An Internship Report

on

Measuring the Employees Satisfaction of Pubali Bank Limited during the Pandemic Situation of COVID-19: A Case Study on Fulbari Branch, Kurigram

This report is submitted to the Department of Accounting, 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 Accounting and Information Systems.

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Acknowledgement

At first, I would like to express my gratefulness and harmony to the almighty the supreme authority of the Universe, without whom we would be nothing. Next I would like to express my kindness to my beloved parent whose continuous inspiration enrages me to make a right move in my life.

I am grateful towards some respected persons for their advice, suggestions, direction and cooperation which have enabled me to have an experienced in the dynamic environment such like in banking sector.

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I would like to thank from the deep of my heart to those people who are related with making of this report and make it a success.

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Ref. PBL/FUL-KURI/INTERNSHIP CERTIFICATE/ 216 /2022 Dated-28.03.2022

TO WHOM IT MAY CONCERN

This is our immense pleasure to to certify that ***Mst. Sharaban Thahura*** *a student of MBA, Dept. of Accounting & Information Systems , Hazi Mohammad Danesh Science & Technology(HSTU), Dinajpur, bearing ID No-1905851, Session-2019-2020, has successfully completed a three (03) months long Internship Program from 2nd November-2021 to 11th February-2022 at Pubali Bank Limited, Fulbari Branch, Kurigram with sincerity and honesty. His internship topic was* ***"Working Process & Techniques of Bank": A study on Fulbari Branch, Kurigram.***

During the internship period his devotion, sincerity & modesty were quite impressive and praise worthy.

We wish him every success in life.

(MD. MAHADI HASAN MURAD)
Branch Relationship Officer

PUBALI BANK LTD. Kurigram Fulbari Branch

(MD. ZIAUL HOQUE)
Head of Branch

Certificate of Supervisor

I hereby certify that the concerned report on "Measuring the Employees Satisfaction of Pubali Bank Limited during the Pandemic Situation of COVID-19: A Case Study on Fulbari Branch, Kurigram" is a work completed by Mst. Sharaban Thahura, Student ID: 1905851, MBA in Accounting and Information Systems, Hajee Mohammad Danesh Science and Technology University, under my supervision and submitted for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) in Accounting and Information Systems at HSTU, Dinajpur.

I wish her every success in life.

.....

Supervisor
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Certificate of Co-supervisor

I hereby certify that the concerned report on "Measuring the Employees Satisfaction of Pubali Bank Limited during the Pandemic Situation of COVID-19: A Case Study on Fulbari Branch, Kurigram" is a work completed by Mst. Sharaban Thahura, Student ID: 1905851, MBA in Accounting and Information Systems, Hajee Mohammad Danesh Science and Technology University, under my Co-supervision and submitted for the partial fulfillment of the requirement of the degree of Master of Business Administration (MBA) in Accounting and Information Systems at HSTU, Dinajpur.

I wish her every success in life.

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Student's Declaration

I hereby declare that the Internship Report on "Measuring the Employees Satisfaction of Pubali Bank Limited during the Pandemic Situation of COVID-19: A Case Study on Fulbari Branch, Kurigram" is completed by me after collecting and Analyzing data.

I also declare that this is my Internship report and prepared for academic purpose which is a part of MBA and the report may not be used in actual market scenario.

_____

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Abstract

This report aims to measure the employees' job satisfaction of Pubali Bank, Fulbari Branch during the COVID-19 pandemic. Specifically, the exertion is designed to understand the factors affecting the employees' job satisfaction, key problems related to the factors, working environment during the pandemic and finally their satisfaction level. A quantitative method has been used to obtain the research objectives that found an overall of 73% of the respondents were satisfied with their job experience in that branch. Based on the data analyzed, the report recommends a couple of safeguarding initiatives and some alternatives to adapt crisis like COVID-19 that includes proper safety components, balanced workload, allowance to work from home, special knowledge building training for the employees to cope with in such situation, reasonable inceptives and many more. There is still a massive scope to work in detailed on the topic from various aspects. But for instance, it is to comment that a motivated employee does not give up only if and when he/she is provided with all the necessary things needed to fight against hazard like COVID-19.

Keywords: COVID 19, Employees satisfaction, Customer etc.

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Chapter 1

Introduction

1.1 Prelude

The banking sector is one of the major service sectors in Bangladesh. There are several types of banks, which differs by different kind of services. Commercial banks are the primary contributor to the economy. Pubali Bank Limited is also a largest state owned commercial bank in Bangladesh. It enables every facial appearance that limited state owned commercial bank requires. It provides many kind of banking facilities to ensure the employee satisfaction. Pubali Bank Limited is always concern about presenting adequate facilities to their employees. The main task is to mobilize funds from surplus economic unit and deployment it to deficit economic unit and Pubali Bank Limited is doing that successfully from its establishment.

This study is the result of my internship program ran for the past 90 days placed at the Pubali Bank Limited, Fulbari Branch, Kurigram. 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.

1.2 Objectives of the study

i. To identify the factors affecting the satisfaction level of employees during COVID-19 Pandemic.
ii. To know the satisfaction level of Employees of Pubali Bank Limited during COVID-19 Pandemic.
iii. To identify the problem regarding the issues and provide the solution during the pandemic situation of COVID-19.
iv. To know overview of the bank.

1.3 Importance of the study

This study covers the factors during COVID-19 affecting job satisfaction in Banks during COVID-19 condition. The organizational factors include work conditions, pay, working hours, Training & development, protection equipments 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 Pubali Bank Limited. The decisions and analyses are done based on the opinion of 15 respondents and practices applied at only this branch.

Chapter 2

Literature review

There are a number of factors those have impact on bank employee satisfaction. Pandemic COVID-19 also can disrupt banking performance (Disemadi & Shaleh, 2020), bank operational risk management need to be carried out correctly to improve the performance of bank services to customers. Superior innovation performance is required with a systematic technique (Nwachukwu, Chladkova & Fadeyi. 2018) and it is important to retain highly qualified and motivated employees to remain competitive in unstable environments (Adeola & Adebiyi, 2016).

In the middle of the COVID-19 pandemic, majority of banking products remained normal to provide services to customers, to avoid spread of the virus, customers could conduct financial transactions through the Bank's electronic channels. Information and communication technology is changing jobs and organizations (Cascio & Montealegre, 2016), for banks that use internet banking services and banks that do not use internet banking services have an influence on the performance of the bank concerned. Margaretha. 2015. The application of technology in the banking world has a positive impact (Mardiah. 2017). Social Media has a significant effect on performance (Marsal & Hidayati. 2018).

Job satisfaction describes how a person is with his or her work. The more contented people are within their job. Job satisfaction is a very key feature which is often measured by organizations. Job satisfaction is generally defined as an employee‟s emotional response to a job based on comparing actual outcomes with desire outcomes (Cranny, Smith & Stone, 2013). It generally recognized as a multifaceted construct that includes employee feeling about a variety of both fundamental and extrinsic job elements (Howard & Frink, 2014). It is not the same as motivation, although it is clearly connected. Job design aims to develop job satisfaction and performance; methods include job rotation, job enlargement, and job enrichment. Other influences on satisfaction contain the management style and culture, employee's involvement, empowerment and autonomous work groups.

Job satisfaction is one's feelings or state–of-mind regarding the nature of his work. It is a self-reported positive state resulting from the appraisal of one's job or from one's job experience. According to Robbins (2016), Job satisfaction is the difference between the amount of rewards employees receive and the amount they believe they should receive.

Again Mobey and Lockey (2016) opined Job satisfaction and dissatisfaction are function of the perceived relationship between what one expects and obtains from one‟s job and how much importance or value one attributes to it.

Most of the studies identified the relationship between job-related factors and Job satisfaction Sekaran, (2006) conducted a study on paths to the job satisfaction of bank employees at the workplace through the quality of life factors of job involvement and sense of competence. Results indicated that personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced employees‟ job satisfaction.

According to Daviset al. (2008) added immediate working condition‟ along with the above five factors. Job Description Index (JDI) is a specific questionnaire of job satisfaction that has been widely used. It measures one‟s satisfaction in five facets: pay, promotions, co-workers, supervisions, and working activates. The scale is simple, participates answer either yes, no, no comments created by Smith et al. (2007). Job in General Index is an overall measurement of job satisfaction. It is improvement to the job descriptive index because JDI focuses too much on individual facets and not enough on work satisfaction in general. Minnesota Satisfaction Questionnaire (MSQ) measures job satisfaction in 20 facets and has along form with 100 questions (Five items with each facet) and short form with 20 questions (one item from each facet). Job Satisfaction Survey (JSS) is a 36 item questionnaire that measures nine facets of job satisfaction. Faces Scale of job satisfaction is one of the first scales used widely, measured overall job satisfaction with just one item which participants respond to by choosing a face.

But the most common way of measurement is the use of rating scales where employees report their reactions to their jobs. Questionnaire relates to rate of pay, work responsibilities, variety of task, promotional opportunities the work itself and co- workers. Some question asks yes or no questions while others ask to rate satisfaction on 1-5 scale (where 1 represents “not at all satisfied” and 5 represent “extremely satisfied”)

Chapter 3

Methodology of the study

3.1 Methodology of the study

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

3.2 Data Collection

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

Primary Data

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

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Secondary Data

The secondary data are collected from annual reports of the Pubali Bank Ltd. the manual of export procedures of Pubali Bank Limited is also another source of data. Procedure manual published by Pubali Bank Limited, those kinds of sources can be considered as a secondary

data. And data regarding the operations and analysis of financial statement were collected from secondary sources like annual report, Broachers and company website.

Sample size

All the member of Pubali Bank is population 15 employees of the Fulbari Branch can be considered good number of representative of total employees of the branch.

Sampling Method

- Non-probability sampling technique.

Questionnaire Development

Questionnaire development is the most important part of this research with the help of my supervisor Md. Prof. Mamunar Rashid, Department of Accounting, Faculty of Business Studies, Hajee Mohammad Danesh Science & Technology University, Dinajpur. First I preparing my survey questionnaire and represent to my supervisor, then he pointed out some impotent task to my questionnaire. I was following his instruction and customized the survey question and finally developed my survey question.

Data Analysis

After collecting data from my survey method, I have analysis those data to Microsoft Excel, SPSS and showed those data into the form of excel table and graph chart. And determine the percentage of total respondents for every option.

3.3 Questionnaire Survey Methods

In the study of my internship report I decided to work with questionnaire survey methods. I developed some questionnaire relates to rates of pay, work responsibilities, verity of task, promotion, compensation, working environment etc. respondent had to chose a option against the statement based on their job satisfaction questions. The options where strongly agree, agree, neutral, Dissatisfaction, strongly Dissatisfaction. Strongly agree and agree represent the fact that respondent agree with the statement which is around his job satisfaction. Strongly Dissatisfaction and Dissatisfaction suggest that respondent not agree with the fact of questionnaire statement. And neutral option suggested that respondent were not interested to comment on the questionnaire statement. The statement of the questionnaire developed though assessment of the match between expectations, needs and

motives and the work situation. Based on this assessment, a person builds up satisfaction or dissatisfaction with his/her work. In case of dissatisfaction, employees may maintain or reduce their level of aspiration.

3.4 Limitation of the study

This report is prepared in term of internship projects which duration was only three months time. And it consider as short period of time to prepare any report. All the employees and officers had some unbelievable work load so that they can‟t give me time to gather much more information. Non availability of some proceeding and latest data which is create some kinds of difficulties for me to gather some information to prepare report. Cash section had some security issue so that they didn‟t allow me to work over there. That why I have some lack of idea about cash section. And some information was with held to retain the confidentiality of the organization. From all those limitation I found out most affective limitation.

- Lack of time duration.
- Limitation of work in different sector because of security issue.

Chapter 4

Overview of Pubali Bank Limited

4.1 Back Ground of Pubali Bank Limited

Pubali Bank, the largest commercial bank in the country, was established under Bangladesh Bank (Nationalization) Order 1959. Were two private banks performing class banking over the century in that period and National bank of Pakistan was government supported bank which was established to finance the jute sector in East Pakistan in the early period of Pakistan. After the birth of Bangladesh on 16th December 1971, newly formed Pubali Bank for mass banking got special facilities from the government to work on behalf of Bangladesh Bank in those areas where Bangladesh Bank is not available. With the increase of commercial and by virtue of performance within a few years, it becomes the largest commercial bank of the country with 1204 branches and about 21,839 up to now.

Soon after independence of the country Pubali Bank Limited emerged as the largest and leading Nationalized Commercial Bank by proclamation of the Banks' Nationalization Order 1959. As a fully state owned institution, the bank had been discharging its nation-building responsibilities by undertaking government entrusted different socio-economic schemes as well as money market activities of its own volition, covering all spheres of the economy.

The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Pubali Bank Limited from November 15, 2007 taking over all assets, liabilities and business of Pubali Bank. After corporatization, the management of the Bank has been given required autonomy to make the bank competitive and to run its business effectively.

Pubali Bank Limited is governed by a Board of Directors consisting of 11 (Eleven) members. The Bank is headed by the Chief Executive Officer & Managing Director, who is a well-known Banker and a reputed professional. The corporate head quarter of the bank is located at Motijheel, Dhaka, Bangladesh, the main commercial center of the capital.

4.2 Vision

Socially committed leading banking institution with global presence. In our journey towards continuous excellence we are striving to become county's leading commercial bank offering one-step service of a wide range of value added products and services meeting the need of our customer; conducting our business ethically in accordance with the laws of banking while optimizing the best utilization of the most modern state-of-the art technological solution through creation of a proactive organizational culture based on sound team sprite, fairness, mutual understanding and pragmatic leadership always remaining open to new ideas and adaptable to the best practice in the market insuring recognition and quality banking experience to our customers and deliver best value to all ore stake holders as well.

4.3 Mission

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socio-economic development of the country.

4.4 Apart from there are some missions of SBL as follows:

- Transformation into a service-oriented technology-driven profit earning bank.
- Ensure fast, accurate and best-in-class customer service.
- Balanced and suitable growth strategy.
- Introducing innovative banking products.
- Attract and retain high quality human resource.
- Empowering real poor families and create local income opportunities.
- Providing support for social benefit organizations-by way of mobilizing funds and social services.

4.5 Our Slogan

- Your trusted partner in innovating banking
- Management

The management of the bank is vested on a board of directors, subject to overall supervision and directions on policy matters by the board which is constituted in terms of Bangladesh

bank (Nationalization) Order 1972 (Figure-2.1). Board of directors, constituted by seven members has authority to organize, operate and manage its affairs on commercial consideration within the board policy of government. There are directors appointed by the government. Other members of the board including MD are also government appointed out of that at least three have the experience in the field of Finance, Banking, Trade, Commerce, Industry and Agriculture. The managing director is the Chief Executive of bank. He executes all the activities under the direction of board. All line and staff personnel of bank's are own recruitment except member of board of Direction.

4.6 Government Intervention

Financial services have traditionally been the subject of close government scrutiny and it is to be expected that exchange rates, interest rates and terms of credit should be closely monitored in the public interest. In the recent years, however, governments have tried to use interest rates, credit regulations and informal controls on banks as a means of managing the supply of money in the economy in an effort to increase or reduce consumer spending and to hold back or promote investment by business. During the 1976 to now, the effect of these policies has been to add a new dimension of risk and uncertainty to financial markets which were already fluctuation wildly because of the oil crisis, the commodity boom, increasing inflation and controlled exchange rates.

The loan exemption program of 1986-87 and 1991-92 exempted 11.37 percent and 25.56 percent respectively of total bank loan outstanding. As a result, nationalized commercial banks are burdened with very large classified loans (32 percent of total loans) against which very large provisions had to be made which affected profit position adversely. Classified loans in the country"s banking sectors on June 30, 1996 amount to 33.0 percent of total loans. It was 34.9 percent as on December 31, 1993.

Chapter 5

Analysis and Interpretation

General Information Employee Gender

Table 5.1: Gender

Male	Female
13	2

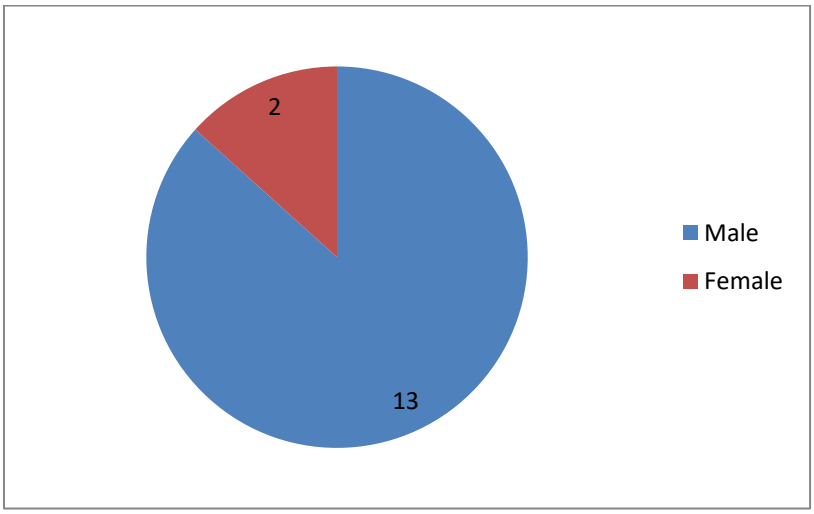

Figure 5.1: Gender

The study shows that the number of the female was less than the male. The female was satisfied because they were given top priority & job security and other facilities. They were given leave if needed during COVID-19.

Employee Education

Table 5.2: Education

Degree	Number of employee	Percentage
SSC	1	7%
HSC	1	7%
Bachelor"s	5	33%
Master"s	8	53%

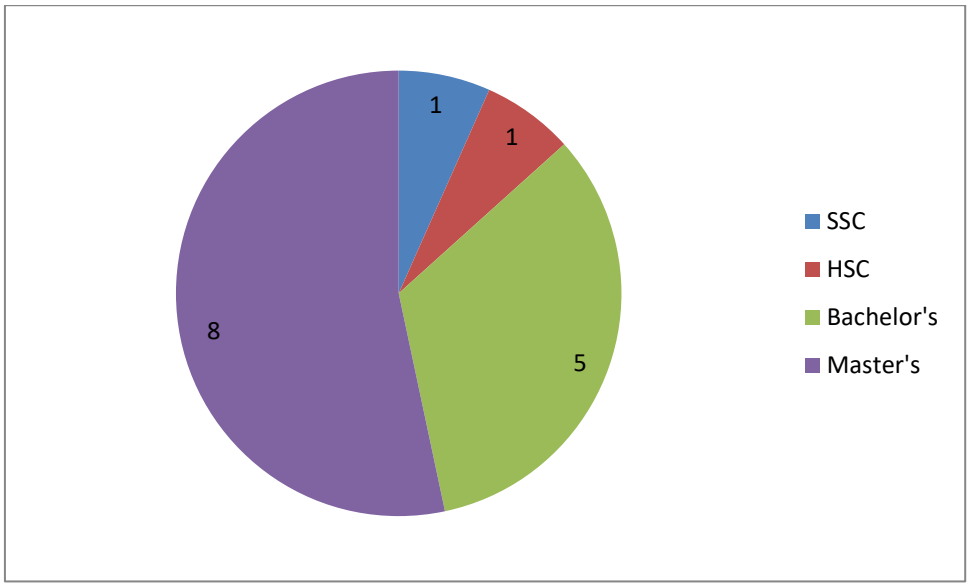

Figure 5.2: Education

Interpretation: When it come to the position, data found from the survey that top level employees were satisfied and entry level employees were not happy. Because top level employees were experienced a lot and the bank provided them more salary. However the most entry level employees were new comers. This is why they were not so experience and offer lees salary and other top level employees facilities. So they were not satisfied as their senior boss.

Employee Age

Table 5.3: Age

Age Segment	Number of the Employee	Percentage
20 years to 30 years	4	27%
30 years to 40 years	6	40%
40 years to 50 years	3	20%
50 years to 60 years	2	13%

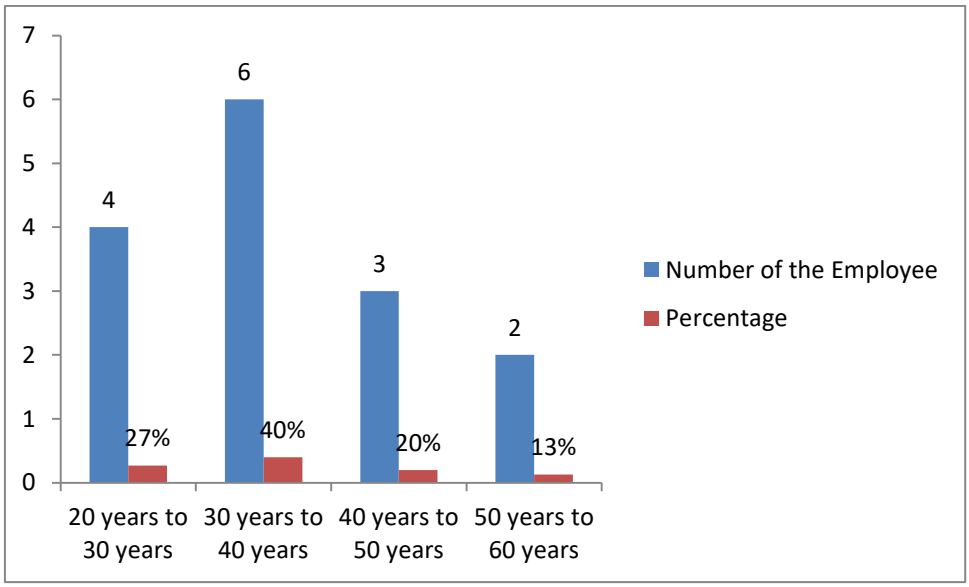

Figure 5.3: Age

Interpretation: The age of the group 30-50 years were found more satisfied than the other experiment. The reason they are getting good amount of money as their salary. Different type of opportunities provided by the bank like medical cost, children education, home loan & other financial service. Less than 30 years were not getting all this opportunities.

Questionnaire

Table 5.4: Pubali Bank Limited management policies are very friendly and comfortable for the employees during COVID-19.

Answer	Number of Respondent	% of Respondent
Strongly Agree	6	40%
Agree	5	33%
Neutral	3	20%
Dissatisfaction	1	7%
Strongly Dissatisfaction	0	0%
Total	15	100%

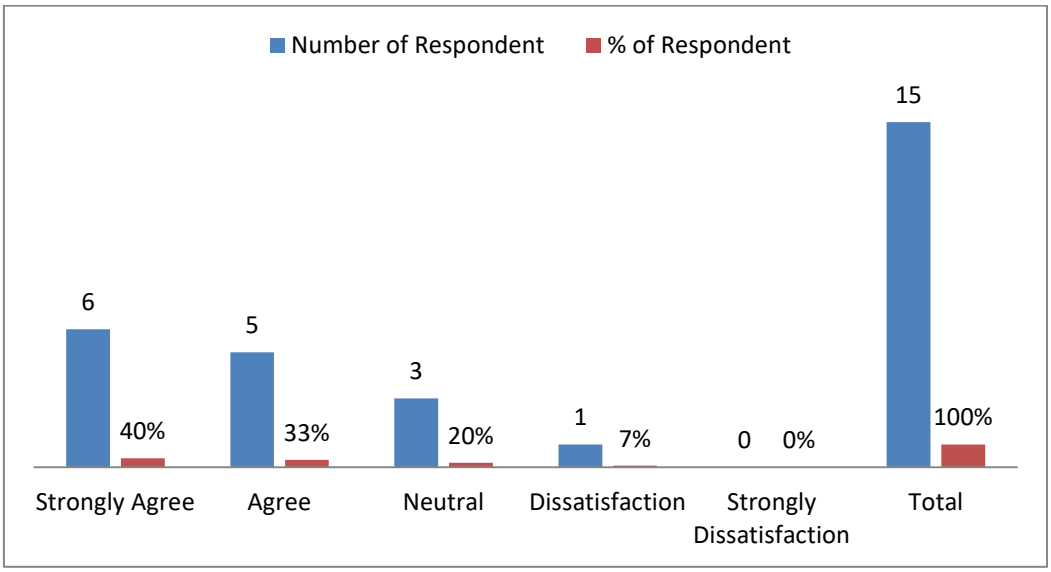

Figure 5.4: Identify the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.4: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 40% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.5: Pubali Bank Limited Provides sufficient training & support to do employee's regular job during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	3	20%
Agree	5	34%
Neutral	5	33%
Dissatisfaction	2	13%
Strongly Dissatisfaction	0	0%
Total	15	100%

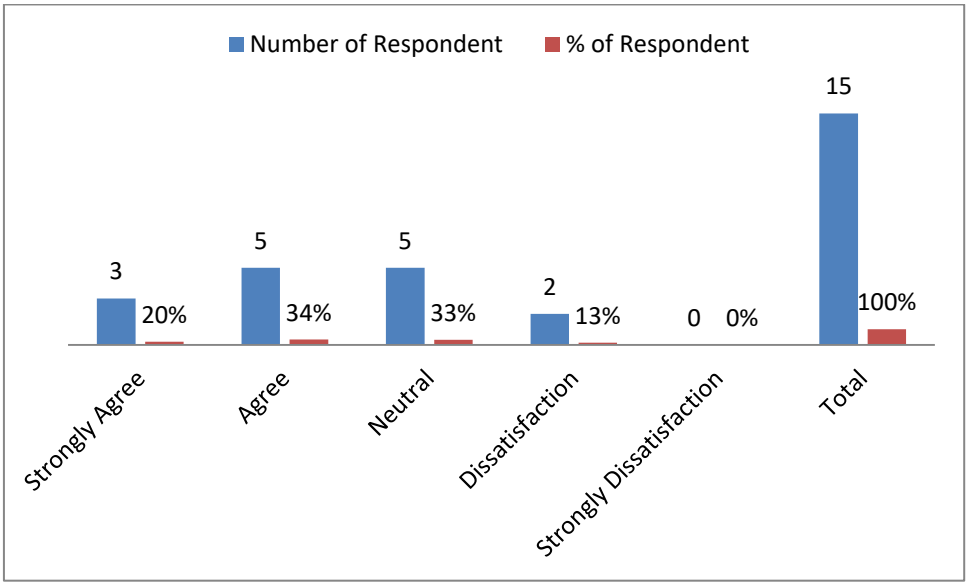

Figure 5.5: Find out the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.5: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 20% of total respondent strongly agree, 33% of total respondent agreed, 33% of total respondent become natural on that question, 14% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.6: Pubali Bank Limited employee's satisfied with increasing compensation & other benefits for my position during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	3	20%
Agree	7	46%
Neutral	3	20%
Dissatisfaction	1	7%
Strongly Dissatisfaction	1	7%
Total	15	100%

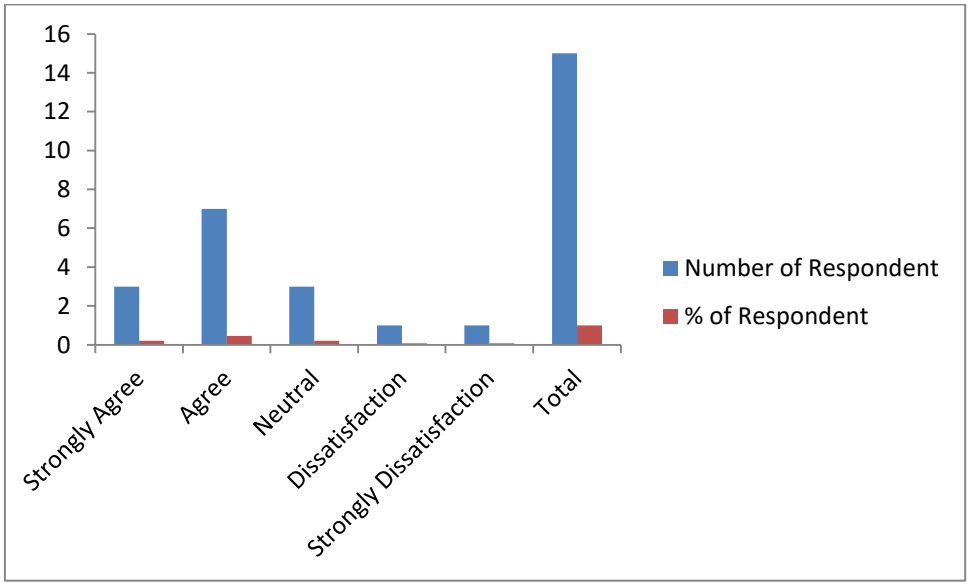

Figure 5.6: Determine the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.6: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 20% of total respondent strongly agree, 46% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 7% comment on strongly denied of total respondent.

Table 5.7: Pubali Bank Limited provides sufficient amount of salary to their employees compare to any other bank during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	6	40%
Agree	4	27%
Neutral	4	27%
Dissatisfaction	1	6%
Strongly Dissatisfaction	0	0%
Total	15	100%

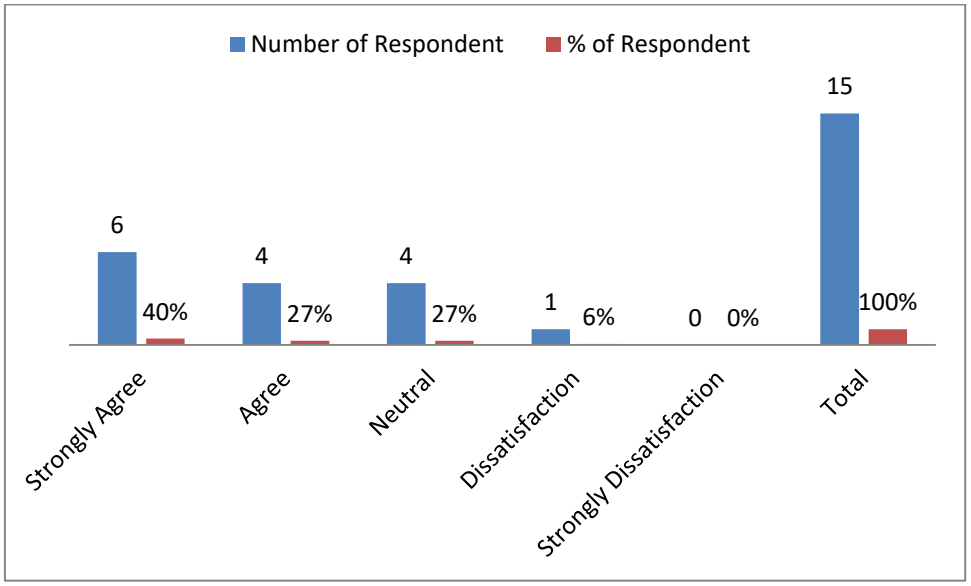

Figure 5.7: Determine the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.7: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 40% of total respondent strongly agree, 26% of total respondent agreed, 27% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.8: Pubali Bank Limited Technology available is appropriate for all my need and as well as client during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	6	40%
Agree	5	33%
Neutral	3	20%
Dissatisfaction	1	7%
Strongly Dissatisfaction	0	0%
Total	15	100%

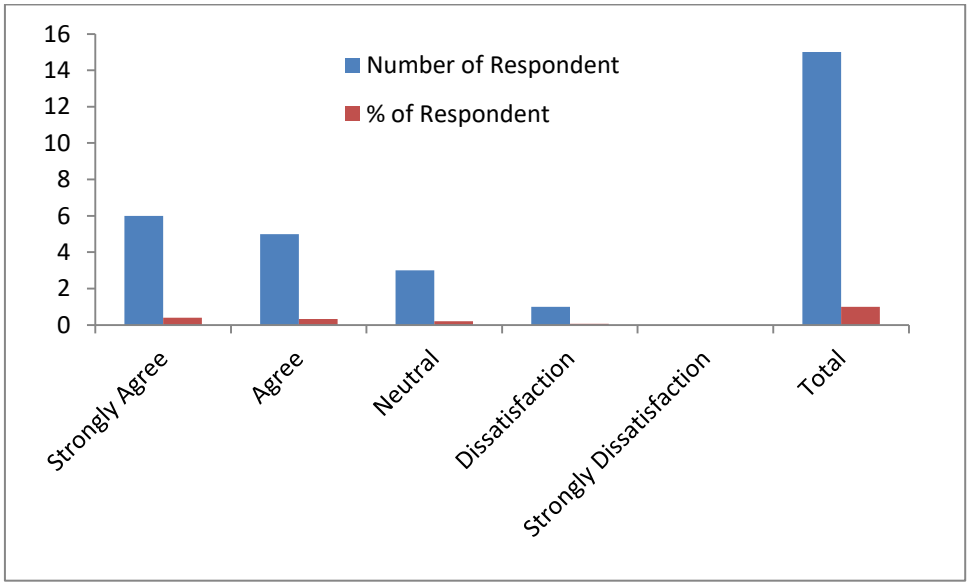

Figure 5.8: Determine the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.8: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 40% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.9: Employee of Pubali Bank Limited are satisfied enough by the working hours during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	4	27%
Agree	5	33%
Neutral	3	20%
Dissatisfaction	2	13%
Strongly Dissatisfaction	1	7%
Total	15	100%

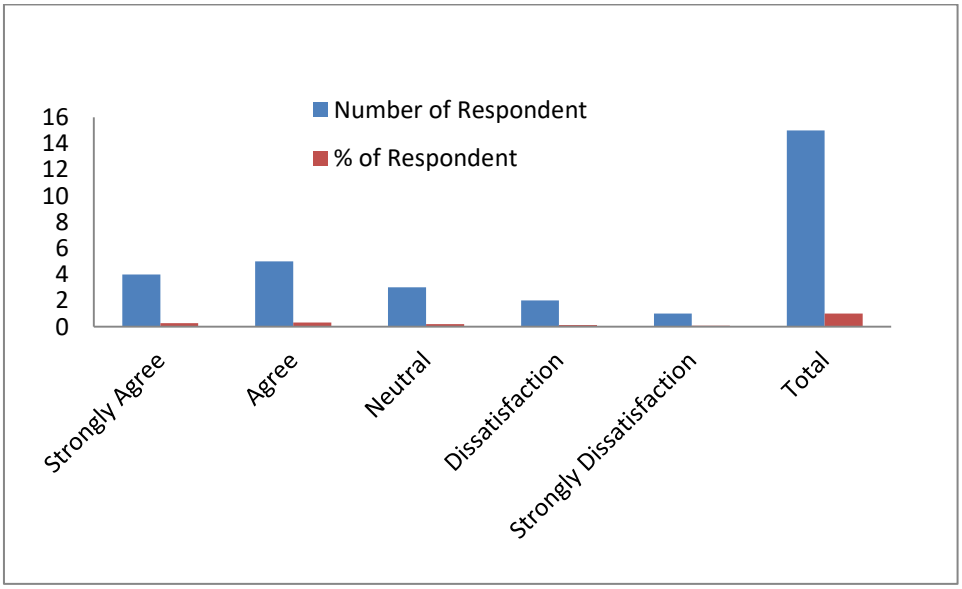

Figure 5.9: Finding about the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.9: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 27% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 13% of total respondent have deny. 7% comment on strongly denied of total respondent.

Table 5.10: Employee of Pubali Bank Limited are satisfied by customer's behavior and their protection equipment during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	3	20%
Agree	5	33%
Neutral	6	40%
Dissatisfaction	1	7%
Strongly Dissatisfaction	0	0%
Total	15	100%

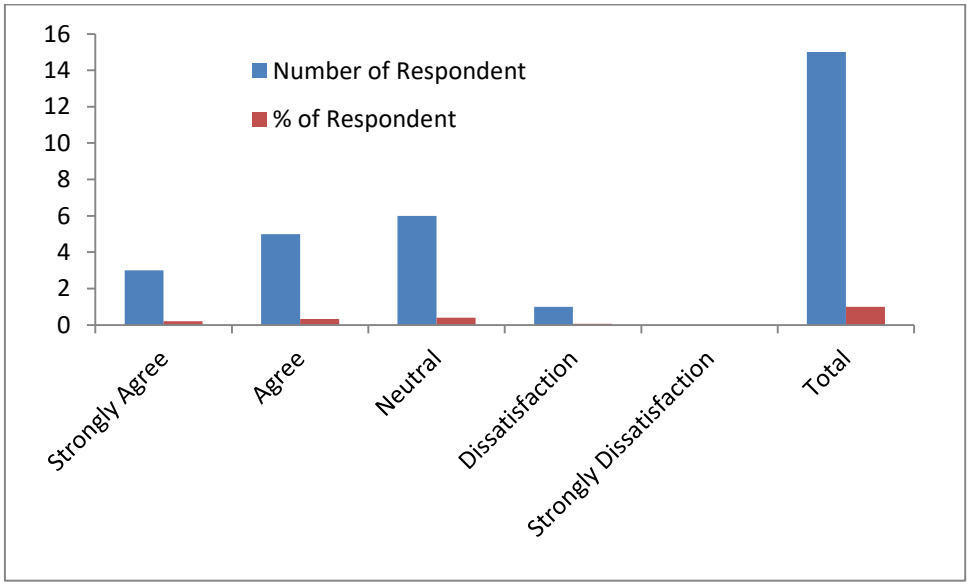

Figure 5.10: Finding about the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.10: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 20% of total respondent strongly agree, 33% of total respondent agreed, 40% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.11: Do the employee of Pubali Bank Limited Are you satisfied with your colleague behavior and their protection equipment during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	4	27%
Agree	7	46%
Neutral	3	20%
Dissatisfaction	1	7%
Strongly Dissatisfaction	0	0%
Total	15	100%

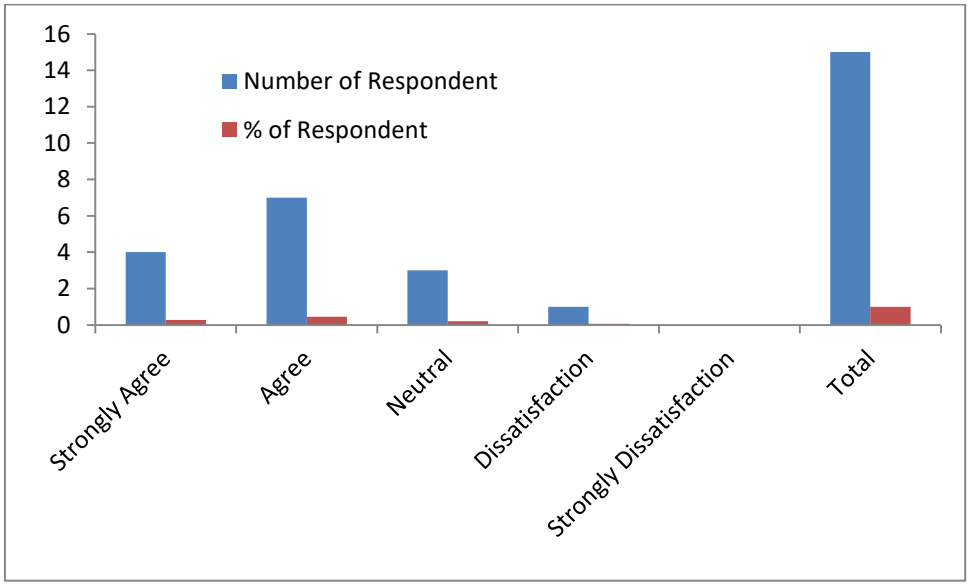

Figure 5.11: Finding about the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.11: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 27% of total respondent strongly agree, 46% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.12: Pubali Bank Limited Is Bank management properly follows the rules and regulation according to WHO

Answer	Number of Respondent	% of Respondent
Strongly Agree	5	33%
Agree	4	27%
Neutral	3	20%
Dissatisfaction	3	20%
Strongly Dissatisfaction	0	0%
Total	15	100%

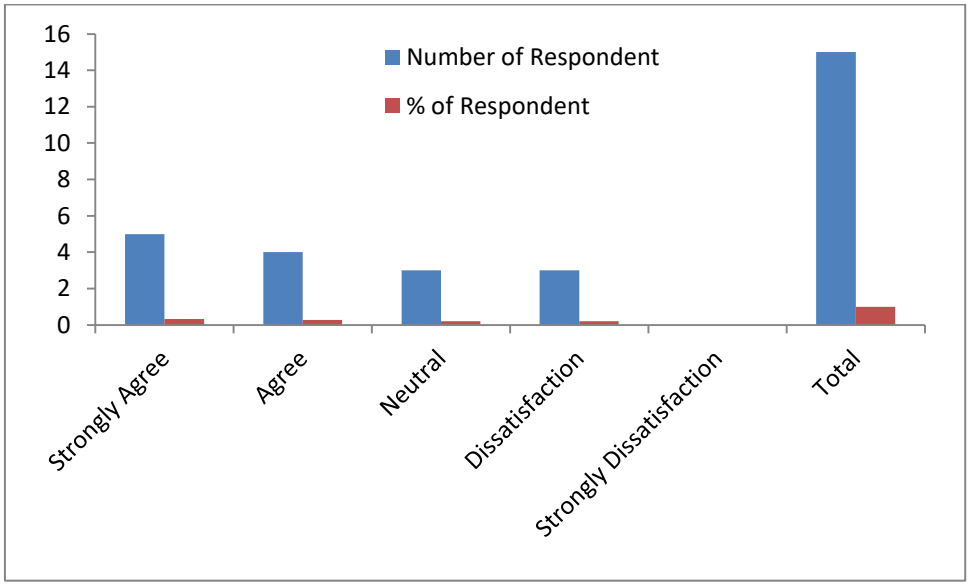

Figure 5.12: Find out the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.12: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 33% of total respondent strongly agree, 27% of total respondent agreed, 20% of total respondent become natural on that question, 20% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.13: Do the employee of Pubali Bank Limited feel secure at Bank during COVID- 19

Answer	Number of Respondent	% of Respondent
Strongly Agree	5	33%
Agree	4	27%
Neutral	3	27%
Dissatisfaction	3	13%
Strongly Dissatisfaction	0	0%
Total	15	100%

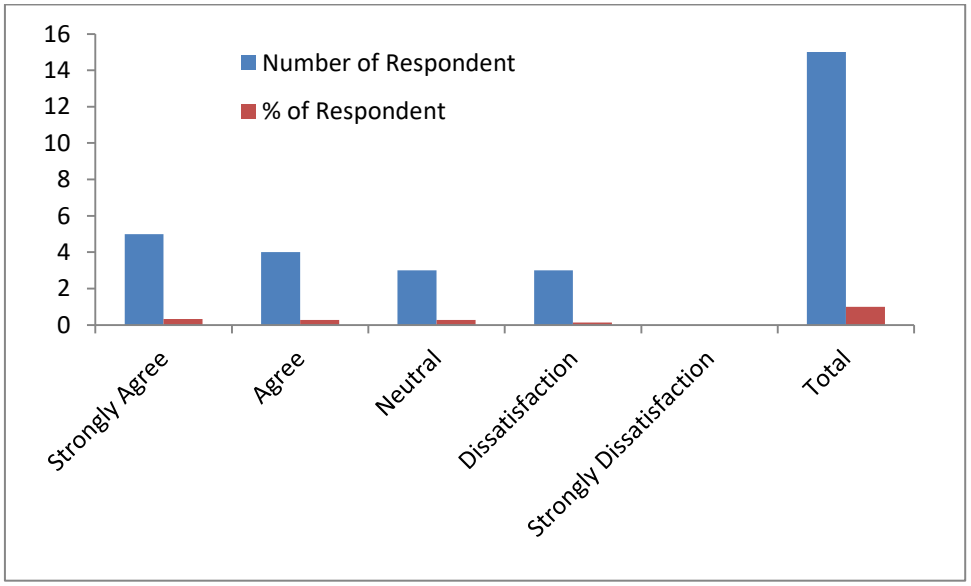

Figure 5.13: Find out the satisfaction level of employees around Pubali Bank Limited management policies during COVID-19

Interpretation: Analysis of Table 5.13: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 33% of total respondent strongly agree, 27% of total respondent agreed, 27% of total respondent become natural on that question, 13% of total respondent have deny. 0% comment on strongly denied of total respondent.

Table 5.14: Overall you are satisfied of your banks arrangement for attending supportive environment during COVID-19

Answer	Number of Respondent	% of Respondent
Strongly Agree	6	40%
Agree	5	33%
Neutral	3	20%
Dissatisfaction	1	7%
Strongly Dissatisfaction	0	0%
Total	15	100%

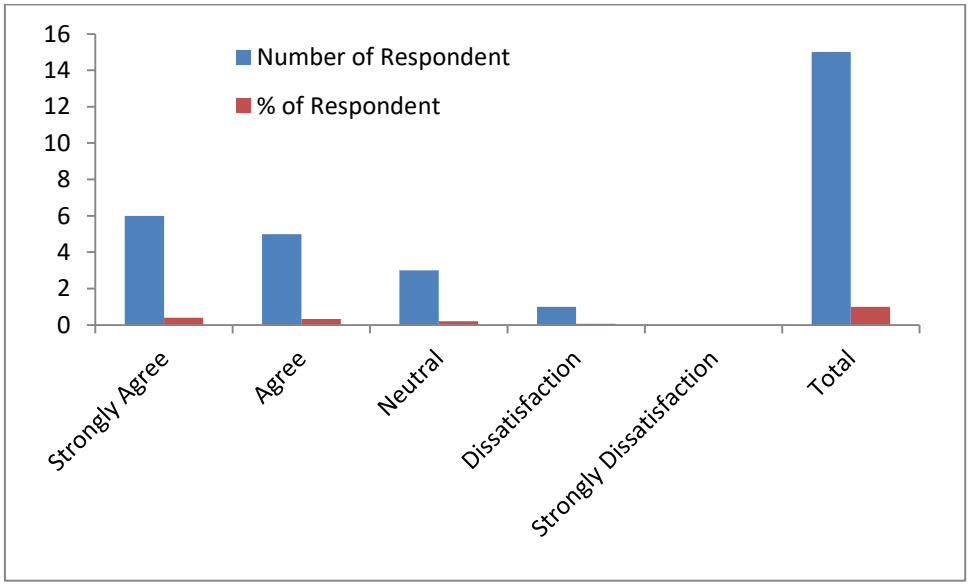

Figure 5.14: Determine that overall you are satisfied of your banks arrangement for attending supportive environment during COVID-19

Interpretation: Analysis of Table 5.14: Total responded has been distributed of 15 employees. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 40% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

Chapter 6

Findings and Suggestions

6.1 Findings

i. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management policies for employees at Pubali Bank Limited. 40% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

ii. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management provides sufficient training and support to do employees regular job during Covid 19. 20% of total respondent strongly agree, 34% of total respondent agreed, 33% of total respondent become natural on that question, 14% of total respondent have deny. 0% comment on strongly denied of total respondent.

iii. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management employee's satisfied with increasing compensation & other benefits for my position during COVID-19 20% of total respondent strongly agree, 46% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 7% comment on strongly denied of total respondent.

iv. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management provides sufficient amount of salary to their employees compare to any other bank during COVID-19. 40% of total respondent strongly agree, 26% of total respondent agreed, 27% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

v. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management Technology available is appropriate for all my need and as well as client during COVID-19. 40% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent

become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

vi. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management satisfied enough by the working hours during COVID-19. 27% of total respondent strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 13% of total respondent have deny. 7% comment on strongly denied of total respondent.

vii. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management satisfied by customer's behavior and their protection equipment during COVID-19. 20% of total respondent strongly agree, 33% of total respondent agreed, 40% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

viii. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management satisfied with your colleague behavior and their protection equipment during COVID-19. 27% of total respondent strongly agree, 46% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

ix. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management Bank management properly follows the rules and regulation according to WHO. 33% of total respondent strongly agree, 27% of total respondent agreed, 20% of total respondent become natural on that question, 20% of total respondent have deny. 0% comment on strongly denied of total respondent.

x. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management feel secure at Bank during COVID- 19. 33% of total respondent strongly agree, 27% of total respondent agreed, 27% of total respondent become natural on that question, 13% of total respondent have deny. 0% comment on strongly denied of total respondent.

xi. This given table demonstrates the opinion of Pubali Bank Limited employees about to determine the fact of friendly and comfortable management arrangement for attending supportive environment during COVID-19. 40% of total respondent

strongly agree, 33% of total respondent agreed, 20% of total respondent become natural on that question, 7% of total respondent have deny. 0% comment on strongly denied of total respondent.

6.2 Suggestions

i. Internship period help me a lot to prepare this report but I noticed some factors which can be improve for job satisfaction in the time of COVID-19. By leveraging this fact, jobs can be enriched and can be made highly motivating and satisfying for the employees during COVID-19. I recommend some suggestion to improve the job satisfaction of Pubali Bank Limited employees.

ii. First, I recommend that all newly recruit employees should fallow the stick safety protocol when they stay in bank.

iii. Management should ensure that workers' workloads are balanced during any pandemic situation like as COVID-19.

iv. Basic compensation for safety equipment need to be maintain for all employees during the time of COVID-19

v. Working atmosphere should be germs free and comfortable.

vi. Management should be identify the weak employees and provide them proper training to develop their skills.

vii. HR practices can be potentially used to chalk out employees career paths by ensuring the ensuring proper payment of growth and training program.

viii. Pubali Bank Limited needs to develop an open and free climate, where employees have been given more autonomy.

ix. Incentive need to provide for all employee who take the risk and still serving.

x. Bank should be create some entertain opportunity for their employees to increase their loyalty to the organization.

xi. At the Fulbari Branch Account opening section require another employee to operate because of working load.

Chapter 7

Conclusions, implication and future work

7.1 Conclusions

After the analysis of statistical data and findings arrived, it can be concluded that employees of the Pubali 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, protection equipment, rewards and recognition, working hours during COVID-19, 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, communication, working conditions, communicative disease awareness and team work are more significant in determining job satisfaction of employees of the Pubali Bank Limited. It can be pointed out that improvement in organizational variables, most particularly, in COVID-19 pandemic situation in performance appraisal system, promotional strategies, position status and related rewards etc. may enhance job satisfaction and morale of employees in Pubali 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.

7.2 Policy implications

The findings of this paper provide several important implications for the policy makers, employees as well as customers of banking service industry. This paper is provides information about the factors those have significant impact on employee satisfaction. So, policy makers such as board of director, manager of Pubali Bank Ltd. will get the knowledge that how to satisfy employees & which variables attract employees most.

7.3 Future work

As I have successfully conducted the report with related information of selected bank. Because of time limit, the dataset of this study was relatively small. A study on employee satisfaction of financing industry can take place by conducting relatively more data samples. Besides banking sector, in future i will try to add different products and their sales contribution to overall business performance. With that report we will be able to measure success and failure of individual products performance associated with company’s overall business performance. I will further do work on this topic in my MBA course for find out the best solution of this problem.

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Appendix

Questionnaire

Measuring the Employees Satisfaction of Pubali Bank Limited during the Pandemic Situation of COVID-19: A Case Study on Fulbari Branch Kurigram

Dear Sir/ Madam,

This is Mst. Sharaban Thahura, Student ID.: 1905851, Department of Accounting, Hajee Mohammad Danesh Science and Technology University, conducting a survey for my internship purpose. I do hereby request you to fill up the questionnaire. The information provided by you will be kept strictly confidential and will be used for academic purpose only.

Survey Questionnaire Form Name:..... Age:.....

Salary:.....Education:.....

Gender: Male..... Female.....

Questionnaire

Sl No	Questionnaire	1 Strongly Agree	2 Agree	3 Neutral	4 Dissatisfied	5 Strongly Dissatisfied
1	Management policies are very friendly and comfortable for the employees during COVID-19					
2	Provides sufficient training & support to do employee's regular job during COVID-19					
3	I am satisfied with increasing compensation & other benefits for my position during COVID-19					
4	Provides sufficient amount of salary to their employees compare to any other bank during COVID-19					
5	Technology available is appropriate for all my need and as well as client during COVID-19					
6	Are you satisfied working hours during COVID-19					

7	Are you satisfied with customer's behavior and their protection equipment during COVID-19					
8	Are you satisfied with your colleague behavior and their protection equipment during COVID-19					
9	Is Bank management properly follows the rules and regulation according to WHO					
10	I do feel I have job security at Bank during COVID-19					
11	Overall you are satisfied of your banks arrangement for attending supportive environment during COVID-19					