

**An Internship Report**  
**On**  
**“Employee Job Satisfaction and Customer Satisfaction of Sonali Bank Ltd.”**

**Prepared By**

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

Date of Submission:

**LETTER OF TRANSMITTAL**

26 November, 2018

To,

Prof. Dr. Masudur Rahman

Advisor, MBA Program

Daffodil International University

Subject: Submission of the Internship Report on “Employee’s Job Satisfaction and Customer Satisfaction of Sonali Bank”.

Sir,

With respect, I present my internship report on “Employee Job Satisfaction and Customer Satisfaction of Sonali Bank Limited” as a mandatory requirement for MBA Program. I have been participating in different on the job practices in Sonali Bank that would be helpful for my future career. I have tried my level best to make a full fledged report by analyzing all the requirements you have asked for.

I am really glade to have your kind supervision and it would be expected that your further guidance and suggestion for improving my research and academic knowledge.

Sincerely yours,

Md. Maksudur Rahman

ID: 172-14-2428

Master of Business Administration

Daffodil International University

### **STUDENT'S DECLARATION**

I am *Md. Maksudur Rahman, ID 172-2428*, student of Master of Business Administration major in Marketing in Daffodil International University. I would like to somberly declaration that the internship report on “Employee’s Job satisfaction and Customer Satisfaction of Sonali Bank Limited” has been authentically prepared by my contribution and primary research. I have used primary and secondary data for complete my research paper. In that case, I was taken permission of Sonali Bank authority to use their information and was not misuse any data and information for illegal purpose.

I also confirm that the report is only prepared to my academic requirement not for any other purposes. It will not be used with the interest of opposite party of Sonali Bank Limited.

Sincerely Yours

Md. Maksudur Rahman

ID: 172-14-2428

Major: Marketing

**SUPERVISOR’S DECLARATION**

This is to clarify that internship report on “*Employee’s Job Satisfaction and Customer Satisfaction of Sonali Bank Limited*” on Lalmatia Branch has been submitted for the fulfillment of the degree of *Masters of Business Administration (MBA) at Daffodil International University*, carried out by *Md. Maksudur Rahman, ID 172-14-2428* under my supervision. He has done his job according my supervision and guidance. I have been given him the instruction, support him by mentoring and guiding with relevant information and execution.

To the best of my knowledge, he was prepared this report based on his on the job program at Sonali Bank Limited at Lalmatia Branch. And also declared that, he may not submitted this report for any other purpose in anywhere.

I wish great success of his future career path.

Best regards

.....

Prof. Dr. Masudur Rahman

Advisor, MBA Program

Daffodil International University

Date:

### **ACKNOWLEDGEMENT**

At first, I would like to offer my most profound thanks to the Almighty Allah for giving me the quality and the levelheadedness to finish this internship report. I feel fulfilled and happy that I have finished this research inside explicit length. This internship report may never have been finished without the fundamental pragmatic information, help of numerous books, articles, sites, and essential information. It improved my insight on representative employment fulfillment. Because of each one of those people, who have helped me, giving me co-task, books and articles.

I might want to offer my respected thanks to my supervisor Prof. Dr. Masudur Rahman, Advisor, MBA Program, Daffodil International University for his propelling motivation, kind heading, profitable proposals and advices amid my internship period and to set up this report.

I was starting my internship project from October 1, 2018 to December 31, 2018 at Lalmatia Branch of Sonali Bank Limited to fill in as an internship as a mandatory course for completing MBA program. The staffs and the executives of Sonali Bank Constrained was exceptionally co-agent and supportive. They helped me through giving different information, direction and heading. I am appreciative to Rojina Akter, Assistant General Manager (AGM), Lalmatia Branch. Sonali Bank Ltd. I am appreciative to every other worker of client administration and task unit of this branch. I am additionally thankful to my guardians, well-wishers for their motivation that lead me to proceed. At the end, I get a kick out of the chance to thank every one of the people who have specifically or in a roundabout way contributed in setting up this report.

## EXECUTIVE SUMMARY

This report is the consequence of my entry level position program kept running for as far back as three months put at the Sonali Bank Ltd., Lalmatia Branch. Sonali Bank Limited is one of the original banks. It has officially created notoriety among the clients. Accordingly, the branch needs to manage business and non-business customers. In this manner, the branch has all dimension of workers of the bank. Since my internship program was coordinated to comprehend the dimension of employment fulfillment and consumer loyalty. I needed to pick up the commonsense zone of obligations and of accountabilities of the worker so I could collaborate with them to survey their perspectives about and relations with the association. I attempted best to ask the staffs straightforwardly and in a roundabout way to accumulate my data. My assignment was intended to comprehend the dimension of occupation fulfillment of the representatives and Customer Relationship Management of the Sonali Bank Ltd. For preparing this report I utilized primary and secondary information. The goals of the report were comprehended dimension of occupation fulfillment of the representatives of the Sonali Bank Ltd., and how they oversee and give administration to their clients So, the exploration was intended to accomplish it. The past examinations on this issue for all intents and purposes and experimentally discovered that activity fulfillment to a great extent relies upon the quantity of interrelated parts. For example, working environment, pay, developing, unbiased advancement approaches, profession improvement opportunity, input from director, association with senior administration, adaptability to adjust among work and home and so on. The example for this examination was the present workers of Sonali Bank Ltd. Printed polls were disseminated among 20 respondents and every one of the surveys have been gathered and taken as the information for the investigation. The information has been dissected by MS Excel. In this investigation, a few outcomes were acceptable, which demonstrated that the things of polls are appropriate with this examination.

Whole I have collected primary and secondary data from the workers and clients, we have decided the components that effect on their fulfillment level best. All things considered, we could make some suggestion to enhance the worker's activity fulfillment at the Sonali Bank Limited and how they may to enhance their consumer loyalty.

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## CHAPTER ONE: INTRODUCTION PART

### **Introduction**

Job Satisfaction has been an essential concept in the realm of expert duties as, so far it has been without a doubt trusted, the result of the business, to a vast degree, relies upon the activity fulfillment of the workers. Step by step instructions to characterize Job Satisfaction appears to be somewhat troublesome in light of the fact that it has the right to be characterized as far as regional

financial substances. At the point when a worker discovers his or her activity fascinating, fulfilling and solid this condition of the representative is that he or she is fulfilled in his or her activity. Along these lines, work fulfillment contains numerous variables. The general employment fulfillment relies upon what one expects and what he or she gets (Azim and Hoque, 2006). Thus, obviously a great deal of variables capacity to achieve work fulfillment and in the meantime absence of them is in charge of occupation disappointment. Entry level position program is an ideal mix of the hypothetical and down to earth information. This report is started to satisfy the prerequisite of the relegate venture temporary position give an account of "Job Satisfaction and the Customer Satisfaction of Sonali Bank Limited". In the meantime, customers,, fulfillment is organized in setting up the courses of activities in order to set up mastery over other. Be that as it may, which one appears to be critical with respect to the organization's steady development is staffs work fulfillment. In the principal world this issue has been seen sensibly in light of the fact that they do comprehend that the activity fulfillment of the staffs is significantly more imperative than different segments of the association. It has been understood the way that activity fulfillment must be dealt with logically. With an expanding number of laborers anxious to locate a more noteworthy work/life balance, so on the off chance that any association should discover the approaches to keep their representatives cheerful at this point. Indeed, even straightforward changes will bring workers feeling a more prominent parity in their lives. Here are some different advances that can take to hold representative's unwaveringness and commitment while diminishing turnover, furnish specialists with obligation and afterward given them a chance to utilize it, demonstrate regard, perceive the entire individual, check out a reasonable way to development. The aim of this report is to identify the key facts of the employee satisfaction and the reason of how they dissatisfy at their workplace. However, the customer satisfaction is mostly important to determine the market position and the success criteria of Sonali Bank Limited. As a Marketing Background student, I have to identify how customers come at Sonali Bank and what makes them satisfy.

### **Key Objectives of This Report**

The study has been carried out with the following objectives:

#### **Specific Objective:**

1. To fulfil the partial requirement of the internship program as a full credit subject of the MBA program.

### **Secondary Objectives:**

2. To know the reasons behind the job dissatisfaction of the employees from the findings.
3. To know the reasons that customer choose Sonali Bank
4. To suggest the best practices so that management can establish good employee relations and can improve the customer satisfaction most.

### **Rationale of the Study**

This report is prepared as the mandatory part of MBA program of Daffodil International University. I choose Sonali Bank as the largest and most successful public bank operating in Bangladesh. However, the three-month internship program helps me to understand the culture of a public bank and their internal environment. By observing and conducting a small research on Sonali Bank, I have determined some facts and information about employee's satisfaction level and the customer satisfaction reasons.

### **Scope of the Study**

This report covers the variables influencing work fulfillment in Banks. The hierarchical components incorporate work conditions, pay, reasonableness and advancement; singular elements incorporate age and sexual orientation, they are the autonomous factors; work fulfillment is the reliant variable. Since, working at branch, inspire the chance to pick up information of the segments that holds work fulfillment of representatives of Sonali Bank Limited. The decisions and analyze are done dependent on the feeling of 20 respondents and practices connected at just this branch.

### **Methodology of the Study**

Job satisfaction is characterized as a gathering of sentiments that an individual hold toward his or her work. This definition is plainly expansive one. A man's activity is something other than the conspicuous exercises of rearranging papers, composing programming code, looking out for clients. Employments require association with associates and managers, following authoritative tenets and approaches, meeting execution guidelines, living with working conditions that regularly not exactly perfect. This implies a worker's evaluation of how fulfilled or disappointed he or she is with his activity is a complex summation of various discrete occupation components. For the research findings section 15 questions were made to gather the legitimate information from every

one of the representatives of the branch and rating them in five criteria such as strongly agree, agree, strongly disagree, disagree, and neutral.

### Source of Data Collection

The information used to outfit this report have been gathered from the primary sources and secondary sources. Among essential and primary sources, the greater part of the information has been gathered from the secondary sources.

Primary Sources	Secondary Sources
<ul style="list-style-type: none"> <li>• Conducted survey through questionnaire.</li> <li>• Practical desk work</li> <li>• Direct observations</li> <li>• Informal Interview</li> </ul>	<ul style="list-style-type: none"> <li>• Annual report of The Sonali Bank Limited.</li> <li>• Various publications on Bank,</li> <li>• Bank websites,</li> <li>• Prospectus of Sonali Bank Limited.</li> </ul>

### Sampling Method and Sample Size

We have been observing the movement of the customers at the branch of Lalmatia of Sonali bank Limited. In this report, 20 employees are responding by fill-up the questionnaire form about employment satisfaction. Also, there are presenting some information by informal interview with customers and observing how they satisfy and what makes them irate at Sonali Bank Limited.

### Limitation of the Study

- The primary limitation of the examination was of time as the length of the program was of three months as it were.
- Insufficient supply of pertinent books and sources.
- As the officers are extremely occupied with their day by day work, they could give next to no time.
- There were a few confinements to approach the data classified by concern specialist so it was less conceivable to get into that part for entry level position report composing reason.
- Lack of my experience and proficiency to set up the standard report



## CHAPTER TWO: OVERVIEW OF SONALI BANK LIMITED

### Origin of Modern Banking System

For an economy resembles as blood in a body and a bank might be contrasted with a supply route arrangement of a body. Current saving money framework isn't an outcome of a mishap however an aftereffect of a slow methodical advancement. In spite of the fact that history of saving money is as old as human progress however there exists minimal recorded proof as to nature of genuine saving money activity before thirteenth century. For the prior period, the goal between business bank and different kinds of banks is hard to make with sureness. It is exceptionally troublesome

for this early period to separate between the exercises of merchants in coin and in billion and the exercises of bank.

### **An Overview of Sonali Bank Limited**

As a completely state-claimed foundation, the bank had been releasing its country building obligations by attempted government endowed diverse financial plans and additionally currency advertise exercises of its own volition, covering all circles of the economy. The bank has been changed over to a Public Limited Company with 100% responsibility for government and began working as Sonali Bank Limited from November 15, 2007 assuming control over all advantages, liabilities and business of Sonali Bank. After corporatization, the administration of the bank has been given expected self-sufficiency to make the bank focused and to maintain its business successfully. Sonali Bank Limited is administered by a Board of Directors comprising of 11 (Eleven) individuals. The Bank is going by the Managing Director and CEO, who is a notable Banker and a rumored proficient. The corporate head quarter of the bank is situated at Motijheel, Dhaka, Bangladesh, the fundamental business focal point of the capital.



### **Profile Sonali Bank Limited**

<b>NAME OF THE COMPANY</b>	<b>SONALI BANK LIMITED</b>
<b>CHAIRMAN</b>	Mr. Fazle Kabir
<b>CEO &amp; MANAGING DIRECTOR</b>	Mr. Pradip Kumar Dutta
<b>COMPANY SECRETARY</b>	Mr. A.K.A. Sajedur Rahman Khan
<b>LEGAL STATUS</b>	Public Limited Company
<b>HEADQUARTERS</b>	35-42, 44 Motijheel Commercial Areas
<b>EMPLOYEES</b>	22,446
<b>NUMBER OF BRANCHES</b>	1207
<b>WEBSITE</b>	<a href="http://www.sonalibank.com.bd">www.sonalibank.com.bd</a>
<b>PHONE</b>	9550426-31, 33, 34, 9552924

### **Mission and Vision of Sonali Bank Limited**

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socio-economic development of the country. The vision of Sonali bank is Socially committed leading banking institution with global presence.

### **Slogan of Sonali Bank Limited**

Your Trusted Partner in innovating Banking.

### **Function of Sonali Bank Limited**

Main functions of Sonali Bank are: -



<b>Receiving of money on deposits</b>
<b>Handling all government transaction</b>
<b>Collecting tax, vat, challan</b>
<b>Family Savings</b>
<b>Conducting cash transaction of customers who have current account</b>
<b>Attending bills of exchange and drafts of customers</b>
<b>Sanction of loan</b>
<b>Providing other services to the customers</b>
<b>Transfer of money</b>
<b>Collection of receipts</b>
<b>Collecting interest, dividends, rents, pensions, etc.</b>
<b>Act as an advisor</b>

### **Strategy of Sonali Bank Limited**

To work the Bank in the most effective way to upgrade budgetary execution and to control cost of store.

- To try for consumer loyalty through quality control and conveyance of convenient services.
- To recognize clients' credit and other keeping money needs and screen their view towards our performance in meeting those prerequisites.
- To audit and refresh approaches, strategies and practices to help the capacity to broaden better administration to clients.
- To train and build up all workers and give them enough assets with the goal that client needs can be convincingly tended to.
- To energize authoritative adequacy by transparently imparting organization designs policies, practices and strategies to workers in a convenient manner.
- To grow a workplace that energizes positive inspiration for progressing performance.
- To increment guide contact with clients with the end goal to support a closer relationship between the bank and its clients.

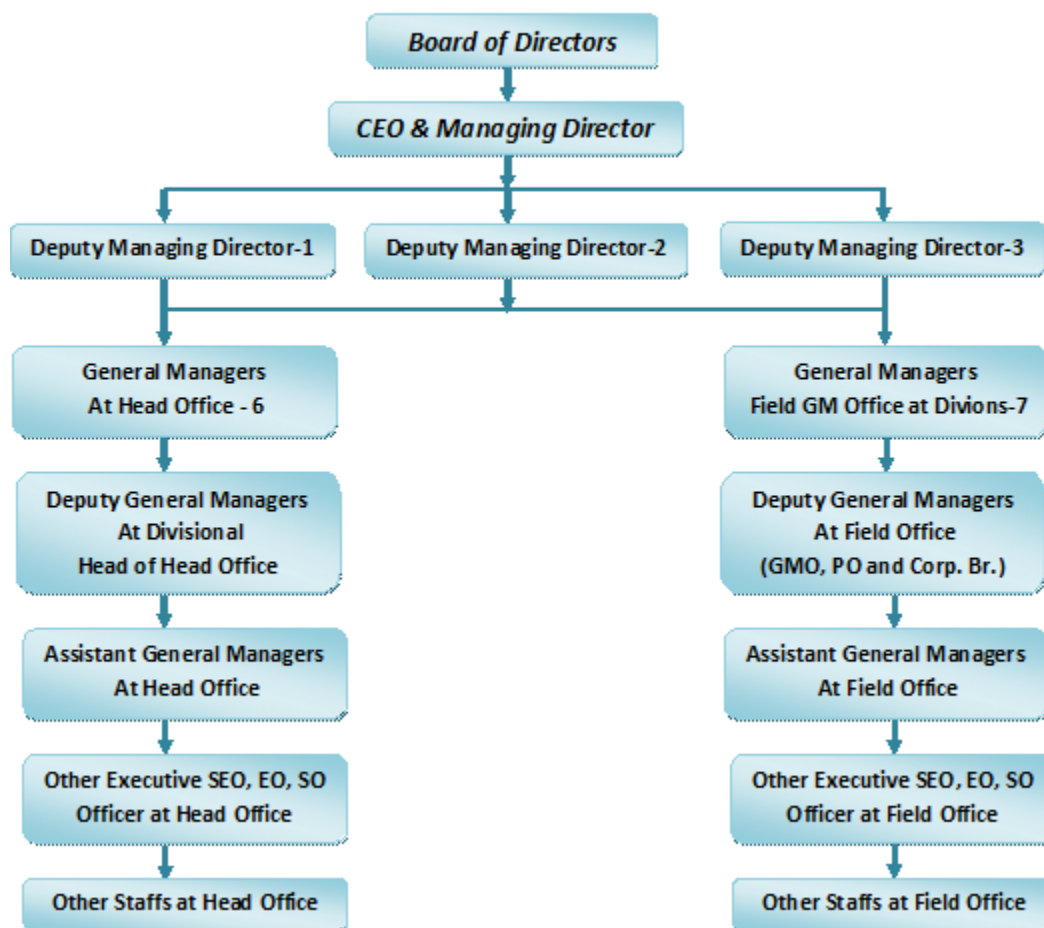
### **Objectives of Sonali Bank Limited**

The prime goal of Sonali Bank Limited is to advance cultivate and build up the use of Commercial Principles, law and convention to the exchange of money related managing an account and related business issues. It has likewise been anticipating advance Investments Companies, Enterprise and other related concern, occupied with such business that is satisfactory and predictable with business standards, law and custom.

Title objective of Sonali Bank Limited with regards to its job in the economy might be counted as pursues:

- To win consumer loyalty through enhanced managing an account exercises and presentation of inventive keeping money.
- To enhance the client benefits as of late by presenting various IT-based change measures.
- To stay extraordinary compared to other banks in Bangladesh regarding benefit and Assets Quality.
- To guarantee a sufficient rate of degree of profitability.
- To keep up sufficient liquidity to meet developing commitments and responsibilities.

## Central Board of Directors of Sonali Bank Limited



Sl. No.	Name	Designation
1.	Mr. Fazle Kabir	Chairman
2.	Mr. Ranjit Kumar Chakraborty	Director
3.	Mr. Md. Nazibar Rahman	Director
4.	Mr. Shekhar Dutta	Director
5.	Mrs. Selima Ahmad	Director
6.	Mr. Md. Shaheb Ali Mridha	Director
7.	Mr. Md. Mahboob Hossain	Director
8.	Mr. Kazi Tariqul Islam	Director
9.	Mr. Md. Enamul Haque Choudhury	Director
10.	Mr. A.K.M Rezaur Rahman	Director
11.	Mr. PRADIP KUMAR DUTTA	CEO & MD

### **Core Strengths and Core Competencies**

#### ***Core Strengths***

- *Transparent and Quick Decision Making.*
- *Efficient Team of Performer.*
- *Satisfied Customers.*
- *Internal Control.*
- *Skilled Risk Management.*
- *Diversification*

#### **Core Competencies**

- Knowledge
- Experience & Expertise.
- Customer Orientation/ Focus.
- Transparency.
- Determination.
- Zeal for Improvement.
- Reliability

## CHAPTER THREE: FINDINGS AND ANALYSIS

## Analysis: 1

### Key factors of Job Satisfaction of the Employees

**1) Financial:** financial contemplations like wages, do matter in job satisfaction, but apart from that there are good many other things that influence job satisfaction.

- i. Relative status, which an individual hold inside the financial and social gatherings with which he recognizes himself.
- ii. Relationships with administrators and partners at work.
- iii. Work circumstances, including the idea of work.
- iv. Working conditions-income, hour of work, offices, and so on.
- v. Greater open doors for headway.
- vi. Variety in work, that gets rid of the bluntness and checking of work.
- vii. Thrill and fervor of the work.
- viii. Job security-solid job.
- ix. Ability to change oneself to upsetting conditions.

In 1959, analyst Frederick Herzberg and his partners in their examination report discoveries entitled "The Motivation of Work" in Pittsburgh have expressed that five variables are essential in employment fulfillment and these are:

**1) Achievement:** It conveys to the laborers, emotions that he has accomplished something of which he could normally be pleased with. He feels fulfilled and satisfied with his accomplishments.

**2) Recognition:** If the worker's managers, perceiving his great work, acknowledge and say a word or two of acclaim and gives a gesture of congratulations for good nature of item, he has turned out, the specialist feels, his accomplishment has been perceived thus he lands position fulfillment.

**3) The Work Itself:** The activity that includes work, which is intriguing, testing and has assortment all through, from the earliest starting point as far as possible, itself stands complimented and manage the cost of occupation fulfillment to the laborer.

**4) Responsibility:** Jobs done by the specialists of their own drives, with full duty and without being directed, merits thought with the laborers, as having been all around achieved and therefore specialists feel especially happy with their employments.

**5) Advancement:** Sudden advancement of the representatives in acknowledgment of his great work, caused the representatives much fulfillment about his activity.

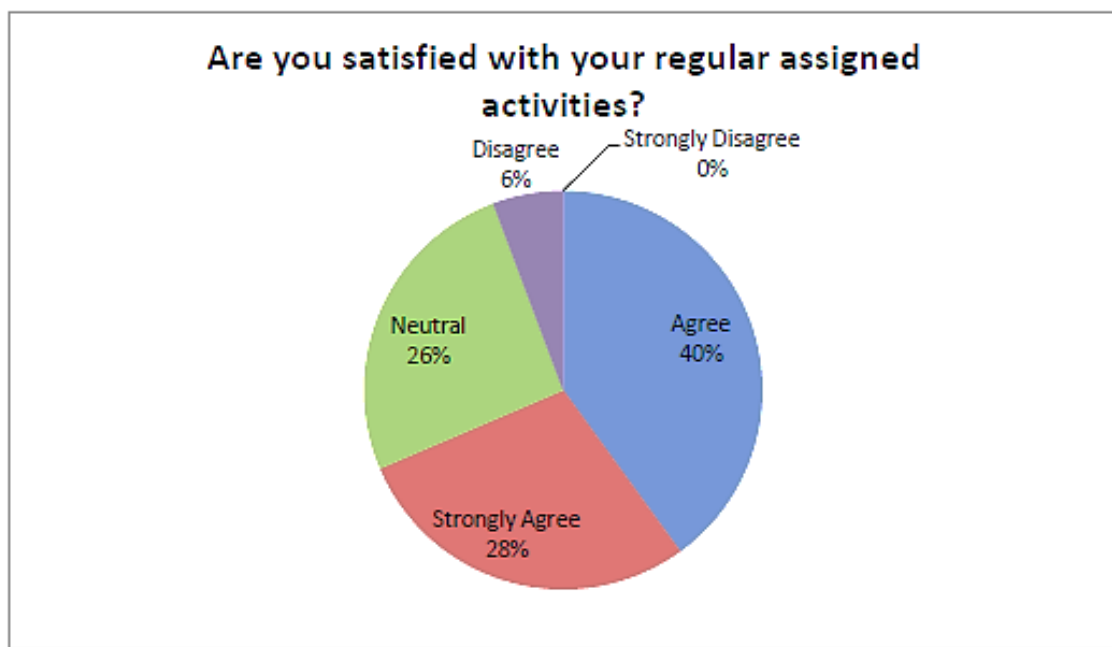
## Analysis 2

### Measurement of the Level of Job Satisfaction of Employees:

In underneath, I focused on my example estimate as 20. Gathered information is broke down utilizing Microsoft Excel, the discoveries part requires 15 questions; each inquiry has 5 choices and those inquiry answers with graphical introduction. The information of every inquiry was utilized for dissecting the dimension of occupation fulfillment of workers of Sonali Bank Ltd. Dimension of occupation fulfillment estimated through firmly consent to emphatically differ with rate. The discoveries from every one of the inquiries are given beneath with examination:

#### Question No: 1 Satisfaction level at workplace by assigned role.

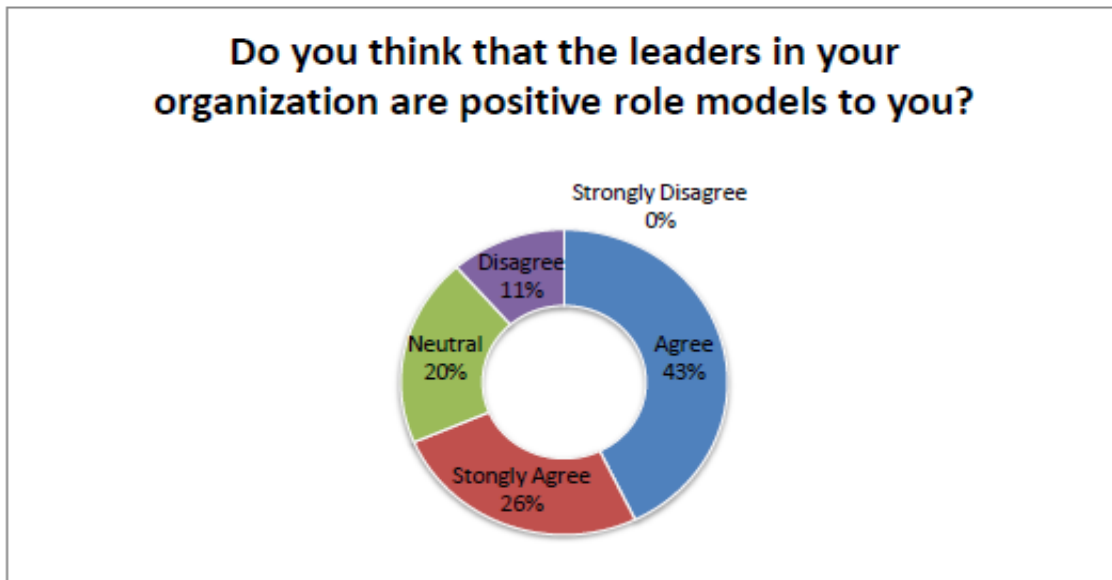
##### Analysis & Findings:



These 5 questions given to the employees at Lalmatia Branch of Sonali Bank. There are five variables such as strongly agree to strongly disagree. 20 respondents are participants in this research. Among 20 respondents, 40% were agreed, 26% were neutral and 28% were strongly agreed with their opinion. Many employees of Sonali Bank Limited are agreed with their satisfaction in regular activities because they get habituated and become much experienced with their assigned role or job. However, 26% employees are neutral position as because they get bored in their day to day repetitive activities. 6% are disagree due to some factors. Strongly disagree 0% of employee on this opinion. Employees think that there is less space to learn job of the peers.

**Question No: 2**

Do you think that the leaders in your organization are positive role models to you?

**Analysis & Findings:**

Among 20 respondents, there are almost 43% employees are agreed with this variable that their leaders are acting as a positive role to lead and motivate them. however, most of the case, leaders are playing as usual role at in general the culture of Sonali Bank Limited. 20% staffs remain neutral about it and about 26% of staffs strongly agreed with it. Maximum number of employees are strongly agreed that they had from the beginning of their job were so active, professional and helpful.



**Question No: 3**

Does the supervisor keeps you well informed about what's going on in the company?

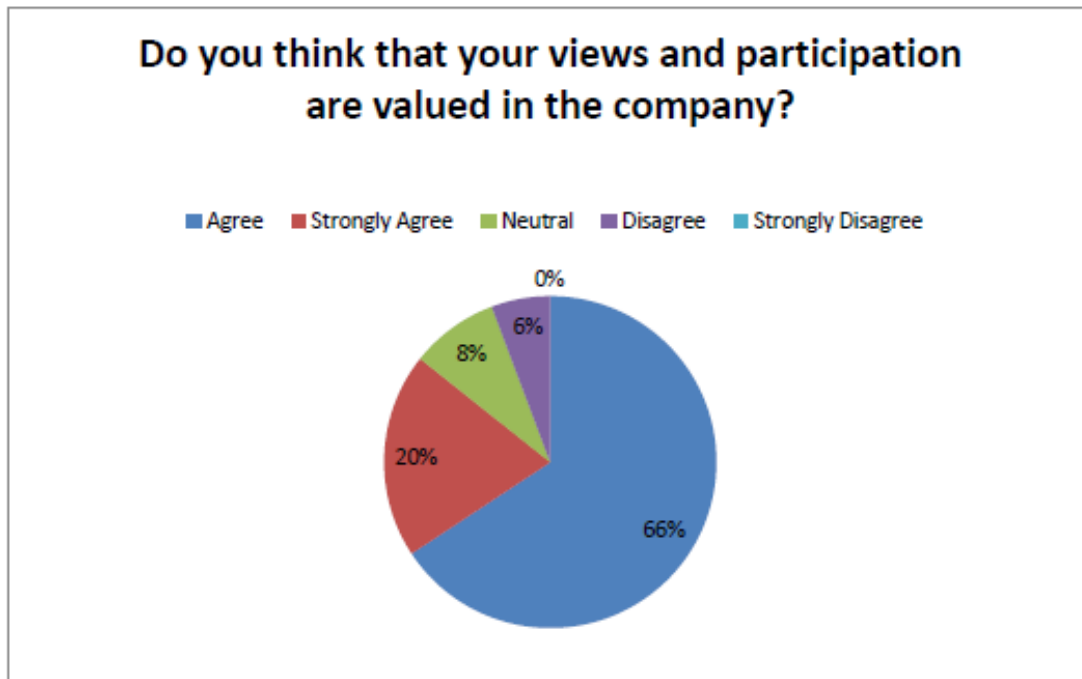
**Analysis & Findings:**

From this question, among 20 respondent, 49% employees are strongly agreed with this opinion but 30% employees are agreed and 6% disagreed about this fact. The supervisors always trying to provide updated information to each and every level of employees within the branch. So that, about 49% employees strongly agreed and 30% agreed which means that they are well informed by the supervisors, whereas other 6% employees of Lalmatia Branch are disagreed and strongly disagree number is nil.

**Question No: 4**

Do you think that your views and participation are valued in the company?

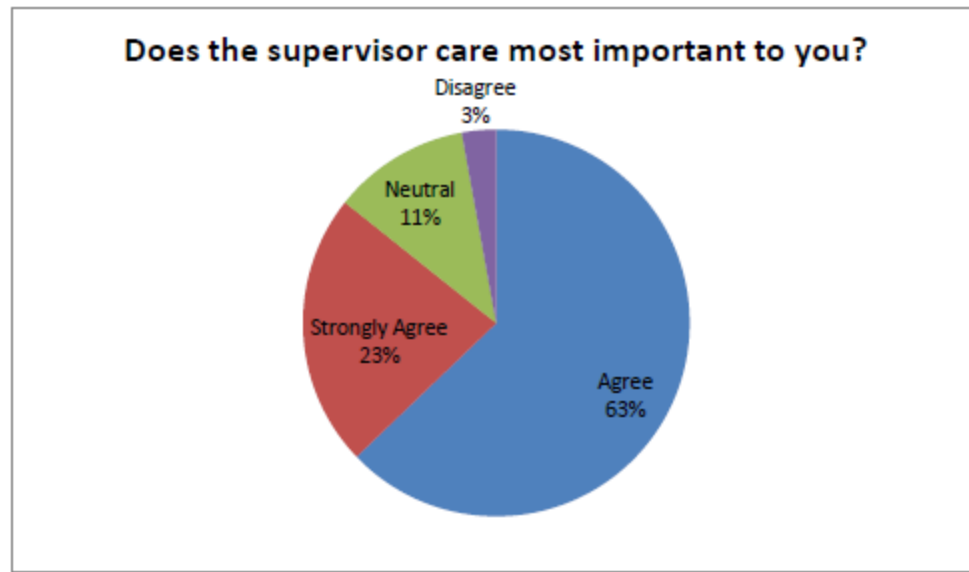
**Analysis & Findings:**



From the questionnaire method, we got 20% of strongly agreed response by the staffs of Sonali Bank, Lalmatia Branch. 66% were agreed, 6% disagreed and almost 8% were neutral and no one saying strongly disagree.

**Question No: 5**  
Does the supervisor care most important to you?

**Analysis & Findings:**

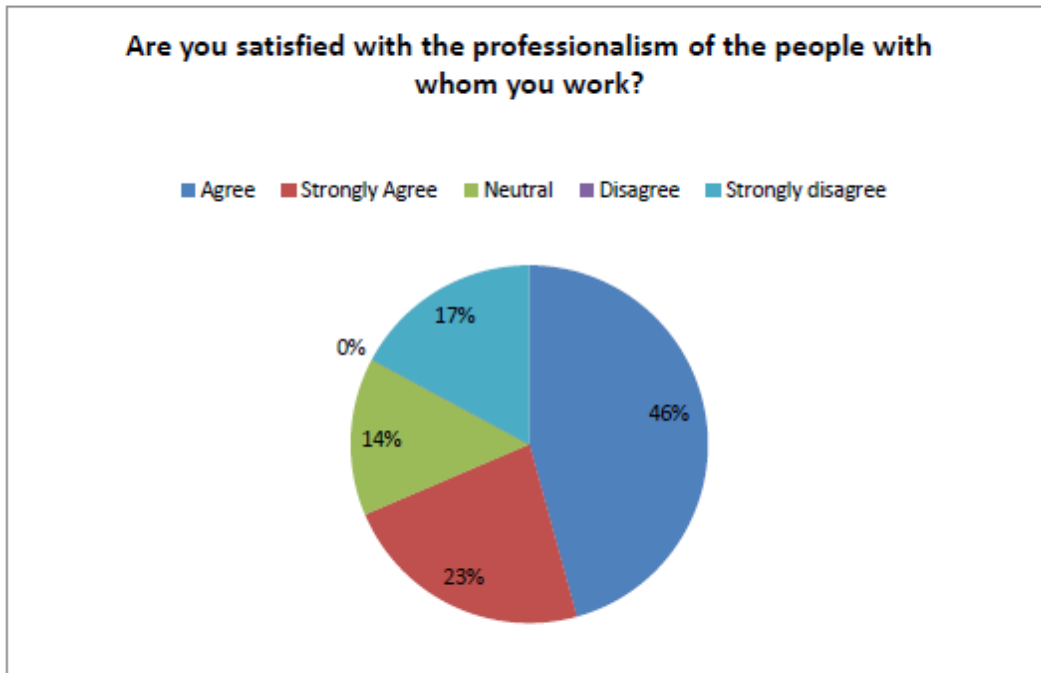


From the 20 respondents of employees, almost 23% employees were strongly agreed whereas 63% were agreed and 11% employee were neutral and only 3% were disagree about this question. The reason is, the supervisors are cared for selective staffs most. They think that biasness in one of the reasons behind it.

**Question No: 6**

Are you satisfied with the professionalism of the people with whom you work?

**Analysis & Findings:**



In case of this question most of the employees which is about 14% were neutral and 46% were agree and 23% of the employees are strongly agree that they are satisfied with the professionalism of the staffs with whom he or she works. But 17% employees of Sonali Bank Ltd,

**Question No: 7**

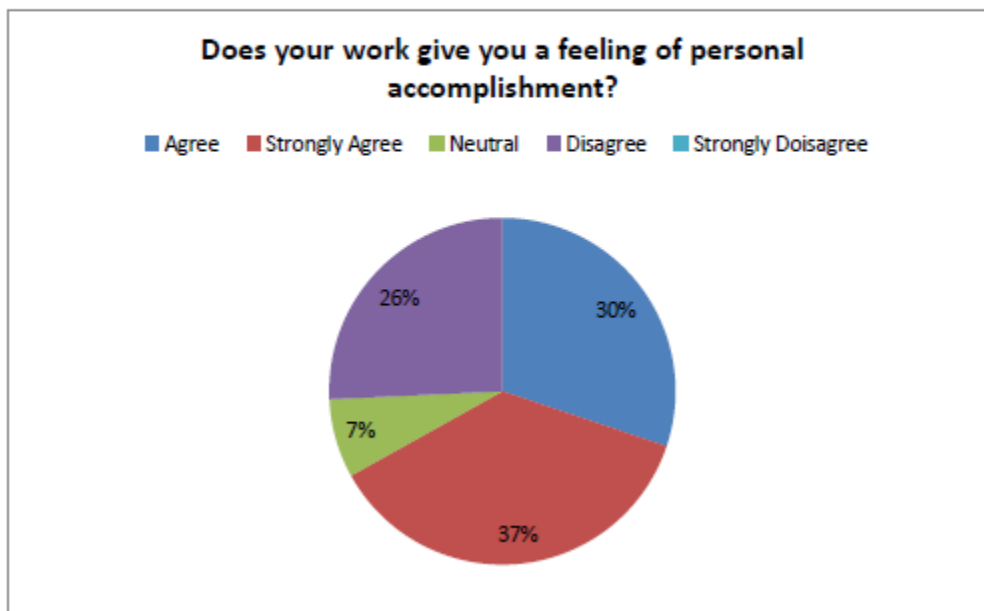
Do you feel flexible with the team spirit in your work environment?

**Analysis & Findings:**

Here about 41% of staffs strongly agreed, 42% of the staffs were agreed because they feel flexible with the team spirit in their work .But 10% of the staffs were neutral about this fact because from their point of view senior level staffs treat junior level staffs as less experienced for the team work and 7% of the employees are disagree due to some factors. So that executive level of employees doesn't feel flexible to work with fresher.

**Question No: 8**

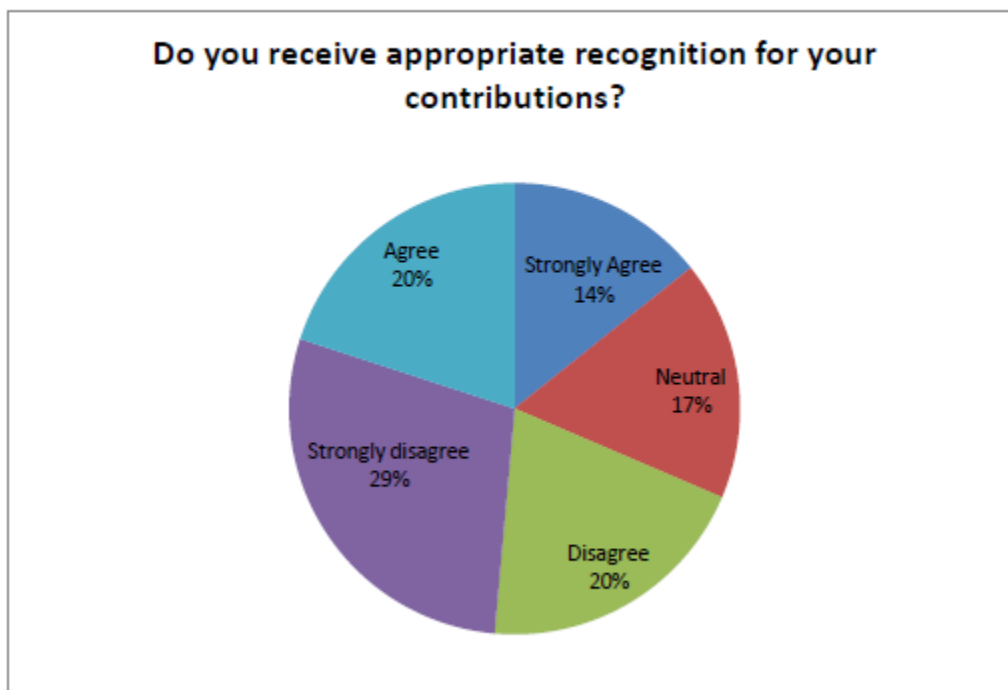
Does your work give you a feeling of personal accomplishment?

**Analysis & Findings:**

This question is present that the major number of employees were strongly agreed which is 37% whereas most of employees of Sonali Bank Lalmatia Branch were agreed which is about 30%, the reason is employees think that their job gives them a feeling of personal accomplishment, but 26% of employees was disagreed with this fact because their work does not give them a feeling of personal accomplishment due to less interest in doing job. 7% employees were neutral about that question as because of the common job.

**Question No: 9**

Do you receive appropriate recognition for your contributions?

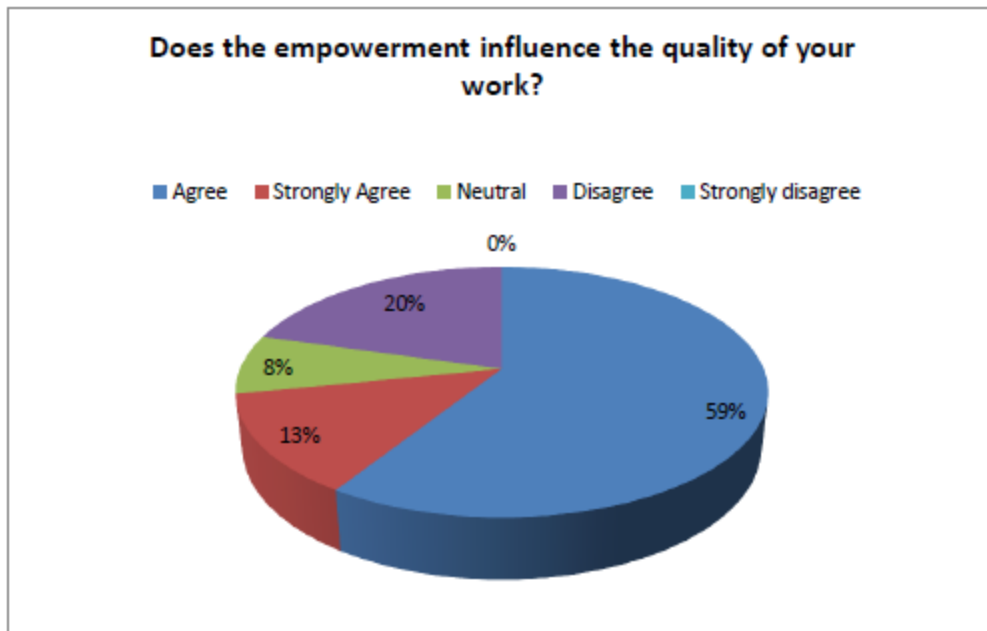


**Analysis & Findings:**

As the Sonali Bank is one of the successful private banks operating by the Government of Bangladesh. The remuneration is satisfactory for the employees by different issues. 14% are strongly agreed, 20% were agreed and 17% are in neutral position. However, through the number of disagree is 20% and strongly disagree is 29% but, interesting thing is, they both like to have the government job although they are not satisfying their current recognition.

**Question No: 10**

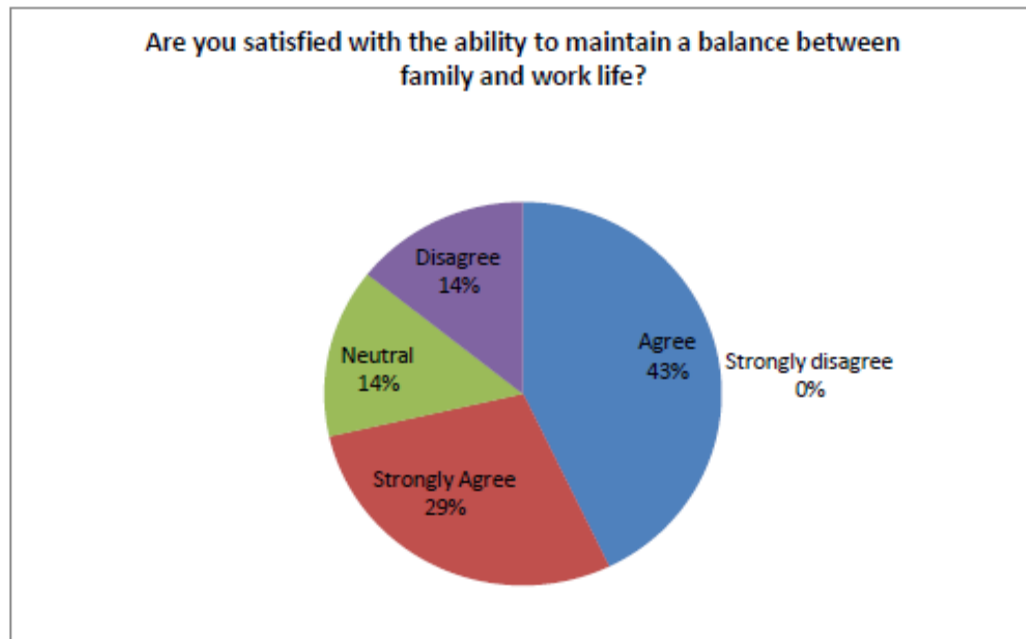
Does the empowerment influence the quality of your work?

**Analysis & Findings:**

Only 8% employees were neutral and 20% employees were disagreed as they think the employment within the branch does not influence the quality of their work due to lack of understating among senior and junior level of employees. However, approximate 59% of employees were agreed and strongly agreed 13% with the employment to influence the quality of their work.

**Question No: 11**

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

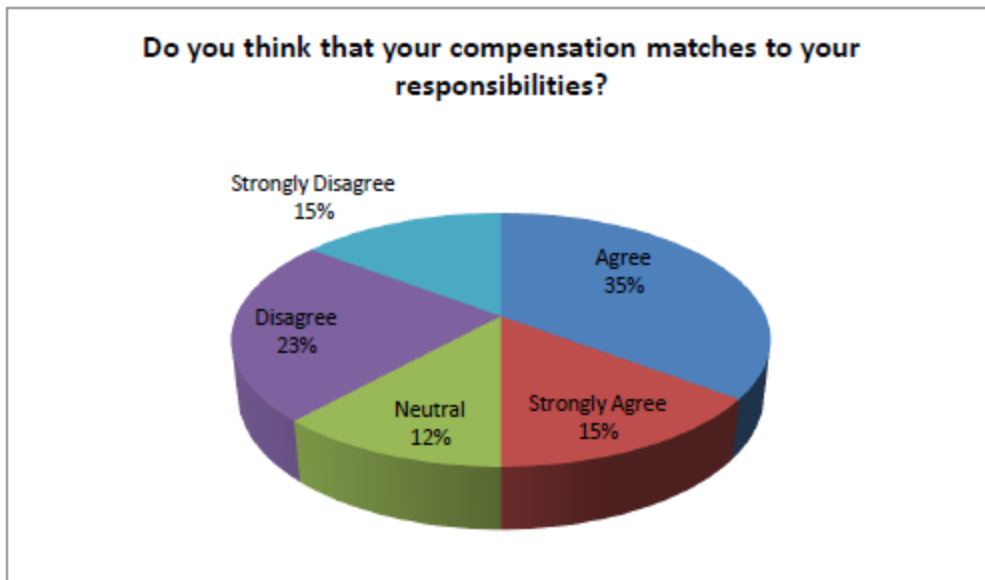
**Analysis & Findings:**

Most of the employees which is about 43% were agreed with the ability to maintain a balance between family and work life. Because of their flexibility at work place which helps them to realize the relaxation in between family and work life. But 29% were strongly agreed with this fact due to maintain proper balance at both sides without any tension. Among them only 14% were neutral because they think that they have less work flexibility which hampers to maintain a balance between family and work life. 14% of the employees are disagree because their personal facts.



**Question No: 12**

Do you think that your compensation matches to your responsibilities?

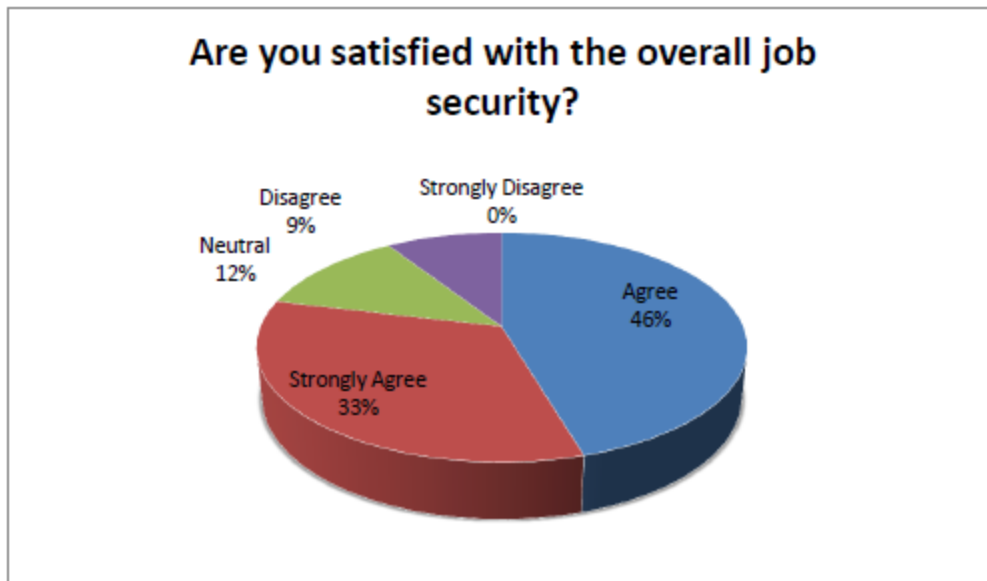
**Analysis & Findings:**

23% of employees are disagreed and strongly disagreed about 15%. In that case, they were supposed to do more than necessary but they don't get as much as they do. The managers are less concerned about this fact from the beginning. But 15% of employees were strongly agreed, 15% were strongly agreed and only 12% were neutral as they were given proper compensation as they do.

**Question No: 13**

Are you satisfied with the overall job security?

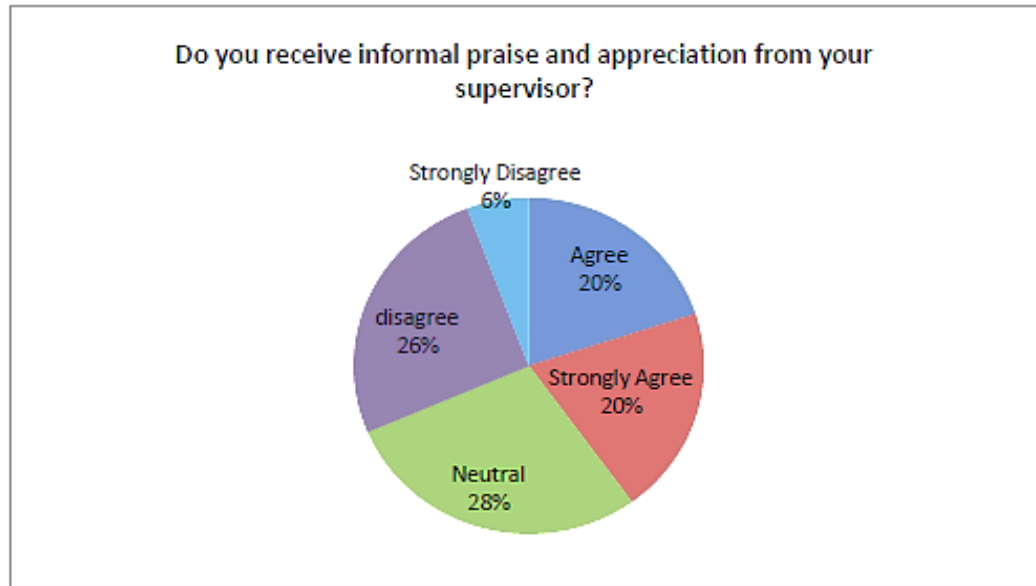
**Analysis & Findings:**



The job security is mostly impact on the government job. In that case, the major number of peoples are saying that they are agree with this question. Almost 33% were agreed and 46% were strongly disagreed. 12% peoples are in position of neutral and rest 9% somehow disagree with.

**Question No: 14**

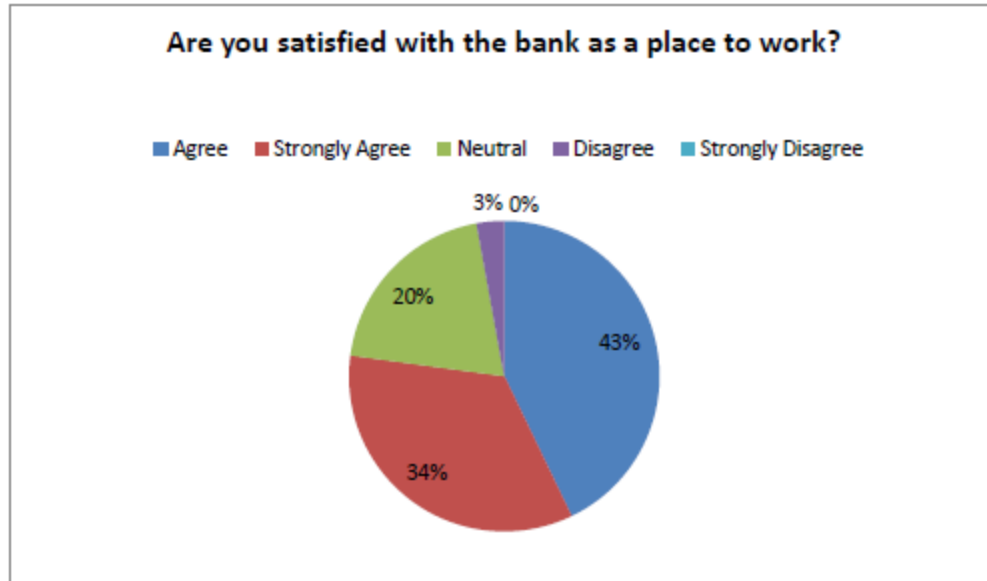
Do you receive informal praise and appreciation from your supervisor?

**Analysis & Findings:**

Among 35 employees of this branch, 20% of the employees were agreed and 20% strongly agree for receiving the amount and frequency of informal praise and appreciation from their supervisor. Their work and performance were appreciated by the supervisors every time. But 28% were neutral about this fact and 26% employees were disagreed and strongly disagree is 6% because they don't receive any praise from their supervisor for their performance due to the biasness and negligence for few staffs.

**Question No: 15**

Are you satisfied with the bank as a place to work?

**Analysis & Findings:**

Among 20 participants at Lalmatia branch, Sonali Bank Limited, 34% of employees were strongly agreed with the satisfaction and find the company as a suitable place to work because of the perfect office environment and government job securities and facilities. 43% employees of the branch were agreed with this fact because they found the office place as standard office to work. Employees think that the entire branch has good office environment and employees to work with. 20% staffs were neutral because they think that their work place. Only 3% were disagreed with.

### **Summary of Findings**

- One third employees are satisfied about the facilities, remuneration and job security, although the culture and backdated managerial process hinder the employees' performance where private bank run faster.
- In some case, few numbers of employees are not satisfied about their work for the reason of organizational culture, politics and power distribution.
- Job security and status is the most attractive factor to motivate employees to work at Sonali Bank Limited.
- Employees think that, the Sonali bank should update their technological supports and create innovation to organize office facilities to work fast and efficiently.
- There is one factor that employees may dissatisfy by the reason of irate customer or bargain with the customers. For example, there were some issues regarding check recognition, so the check was not delivered by the head office. In that case, the customers irate and shouting to the assigned officer.

### Analysis 3

#### Reason behind the Employee's Job Dissatisfaction

The reasons for job dissatisfaction, the most significant were:

- I. Company policy and administration
- II. Technical supervision
- III. Inter-personal relations with supervisors, peers and subordinates
- IV. Salary
- V. Personal life
- VI. Working conditions
- VII. Status
- VIII. Job security
- IX. Difficulties in relation to the user/family collaboration in the caring process
- X. Difficulties in the team work.
- XI. Lack of recognition at work and need for professional development
- XII. Problems in the management.
- XIII. Considered insufficient

Other reasons for job dissatisfaction mentioned by the professional were:

- Lack of recognition at work and professional devaluation;
- Deficits on the instruments and working environment;
- Lack of incentives for continuing education;
- Excess of demand and excessive working hours.
- Lack of equal behavior of bosses.
- Lack of proper facilities.
- Lack of technology.
- Lack of proper training program.

## Analysis 4

### **Customers Come at Sonali Bank for the Reason:**

#### **Political reason**

Political or the governmental reason is the main factor that the customers come at the Sonali Bank Limited. In that case, I observe almost 3 months at Sonali Bank, Lalmatia Branch to identify why customers come to Sonali Bank than other private or public bank. The Sonali Bank is having the greatest number of customers. Governmental service and transaction are the main factor that the customer has to come at Sonali Bank. In that case, the customers have to pay different types of payment to the government for different purpose. Some are identified as-

- Salary transaction
- Pension
- Challan
- Police Clearance Bill
- Government Job Application Fee
- Pay order
- Government service like ministry, education, medical and industrial accounts service.

#### **Economic reason**

Economic reason is like the financial stability of Sonali Bank and the Sonali Bank has no liquidity problem at all. As the bank is operating under the Bangladesh Bank, it would be impact on the customer mind to higher satisfaction and reliability.

- Operating under the Bangladesh Bank
- High customer loyalty
- Reliability of banking service

#### **Social reason**

Different social reason such as the status, faith, culture and availability of the banking system at the every geographic areas.

### **Summary of findings**

- Most of the customers are coming at Sonali Bank as because to complete the transaction of their professional sector.
- The major reason to come at Sonali bank is for the government transaction or government work. Such as- Challan, Pay Order, Pension, Tax, Vat, Police Clearance, Passport Fee, electricity and Gas Fee etc.
- Another big reason to come at Sonali bank is, customer assume that the government bank is more secured to deposit and transaction for personal and professional purpose.



## **CHAPTER FOUR: RECOMMENDATIONS AND CONCLUSION**

### Recommendation

1. Compensation is the essential and most vital factor for fulfillment. It ought to be sufficiently high to keep up the expectation for everyday comforts of workers.
2. Every one of the bosses at each dimension ought to be sincere and well-disposed to their subordinates.
3. Sonali Bank Ltd. should give more consideration regarding individual achievement and acknowledgment of the representative to build the dimension of occupation fulfillment.
4. Sonali Bank Ltd. can offer thoughtfulness regarding the workplace adornment so worker can remain with solace and unwind to work there as a place.
5. The executives guarantee their representatives that they have rights to take their choices related their work regions freely and can pick their own strategy for working.
6. The remuneration should increment so they can coordinate with their duty.
7. Since they don't pay legitimate remuneration they ought to encourage benefits with the goal that less pay is a minimum try to workers.
8. 14. The bank ought to have a straightforward standing strategy for advancement of representatives with the goal that an officer not getting advancement can obviously comprehend the causes behind it and may give him to be fit for advancement. So, they can enhance their working standard with a focused demeanor to make themselves fit for the future advancement.
9. Preparing and improvement program must be given to the workers at ordinary interims to refresh their insight and abilities.

## **Conclusion**

The investigation finds that each employee needs to see his or her place in great condition. In any case, the great state of his or her to a great extent relies upon his or her amicable connection with the bank. In this way, it tends to be recommended that the bank's arrangements ought to be made to give level with open doors for all staffs. It is understood that money related security from the activity truly inspires the staff to be more expert and devoted to their administration. With the down to earth introduction in Sonali Bank Ltd. for only twelve weeks, with little involvement in the bank in correlation with huge and complex keeping money framework; it isn't so natural to prescribe some recommendation to upgrade the execution dimension of the association.

## APPENDIX

**Questionnaire  
On  
Employee Job Satisfaction of Sonali Bank Ltd.**

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**Name :** (Optional)

**Age :** 18 to 24 25 to 30 31 to 40 41 to 50 50 to 60

**Designation :** Senior Principal Officer Principal Officer Senior Officer Officer

Junior Officer Associate Officer Assistant Officer Trainee Assistant Officer

[Please tick (✓) your opinion about the following statements range from Strongly Disagree to Strongly Agree]

SL. No.	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Are you satisfied with your regular assigned activities?					
2	Do you think that the leaders in your organization are positive role models to you?					
3	Does the supervisor keeps you well informed about what's going on in the company?					
4	Do you think that your views and Participation are valued in the company?					
5	Does the supervisor care most important to you?					
6	Are you satisfied with the professionalism of the people with whom you work?					
7	Do you feel flexible with the team spirit in your work environment?					
8	Does your work give you a feeling of personal accomplishment?					
9	Do you receive appropriate recognition for your contributions?					
10	Does the empowerment influence the quality of your work?					
11	Are you satisfied with the ability to maintain a balance between family and work life?					
12	Do you think that your compensation matches to your responsibilities?					
13	Are you satisfied with the overall job security?					
14	Do you receive informal praise and appreciation from your supervisor?					
15	Are you satisfied with the company as a place to work?					

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