



**Daffodil**  
*International*  
**University**

**Internship Report**  
**on**  
**Employee Engagement and Service Management**  
**Activities of NRB Bank PLC**

**Submitted To:**

**Md. Alamgir Hossan**

Assistant Professor and Associate Head  
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Date of Submission: December 15, 2025

## LETTER OF TRANSMITTAL

Date: 15/12/2025

To

Md. Alamgir Hossan

Assistant Professor and Associate Head

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on Employee Engagement and Service Management Activities of NRB Bank PLC.

Sir,

It is a great honor for me, I Fatema Tasnim Dola, to submit the internship report titled Employee Engagement and Service Management Activities of NRB Bank PLC. This report has been prepared as a requirement for the completion of the BBA program. I have given my best effort to compile all the relevant information, experiences, and insights gained during my internship at NRB Bank PLC.

I sincerely hope this report meets your expectations and requirements.

Sincerely,



Fatema Tasnim Dola

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## LETTER OF APPROVAL

This is to certify that the internship report entitled Employee Engagement and Service Management Activities of NRB Bank PLC has been prepared by Fatema Tasnim Dola, ID: 221-11-1626, as part of the requirements for the Bachelor of Business Administration (BBA) Program, Major in HRM, under the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University.

The report is an original work carried out under my supervision and is hereby recommended for submission.



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Md. Alamgir Hossan  
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## DECLARATION

I, Fatema Tasnim Dola, bearing ID: 221-11-1626, student of the Department of Business Administration, Major in HRM, Daffodil International University (DIU) hereby sincerely that the internship report entitled Employee Engagement and Service Management Activities of NRB Bank PLC has been authentically prepared by me. I did not violate copyright and academic integrity.

More specifically, I declare that this is my original work, and I have not submitted it anywhere else to get any degree, diploma, or certificate.



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## ACKNOWLEDGEMENT

First and foremost, I would like to thank Almighty Allah for empowering me with strength, patience, and persistence to successfully complete my internship report.

I sincerely thank my parents for their unending support, encouragement, and blessing, which served as the guiding light in places dark and bad for me. I extend my sincere gratitude to my academic supervisor Md. Alamgir Hossan, Assistant Professor, and Associate Head, Department of Business Administration, who continuously gave me constructive feedback and guidance for the preparation of this report. The valuable knowledge shared by my academic supervisor has significantly increased my understanding of different theories and concepts and also helped me to apply them practically.

I also want to thank my corporate supervisor, Md. Kamrul Haque, Relationship officer, NRB Bank PLC, Uttara Branch. I am thankful for providing me with the opportunity to work as an HRM Intern in his Branch. I would also express my gratitude for his valuable coaching, guidance, and encouragement he served during my practical learning journey



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## **EXECUTIVE SUMMARY**

This internship report has deliberated upon the implications of employee engagement in the service management of NRB Bank PLC. The implication of HRM on the service provided has been discussed on training, communication, organization's guidance, and support to affect the service quality. The exposure to practical work as a part of the customer documentation and follow-up and several training sessions has enabled me to connect HRM and human resource management to the provision of services in these arguments.

I have learned that training and HRM activities are bettered serves not because of the knowledge in them but due to the workforce motivation to offer the service for the customer's pleasure. I have also been able to note several other challenges that the employees and customers see. High workload, systems time lapses, aggressive sales' targets, among others, are common challenges that decrease the performance and quality of services.

Despite the available training programs and engagement schedules, the solutions to them include progressively specialized training schedules, comfortable stress states, vast information, no-cost capital states, and roles from active communication schedules. Employee engagement needs a conducive environment and conditions to thrive in productive and sustainable high-quality services. Several recommendations emanate from the experiences during the observation of these experiences. The enhancements can only be qualified through efficient workforce plans, applicable wellness, devoted IT assets, and equally ethical sales policies.

In this light, I conclude that HRM is a real activity meant to lead to organizational target, and the situation that arises contributes to the excellent business environment.

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### **List of Abbreviations**

SL	Abbreviation	Elaboration
1	NRB	Non-Resident Bangladeshis
2	ATM	Automated Teller Machine
3	BBA	Bachelor of Business Administration
4	HRM	Human Resource Management
6	PLC	Public Limited Company
7	DIU	Daffodil International University
8	SME	Small and Medium Enterprises

# **Chapter:1**

## **Introduction**

## 1.1 Introduction

Employee engagement can be defined as the level of commitment, enthusiasm, and emotional attachment that employees have towards their organization and the responsibilities they have been assigned. Engaged employees are more committed and contribute positively to team performance and change their behavior in accordance with organizational objectives. On the other hand, service management is described as the designing, offering, and enhancement of service so that satisfaction to customer satisfaction is achieved and organizational efficiency is fulfilled as a whole. It is concerned with service quality, customer interaction management, and ensuring that the service delivery system runs without any difficulties.

Similarly, Kahn (1990) describes employee engagement as harnessing the selves of organization members to their work roles whereby employees communicate physically, cognitively and even emotionally in the discharge of quality services that surpass customer expectations. In the same manner, Zeithaml, Bitner, and Gremler (2006) define service management as a systematic process of planning, controlling, and even providing quality services that exceed the customer's expectations.

The significance of employee engagement and service management is widely recognized because both elements play a vital role in enhancing organizational productivity, service quality, and customer satisfaction. In the banking sector, these two factors are even more crucial, as banks depend heavily on frontline employees and daily customer interactions. An engaged workforce ensures better service quality, improves customer relationships, and strengthens the bank's overall performance in a highly competitive market.

The topic is particularly applicable to NRB Bank PLC, as the bank also emphasizes service quality and employee performance in order to improve customer satisfaction with its services and operational efficiency. The insight into how employees stay engaged and how services are managed at the branch level will be valuable insights into the strengths and opportunities that may be used to improve the work of the banks.

After completing my entire coursework (123 credits) in my degree of BBA (Major in HRM) at Daffodil International University, I joined NRB bank PLC as an intern. I was assigned a supervisor in a corporation as an intern. Md. Kamrul Haque took me through a set of practices

that took place in different operations within the branch, contacts with employees and other practices, in relation to the services. Through his help, I could gain practical knowledge on how employees work, communicate and make contributions on the entire work of the daily service. After discussing with my academic supervisor, my experience during the internship. After negotiating with the academic supervisor, Md. Alamgir Hossain, Assistant Professor and Associate Head of the Department of Business Administration, on the importance of examining the relationship between employee engagement and service management activities at NRB Bank PLC. It is this reason that led me to choose this topic as the internship report. The experience of my internship gave me the chance to closely observe employee behavior, participation, teamwork, and daily service operations, and it was this that enabled me to prepare this report on the basis of what I observed in their actual workplace practices.

## **1.2 Literature Review**

Employee engagement is generally accepted to be one of the key driving forces behind the success of the organization, especially in service-oriented organizations like banks. According to Saks (2006), employee engagement refers to the emotional and cognitive determination that a worker holds about his work and this will increase motivation and performance. Engaged employees are likely to have a higher quality of service delivery, add value to organizational objectives and they are more loyal (Shuck and Wollard, 2010). High employee engagement is directly proportional to service delivery and efficiency in banking where customer satisfaction is key (Johnston & Clark, 2005).

Service management activities involve planning, execution, and management of service operations in order to deliver quality and consumer satisfaction (Fitzsimmons and Fitzsimmons, 2011). These activities are also highly dependent on the interaction and involvement of employees whose responsibility is to offer services effectively (Grönroos, 2007). Effective service processes in banks enhance customer experiences and business processes and increase overall organizational performance.

Many studies have studied the relation of employee workload, employee engagement, and service management in varying organizational settings. Albrecht et al. (2015) discovered that jobs with high demands and heavy workloads in different industries greatly lower the engagement of employees, hence influencing the quality of service and overall productivity. According to Schaufeli et al. (2009), employees experience burnout due to the high workload, thus lowering their motivation and efficiency at their workplace. Equally, Bakker and

Demerouti (2017) opined that an engagement of employees when job demands are higher than the resources that they have leads to disruption and inefficiencies in service management processes. The same patterns have been noted in the banking industry. Saks (2011) reported that the frontline bank employees who are tasked with heavy workloads have challenges in ensuring that their service quality is not compromised, a situation that has adverse effects on service management processes. Shuck and Wollard (2010) further noted the importance of unremitting workload pressure that may result in disengagement and a decrease in organizational effectiveness and customer satisfaction. The overall results of these findings are that heavy employee workload is a prevalent problem in most organizations, which adversely impacts employee engagement as well as service management activities.

During my internship at NRB Bank PLC, I also realized that similar challenges also existed among the employees. Some of the employees said that the workload was so much that they do not always find time to be constantly involved in their work, and this situation usually impacts the seamless management of service delivery activities. These observations directly correspond with the problems that have been identified in the past, which indicates that the problems related to the workloads can also be observed in NRB Bank.

Hence, the problem under study is the following:

### **Problem Statement**

Does a heavy employee workload affect of employee engagement and service management activities at NRB Bank PLC?

### **1.3 Significance of the Study:**

This study fills a significant gap in the knowledge on the effect of high employee workload on employee engagement in service management activities and service management activities at NRB Bank PLC. Although the issues of employee engagement and service quality have been broadly examined, the particular challenges associated with workload pressure in Bangladeshi commercial banks have not been discussed in detail. The current research has both scholarly and practical implications because it would improve the understanding of how workload influences the motivation of employees, behavior, and overall performance. The results would be useful in the Human Resource practice and management by identifying effective workload management practices. The strategies will be effective in alleviating stress levels among employees, enhancing job satisfaction, and making the workplace a better place to work

through a balanced and supportive work environment. This may result in increased involvement of employees, increased quality of services offered, and turnover rate, which is of greater importance to both employees and customers. In addition, the research has wider impacts on the well-being of the employees and the satisfaction of the customers, which are paramount to the success of the organization. A workload that is manageable aids in maintaining the physical and mental well-being of the employees, who can then deliver better quality service and establish a better customer relationship. Lastly, the present study preconditions the future research as it promotes the additional investigation of the workload-related problems and their influence in the service industry (banking in particular). Further study on the topic would contribute to the creation of better HR policies and practices that would make the organization grow sustainably.

## **1.4 Objectives of the Study**

### **Broad Objective:**

- To find effective ways to manage employees workload and address workload related problems in service management activities to improve employee engagement at NRB Bank PLC.

### **Specific Objectives:**

- To identify the reasons behind excessive workload that hindrance the employee engagement at NRB Bank PLC.
- To find effective ways to manage employees work pressure for enhancing the proper service management activities at NRB Bank PLC.

## **1.5 Methodology of the Study.**

I conducted this study as a part of my internship at NRB Bank PLC to know how employee workload is related to employee engagement and service management activities. I took the descriptive approach in the study, where I mostly observed the day-to-day work life in the bank and compared my observations to information collected from other secondary sources. I went through several articles from Google Scholar in order to help my understanding, which discusses on the common problems like workload, engagement and service management in various organizations. Through these readings, I was able to connect the literature with the situation that I saw at NRB Bank.

The study relies only on secondary data, with the major sources including.

## **Secondary Data Sources**

- 1. Journal Article:** I have accessed academic studies from Google Scholar to understand the various aspects of employee engagement, workload, service management, etc.
- 2. Textbook:** Textbooks on service management and HRM have good theories and practices that can provide you with useful inputs.
- 3. Documents Shared During internship:** At NRB Bank, I had the opportunity to access internal documents, reports, and departmental guidelines, which helped me understand the role and involvement of different employees in delivering service.
- 4. NRB Bank Annual Report:** Outline helps to link employee engagement to goals set out in other management's knowledge and strategies.
- 5. NRB Bank official website:** Helped collect information about services, mission, and vision to help customers understand it better.
- 6. News Articles and Online Reports:** External sources providing context on industry trends and challenges. Allows you to compare NRB Bank's practices with those of the broader

### **1.6 Limitation of the Study**

This study has several limitations that may impact the generalizability and depth of the findings:

**Restricted Scope:** The research is also focused on NRB Bank PLC, so it is not possible to extrapolate the results to the rest of the organizations or sectors.

**Data Constraints:** Internal data was not fully accessible because of confidentiality, which can influence the thoroughness of the analysis.

**Methodological Limitations:** The methodological approach applied to the research might fail to represent all the variables of working load, engagement, and service management.

**Time Limitations:** The limited time in the three months of the internship limited the intensity and time of data collection and observation.

**External Factors:** The findings may be affected by operational pressure and the organizational condition of NRB Bank PLC that can be way to do future research.

# **Chapter:2**

## **Company Overview**

## **2.1 Company Profile**

NRB Bank PLC is among the most successful privately owned commercial banks in Bangladesh. The bank was founded with a vision of making the provision of the full spectrum of banking services easily accessible to individuals, businesses, and institutions. The bank has experienced phenomenal growth since it was founded and has become one of the major players in the financial services market in the country. The customer satisfaction, innovation, and stakeholder development framework of the bank has given competitive advantage to the bank whereby the bank can be able to acquire a significant market share. NRB Bank is an acronym that translates to Non-Resident Bangladeshis. The sole reason why the bank is in existence is to offer financial services to NRB, their families, and their businesses. Nevertheless, NRB Bank has, over the years, been made more pluralistic and has a wide range of customers, such as local businesses of all sizes, SMEs and the retail market segment. The bank restructuring is a pointer to its dynamism and capacity to fill the current gaps in the market that have the potential to make the bank a full-fledged financial institution. NRB Bank is located in Dhaka, Bangladesh, though it has established a number of other branches and ATM booths in the country. The bank offers both traditional banking services and the recent banking services using digital channels. The existing banks can be characterized by high customer-centric services in which they strive to provide a safe, efficient, and smooth banking platform to their customers. NRB Bank is a bank whose services remain highly enhanced through the feedback system of customers and the developing banking system. The new digital banking systems are some of the improvements, although other banking systems and services allow customers to bank at their convenience at any time. NRB Bank PLC has been designed to provide the following types of banking services to their customers

### **Business Structure and Market Position**

NRB Bank is a multi-service bank, which provides its Burmese and international customers with the following financial products and services.

- **Retail Banking:** NRB bank caters to individual customers thus providing retail banking services. The bank offers personal loans, savings and current accounts, credit cards and insurance services. Retail banking is grounded on the establishment of a long-term relationship with the client, and bank products are designed according to their needs.

- **Corporate Banking:** NRB Bank is also involved in the provision of banking services to corporations as well as in the provision of trade finance, business and capital loans, cash management and working capital finance. Corporate banking is tailored to meet the financial needs of the clients in terms of capital to do their business.
- **SME Banking:** SME banking is designed to provide banking services to small and medium business clients. As it is an important driver to the economical growth, NRB Bank creates services and products to cater to these businesses, such as loans, trade services, and consultations.
- **Islamic Banking:** Moreover, the Islamic banking is also offered at NRB Bank. The bank creates savings accounts, term deposits and investment funds to their clients according to the Shariah law.
- **Digital Banking:** Finally, NRB Bank also caters to its individual and business clients with its state-of-the-art online and mobile banking services, where one can transact, pay bills, send and receive money and view the account at the comfort of their home or office. The products of e-banking are secured and the bank uses the ultimate standards of reliability.

## **2.2 Mission**

To be the leading dedicated financial institution for NRBs to invest in Bangladesh and for Bangladeshi individuals and corporates to access international markets.

## **2.3 Vision**

NRB Bank aims to be the preferred provider of targeted financial services as a conduit for investment to and from Bangladesh for our Bangladeshi communities both domestically and internationally, to accelerate the industrialisation of Bangladesh. We will strengthen these relationships by providing the right solutions that combine professionalism, expertise and financial strength.

## 2.4 Core Values

The main values of NRB Bank are the disciplines that guarantee the engagement of the employees and excellent customer service. These include;

- **Customer-Centric:** NRB Bank is constantly devoted to make sure that the financial services the bank offers are more beneficial to the needs of all its customers. Whichever service the bank provides to its customers; the value should be factored in with all its entirety.
- **Integrity:** The bank advocates the virtue of truthfulness and openness in whatever it does. Its employees are motivated to be upright in whatever they do as a way of fostering trust of its enterprises on the stake holders.
- **Innovation:** The bank has made an investment in technology that is best adapted to make its services improved and efficient. This will require its workers to be trained to embrace the new technology to deliver better services and ensure that the bank operations are optimum.
- **Employee Engagement:** NRB Bank makes sure that its employees are actively constructing and building an ideal facility. Its HR makes sure that all the bank workers are engaged in career growth programs, have been trained in areas of their work, and provide the training and feedback processes to its employees.
- **Sustainability:** The bank practices sustainable business that promotes growth without undermining its environmental and social obligations.

## 2.5 Services Offered

NRB Bank PLC has a wide range of services that satisfy the needs and preferences of all customers: individual, business, and institutional. A lot of these services, in their turn, guarantee customer satisfaction and efficiency of their operations. These services are also consistent with the core focus of the bank on innovation, since they are striving to the extreme in terms of efficiency.

- **Personal Banking:** The bank has products like savings and current accounts, fixed deposits, personal loans including home loans, car loans, educational loans and credit cards under the personal banking. All these products will facilitate the customers manage their money, save and invest in the future and have money available to spend. The bank has made its mail and internet banking available, which has helped in

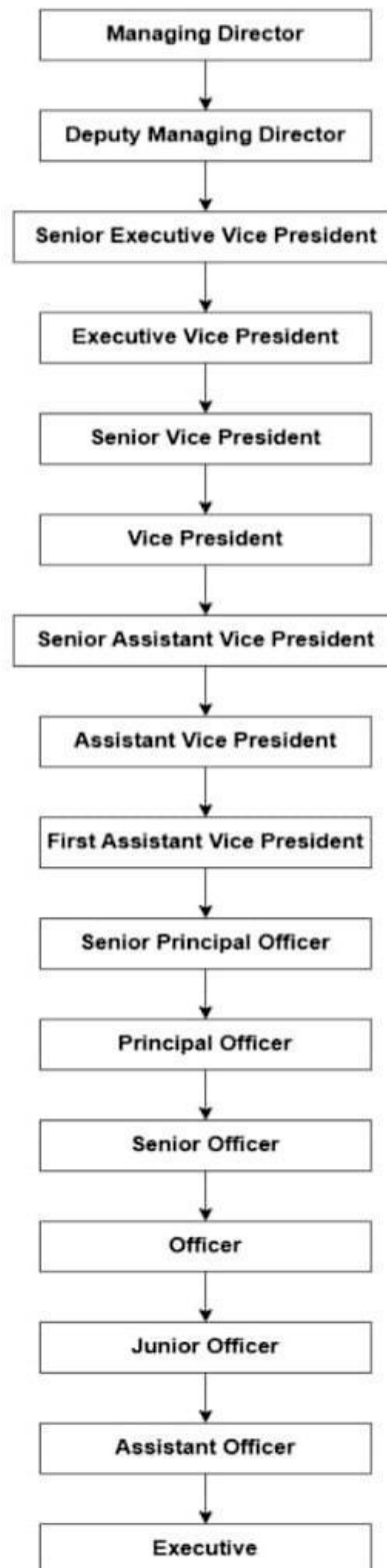
checking the bank accounts easily and quickly, making payments, and transfer of money to make sure that the customers are running their activities without any hit or miss.

- **Corporate Banking:** NRB Bank assists businesses and firms by providing business loans, trade finance, cash management and merchant services. All these services are separated into small, medium and large businesses to offer ambitions and access to resources to operate their businesses respectively. The bank also focuses so much on investing in SMEs to facilitate growth of businesses.
- **Islamic Banking:** Islamic Banking services and financing is offered by Islamic Banks, where customers can save their money. The bank therefore provides all consumers with Islamic home financing, savings and investment accounts, and other products in which they can transact their financial transactions.
- **Digital Banking:** NRB Bank has invested substantially in digital banking through mobile and online banking services using automatic teller machines to make sure that the customer can access the services at any time they desire, they are light.

## 2.6 History and Current Operations

NRB Bank was founded in 2013 with the aim of delivering high-quality and customer-focused banking services. The bank was quickly evolved its presence throughout the country and providing traditional and digital banking activities to the clients and improve their convenience and flexibility. NRB Bank has put its efforts into the development of technology and quality of employees since its inception. The bank develops a wide number of innovative services and IT infrastructure that helps it to remain competitive in the dynamic developing market. Currently, NRB Bank has a wide branch network all over Bangladesh and continuously enhances the network in urban areas as well as rural areas. The personnel strategy elaborated by the bank is hacked by the work hacks, which aim at the efficiency and motivation of the employees. Human resources at NRB Bank are aligned with the broad organizational goals in such a way that ensures the abilities of the employees to perform their functions appropriately and maintain excellent relations with customers. HRs work in close proximity to the management to provide a suitable work environment which fosters personal and professional growth of every individual and successful teamwork.

## Organizational Hierarchy



Chapter :3  
**Internship Role and Responsibilities**

### 3.1 Roles and Responsibilities

While at my internship at NRB Bank PLC, I gained certain responsibility and role that gave me first hand experience in service management and employee engagement. The key roles and responsibilities that I was charged with are:

- **Assisting in account opening:** I was an integral part of the customers going to the bank and managing the bank account opening form. In this, I was making sure that the customers have duly filled account opening form, the customer details are verified to ascertain the authenticity of the customer and the customer attaches the necessary documents as per the banking requirements. This is a very important role because any error can disrupt the smooth on-boarding of the customer.
- **Supported Service operations:** In my assistance to supported service operations, I supported manage the customer record by updating the transaction detail to customer profile. In this case, I must ensure that all customer detail is recorded and accessed conveniently whenever required. This was critical to the maintenance of records integrity within banking operations.
- **Debit and credit card entries and cheque entries:** I was behind performing the debit credits card entries and cheque entries into the system and reconciling customer bank book with the bank records. The process was critical in keeping account records and ensuring that customer financial records are correct based on the transaction.
- **Customer Interaction:** I did customer interaction sales call to collect debit and credit cards as well as cheque calls. I was actively participating in the customer deposit, loan and other traditional queries. This was important in making me understand what customer service requirements are in bank.
- **Digital banking training:** I was trained on digital banking which equipped me with the right aspect of technology which affect the bank operations. This helped to understand some critical machine operations used by employees to handle customer operations.
- **Customer Service desk observation:** I visit the customer service desk and have observation about the way employee works as they talk to the customer. By so doing, I managed to learn how to incorporate employee engagement within service management.

### **3.2 Rationale of the Roles and Responsibilities**

The tasks assigned to me were oriented with both the operations and service management departments of NRB Bank PLC. As an HR major, these responsibilities enabled me to understand how employee roles are structured, how tasks are distributed, and how operational employees interact with customers.

Account Opening and Record-Updating Responsibilities Provided to me to understand compliance standards and how frontline employees make sure that things are accurate. These tasks showed how proper training, supervision, and involvement contribute to employees being able to maintain service quality.

Cheque and card reconciliation tasks were given to me in developing my understanding of operational risk management and the importance of employee accountability. Through these responsibilities, I observed the relationship between the HR practices, such as job clarity, proper guidance, and continuous monitoring, and their effect on supporting error-free performance.

Customer follow-up calls and observation at the service desk gave me an opportunity to see real examples of employee behaviour, customer handling skills, and engagement levels. This experience showed how motivated employees communicate better, resolve issues faster, and create positive service experiences. Finally, digital banking training was provided to me to understand how the skill development programmes prepare the employees for the technological changes. It emphasized the HR function of training and development in enhancing the capability and confidence of the employees.

### **3.3 Examples of Tasks Completed**

Some of the specific tasks I completed during my internship include:

#### **Account Opening Documentation**

I helped customers complete the forms to open an account, I checked the entries for accuracy, and submitted them to the operations supervisor for final accuracy. This task was done and I learned how employees maintain documentation standards and comply with bank policies.

#### **Customer Follow-up Calls**

I made some calls about debit/credit card collection, cheques, and general service queries. Through this task, I got to know the way employees communicate clearly and have professional tone to enhance the customer's experience.

## **Cheque & Cards Entry Reconciliation**

I helped in verifying and matching the cheque and card entries with system records. This task helped me to understand how employees ensure accuracy, how they deal with the pressure, and how they team up with their teammates to ensure the smooth running, etc.

### **3.4 Reflection on Roles and Responsibilities**

The internship experience gained at NRB Bank PLC has given me useful learning on the relationship between employee engagement and service management in a bank setting. Through active participation in all the work-related activities like account documentation, transaction reconciliation, and customer follow-up activities, I have achieved an obvious relationship to relationship as exercised in the HRM system. One of the most important points about employee engagement was to learn how engaged employees directly improve their service to customers.

For example, having a view of the customer service desk, it was easy to identify employees who were engaged with their job and, as such, were able to serve the customers even better. This also proves the importance of HRM practices through different platforms such as NRB Bank onboarding training, which contributes to preparing employees to handle interactions with its customers.

In addition, contributing in account documentation helped me to understand the role accuracy and consistency play in the delivery of service. The behind-the-scenes tasks play a significant role on the delivery of the service to the people. From the experience shared by one of the HR co-operators, the question of human resources is essential as their engagement, motivation, training, and consistent communication determine the output from all of them.

Meanwhile, the digital Banking training was one of how expose the developmental employees can effectively adapt to the technological advancements. Human resource practitioners are involved in ensuring that employees are provided with all the necessities required in service delivery, as the industry reforms from traditional banking to digital banking.

## **Chapter:4**

# **Key Learnings and Experience**

## 4.1 Important Learnings

During I gained by internship at NRB Bank PLC, several important learnings on a practical HRM, services for management and these are listed below some of important learning that I gained during my time at NRB Bank:

- **Employee Engagement in Customer Service:** The most important thing I learned from the internship was the impression that employee engagement has on the level of service that will be given to the customer. Since the majority of my internship period I spent with the employees of the banks and also the customer service department, I've learned that trained and motivated employees with the proper spirit can provide a high-quality service in many ways. Engaged employees always seem to be proactive, talkative in responding to customer issues, and solve issues based on experience. This reaffirms the need to create employee engagement strategies to ensure that customers receive quality service so that they remain loyal to the bank.
- **Practical Exposure to HR Functions:** Another item of learning that was acquired during the internship was practical exposure to the many functions of HR, with a particular interest in training and development, as well as, support and engagement from employees. The training sessions showed that ongoing training programmes help employees to get updated about various services, products, and technology of the bank. Support systems, including feedback systems and recognition programs and onboarding exercises, are integral parts of high quality performance services.
- **Improved Communication, Problem Solving, and Teamwork Skills**  
**Communication:** Problem Solving, and Teamwork skills have also significantly improved. I learned a lot to improve my communication skills by interacting with the customer and the employees of the company. Whether it was bringing on a customer, or working as a team member to handle a task, I greatly improved my ability to communicate. Concerning the problem-solving over the internship, I have experienced different strategies that are used to solve customer complaints and issues.
- **Banking Operations and Compliance Awareness:** I also gained a lot of knowledge on banking operations and banking compliance including handling client data care. Banking activities should be conducted following the procedures as per the appropriate reporting and accurate entry of customer transaction. This knowledge is fundamental in ensuring that the bank's orders go smoothly in accordance with the regulations.

- **Improved Service Management and Customer Relationship Handling:** Finally, I have improved my operations in my management of service and customer relationship after the implementation of the NRB Bank system. I have learned that customer complaints are inevitable, but the one that we can notice is dealing with it quickly and respectfully. I have learned that service management is not about servicing but should make the customer experience a good one to develop loyalty.

## 4.2 Rationale of the Roles and Responsibilities

In NRB Bank PLC, the roles and responsibilities are formulated based on the theme of my internship. These roles are relevant to be held in terms of achieving my internship goal in how the bank operates in different areas. Some specific roles are linked with the organizational structure of the bank in terms of employee practices and service management for customer satisfaction. In addition, the roles identified are:

- **Support in Account Opening, which includes:**  
Asides my area being customer service, I was able to perform the role associated with supporting customers in account opening. The criteria indicated directly relate to the achievement of the bank vision of providing effective and efficient services. It should be regarded as one of the first contacts with the customers and should be well-organized. Through proper account opening process and filling customers details in their system gave the role a touch of support the bank staff in the Retail banking department of handling individual customer's accounts.
- **Support in service Operations, which includes:**  
Equally, the second role is working to when it comes to helping the bank in maintaining their customer information correct through filling in the transaction details. The criteria given in direct support service delivery; It involves usability of keeping the bank's record straight, making the place operate smoothly and not causing dissatisfaction with the customers. The role provides an insight of the bank works from behind to the entrances where the customers meet up with the employees.
- **Debit/Credit Card and Cheque entries:**  
The role was integrated within the Transaction Management system, Taking the following factors into consideration. The credits and debits of the card and cheque were to be entered in the system to maintain the integrity of the financial data in the bank and easy reconciliation. The fitment therefore varied from the cycle times of protocol below

and depending on the number of transactions, credits and debits, the timing to upload them, the role was central in error minimization which is an enhancement factor in the customer satisfactory and attaining of trust. It is circuit management activities because it was followed the set regulations.

- **Customer Interaction management:**

My role of engaging the customers on the collection of the bank S debit card and credit card and the role in managing the customer inquiries was to be considered amongst the management as the role was central in the bank. The role was central in the management to observe the utilization to highest amount of the services the bank offers and also timeliness. This suits the bank as the usage of deduct and credit card should be at the highest level.

- **Digital Banking training Session:**

This is the measurement of the fitment of the bank in terms of regulation digital scales. Training me was central in making me realise the importance of the training the employee on the digital scale.

- **Observing the Customer Service Desk Activities:**

My work in observing the bank's customer service desk was fitted in the following sense. First, I gained insightful information regarding the direct correlation between employee's engagement and quality of customer service delivery. Second, through constant interaction with the service team, I also learned that the intense engagement and regular views about public service and reputation for the industry and customer trust. Thus, retaining this task as part of a Service Management goal at the bank was consistent with understanding of the bank where well-motivated employees delivered excellence in service, customer centrality was entitled and efficiency was achieved.

Therefore, I can conclude that all my tasks were adequately placed under NRB Bank PLC's organizational structure, with particular attention on service quality enhancement, customer engagement, and employee motivation. These were a crucial series of activities that helped me to integrate the acquired HRM knowledge, operational efficiency, and customer responsibility into the bank's operational success.

### **4.3 Connection with Academia**

My internship at NRB Bank PLC provided practical understanding that I relate to my academic learning in Human Resource Management. Most of my experiences had a strong resonance with what I have learned with some of the crucial areas in HRM, which directly relate to my course, which are employee engagement and training and development and service management. Among some of the areas where I was able to directly link my learning to my internship was in the areas of employee engagement. Throughout my course I learned that employees who are engaged are more productive and offer a better quality of service. This struck me as being true of my internship experience. I said the employees that were motivated, well-trained and involved had a positive impact on customer satisfaction and service delivery. This experience reinforced my learning about the relationship of employee motivation and quality of service in my courses.

Moreover, my understanding of training and development was also related directly to the importance of learning in an organizational setting. This was evidenced in the digital banking training which I attended. I realized that the HR department ensures that the employees are having the competencies to be effective in their roles. In this way, my experience showed how training programs can enable to improve the performance which was a component of my learning regarding the development of employees.

Concerning the aspects of service management, I also noted the importance in ensuring that service to the customers helped in both the maintenance of customer satisfaction and operational efficiency. My CRM and qualitative service delivery methodologies were in resonance with interaction with the customers and my findings at the service desk. This made me to understand how organizations need to prepare the employees in readiness to solve the problems of the customers, a concept that relates to the HR practices which I had learned about. In summary, my internship showed how HR practices relate to massive work scope; it presented the real methodologies of employee engagement and service, thereby presenting more understanding on the areas discussed.

### **4.4 Example of Experience and Personal Growth**

Internship at the NRB Bank PLC has been an opportunity to grow in many ways both personally and career wise. The best experiences during my internship were the customer follow up calls especially on debit/credit collection, cheque collection, general queries on deposits and loan claims from the customers. Before I embarked on the tasks, I was afraid that the calls would be overwhelming and intense given I had never had direct interaction with the

customers before.

Over the weeks dealing with the customers, I learnt how effective listening and response to a customer's inquiry plays a role in generating a conversation and holding a customer's attention. Before I knew it, I was able to have a conversation with ease, and able to attend to the inquiries and grievances of customers professionally and with compassion. During weekly feedback on call interactions with the customers, the supervisor complimented me on resolving customer's issues in a timely manner and maintaining professionalism and confidence when conversing. I was scared of the tasks at first but did them before moving on to other calls as I got comfortable with them.

From customer engagement, I was also involved in the digital banking training and interacting with the platform with clients. The bank had advanced digital platforms and it is ideal learning environment relevant to the changing technology. I understood that employee engagement is important as the well-versed employees on the digital platform attend and rectify a customer's mistake or inquiry at a faster rate. The training gave me the realization of the importance of HRM training to employees in a company to keep up with the market and hold the grassing technological changes. Watching the worker on the customer service attend on the customer inquiries also provided an environment to learn. The workers dealt with multiple clients with frantic enquiries in a professional manner with a very high level of confidence in spite of the pressure.

The observation trained me that employee engagement enable them with the ideal confidence to work and face pressure, hence lower interaction pressure and timely work delivery. I went through some practical communication, problem solving and teamwork training. I learn the importance of conducive environment to employee in order to promote confidence and improve customer service. The HRM practical and principles training was imperative to be experienced before I conceptualized the crucial role of worker self-worth at the job environment.

# **Chapter: 5**

## **Critique & Reflections**

## 5.1 Critical Evaluation

To understand the current situation of employee engagement and service management at NRB Bank PLC, the following SWOT analysis presents a balanced view of what the bank is doing well and what challenges it faces.

### Strengths

- 1. Strong HR and Organizational Structure:** NRB Bank has strong HR policies and job descriptions, which enables the employees to know their duties and ensure service delivery. This systematic process helps employees to be interested and the management of the service being smooth and efficient in its operations.
- 2. Experienced and Professional Labor Force:** In the course of the internship, I have noticed that employees are competent and professional personnel who can provide quality service despite the pressure. Their knowledge guarantees efficiency in the running of activities and uniformity in service provision.
- 3. Commitment to Customer Service** The bank has well articulated customer service management procedures that are customer satisfaction-oriented, which positively influence the performance of the organization as a whole. The customer-focused strategy enhances the reputation of this bank and creates loyalty.
- 4. Positive Work Environment and Teamwork:** Workers are cooperative and supportive at peak periods, thus, assisting in managing the workload and keeping them engaged. This collaboration generates a conducive culture that serves the staff and the customers.

### Weaknesses

- 1.Excessive workload on Employees:** The large workloads, especially in the cash handling and service desks, also lead to stress and reduce employee engagement, which impacts service delivery. This may cause burnout, which decreases productivity and morale.
- 2. Workload Imbalance:** There are those employees who are subjected to more pressure than others, which causes them to burn out and decrease their motivation. It may cause an unequal balance, affecting the dynamics of the team and employee satisfaction.
- 3. Limited Motivation and Recognition Programs:** The company does not have a regular reward or recognition program that will encourage and motivate employees when they are busy. This lack of appreciation can become a cause of disengagement and undervaluation.
- 4. Manual and Repetitive Work:** The entry of cheques and cards through manual processes remains mostly manual, eating up workforce and lessening time to be spent with customers. These activities might be automated in order to enhance the efficiency of operations and enable

the employees to work on more valuable tasks

### **Opportunities**

**1. Workload Management and Distribution Tools:** Workloads can be evenly distributed with the implementation of digital tools that can help to decrease the stress of the employees. This would be able to streamline the operations and increase the employee experience, creating a more productive environment.

**2. Hire More Employees in the most critical areas:** For work to be even, it is possible to hire more employees in high-stress departments and enhance engagement. Additional resources will result in a better work-life balance and higher quality of service.

**3. Employee Well-being Programs:** Stress management programs, breaks, and employee recognition can boost morale and decrease burnout. This would enhance a more sustainable working culture and retain talent.

**4. Auto Processing of Routine Data:** Data can be automated to eliminate errors in processing and reconciling cheques and free the employees to concentrate more on the customers. Such a shift would make the work more efficient and less human error doing the routine.

### **Threats**

**1. Employee Burnout and Turnover:** Prolonged workload stress is likely to result in exhaustion, insensibility, and turnover. A high turnover may derail its operations and also cause loss of professional skills.

**2. Declining Service Quality:** Stress and workload problems can reduce the service delivery pace, causing a depreciation of customer satisfaction. The quality of service might also influence the reputation and retention of customers within the bank in case of a drop in the quality of service.

**3. Existence of Competitive Job Market:** The NRB bank has other competitive companies that have superior work environments and can take away the talented employees. In a very competitive industry, competitive advantages and working conditions play a vital role in talent retention.

**4. High-speed technological changes:** Inability to adapt to new technologies in banking may result in the workload and efficiency decrease. Failure to keep at par with the innovation in the industry may make it difficult to remain competitive in the changing market by the bank.

## **5.2 Findings**

### **1.Excessive Workload Negatively Impacts Employee Engagement**

The workload pressure on the employees is significant, particularly during the peak periods,

which results in stress, lack of motivation, and engagement. This greatly lowers their morale and dedication, which has a direct influence on their work rate and level of satisfaction with their job.

## **2. Imbalanced Workload Distribution Leads to Burnout and Inequality.**

There is unequal distribution of workload which makes some employees fatigued and have a tendency of burnout, and this affects teamwork and service delivery. Such uneven allocation of work causes tension and frustration, which also helps in disengagement and reduced morale.

## **3. Poor Recognition and Rewarding Systems reduce the morale of the employees.**

Lack of formal recognition and reward programs leads to low motivation and poor engagement of employees. When they do not appreciate the efforts of their employees, the employees will feel unappreciated and undervalued which will in turn decrease their productivity.

## **4. Manual and Repetitive Tasks Increase Workload and Risk of error.**

Numerous business operations are manual and repetitive, which adds more workload to the employees and possibilities of mistakes in service activities. Such unnecessary work bring about a bottleneck, operational inefficiencies and add pressure levels among employees.

## **5. Employees with strong skills and high levels of stress during the peak periods.**

Employees are skillful and professional, but in the period of high load, the stress level decreases the possibility of maintaining the quality of service continuously. Although they are competent, stress affects their decision-making as they make errors and offer poor quality services at peak time.

**6. Low Accessibility of training and development opportunities.** Although training programs exist, not all employees do not have equal access to it and this hinders their capacity to match the change in technology. This difference prevents skill acquisition and hinders growth opportunities of some members of staff, their performance, and team dynamics in general.

## **7. Teamwork is positive but challenged by Peak Workload**

Teamwork is fair in most cases but is poor when there is work pressure especially at peak seasons. Teamwork can also be derailed during high-pressure periods because employees may be overwhelmed with their personal work hence being less efficient and effective when working in teams.

## **8. Employee Engagement Directly Influences Service Quality.**

The more the engagement, the quicker, more efficient, and courteous the customer service, whereas the lower the engagement, the slower and more dissatisfied customers are. The engaged employees become more prolific and customer oriented whereas the disengaged

employees would tend to offer low quality services, this influences the customer retention and satisfaction.

### **9. Lack of Workload and Stress Management Formal HR Policies.**

No formal HR-based interventions such as workload balancing, stress mitigation, and employee well-being are in place. The absence of clear policies denies the employees the support they require to cope with stress, which leads to low levels of job satisfaction and increased turnover rates.

### **10. Workload Pressure Increases Operational Errors**

Stressful environment and the manual process leads to increased mistakes, which adversely affect the accuracy of the service and the trust of the customer. Stress together with the repetitive work increases the possibility of an error, which causes inefficiency in the operations, and reduced confidence in customers.

## **5.2 Recommendations**

### **1. Implement Digital Workload Distribution Systems**

To address the possibility of excessive workloads and workload distribution imbalance, NRB Bank ought to make use of digital tools that will help in automating and monitoring workload allocation. Bakker and Demerouti (2017) identify the usage of digital tools as one of the possible solutions that can efficiently balance the tasks and alleviate stress in employees. This would enable supervisors to observe workloads in real time avoiding the burnout and enhancing employee engagement. There will also be reduced errors that will be removed through automation which will help improve service delivery.

### **2. Increase Staffing or Temporary Support in High Pressure Areas**

Workload pressure can be relieved by hiring more personnel or employing temporary organizations when there is a demand. According to Saks (2011), it may be advisable to have enough staff on peak times to alleviate stress among employees in order to deliver their services better and equalize workloads. Employees can be focused and motivated by the equal distribution of tasks.

### **3. Established Formal Recognition and Reward Programs**

Stable recognition and reward systems, like the Employee of the Month or performance bonuses, would help increase morale and involvement of employees. According to Saks (2006) and Schaufeli et al. (2009), formal recognition is very essential in motivating the employees

and enhancing job satisfaction. The bank is able to create a positive working environment and enhance performance by rewarding the efforts of the employees.

#### **4. Automate Repetitive and Manual jobs**

The bank is advised to invest in automation of routine activities such as cheque clearing, card recording and balancing data to minimize errors and reduce work on additional value adding activities. According to Zeithaml, Bitner and Gremler (2006), service operations that are automated not only lead to efficiency but also give the reduced possibilities of human error. This will help the employees to lay more emphasis on customer service, and complex problem-solving.

#### **5. Expand and Equalize Training and Development Opportunities**

It is crucial to make sure that all the employees have equal access to the constant training programs in spheres like digital banking and customer service to raise the performance. According to Saks (2006) and Shuck and Wollard (2010), continuous training is one of the factors that motivate employees to engage and be satisfied. The provision of employees with the proper skills boosts confidence, flexibility, and the general service delivery.

#### **6. Implement Stress management and Employee welfare Programs**

Providing wellness programs like stress management classes and frequent breaks are some of the ways employees can handle the work they have to do. Albrecht et al. (2015) state that well-being programs mitigate burnout, and increase engagement. These initiatives will be able to sustain the morale of the employees and avert the ill impacts of high-stress levels.

#### **7. Encourage Job Rotation and Team work.**

Motivate the teamwork and interchange employees in various positions can make the work less routine and can provide a balance of workload. According to Johnston and Clark (2005), job rotation will help to avoid burnout because employees will be exposed to new activities hence increasing their engagement. Through teamwork and job rotation, the bank can have a balanced workload and an improved teamwork.

#### **8. Conduct Regular HR Monitoring and Feedback Sessions**

HR can introduce regular stressors and involvement reviews to monitor stress areas at the initial stages. According to Shuck and Wollard (2010), feedback and free line of communication can assist in responding to the concerns of employees before they get out of control. This active mechanism is able to enhance job satisfaction and avoid disengagement.

#### **9. Upgrade Customer Service Technology and Tools**

To mitigate workload, investing in a sophisticated customer service technology should enable employees to react faster and more efficiently to the needs of customers.

As Gronroos (2007) emphasizes, the technologies of service management play an important role in enhancing the efficiency and the quality of services. This will enable the employees to serve the customers better with regard to customer queries, which will enhance their engagement and customer satisfaction.

### **10. Strengthen Leadership Communication and Support**

The management is supposed to have open channels of communication with the employees so that their concerns are addressed at the right time. According to Saks (2011) and Schaufeli et al. (2009), leadership support that is visible builds trust and enhances engagement. Leaders can also provide continuous feedback and support to employees to better handle their workload, which will result in them being more satisfied with their jobs and performing better.

### **5.4 Key Challenges Faced During the Entire Internship Period**

Other than the advantages, there were a number of disadvantages or shortcomings that I encountered within the internship period:

- **High Workload:**

I was required to be a multitasker since there were many responsibilities on me, as I needed to facilitate employees in performing operational duties, doing tasks as assigned to me, and assisting customers where necessary. These roles could get me overwhelmed and at times it was difficult to juggle these roles and this task.

- **Technical Delays:**

Among the largest obstacles that I had to face when I was working was the fact that the server would occasionally run slowly or that the system or equipment has come to a halt. This was not so good because it would make me lose focus at work and the customers would also have to take a long time before being served.

- **Addressing Customer Concerns:**

In certain occasions, the customers came in because unauthorized use of debit card was applied. Their respect had to be upheld and the policy of the bank followed. This was hard to handle.

- **Interdepartmental Coordination:**

In the majority of cases, I needed to address the IT and customer support team each time some issue arose. They are always in doubt of receiving feedback because of the various responsibilities they are engaged in.

### **5.5 Learning from the Challenges**

As I tried to send my best, challenges help me develop some valuable skills and knowledge:

- **Workload Management:** This activity would allow me to master time management skills, task prioritization, and concentration on work during pressure.
- **Adaptability:** It assisted me to take my patience to the next level, adjust to unplanned incident and be prepared to solve a problem.
- **Ethical Customer service:** The experience helped me gain much needed ethical practices, and how to handle customers with respect.
- **Teamwork and Communication:** Assisted me in getting an insight of my relation with the inter departmental, communication and how to establish professional associations within the organization.

## 5.6 Overall Reflection

The learning experience in NRB Bank PLC has offered an important contribution towards professional and personal development. The exposure to the real banking functions gave the opportunity to use the theoretical learning to the real banking operations. Moreover, I have become professional as I have enhanced more great analytical, communication and interpersonal skills. Ideally, I have learned more regarding time management, balancing work and, lastly, managed to multitask. Personally, it has also helped me to increase my confidence and team work. Generally, the placement has taught me more in terms of employee engagement, service management, ethical environments of work places. It also encourages me to pursue my future occupation, which guarantees high degree of employee performance and customer satisfaction within the banking industry.

# **Chapter:6**

## **Conclusion**

## **6.1 Conclusion**

This report has adequately achieved its goals by discussing the impacts of excessive and disproportional workloads on employee engagement and service management activities in NRB bank PLC. The review revealed that most of the employees at the service desks are usually stressed with the manual jobs that are tedious and time consuming, like checking the cheques and dates on cards and checking the documentation. Such activities cause stress, unfair allocation of duties, and decline in general motivation particularly where employees are not adequately rewarded on their efforts. This in turn impacts negatively on service accuracy, speed and customer satisfaction. As a way to address these challenges, the report suggests implementing digital systems to allocate tasks more equally, automating routine activities to minimize the number of human error cases, and incorporating the structured recognition and well-being programs that will promote a favorable working climate. These measures can improve employee activity, improve the quality of service, and help increase the equilibrium of the workflow in the organization. The three-month internship at the NRB Bank PLC was a very valuable experience that enabled me to put to practical use my theoretical knowledge in Human Resource Management (HRM) to the actual banking practice. My direct participation in the process of documentation of account opening, daily transaction verification, and communication with the customer allowed obtaining a clear vision of the role of trained, confident, and motivated employees in the smooth and efficient provision of services. The customer service department also demonstrated to me the importance of having the right HR practices to meet the everyday customer needs and unforeseen circumstances such as training, performance support and teamwork. The internship has enabled me to develop some of the key professional competencies, such as communication, compliance awareness, customer handling, and problem-solving skills. This on-the-job experience made the difference between what I was learning in the classroom and what I was actually doing in the organization, so I had a better understanding of how the work of the HR functions assists in general operations of a bank. The internship has been a major step towards my future objectives and career orientation. Having gone through actual workplace problems and difficulties, particularly workload and staff motivation related ones, reinforced my desire to pursue a career in Strategic Human Resource Management and Organizational Development. My future objective is to concentrate on HR technology and current HR practices that can guide organizations to manage workloads in a better way, avoiding burnout, assisting staff to grow and building a favorable working culture. The experiences I have received in the course of this internship have motivated me to do everything possible to become an HR professional who promotes equality, ensures that

employees feel appreciated, and helps organizations to become successful in the long term. I will strive to employ my expertise in coming up with HR policies that will boost work allocation, employee welfare, and overall service delivery, particularly in high-paced industries such as banking.

# **Chapter:7**

## **Implications**

## **7.1 The Effect of the Internship**

My NRB Bank PLC internship experience was an eye-opener to me and the organization. As the viewpoint of the bank, my internship experience enabled me to introduce new ideas in the field of employee engagement and service management, which are both important aspects of banking business. I managed to see the direct impact of HRM practices, including training of the employees, managing their workload, and recognizing them, on the performance of the employees and, consequently, the quality of the customer service.

Personally, the internship was a priceless experience where I was able to put the HRM theories into practice. It supported all the ideas I gained during my academic courses and enabled me to appreciate the significance of HRM functions in the development of a productive and motivated work force. My participation in the duties of the company including managing customer interaction, training employees, and assisting in the service operations provided me with an opportunity to be exposed to the main aspects of the HRM that are instrumental in shaping a high-performance culture. The experience has not only contributed to my wealth of information of engagement of employees and services quality but also made me stronger in my confidence of dealing with issues related to HR.

At the individual level, the internship enabled me to acquire professional and interpersonal skills. I acquired personal experience in the work in the corporate environment, having relationships with the employees and customers and watching the way effective communication and cooperation can provide successful results. In addition, it has further supported the value of a lifelong learning and personal growth since the employees continuously trained and supported could perform better.

## **7.2 Relevance to Academic Learning**

To add on this, I would say that the practical experience that I have attained was closely connected to the principles that I had learned earlier on in my course in Human Resource Management. The internship has enabled me to witness how the theories that I learned regarding employee engagement, service management and training and development can be put into practice. Therefore, according to the course material, I was aware that training has a positive impact on the job performance and customer service of the employees. My work in NRB Bank revealed soon that well-trained employees, who are trained to be able to address customer calls and messages with the needed confidence, are more effective than those who

are not as trained. Another issue that I realized immediately is workforce planning, since the distribution of work in the bank has a significant impact on the workload satisfaction of employees and customer satisfaction concurrently. The HR approach to the proper engagement and development of employees also influenced the organizational performance directly. Noteworthy, the pressure of workload or the technical issues related to the Marshall system contributed to the necessity to come up with custom-designed solutions that will guarantee a high degree of employee satisfaction and customer loyalty, as well.

### **7.3 Organizational Impact**

My internship not only allowed me to acquire first-hand knowledge with regard to the HRM practices, but also demonstrated how HRM affects the performance of an organization in terms of its capacity to successfully manage its workforce and provide services to its customers. I understood that the more satisfied employee and engaged, he/she is likely to be more efficient at work. Indicatively, a contented employee of NRB Bank has ensured that I had an experience where I never knew the presence of lines. The engagement of the human resources was important in determining the quality of the customer service. This experience conformed with what I have learnt in my studies about the relationship between employee satisfaction and quality of services in an organization.

In addition, I observed that training and development of employees is also necessary. Indicatively, the manner with which the service attendants addressed my inquiries and complaints set a difference between the satisfied and unsatisfied staff in the bank where I had my internship. Specifically, I lost interest in my transactions with the help of a service attendant, who, most likely, did not know the line of questioning I had. Overall, the familiarity with training, remuneration, and working conditions are what define the level of satisfaction of employees, which affects the availability of an employee to the consumer.

Nevertheless, there may be activities that are dull and overwhelming. It is possible that some employees were too busy at all times and work may not have been distributed adequately. This means that workers were not equally burdened, meaning that the management needs to improve on workforce planning to ensure that workers are not overburdened.

### **7.4 Lessons Learned**

In retrospect, now, at my experiences, I can see that I needed to learn a number of important

things on my internship. All these lessons will probably be useful in my future profession and will prevent me from making unneeded mistakes and risks. These include the following:

- **Employee engagement:** I got to understand that employee engagement is critical in the future. Employees were worse when unhappy or they were poorly motivated and this directly affected the experience of the customer. The motivated workers do not just sell and serve better, but also remain longer with the organization. The money that would be spent on hiring goes to waste as the company actually spends money on consumer loyalty.
- **The necessity of training and development:** Within the six months period of my supervision, the employees who underwent at least one month of training in various issues such as how to operate the ATMs and tills as well as how to handle the unhappy customers developed clearly faster than the low-skilled employees and the more experienced employees.
- **Workload and Stress Management:** A crucial issue that I acquired is the importance of managing the workload to engage employees and achieve job satisfaction. Less effective performance is directly correlated with overbearing workload. Further, work overload may cause dissatisfaction and disengagement. The personal contact of stressful situations has revealed that it is not only the employees whose morale is being affected but also their customers. Such necessity gives the priority to the significance of work-life balance and good workload allocation.
- **Customer-Centric Approach:** The necessity of customer-first approach was one more discovery. The requirement to concentrate on the needs and requirements of the customer is reflected into the service. In fact, when the employees are properly involved in prompt reactions to the needs and concerns of customers, they ensure a high percentage of consumer satisfaction and consumer loyalties.

## 7.5 Skill Development

The following skills were acquired during this internship, which would prove useful to me in the future and my career, as well as boost the ones I had previously, which include:

First, communication skills: communication with clients, managers, and chat rooms made a positive impact on my communication style. It has provided me with a clearer insight into what it means to communicate in a more efficient manner and be empathetic.

Second, I was able to improve my problem-solving skills because questions formulated by shoppers were occasionally difficult or challenging. I needed to give an immediate effective solution and I defeated most of them. As such, I was capable of consulting fast and provide responses.

Third, it also made me realize the importance of working in a team: It made me realize how important team synergy and pulling out as a team to achieve business victory. This theory of how it is possible to act with a wide range of people and cooperate with them is the key to achieving a goal.

Lastly, I have mastered the art of time management: I learned how to be multi-taskers and how to handle many tasks simultaneously. This involves talking to buyers, filling forms among others. The importance of these is that the resources shall be maximized by ensuring that an assignment is completed before its deadline.

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