

Internship Report on Job Satisfaction of the Employees of Janata Bank Limited



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Internship Report on Job Satisfaction of the Employees of Janata Bank Limited

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Letter of Transmittal

September 7, 2019

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Subject: Submission of Internship Report on **Job Satisfaction of the Employees of Janata Bank Limited.**

Respected Sir,

With the passage of time, I am a student of Daffodil International University and completed my all courses, hence finished my internship report naming as “**Job Satisfaction of the Employees of Janata Bank Limited**”. Vividly enough this work report comprises adequate endeavors. But no doubt, my contribution will be best evaluated on your sharp scale of acceptance & analytical remarks.

Therefore, I am presenting my report on your very concern. Ideally, you will find my useful methodology as a characteristic of diligent work. Or maybe, if there should be an occurrence of any further explanation or elaboration as to my report, I would respect the chance to counsel with you to investigate how my discoveries could best address your issues.

Yours Sincerely,

.....

Foysal Ahmed

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Certificate of Approval

I am pleased to certify that the internship report on Janata Bank Limited Bank Limited. A study on **Job Satisfaction of the Employees of Janata Bank Limited** conducted by **Foysal Ahmed** bearing **ID No: 161-11-303** of BBA program, Department of Business Administration. He worked with Janata Bank Limited Bank, as an intern and prepared this report under my supervision.

I have experienced the report and thought that it was elegantly composed. He has finished the report without anyone else. I wish him each achievement throughout everyday life.

.....

Md. Kamruzzaman Didar

Senior Lecturer

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Daffodil International University

Acknowledgement

At the absolute starting point, I am exceptionally thankful to Allah for invigorating me and chance to finish the report. I am appreciative to numerous people for finishing my internship report effectively.

Above all else, I like to thank my Internship Supervisor, Md. Kamruzzaman Didar, Senior Lecturer of Department of Business Administration, Daffodil International University, for directing me and urging me to take a shot at this energizing subject for my internship report. His significant counsel has helped me a great deal recorded as a hard copy of this report. I am profoundly obliged to his entire hearted supervision to me during the Internship Period. I emphatically accept that this will help me a great deal to make me progressively professional and building my future professional vocation.

I might likewise want to give extraordinary gratitude to my outer supervisor Rahima Akther Khanam, Senior Principle Officer, Janata Bank Limited. He had been useful during my internship period and gave all the essential data to make this report. Likewise, different employees from the distinctive department additionally helped me and gave me fundamental data, I am additionally appreciative to them. This internship report may never have been finished without the essential molecule information, the help of numerous books, articles, sites, and essential information. It improved my viable information about the corporate culture.

At long last, my heartiest much gratitude goes to other people who were included and encouraged legitimately and in a roundabout way to set up this report. Without them, all these would not have been made conceivable.

Executive Summary

The point of this study is to assess the degree of occupation fulfillment of the employees of Janata Bank Limited. Information was gathered for this study by survey strategy. The study demonstrates that Job inclination, Cooperation among Co-laborers, Working Environment, Working Facilities, Salary Satisfaction, Increment Satisfaction, Welfare Facilities, different offices, Performance Appraisal System, Behavior of chief, Career Development living being, and Promotion framework essentially impact work fulfillment of employees. The study demonstrates a positive sign with respect to the general occupation fulfillment of employees of the bank. In such a circumstance, work fulfillment of bank officers turns into a significant issue that must be dealt with so as to accomplish the definitive objectives of the banking segment in Bangladesh.

Table of Contents

| Sl No. | Content | Page No. |
|--|---|-----------------|
| CHAPTER ONE INTRODUCTION | | |
| 1.1 | Introduction | 2 |
| 1.2 | Rationale of the Study: | 2 |
| 1.3 | Objectives of the Study: | 3 |
| 1.4 | Scope of the Study: | 3 |
| 1.5 | Methodology of the Study: | 3 |
| 1.6 | Limitation of the Study: | 4 |
| CHAPTER TWO LITERATURE REVIEW | | |
| 2.1 | Literature Review | 7 |
| CHAPTER THREE ORGANIZATIONAL OVERVIEW | | |
| 3.1 | About of Janata Bank | 10 |
| 3.2 | Mission | 10 |
| 3.3 | Vision | 10 |
| 3.4 | Product and service offered by organization | 10 |
| | 3.5.1 Consumer Credit Scheme | 11 |
| | 3.5.2 Special Deposit Scheme | 11 |
| | 3.5.3 Monthly Savings Scheme | 12 |
| | 3.5.4 Credit Card | 12 |
| | 3.5.5 JBL ATM Services | 12 |
| | 3.5.6 JBL Power Card | 13 |
| | 3.5.7 Western Union Money Transfer | 13 |
| | 3.5.8 Saving Insurance Scheme | 13 |
| 3.5 | Services Areas | 13 |
| 3.6 | Operational Network Organogram | 14 |
| 3.7 | JBL's Corporate Social Responsibilities | 16 |
| CHAPTER FOUR THEORETICAL BACKGROUND | | |
| 4.1 | Concept of Job Satisfaction: | 17 |
| 4.2 | Effects of job satisfaction: | 19 |
| 4.3 | Benefits of Employees Job Satisfaction: | 19 |
| 4.4 | Models of Job Satisfaction: | 21 |
| 4.5 | Determinants of Job Satisfaction: | 23 |

| CHAPTER FIVE | | |
|---|------------------------------|----|
| ANALYSES OF THE JOB SATISFACTION OF JBL EMPLOYEEES | | |
| 5.1. | Co-workers Cooperation | 29 |
| 5.2 | Working Environment | 29 |
| 5.3 | Working Facilities | 30 |
| 5.4 | Salary Satisfaction | 31 |
| 5.5 | Increment Satisfaction | 32 |
| | | 33 |
| 5.7 | Welfare Facilities | 34 |
| 5.8 | Other Facilities | 35 |
| 5.9 | Performance Appraisal System | 36 |
| 5.10 | Behavior of Boss | 37 |
| 5.11 | Career Development System | 38 |
| CHAPTER SIX | | |
| FINDINGS, RECOMMENDATIONS & CONCLUSION | | |
| 6.1 | FINDINGS | 40 |
| 6.2 | RECOMMENDATIONS | 41 |
| 6.3 | CONCLUSIONS | 42 |
| REFERENCES | | 43 |



CHAPTER ONE
INTRODUCTION

1.1 Introduction

Human asset is a significant resource for any association. In this period of the focused world, the achievement of any association relies upon its human asset. Banks are no special case to this. The employees of the Bank are significant resources for the association. In the event that they are exceptionally happy with the job, they produce more which is profitable for the association. So in this aggressive condition, the basic thing is to know the perspectives on employees toward their job and to quantify the degree of satisfaction with different parts of job satisfaction. Effective human asset the executives and keeping up higher job satisfaction level in Banks decide the exhibition of the Bank as well as influence the development and execution of the whole economy. Along these lines, for the accomplishment of banking, to oversee human asset adequately and to discover whether its employees are fulfilled or not is significant, just on the off chance that they are fulfilled, they will work with duty and undertaking a positive picture of the association. Job satisfaction is a fundamental segment for the nature of the association and a significant component for the connection between the board and employees. The term 'job satisfaction' signifies people passionate response to the job. It is a constructive enthusiastic express that happens when an individual's job appears to satisfy significant job esteems gave.

Human resource is a significant resource for any association. In this time of the aggressive world, the accomplishment of any association relies upon its human resource. Banks are no special case to this. The employees of the Bank are significant advantages for the association. In the event that they are profoundly happy with the job, they produce more which is profitable for the association. So in this aggressive condition, the basic thing is to know the perspectives on employees toward their job and to quantify the degree of satisfaction with different parts of job satisfaction. Proficient human resource the board and keeping up higher job satisfaction level in Banks decide the exhibition of the Bank as well as influence the development and execution of the whole economy. Along these lines, for the accomplishment of banking, to oversee human resource adequately and to discover whether its employees are fulfilled or not is significant, just on the off chance that they are fulfilled, they will work with responsibility and venture a positive picture of the association. Job satisfaction is a fundamental part of the earth of the association and a significant component for the connection among the executives and employees. The term 'job satisfaction' signifies people passionate response to the job. It is a constructive enthusiastic express what happens when an individual's job appears to satisfy significant job esteems gave.

1.2 Rationale of the Study:

This report is a piece of my scholastic program (BBA Program). The time of internship program has set for a quarter of a year. This program helped me a ton to comprehend the workplace and conduct of the staffs/employees of Janata Bank Ltd.

1.3 Objectives of the Study:

The essential target of the report is to assess the job satisfaction of the employees of Janata Bank Ltd at Mirpur Branch.

Specific Objectives:

Specific objectives of the report are as follows-

1. To know the theoretical background of how to measure the job satisfaction of the employees.
2. To measure the level of job satisfaction of the employees of the Janata Bank Ltd especially Mirpur branch.
3. To find out the problem related with job satisfaction of the employees of the Janata Bank Ltd especially Mirpur branch.
4. To make some recommendations to solve the problem related with the job satisfaction of the employees of the Janata Bank Ltd.

1.4 Scope of the Study:

This study covers the variables influencing job satisfaction in Janata Bank Ltd. The hierarchical components incorporate work conditions, pay, decency and advancement; singular elements incorporate age and sex, they are the free factors; job satisfaction is the needy variable. Since, working at the branch, get the chance to pick up learning of the parts that hold job satisfaction of employees of Janata Bank Limited. The choices and investigations are done dependent on the assessment of 35 respondents and practices connected at just this branch.

1.5 Methodology of the Study:

Job satisfaction is characterized as an accumulation of emotions that an individual holds toward their job. This definition is obviously an expansive one. An individual's job is something beyond the undeniable exercises of rearranging papers, composing programming code, looking out for clients. Jobs require communication with associates and managers, following authoritative guidelines and strategies, fulfilling execution guidelines, living with

working conditions that often not exactly perfect. This implies a representative's appraisal of how fulfilled or disappointed he is with his job is an unpredictable summation of various discrete job components. For the discoveries section 15 inquiries were made to gather the substantial information from every one of the employees of the branch and rating them in five criteria, as; unequivocally concur, concur, firmly deviate, dissent, and nonpartisan.

Type of the Study:

Exploratory research has been used for the study.

Sources of Data:

The data used to furnish this report have been collected from the primary sources and secondary sources. Among primary and secondary sources most of the data have been collected from the secondary sources.

Primary Sources:

- Conducted survey through questionnaire.
- Practical desk work
- Direct observations

Methods of Data Collection:

For data collection —Interview method was used. Interviews were taken with the officers of Janata Bank Ltd. through questionnaire.

Sampling Method:

Convenience sampling method has been performed for selecting samples.

Sample Size:

There are 50 respondents.

Data Analysis Technique:

MS Excel was used for data analysis.

1.6 Limitation of the Study:

There were certain limitations while conducting the study. These are summarized below:

- ❖ The principle imperative of the study was of time as the length of the program was of a quarter of a year as it were.
- ❖ The deficient stock of important books and diaries.
- ❖ As the officers are 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 an internship report composing reason.
- ❖ Absence of my experience and effectiveness to set up the standard report

CHAPTER TWO
LITERATURE REVIEW

2.1 Literature Review

Job satisfaction has been broadly contemplated throughout the years. Job satisfaction has been characterized in a few unique ways and a complete assignment for the term is probably not going to emerge. A straightforward or general approach to characterize it, subsequently, is as an attitudinal variable: Job satisfaction is basically how individuals feel about their jobs and various parts of their jobs. It is the degree to which individuals like (satisfaction) or abhorrence (dissatisfaction) their jobs (Spector, 1997). Locke (1976) has characterized job satisfaction as the pleasurable passionate state coming about because of the examination of one's job or job encounters.

Work satisfaction as a powerful reaction or response to a wide scope of conditions or parts of one's work, for example, pay, supervision, and working conditions is characterized by French (1982) and Tziner and Vardi (1984). Others characterize it as a full of feeling direction towards the foreseen result (Wanous and Lawler, 1972) or an announcement to portray the sentiments of employees about their work (Arches, 1991). This announcement communicates the hole between what people feel they ought to get from their work and what they get from the genuine circumstance. A feeling of satisfaction or its nonattendance is, therefore, a person's abstract, enthusiastic response to their work (AbuBader, 1998). McNeely (1984) found that ladies are naturally more fulfilled than men. Greenberg and Baron (1993) revealed that utilized ladies, as a rule, appear to be less happy with their work than their partner men.

As of late, the banking segment has had the option to pull in youthful abilities who have picked the banking profession as their favored vocation. The idea of work is changing at hurricane speed, and the elements that keep a worker happy with their job are additionally evolving. Contemporary banking business considers the job of fulfilling their employees most significant for holding their important talented workforce (Islam and Hasan, 2005).

Data week study revealed that the difficulties of the job and the obligation related with it will in general issue more than the compensation (Hannay and Northam, 2000; Mateyaschuk, 1999). Workplace has all the earmarks of being perhaps the best predator of job satisfaction (Rust et al., 1996).

As indicated by Benders and Van De Looj (1994), there is no immediate connection between job satisfaction and compensation. Their examination recommended that more youthful

employees have a more noteworthy propensity to stop their jobs than more established employees and exhibit a more noteworthy inclination to be eager to stay at work past 40 hours. More youthful employees likewise will in general be less happy with their compensation.

Vermon (1931) found that the need satisfaction concentrates underscored that if the job neglected to satisfy worker's needs of different classes, need-hardship would will in general reason truancy. Reasonable pay, lovely working conditions, great collaboration, investment, the sentiment of belongingness, open door for discussion, and inner self association were seen as variables that influence the degree of job satisfaction.

Afroze (2008) attempted to look at the job satisfaction of employees, especially staff taking a shot at the store floor level at Nandan Mega Shop. She found that the better the association can meet representative desires, the better their encounters and accordingly prompting a progressively fulfilled worker.

Wong and Heng (2009) recognized the elements that measure job satisfaction of employees at two chose colleges in Malaysia. They found that the real wellsprings of job satisfaction are demonstrated to be arrangement, administration, and compensation.

Uddin et al (2005) distinguished eight elements dependent on factor loadings named as better workplace, officer's view, worked productively, present work, improving relational relationship, bank treatment, associates, and testing work. Faruqui and Islam chipped away at job satisfaction of workforce of private colleges. They found that professional association with different offices, partners and workplace is appropriate, association with prompt chief/supervisor, social association with different resources, self-governance, and autonomy of work and opportunity of work are not many job satisfaction factors/motivations to work for private colleges.

Nahar et al (2008) found that the achievement of any association significantly relies upon its certified, productive, and committed workforce. This is additionally imperative to know what amount fulfilled the employees are in the association with its present offices, standards and guidelines, and other job-related variables, as their satisfaction level will influence their job execution. They found that the employees are modestly happy with their job. The most conspicuous elements are pay and different advantages given to them.

CHAPTER THREE

ORGANIZATIONAL OVERVIEW

3.1 About of Janata Bank

Bangladesh as an independent, sovereign state in 1971 after a devastating nine month war against the West Pakistani occupation army, a war, full of blood and tears, trauma and pain of millions of our beloved ones, the legacy of rebuilding the already broken financial base of the country was felt as an urgent call of the day against a collapsed economic reality of a newly born state. In 15 November, 2007 Janata Bank got registered with the Joint Stock of Registrars and restructured it as a public limited company with the name Janata Bank Limited. Including 4 overseas branches in United Arab Emirates Janata Bank runs its business with 912 branches across the country having a big family of around 11,876 (As on 16.09.2018) employees with its head office located at Janata Bhaban at Motijheel C/A, the heart of the capital city, Dhaka. At the end of 2017 the Bank held Deposit BDT 649,440.78 million, Advance BDT 459,580.05 million with Authorized capital BDT 30,000 million and Paid-up Capital BDT 19,140 million.

Janata Bank Limited, a corporate body trusted over the years, the 2nd largest (in respect of Deposits/Assets) commercial bank in Bangladesh, has been playing pivotal role in overall financial activities of the country and is possessing a long heritage of discharging laudable services to the society since her embankment immediately after the emergence of this verdant rich alluvial soil as a sovereign, independent state. The contribution of the Bank to the national economy and social reform has set standard bar so high that others in this business can't help aspire touching the benchmark of success earned by JBL. More so a matter of great honor is that the contribution, commitment and success of the Bank have been recognized with a number of prestigious awards by national and international organizations of repute.

3.2 Mission

The mission of the bank is to effectively take an interest in the financial advancement of the country by working for a monetarily solid banking association, giving credit to feasible borrowers, proficiently conveyed and intensely valued, at the same time ensuring contributor's assets and giving an agreeable profit for value to the proprietors.

3.3 Vision

Turning into the viable biggest business bank and guaranteeing the most noteworthy standard of customer benefits through the best use of most recent data innovation, making a due

commitment to the national economy and setting up themselves immovably at home and abroad as a front-positioning bank of the nation is their appreciated vision.

3.4 Product and service offered by organization

Product and services are the primary resources of any association. JBL is assuming the most noteworthy job in offering specific services to various customers or organizations all through the nation. The accompanying product and services are accessible of Janata Bank Ltd.

- Consumer Credit Scheme
- Special Deposit Scheme
- Monthly Saving Scheme
- Saving Insurance Scheme
- Credit Card
- Western Union Money Transfer
- JBL ATM Service
- JBL Power Card

3.5.1 Consumer Credit Scheme

JBL Consumer Credit Scheme gives customers an incredible chance to purchase the family unit and office things on simple portions. This scheme gives customers the benefit of part installment to adapt to the high sticker prices of numerous fundamental home and office machines. TV, Refrigerator, VCR, Personal Computer, Photocopier, Washing Machine, Furniture, Microwave Oven, Car, and various other costly things are currently inside their purchasing range.

3.5.2 Special Deposit Scheme

Under this scheme, clients can store cash for a term of 5 years. The saved cash is completely refundable at the expiry of the term. Simultaneously, during the term time frame, they can appreciate a month to month profit comparing to their kept sum. Concerning case, under this scheme, a store of Tk, 55,000/- gives a month to month pay of Tk.500/-

3.5.3 Monthly Savings Scheme

This scheme is uncommonly intended to support the limited pay bunch of individuals. This amasses little month to month investment funds into a noteworthy aggregate toward the part of the arrangement. Thus, after the expiry of the term time frame, the contributor will have a considerable add up to appreciate.

A monthly deposit of Tk.500/- or Tk.1000/- for 5 or 8 years period earns in the end. Tk37, 896 /- or Tk.75, 791/- respectively.

3.5.4 Credit Card

Credit card is the most up to date idea in our nation. In our nation Credit card was first presented by the Janata Bank Ltd. Ace card and VISA card are names of mainstream credit card band. Credit card is sheltered, moment and all-inclusive cash. Janata Bank Ltd. Ltd issued two kinds of credit card, which is as per the following:

Local master and visa card

Local master and visa card are two types, such as “gold card” and “silver card”.

- Gold card limit is 50000 takas to 1000000 takas.
- Silver card limit is 10000 takas to 45000 takas.

International master and visa card

It has also two types, such as gold card and silver card.

- For international purpose gold card limit is \$ 4000 above
- For international purpose silver card limit is \$ 2000 blow \$4000

3.5.5 JBL ATM Services

JBL ATM card offers the chance to their client that they can pull back their cash whenever any days even occasions. By utilizing ATM supporter can give different service bill, for example, phone, gas, power bills, and so forth. As a matter of fact, the ATM card is a platinum card. Janata Bank Ltd. has acquainted ATM administration with its Customers.

2.5.6 JBL Power Card

JBL ATM card offers the chance to their client that they can pull back their cash whenever any days even occasions. By utilizing ATM supporter can give different service bill, for example, phone, gas, power bills, and so on. All things considered, the ATM card is plastic. Janata Bank Ltd. has acquainted ATM administration with its Customers.

3.5.7 Western Union Money Transfer

Getting together with the world's biggest cash move administration "Western Union", JBL has acquainted Bangladesh with the quicker track of cash settlement. Presently cash move among Bangladesh and some other piece of the globe is more secure and quicker than at any other time.

This basic exchange framework, being on line kills the unpredictable procedure and makes it simple and advantageous for both the sender and the beneficiary. Through JBL - Western Union Money Transfer Service, your cash will arrive at its goal inside a couple of minutes.

3.5.8 Saving Insurance Scheme

This scheme is the first of its sort in Bangladesh. It consolidates the advantages of normal investment funds and protection scheme; along these lines, you get the standard pace of enthusiasm on the kept sum while you appreciate the security of far-reaching protection inclusion. Under this scheme, the recipient gets equivalent the store in the event of characteristic passing of the record holder though in case of inadvertent demise of the record holder the recipient will get double the storage.

3.5 Services Areas

There are 898 branches of Janata Bank Limited in-home and 4 in abroad. Among them, 477 branches are arranged in urban regions including four remote branches and 421 branches are in rustic territories. And every outside branch is arranged in the United Arab Emirates.

| Division | Town | Rural zone | Total |
|-------------------|-------------|-------------------|--------------|
| Dhaka | 177 | 86 | 263 |
| Chittagong | 101 | 92 | 193 |
| Rajshahi | 85 | 133 | 218 |

| | | | |
|-----------------|-----|-----|-----|
| Sylhet | 35 | 38 | 73 |
| Khulna | 79 | 72 | 151 |
| Overseas | 4 | 0 | 4 |
| Total | 477 | 421 | 898 |

Table: Branches of Janata Bank Limited

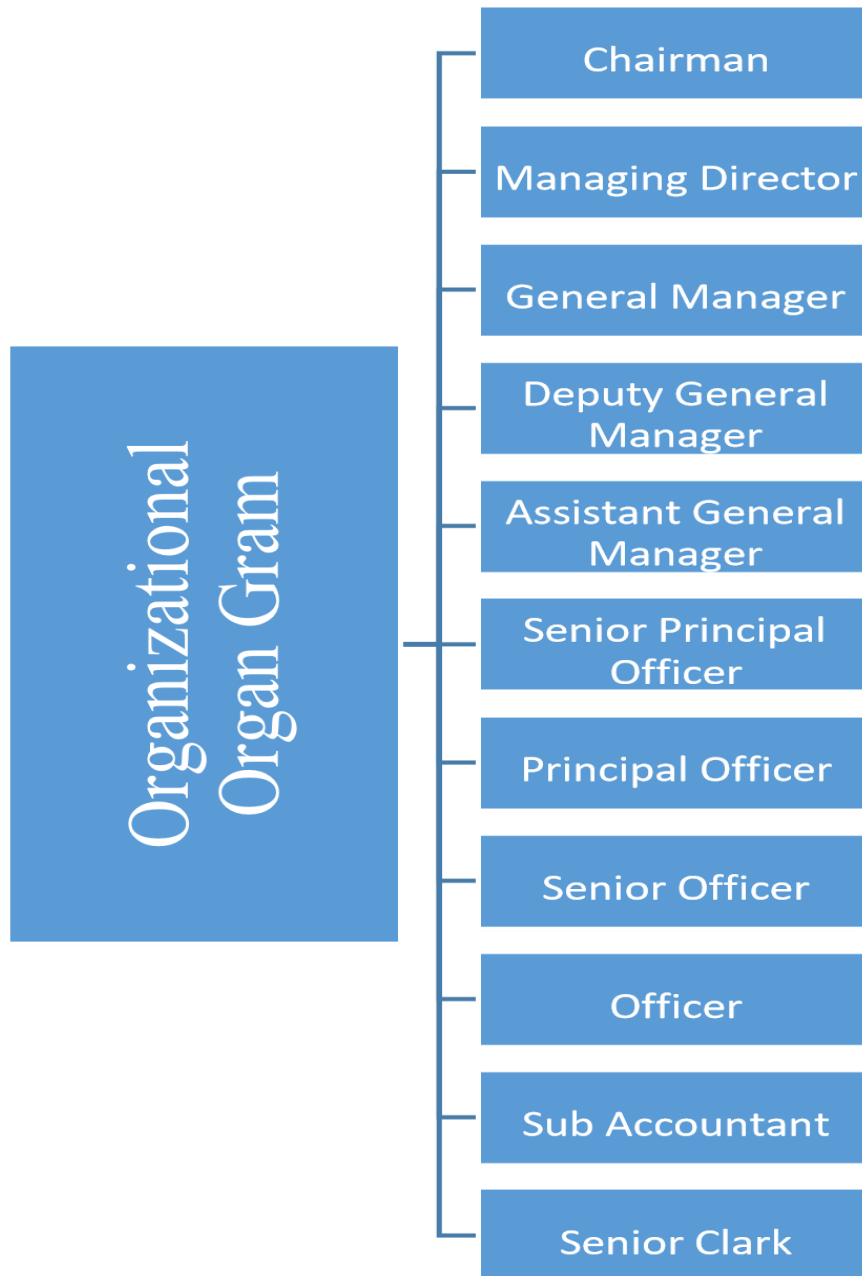
Overseas Branches:

| City Name | Number of Branch | Status |
|------------------|-------------------------|---------------|
| Abu Dabi | 01 | Foreign |
| Dubai | 01 | Foreign |
| Al-Ain | 01 | Foreign |
| Sharjah | 01 | Foreign |

Table: Foreign Branches of Janata Bank Limited

3.6 Operational Network Organgram

Like each different business association, the premier obligation of the top administration is to settle on all the real choices of Janata Bank. The administration comprises of one administrator, eleven executives, one CEO and MD, and one organization secretary. Mid and lower-level employees get the bearing and guidance from the Board of Directors about the assignments they need to meet. The CEO gives the rule to the administrators and employees yet bears the obligation regarding deciding how assignments and objectives are to be accomplished.



3.7 JBL’s Corporate Social Responsibilities

As of late, CSR is getting expanding consideration in the business world, government approaches, industry occasions, publicizing space, and different fields in these pieces of the world. Despite the fact that the idea of CSR may have been officially acquainted through with the budgetary area of Bangladesh in 2008, essentially by Bangladesh bank, in any case, in a comparative methodology, the nearby banking network has been engaged with kindhearted exercises. JBL, which has stayed a dependable individual from the general public appears its voyage that started 42 years back, has to be sure appropriately assumed its cultural job of

business. JBL, in any case, wanting to do its social obligations in an increasingly sorted out way and in the long run turned into the vehicle for explicit program-arranged CSR exercises of the bank. JBL conducts its CSR in 2 different ways arrangement driven and through direct investment in explicit projects. Be that as it may, JBL plans to receive CSR rehearses, more in the formal and organized way in light of the Bangladesh bank rules for mainstreaming CSR rehearses in the money related part. Future endeavors of the bank in regard of CSR will incorporate greater contribution of its partners as far as their desires and needs so as to consolidate progressively dependable business rehearses in the majority of the bank's capacities and activities with an objective to satisfy social, monetary, ecological, and moral duties of the bank. Complete association for CSR exercises remained at tk. 1.77 crores toward the part of the bargain 2013. JBL channelized this CSR expense in various regions making a decision from need and significance it joins to the bank's points of view. JBL accepts that CSR is most importantly a promise to add to the general public for improving the nature of lives of its kin, especially for that fragment of the individuals who are under advantaged and less blessed as far as essential needs, for example, sustenance, wellbeing, instruction, lodging and so on and additionally nearby to stay a true supporter of the nation's rich legacy of expressions, culture and sports. Other than tending to the essential social needs of the nation, JBL additionally accepts that CSR can be an authentic stage to address developing ecological concerns, all the more notwithstanding when Bangladesh is probably going to be the most influenced nation on the planet because of environmental change caused from the flighty and unlimited carbon emanations by the western created countries. JBL has constantly attempted to react to the changing needs of the general public and remained close to the influenced ones in the midst of emergency of the world, be it a cataclysmic event or disasters occurring through the eternal demonstration of man. Previously, JBL took part in a fiasco alleviation tasks for the landslide exploited people in Chittagong, SIDR influenced individuals of the waterfront zones and for the flood-influenced individuals the nation over.

CHAPTER FOUR
THEORETICAL BACKGROUND

4.1 Concept of Job Satisfaction:

Job satisfaction alludes to an individual's inclination of satisfaction at work, which goes about as an inspiration to work. It isn't simply the satisfaction, bliss or self-happiness yet the satisfaction at work. The term identifies with the all-out connection between an individual and the business for which he is paid. Satisfaction means the straightforward inclination state going with the achievement of any objective; the end-state is feeling join the fulfillment by a drive of its targets. Research Employees distinctively portrayed the components adding to job satisfaction and job dissatisfaction.

Hoppock portrays job satisfaction as, "Any mix of mental, physiological and natural conditions that reason any individual honestly to state I am happy with my job". The expression "job satisfaction" alludes to a representative's general frames of mind toward his job." There are three noteworthy speculations of job satisfaction viz, (Hoppock 1998).

- ➔ Herzberg's Motivation-Hygiene Theory.
- ➔ Need Fulfillment Theory.
- ➔ Social Reference Group Theory.

Locke defines job satisfaction as a "Pleasurable or positive emotional state resulting from the appraisal of one's job or job experience, to the extent that person's job fulfill his dominant need and is consistent with his expectations and values".

Smith Kendall and Hulin have suggested that there are five job dimensions that represent the most important characteristics of a job about which people have affective responses, these are:

1. **The work itself:** The extent to which the job provides the individual with the interesting task, opportunities for learning and the chance of accept responsibility.
2. **Pay:** The amount of financial remuneration that is received and the degree to which this is viewed as equitable vis-a-vis that of others in the organization.
3. **Promotion opportunities:** The chance for advancement in the hierarchy.
4. **Supervision:** The ability is on the supervision to provide technical assistance and behavioral support.

5. **Co-Employees:** The degree to which follow Employees are technically proficient and socially supportive.

In any case, a far-reaching approach requires that many extra factors be incorporated before a total understanding of job satisfaction can be gotten. Such factors as the employees seem to be, wellbeing, personality, wants, and levels of desire ought to be considered. Further, his family relationship, economic wellbeing, recreational or simply social-contribute at last to job satisfaction.

4.2 Effects of job satisfaction:

Job satisfaction has an assortment of impacts. These impacts might be found with regards to an individual's physical and psychological wellness, productivity, truancy, and turnover.

1. **Physical and Mental Health:** The degree of job satisfaction affects an individual's physical and mental health. Since job satisfaction is a type of mental feeling, its favorableness or unfavorableness affects the individual psychologically which ultimately affects his physical health. For example, Lawler has pointed out that drug abuse, alcoholism and mental and physical health result from psychologically harmful jobs. Further, since a job is an important part of life, job satisfaction influences general life satisfaction. The result is that there is spillover effect which occurs in both directions between job and life satisfaction.
2. **Productivity:** There are two views about the relationship between job satisfaction and productivity:
 - A happy Employee is a productive Employee,
 - A happy Employee is not necessarily a productive Employee.

The principal view builds up an immediate reason impact connection between job satisfaction and productivity; when job satisfaction expands, productivity increments; when satisfaction diminishes, productivity diminishes. The fundamental rationale behind this is an upbeat Employee will put more endeavors on job execution. Be that as it may, this may not be valid in all cases. For instance, an Employee having low desires from his jobs may feel fulfilled yet he may not put his endeavors all the more overwhelmingly in view of his low desires from the job. In this way, this view does not clarify completely the mind-boggling connection between job satisfaction and productivity.

3. **Absenteeism:** Absenteeism refers to the frequency of absence of job holder from the workplace either unexcused absence due to some avoidable reasons or long absence due to some unavoidable reasons. It is the former type of absence which is a matter of concern. This absence is due to lack of satisfaction from the job which produces a „lack of will to work“ and alienate an Employee from work. Thus, job satisfaction is related to absenteeism.
4. **Satisfaction and Safety:** Poor safety practices are negative consequences of low satisfaction level when people are discouraged about their job satisfaction. Company and supervisor, they are more liable to experience accidents. And underlying reason for such accidents is that discouragement, may take one“s attention away from the task at hand. Inattention leads to accidents.
5. **Employee turnover:** Turnover of employees is the rate at which employees leave the organization within a given period of time. When an individual feels dissatisfaction in the organization, he tries to overcome this through the various ways of defense mechanism. If he is not able to do so, he opts to leave the organization. Thus, in general case, employee turnover is related to job satisfaction. However, job satisfaction is not the only cause of employee turnover, the other cause being better opportunity elsewhere. For example, in the present context, the rate of turnover of computer software professionals is very high in Bangladesh. However, these professionals leave their organizations not simply because they are not satisfied but because of the opportunities offered from other sources particularly from foreign companies located abroad.

4.3 Benefits of Employees Job Satisfaction:

- One benefit of employee job satisfaction survey is that they give management an indication about the general level of satisfaction in a company. Survey also indicates specific areas of satisfaction and dissatisfaction.
- Improved communication is another benefit of the survey.
- An unexpected benefit from a job satisfaction survey is improved attitudes. For some employees the survey is improved attitudes. For some employees the survey is a safety valve, an emotional release, change to get things of their chests.

- Job satisfaction survey can help discover the causes of indirect productivity problems such as absenteeism, turnover and poor quality of work.
- Another benefit of job satisfaction survey is that it helps management assessing training needs.
- A job satisfaction survey is an indicator of the effective system of organizational reward system.
- One of the best uses of the job satisfaction survey is in the evaluation of the impact of organizational changes of the employee's attitude.

4.4 Models of Job Satisfaction:

1. Affect Theory:

Edwin A. Locke's Range of Affect Theory (1976) is seemingly the most renowned job satisfaction model. The fundamental reason for this hypothesis is that satisfaction is dictated by an inconsistency between what one needs in a job and what one has in a job. Further, the hypothesis expresses that the amount one qualifies a given feature of work (for example the level of independence in a position) directs how fulfilled/disappointed one move toward becoming when desires are/aren't met. At the point when an individual qualifies a specific aspect of a job, his satisfaction is all the more incredibly affected both positively (when desires are met) and contrarily (when desires are not met), contrasted with one who does't esteem that features. To show, if Employee A qualifies self-sufficiency in the work environment and Employee B is detached about self-rule, at that point Employee A future progressively fulfilled in a place that offers a high level of independence and less fulfilled in a situation with next to zero self-governance contrasted with Employee B. This hypothesis additionally expresses that a lot of a specific feature will create more grounded sentiments of dissatisfaction the more a laborer esteems that aspect. (Edwin A. Locke's 1976)

2. Dispositional Theory:

Another outstanding job satisfaction hypothesis is the Dispositional Theory. It is an exceptionally broad hypothesis that recommends that individuals have natural attitudes that reason them to have propensities toward a specific degree of satisfaction, paying little heed to one's job. This methodology turned into an outstanding clarification of job satisfaction in light of proof that job satisfaction will, in general, be steady after some time and crosswise over

vocations and jobs. Research likewise demonstrates that indistinguishable twins have comparable degrees of job satisfaction. A huge model that limited the extent of the Dispositional Theory was simply the Core assessments Model, proposed by (Timothy A. Judge in 1998). The judge contended that there are four Core Self-assessments that decide one's manner towards job satisfaction: confidence, general self-adequacy, locus of control, and neuroticism. This model expresses that larger amounts of confidence (the worth one places on his/her self) and general self-adequacy (the faith in one's own capability) lead to higher work satisfaction. An inner locus of control (trusting one has power over her\his possess life, instead of outside powers having control) prompts higher job satisfaction. At last, lower levels of neuroticism lead to higher job satisfaction.

3. Two-Factor Theory (Motivator-Hygiene Theory):

Frederick Herzberg's Two-factor hypothesis (otherwise called Motivator Hygiene Theory) endeavors to clarify satisfaction and inspiration in the working environment. This hypothesis expresses that satisfaction and dissatisfaction are driven by various variables – inspiration and cleanliness factors, individually. A representative's inspiration to work is consistently identified with the job satisfaction of a subordinate. Inspiration can be viewed as an internal power that drives people to achieve individual and authoritative objectives. Rousing elements are those parts of the job that make individuals need to perform, and give individuals satisfaction, for instance, accomplishment in work, acknowledgment, advancement openings. These rousing elements are viewed as natural for the job

4.5 Determinants of Job Satisfaction:

Compensation:

Employee compensation alludes to all types of compensation or prizes going to employees and emerging from their work. It has principle two primary parts direct monetary installments (compensation, pay rates, impetuses, commission, and rewards) aberrant installments (paid protection, get-away).

Satisfaction About Fringe Benefits:

Non-money related advantages offered to the employees of an organization notwithstanding their wages and compensations. They incorporate organization vehicles, business ledger the chance to purchase organization products at a decreased rate. Private wellbeing plans, flasks endowments suppers, social club. A portion of these advantages, for example, organization vehicles don't get away from the duty net.

Promotion System:

Timely promotion of employees next to higher rank is also important determinant of job satisfaction. If there is any specific promotional ruled in the organization that will definitely lead to better job satisfaction of the employees.

Posting and Transfers:

In an organization there should be specific system posting and transfer. While posting and transfer some specific rules must be follows. These might have positive impact on the job satisfaction of employees.

Non-Financial Incentives:

Non-financial incentives are form of children's school facilities, hospital facilities, employee's transportation facilities, prayer facilities etc. Also act as an important determinant of employee's job satisfaction.

Job Status:

The position of job that is job status is also an important determinant of job satisfaction of employees. Such job status of an employee influences job satisfaction positively.

Health Care:

This factor examines the extent to which an employee is satisfied with health care benefits and includes the quality of the health benefits, the size of the employer's contribution to the plan and the cost to the employee of the health care benefits.

Income Continuation:

This factor examines the extent to which an employee is satisfied with benefits that provide financial security if the employee is disabled due to an accident or poor health or loses his or her job involuntarily. With the exception of long term disability, these are legally required benefits which consist of social security, workers' compensation and unemployment compensation.

Superior-Subordinate Communication:

Unrivaled subordinate correspondence is a significant impact on job satisfaction in the work environment. The manner by which subordinate sees a supervisor's conduct can decidedly or contrarily impact job satisfaction. Correspondence conduct, for example, outward appearance, eye to eye connection, vocal articulation, and body development is essential to the unrivaled subordinate relationship. Nonverbal messages assume a focal job in relational connections as for impression development, misdirection, fascination, social impact, and passionate articulation. Nonverbal promptness from the supervisor increments relational association with their subordinates affecting job satisfaction. The way wherein supervisors convey their subordinates might easily compare to the verbal substance. Individuals who aversion and contemplate their supervisor are less ready to impart or have the inspiration to work while people who like and think emphatically about their supervisor are bound to impart and are happy with their job and workplace. The relationship of a subordinate with their supervisor is a significant perspective in the working environment. Along these lines, a supervisor who uses nonverbal quickness, agreeableness, and open correspondence lines is additionally eager to get positive input and high job satisfaction from a subordinate while a supervisor who is reserved, antagonistic, and reluctant to convey will normally get negative criticism and low job satisfaction from their subordinates in the work environment.

Emotions:

Mind-set and feelings structure the emotional component of job satisfaction. Temperaments will, in general, be longer-enduring however often flimsier conditions of the unsure beginning, while feelings are often increasingly extreme, fleeting and have a reasonable item or cause. There is some proof in the writing that mindsets are identified with by and large job satisfaction. Positive and negative feelings were additionally observed to be essentially identified with general job satisfaction. Recurrence of encountering net positive feeling will be a superior indicator of generally speaking job satisfaction than will force of positive feeling when it is experienced. Feeling work alludes to different sorts of endeavors to oversee enthusiastic states and shows. Feeling the executives incorporates the majority of the cognizant and oblivious endeavors to build, keep up, or decline at least one parts of a feeling. Albeit early investigations of the outcomes of passionate work accentuated its hurtful impacts on laborers, investigations of laborers in an assortment of occupations propose that the results of enthusiastic work are not consistently negative. It was discovered that the concealment of unsavory feelings diminishes job satisfaction and the intensification of charming feelings

expands job satisfaction. The understanding of how feeling guideline identifies with job satisfaction concerns two models: Emotional discord is a condition of an inconsistency between open showcases of feelings and inward encounters of feelings that often pursue the procedure of feeling guideline. Passionate disharmony is related to high enthusiastic weariness, low authoritative responsibility, and low job satisfaction. Social cooperation model taking the social connection viewpoint, workers' feeling guideline may bring forth reactions from others during relational experiences that in this way sway their very own job satisfaction.

Relationships and Practical Implications:

Job Satisfaction can be a significant marker of how employees feel about their jobs and an indicator of work practices, for example, authoritative citizenship, non-appearance, and turnover. Further, job satisfaction can mostly intercede the connection between character factors and degenerate work practices. One basic research securing is that position satisfaction is related to life satisfaction. This relationship is equal, which means individuals who are happy with life will, in general, be happy with their job and individuals who are happy with their job will, in general, be happy with life. In any case, some examination has secured that position satisfaction isn't essentially identified with life satisfaction when different factors, for example, non-work satisfaction and center self-assessments are considered.

Job Security:

Job security alludes to the idea of the job that is whether a job is perpetual, impermanent or promotion digger. Job security goes about as a significant determinant of job satisfaction. that more the job security the better the job satisfaction and the other way around.

Duration of Work:

The working hour that is the span of work goes about as a significant determinant for the job satisfaction of employees. Such a span of work must be sensible. In certain associations, employees need to work past the typical span which unfavorably impacts their job satisfaction.

Training Facilities:

Training is widely considered as an important tool for enhancing a person's attitude, skill and knowledge. It is the process of assisting a person for developing his efficiency and effectiveness at work by improving updating professional knowledge and skill. Such training

facilities act as an important determinant for job satisfaction of an employee the more the training facilities the better the job satisfaction and vice versa.

Paid Leave:

Any leave facility with full pay acts as a direct influence on the job satisfaction of employee. On the other hand, leave without pay imposes adverse impact on the job satisfaction of the employee.

Working Environment:

It also has a direct influence on the job satisfaction of the employee. The working environment must be congenial to the employees. Any unfavorable working environments will adversely affect to the job satisfaction of the employee.

Participation Management System:

Participation management system where every officer can participate in the decision making process has a positive impact on the job satisfaction of the employees. The more presence of participatory management system in the organization improves job satisfaction and vice versa.

Team Work:

Team work also acts as important determinant of a job satisfaction of an employee. In case of team work the concerted effort of the employee can be ensured.

Senior's Behavior:

Cordial behavior of the seniors toward their juniors also has positive impact on the job satisfaction of the employees. The opposite version is also true.

Participation in Decision Making:

Participation of the employees in the decision making process in an organization is another important determinant of a job satisfaction of the employees. The more participation of the employees in decision making process it makes job satisfaction high.

Occupational Stress:

Job satisfaction of any employee depends on occupational stress. Generally, the occupational stress has significant adverse impact on their job satisfaction. Moreover, the employees with lower occupational stress should have higher job satisfaction and, on the contrary, the employees with higher occupational stress should have lower job satisfaction.

Nature of Work:

Job satisfaction of an employee also depends on nature of work. If the nature of work is more complicated, probably this will lead to negative impact on job satisfaction and vice versa.

Retirement Benefits:

This factor looks at the degree to which an employee is happy with the retirement advantages including the nature of the arrangement, the size of the business' commitment to retirement, and the business' capacity to give data about the retirement benefits

CHAPTER FIVE
ANALYSES OF THE JOB SATISFACTION OF JBL EMPLOYEEES

5.1. Co-workers Cooperation

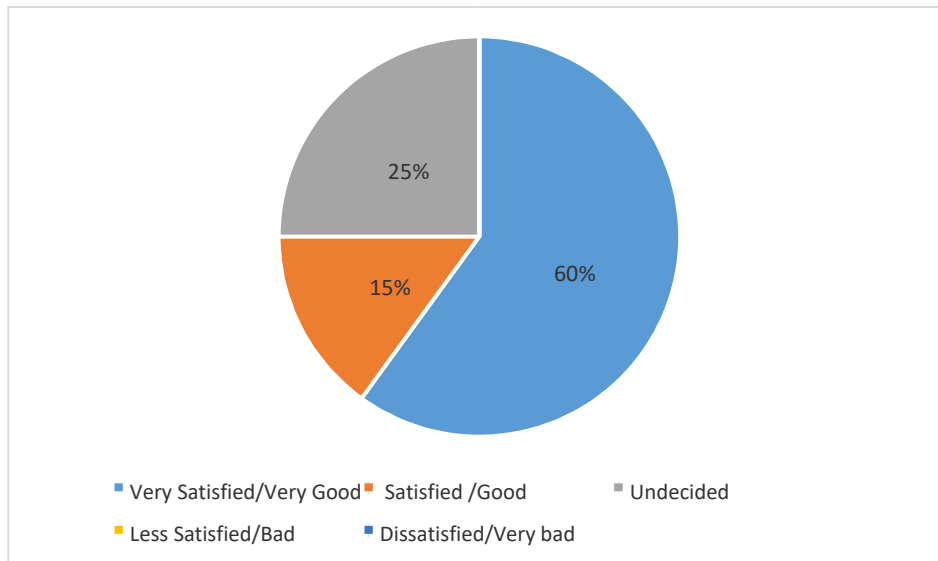


Figure 5.1: Co-workers Cooperation

Inference: From the figure no.1, it is surmised that out of absolute 50 employees, 15 percent employees are happy with their job and just 60 percent employees are happy with their job and other rest 25 percent employees are in hesitation about their satisfaction level.

5.2 Working Environment

Table 1: Working Environment

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 25 |
| Satisfied /Good | 15 |
| Undecided | 10 |
| Less Satisfied/Bad | 0 |
| Dissatisfied/Very bad | 0 |
| | Total=50 |

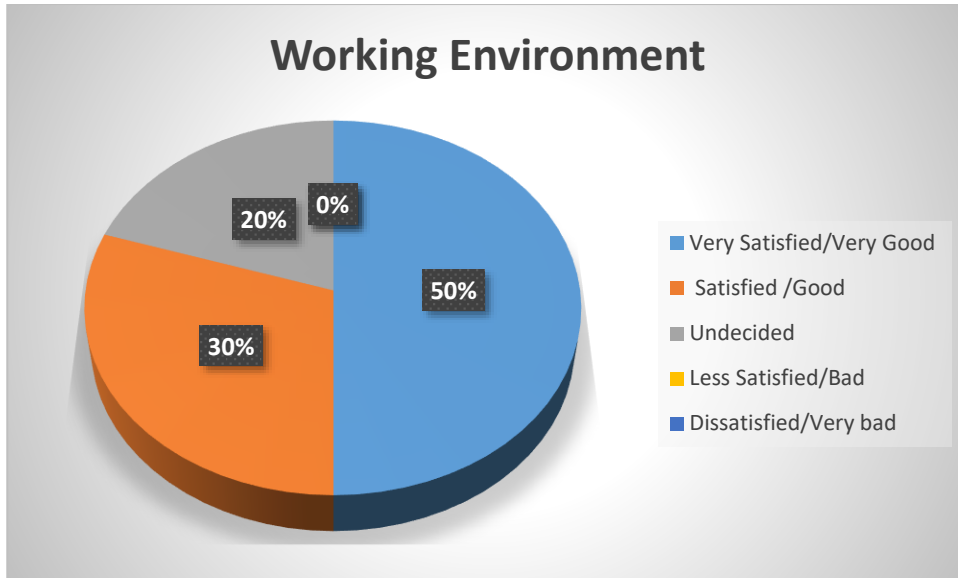


Figure 5.2: Working Environment

Inference: Working Environment is the main consideration for the degree of job satisfaction. To the extent the satisfaction level of the respondents, 30 percent employees are simply happy with their job and 40 percent employees are exceptionally happy with their job and rest 20 percent employees are in hesitation about their satisfaction level.

5.3 Working Facilities

Table 2: Working Facilities

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 50 |
| Satisfied /Good | 13 |
| Undecided | 7 |
| Less Satisfied/Bad | 5 |
| Dissatisfied/Very bad | 0 |
| | Total=50 |

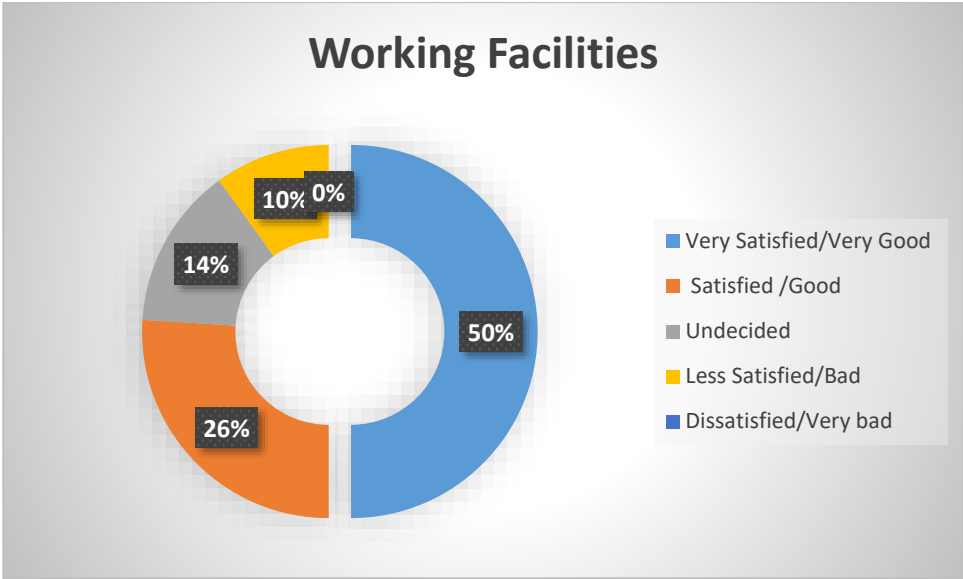


Figure 5.3: Respondents Percentage of Working Facilities

Inference: The table no.2 has construed that out of 20 respondents, 20 percent employees are happy with their job and 60 percent employees are happy with their job, then again, just 10 percent employees are in uncertainty about their satisfaction level, and the rest 10 percent employees are less fulfilled.

5.4 Salary Satisfaction

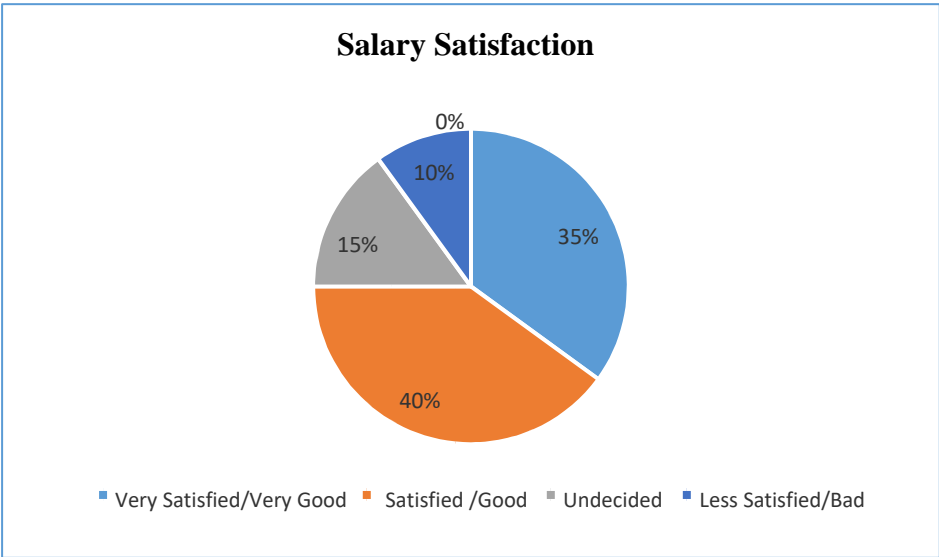


Figure 5.4: Respondents percentage of Salary Satisfaction

Inference: The analyst discovers the assignment of the respondents, which demonstrates that 40 percent employees are happy with their job, 35 percent employees are happy with their job and 15 percent employees are in uncertainty about their satisfaction level, and the rest 10 percent employees are less fulfilled.

5.5 Increment Satisfaction

Table 3: Increment Satisfaction

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 20 |
| Satisfied /Good | 15 |
| Undecided | 6 |
| Less Satisfied/Bad | 5 |
| Dissatisfied/Very bad | 4 |
| | Total=50 |

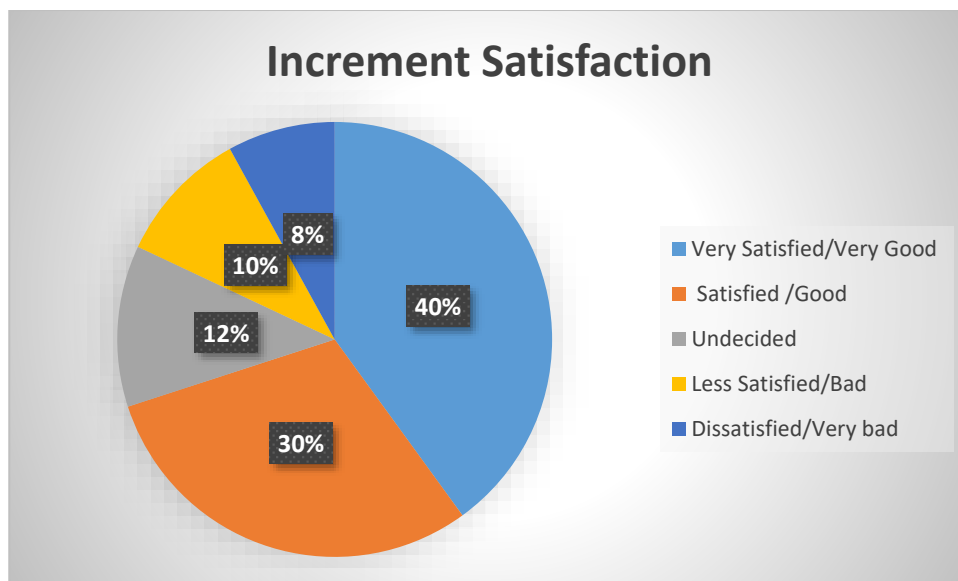


Figure 5.6: Respondents percentage of Increment Satisfaction

Inference: The table no.3 demonstrates the satisfaction level with the idea of the job discovered by the specialist. The finding is that 30 percent employees are happy with their job, 40 percent employees are exceptionally happy with the idea of their job, 20 percent

employees are in uncertainty about their satisfaction level, 10 percent employees are less happy with their job and the rest 10 employees are disappointed

5.6 Welfare Facilities

Table 4: Welfare Facilities

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 25 |
| Satisfied /Good | 15 |
| Undecided | 10 |
| Less Satisfied/Bad | 0 |
| Dissatisfied/Very bad | 0 |
| | Total=50 |

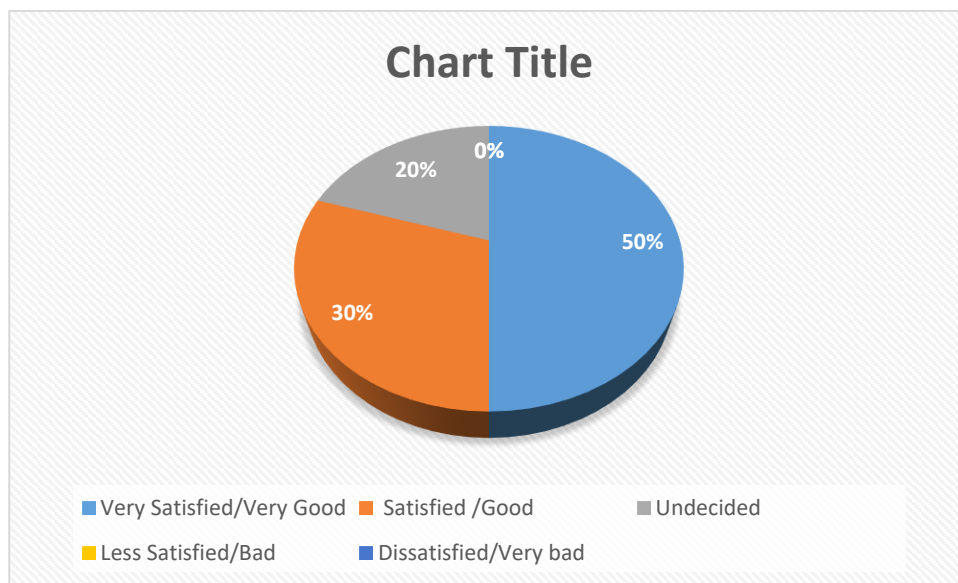


Figure 5.7 Respondents percentage of Welfare Facilities

Inference: From the above table, the analyst discovers the different satisfaction level of the employees to which they have a place. It gathered that 25 percent of the respondents are happy with their job, 65 percent of employees are happy with their job and the rest of the 10 percent of employees are in uncertainty about their satisfaction level.

5.7 Other Facilities

Table 5: Other Facilities

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 15 |
| Satisfied /Good | 10 |
| Undecided | 5 |
| Less Satisfied/Bad | 7 |
| Dissatisfied/Very bad | 3 |
| Total | 50 |

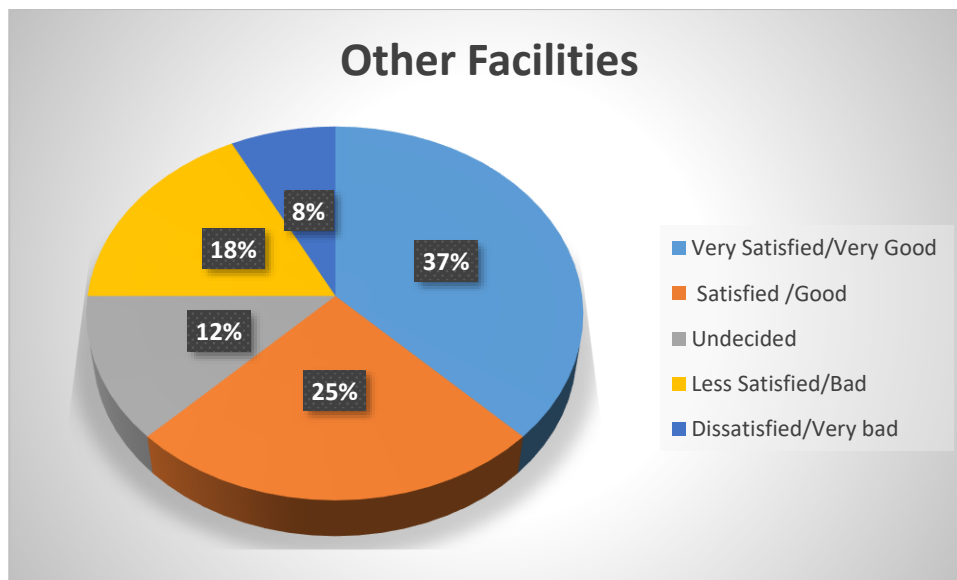


Figure 5.8: Respondents percentage of Other Facilities

Inference: As the satisfaction level of employees for the workplace is concerned, 20 percent employees are happy with their job, 30 percent employees are extremely happy with their job, 15 percent employees are in uncertainty about their satisfaction level and 25 percent employees are less fulfilled and 10 employees are disappointed about their satisfaction level. In spite of the fact that most of the employees are happy with their workplace, it doesn't prompt job dissatisfaction.

5.8: Performance Appraisal System

Table 6: Performance Appraisal System

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 30 |
| Satisfied /Good | 15 |
| Undecided | 5 |
| Less Satisfied/Bad | 0 |
| Dissatisfied/Very bad | 0 |
| | Total=50 |

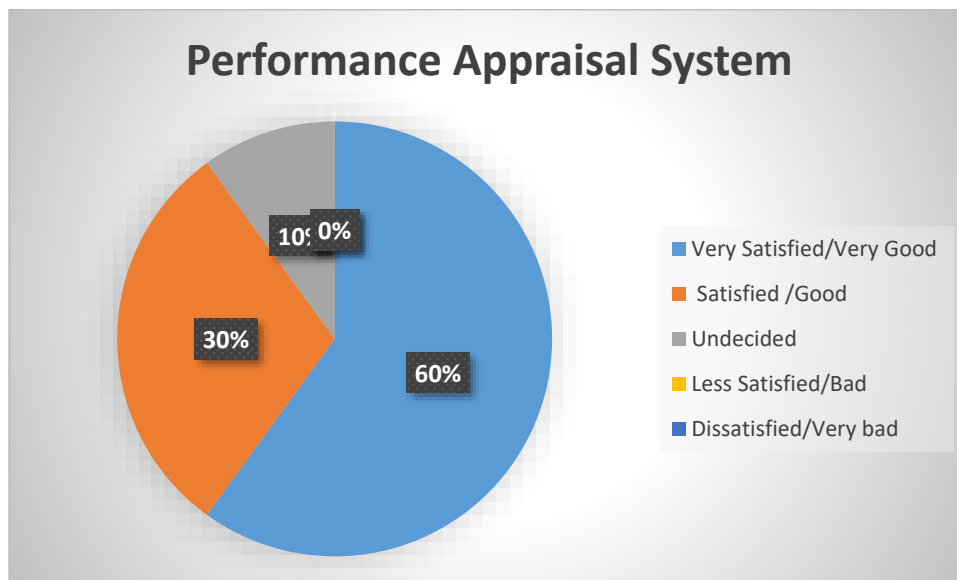


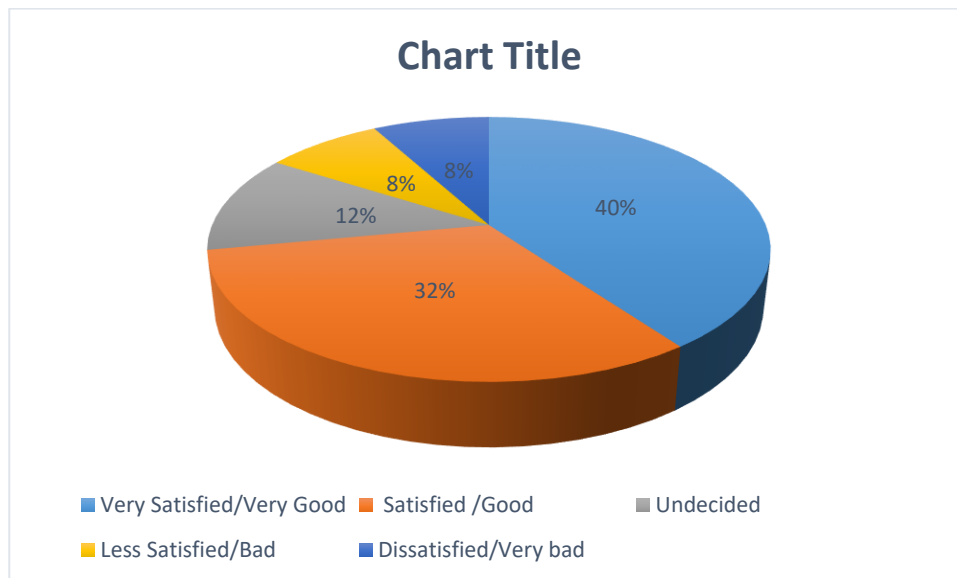
Figure 5.9: Percentage of Performance Appraisal System

Inference: Employees were asked whether they are happy with their Performance Appraisal System that they are accepting from the bank. Around 30 percent of employees are happy with their job, 60 percent of employees are happy with their job, and then again, just 10 percent of employees are in hesitation about it. In spite of the fact that most of the employees are happy with their compensations, a disappointed parcel is likewise very huge. This outcome might be a troubling element for the bank since the insufficient compensation or view of being come up short on may prompt job dissatisfaction.

5.9 Behavior of Boss

Table 7: Behavior of Boss

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 20 |
| Satisfied /Good | 16 |
| Undecided | 6 |
| Less Satisfied/Bad | 4 |
| Dissatisfied/Very bad | 4 |
| | Total=50 |



Inference: Employees were asked whether they are happy with their Performance Appraisal System that they are accepting from the bank. Around 30 percent of employees are happy with their job, 60 percent of employees are happy with their job, and then again, just 10 percent of employees are in hesitation about it. In spite of the fact that most of the employees are happy with their compensations, a disappointed parcel is likewise very huge. This outcome might be a troubling element for the bank since the insufficient compensation or view of being come up short on may prompt job dissatisfaction.

5.10 Career Development System

Table 8: Career Development System

| Opinion | Frequency |
|--------------------------|-----------|
| Very Satisfied/Very Good | 25 |
| Satisfied /Good | 15 |
| Undecided | 5 |
| Less Satisfied/Bad | 5 |
| Dissatisfied/Very bad | 0 |
| | Total=50 |

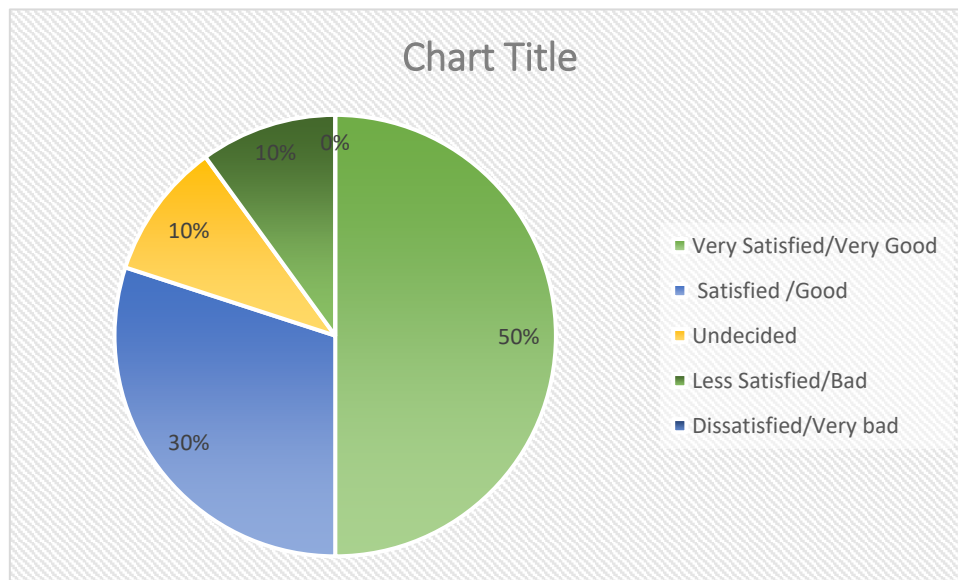


Figure 5.10: Percentage of Career Development System

Inference: Profession Development System is the most significant factor adding to job satisfaction or job dissatisfaction. It is induced from the above table that solitary 25 percent of the employees are happy with Career Development System while rest of the 40 percent employees are happy with their job; on the other, hand just 20 percent employees are in uncertainty about their satisfaction level, and 10 employees are less fulfilled.

5.11 Promotion System

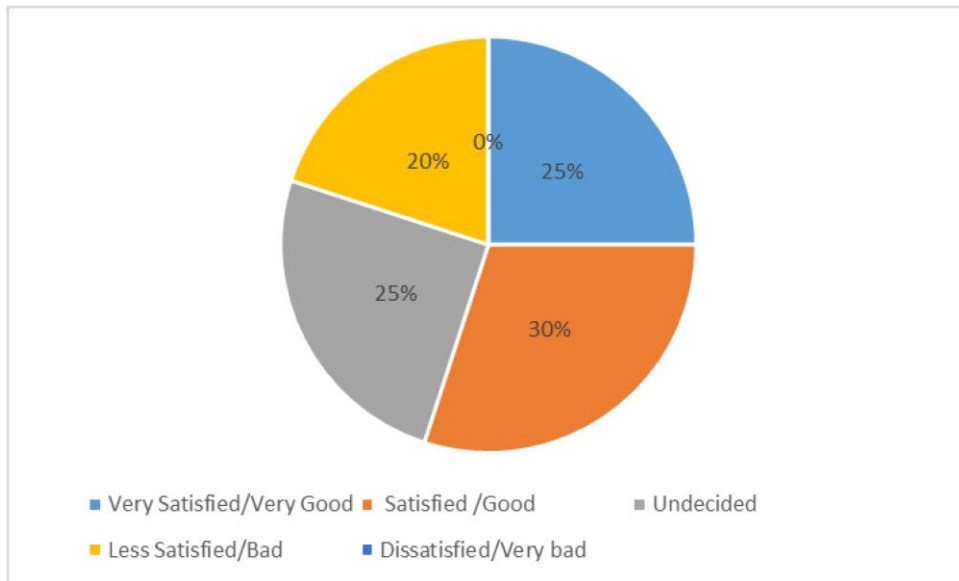


Figure 5.11: Promotion System

Inference: Profession Development System is the most significant factor adding to job satisfaction or job dissatisfaction. It is induced from the above table that solitary 25 percent of the employees are happy with Career Development System while rest of the 40 percent employees are happy with their job; on the other, hand just 20 percent employees are in uncertainty about their satisfaction level, and 10 employees are less fulfilled.

CHAPTER SIX
FINDINGS, RECOMMENDATIONS & CONCLUSION

6.1 FINDINGS

Findings of the study are as follows-

1. 60% employees are highly satisfied and 15% are satisfied with the coworker cooperation of JBL. We have seen that 25% employees are not satisfied with coworker cooperation.
2. 50% and 30% of employees are highly satisfied and satisfied respectively whereas we have seen that 20% employees are not satisfied with working environment of the JBL.
3. Salary is the primary and most important factor for satisfaction. But It not enough to maintain the living standard of employees and we have seen that most of the employees are not satisfied.
4. 62% of the employees are satisfied with the other facilities whereas 38% are not satisfied with the other facilities of JBL.
5. Larger part of respondents said that manager does not treats the workers reasonably, when they perform great job
6. Promotion System of JBL is lengthy process, employer is not well treated Promotion System of Janata Bank Limited
7. Janata Banks office environment is good but not all employees are comfortable.
8. Employer are not get compensation proper in proper way.
9. Training and development program of JBL are not enough to enhance the employees skills development.

6.2 RECOMMENDATIONS

The study finds that every employee wants to see his or her place in good condition. But the good condition of his or her largely depends on his or her harmonious relation with the bank.

The necessary steps are recommended below-

1. As we have seen that 25% employees are not satisfied with coworker cooperation so JBL should take steps to enhance the satisfaction of the employees.
2. Though 70% employees are satisfied with working environment but 20% employees are not satisfied. So JBL should take steps to enhance the working environment.
3. Salary is the primary and most important factor for satisfaction. It should be high enough to maintain the living standard of employees. So JBL should consider the salary structure and benefits should be reasonable and comparable with that of other banks and /or other similar institutions.
4. Since 38% are not satisfied with the other facilities of JBL so bank should take steps to increase other facilities.
5. Larger part of respondents said that manager does not treats the workers reasonably, when they perform great job. So that bosses nay concern about this issue.
6. The scope of promotion should be increased otherwise turnover rate will be increased.
7. Janata Bank Ltd. can give attention to the office decoration so that employee can stay with comfort and relax to work there as a place.
8. Since JBL don't pay proper compensation they should facilitate benefits so that fewer compensation is a least bother to employees.
9. Training and development program must be provided to the employees at regular intervals to update their knowledge and skills.

6.3 CONCLUSIONS

Each association relies upon its labor for progress and advancement. Truth be told, if laborers or employees work appropriately, the association can undoubtedly accomplish the objective. To get the best out of the employees in work, legitimate consideration must be given to upgrading their job satisfaction level. While studying the job satisfaction level of employees of Janata Bank Limited, the finding is that by and large, they were happy with their jobs. Albeit a few shortcomings exist in the substance of Welfare offices, different offices, execution Appraisal framework, the conduct of chief, Career Development System, and Promotion framework, the bank can undoubtedly defeat them through progress measures.

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