Internship Report

On

"An Analysis of Employee Retention Techniques of Dutch-Bangla Bank PLC"

Date of Submission: 10th September, 2024

Internship Report

On

"An Analysis of Employee Retention Techniques of Dutch-Bangla Bank PLC"

Supervised By:

Md. Alamgir Hossan
Department of Business and Entrepreneurship
Faculty of Business and Entrepreneurship
Daffodil International University

Prepared By:

Manik Hossain Shimul
Id: 0242220004083048
Program: MBA
Department of Business and Entrepreneurship
Faculty of Business and Entrepreneurship
Daffodil International University

Date of Submission: 10th September, 2024

Letter of Submission

Date: 10th September, 2024

To,

Md. Alamgir Hossan

(Assistant Professor)

Department of Business and Entrepreneurship

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of internship paper

Sir,

I am therefore submitting the internship paper titled "Analysis of Employee Retention Techniques at Dutch -Bangla Bank PLC." This paper shows the results of a comprehensive study conducted to examine employee satisfaction within the organizational framework of Dutch-Bangla Bank PLC.

This research investigates the topic of employee happiness within Dutch -Bangla Bank PLC, with a specific emphasis on the Dhaka EPZ Branch. The primary aim of this research is to investigate the impact of many elements, such as the work environment, growth opportunities, and recognition of exceptional performance, on employment retention within the context of DBBL workers. The findings of this study are anticipated to provide a useful asset, presenting strategic insights to improve the functioning of Dutch-Bangla Bank PLC, specifically inside the Dhaka EPZ Branch.

Manik Hossain Shimul

Id: 0242220004083048

Program: MBA, Major in HRM

Department of Business and Entrepreneurship

Faculty of Business and Entrepreneurship

Supervisor Declaration

This letter aims to confirm the successful fulfillment of Manik Hossain Shimul's internship, during which he conducted an extensive investigation under my supervision. Manik Hossain Shimul, a student pursuing a Master of Business Administration (MBA) degree at Daffodil International University, has undertaken a meticulous study titled "Analysis of Employee Retention at Dutch Bangla Bank PLC." This study extensively examines the tactics and practices that are relevant to the retention of employees in the banking sector, providing significant insights for enhancing workplace management.

Md. Alamgir Hossan

(Assistant Professor)

Department of Business and Entrepreneurship

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgment

I would like to express almighty Allah, my dear parents, gratitude to Supervisor, teachers for their patient guidance, enthusiastic encouragement and useful critiques of this work. Mr. Md. Alamgir Hossan, my devoted supervisor from the Department of Business and Entrepreneurship in the Faculty of Business and Entrepreneurship at Daffodil International University, has my utmost gratitude. The quality of this study report was greatly improved thanks to his superb advice, unflinching support, and insightful critique.

In addition, my coworkers at Dutch-Bangla Bank PLC should be given heartfelt thanks for the invaluable viewpoints and combined knowledge that they brought to our research. The successful completion of this project was made possible thanks in large part by their cooperation and the sharing of information.

My sincere gratitude goes out to my family and friends for providing me with unflinching support and encouragement all the way through the process of conducting this research. Their unwavering support and compassionate understanding have been a big source of inspiration for me.

In conclusion, I would want to express my appreciation to everyone who has helped in any way with this research effort, be it directly or indirectly. Their efforts were very much appreciated, and they made a significant contribution to the overall high quality and in-depth nature of this work.

Table of Content

Details	Page
Letter of Submission	iii
Supervisor Declaration	iv
Acknowledgment	v
Chapter 1 Introduction	
1.1 Introduction	2
1.2 Literature review	3
1.3 Rational of the Study:	5
1.4 Objectives of the Study	6
1.5 Methodology of the study	7
1.6 Limitations of the Study	8
Chapter 2:Organizational Overview Dutch-Bangla Bank PLC	
2.1 Overview of Dutch-Bangla Bank PLC	9
2.2 The mission of Dutch-Bangla Bank PLC	10
2.3 The Dutch-Bangla Bank PLC envisions a future characterized	11
2.4 The business objectives of DBB PLC	12
2.5 The strategic decisions made by DBB PLC	13
2.6 Organization structure	14
2.7 The composition of the Board of Directors at Dutch-Bangla Bank PLC	15
2.8 The management of Dutch-Bangla Bank PLC	16
2.9 The principal activities of Dutch-Bangla Bank PLC	17
2.10 The distinguishing characteristics of Dutch -Bangla Bank PLC are as follows	18
2.11 The array of products and services provided by Dutch -Bangla Bank PLC	19
Chapter 3: Theoretical Analysis of Employee Retention	
3.1 Factors influencing employee retention	20
3.2 The significance of employee retention	21
3.3 Justification of Chosen Questionnaires	22

Chapter 4: Analysis, Discussions & Findings	
4.1 Demographic Information	24
4.*3 **Satisfaction of the employee***	25
4.4 Aspects of satisfaction	26
4.5 Valued & Recognition	27
4.6 Workplace Culture	28
4.7 Commitment of the employee	28
4.8 Compensation of the employee	29
4.9 Benefit Package	31
4.10 Career Opportunity	32
4.11 Training &Development	33
4.12 Supervisor Support	34
4.13 Internal Communication	35
Findings of the Study	36
Chapter 5:Recommendations & Conclusion	
Recommendations of the Study	38
Conclusion	39
References	40
Appendix	

List of Tables

	Details	Page no
1.	Age Distribution	20
2.	Gander	21
3.	Job Experience	22
4.	Satisfaction of the employee	23
5.	Aspects of satisfaction	24
6.	Valued & Recognition	25
7.	Workplace Culture	26
8.	Commitment of the employee	27
9.	Compensation of the employee	28
10.	Benefit Package	29

11.	Career Opportunity	30
12.	Training & Development	31
13.	Supervisor Support	32
14.	Internal Communication	33

List of Graphs

Details		Page no
1.	Age Distribution	20
2.	Gander	21
3.	Job Experience	22
4.	Satisfaction of the employee	23
5.	Aspects of satisfaction	24
6.	Valued & Recognition	25
7.	Workplace Culture	26
8.	Commitment of the employee	27
9.	Compensation of the employee	28
10.	Benefit Package	29
11.	Career Opportunity	30
12.	Training & Development	31
13.	Supervisor Support	32
14.	Internal Communication	33

List of Abbreviations

Abbreviation	**Elaboration**
DBB PLC	Dutch-Bangla Bank PLC
DFC	Development Finance Company
EVP	Executive Vice President
SEO	Senior Executive Officer
EO	Executive Officer
ATM	Automated Teller Machines
SMS	Short Message Service
FCDE	Foreign Currency Deposit for Exporters
SME	Small and Medium Enterprises
SAVP	Senior Assistant Vice President
LTV	Long Term Value

Chapter 1

Introduction

1.1 Introduction

Because it encompasses the continual endeavor to keep skilled and committed workers inside the organizational structure, employee retention continues to be a pressing concern for enterprises that operate in a wide variety of industries. This statement highlights the critical importance of cultivating a work environment that is not only conducive to the retention of employees but also encourages them to put forth their utmost efforts, which in turn has a discernible impact on the performance of the organization, its cultural ethos, and its overall trajectory of success. In the banking industry, where the retention of qualified workers has a direct correlation with service excellence, client satisfaction levels, and competitive advantage, such a worry takes on a greater significance than it would in any other industry. In this overall environment, Dutch Bangla Bank PLC, a distinguished organization within the banking domain, is aware of the crucial importance of cultivating staff retention measures to ensure the prolonged longevity and efficacy of a cohesive, high-performing team. This is because DBB PLC is aware of the fact that these initiatives are essential to ensuring the continued success of the team. The DBBL, which is a stalwart institution that is dedicated to fostering growth and innovation, recognizes the significance of its efforts to retain talent in terms of enhancing operational efficiency, providing service quality that is unmatched, and strengthening the organization's long-term viability in a market that is constantly changing. In order to improve employee retention, DBB PLC has implemented a multifaceted approach that encompasses a spectrum of strategies. These strategies include, but are not limited to, remuneration and benefits packages, avenues for career advancement, cultivation of a supportive work environment culture, proactive leadership initiatives, and robust communication frameworks. For the purpose of determining whether or not these many strategies are effective in maintaining and cultivating skilled persons within the dynamic boundaries of the banking sector, it is of the utmost essential to have a nuanced grasp of these numerous strategies and to evaluate their contextual evaluation in relation to the larger industrial milieu. An extensive investigation into the complex factors that underpin employee retention tactics at Dutch Bangla Bank PLC is the overarching goal of this academic endeavor, which aims to complete the investigation. A comprehensive study is being conducted with the objective of meticulously evaluating the effectiveness of DBB PLC's retention strategies, dissecting the multifaceted determinants that influence employee turnover rates and commitment levels, and providing actionable insights and strategic recommendations to strengthen the bank's ongoing efforts in talent retention and development initiatives. The overarching goal is to provide invaluable insights that not only redound to the benefit of the bank itself but also contribute meaningfully to the larger discourse surrounding employee retention paradigms within the banking industry landscape. This will be accomplished by conducting a painstaking examination of these strategies within the distinctive operational milieu of DBB PLC.

1.2 Literature Review:

Employee Retention:

Employee turnover, defined as the movement of important human resources to rival companies, is a substantial obstacle in today's corporate environment. In order to tackle this problem, human resource managers have a vital responsibility in painstakingly documenting and analyzing turnover data, while actively searching for viable solutions. The study is in line with the viewpoint of Mehrez and Bakri (2019) in acknowledging the necessity of implementing strategic steps to improve employee retention, whether it be via voluntary or involuntary means. The authors provide a strategic approach to employee retention as a collective effort inside the organization to create a stimulating atmosphere that motivates individuals to stay dedicated throughout their employment (Ibidunni et al., 2016). The study emphasizes that elements like as competitive compensation, attractive working circumstances, and strong interpersonal connections play a crucial role in maintaining a motivated workforce (Silva et al., 2019). Employers play a crucial role in enhancing employee retention by providing emotional support and offering flexible work arrangements. This study emphasizes the need of employee retention in order to ensure long-term commitment from valuable staff members, therefore reducing the avoidable expenses linked to turnover. Organizations intentionally create retention plans to manage the problem of employee turnover, acknowledging the crucial role of their personnel (Regina & Rosalia, 2015). The research recognizes the paradoxical situation in which individuals who contribute less may remain in the organization for a longer period of time, resulting in dysfunctional behaviors that hinder total production. Within the context of intense competition, the recruitment and retention of highly trained people are crucial measures for improving organizational efficiency and service quality. Facilitating workers' dedication to long-term affiliations necessitates the development and execution of efficient retention strategies. The need of keeping skilled people in reaching organizational performance goals is emphasized, recognizing the crucial function of human resources (Mathimaran & Kumar, 2017; Eberendu & Okere, 2015). To summaries, the study provides unique insights into the complex dynamics of employee retention in the banking business of Bangladesh. It highlights the interaction between growth opportunities, remuneration, and strategic organizational activities.

Job Satisfaction:

Job satisfaction is a vital element of an employee's experience, comprising both mental and physical well-being in the workplace, which promotes a strong motivation to do duties with enthusiasm. This sense of contentment is frequently linked to the perceived amenities and circumstances offered by the occupation. Prior study emphasizes the importance of improving and maintaining employee satisfaction as a crucial element in accomplishing organizational goals (Nazia & Begum, 2013). Furthermore, work happiness significantly influences employee retention in the service profit chain (Rombaut & Guerry, 2020), since low job satisfaction is associated with higher turnover rates (Mehta et al., 2014). Employee dissatisfaction occurs when the results achieved by the organization do not meet expectations (Khan & Aleem, 2014;

Rahaman & Uddin, 2022). Therefore, the individual feelings of achievement, personal contentment, and the attainment of long-term personal objectives are significant elements that contribute to employee satisfaction and, consequently, employee retention. Prior research repeatedly confirms that work satisfaction has a favorable and substantial influence on employee retention (Ali et al., 2022a, 2022b). Based on the findings obtained from the literature research, it is justifiable to propose that a significant degree of work satisfaction is positively correlated with improved staff retention. This correlation implies that organizations that cultivate a favorable work atmosphere, attend to employee requirements, and encourage individual accomplishments are more inclined to keep their valued staff.

Employee Compensation:

Employee compensation refers to the diverse range of benefits and payments provided to employees, which include individual, group, and organizational schemes like as bonuses, incentives, profit-sharing, and pay-for-performance programmers (Guthrie and Cunningham, 2023). Progressive organizations are investigating alternate compensation strategies to achieve cost management and improve employee performance. An emerging option gaining popularity is Employee Compensation for Performance, which entails rewarding employees based on their successful attainment of particular sales performance goals. The employee pay design might include incentives that are linked to the success of individuals, groups, and/or the firm as a whole (Marks, 2021). This technique cultivates a conviction among employees that exceptional performance will lead to increased overall compensation, therefore reducing perceived adverse outcomes and worries about surpassing performance goals. Organizations seek to incentivize workers, synchronies their endeavors with corporate goals, and foster a culture of exceptionalism by establishing a connection between salary and performance. This strategy not only offers monetary incentives for exceptional achievements but also fosters a perception of equity and openness in the reward system. The Employee Compensation for Performance model provides organizations with a comprehensive approach to effectively manage compensation structures and achieve both individual and collective performance within the workforce.

1.3 Rational of the Study:

The rationale for studying employee retention strategies at Dutch-Bangla Bank PLC arises from the increasing acknowledgment of the crucial impact that content and dedicated workers have on the achievement of a business. Employee retention is a crucial factor within the framework of DBBL, as it exerts a significant impact not only on the organizational climate but also on the overall effectiveness and standing of the bank. This study was undertaken to examine the strategies, policies, and practices implemented by DBBL in order to address the problems presented by high turnover rates and the competitive environment of the banking business. The study sought to gain a thorough understanding of the elements that drive and maintain people at DBBL, including career growth, salary, job satisfaction, managerial support, and work culture.

This study aimed to investigate the underlying factors contributing to employee turnover and to determine the effective practices and methods implemented by DBBL in order to cultivate a work environment that is supportive and engaging. The objective of this study was to examine the retention strategies implemented by the bank in order to provide suggestions and insights that can aid in improving employee happiness, cultivating a good work environment, and reducing the attrition of talented and knowledgeable people. The primary objective of this inquiry was to generate valuable insights that might facilitate the formulation of efficient retention strategies, thereby assisting DBB PLC in its endeavor to cultivate a contented and dedicated workforce.

1.4 Objectives of the Study:

Broad Objectives: The main goal of this study is to investigate the factors that influence staff retention within Dutch-Bangla Bank PLC.

Specific Objectives:

1. To identify the employee retention techniques of Dutch-Bangla Bank PLC
2. To analyze the employee retention techniques of Dutch-Bangla Bank PLC
3. To provide some recommendations based on the findings.

1.5 Methodology of the Study: The methodology of the study used for the study on employee retention practices at Dutch-Bangla Bank PLC encompassed a blend of primary and secondary research approaches, hence facilitating a thorough comprehension of the topic under investigation.

Primary Data Collect Source:

- Structured surveys and questionnaires were administered to employees of DBB PLC in order to gather data. The purpose of these surveys was to collect data pertaining to employee satisfaction, workplace culture perception, and factors that influence employee retention. The survey was conducted in an anonymous manner, so enabling employees to provide their responses in a frank manner.
- The subject of this discussion pertains to the experience gained from participating in an internship program.

Secondary Data:

- Article
- Research Paper
- Text Books
- Websites
- Newspaper

1.6 Limitations of the Study:

- **Sample Size:** The study's tiny sample size may have affected its representativeness. A larger sample size may have provided more diversified and complete insights into DBB PLC employees.
- **Response Bias:** Participants may have given answers they thought were more socially acceptable rather than their genuine opinions, impacting data accuracy.
- **Qualitative Data**: Interview replies are subjective, which may lead to interpretation bias. Different interpretations may lead to different conclusions.
- **Scope Limitation:** The study's concentration on one component of employee retention may have overlooked other aspects that affect employee satisfaction and retention, such as external market conditions, career growth opportunities, and personal motivations.
- **Lack of Longitudinal Data**: The survey was conducted at one time, so it could not follow employee satisfaction and retention over time. Longer data may have revealed employee perception and behavior trends.

Chapter 2

Organizational Overview

2.1 DBB PLC: Background and timeline of Dutch-Bangla Bank PLC. DBB PLC is a prominent banking institution in Bangladesh, established as a joint venture between Dutch-Bangla Bank PLC and the Netherlands Development Finance Company (FMO) in 1995. DBB PLC's inception marked a significant milestone in the banking sector. Dutch-Bangla Bank PLC, an emerging second-generation financial institution, initiated its banking activities in 1995 as a scheduled commercial bank operating in the private sector of Bangladesh. The organization in question was founded in accordance with the Bank Company Act of 1995, and subsequently registered as a Public Limited Company under the Companies Act of 1998 in the month of March in that same year. The banking license for the bank was granted by the Bangladesh Bank in May 1996, signifying the formal initiation of its commercial activities. On May 27, 1998, the bank's inaugural branch was established in Dhaka, Bangladesh's most bustling commercial district. The esteemed primary guest for this event was Mr. M Atikul Rahaman, the Former Finance Minister of the People's Republic of Bangladesh. Dutch-Bangla Bank PLC places significant emphasis on fostering a work environment that is characterized by trust, integrity, and a conducive atmosphere, which is effectively managed by a team of highly skilled professionals. The organizational culture of this setting promotes a strong emphasis on continually achieving exceptional outcomes, hence cultivating a sense of excellence and dedication among its staff members. Dutch-Bangla Bank PLC, a financial institution with a history spanning more than twenty years, has established a reputation for offering high-quality banking products and services. The operational methods of the bank have been specifically designed to cater to the varied and intricate requirements of its customer base, providing a comprehensive selection of personalized offerings and solutions. The present study aims to provide an overview of the historical development of Dutch-Bangla Bank PLC. In response to the privatization efforts undertaken by the Bangladeshi government, a number of banks were established within the private sector with the aim of addressing the shortcomings observed in the public sector. Dutch-Bangla Bank PLC has established itself as a prominent and well-established commercial bank in Bangladesh, with a track record of successful operations spanning about 26 years. Dutch-Bangla Bank PLC was founded in 1993 with the objective of revolutionizing traditional banking practices and making substantial contributions to the domestic economy. The bank's primary stakeholders consist of renowned business people and industrialists engaged in several areas of the national economy, as governed by the Bank Companies Act of 1997. Dutch-Bangla Bank PLC has had significant growth since its inception, with a notable increase in its operational reach, currently encompassing a substantial network of 167 branches as of December 2017. The bank cultivates a collaborative and cooperative environment, encouraging its personnel to coordinate their efforts towards the achievement of the bank's broad objectives, led by a team of dynamic experts. The bank's dedication to providing exceptional service serves as a monument to its core identity and principles.

2.2 The mission of Dutch-Bangla Bank PLC is to provide efficient and innovative banking services to its customers, while maintaining a strong commitment to social responsibility and sustainable development. Dutch-Bangla Bank PLC places a strong emphasis on client satisfaction, the provision of state-of-the-art products and services, the cultivation of professional competence, and the attainment of operational efficiency as key drivers of its success. The bank adopts a dynamic approach that prioritizes ongoing improvement and the augmentation of key skills and service efficiency. This is accomplished by consistently improving the quality of products, raising service standards, implementing operating protocols, and using state-of-the-art technology. With the rapidly changing landscape of global banking, Dutch-Bangla Bank PLC remains committed to adapting and evolving in order to offer increased benefits to its customers. The bank has lately implemented Online Banking services, demonstrating its willingness to adapt to change and align itself with contemporary innovations in the sector. The bank plays an active role in shaping the financial landscape of Bangladesh, engaging in several areas of the economy such as trade and commerce, industry, services, and agriculture.

2.3 The Dutch-Bangla Bank PLC envisions a future characterized by its commitment to excellence, innovation, and sustainable growth in the banking industry.

Dutch-Bangla Bank PLC aims to contribute to the development of Bangladesh, envisioning a society in which several domains such as arts, culture, sports, music, education, healthcare, environmental sustainability, and ethical values collectively enhance the quality of life for individuals. In response to the dynamic changes occurring in the global financial landscape, the bank is proactively anticipating future developments with a sense of enthusiasm and steadfast commitment to enhancing customer satisfaction. Dutch-Bangla Bank demonstrates its dedication to national service through its active engagement in several areas of the economy, encompassing industry, trade, commerce, agriculture, and the service sector.

2.4 The business objectives of Dutch-Bangla Bank PLC encompass a range of strategic goals aimed at achieving sustainable growth and profitability. These objectives include enhancing customer satisfaction, expanding market share, optimizing operational

The primary objectives of Dutch-Bangla Bank PLC are as follows:

- Develop a robust framework for ensuring the viability and profitability of loans and investments.
- Develop a cost-effective funding source.
- It is imperative to always sustain capital adequacy.
- The implementation of a resilient Information System is essential for the purpose of effectively monitoring the various activities conducted within the bank.
- To guarantee a recovery rate of 88% for all improvements.
- It is advisable to adopt suitable management technologies.
- Promote the cultivation of a productive and driven staff.
- Place greater emphasis on revenue generated from fees.

The field of business philosophy encompasses the study and analysis of the fundamental principles and values that guide decision-making and behaviors within the realm of the corporate strategy of Dutch-Bangla Bank PLC revolves around the expansion of its non-funded revenue and commission sources, aiming to decrease reliance solely on interest income. The bank is dedicated to transforming into a smart, prominent, and professional organization by offering complete and centralized services to its customers.

- During its initial five-year period, Dutch-Bangla Bank PLC prioritized the improvement of internal procedures and operating structures in order to strengthen the overall quality of its business operations and ensure effective managerial guidance.
- The primary focus of DBBL is to offer clients a wide range of comprehensive services that encompass:
- The topic of interest is commercial banking, specifically focusing on deposit accounts.
- Retail banking encompasses a range of services provided to customers, including traveler's cheques, both domestic and international remittances, financial services, corporate banking, asset and liability management, liquidity management, capital resource management, information technology, and human resources.

2.5 The strategic decisions made by DBB PLC:

The strategic decisions made by the bank demonstrate its dedication to establishing a solid financial foundation, adopting a customer-centric strategy, providing a wide range of services, and effectively managing different aspects of the banking industry.

Online Banking Services: The present study focuses on the implementation and utilization of online banking services at Dutch-Bangla Bank PLC.

- Dutch-Bangla Bank PLC has successfully deployed a domestically designed Branch Banking software solution throughout the majority of its branch network. Nevertheless, the bank has initiated a bold initiative to offer top-tier banking services with a substantial investment of $k.7<8.88 million in procuring an advanced total automation project. The project by DBBL is commonly referred to as "Truly Online Banking." The bank's decision to allocate resources towards implementing the automation program was primarily driven by the bank's inherent expertise in its IT division, which was further reinforced by top management's firsthand observations during visits to comparable sites in India and Sri Lanka.
- Dutch-Bangla Bank PLC has chosen "Finacle" as its preferred technology solution, sourced from Infosys Finacle, a well-established provider of technological solutions for the financial services sector. The objective of this decision is to facilitate DBBL in providing comprehensive automated banking services that may be accessed from any location and any branch. These services will be available for a total of 79 hours per day, throughout the entire year.
- As an integral component of its online banking initiative, DBB PLC is preparing to introduce several new services, including Internet banking, the DBB PLC Nexus Debit

Card, the DBB PLC Maestro Cirrus Debit Card, and the DBB PLC Credit Card. The preparations for these launches are nearing completion.

- In order to bolster this endeavor, DBB PLC has constructed a cutting-edge data center and created a team of highly skilled IT specialists and personnel. The participants of this study completed a comprehensive training program lasting two months in the cities of Bangalore and Mumbai, India. The training program focused especially on developing proficiency in the utilization of the Finacle software.
- The inclusion of an online catastrophe Recovery Site (DRS) within the data centre is a notable and innovative feature that aims to protect the interests of customers and facilitate efficient catastrophe management. The website will ensure the preservation and protection of essential data by storing it in a distinct and highly secure area. The examination of DBBL's computer system is conducted through a comprehensive four-layer approach, encompassing application, networking, database, and operating systems

2.6 Organization structure:

- The organizational structure of (Dutch-Bangla Bank PLC) encompasses the hierarchical arrangement of its various departments and positions inside the bank.
- The organizational structure of Dutch-Bangla Bank PLC has a hierarchical framework consisting of the following levels.
- The individual holding the position of chairperson, sometimes known as the owner.
- The individuals responsible for the overall management and strategic decision-making of an organization commonly referred to as directors or owners.
- The individual holding the position of Managing Director.
- The individual holding the position of Deputy Managing Director.
- The individual in question holds the esteemed position of Senior Executive Vice President.
- The term "Executive Vice President" (EVP) refers to a high-ranking corporate position within an organization.
- The individual holding the position of Senior Vice President (SVP)
- The individual holding the position of First Vice President (FVP)
- The individual holding the position of Vice President (VP)
- The Senior Assistant Vice President (SAVP)
- The term "First Assistant Vice President (FAVP)" refers to an individual who has a high-ranking position within an organization, typically in the financial or corporate sector.
- The individual holding the position of Assistant Vice President (AVP)
- The term "Senior Executive Officer (SEO)" refers to a high-ranking position within an organization's leadership hierarchy.
- The term "Executive Officer (EO)" refers to an individual who holds a position of authority and responsibility within an organization, typically in a managerial or administrative capacity.
- Law enforcement officer

- Assistant Officer
- The individual in question is a trainee officer.

2.7 The composition of the Board of Directors at Dutch-Bangla Bank PLC is as follows:

The Board of Directors of Dutch-Bangla Bank PLC is composed of individuals with a wide range of talents, experiences, and knowledge. This diversified composition enables the board to effectively contribute to corporate governance and optimize value for all stakeholders. The board comprises 10 directors, namely a chairman, five shareholder representatives, one independent director, two depositors' representatives, and the Managing Director. These persons together fulfil their obligations either through direct action or by means of diverse committees, convening on a regular basis to ensure the efficient administration of the bank.

2.8 The management of Dutch-Bangla Bank PLC encompasses many strategies and practices aimed at effectively overseeing and directing the operations and resources of the organization. Effective management is an essential asset for both financial and non-financial organizations. The attainment of organizational objectives at DBBL is heavily reliant on a well-structured management system. The concept of management encompasses the activities of planning, organizing, staffing, directing, and regulating both financial and non-financial resources. The planning activities of DBBL are carried out in accordance with the corporate plan, utilizing a top-down planning methodology. This approach entails that each branch of the organization aligns its objectives with the directives set at the corporate level. The bank is structured into a total of nineteen branches, with each branch functioning autonomously and being supervised by a Senior Vice President. Additionally, the branch managers hold the responsibility for overseeing the operations of their respective units. In terms of functionality, each branch runs autonomously.

2.8.1 Recruitment at DBB PLC is conducted through two principal channels: the "Probationary Officer" management programme, which entails a one-year probationary period, and the "Trainee Officers" programme, which is designed for non-management positions. The professional trajectory for Probationary Officers entails progression towards several managerial positions within the organization.

2.8.2 The management strategy employed at DBB PLC adheres to a hierarchical or authoritarian structure, wherein the dissemination of information occurs through successive layers of lower-level management. The purpose of work is to ensure the timely completion of duties, with seating arrangements that enable ongoing supervision by superiors. Various control strategies, including as budgeting, rewarding, and disciplining, are employed in order to regulate and manage organizational activities.

2.8.3 The Human Resources practices at Dutch-Bangla Bank PLC encompass a range of strategies and policies that are implemented to effectively manage the bank's workforce. These practices are designed to attract, develop, and retain talented individuals, while also ensuring

With a focus on the growth and development of its staff, DBB PLC places significant importance on recognizing employees as the central resources. The human resources approach seeks to promote the competences, creativity, and fulfillment of employees, with the ultimate goal of improving operational effectiveness. DBBL cultivates an environment that enables people to effectively utilize their skills and capabilities, hence promoting the notion that enhanced individual performance leads to improved organizational outcomes.

2.9 The principal activities of Dutch-Bangla Bank PLC encompass a range of financial services and operations.

The core function of the bank revolves around banking operations, which encompass the collection of deposits, provision of credit to various entities such as corporations, retail customers, small and medium-sized enterprises, as well as the facilitation of trade finance, project financing, and lease and hire purchase financing. The bank engages in traditional banking operations and additionally carries out merchant banking activities as authorized by the Securities and Exchange Commission in Dhaka, Bangladesh.

2.9.1 The product range offered by Dutch-Bangla Bank PLC encompasses a diverse array of financial services and products.

Dutch-Bangla Bank PLC takes pride in its ability to provide a wide range of goods and services that cater to the varied financial requirements of its clientele. The bank provides a diverse array of services encompassing multiple facets of banking and finance, which are customized to cater to distinct customer segments and meet specific financial needs.

2.10 The distinguishing characteristics of DBB PLC are as follows:

DBB PLC is a traditional commercial bank that excels in pioneering deposit products that prioritize customer satisfaction. The primary objective of these programs is to facilitate the mobilization of savings from the general public and thereafter allocate this money towards areas of the economy that provide productive outcomes. With the aim of improving the quality of life for individuals with limited financial resources, the bank has implemented Consumer Credit Schemes, which provide monetary support through loans specifically designed for the acquisition of household durables. The aforementioned schemes have garnered favorable feedback from customers. The bank demonstrates a strong dedication to continuous research and development in order to remain aligned with contemporary banking methodologies. DBB PLC works using a computerized system, which enables the provision of timely and efficient services to its consumers.

2.11 The array of products and services provided by DBB PLC:

- Dutch-Bangla Bank PLC offers a diverse range of products and services, which include but is not restricted to:
- The provision of banking services is a fundamental aspect of the financial industry. These services encompass a wide range of activities that are designed to
- Retail banking, often known as consumer banking, refers to the provision of financial services to individual customers. This type of banking focuses on
- The topic of discussion pertains to the processes of remittance and collection.
- The management and financing of import and export operations.
- Corporate banking refers to the provision of financial services and products by banks to corporations and large businesses. This specialized area of banking focuses on
- Project finance refers to the financial arrangement and structuring of a certain project, typically including large-scale infrastructure or industrial projects. It involves
- Investment banking is a financial service that involves providing advice and assistance to corporations, governments, and other entities in raising capital, executing
- Consumer credit refers to the financial arrangement in which individuals are provided with funds by financial institutions or lenders to make purchases or meet their personal
- The topic of interest pertains to loans in the field of agriculture.
- The concept of real-time any branch banking refers to the ability of customers to conduct banking transactions and access banking services from any branch location in real-time.
- The provision of 24-hour banking services facilitated by automated teller machines (ATMs)
- The topic of discussion is the DBBL-NEXUS Debit Card.
- The DBB PLC-Maestro/Cirrus Debit Card is a financial instrument issued by Dutch-Bangla Bank PLC that allows customers to access their
- The topic of interest is the DBB PLC Credit Card.
- Internet banking, often known as online banking, refers to the electronic platform provided by financial institutions that allows customers to conduct various banking activities
- SMS banking refers to the utilization of Short Message Service (SMS) technology for conducting various banking activities. This method allows customers to perform
- The utilization of online banking services across all branches
- Deposit accounts are financial accounts offered by banks and other financial institutions that allow individuals and businesses to deposit and save their money. These accounts
- A savings deposit account refers to a financial product offered by banks and other financial institutions that allows individuals to deposit and store their funds while earning interest on the balance.
- The subject under consideration is the Current Deposit Account.
- A short-term deposit account refers to a financial instrument offered by banks and other financial institutions that allows individuals and businesses to deposit funds for a relatively little period of time. This

- A resident foreign currency deposit refers to a financial arrangement in which individuals or entities residing in a particular jurisdiction deposit funds denominated in foreign currencies into a bank or financial institution inside that jurisdiction.
- A foreign currency deposit refers to the act of depositing funds denominated in a currency other than the domestic currency of the depositor into a financial institution.
- The concept of a "Convertible Taka Account" refers to a financial instrument that allows for the conversion of funds between different currencies, particularly between the Bangladeshi T
- The Non-Convertible Taka Account refers to a type of financial account denominated in the local currency of Bangladesh, known as the Bangladeshi Taka (BD
- The Foreign Currency Deposit for Exporters (FCDE)
- The present deposit account offered by the bank.
- The Short-Term Deposit Account offered by banks is a financial instrument designed to provide customers with a secure and convenient means of depositing their funds for a very little period of
- The topic of discussion pertains to loans and advances.
- Lease finance refers to a financial arrangement in which one party, known as the lessor, grants the use of an asset to
- The subject of discussion pertains to alternative nomenclature for term loans.
- The FMO Local Currency Loan is a financial instrument designed to provide funding to Small and Medium Enterprises (SMEs) in their local currency.
- The FMO Foreign Currency Loan refers to a financial arrangement provided by the FMO, a Dutch development bank, which allows borrowers to get funds denominated in a foreign currency.
- The concept of cash credit, also known as hypothecation, is a financial arrangement that allows individuals or businesses to borrow funds from a bank or financial institution.
- The Small Shop Financing Scheme is a financial programme designed to provide funding for small-scale retail businesses.
- The extensive assortment of goods and services offered by DBBL demonstrates the organization's dedication to fulfilling the varied financial requirements of its clientele.

Chapter 3

Employee Retention Techniques of DBB PLC

3.1 Factors influencing employee retention:

1. **Comprehending the Needs and Preferences of the Customers:**
   - Conduct comprehensive market research and gather diverse customer feedback to create a holistic understanding of their requirements, preferences, and challenges.
   - Create personalized customer experiences by utilizing powerful data analytics, customer demographic segmentation, and consumer behavioral insights. Tailor these experiences to different customer categories.
2. **Assurance of the Provision of High-Quality Products and Services:**
   - Deliver products or services that consistently surpass customer expectations and align with their needs.
   - Maintain a culture of constant innovation to ensure that the offerings can continue to compete effectively and provide value to customers.
3. **Support and Service to Customers That Is Second to None**:
   - Across all points of contact, you should make sure that the customer service is not only effective but also sympathetic and personalized.
   - Put in place effective methods to quickly answer concerns and questions raised by customers, thereby cultivating trust and boosting levels of satisfaction.
4. **The importance of communication and participation:**
   - To ensure that ongoing engagement is maintained, you should devise a communication plan that makes use of a variety of channels, such as email, social media, and personalized interactions.
   - It is important to keep clients engaged and interested by providing them with relevant and current information as well as updates and unique offers.
5. **Personalized expression:**
   - Make use of modern data analytics in order to personalize offers, content, and messages for individual customers depending on their interests and actions.
   - Utilize artificial intelligence and machine learning to create personalization techniques that are more automated and nuanced.
6. **Loyalty Programs and Incentives:**
   - Design loyalty programs tailored to reward different customer behaviors and preferences, encouraging repeat patronage and brand advocacy.
   - In order to cultivate continued loyalty, it is important to provide customers with a variety of attractive incentives such as discounts, rewards, and special privileges.
7. **Utilization of the Feedback Received and Ongoing Improvement:**
   - It is important to actively seek out input from customers and to respond to that feedback in order to improve products, services, and the overall customer experience.
   - Develop a culture of continuous development, with regular updates to offers made in response to input from customers and developing trends in the market.
   - Keep the quality of your products and services consistent while also making sure that your customers have a consistent experience across all of your touch points.

- Establish credibility by being trustworthy and consistent, and meeting or exceeding expectations with the quality of service you provide.

8. **Engagement After the Sale and Continued Contact:**
   - Engage in follow-up communication with customers in order to offer more support, collect feedback, and provide additional assistance after a transaction has been made.
   - Sending notes of thanks, asking for feedback, or providing ongoing support are all great ways to show appreciation.
9. **Developing a Community and Establishing Emotional Connections:**
   - Create a community around your business that fosters a sense of belonging and shared values by encouraging connection, collaboration, and support among your customer base.
   - Through the use of storytelling, shared values, and various community engagement activities, you may create experiences that are emotionally resonant.
10. **Maximization of the Long-Term Value to the Customer (LCV):**
    - Put your attention on tactics that aim to maximize the long-term value of each customer by providing them with individualized experiences, customer loyalty programmers, and ongoing engagement.
    - In summary, an effective customer retention strategy integrates these elements into a comprehensive and ongoing framework, prioritizing the cultivation of long-term customer relationships and loyalty

3.2 The significance of employee retention

- The retention of employees assures the ongoing presence of qualified and experienced individuals inside an organization, hence promoting talent continuity. The act of retaining valuable personnel serves as a means to prevent the loss of institutional knowledge and expertise, thereby contributing to the maintenance of consistent and high-quality performance.
- Cost savings can be achieved by minimizing expenses associated with the recruitment and training of new personnel. Organizations can mitigate costs associated with recruitment, on boarding, and early training by maintaining their current workers. This is especially critical in specialized positions where the task of identifying prospective replacements can pose difficulties.
- The issue of workforce stability arises when organizations experience high turnover rates, which can result in a lack of consistency and continuity in the workforce. The retention of employees plays a significant role in establishing a stable and harmonious team, so promoting enhanced collaboration and cultivating a favorable work atmosphere. The maintenance of stability is a crucial factor in the attainment of organizational objectives over an extended period of time.
- The relationship between productivity and efficiency is such that people with greater experience tend to exhibit higher levels of productivity and efficiency in their respective

professions. The act of retaining these people results in the preservation of a workforce that possesses knowledge and understanding of organizational procedures, systems, and objectives, hence resulting in enhanced productivity and operational efficiency.

- Customer satisfaction can be influenced by the longevity of employees within a company, since it tends to foster the development of robust ties between employees and clients or customers. The retention of these individuals contributes to the maintenance of consistent customer service, hence potentially enhancing client happiness and fostering loyalty.
- The morale and motivation of surviving personnel might be adversely impacted by a high employee turnover rate. The act of retaining employees conveys a favorable message, signifying the organization's recognition of the importance of its workforce, hence resulting in heightened levels of job satisfaction and engagement.
- Long-term employees exhibit a higher propensity for being deeply committed to the prosperity of the organization, hence fostering innovation and creativity. The profound comprehension of the company's culture and historical context possessed by individuals can foster an environment characterized by innovation and creativity, hence propelling the organization towards progress.
- The process of on boarding new employees necessitates a period of adjustment during which they familiarize themselves with their responsibilities and reach optimal levels of productivity. The act of retaining people results in a reduction of time and resources required for training new personnel, hence enabling the organization to sustain a consistently proficient and competent workforce.

3.3 Justification of the Questionnaires:

- **Demographic Insight:** The questionnaire has provided valuable demographic insights that contribute to a strategic understanding of the staff composition at Dutch-Bangla Bank PLC. The comprehensive analysis of age categories extends beyond simple classification, providing a sophisticated comprehension of the unique requirements and anticipations that are widespread throughout different age cohorts. This observation provides a beneficial framework for developing focused human resources policies that address the varied needs of employees at various points in their career trajectories. Furthermore, the deliberate inclusion of gender considerations in the questionnaire highlights a dedication to cultivating a workplace environment that recognizes and attends to the unique needs and concerns of both male and female staff members. The acknowledgment of gender diversity is consistent with current concepts of inclusivity, emphasizing the significance of adapting workplace programmers to meet the distinct dynamics associated with various genders. In general, the aforementioned demographic observations not only offer a brief overview of the present staff composition but also establish a basis for formulating policies that foster equity, inclusiveness, and employee contentment.

- **Job Satisfaction Exploration:** The investigation of job satisfaction via a questionnaire necessitates the application of a complete analytical technique in order to reveal intricate and subtle findings. The survey employs a scale variance analysis to examine responses across the satisfaction scale. This approach enables the detection of nuanced changes in employee mood, providing significant insights for the implementation of customized interventions that address varying degrees of satisfaction within Dutch-Bangla Bank PLC. Additionally, the questionnaire explores pleasure in specific aspects by presenting extensive inquiries regarding numerous employment facets, including role satisfaction and recognition. This comprehensive analysis systematically assembles a collection of employee attitudes, creating a comprehensive representation of the workforce's perspectives. The data collected functions as a strategic guide for focused enhancements, empowering the organization to effectively tackle certain issues and amplify favorable elements of the employee experience. The investigation of job happiness is fundamentally a strategic undertaking that provides practical insights aimed at cultivating a workforce that is more content and engaged.

- **Workplace Culture Scrutiny:** The analysis of the organizational culture of Dutch-Bangla Bank PLC entails a thorough evaluation utilizing a sophisticated grading framework. This methodology surpasses rudimentary classifications, encompassing the nuanced variations of organizational culture present among employees. The questionnaire offers a comprehensive and perceptive depiction of the existing cultural nuances by discerning various levels of positive or regions that may want attention.

  Moreover, the survey explores the interconnection between performance and culture. This study aims to comprehensively investigate employees' perceptions regarding the relationship between organizational culture and performance outcomes. This analysis holds significant importance for strategic alignment, as it facilitates the identification of specific areas where cultural factors can be utilized to enhance the overall effectiveness of the organization. The primary objective of examining workplace culture is to identify the nuanced factors that influence an organization's work atmosphere and performance dynamics, so facilitating informed interventions and enhancements.

- **Commitment and Turnover Contemplation:** The examination of commitment and turnover within Dutch-Bangla Bank PLC necessitates a comprehensive evaluation of the factors that impact levels of commitment. The objective of this detailed analysis is to present a close investigation of the various aspects that influence employee motivations, with the intention of providing a deeper understanding of the complexities of organizational loyalty. The study seeks to identify the factors that lead to workers' enduring commitment to the organization by comprehending these drivers. Furthermore, the questionnaire examines indicators of turnover risk. By conducting a detailed analysis of employees' perspectives on the decision to leave, this approach reveals possible factors contributing to their contemplation of turnover. The implementation of a proactive approach is of great significance when it comes to tackling retention difficulties, as it enables the organization to effectively address aspects that could potentially lead to employee turnover. The primary objective of the commitment and turnover contemplation portion of the survey is to elucidate the intricate aspects associated with employee commitment and the likelihood of turnover. This area aims to offer significant information that can inform strategic human resources planning.

- **Compensation, Benefits, and Career Perspectives:** One aspect entails exploring the intricacies of beliefs regarding remuneration. Rather of employing a binary evaluation, the poll aims to comprehend the intricate viewpoints regarding the competitiveness of remuneration. This comprehensive analysis is crucial for formulating strategies pertaining to salary structuring and modifications, guaranteeing that remuneration are in line with employee anticipations and industry norms. Additionally, the study aims to examine the range of satisfaction with benefits. By incorporating a wide range of perspectives on the advantages, the organization acquires a full comprehension of areas of proficiency and possible enhancement. This strategy guarantees that the benefits package is not universally applicable, but rather tailored to meet the diverse expectations of employees, hence enhancing overall job satisfaction and engagement.

- **Training, Supervision, and Growth Probing:** An aspect of particular significance is to the assessment of the efficacy of training programs. Rather than accepting a dichotomous answer, the poll chooses to adopt a more comprehensive methodology. Through the collection of nuanced insights into the perceived effectiveness of training programmers, the organization acquires a substantial amount of data that can be utilized to inform practical actions. The comprehensive feedback provided serves as a significant resource for enhancing and tailoring training activities. Subsequently, the organization possesses the ability to customize its training programmers in order to more effectively cater to distinct wants and preferences, thereby augmenting the total influence on employee growth and advancement. Concurrently, the study examines the essential components of supervision and developmental mechanisms within the organization. The process of identifying specific areas of managerial effectiveness and recognizing opportunities for improvement acts as a valuable tool for enhancing leadership training programmers. This procedure facilitates the establishment of a supervisor-employee relationship that is characterized by support and a focus on growth, thereby cultivating an atmosphere that is favorable for the advancement of both personal and professional development.

- **Communication and Alignment Evaluation:** One noteworthy element pertains to the examination of Communication Efficacy. In lieu of exclusively focusing on quantitative metrics, the survey contains qualitative evaluations of communication efficacy. This methodology aims to get nuanced insights that beyond mere numerical indicators. By collecting comprehensive feedback on the efficacy of communication channels, the organization acquires useful insights for targeted enhancements. The utilization of qualitative data is of utmost importance in the process of enhancing communication strategies, as it guarantees the effectiveness of messages across various hierarchical levels within the organization. Concurrently, the study explores the spectrum of Vision and Goal Alignment. This entails comprehending the range of employee alignment with organizational objectives. The objective of the survey methodology is to ascertain the various viewpoints pertaining to the extent of alignment between individual employees and the overarching goal of the organization. This particular understanding plays a crucial role in informing tactics aimed at improving communication and strengthening a collective vision across all levels of the organizational structure. The primary aim is to cultivate a workplace culture in which employees experience a strong connection to the overarching objectives, so enhancing their feeling of purpose and fostering a collective sense of accomplishment.

- **Holistic Employee Engagement Instrumentation:** One notable advantage is in its diagnostic capabilities, surpassing a mere detection of areas of discomfort. On the contrary, it functions as a resilient instrument with the ability to reveal synergistic interactions and organizational strengths. The adoption of this comprehensive method facilitates a more intricate comprehension of the dynamics within the organization, surpassing superficial concerns. Through the identification of both issues and areas of excellence, the survey provides organizational leaders with a full perspective, empowering them to develop interventions that effectively target the entirety of the organization's spectrum. Additionally, the survey serves as a strategic action roadmap. Instead of providing fragmented observations, the comprehensive replies obtained from the questionnaire offer a strategic framework for guiding future actions. This practice guarantees that interventions are not alone responsive but also congruent with the organization's overarching objectives. Consequently, the survey assumes the role of a guiding tool for strategic decision-making, providing help to organizational leaders in the implementation of focused and influential initiatives.

Chapter 4

Analysis Discussion & Findings

4.1 Demographic Information: Age, Gander, Working experience of the current employee**.**

4.1.1 Age: The graph and table show the age distribution of the banking employee of an particular Branch where there were at most 105 employees.

What is your Age?	**18-25**	**26-35**	**36-25**	**46-55**	**Above 56**
Response	35	20	20	20	10
Percentage	33.33%	19.05	19.05	19.05	9.52%

Table 01: Age Distribution

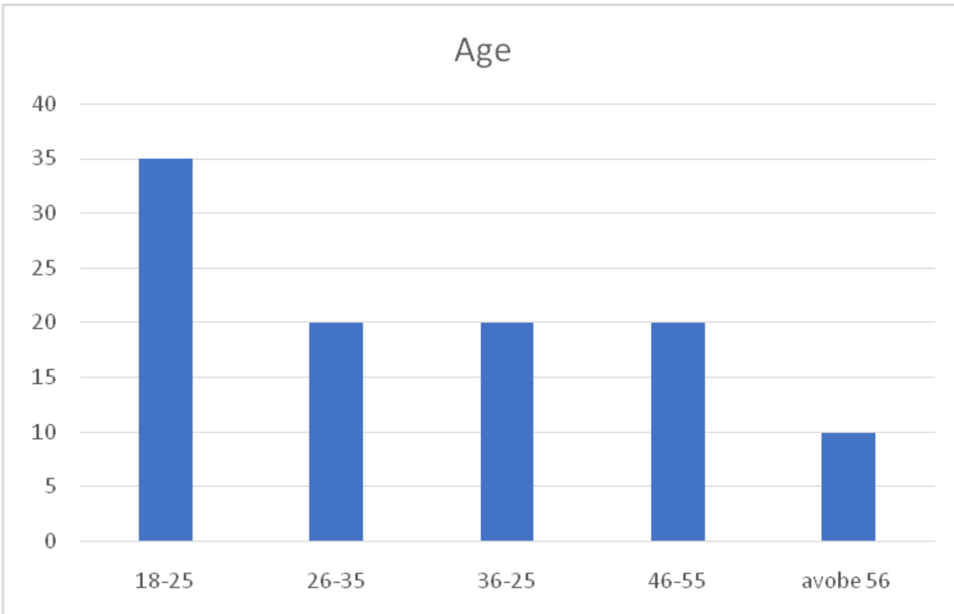

Figure 01: Age Distribution

Interpretation: The following breakdown is shown based on the findings of an investigation of the age distribution among the respondents from Dutch-Bangla Bank PLC: There is a considerable presence of younger individuals or those who are just starting out on their professional trajectories, as indicated by the fact that the age category of 18-25 comprises around 33.33% of the employees who were polled. There is a lower but still significant presence within this age range, as indicated by the fact that around 19.05% of the respondents fall into the age bracket of 26-35. The age category ranging from 36 to 45 years old likewise accounts for roughly 20% of the employees that were questioned, which a proportion that is equivalent to that of the age category is spanning from 26 to 35 years old. The respondents who were between the ages of 46 and 55 made up around 19.05% of the entire population and contributed an equal percentage within this particular age group. In addition, roughly ten percent of the responses are people older than 56 years old. This indicates a lesser but still considerable presence, presumably consisting of employees who are getting closer to retirement or who are in senior positions within the workforce at DBBL. This detailed breakdown in percentages elucidates the proportional distribution of different age groups among the DBBL employees who were polled by the survey more clearly.

4.1.2 Gander

Gander	Male	Female	Non binary
Response	85	20	0
Percentage	80.95%	19.05%	0%

Table 02 : Gander of the employee

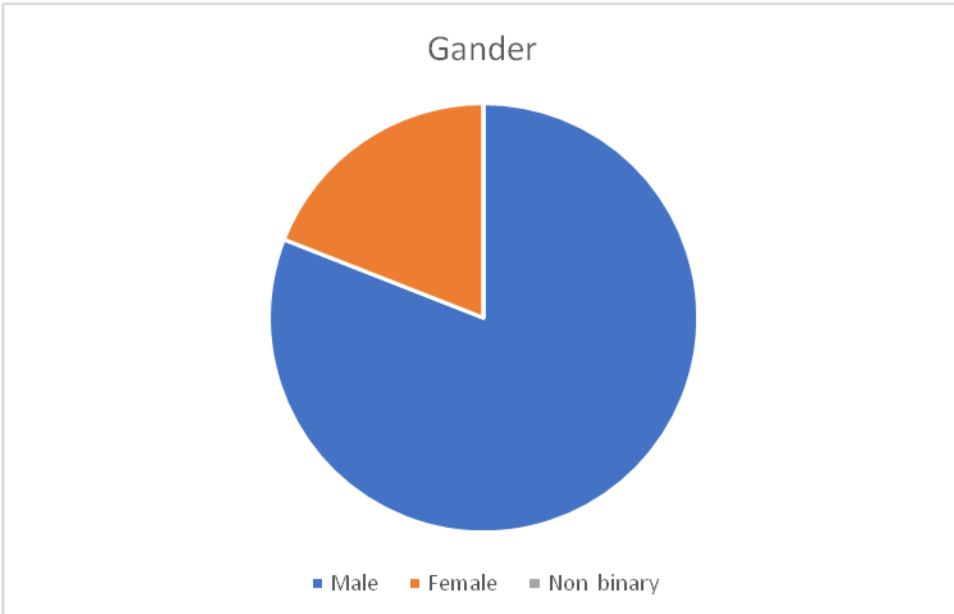

Figure 02: Gander of the employee

Interpretation: The following is a breakdown, by gender, of the individuals who participated in the survey conducted by Dutch-Bangla Bank PLC: Approximately 80.95%of the respondents identified as being male, whereas approximately 19.05%of the respondents identified as being female. In this specific study, there were no respondents who self-identified as being non-binary, which is noteworthy. This breakdown provides a better insight of the gender representation that may be found at DBBL among the persons who were surveyed.

4.2 How long have you been employed at Dutch-Bangla Bank PLC?

How long have you been employed at Dutch-Bangla Bank PLC?					
Scale	**less than 1**	**1-3 years**	**4-6 years**	**7-10 years**	**10 +**
Response	15	30	25	20	15
Percentage	14.29%	28.58%	23.81%	19.05	14.29%

Table 03: Job experience at DBB PLC

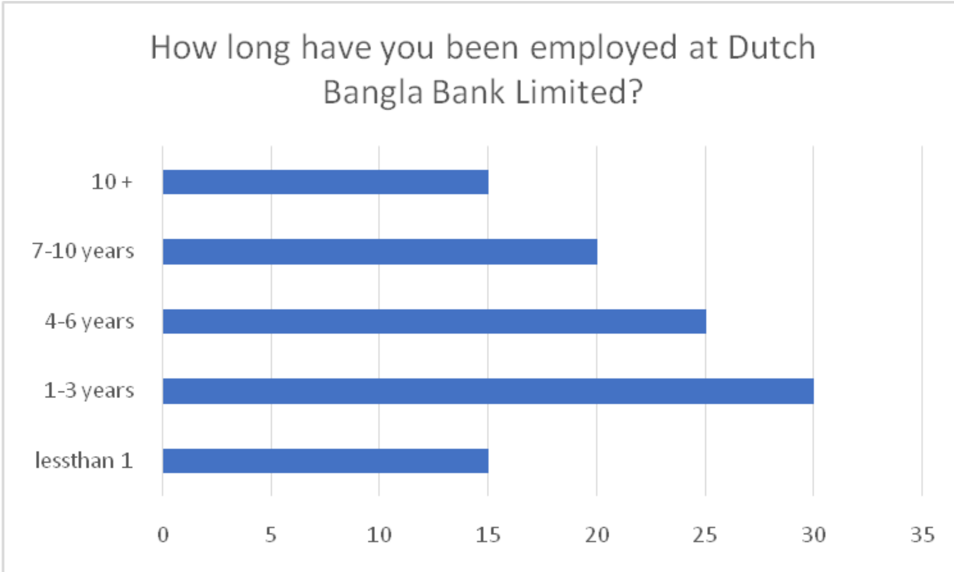

Figure 03: Job Experience of DBB PLC

Interpretation: A diverse distribution can be seen among respondents when it comes to the length of time they have worked at Dutch-Bangla Bank PLC, as shown by the data. The biggest fraction, which consists of 30 individuals, represents employees with a tenure ranging from 1 to 3 years; this indicates that there is a significant presence of staff members who joined the company relatively recently. In addition, 25 of the respondents have been with the company for between 4 and 6 years, which indicates that there is a sizeable representation of employees who have been with the company for a medium amount of time. In addition, 20 of the respondents have been working at DBBL for between seven and ten years, while another 15 of the respondents have been working there for more than ten years, indicating a section of long-term employees. A smaller portion, consisting of individuals with less than a year's experience and accounting for 15 respondents, provides a diverse view of employment lengths among the polled DBBL employees.

4.3How satisfied are you with your current role at Dutch-Bangla Bank PLC?

How satisfied are you with your current role at Dutch-Bangla Bank PLC?					
Scale	**Very Satisfied**	**Satisfied**	**Neutral**	**Dissatisfied**	**Very Dissatisfied**
Response	85	13	7	0	0
Percentage	80.95%	12.38%	6.67%	0%	0%

Table 4: Satisfaction of the employee

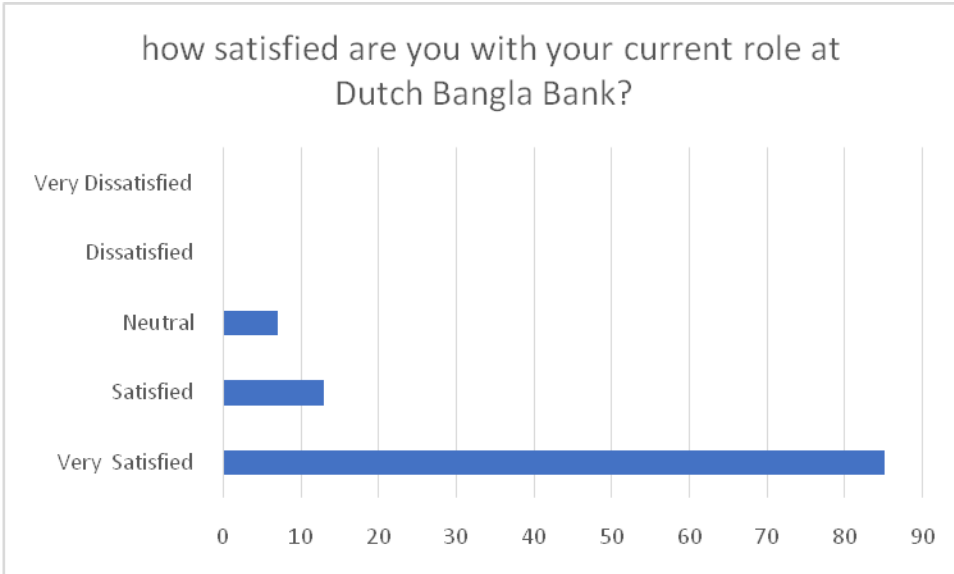

Figure 4: Satisfaction of the employee

Interpretation: **High Level of Satisfaction:** Approximately 80.95% of participants expressed a high level of satisfaction with their present positions. This notable proportion demonstrates a considerable majority expressing a high level of pleasure, demonstrating a good mood and happiness in their individual roles within the firm.

Satisfaction: Roughly 12.38% of participants indicated contentment with their present positions. Although not as strongly positive as the "very satisfied" category, this particular sector nonetheless demonstrates a significant level of contentment and satisfaction among employees.

Neutral: Approximately 6.67% of participants belonged to the neutral category, indicating a cohort that did not exhibit either contentment or discontentment with their present positions. This group had a sense of impartiality or uncertainty regarding their level of enjoyment.

Levels of dissatisfaction were assessed using a Likert scale; with "Dissatisfied" assigned a value of 2 and "Very Dissatisfied" assigned a value of 1. Analysis of the data revealed that none of the respondents expressed any degree of unhappiness or extreme displeasure with their current roles. This was evident as the combined percentage of replies in both categories was found to be 0%.In brief, a significant proportion of participants, approximately 80.95%, expressed high levels of satisfaction regarding their present positions within Dutch-Bangla Bank PLC. A minority, comprising around 12.38% of the respondents, indicated their contentment. None of the respondents indicated dissatisfaction, while a minority, approximately 6.67%, maintained a neutral stance regarding their satisfaction with their current roles.

4.4 What aspects of your job do you find most satisfying?

What aspects of your job do you find most satisfying?					
Scale	**Salary**	**Workplace**	**Increment**	**Bonus**	**Job security**
Response	42	3	15	10	35

Percentage	40%	2.86%	14.29	9.52%	33.33%

Table 5: Aspects of satisfaction

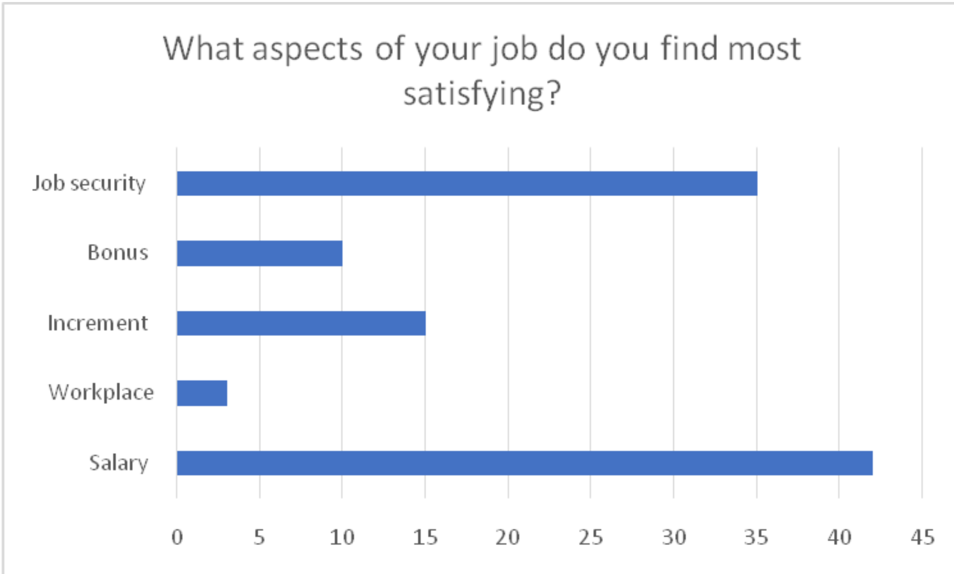

Figure 5 : Aspects of Satisfaction

Interpretation: The results of the survey given to workers at Dutch-Bangla Bank provided a breakdown of the areas of their jobs that provided the most personal fulfillment. The majority of respondents, roughly 40% percent, expressed contentment with their current salary as the top factor in job satisfaction. After that came in second place: job security, which was mentioned by approximately 33.33% of respondents as being important. In contrast, roughly 14.29% of respondents saw increments as a satisfactory component, while only 9.52% found bonuses to be rewarding. The least amount of attention was paid to the concept of workplace satisfaction; only about 2.86% of those polled identified it as the aspect of their jobs that provided them with the greatest sense of fulfillment. This detailed breakdown illustrates the various degrees of satisfaction among DBBL employees and sheds light on the many aspects that contribute to the employees' pleasure with their jobs.

4.5 **Do you feel valued and recognized for your contributions within the organization?**

Do you feel valued and recognized for your contributions within the organization?				
Scale	Yes	No	Neutral	Somewhat
Response	67	5	13	20
Percentage	61.90%	4.76%	12.38%	19.05%

Table 6: Valued & Recognition

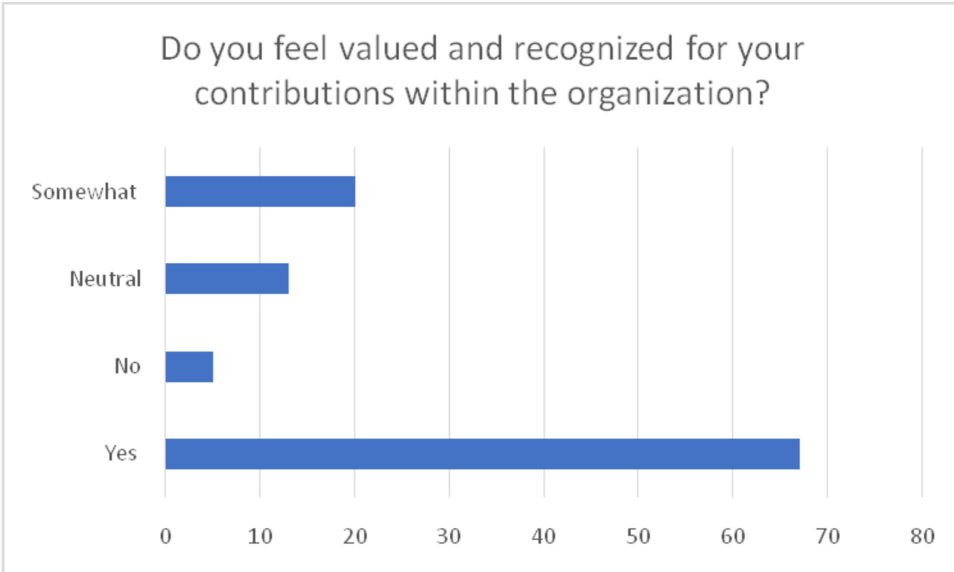

Figure 6: Valued & Recognition

Interpretation: The survey findings pertaining to the workers' perceptions of being respected and acknowledged for their achievements inside Dutch-Bangla Bank PLC are presented in the form of percentages as follows:

- However, a considerable proportion of participants, specifically about 61.90%, conveyed a sense of being esteemed and acknowledged for their contributions inside the organizational context.
- Approximately 4.76% of participants expressed a lack of perceived worth.
- Approximately 12.38% of the participants expressed a neutral stance with regards to the acknowledgment of their work.
- Approximately 19.05% of participants indicated a moderate level of recognition for their work.

The data presented indicates that a substantial proportion, roughly 61.90%, of the employees polled perceive a sense of value and recognition for their contributions inside the organization of DBBL. Nevertheless, a comparatively lower proportion of individuals, approximately 5%, conveyed a sense of not being acknowledged. Moreover, almost 13% of individuals maintained a neutral stance regarding the issue, whilst roughly 20% saw a moderate level of acknowledgement for their contributions within the business. The aforementioned analysis demonstrates a wide range of perspectives among employees with regards to the acknowledgment of their contributions within the organizational context.

4.6 **How would you rate the overall workplace culture at Dutch-Bangla Bank?**

How would you rate the overall workplace culture at Dutch-Bangla Bank PLC?					
Scale	Very Poor	Poor	Neutral	Good	Excellent
Response	5	16	34	25	25
Percentage	4.76%	15.24%	32.38%	23.81%	23.81%

Table 7: Workplace Culture

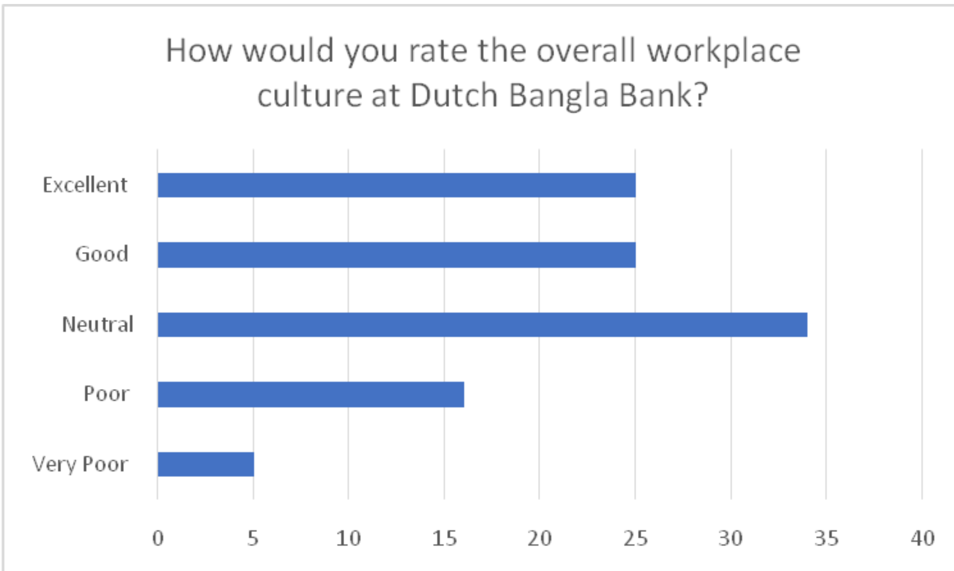

Figure7: Workplace Culture

Interpretation: The evaluations offered by workers concerning the comprehensive workplace culture at Dutch-Bangla Bank PLC indicate a wide range of perspectives. The prevailing reaction among employees was one of neutrality, as indicated by around 32.38% of respondents expressing a neutral viewpoint. This discovery suggests the presence of a diverse range of sentiments throughout the workforce, potentially stemming from different experiences and observations inside the organizational culture. Moreover, about a quarter of the participants assessed the culture as both "Good" and "Excellent," suggesting a significant proportion of employees who hold a favorable perception of the organizational culture. In contrast, approximately 16% of respondents had a negative perception of the organizational culture, indicating a significant proportion of employees who hold a more critical perspective. Furthermore, it was found that a proportion of around 5% of respondents expressed a negative perception of the workplace culture by rating it as "Very Poor." The data presented reveals a range of perspectives among employees, encompassing favorable, neutral, and critical assessments of the workplace culture at DBBL.

4.7 **Which option is best represents to your commitment to staying with Dutch-Bangla Bank PLC?**

Which option is best represents to your commitment to staying with Dutch-Bangla Bank PLC?				
Scale	Affection	Loss / Fear	Management	Salary structure
Response	20	15	35	35
Percentage	19.05%	14.29%	33.33%	33.33%

Table 8: Commitment of the employee

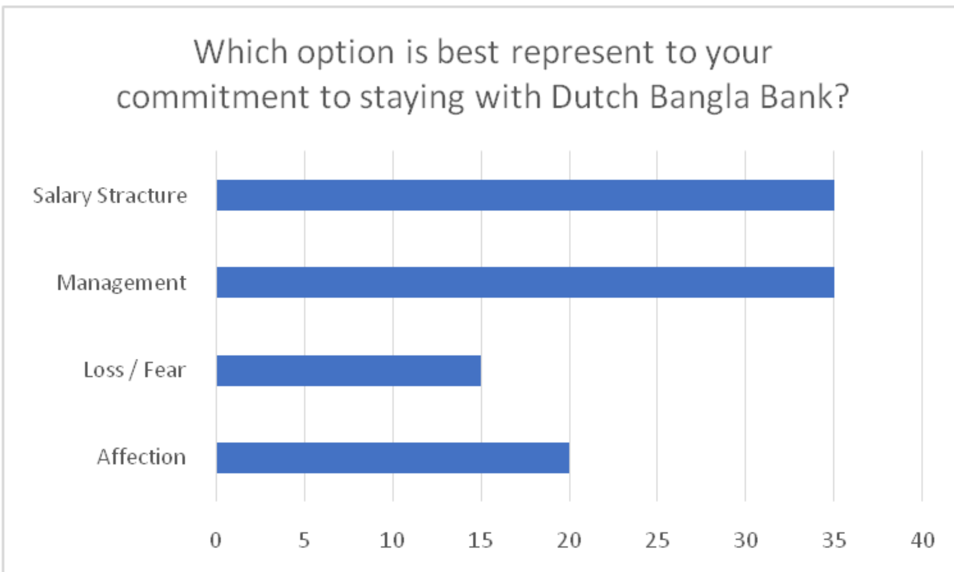

Table 8: Commitment of the employee

Interpretation: The statistics pertaining to factors that signify a commitment to remaining with Dutch-Bangla Bank PLC are presented as follows:

- Affection: A notable proportion of participants, around 20%, perceive affection as a variable indicative of their dedication to the financial institution.
- Approximately 15% of participants express the presence of emotions related to loss or fear as influential factors in their dedication to being affiliated with the organization.
- The influence of management on individuals' commitment was found to be significant, as reported by approximately 35% of the respondents.
- The wage structure is identified by around 35% of respondents as a factor contributing to their commitment to the bank.

The findings indicate that a roughly similar proportion of participants, around 35% each, consider both the management style and the wage structure to be significant factors impacting their dedication to Dutch-Bangla Bank PLC. Although a minority, approximately 20% of individuals perceive attachment as a significant determinant, whereas roughly 15% associate their commitment with emotions of loss or dread. This finding indicates that a considerable proportion of employees prioritize both efficient management and a favorable wage framework when it comes to their dedication to the firm.

4.8 **Have you ever considered leaving the bank?**

Have you ever considered leaving the bank?			
Scale	Yes	No	Neutral
Response	15	85	5
Percentage	14.29 %	80.95%	4.76%

Table 9: Leaving the Bank

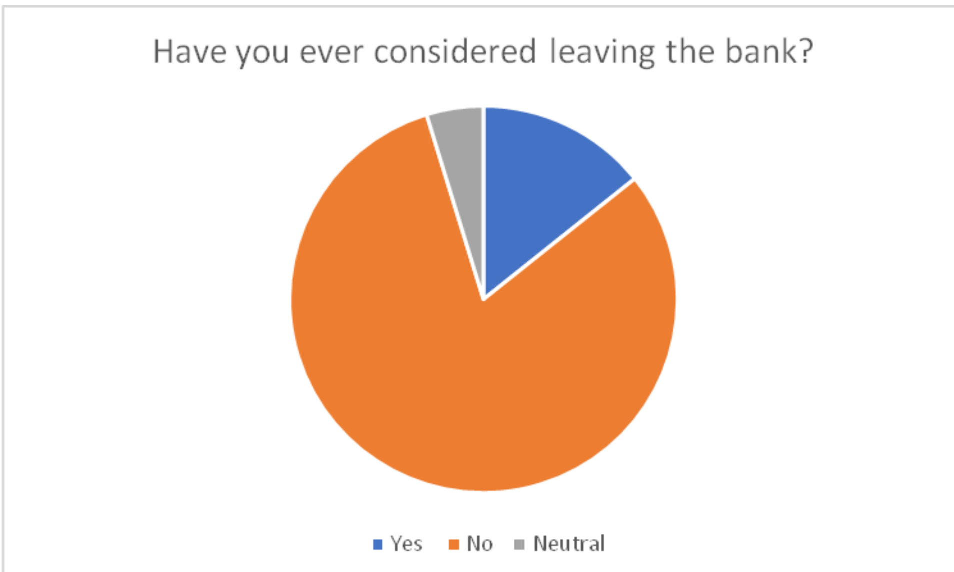

Figure8: Commitment of the employee

Interpretation: The distribution of responses about the contemplation of departure among employees of Dutch-Bangla Bank PLC is presented as follows:

Yes: it has been shown that approximately 14.29% of the participants in the study have expressed contemplation of their departure from the banking institution. This segment pertains to a subset of employees who have discussed or entertained the idea of leaving their existing jobs within the firm.

No: Approximately 80.95% of the participants indicated that they have not contemplated the possibility of terminating their association with the bank. A significant proportion of the workforce has not entertained the idea of departing, suggesting a notable level of dedication or contentment with their present positions inside the institution.

Neutral: Approximately 4.76% of participants expressed a neutral stance in relation to their contemplation of terminating their affiliation with the financial institution. The group exhibited a lack of clear inclination or doubt, as they did not strongly lean towards either considering departure or remaining. In brief, a significant proportion of participants, approximately 80.95%, had not contemplated resigning from their employment at Dutch-Bangla Bank PLC. This finding suggests a notable degree of dedication or contentment with their present roles. A minority group, comprising around 14.29% of the participants, has expressed contemplation of departure from the organization. Conversely, a significantly smaller proportion, approximately 4.76%, has maintained a neutral stance, indicating a state of doubt or absence of a conclusive determination regarding their intention to leave.

4.9 **Do you believe that your compensation is competitive compared to similar positions in the industry?**

Do you believe that your compensation is competitive compared to similar positions in the industry?					
Scale	**Strongly agree**	**agree**	**Neutral**	**Disagree**	**Strongly disagree**
Response	30	32	28	15	0
Percentage	28.57%,	30.48%	26.67%	14.29%	0%

Table 9: Compensation of the employee

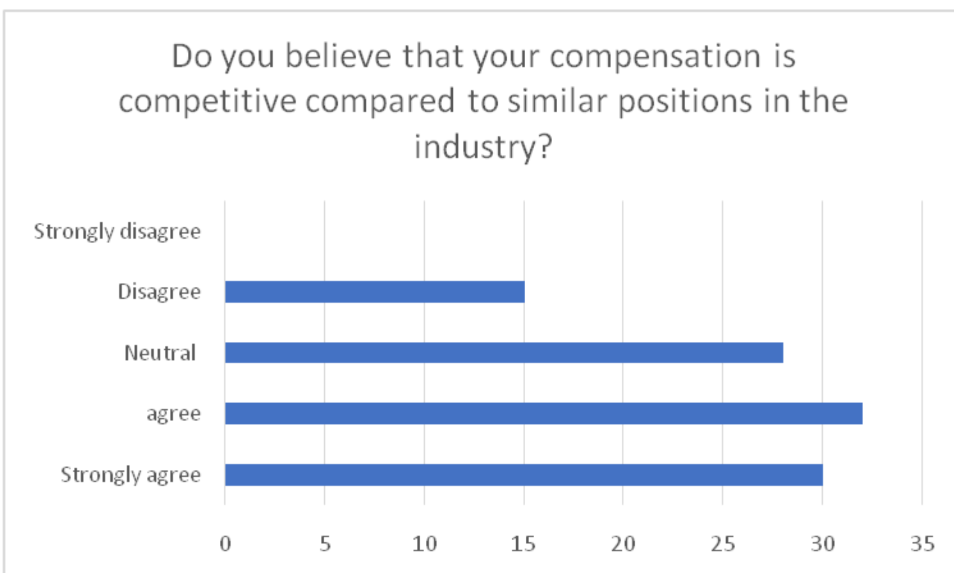

Figure9: Compensation of the employee

Interpretation: The following analysis presents an assessment of the responses pertaining to the level of competitiveness of compensation in relation to comparable positions within the industry.

Strongly Agree: A significant proportion of participants, specifically 28.57%, hold a strong belief that their remuneration is competitive in relation to comparable roles within the industry. This cohort comprises individuals who exhibit a notable degree of contentment with their remuneration package and view it to be considerably competitive.

Agree: Approximately 30.48% of participants express agreement on the competitiveness of their remuneration. This section exhibits a favorable perspective of their compensation, although it may not perceive it as robust as individuals in the "strongly agree" category.

Neutral: Approximately 26.67% of participants indicated a neutral position. These individuals do not hold a strong belief regarding the competitiveness of their salary. Individuals may experience uncertainty or ambivalence towards the subject matter.

Disagree: Disagreement was expressed by around 14.29% of the respondents over the competitiveness of their compensation. The members of this group hold the perception that their salary is insufficient and lacks competitiveness when compared to comparable positions within the industry.

Strongly disagree: There was a notable absence of replies expressing strong dissatisfaction with regards to the competitiveness of their salary. In general, the prevailing sentiment among the participants (about 58.05% when considering the combined percentage of strongly agree and agree replies) is one of satisfaction or approval with regards to the competitiveness of their compensation. Conversely, around 40.96% of respondents (combining neutral and disagree responses) showed a more cautious or unfavorable perspective. There was a lack of responses expressing significant disagreement.

4.10 **How satisfied are you with the benefits package offered by Dutch Bangla Bank?**

How satisfied are you with the benefits package offered by Dutch Bangla Bank?					
Scale	**Very Satisfied**	**Satisfied**	**Neutral**	**Dissatisfied**	**Very Dissatisfied**
Response	85	15	5	0	0
Percentage	80.95%	14.29%	4.76%	0%	0%

Table 10: Benefit Package

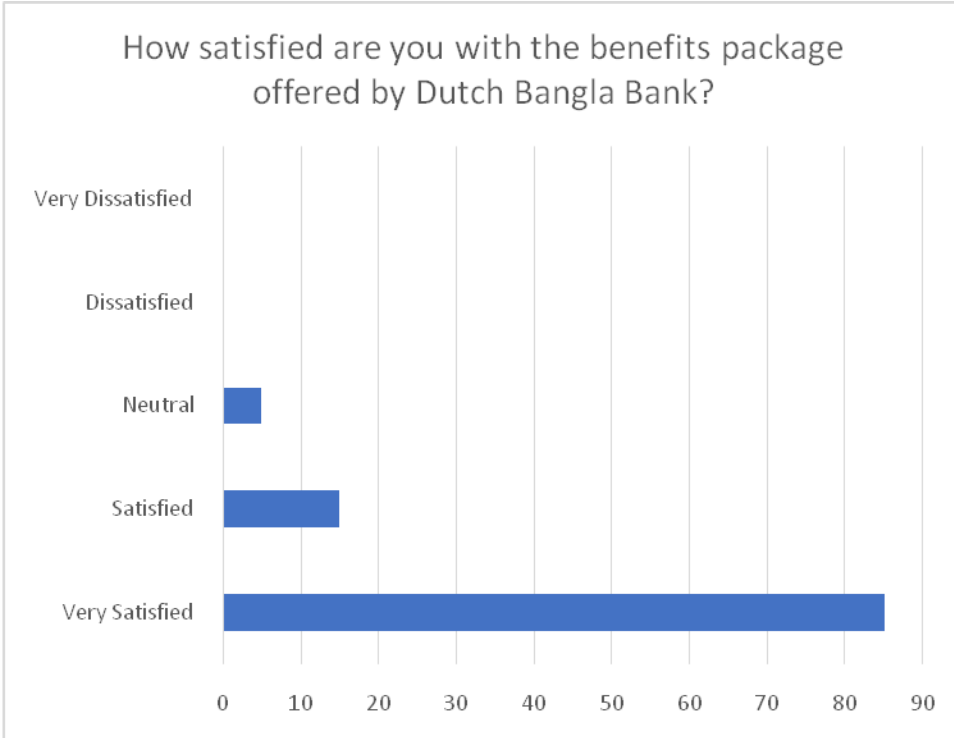

Figure10: Benefit Package

Interpretation: The workers' response regarding their satisfaction with the perks package offered by Dutch-Bangla Bank PLC is overwhelmingly positive. A substantial majority of participants, up to 85%, conveyed a high level of satisfaction by categorizing their sentiment as "Very Satisfied" regarding the provided advantages. This finding suggests a strong and positive perception of contentment and endorsement. An additional 15% of respondents expressed their satisfaction, which further supports the notion of a good mood towards the benefits package. A small fraction, or around 5%, maintained a "Neutral" position in terms of their level of pleasure, indicating a state of neutrality or indecisiveness regarding the perceived advantages. It is worth noting that there were no responses indicating either "Dissatisfied" or "Very Dissatisfied," suggesting a total lack of dissatisfaction or significant unhappiness with the benefits package among the employees surveyed. The prevailing opinion among respondents is predominantly positive, with a significant majority indicating a high level of satisfaction. This suggests that the workforce largely perceives and appreciates the benefits offered by Dutch-Bangla Bank. The lack of discontent further emphasizes a typically satisfied perspective among the employees on the benefits package provided by the firm.

4.11 Do you feel there are sufficient opportunities for career advancement at Dutch-Bangla Bank PLC?

Do you feel there are sufficient opportunities for career advancement at Dutch-Bangla Bank?			
Scale	Yes	No	Unsure
Response	56	5	34
Percentage	53.33%	4.76%	32.38%

Table 11: Career Opportunity

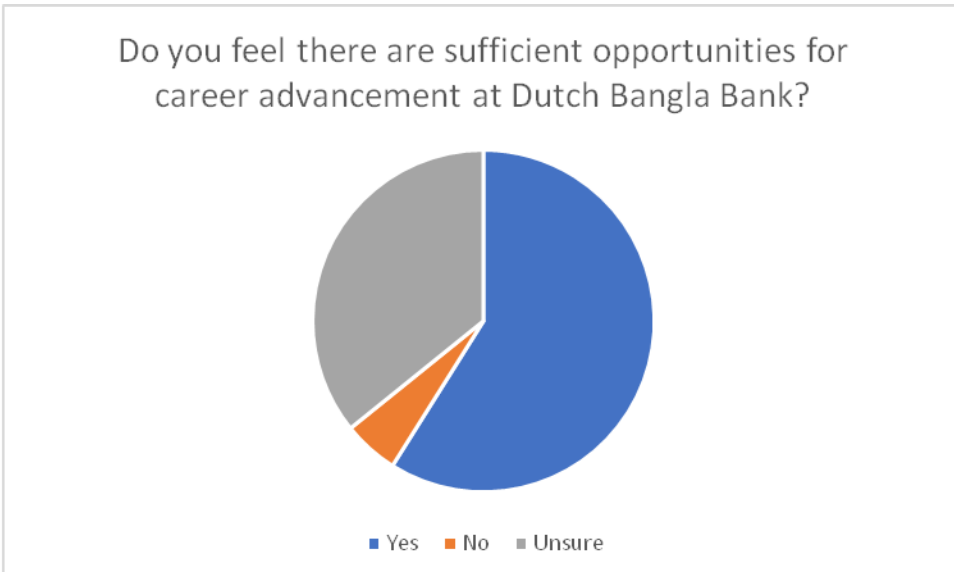

Figure11: Career Opportunity

Interpretation: The statistics pertaining to career growth chances at Dutch-Bangla Bank PLC, as obtained from the employee survey, is presented as follows:

Yes: Approximately 54% of the participants expressed the belief that the company provides ample prospects for professional growth and success. This finding suggests that a significant proportion of individuals hold the belief that there are abundant opportunities for advancing their careers and achieving professional development.

No: Approximately 5% of the participants voiced a dissenting perspective, asserting that there exist an insufficient number of prospects for professional progression within Dutch-Bangla Bank PLC.

Unsure: Approximately 33% of participants expressed uncertainty over the accessibility of professional progression prospects. The group did not provide confirmation of the existence or non-existence of said opportunities, indicating a lack of decisiveness or clarity in their perspective on the subject. The findings of this study demonstrate a substantial proportion of employees that hold a positive outlook regarding the opportunities for career progression inside the firm. Nevertheless, a minority of individuals voiced skepticism or ambiguity regarding the presence of sufficient prospects for professional advancement within Dutch-Bangla Bank PLC.

4.12 How effective are the training and development programs in helping you grow within the organization?

How effective are the training and development programs in helping you grow within the organization?			
Scale	Very Effective	Not Effective	Somewhat effective
Response	79	5	21
Percentage	75.24%	4.76%	20%

Table 12: Training & Development

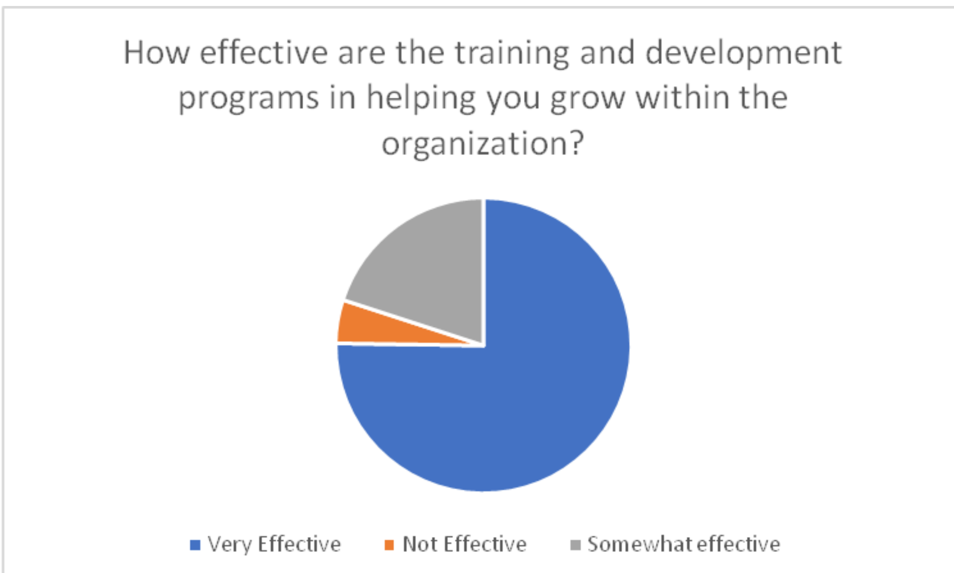

Figure12: Training & Development

Interpretation: The feedback pertaining to the efficacy of the training and development initiatives in facilitating individual advancement within the organization:

Very Effective: A significant majority of respondents, approximately 75.24%, reported that the training and development programs were highly effective in fostering their professional development inside the organization. The aforementioned majority demonstrates a notable level of contentment and recognition about the favorable influence that these programs exert on their own growth and career progression.

Somewhat Effective: Roughly 20% of participants expressed that the training and development initiatives shown a certain degree of efficacy in facilitating their professional advancement within the company. Although this particular group may not express as strong of a positive sentiment as the "very effective" group, they do accept that these programs do contribute to their development to a certain degree.

Not Effective: A minority of participants, constituting around 4.76% of the sample, indicated that the training and development initiatives did not effectively contribute to their professional advancement within the organization. This subset of individuals expresses discontent or perceives a limited influence of the implemented initiatives in facilitating their individual and vocational growth. The data indicates that a substantial majority, specifically 75.24%, perceived the training and development programs as highly advantageous. Conversely, a smaller segment of respondents stated differing levels of effectiveness, with a minority indicating no effectiveness.

4.13 How would you rate the effectiveness of your immediate supervisor/manager in supporting your professional growth?

How would you rate the effectiveness of your immediate supervisor/manager in supporting your professional growth?					
Scale	Excellent	Good	Average	Poor	Very poor
Response	87	13	2	3	0
Percentage	82.86%	12.38%	1.90%	2.86%	0%

Table 13: Supervisor Support

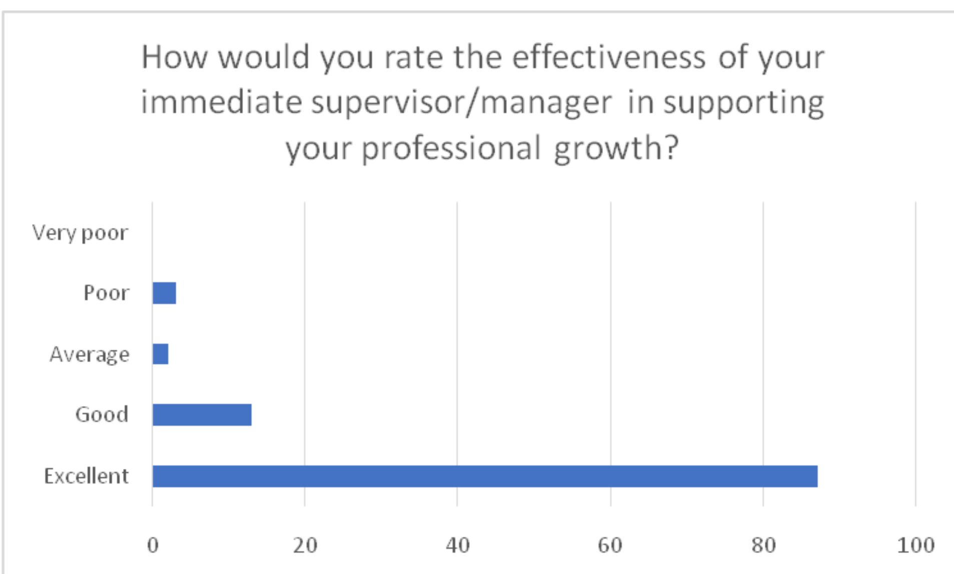

Figure13: Supervisor Support

Interpretation: The present analysis provides a comprehensive account of the efficacy exhibited by immediate supervisors/managers in facilitating the professional development of employees at Dutch-Bangla Bank PLC.

Excellent: The vast majority of participants, accounting for around 83% of the sample, expressed their satisfaction with the support provided by their immediate supervisors/managers in fostering their professional development. The substantial majority of respondents indicates a significant degree of endorsement and contentment regarding the guidance offered by supervisors in promoting the professional growth of employees.

Good: Approximately 13% of participants reported perceiving their immediate supervisors or managers as effective in facilitating their professional development. This suggests that a minority of individuals express contentment, although not to the degree of being classified as "excellent."

Average, Poor, and Very Poor: A combined total of 4% of the respondents expressed their perception that their supervisors/managers exhibited mediocre, bad, or extremely low levels of assistance towards their professional development. Within the surveyed population, a mere 2% saw it as average, while 3% expressed a negative perception by rating it as poor. Notably, no respondents classified it as very poor. In general, a significant proportion of employees, over 83%, expressed a favorable perception of their immediate supervisors or managers, perceiving them as highly effective in facilitating their professional development. Nevertheless, a notable minority of almost 13% held a positive perception of their supervisors or managers. A small subset, including just 5% of the participants, indicated discontentment with their supervisors or managers, perceiving them as average, poor, or extremely poor in terms of facilitating their professional growth.

4.14 Do you feel there is clear communication from the senior management regarding the bank's vision and goals?

Do you feel there is clear communication from the senior management regarding the bank's vision and goals?			
Scale	**Very Clear**	**Somewhat Clear**	**Unclear**
Response	95	9	1
Percentage	90.45%	8.57%	0.95%

Table 14: Internal Communication

Figure14: Internal Communication

Interpretation: The present study presents an investigation of workers' perceptions regarding the clarity of communication from top management at Dutch-Bangla Bank PLC according to the bank's vision and aims.

Very Clear: The results indicate that a significant majority, comprising around 90.45% of participants, reported a high level of clarity in the communication received from top management regarding the bank's vision and aims. The aforementioned substantial percentage signifies a notable conviction in the comprehensibility and efficiency of communication methodologies, implying a comprehensive comprehension and congruence with the bank's overarching vision and objectives.

Somewhat Clear: A lower proportion of respondents, approximately 0.95%, expressed the perception that the information was moderately clear, suggesting a less decisive perspective. This cohort acknowledges that the information is somewhat obvious, while it is not as explicitly clear as it is to the majority.

Unclear: Merely 1% of participants expressed dissatisfaction with the clarity of communication from top-level executives regarding the bank's vision and objectives. This minute fraction of individuals demonstrates a deficiency in comprehending the bank's vision and objectives based on the information disseminated by senior executives. In brief, a significant majority of participants, almost 95% of respondents, perceived the communication from upper-level management as highly lucid in terms of the bank's vision and objectives. A lower, yet significant, proportion of respondents, approximately 9%, reported perceiving the information to be somewhat clear, whereas only 1% of participants indicated perceiving it as ambiguous. The results of the poll suggest that the employees perceive a significant level of clarity in communication from senior management.

Findings of the Study:

1. **Demographics**: A notable proportion of participants (35%) belong to the 18-25 age bracket, suggesting a substantial representation of younger individuals within the workforce. The group with the second highest representation comprises those between the ages of 26 and 35, accounting for 20% of the total. This is followed by equal representation in the age categories of 36-45 and 46-55, each also constituting 20% of the overall population. A minority proportion, specifically 10%, consists of individuals aged 56 and above. In relation to gender representation, the majority of employees are male (85%), while female employees constitute a smaller proportion (20%). It is worth noting that there were no respondents who identified as non-binary. The distribution of staff tenure at Dutch Bangla Bank is relatively balanced, with approximately 30% of employees working for a period of 1-3 years, 25% for 4-6 years, and 20% for both 7-10 years and over 10 years.
2. **Job Satisfaction and Aspects:** The findings indicate that the respondents express a notable level of satisfaction with their present job positions. The data breakdown reveals that a significant majority (85%) expresses a high level of satisfaction, whereas 13% report being pleased and 7% remain indifferent. In relation to the factors that contribute to their job satisfaction, it is seen that 35% of individuals believe job security to be the most gratifying component, while a roughly comparable percentage of 42% consider their wage to be the most rewarding element. A limited number of participants reported that their job satisfaction was mostly derived from factors such as the office environment, salary increments, or bonuses.
3. **Recognition and Valuation:** A significant percentage (67%) of employees perceive themselves as being valued and acknowledged for their contributions inside the firm, indicating the presence of a positive employee culture and a genuine appreciation for their efforts.
4. **Workplace Culture, Commitment, and Retention:** The perception of workplace culture among employees is predominantly positive, with 25% ranking it as excellent, 25% as good, 34% as neutral, and 16% and 5% as poor and extremely poor, respectively. Of the available choices denoting a commitment to remaining with the bank, 35% of respondents opted for management, while an equivalent amount selected wage structure. A minority of individuals

(15%) has contemplated the possibility of discontinuing their association with the bank, but a majority (85%) has not entertained such thoughts.

5. **Compensation and Career Advancement:** The findings indicate that a significant majority of participants, specifically 62%, perceive their remuneration to be competitive when compared to comparable roles within the industry. In relation to the matter of career advancement, a majority of 56% of respondents hold the belief that the bank provides ample opportunity for professional growth and progression.
6. **Training and Managerial Support:** The efficacy of the training and development initiatives within the firm is demonstrated by a significant majority of respondents, with 79% expressing satisfaction. The efficacy of immediate supervisors or managers is highly esteemed, as evidenced by 87% of respondents who perceive them as exceptional in facilitating their professional development.
7. **Senior Management Communication:** The clarity of communication from senior management regarding the bank's vision and goals is perceived as high by 95% of the employees.

Chapter 5

Recommendations & Conclusion

Recommendations:

1. **Improving Reward Programs:** By integrating recognition with concrete incentives like performance bonuses or appreciation awards, organizations can potentially enhance employee morale and motivation.
2. **Refining remuneration Strategies:** While a notable proportion of individuals hold the belief that the remuneration offered is competitive, conducting regular evaluations of compensation packages and taking into account individual performance can help ensure that employees perceive their compensation as satisfactory.
3. **Career Advancement Opportunities:** Ensure the provision of well-defined pathways for the progression of careers and the enhancement of professional growth. The primary emphasis should be placed on fostering open and clear channels of communication regarding the various opportunities that are now available, as well as the mentorship programs that are in place to facilitate the development of skills.
4. **Highlighting Workplace Culture:** Given that a significant portion of respondents expressed a neutral stance towards workplace culture, it would be advantageous to prioritize efforts aimed at cultivating a positive and supportive atmosphere. Promote the cultivation of collaborative efforts, fostering an environment of mutual regard, and advocating for the establishment of a harmonious equilibrium between professional and personal spheres.
5. **Retain Talent:** The proportion of employees contemplating voluntary departure, which stands at 15%, is very modest yet noteworthy. Employ tactics to comprehend the apprehensions and rationales underlying this deliberation, with the objective of enhancing retention. This may involve the implementation of exit interviews or the establishment of initiatives aimed at addressing variables contributing to employee retention.
6. **Communication and Vision Alignment:** The effective reception of communication from senior management warrants the continuation of transparent communication practices. It is imperative to link the aims of the business with the specific objectives of its members in order to sustain a unified vision.
7. **Continuous Training and Managerial Support:** The efficacy of training programs and the support provided by direct supervisors are seen as highly valuable. However, there is potential for further benefit through the implementation of continuous professional development initiatives for employees, as well as training programs for managers focusing on leadership and soft skills.
8. **Employee Wellness and Flexibility:** The implementation of workplace flexibility and the promotion of employee well-being, including mental health assistance and stress management programs, can contribute to the improvement of the overall work environment.
9. **Tailoring Job characteristics**: This entails acknowledging the importance of different job characteristics, with a particular focus on job security and remuneration, and establishing an environment where workplace circumstances and incentives are consistently evaluated, modified, and customized to suit individual preferences.

Conclusion:

The results of a survey taken by the workers of Dutch-Bangla Bank PLC highlighted significant elements that determine employee happiness and engagement. The data that was looked at revealed that the majority of the workers was between the ages of 18 and 25. The majority were male, had worked anywhere from one to six years, were content in their positions, and placed the utmost importance on maintaining job stability. The majority of employees had the perception that their contributions were appreciated, and they rated the overall climate of the organization as neutral to positive. It was suggested that managerial assistance, vision communication, and the efficiency of training should all be increased. Nevertheless, there are limitations to this analysis. Self-reported replies were the only ones available for analysis, which introduces the possibility of bias into the results. In addition, there is a possibility that the poll does not adequately represent all of the organization's employees. Because of the need to protect people's privacy, demographic information was left out of the report, which makes the workforce diversity analysis more limited. Despite these limitations, the findings have the potential to assist Dutch-Bangla Bank PLC in enhancing the level of pleasure felt by its employees and advancing the organization. The bank is able to boost workplace support and engagement if they address the problems that have been highlighted. It is possible that this will increase employee retention, productivity, and overall performance for the bank.

References:

1. Ali, A. R. S. I., Haque, A. A., & Nahar, S. (2022a). Influencing factors of bank employees' "motivation and its impact on employees" performance. American International Journal of Multidisciplinary Scientific Research, 13(1), 21–27.
2. Ali, A. R. S. I., Rana, M. J., Nahar, S., Tesha, N. H. A., & Jabir, I. M. S. (2022b). CSR and organizational performance: A theoretical model. American International Journal of Multidisciplinary Scientific Research, 13(1), 14–20.
3. Guthrie, R. Z. & Cunningham, B. H. (2023). Do benefits plans attract and retain talent? Benefits Journal, 26 (10), 49–56.
4. Ibidunni, S., Osibanjo, O., Adeniji, A., Salau, O. P., &Falola, H. (2016). Talent Retention and Organizational: A Competitive Positioning in Nigerian Banking Sector. Social and Management Sciences, 24(1), pp.1-13.
5. Khan, A. H., & Aleem, M. (2014). Impact of job satisfaction on employee turnover: An empirical study of autonomous medical institutions of Pakistan. Journal of International Studies, 7(1), 122–132. https://doi.org/10.14254/2071-8330.2014/7-1/11
6. Mehta, M., Kurbetti, A., & Dhankar, R. (2014). Study on employee retention and attrition. International Journal of Advance Research in Computer Science and Management Studies, 4(5), 54–63.
7. Mehrez, A. &Bakri, A. (2019). The Impact of Human Resource Practices on job Satisfaction and Intention to Stay in Emerging Economies: Model Development and Empirical Investigation among High Caliber Governmental Employees in Qatar. Management Science Letters, 9(3), pp. 425-442
8. Nazia, S., & Begum, B. (2013). Employee retention practices in Indian corporate–a study of select MNCs. International Journal of Engineering and Management Sciences, 4(3), 361–368.
9. Rombaut, E., & Guerry, M. A. (2020). The effectiveness of employee retention through an uplift modeling approach. International Journal of Manpower, 41(8), 1199–1220. https://doi.org/10.1108/IJM-04-2019-0184
10. Rahaman, M. A., & Uddin, M. S. (2022). The effect of promotion and job training on job satisfaction of employees: An empirical study of the SME sector in Bangladesh. Journal of Asian Finance, Economics, and Business, 9(2), 255–260. https://doi.org/10.13106/jafeb.2022.vol9.no2.0255
11. Regina, C. D. &Rosalia, T. C. (2015). A Strategic Employee Retention Model Based on Employee Perception. European Journal of Business Management, 2(5), pp. 25-35.
12. Anon 2023. Employee retention. [online] Wikipedia. Available at: <https://en.wikipedia.org/wiki/Employee_retention>.
13. Silva, M. R. A., Carvalho, J. C., & Dias, A. L. (2019). Determinants of Employee Retention: A Study of Reality in Brazil [Online]. In Strategy and Superior Performance of Micro and Small Businesses in Volatile Economies: IGI Global, pp. 44-56. Available European Journal of Management and Marketing Studies -Volume 8 | Issue

1 | 202361from:https://www.igi-global.com/chapter/determinants-of-employee-retention/221181[accessed 21stOctober 2020].

14. Holliday, M., 2023. What Is Employee Retention? Benefits, Tips & Metrics. [online] Oracle NetSuite. Available at: <https://www.netsuite.com/portal/resource/articles/human-resources/employee-retention.shtml#:~:text=Employee%20retention%20is%20defined%20as,period%2C%20either%20voluntarily%20or%20involuntarily.>.
15. https://www.dutchbanglabank.com/
16. https://www.dutchbanglabank.com/investor-relations/Annual-Report-2022/Annual-Report-2022.pdf
17. https://www.dutchbanglabank.com/investor-relations/financial-statements.html
18. https://www.investopedia.com/what-is-the-employee-retention-credit-and-how-to-get-it-4802575

Appendix:

Your feedback is important to us. This survey aims to assess your job satisfaction and gather valuable insights to improve your work experience at Dhaka Bank. Please take a few minutes to

Complete this questionnaire honestly and anonymously.

1	**What is your Age?**	18-25	26-35	36-25	46-55	Above 56
	Response					
2	**Gander**	Male	Female		Non-binary	
	Response					
3	**How long have you been employed at Dutch-Bangla Bank PLC?**	less than 1	1-3 years	4-6 years	7-10 years	10 +
	Response					
4	**On a scale from 1 to 5, how satisfied are you with your current role at Dutch-Bangla Bank PLC?**	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
	how satisfied are you with your current role at Dutch-Bangla Bank PLC?					
	Response					
5	**What aspects of your job do you find most satisfying?**	Salary	Workplace	Increment	Bonus	Job security
	Response					
6	**Do you feel valued and recognized for your contributions within the organization?**	Yes	No	Neutral	Somewhat	
	Response					

7	**2.4. How would you rate the overall workplace culture at Dutch-Bangla Bank PLC?**	Very Poor	Poor	Neutral	Good	Excellent
	Response	5	16	34	25	25
8	**3.1. Which option is best represent to your commitment to staying with Dutch-Bangla Bank PLC?**	Affection	Loss / Fear	Management	Salary Structure	
	Response					
9	**Have you ever considered leaving the bank?**	Yes	No	Neutral		
	Response					
10	**Do you believe that your compensation is competitive compared to similar positions in the industry?**	Strongly agree	agree	Neutral	Disagree	Strongly disagree
	Response					
11	**4.2. How satisfied are you with the benefits package offered by Dutch-Bangla Bank PLC?**	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
	Response					
12	**Do you feel there are sufficient opportunities for career advancement at Dutch-Bangla Bank PLC?**	Yes	No	Unsure		
	Response					

13	**How effective are the training and development programs in helping you grow within the organization?**	Very Effective	Not Effective	Somewhat effective		
	Response					
14	**How would you rate the effectiveness of your immediate supervisor/manager in supporting your professional growth?**	Excellent	Good	Average	Poor	Very poor
	Response					
15	**Do you feel there is clear communication from the senior management regarding the bank's vision and goals?**	Very Clear	Somewhat Clear	Unclear		
	Response					