

An Internship Report
on
Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The
Perspective of Employee Job Satisfaction

This paper is submitted to the Department of Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur for the partial fulfillment of the degree of Master of Business Administration (MBA) in Human Resource Management.



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May, 2023

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Acknowledgement

It is my great pleasure to express our gratitude to our creator almighty ALLAH for such great opportunity to be in touch with Rupali Bank Limited in completing my assigned report timely on the topic “Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The Perspective of Employee Job Satisfaction.”

In preparing the report I would like to express my gratitude to my honorable supervisor Sadia Noor Habib, Assistant Professor and co-supervisor Dr. Md. Alamgir Hossain, Associate Professor, Department of Management, Faculty of Business Studies, HSTU, Dinajpur from the core of my heart for their kind support, guidance, supervision, instructions and advice and for motivating me to do this report.

I am also grateful to Md. Abdur Rashid, Manager and the employees of Rupali Bank Limited, Baliadangi Branch, Thakurgaon for their cordial information. They helped me a lot to collect the information correctly and also extended their helpful hand to me. It was a great opportunity to do internship in such an organization. The experience I have gathered will be a privilege for my future career planning.

.....
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RUPALI BANK LIMITED

Assures Better Service

Baliadangi Branch,

Thakurgaon

Email: br-4580@rupalibank.org, Phone: 05622-56004

No. RBL/THA/BALI/

Date: 22.02.2023

TO WHOM IT MAY CONCERN

This is to certify that Md. Biplob Hossen having Student ID. 1603155, MBA in Human Resource Management, a student at Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his 90 (Ninety) days' internship program at Rupali Bank Limited, Baliadangi Branch, Thakurgaon.

During his internship period Md. Biplob Hossen was found honest, sincere & responsible to his assigned duties.

We wish him every success for the days to come.


Md. Abdur Rashid
Manager (Principal Officer)
Rupali Bank Limited
Baliadangi Branch, Thakurgaon.

Certificate of Supervisor

I hereby declare that the concerned report on “Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The Perspective of Employee Job Satisfaction” is a work done by Md. Biplob Hossen, bearing Student ID: 1603155, MBA in Human Resource Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his internship under my supervision and submitted this report for the partial fulfillment of the requirement of the degree of Bachelor of Business Administration.

I wish him every success in life.

.....
Sadia Nur Habib
Assistant Professor
Department of Management
Faculty of Business Studies
HSTU, Dinajpur.

Certificate of Co-supervisor

I hereby declare that the concerned report on “Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The Perspective of Employee Job Satisfaction” is a work done by Md. Biplob Hossen, bearing Student ID: 1603155, MBA in Human Resource Management, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. He has performed his internship under my co-supervision and submitted this report for the partial fulfillment of the requirement of the degree of Bachelor of Business Administration.

I wish him every success in life.

.....
Dr. Md. Alamgir Hossain
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Student's declaration

I hereby declare that the internship work entitled “Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The Perspective of Employee Job Satisfaction” has prepared by me internship which is supervised by Sadia Nur Habib, Assistant Professor, Department of Management, Faculty of Business Studies, HSTU, Dinajpur.

I further affirm that work and information presented in internship work is original and part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

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Abstract

This study is the result of my internship program ran for the past 90 days placed at the Rupali Bank Ltd., Baliadangi Branch, Thakurgaon. Therefore, the branch has all level of employees of the bank. Since my internship program was directed to understand the level of job satisfaction, I had to gain the practical area of responsibilities and of accountabilities of the employee so that I could interact with them to assess their views about and relations with the organization. I tried best to ask the staffs directly and indirectly to gather my information. However, I had a good access to the bank publications. My task was designed to understand the level of job satisfaction of the employees of the Rupali Bank Ltd., at Baliadangi Branch. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employees. In this study the targeted population is employees of Rupali Bank Ltd., Baliadangi Branch, Thakurgaon. The data was collected and administered by means of a structured questionnaire. The study showed that organizational factors such as work conditions, pay, fairness, and promotion significantly influenced employee job satisfaction in Rupali Bank Ltd. However, individual factors such as age and gender did not significantly influence employee job satisfaction in Banks. The overall job satisfaction of the bank officers is at the positive level appeal to their customers. In such situation, job satisfaction of bank officers becomes an important issue that has to be taken care of in order to achieve ultimate goals of the banking sector in Bangladesh.

Keywords: Job Satisfaction, Work Condition, Pay, Fairness, Promotion, Age, Gender

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Chapter 1

Introduction

1.1 Prelude

The banking sector is one of the major service sectors in Bangladesh economy. There is several types of banks, which differs by different kind of services. Although some of the differences between these types of banks have lessened they begin to expand the range of products and services they offer. Commercial banks are the primary contributor to the economy of a country. It provides many kind of banking facilities to ensure the employee satisfaction. Rupali Bank Ltd. is always concern about the perfect service to their employees.

In recent years, economic development in the world makes the rapid development of the Bangladesh bank industry. However, this rapid expansion has also generated a lot of internal management problems in Banks. One special issue is the low level of employee job satisfaction that brought difficulties in increasing service quality. Some of the problem exist in current Bank are: long working hours, work pressure, low level of treatment, bad working environment, less promotion opportunities, work unfairness etc. Employee's job satisfaction affects the quality of Bank service, has affect the degree of customer satisfaction. Thereby great efforts to improve employee's job satisfaction, creates the satisfied customer with satisfied employees. Although there are many studies on employee job satisfaction, they are related to all aspects of employee job satisfaction. The employee satisfaction theory and employee satisfaction measurement tools and measurement indicators, as well as the impact of employee satisfaction factors, but in Bangladesh there are very limited studies on employee job satisfaction in Banks, specifically with respect to factors affecting job satisfaction. In this paper, through combining theoretical and empirical research, trying to find out factors affecting employees job satisfaction, Thereby laying the theoretical foundation for the practice, provide for future research on investigate factors affecting job satisfaction in Bank. By studying the factors affecting job satisfaction in Banks, we can effectively help the enterprise to understand the factors affecting employee job satisfaction; by understanding employee demands and requirements, one can also help the enterprise effectively

manage employees and increase the management efficiency, increase the employee's loyalty and achieve a higher customer satisfaction.

1.2 Statement of the Problem

Problem Statement One of the main roles of Human Resources (HR) departments is to ensure that employees are sufficiently satisfied with their jobs. Typically research has shown that satisfied employees or corporations are thought to be more productive. On the other hand, if workers are dissatisfied with their jobs, they are thought to be less productive and more prone to absenteeism and turnover. So HR departments need to measure employee job satisfaction and examine the correlations between these three variables (productivity, absenteeism, and turnover) with regard to possible extraneous variables. Human Resources Consulting, Inc. is hired by a medium-sized financial firm to conduct a survey addressing these topics. The survey, which is administered to the entire worker population, quantifies job satisfaction and employee. The general job satisfaction feedback will help HR in identifying the percentage of satisfied employees and the percentage satisfied in the areas of compensation, benefits, training, and supervisor relations

1.3 Workings

- Which factors of job satisfaction affect employee more?
- What are the factors lead to employee satisfaction?
- What are the factors behind employee job dissatisfaction?

1.4 Working Objective

The prime objective of this internship report is to explore the perspective of Employee Job Satisfaction. This report also incorporates but the following specific objectives:

1. To know the employee working environment of Rupali Bank, Baliadangi Branch, Thakurgaon.
2. To identify the employee satisfaction level of Rupali Bank, Baliadangi Branch, Thakurgaon.

1.5 Definition of key term

Job Satisfaction:

Job satisfaction refers to a person's feeling of satisfaction on the job, which acts as a motivation to work. It is not the self satisfaction, happiness or self contentment but the satisfaction on the job. The term relates to the total relationship between an individual and the employer for which he is paid. Satisfaction does mean the simple feeling-state accompanying the attainment of any goal; the end-state is feeling accompanying the attainment by an impulse of its objectives..

Hoppock describes job satisfaction as, "Any combination of psychological, physiological and environmental circumstances that cause any person truthfully to say I am satisfied with my job". The term "job satisfaction" refers to an employee's general attitudes toward his job."

There are three major theories of job satisfaction viz, (Hoppock 1998).

- i. Herzberg's Motivation-Hygiene Theory.
- ii. Need Fulfillment Theory.
- iii. Social Reference Group Theory.

Locke defines job satisfaction as a "Pleasurable or positive emotional state resulting from the appraisal of one's job or job experience, to the extent that persons job fulfill his dominant need and is consistent with his expectations and values" .

1.6 Important of the Study:

This study covers the factors affecting job satisfaction in Banks. The organizational factors include work conditions, pay, fairness and promotion; individual factors include age and gender, they are the independent variables; job satisfaction is the dependent variable. Since, working at branch, get the opportunity to gain knowledge of the components that helps to retain job satisfaction of employees of Rupali Bank Limited. The decisions and analyses are done based on the opinion of 14 respondents and practices applied at only this branch.

Chapter 2

Literature Review

2.1 Review of Literature

This chapter deals with a brief review of the work done in the past on the subject concerned. Review of the past research helps, besides demarking the limitations of the work done, in classifying the concept and formulating the methodology of the study. So the attempt has been made to review various research work carried out in the past.

Majumder (2012) published a research paper on “Human Resource Management Practices and Employees’ Satisfaction towards Private Banking Sector in Bangladesh”. In this study, he considers nine major factors which represent most of the human resources management practices followed by different private banks. The study reveals that all HRM dimensions exercised in the private banking sector of Bangladesh does not satisfied to the employees equally. Most of the employees are dissatisfied with compensation package followed by reward and motivation, career growth, training and development, management style, and job design and responsibilities.

Sarker (2014) published a paper entitled “Increasing employee job satisfaction as well as organizational performance through effective HRM practices in private commercial banking sector of Bangladesh.” in this study he found that salary is the main indicator of satisfaction. He also found that leadership skill has significant impact but negative on the job satisfaction of employees.

Khan and Parveen (2014) attempted to find the degree of overall job satisfaction prevailing among the bank employees on different factors contributing to their job satisfaction, in the light of current realities. Results showed the mean and standard deviation of five variables, Salary, Compensation and Benefits, Promotion, Career Development, Training, Interpersonal Relations and Working Conditions and their sub variables in public and private sector banks in India. It was found that the two sectors have nearly identical levels of satisfaction with very less variation.

Devi and Suneja (2013) establish a research paper for determining employee’s job satisfaction of public sector and private sector Bank. Their result revealed that employees of Private Sector Banks are more satisfied with pay increments, employee empowerment,

training and development than that of Public Sectors Banks where employees of Public Sectors Banks are more satisfied with their supervision than the employees of Private Sector Banks.

Jegan and Gnanadhas (2011) found that those who are involved in e-banking services for a long period (6years) have high level of job satisfaction compared to those involved in e-banking services for a short period. The highly associating profile variables with their job satisfaction are age, designation and experience in e-banking services. Other profile variables like sex, monthly income, education level, nature of employment have insignificant association with their job satisfaction towards e-banking services.

Yadav and Dabhade (2014) published a research paper “Work Life Balance and Job Satisfaction among the Working Women of Banking and Education Sector – A Comparative Study.” The result showed that Overall the working women are quite satisfied and view that somewhat they look education sector as a good place to work than the banking sector. Some employees in education sector and Some employees in banking sector feel that they are not always making well-informed decisions about their own work-life balance.

Ijigu (2015) in his published work concluded that job satisfaction is closely related to recruitment and selection, training and development, performance appraisal and compensation package and employees have significant and positive inclination towards job satisfaction.

Hossain (2014) opined on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employees. The study showed that organizational factors like work conditions, pay, fairness, and promotion significantly influenced employee job satisfaction in Bank. So, individual factors such as age and gender did not significantly influence employee job satisfaction in Banks. The jest of the study was simply an observation that some employees seem better adjusted and happier at work and were able to cope well with the demands of the working environment while others were not. Another observation was that management seems not to be aware of what motivates their employees and to strategically utilize those motivational tools to maintain high levels of job satisfaction, high productivity and morale.

Ahmed and Uddin (2012) attempted to find the degree of overall job satisfaction prevailing among the bank employees on different factors contributing to their job satisfaction, in the light of current realities. Results showed that three areas (promotion, salary and benefits) are identified sources of dissatisfaction and six different areas (supervision, operating procedure, co-workers, reward, and nature of works and communication system) are identified as sources of satisfaction.

Rahman and Hoque (2014) found that job satisfaction of bank employees is dependent on pay, promotion, work environment, rewards, relation with boss and co-worker. They found that the dependent variable satisfaction with pay has the expected positive effect on job satisfaction.

Sowmya and Panchanatham (2011) found that job Satisfaction is dependent on supervisor behavior, coworker behavior, pay and promotion, job and working condition and organizational aspects. If less job satisfaction is not cared for then it would automatically lead to job dissatisfaction and therefore it would lead to negligent behavior and turnover of employees. An employee's level of satisfaction toward his job varies with specific aspect of the job. These depend on the nature of the work, pay, promotion, co-workers and organizational context (Shabnam and Sarker 2012).

Sharma and Khanna (2014) opined that interpersonal relations, devotion to duty, organizational commitment, punctuality, staffing, transfer, organizational culture and salary, lead to employee job satisfaction or dissatisfaction. Ramasatyanarayana and Gurunadham (2013) found that salary is the most satisfied factor and job security is the most dissatisfied one.

Sinha (2013) found that the satisfaction level of the employees differ significantly regarding salary. He also found that there was no difference of satisfaction level regarding training opportunities between different age groups and no significant difference in satisfaction level of employees regarding job rotation policy of the organization between different gender groups.

2.2 Working gap

This paper investigates the main elements that can influence employee satisfaction in their banking services, with specific reference to job satisfaction. The importance of this topic resides in the fact that customer positive experiences of banking services, products, and other services provided by banks can produce customer retention as well as positive word-of-mouth. Indeed, employee satisfaction with banking experiences contributes to destination loyalty. The degree of employee satisfaction to banking services can exchange the number of employee in the banks. Thus, Banks should give better services of banking for getting loyal employee. Although predominant literature has adopted a demand-side perspective, this paper analyses employee satisfaction towards banking according to an overlapping perspective that contemplates both the demand and the offer side where this latter, in the wider meaning, also includes the systemic perspective.

Chapter 3

Methodology

3.1 Methodology of the Study

This study is the result of my internship program ran for the past 90 days (November to December each office days) placed at the Rupali Bank Ltd., Baliadangi Branch, Thakurgaon. Therefore, the branch has all level of employees of the bank. Since my internship program was directed to understand the level of job satisfaction, I had to gain the practical area of responsibilities and of accountabilities of the employee. I collect the data through a questionnaire, direct observation and also collected from their website, Prospectus and various publications. Jobs require interaction with coworkers and bosses, following organizational rules and policies, meeting performance standards, living with working conditions that often less than ideal. This means that an employee assessment of how satisfied or dissatisfied he or she is with his job is a complex summation of a number of discrete job elements. For the findings part 13 questions were made to collect the valid data from all the employees of the branch and rating them in five criteria, like; strongly agree, agree, strongly disagree, disagree, and neutral.

3.1.1 Nature of the Study

The present chapter describes the key methodological components that used to achieve the objectives of the study. A research methodology is a systematically enquiry that permits the researcher to report the findings scientifically. For this reason this chapter starts by identifying the factors that affect the research design, and concentrate on the discussion of the steps involved in the research process by ranging from the formulation of the research problem to the analysis and processing of data. Lastly, issues of validity and reliability, and the limitations faced in this research are discussed. The research is the form of descriptive design. Both qualitative and quantitative approach was used in this study.

3.1.2 Sample Size and Sampling Method

There are 14 respondents. Convenience sampling method has been performed for selecting samples.

3.1.3 Sources of Data

The data used to furnish this report have been collected from the primary sources and secondary sources. Among primary and secondary sources most of the data have been collected from the secondary sources.

Primary Sources:

- Conducted survey through questionnaire.
- Direct observations

Secondary Sources:

- Annual report of The Rupali Bank Limited.
- Various publications on Bank,
- Bank websites,
- Prospectus of Rupali Bank Limited.

3.1.4 Methods of Data Collection:

For data collection —Interview method was used. Interviews were taken with the officers of Baliadangi Branch of Rupali Bank Ltd. through questionnaire.

3.2 Data Analysis Technique:

MS Excel was used for data analysis.

3.3 Scope of the Limitation:

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

- The main constraint of the study was of time as the duration of the program was of 90 days only.
- Insufficient supply of relevant books and journals.
- As the officers are very busy with their daily work, they could provide very little time.
- There were some restrictions to have access to the information confidential by concern authority so it was less possible to get into that part for internship report writing purpose.
- Lack of my experience and efficiency to prepare the standard report.

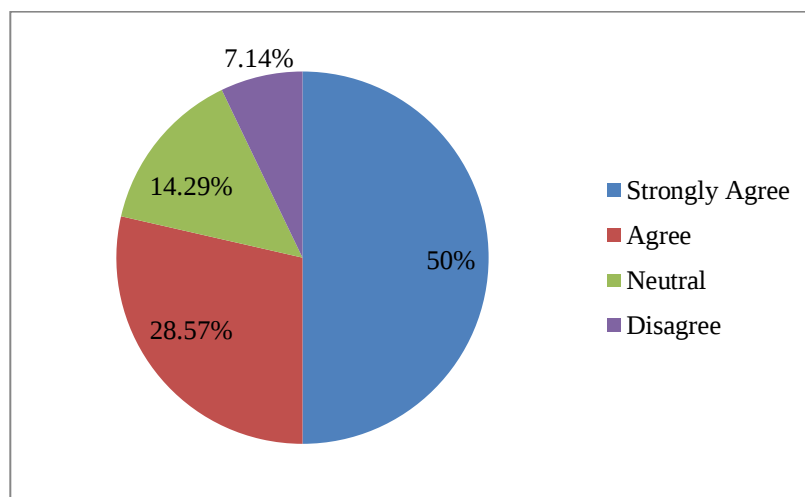
Chapter 4

Data Analysis and Interpretation

Table 4.1: Are you satisfied with your regular assign activities?

		Frequency	Percent
Valid	Strongly Agree	7	50.00
	Agree	4	28.57
	Neutral	2	14.29
	Disagree	1	7.14
	Total	14	100

Graph 4.1

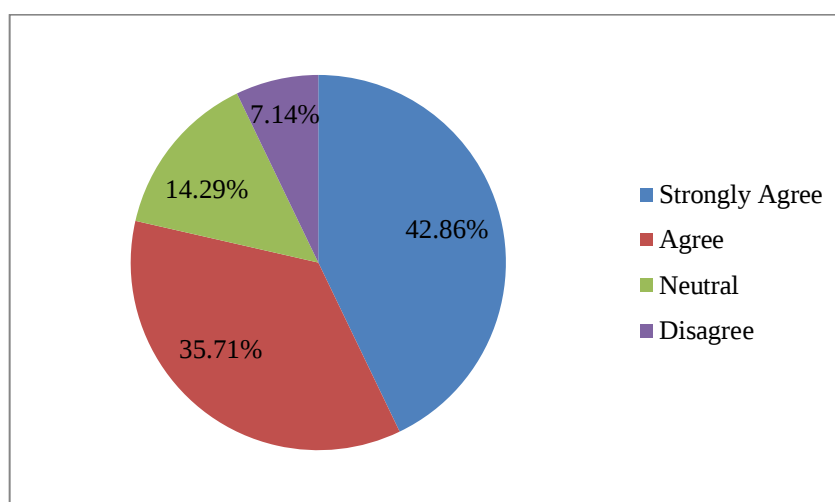


For this question 5 options in each question given to the employees from the stage of strongly agree to strongly disagree including neutral to choose their desired answer. Among 14 employees, 28.57% were agreed, 14.29% were neutral and 50% were strongly agreed with their opinion. Some employees of Rupali Bank ltd. at Baliadangi Branch are agreed with their satisfaction in regular activities because they get habituated and became experienced with their assigned jobs. But 14.29% of employees are neutral because they get bored in their day to day repetitive activities. 7.14% are disagreeing due to some factors. Strongly disagree 0% of the employees of this opinion. They think that there is less space to learn jobs of the peers.

Table 4.2: Do you think that the leaders of your organization are positive role models to you?

		Frequency	Percent
Valid	Strongly Agree	6	42.86
	Agree	5	35.71
	Neutral	2	14.29
	Disagree	1	7.14
	Total	14	100

Graph 4.2

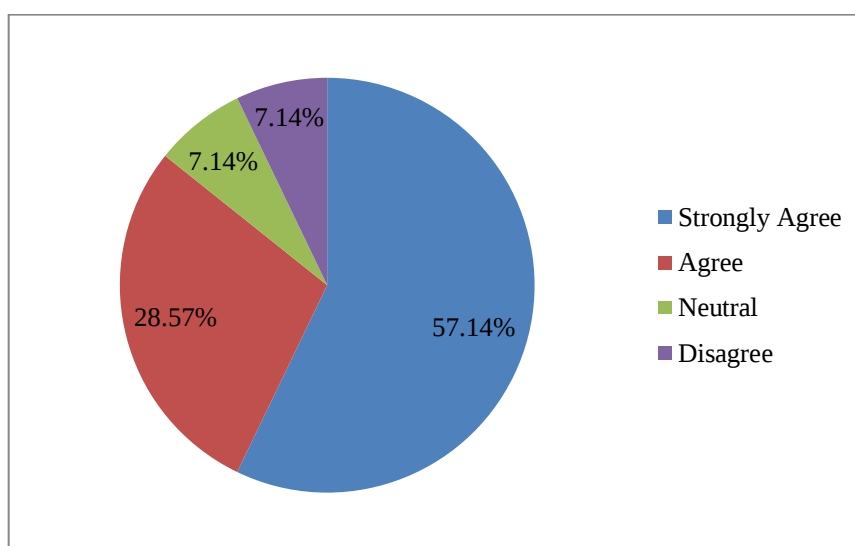


Here among 14 employee, 35.71% employees of Rupali Bank Ltd, Baliadangi Branch are agreed with this opinion about their leaders are acting as a positive role model to them. 14.29% of employees remain neutral about it and about 42.86% of employees strongly agreed with it. Most of the employees of Rupali Bank ltd. which is about 42.86% strongly agreed because the leaders that they had from the beginning of their job were so active, professional and helpful. 14.29% of employee are neutral because they are fresher and don't get that chance to learn from the leaders. 7.14% of the employees are disagree due to some reasons. Strongly disagree 0% of the employees of this opinion.

Table 4.3: Does the leader keep you well informed about what's going on the organization?

		Frequency	Percent
Valid	Strongly Agree	8	57.14
	Agree	4	28.57
	Neutral	1	7.14
	Disagree	1	7.14
	Total	14	100

Graph 4.3

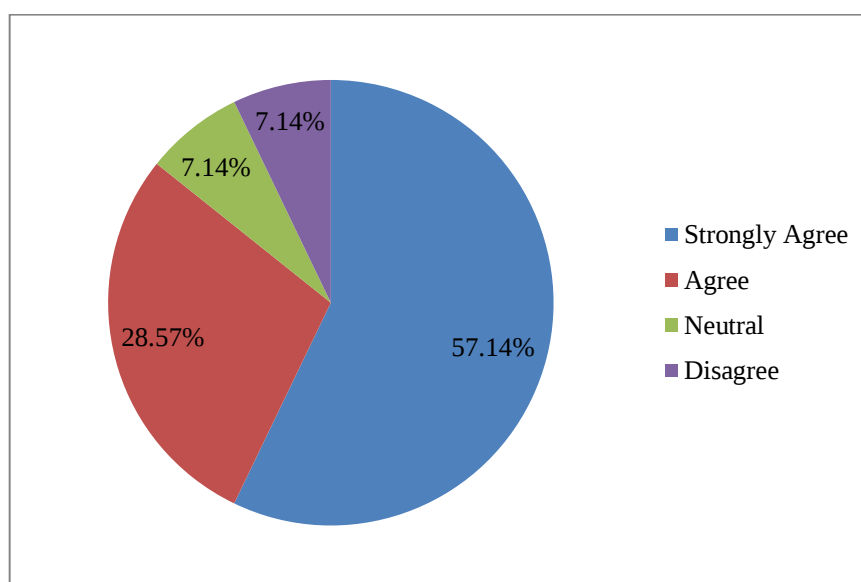


Almost 57.14% employees of Rupali Bank Ltd, Baliadangi Branch are strongly agreed with this opinion But 28.57% employees of Rupali Bank Ltd. are agreed 7.14% disagreed about this fact. So that about 57.14% employee strongly agreed and 7.14% neutral which means that they are well informed by the leaders and strongly disagree 0% of the employees of this opinion and 7.14% of the employees are neutral of this opinion. From their point of view, they are not actually informed well by the supervisors about what's going on in the branch or entire organization.

Table 4.4: Do you think that your views and participations are valued in the organization?

		Frequency	Percent
Valid	Strongly Agree	8	57.14
	Agree	4	28.57
	Neutral	1	7.14
	Disagree	1	7.14
	Total	14	100

Graph 4.4

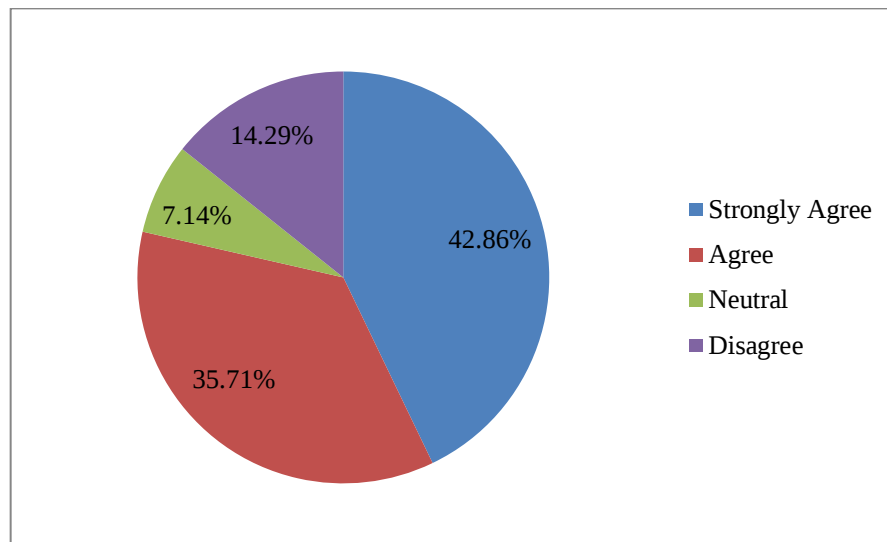


Among 14 employees 57.14% were strongly agreed, 28.57% agreed, 7.14% disagreed and 7.14% were neutral and 0% of the employees are strongly disagree. They think that senior level staffs ignore to take their views in real life situation and their active participation in any project is not recognized as well as Rupali Bank Ltd, HSTU Corporate branch.

Table 4.5: Are you satisfied with other benefits offered by the organization?

		Frequency	Percent
Valid	Strongly Agree	6	42.86
	Agree	5	35.71
	Neutral	1	7.14
	Disagree	2	14.29
	Total	14	100

Graph 4.5

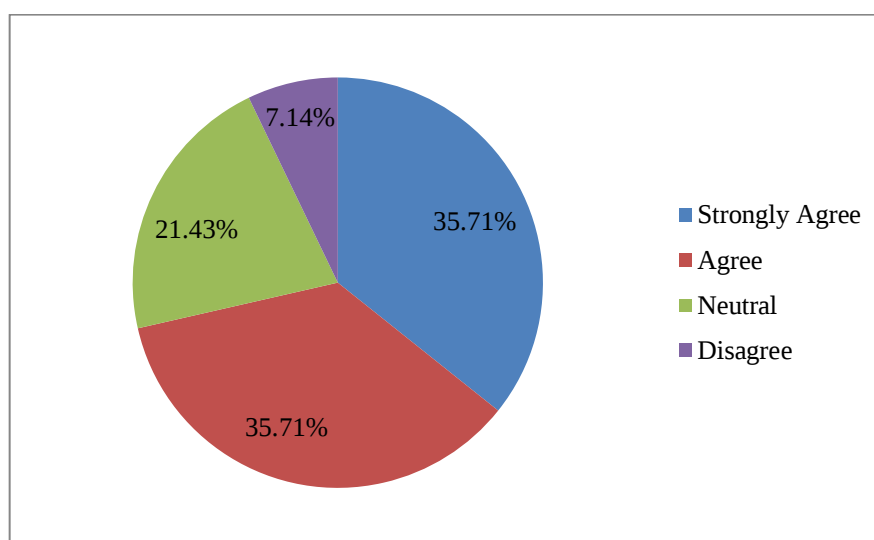


Among 14 employees, 42.86% employees were strongly agreed whereas 35.71% agreed and 7.14% employees were neutral and 14.29% are disagree because their opinion says that the leader are cared for selective staffs. They think that biasness is one of the reasons behind it.

Table 4.6: Are you satisfied with the professionalism of the people with whom do you work?

		Frequency	Percent
Valid	Strongly Agree	5	35.71
	Agree	5	35.71
	Neutral	3	21.43
	Disagree	1	7.14
	Total	14	100

Graph 4.6

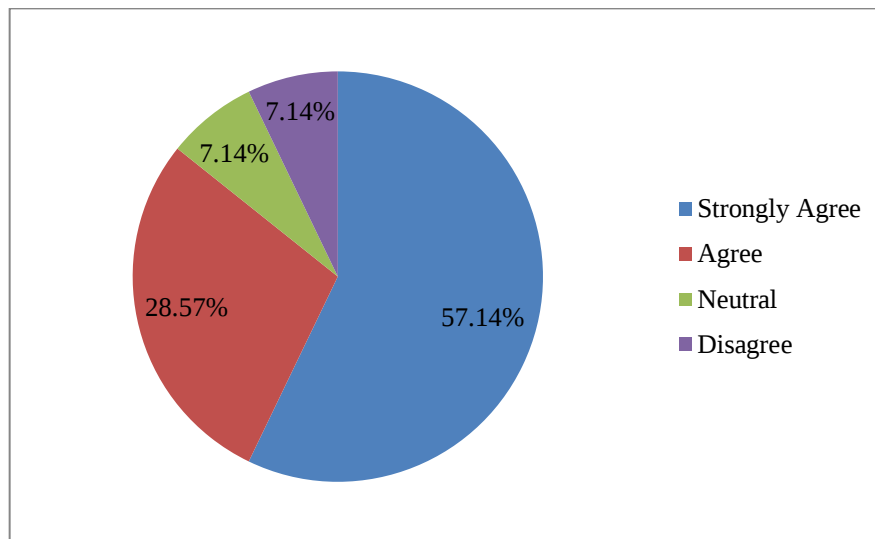


In case of this question most of the employees which is about 21.43% were neutral and 35.71% were agree and 35.71% of the employees are strongly agree that they are satisfied with the professionalism of the staffs with whom he or she works. But 7.14% employees of Rupali Bank Ltd, Baliadangi Branch were disagreed because the behaviors and attitudes of few employees never show that they are professional in this branch.

Table 4.7: Are you satisfied with work environment?

		Frequency	Percent
Valid	Strongly Agree	8	57.14
	Agree	4	28.57
	Neutral	1	7.14
	Disagree	1	7.14
	Total	14	100

Graph 4.7

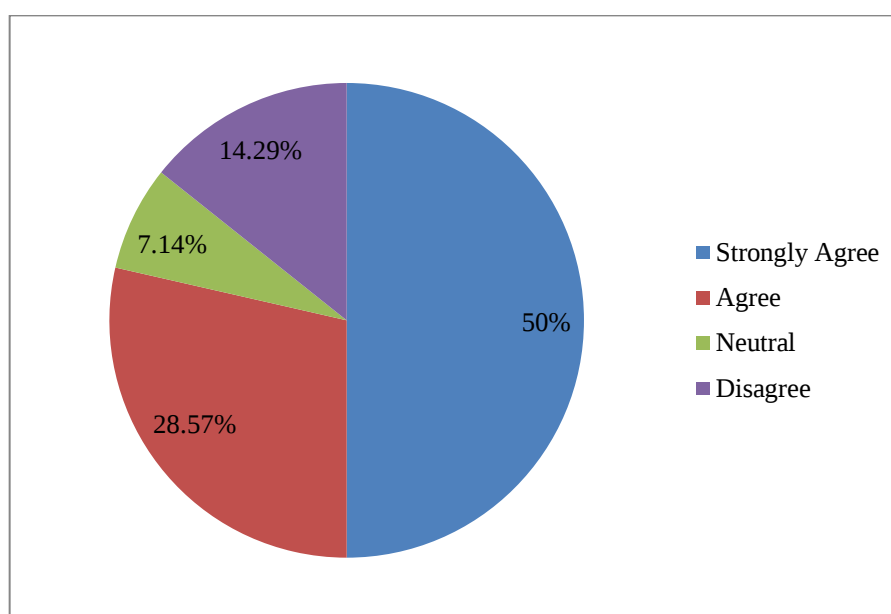


Here about 57.14% of staffs strongly agreed, 28.57% of the staffs were agreed because they feel flexible with the team spirit in their work .But 7.14% of the staffs were neutral about this fact because from their point of view senior level staffs treat junior level staffs as less experienced for the team work and 7.14% of the employees are disagree due to some factors. So that executive level of employee's doesn't feel flexible to work with fresher.

Table 4.8: Does your works give you a feeling of personal accomplishment?

		Frequency	Percent
Valid	Strongly Agree	7	50.00
	Agree	4	28.57
	Neutral	1	7.14
	Disagree	2	14.29
	Total	14	100

Graph 4.8

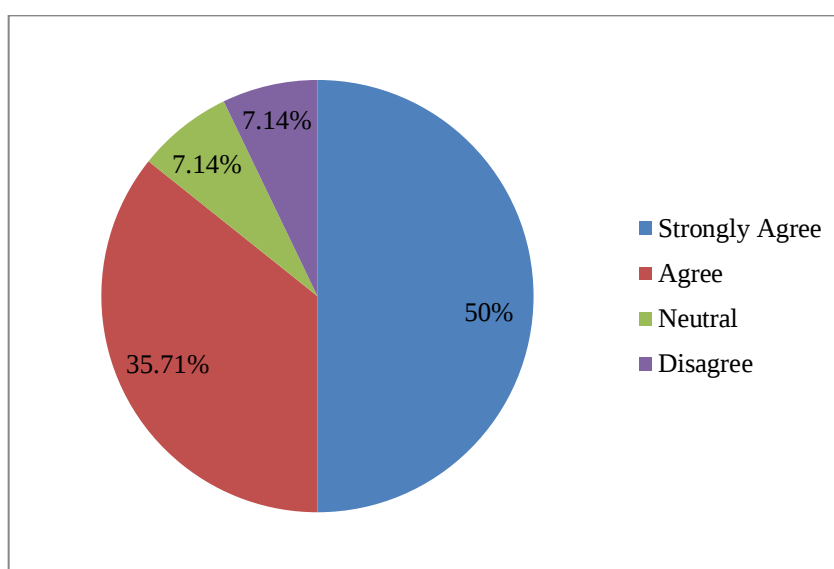


Among 14 employees, 50% of employees were strongly agreed whereas most of employee of Rupali Bank Ltd. Baliadangi Branch were agreed which is about 28.57% because they think that their job gives them a feeling of personal accomplishment. But 14.29% employee was disagreed with this fact because their work does not give them a feeling of personal accomplishment due to less interest in doing job. 7.14% employee was neutral about that fact because of common and mere jobs.

Table 4.9: Do you receive appropriate recognition for your contributions?

		Frequency	Percent
Valid	Strongly Agree	7	50.00
	Agree	5	35.71
	Neutral	1	7.14
	Disagree	1	7.14
	Total	14	100

Graph 4.9

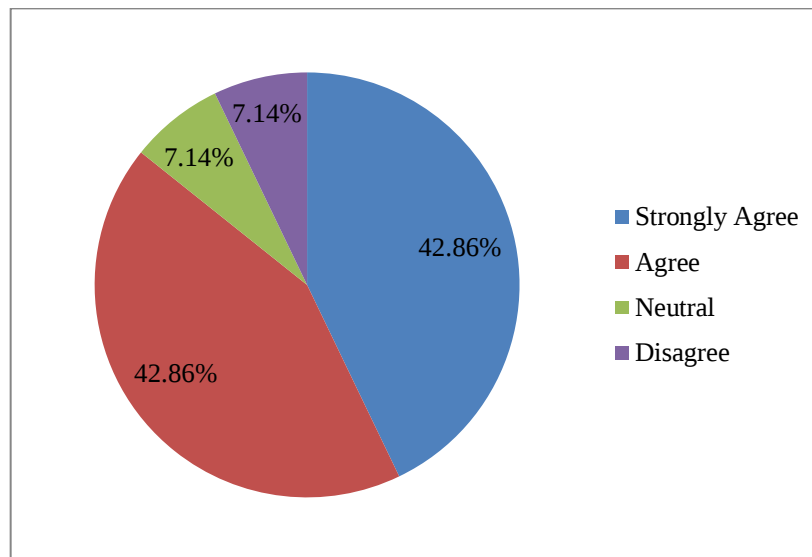


Among 14 employees of Rupali Bank Limited Baliadangi Branch only 50% were strongly agreed for receiving appropriate recognition for their contributions whereas about 35.71% were agreed with this fact, 7.14% employee are neutral. But about 7.14% employees were disagreed and strongly disagree about 0% of the employees because they think that they are receiving recognition for their contribution for lacking of proper management of the branch.

Table 4.10: Does the empowerment influence the quality of work?

		Frequency	Percent
Valid	Strongly Agree	6	42.86
	Agree	6	42.86
	Neutral	1	7.14
	Disagree	1	7.14
	Total	14	100

Graph 4.10

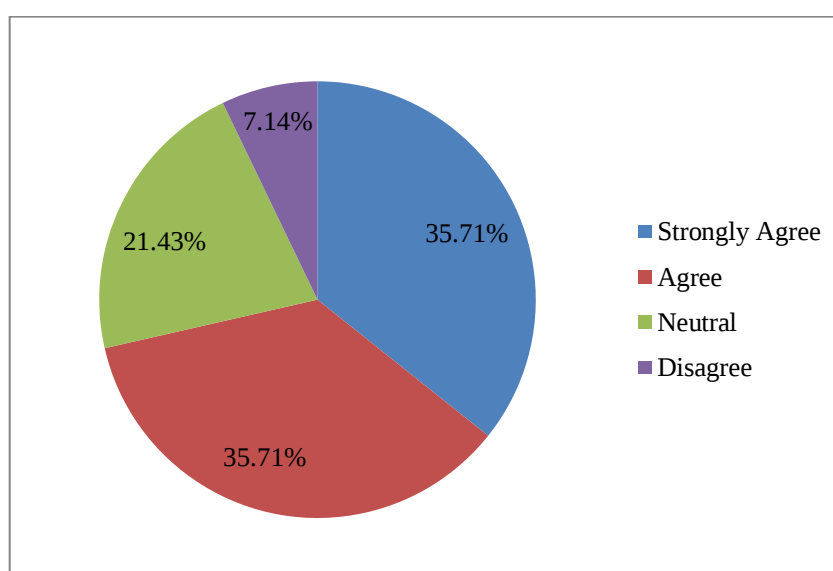


Among 14 employees, only 7.41% employee were neutral and 7.14% were disagreed because they think that the empowerment within the branch does not influence the quality of their work due to lack of understanding among senior and junior level of employees. But 42.86% were agreed and strongly agree 42.86% with the empowerment to influence the quality of their work.

Table 4.11: Are you satisfied with the ability to maintain a balance between family and work life?

		Frequency	Percent
Valid	Strongly Agree	5	35.71
	Agree	5	35.71
	Neutral	3	21.43
	Disagree	1	7.14
	Total	14	100

Graph 4.11

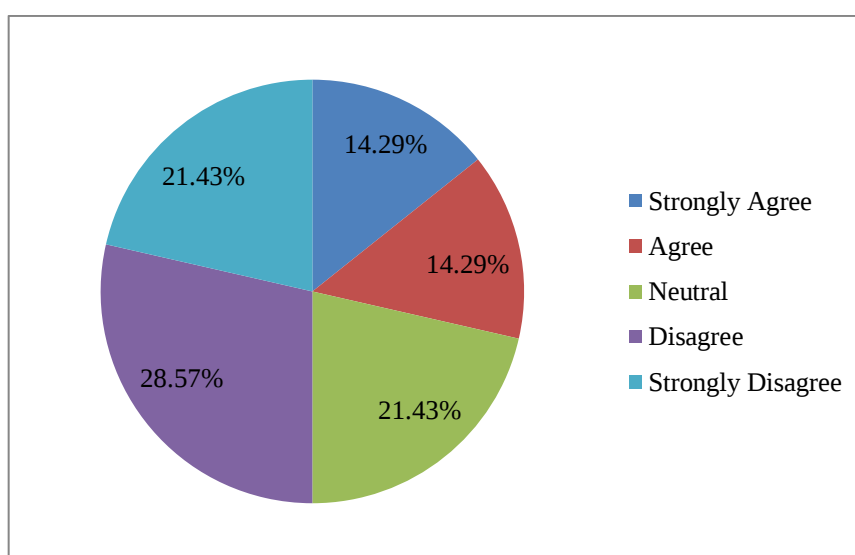


Most of the employees which is about 35.71% were agreed with the ability to maintain a balance between family and work life. Because of their flexibility at work place which helps them to realize the relaxation in between family and work life. But 35.71% were strongly agreed with this fact due to maintain proper balance at both sides without any tension. Among them only 21.43% were neutral because they think that they have less work flexibility which hampers to maintain a balance between family and work life. 7.41% of the employees are disagree because their personal facts.

Table 4.12: Do you think that your compensation matches to your responsibilities?

		Frequency	Percent
Valid	Strongly Agree	2	14.29
	Agree	2	14.29
	Neutral	3	21.43
	Disagree	4	28.57
	Strongly Disagree	3	21.43
	Total	14	100

Graph 4.12

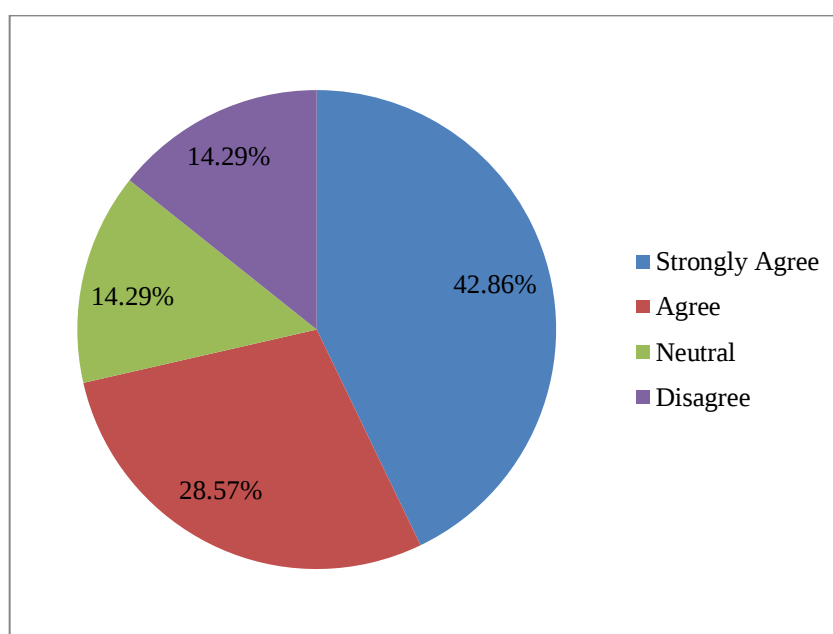


Among 14 employees of Rupali Bank Ltd. Baliadangi Branch, About 28.57% of employees are disagreed and strongly disagreed about 14.29% of this fact. From their point of view, they were supposed to do more than necessary but they don't get as much as they do. But 28.57% of employees were disagreed, 14.29% are strongly agree and 21.43% were neutral because they were given proper compensation as they do.

Table 4.13: Are you satisfied with the overall job security?

		Frequency	Percent
Valid	Strongly Agree	6	42.86
	Agree	4	28.57
	Neutral	2	14.29
	Disagree	2	14.29
	Total	14	100

Graph 4.13



Among 14 employees of Rupali Bank Ltd. Baliadangi Branch, about 14.29% employees were neutral about the overall job security according to their job rules whereas 14.29% were disagreed with the overall job security. 28.57% were agreed and strongly agreed about 42.86% because they have the satisfaction of not to lose their job in any condition.

Chapter 5

Findings and Suggestions

5.1 Findings

This analysis worked help to find out the factors and reasons that related with employees job satisfaction and dissatisfaction.

The reasons for job satisfaction and dissatisfaction are:

Satisfied for:

- Organization policy and administration
- Job security
- Status
- Salary
- Inter-personal relations with supervisors, peers and subordinates

Dissatisfied for:

- Personal life
- Lack of recognition at work and need for professional development
- Lack of equal behavior of bosses
- Difficulties in the team work.
- Lack of proper facilities
- Lack of proper training program.

5.2 Suggestions

The study finds that every employee wants to see his or her place in good condition. But the good condition of his or her largely depends on his or her harmonious relation with the bank. So, it can be suggested that the bank's policies should be made to give equal opportunities for all staffs. It is realized that financial security from the job really motivates the staff to be more professional and dedicated to their service. With the practical exposure in Rupali Bank Ltd. for just 90 days, with little experience in the bank in comparison with vast and complex banking system; it is not so easy to recommend some suggestion to enhance the performance level of the organization. In spite of that, some probable solutions were found of the identified problems on the basis of collected data, observation, expert staff opinion and own knowledge and judgments. The necessary steps are recommended below:

1. Salary is the primary and most important factor for satisfaction. It should be high enough to maintain the living standard of employees. The authority should consider that salary structure and benefits should be reasonable and comparable with that of other banks and /or other similar institutions.
2. All the superiors at each level should be cordial and friendly to their subordinates.
3. Rupali Bank Ltd. should ensure the overall job security to the employee by a contract sign.
4. Rupali Bank Ltd. should give more attention to personal accomplishment and recognition of the employee to increase the level of job satisfaction.
5. Rupali Bank Ltd. can give attention to the office decoration so that employee can stay with comfort and relax to work there as a place.
6. Managers should concern about the facility and demand of junior level of employees rather than selective officers by removing biasness.
7. Management assures their employees that they have rights to take their decisions related their work areas independently and can choose their own method of working.

8. The scope of promotion should be increased otherwise turnover rate will be increased.
9. They should also arrange award ceremonies to find out the most talented, honest, sincere person in the institution and appreciate him or her for his outstanding performances.
10. The compensation should increase so that they can match with their responsibility.
11. Since they don't pay proper compensation they should facilitate benefits so that fewer compensation is a least bother to employees.
12. Supervisor should provide a clear feedback to all.

Chapter 6

Conclusion, Policy Implication and Future Works

6.1 Conclusion

After the analysis of statistical data and findings arrived, it can be concluded that employees of the Rupali Bank Limited in nurture differential level of satisfaction across organizational variables, such as, salary/ compensation, training and development, the nature of job, work life balance, colleagues relationship, job security, chain of communication or relationships, decision-making, welfare measures, rewards and recognition, attitude of superiors, roles of the employees, working conditions, team work promotion policies etc. On the face of statistical findings, difference in percentage between satisfaction and dissatisfaction suggests that factors of salary, inter-personal relationship, and communication, attitude of superiors, working conditions and team work are more significant in determining job satisfaction of employees of the Rupali Bank Limited. It can be pointed out that improvement in organizational variables, most particularly, in performance appraisal system, promotional strategies, position status and related rewards etc. may enhance job satisfaction and morale of employees in Rupali Bank Limited. It is found in this study that job is inevitable part of the staffs. Despite differences in their works and support, they are satisfied in their job.

6.2 Policy Implication

Policy can be used as a tool for attracting, motivating, and retaining employees within an organization. For this to happen therefore, managers ought to design attractive reward policies in order to attract and retain valuable employees and increase job satisfaction.

6.3 Future Works

I will try to upgrade this project and extend the following features. I would like to add option for syllabus and results, alarm for fixed time, smart course outline etc.

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Appendix

Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The Perspective of Employee Job Satisfaction

Dear Respondent

I am Md. Biplob Hossen a student of MBA in Human Resource Management from the department of Management, faculty of Business studies in Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. I am carrying out an internship report on “Rupali Bank Limited, Baliadangi Branch, Thakurgaon: The Perspective of Employee Job Satisfaction”. Which is part of my MBA program. I would be happy if you could help me answer the following questions. Your kind cooperation will be highly appreciated.

Personal information

1. Name:..... Mobile No.:

Please take the answer and fill in the blank which is necessary

2. Age: ☐ 21 to 25 ☐ 26 to 35 ☐ 36 to 45 ☐ 46 above

3. Gender: ☐ Male ☐ Female

4. Designation: ☐ Senior Principal officer ☐ Principal officer
☐ Senior officer ☐ Officer ☐ Junior Officer
☐ Trainee Assistant Officer ☐ Others

5. Marital Status: ☐ Single ☐ Married

6. Years of Working ☐ Less than 2 years ☐ 2 to 5 years ☐ 6 to 10 years ☐ More than 10 years

Please tick (✓) your opinion about the following statements range from 1 = Strongly Agree 2 = Agree 3 = Natural 4 = Disagree 5 = Strongly Disagree

Sl. No.	Statements	Strongly Agree	Disagree	Neutral	Agree	Strongly Disagree
1.	Are you satisfied with your regular assign activities?					
2.	Do you think that the leaders of your organization are positive role models to you?					
3.	Does the leader keep you well informed about what's going on the organization?					
4.	Do you think that your views and participations are valued in the organization?					
5.	Are you satisfied with other benefits offered by the organization?					
6.	Are you satisfied with the professionalism of the people with whom do you work?					
7.	Are you satisfied with work environment?					
8.	Does your works give you a feeling of personal accomplishment?					
9.	Do you receive appropriate recognition for your contributions?					
10.	Does the empowerment influence the quality of work?					
11.	Are you satisfied with the ability to maintain a balance between family and work life?					
12.	Do you think that your compensation matches to your responsibilities?					
13.	Are you satisfied with the overall job security?					