

Report On

Harmony at work: cultivating job satisfaction and nurturing employee

Health & well-being at IDLC Finance (Gulshan branch)

By

Hridita Banik

ID: 20264052

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

BRAC Business School

BRAC University

November, 2024

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Declaration

It is hereby declared that

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

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Letter of Transmittal**Dr. Tarnima Warda Andalib**

Assistant Professor,
BRAC Business School
BRAC University
Merul Badda, Dhaka-1212

Subject: Submission of Internship Report

Dear ma'am,

With due respect, it gives me great pleasure to present for your consideration the internship report on "**Harmony at work: Cultivating job satisfaction and nurturing employee health and well-being at IDLC (Gulshan branch)**" that I completed for my MBA. I've finished my internship at IDLC Finance Limited, one of Bangladesh's most reputable non-banking financial institutions.

My primary motivation was to complete my internship report in accordance with your directions while taking the MBA Program's requirements into account. I really attempted to research pertinent materials, documents, and IDLC employee job satisfaction. I also did my best to add to this report by sharing the knowledge I gained during the internship program, and I completed this report in accordance with the standards. I hope that, given my expertise and ability level, I have been able to apply the core concepts to practical applications.

Therefore, I hope that you would value my thorough and enlightening approach, I am sending you my internship report. I'm grateful that you inspired me to work on this fascinating subject. Please take this report as a courtesy and comply.

Sincerely yours,

Hridita Banik
ID: 20264052
BRAC Business School
BRAC University
Date: 10th November, 2024.

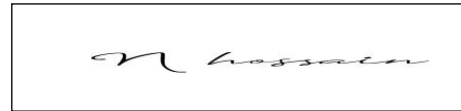
Non-Disclosure Agreement:

As the report's author, HRIDITA BANIK, I hereby attest to the careful work put into putting this material together. I hereby certify that, to the best of my knowledge and belief, the information provided above and in the papers attached is accurate and that nothing has been withheld. I have carefully gathered, examined, and synthesized data from reliable sources in an effort to achieve accuracy. With the exception of excerpts and summaries, for which the original references are cited below, I certify that this report is entirely my own work. I have collected the data from these participants of IDLC finance.



Saikh Mahmud

Senior Executive Officer (HR Dept)



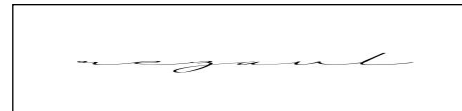
Nayeem Hossain

Officer (PBM Dept)



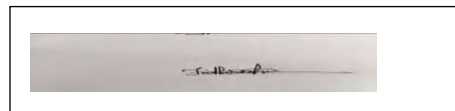
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Acknowledgement

I want to sincerely thank each and every one of you for helping me with this internship report. I want to express my gratitude to them for their encouragement, direction, and faith in me at every turn.

Most significantly, I want to take this chance to thank **Dr. Tarnima Warda Andalib**, Assistant Professor of BRAC Business School, BRAC University, for her unwavering support and essential direction that helped my report come together from beginning to conclusion.

I would also want to express my gratitude to **Ms. Susmita Saha**, Head of SME Products at IDLC Finance Limited, who oversaw my internship. In addition, I would like to express my gratitude to IDLC Finance Limited's **Mr Nayeem**, Officer-PBM, and **Mr. Shawon**, Senior Officer, PBM for their gracious assistance and, above all, for giving me the chance to learn throughout my internship. Simultaneously, I express my gratitude to my other IDLC colleagues, who furnished me with invaluable perspectives and aided in my comprehension of real-world business scenarios.

Finally, I want to express my gratitude to BRAC University for making it possible for me to successfully complete my MBA program and stand here today.

Executive Summary

In Bangladesh's financial institutions industry, where banks and other financial institutions are crucial drivers of economic growth, IDLC occupies the leading position among non-bank financial players. Boasting one of the strongest portfolios, IDLC's Consumer Division, initially established as one of its founding units, has risen to prominence within the organization due to its robust department and branch network, and the exceptional skills of its workforce. Despite its impressive administrative capabilities, the financial institution continues to focus on enhancing its profitability.

IDLC Finance Limited, since its inception in 1985, has carved a respectable niche for itself in a short span. Committed to continuous improvement to stay competitive and climb the ranks of the financial institution sector, IDLC prioritizes delivering accurate administration, a welcoming environment, improved customer service methodologies, and high-quality services. Recognizing the link between employee satisfaction and exceptional service delivery, IDLC also emphasizes employee well-being.

My report, titled "**Harmony at work: Cultivating job satisfaction and nurturing employee health and well-being at IDLC (Gulshan branch)**", analyzes the work satisfaction levels among IDLC employees to evaluate the company's success in treating its workforce as valuable assets and gaining a competitive edge through employee satisfaction. Drawing on both primary and secondary sources, including a survey conducted with five staff members at the IDLC Gulshan branch and my own internship experience, the report explores key factors impacting employee satisfaction and provides recommendations for improvement.

Keywords: job satisfaction, level of work satisfaction

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CHAPTER 1: INTERNSHIP OVERVIEW

1.1 Student's information:

Name	Hridita Banik
ID	202264052
Session	Summer 2023
Course	MBA
Major	HRM & MKT

1.2 Organization's information

Name	IDLC Finance Ltd.
Division	SME Division
Address	Bay's Galleria (4 th Floor), 57 Gulshan Avenue, Dhaka-1212, Bangladesh.
Duration	14 th of May 2023 to 13 th of August 2023

1.3 On site supervisor's information

Supervisors name	Susmita Saha
Designation	Head of SME Products
Division	SME Division

1.4 Job Scope of IDLC

I worked in the SME division of IDLC's Gulshan branch throughout my internship. In addition to managing client interactions, I was responsible for overseeing the reconciliation procedures and contributing to a special project for the SME Reconciliation Department. Under the direction of my supervisor, this entailed opening accounts, keeping track of customer information, and safely preserving documents. I also performed in-depth interviews with employees to determine their level of work satisfaction. I looked for specialist knowledge to have a better grasp of IDLC's offerings, and I discovered that the organization mainly provides corporate advice, underwriting, portfolio management, and problem-solving services in Bangladesh.

1.5 Internships Outcomes:

1.5.1 Student's Contributions to IDLC Finance Ltd.

I finished my internship in the Gulshan branch of IDLC Finance Ltd. I learned a lot about the many strategies used to plan events at the NBF Institute and the inner workings of Bangladesh's non-banking financial institution (NBF) sector, which has won numerous awards. These are a few of the things I contributed throughout my internship.

- Data entry in the dashboard for BB refinances.
- Perform research for a pamphlet on Islamic finance, with a focus on murabaha.
- Examine the files pertaining to the refinancing programs for AGRO, CMSME, WEL, Stimulus, and ADB.
- Keep in touch with the appropriate branches to inquire about any unfinished business.
- Manage customer relationships, which entail managing documentation.
- Account creation, portfolio provision, and client management.
- Prior to payment, archive information under my manager's monitoring.

1.5.2 Benefits to the Student

Students may kick start their careers and obtain real-world experience that enhances their academic studies with the help of internship programs. My internship gave me a comprehensive understanding of the corporate world and all of its nuances, and it was immensely fulfilling. In addition to learning how organizational cultures work, I improved my communication abilities and picked up useful industry information. Engaging with a variety of people, from CEOs to clients, forced me to step outside of my comfort zone and improved my ability to remain collected under duress. All things considered, internships have several advantages, as I've outlined below:

- I extensively investigated the several procedures used by IDLC to streamline its business operations and came away with a clear grasp of the financial workings of the bank.
- I carried out a thorough review of the SME Division's performance to date and its potential going forward, offering insightful information for strategic decision-making.
- Through my interactions with staff members in various departments, I was able to determine how satisfied they were with their jobs and provide valuable input for projects aimed at increasing employee engagement.

Beyond these particular lessons, the internship gave me priceless practical experience that really aided in my personal growth and opened doors for future job options. It taught me the value of acting professionally, responsibly, and with initiative—skills that would surely help me in my future work.

1.5.3 Challenges faced during the internships at IDLC Finance Ltd.

Throughout my internship at IDLC Finance Ltd., I faced a number of difficulties. First off, a few participants showed signs of concern over the project's conclusion and possible harm to the bank's standing, which might have influenced how truthful their answers were. Second, the IDLC's restrictions and risk factors limited my practical engagement, which might have resulted in deficiencies in the report since I lacked first-hand experience.

1.5.4 Conclusion

For business students, completing an internship program is crucial since it helps them close the knowledge gap between theory and practical experience. I was lucky to have a three-month internship in the SME division at the IDLC Finance Limited Gulshan Branch, which allowed me to get insightful knowledge about the business world.

1.5.5 Recommendation

- IDLC can increase the efficiency of the SME department and lessen the need for overtime and increased workload for interns and staff by bolstering the department's human resources foundation.
- Renting a larger facility to expand the office space would be a proactive measure to meet the authority's expanding demands.

CHAPTER 2: ORGANIZATIONAL OVERVIEW

2.1 Introduction

IDLC credits its innovative infrastructure, designed for the fast changing banking and non-banking industry and its award-winning yearly reports' written by its skilled human resources, for having had a transformational effect on Bangladesh's non-banking financial firms. I have contributed to this report as part of my internship at IDLC Finance Ltd.'s SME Division by utilizing real-world data and in-depth study of the department's primary operations and performance measures. This paper provides a brief synopsis of the SME Division's responsibilities along with a data-driven, comparative analysis of the division's efficacy.

2.2 Overview of the IDLC Finance Ltd.

IDLC Finance Limited was the first leasing business in the nation when it was founded in 1985 as a joint venture public limited company, and it started off as a small team of five employees. IDLC began as a lease finance firm and developed into a full-fledged financial institution in 1995 after receiving a license from Bangladesh Bank. It was supported by prominent organizations such as the World Bank's International Finance Corporation and numerous others. The company's original foreign ownership gradually dwindled as it expanded, with local sponsors eventually purchasing all of the shares by 2009. 2.2.1 Missions of IDLC Finance Ltd.

After 37 years of unbroken expansion, IDLC Finance Limited is now the biggest non-banking financial company in the country. Its broad portfolio serves a range of areas, including capital markets, SME, corporate, and retail, enhancing its standing as a well-known financial brand. IDLC employs about 1,600 people and has 40 offices in 19 regions, catering to over 400,000 clients. Its goals, meanwhile, go beyond just financial services. The goal of IDLC is to enable people to realize their dreams, be they to start a business, buy a home, advance society, educate

their children well, spend time with their families in a car, or take on entrepreneurial endeavors.

(2023) IDLC Finance Ltd.

Mission: "Our top priorities will be quality growth, superior customer service, and sustainable business practices."

Vision: "We intend to become the nation's top financial brand."

Core values:

- Sincerity
- Focused on the Customer
- Parity in Opportunities
- Honor
- Trust
- Enthusiasm
- Uncomplicated nature
- Eco-Friendly

Products and Services at IDLC Finance Ltd:

The Bank offers a range of ready-made financial services and products. These products are based on SME loans, lease finance, consumer credit schemes, and personal loans for women, among other things.

- Consumer Credit Scheme
- SME Loan
- Loan Syndication

- Project Finance
- Investment Banking
- Lease Finance
- Personal Loan for Women

Organogram



Figure 1: Organogram of IDLC Finance Limited

2.3 Management Practices of IDLC Finance Ltd.

Originally hired by IDLC Finance Limited in 1994 as a management trainee, Mr. Jamal Uddin most recently became the company's CEO and Managing Director in 2021. Previously, he leveraged his vast 27-year expertise in the non-banking financial institution market to serve as Head of Business and DMD since 2015. Notably, since 2006, Mr. Uddin has been a key member of the business and structured finance departments. He is an expert in term financing and syndicated fundraising for well-known domestic and foreign companies in Bangladesh. His elevation to CEO and Managing Director was well-earned, and it was made possible by this achievement.

2.3.1 Management Style

Two essential components define the democratic management style that IDLC Finance Ltd. promotes. First, all choices made at the top of the hierarchy are clearly shared with subordinates, allowing for the useful contribution of more people with different viewpoints. This guarantees that important decisions are influenced by a range of perspectives and experiences. Second, there's a collaborative attitude that flourishes among some divisions, like marketing. When creating branded goods, brand managers actively seek advice from senior general managers, indicating a readiness to absorb new information and take advantage of senior knowledge. Together, these actions demonstrate IDLC Finance Ltd.'s dedication to a democratic methodology that encourages open communication and teamwork at all organizational levels in order to maximize achievement.

2.4 Recruitment at IDLC Finance Ltd.

Led by a group of seasoned experts with shown competence in a variety of industries, IDLC places a high value on the professional development of its staff in order to provide outstanding

customer service. The corporation thinks that the quality of its services and customer satisfaction, both of which are closely related to the skill, effectiveness, and productivity of its personnel, are what give it a competitive advantage. IDLC continuously draws top talent through programs that develop and hold onto intelligent people who are prepared to face the challenges of the twenty-first century, allowing it to keep a competitive advantage. IDLC posts job openings on its website, in newspapers, and on online job portals as part of its commitment to providing fair and equal opportunities for young and bright people. Every job posting lays out all the requirements in detail, including the needed coursework, applicable work history, and job duties. The Human Resource Management staff then organized pertinent tests and shortlisted applicants based on departmental and divisional needs. Those who do well in the last round of interviews are ultimately chosen for the job.

2.5 Training and Development at IDLC Finance Ltd.

IDLC is dedicated to providing outstanding customer service that goes beyond face-to-face contacts, since the company makes significant investments in the training and development of its staff. IDLC gives its employees at all levels empowerment through a mix of weekly training sessions, workshops, and seminars both domestically and internationally. Senior executives in Bangladesh and abroad get the abilities and know-how to create and carry out profitable policies for the bank, and staff members are prepared to handle legal needs and grow in their professions. The IDLC's effort to educating Anti-Laundering Compliance Officers from all branches is another example of this devotion. These personnel get thorough training on Bangladesh Bank's anti-money laundering policies and procedures through seminars held outside of Dhaka, guaranteeing adherence throughout the company.

2.6 Marketing Practices at IDLC Finance Ltd.

Since communication is the foundation of marketing, the digital sphere has completely changed how companies interact with and reach their target audiences. Brands such as IDLC Finance are now able to harness the potential of data-driven accuracy thanks to digital marketing. Marketers may get priceless insights into demographics, habits, hobbies, and more by sifting through the massive ocean of web data. This wealth of information serves as fuel for the development of highly effective targeted marketing that appeal to particular client categories.

IDLC makes excellent use of this knowledge when selecting material for social media sites like Facebook and Instagram. Building trust, adding value, and fostering lasting connections are among the many client groups that IDLC caters to with pertinent and informative themes. These groups include corporate, retail, SME, and general. However, involvement is only a single component. Any financial organization must have a great brand, and IDLC well understands this. At the core of their approach is exceptional customer service, with extensive assistance catered to certain consumer segments. This commitment to providing excellent customer service fosters confidence, trust, and eventually long-term success.

A strong differentiator in a competitive market is a unique and favorable brand identity. IDLC makes a name for itself in the market by putting a premium on providing outstanding customer service and using data-driven insights to produce pertinent content. They position themselves as a dependable and trustworthy financial partner by not just building meaningful relationships with their audience but also by connecting with them.

2.7 Financial Performance and Accounting Practices at IDLC

2.7.1 Credit Rating at IDLC

Emerging Credit Rating Limited (ECRL) recently assigned IDLC Finance Ltd. a Triple-A long-term credit rating and an ST-1 short-term credit rating. These ratings are predicated on additional pertinent data that was accessible at the time of grading, in addition to audited financial statements for the years 2021–2022. The rating has a stable outlook, in line with ECRL's methodology for these kinds of financial organizations. Numerous aspects are considered in the ranking, including the industry's future prospects, management experience, earnings trends, profitability, capital base, asset composition, and asset quality.

Date of Declaration	Valid Till	Rating Action	Long-Term Rating	Short-Term rating	Outlook
April 15, 2022	April 14, 2023	Surveillance	AAA	ST-1	Stable
April 15, 2021	April 14, 2022	Surveillance	AAA	ST-1	Stable
April 15, 2020	April 14, 2021	Surveillance	AAA	ST-1	Stable
April 15, 2019	April 14, 2020	Surveillance	AAA	ST-1	Stable
April 15, 2018	April 14, 2019	Surveillance	AAA	ST-1	Stable

Table 1: Credit Rating at IDLC Finance Ltd.

2.7.2 Financial Highlights at IDLC Finance Ltd.

<i>in BDT million</i>							
Financial Performance	2017	2018	2019	2020	2021	2022	5-year CAGR (%)
Total assets	95,687	109,166	117,385	126,874	142,913	148,185	9.14%
Long term liabilities	81,548	93,858	100,833	109,275	122,421	125,533	9.01%
Term deposit balance	59,854	70,258	75,415	76,273	73,171	77,645	5.34%
Loans & Advances	71,499	83,934	92,346	93,074	91,756	106,438	8.28%

Operational Performance	2017	2018	2019	2020	2021	2022	5-year CAGR (%)
Operational income	6,280	5,824	5,618	6,668	7,600	6,588	0.96%
Operational expenses	2,336	2,300	2,434	2,549	2,748	2,883	4.30%
Financial expenses	4,898	6,940	8,512	7,607	5,455	6,121	4.56%
Operating profit	3,712	3,524	3,184	4,118	4,852	3,705	-0.04%
Profit before tax	3,712	3,127	2,761	3,804	3,702	2,618	-6.75%
Net profit after tax	2,277	2,171	1,700	2,541	2,116	1,915	-3.41%

By the conclusion of the fiscal year 2022, IDLC Finance Limited had solidified its place in the market despite enduring a taxing operating environment, escalating costs, diminishing profits, and unstable capital markets. The first quarter's net profit after tax decreased 3.41% compared to the previous year to 1915 million BDT, with profits per share coming in at 1.48 BDT. However, the company's financial stability was supported by excellent results in its SME, consumer, and corporate activities. With SME loans making up 42% of their loan book at the moment, IDLC Finance strategically prioritizes these loans over consumer loans (34%), corporate loans (24%), and other loans. Notably, at year's end, the company's non-performing loan percentage has dropped from 2.80% to 2.29%. While keeping a balanced loan and deposit portfolio, IDLC effectively grew non-bank deposits by 10% by adjusting to the current liquidity and interest rate

conditions. By taking advantage of term deposits, they were able to effectively control market liquidity and achieve a noteworthy 87% market share for their fund basket. The Credit Risk Division's cooperative evaluation, tracking, and payment procedures were essential to this amazing growth.

2.8 Operations Management and Information System Practices at IDLC Finance Limited.

In financial organizations, Management Information Systems (MIS) are essential for helping senior management find the right route to success. Institutions may welcome planned upgrades and adjust to technology breakthroughs thanks to MIS, which streamlines operations. This adaptable approach gives managers the ability to make decisions that are in line with strategic goals and objectives at all levels. IDLC Finance Ltd is a prime example of a MIS implemented successfully. They keep track of daily activities, performance, and other pertinent factors in addition to maintaining an extensive database of employee data, including personal information and service history. Strong security features protect data and guarantee responsible system use. Examples of these features include login logs, user access restriction, and system activity tracking. In the end, MIS serves as a tool for decision support, giving managers insightful information that promotes development and success. The accomplishments of IDLC Finance Ltd. show how reliable, fast, and effective information may spur both financial and operational growth.

2.9 Industry and Competitive Analysis at IDLC Finance Ltd.

2.9.1 SWOT Analysis at IDLC

Businesses may learn a lot about their internal strengths and weaknesses, as well as the external possibilities and dangers that affect their performance, by utilizing the SWOT analysis technique. Businesses may create plans to utilize their strengths, overcome weaknesses, seize opportunities,

and reduce risks by assessing these four essential elements; doing so will eventually result in a more resilient and lucrative corporation. This thorough analysis offers a clear road map for navigating even the most difficult situations, assisting businesses in finding the answers to important queries regarding making money and goodwill, identifying workplace improvement opportunities, and putting into practice efficient changes to promote positive change.

Strengths:

- Highly competent staff
- A massive clientele
- Solid financial situation and a large asset base
- Strong regulatory protections

Weaknesses:

- The organization should improve its pay plan in order to draw in and keep top people.
- To increase morale and participation, the organization could profit from putting in place more extensive employee reward schemes.
- The organization's existing organizational position may not be sufficiently supported by the company's workforce, which might have an effect on production and efficiency.
- Even with its excellent organizational status, the business should improve customer service even more to stay ahead of the competition.

Opportunities:

- Considerable room for expansion
- International adoption accelerated
- Resilience is supported by the government

- Improvements and advances in technology

Threats:

- Emergence of a new fintech rivals.
- Issues related to adaptability.
- Application of GP in regulatory laws.
- Increased rivalry puts market share at risk.

2.10 Summary

The financial industry in Bangladesh is a heterogeneous environment that includes both private and nationalized entities. The nation's economic progress is greatly aided by these organizations. Among these, IDLC Bank Limited sticks out as a significant contributor, making significant gains for the economy as a whole as well as for itself. The two main focuses of IDLC's operations are actively participating in a variety of activities that stimulate economic activity and raising capital. These operations consist of loan advances, foreign currency transactions, and services specifically designed for small and medium-sized businesses (SMEs). Even while these organizations' product offerings may be limited, their total economic influence is nonetheless rather large. By using new ideas, reducing constraints, and pursuing continuous development, IDLC and other financial sector institutions in Bangladesh may improve their performance and make even greater contributions to the financial well-being of the country.

2.11 Recommendations

- Enhanced Server Security: IDLC has to implement strong server security measures because of the increase in cyber attacks in the current day. To stop unwanted access and protect sensitive data, it's essential to strengthen firewalls, use multi-factor authentication, and update software often.

- **Expanding Data Storage Infrastructure:** IDLC needs to expand its data storage infrastructure in order to handle increasing data volumes and guarantee operational effectiveness. Investing in scalable storage arrays, cloud-based solutions, and reliable backup systems might provide catastrophe resilience and data availability.
- **Adopting Cutting-Edge IT Practices:** To improve security and operational efficacy, IDLC's IT department should use cutting-edge and conceptually sophisticated technology. This can entail using data analytics to get deeper insights, automating repetitive operations, and using artificial intelligence (AI) for danger detection.
- **Extending the Internship Duration for Enhanced Skill Development:** Although IDLC satisfies its commitments by paying interns' transportation and meal costs, it can be quite advantageous to keep the internship longer than three months. This would provide interns plenty of opportunity to polish their abilities, obtain priceless experience in their sectors of interest, and make a significant contribution to the company.

CHAPTER 3: INTRODUCTION

A person's mental health is the source of any enjoyment. It all comes down to how happy or emotionally attached a person is. When a responsibility is fulfilled, one feels satisfied. Pleasant satisfaction reaction resulting from an evaluation of how well an item or service satisfies a need, desire, or goal. Contentment in the workplace is a personal and unique experience. It varies depending on the needs, values, and interests of each individual employee. As a result, there isn't a single, practical method for increasing contentment.

3.1 Research objective: This research objectives are:

1. To identify the themes that affects job satisfaction.
2. To gauge how satisfied workers are with their jobs inside the company
3. To determine how the themes are helping the employees in their mental wellbeing.
4. To offer recommendations for the company's expansion and outlook to have more satisfied pool of employees.

The word "job satisfaction" is frequently brought up in conversations about human resource management. Job satisfaction is the state in which an individual feels content with their employment and is hence motivated to work.

3.2 Research outcome:

Since the majority of people spend a large amount of their working lives at work and because work is an essential part of people's lives, it is critical to understand the factors that affect job satisfaction in order to improve worker performance and productivity. The following provides an explanation of the factors:

1. **Work Culture and environment:** An unfavorable workplace can exacerbate stress and lead to health issues. This may have an impact on workers' job satisfaction, output, tardiness, absenteeism, conduct that leads to quitting, loyalty, dedication to the company, and inventiveness and originality. When a culture is robust, workers feel appreciated. Rather than feeling helpless, they take pleasure in having at least some influence over their professions. Higher performance is attained by workers who feel appreciated and have decision-making authority, whether it be by working from home, selecting their own projects, or experimenting with a new job. It may have a significant impact on the caliber of the job you do.
2. **Communication:** Numerous research studies have demonstrated a favorable correlation between work happiness, staff engagement, and communication satisfaction. In addition to providing useful information and promptly answering inquiries, effective communication may assist resolve issues more quickly in a way that is more gratifying for the agent and the client. This can increase customer satisfaction and loyalty. Friendship comes from communication, and happy people are those who have friends. Furthermore, we strengthen these connections the more we reveal about ourselves and express our admiration for one another. Happiness results from these relationships and the thankfulness they inspire.
3. **Company financial profitability:** Customer satisfaction influences customer loyalty and retention, which boosts sales and reduces operational expenses to boost profitability. In the service sector, obtaining quality and profitability depends heavily on employee happiness. Workers are more likely to stick with a firm if they are content with their work environment. This will probably lead to fewer employee turnovers, which will improve

financial performance because it will be less expensive to hire and educate new staff. There are several ways in which employee involvement affects an organization's bottom line. The majority of this effect is indirect. Organizations may maintain a healthy bottom line by enhancing retention, customer loyalty, productivity, and safety; engagement bolsters each of these variables.

4. **Security:** An employee's degree of work satisfaction declines when they see a lack of job security as a danger. Fear of losing a job can have a short-term impact during layoffs or terminations, or a longer-term impact in the form of ongoing insecurity. You may work in unstable positions for a significant amount of your working life, which would leave you worried about your job security all the time. Employees may cease investing effort in their work or learning new abilities if they feel certain in their job security. This restricts their opportunities for development and progress and may prevent your business from acquiring new competencies that may lead to growth.
5. **Leadership and management:** The way a leader leads a company has a big impact on how happy employees are with their jobs on a daily basis. Leaders may either create a poisonous environment that impedes professional growth and achievement or they can nurture a healthy and productive work environment through their interactions, communication, and decision-making. When there are role models among their bosses, employees are more likely to feel content in their positions. Having a love for what you do and sharing it with others may boost output and engagement among staff members. This optimism can also encourage employees to exercise collaborative leadership by giving them the confidence to take the initiative and lead amid difficult situations.

6. **Training and development:** By providing employees with the chance to acquire crisis management skills, training and development initiatives may have a positive impact on job satisfaction. In the event of a crisis, this might enhance worker engagement, output, and brand loyalty. In addition to helping people do their current jobs more successfully, it also helps them develop the knowledge, abilities, and attitudes that will help them in the future, all of which will contribute to higher organizational performance. Employee training may assist staff members in realizing their full potential and feeling ready for challenges. Through increased confidence, productivity, and communication, it can also aid in lowering staff churn. Insufficient training, however, might make workers feel less secure in their skills and ill-prepared for obstacles.
7. **Feedback:** Job satisfaction may benefit from feedback in a number of ways. In order to assist employees reach their objectives, feedback may first help them identify their areas of strength and growth. It can also offer them direction and encouragement. Employees who perceive a favorable feedback environment are more likely to act positively toward their fellow employees. Job happiness at work is increased by interpersonal relationships and job performance. Additionally, it provides employees with feedback on their work from their closest collaborators. Additionally, it has been demonstrated that receiving good feedback improves your business's results. Everyone can make better judgments, perform better, and overall excel in their position as a consequence.
8. **Pay and benefits:** Workers are more likely to stick with their present position if they are happy with their pay and benefits package. Furthermore, offering advantages like bonuses, health insurance, and flexible work schedules can help retain employees and improve job satisfaction. Attracting and keeping new employees is one way that pay and

benefits may impact performance. Providing attractive perks and competitive pay might help your company draw in top people. Additionally, it might aid in keeping your current workforce, which lowers turnover and the expenses that come with it.

9. **Rewards and recognition:** Organizations may foster a good and supportive work environment that enhances employee happiness, productivity, and overall performance by recognizing and rewarding workers' accomplishments and efforts. Organizations may foster a happy, encouraging work environment that motivates people to stick around and produce their best work by appreciating and appreciating the contributions made by their staff members. One of the finest methods to foster a sense of community inside the business and among its personnel is to acknowledge their contributions to its success.
10. **Work engagement:** Work satisfaction and employee engagement are two sides of the same coin. They both have an impact on an employee's general job satisfaction. Higher employee engagement levels are associated with work satisfaction, which boosts productivity and profitability for companies. Because the company has met its responsibilities, when workers are happy with their employment, employee engagement is more likely to happen. If satisfied workers aren't involved in their work, they may become complacent and ineffective. In a similar vein, dissatisfied employees risk becoming unproductive and disengaged from their firm.
11. **Work life balance:** Employees who have a work-life balance are more satisfied with their jobs because they can perform efficiently at the office and are not burdened by issues outside of work. One significant element that contributes to increased work satisfaction and human motivation is Quality of Work-Life (QWL). It is a broad notion that includes interactions with the environment, personal beliefs, economic

circumstances, and physical and psychological well-being. For workers who are also parents, employee flexibility and control over workload are crucial.

12. **Relationship with colleagues:** Support from coworkers is frequently linked to increased workplace participation, job happiness, and a stronger sense of loyalty to one's company. Colleagues who offer task-based help, knowledge, or emotional support can contribute to this rise in good work attitudes. favorable expectations are created when coworkers get along well, and this leads to the development of favorable group attitudes, which ultimately results in increased satisfaction.
13. **Fair policies and practices:** Employee satisfaction will increase with fair and equitable human resource policies; employee dissatisfaction will decrease with unfair and unequal policies, which will lower employees' job satisfaction and engagement in carrying out organizational tasks. Employee satisfaction is raised by equitable hiring and selection practices, improved chances for training and growth, and alluring benefit and pay packages.
14. **Responsibility and employee autonomy:** Research continuously demonstrates a robust relationship between work happiness and autonomy. Employees feel more in control and are happier at work overall when they are allowed to manage their workload and make decisions. But this independence needs to be matched with the right kind of help and direction. Research continuously demonstrates a robust relationship between work happiness and autonomy. Employees feel more in control and are happier at work overall when they are allowed to manage their workload and make decisions. But this independence needs to be matched with the right kind of help and direction.

15. **Challenges and empowerment:** Job satisfaction is greatly increased when individuals feel empowered and have a higher sense of purpose in their work. Workers that are passionate about what they do and have a strong sense of purpose and values from their company are considered engaged. Employee confidence and independence will rise as they are given more authority. This increased self-assurance is beneficial since it fosters high productivity and job happiness. Confidence levels can, nonetheless, occasionally be overdone to the point of being arrogant.

CHAPTER 4: LITERATURE
REVIEW

Any satisfaction is the mental health of a person. It's all about a person's feeling, emotional attachment or we can say happiness. Satisfaction is a pleasure of fulfillment of any obligation. Pleasant satisfaction reaction brought about by an assessment of how effectively a good or service fulfills a need, desire, or objective.

For workers, job satisfaction is a function of both what and why they do their jobs. Performance and profitability are directly impacted by this from an organizational perspective. The happy emotional state that arises from evaluating one's work as accomplishing or supporting the fulfillment of one's work ideals is known as job satisfaction. (Job satisfaction, 2024)

Workers assess their level of satisfaction by contrasting their personal criteria with the work in question. Workplaces are experiencing exciting times right now as a result of the steady growth in company needs and the efforts made by employers to maintain employee satisfaction. According to a 2019 Conference Board (US) study, job satisfaction is at its best point in 20 years. It's crucial to keep in mind that every employee has a different level of work satisfaction. The things that make one person feel good about their job could not be the same for another employee in the same organization. Because of this, a multifaceted approach to employee happiness is crucial. Job performance, absenteeism, and turnover are all impacted by job satisfaction, which also has a significant influence on overall life quality, which includes social interactions, family connection, and perceived health status. The past few decades have seen a steady increase in interest in it. (Job satisfaction, 2024)

Different academics describe the same subject differently because they see it through different perspectives. For example, job satisfaction can have a positive or negative impact on one's roles and responsibilities at work, according to Greenberg and Baron (2008). They also noted that it's critical to comprehend the concept of job satisfaction because there is no one way to satisfy

every employee in the workplace. According to Greenberg and Baron (2008), it's a favorable attitude regarding one's work. George and Jones (2005) defined this idea as the mental, emotional, and physical realms together with sentiments and beliefs. According to Robbins and Judge (2007) and George & Jones (2005), job satisfaction can also be defined as an employee's emotional reaction to various aspects of their work that lead to them finding pleasure, comfort, confidence, rewards, personal growth, and a variety of positive opportunities, such as upward mobility, recognition, and appraisal carried out on a merit pattern with monetary value as compensation. According to Arnett, Laverie, and McLane (2002), an employee's overall emotional evaluation of themselves in relation to their work is a reflection of their level of job satisfaction. Even when people switch careers or industries, employment satisfaction remains astonishingly constant (Staw & Ross, 1985). This suggests that situational aspects of the work itself may not be as relevant to happiness as personality traits (e.g., Hough & Ones, 2001). Certain aspects of personality do appear to be good predictors of work happiness. For example, metaanalysis has shown that work satisfaction is predicted by very strong connections between both positive and negative affectivity (Thoresen & Judge, 1997). Moreover, childhood personality tests (also known as intrinsic career success; Judge, Higgins, Thoresen, & Barrick, 1999) predict adult work satisfaction rather well. The most predictive personality trait evaluated in this study was conscientiousness. When statistically adjusting for conscientiousness, neuroticism did not significantly predict work satisfaction. (*What is job satisfaction? meaning, importance and examples: Together mentoring software.*)

In the field of workplace psychology, one of the characteristics that has been studied the most is job satisfaction. Generally speaking, the majority of definitions address how an employee feels about their work. This might be their opinions about the job in general or certain facets of it, such

their coworkers, compensation, or working environment. Furthermore, the degree of job satisfaction may also depend on how well work outcomes match or surpass expectations. But an employee's level of job satisfaction goes beyond just how much they like their employment. Ideas of job satisfaction and ideas of human motivation strongly overlap. The Job Characteristics Model, Herzberg's Motivator-Hygiene Theory, Maslow's Needs Hierarchy Theory, and the Dispositional Approach are among the most well-known and widely accepted ideas in this field. According to this study, job satisfaction was shown to be correlated with the increasing enjoyment of work duties. The weak correlation does, however, imply that variables other than enjoyment have a role in how contented workers feel in their workplace. Ideas of job satisfaction and ideas of human motivation strongly overlap. The Job Characteristics Model, the Motivation-Hygiene Theory by Herzberg, the Maslow Needs Hierarchy Theory, and the Dispositional Approach are among the most well-known and widely accepted ideas in this field. (*Job satisfaction: Theories and definitions*. OSHwiki. (n.d.).

Maslow's hierarchy model is one of the earliest ideas to look at the significant factors influencing work satisfaction is the hierarchy of wants, which is well-known in the literature on human motivation. According to the idea, there is a five-tiered hierarchy of human wants that includes: safety, esteem, self-actualization, belongingness/love, and physiological requirements. According to Maslow's hierarchy of requirements, more complex wants cannot be satisfied until certain basic needs are satisfied. Herzberg's Motivator-Hygiene Theory, sometimes referred to as Motivator-Hygiene Theory, contends that work satisfaction and discontent are distinct and occasionally even unrelated ideas rather than two extremes of the same continuum. If "motivating" variables such as compensation and perks, achievement, and recognition are provided, then an employee will find employment to be fulfilling. However, "hygiene" factors—

like working environment, organizational structure and rules of the firm, job security, collegiality, and managerial quality—are linked to job discontent. According to the Job Characteristics Model, intrinsically motivating qualities are fostered in the workplace, which leads to job satisfaction. Three psychological states are influenced by five essential work characteristics: autonomy, feedback, task relevance, task identity, and skill diversity. The three psychological states subsequently result in a variety of possible consequences, such as work satisfaction. Therefore, from the perspective of an organization, it is believed that by enhancing the five essential job dimensions, a better work environment and higher levels of job satisfaction will follow. According to this dispositional perspective, personality and work satisfaction are strongly correlated. It assumes that a person has a strong inclination toward a particular degree of satisfaction and that these tendencies hold true over time. There are two types of research that support this strategy: direct studies and indirect studies. (*Job satisfaction: Theories and definitions*. OSHwiki. (n.d.).

It's sad that the motivator-hygiene techniques and the hierarchy of requirements have little scientific validity, despite their former prominence. Conversely, the empirical evidence supporting the dispositional approach and JCM is growing. It is hard to dispute, though, that job satisfaction is not entirely explained by personality or the JCM; rather, motivational factors have an effect on the surrounding environment and how pleased people are with their work. The results showed that a considerable amount of job satisfaction was explained by the combination of demographic factors and scores on the five widely used personality characteristics (conscientiousness, extraversion, agreeableness, and neuroticism). (*Job satisfaction: Theories and definitions*. OSHwiki. (n.d.).

This chapter's reviews of books, papers, and research concentrated on elements related to work happiness. This literature review offers an appreciation of the significance of this work, as well as insights into the essential components of satisfaction as identified by earlier studies and examples of how other researchers have measured job satisfaction. The study demonstrates that there are distinct dynamics between work discontent and job satisfaction. Being dissatisfied, goes beyond just not feeling satisfied. Herzberg used the phrases hygiene and motivators. Motivators are elements that support contentment. Unhygienic conditions are among the things that lead to discontent. Numerous elements that are related to job satisfaction are documented in the literature. Numerous studies concentrated on elements pertaining to the organizational culture and atmosphere of the school. Others looked at the personal aspects that workers bring to their jobs. Both kinds of criteria were added by some studies. In general, organizational behavior considers work satisfaction to be a significant subject. To retain staff and raise the caliber of services they provide, businesses must be aware of how happy their workers are.

Happiness at work is a subjective and individualized experience. Each employee has different demands, values, and interests, thus it differs from person to person. It follows that there isn't a single, effective strategy to raise satisfaction levels. While certain criteria could change depending on the employee, some are always the same. There is no universally accepted definition of job happiness, and the characteristics of your workplace will influence it in different ways. A pleased worker in the manufacturing industry, for instance, would not look the same as a contented software engineer. All workplaces that prioritize the happiness and well-being of their employees will, nonetheless, have a few characteristics. Given that most individuals spend a significant portion of their working lives at work and that work is an integral part of people's

lives, it is important to comprehend the elements that contribute to job satisfaction in order to enhance employee productivity and performance. The factors are explained below:

1. Work Culture and environment
2. Communication
3. Company financial profitability
4. Security
5. Leadership and management
6. Training and development
7. Feedback
8. Pay and benefits
9. Rewards and recognition
10. Work engagement
11. Work life balance
12. Relationship with colleagues
13. Fair policies and practices
14. Responsibility and employee autonomy
15. Challenges and empowerment

Sl no.	Factors	Quotes by Authors	Authors
01		1. The three distinct cultures that affect an employee's conduct at work are the organizational,	1. Hofstede (1991) 2. (Mayo, 1945) 3. (Ouchi, 1981; Deal

	<p>Work Culture and environment</p>	<p>national, and occupational cultures. More precisely, a person's personal values and ideals have a major impact on their attitudes and views on their line of work.</p> <ol style="list-style-type: none"> 2. Employees are more receptive to the social influence of their peers than they are to management's incentives and control 3. By encouraging workers to share their expertise, values, lifestyles, and experiences, new cultures can improve corporate performance. 4. If the corporate attitudes, beliefs, and behaviors of the staff members affected both their productivity at work and the success of the organization. 5. Corporate culture necessitates paying great attention to interpersonal relationships inside the firm as well as the 	<p>and Kennedy, 1982; Pascale and Athos, 1981)</p> <ol style="list-style-type: none"> 4. (Tharp, 2009) 5. (Bhagat et al. 2012) 6. (Ismail Al-Alawi et al. 2007) 7. Seyo Riyanto (2017)
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		<p>effectiveness of business and production.</p> <p>6. There are six main aspects that contribute to the establishment of culture: people, information systems, processes, leadership, rewarding systems, and organizational structure.</p> <p>7. There are two types of work environments: physical and nonphysical. One of the variables influencing the process of employee performance growth is the work environment. If an individual is supported by sufficient office amenities and is at ease in his working environment, his performance will develop to its full potential.</p>	
02	Communication	<p>1. Communication was the "heart" of the management process, and his work has been mainly responsible for the recognition of</p>	<p>1. Chester Barnard (1938)</p> <p>2. (Harris & Nelson, 2008)</p>

		<p>the significance of communication to the management process.</p> <ol style="list-style-type: none"> 2. These days, we consider "communication" to be among the most significant and pervasive tasks performed by enterprises. 3. "Intensely social and communicative processes" are how organizational capacities are created and used. 4. The phrase "communication audit" to refer to the procedure used to evaluate the correctness of management's assessments of subordinates' communication. 	<ol style="list-style-type: none"> 3. Jones et al. (2004) 4. Odiome (1954)
03	Company financial profitability	<ol style="list-style-type: none"> 1. Employee happiness, in particular, is critical to the creation of the customer experience in high-contact services and has a major impact on business profitability. 2. The service-profit chain model 	<ol style="list-style-type: none"> 1. (Yee et al., 2008) 2. Heskett et al. (1994) 3. (Spinelli & Canavos, 2000; Chi & Gursoy, 2009)

		<p>explains the processes via which happy workers provide clients with better service quality, enhancing customer satisfaction and fostering customer loyalty.</p> <p>Loyalty boosts a company's growth and profitability even more.</p> <p>3. Positive correlations have been found in previous research documents between financial success and contented workers as well as between employee and customer satisfaction.</p>	
04	Security	<p>1. Over time, academics have focused their attention on job instability</p> <p>2. Within enterprises, people are feeling more and more changed and unstable as a result of greater downsizing, restructuring, and other changes in the workforce and attitudes about work.</p>	<p>1. (Ashford et al., 1989; Burke, 1998; Peiróet al., 2012)</p> <p>2. (Romzek, 1985; Schweiger and Ivancevich, 1985; Sverke et al., 2002)</p> <p>3. (Crandall and Perrewe', 1995; Quick</p>

		<p>Employees' poor views of security regarding the nature and longevity of their occupations are a result of this sensation</p> <p>3. Perceptions of job uncertainty frequently result in adverse psychological and physical reactions</p> <p>4. Employee withdrawal behaviors and leave have been linked to decreased work satisfaction and organization engagement</p> <p>5. When someone describes something that happened to them, they convey items that had meaning</p> <p>6. Job security—which is often measured by the perceived likelihood of losing one's job in the future—can have an impact on employees' work satisfaction inside an organization.</p> <p>7. The two main indicators of work</p>	<p>et al., 2003).</p> <p>4. (Davy et al., 1997; Probst, 2000, 2002)</p> <p>5. (Giorgi, 1992; 2012)</p> <p>6. Artz and Kaya (2014)</p> <p>7. Greenhalgh & Rosenblatt (1984)</p> <p>8. Islam & Islam (2011)</p> <p>9. Masanja (2013)</p>
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		<p>insecurity are danger to the entire job and threat to specific job aspects.</p> <p>8. Job satisfaction is defined as the employees' emotional well-being and optimistic outlook toward their work, both internally and externally.</p> <p>9. Having a cheerful disposition lowers turnover, boosts productivity, fidelity, ensures the security of tools and resources, and raises morale. Conversely, a negative attitude results in indifference, low morale, frequent employee turnover, vandalism, and decreased production.</p>	
05	Leadership and management	<p>1. A significant correlation between job happiness and leadership, indicating that a leader's style is important.</p> <p>2. A link between transformational and transactional leadership and</p>	<p>1. Nguyen et al. (2021)</p> <p>2. Shaari et al. (2022)</p> <p>3. Bernarto et al. (2020)</p> <p>4. (Lin & Chen, 2018)</p> <p>5. (Mwesigwa & Ssekiziyivu, 2020)</p>

		<p>work satisfaction in their study on academic personnel.</p> <ol style="list-style-type: none"> 3. Leadership is a managerial component that is primarily focused on people and social communication. 4. Leadership as the process by which a leader persuades a follower or group of individuals to accomplish shared objectives. 5. The pattern of actions that leaders exhibit while working with and through others is known as their leadership style 	
06	Training and development	<ol style="list-style-type: none"> 1. Training is a "process where people reach a particular capability to assist in achieving desired organizational goals," according to 2. A robust and positive correlation exists between employee motivation and training. 3. HR managers help workers do 	<ol style="list-style-type: none"> 1. Mathis and Jackson (2002, p. 5) 2. (Hughes et al., 2018; Jaworski et al., 2018; Sahinidis & Bouris, 2008) 3. (Mangkunegara & Waris, 2015)

		<p>their responsibilities stress-free because they have more faith in their employees' talents as a result of providing them with quality training.</p>	
07	Feedback	<ol style="list-style-type: none"> 1. Feedback is a resource that tells people in the workplace how successfully they have accomplished the organization as well as their own goals and objectives. It also serves as a means of informing people about how other people view their actions and achievements. 2. The prompt feedback consists of an evaluation of the workers' objectives, performance reviews, and helpful criticism. 3. Feedback serves as a tool for teaching staff members how to evaluate their own work and make performance improvements. 4. This is because feedback has so 	<ol style="list-style-type: none"> 1. Ashford & Cummings (1983) 2. Blanchard and Johnson (2015) 3. Morrison & Bies (1991) 4. (Prue & Fairbank, 1981) 5. Anett (1969) 6. Blanchard and Johnson (2015)

		<p>many advantages, including affordability, adaptability, simplicity, and ease of use.</p> <p>5. Receiving feedback before to acting had just as much of an impact as receiving it after acting.</p> <p>6. Those who feel good about themselves are the ones who produce good results.</p>	
08	Pay and benefits	<p>1. An incentive system can impact employee motivation if it strengthens the exchange connection between the employer and employee.</p> <p>2. A clear remuneration structure attracts new hires and helps to reduce staff attrition.</p>	<p>1. (Güngör, 2011; Thaiefi et al., 2015)</p> <p>2. (Summers, 2005)</p>
09	Rewards and recognition	<p>1. Giving an employee a reward goes beyond just giving them money; it also involves encouraging and evaluating them through word-of-mouth techniques that foster self-</p>	<p>1. (Conger, 1989)</p> <p>2. (Berry et al., 1987)</p>

		<p>assurance and a feeling of community.</p> <p>2. Employee motivation is significantly impacted when an employee is rewarded with both monetary and non-monetary incentives</p>	
10	Work engagement	<p>1. The capacity of workers to manage various responsibilities enhances their meaningful work experience and spurs them to perform better</p> <p>2. Workers that are able to control their own work schedules and procedures are highly motivated.</p> <p>3. Employee motivation and dedication to their work are increased when their work experience is enhanced.</p> <p>4. Self-control, self-actualization, and self-respect are strongly enhanced by job enrichment and expansion.</p>	<p>1. (Garg & Rastogi, 2006)</p> <p>2. (Baral & Bhargava, 2010)</p> <p>3. (Ali et al., 2010; Becker et al., 1996)</p> <p>4. (Dost & Khan, 2012)</p> <p>5. Jiang et al. (2009)</p> <p>6. (Robbins, 1999)</p>

		<p>5. Modern workers want a highly adaptable and demanding function that will help them advance in their careers and strengthen their professional credentials.</p> <p>6. Employee motivation may be increased by exposure to a range of jobs, which is made possible by the option for task diversity.</p>	
11	Work life balance	<p>1. Many workers now experience higher work demands, pressure, and a daily battle to balance their obligations to their families and their jobs as a result of globalization, reduction, and flexible work designs.</p> <p>2. The work-life policies used in a number of companies to reduce conflict between work and life for existing workers and improve the performance of those companies.</p> <p>3. Work-life balance is the most</p>	<p>1. (Jensirani & Muthumani, 2017)</p> <p>2. Beaugard et al. (2009)</p> <p>3. (Clarke et al. 2004)</p> <p>4. Susi (2010)</p> <p>5. (Konrad and Mangel, 2000)</p>

		<p>radical concept and is mostly related to personal and professional lives.</p> <p>4. work-life balance is an act of motivation for employees' pleasure that is connected to diverse responsibilities and activities linked to a range of circumstances.</p> <p>5. It illustrates how individuals should carry out their personal and professional responsibilities in order to prevent conflicts.</p>	
12	Relationship with colleagues	<p>1. One important aspect that might affect an employee's performance is the quality of interactions they have with one another inside a business.</p> <p>2. Self-evaluations are important because they provide workers a chance to reflect on their performance and create goals for their professional development.</p>	<p>1. Phuong V. Nguyen, Tran N.B. Ton, Khoa T. Tran, and Thao T.U. Dang (2018)</p> <p>2. Collins B.J., Kacmar K.M., Judge T.A., and Harris K.J. (2009)</p> <p>3. (Hung C.-H and Li C.-K, 2009)</p>

		<p>3. It has drawn a lot of attention as a powerful leadership style that may affect relationships at work and job performance.</p> <p>4. The kind of support is characterized by subordinates' judgments of how much their supervisors appreciate their efforts and are concerned about their personal and professional needs.</p> <p>5. Employees will place a higher value on a supervisor's discretionary conduct than on any other resource provided by the company out of duty.</p> <p>6. When supervisors acknowledge their workers' hard work, they make them feel supported by the company and boost their confidence in the important contributions they make to their companies.</p>	<p>4. Paustian-Underdahl et al. (2013)</p> <p>5. (Homans, 1958; Blau, 1964)</p> <p>6. (Ali and Abdullah, 2016)</p>
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13	Fair policies and practices	<ol style="list-style-type: none"> 1. Healthcare plans, exercise regimens, and dietary assistance are examples of common organizational support policies. 2. Giving workers a sense of control over their working hours is the goal of general HR policies. 3. Fostering a culture of trust wherein workers' personal obligations are honored. 	<ol style="list-style-type: none"> 1. (Bacik and Drew, 2006; de Janasz et al., 2013a, 2013b; MacEachen et al., 2008; Mayerhofer et al., 2011) 2. (Keeton et al., 2007; Tausig and Fenwick, 2001) 3. (Morrell and Simonetto, 1999; Scholarios and Marks, 2004)
14	Responsibility and employee autonomy	<ol style="list-style-type: none"> 1. When asked which aspects of their professions they value most, employees listed having a supervisor that treats them with respect as being more important than other things like autonomy, job stability, and a high salary. 2. Job autonomy fosters workers' sentiments of freedom and comfort, so they work with more 	<ol style="list-style-type: none"> 1. Quaquebeke et al. (2009) 2. Wang et al. (2022) 3. (Deci & Ryan, 1985) 4. (Herzberg et al., 1993) 5. Hackman and Oldham (1976) 6. Van Yperen et al. (2016)

		<p>enthusiasm.</p> <p>3. Autonomy is one of the primary human needs.</p> <p>4. Job autonomy is defined as an employee motivating element by Herzberg's motivation-hygiene theory.</p> <p>5. The fundamental components that have a beneficial impact on employees' psychological states are job autonomy, skill variation, task identity, task relevance, and feedback.</p> <p>6. It is a helpful instrument for employees that help them with the pressures of their jobs.</p> <p>7. Workers who have high levels of job autonomy feel more accountable for the outcomes of their work.</p>	<p>7. Galletta et al. (2011)</p>
15	Challenges and empowerment	<p>1. Employee work satisfaction is higher when they feel empowered.</p>	<p>1. (Spreitzer, Kizilos, and Nathanson, 1997)</p> <p>2. Heather (2015)</p>

		<p>2. Genuine leaders were crucial in developing professional practice settings that empowered staff members and promoted work satisfaction and high-quality treatment.</p> <p>3. Based on a descriptive research, three key guidelines for successful empowerment has been established, that are participative leadership, delegation, and manager empowerment.</p> <p>4. While demands at work don't always have to be bad, they might turn into a "job stressor" if an employee finds it difficult to satisfy them.</p>	<p>3. Elnaga and Imran (2014)</p> <p>4. (Bakker et al., 2007; Bakker and Demerouti, 2007)</p>
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**CHAPTER 5: DATA COLLECTION
& ANALYSIS**

5.1 Research Methodology: I used several case study-based researches to accomplish the goals listed above. A series of semi-structured interviews were used to conduct the case studies, with some employees performing several roles within the organization. I'll be comparing five separate examples in my multiple-case analysis. I have employed the selection technique known as purposeful sampling for sampling within a case as it enables you to concentrate closely on phenomena. It gave me the chance to investigate situations with a wealth of material from which we may draw significant conclusions about crucial topics for the research.

5.2 Research Method: The purpose of this case study is to establish a link between the preliminary findings and the final research results. The initial research ideas stem from a lack of understanding of a problem or occurrence. As is typical with most qualitative research, the sample sizes in this instance are quite tiny. Because of the person's or organization's distinctiveness, specific arrangements, or access to the case, the selection of samples and examples to employ can occasionally be simple and obvious. Though there can be a large number of eligible case study candidates, I have employed a screening process to help me choose the best ones.

5.2.1 Questionnaire:

- 1. What aspects of your job contribute the most to your sense of satisfaction?**
- 2. How do you feel about the work environment and culture at IDLC Finance Limited?**
- 3. To what extent do you believe your skills and abilities are utilized in your current role, and how does this affect your job satisfaction?**
- 4. How satisfied are you with the level of recognition and appreciation you receive for your contributions to the organization?**

5. **How well do you feel informed and connected through the organization's communication channels?**
6. **What is your perception of the work-life balance at IDLC Finance Limited, and how does it satisfy you?**
7. **We recognize the importance of compensation and benefits, but we also want to foster a fulfilling work environment for everyone. Can you share your thoughts on the balance between financial rewards and intrinsic motivation when it comes to job satisfaction? Do you think financial incentives alone can drive lasting dedication to the company's success?**
8. **Can you identify any challenges or obstacles at IDLC Finance Limited that negatively impact your job satisfaction?**
9. **Do you have any specific recommendations for the company that may improve the level of employee's job satisfaction in IDLC Finance?**

5.2.2 Transcription:

- **Respondent 1**

1. **What aspects of your job contribute the most to your sense of satisfaction?**

Given that I have started my work here as an management trainee I got to be involved in lot of projects that specialized me in obtaining strong skills that helped me a lot to learn and grow. It has also given me an idea what I am doing on my work, what the organization wants and what the organization is all about. Besides, anything that involved me working in different kind of projects or when I thought that I am being empowered this is the most motivating factor for me. Empowerment that is given by taking part in different projects and activities that will provide value to the company.

2. Any certain projects that you have worked recently?

Yes, the very recent project that I am working in is the management trainee project. As I am also the human resource business partner of consumer division from being there I will involve in lots of new work. And most importantly as I am working solely here alone I am being pushed so that I can bring out lots of new ideas, new innovations for my department that is motivating for me. Besides as I am handling the recruitment part of this project, I have always seen my team has faith on me and I will get these things done. That gives me a kick to go for extra mileage

3. How do you feel about the work environment and culture at IDLC Finance Limited?

In the market IDLC has a reputation for having the best organizational culture and when I came into IDLC I felt also same. It has a very talented team of young individuals means young in mind. Although there is lots of gap between age gap and organizational position gap but they always made us feel like we belong to the same page. And there is always a family kind of environment here. We don't call each other sir/mam. Here we have a brother sister culture. Even the door of our general managers who are the very crucial part of the company, having them always involved in others work, they are always there to share the wisdom. This kind of attitude really translates into the whole organization. I am a senior executive officer so I am very down the line when it comes to designation but still I feel when someone joins here as a new employee I feel obligated to let them feel homely here that IDLC is a place where he can learn and he can ask any sort of questions without being judged. That's the kind of company we are.

4. To what extent do you believe your skills and abilities are utilized in your current role, and how does this affect your job satisfaction?

It's not about skills always but the most important part for the coming generation that are going to work is the attitude. You can get to learn new skills; you can have a lot of grooming done. But the best thing a person should have is the behavioral attitude. Even if you do a small activity it should be visible. You have to realize that you have a very good relationship with everyone. You are humble in nature. So skills and other development will come hand in hand later on but the first thing someone needs to have is the right attitude towards his or her work, colleagues and all other stakeholders. Everyone should have that attitude where they have to explore new things not be rigid, always open to learn by maintain humility. It's important everyone is humble while doing any kind of action and always running in the process. Not being very cocky about things. When I joined in there were many employees who were down in designation than mine but I have never tried to demean them because I know the years of experience they have given to IDLC they know a lot of about IDLC and how things are done, how a work is done and how a activity is done. So what I tried to do from them I tried to learn from them, get their wisdom and at the same time make them feel like they are important to me. So skill-wise the skill of having patience should always be in someone and apart from them technical skills you will learn automatically when you will be in your workplace. But the only ability that will give value to your work is the right kind of attitude.

5. How satisfied are you with the level of recognition and appreciation you receive for your contributions to the organization?

I am satisfied fully but what satisfy me the most is the verbal recognition time to time from the line managers. Getting to be heard off, if someone has an idea, IDLC always has people that will help you to get this project done. For example, I have something in my mind and I have to present it to my boss so before doing that I will talk to relevant stakeholders that have been a part

of this activities. How to do things better. The best part of IDLC is everyone helps you to do something better. No one pulls you down mostly; they help you to bring the best from you. So, getting recognized is the best things, when I get to see my boss to tell about me with the divisional heads or general managers it helps me to take the extra mile and push myself. In every aspect verbal recognition is very important. You will get to be known by the individuals who are important for the company.

6. How well do you feel informed and connected through the organization's communication channels?

IDLC is a mature organization and this communication between departments, interdepartmental activities this is happening for a very long time everything has been developing for a very long time. There are very much positive sides when it comes to linkage between one departments with other. The most important thing is everyone respects each other so it helps a lot. We are all interconnected specially when it comes to banking sector or non- banking there are lots of dependencies one department with have another. Especially when it comes to Hr's everyone has great dependency on us. So it's our duty to fulfill their requirements in a very efficient manner. So, I feel very obligated when it comes.

7. Is there any inter-departmentary competition where people try to pull each other?

The ownership of a company when someone has the feeling that it is my company this kind of behavior will not come to the floor. People that IDLC hires are mostly people who have the sense of duty towards the company. Although inter-departmentary conflicts are very common but they get resolve very easily. At the end there is target set for everyone, there is KPI set for everyone. Everyone needs to fulfill that target, that KPI. So having conflicts will diminish their

values and identity. So, whenever conflicts arise it has a mature bunch of employees who talk about with each other and do the best thing that is better. So, conflicts may come but it is important to know how you are handling that.

8. What is your perception of the work-life balance at IDLC Finance Limited, and how does it satisfy you?

I have a very different perception on work life balance. The new generation that are now coming in when they are working it must has to be 9-5 job. They fix their specific time but that's not how will you grow. That is the official time of the company but at the same time I also don't support longer working hour but you have to see also where you want to take your career. If you want to have a very first track career don't look into the time look into your effort and learning. Actual 9-5 job will get your daily activities done. But giving that extra push will require one or 2 hours. If you always look for work life balance on a daily basis your growth will be slow. We have two days holiday, we get to see our families on that day and after coming to home if you at least give 2 hours to your families I don't think they will have any complaint. I have seen people who talk more about work life balance but give very less time to families. They are more into mobile phones. One more thing if my job makes me happy that is my work life balance. People who talk about more work life balance they should do business. But in some specific phases of your life you can't just always think about work life balance.

9. We recognize the importance of compensation and benefits, but we also want to foster a fulfilling work environment for everyone. Can you share your thoughts on the balance between financial rewards and intrinsic motivation when it comes to job satisfaction? Do you think financial incentives alone can drive lasting dedication to the company's success?

Everyone is here for the money its true but also the right environment working in very important. But if I work here where I am not valued and respect and if I am being pushed too much, if the organization gives me unachievable goals that will affect my mental health even I have lots of money in my pocket. But if I get the balance I am satisfied. As I am the HR business partner of my department I get to see a lot of people leaving the organization, they don't say anything about the job environment. They want money they want better lifestyle. They may have better duties they may think if I have better salary if I get better get I will be able to spend. These are the people who does not think more about organizational culture. It may be their family requires them to earn more. But if you get the balance, if you see this organization will grow eventually, they can see their promotions in near future; they have good communication channels with the line manager they will know where they should stay here or switch. And IDLC balance both it is more tilted with having good salary and intrinsic motivation and as a financial organization we are the top payer.

10. Can you identify any challenges or obstacles at IDLC Finance Limited that negatively impact your job satisfaction?

Challenges and obstacles are part of life. If I don't face challenges I will not grow. But compare to others I have faced very minimal and I believe without facing any challenges your life will be lenient. Any kind of challenges that come in front of me whether it's for work or for any person I make sure I have to face this. Its better we look into the negative sides we try to work on the negative to bring out the best result. Having that frame of mind when the challenges are coming in better you think, why I am facing these challenges, where I can improve myself more. Try to take criticism constructively. For example, few days back I had an idea about something and I have presented it to the stakeholders and they rejected it. So, I went back I thought to myself

where I can do better. I talked about it with all my stakeholder took all the ideas and make my peach ready. It's not a one man job. You can't grow individually in the long run people not support you. At least there will be few individuals in the organization who will help you in your growth.

11. Do you have any specific recommendations for the company that may improve the level of employee's job satisfaction in IDLC Finance?

I would like to hire a few individuals who are open to learn not just working for themselves but for the company. I want to setting that view for the upcoming generation they will be open minded they will be willing to work at nay place, their designation will not hamper in their thought process, and they feel ownership here. I have one problem with the upcoming generation they feel like they can do anything but they are less emphatic and less disciplined. as an organization we are really up and above the only thing that can be improved in this work culture hiring people who are open minded, humble, understand, disciplined . In near future for interview organization is going to focus more on the behavioral assessment. When you hire anyone better hiring talented horse hire someone who understands the company's values work for the people and organization with emotional empathy. Your behavior will always effect on your work.

- **Respondent 2**

1. What aspects of your job contribute the most to your sense of satisfaction?

It varies person to person. The most important part of your job is who is your line manager, to what extent you both are accepting each other, how much importance he is giving you, how is he or she grooming you before assigning any task, to what extent he is giving training to you to

bring out the best output. IDLC is my first job and I am working here since 14 years. Second factor is my subordinates how much supportive they are towards you. If your boss and juniors are supportive towards you it will give you more influence. We do work for enjoyment. 70% of my superiors and subordinates was cooperative towards I made my relationship with them that much strong. I made my attitude towards them supportive first so that when I seek help from them they are the one who helps me first. And regarding my boss, when any of boss throughout my journey assigned me any task I tried to complete them within deadline that's how my boss has now faith on me and she thinks I can handle the regulatory part of IDLC finance that is refinance related task. Always remember, first impression count.

2. How do you feel about the work environment and culture at IDLC Finance Limited?

Every team of this company consider themselves as family. They are my first priority. And regarding the branch they all are humble to each other. The biggest part of this work culture is there is no discrimination here. Sushmita Saha who is only 33 years and is the head of PBM but I have never showed my judgement towards that lady. Even during my visit in Bangladesh Bank, they are the one who handles my work in here. Boss support always matters the most and without a supportive work environment it will both disrupt your physical and mental health.

3. How satisfied are you with the level of recognition and appreciation you receive for your contributions to the organization?

Salary is one of the most important factors. But work environment matters first. Because most of them who are working here right now they more or less belong to a well to do family. So, if they don't get the best environment here they will not work here in the long run. Satisfaction never comes with money. It's like with money you can just survive and with money you can live.

Though there was a time where I was less satisfied because we all know handling business department is difficult and tough to survive but now I realize handling sales you have to directly face the field you can't expect your boss will always come & help you out. This department made my root strong.

4. To what extent do you believe your skills and abilities are utilized in your current role, and how does this affect your job satisfaction?

My communication skills, my negotiation skills and detailed attention towards things it helped me a lot. In my job role the crucial part is communication. The more communicative I will be towards a person, the less hassle I have to face to get my things done from that person. Even as a regulatory if I keep any loophole in my work I will be stuck. I have to be transparent in my work as I have to manage all the stakeholders like business, CAD, CREDIT RISK MANAGEMENT TEAM. The best part of cherry on the top is when I face any trouble handling Bangladesh bank my boss is just a call away as we all know in Bangladesh bank you can't give any wrong information.

5. How well do you feel informed and connected through the organization's communication channels?

Though we work here for the same goal but everyone has their specific KPI and JD's. So to achieve all this things you have to make your communication channels smooth. If you think you will be able to work here alone then it's not possible. Every department has their major & vital input here. You have to be self-driven here.

6. What is your perception of the work-life balance at IDLC Finance Limited, and how does it satisfy you?

We have to manage it by yourself. It's not office's fault. We are here for work. We have to make ourselves efficient. I prioritize my work make a schedule so that I don't need to take extra load in the next morning. And when you like your work and your workplace it gives you extra push to work more.

- 7. We recognize the importance of compensation and benefits, but we also want to foster a fulfilling work environment for everyone. Can you share your thoughts on the balance between financial rewards and intrinsic motivation when it comes to job satisfaction? Do you think financial incentives alone can drive lasting dedication to the company's success?**

IDLC always maintains its increment and promotion. If your KPI has been achieved they are bound to give you promotion. At the same how much your boss is satisfied on your work that also matters most. He will recommend you first. And regarding increment KPI, it depends on your KPI rating how much you will get increment.

- 8. Can you identify any challenges or obstacles at IDLC Finance Limited that negatively impact your job satisfaction?**

Once my superiors was not cooperative towards me and being the extrovert one I made myself introvert but now it's all fine. I have found my loophole and fostering myself every day.

- 9. Do you have any specific recommendations for the company that may improve the level of employee's job satisfaction in IDLC Finance?**

Organization need to be more processed driven. Work needs to be faster in all departments. They have to bring out the best output by giving minimum effort. New joiners need to be more groomed up and learn how they will communicate with all the stakeholders

- **Respondent 3**

- 1. What aspects of your job contribute the most to your sense of satisfaction? What is the most satisfying factor according to your perspective?**

Undoubtedly our environment, here everyone stays like a pack, we do lunch together, hang out together, we wait for each other and help each other and I think this is how a strong work culture builds. Here you will think that this sort of things will give you mental peace. Whenever you will feel like you are not working under someone's domination rather supervision where everyone is pushing you that is the most satisfying thing. Even one incident I want to add, when my mom was in hospital for 15 days my colleagues was there who handled my tasks rather creating pressure on me. It is the most important element that inspires me.

So are you agreeing IDLC belong to a strong work culture where everyone works collaboratively?

Obviously. Even as I was an intern initially the way they have treated me, I was also part of all the festival, I also hang out with my team though while I was just an intern, we have celebrated EID. See they have considered me as family. So, who will not love to work here?

- 2. To what extent do you believe your skills and abilities are utilized in your current role, and how does this affect your job satisfaction?**

My University and its extra-curricular activities helped me a lot here. The way we respected our faculty here I also do the same. I have learnt how finance deals, its wings, how finance is linked with management, and then we have managed our club it gave me a little hint how we should manage a team in the organization but in a vast way. Even in our clubs how the president defined

the clubs mission, vision and goal here our team leader also do the same thing. It's like team leaders inspire us "we work for the same goal and for that we have to prioritize our work". These are the things we have learnt from university and we are getting opportunity to implement it now.

How satisfied are you with the level of recognition and appreciation you receive for your contributions to the organization?

I have joined IDLC as junior officer which is from the very scratch. But salary is the second important thing for me though it varies person to person. Here recognition works like magic, we do constructive criticism without taunting each other. We never take someone's credit rather we highlight each other effort in from of other departments. For example, silvia apu made a memo and Sushmita apu highlighted it in from of the floor silvia has made it. It gives a kick to work more and more and focus on every detailed thing. For example, I am getting a standard salary but my work culture is dominating and sick, every day I will back to home with a gloomy face ultimately it will hamper personal life also. So, obviously when it comes to recognition and appreciation it will not be justified if I make any complaint here.

Undoubtedly you are mentally satisfied here. Still, in today's era cities like Dhaka, salary should be a crucial factor when it comes to bearing all the expenses. What's your thought on that?

Obviously it plays a vital role but from my perspective my salary is justified than others company who belongs to the same position. But it has to be in the both way. Expectation I may have but I also have to work on that so that my effort can be visible to the company. And there

are lots of scopes here to learn and work. But if you consider the inflation rate and living expenses I will suggest a minimum raise but still I am okay with it.

So, you want to say that as when a minimum graduate enter into the job market his starting salary in most of the company is 20-25k. But you are claiming from that perspective you are getting fair enough. But when it comes to promotion yearly basis, do you get it in a timely manner?

IDLC is one of the largest NBFI, from that side it is highly structured. Here employees are evaluated based on their KPI and behavioral assessment. Here usually employees get promoted within 2-3 years. But everyone is getting increment every year almost which is unexpectedly high. I have received my festival bonus in my probation period that most of the organization don't give. One of the most important part is we have maternity leave but I also want to add for example one employee is in her 6 months maternity leave and another 6 months she worked. Her whole performance will be evaluated based on that 6 months. It's not like for having 6 months leave I will not get increment or it will hamper my promotion. employees will never feel guilty and blame her here and every organization should take it as advice.

3. How well do you feel informed and connected through the organization's communication channels? When you talk about the communication channel between department and inter department do you feel any gap?

We are interconnected to each other but still there are something which is beyond the communication channels. Sometimes it happens we are prioritizing our work within the department rather thinking about the other department. We have to think a team is not the whole IDLC, we have to also give priority to other departments work. Like, treasury department has

assigned me a task but I have delayed it then goal will not be possible to achieve from both side. It doesn't mean it happens every time. We have SLA and we try to maintain it but sometimes conflict arises.

4. What is your perception of the work-life balance at IDLC Finance Limited, and how does it satisfy you?

There are some people who work till 9 and 10 pm here. I think working too much longer working hour here it will hamper your next day's pace in work. When we get a task that we need to complete it within the deadline but sometimes the deadline become so rigid, I think authority should think about it again. But somehow we try to manage it but still sometimes I feel like it's kind of burn out situation for me.

5. We recognize the importance of compensation and benefits, but we also want to foster a fulfilling work environment for everyone. Can you share your thoughts on the balance between financial rewards and intrinsic motivation when it comes to job satisfaction? Do you think financial incentives alone can drive lasting dedication to the company's success?

What I personally believe money can buy happiness but can't buy peace and it will never give you the ultimate energy in the long run. We have to balance this two things in a parallel way.

6. Can you identify any challenges or obstacles at IDLC Finance Limited that negatively impact your job satisfaction?

It's not about the negative side but the challenge I face is to manage my work life balance and sometime we prioritize our team so deeply we ignore the other departments work. End of the day I feel like our common goal is hampering. So, that is the minimum challenge I face sometimes.

7. Do you have any specific recommendations for the company that may improve the level of employee's job satisfaction in IDLC Finance?

Certain things that I want to mention is prioritize every department work along with your one otherwise your overall goal will be hampered. Secondly, our food service facility need to be half subsidized minimum. Besides there should be transportation system for everyone specially women who leaves office around 8-9 they face trouble a lot.

- **Respondent 4:**

1. What aspects of your job contribute the most to your sense of satisfaction?

If I describe it from 360 degree view for me job satisfaction is the combination of financial and non-financial motivation and work life balance that I receive of IDLC. But if you ask me which satisfy me the most is work culture of IDLC, I hope you are also aware about it. Because of this work culture I feel like to work long day.

Yes! I have seen you work here even after 7 pm. But as you have worked in other organizations, if I ask you compare which one seems better for you?

Actually I am serving this organization from the last 4 years it's a lot of time. So, its quiet noticeable if I don't receive the things that I want I will not work here. So, obviously my friendly work environment and this strong corporate culture always energized me to give some extra effort in my workplace. There is no doubt here. Even I have always felt how my juniors and seniors supports me when I pass a difficult phase, trust me I have never given the chance of second thought while working here. Even in my previous workplace my financial incentives was satisfied to me but these are the things I missed out over there.

2. To what extent do you believe your skills and abilities are utilized in your current role, and how does this affect your job satisfaction?

As I am here working here as senior officer in PBM department I love to do creative and brainstorming related work that's why I love this department. What I believe, if you are not creative and outspoken enough it will be difficult for you to work in a creative sector. As I love communicate, research based work attracts me a lot from my universities days I guess this department polished and nourished my existing skills.

So, you want to tell the reason of your job satisfaction is also your preferable role that you are working now.

undoubtedly, if I don't happy with my role it will not be possible for me to serve here a long time.

3. How satisfied are you with the level of recognition and appreciation you receive for your contributions to the organization?

It was always top notch from my side, what I feel like this the place where IDLC never compromise. They are always concerned and sincere about employee retention.

4. How well do you feel informed and connected through the organization's Communication channels?

As everything is changing continuously and we are working on products development so obviously I am informed about things. Till date our team was always informed and rewarded for our connection for the communication channels. It's not like an information will take a lot of time to circulate. Even we get easily chance for face to face interaction.

But, when we talk about communication, conflict can arise sometimes. How do you handle that?

See, we all are human here, we make mistakes, we misunderstand sometimes small things but what we do we neglect the smallest thing for the better benefit. Ultimately when we reach our destination without team and with a respectful relationship this silly things never matters to us. If I miss out something or other member there is always someone to correct it or update it sooner or later. We focus more on responsibility, a positive attitude with responsibility rather than our conflict. Here we are here to push each other, to save each other and to help each out. Simple things, “communication is the key to have a successful relationship”.

5. What is your perception of the work-life balance at IDLC Finance Limited, and how does it satisfy you?

The question is very personal for me and I believe how we handle this and how we want to handle that matters the most. Even sometime I work till 10 hours so that I can be free in 4pm in the next day. It depends on person to person. Here we don't create pressure on anyone to work here for long time. But why I am staying here for longer hours? Because I have the best circle over here we don't feel to drain out or feels regret. This is my first home now as I work more time here than in my family. Besides we have two days of holiday which is fair enough for me.

6. We recognize the importance of compensation and benefits, but we also want to foster a fulfilling work environment for everyone. Can you share your thoughts on the balance between financial rewards and intrinsic motivation when it comes to job satisfaction? Do you think financial incentives alone can drive lasting dedication to the company's success?

Respondent: Financial incentives are the core but they can't drive alone in the long run. The traditional system is I am giving something to this company and in return the company is giving me something. But in today's era an employee will never last long based on financial incentives and you can't survive in a toxic workplace with toxic colleagues. I have always seen my boss appreciate my effort than waiting for the reward that I will receive from my management. From my side they have always look for how much effort I put to develop a product than what products I am developing. Even my immediate leader appreciate my efforts without my absence that means a lot to me. So, financial incentives can't sustain an employee for longer time, you have seen here an employee who is working here from the last 30 years. See!!! Obviously this organization is giving something to this person, otherwise who will serve a company for 30 years.

7. Can you identify any challenges or obstacles at IDLC Finance Limited that negatively impact your job satisfaction?

One thing I just want to tell, we have to improve knowledge on technical things and focus more soft skill developments. That is the challenge and I am concerned, it will be obstacle for us in the long run.

8. Do you have any specific recommendations for the company that may improve the level of employee's job satisfaction in IDLC Finance?

Don't you think that recreation facilities are also important? We can go for hangouts or we can go for indoor or outdoor games. I think that it wills aloof us from bored and charged up. We can arrange unofficial tour where we will see the same person but corporate work will never be part of our discussion over there. We will express our thoughts and emotions and trust me after that

the bond will be stronger and the work place will boom after that. This is best recommendation I can give to my respected company from my side.

- **Respondent 5**

1. What aspects of your job contribute the most to your sense of satisfaction?

As an employee of IDLC, when I will say its contribution in my work-life one thing I will add first is the harmonious atmosphere. Here we never let anyone down rather we push and encourage everyone. Secondly, the bonding between our colleagues. Even when a junior join first it's quiet similar that he is a fresher and will not be able cope up with corporate environment initially. But we consider them as asset and a part of our family. Because I belief that if we don't welcome him or her firstly, he will not be able to open up. That's the thing I like more about my job.

2. How do you feel about the work environment and culture at IDLC Finance Limited?

I guess you have received my answer from the first question and I want to add one more thing here even who are our supporting staffs they also play a vital role in our work life. For example, in our office cha/coffee facilities are here and it's kind of self service system. You go to canteen and then you will able to take. But our supporting staffs observes us closely and they try to realize whether we need coffee, fruits or not. Sometimes they bring it by their own for us without even asking. See, how welcoming our environment is. Even after Eid, when our MD sir come to greet us I have seen how warmly he hug our supporting staffs and ask how is everything going, do they need anything or not as they don't belong from any outsourcing company. See, this is how an organization should be. We are deeply emphatic to everyone where there is a essence of respect and no discrimination with any individual.

3. To what extent do you believe your skills and abilities are utilized in your current role, and how does this affect your job satisfaction?

From my side, my technical skills in advanced Microsoft office helped a lot here and my extrovert mindset helped me to get more connected with my peers and subordinates. Even no offense, I have heard it from many of my colleagues that my presence can create a positive atmosphere when everyone feels so connected with each other. See, what I realize in the corporate world before connecting with anyone you have to be emotionally connected with your colleagues so that if you ever face any issues they will be there to help you. So, becoming an emotionally intelligent people is must.

I agree with you. But when you talk about employee's physical and mental wellbeing have you ever felt this organization is creating a burnout situation for you?

See, no matter whether its bank or non-bank we have to deal with money and data. So, sometimes we pass out a tensed environment. But still as I said before we don't let our colleague to face trouble, here we help each other if someone is not good at one thing and another is pro in it that person help mostly to the one who has less knowledge in it. So, obviously tensed situation may arise but you have to handle it tactfully.

I got it, but how do you manage conflict if it arise?

See, we all are mature here less or more. So, if we hold grudges on anyone end of the day it will harm your work life as well as the bond between the departments will lose. So, conflict can arise but how you are handling it, without blaming each other how we are going to find out the root why the conflict is arising that is most important.

4. How satisfied are you with the level of recognition and appreciation you receive for your contributions to the organization?

Well, regarding recognition and appreciation there is no doubt I have received when I have given extra effort or made any task successful but what's really commendable when I was the most junior as we have to present some important files to higher level I have seen if I make any mistakes rather pointing out into it my boss has corrected it and if my negative impression creates for my mistakes how tactfully she handled it. As for confidential issues I am not allowed to disclose it but yes this is how we hold each other and if you observe and analyze more you will be able to find out our employee retention rate is high.

5. How well do you feel informed and connected through the organization's communication channels?

As we have to directly work with clients file and business, mostly with CRM department so, we have to be updated about every little things.

6. is your perception of the work-life balance at IDLC Finance Limited, and how does it satisfy you?

How will you manage your work life balance it solely depends on you. We have work pressure undoubtedly but that doesn't mean we will not spend time with our family and friends. We have two days holidays, govt. holiday we can easily spend time with our family and after returning back to your home if you just put your phone in the offline mode and you try to listen to your families, how they have spent their days, how are they doing, they are ok or not I don't think they will make complaints. Besides, you team bonding can create a great impression here For

example, during my birthdays and anniversary time I have seen how my colleagues don't give any extra work after 5 and if any work left they do it from my side.

7. We recognize the importance of compensation and benefits, but we also want to foster a fulfilling work environment for everyone. Can you share your thoughts on the balance between financial rewards and intrinsic motivation when it comes to job satisfaction? Do you think financial incentives alone can drive lasting dedication to the company's success?

See, for me money is important when you have to manage yourself along with a family but it can't buy peace.

I agree and I have received almost same thought from everyone.

8. Do you have any specific recommendations for the company that may improve the level of employee's job satisfaction in IDLC Finance?

I will recommend two things which are concerns for everyone. Firstly, IDLC should be able to subsidize the food facility of employees and another was the security issue of the software. Besides, they should emphasize more on the soft skills training of individuals along with the seniors who are more into status quo. Otherwise, as technology is changing abruptly, we may suffer in the long run.

5.3 data collection: To guarantee a wide viewpoint, it is crucial that two or more techniques of data collecting be used in all data collection initiatives. As a result, while employing the case study methodology, gather information through a variety of techniques, including focus groups, one-on-one interviews, document or record analysis, observations, and small-scale surveys. I attended in-person interviews. I first selected my sample at random. Six individuals were chosen

for interviews in case any of the others refused to divulge the information. I believe that the optimum times to do the interview are in the office and during our leisure time. The interview was semi-formal in nature. I then gave them the questions I had prepared, which were semi-structured. With their consent, I made notes, captured their voice, and also learned some things from their tone, gesture, and expression.

5.4 data analysis:

Participant's view (1)	Codes	Themes
<p>Given that I have started my work here as an management trainee I got to be involved in lot of projects that specialized me in obtaining strong skills that helped me a lot to learn and grow. It has also given me an idea what I am doing on my work, what the organization wants and what the organization is all about. Besides, anything that involved me working in different kind of projects or when I thought that I am being empowered this is the most motivating factor for me.</p> <p>Empowerment that is given by taking part in different projects and activities that will provide value to the company.</p>	<p>involved in lot of projects being empowered obtaining strong skills Provide value to the company.</p>	<p>Challenges and empowerment Training and development Company financial profitability</p>
<p>Yes, the very recent project that I am working in is the management trainee project. As I am also the human resource business partner of consumer division from being there I will involve in lots of new work. And most importantly as I am working solely here alone I am being pushed so that I can</p>	<p>involve in lots of new work my team has</p>	<p>Challenges Relationship with colleagues</p>

<p>bring out lots of new ideas, new innovations for my department that is motivating for me. Besides as I am handling the recruitment part of this project, I have always seen my team has faith on me and I will get these things done. That gives me a kick to go for extra mileage.</p>	<p>faith on me</p>	
<p>In the market IDLC has a reputation for having the best organizational culture and when I came into IDLC I felt also same. It has a very talented team of young individuals means young in mind. Although there is lots of gap between age gap and organizational position gap but they always made us feel like we belong to the same page. And there is always a family kind of environment here. We don't call each other sir/mam. Here we have a brother sister culture. Even the door of our general managers who are the very crucial part of the company, having them always involved in others work, they are always there to share the wisdom. This kind of attitude really translates into the whole organization. I am a senior executive officer so I am very down the line when it comes to designation but still I feel when someone joins here as a new employee I feel obligated to let them feel homely here that IDLC is a place where he can learn and he can ask any sort of questions without being judged. That's the kind of company</p>	<p>best organizational culture talented team of young individuals family kind of environment</p>	<p>Work culture and environment Pay and benefits</p>

we are.		
<p>It's not about skills always but the most important part for the coming generation that being empowered is going to work is the attitude. You can get to learn new skills; you can have a lot of grooming done. But the best thing a person should have is the behavioral attitude. Even if you do a small activity it should be visible. You have to realize that you have a very good relationship with everyone. You are humble in nature. So skills and other development will come hand in hand later on but the first thing someone needs to have is the right attitude towards his or her work, colleagues and all other stakeholders. Everyone should have that attitude where they have to explore new things not are rigid, always open to learn by maintain humility. It's important everyone is humble while doing any kind of action and always running in the process. Not being very cocky about things. When I joined in there were many employees who were down in designation than mine but I have never tried to demean them because I know the years of experience they have given to IDLC they know a lot of about IDLC and how things are done, how a work is done and how an activity is done. So what I tried to do from them I tried to learn from them, get their wisdom and at the same time make them feel like they are important to me. So</p>	<p>behavioral attitude skill development</p>	<p>Training and development</p>

<p>skill-wise the skill of having patience should always be in someone and apart from them technical skills you will learn automatically when you will be in your workplace. But the only ability that will give value to your work is the right kind of attitude.</p>		
<p>I am satisfied fully but what satisfy me the most is the verbal recognition time to time from the line managers. Getting to be heard off, if someone has an idea, IDLC always has people that will help you to get this project done. For example, I have something in my mind and I have to present it to my boss so before doing that I will talk to relevant stakeholders that have been a part of this activities. How to do things better. The best part of IDLC is everyone helps you to do something better. No one pulls you down mostly; everyone help you to bring the best from you. So, getting recognized is the best things, when I get to see my boss to tell about me with the divisional heads or generals managers it helps me to take the extra mile and push myself. In every aspect verbal recognition is very important. You will get to be known by the individuals who are important for the company.</p>	<p>verbal recognition everyone helps</p>	<p>Reward and recognition Work culture</p>
<p>IDLC is a mature organization and this communication between departments, interdepartmental activities this is</p>	<p>communicati on between</p>	<p>Communication Fair policies</p>

<p>happening for a very long time everything has been developing for a very long time. There are very much positive sides when it comes to linkage between one departments with other. The most important thing is everyone respects each other so it helps a lot. We are all interconnected specially when it comes to banking sector or non- banking there are lots of dependencies one department with have another. Especially when it comes to Hr's everyone has great dependency on us. So it's our duty to fulfill their requirements in a very efficient manner. So, I feel very obligated when it comes.</p>	<p>departments everyone respects each</p>	<p>and practices</p>
<p>The ownership of a company when someone has the feeling that it is my company this kind of behavior will not come to the floor. People that IDLC hires are mostly people who have the sense of duty towards the company. Although inter-department conflicts are very common but they get resolve very easily. At the end there is target set for everyone, there is KPI set for everyone. Everyone needs to fulfill that target, that KPI. So having conflicts will diminish their values and identity. So, whenever conflicts arise it has a mature bunch of employees who talk about with each other and do the best thing that is better. So, conflicts may come but it is important to know how you are handling that.</p>	<p>Hires people who have the sense of duty conflicts resolved by a mature bunch of employees</p>	<p>Fair policies and practices Company financial profitability Leadership and management</p>

<p>I have a very different perception on work life balance. The new generation that are now coming in when they are working it must has to be 9-5 job. They fix their specific time but that's not how will you grow. That is the official time of the company but at the same time I also don't support longer working hour but you have to see also where you want to take your career. If you want to have a very first track career don't look into the time look into your effort and learning. Actual 9-5 job will get your daily activities done. But giving that extra push will require one or 2 hours. If you always look for work life balance on a daily basis your growth will be slow. We have two days holiday, we get to see our families on that day and after coming to home if you at least give 2 hours to your families I don't think they will have any complaint. I have seen people who talk more about work life balance but give very less time to families. They are more into mobile phones. One more thing if my job makes me happy that is my work life balance. People who talk about more work life balance they should do business. But in some specific phases of your life you can't just always think about work life balance.</p>	<p>first track career don't look into the time look into your effort and learning</p>	<p>Work life balance</p>
<p>Everyone is here for the money its true but also the right environment working in very important. But if I work here</p>	<p>right environment</p>	<p>Work</p>

<p>where I am not valued and respect and if I am being pushed too much, if the organization gives me unachievable goals that will affect my mental health even I have lots of money in my pocket. But if I get the balance I am satisfied. As I am the HR business partner of my department I get to see a lot of people leaving the organization, they don't say anything about the job environment. They want money they want better lifestyle. They may have better duties they may think if I have better salary if I get better get I will be able to spend. These are the people who do not think more about organizational culture. It may be their family requires them to earn more. But if you get the balance, if you see this organization will grow eventually, they can see their promotions in near future; they have good communication channels with the line manager they will know where they should stay here or switch. And IDLC balance both it is more tilted with having good salary and intrinsic motivation and as a financial organization we are the top payer.</p>	<p>working having good salary and intrinsic motivation</p>	<p>Environment Reward and recognition Company financial profitability</p>
<p>Challenges and obstacles are part of life. If I don't face challenges I will not grow. But compare to others I have faced very minimal and I believe without facing any challenges your life will be lenient. Any kind of challenges that come in front of me whether it's for work or for any person I make</p>	<p>You can't grow individually in the long</p>	<p>Relationship with colleagues Challenges and empowerment</p>

<p>sure I have to face this. Its better we look into the negative sides we try to work on the negative to bring out the best result. Having that frame of mind when the challenges are coming in better you think, why I am facing these challenges, where I can improve myself more. Try to take criticism constructively. For example, few days back I had an idea about something and I have presented it to the stakeholders and they rejected it. So, I went back I thought to myself where I can do better. I talked about it with all my stakeholder took all the ideas and make my peach ready. It's not a one man job.</p> <p>You can't grow individually in the long run people not support you. At least there will be few individuals in the organization who will help you in your growth.</p>	<p>run</p>	
<p>I would like to hire a few individuals who are open to learn not just working for themselves but for the company. I want to setting that view for the upcoming generation they will be open minded they will be willing to work at nay place, their designation will not hamper in their thought process, and they feel ownership here. I have one problem with the upcoming generation they feel like they can do anything but they are less emphatic and less disciplined. as an organization we are really up and above the only thing that can be improved in this work culture hiring people who are open minded, humble,</p>	<p>work culture hiring people who are open minded, humble, understand, disciplined focus more on the</p>	<p>Fair policies Training and development</p>

<p>understand, disciplined . In near future for interview organization is going to focus more on the behavioral assessment. When you hire anyone better hiring talented horse hire someone who understands the company's values work for the people and organization with emotional empathy. Your behavior will always effect on your work.</p>	<p>behavioral assessment</p>	
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Interpretation and result:

The first participant has mentioned about a lot of factors that i have found out by researching. He mentioned about the **work culture and environment** which he considered as a family like environment and clearly mentioned about the right working environment. There is a culture of helping and depending on each other. For **communication** he said it's the main thing to become a successful organization. As a result, **company financial profitability** which comes from the goal fulfillment and the interdependency of each and every department. He several times mentioned about the **training and development** as it helps them to groom, to earn skills and to have the strong ability to manage everything. This helps them to become self-loyal, self-motivated and self-satisfied to fulfill their KPIs which will lead to proper **pay and benefits**. This company focuses on young talents to have a variation in the company. The senior people never stop to amaze me, as they manage all the things including a conflict, which shows their **leadership and management** skill. They groom and teach their juniors to be self-dependent for any decision making, which means **work engagement**. But the juniors need to gain the trust and faith in that case. This company never gives late **rewards and recognition** which motivates the employees to be more active, engage them and create hunger for gaining more KPIs.. Here the

culture is so friendly that, even the **relationship with colleagues** is outstanding. They are always for each other in any situation. They celebrate together and mourn together. **Fair policies and practices** are the root of this company. As they select the employees who are energetic, easy going and quick learners. There, the people have to face challenges but it will later give them the empowerment to deal with good and bad situations.

Participant's view (2)	Codes	Themes
<p>It varies person to person. The most important part of your job is who is your line manager, to what extent you both are accepting each other, how much importance he is giving you, how is he or she grooming you before assigning any task, to what extent he is giving training to you to bring out the best output. IDLC is my first job and I am working here for 14 years. Second factor is my subordinates how much supportive they are towards you. If your boss and juniors are supportive towards you it will give you more influence. We do work for enjoyment. 70% of my superiors and subordinates was cooperative towards I made my relationship with them that much strong. I made my attitude towards them supportive first so that when I seek help from them they are the one who helps me first. And regarding my boss, when</p>	<p>accepting each other boss and juniors are supportive towards you faith on me and she thinks I can handle the regulatory part working here for 14 years</p>	<p>Relationship with colleagues Work engagement Leadership and empowerment Security</p>

<p>any of boss throughout my journey assigned me any task I tried to complete them within deadline that's how my boss has now faith on me and she thinks I can handle the regulatory part of IDLC finance that is refinance related task. Always remember, first impression count.</p>		
<p>Every team of this company consider themselves as family. They are my first priority. And regarding the branch they all are humble to each other. The biggest part of this work culture is there is no discrimination here. Sushmita Saha who is only 33 years and is the head of PBM but I have never showed my judgments towards that lady. Even during my visit in Bangladesh Bank, they are the one who handles my work in here. Boss support always matters the most and without a supportive work environment it will both disrupt your physical and mental health.</p>	<p>Every team of this company consider themselves as family no discrimination never showed my judgments towards that lady. supportive work environment</p>	<p>Work culture and environment Fair policies and practices</p>
<p>Salary is one of the most important factors. But work environment matters first. Because most of them who are working here right now they more or less belong to a well to do family. So, if they don't get the best environment here they will not work here in the</p>	<p>work environment matters handling business department is difficult and tough to</p>	<p>Work culture and environment Challenges and empowerment</p>

<p>long run. Satisfaction never comes with money. It's like with money you can just survive and with money you can live. Though there was a time where I was less satisfied because we all know handling business department is difficult and tough to survive but now I realize handling sales you have to directly face the field you can't expect your boss will always come & help you out. This department made my root strong.</p>	<p>survive</p>	
<p>My communication skills, my negotiation skills and detailed attention towards things it helped me a lot. In my job role the crucial part is communication. The more communicative I will be towards a person, the less hassle I have to face to get my things done from that person. Even as a regulatory if I keep any loophole in my work I will be stuck. I have to be transparent in my work as I have to manage all the stakeholders like business, CAD, CREDIT RISK MANAGEMENT TEAM. The best part of cherry on the top is when I face any trouble handling Bangladesh bank my boss is just a call away as we all know in Bangladesh bank you can't give any wrong information.</p>	<p>crucial part is communication transparent in my work</p>	<p>Communication Loyalty</p>

<p>Though we work here for the same goal but everyone has their specific KPI and JD's. So to achieve all this things you have to make your communication channels smooth. If you think you will be able to work here alone then it's not possible. Every department has their major & vital input here. You have to be self-driven here.</p>	<p>we work here for the same goal</p> <p>communication channels smooth</p> <p>have to be self-driven</p>	<p>Company financial profitability</p> <p>Communication</p> <p>Work engagement</p>
<p>We have to manage it by us. It's not office's fault. We are here for work. We have to make ourselves efficient. I prioritize my work make a schedule so that I don't need to take extra load in the next morning. And when you like your work and your workplace it gives you extra push to work more.</p>		<p>Work life balance</p> <p>Work engagement</p>
<p>IDLC always maintains its increment and promotion. If your KPI has been achieved they are bound to give you promotion. At the same how much your boss is satisfied on your work that also matters most. He will recommend you first. And regarding increment KPI, it depends on your KPI rating how much you will get increment.</p>	<p>Maintains its increment and promotion.</p>	<p>Pay and benefits</p>
<p>Once my superiors was not cooperative towards me and being the extrovert one I made myself introvert</p>		<p>Self-training</p>

but now it's all fine. I have found my loophole and fostering myself every day.		
Organization need to be more processed driven. Work needs to be faster in all departments. They have to bring out the best output by giving minimum effort. New joiners need to be more groomed up and learn how they will communicate with all the stakeholders.		Scope for improvements

Interpretation and result: The 2nd participant has mentioned some of the factors in his conversation with me. The first thing, he mentioned is, relationship with the line manager, which needs to be nurtured. The relationship with boss and juniors are supportive towards you, which is representing the relationship with colleagues. When the boss has faith and thinks regulatory part can be managed by the candidate, this leads the employee to be self-confident, he engages more with that, and he became pro in this task. So, this indicates the leadership of the managers and how they empower their employees. As a result, the company gets a loyal employee which gives them the security to work for years after years. In his words, working environment and culture is top notch here. As everyone is family here, here for everyone, environment matters more than anything. Everyone works for the better financial gain of the company, which leads to the greater communication and helps them to work together under one roof. A very good part of this organization is fair policies and practices. They do not discriminate. None of the employees are judgmental. Here all the employees I helpful, everyone is transparent and self-driven to his work and communication is a crucial part. they all work for the same goal that is financial profitability. At the very last of our conversation, this person mentioned about self-training and he mention

about some scopes for improvement the company should be processed driven and focus more on the new joiners.

Participant's view (3)	Codes	Themes
<p>Undoubtedly our environment, here everyone stays like a pack, we do lunch together, hang out together, we wait for each other and help each other and I think this is how a strong work culture builds. Here you will think that this sort of things will give you mental peace. Whenever you will feel like you are not working under someone's domination rather supervision where everyone is pushing you that is the most satisfying thing. Even one incident I want to add, when my mom was in hospital for 15 days my colleagues was there who handled my tasks rather creating pressure on me. It is the most important element that inspires me.</p>	<p>strong work culture builds someone's domination rather supervision</p>	<p>Work environment and culture Leadership and management</p>
<p>Obviously. Even as I was an intern initially the way they have treated me, I was also part of all the festival, I also hang out with my team though while I was just an intern, we have celebrated EID. See they have considered me as family. So, who will not love to work here?</p>	<p>considered me as family</p>	<p>Work environment and culture</p>
<p>My University and its extra-curricular activities helped me a lot here. The way we respected our faculty here I also do</p>	<p>Club</p>	<p>Self- realization</p>

<p>the same. I have learnt how finance deals, its wings, how finance is linked with management, and then we have managed our club it gave me a little hints how we should manage a team in the organization but in a vast way. Even in our clubs how the president defined the clubs mission, vision and goal here our team leader also does the same thing. It's like team leaders inspire us “we work for the same goal and for that we have to prioritize our work”. These are the things we have learnt from university and we are getting opportunity to implement it now.</p>	<p>experience we work for the same goal and for that we have to prioritize our work</p>	<p>Work culture and environment</p>
<p>I have joined IDLC as junior officer which is from the very scratch. But salary is the second important thing for me though it varies person to person. Here recognition works like magic; we do constructive criticism without taunting each other. We never take someone's credit rather we highlight each other effort in from of other departments. For example, silvia apu made a memo and Sushmita apu highlighted it in from of the floor silvia has made it. It gives a kick to work more and more and focus on every detailed thing. For example, I am getting a standard salary but my work culture is dominating and sick, every day I will back to home with a gloomy face ultimately it will hamper personal life also. So, obviously</p>	<p>recognition works constructive criticism work more and more and focus on every detailed thing recognition and appreciation</p>	<p>Rewards and recognition Feedback</p>

<p>when it comes to recognition and appreciation it will not be justified if I make any complaint here.</p>		
<p>Obviously it plays a vital role but from my perspective my salary is justified than others company who belongs to the same position. But it has to be in the both way.</p> <p>Expectation I may have but I also have to work on that so that my effort can be visible to the company. And there are lots of scopes here to learn and work. But if you consider the inflation rate and living expenses I will suggest a minimum raise but still I am okay with it.</p>	<p>scopes here to learn and work</p>	
<p>IDLC is one of the largest NBFI, from that side it is highly structured. Here employees are evaluated based on their KPI and behavioral assessment. Here usually employees get promoted within 2-3 years. But everyone is getting increment every year almost which is unexpectedly high. I have received my festival bonus in my probation period that most of the organization doesn't give. One of the most important part is we have maternity leave but I also want to add for example one employee is in her 6 months maternity leave and another 6 months she worked. Her whole performance will be evaluated based on those 6 months. It's not like for having 6 months leave I will not</p>	<p>employees are evaluated based on their KPI get promoted within 2-3 years</p>	<p>Fair policies and practices</p>

<p>get increment or it will hamper my promotion. Employees will never feel guilty and blame her here and every organization should take it as advice.</p>		
<p>We are interconnected to each other but still there is something which is beyond the communication channels. Sometimes it happens we are prioritizing our work within the department rather thinking about the other department. We have to think a team is not the whole IDLC, we have to also give priority to other departments work. Like, treasury department has assigned me a task but I have delayed it then goal will not be possible to achieve from both side. It doesn't mean it happens every time. We have SLA and we try to maintain it but sometimes conflict arises.</p>	<p>communication channels</p>	
<p>There are some people who work till 9 and 10 pm here. I think working too much longer working hour here it will hamper your next day's pace in work. When we get a task that we need to complete it within the deadline but sometimes the deadline become so rigid, I think authority should think about it again. But somehow we try to manage it but still sometimes I feel like it's kind of burn out situation for me.</p>		

<p>What I personally believe money can buy happiness but can't buy peace and it will never give you the ultimate energy in the long run. We have to balance these two things in a parallel way.</p>	<p>money can buy happiness but can't buy peace</p>	<p>Money vs mental peace</p>
<p>It's not about the negative side but the challenge I face is to manage my work life balance and sometime we prioritize our team so deeply we ignore the other departments work. End of the day I feel like our common goal is hampering. So, that is the minimum challenge I face sometimes.</p>		<p>Low work life balance</p>
<p>Certain things that I want to mention is prioritize every department work along with your one otherwise your overall goal will be hampered. Secondly, our food service facilities need to be half subsidized minimum. Besides there should be transportation system for everyone specially women who leaves office around 8-9 they face trouble a lot.</p>		<p>Recommendations</p>

Interpretation and result: The third participant started his dialogue with work environment and culture. He recommends about the culture is very strong. He things that everyone considered him as family. He also mentions that they all work for the same goal. He also added that here the scopes to learn and work is very prominent. Hi mentioned about the fair policies and practices as

the employees are evaluated based on their KPI, they don't delay or stop any promotion. They have a very good communication channel which work greatly for the interdependency of All the departments. This participant has no complain about the rewards and recognition. Even recognition and appreciation is the main thing that kicks them for work more. He stated a true reality of money versus mental peace by uttering money can buy happiness but can't buy peace. At the very last he urged for some improvements in their catering service and their transportation service.

Participant's view (4)	Codes	Themes
<p>If I describe it from 360 degree view for me job satisfaction is the combination of financial and non-financial motivation and work life balance that I receive of IDLC. But if you ask me which satisfy me the most is work culture of IDLC, I hope you are also aware about it. Because of this work culture I feel like to work long day.</p>	<p>combination of financial and non-financial motivation satisfy me the most is work culture</p>	<p>Rewards and recognition Work environment and culture</p>
<p>Actually I am servicing this organization from the last 4 years it's a lot of time. So, its quiet noticeable if I don't receive the things that I want I will not work here. So, obviously my friendly work environment and this strong corporate culture always energized me to give some extra effort in my workplace. There is no doubt here.</p>	<p>servicing this organization from the last 4 years friendly work environment and this strong</p>	<p>Security Work environment and culture Relationship with colleagues</p>

<p>Even I have always felt how my juniors and seniors support me when I pass a difficult phase; trust me I have never given the chance of second thought while working here. Even in my previous workplace my financial incentives was satisfied to me but these are the things I missed out over there.</p>	<p>corporate culture I have always felt how my juniors and seniors support me when I pass a difficult phase</p>	
<p>As I am here working here as senior officer in PBM department I love to do creative and brainstorming related work that's why I love this department. What I believe, if you are not creative and outspoken enough it will be difficult for you to work in a creative sector. As I love communicate, research based work attracts me a lot from my universities days I guess this department polished and nourished my existing skills.</p>	<p>Creative and outspoken</p>	
<p>Undoubtedly, if I don't happy with my role it will not be possible for me to serve here a long time.</p>		
<p>It was always top notch from my side, what I feel like this the place where IDLC never compromise. They are always concerned and sincere about</p>	<p>concerned and sincere about</p>	<p>Reward and recognition</p>

employee retention.	employee retention	
<p>As everything is changing continuously and we are working on products development so obviously I am informed about things. Till date our team was always informed and rewarded for our connection for the communication channels. It's not like information will take a lot of time to circulate. Even we get easily chance for face to face interaction.</p>	<p>our team was always informed and rewarded for our connection for the communication channels</p>	<p>Communication</p>
<p>See, we all are human here, we make mistakes, we misunderstand sometimes small things but what we do we neglect the smallest thing for the better benefit. Ultimately when we reach our destination without team and with a respectful relationship this silly things never matters to us. If I miss out something or other member there is always someone to correct it or update it sooner or later. We focus more on responsibility, a positive attitude with responsibility rather than our conflict. Here we are here to push each other, to save each other and to help each out. Simple things, “communication is the key to have a successful</p>	<p>Colleague relationship push each other, to save each other and to help each out communication is the key to have a successful relationship</p>	<p>Relationship with colleagues Communication</p>

relationship”.		
<p>The question is very personal for me and I believe how we handle this and how we want to handle that matters the most. Even sometime I work till 10 hours so that I can be free in 4pm in the next day. It depends on person to person. Here we don't create pressure on anyone to work here for long time. But why I am staying here for longer hours? Because I have the best circle over here we don't feel to drain out or feels regret. This is my first home now as I work more time here than in my family. Besides we have two days of holiday which is fair enough for me.</p>	<p>we don't create pressure on anyone to work here for long</p>	<p>Work life balance</p>
<p>Obviously this organization is giving something to this person, otherwise who will serve a company for 30 years.</p>		
<p>Financial incentives are the core but they can't drive alone in the long run. The traditional system is I am giving something to this company and in return the company is giving me something. But in today's era an employee will never lasting long based on financial incentives and you can't</p>	<p>Financial incentives are the core you can't survive in a toxic workplace with</p>	<p>Rewards and recognition Work environment and culture Leadership</p>

<p>survive in a toxic workplace with toxic colleagues. I have always seen my boss appreciate my effort than waiting for the reward that I will receive from my management. From my side they have always looked for how much effort I put to develop a product than what products I am developing. Even my immediate leader appreciates my efforts without my absence that means a lot to me. So, financial incentives can't sustain an employee for longer time, you have seen here an employee who is working here from the last 30 years. See!!! One thing I just want to tell, we have to improve knowledge on technical things and focus more soft skill developments. That is the challenge and I am concerned, it will be obstacle for us in the long run.</p>	<p>toxic colleagues my boss appreciate my effort improve knowledge on technical things focus more soft skill developments</p>	<p>Self- realization</p>
<p>Don't you think that recreation facilities are also important? We can go for hangouts or we can go for indoor or outdoor games. I think that it wills aloof us from bored and charged up. We can arrange unofficial tour where we will see the same person but corporate work will never be part of our discussion over there. We will express our</p>		<p>Recommendations</p>

<p>thoughts and emotions and trust me after that the bond will be stronger and the work place will boom after that. This is best recommendation I can give to my respected company from my side.</p>		
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Interpretation and result: The fourth participant started his dialogue badminton about the financial and non-financial motivation which falls under the reward and recognition. He also mentioned about the work environment and he considered that is the most wonderful and satisfying thing for him. He is really pleased with the work and wireman of IDLC. He is serving the organization for 4 years and to continue his work in here because of the friendly work environment and strong corporate culture. You also mention that the seniors and juniors support everyone in any difficult phase. He is very creative and out spoken that's why he believe that he can develop new products and services for this organization. Developing products and services is really challenging but it gives him the inspiration to work more. He also mention that in here we go the words and recognition is very prompt and rivers and never delayed. He several times mentions about the communication that is the key ingredient of this organization. Here the work environment culture is so good that work like balance is maintained and they don't create any pressure to anyone that makes them different. He also added that in a toxic workplace with toxic colleges no one can survive so this organization is recognized for its awesome workplace and culture. By his words and way of talking I have realized he is a very self-organized person who focuses on improving technical and soft skills. At the very loss of our conversation he try to give some recommendations for the organization. You want to introduce some of games to charge

them up. He wants some corporate relaxation trip where they will not discuss anything related to work, but to enjoy the trip.

Participant's view (5)	Codes	Themes
<p>As an employee of IDLC, when I will say its contribution in my work-life one thing I will add first is the harmonious atmosphere. Here we never let anyone down rather we push and encourage everyone. Secondly, the bonding between our colleagues. Even when a junior join first it's quiet similar that he is a fresher and will not be able cope up with corporate environment initially. But we consider them as asset and a part of our family. Because I belief that if we don't welcome him or her firstly, he will not be able to open up. That's the thing I like more about my job.</p>	<p>harmonious atmosphere never let anyone down rather we push and encourage everyone We consider interns as asset and a part of our family.</p>	<p>Work environment and culture Relationship with colleagues</p>
<p>I guess you have received my answer from the first question and I want to add one more thing here even who are our supporting staffs they also play a vital role in our work life. For example, in our office cha/coffee facilities are here and it's kind of self service system. You go to canteen and</p>	<p>our supporting staffs they also play a vital role in our work life Eid, when our MD sir come to greet us</p>	<p>Relationship with colleagues Leadership and management Fair policies and</p>

<p>then you will be able to take. But our supporting staffs observe us closely and they try to realize whether we need coffee, fruits or not. Sometimes they bring it by their own for us without even asking. See, how welcoming our environment is. Even after Eid, when our MD sir comes to greet us I have seen how warmly he hugs our supporting staffs and asks how everything is going, do they need anything or not as they don't belong from any outsourcing company. See, this is how an organization should be. We are deeply emphatic to everyone where there is an essence of respect and no discrimination with any individual.</p>	<p>I have seen how warmly he hugs our supporting staffs</p> <p>deeply emphatic to everyone where there is an essence of respect and no discrimination with any individual</p>	<p>Practices</p>
<p>From my side, my technical skills in advanced Microsoft Office helped a lot here and my extroverted mindset helped me to get more connected with my peers and subordinates. Even no offense, I have heard it from many of my colleagues that my presence can create a positive atmosphere when everyone feels so connected with each other. See, what I realize in the corporate world before connecting with anyone you have to be</p>	<p>connected with my peers and subordinates</p> <p>a positive atmosphere</p> <p>an emotionally intelligent people</p>	<p>Relationship with colleagues</p> <p>Work environment and culture</p>

<p>emotionally connected with your colleagues so that if you ever face any issues they will be there to help you. So, becoming an emotionally intelligent people is must.</p>		
<p>See, no matter whether its bank or non-bank we have to deal with money and data. So, sometimes we pass out a tensed environment. But still as I said before we don't let our colleague to face trouble, here we help each other if someone is not good at one thing and another is pro in it that person help mostly to the one who has less knowledge in it. So, obviously tensed situation may arise but you have to handle it tactfully.</p>	<p>we don't let our colleague to face trouble tensed situation may arise but you have to handle it tactfully</p>	<p>Relationship with colleagues Challenges and empowerment</p>
<p>See, we all are maturing here less or more. So, if we hold grudges on anyone end of the day it will harm your work life as well as the bond between the departments will lose. So, conflict can arise but how you are handling it, without blaming each other how we are going to find out the root why the conflict is arising that is most important.</p>	<p>hold grudges will harm bond between the departments conflict can arise but how you are handling it</p>	<p>Communication Leadership and management</p>
<p>Well, regarding recognition and appreciation there is no doubt I have received when I have given</p>	<p>I have received when I have given</p>	<p>Rewards and recognition</p>

<p>extra effort or made any task successful but what's really commendable when I was the most junior as we have to present some important files to higher level I have seen if I make any mistakes rather pointing out into it my boss has corrected it and if my negative impression creates for my mistakes how tactfully she handled it. As for confidential issues I am not allowed to disclose it but yes this is how we hold each other and if you observe and analyze more you will be able to find out our employee retention rate is high.</p>	<p>extra effort or made any task successful we hold each other employee retention rate is high</p>	<p>Relationship with colleagues</p>
<p>As we have to directly work with clients file and business, mostly with CRM department so, we have to be updated about every little things.</p>		
<p>How will you manage your work life balance it solely depends on you. We have work pressure undoubtedly but that doesn't mean we will not spend time with our family and friends. We have two days holidays, govt. holiday we can easily spend time with our family and after returning back to your home if you just put your phone in the offline mode and you try to listen to your</p>	<p>work life balance it solely depends on you team bonding can create a great impression</p>	<p>Work life balance Relationship with colleagues</p>

<p>families, how they have spent their days, how are they doing, they are ok or not I don't think they will make complaints. Besides, you team bonding can create a great impression here For example, during my birthdays and anniversary time I have seen how my colleagues don't give any extra work after 5 and if any work left they do it from my side.</p>		
<p>See, for me money is important when you have to manage yourself along with a family but it can't buy peace.</p>		
<p>I will recommend two thing which is concern for everyone firstly IDLC should able to subsidize the food facility of employees and another was the security issue of the software. Besides, they should emphasize more on the soft skills training of individuals along with the seniors who are more into status quo. Otherwise as technology is changing abruptly we may suffer in the long run.</p>	<p>food facility of employees security issue of the software</p>	<p>Recommendations</p>

Interpretation and result: We are at the very end of our data analysis. Participant has mention the work and environment as a harmonious and positive atmosphere. He mention about the

colleagues that there everyone has each another back and everyone is part of a family. Even though sir also very much familiar. And what to do tell about their Boss! He is a great example of leadership and Management. Here everyone have an empathetic relationship and there is no discrimination. He considered himself and emotionally intelligent people who can connect with the pear and subordinates. Here everyone shares are very good relationship that no one let other call to face any trouble. And here the employees are very challenge lovers and their empowered so that they can handle every tensed situation very tactfully. Even sometime conflict of arises but the way senior handle it it's a great example of leadership and Management. In this organization take care about the employees and they have very good policies for the retention of the employees. As a result no one wants to leave this blessed place. In his point of view work like balance depends on the employee itself but near there is no hard and fast rule. At the very last he recommended that the foods facility must be improved and the security of software must be improved.

Job happiness, attendance, and productivity are all directly impacted by workplace culture. Employees' home and personal life are also impacted, including their health. A productive and encouraging work atmosphere may help you feel successful and appreciated at work. When it's not, though, it may be a significant cause of stress that compromises your mental well-being. It is not possible to regulate every aspect of the work environment. If you're attempting to manage hard workloads with uncooperative coworkers or poisonous workplace environments, your productivity levels may suffer. But productivity can also be hampered by the actual workplace environment, in addition to employee interactions and corporate culture. For the purpose of controlling various facets of mental health, communication is essential. It has the power to build or shatter our relationships with loved ones, our ability to heal, and our encounters with the

experts tasked with our care. In the workplace, effective communication may lessen negative effects and stress. People's ties with one another can foster mental wellness. It is the duty of both managers and employees to communicate clearly.

In addressing many facets of mental health, communication is essential. Our relationships with the specialists tasked with assisting us in healing, as well as our own healing process, may be determined by it. It is now essential to support mental health in the workplace rather than just a nice-to-have. The first step is to develop wellness programs that will support the success of their staff.

A reaction to an activity that modifies or adapts that action in a later performance is known as feedback. Although feedback is ubiquitous in human behavior, it serves two crucial purposes in therapeutic practice: providing information and exerting influence. Feedback is a purposeful psychological intervention.

How the themes are connected with the mental wellbeing:

Themes (factors)	How connected
Work Culture and environment	The workplace and mental health are closely related. People's psychological well-being is greatly influenced by their employment, and vice versa. A person's productivity and performance at work may be greatly impacted by their mental health. A person's emotional, psychological, and social well-being is referred to as their mental health, whereas their workplace is the location in which they carry out their professional duties.
Communication	A person's mental health can be adversely affected by emotions of

	<p>uncertainty, worry, and anxiety that can be lessened by open and honest communication. Employees are more satisfied with their jobs and have greater mental health when they believe that their ideas are valued and that their well-being is taken into consideration. Although the effects of poor mental health on the workplace are not new, they have not always gotten the attention they need.</p>
<p>Company financial profitability</p>	<p>Historically, mental health has been overlooked when it comes to workplace wellness. While businesses often invest in ergonomic workplaces and physical health initiatives, mental health requirements are typically disregarded despite being important resources that, if properly supported, might greatly enhance a company's performance. Employees who are in good mental health are often more motivated, engaged, and productive. Investing in mental health has real benefits for the company in addition to raising employee quality of life.</p>
<p>Security</p>	<p>Feeling secure is a basic human need that everyone has: to be free from danger, to have support and trust, and to be able to unwind. Security, or feeling secure on a physical, mental, and environmental level, has a variety of effects on wellbeing, including stress management, emotional and physical health, and wellbeing in general. Furthermore, you may concentrate on more lofty goals, like your vocation or sense of purpose in life, when you feel protected. Since COVID-19, there has been a global rise in the dread of unemployment. The impacts of job instability on one's emotional and</p>

	<p>physical well-being are not as great when one can find new employment with ease. However, many more people than only the jobless experience employment uncertainty.</p>
Leadership and management	<p>Leading is more than simply reaching organizational objectives; it also entails creating a positive work atmosphere and promoting the development and wellbeing of team members. The way a leader engages with their team and makes choices is greatly impacted by their mental state. Studies have indicated that leaders who put their mental health first have more emotional intelligence, empathy, and resilience, which benefits their teams' working environments. A leader who demonstrates a strong commitment to mental health may foster a work atmosphere in which staff members feel appreciated, empowered, and supported in taking care of their mental health.</p>
Training and development	<p>The growth and learning of employees is essential to the success of businesses and individuals. Individually speaking, people are born with a drive to develop. Each person's approach to learning and development will be unique; some may prioritize professional advancement, while others will prioritize personal or spiritual growth. Investing in staff development is also a good approach for businesses from an organizational standpoint. Employee engagement, retention, and productivity have all been demonstrated to be greater in organizations that make learning and development investments.</p>
Feedback	<p>Feedback increases confidence, makes expectations clear, and enables people to grow from their errors. Feedback might be interpretative, emotive,</p>

	<p>evaluative, or descriptive. Discussion is held about the function of resistance in the feedback process as well as the role of feedback in fostering change through interpersonal influence. We offer useful illustrations and recommendations for enhancing the efficacy of feedback and handling resistance in a therapeutic manner. A review and discussion of recent outcome studies is conducted on feedback as a key component of treatment. The feedback literature's practical implications are discussed.</p>
Pay and benefits	<p>Employee productivity is significantly positively impacted by pay and perks. Furthermore, it has been determined that one major element affecting how productively employees work is their salary. High levels of employee work performance also depend on the availability of skilled and trustworthy human resources, which include pay, benefits, and work experience. Furthermore, it has been discovered that employee benefit packages affect workplace productivity. Consequently, it can be said that offering perks and remuneration is essential for raising worker productivity.</p>
Rewards and recognition	<p>In the cutthroat workplace of today, it is imperative to take into account the effect that incentives and recognition have on workers' emotional well-being. Gaining insight into these aspects may help professionals, remote workers, and anybody aiming for success performs better and feels better overall. Rewards and recognition may play a significant role in promoting mental health, lowering stress levels, and giving workers a sense of worth and support in addition to increasing productivity and engagement. Digital</p>

	<p>platforms can guarantee that distant workers feel involved, but peer-to-peer gratitude may foster social cohesiveness. Top-down and face-to-face acknowledgment has more weight and authority. The benefits extend beyond the person who is thanked, since expressing gratitude may also improve one's mental health and sense of self.</p>
Work engagement	<p>An employee is emotionally invested in a company and its objectives when they are engaged. Put another way, a motivated worker is invested in the organization they represent. The term "employee engagement" describes the sentimental attachment and bond that workers have with their jobs, companies, and objectives. An employee is more than simply content and pleased at work when they are engaged; they are devoted. This is a major factor in the workplace's creativity, productivity, and retention. Employee engagement is associated with improved performance and dedication as well as a good work environment that promotes teamwork and organizational progress. They also exhibit a higher level of dependability and accountability and are simpler to deal with.</p>
Work life balance	<p>In the current era of never-ending connectedness and growing work demands, preserving mental health and finding a healthy work-life balance are becoming more and more important for optimal productivity. The inability to strike a balance between our personal and professional commitments can have a negative influence on our mental health, which in turn affects how well we perform at work. But putting our mental health last</p>

	<p>in the sake of our professional goals can have detrimental effects on our life that go well beyond our personal relationships. Our ability to be creative, productive, and successful in our careers may all be negatively impacted by not being able to maintain a healthy work-life balance.</p>
<p>Relationship with colleagues</p>	<p>An individual's mental health can be significantly impacted by their coworkers. Our relationships and interactions with our coworkers have a big impact on our general well-being since we spend a lot of time with them at work. These interactions, despite their apparent simplicity, may have a big influence on an organization's pleasure, morale, and productivity. To ensure that workers feel encouraged and valued for the job they accomplish, employers must promote a respectful and cooperative work atmosphere among their staff.</p>
<p>Fair policies and practices</p>	<p>Fair policies and practices are mandatory for any organization without fair policy and practices no company can have loyal and engaged employee. When the employees will see that they are getting the fair things they will be mentally sound and mentally happy because they will not face any discrimination in the organization. In some companies they have zero tolerance in any bad practices. So it gives the employee feeling that no one can do harm to him or her, as he can take actions for any mishaps happen. Companies that follow fair policies and practices has more loyal employees and the employees are very much happy with the environment which allows them to feel secure and to stay in the company for more years.</p>

<p>Responsibility and employee autonomy</p>	<p>Higher levels of general well-being and job satisfaction are reported by independent workers. It's easier to trust someone in any connection when they trust you back, and having partnerships based on mutual respect and trust is beneficial to our wellbeing. An increasing number of businesses are realizing how important employee autonomy and flexibility are to luring and keeping top talent. People are more likely to stay in their professions and save a lot of money on recruiting, onboarding, and training when they feel empowered and pleased in them. Employees with autonomous jobs are free to experiment with different approaches to problem-solving, teamwork, and working. They gain new talents and improve as leaders as a result of these experiences.</p>
<p>Challenges and empowerment</p>	<p>In every work organization, there challenge is a must as the environment is changing day by day. Without challenges no company can grow. So when the employees face challenges, they become more active and they feel empowered while solving these problems. So which challenges the employees get empowerment as well. After solving problem the employees feel relaxed and they become more active in decision making in problem solving which will lead to mental well-being. Because by this he becomes inspired and confident that he can solve any problem when it comes. So the employees feel more comfortable at that stage and it help them to be more mentally happy that there solving the problems. It will also help them to grow interest in for the challenges to accept it and to deal with it. Sometimes challenges can be more difficult than anyone can think but with challenges</p>

	<p>there is empowerment and by solving the pre challenges the employee become more confident.</p>
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Recommendation: From the above analysis, we can see employees are being happy with the things they are getting. It is also affecting in a positive way in their mental health as well as their social life. Our interpretation and result is proving us the company is of course caring about its employees and they are trying to do every possible thing to satisfy their employees, but they need to follow the trend as well. As recommendation I might suggest some of the ways how they can achieve more employee satisfaction further:

1. Empathy: Though in our case, IDLC Finance is doing much more for their employees, but the company should be more emphatic to other departments as well specially who are directly dealing with clients. As employee choice and demands are differ from person to person they should initiate options to the employees which are suitable for them.
2. Reducing employee stress: Stress can come from family, from work, from society as well. The company should know what the matter of stress is and how it can be minimized. Just one boss of one particular department is emphatic towards the subordinates, it simply doesn't portray the whole scenario. For instance, colleagues can share each other's work when a particulars one mental state is not doing well or if the employee is getting tension due to financial crisis, the company can offer him advance payment option.
3. Encouraging participation in recreational activities: If we closely observe other organizations scenario, IDLC has less participation in actively promoting recreational

activities whereas it helps to boost up networking and strengthen inter department relationships, reduce stress and employee can get back to work again energetically.

Conclusion: To conclude this report, the degree to which job happiness influences employee performance and the overall success of an organization is crucial. Employee engagement, productivity, and retention may be greatly impacted by knowing the many forms of work satisfaction, recognizing the variables that affect satisfaction levels, and putting systems in place to monitor and enhance job satisfaction. By placing a high priority on job satisfaction and allocating funds for employee performance training, organizations may cultivate a pleasant work environment that promotes employee well-being, motivation, and dedication. Numerous studies have demonstrated that contented workers outperform unsatisfied ones in terms of productivity. They are better equipped to operate in teams and are more dedicated to their task. Additionally, contented workers will support the goals of the organization and show greater loyalty to their employer. Job satisfaction is significantly impacted by employee well-being as well. When workers are healthy, they are more likely to be content with their jobs and the work environment as a whole, which boosts dedication to the organization and job satisfaction. Employees who are driven by fear are more prone to become resentful of their employers and their work, and they are also more inclined to resign if the situation arises. This suggests that while strong motivation is not always correlated with high work satisfaction, high motivation is associated to high job satisfaction.

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