Internship Report

On

"An Analysis of the Factors that Affect Employee Counterproductive Work Behavior at Al-Arafah Islami Bank Limited A Study on Kathgora Branch "

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Al-Arafah Islami Bank Limited

Ref: AIBL/KATH/GB/2023

Date: 29.11.2023

TO WHOM IT MAY CONCERN

This is to certify that Chaity Akter Lata Id-222-14-529, a Master of Business Administration (MBA) major in HRM, Student of Daffodil International University, Dhaka has been completed internship program satisfactorily.

We wish her every success in future life.

(A.S.K.M Mahfuzur Rahman)
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মনে রেখো- "নিশ্চয়ই আল্লাহ তোমাদের সকল কাজের প্রতি দৃষ্টি রাখেন।" (সূরা ২ আল-বাকারা : ২৩৭)
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Letter of Submission

Date 20-01-2024

To,

Md. Alamgir Hossan

(Assistant Professor)

Department of Business and Entrepreneurship

Faculty of Business and Entrepreneurship

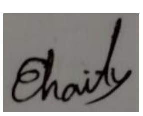
Subject: Submission of internship paper

Sir,

I am therefore submitting my internship paper, titled " **An Analysis of the Factors That Affect Employee Counterproductive Work Behavior at Al-Arafah Islami Bank Limited A Study on Kathgora Branch**," in an official manner. This document signifies the result of my endeavours to examine and evaluate the occurrence of counterproductive work behaviour (CWB) within your renowned organisation.The main aim of this study is to conduct a thorough analysis of counterproductive work behaviour (CWB) within the context of Al-Arafah Islami Bank Limited.

I express my gratitude for your consideration of this article and eagerly anticipate any criticism or thoughts you may be inclined to provide.

Sincerely yours,



Chaity Akter Lata

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Supervisor Declaration

This is to confirm that Chaity Akter Lata, a student at the MBA programme at Daffodil International University with the student ID 222-14-529, has effectively fulfilled the requirements of the research paper under my supervision. The study paper entitled " An Analysis of the Factors That Affect Employee Counterproductive Work Behavior at Al-Arafah Islami Bank Limited A Study on Kathgora Branch " signifies the author's academic progression and research proficiency. In the course of her research, Chaity Akter Lata conducted a comprehensive examination of Counterproductive Work Behaviour within the banking sector, showcasing a high level of commitment and proficiency in research methodologies. I have provided diligent oversight of her work, assuring its adherence to academic standards and rigour. The research provides significant contributions in terms of tackling counterproductive work behaviour within an organisational context.

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Md. Alamgir Hossan
(Assistant Professor)
Department of Business and Entrepreneurship
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Acknowledgement

I express my sincere appreciation to the divine being, Almighty Allah, who is known for His abundant mercy and compassion. His guidance and blessings have consistently enlightened my way during this endeavor. I am very grateful for his limitless knowledge and steadfast encouragement, which have provided me with strength and motivation.

Secondly I would like to express my gratitude for the consistent support shown by my family and friends during the duration of this research endeavour. The consistent provision of incentive was derived from their encouragement and comprehension.

I want to express my heartfelt appreciation to Mr. Md. Alamgir Hossan, my diligent supervisor in the Department of Business and Entrepreneurship, Faculty of Business and Entrepreneurship, Daffodil International University. The research report was successfully completed due to the invaluable assistance, persistent support, and insightful feedback provided by the individual in question.

I would like to express my sincere gratitude to my colleagues at AIBL for their invaluable insights and shared experiences, which have made a substantial contribution to our research endeavour. The collaboration and eagerness to exchange knowledge among individuals facilitated the successful completion of this project.

Finally, I would want to express my gratitude to those individuals who, either directly or indirectly, contributed to this research undertaking. The contributions provided by the user have been much valued.

Executive Summery

This comprehensive paper provides a thorough examination of Counterproductive Work Behaviour (CWB) in the specific context of Al-Arafah Islami Bank Limited (AIBL). The study incorporates primary data obtained through interviews and actual work experience, as well as secondary data derived from comprehensive research in journals, books, and research papers. The research reveals a range of counterproductive work behaviours (CWBs) seen within the organisation, AIBL. These behaviours encompass the improper utilisation of office resources, failure to meet deadlines, and consistent tardiness in attending meetings. The aforementioned instances serve as illustrations of several elements that contribute to counterproductive work behaviour (CWB), encompassing power imbalances and insufficient training in relation to organisational policies and regulations. Moreover, this study assesses the impact of AIBL's organisational culture and management practises on counterproductive work behaviour (CWB), highlighting the significant significance of job satisfaction as a mitigating factor. Upon analysing the research outcomes, our proposed suggestions centre on the adoption of extensive training initiatives aimed at equipping all staff members with a thorough understanding of organisational policies and ethical principles. Promoting an inclusive and collaborative organisational culture that actively addresses the emergence of exclusive workplace cliques is of utmost importance. Furthermore, it is recommended that customised leadership training be offered to managers in order to foster consistent adherence to established standards, enhance conflict resolution skills, and ensure equitable treatment of all personnel. The paper emphasises the importance of conducting regular assessments of employee job satisfaction through surveys in order to proactively address concerns and enhance overall job satisfaction, hence decreasing the occurrence of counterproductive work behaviour (CWB). Despite certain constraints, such as the narrow emphasis on employees' viewpoints, these observations seek to guide AIBL in the direction of a more cohesive and efficient workplace, where counterproductive work behaviour is reduced, and employee engagement and job satisfaction flourish.

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List of Abbrivation	
CWB	Counterproductive Work Behavior
AIBL	Al-Arafah Islami Bank Limited
COR	Conservation of Resources
ACCS	(Automated Cheque Clearing Solution
GDP	Gross Domestic Product
CB	Commercial Banks
BKB	Bangladesh Krishi Bank
SB	Specialized Banks
NCB	Nationalized Commercial Banks
CAR	Capital Adequacy Ratio
ATM	Automated Teller Machine
FCB	First Consolidated Bank
PCB	Primary Cooperative Banks

Chapter 1

Introduction

1.1 Introduction

In the ever-changing environment of the modern business world, the optimal running of an organization relies greatly on the dedication, diligence, and productivity of its staff. Without this, the organization will not be able to perform as effectively as it could. The realization of an organization's mission and the accomplishment of its goals falls squarely on the shoulders of its employees, who serve as the institution's primary source of vitality. Nevertheless, in the field of human resources, it is absolutely necessary to recognize that not all behaviors observed in the workplace contribute favorably to the achievement of organizational goals. Counterproductive work behavior (CWB) is a problem that should be of great concern to organizations because it is one of the obstacles that organizations must overcome in order to properly manage their employees. Employees that engage in a variety of activities at work that work against the fulfillment of corporate goals are engaging in what is known as counterproductive work behavior. Absenteeism, tardiness, theft, aggressiveness in the office, and other activities like these can all lead to lost productivity, increased costs, and an unpleasant work environment. It includes behaviors such as these. It is of the utmost importance for businesses that want to keep their workforces healthy and productive to recognize and comprehend the elements that lead to the development of CWB. This internship paper sets out on a trip to investigate the complex environment of CWB within the one-of-a-kind setting of Al Arafha Islami Bank Limited. Specifically, the article will focus on the similarities and differences between the two institutions. The Al Arafha Islami Bank Limited is a reputable financial company that is committed to delivering banking services that are in accordance with the Shariah. The bank faces the challenge of reducing the prevalence of CWB among its workforce while it works hard to uphold its principles and fulfill its goal. The purpose of this investigation is to look into the specific aspects that influence CWB in this unique organizational environment, with the end goal of shining light on the complexity and nuances of this issue within the Islamic banking sector. This research aims to discover the underlying causes and contributing variables that contribute to CWB within the workforce of the bank by conducting an in-depth investigation of the organizational culture, employee motivation, job satisfaction, leadership styles, and other relevant factors. Specifically, the research focuses on the bank's workforce. Al Arafha Islami Bank Limited is able to establish focused strategies and interventions to alleviate CWB as a result of their understanding of these elements, which has the effect of generating a more productive and harmonious work environment.

This study will explore the terrain of CWB in the following sections, pulling on previously published material, employing research approaches, and providing findings that are distinctive to the context of the bank. The ultimate objective is to make a contribution, not only to the bank's comprehension of CWB, but also to the larger conversation on employee behavior within the Islamic banking industry as a whole. This analysis aims to equip companies with the knowledge and insights necessary to cultivate a work atmosphere that is more upbeat and productive, so bringing the actions of employees into line with the goals and principles of the institution.

1.2 The origin of this study

Counterproductive Work Behavior (CWB) has become a prominent issue in modern office settings. In the pursuit of enhanced productivity and efficiency, it becomes crucial for businesses to comprehend the aspects that either lead to or alleviate counterproductive work behavior (CWB). This research investigates the phenomenon of counterproductive work behavior (CWB) within the specific organizational setting of Al-Arafah Islami Bank Limited. The primary objective is to examine the many elements that contribute to the occurrence of CWB among employees. The significance of this inquiry is in its capacity to uncover crucial understandings regarding the intricacies of workplace conduct, hence enabling the development of informed organizational approaches. Al-Arafah Islami Bank Limited, similar to several other financial institutions, operates inside a fiercely competitive industry whereby the performance of its employees significantly influences its level of success. Hence, acquiring a thorough comprehension of counterproductive work behavior (CWB) and its underlying factors can assist the financial institution in cultivating a work environment that is more efficient, morally upright, and characterized by a sense of unity.This study seeks to offer practical solutions for reducing counterproductive work behavior (CWB) and enhancing workplace performance by examining the underlying causes of CWB, as well as the influence of corporate culture, management practices, job satisfaction, and social dynamics. Additionally, this study establishes a foundation for future investigations on counterproductive work behavior (CWB) across various organizational contexts, thereby making a valuable contribution to the wider body of knowledge in the field of industrial and organizational psychology.In this particular context, the present study sets out to investigate the various complex aspects of counterproductive work behavior (CWB) inside the organizational setting of Al-Arafah

Islami Bank Limited. The study places particular emphasis on the importance and relevance of CWB within the modern corporate environment.

1.3 Literature Review

1.3.1 Counterproductive Work Behavior (CWB) :

Counterproductive work behavior (CWB) encompasses deliberate activities that inflict harm onto an organization or its people, resulting in negative consequences for organizational performance, as emphasized by Spector et al. (2006). Ferris et al. (2016) classify CWB into two distinct types: approach-oriented and avoidance-oriented behaviors. Approach-oriented counterproductive work behavior (CWB) refers to hostile and antagonistic acts that actively target certain stimuli, such as using profanity and insulting people (Spector et al., 2006). In contrast, avoidance-oriented counterproductive work behavior (CWB) involves acts that aim to avoid, elude, reject, and create distance from stimuli, such as ignoring and refusing to communicate with people (Mitchell and Ambrose, 2007). Prior studies have thoroughly investigated the correlation between detrimental leadership and counterproductive work behavior (CWB). Nevertheless, the significance of exploitative leadership in relation to Counterproductive Work Behavior (CWB) has been disregarded. Within this framework, we posit a hypothesis that exploitative leadership might serve as a catalyst for both approach-oriented and avoidance-oriented counterproductive work behavior (CWB).

1.3.2 Workplace incivility:

Workplace incivility refers to a type of mild aberrant behavior that is intended to injure the target, hence breaching workplace standards of mutual respect. According to Andersson and Pearson (1999, p. 457), these uncivil acts are often impolite and disrespectful, indicating a disregard for others. Unlike abuse, which is deliberately intended to injure the victim, workplace incivility is characterized by its lack of clarity, and the person responsible may not even be aware that they are being uncivil (Pearson et al., 2001; Pearson et al., 2005). Regardless of intention, participating in uncivil conduct has a harmful effect on both the one being targeted and others who observe it. Moreover, it fosters the development of an unpleasant corporate culture and working atmosphere, which has a detrimental impact on employee performance (Pearson et al., 2001). Workplace incivility is a deviation from moral principles and has the capacity to escalate into aggressiveness and violence. To fully comprehend the importance of comprehending incivility and its possible repercussions, companies must make it a priority to acquire knowledge about this detrimental conduct and also investigate effective strategies to minimize its influence (Andersson & Pearson, 1999).

1.3.3 Organization Environment:

In addition to the direct purpose to hurt their employer, another unexamined possibility for this impact to occur is the employees' experience of humiliation linked to their association with the firm. In line with the principles of Conservation of Resources (COR) theory, the irritation that arises when favoritism is prioritized above merit in organizational decision-making can exhaust employees' work-related self-esteem resources. This depletion can be so significant that individuals actively seek cognitive disengagement from the organization. This coping technique enables people to vent their dissatisfaction and reduce the burden of a negative work circumstance (Bowling et al., 2010; Hasan et al., 2019).

Employees use the act of separating themselves from the company as a way to express their unhappiness and deal with the perceived unfairness in the workplace (Bentein et al., 2017; Zagenczyk et al., 2013). Employees may perceive a lack of appreciation for their hard work and a devaluation of their personal value if they observe a pattern of specific individuals continuously receiving preferential treatment (Bergeron and Thompson, 2020). In order to prevent their self-esteem from deteriorating further, employees vent their displeasure with the company by building psychological distance (De Clercq and Pereira, 2022a). Likewise, workers may perceive decision-making based on favoritism as a malicious tactic used by the company to exclude them, which might possibly put their future membership in the organization at risk (Grimland et al., 2012; Kapoutsis et al., 2012). This apparent underestimation provides a valid reason for their psychological detachment from the organization. As a result:

1.4 Objectives of the Study:

General Objective: The primary aim of this study is to examine and evaluate the many factors that contribute to Counterproductive Work Behavior (CWB) among employees at Al-Arafah Islami Bank Limited. The study seeks to provide practical and implementable recommendations for effectively addressing and reducing CWB within the organization.

The specific objectives of this study are as follows:

1. To understand the factors that affects the employee CWB at AIBL.
2. To analyze the factors that influence employee Counterproductive Work Behavior (CWB) at AIBL.
3. To provide some recommendations based on findings.

The methodology employed in this study refers to the systematic approach and set of procedures used to collect

1.5 Methodology of the study:

This study primarily employs a qualitative research design, with supplementary insights from secondary sources. Qualitative data are gathered through semi-structured interviews with employees, while secondary data are obtained from various sources, including articles, books, research papers, and websites.

Sources of Data:

Primary data: refers to original data that is collected firsthand by the researcher for a specific research project. The primary data source for this study consists of questionnaires with workers at Al-Arafah Islami Bank Limited. The researchers will utilize a purposive sampling strategy in order to carefully identify participants who possess pertinent knowledge and experience in relation to Counterproductive Work Behavior (CWB).

Personal Observations: The researcher's firsthand observations in the workplace serve as primary data, so enriching the comprehension of counterproductive work behavior incidents.

Secondary data: refers to information that has been collected by someone else for a different purpose and is afterwards used for research or analysis. The literature review involves the collection of secondary material through a comprehensive examination of pertinent articles, books, research papers, and websites. These sources provide a theoretical framework for understanding counterproductive work behavior (CWB) and the elements that influence it. The process of examining and interpreting data in order to uncover patterns, relationships, and insights. Qualitative data refers to non-numerical information that is collected by methods such as interviews, observations, and open-ended surveys. It provides a rich and detailed understanding of

Thematic analysis will be conducted on qualitative data derived from interviews, personal experiences, and observations. This methodology entails the identification of recurrent themes, patterns, and concepts pertaining to Counterproductive Work Behavior (CWB).

1.6 Limitations of the study:

- Unilateral Employee Perspective: Due to a small sample size and different perspectives, the study depends mostly on employee viewpoints, which may limit Counterproductive Work Behavior (CWB) representation.
- Controversial CWB is a contentious workplace research topic. Some people may be reluctant to disclose their experiences, creating data gaps.
- Time Frame: The study's timeframe limited CWB-related data gathering and analysis.
- Workload Challenges: Employees' busy schedules and heavy workloads made data collecting time scarce, possibly reducing data richness.
- Limited Secondary Data Integration: The study focuses on qualitative interview data, which may limit quantitative or secondary data integration and analysis depth.
- Consider these limitations when interpreting study results and applying recommendations in similar circumstances. These limits were addressed, although they may have affected the study's scope and results.

Chapter 2

Organizational Overview

2.1 An Outline and a Brief History

Since it was first established on September 27, 1995, Al-Arafah Islami Bank Limited (AIBL) has grown to become one of the most successful commercial banks in Bangladesh. It is unique in the field of finance due to the fact that it was established with the firm determination to conduct its business in accordance with the principles of Islamic Shariah. The one-of-a-kind strategy that AIBL takes has been acknowledged not just in Bangladesh but also on a worldwide scale; more than 70 nations have given more than 218 Islamic financial institutions permission to operate inside their respective markets.

AIBL's "Krishi O Grameen Khudra Bing Prokolpo" is a noteworthy endeavor. It is a microfinance project that aims to solve poverty, enhance agricultural growth, create employment possibilities, and pursue other similar social and economic objectives.

As of the end of the year 2010, AIBL had 78 locations, a committed workforce of 1,033 workers, and a sizeable shareholder base of 1,213 individuals and organisations. The paid-in capital of the bank was reported to be 4,677.28 million Taka as of the end of the fiscal year, which is slightly less than the permissible capital of 5,000 million Taka.

AIBL's outstanding performance can be credited to its prudent leadership under the playing surface of directors, the considerable Islamic banking experience of its personnel, and the guiding will of Allah. All three of these factors contributed to AIBL's success. The bank has on a consistent basis achieved high levels of profitability and has paid out a sizeable amount in dividends. Its success is dependent on its capacity to provide exceptional customer service by combining creative concepts with cutting-edge technology and providing a wide variety of goods and services that can be adapted to meet the specific requirements of each individual customer. AIBL is committed to making major contributions to the economy of the nation through its 78 branches, which include 36 authorized dealer (AD) locations. These sites play an important part in advancing the socio-economic development of Bangladesh, and AIBL is dedicated to making these contributions.

2.2. Vision:

To become a formidable competitor in the field of Islamic banking in Bangladesh and to make a substantial contribution to the expansion of the Bangladeshi economy.

2.3 Mission:

1. Foster banking processes that adhere to Shariah law.
2. It is important to provide prompt and competent service to customers.
3. Offer unparalleled monetary services by utilizing the most recent available technology.
4. Maintain a high level of corporate integrity and work toward providing a return on equity that is competitive for shareholders.
5. unyielding dedication to fostering the expansion of the country's economy.
6. Provide financial services that are both cutting edge and competitively priced
7. It is important to keep a high standard of quality in both the hiring process and the training of human resources.

2.4 **Development and Expanding Trend**

The AIBL's strategic goals include the following:

1. To be a trailblazer in the construction of a financial system that is free of all transactions based on interest.
2. Creating a cutting-edge banking system that can accommodate a wide variety of customers is a priority for our company.
3. Making a significant contribution to the expansion and development of the nation's economy as a whole.

2.5 Variety of Customers

AIBL serves a wide variety of clients, including individuals, corporations, charitable organizations, and trusts, among other types of organizations. Before opening any new accounts, the bank does extensive research to ensure that it will comply with all applicable rules, regulations, conventions, and practices that govern its dealings with its customers.

2.6 Composition of Products and Services

The following are some of the many items and services that are included in AIBL's extensive catalog:

- The Mudaraba Savings investment is a product that enables individuals to make regular contributions of varying amounts over certain time periods, with the option to withdraw both the initial investment and any profits that have been accrued at the product's maturity.
- AIBL offers a Hajj deposit system that enables individuals to save money for the Hajj pilgrimage while also making a profit. This scheme is known as the Hajj deposit.
- Monthly Deposit program: This program gives individuals the opportunity to make deposits on a monthly basis, and at the end of the term, they have the option of requesting that the bank invest double the amount they have saved in a profitable industry of their choosing without providing security.

2.7 Methods of Operation

The following are the primary focuses of AIBL's operational activities:

- Putting in place a monetary system that places a premium on social welfare, the advancement of economic conditions for people with lower incomes, and the production of employment opportunities.
- directing financial resources toward Halal companies that support the achievement of societal and national goals.
- Taking part in the development of many types of infrastructure and contributing to the overall development objectives of the government.
- in conformity with the tenets of the Islamic Shariah, which call for the substitution of profit for interest in financial transactions.
- Adapting the investing approach of the bank so that it is in accordance with the precepts of Islamic Sharia, which are derived from the Quran and the Sunnah.

2.8 A Detailed Description of the Market

Because of its strict commitment to the Islamic Shariah rules, Islamic banking stands out as a distinctive sub-business within the larger financial industry. It does away with transactions based on interest, adheres to the law of the Quran and the Sunnah, and places an emphasis on fairness, efficiency, stability, and economic expansion. This system ensures that entrepreneurs and owners of capital share risks and benefits in an equitable manner. Depositors and investors both share in the gains on investments, therefore the system also encourages entrepreneurial activity.

2.9 The Industry's Size, Its Current Trend, and Its Maturity

The financial and banking industry in Bangladesh is extremely important to the overall economy of the country. Since its start in 1971, which followed Bangladesh's independence the year before, it has undergone tremendous change. In the beginning, there were a total of nine international banks, three state-owned specialized banks, and six commercial banks that had been nationalized. On the other hand, Bangladesh is now home to a total of 61 scheduled banks. These banks include commercial banks (both privately held and state-owned), specialized banks, and international banks. 33 of these are available for purchase and sale on public stock markets.

2.10 Economic Factors From the Outside World

An examination of Porter's Five Forces, which takes into account elements such as supplier power, buyer power, the danger of substitutes, and industry rivalry, can be used to conduct a competitiveness evaluation of the industry.

2.11 Aspects Relating to Technology

AIBL utilizes a wide range of technology in its business operations, including banking software such as ABABIL, check scanning via ACCS (Automated Cheque Clearing Solution), online monitoring systems, and SWIFT for the transfer of L/C (Letter of Credit) funds. The deployment of these technological solutions reflects the growing prevalence of automation and innovation in banking operations.

2.12 Obstacles in the Way of Entry

There are a lot of hurdles to jump over in order to get into the banking industry in Bangladesh. It is necessary to have a large amount of wealth, to have political support, and to strictly comply with the regulations and paperwork of the government. Because of these obstacles, it is difficult for new entrants to establish a foothold in the sector.

2.13 The Power of the Supplier

Depositors, which might be individuals or organizations, make up the vast majority of the banking industry's supply base as suppliers. When compared to corporate depositors with considerable finances, individual depositors may have minimal bargaining power; however, corporate depositors with substantial funds have substantially more impact, despite the fact that they do not often negotiate with banks.

2.14 Influence of the Buyer

Buyers in the banking industry, such as individual and corporate consumers, do not have much leverage to negotiate prices and terms. The interest rates that are charged and the rules and regulations that are followed for financial transactions are both determined by the banks. Negotiations of this nature are not very common, although corporate customers who have a considerable amount of deposits and borrowings might have a little bit more bargaining leverage.

2.14.1 The Danger Posed by Alternatives

The banking industry has only a moderate level of competition from alternative options. There are 35 non-bank financial institutions in Bangladesh, all of which provide comparable financial goods and services. These institutions have the potential to function as alternatives to conventional banks, so posing a threat to the industry

2.14.2 Competitors in the Industry

The banking industry in Bangladesh is marked by high levels of cutthroat rivalry. Traditional banks and Islamic banks both offer products and services that are comparable, and the amount of competition in the market is continuously growing as a result of new banks joining the market. Islamic banks like AIBL are working hard to create a large presence in the market, but conventional banks continue to control the majority of the market share. The banking business in Bangladesh, particularly Islamic banking, is dynamic and competitive as a whole, with a number of different variables influencing its growth and development at various points in time.

2.15 The Financial Services and Banking Sector of Bangladesh

In recent times, Bangladesh has made notable strides in enhancing its economic performance, primarily attributed to a more conducive policy environment. The pursuit of a viable resolution to the challenge of fostering economic expansion in a nation where a significant portion of the populace resides below the threshold necessary for basic sustenance has consistently ranked among the foremost objectives of preceding administrations. Bangladesh has successfully attained self-sufficiency in food grain production, effectively curbed population growth rates, implemented measures to mitigate poverty, and significantly increased its export earnings. Furthermore, Bangladesh has undertaken efforts to enhance its export revenue. During the period spanning from 1994 to 2000, the annual growth rate of Gross Domestic Product (GDP) was estimated to be around 5 percent. Additionally, the GDP per capita was projected to be $363 during this specific timeframe.

The rate of economic reforms and the efficacy of their management constitute the primary determinants for the potential augmentation of Bangladesh's economic growth. The acceleration of economic growth necessitates a heightened level of investment, particularly through private foreign investment, which assumes a pivotal role in this context. The achievement of this objective necessitates both the reformation of the financial system and the continuous increase of financial depth.

In contrast to the financial systems of its neighboring countries in South Asia and East Asia, Bangladesh's financial system has a comparatively lower level of development and comprehensiveness. Between the years 1999 and 2000, the sector's contribution to the Gross Domestic Product (GDP) exhibited a consistent rate of 1.5 percent. Commercial banks emerged as the predominant participants, accounting for 80 percent of the overall contribution. The expansion of the money supply relative to the gross domestic product has exhibited a consistent upward trend in recent years, culminating in a about 32 percent level in the period of 1999-2000. The aforementioned ratio is employed as a means to assess the extent of the financial system's depth.

Over time, the banking industry has encountered challenges stemming from inadequate management, which can be attributed to the government's multifaceted involvement as an owner, regulator, supervisor, and consumer of financial institutions. The banking sector in Bangladesh has various challenges, including but not limited to lax credit discipline, outdated loan collection regulations, corruption, inefficiency, and excessive staffing. In order to mitigate these issues, a range of reform initiatives have been enacted, resulting in a certain level of restored stability, facilitated by the backing of both governmental and central banking institutions. This has contributed to the restoration of public trust in the financial services sector, namely within the banking industry.

2.16 The segmentation of the market

The banking business in Bangladesh comprises two main sub-industries, namely specialized banks (SB) and commercial banks (CB).

Specialized banks (SBs) are financial institutions that focus their operations on a certain economic sector or industry. An example of this may be seen in the case of Bangladesh Krishi Bank (BKB), which primarily directs its efforts towards the agricultural sector, whereas Bangladesh Shilpa Bank (BSB) mostly caters to the industrial sector. Both of these financial institutions are situated in the country of Bangladesh.

Commercial banks, also referred to as CBs, are financial institutions that provide a wide range of services to individuals, businesses, and other organizations. These financial institutions are subject to the regulations established by the central bank and can be classified into the subsequent categories:

Nationalized Commercial Banks (NCBs) are financial institutions that were first brought under state ownership in the aftermath of the country's freedom. However, a significant shift occurred in 1985 when these banks underwent a process of privatization.

Foreign Commercial Banks (FCBs) refer to banks that possess foreign ownership and engage in economic operations within the country of Bangladesh.

Private Commercial Banks (PCBs) can be classified into three distinct generations: the 1st Generation, the 2nd Generation, and the 3rd Generation of Private Commercial Banks.

The Bangladesh Bank Order of 1972 was enacted to establish the Bangladesh Bank (BB) as the official central bank of the country. The regulatory framework for commercial banks in Bangladesh is primarily established by the Banking Companies Act of 1991 and the Bangladesh Bank Order of 1972. These legislative measures provide comprehensive guidelines and directives for the functioning and operations of commercial banks in the country. Commercial banks generally engage in various banking activities, including but not limited to borrowing, lending, issuing letters of credit, trading in precious commodities and foreign goods, handling bills of exchange, promissory notes, and other financial instruments as allowed by the Bangladesh Bank (BB). Commercial banks are also involved in international trade. Furthermore, it is incumbent upon them to furnish secure storage facilities and to gather funds and financial assets.

As per subsection two of section 37 of the Bangladesh Bank Order enacted in 1972, scheduled banks in Bangladesh are classified as financial institutions that possess a minimum paid-up capital and reserves of at least 5 million Bangladeshi taka. Furthermore, these banks are required to operate in a manner that meets the standards set by the Bangladesh Bank. Currently, the minimum aggregate capital requirement is at Tk. 200 million. The aforementioned statement adheres to the provisions outlined in section 13 of the Bank Company Act, which was enacted in the year 1991.

Following the liberation of the country from British colonial authority, the six commercial banks operating in Bangladesh during that period underwent a process of nationalization and subsequent consolidation, resulting in the establishment of a unified financial institution. Subsequently, in January 1985, Pubali Bank Ltd. and Uttara Bank Ltd. underwent a transformation into publicly traded entities, assuming their respective new identities. Bangladesh presently accommodates a total of 51 operational scheduled banks within its national territory. Among the aforementioned businesses, it can be observed that nine banks are under state ownership, with five of them being specialized banks. Additionally, thirty commercial banks are privately owned, including four Islamic banks. Furthermore, twelve commercial banks are owned by foreign organizations, with one of them being an Islamic bank.

Chapter 3

Factors that Influencing employee CWB in AIBL

3.1 Factors Influencing CWBs:

- **Workplace Bullying:** Workplace bullying is defined as the ongoing and consistent destructive actions targeted against persons in a professional environment. These detrimental behaviours might appear in different ways, such as verbal abuse, intimidation, and acts of sabotage. Workplace bullying has a broader influence that extends beyond the individuals directly targeted, affecting the whole work environment and the behaviour of employees. Workplace bullying can elicit counterproductive work behaviours (CWBs) as a response from individuals. These counterproductive activities can be interpreted as strategies or attempts to safeguard oneself in reaction to the adverse treatment. The correlation between workplace bullying and counterproductive job behaviours underscores the adverse impact of hostile work conditions on employees. These behaviours not only have a negative impact on the well-being of specific individuals, but they also foster a wider culture of negativity and unproductive acts in the workplace. Identifying and dealing with workplace bullying is essential, not only for the immediate welfare of individuals but also for cultivating a favourable and efficient company culture.
- **Gender Discrimination:** Gender discrimination refers to the unfair and unequal treatment of persons based on their gender, resulting in different forms of prejudice, discrepancies in wages, and limited possibilities for career progression. This type of discrimination might appear in prejudiced judgments, disparities in wages, and restricted availability of possibilities for career progression. Gender discrimination has wide-ranging effects that go beyond individual experiences, impacting the broader work environment and shaping employee behaviour. The experience of gender discrimination can elicit emotions of rage and resentment in individuals. Unaddressed unpleasant emotions heighten the probability of persons engaging in counterproductive work behaviours (CWBs). Counterproductive activities encompass actions that undermine the objectives of the organization, disrupt collaboration among team members, or have a negative impact on the overall mood in the workplace. Comprehending the connection between gender discrimination and counterproductive work behaviours is essential for businesses aiming to establish a just and inclusive work environment. Addressing gender discrimination not only fosters equal chances but also cultivates a pleasant and productive work culture, mitigating the

likelihood of unproductive behaviours and nurturing a more inclusive and supportive atmosphere for all employees.

- **Harassment**: Inappropriate, objectionable, or threatening behaviour in the professional setting, including various forms of abuse like sexual harassment, significantly affects the overall work atmosphere. The effects have a broad impact on employees' behaviours and can lead to the occurrence of counterproductive work actions (CWBs). When employees face harassment, they may react by displaying unproductive behaviours as a means of dealing with stress or seeking justice for the maltreatment they have suffered. Counterproductive work behaviours manifest in different ways, including actions that undermine teamwork, disrupt the work environment, or harm the organization's goals. Comprehending the connection between workplace harassment and counterproductive work behaviours is essential for organizations striving to foster a wholesome and respectful work culture. By actively confronting and mitigating instances of harassment, companies may effectively establish a workplace that is both secure and welcoming, while simultaneously diminishing the probability of detrimental behaviours. This, in turn, fosters a more favourable and efficient work atmosphere for all staff members.
- **Unfair Treatment:** Inequitable treatment inside the workplace, whether perceived or actual, can have significant impacts on employee conduct. Examples of these disparities may encompass favouritism in promotions, imbalanced allocation of work duties, or inequitable availability of resources. The influence on Counterproductive Work Behaviours (CWBs) is complex and has multiple aspects. Individuals who perceive themselves as being subjected to unjust treatment may experience elevated degrees of dissatisfaction and annoyance. This unhappiness might result in counterproductive activities as employees may feel driven to retaliate or vent their frustrations through behaviours that impede productivity. These behaviours could encompass passive resistance, noncompliance, or even acts of sabotage, all of which contribute to a difficult work environment.
- **Lack of Recognition:** The nonexistence of acknowledgement for employees' endeavours and achievements fosters an atmosphere defined by a deficiency of recognition. The desire for attention and appreciation directly affects counterproductive work behaviours (CWBs), as employees who have this desire may respond with dissatisfaction. The manifestation of

this discontent can manifest in diverse manners, encompassing diminished exertion, lowered drive, or regular nonattendance. Employees have the potential to become disengaged or withdraw their commitment to the firm, which can lead to a decrease in overall productivity and morale. Acknowledging and appreciating the efforts of employees is essential in reducing these unproductive reactions and promoting a favourable work environment.

- **High Job Stressors:** High job stresses refer to a variety of demanding work conditions, including an overwhelming workload, unclear job requirements, or inadequate assistance. The emotional pressure exerted on employees has a significant influence on CWBs. Significant employment pressures increase stress levels, making individuals more prone to participate in unproductive activities. These activities may encompass interpersonal disagreements, opposition to organizational reforms, or even acts of assault. To tackle significant job stressors, it is necessary to employ techniques for handling work demands, enhancing communication, and establishing sufficient support systems. By implementing this approach, firms can cultivate a more salubrious work atmosphere, hence diminishing the probability of engaging in counterproductive behaviours.
- **Inadequate Leadership:** Poor leadership, characterized by ineffective or unsupportive leadership styles, significantly impacts Counterproductive Work Behaviours (CWBs). Insufficient leadership can lead to a lack of inspiration and guidance among employees, which in turn can result in a feeling of discontentment within the workforce. This dissatisfaction, in turn, serves as a stimulus for the increase in unproductive behaviours. Employees may display behaviours such as less dedication, opposition to organizational reforms, or even acts of rebellion. To address poor leadership, it is necessary to improve leadership abilities, offer leadership training, and cultivate a supportive leadership culture that motivates and directs employees towards constructive and efficient behaviours.
- **Toxic Organizational Culture:** A toxic organizational culture, which involves the tolerance or promotion of harmful behaviours, biased treatment, or ethically problematic actions, significantly impacts the occurrence of unproductive job activities. This type of culture fosters the normalization or acceptance of unproductive behaviours in the workplace. Employees have the potential to partake in behaviours that hinder the achievement of organizational objectives, promote negativity, or even cause harm to their

colleagues. To reduce the negative effects of a harmful culture, it is necessary to tackle the underlying reasons, encourage moral conduct, and establish principles that promote a constructive and diverse workplace.

- **Ambiguous Organizational Policies:** Unclear organizational rules, especially those pertaining to performance goals and disciplinary actions, can greatly influence unproductive work behaviours. The lack of lucidity or ambiguity in policies engenders a milieu of perplexity, wherein employees may be uncertain regarding the expectations or repercussions of their conduct. The absence of clarity allows for unregulated destructive actions, as employees may not have a complete comprehension of the limits or consequences. It is crucial to establish unambiguous and open organizational policies in order to offer direction, establish standards, and discourage unproductive behaviours. Consistent communication and training about policies can enhance the knowledge and adherence of employees, resulting in a more well-informed and compliant staff.
- **Personal Characteristics**: Personal qualities, such as increased levels of anger, decreased conscientiousness, or a tendency toward rule-breaking, play a key impact in shaping Counterproductive Work Behaviours (CWBs). CWBs are behaviours that are detrimental to the workplace. Certain characteristics of an individual's personality may be associated with a greater propensity to engage in behaviours that are unproductive. It is essential to address these concerns in order to reduce the number of instances in which detrimental acts are carried out in the workplace. The implementation of clear policies that outline acceptable behaviour, the development of effective leadership that promotes a positive work culture, and the cultivation of a healthy work environment that supports employees in managing and channelling their individual characteristics toward productive outcomes are all ways in which this can be accomplished.
- **Employment Uncertainty:** There is a clear correlation between the sense of job insecurity and counterproductive work behaviours (CWBs). This view is influenced by a variety of circumstances, including workforce reductions, organizational reform, and economic volatility. There is a correlation between the development of job insecurity and heightened anxiety as well as a sense of powerlessness between employees. As a means of coping with these sentiments, individuals may engage in behaviours that are unproductive as a response. In order to mitigate the effects of job insecurity, it is necessary to provide

transparent communication regarding organizational changes, to provide support mechanisms, and to cultivate a sense of consistent and trustworthy relationships. The establishment of an environment that is both transparent and reassuring can be of assistance in mitigating the adverse effects that employment insecurity has on the behaviour of employees.

- **Inadequate Communication:** Inadequate Communication When it comes to Counterproductive Work Behaviours (CWBs), inadequate communication, which can be characterized by insufficient communication channels, a lack of openness, inefficient feedback mechanisms, or insufficient information sharing, has a significant impact. Misinterpretations, irritation, and an increased likelihood of persons engaging in acts that are counterproductive are all potential outcomes that can result from a lack of good communication. It is imperative that organizations prioritize communication channels that are open and transparent in order to address this issue. Providing feedback on a frequent basis, ensuring that organizational message is clear, and establishing a culture of open communication are all ways to assist lessen the chance of misunderstandings and, as a result, the occurrence of behaviours that are counterproductive.
- **Role conflict:** The term "role conflict" refers to the situation in which personnel are confronted with competing expectations or demands within the context of their assigned roles. There is a notable impact on counterproductive work behaviours (CWBs), which is significant since role conflict can lead to feelings of stress and confusion. It is possible that employees who are struggling to comply with contradictory mandates will respond by engaging in behaviours that are counterproductive as a means of coping with the difficulties that are brought about by conflicting expectations. It is necessary to explain expectations, provide clear role definitions, and provide support systems in order to address role conflict. These measures are designed to assist employees in navigating and managing competing demands in a more effective manner.
- **Unfairness**: A significant influence on counterproductive work behaviours (CWBs) is the phenomenon known as perceived inequality, which occurs when workers have the subjective impression that they are being treated unfairly in terms of the distribution of opportunities, incentives, or workload. When people have the impression that they are being treated unfairly, it can result in feelings of resentment. Because of this animosity,

individuals may be prompted to participate in behaviours that are counterproductive in order to seek justice or to restore what they believe to be a state of equilibrium. It is necessary to promote openness, equity, and fairness in organizational procedures and policies in order to reduce the impact of perceived unfairness.

- **leadership transitions**: When it comes to Counterproductive Work Behaviours (CWBs), organizational change, such as restructuring, mergers, or leadership transitions, can have a significant impact on the behaviours that are considered to be counterproductive. In the context of organizational changes, the presence of resistance to change, uncertainty, and fear of the unknown can contribute to the development of change-related behaviours (CWBs). Employees may demonstrate resistance to the changes or participate in disruptive behaviours as a means of expressing their discomfort or displeasure with the changes. Effective communication, offering support during times of change, and cultivating a culture that supports adaptability and resilience are all essential components of managing leadership transitions. These elements are necessary in order to limit the risk of behaviours that are counterproductive.
- **Social Identity danger:** Instances in which individuals feel a threat to their social identity are referred to as social identity threats. These threats are frequently the result of individuals' experiences of marginalization or discrimination based on characteristics such as race, ethnicity, or religion. CWBs, which stand for counterproductive work behaviours, are significantly impacted by this. It is possible for individuals to have sentiments of annoyance and a desire for revenge as a consequence of social identity threat, which in turn increases the possibility that individuals may engage in acts that are counterproductive. at order to address the social identity threat, it is necessary to establish a culture at the workplace that is welcoming and encouraging, that places a high value on diversity, and that actively fights to combat discrimination.
- **Unfair Performance Appraisals:** Performance Appraisals That Are Unfair The perception that evaluations are impacted by prejudice or that they are not realistic representations of an employee's actual performance is what constitutes unfair performance appraisals. It should be noted that the effect on Counterproductive Work Behaviours (CWBs) is significant. It is possible for employees to become dissatisfied and hostile as a result of unfair evaluations, which may cause them to engage in behaviours that are

counterproductive as a means of communicating their discontent to the company or their displeasure. The implementation of evaluation methods that are open and objective, the provision of constructive feedback, and the cultivation of a culture that values fairness and equity in performance evaluations are all necessary steps in mitigating the impact of unjust performance appraisals.

- **Perceived Power Distance:** The perception of employees regarding the extent of power and authority disparities inside the organization. Effect on Counterproductive Work actions (CWBs) A significant power distance perception can lead to a sense of powerlessness, which may contribute to engaging in counterproductive actions as a means of regaining control. Job discontent resulting from a dearth of opportunities for skill enhancement, training, or career progression is defined as employees' displeasure with the lack of such prospects. Effect on Counterproductive Work Behaviors (CWBs) When individuals feel dissatisfied due to a lack of possibilities for personal growth, it can result in dissatisfaction and disengagement, which in turn raises the probability of engaging in counterproductive behaviors.
- **Workplace Injustice:** The subjective perception of being treated unfairly in the workplace, encompassing unfairness in the distribution of resources, unfairness in the procedures followed, and unfairness in interpersonal interactions. Effect on Counterproductive Work activities (CWBs) Instances of unfair treatment in the workplace can elicit adverse emotional reactions, leading individuals to engage in counterproductive activities as a means of expressing their protest or seeking revenge.

3.2 Other factors of CWBs

3.2.1 Social factors: The term "social factors" refers to the many different facets of society that have the potential to influence individuals and the behaviors they exhibit. These aspects include a diverse selection of constituent parts, (E2) highlighted social cliques and groupings in the workplace that were exclusive as potential factors that could contribute to counterproductive work behavior (CWB). This discovery highlights the importance of social dynamics within the environment of organizations, particularly with regard to the behavioral patterns of employees.

- One of the workers, who will be referred to as E3, made the observation that the fact that certain managers apply rules inconsistently could perhaps be a factor in counterproductive work behavior (CWB). The social aspect that is associated with the implementation of regulations within an organization has the ability to have an effect on the conduct of workers there.

3.2.2 Aspects that are associated with the organization: During the course of the talk, Employee 1 (E1) investigated the possibility that high power distribution within the organization was a factor that contributed to counterproductive work behavior (CWB). This component of the organization postulates that unequal power dynamics may have an effect on the behavior of the workforce if it is allowed to go unchecked. (E2) emphasized the value of the organizational culture, which is important because it encourages teamwork but could be undermined by individual challenges. This demonstrates how important the cultural values of the company are in terms of their power to influence behavior. (E3) claims that the culture of the organization lays a large emphasis on the values of honesty and respect to standards. This is according to the employee's own observations. Nevertheless, there is a lack of knowledge on the part of some of the staff, which points to a likely organizational factor having to do with communication and the explicitness of the outcomes that are desired.

3.**2.3 Psychological factors:** The term "psychological factors" refers to the processes and qualities that occur on the inside of a person and have an effect on their ideas, feelings, and actions. These aspects include a wide range of others. (E1) proposed that there is a correlation between job satisfaction and counterproductive work behavior (CWB), so stating that psychological factors, which include employees' attitudes and feelings towards their work, hold the capacity to effect their behavior. Employee 2 (E2) disagreed with Employee 1's (E1) hypothesis and stated that there is no correlation between job happiness and CWB. (E2) noted that dissatisfaction with one's employment was a potential variable connected with counterproductive work behavior (CWB). This psychological phenomenon highlights the importance of the general contentment or unhappiness of an employee with their role in determining the behavior of that employee.

- (E3) provided additional support for the association between job satisfaction and counterproductive work behavior (CWB), positing that people who report feeling satisfied in their work are less likely to engage in behaviors that are considered to be in violation of the rules that govern the workplace. The psychological concept of job satisfaction having an effect on an individual's behavior is supported by this finding, which demonstrates that the concept is consistent. These interpretations provide useful insights into the manner in which individual, societal, organizational, and psychological components present themselves in the replies supplied by employees on counterproductive work behavior (CWB). Every single factor plays a role in the development of employee conduct within the context of unproductive workplace behavior.

3.2.4 Work Experience and Insights on Counterproductive Work Behavior (CWB) Practices Gained during an Internship at Al-Arafah Islami Bank Limited:

- During my internship at Al-Arafah Islami Bank Limited, I was exposed to a variety of aspects of Counterproductive Work Behavior (CWB), as well as the implications of this behavior within the framework of an organization. This experience taught me a lot about both of these topics. During the time that I was in this position, I was given the chance to watch, investigate, and think about the variables that lead to CWB, as well as the potential remedies that could reduce the negative effects of it. In this in-depth examination, I will go deeper into these observations, their consequences, as well as provide my personal findings and recommendations. I will also discuss how I came to these conclusions.

3.2.5 A Lack of Sufficient Education and Awareness:

- During the course of my internship, I became aware of a number of factors that contributed to CWB. One of them was the presence of personnel who appeared to lack proper training and acquaintance with the bank's rules, processes, and ethical standards. This was one of the most apparent factors.
- The lack of information and awareness that existed as a result of this situation resulted in unintended consequences, the most significant of which were caused by the improper application of office resources and the unintentional breaking of predetermined standards and guidelines.
- Implications: My observations provide light on the vital role that inadequate training and awareness play in the occurrence of cross-contamination of wheat and barley (CWB), which is an important finding. It's important to note that these activities weren't motivated by malice but rather ignorance on their part.
- It is recommended that in order to solve this problem, Al-Arafah Islami Bank Limited should place a high priority on the organization and delivery of comprehensive training

programs. These programs must to have as their primary objective imparting a comprehensive knowledge of the company's policies as well as its ethical standards to each and every worker. This understanding can be reinforced and continued compliance can be ensured through the use of periodic training updates and evaluations.

3.2.6. The impact of the dynamics of the group:

- I found that the influence of group dynamics and relationships in the workplace had an effect on employee behavior. This was another key aspect that I observed. The existence of insular social groups and social cliques in the workplace had a discernible influence on CWB's culture and operations. The employees had a tendency to behave in a manner that was consistent with the behavioral standards that had been formed within these groups.
- Implications These observations highlight how important it is to cultivate an environment in the workplace that encourages inclusiveness and collaboration. By fostering compliance to behaviors that may not be in alignment with organizational principles, exclusive groups and cliques have the potential to be a fertile ground for CWB.
- A recommendation has been made that Al-Arafah Islami Bank Limited should take proactive initiatives to encourage diversity, foster cooperation, and facilitate open communication among its workers. Interactions between different teams, activities to form stronger teams, and mentoring programs are all examples of initiatives that can help break down social barriers and establish a more inclusive atmosphere in the workplace.

3.2.7. Inconsistencies on the Part of the Management:

- Factor: During the course of my internship, I became aware of the widespread occurrence of managerial inconsistencies. These inconsistencies included inconsistent execution of corporate laws and regulations, as well as instances of favoritism.
- These inconsistencies have a direct and measurable effect on CWB within the organization as a whole as a consequence. Employees had the impression that they were treated unfairly and that responsibility was lacking, which led to a rise in the number of cases of CWB.
- Implications: The presence of uneven management practices inside the firm contributed to an environment that was conducive to CWB by eroding confidence and a sense of fairness among employees.

- The recommendation is that in order for Al-Arafah Islami Bank Limited to effectively handle this issue, they should think about implementing a thorough leadership training program that is catered primarily for managers. This program ought to provide an emphasis on the significance of ensuring consistent conformance to company standards, resolving conflicts in an efficient manner, and treating all people in an equitable and fair manner. Audits on a regular basis has to be carried out in order to guarantee uniformity in the application of rules and management procedures.

3.2.8. The Importance of Having Job Satisfaction:

- During the course of my internship, I discovered that being content in one's work was an essential component in cutting down on CWB. Employees who said that they had a high level of job satisfaction had a lower propensity to participate in unethical activity and displayed a higher level of engagement with the organization's principles and demonstrated a higher level of commitment to those values. The extent to which employees feel satisfied in their jobs has a considerable bearing on their conduct, their level of motivation, and the degree to which they are committed to the guiding values of the business.
- It is suggested that Al-Arafah Islami Bank Limited conduct frequent assessments of the level of contentment experienced by its workforce by means of pre-designed questionnaires, focus groups, and one-on-one interviews. These evaluations must to be carried out with the purpose of proactively identifying areas of concern and implementing activities that are specifically geared toward addressing such areas. It is possible for the company to significantly cut down on the number of cases of CWB if they improve general job satisfaction.

3.2.9. Some Closing Considerations:

- In conclusion, the experience I gained during my internship at Al-Arafah Islami Bank Limited presented me with a one-of-a-kind vantage point from which I could investigate and comprehend the workings of CWB within the business. These observations highlight the significance of thorough training, the cultivation of an inclusive workplace culture, the resolution of managerial discrepancies, and the prioritization of employee job satisfaction in the fight against CWB.

3.2.10. Putting Recommendations Into Action:

- In order for Al-Arafah Islami Bank Limited to effectively address these concerns, the bank ought to think about forming a specialized task force that will be responsible for designing and putting into action the programs and initiatives that have been advised. This task force ought to function under the direction of seasoned professionals and in collaboration with relevant stakeholders in order to achieve its goals. In order to measure success and make any necessary adjustments, it is important to have procedures in place for consistent monitoring and feedback. The company will be able to reduce the hazards connected with CWB while simultaneously creating a safer, more productive, and healthier working environment if they give priority to these recommendations.

  By making these suggestions a top priority, Al-Arafah Islami Bank Limited will be able to make substantial headway in the direction of cultivating a healthy and productive work environment while effectively eliminating behaviors that are counterproductive. These separate endeavors

Chapter 4

Analysis & Findings

4.1 Analysis of the Factors of Employee CWBs

Age	20-30	30-40	40-50	50-60	60 Above
Response	25	10	15	5	1

Table 1 : Age

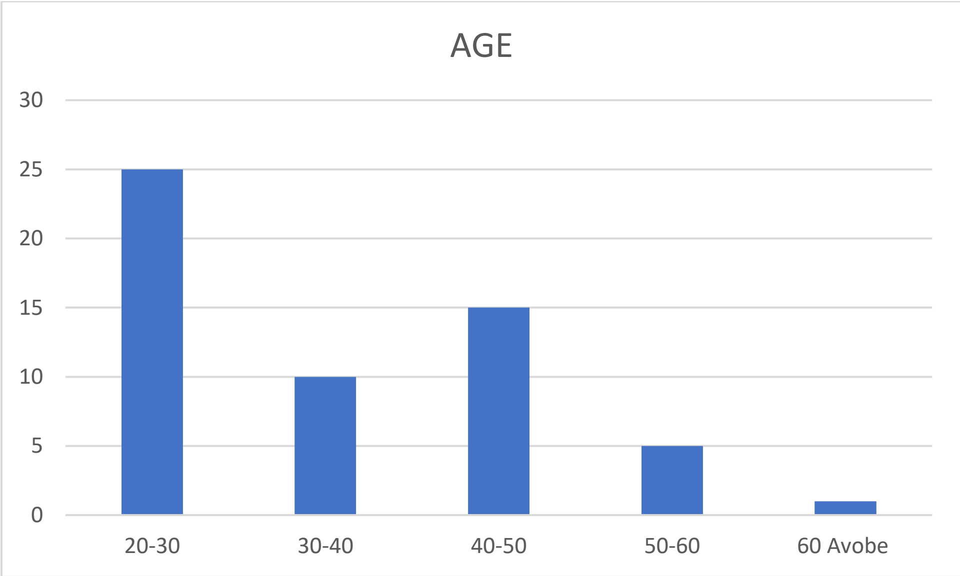

Figure 01: Age

Interpretation: The data illustrates the dispersion of participation among different age categories. Out of the participants, 25 persons, which is the majority, are between the ages of 20 and 30. There are 10 participants in the age category of 30-40, and 15 individuals in the age group of 40-50. Out of the total, only 5 competitors fall within the age bracket of 50-60. The age category of 60 and above has the lowest number of participants, with a mere count of 1 individual. This distribution presents a comprehensive representation of the age distribution of the participants, with a distinct concentration in the younger age groups and a progressive decrease in numbers as age advances.

4.2 How many years of your work experience

Experience of the workplace	below 1	1 to 5	5 to 10	10 to 15	Above 15
Response	5	28	15	5	3

Table 2: Experience in the Workplace

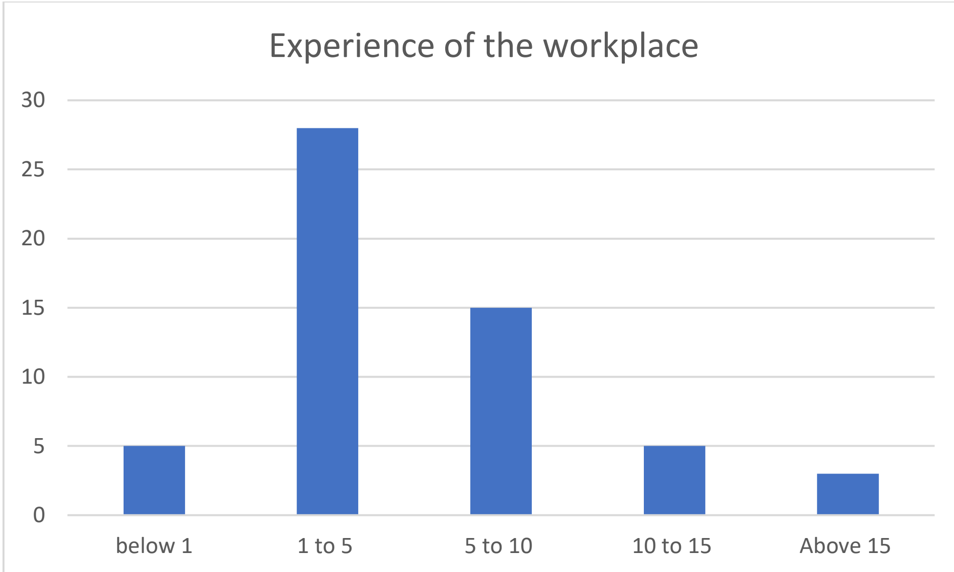

Figure 02: Experience of the workplace

Interpretation: The given data depicts the distribution of participants according to their employment experience. Out of the total number of participants, which is 28, the majority have an experience that falls within the range of 1 to 5 years. Subsequently, 15 members possess a professional experience ranging from 5 to 10 years. The groups with shorter and longer tenure have a smaller number of representatives, consisting of 5 participants with less than 1 year of experience, 5 individuals with 10 to 15 years of experience, and 3 participants with over 15 years of professional experience. This analysis provides valuable information about the wide spectrum of experience levels among the participants, with a significant focus on individuals who have been involved for 1 to 5 years.

4.3 Colleagues engaging in disruptive behaviors during team meetings

Do you have observed colleagues engaging in disruptive behaviors during team meetings	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Response	6	0	20	15	15

Table 3 Colleagues engaging in disruptive behaviors during team meetings

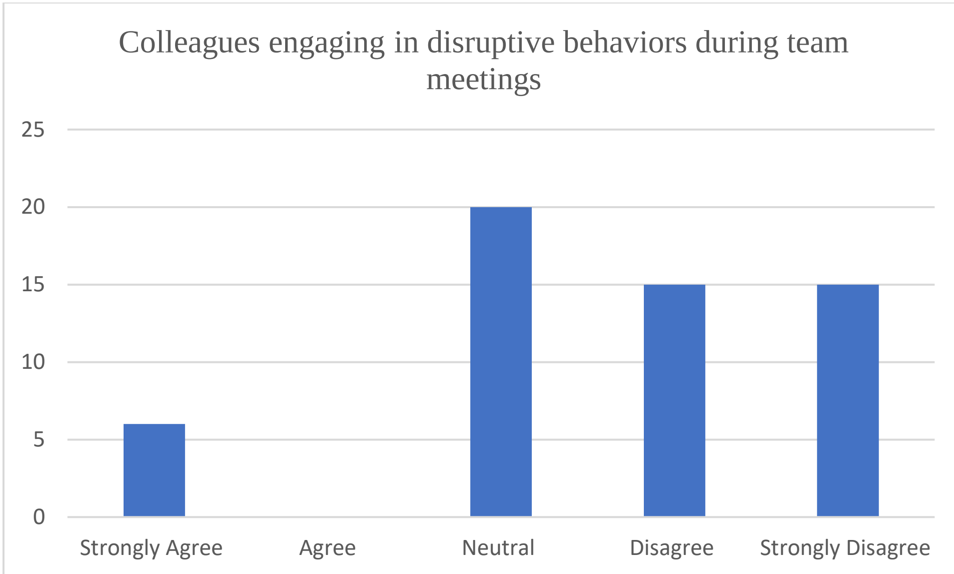

Figure 03: Colleagues engaging in disruptive behaviors during team meetings

Interpretation: The data reveals a wide array of perceptions among participants on the occurrence of disruptive behaviours during team meetings. 20 respondents, representing the majority, expressed a neutral position on this issue. Although only six respondents strongly agreed that disruptive behaviours were witnessed during team meetings, none of them agreed with this assertion. In contrast, 30 respondents in total expressed disagreement or severe disagreement, indicating that a notable portion of participants do not detect disruptive behaviours during team meetings. This diverse reaction may underscore different encounters or understandings of team dynamics in the professional environment. Exploring the precise characteristics of disruptive behaviours and collecting qualitative information would be advantageous in order to gain a deeper understanding of the dynamics and identify potential areas for enhancement in team meetings.

4.4 Workplace decisions and actions

To what extent do you believe that workplace decisions and actions are fair and justified?	Not at all	Slightly	Neutral	Moderately	Extreme	Extremely
Response	3	15	15	9	9	5

Table 5 : Workplace decisions and actions

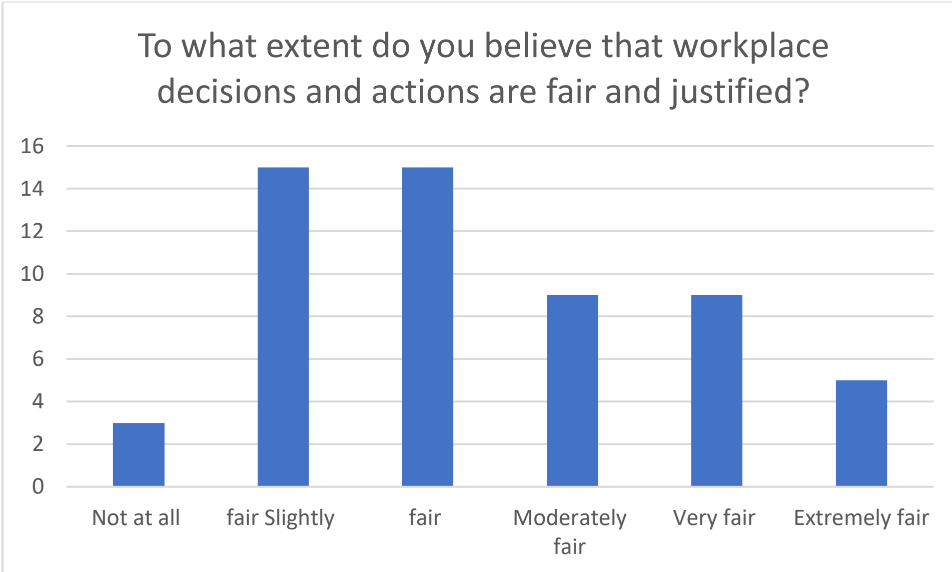

Figure 04: Workplace decisions and actions

Interpretation: The data demonstrates a wide array of perspectives among participants regarding the equity and righteousness of workplace judgments and behaviours. Approximately 30 persons, constituting a significant proportion, perceive these decisions as somewhat or relatively fair, suggesting a widespread recognition of fairness to some extent. In addition, 14 respondents have a positive perception of workplace decisions, considering them to be very or extremely fair. In contrast, three respondents expressed skepticism, asserting that workplace decisions and behaviours are entirely unjust. The range of reactions indicates that although a considerable portion of individuals see fairness, there exists a subgroup that harbours reservations or discontent over the fairness of decision-making procedures. In order to gain a deeper comprehension of these viewpoints, it would be advantageous to examine the particular elements that impact participants' interpretations and to rectify any detected deficiencies in promoting an equitable and impartial workplace atmosphere.

4.5 Workplace bullying

Have you personally experienced or witnessed instances of workplace bullying?	Yes	No	Neutral
Response	5	35	16

Table 6 Workplace bullying

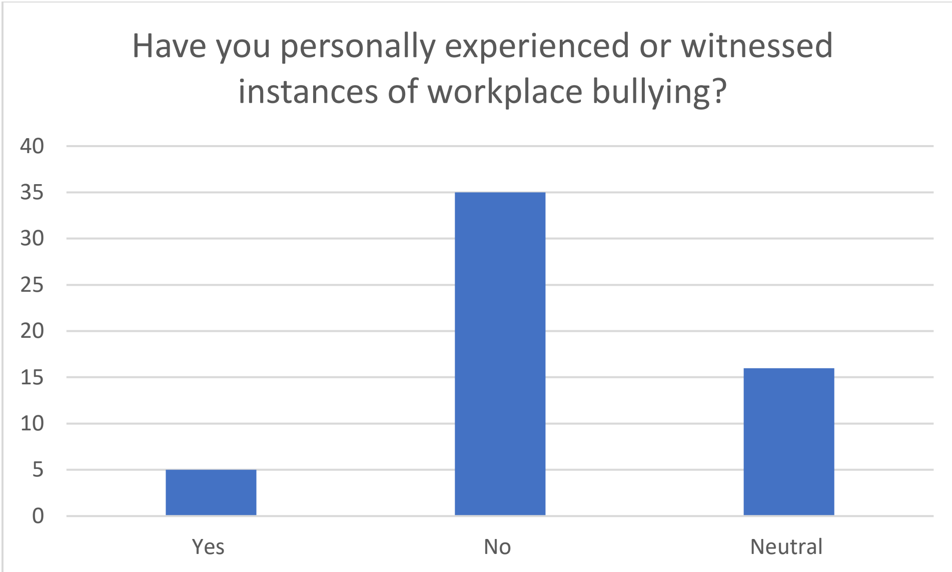

Figure 05: Workplace bullying

Interpretation: The data uncovers a diverse range of experiences and perspectives regarding workplace bullying among the participants. Out of a total of 35 individuals, a substantial majority stated that they have not personally encountered or observed any incidents of workplace bullying. This indicates a widespread belief that the workplace is typically devoid of bullying behaviours. However, five respondents admitted to having personal encounters or observations of workplace bullying, suggesting that such behaviours indeed exist within this particular group of participants. In addition, 16 respondents maintained a neutral stance on the matter, refraining from confirming or rejecting their own personal encounters or observations of workplace bullying. The neutral position may indicate ambiguity or a lack of distinct perceptions on the frequency of bullying occurrences. The findings emphasize the need for additional investigation to comprehend the characteristics of these occurrences and the elements that contribute to varying interpretations, ultimately guiding the development of measures to address and alleviate issues related to workplace bullying.

4.6 Gander Discrimination

To what extent do you believe that gender discrimination exists in our workplace?	Not at all	Slig htly	Moder ately	Very Extremely
Response	44	5	4	1

Table : 7 Gander Discrimination

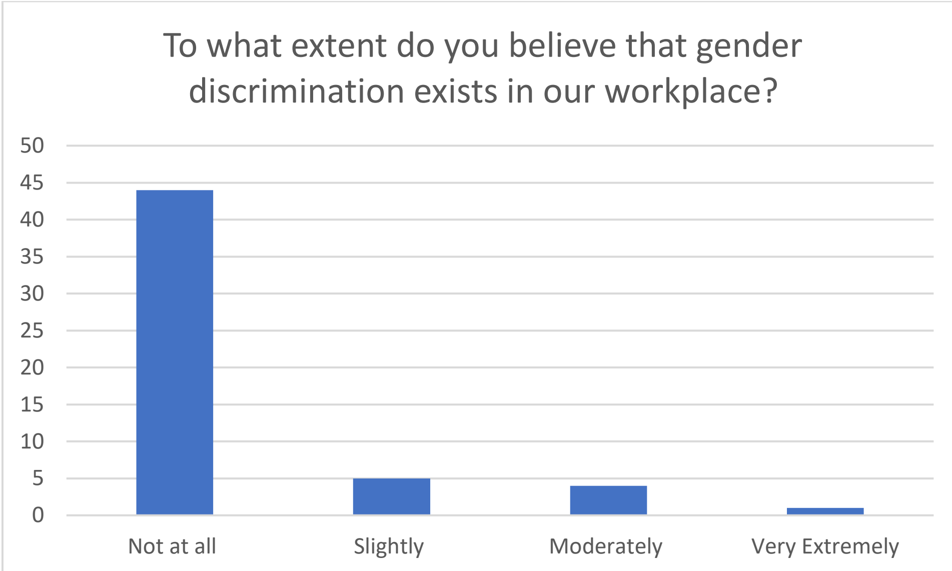

Figure 05: Gander Discrimination

Interpretation: The research offers valuable insights into beliefs surrounding gender discrimination in the workplace. 44 respondents, constituting a substantial majority, hold the belief that gender discrimination is completely absent in the workplace. The significant and positive feedback indicates a widely held belief that the workplace is inclusive and devoid of gender discrimination. However, 11 participants, representing a range of beliefs about the occurrence of gender discrimination, emphasize that certain individuals perceive different levels of prejudice within the organization. Although most people identify a favourable workplace atmosphere, the recognition by a few participants emphasizes the significance of continuous endeavours to foster inclusiveness and gender equality. An examination of the particular worries and encounters of individuals who feel gender discrimination can assist in the implementation of focused actions to guarantee a workplace environment that is genuinely fair for everyone.

4.7 Harassment

How comfortable do you feel reporting incidents of harassment in the workplace?	Very uncomfortable	Uncomfortable	Neutral	Comfortable	Very comfortable
Response	1	5	5	10	35

Table 8 : Harassment

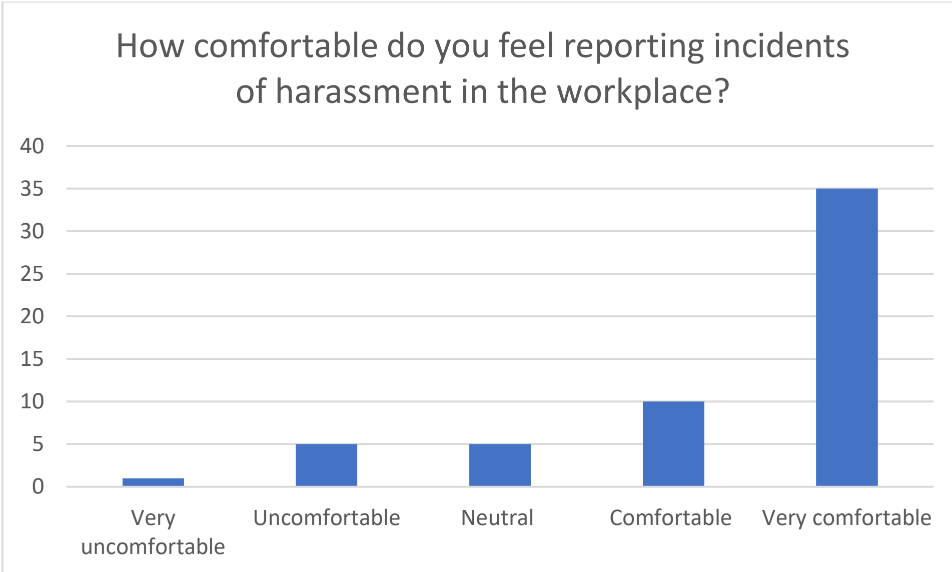

Figure 06: Harassment

Interpretation: The data demonstrates a favourable trajectory in terms of the respondents' comfort level in reporting workplace harassment events. Forty-five respondents, constituting a substantial majority, indicated that they felt either comfortable or very satisfied with the reporting process. This implies that there is a widespread belief that the workplace fosters transparent communication and is receptive to dealing with instances of harassment. However, a smaller subgroup of participants, consisting of six responders, felt unease or intense unease when it came to reporting incidences of harassment. Analyze the causes of this discomfort is essential for comprehending possible obstacles to reporting and formulating tactics to improve the reporting procedure. Although the majority indicates a favourable and encouraging atmosphere, acknowledging the concerns of individuals who experience discomfort can help cultivate a workplace culture that is really inclusive and attentive to the requirements of every employee.

4.8 Fair & Equality

In your opinion, are employees treated fairly and equally in our organization?	Not at all	Slightly	Moderately	Very Extremely
Response	5	11	25	15

Table 9 : Fair & Equality

Figure 07 : Fair & Equality

Interpretation: The data offers a detailed and subtle viewpoint on the perceived impartiality and uniformity of treatment for employees inside the firm. The most substantial cohort of participants, with 25 persons, holds the view that employees are treated with a reasonable level of fairness and equality, indicating a favourable feeling that is not excessively strong. Fifteen respondents also conveyed a heightened degree of favourable attitude, signifying a conviction that employees are treated with utmost fairness and equality. In contrast, a significant subgroup of five participants maintains a pessimistic viewpoint, asserting that employees are not subjected to fair and equitable treatment. The lack of responses expressing an unwavering conviction in fairness implies a diverse spectrum of ideas that are well-balanced. In order to improve workplace culture, it is crucial to thoroughly investigate the causes behind different opinions and address the issues made by individuals who have a less positive outlook. This is essential for creating an environment that actively promotes fairness and equality.

4.9 Recognition and appreciation

Do you feel adequately recognized and appreciated for your contributions in the workplace?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Response	15	15	10	6	10

Table : 10 Recognition and appreciation

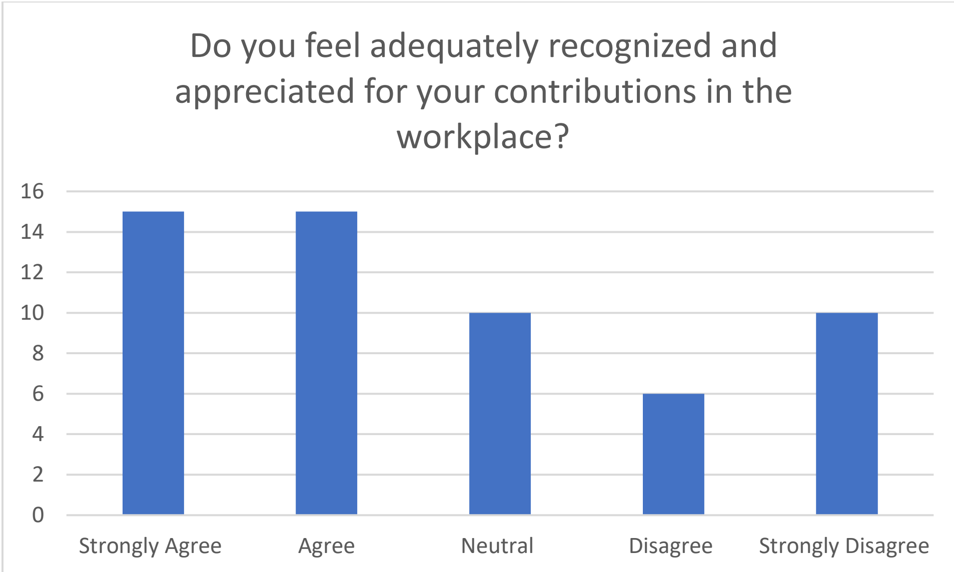

Figure 08: Recognition and appreciation

Interpretation: The research highlights a primarily favourable mood among respondents on the acknowledgment and gratitude for their accomplishments in the workplace. Thirty individuals, constituting a significant majority, either strongly concur or concur that they feel sufficiently acknowledged and valued for their endeavours. This favourable opinion signifies a corporate environment that esteems and recognizes the efforts made by its employees. Nevertheless, a smaller group of 16 participants exhibits discontent or a feeling of insufficiency in this matter, as evidenced by their disagreement or strong disagreement. An examination of the particular factors that contribute to these sentiments of discontent can provide significant insights for enhancing acknowledgment procedures and guaranteeing that every employee feels appreciated for their work. The absence of strong reactions from 10 persons also indicates a possible variety of emotions that should be further investigated in order to improve the overall perception of recognition inside the company.

4.10 **Conflicting expectations**

To what extent do you experience conflicting expectations or demands in your role?	Not at all	Slig htly	Moder ately	Very Extremel y
Response	17	13	21	5

Table 11: **Conflicting expectations**

Figure 09: Conflicting expectations

Interpretation: The data reveals varied perspectives among respondents regarding the degree to which they encounter contradictory expectations or demands in their professions. The majority, consisting of 21 persons, experiences a moderate level of conflicting expectations or demands, indicating a common difficulty that is not too influential. Thirteen participants recognize a minor influence, whilst 17 individuals assert that they do not encounter any contradictory expectations or demands, suggesting a favourable perception among this group. A minority of five respondents perceives the impact as highly important, necessitating focus to comprehend and tackle specific difficulties. The lack of reactions showing a significant influence implies a diverse spectrum of viewpoints. Delving further into the essence of these conflicts can aid in developing solutions that focus on clarifying roles and increasing overall job satisfaction within the organization.

4.11 Effective Leadership

To what extent do you believe that leadership is effective in guiding and supporting employees?	Not at all	Slightly	Moderately	Very Extremely
Response	10	35	5	6

Table 12 : Effective Leadership

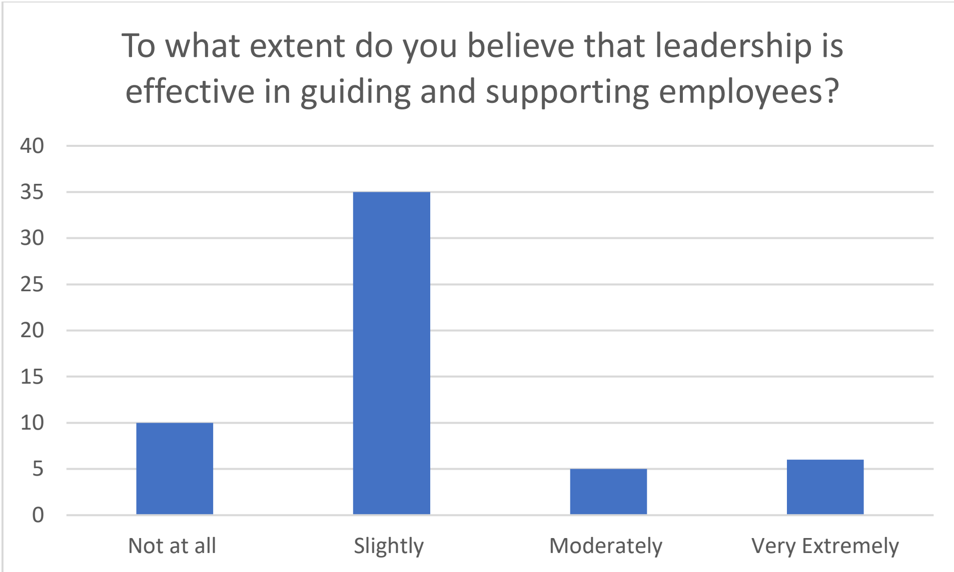

Figure 10 : Effective Leadership

Interpretation: The research suggests that respondents hold varying viewpoints on the effectiveness of leadership in offering direction and support to employees. The majority group, consisting of 35 individuals, believes that leadership is somewhat effective in this area. They acknowledge a general sentiment that recognizes a certain level of guidance and support but suggests the need for improvement. Conversely, 10 participants hold the belief that leadership is entirely ineffective, suggesting a subset with significant concerns about the current effectiveness of leadership. Eleven respondents, constituting a subset, have the notion that leadership is either somewhat or highly effective, showing a more favourable viewpoint. Remarkably, none of the participants selected the "Extremely" option, indicating a universal absence of faith in the exceptionally beneficial advice and support provided by leadership, as seen by the provided responses. In order to strengthen leadership practices and foster a more supportive workplace environment, it is crucial to acknowledge the highlighted concerns and pinpoint the specific areas that require enhancement.

4.12 Analyze of the SWOT Factor

Strength:

- Capital Adequacy: In order to guarantee the company's continued financial soundness, AIBL always keeps its capital adequacy ratio (CAR) at a level that is higher than what is required by the regulatory body.
- Banking program: AIBL makes use of ABABIL, which is a widely recognized Islamic banking program and currently ranks seventh worldwide.

- Network of Branches: The bank is well-established and has a large branch network, with locations throughout Bangladesh.
- AIBL has built a solid and devoted customer base, which contributes to the company's success.

Weakness

- Centralized Management: The decision-making process at AIBL is predominantly centralized, and subordinate management has very little input on the process.
- Non-Performing Loans: AIBL was confronted with a rise in non-performing loans, which may have an effect on the organization's capacity to maintain its financial stability.
- Understaffing: Certain departments within AIBL suffer from understaffing, which results in dissatisfied customers during the busiest times of the day.
- Outdated Technology: A sizeable portion of AIBL's computers are still operating on the antiquated version of Windows XP.
- AIBL's Automated Teller Machine (ATM) services are impacted negatively in Bangladesh as a result of a severe lack of ATM booths.

Opportunity:

- Improved Customer Service: By following to the rules of Islamic Shariah, AIBL will be able to increase their customer service even further.
- Bringing Contemporary Practices to Islamic Banking The bank has the potential to take the lead in bringing contemporary practices to Islamic banking in Bangladesh.
- Grow Your ATM Network In light of the increasing demand, AIBL has the ability to grow its ATM network in order to better serve its customers.
- Internet Banking With the further growth of Bangladesh's internet infrastructure, AIBL will be able to provide online banking services, expanding both its clientele and its business opportunities.
- Market Entry: Investigating new markets with goods and services that adhere to Islamic law might open up prospects for expansion and growth.

Threats:

- Concerns have been raised over the strength of Islamic banking legislation in Bangladesh, which has led to the possibility of there being a threat.
- Hefty Taxes: The banking industry in Bangladesh is subject to a substantial amount of taxation, which can have an effect on profitability.
- Competition That Is Increasing As a result of the profitability of the banking business, new competitors enter the market, which in turn intensifies competition among both established and new participants in the industry.

4.13 Findings of the Study:

1. Workplace Bullying: A key aspect in CWB is workplace bullying, which involves continuing detrimental activities including verbal maltreatment, intimidation, or sabotage. Bullied people may act counterproductively to cope or protect themselves. To build a safe workplace, anti-bullying policies, respect, and reporting and intervention are needed.
2. Harassment: such as sexual harassment, strongly contributes to CWB. Harassed workers may act out to relieve stress or avenge themselves. Implementing stringent anti-harassment regulations, providing information and training, and promoting a zero-tolerance culture can reduce harassment.
3. Gender Discrimination: CWB is influenced by gender discrimination, which is unequal treatment of persons depending on their gender. Gender discrimination can cause anger and resentment, which can lead to counterproductive behaviour. Gender equity, diversity and inclusion training, and fair and impartial treatment in all sectors of employment are needed to combat gender discrimination.
4. Individual Factors: The study shows that tardiness to meetings and personal use of company resources contribute to CWB. The need of addressing individual behaviours and choices to prevent harmful workplace activities is highlighted.
5. Social Factors: The presence of workplace cliques and social groupings that exclude others can significantly impact CWB. Social dynamics can create an environment where immoral behaviour is replicated or condoned, underlining the need for an inclusive corporate culture that discourages exclusivity.
6. Organizational Factors: High power distribution within the organization can cause CWB, emphasizing the need to address power imbalances. This concept guides organizations to promote power equality to reduce counterproductive behaviour.
7. Factors Pertaining to the Organization: Despite a team-oriented organizational culture, individuals may nevertheless experience CWB owing to personal challenges. This shows that organizational culture and human behaviour are complex and that personal characteristics, along with cultural norms, are important.
8. The analysis suggests that inconsistent norm enforcement and managerial activities, such favouritism, can lead to CWB growth. This emphasizes the need of constant policy

enforcement and management and leadership practices in developing the organization's ethical climate.

9. Psychological factors and job satisfaction: The study shows that job satisfaction considerably reduces CWB. To create a healthy work environment, psychological well-being must be addressed. Job happiness reduces unethical behaviour.
10. Lack of Awareness: Some employees are unaware of Al-Arafah Islami Bank Limited's norms and policies, leading to unintended CWB. This underlines the need for better communication and training to teach employees about organizational expectations and reduce unproductive activities.
11. Employees recognize the significance of conflict resolution training in minimizing CWB, emphasizing the need for strong conflict management skills. This proactive technique can reduce unproductive conflict-related behaviour.
12. Employees view moral education as a preventative measure with a positive attitude. Moral education's preventive role shows that building a strong ethical basis through school can avoid CWB.
13. Promoting honest and open communication is crucial for reducing CWB levels, emphasizing the importance of clear communication channels. A culture of open discussion is essential to preventing and minimizing detrimental work behaviours.

Chapter 5

Recommendations & Conclusion

5.1 Recommendations of the Study:

1. **Individual Factors**: educate staff at Al-Arafah Islami Bank Limited about the bank's policies and expectations regarding resource utilization and timeliness through the implementation of training and awareness initiatives at the bank.
2. **Social Factors:** encourage activities that establish teams and initiatives that promote inclusivity at Al-Arafah Islami Bank Limited in order to reduce the likelihood of the formation of insular groups and to foster a culture at work that is more conducive to collaboration.
3. **Factors Pertaining to the Organization:** leadership training programs that encourage fair and equitable management practices be implemented at Al-Arafah Islami Bank Limited. This will help reduce power disparities within the firm.
4. **The culture of the organization:** the organizational culture at Al-Arafah Islami Bank Limited be strengthened by offering resources and help to employees who are dealing with personal issues. This will ensure that the employees continue to align themselves with the principles of the bank.
5. **The influence of management:** leadership training be provided to managers at Al-Arafah Islami Bank Limited in order to increase their ability to resolve conflicts, maintain uniformity in the implementation of rules, and provide fair treatment to employees.
6. **The influence of psychological factors on job satisfaction:** Al-Arafah Islami Bank Limited conduct regular employee satisfaction surveys in order to identify areas of development and address employee complaints in order to raise employee happiness with their jobs.
7. **An absence of awareness:** formulate and disseminate guidelines and policies that are transparent and easily accessible within the bank. This will ensure that all workers comprehend and adhere to the regulations.
8. **Training in the Resolution of Conflict:** It is recommended that conflict resolution training programs be implemented at Al-Arafah Islami Bank Limited for the purpose of providing workers with the opportunity to strengthen their abilities in conflict management and to build a healthier working environment.

9. **Education in Good Morals:** programs in ethics and moral education be implemented at Al-Arafah Islami Bank Limited in order to encourage ethical conduct and values among employees of the firm.
10. **Transparent and Open Communication:** Al-Arafah Islami Bank Limited cultivate open and transparent communication channels within the company so that workers can report unethical activity or seek support when they are confronted with issues without feeling uncomfortable.

Conclusion

In conclusion, the knowledge I gained during my internship at Al-Arafah Islami Bank Limited concerning important areas of Counterproductive Work Behavior (CWB) and its influence on the firm was quite beneficial. The significance of job happiness, the significance of the impact of workplace dynamics, the role that managerial inconsistencies play, and the requirement of receiving proper training and awareness are among the most important findings.

It has been advised that the bank actively manages employee job satisfaction, prioritizes comprehensive training programs, promotes inclusivity and diversity, provides specific leadership training for managers, and provides specific leadership training for managers in order to address the challenges that have been highlighted here.

In spite of the fact that these observations are instructive, it is necessary to acknowledge the constraints imposed on the study as a result of the limited size of the sample population. In further research, there must to be more emphasis placed on conducting surveys with a larger sample size and gathering data from a wider range of sources.

If Al-Arafah Islami Bank Limited adheres to this guidance, takes into consideration the possibilities for future study, and puts these ideas into action, it will be able to make progress toward lowering CWB, fostering an ethical working environment, and increasing overall productivity.

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Appendix

Age	20-30	30-40	40-50	50-60	60 Above
Experience of the workplace	below 1	1 to 5	5 to 10	10 to 15	Above 15
Do you have observed colleagues engaging in disruptive behaviors during team meetings	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
To what extent do you believe that workplace decisions and actions are fair and just?	Not at all	fair Slightly	fair	Moderately fair	Very fair
Have you personally experienced or witnessed instances of workplace bullying?	Experience	No Experience	Neutral		
To what extent do you believe that gender discrimination exists in our workplace?	Not at all	Slightly	Moderately	Very Extremely	
How comfortable do you feel reporting incidents of harassment in the workplace?	Very uncomfortable	Uncomfortable	Neutral	Comfortable	Very comfortable
In your opinion, are employees treated fairly and equally in our organization?	Not at all	Slightly	Moderately	Very Extremely	
Do you feel adequately recognized and appreciated for your contributions in the workplace?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
To what extent do you experience conflicting expectations or demands in your role?	Not at all	Slightly	Moderately	Very Extremely	
To what extent do you believe that leadership is effective in guiding and supporting employees?	Not at all	Slightly	Moderately	Very Extremely	