



**Internship Report**  
**On**  
**Factors Affecting Employees Job Satisfaction of Janata Bank Limited**

Submitted To

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**Date of submission: 5<sup>th</sup> September 2019**

## LETTER OF TRANSMITTAL

Date: 05<sup>th</sup> September 2019

**Md. Alamgir Hossan**

Senior Lecturer

Program: Bachelor of Business Administration

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### **Sub: Submission of Internship Report**

Dear Sir,

With due respect that I, **Md. Deloar Hossain, ID: 161-11-323** would like to inform you that here is the report on “**Factors Affecting Employees Job Satisfaction of Janata Bank Limited**” that was assigned to me submit under the internship program. It was a great pleasure for me to do the assigned report. I have conducted my internship program in **Janata Bank Limited, Corporate Branch**, Shyamoli with your kind supervision. I acknowledge that the training and experience I have accumulated over a temporary period of time will be useful in my future professional life. I have tried to make the report accurate, interesting and far-reaching, and to the best of my level to collect relevant and intelligent data in booked time and limited resources. I tried. Any shortcoming in this report is absolutely my fault.

It will be a great achievement for me if you kindly go through the report to ascertain the fruitfulness of it. It will be a prominent triumph for me if the report meets up your desirable expectation.

Sincerely Yours,

-----  
**Md. Deloar Hossain**

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## SUPERVISOR'S DECLARATION

It gives me great delight to affirm that the anticipated report entitled “**Factors Affecting Employees Job Satisfaction of Janata Bank Limited**” Corporate branch, Shyamoli has been finished by **Md. Deloar Hossain, ID No: 161-11-323** an understudy of BBA program, Department of Business Administration, Daffodil International University, Dhaka under my watch and direction. Supposedly, this is a unique work, which has not been distributed in any diary or submitted to any foundation or division for any degree.

I do hereby accept it as a fully recommend Internship report for evaluation.

.....

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

## STUDENT'S DECLARATION

I declare that the work shown in this internship report has been completed by me and has not been submitted to any other college / affiliation just to gain any school / college competency. The work I do shows leaves no copyright, and no piece of this report can be duplicated to some extent or another.

In addition to reimbursing the department against the misfortune or loss that I have faced, I am involved.

.....

**Md. Deloar Hossain**

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## **EXECUTIVE SUMMARY**

Job satisfaction is defined as a pleasant emotional state as a result of one's job evaluation; Favorable response to one's actions; and the attitude towards one's work. The main objective of this report is to get the satisfaction of the employees of Janata Bank Limited. It is a descriptive study of nature. Most of the information is collected from both primary and secondary sources. The primary sources are face-to-face conversations with bank officials and employees of Janata Bank Limited. Secondary sources are the papers of the respective departments of Janata Bank Limited, Annual Report of Janata Bank Limited, various notices sent by Janata Bank Limited, official website, research paper.

In this summary, an attempt has been made to assess the satisfaction of the limited bank staff of Janata Bank. It focuses on the relative importance of variables in terms of job satisfaction and their consequences for representative work satisfaction generally. It additionally explores the effects of bank type, job burdens, age and gender on attitudes toward job satisfaction. The result demonstrates that pay, work productivity, well-managed supervision and friend connections are the most significant variables in adding job satisfaction. Officials of Janata Bank Limited Bank have achieved a significant level of job satisfaction and delighted in good offices and a strong workplace. Work experience is seen as the second most important factor in influencing work satisfaction. These differences in sexual attitudes and age have a modest amount of impact. The bank's job satisfaction of individuals guarantees representative satisfaction, job encouragement, responsibility, and acceptable work. Job satisfaction enables the bank to enjoy its means and objectives in ways. Janata Bank Limited General level satisfaction at the bank level is guaranteed. Some risks and a few positives are additionally broken by exploring the basic common areas. On the basis of the test, a few proposals make some suggestions. The job satisfaction representative of this bank guarantees satisfaction, job premium, responsibility and agreeably any job. Job satisfaction enables the bank to achieve its objectives and objectives in a happy way.



# **Chapter 01**

## **Introduction**

## **1.1 Origin of the Report**

**In current progress, banks are assuming a job in keeping up the wheel of financial improvement. The bank enterprise is required for each monetary movement. Truth be told, there are once in a while parts of advancement movement where the state is propelled or generally where the bank has no task to carry out. It gives me monstrous delight that during the temporary job time frame, as a component of the BBA program, I have had the chance to go through four months with a rumored association where I learn and practice and the board. I am extremely lucky that JBL has allowed me the chance to fill in as an assistant. JBL has a branch organize the nation over, offering a wide scope of banking administrations to its clients, including well off people, corporate customers, and money related establishments.**

**Consumer loyalty is the top need of the bank. The bank noted in its strategic client desires will be met through inventive monetary items and administrations. Deposit schemes include Current Accounts (CA), Savings Accounts (SB), Fixed Deposit Receipts (FDR), Forex Current Accounts; Security Deposit Receipt (SDR), Short Term Deposit Account (STD). Project Endowment Projects include Customer Credit, Education, and Executive Financing, Corporate Ending. As an intern at Janata Bank Limited, I was provided with the topic "Factors affecting the satisfaction of the staff of Janata Bank Limited".**

## **1.2 Significance of the Report**

The primary purpose behind this report is to get to know the practical business world and addition genuine learning about the banking and corporate world, which is essential for each understudy to confront the regularly expanding difficulties in the activity advertise. We likewise realize that practical information has no option than hypothetical learning, and practical learning is unquestionably increasingly economical and valuable. This investigation will assist us with getting a genuine image of the practical business world, particularly the financial business and increase genuine learning in different zones of the financial business. So this investigation is significant for every understudy/understudy paying little mind to their territory of study or order.

## **1.3 Objective of the report**

### **1.3.1 General Objectives:**

The general purpose of the report is to find out the level of job satisfaction of the employees of Janata Bank Limited.

### **1.3.2 Specific Objective:**

- ✓ To know the factors of employees job satisfaction.
- ✓ To identify the employees job satisfaction of Janata Bank Limited.
- ✓ To find out the problems and provide a possible recommendation.

## **1.4 Scope of the Report:**

The scope of the report is limited to Janata Bank, Corporate Branch, Shyamoli. The full report contains the organizational structure; The JBL's activities, the main part of the bank's background, destination, function, division, unit and business performance, are related in part to a study on "Factors affecting the satisfaction of employees of Janata Bank Limited ". To gather knowledge about job satisfaction, my planning time was split into several categories, for example, account opening, remote remittance, cash counters, and general banking. Nevertheless, my main concern was the recognition of delegates' job satisfaction.

## **1.5 Methodology of the Report:**

### **1.5.1. Sources of Data Collection**

To make the report increasingly meaningful and presentable, two sources of information and information have been used to create the report, both primary and secondary.

#### **i) Primary Sources**

I have collected preliminary information through the practical deskwork of Janata Bank Limited in the corporate branch of Shyamoli. I've included valuable insights on staff. I conducted a survey of a few respondents to collect observations and analyze the data to evaluate the tendency of branch work satisfaction.

- ✓ Face-to-face conversation with the respective officers and staffs of Janata Bank Limited.
- ✓ Informal conversation with the clients.
- ✓ Practical work exposures from the different desks of the departments of the Branch.

- ✓ Study of the relevant files as instructed by the officers concerned.
- ✓ By Using Questionnaire

## ii) Secondary Sources

I have used different types of secondary data in the completion of my internship report. Here important to mention that I make questionnaires and used for collecting the data Other Sources of information and collection of data:

- ✓ Annual report of Janata Bank
- ✓ Different papers from the respective departments
- ✓ Unpublished data from the head office and the branch

## iii) Tools used for Analysis

**The report will go to the satisfaction of the representative of The Janata Bank Limited. Data collected from both essential and helpful sources are fully orchestrated to give an unobtrusive picture of worker satisfaction with the bank. The experiment will combine both subjective and quantitative investigations of JBL and subjective instruments, for example, the SWT investigation. For quantitative and quantitative investigations, I use some PC software, for example, MS Office and MS excel expectations. In light of the observational data, I will try to evaluate and break down the problems associated with the bank.**

### 1.6 Limitation of the Report

Limitations of the study are defined by the enhancement of the data covered by the study and those that have been excluded. However, these limitations can be presented in the following lines:

- ✓ The first confinement was that I neglected to portray the whole picture of Janata Bank practice during my temporary work program.
- ✓ Another obstacle to this report is the lack of access to the latest information and data of various practices of Janata Bank, which may be particularly helpful for certain reasons.
- ✓ Another limitation of this report, which is not available for the most recent data and information about various activities of the JBL Bank policy, for some reasons and for not publishing some information, is that it can be very effective.
- ✓ In the research fields, authorities were not able to easily disclose accurate information to us due to their privacy.
- ✓ Lack of practical encounters.

- ✓ Troubles to reach the top level.
- ✓ The whole general banking system isn't completely automated.
- ✓ Corporate Branch, Shyamoli is a small however extremely bustling branch. In this branch, employees get next to no opportunity to teach theoretical information to the trainee.
- ✓ They don't give any information easily because their official framework is extremely hard.
- ✓ Regardless, the relevant authorities are not useful to give information.
- ✓ Information related to Human Asset Management is the top mystery.

# **Chapter 02**

## **Literature Review**

The job satisfaction of both the people working in the companies and the people who study them is very interesting. Job satisfaction was closely linked to many organizational events such as motivation, performance, leadership, attitude, conflict, ethics, etc. Research researchers have tried to identify various components of job satisfaction, to prove the relative importance of each component of job satisfaction, and to influence employee performance. Spector (1997) refers to work fulfillment as far as how individuals feel about their activity and different parts of their work. (Ellickson and Logsdon, 212) This view encourages workers to identify work fulfillment with regard to the amount of work that a child does. (Schermerhorn, 1993) Identifies work fulfillment as full of feelings or enthusiastic responses to different parts of an employee's work. (CR Reilly et al, 1) Defines work perfection as the tendency toward one's own profession or general attitude toward a profession or an assignment and is influenced by one's impression of one's activity. (E.E. Lawler et al, 1972) assume that activity completion is the completion of employment in all parts of a work. (Abraham Maslow, 1) suggests that individuals' physiological needs, assurances, family relationships, and love begin with the five degrees of progressive systems for self-completion. Completion of work is based on Maslow's assumption that some fulfillment is achieved from the point of view of demand collection (Kuhlen, 1963; Wharf, 1970; Conrad et al., 1985). Job satisfaction and dissatisfaction depend not only on the nature of the job but also on the expectations of a worker's job supply (Husami, 23). Lower costs, higher organizational and social and internal rewards will result in increased job satisfaction (Willim et al., 2007). Job satisfaction is a complex phenomenon on many issues (Fisher and Locke, 1992; Jay and Johns, 2000); It is influenced by factors such as pay, work environment, autonomy, communication and organizational commitment (Acer, et al. 2010); Vidal, Valle and Aragon, 2007; Fisher and Locke, 1992; Gee and Johns, 2000). Different people explain compensation differently. This paper is the terms used in various situations of compensation, rewards, recognition, and wages. The compensation paid by the American Association is "cash and cash payments for services provided by the employer" (ACA, p. 9). The results of different job characteristics and how employees are treated as inspirational and satisfying results show that compensation was ranked as the number one job component for job satisfaction and the number one job component for motivating pay increases for performance enhancement. A highly valuable tool for compensation protection and turnover in companies that increase results and attractiveness. The motivation of a committed employee (Mana Arza et al. 0). It acts as a communicator when it shows what service is offered against an employee for a company and how valuable it is (Jabala et al, 1998). Directing is utilized for



advancement based techniques (Skandura and Williams, 2004). At the point when an administrator gives directing, the relationship impacts the advancement of abilities and the longing to be with the business (Russell et al, 1997). Then again, non-managing experts can expand their certainty by giving access to outside firms (Williams et al, 2004). Moment backing is significant in hierarchical change. Despite the fact that overseer support for fulfillment isn't outstanding, it positively affects fulfillment (Patterson et al, 2001). As pointed out by Chakra Barti, Aubrey, and Dark-Hood (21), "Probably the most appropriate way where chiefs can portray themselves as authentic models is by demonstrating fitting methods and allowing agents to see how this activity should be accomplished." (JD Politis et al., 2001) conducted free inspections while learning the employment conducted by the authorities and e.g. An investigation was concluded on 227 people entitled to data protection practice to see the connection between the yoga style and the data obtained features. The results showed that the styles of governance that include human involvement and support participatory basic leadership are positively associated with early learning attainment skills. As indicated by a survey conducted by Friedlander and Marquez (1969) it was demonstrated that the connection between executive and philanthropic specialists adds to the work perfection. And by and large, this result rejects Herzberg's view (1), who maintains that the degree to which supervision is accomplished does not matter, as indicated by (Es Frame, 2004), the working conditions of representatives of the work situation, the hardware of the work itself, the association. The games are planned and separated as permissible rules. (Arnold and Feldman, 1996), advanced materials, for example, temperature, light, ventilation, cleanliness, strain, time and resources as components of the work environment. Experts want to have working conditions that bring more significant physical comfort and accommodation. The lack of such a working condition in the assortment of assignments can substantially affect the mental and physical well-being of the pro (Baron and Greenberg, and Robbins, 2001) Advocates that work conditions will affect job completion because representatives are concerned about the agreed physical work environment. Along this line, it will provide an incredibly positive level of professionalism. (Arnold and Feldman, 1996) show that material, for example, temperature, light, ventilation, circulation, shaking, working time and resources are all these working conditions. Delegates may feel that workplace vulnerability will only lead to negative execution due to the logical and physical request of their work. As indicated by James Drucker (24 2007), he portrayed exemplary nature as equity, receiving indistinguishable organization and advantages from other individuals. To state reasonableness implies various things to various individuals, and our perspective on whether

a circumstance relies upon it all the time (Clash, J. 1979). A significant factor in the fulfillment of driving the workforce required in any association is the nature of administration that is basic as per the general inclination of the organization. As one perspective of supporting quality as a worldwide assessment of the branch of the organization or of a specific association (PZB, 1988), it is contended that fulfillment is by and large seen as an expansive idea and that authoritative quality fulfillment is a factor (Bittner et al, 2003). This is on the grounds that fulfillment is accessible from an assortment of sources, for instance, organization experience fulfillment and by and large fulfillment experience some fulfillment from every organization involved with the day's end builds generally speaking fulfillment with the organization. Different tests discussed whether employment fulfillment was considered in connection to the primary practices of friend conduct, pay and advancement, authoritative variables, and different business-related components. In specific tests, the staff was extraordinarily fulfilled or something different. The reason for this examination was to decide the components influencing delegate work fulfillment at pharmaceutical organizations.

# **Chapter 03**

## **Overview of Janata Bank Ltd.**

### **3.1 History of Janata Bank**

Bangladesh as a self-sufficient, sovereign state in 1971 following a stunning nine-month war against the West Pakistani occupation equipped power, a war, flooding with blood and tears, harm and torment of innumerable our dear ones, the legacy of reproducing the enough broken money related base of the country was felt as a basic call of the day against a fallen budgetary truth of a starting late imagined state. In this foundation, so as to alter the country's economy, measures had been taken to blend different banks starting late worked in this district and make new banks and this action instigated plan of Janata Bank in 1972 by joining the past Joined Bank Constrained and Union Bank Restricted under the Banks Nationalization Request (President's Organization No. 26) of 1972. On 15 November 2007 Janata Bank got selected with the Joint Supply of Registrars and recreated it as an open limited association with the name Janata Bank Restricted. Counting 4 abroad branches in the Assembled Arab Emirates, Janata Bank keeps up its business with 912 branches the country over having a noteworthy get-together of around 11,876 (As on 16.09.2018) delegates with its head office arranged at Janata Bhaban at Motijheel C/A, the focal point of the capital city, Dhaka. At the piece of the deal, Bank held Store 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 reliably credible, is the second most notable (in the case of stores/assets) business banks in Bangladesh, when called upon in all cash related transactions in the country and has a long legacy, expects a significant career as a sovereign, autonomous state. After the emergence of the soil, his obstruction was the general public is exemplary organizations. The Bank's responsibility towards the national economy and social change has set the standard bar so much that others in the business cannot help trying to meet the achievement criteria achieved by JBL. Even more surprising is the fact that the bank's commitment, obligation, and performance have been met with many respectable differences through the national and public relations of infamy.

### **3.2 Mission**

It is important for the bank to contribute substantially to the development of the nation's budget by working for financially strong financial support, crediting practical borrowers, passing profitably and honorably, simultaneously scrutinizing the benefits of Speculator, and providing lucrative profits for an incentive.

### **3.3 Vision**

Their recognized vision as the leading bank is to transform a rational big bank into a bank and ensure the most significant value to client benefit through the best use of the latest information advances, to establish appropriate tariffs for the national economy and to establish themselves anxiously at home and abroad.

### **3.4 Product and service offered by an organization**

Item and administrations are the fundamental resources of any association. JBL is assuming the most noteworthy job in offering particular administrations to various customers or organizations all through the nation. The accompanying item and administrations are accessible to 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

#### **3.4.1 Consumer Credit Scheme**

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

#### **3.4.2 Special Deposit Scheme**

Under this plan, customers 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 benefit comparing to their stored sum. Concerning occurrence, under this plan, a store of Tk, 55,000/- gives a month to month pay of Tk.500/-

### **3.4.3 Monthly Savings Scheme**

This plan is uniquely intended to support the restricted pay bunch of individuals. This collects little month to month reserve funds into a noteworthy total toward the part of the arrangement. Along these lines, after the expiry of the term time frame, the investor will have a significant 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.

### **3.4.4 Credit Card**

Credit Card Latest idea in our country Credit card was first introduced by Janata Bank Limited in our country. Credit card band name with S card and Visa card. Credit card secured instant and total cash. Janata Bank Limited has issued two types of credit cards, as follows:

#### **Local master and visa card**

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

- ✓ The 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 a gold card and a silver card.

- ✓ For the international purpose, gold card limit is \$ 4000 above
- ✓ For international purpose silver card limit is \$ 2000 below \$4000

### **3.4.5 JBL ATM Services**

JBL ATM card offers the chance to their customer 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. As a matter of fact, the ATM card is a platinum card. Janata Bank Ltd. has acquainted ATM administration with its Customers.

### **3.4.6 JBL Power Card**

It is a prepaid card. No need of any record of JBL branch. Application structures are accessible at any JBL branch and card focus. No yearly expense for the principal year. Reestablishment expense Tk 200.00 as it were. Neighborhood card limits 1000at least or it's different. The universal card point of confinement is - US\$ 500.00 at least. Refill through any JBL branch.

Drawing money from JBL ATMs for nothing out of pocket and from ATMs under Qcash arrange Tk 10.00 per exchange from other ATM-Tk 100.00.

### 3.4.7 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 the web wipes out the unpredictable procedure and makes it simple and helpful 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.

### 3.4.8 Saving Insurance Scheme

This plan is the first of its sort in Bangladesh. It joins the advantages of ordinary reserve funds and protection plot; 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 plan, the recipient gets equivalent the store if there should be an occurrence of characteristic passing of the record holder though in case of coincidental demise of the record holder the recipient will get double the storage.

## 3.5 Services Areas

This plan is the first of its sort in Bangladesh. It joins the advantages of ordinary reserve funds and protection plot; 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 plan, the recipient gets equivalent the store if there should be an occurrence of characteristic passing of the record holder though in case of coincidental demise of the record holder the recipient will get double the storage.

**Table:** Branches of Janata Bank Limited

<b>Division</b>	<b>Town</b>	<b>Rural zone</b>	<b>Total</b>
<b>Dhaka</b>	177	86	263
<b>Chittagong</b>	101	92	193
<b>Rajshahi</b>	85	133	218
<b>Sylhet</b>	35	38	73
<b>Khulna</b>	79	72	151
<b>Overseas</b>	4	0	4
<b>Total</b>	477	421	898

## Overseas Branches:

**Table:** Foreign Branches of Janata Bank Limited

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

### 3.6 Operational Network Organ gram

Like each different business association, the chief obligation of the top administration is to settle on all the significant choices of Janata Bank. The administration comprises of one executive, eleven chiefs, one CEO and MD, and one organization secretary. Mid and lower-level representatives get the course and guidance from the Board of Directors about the undertakings they need to meet. The CEO gives the rule to the supervisors and representatives yet bears the duty 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 arrangements, industry occasions, promoting 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 sector of Bangladesh in 2008, essentially by Bangladesh bank, be that as it may, in a comparable methodology, the nearby banking network has been engaged with



kindhearted exercises. JBL, which has stayed a mindful individual from the general public appears its adventure that started 42 years back, has without a doubt appropriately assumed its cultural job of business. JBL, notwithstanding, wanting to do its social duties in an increasingly sorted out way and in the long run turned into the vehicle for explicit program-situated CSR exercises of the bank. JBL conducts its CSR in 2 different ways approach driven and through direct support in explicit projects. Notwithstanding, 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 budgetary sector. Future endeavors of the bank in regard of CSR will incorporate the greater contribution of its partners as far as their desires and needs so as to consolidate progressively capable strategic policies in the majority of the bank's capacities and tasks with an objective to satisfy social, monetary, ecological, and moral obligations of the bank. Absolute association for CSR exercises remained at tk. 1.77 crores toward the part of the arrangement 2013. JBL channelized this CSR cost in various regions making a decision from need and significance it connects to the bank's points of view. JBL accepts that CSR is above all else a guarantee 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 lucky regarding essential needs, for example, nourishment, wellbeing, training, lodging and so forth and furthermore close by to stay a genuine supporter of the nation's rich legacy of expressions, culture and sports. Other than tending to the fundamental 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 reckless and unlimited carbon discharges 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 catastrophes occurring through the unfading demonstration of man. Previously, JBL took an interest in a debacle alleviation activity for the avalanche unfortunate casualties in Chittagong, SIDR influenced individuals of the seaside regions and for the flood-influenced individuals the nation over.

# **Chapter-04**

## **Theoretical Background**

## **4.1 Job Satisfaction:**

Feelings of 'encouraging feedback' to engage yourself in the work. Some analysts have claimed that the level of activity completion is not possible through investigations. Others suggest that we have a strong negative tendency around a part of our work (for example salary) but feel positive about the various parts of it (for example associates). Likewise, targeting the nature and emotions of emotions, analysts have created a refined model of the core of our 'sensory response'. Employment fulfillment is considered both the logical consequence of the situation and other authoritative factors, for example, 'burnout' and 'performance'.

Job satisfaction illustrates how a person becomes a substance with their work. The happier people appear in their work, the more fulfilled they are. Job satisfaction is not the equivalent of inspiration or inclination, but it is clearly connected. Job configuration demands job satisfaction and performance; Methods include job pivot, job development, job enhancement and job redesign. Various effects identified with satisfaction include the type and culture of administration, the contribution of workers, the strengthening and the self-reliance. Job satisfaction is a significant factor that is often estimated by companies. Among the most well-known methods of gauge rating scales, delegates give their feedback about their work. Work independently of salary rates, job obligations, different types of jobs, special prospects, anyone else's and a friend's questions. A few scales (where 1 says "no way perfect" and 5 "wonderfully fulfilled").

According to Keith Davis: -

Job satisfaction is a set of favorable or hostile feelings and emotions with which employees view their work.

According to Locke: -

Job satisfaction is pleasurable in his Positive Emotional State from T's Oppressed of One's Job and Experience.

## **4.2 History:**

Hawthorne was worried that the best presentation of the job satisfaction investigation was. These assessments (1924 fiscal 1933), originally submitted to Elton Mayo at Harvard Business School, sought to find the effects of different conditions on worker productivity. These assessments ultimately demonstrated that fancy changes in working conditions led to increased productivity (also known as Hawthorne Impact). It was later found that this expansion was not

by new conditions, yet from the data of view, this finding has strongly verified that people examine various factors in job satisfaction.

Sensible administration work significantly affected the satisfaction study. Frederick Winslow Taylor's book 5, the standard of legitimate administration, contended that was the main perfect approach to achieve an assignment. This book added to the change of the judicious mechanical generation framework, from worthy work and short work to current authoritative center points and time-sensitive remuneration. Sensible administration activities amplify benefits through activities since laborers needed to work quicker. By and by, laborers are worn out and disappointed, leaving new inquiries for specialists to answer in regards to job satisfaction It ought to likewise be noticed that WL. Formed by Bryan, Walter Deal Scott and Hugo Munsterberg quickened Taylor's work.

Some claim that Maslow's discipline of importance for the assumption of preconditions, an inspiration theory, established the framework of the theory of job satisfaction. This notion reveals that people strive to meet the five unmet needs of life - physiological needs, safety needs, social needs, self-esteem needs, and self-realization. This model is as good as the average basis from which early scientists can estimate job satisfaction.

Job satisfaction can likewise be seen in a more comprehensive set of problem areas that have an impact on a person's work experience or the fairness of their work life. Job satisfaction is equally understood in relation to various factors, for example, general achievement, workload, workplace control, homework interface, and work conditions.

### **4.3 Nature and features of job satisfaction:**

- a) Increasing the quality and quantity of production
- b) Measuring Job satisfaction
- c) Influencing on living
- d) Types of job satisfaction
- e) Internal felling to work of the employee
- f) Increasing morale
- g) General attitude

### **4.4 Elements of Job Satisfaction:**

- a) Goals and values of the organization
- b) Location

- c) Physical space
- d) Interests
- e) Relationship with authority
- f) Colleagues and clients
- g) Income
- h) Rewards
- i) Skills and people
- j) Skills with things
- k) Skills with information
- l) Time configuration

#### **4.5 Job Characteristics Model**

Hackman and Oldham proposed the model of job characteristics, which is widely used as a framework for examining how specific job attributes flow into job outcomes, including job satisfaction. The model reveals that there are five focus job characteristics (fitness assortment, task character, task noteworthiness, self-rule, and input) that affect the three basic mental states (experiential balance, experience regarding outcome and learning about true outcomes). 9 job satisfaction, absence, work motivation, etc.). By integrating the five key job characteristics, a Procedural Potential Score (MPS) for a task can be used, which can be used as a sign of the impact of a job on a representative's behavior and behavior, just as the model evaluates the structure. A meta-investigation of these national reviews lends some support to the validity of the JCM.

#### **4.6 measuring job satisfaction**

There are numerous approaches to quantify job satisfaction. Up to now, the most widely recognized strategy for gathering information on job satisfaction is the Likert scale (named after the Renaissance Likert). Different less basic ways to deal with job satisfaction incorporate yes/no inquiries, genuine/false questions, point frameworks, agendas, and constrained decision answers. This information is some of the time gathered utilizing the Endeavor Criticism The board (EFM) framework. The Descriptive Index of Work (JDI), developed by Smith, Kendall, and Hulin (1969), is a specific question of job satisfaction that has been widely used. It

measures the satisfaction of the individual in five areas: salary, promotion and promotion opportunities, colleagues and work itself. The scale is simple, with participants answering yes, no, or deciding (indicated by "?") Whether the given statements accurately describe someone's work.

In general index, work is the overall measure of job satisfaction. This is an improvement of the job descriptive index because the JDI focuses too much on distinct aspects and is not usually sufficient in job satisfaction.

## **Chapter-05**

### **Factors of employee Job satisfaction**

### **5.1 Pay and Promotion:**

Pay and promotion is the main attraction of employee job satisfaction. Competitive pay structures and timely promotions increase employee satisfaction, while poor pay structure and late promotion increase employee switching intentions. The most significant feature of this factor is that employees are rewarded for the quality of their service.

Promotion leads to greater responsibility, higher dignity, and better pay. Depending on organizational needs, the promotion can be temporary or permanent. "Promotion is the transfer of an employee who pays more or carries some of the desired dignity," the employee of whom is currently employed. Employee promotions in the corporate sector do not make much difference compared to the public sector. The term promotion in government is an employee's ultimate desire for service provided by an organization and is the only way to develop an employee's career in the public sector. The promotion is the ultimate motivating factor of any employee as the concern goes further into the organization's classification by adding extra responsibilities, high regard, respect, with employees' grade pay and allowance increases.

### **Purposes and Advantages of Promotion**

Promotion stimulates self-development and creates interest in the work. According to Yoder, "promotion promotes initiatives, initiatives, and ambitions; Reduces dissatisfaction and instability; Attracts competent people; Progress requires logical training and creates effective rewards for loyalty and cooperation, long service, etc. "The objectives and benefits of promotion are:

- ✓ Recognizing employee performance and commitment and motivating better performance towards him.
- ✓ Develop a competitive attitude among employees to acquire the knowledge and skills needed for a high-level job.
- ✓ Retain skilled and talented employees.
- ✓ Reduce dissatisfaction and instability;
- ✓ To fill the vacancy created by retirement, resignation or death of an employee. In this case, the next senior employee will be promoted to the vacant job.
- ✓ Employing staff's knowledge and skills more effectively; and attracting suitable and qualified staff.



## Models of Promotions

There are several different schemes and models and types of promotions. Each company either chooses one of these methods or applies a combination of one or more of these models to promote their employees. Let's take a look at some of the most used and popular methods:

- a) noncompetitive Model of Promotion
- b) Competitive Model of Promotion
- c) Up-graduation or out promotion.
- d) Dry Promotion
- e) Paper Promotion

### a. Noncompetitive Model of Promotion

Promotions based on the standard set of employee achievement and success are known as non-competitive promotion. Employees in these national positions are promoted once they reach a certain milestone in the career journey, regardless of the changing characteristics of performance and dedication, such promotion works seamlessly for all employees, and there is no opportunity for bias or unfairness.

- ✓ **Time scale promotion (Based merely on seniority)** – Time scale dissemination is a type of unprofessional promotion that occurs after a person spends a standard or a certain number of years working for the organization or working in a particular position in the organization.
- ✓ **Accretion of Duties** – In cases when a person has to step down due to his workload or duty increase, there is an unorthodox method of promotion.
- ✓ **Aphorism** – In some cases, an organization may have to promote someone without following a policy, only to meet the urgent or urgent time or situation.

### b. Competitive Model of Promotion

A competitive model of promotion is a method in which employers must prove their qualifications for promotion to higher positions or positions. Unlike non-competitive approaches, this approach takes into account employees' performance, productivity, skills, experience, knowledge and other factors. This model compares employees based on their hard work and performance.

- ✓ **Merit-Based Promotion** – Merit-based promotions are competitive types of promotions that are promoted based on a person's skills, performance, knowledge, hard work, and ability.
- ✓ **Merit-Cum-Seniority** – Promotions with merit are the type of promotions where promotion is considered as a balance between the seniority of the individual as well as the seniority before any promotion is considered.

#### **c. Up-gradation Promotion or Out Promotion**

It is a propaganda method whereby the pay scale increases without any change in the job or status. In terms of promotion, an employee is looking for employment elsewhere because of a better pay scale.

#### **d. Dry Promotion**

In this kind, the pay is promoted instead of paid. For example, when a university professor is made departmental head, salaries are not increased.

#### **e. Paper Promotion**

There are several sections of paper dissemination on seniority in the public sector. Paper promotion is the promotion of an employee that is given to an employee within the guardianship department but actually works in another department because of a transfer, an employee's request, or a busy job. Paper promoted employees draw job-related salaries in other departments, but not in line with promotion jobs in the parent department.

### **Promotion Program and Procedures**

The following procedures are maintained in an organization to offer a promotion:

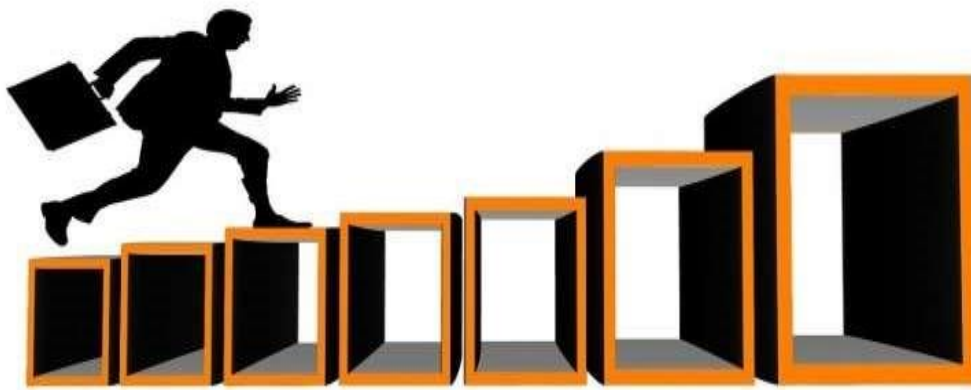
#### **a. Formulation of Promotion Policy**

Internal sources and representative progress should be adjusted between outside wellsprings by the appointment of each company. In this approach, progress must be reliable, reasonable, and clearly strategic. The Faculty's National Establishment Executive (NIPM) proposes a strategy for advancing the line:

- ✓ Her Energize advancement inside the association as opposed to looking outside to fill the opportunities in higher positions.

- ✓ Seniority can likewise be comprehended as far as advancement. A portion of the components considered for advancing limit, abilities, viewpoint, work execution, physical wellness, authority, experience, and length of administration is Attract an association diagram to clear every one of the stepping stools of the advancement. Where there is a job examination and arranged compensation approach, this national graph is very simple to get ready.
- ✓ Clear the attention framework for the individuals who can begin and deal with crusade cases. Department heads can be advanced, yet the last endorsement must be made to the top administration, the staff department has been approached to inspect from its information whether the proposed advancement could have any significant results.

All progress should be aimed at the length of the primary that the advanced person is equipped for and does not find. In most cases, during this test period, he receives a higher salary, however, it should be clearly earned that "if he does not review" he will return to his previous position and previous salary limit.



### **b. Promotion Channels**

Promotion channels should be recognized and recorded on paper. This method is identified with the job tests and occupation management of any association.

### **c. Promotion Appraisals**

The promotion of an employee depends entirely on the outcome of his / her performance evaluation.

#### **d. Centralized Records**

All employees' education, experience, skills, abilities, and evaluation should be recorded and maintained in a centralized manner by the department of the organization, because on the basis of these characteristics; the promotion is given to any employee.

#### **5.2 Benefits:**

Future benefits show financial related benefits after resigning from the employee company. At this point, when a worker resigns from college, he feels financially unfaithful. In the event that firms cannot guarantee future well-being, the representative behavior that changes at that time develops dramatically. The bank offers "incidental benefits" to its official level representatives.

Benefits of Janata Bank Limited a reasonable rundown bank in the bundle thinks its pay bundle is exceptionally touchy and classy and cannot be presented to individuals from outside. Here I am exceptionally grateful to have some of the classified (as the bank authorities think) equip me with data. The bank's compensation structure is virtually dependent on valuation. This indicates that the bank seeks repayment as indicated by the job chain or job chain of importance at the end of the day.

#### **5.3 Training and Development:**

Training is the process of teaching new employees the skills needed to perform their tasks (Gary Dessler, Managing Human Resources, and 10th Edition). Development is an attempt to improve current or future management performance by providing knowledge, vision changes or growing expertise (Gary Dessler, Human Resource Management, Tenth Edition). This factor also has the effect of job satisfaction.

### **Training**

Training is defined as any attempt to improve the performance or performance of the workforce or any related functionality. This usually means a change in specific knowledge, skills, attitudes or behaviors. To be effective, the training must involve a learning experience, be a hypothetical organizational action clap, and be designed in response to identified needs. Ideally, the training should be designed to achieve the goals of the organization while simultaneously meeting the goals of individual employees.

## **Training Method used in Janata Bank Limited**

There are mainly two different types of training methods from different organizations. Both of these methods are used by Janata Bank Limited, which is described below:

- ✓ **On-the-Job Training:** The most commonly used methods of training take the work. Job training was used by Janata Bank which left employees in real work situations and appeared to them as instant productive.
- ✓ **Off-the-Job Training:** There are various techniques for out-of-service training. In this, the bank uses some programmed instruction such as BIBM, Bangladesh Bank, etc.

## **Development**

The development indicates the intended circumstances to enable staff to develop. These national open doors should not be restricted to the execution of staff at their current job. For example, other Portage Structure specialist client manuals require a seminar on passage arrangements. The substance of this preparation is expected to continue the work of the framework investigator in a passage. The Framework Examiner, however, can additionally attend a course titled "Mindfulness" that is not required at the current employment location.

### **5.4 Working Condition:**

Terms of work mean the physical arrangement of the organization for the work. Employees always expect congenial work environments. The switching intention is performed when the employee understands the unpleasant environment.

### **5.5 Employee Empowerment:**

Empowering the authority is the authority and discretion to decide the critical situation of the organization. This factor increases employee job performance as well as employee satisfaction. Poor Employee Empowerment Employees are active in switching to another organization. JB's human resources are extremely well thought out and well managed. From the beginning, top management believed in empowered employees, where they refused to put a finger on every part of the pie. This empowered environment makes it a good place for JB staff. Employees are not constrained by authority, but the organization is able to grow as it matures.

### **5.6 Job Security and Safety:**

Ensure employment at a job security company and employees will not suddenly lose their jobs

### **5.7 Job Performance:**

Job execution A worker's normal job-related exercises and those exercises are executed (Oxford Dictionary). Work execution strongly affects worker satisfaction. The negative results of this factor urge representatives to change to another job.

There is no quality presentation evaluation procedure with the exception of the choice, preparing and inspiration procedure of Janata Bank Limited. Actually, the issue is that the bank doesn't have a standard arrangement of execution benchmarks. Execution is assessed and assessed by seeing how the representative is treating or treating a customer. There is an exceptional unit for the assessment and assessment of this exhibition under the managerial branch of Janata Bank Limited. This unit screens the exhibition of all workers consistently and prompts them on vital activities (prizes or disciplines) where essential.

### **5.8 Employee Job Satisfaction:**

Employee satisfaction is a positive feeling toward a person's work. This satisfaction depends on several factors. The absence of these factors arises from employee dissatisfaction which ultimately gears up Employees for work switch to other organizations. Job satisfaction is based on one's feelings or mind regarding the nature of their work. This can be influenced by an assortment of components, for example, the nature of someone's attachment to their parent, the nature of the physical condition where they work, the level of impairment in their work. Job satisfaction is the achievement and achievement of a specialist in the field of work. This is considered to be in most cases related to profit near home prosperity. Job satisfaction refers to enthusiasm and happiness with one's work. It is the key element that leads to recognition, income, promotion, status, respect and other goals of achievement that leads to a feeling of fulfillment. Job satisfaction can be defined as the degree to which a worker is satisfied with the reward of receiving rewards from his or her job, especially in the case of individual motivations. The term word satisfaction refers to people's attitudes and feelings about their work. Positive and favorable attitude towards work indicates job satisfaction. Negative and hostile attitudes toward work indicate job dissatisfaction. Job satisfaction is the collection of feelings and beliefs that people have about their current job. People's level of job satisfaction can range from extreme satisfaction to extreme dissatisfaction, regardless of their job attitude.

People may have different aspects of their job, such as the type of work they do, their colleagues, supervisors or subordinates, and their attitude toward pay. Job satisfaction is a complex and multi-faceted concept that can mean different things to different people. Job satisfaction is usually associated with motivation, but the nature of this relationship is not clear. Satisfaction is not a motivator. An attitude of job satisfaction, more of an internal state. This can be, for example, the amount past or qualitatively associated with the achievement of personal feeling. We consider that job satisfaction represents the feeling that appears as a result of the perception that work is capable of material and emotional needs. In order for a company to succeed, they must ensure the satisfaction of their employees. Job satisfaction is defined as "a person's reaction to the work experience." There are several factors that are considered vital to job satisfaction. These variables are important because they all influence the way a person feels about their job, these components include the following: pay, promotion, status, honor, benefits, supervisor, co-workers, work conditions, communication, safety, productivity, and the work itself. Each of these factors figures in an individual's job satisfaction differently. Some feel that pay is considered the most important factor for job satisfaction, although this has not been proven to be true. Employees are more concerned with working in an environment they enjoy. The importance of job satisfaction

1. Increased Productivity
2. Reduction in Turnover
3. Reduce Absenteeism
4. Reduce Union Activity
5. Reduce Grievance

# **Chapter 06**

## **Analysis & Findings**



## 6.1 Data Analysis and Interpretation

After assembling, the data will be sorted out in order and broken down to explain the test plan structure. In fact, as soon as they are ready to speak, the goal is to adjust, with coding, grouping, classifying, and gathering the information that they will be conducting the investigation. The word test, for example, includes scans for gate-triggers, as well as calculations for specific arrangements. In this approach, during the spent investigation, the importance of the relationship or competence should be presented to the measurable primary to choose what can be said to show any edge of validity information. A common method involves examining the information in a variety of visual related tasks, which are performed to concentrate the information collected and to sort it in such a way that they answer the query. In this investigation, the scientist carefully sought the above technique and it is shown in this part.

The best representatives of this bank have worked for 5 years or more. Delegates know departmental purposes only for class purposes. All delegates agree that they work together to solve problems and take care of the business. Senior-level staff are involved with basic leadership. All the workers were productive and ready to perform their duties properly.

## 6.2 Questionnaire Analysis:

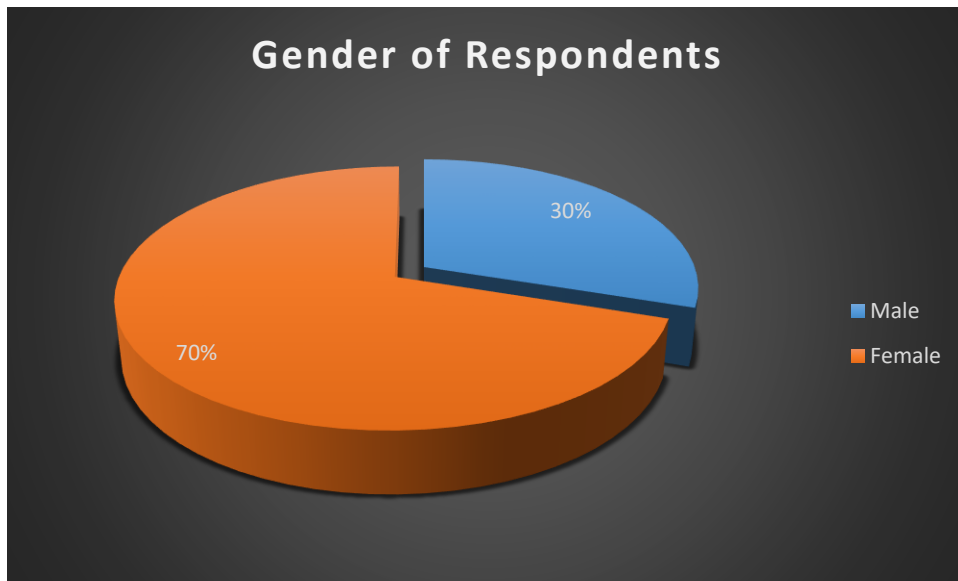
One set of questionnaire was used in the research. In this questionnaire, close-ended and open-ended questions were used in the questionnaire. A Questionnaire survey was conducted on several high officials, mid-managers and general employees to collect information. To collect information by the survey, personally, I have interviewed both employees in shape or depth interview.

Through the interview process, I gathered a lot of internal and external knowledge and information. Depending on various types of questions, the analyses are given below:

### Personal Information:

#### 01. Gender

Gender of Respondents	
Male	15
Female	35

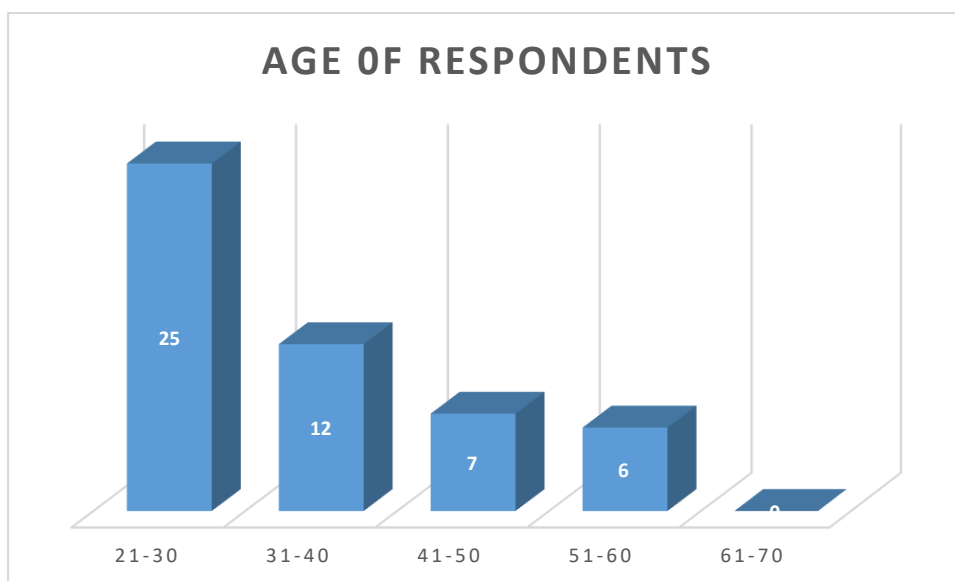


**Figure 6.1: Gender of Respondent**

**Comment:** The out of 50 respondents, 30% of respondents are female and 70% of respondents are male

## 02. Age

Age of Respondents	
21-30	25
31-40	12
41-50	07
51-60	06
61-70	00



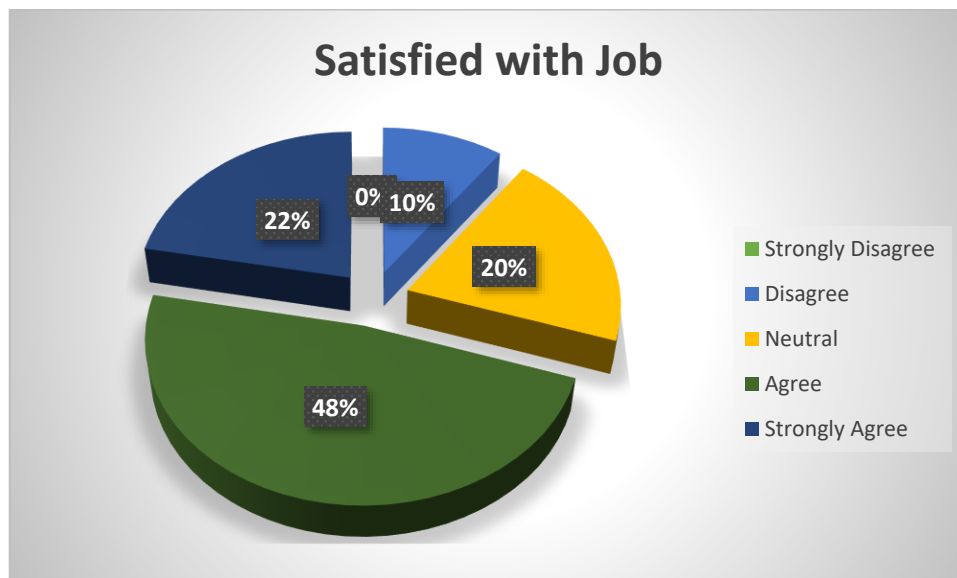
**Figure 6.2: Age of Respondents**

**Comment:** Figures and graphs show information on the review of 50 respondents where 25 respondents were 21 to 30 years old, 12 respondents aged 31 to 40, 07 respondents aged 41 to 50 years and 06 respondents 51 to 60 years old. Thus it has been clearly proved that the majority of the respondents are young and burnt

**Report related Question:**

**Table no: 1 You are satisfied with your job.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	05	10	24	11

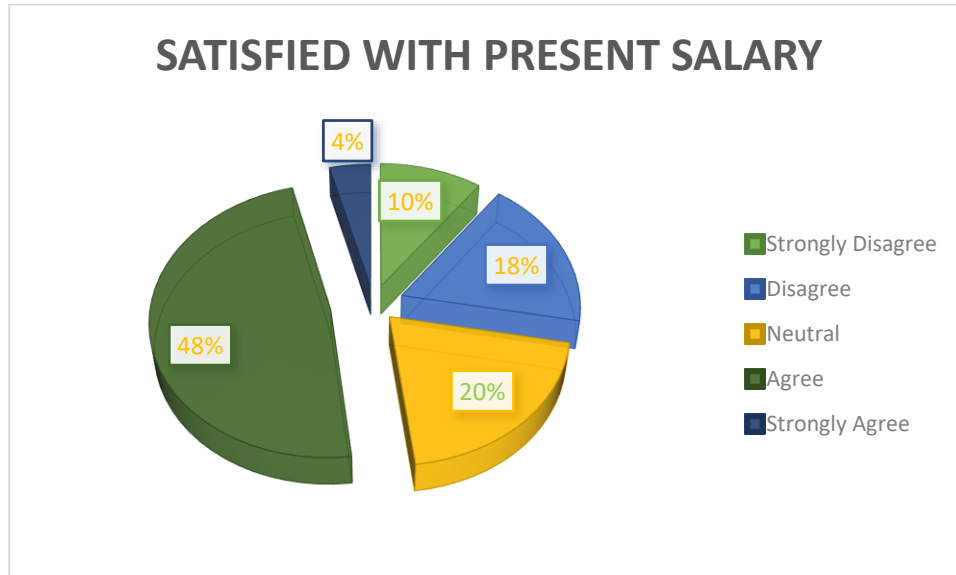


**Figure 6.3: Satisfied with Job**

**Comment:** We found in this survey that most respondents agreed with this question and according to them they are peer-reviewed. Out of the respondents, 22% of the respondents strongly agreed, 5% of the respondents agreed, 20% of the respondents disagreed, 5% of the respondents disagreed, 5% of the respondents did not strongly agree with this question.

**Table no: 2 You are satisfied with your present salary.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
05	09	10	24	2

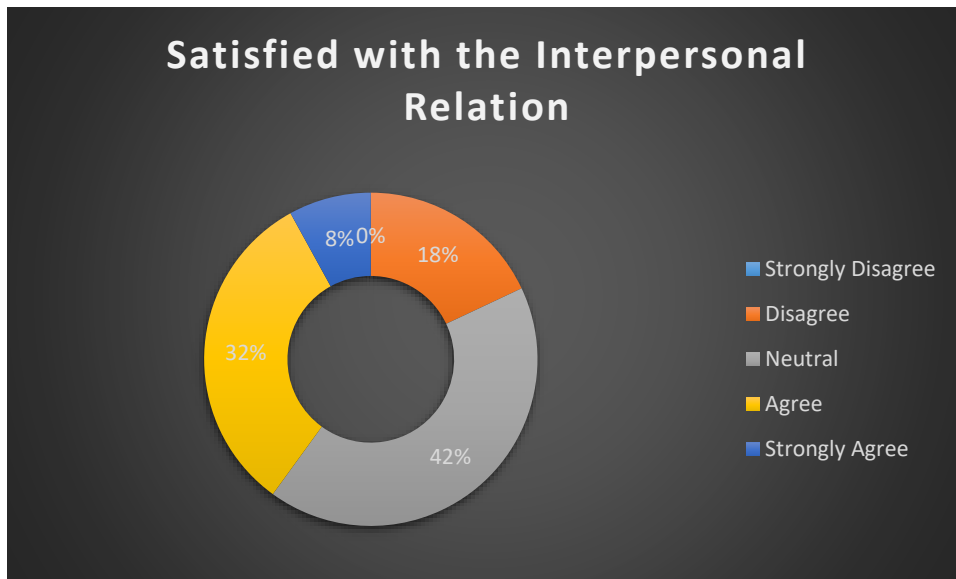


**Figure 6.4: Satisfied with Present Salary**

**Comment:** This figure shows that of the 50 respondents, 4% of the respondents strongly agreed, 48% of the respondents agreed, 20% of the respondents were neutral, 18% of the respondents were indifferent, 4% of the respondents strongly opposed the idea. Thus, we find in this overview that the majority of the respondents agreed with this investigation.

**Table no: 3 You are satisfied with the interpersonal relation.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	09	21	16	4

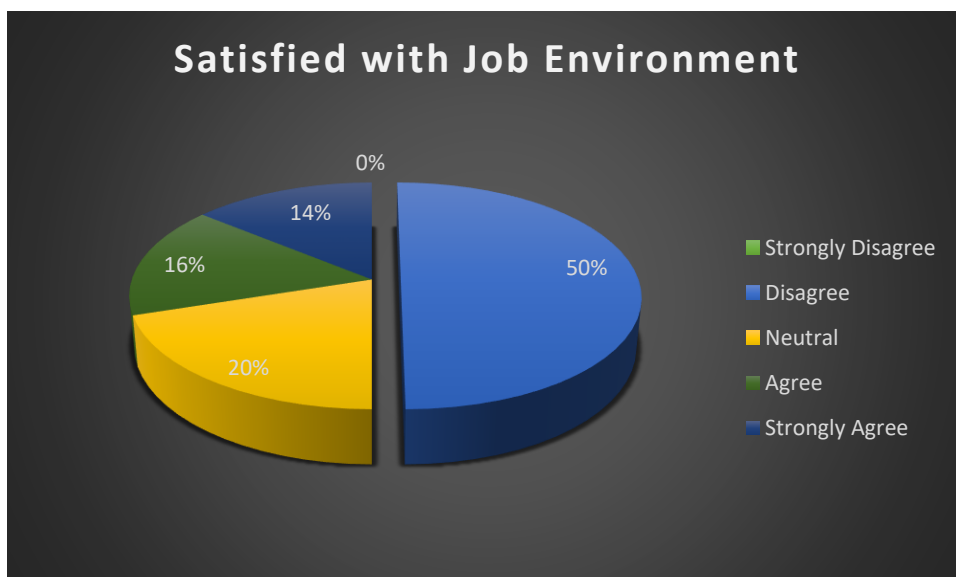


**Figure 6.5: Satisfied with the Interpersonal Relation**

**Comment:** From the overview, this figure proves that 5% of the 5 respondents strongly agree, 12% of the respondents, 12% of the respondents, 5% of the respondents differed and 0% of the respondents did not agree with this inquiry? So we find in this test that the majority of the respondents are neutral with this investigation.

**Table no: 4 You are satisfied with your job environment.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	25	10	08	07

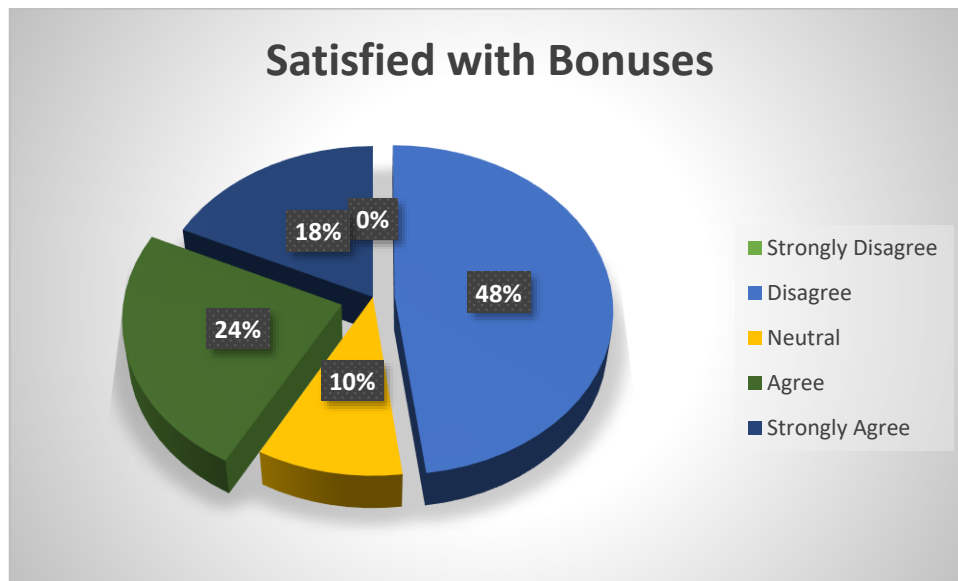


**Figure 6.6: Satisfied with Job Environment**

**Comment:** From the survey out of 50 respondents 14% respondents strongly agree, 16 % respondents agree, 20% respondents Neutral, 50% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority of respondents are Disagree with this question.

**Table no: 5 You are satisfied with your bonuses.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	24	05	12	09

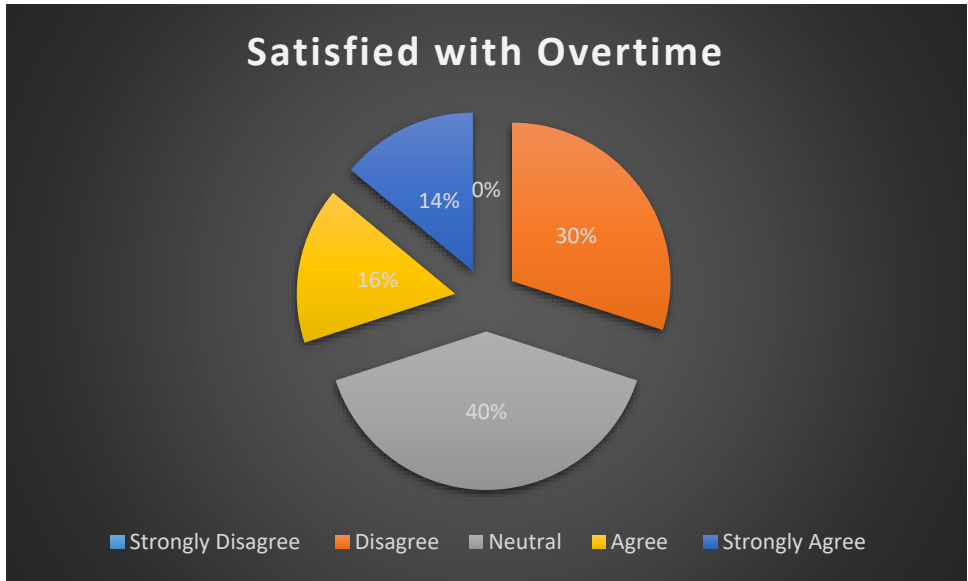


**Figure 6.7: Satisfied with Bonuses**

**Comment:** After analysis, this graph shows out of the 50 respondents to the review, 18% of respondents emphatically concur, 24% of respondents concur, 10% of the respondents are unbiased, 48% of the respondents differ and 0% of the respondents don't firmly concur with this inquiry. So we found in this investigation that most of the respondents didn't concur with this inquiry.

**Table no: 6 You are satisfied with your overtime.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	15	20	08	07

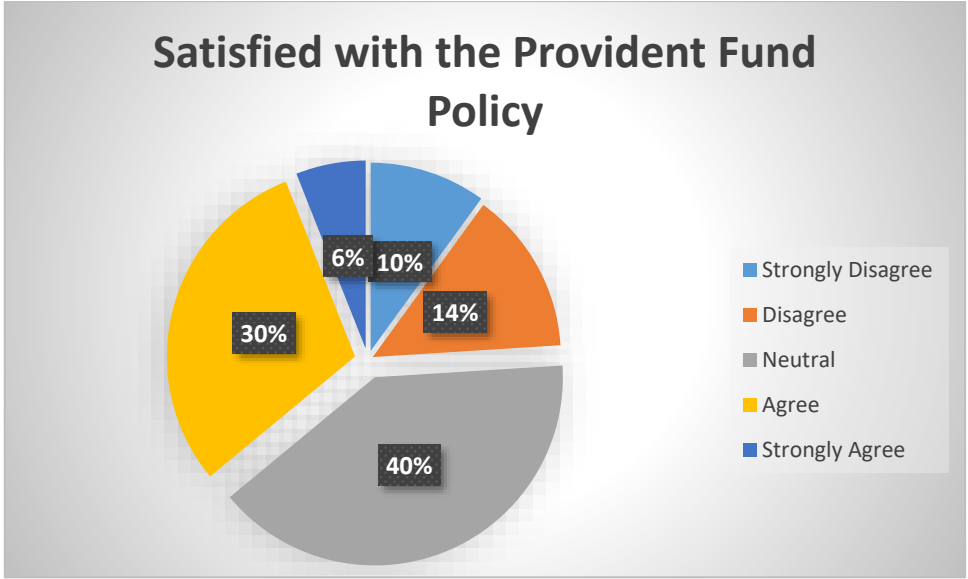


**Figure 6.8: Satisfied with Overtime**

**Comment:** From the graph, we see after the analysis, 14% of the 50 respondents strongly agreed, 16% of the respondents agreed, 40% of the respondents were neutral, 30% of the respondents disagreed and 0% of the respondents did not agree strongly. So we discovered in this study that the majority of the respondents are neutral with this question.

**Table no: 7 You are satisfied with the provident fund policy of your company.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
05	07	20	15	03

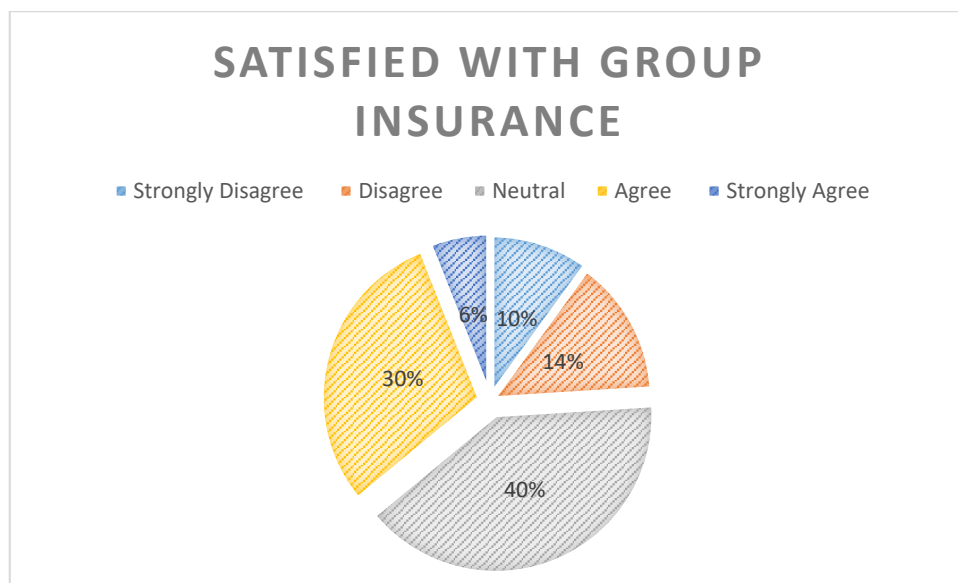


**Figure 6.9: Satisfied with the Provident Fund Policy**

**Comment:** From the graph we see after the analysis, from the survey respondents %% of respondents strongly agree, 5% of the respondents agree, 5% of the respondents disagree, 5% of the respondents disagree and 5% of the respondents strongly disagree with this question. So we discovered in this study that the majority of the respondents are neutral with this question.

**Table no: 8 You are satisfied with your group insurance.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
05	07	20	15	03



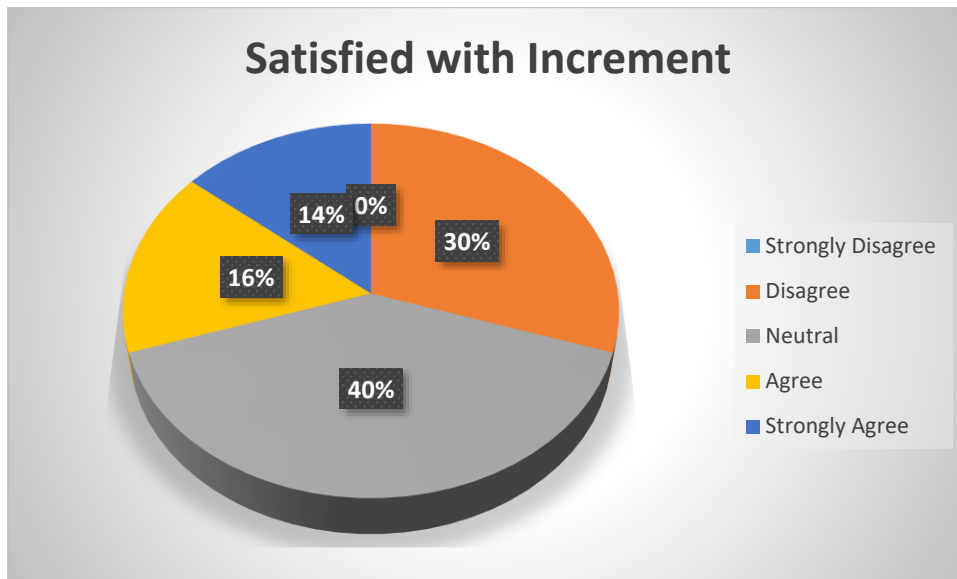
**Figure 6.10: Satisfied with Group Insurance**

**Comment:** From the graph we see after the analysis, 6% of the 50 respondents strongly agree, 30% of the respondents agree, 40% of the respondents disagree, 14% of the respondents disagree and 10% of the respondents do not strongly agree with this question. So we discovered in this study that the majority of the respondents are neutral with this question.

**Table no: 9 You are satisfied with your increment.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	15	20	08	07



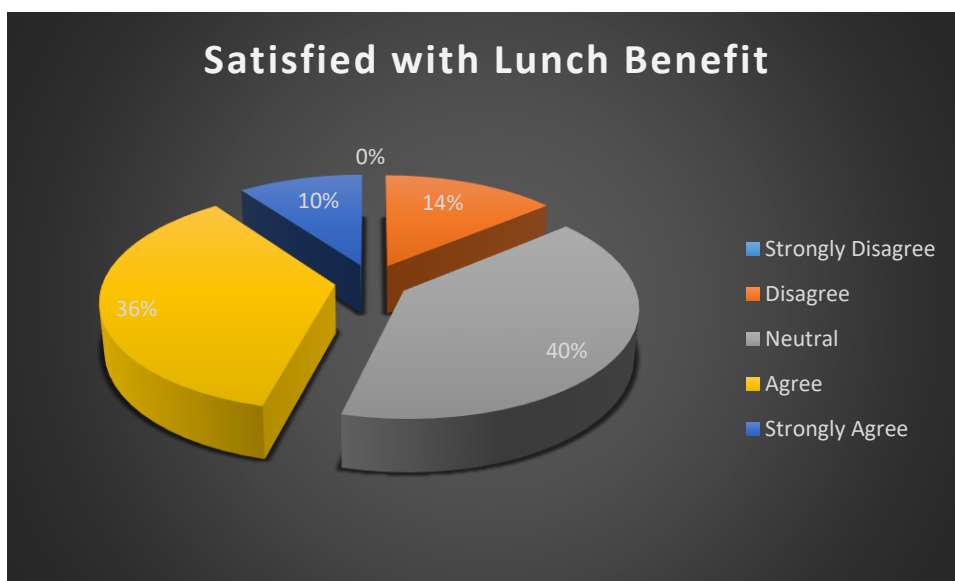


**Figure 6.11: Satisfied with Increment**

**Comment:** This graph shows that of the 50 respondents in the survey, 14% of the respondents strongly agree, 16% of the respondents agree, 40% of the respondents are neutral, 30% of the respondents do not agree and 0% of the respondents do not strongly agree. So we discovered in this study that the majority of the respondents are neutral with this question.

**Table no: 10 You are satisfied with your lunch benefit.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	07	20	18	05



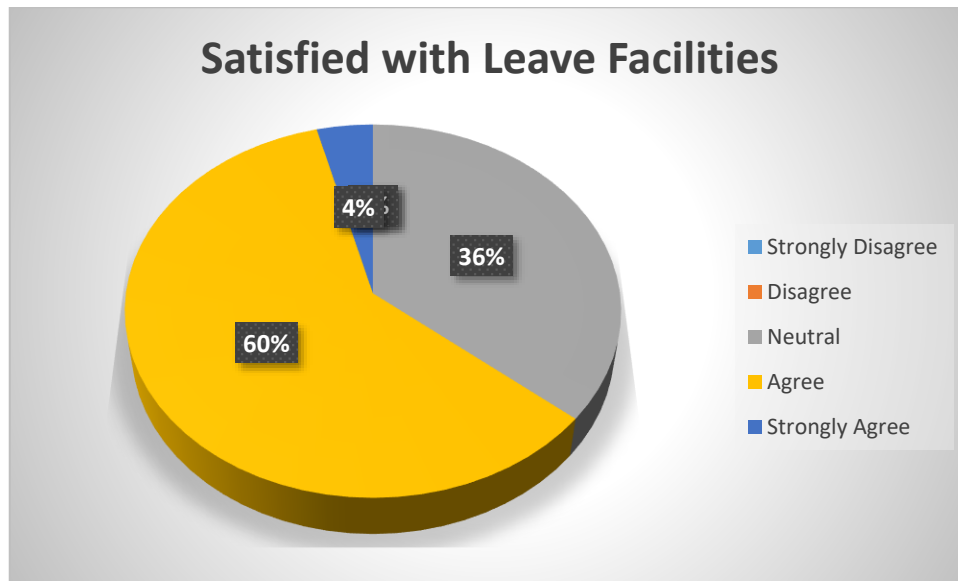
**Figure 6.12: Satisfied with Lunch Benefit**

**Comment:** Of the 50 survey respondents, 10% of respondents strongly agreed, 36% of the respondents agreed, 40% of the respondents were neutral, 14% of the respondents disagreed,

and 0% of the respondents strongly disagreed. So in this survey, we discovered that most of the respondents agreed with this question.

**Table no: 11 You are satisfied with your leave facilities.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	00	18	30	02

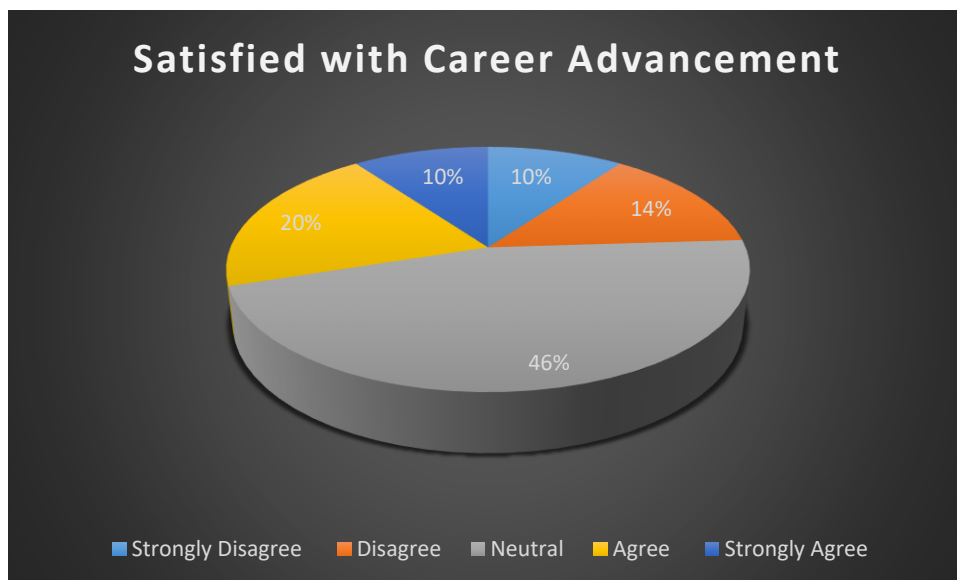


**Figure 6.13: Satisfied with Your Leave Facilities**

**Comment:** Of the 50 respondents to the survey, 4% of the respondents strongly agreed, 60% of the respondents agreed, 36% of the respondents were neutral, 0% of the respondents disagreed and did not strongly agree with this question. So we discovered in this study that the majority of the respondents agreed with this question.

**Table no: 12 You are satisfied with your career advancement.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
05	07	23	10	05



**Figure 6.14: Satisfied with Career Advancement**

**Comment:** From the review out of 50, respondent 10 %respondents unequivocally concur, 20 % respondents concur, 46% respondents Neutral, 14% respondents Disagree and 10% respondents emphatically can't help contradicting this inquiry. So we found in this study most of the respondents are Neutral with this inquiry.

**Table no: 13 You are satisfied with your training and development.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
00	05	25	15	05

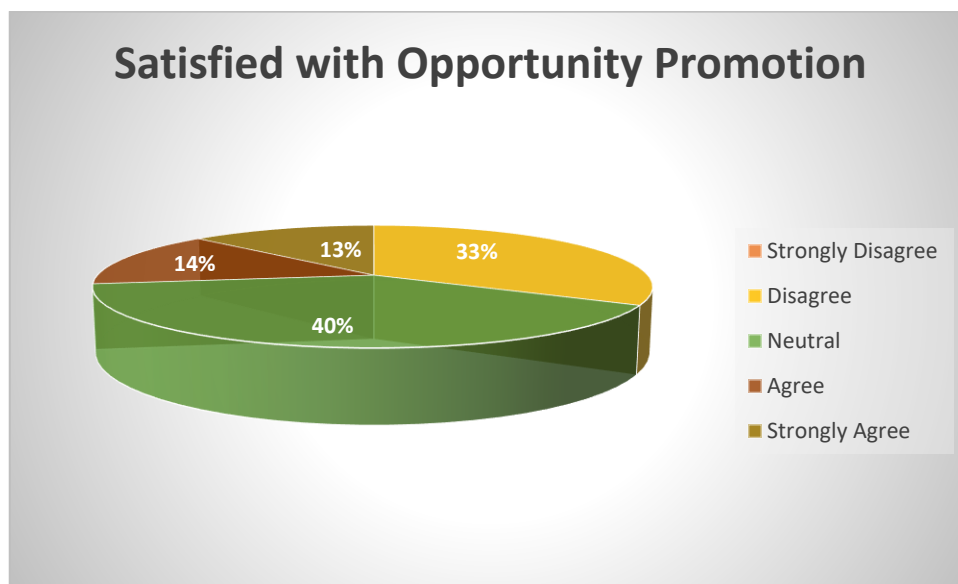


**Figure 6.14: Satisfied with Training and Development**

**Comment:** From the overview out of 50 respondents 10% respondents emphatically concur, 30% respondents concur, half respondents Neutral, 10% respondents Disagree and 0% respondents firmly can't help contradicting this inquiry. So we found in this study most of the respondents are Neutral with this inquiry.

**Table no: 14 You are satisfied with your opportunity promotion.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	18	22	08	07

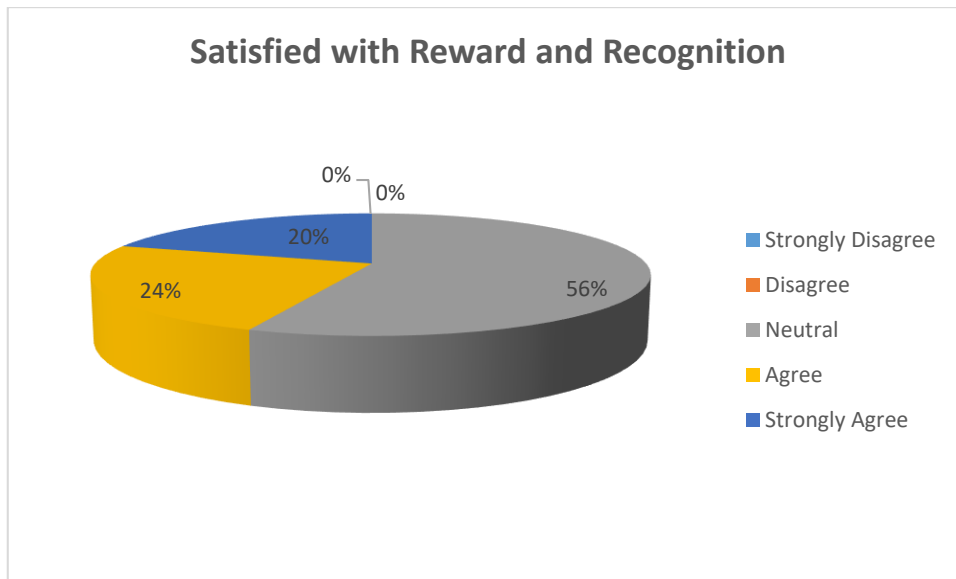


**Figure 6.15: Satisfied with Opportunity Promotion**

**Comment:** From the study out of 50 respondents 13% respondents emphatically concur, 14% respondents concur, 40% respondents Neutral, 33% respondents Disagree and 0% of respondents unequivocally disagree with this inquiry. So we found in this study most of the respondents are Neutral with this inquiry.

**Table no: 15 You are satisfied with your reward and recognition.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	28	12	10

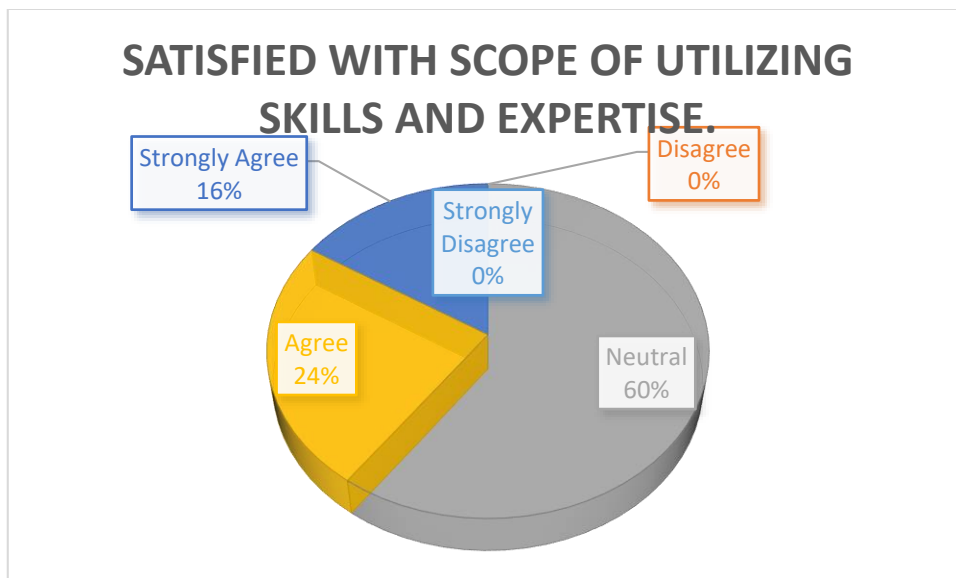


**Figure 6.16: Satisfied with Reward and Recognition**

**Comment:** From the review out of 50 respondents 20% respondents emphatically concur, 24% respondents concur, 56% respondents Neutral, 0% respondents Disagree and 0% respondents firmly can't help contradicting this inquiry. So we found in this review most of the respondents are Strongly Agree with this inquiry.

**Table no: 16 You are satisfied with your scope of utilizing skills and expertise.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	30	12	8

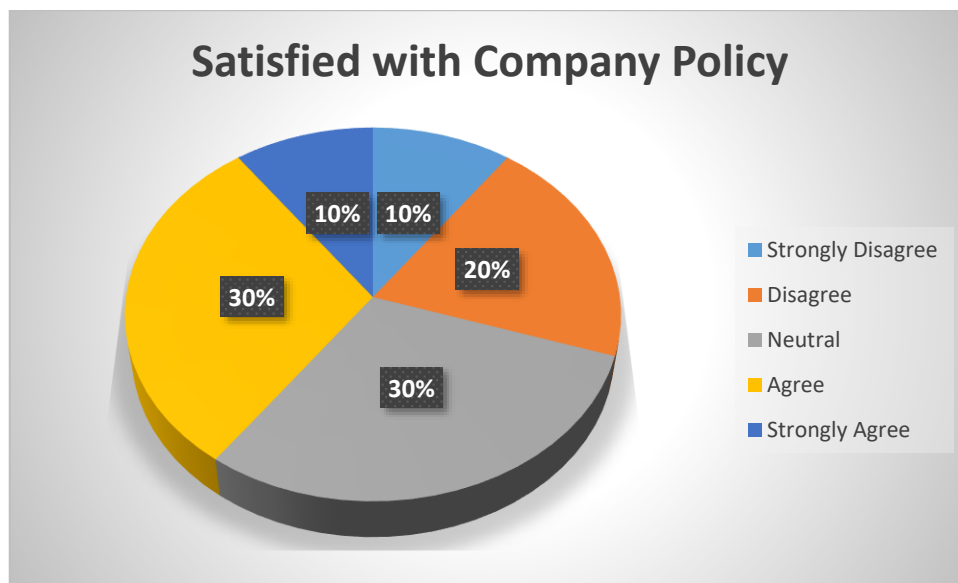


**Figure 6.17: Satisfied with Scope of Utilizing Skills and Expertise.**

**Comment:** From the survey out of 50 respondents 16%respondents strongly agree, 24 % respondents agree, 60% respondents Neutral, 0% respondents Disagree and strongly Disagree with this question. So we found in this survey that the majority of respondents are Neutral with this question.

**Table no: 17 You are satisfied with your company policy.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
5	10	15	15	5

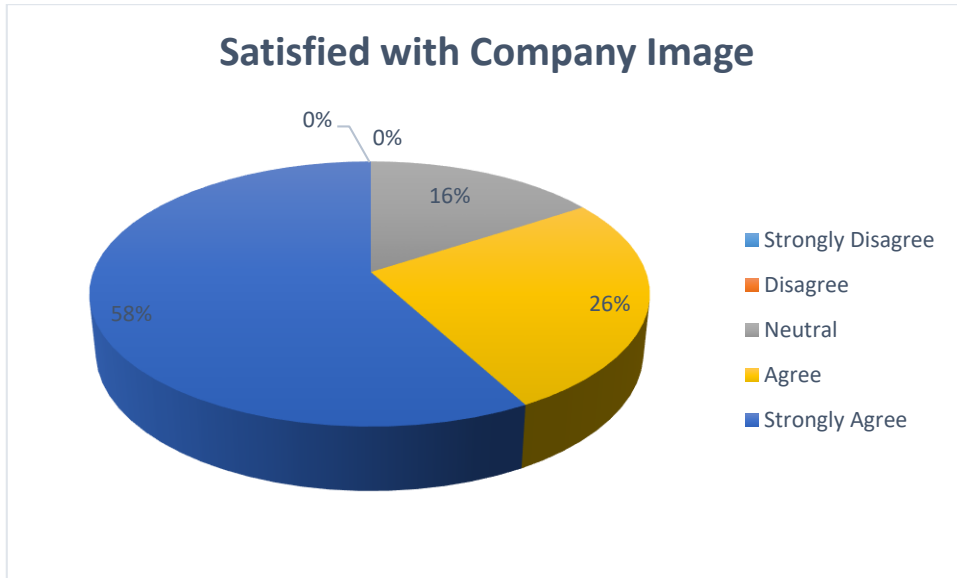


**Figure 6.18: Satisfied with Company Policy**

**Comment:** From the survey out of 19 respondents 10%respondents strongly agree,42 % respondents agree, 26% respondents Neutral, 16% respondents Disagree and 5% respondents strongly Disagree with this question. So we found in this survey that the majority of respondents are Agree with this question.

**Table no: 18 You are satisfied with your company image.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	3	5	11

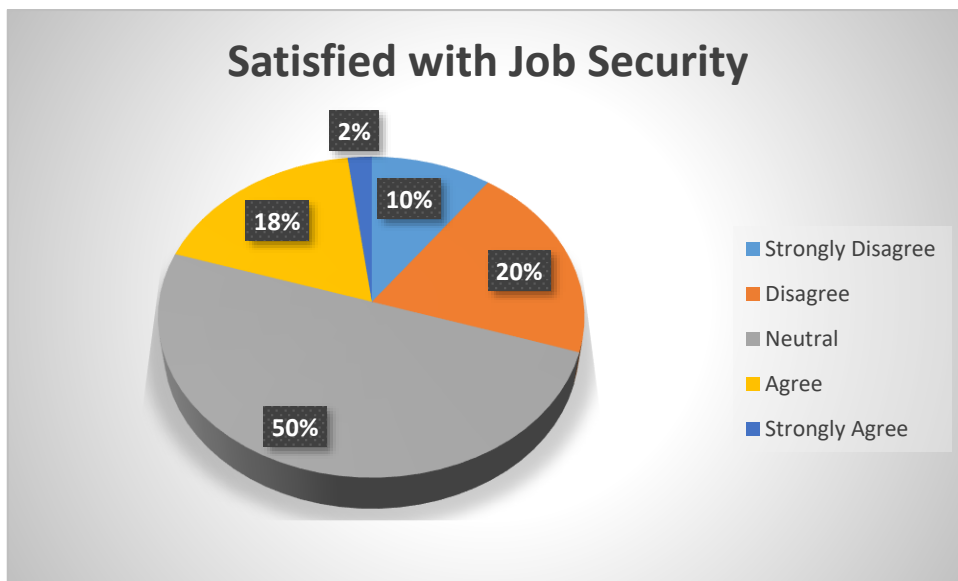


**Figure 6.19: Satisfied with Company Image**

**Comment:** From the survey out of 50 respondents 58% respondents strongly agree, 26 % respondents agree, 16% respondents Neutral, 0% respondents Disagree and strongly disagree with this question. So we found in this survey that the majority of respondents are Strongly Agree with this question.

**Table no: 19 You are satisfied with your job security.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
05	10	25	09	01



**Figure 6.20: Satisfied with Job Security**

**Comment:** Of the 50 respondents, 2% of respondents strongly agree, 18% of respondents agree, half of the respondents are neutral, 20% of the respondents disagree, and 10% of the respondents cannot strongly oppose the inquiry. So we find in this summary that the majority of the respondents are neutral with this investigation.

### **6.3 SWOT Analysis:**

SWOT analysis is a way to find strategies against weaknesses and create more opportunities for the future. By analyzing strengths and weaknesses, any company can devise strategies to protect against future threats. So before moving into the established position of a new business, one should analyze its strengths, weaknesses, opportunities, and threats.

#### **Strength:**

- Best suitable procedure to find out the job satisfaction level of the employees
- A competitive research method to indicate the satisfaction level of employees.
- Expert technical personnel.
- Professional Marketing Personal for the best support.
- Wide Geographic coverage
- Good Fighting Employee

#### **Weakness:**

- Lack of opportunity to directly communicate with the employees because of the Managerial hierarchy
- Lack of training facilities to improve the skills of employees.
- Lack of promotional activities.
- Lack of image and service awareness.

#### **Threats:**

- Dissatisfied employees.
- Increasing intensity of competition among employees may cause a squeeze in profit.
- Negative attitudes towards the job.
- The aggressiveness of potential employees.
- World economic recession.



## **Opportunity: s**

- Increase motivation by introducing exclusive incentives.
- Measuring the proper job satisfaction level.
- Skill development and technical training program.

### **6.4 Findings**

From the findings of the previous chapter I have tried to find out the heart of the study and these are:

1. Janata Bank Ltd. engaged in employment of young, energetic and experienced employees. Most of the employee has more than ten-year experience. It indicates The JBL has a high rate of turnover.
2. The physical working environment of this organization is good as a major portion of employees are satisfied with it.
3. Employees are not satisfied with the top management because of the communication gap and weak interpersonal relationship.
4. Most of the employees are satisfied with their subordinates as they are helpful and cooperative but others are dissatisfied.
5. The organization is following a good policy and practice.
6. Satisfaction level of the employees regarding the nature of the job is high.
7. Employees have a positive view of the work assigned to them.
8. They provide a training facility for their employees to improve their skills and efficiency.
9. Motivating factors applied by the Bank is not good.

10. In the Janata Bank Ltd., they have limited career development program for their employees.
11. Most of the employees are satisfied regarding their salary.
12. The overall job satisfaction of the organization is good.

# **Chapter-07**

## **Recommendations & Conclusion**

## **7.1 Recommendations:**

Therefore, the need for high job satisfaction Adung Thaug employee Somme tactical action need to be adjusted:

- ✓ Identify the root causes of dissatisfaction among staff
- ✓ Conduct a best practice criteria study of other selected banks
- ✓ Develop employee satisfaction measurement systems that can be used corporate-wide
- ✓ Monitor staff satisfaction regularly
- ✓ Think of employees as the primary source of competitive advantage
- ✓ Show concern for total employee well-being
- ✓ Develop meaningful staff engagement and effective communication channels
- ✓ Introduce accountability for managing people

## **7.2 Conclusion:**

Janata Bank Limited is one of the famous banks in Bangladesh. This organization is much more structured compared to any other banks operating in Bangladesh. The JBL aims to be the first among the banking sector within the next 10 years and how it is performing, it shows that the day is not so far when it will reach its objectives. Duration of four months' internship I have attempted to evaluate the employee's job satisfaction of The Janata Bank Limited. Despite the time and information disclosing constraints I learned that The JBL has an effective Job Satisfaction procedure operated by the bank and it has several policies, procedures and guidelines comply with the Bangladesh bank's rules and regulation and consistent with the Human Resource activities of the banks. By collecting primary and secondary data and after analyzing those I realize that the employee's Job Satisfaction helps the organization to utilize its human resources in a more productive and efficient manner. The system identifies weakness and threats of the employee and takes appropriate measures to overcome the unfavorable circumstances. Job Satisfaction of this bank ensures the employee's satisfaction, interest for work, accountability and does any work satisfactorily. Job Satisfaction Result helps the bank to achieve its goals and objectives in time.

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## Appendix

Survey Questionnaire entitled “Factors Affecting on Employee Job Satisfaction of Janata Bank Limited”

### Report related question:

Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

SL.	Questions	1	2	3	4	5
1	You are satisfied with your job.					
2	You are satisfied with your present salary.					
3	You are satisfied with the interpersonal relation.					
4	You are satisfied with your job environment					
5	You are satisfied with your bonuses.					
6	You are satisfied with your overtime.					
7	You are satisfied with the provident fund policy of your company.					
8	You are satisfied with your group insurance					
9	You are satisfied with your increment					
10	You are satisfied with your lunch benefit					
11	You are satisfied with your leave facilities					
12	You are satisfied with your career advancement					
13	You are satisfied with your training and development					
14	You are satisfied with your opportunity promotion					
15	You are satisfied with your reward and recognition					
16	You are satisfied with your utilizing skills and expertise					
17	You are satisfied with your company policy					
19	You are satisfied with your company image					
20	You are satisfied with your job security					

# Financial Statement of Janata Bank Limited

## Key Financial Information

(BDT in million unless stated otherwise)

Particular	2018	2017	2016	2015	2014
<b>Balance Sheet Matrix</b>					
Authorized capital	30,000.00	30,000.00	30,000.00	30,000.00	20,000.00
Paid up capital	23,140.00	19,140.00	19,140.00	19,140.00	19,140.00
Reserve fund & surplus	31,416.37	32,223.33	30,749.66	30,407.44	20,315.70
Total shareholders' equity	54,556.37	51,363.33	49,889.66	49,547.44	39,455.70
Capital employed	418,483.41	392,032.44	368,100.88	354,689.00	322,712.54
Deposits	675,548.45	649,440.78	641,819.15	568,911.14	516,010.74
Loans and advances	533,707.16	459,580.05	403,037.42	349,861.30	319,773.25
Investments	166,783.79	177,342.15	233,274.87	219,150.10	196,713.53
Property, plant & equipment (Fixed Assets)	10,277.04	10,308.63	10,573.26	10,033.61	9,729.02
Total assets	866,046.48	805,988.41	778,603.91	690,667.66	628,415.27
Total off balance sheet exposures	94,744.22	120,881.92	105,174.55	121,570.93	72,495.16
Earning assets	568,956.06	610,004.45	605,444.04	548,634.47	496,785.00
Non-earning assets	297,090.42	195,983.96	173,159.87	142,033.19	131,630.27
Net assets	54,556.37	51,363.33	49,889.66	49,547.44	39,455.70
<b>Income Statement Matrix</b>					
Interest income	34,488.66	31,145.61	31,897.90	30,655.17	33,734.43
Investment income	11,350.63	14,414.82	16,416.87	18,260.44	16,742.67
Non-interest income	4,865.55	6,911.54	6,032.29	6,763.21	5,915.90
Total income	50,704.84	52,471.97	54,347.06	55,678.82	56,393.00
Interest expenses	26,972.08	27,093.67	31,331.30	33,982.70	35,984.27
Non-interest expenses	13,943.80	14,008.82	12,977.48	10,975.62	9,725.39
Total expenses	40,915.88	41,102.49	44,308.78	44,958.32	45,709.66
Net interest income/ Net interest margin (NIM)	7,516.58	4,051.94	566.60	(3,327.53)	(2,249.84)
Net non-interest expenses	9,078.25	7,097.28	6,945.19	4,212.41	3,809.49
Operating profit	9,788.96	11,369.48	10,038.28	10,720.50	10,683.34
Earnings before interest (non-operating), depreciation and tax	10,491.68	11,981.14	10,650.94	11,180.33	11,142.02
Profit before provision & tax	9,788.96	11,369.48	10,038.28	10,720.50	10,683.34
Profit before tax	673.84	4,210.05	3,650.16	6,560.05	5,733.05
Net profit after tax	248.97	2,686.50	2,605.48	4,807.88	3,813.15
<b>Capital Matrix</b>					
Risk weighted assets (RWA)	538,230.54	443,419.03	404,088.92	365,625.15	354,202.50
Minimum capital requirement	53,823.05	44,341.90	40,408.89	36,562.52	35,420.25
Total regulatory capital maintained	54,322.80	44,596.31	43,189.82	37,128.33	36,468.38
Capital surplus/(deficit)	499.75	254.41	2,780.93	565.81	1,048.13
Capital to risk weighted asset ratio (CRAR)	10.09%	10.06%	10.69%	10.16%	10.30%



Tier-I capital ratio	6.57%	8.40%	8.85%	8.20%	8.07%
Tier-II capital ratio	3.52%	1.66%	1.84%	1.96%	2.23%
Amount of Tier-I capital	35,381.52	37,243.49	35,760.22	29,971.61	28,579.56
Amount of Tier-II capital	18,941.28	7,352.82	7,429.60	7,156.72	7,888.82
Return on average risk weighted asset	0.05%	0.61%	0.64%	1.31%	1.08%
Internal capital generation ratio	57.40%	57.08%	55.68%	48.45%	47.52%

(BDT in million unless stated otherwise)

Particular	2018	2017	2016	2015	2014
<b>Asset Quality</b>					
Classified loans & advances (Non-performing loan)	179,984.46	75,995.50	59,359.80	43,181.70	37,375.67
Percentage of NPLs to total loans and advances (Gross NPL)	33.72%	16.54%	14.73%	12.34%	11.69%
Net NPL ratio	19.50%	3.73%	4.71%	3.62%	2.56%
Gross NPL Coverage	42.18%	77.46%	67.99%	70.64%	78.14%
SMA to credit portfolio	0.56%	5.39%	3.07%	1.08%	2.50%
Required provision for unclassified loans	2,106.50	4,434.00	3,802.20	2,690.70	2,474.43
Required provision for classified loans	30,803.20	23,910.60	19,763.30	17,670.80	21,434.72
Total required provision for loans and advances	32,909.70	28,344.60	23,565.50	20,361.50	23,909.15
Total provision maintained for loans and advances	32,910.60	28,403.99	23,817.06	20,445.27	24,323.37
Provision excess/(shortfall) for loans and advances	0.90	59.39	251.56	83.77	414.22
General provision maintained	3,116.62	5,703.52	4,955.66	3,990.91	3,765.58
Specific provision maintained	30,804.02	23,910.51	19,914.24	17,670.80	21,684.23
Classified investment	195.48	187.02	222.05	187.22	32.73
Provision maintained for classified investment	199.22	189.22	439.22	439.22	82.02
Classified other assets	3,459.49	2,734.13	2,790.45	2,682.01	690.67
Provision maintained for other assets	3,229.04	2,919.03	2,069.04	1,027.76	727.76
Total classified assets	183,639.43	78,916.65	62,372.30	46,050.93	38,099.07
Total unclassified assets	682,407.04	727,071.76	716,231.61	644,616.73	590,316.20
Required provision for contingent liabilities	883.35	1,208.82	1,051.75	1,215.71	724.95
Provision maintained for contingent liabilities	1,010.04	1,210.04	1,052.84	1,216.44	1,126.44
Current assets	347,316.66	430,681.68	426,636.64	345,385.82	314,186.75
Current liabilities	447,563.06	413,955.97	410,503.03	335,978.66	305,702.73
Net current assets	(100,246.40)	16,725.71	16,133.61	9,407.16	8,484.02
Average assets	836,017.45	792,296.16	734,635.79	659,541.47	607,249.13
Long term liabilities	363,927.05	340,669.11	318,211.22	305,141.56	283,256.84
Long term liabilities/current liabilities	0.81	0.82	0.78	0.91	0.93
Actual cash reserve held with BB (CRR)	38,059.33	42,872.18	40,850.69	34,706.71	33,523.90
Actual statutory liquidity reserve held with BB (SLR)	128,072.74	152,877.75	218,013.19	210,526.65	186,458.40
<b>Financial Ratios: Profitability</b>					
Operating profit ratio	18.48%	22.46%	20.19%	24.09%	27.90%
Operating profit as a percentage of average working fund	1.17%	1.44%	1.37%	1.63%	1.76%
Net interest income ratio	21.79%	13.01%	1.78%	(10.85%)	(6.67%)
Return on average asset	0.03%	0.34%	0.35%	0.73%	0.63%
Return on assets (ROA)	0.03%	0.33%	0.33%	0.70%	0.61%
Return on equity (ROE)	0.46%	5.23%	5.22%	9.70%	9.66%
Return on investment (ROI)	8.37%	6.90%	7.19%	8.61%	8.47%

Return on loans & advances	7.15%	8.04%	8.54%	9.35%	11.44%
Return on working fund	0.03%	0.34%	0.35%	0.73%	0.63%
Return on earning assets	0.04%	0.44%	0.45%	0.92%	0.80%
Return on capital employed	0.06%	0.69%	0.71%	1.36%	1.18%
Operating profit per employee	0.83	0.92	0.76	0.76	0.74
Net profit per employee	0.02	0.22	0.20	0.34	0.26
Operating profit per branch	10.72	12.47	11.03	11.81	11.82

## Key Financial Information

(BDT in million unless stated otherwise)

Particular	2018	2017	2016	2015	2014
<b>Financial Ratios: Liquidity and Regulatory</b>					
Current ratio (times)	0.91	1.04	1.04	1.02	1.31
Cash reserve ratio or Liquidity ratio	5.92% 6.83%	6.67%	6.74%	6.49%	
Statutory liquidity ratio (SLR)	19.93% 37.98%	23.79%	35.95%	39.38%	
Medium term funding ratio (MTFR)	64.38% 68.72%	67.21%	74.79%	65.19%	
Maximum cumulative outflows (MCO)	18.33% 15.82%	18.85%	18.88%	16.37%	
Credit deposit ratio (CDR) or Advance Deposit Ratio (ADR)	79.00% 61.97%	70.77%	62.80%	61.50%	
Capital to risk weighted asset ratio (CRAR)	10.09%	10.06%	10.69%	10.16%	
<b>Financial Ratios: Other Performance Ratio</b>					
Net interest income as a percentage of working funds	10.30%				
	0.90% (0.37%)	0.51%	0.08%	(0.50%)	
Operating cost	3.02% 1.86%	3.12%	2.17%	2.04%	
Efficiency ratio	27.50% 17.25%	26.70%	23.88%	19.71%	
Burden ratio	1.09% 0.63%	0.90%	0.95%	0.64%	
Cost of deposit	4.34% 7.34%	4.47%	5.49%	6.76%	

Yield on loans and advances	7.15% 11.44%	8.04%	8.54%	9.35%
Net interest margin as a percentage of working fund	0.90% (0.37%)	0.51%	0.08%	(0.50%)
Net interest margin on earning assets	1.28% (0.47%)	0.67%	0.10%	(0.64%)
Interest spread	2.81% 4.10%	3.58%	3.05%	2.59%
Cost of fund	7.10% 8.82%	7.28%	8.05%	9.06%
Net spread	0.91% 2.06%	1.02%	1.48%	1.77%
Cost to income ratio	80.69% 81.06%	78.33%	81.53%	80.75%
Administrative cost	3.02% 1.86%	3.12%	2.17%	2.04%
Debt equity ratio (times)	11.38	11.64	11.86	10.48 12.08
Net asset value per share (NAVPS) (in BDT)	235.77	268.36	260.66	258.87 206.14
Earnings per share (EPS) (in BDT)	1.17	14.04	13.61	25.12 19.92

### Foreign Exchange Business

Import	220,413.70 144,556.80	143,582.20	126,650.00	147,181.80
Export	114,681.00 154,079.70	139,920.90	154,454.20	145,373.60
Foreign Remittance	76,078.10 106,677.10	72,022.00	90,081.80	101,348.20

### Shares Information Matrix

No. of shares	231.40	191.40	191.40	191.40	191.40
Market price per share	Not listed in any stock exchange				
Price-earnings ratio	Not listed in any stock exchange				
Dividend:					
Cash	10.00	10.00	10.00	10.00	10.00
Bonus	-	-	-	-	-
Dividend cover ratio (times)	24.90	268.65	260.55	480.79	381.32
Right share issued (in amount)	4,000	-	-	-	-
Number of shareholders	100% share owned by the Government				
<b>Other Information</b>					
Number of branches (in number)	913	912	910	908	904

Number of employees (in number)	11,849	12,391	13,188	14,151	14,413
Relationship management application	527	598	602	570	574
Earnings per share (EPS)(in BDT)	1.17	14.04	13.61	25.12	19.92
Net asset value per share (NAVPS) (in BDT)	235.77	268.36	260.66	258.87	206.14