. My job was to welcome them, gave them press release and lastly most important and challenging part was to give proper answer to their quarries
 - ❖ Translate the articles (Bangla to English and English to Bangla) about Citibank which was published in different newspapers.

Treasury Operations Department:

- ❖ I used to fill up the deposit slip. My job was to write down the specific amount of money and the bank name in this deposit slip.
- ❖ I used to note down the reference number, account number, confirmer name and beneficiary name in the register book. I used to update different register books during my internship period.
- ❖ Through phone calls I used to give important instructions and feedback to the clients.

- ❖ Sorting and placing reports and products in the right place.
- ❖ I used to find out the missing- dates, supporting line, maker & checker sign, CSB and excel sheet.

3.4 Critical Observations

During my internship period I have observed some important criteria about Citibank, N.A. Bangladesh. They are given below:

- ❖ The workload of Citibank is very high but compared to the work pressure they don't have enough manpower to handle that workload.
- ❖ Each and every employee of Citibank is very cooperative and friendly.
- ❖ Lack of promotional activities.
- ❖ The working environment is really good and friendly in Citibank.
- ❖ They celebrate different types of occasions and arrange gift giving ceremony as well.
- ❖ Every Thursday is an informal day in Citibank. So, every Thursday each and every employee are free to wear informal attire.
- ❖ Talented, knowledgeable, dedicated employees.
- ❖ Always ready to help their client.

3.5 Recommendations

- ❖ Citibank is a multinational company. For this reason the workload is very high so they should hire more employees so that they can manage the workload properly.
- ❖ Motivation helps to increase employee performance. They should motivate more their employees so that it will help them to increase their performance level.
- ❖ They should focus on their promotional activity.
- ❖ I think Citibank should give more chance to the interns so that they can participate in their operational work.
- ❖ They should provide more information to their website.
- ❖ They should provide transportation facility to their regular employees and interns.

- ❖ They should improve their salary structure.
- ❖ They should improve their online system.
- ❖ They should open new branches outside Dhaka and Chittagong.

3.6 Learning

- ❖ Before starting my internship I didn't have any idea about corporate culture. But now I know how to adjust in a corporate culture.
- ❖ I have learned how to maintain time, how to work under pressure and how to cope with different type of people.
- ❖ As I had to communicate with the vendors over the phone so it help to improve my communication skill.
- ❖ I have learned how to deal with vendors and media in a proper way.
- ❖ It helped me to gain a great experience and this experience will help me in my future.
- ❖ I have learned how to behave in a corporate culture.
- ❖ Like other employees I also had to maintain the rules and regulations for this reason I learned how to maintain everything in a proper way.

CHAPTER- 04

PROJECT PART

4.1 Summary

In this part of my report I am going to discuss about the impacts of redesigning the work practice using IT on the employee's performance of Citibank, N.A. Bangladesh, how I conduct my research, which type of research I used, what are the hypothesis, how I get all the information which is related to my topic and how I analysis my data. Apart from that I am also going to show there is a positive or negative relationship between enabling IT and the employee's performance. Lastly, how this process is going to help the employees to increase their performance level. Citibank always tried to find out some unique and creative way to make their transaction in an easier way. I think by adopting this process they will be able to do their work in an easier and faster way. Here redesigning the work practice means "The execution of dynamic change to gain a successful result in business process".

4.2 Objective of the Study

The Treasury Operations department has decided to change their work practice by executing IT enabled redesigning the work practice. The key purpose of redesigning the work practice using IT is to deliver reliable and quick data support to Citibank N.A. so as to respond to the vigorous variations in the market. The objective of my study is to find out the impacts of IT enabled redesigning the work practice on the employee's performance in Citibank N.A. Bangladesh.

4.3 Hypothesis

I believe redesigning the business practice using IT will show a huge transformation on the employee performance. My hypothesis is given below:

- **The performance of the employee's will improve after redesigning the work practice using IT in Treasury Operation Department in Citibank, N. A. Bangladesh.**

After redesigning the work practice using IT now employees are more comfortable with this process. For redesigning the work practice now Treasury operations department will be able to do their work in an efficient way by increasing their performance.

4.4 Methodology

Research Design:

For my internship report I did quantitative research. For inquiry I used survey method (structured approach). As the concept of redesigning of business practice using IT is comparatively new in Bangladesh for this reason I didn't find enough published data to check or test for important outcome and thus questionnaire survey were performed to understand about the existing opinions about the topic and find out the scenarios for this concept in Citibank, N.A. Bangladesh.

Information Needs:

Both primary and secondary data have been used to aid the research method.

Sources of Data Collection:

Primary Sources:

The main source of primary data is collected from the employees of Citibank, N.A Bangladesh. For collecting information I used survey method. I came up with a structured questionnaire to fulfill this task.

Secondary Sources:

The main source of secondary data is Internet. To make this report I also took help from books, articles, journals, newspapers etc.

4.5 Questionnaire Development

The questionnaire is allocated into two sections. The first section includes questions about the respondent's demographics and their overall opinion about resigning the work practice. I used close ended questions for this section.

The second section includes seven questions to get an overall summery about an employee's performance connected with redesigning the work practice using IT in Citibank N.A. I asked all

the questions by using likert scale. Answers of this questions includes “Strongly agree”, “Agree”, “Neutral”, “Disagree” and “Strongly disagree”. The range of the answers are 1 to 5.

FOR DEMOGRAPHIC PURPOSE

1. What is your gender?
 - Male
 - Female

FOR RESEARCH PURPOSE

2. Do you consider that redesigning the work practice can increase your performance?
 - Yes
 - No

For the following questions, please select your answer.

1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly disagree

| IT System | | 1 | 2 | 3 | 4 | 5 |
|------------------|--|---|---|---|---|---|
| A. | I am pleased with the IT system that we are using in our existing working procedure. | | | | | |
| B. | The IT system used in our existing working procedure can be developed. | | | | | |
| C. | An upgraded IT system is required to improve my working skills. | | | | | |
| D. | A developed IT system can help me to perform well without wasting my time. | | | | | |
| E. | An improved IT system can help me to perform efficiently and effectively by reducing working errors. | | | | | |

| Performance | | 1 | 2 | 3 | 4 | 5 |
|--------------------|---|---|---|---|---|---|
| A. | Performance is generally depends on IT system . | | | | | |
| B. | Performance is improved when I am empowered by IT system . | | | | | |

4.6 Variable Determination

- IT System (It is an Independent Variable)
- Performance (It is a Dependent Variable)

4.7 Target Population

As in this report I want to find out the impacts of redesigning the work practice using IT on the employees' performance for this reason my target population was the employees of Citibank, N.A. who were different by their income, designation, perception etc.

4.8 Sample Size Determination

Sample size is equal to n. For my report I have selected 100 employees who work in Citibank's Gulshan branch. So here n is equal to 100.

4.9 Sampling Method

To conduct the research I have used random sampling method. As in random sampling method every individual has the chance to get selected. For this reason I choose random sampling method.

4.10 Data Collection

I have collected the data from the employees of Citibank, N.A. who are my respondents as well.

4.11 Data Processing Tool

In the questionnaire there are some statements under the dependent and independent variables. Under independent variable there are five statements and on the other hand under dependent variable there are two statements. I have chosen or taken the mode for each statement under both dependent and independent variable to find out the value of IT system and employee performance.

4.12 Data Analysis

Quantitative Tool: As a quantitative tool I used correlation analysis

Statistical Tool: As a statistics tool I used SPSS statistics 17.0

4.12.1 Frequency Distribution: Gender

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------|-----------|---------|---------------|--------------------|
| Valid Male | 63 | 63.0 | 63.0 | 63.0 |
| Female | 37 | 37.0 | 37.0 | 100.0 |
| Total | 100 | 100.0 | 100.0 | |

Table 03: Frequency distribution for the Gender of Citi Employees

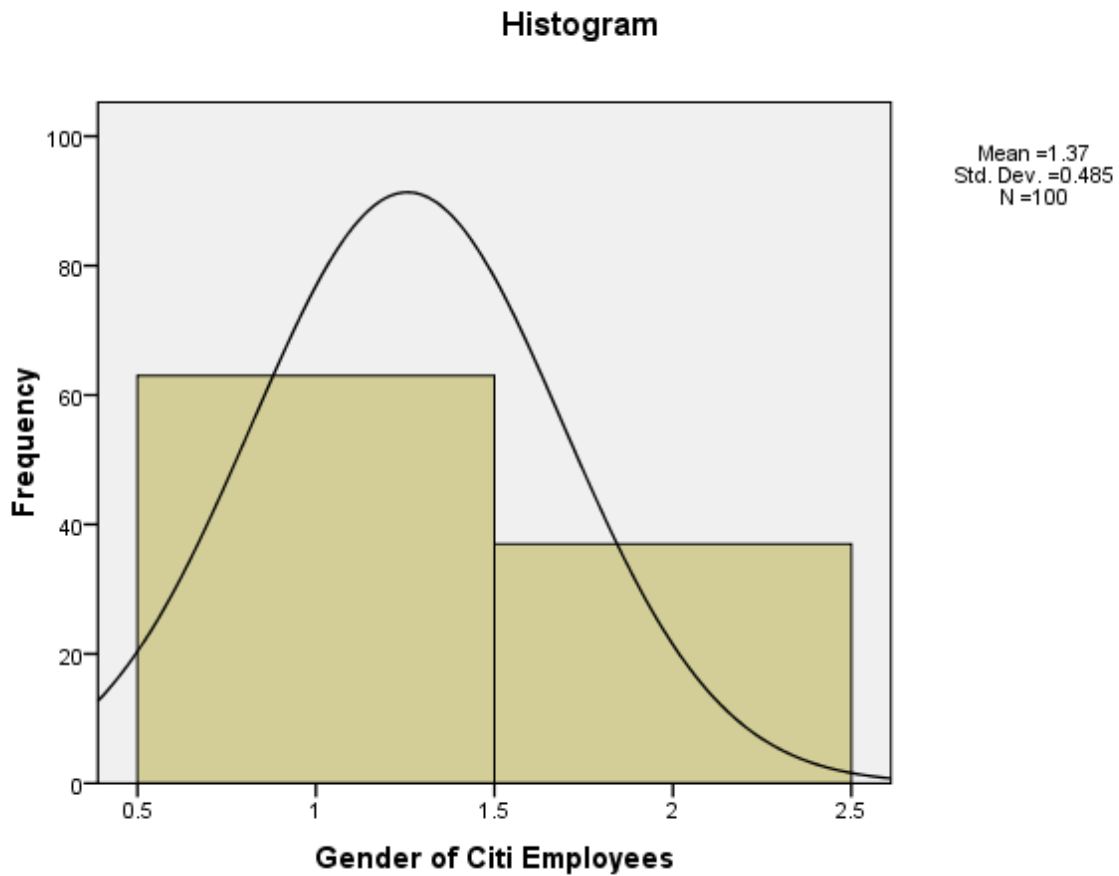


Figure 04: Histogram showing the Frequency distribution for the Gender of Citi Employees

Data Analysis:

The sample size was 100. Among those there were 63 male employees and 37 female employees. From various departments I have selected them. All of them were the employees of Citibank.

Interpretation:

By the help of frequency distribution and the graph named histogram we can say that there are more male employees compare to the female employees.

4.12.2 Cross Tabulation: Gender and Performance

Case Processing Summary

| | Cases | | | | | |
|--|-------|---------|---------|---------|-------|---------|
| | Valid | | Missing | | Total | |
| | N | Percent | N | Percent | N | Percent |
| What is your gender? * Does your performance improve due to redesigning work practice? | 100 | 99.0% | 1 | 1.0% | 101 | 100.0% |

What is your gender? * Does your performance improve due to redesigning work practice? Crosstabulation

Count

| | | Does your performance improve due to redesigning work practice? | | Total |
|----------------------|--------|---|----|-------|
| | | Yes | No | |
| What is your gender? | Male | 51 | 12 | 63 |
| | Female | 30 | 7 | 37 |
| Total | | 81 | 19 | 100 |

Table 04: Cross tabulation: Gender and performance

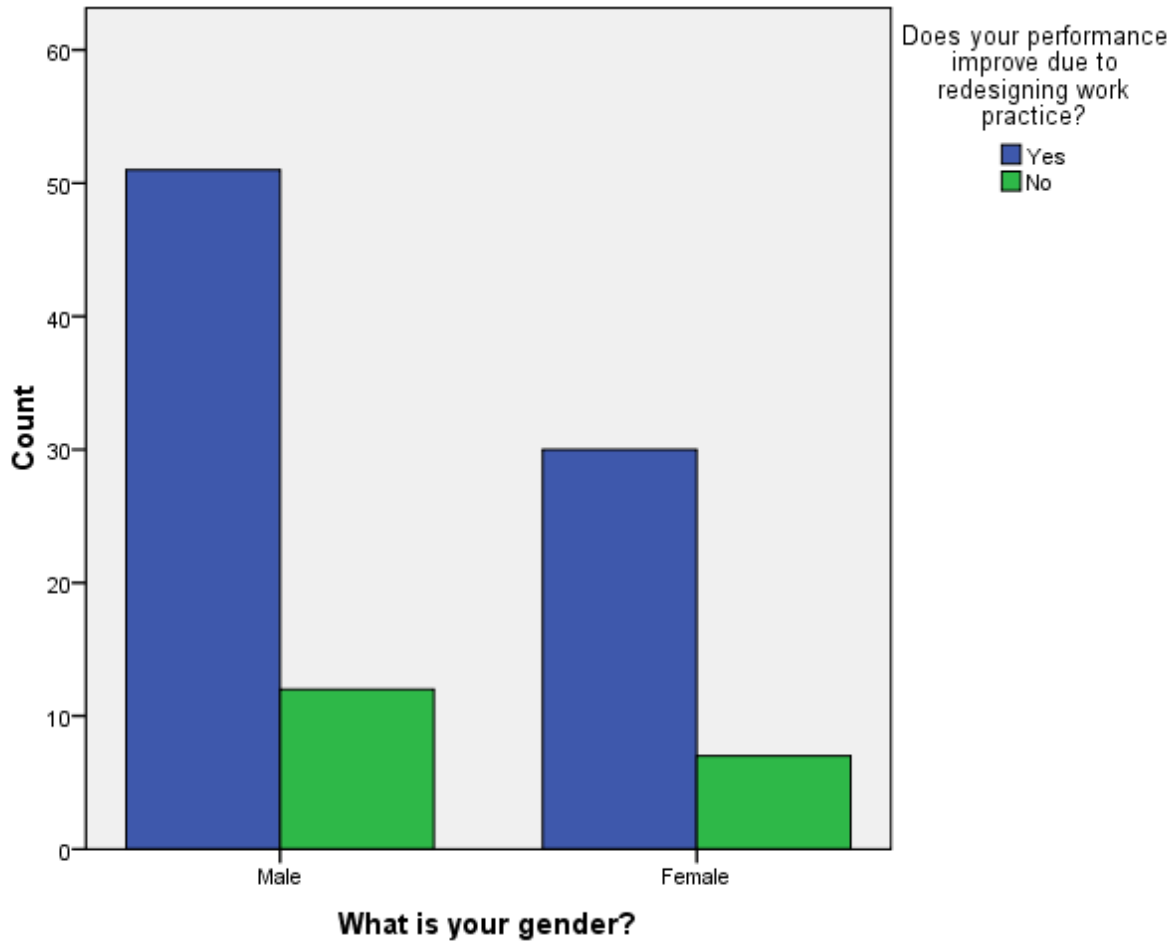


Figure 05: Bar chart showing Cross tabulation between Gender and performance

Data Analysis:

From the cross tabulation it is clear that out of 63 male employees 51 male employees support that due to redesigning the work practices using IT their performance will be improved but rest of the 12 male employees think that due to redesigning the work practices using IT their performance will not be improved. From SPSS I found that 81% male employees give a positive reply about the statement. 19% male employees does not agree with this statement.

On the other hand, out of 37 female employees 30 female employees support that due to redesigning the work practices using IT their performance will be improved but rest of the 7 female employees think that due to redesigning the work practices using IT their performance will not be

improved. As like male employees, it's a coincidence that from SPSS I found 81% female employees give a positive reply about the statement. 19% female employees does not think so.

Interpretation:

From cross tabulation and from the graph called bar chart it is clear that a major number of both male and female Citi employees thought that their performance will be surely improved by redesigning the work practice by using IT on the employees' performance of Citibank, N.A Bangladesh.

4.12.3 Correlation Analysis: IT System and Performance

Null Hypothesis, H₀: IT system and the performance of the employees are not correlated

Alternate Hypothesis, H₁: IT system and the performance of the employees are correlated

| | | Correlations | |
|-------------|---------------------|--------------|-------------|
| | | ITSystem | Performance |
| ITSystem | Pearson Correlation | 1 | .733** |
| | Sig. (2-tailed) | | .000 |
| | N | 100 | 100 |
| Performance | Pearson Correlation | .733** | 1 |
| | Sig. (2-tailed) | .000 | |
| | N | 100 | 100 |

** . Correlation is significant at the 0.01 level (2-tailed).

Table 05: Correlation analysis: IT system and performance

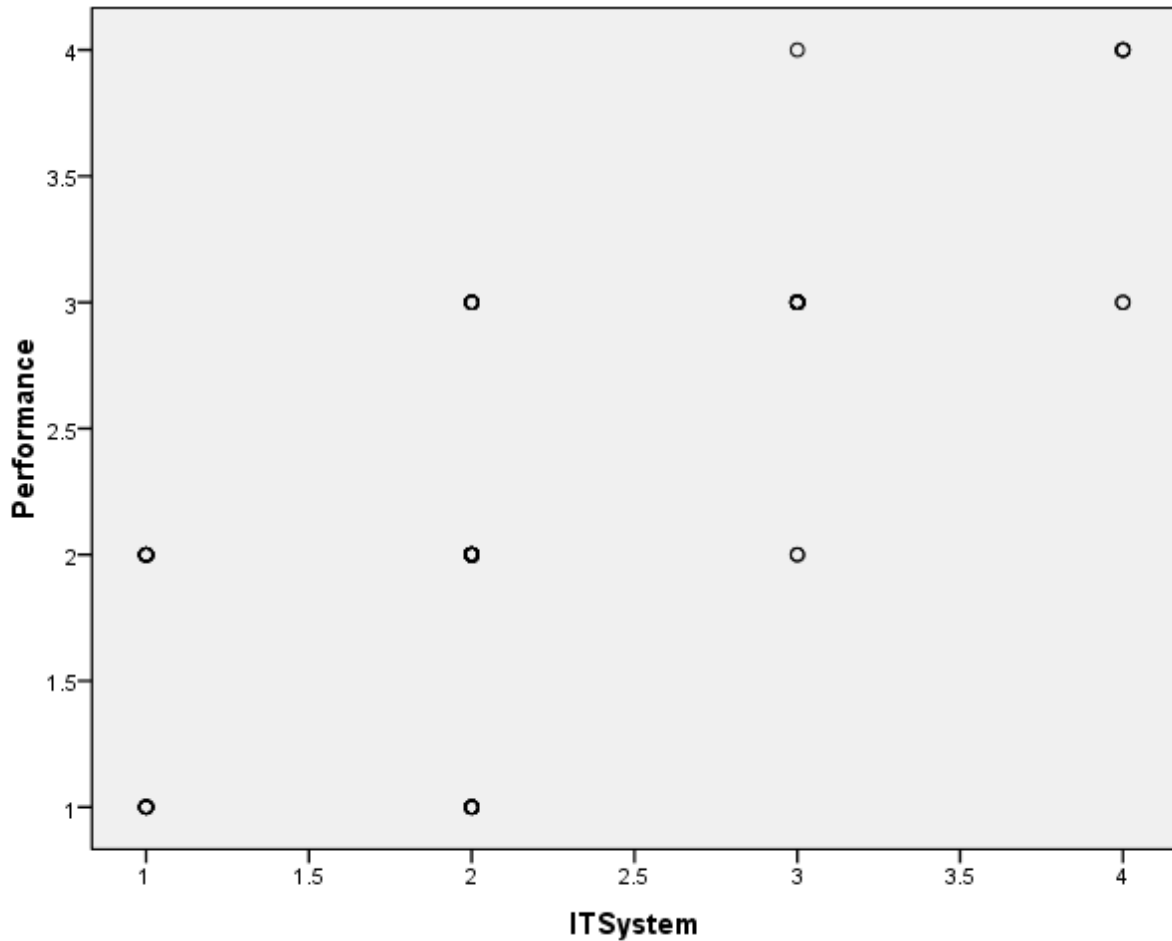


Figure 06: Scatter plot showing Correlation analysis between IT system and performance

Data Analysis:

To find out the correlation between the IT system and impacts of redesigning work practice on employee's performance, BI variate model was used.

Interpretation:

Here the confidence interval is 99% and the value of correlation is .733 which tell that there is a strong positive relationship between IT system and impacts of redesigning the work practice of the employee's performance at Citibank, N.A. Bangladesh.

CHAPTER- 05

Recommendation and Conclusion

5.1 Key Findings and Recommendation

- Through the research it is proved that there is a strong positive relationship between the IT system and the employee's performance.
- By the help of redesigning work practice using IT employees of Citibank will be able to explore their knowledge and skill about IT. It will surely help the employees to improve or increase their performance level.
- Citibank N.A. should allow their employees to adapt this process so that they can apply this process as this process will be help them to improve their performance level.
- Citibank should introduce new branches outside Dhaka and Chittagong so that it can minimize their workload.

5.2 Conclusion

The core purpose of my internship report is to find out the impacts of redesigning the work practice using IT on the employee's performance at Citibank, N.A. Bangladesh. To identify the result of this problem I did a research. Through my research it is clear that there is a strong positive relationship between IT system and the performance of the employees. This process is going to help the employees a lot. After applying the process it will help the employees to eliminate the work pressure, it will help them to save their time and the most important thing is it will help the employees to improve and increase their performance. After the research it is clear that if the Treasury Operations department adopt this process, the employee's performance will be surely improve and they will be able to do more transactions. Lastly, as by applying this process the performance of the employees will be increase so it will help Citibank N. A. to increase their profit margin.

CHAPTER- 06

Reference and Bibliography

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Supervisor:

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