



**Internship Report  
On  
“Employee Job Satisfaction of City Bank Limited”**

Submitted to

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Submitted by

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# Letter of Transmittal

Date:

Dr. SM Sohel Rana  
Assistant Professor  
Department of Business Administration  
Daffodil International University

**Subject:** Submission of internship report on “Employee Job Satisfaction of City Bank Limited”

Dear Sir,

With wonderful delight, I am presenting my Entry level position report on "Employee Job Satisfaction of City Bank Limited" in light of my 3 months' temporary job length. This record has been submitted as a significant prerequisite of BBA educational programs. The temporary position utility has provided me with a chance of having an introduction to the strolling condition and on the procedure experience inside the Retail Money Center (RFC) accumulation of a prestigious non-open business monetary association, The City Bank Ltd.

I have watched the investigate be really fascinating, valuable and astute. I've attempted my degree lovely to set up a powerful and valid report. I am trusting you will discover this document the significance of the majority of the diligent work I've introduced it. I welcome your whole inquiry and take joy to answer to them.

Yours sincerely,

.....

Md. Maniruzzaman  
ID: 133-11-130  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **Approval Certificate**

This is to support that this report entitled " Employee Job Satisfaction of City Bank Limited" submitted to Daffodil International University in with the individual internship program is a real record of work completed by "Md. Maniruzzaman" under my watch at the "City Bank Limited".

### **Supervisor**

-----  
Dr. S M Sohel Rana  
Assistant Professor & Associate Head  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University.

## **Students Declaration**

I subsequently declare that the Internship report entitled " Worker Employment Satisfaction of City Bank Limited " submitted in deficient satisfaction of the essential for the dimension of Bachelor of Business Administration (BBA) at Daffodil International University.

I also attest that this report is strangely orchestrated by me after the consummation of 3 months' Internship at City Bank Limited.

-----  
Md. Maniruzzaman  
ID: 133-11-130  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **Acknowledgement**

Above all else, I need to express my most profound thanks and dedication to Almighty God for gifting me with the capacity, quality, and patience and to stay dynamic in my proposal.

An exceptional obligation is because of my decent Supervisor, Dr. S M Sohel Rana, Assistant Professor and Associate Head, Department of Business Administration, Faculty of Business and Economics who has been my scholastic chief for the course of BBA. He was top dog enough to allocate her significant time to give me her modest direction, motivation musings, adequate and appropriate headings for the fruitful preparation of this report.

I am similarly grateful to all City Bank Limited specialists, who work to give me the basic information and organized explanation that orchestrated this report. I may similarly need to thank the staff at the Attire Town Limited for their noteworthy cooperation and help. It will be uncalled for if I don't give them thanks since we can do nothing without their cooperation.

I am in like manner grateful to my Family for their consistent a wide scope of sponsorships all through the preparing report

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## **EXECUTIVE SUMMERY**

The report is based on the “Employee Job Satisfaction of City Bank Limited”. The internship program is the prerequisite for graduation in BBA. Study room discussion on my own cannot make a student perfect in coping with the actual commercial enterprise state of affairs; consequently, it's miles an opportunity for the scholars to understand approximately the real-life state of affairs via this software. A report has to be built for the university and agency requirement. The topic of the report is “Employee Job Satisfaction of City Bank Limited”. The main purpose of the report becomes very clear from the topic of the report. The employee of City Bank Limited is satisfied by the all off activities of city bank limited but CBL should give more enthusiasm to non-open achievement and reputation of the laborer to blast the dimension of procedure delight. CBL can supply enthusiasm to the work environment decoration all together that laborer can live with solace and extricate up to work there as a zone. The manager must give steerage concerning the laborer's position, obligation, and specialist. The manager needs to more issue approximately his workers This report focuses on employee job satisfaction level of City Bank Limited



# Chapter One

## INTRODUCTION

### 1.1 Background of the Study

Activity pride has been a critical situation within the world of professional commitments as, thus far it has been undoubtedly believed, the outcome of the industry, to a big quantity, depends on the process delight of the personnel. A way to define task satisfaction seems instead difficult as it merits to be defined in phrases of territorial socio-financial realities. Whilst an employee finds his or her activity thrilling, rewarding and dependable- this country of the employee is that she or he is satisfied in his or her job. As a consequence, task pride accommodates many elements. Bullock (1952) defined process delight as an attitude which ends from a balancing and summation of many unique likes and dislikes experienced in reference to the process. So, job pleasure is a role of the worker that is believed to have had sufficient ground to stay at that job with determination, commitment, and professionalism to order to serve each his or her and company's pursuits due to the fact the worker expectations are met here. The general job delight depends on what one expects and what he or she receives (Azim & Hoque, 2006). As a result, it's far clear that a lot of things function to bring about job pride and at the identical time lack of them is responsible for task dissatisfaction. Internship software is an ideal combo of theoretical and practical expertise. This report is originated to fulfill the requirement of the assign project internship report on "**Employee Job Satisfaction of CBL**" has been assigned to me by the university supervisor **Dr. S M Sohel Rana**

One appears very important almost about the employer's constant growth is staffs' technique pride. In the first global, this trouble has been understood fairly due to the fact they do remember the fact that the pastime delight of the staffs is a lot more crucial than different additives of the agency.

The scholarly world had decided the issue and completed various investigations on it. In this appreciate, Bangladesh has, be that as it may, to accomplish something valid in light of the fact that the thought is unimaginably new in Bangladesh. In any case, we plan to get the overall market; we should race with the overall gamers. In this way, it's been found out the truth that side interest delight must be taken care of pragmatically. With an ever-increasing number of individuals anxious to discover greater

artworks/presence solidness, so on the off chance that any corporation should discover the methods to keep up their representatives happy at this point. Throughout the years, as organization spending plans have fixed and the last faculty was compelled to take on extensive outstanding burdens, workers have gifted.

Fundamentally included worry without accepting compensatory rewards and other more offices. Indeed, even clean changes will bring faculty feeling an additional parity in their lives. Bendy fine art hours aren't the handiest way to build laborer charm. Directly here are some different advances that could take to protect specialist's faithfulness and dedication while diminishing turnover, offer individuals with obligation and after that enable them to utilize it, show regard, capture the total individual, mark out a reasonable path to blast. Sometimes in this period found out about the center parts that rationale the procedure enjoyment of the staffs of The town financial gathering limited Ltd. In view of those middle added substances, the degree of laborer action delight might be estimated, similar to; action itself, right income, adaptability, potential to impact picks, leisure activity wellbeing, outstanding task at hand, physical craftsmanship environment, improvement and new conceivable outcomes, new generation, energizing undertakings, tutoring application, relational relations, stressing conditions, ubiquity.

## **1.2 Origin of the Study**

This document is an internship record composed as the call for the of a ton of the BBA software. The main point of the internship will progress toward becoming to offer an 'on the action' introduction to the researcher and an open door for translation of hypothetical originations in genuine life state of undertakings. The understudies are located in businesses; organizations ponder foundations comparably to advancement obligations.

On this connection, after the finishing touch of the BBA program, I chose the topic "Employee Job Satisfaction of the City Bank Limited" for my internship report under the supervision of Dr. S M Sohel Rana

### **1.3 Objectives of the Study**

The goal of the look at is to accumulate sensible know-how of the banking system and operation. This internship gives us a danger to coordinate with the theoretical knowledge and realistic revel in. The following are of objective for internship in the bank:

- To apply theoretical knowledge inside the sensible subject.
- To recognize the banking operation.
- To understand the manner of loan series.

### **1.4 Methodology of the Study**

For smooth and correct test anyone has to conform with a few rules & guidelines. The study inputs were collected from the property:

#### **Primary sources**

- (i) Practical desk work
- (ii) Face to face conversation with the officer
- (iii) Direct observations

#### **(b) Secondary sources**

- (i) Annual report of The City Bank Limited Ltd.
- (ii) Memos & Circulars
- (iii) Daily diary (containing my activities of practical orientation) maintained by the researcher,
- (iv) Various publications on Bank,
- (v) Websites,
- (vi) Different circulars sent by Head Office and Bangladesh Bank.

### **1.5 Limitations**

**Here** had been certain limitations whilst challenge the have an examine. Those are summarized beneath:

- ❖ The preeminent hindrance while making arranged this archive to move toward becoming time. Since the residency of the internship software changed into brief, it altered into now not reasonable to feature the sum profoundly.
- ❖ Work of art strain in the office has turned into each other disadvantage restricting this record from being all the more beyond any doubt or investigative.
- ❖ Classification of records altered into whatever another boundary that impeded the investigate.
- ❖ Every organization has its own mystery that isn't constantly seen to an individual outside the business venture.
- ❖ Indeed, even as gathering data on the town money related foundation limited, representatives did never again uncover adequate records for classification principle of the organization.

## **Chapter Two**

### **Organizational Overview**

#### **2.1 Overview of the Bank**

The City Bank Limited is one of the most seasoned non-open business banks working in Bangladesh. The bank has been walking around the reason that 1983 with an authorized capital of Tk. 1.75 Billion underneath the enterprise of twelve stunning and principle businessman of the USA. The honorable aim behind starting this bank have progressed toward becoming to realize qualitative changes in the circle of Banking and financial manipulate. Today The town bank confined serves its customers 89 branches unfurl over America. and around 3 hundred oversea correspondences covering the majority of the most extreme basic urban communities and undertaking center of the field.

The offerings incorporate across the board various territories of progress, business and undertaking which specially crafted to the particular objectives of the clients and are outstanding by utilizing a method for a superb level of a brief and individual pastime. Throughout the years the financial foundation has elevated of Its administrations. The enormous and regularly creating household network offers and incorporates different administrations and items.

The town money related organization limited has just presented a couple of new Banking stocks like twin forex charge cards, ATM and online administrations that have created charm limit of the clients. The bank goes to present constant net, SMS, and converse with Banking frameworks with all present conveyance channels at an early date. For huge in general execution, the money related gathering has earned countrywide and overall reputation. The city money related foundation kept ended up one of the 12 Banks of Bangladesh a couple of the 500 Banks in Asia for its benefit, store and salary as evaluated through "ASIA WEEK" inside the yr 2000. Aside from that, the town bank limited gained the "apex Ten organizations" grant from the top Pastor of the individuals' Republic of Bangladesh.

The city money related establishment limited has a noticeable Top managerial staff which comprises of 13 a triumph and presumed businessmen. Mr. Aziz Al-Kaiser, a top driving businessman, industrialist, pioneer individual and business person of the non-open division's money related establishment in Bangladesh, is the Director of the monetary foundation.

The budgetary establishment by and by has 89 on-line branches unfurl over the US of America that comprise of a completely fledged Islamic Banking branch. Aside from those regular transport factors, the bank is additionally in all respects exuberant in the alternative transport area. It as of now has 100 ATMs of its own one of a kind; and ATM offering course of action to an accomplice monetary organization that has 225 ATMs in the locale; SMS Banking; enthusiasm Banking, etc. Before long its client name center is going to begin operation.

The city bank limited is the first financial institution in Bangladesh to have issued a dual-currency credit Card. The financial institution is an important member of VISA international and it troubles both local foreign money (Taka) & foreign currency (US dollar) card limits in a single plastic. VISA Debit Card is some other famous product which the bank is pushing difficult on the way to ease out the queues at the branch created by its surprising base of a few four hundred,000 retail customers. The release of VISA Prepaid Card for the journey area is presently underway.

The metropolis financial institution restricted prides itself in providing very personalized and friendly customer support. It was in the region a customized provider excellence version referred to as gap (Graceful Appropriate-fascinating) that makes a specialty of ensuring satisfied customers through placing benchmarks for the bank's personnel' mindset, conduct, readiness stage, accuracy and timeliness of service first-rate.

## **2.2 Vision**

- The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.

## 2.3 Mission

- Offer a major scope of items and administrations that differentiate and energize all buyer portions.
- Be the 'business of inclination' by means of introducing a domain in which people exceed expectations and pioneers are created.
- Continually mission methodology and structures to upgrade adequacy and productivity.
- Sell innovation and automation with the goal that it will be ensuring and improving magnificence in a bearer.
- Ensure perceive for the network, definite administration, and consistency in the entire thing we do.

## 2.5 Branches of CBL

CBL is one of the fastest growing banks in Bangladesh. Now 97 branches are operating all over Bangladesh.

<b>Division</b>	<b>Branches</b>
Dhaka	47
Chittagong	18
Comilla	6
Sylhet	10
Rajshahi	10
Khulna	6

The system of CBL connects with itself for giving great stunning banking organization in retail, undertaking, corporate and Islamic banking sections. The nation's top corporations, multinational and network businesses, and monetary organizations are served through CBL. With an all-out resource of BDT 15,089 million, CBL is a couple of the zenith performing network banks in Bangladesh.

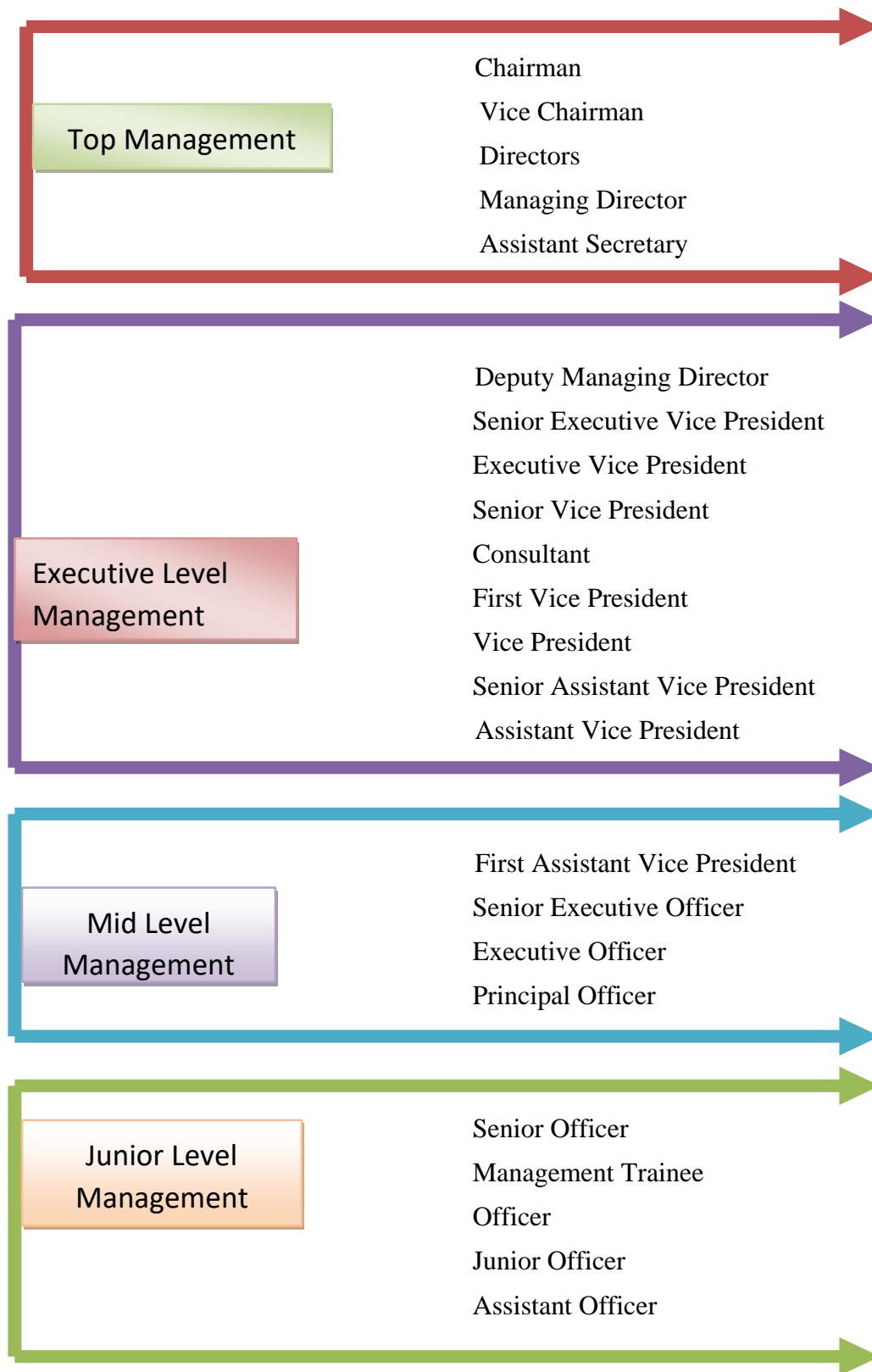
## 2.6 Goals & Objectives of CBL

- ❖ To accumulate a tough mainstay of capital.
- ❖ To sell change, exchange, and undertaking.
- ❖ To find strategies for attaining systematic blast.
- ❖ To improve and build up the scope of item and administrations.

- ❖ To extend human valuable asset by utilizing developing work potential outcomes.
- ❖ To enhance the advantage of investors.
- ❖ To offer favored money related administrations to individuals. As to its job among its partners is held inordinate to allow the watchers to strong their absolute initially watch it.
- ❖ To convey at the endeavor of limiting and working in change for specific and securities and all types of trade banking.
- ❖ To hang on business as agents, advertisers, entrepreneurs, money related and uncover retailers, concessionaires, and merchants.
- ❖ To set up and open work environments and branches to hang on all or any of the business abroad and inside the USA. Outfitted before an authorization is obtained from Bangladesh bank.



## 2.7 Hierarchy of CBL



## 2.8 PRODUCT/ SERVICE OFFERING OF CBL

The administrations envelop substantial different locales of trade, the alternate and organization that customized to the exceptional wishes of the clients and are remarkable by means of a top-notch phase of the sparkle off and private side interest.

After some time, the city monetary organization limited has improved the ranges of its administrations. The huge and regularly developing local system gives and conveys various administrations and items to the doorsteps of many thousands.

The town bank kept (CBL) takes part in a huge sort of games from little scale loaning to substantial mechanical endeavor financing. CBL comprises of fare and import financing. It comprises of various a lot of offerings. Its' sort of games at a look is as per the following:

Deposit	Loans and advances	Foreign Exchange	Other services
<b>Current account</b>	Term loan	Export L/C	Safe custody (locker)
<b>Savings account</b>	Working capital loan	Import L/C	Travelers Cheque
<b>Short term deposits</b>	Cash credit	Foreign	Demand draft
<b>Fixed deposit</b>	Overdraft	Remittance	Pay order
<b>Different Scheme</b>	Packing credit & trust receipt		Telegraphic transfer
<b>Nonresident foreign currency deposit account</b>	House building finance		Selling and buying foreign currency
<b>Resident foreign currency account</b>	Import finance		
	Consumer Credit		
	Transport Loan		
	Lease financing		

The town budgetary establishment limited (CBL) has just included some new Banking stocks like duel cash credit playing a game of cards, ATM and online benefits that have created an advance limit of the clients. The money related gathering will present ongoing web, SMS and call Banking structures with all blessing day shipping channels at an early date. For enormous execution, The bank has earned national and overall prevalence. The city bank restricted (CBL) have

turned out to be one of the 12 Banks of Bangladesh some of the five hundred Banks in Asia for its advantage, store and profit as evaluated by the utilization of "ASIA WEEK" inside the year 2000. Other than that, the town bank obliged (CBL) acquired the "apex Ten corporations" grant from the over the top Clergyman of the individuals the Republic of Bangladesh inside the year 1992-93.

## 2.9 Performance at a Glance

<b>Date of Incorporation</b>	<b>March 14, 1983</b>
<b>Formal Inauguration</b>	March 27, 1983
<b>Number of Branches</b>	97
<b>Paid up Capital</b>	5,055, 000,000
<b>Total capital</b>	15,035.890,000,00
<b>Total asset</b>	115,735.970,000,00
<b>Total deposits</b>	83,817.790,000,00

## 2.10 Department of CBL

1. Human resources Department
2. Finance Department
3. Audit & Inspection Department
4. Marketing Department
5. Retail Banking & Consumer Banking Division
6. Corporate Banking Division
7. Treasury Division
8. Trade Service & Correspondents Banking Division
9. Loans and advance Division
10. SME Banking Division
11. Card Division

## **Chapter Three**

### **Literature Review**

#### **Working Environment**

In this have an investigate, the working surroundings allude to offices, inside design and outside format gave through the organization. Focuses are developing, framework and gear which can be outfitted through the organization for organization reason. But, that running condition comprises of the indoor and outside work environment. It is through the commitment of a helpful painting encompassing so as to affect administration climate and ultimately impact task pride.

As to, the different group of specialists also, supply an effect on task pride. This is upheld through Schemerhon (2011) found that contender inner shape can likewise achieve a situation which one birthday celebration gain triumph by having predominant ability or domination. In the event that it ineffectively oversees, it might achieve clashes which not the slightest bit been settled and can meddle with the general normal exhibition of the gathering of specialists. Greenberg and Aristocrat (2008). Korman (1977) perceived individual factors and running conditions comprising of procedure class degree, affect work satisfaction, action assortment, the executives through the director, special potential outcomes, acclaim machine, social interaction notwithstanding cooperation. Hui and Yee (1999) filed down amazingly great workgroup condition caused higher endeavor satisfaction together rather than individuals.

The introduction of very good human relation sports could be very a splendid deal associated with the control of employment courting (Lin et al., 2008). With this installed order, it will in addition beautify the spirit of healthful competition in the company (Andonova & Zuleta, 2007).

Meeting with supervisor

Supervisory practices are the most very well researched of interest pleasure's variable. A big wide kind of researches had been carried out for the reason that initial e-book of the Michigan management research via using Katz et al., (1950) and maximum determined that participative and associated with supervisor leadership impact project satisfaction surely (Saiyadain, 1985; Lunjew et al., 1994; Kim, 2002). The term leadership techniques various things too wonderful humans. Despite the fact that there's no final definition of management exists (Yukl, 2002), most people of definitions of control replicate some primary elements include, organization, have an effect on, and aim (Bryman, 1992). Control is associated with control, despite the fact that the emphasis in management is on improvement, method, imaginative and prescient and adapting the agency to changing surroundings. Management is about planning, organizing and controlling, both human and non-human, to acquire the desires and desires (Riggs, 1997). As leadership makes a specialty of the social exchange courting amongst leaders and employees, viable effects including subordinate satisfaction, supervisor satisfaction, performance, dedication, function warfare, characteristic readability and turnover intentions (Schermerhorn et al., 2011; Yukl, 2002) can be discovered. Body of workers-associated obligations like delegating, informing and communicating additionally correlate absolutely with activity pride. Howell and Avolio (1993), recommend that consciousness of the function of leaders and the effect of leadership fashion gives a partial reason for growing organizational effectiveness. This is steady with the findings of management theorists who advocate that the presence of tremendous management styles can also drastically have an impact on worker motivation and in the end employer normal overall performance.

### **Financial Reward**

O'Reilly et al. (1980) have connected that the two undertakings and organizational reward added to work satisfaction. Inborn reward straightforwardly connected to employment, for example, intriguing and testing work, assortment and capacity to utilize one's aptitudes are task rewards. Unmistakable prizes which are noticeable to others, for example, compensation, advancement and open to the working condition are organizational prizes. In this way work satisfaction is a component of a combination of situational attributes and situational events. The situational attributes usually proposed as key factors in occupation satisfaction are simply the work, pay, advancement,

supervision, and collaborators, albeit different factors, for example, representative contribution and organization duty (Crossman and Abou Zaki 2003). In this manner, the capacity to accomplish and keep up large amounts of motivation becomes a genuine test that can furnish representatives with the solidarity to combat uncertainty, uneasiness, and vulnerability (Speedy and Nelson, 2009; Stajkovic, 2006). The job of associates likewise further backings the way toward improving the motivation of representatives at the work environment. (Winnie, et al., 2011)

Compensation and advantages are significant components affecting representative maintenance. The real reason individuals working is to have a salary so as to satisfy fundamental survival needs, for example, nourishment, dress, and sanctuary. Satisfaction through salary earned further prompts representative maintenance. Appelbaum (1991) states that numerous organizations today distinguish innovation strategies that are legitimately connected to improving organizational execution. There are numerous ways to deal with impetus compensation, for example, money, rewards, stock buy, and profit sharing. These can influence laborer execution just as employee satisfaction which add to specialist profitability.

Cash, benefits, and various types of compensation have been utilized to attract, hold, and motivate workers and accomplish organizational objectives in the USA and around the globe (Hairdresser and Bretz, 2000; Chiu et al., 2001; Tang et al., 1998). The remuneration arrangement of an organization might be utilized explicitly to hold top specialists just as prevail upon contenders who have high official turnover rates. Pay however probably won't rouse reliability to an organization, is typically the absolute most significant components for an individual's choice to join, remain or leave. Ronan and Organt (1973) recorded compensation as the principal factors affecting employee satisfaction. Egbule (2003) investigation of scholastic staffs' activity satisfaction in Nigeria was influenced by compensation, working condition, and university status. Ronan and Organt (1973) recorded compensation as the principal factors affecting occupation satisfaction. Organizations with a high pay level may attract and hold a certified work-power (Williams and Dreher, 1992), and lessen preparing or enrolling costs (Holzer, 1990). It has been recommended by scientists that cash is a motivator (Lawler, 1973). Numerous examinations have investigated the relationships between compensation segments and attraction, maintenance, and motivation of US workers (Hairstylist and Bretz, 2000; Gerhart and Milkovich, 1992; Kahn and Sherer, 1990).

Base pay is one of the primary determinants that workers use when they settle on a business choice (Gerhart and Milkovich, 1992).

The effectiveness wage hypothesis affirms that above-average pay can build proficiency and decrease unit work costs, for example, attracting great candidates, diminishing turnover and expanding work exertion (Campbell, 1993; Cappelli and Chauvin, 1991). High pay impacts representatives' choices in work acknowledgment and goal to leave (Judge, 1993; Lawler and Jenkins, 1992). Bosses use advantages to attract and hold great individuals; representatives depend on advantages (for example therapeutic endowments, vacations, and retirement) to verify their money-related prosperity.

By connecting benefits (for example annuity and occasions) to position, laborers will be hesitant to change occupations (Gerhart and Milkovich, 1992). Liberal prizes will in general hold individuals, lead to high satisfaction, duty, and dependability.

### **Job Satisfaction**

Throughout the year, some exploration has demonstrated that activity satisfaction causes work execution. (Goodman, 2007). Employment satisfaction is a basic piece of HR executives. By recognizing factors impacting work satisfaction, the administration particularly human asset division can give important and significant information to settle on a wise choice for advancing worker's activity satisfaction level (Lambert et al., 2001). Occupation satisfaction has been characterized as a lot of ideal or negative inclination with which representatives see their work. The inclination is particularly associated with components, for example, attitude and social aims which can assist directors with understanding representative relations to their occupations and to anticipate the impact on future conduct (Garman et al., 2003). Different hypotheses expect that the connection of factors, for example, task attributes, organizational attributes and individual attributes that impacts work satisfaction (Hoy and Miskel, 1996) which will ultimately influence the nature of administration rendered (Fitzgerald et al. 1994) Employment satisfaction hypotheses are categorized into substance and procedure speculations (Gruenberg, 1979). Elements affecting employment satisfaction were analyzed by the substance hypothesis, for example, the Maslow Various leveled of Necessities (1954),

Herzberg's Two Variables Hypothesis (1959), and the Presence, Relatedness, and Development hypothesis by Alderfer (1969). The Herzberg Hypothesis is worried about two separate arrangements of condition which are satisfier or motivator, and dissatisfied or cleanliness factors which are unequipped for giving motivation or satisfaction. Satisfier incorporates the work itself, duty accomplishment, acknowledgment, progression, and development while dis-satisfier incorporates working position, relational relationship, pay, status, employer stability, supervision, organization approach and individual life (Herzberg et al., 1959). The procedure hypothesis inspects the connection procedure which works satisfaction inferred between factors, for example, expectations, needs, and qualities. These incorporate value hypothesis by Adams (1963) which looks at the individual convictions on the reasonable treatment gotten by them against their companions; Vroom's (1964) hypothesis that proposed alternative practices were picked by individuals dependent on their expectation that a specific conduct will prompt at least one wanted outcome; and Locke (1976) which trusted that activity satisfaction was impacted by representative's qualities, for example, accomplishment and feeling of progress from the activity just as increment in compensation, advancement openings and acknowledgment which are non-work related variables. An examination by Schermerhorn et al. (2011) recorded four categories of variables influencing work satisfaction including testing occupations, impartial reward framework including pay and special chances, great associates' relationships, and favorable workplaces.

Concentrates on worker's activity satisfaction are widely managed particularly in the created nations. In Malaysia, inquire about was done on occupation satisfaction from various mechanical parts including; work satisfaction among lady administrators in the vehicle division (Santhapparaj et al., 2005); factors influencing work satisfaction in two car businesses (Dawal and Taha 2006); work satisfaction and precursor of requirements among the representatives of a main bank (Lew and Liew, 2006); and factors affecting employment satisfaction in two colleges by Wong and Heng (2009).

### **Relationship between Working Environment and Job Satisfaction**

One of the most important aspects of an individual's work in a modern organization concerns the management of communication demands that he or she encounters on the job. Demands can be characterized as a communication load, which refers to "the rate and complexity of communication inputs an individual must process in a particular time



frame.” Individuals in an organization can experience communication over-load and communication under- load which can affect their level of job satisfaction. Communication overload can occur when “an individual receives too many messages in a short period of time which can result in unprocessed information or when an individual faces more complex messages that are more difficult to process.” Due to this process, “given an individual’s style of work and motivation to complete a task, when more inputs exist than outputs, the individual perceives a condition of overload which can be positively or negatively related to job satisfaction. In comparison, communication under load can occur when messages or inputs are sent below the individual’s ability to process them.” According to the ideas of communication over-load and under-load, if an individual does not receive enough input on the job or is unsuccessful in processing these inputs, the individual is more likely to become dissatisfied, aggravated, and unhappy with their work which leads to a low level of job satisfaction.

### **Relationship between Relationship with Supervisor and Job Satisfaction**

Prevalent subordinate communication is a significant impact on occupation satisfaction in the working environment. The manner by which subordinates see a chief’s conduct can decidedly or negatively impact work satisfaction. Communication conduct, for example, outward appearance, eye to eye connection, vocal articulation, and body development is essential to the prevalent subordinate relationship (Teven, 2006). Nonverbal messages assume a focal job in relational cooperation’s regarding impression formation, trickery, attraction, social impact, and enthusiastic. Nonverbal quickness from the boss increments relational contribution with their subordinates affecting employee satisfaction. The way wherein chiefs communicate with their subordinates non-verbally might really compare to the verbal substance (Teven, 2006). People who abhorrence and contemplate their director are less ready to communicate or have the motivation to work while people who like and think decidedly about their chief are bound to communicate and are satisfied with their activity and workplace. An administrator who utilizes nonverbal quickness, neighborliness and open communication lines are bound to get positive criticism and high occupation satisfaction from a subordinate. On the other hand, a chief who is withdrawn,

disagreeable, and reluctant to communicate will naturally get negative criticism and create low occupation satisfaction in their subordinates in the work environment.

### **Relationship between Financial Reward and Job Satisfaction**

Past looks at demonstrated that rewards are a strong determinant of occupation satisfaction. For instance, Gerald and Dorothee (2004) found that rewards are by and large related to professionalism and occupation satisfaction. They reinforced the dispute that action satisfaction for professionals is gotten somewhat from what professional sees from work. Occupation satisfaction is affected by business rewards (Clifford, 1985). Prizes can be deduced both in natural and outward structures (Rehman et al., 2010). Kalleberg, (1977) fought that rewards related to the budgetary part are even more out and out related to work satisfaction. According to correlation frames speculation, an individual is said to have some reference standard against which occupation is judged (Walker, 1980). These references are made plans to a great degree by a person's inside motivation drivers. The size and course of the qualification between the used standard and the genuine situation choose the component of occupation satisfaction experienced. A representative motivated by cash related reward may, for example, get broad satisfaction from a vocation that pays in abundance of past movement, or a comparative position the individual ponders it as well.

### **Financial Rewards Provided by The City Bank Limited to the Employees**

The City Bank Limited representatives get focused pay bundles. Legally binding workers additionally appreciate focused base pay. On over that, if the representatives can meet over 60% of the objective given by the bank they are qualified for additional getting incidental advantages to framing the bank. Full-time associates acquire liberal pay choices. Provident Reserve benefits are given to the workers of the bank according to the standard of the bank. The representatives are additionally qualified for the gratuity to subsidize.

## **Chapter Four**

### **Analyses**

In each overview, it's far fundamental to investigate the study results and watch the discoveries as a principle of the advancement of the endeavor. The study outcomes of aggressive execution examination are spoken to with the guide of tables and featured through graphical representation in a rate foundation.

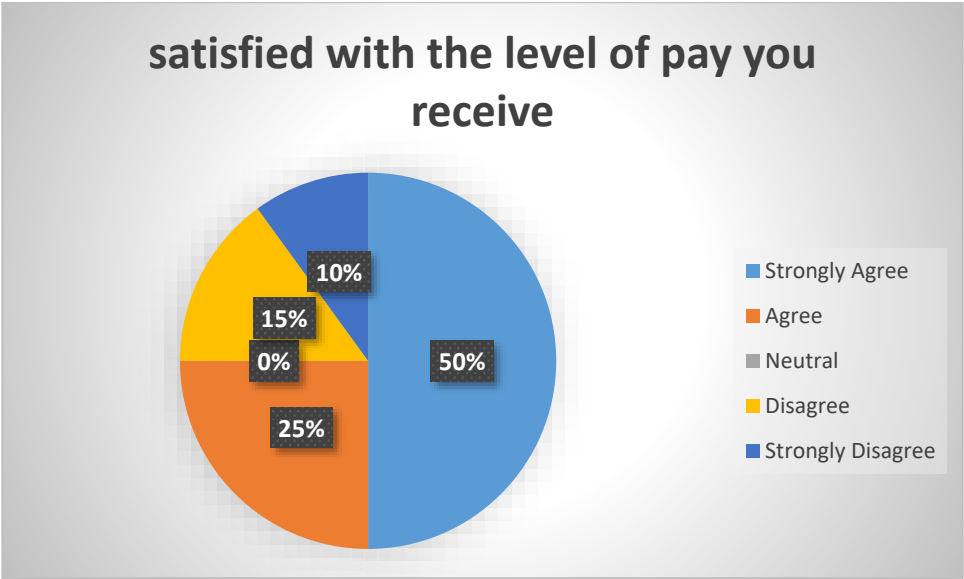
While staff had been gotten some information about their present procedure charm particularly, customary doled out exercises with 5 choices in each inquiry given to the faculty from the dimension of emphatically conform to unequivocally differ comprehensive of fair to pick their ideal answer

Findings of each of the survey end result are observed through a suggestion.

#### **Data Analysis:**

##### **1. Are you satisfied with the level of pay you receive-**

<b>Strongly Agree</b>	<b>50</b>
<b>Agree</b>	<b>25</b>
<b>Neutral</b>	<b>0</b>
<b>Disagree</b>	<b>15</b>
<b>Strongly Disagree</b>	<b>10</b>



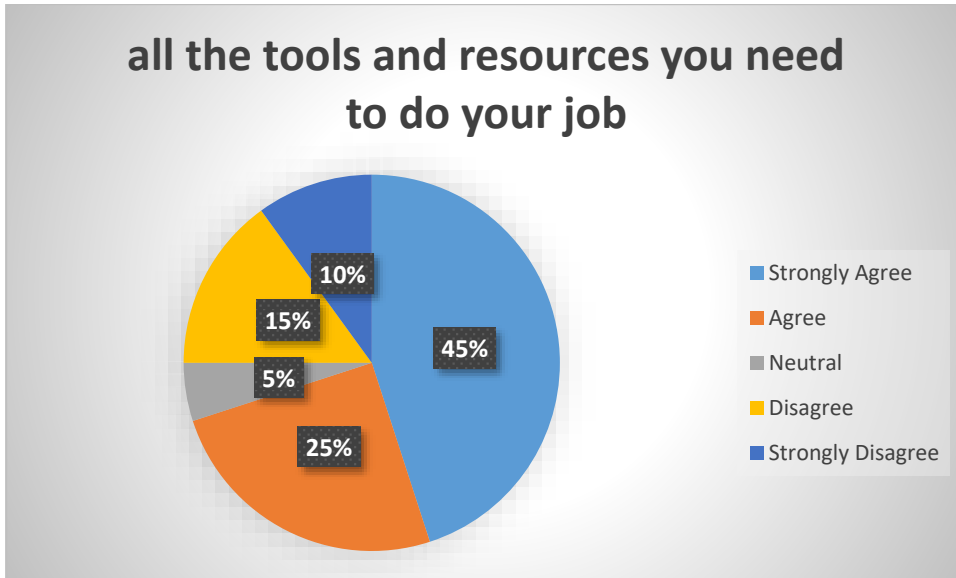
**Fig 4.1:** satisfied with the level of pay you receive

**Interpretation:**

From the chart, it is seen that 75% employees are agreed and 25% employees are disagreed.

**2. Have you all the tools and resources you need to do your job-**

<b>Strongly Agree</b>	<b>45</b>
<b>Agree</b>	<b>25</b>
<b>Neutral</b>	<b>5</b>
<b>Disagree</b>	<b>15</b>
<b>Strongly Disagree</b>	<b>10</b>



**Figure- 4.2:** all the tools and resources you need to do your job

From the diagram here we can see that 70% of representatives in CBL have concurred and 23% have concurred that they have every one of the apparatuses and assets that required. 5% of workers were nonpartisan as they are fresher. Also, 25% are Oppose this idea.

**3. Have You well training You need to do your job-**

<b>Strongly Agree</b>	<b>50</b>
<b>Agree</b>	<b>20</b>
<b>Neutral</b>	<b>10</b>
<b>Disagree</b>	<b>15</b>
<b>Strongly Disagree</b>	<b>5</b>



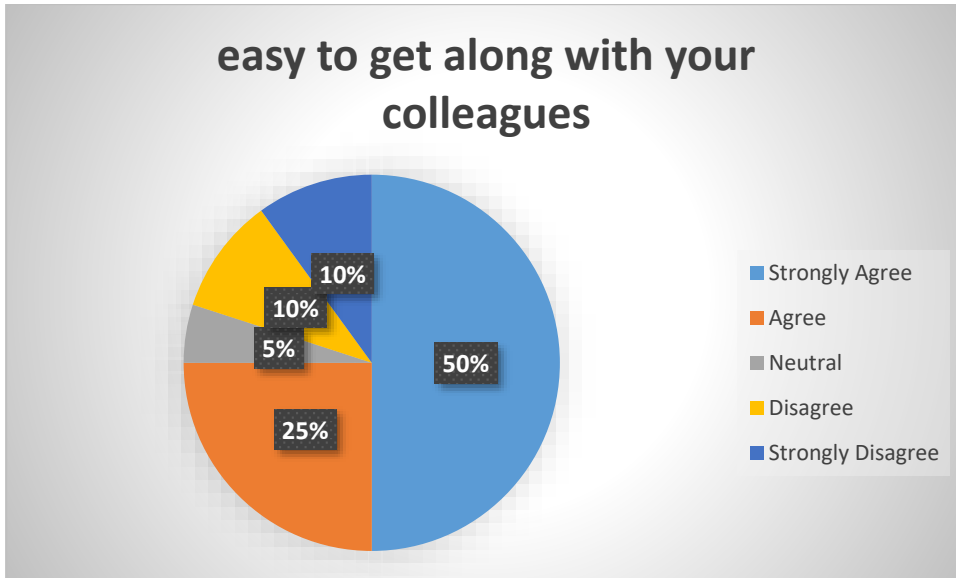
**Figure- 3.3:** well training You need to do your job

**Interpretation:**

employees in this bank were agreed, 70% were agreed. 10% were neutral and 20% are disagreed because they need training but don't get frequent training opportunity.

**4. It is easy to get along with your colleagues-**

<b>Strongly Agree</b>	<b>50</b>
<b>Agree</b>	<b>25</b>
<b>Neutral</b>	<b>5</b>
<b>Disagree</b>	<b>10</b>
<b>Strongly Disagree</b>	<b>10</b>

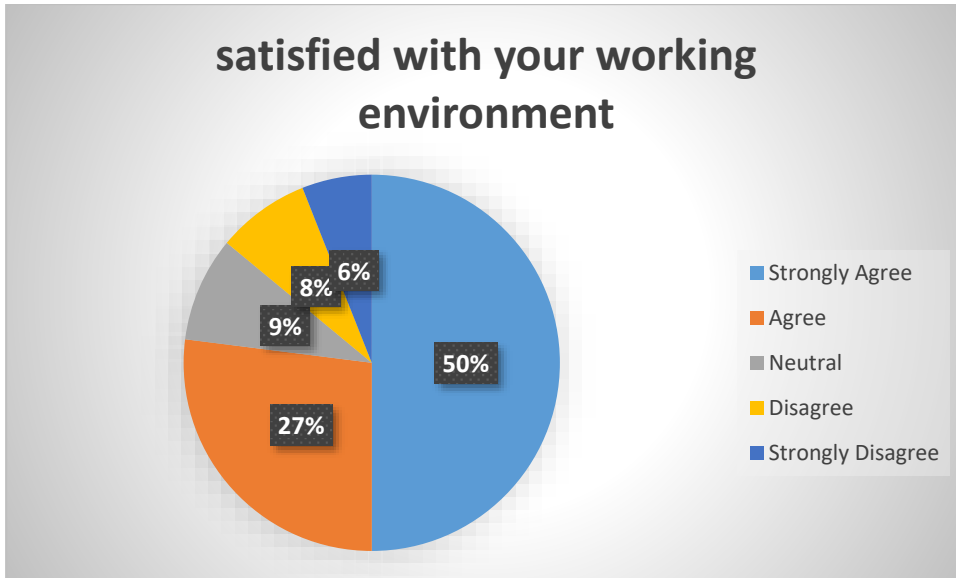


**Figure-4.4:** easy to get along with your colleagues

**Interpretation:** 75% of the employees were agreed that their colleagues are cooperative. 5% were neutral and 20% employees were disagreed.

**5. Are you satisfied with your working environment?**

<b>Strongly Agree</b>	<b>50</b>
<b>Agree</b>	<b>27</b>
<b>Neutral</b>	<b>9</b>
<b>Disagree</b>	<b>9</b>
<b>Strongly Disagree</b>	<b>6</b>



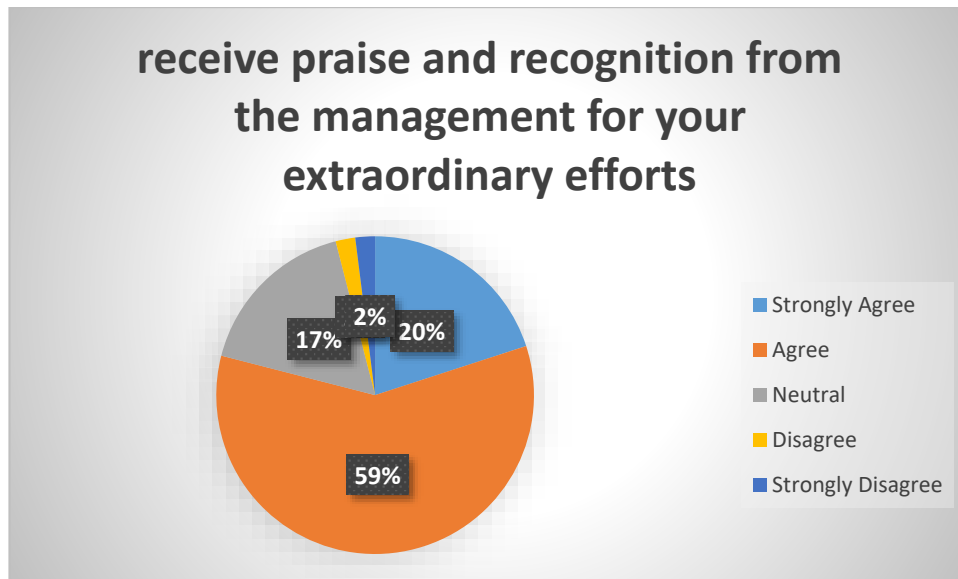
**Figure-3.5:** satisfied with your working environment

77% of employees agreed that their working environment is good. 14% were dis agreed and 9% were neutral.

**6. You receive praise and recognition from the management for your extraordinary efforts?**

<b>Strongly Agree</b>	<b>20</b>
<b>Agree</b>	<b>59</b>
<b>Neutral</b>	<b>17</b>
<b>Disagree</b>	<b>2</b>
<b>Strongly Disagree</b>	<b>2</b>



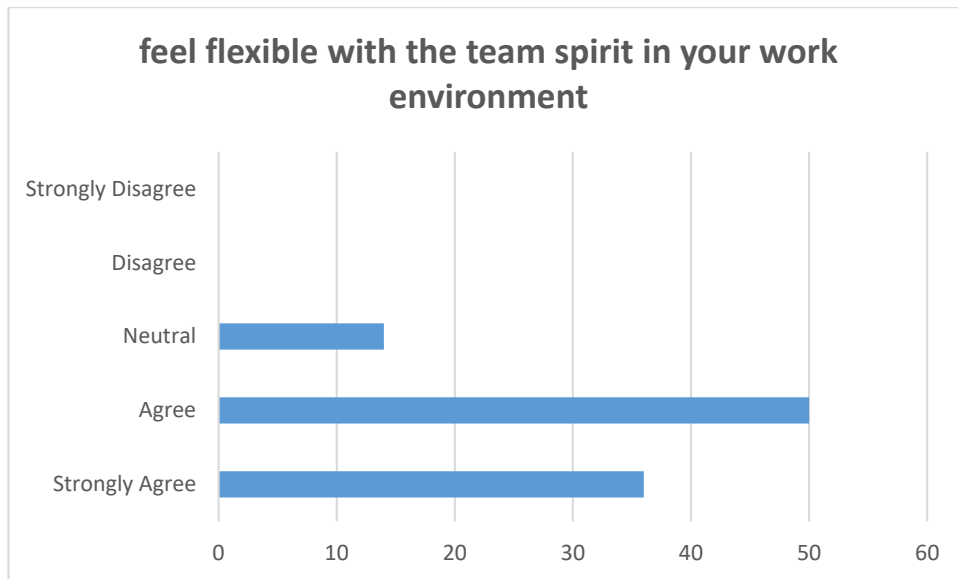


**Figure- 3.6:** receive praise and recognition from the management for your extraordinary efforts

**Interpretation:** While the representatives were approached approximately getting appropriate acknowledgment for his or her commitments, 20% were unequivocally concurred, 59%. Have been concurred with for getting an appropriate reputation for their commitments however 04% of workers had been differing and expect that they're accepting notoriety for their commitment for lacking legitimate control of the division. 17% of staff had been impartial about that reality because of getting less acknowledgment for his or her commitment.

**7. You feel flexible with the team spirit in your work environment?**

<b>Strongly Agree</b>	<b>36</b>
<b>Agree</b>	<b>50</b>
<b>Neutral</b>	<b>14</b>
<b>Disagree</b>	<b>0</b>
<b>Strongly Disagree</b>	<b>0</b>



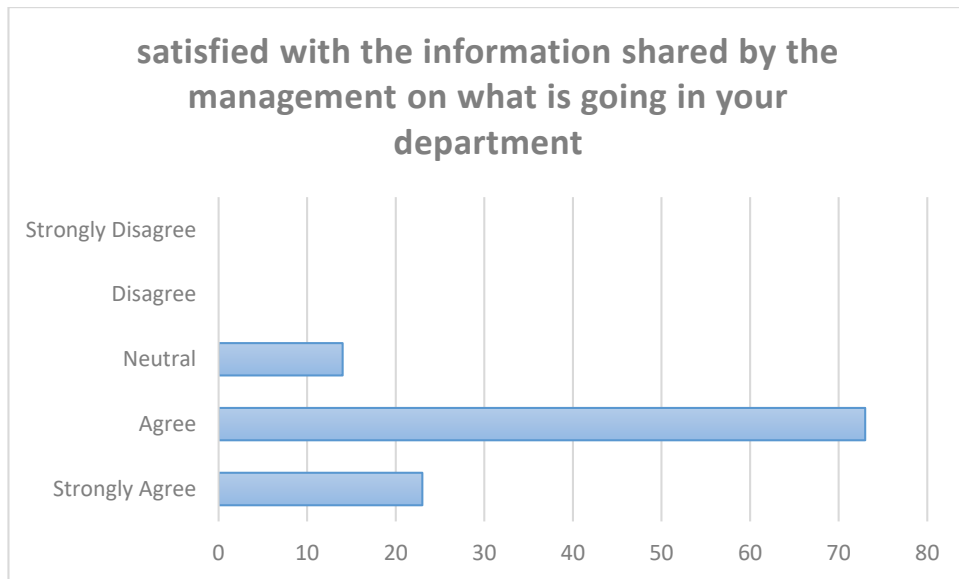
**Figure- 4.7:** feel flexible with the team spirit in your work environment

**Interpretation:**

About flexibility of team spirit in work environment 36% of staffs strongly agreed, 50% of the staffs were agreed because they feel flexible with the team spirit in their work. But 14% of the staffs were neutral.

**8. Are you satisfied with the information shared by the management on what is going in your department?**

<b>Strongly Agree</b>	<b>23</b>
<b>Agree</b>	<b>73</b>
<b>Neutral</b>	<b>14</b>
<b>Disagree</b>	<b>0</b>
<b>Strongly Disagree</b>	<b>0</b>

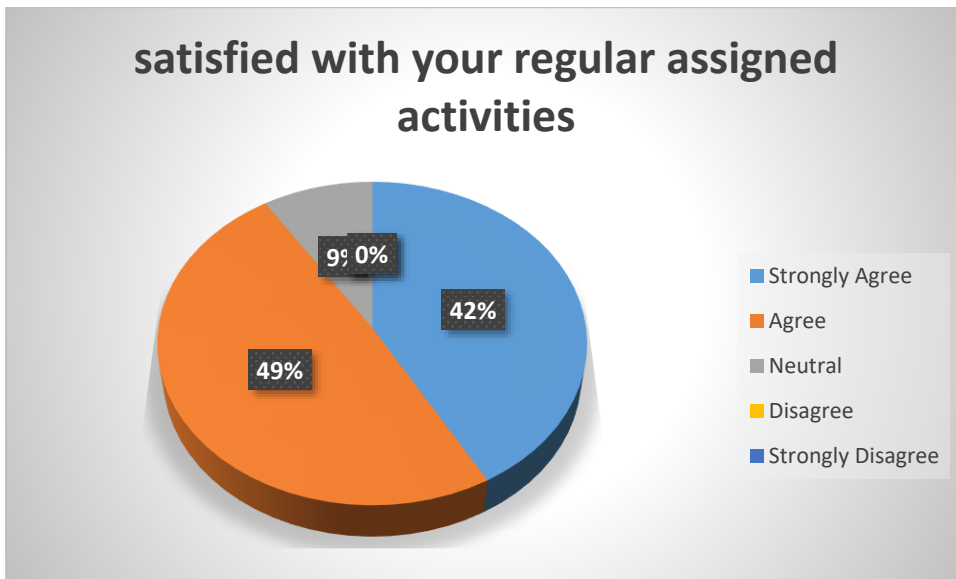


**Figure 4.9: satisfied with the information shared by the management on what is going in your department**

**Interpretation:** at the point when the representatives were gotten some information about the information shared by the administration, about 73% workers concurred and 4% emphatically concurred which implies that they are all around educated by the chiefs, while other 23% worker were impartial. From their perspective, they are not really educated well by the administrators about what's going on in the branch or whole organization.

**9. Are you satisfied with your regular assigned activities?**

<b>Strongly Agree</b>	<b>23</b>
<b>Agree</b>	<b>27</b>
<b>Neutral</b>	<b>5</b>
<b>Disagree</b>	<b>0</b>
<b>Strongly Disagree</b>	<b>0</b>



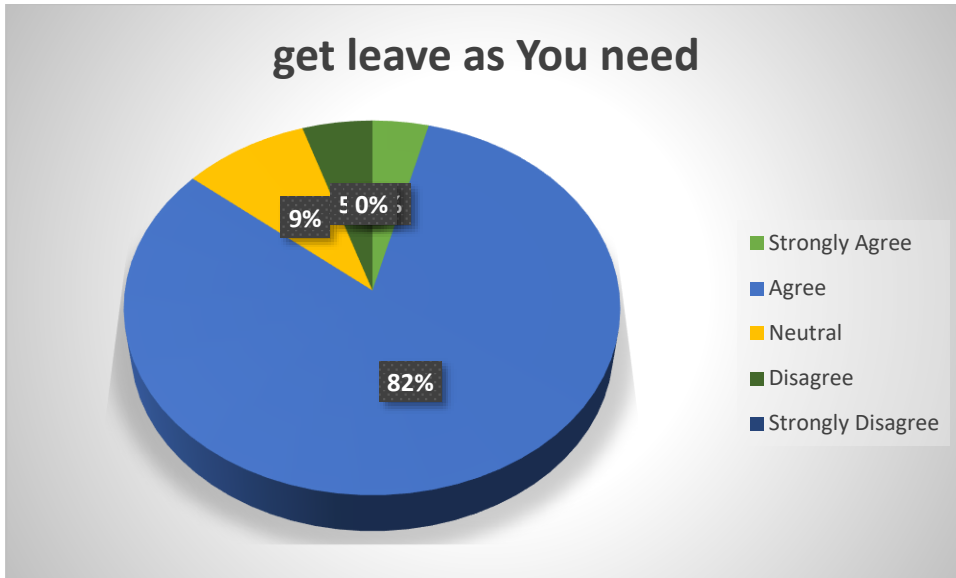
**Figure- 4.10:** satisfied with your regular assigned activities

**Interpretation:**

When employees were asked about their present job satisfaction specially, regular assigned activities 27% were strongly agreed, 66% were agreed and 5% were neutral with their opinion.

**10. You get leave as You need**

<b>Strongly Agree</b>	<b>4</b>
<b>Agree</b>	<b>82</b>
<b>Neutral</b>	<b>9</b>
<b>Disagree</b>	<b>5</b>
<b>Strongly Disagree</b>	<b>0</b>

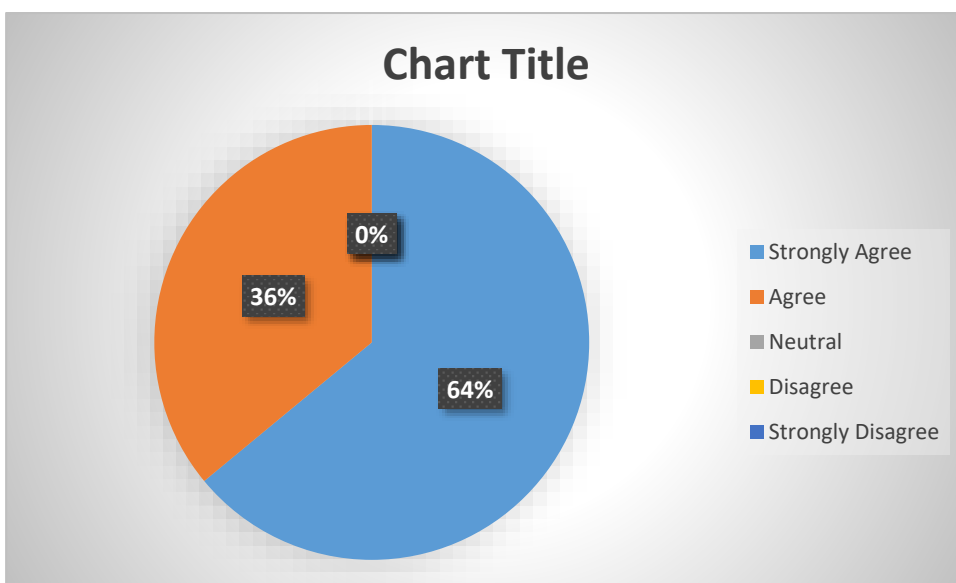


**Figure- 4.11:** get leave as You need

About 82% of employees were agreed with the fact that they get leave when they needed. 4% of staffs strongly agreed whereas 5% were disagreed. And 9% were neutral.

**11. The leaders of your organization are positive role model**

<b>Strongly Agree</b>	<b>64</b>
<b>Agree</b>	<b>36</b>
<b>Neutral</b>	<b>0</b>
<b>Disagree</b>	<b>0</b>
<b>Strongly Disagree</b>	<b>0</b>

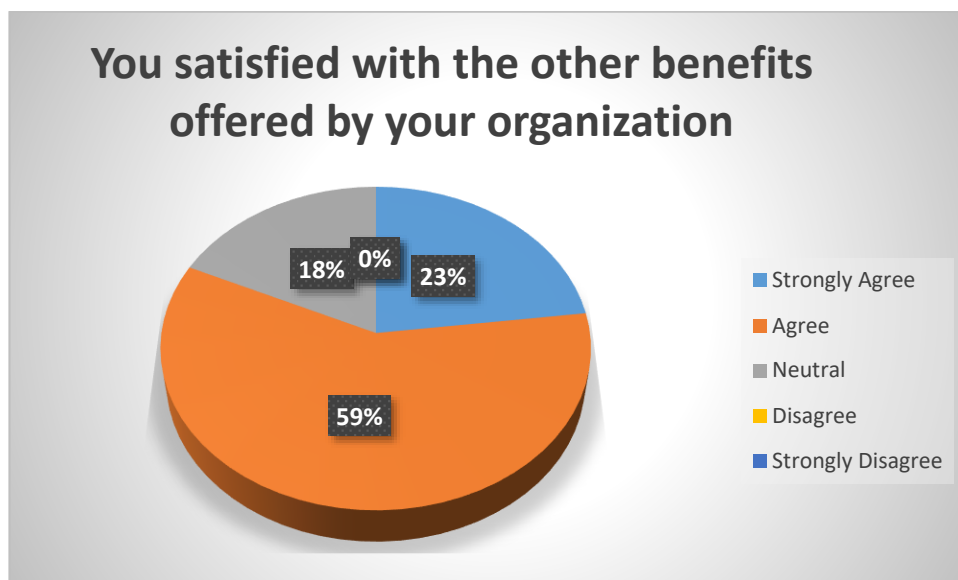


**Figure- 4.12:** Get Leave as You Need

**Interpretation:** About the inquiry the pioneers in their organization are the positive good example or not among 22 representatives, 64% workers unequivocally concurred with this sentiment about their pioneers are going about as a positive good example to them. 36% concurred.

**12. Are You satisfied with the other benefits offered by your organization-**

<b>Strongly Agree</b>	<b>23</b>
<b>Agree</b>	<b>59</b>
<b>Neutral</b>	<b>18</b>
<b>Disagree</b>	<b>0</b>
<b>Strongly Disagree</b>	<b>0</b>



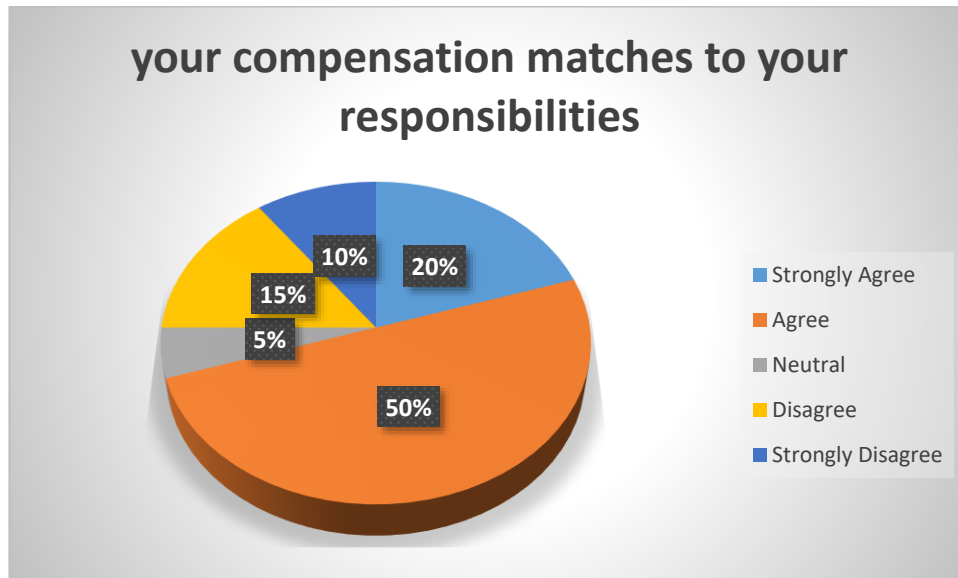
**Figure- 4.13: You satisfied with the other benefits offered by your organization**

**Interpretation:** 59% of representatives have concurred and 23% have firmly concurred that they are satisfied with different advantages offered by the organization. While 18% of representatives were Neutral

**13. You think that your compensation matches to your responsibilities-**

<b>Strongly Agree</b>	<b>20</b>
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<b>Agree</b>	<b>50</b>
<b>Neutral</b>	<b>5</b>
<b>Disagree</b>	<b>15</b>
<b>Strongly Disagree</b>	<b>10</b>

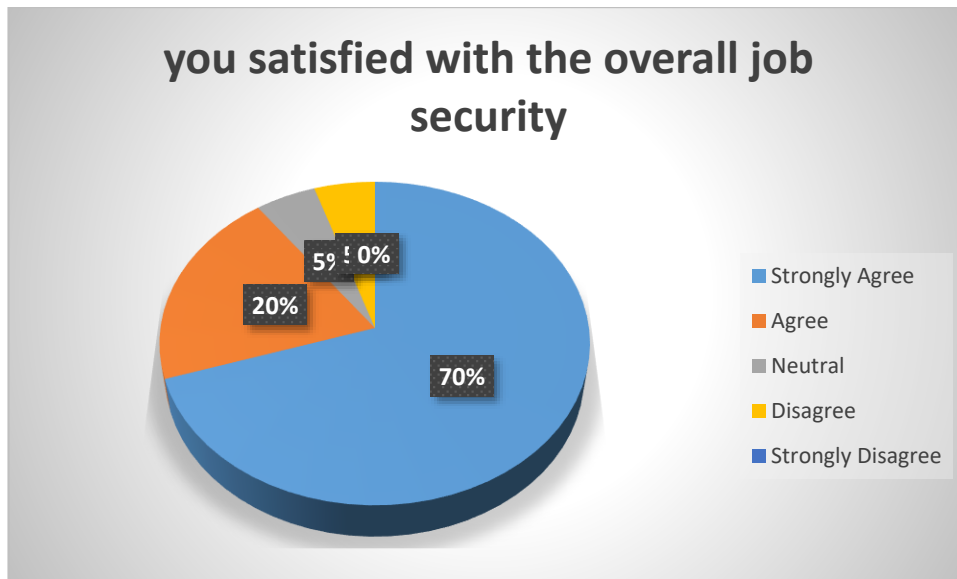


**Figure- 4.14:** your compensation matches to your responsibilities

When they were gotten some information about compensations all most everybody about 70% of the workers has concurred about this reality, 5% were Nonpartisan and 25% oppose this idea

**14. Are you satisfied with the overall job security-**

<b>Strongly Agree</b>	<b>70</b>
<b>Agree</b>	<b>20</b>
<b>Neutral</b>	<b>5</b>
<b>Disagree</b>	<b>5</b>
<b>Strongly Disagree</b>	<b>0</b>



**Figure- 4.15:** you satisfied with the overall job security

### Interpretation:

About —Are you content with the general errand security? 90% of workers were concurred in light of the fact that they have the satisfaction of never again to lose their procedure in any condition

### Findings

- ❖ The majority of the workforce are either firmly concurred or concurred with their conclusion. So it's far clear that **everyone** the workforce in CBL is satisfied with their compensation shape.
- ❖ Additional or considerably less most the workforce have concurred with their conclusion. We can say the representatives in CBL are happy.
- ❖ As 10% impartial and 20% have differed so in venture with my assessment representatives must illuminate the expert that they need tutoring so organization gives them that shot.
- ❖ The workforce in CBL is unequivocally satisfied with their associates.
- ❖ Some faculty was fair as their expectation changed into somewhat higher.
- ❖ Some workforce was fair about this reality on the grounds that from their factor of view senior degree staffs manage junior dimension staffs as less experienced



for the gathering compositions. So the official phase of the workforce doesn't encounter bendy to depictions with brisker.

- ❖ The vast majority of the representatives are happy about the control however a couple was nonpartisan. From their factor of view, they're presently not just proficient appropriately by utilizing the managers about what's going on in the branch or complete organization.
- ❖ A couple of workforces were concurred with their take pleasure in customary exercises because of the reality they get habituated and have turned out to be gifted with their appointed occupations. Be that as it may, 5% of workers were impartial on the grounds that they lose the enthusiasm of there for a long time tedious exercises. They guess that there's less territory to investigate the employment in their companions
- ❖ The greater part of the representatives is satisfied as to the executives concerned approximately the specialist's need.
- ❖ Limit of the workers of this office which is about 64% unequivocally concurred because of the reality the pioneers that they had from the beginning of their action had been so enthusiastic, master and helpful. 0% of worker are unbiased in light of the fact that they are additionally empowering and don't get that opportunity to look into from the pioneers
- ❖ In accordance with my conclusion, a large portion of the workforce is content with different points of interest.
- ❖ Administrators are included approximately every representative from the begin as result staff is operating cheerfully on this business venture. Be that as it may, a couple of business endeavors do not concur in light of the fact that a couple of segments of the branch's reimbursement are upset
- ❖ Limit of the workforce loves their organization as they have reasonable control, right pioneers who leading consideration about their faculty.

## **Recommendation**

The examine uncovers that each laborer needs to see his or her region in the correct situation. Be that as it may, the correct situation of his or her to a great extent depends upon on his or her agreeable relationship with the monetary establishment. Thus, it

tends to be advised that the budgetary establishment's rules should be made to offer equivalent potential outcomes for all staffs. It is understood that budgetary assurance from the undertaking truly motivates the workforce to be greater professional and dedicated to their supplier. With little involvement in the bank in correlation with the sizable and complex banking gadget; it isn't generally so smooth to advocate a couple of ideas to improve the presentation dimension of the office. Disregarding that, some more than likely arrangements were seen off the recognized inconveniences on collected statistics, comment, professional group of laborer's sentiment, and possess learning and decisions. The basic advances are supported beneath:

1. CBL should give more enthusiasm to non-open achievement and reputation of the laborer to blast the dimension of procedure delight
2. CBL can supply enthusiasm to the work environment decoration all together that laborer can live with solace and extricate up to work there as a zone
3. The manager must give steerage concerning the laborer's position, obligation, and specialist
4. The manager needs to more issue approximately his workers

## **Conclusion**

Employment satisfaction is constantly fundamental in the present day business worldwide. It cuts a wonderful parent in our standard dispatch because of the reality procedure delight can enable the endeavor to move the running group yet to decide the dimension of procedure satisfaction is relying upon a broad scope of factors. Those factors aren't the equivalent at all organizations and foundations. Indeed, even patterns of organizations and rules choose the activity joy of the staffs. Dislike businesses inside the created world, in Bangladesh the investigation of movement joy has not attracted the capacity managers, regardless, considerable scope of gatherings have understood the truth that the development and well-planned guarantee of the subsidizing, to an expansive volume, relies upon how the organization has prevailing with regards to ensuring the action satisfaction of the workers.

Occupation satisfaction is constantly crucial in the present day business worldwide. It cuts a brilliant CBL is one of the developing banks which usefully execute amazing HR rehearses toward their representatives. CBL trusts that their profitability expanding every day because of their exceptionally dedicated faculty. To proceed with this profitability, they consistently motivate their specialist. CBL offers advancing, augmentations and execution reward for its workers. With the main part of affirmed and experienced a human valuable asset, CBL can make the most any plausibility inside the banking zone. In addition, inside the general banking region, CBL offers its enormous branch organizing everywhere throughout the nation.

As a developing bank city bank compelled is completing an outstanding and it's my respect to get the likelihood to works of art with this bank.

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## Appendix

### Questionnaire for “Employee Job Satisfaction Survey”

#### Personal Information

1. Male  Female

2. Designation:

3. Working Period: \_\_\_\_Year\_\_\_\_ Month

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Please carefully read each descriptive statement, thinking in terms of your opinion about The City Bank Limited. Please circle the number, which most closely responds to your thinking. This research is conducted for academic purposes only. So please do not hesitate to answer.

Sl. No	To what extent do you agree with the following statement:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Are You satisfied with the level of pay You receive-					
2	Have You all the tools and resources you need to do your job-					
3	Have You the training You need to do Your job-					
4	It is easy to get along with Your colleagues-					
5	Are You satisfied with Your working environment-					
6	You receive praise and recognition from the management your extraordinary efforts-					
7	You feel flexible with the team spirit in my work environment-					



8	Are You satisfied with the information shared by the management on what is going in your department-					
9	Are You satisfied with Your regular assigned activities-					
10	You get leave as You need-					
11	The leaders of your organization are positive role model-					
12	Are You satisfied with the other benefits offered by your organization-					
13	You think that your compensation matches to my responsibilities-					
14	Are You satisfied with the overall job security-					

**THANK YOU**