



Internship report

on

An Analysis of the impact of Counterproductive Work Behavior on
employees Performance of Global Islamic Bank Limited

SUPERVISED BY

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This Internship Report is submitted to the Department of Business
Administration, Daffodil International University for the fulfilment of Partial
Requirement for the Degree of Bachelor of Business Administration (BBA)

Letter of Transmittal

06.09.2022

To

Md. Alamgir Hossan

Assistant Professor

Department of Business Administration

Daffodil International University

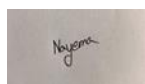
Subject: Submission of Internship Report on an Analysis of the impact of CWB on employees' performance of GIBL

Dear Sir,

It is a pleasure for me to submit my internship report as a part of my Bachelor of Business Administration degree. I am preparing my internship report on “An Analysis of Counterproductive work behavior of Global Islamic Bank”. I would like to thank my supervisor Md. Alamgir Hossan for approving this significant topic. I am also very thankful to you to give us proper direction to complete my internship report in time. I have tried my best to prepare an effective and reliable report. The report contains a description of counterproductive work factors and their impact on an organization’s economy. Here I have gathered information through different sources such as websites, administrative circulars, and work sessions with my supervisor and officials.

I shall highly appreciate it if you kindly review my report and permit me to take a certificate from your department. Thank you for your kind advice during my internship period.

Sincerely yours,

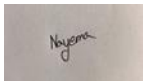


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ID: 181-11-1141

Department of Business Administration
Daffodil International University

Student's Declaration

I do hereby, with deep sincerely declare that the work that is presented in this internship report named "An Analysis of Counterproductive work behavior of Global Islamic Bank Limited" has been carried out by me and has not been submitted to any of our institutions or any certified degree. Which I submitted to Daffodil International University under the supervisor of Md. Alamgir Hossan, Assistant Professor of the Department of Business administration at Daffodil International University, is my original work. In this report, I am exclusively responsible for any errors.



.....

Nayema Alam Papiya

ID: 181-11-1141

BBA (Major in HRM)

Daffodil International University

Supervisor's Declaration

This is to certify that Nayema Alam Papiya, ID: 181-11-1141, a student in Daffodil International University's Department of Business Administration, has completed his internship report titled "An Analysis of the impact of Counterproductive work behavior on Global Islamic Bank Limited under my supervision. Her internship was at Global Islamic Bank in the Office HRM Department. I am happy to report that he has completed all of the necessary and required steps to complete the report, and it has all of the data, information, analysis, and findings from reliable sources. As a result, the report appears to have ended successfully.



.....

Md. Alamgir Hossan

Assistant Professor

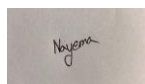
Department of Business Administration

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Daffodil International University

Acknowledgment

This report has been prepared as an important part of the BBA program, at the School of Business, Daffodil International University. I am indebted to the number of persons for their kind advice and adjuvant that have enabled me to prepare my report. I am very grateful to my respectful supervisor Md. Alamgir Hossan, Assistant Professor, Department of Business Administration, Global Islamic Bank Limited. His professional and practical experience enriched me to a great extent at the time of preparing this report. Besides my Honorable Faculty of Business and Entrepreneurship, Department of Department of Business Administration, Daffodil International University for his kind fellowship and guidelines as well. His kind cooperation, direction, and guidance help me to prepare this report faithfully. This paper is not free from limitations. There might still be some minor typing errors despite my utmost care. I do eat humble pie for these faults.



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Nayema Alam Papiya

ID: 181-11-1141

BBA (Major in HRM)

Daffodil International University

Executive Summary

This internship helps me to gain a piece of practical knowledge about the banking sector and helps to learn all the essential corporate activities which are related to the goal and vision. Internships create a bridge of knowledge about bookish learning and practical implementation. I completed my internship at Global Islamic Bank, which is one of the reputed global banks in Bangladesh and outside of the country as well. This internship report contains 5 sections and discusses the counterproductive work behavior within and outside the organization. In this report, there are two types of data-based analysis. However, there are several complications to getting statistical data because Global Islamic Bank never tries to express their employee information to others because of monetary risk and data hanging around. The report contains a brief analysis of the counterproductive work behavior of Global Islamic Bank and its impacts, reasons, and overcomes related to several global journal articles as well.

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LIST OF ABBREVIATION	
GIB	Global Islamic Bank
CWB	Counterproductive Work Behavior
CEO	Chief Executive Officer
CMSME	Cottage, Micro, Small, and Medium Enterprises
IT	Information Technology
ADC	Analog to Digital Converter
MIS	Management Information System
AML	Acute Myeloid
IRM	Information Resources Management
OCB	Ordinary Course of Business
SWOT	Strength, Weakness, Opportunity, and Threats
HRM	Human Resource Management
U.S.A	United States of America
BBA	Bachelor of Business Administration
SME	Small-to-medium enterprise

Chapter-1

Introduction

1.1 Introduction:

Counterproductive work behavior is employee behavior that goes against the lawful interests of an organization. This type of behavior can be harmful to any organization. It also harms the people in organizations including employees and clients, customers, patients, or partners. He or She can be calling in sick actually when they are not ill. They can be insulting another employee in this organization. Stealing something from the employer. They also can be destroying company property and wasting resources. Gossiping, Sabotaging, Incivility, Harassment, and Abuse is also Counterproductive Work Behavior. Global banking sectors have a great impact on any developing country such as Bangladesh. Not only the economy but also the way of people's lives and their earnings, savings, and future hopes are related to it. In our country banking industries have faced several significant changes in managerial bodies and structure in the last few years. Significant changes such as introducing new technology based on rapid transactions and methods of structuring client-friendly processes affected the working conditions as well as clients' and the employees' daily lives. The financial industry is now concerned about service quality, customer-oriented, convenient processes, and creative service. Bank workers perform an essential role. In the banking sector, they can provide a high service quality at the same time maintaining the highest productivity. These advancements constitute a great deal of stress for those who work in the banking sector. The banking sector jobs have been highly worthy from a social, financial, and economic point of view. This situation has changed significantly for many reasons; for example, the size of these financial institutions has endured, resulting in massive layoffs, and increased pressure Samnani, A. K., Salamon, S. D., & Singh, P. (2014). increased their demand and competition in daily work, or consumer enmity towards employees who are blamed for selling financial products that lead to the large detriment. These changes created an environment of impressibility among the bank's staff, which stimulated their work context, and individually recovered the tendency to feel charmed, and so counterproductive work behavior. Global Islamic Bank is one of the largest Islamic sharia-based global banks in Bangladesh. Global Islamic Bank is such an institution that is incontestable in modern society. It plays an essential role in any economic development of a country and forms the core of the money market in a leading country. In recent times the banking sector over the world has been undergoing a lot of changes owing to unrestricted, technological variation, globalization, etc. Bangladesh's banking sector is receiving these changes. The bank plays an important role in the business sectors and the industrialization of a country. Employees behaviorally interlude with supervisors, clients, customers, colleagues, lower, and a junior in a workplace environment. Employees discern the unpleasant interplay as stressors. Enliven to invasion, anger, and negative emotions may realize the feelings of iniquity and can lead to Counterproductive Work Behavior that can ultimately dim the employee's performance. Emotions of employees have a significant role in counterproductive behavior acts. It varies from person to person one can recommence the workplace environment.

1.2 Literature of The Review:

Counter Productive Work Behavior is an activity that is against company productivity, which is involved accidentally or unconsciously. CWB hamper completing a task. CWBs evolve any type of occurrence. At any time, due to avert of the safety rules that occurred an accident is also the reason for CWB. From earlier research, we can know about CWB. It plays a vital role that leads employees to behave negatively to prevent and manage the situation which remains to extend to even whole organizations. It creates a very negative company image to the public, stakeholders of the organization, and its professional adversary. CWB is also an impact of emotional states, such as displeasure as asserted by Fatima al (Lopes, P. N., Salovey, P), and negative emotions as stated by Kelloway, E. K., Francis, L., Prosser, M., & Cameron, J. E. (2010). It is also considered to be a consequence of personal envy as maintained by Zhou, Z. E., Eatough, E. M., & Wald, D. R. (2018). who claimed the sound linkage between blasting leadership and CWBs? Employees may even give off for disposal among the same company in response to stay away from a hamper situation defined turnover as a deliberated and conscious decision to leave the organization Losada-Otalora, M., Pena-Garcia, N., & Sanchez, I. D. (2020). Turnover had often been used as a single exit option and it is moved that turnover is a broad concept, consisting of different exit options, retirement, and moving to other agencies Zammuner, V. L., & Galli, C. (2005). or outside the agency explained exit as employees' organizational behaviors reflected by job search intention, transfer request, resignation, or intention to resign Ybema, J. F., & Smulders, P. (2002). work on behavioral responses to realized imparity in the social exchange relationship, it predictably based on job satisfaction and quality of job alternatives. CWB can be analyzed from a symmetric lance Zammuner, V. L., & Galli, C. (2005). Many researchers have mainly focused on symmetric outcomes of discretionary work behavior, it explaining the previous policy behavior and nature of CWB. This approach to describing CWB serves to brief individual intentions and behaviors. CWBs impact on organizational members, and how CWBs impact the organization itself Mercado, B. K., Dilchert, S., Giordano, C., & Ones, D. S. (2018). Another example of an asymmetric approach can be captured from employees' wail-planned misbehavior such as slowness of work, rules from work, Gruys, M. L., & Sackett, P. R. (2003). and planned sick days in an attempt to guide their job dissatisfaction over newly introduced policies affecting employees' overall working condition and benefits Gruys, M. L., & Sackett, P. R. (2003). Spector and Fox claimed that labeling these behaviors as counterproductive is a political decision. It was suggested that workplace aberrant behavior is also an occurrence of having many facets that result from various antecedents Marcus, B., Taylor, O. A., Hastings, S. E., Sturm, A., & Weigelt, O. (2016). CWB is often inverse to OCB, which belongs to the positive trend of organizational research *Journal of Management*, 42(1), 203-233. CWB is used interchangeably with terms such as workplace lapses behavior, which is used in sociological research; CWB stalks from the workplace and organizational psychology De Clercq, D., Kundi, Y. M., Sardar, S., & Shahid, S. (2021). It is considered to comprise deliberate activities in harm organizations, clients, coworkers, and supervisors. In this perspective, the feature of CWB is its willful character; it results from an employee's decision to accept activities that are pernicious for the organization or its members. From the employee's perspective, CWB is most often excused. CWB often suspects it to be related to invasion, workplace lapses, revenge, or protest, for example, revenge and protest can be responses to unfairness Zakiy, M. (2022). On the other hand, aggression is tied to negative emotions such as anger and frustration, which can be responses to workplace conditions and aggression or injustice in the workplace. Counterproductive work behavior results in financial, personal, and

organizational costs. CWB focuses on personality determinants and the organization's environmental factors. Workplace deviance is a form of negative behavior, which is similar to social underestimation behavior. Many researchers describe the workplace in different terms such as counterproductive work behavior and antisocial behavior defining workplace deviance as CWB that violates a significant organizational system. It impedes the good well of an organizational reputation and organizational members. Interpersonal corruption is targeted to reduce organizational reputations. CWB such as violence, gossip, and theft, whereas organizational deviance is targeted toward the whole organization and includes actions such as damaging company property and withholding effort. Some counterproductive behavior dominated by interpersonal deviance overlaps with social undermining behavior such as spreading rumors and insulting someone in the workplace. Workplace deviance could be targeted only at the organization and specific individuals, but social undermining behavior is intended to harm only a particular person and is not directed at the organization Akter, J. (2019). Workplace aggression comprises intentional behavior that is proposed at harming others at work or in their organization. It is a large concept compared to social undermining behavior. Workplace invasion includes more intense and ocular physical or psychological forms of behavior, ranging from psychological aggression like gossiping and violent acts such as beating up, homicide, sabotage, and vandalism. Both workplace aggression and social devaluing behavior are conceptualized as ineligible work behavior, but social undermining behavior includes less severe negative behavior compared to workplace aggression and it excludes physical aggression.

1.3 Background of the Report:

Counterproductive work behavior is such activities that hamper the organizational activities and productivity from the side of the employee. We can see the Bangladeshi banking sector; this is such an issue that the organization is suffering silently and they never highlight it. In our country financial organization is the major sector of our economy, there is lost productivity and CWB can create a bad impact on their clients. Employee behavior is associated with supervisors, clients, customers, colleagues, and subordinates in the workplace environment. Employees perceive the unpleasant interactions as mental disturbances. Inciting aggression, anger, and negative emotions may realize the feelings of inequity and can lead to Counterproductive Work Behavior which can ultimately slow down the employee's performance. Emotions of employees have a significant role that can play in following counterproductive work behavior acts. It can vary from person-to-person Losada-Otalora, M., Pena-Garcia, N., & Sanchez, I. D. How one can take up the workplace environment and What are the causes behind negative emotions at the workplace that influence dimensions of CWB? What is the correlation between dimensions of emotions and counterproductive work behavior? There will be a need for attention to be paid to the support of

the Human Resource Department. It sorts out the counterproductive behavior issue and provides a significant consideration to various cultures within the organizations. Global Islamic Bank is one of the largest financial organizations in Bangladesh and employees of this famous financial institute are facing such a problem as counterproductive behavior. On the other hand, the ratio is not significant other than another institute in Bangladesh Tangem, S. (2017). As a result, Global Islamic Bank gained the trust of its valuable clients and employees. They are happier and more dedicated to their work. In this workplace, the employee turnover ratio is less than in other financial institutes in Bangladesh.

1.4 Significance of the Study:

The internship program is a part of Daffodil International University. The BBA program provides practical knowledge to present students as they prepare to participate in their future careers in the management of different institutions. The BBA degree displays that the student is not only dependent on reading but also prepared to apply it in their practical job sectors. The hands-on experience is an essential part of education and it also aids in the development of new ideas and procedures. An internship candidate can expect to have thorough access to GIBL training and development initiatives. This internship helps us to justify it as a necessary component of DIU's four-year BBA program.

1.5 Scope of the Study:

This internship plays an important role after my graduation. It is a good experience to work with bank workers and clients. The bank's advertisement also aids in the internship preparation. I had a great opportunity to gain an extensive understanding of all of the banking activities conducted by GIBL while preparing for the internship. The study based on counterproductive behavior helps me to gain significant knowledge of banking activities and the employee behavior of Global Islamic Bank. This report gives a broad overview of factors of counterproductive behavior and its impact. It consists of my observation and on-the-job experience during the internship period.

1.6 Objectives of the Study:

1. General Objectives:

The main objective of the study will be to provide an analysis of the impact of counterproductive work behavior on Global Islamic Bank Limited. The objective of this study is fulfilling the requirements of the BBA program.

2. Specific Objectives:

1. To know about counterproductive work behaviors of GIBL.
2. To analyze the impact of counterproductive work behavior on Global Islamic Bank Limited.
3. To Explore the insights of counterproductive work behavior that creates a bad effect on banking productivity.

1.7 Methodology of the Study:

- **Research type:**

This is a descriptive report. Which explains the impact of CWB on the performance of GIBL.

- **Sources of Data:**

In my study I can collect all my data from these two sources:

A. The Primary Source of Data:

1. Discuss with personnel and respective officials of the Human Resource Department.
2. Discussion with the General Manager and supervisor.
3. Practical desk work.
4. Conversation with the officers and client.

B. The Secondary Source of Data:

1. Global Islamic Bank website
2. Related Journal and Online News
3. Official documents
4. Code of Conduct for GIB
5. Bangladesh Bank Regulation Act 2003
6. Analyses research.

7. Textbooks.
8. Dictionaries and encyclopedias.
9. Books that Connected.
10. Political commentary.
11. Biographies.
12. Dissertations.

1.8 Limitations of Study:

1. There is some information about the Bank, therefore an in-depth study was not possible.
2. The website of Global Islamic Bank does not provide almost any organizational information about employees.
3. The insufficiency of information is the main constraint of the study. Officials are not interested to share all the information due to secrecy and job obligation.
4. Inexperience and time limitations are other constraints of the study.
5. Collecting data from any institution is critical and quite tough.

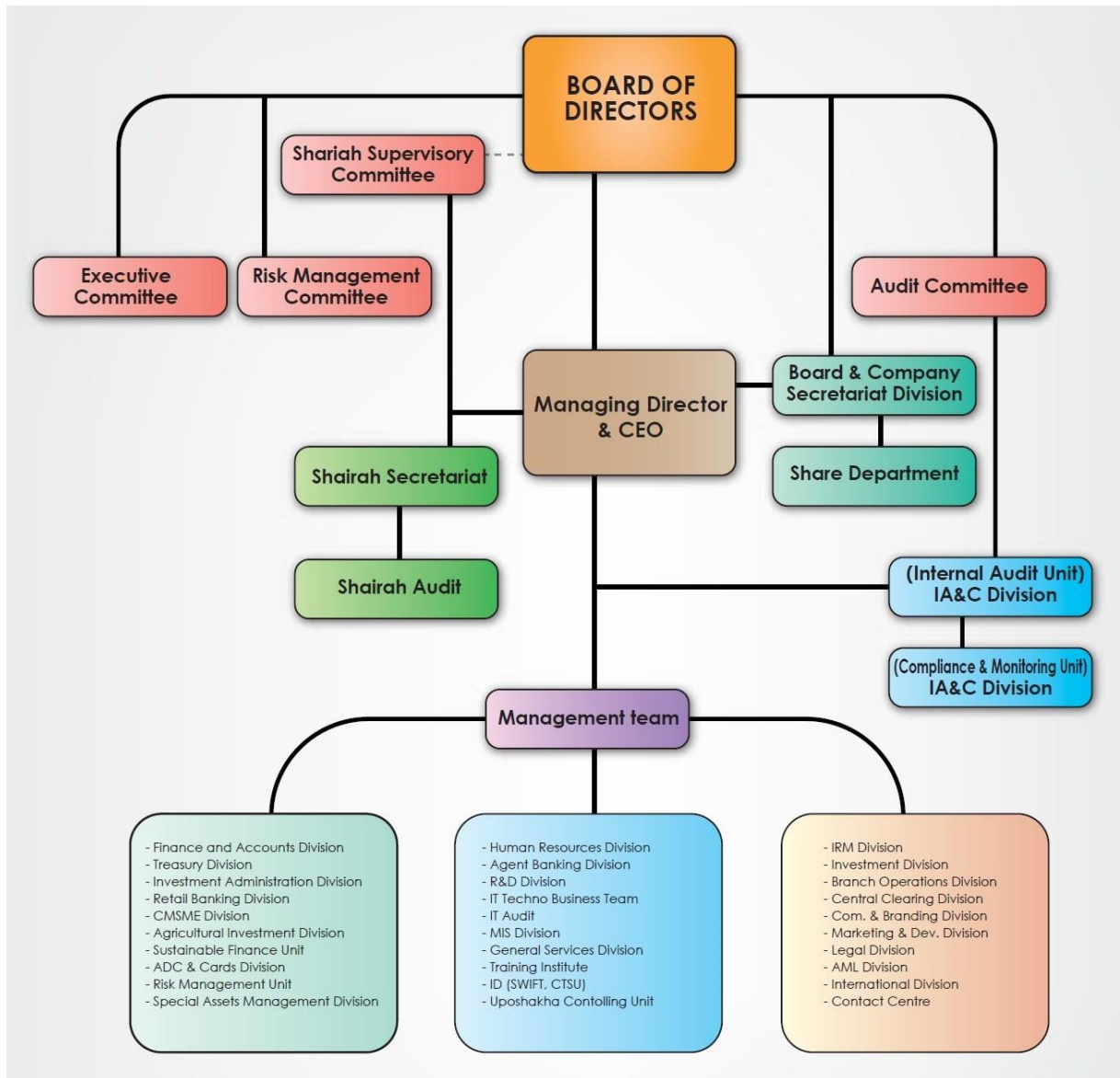
Chapter 2

Organization Overview

2.1 Company Profile:

In today's modern world, we cannot survive without communicating and avoiding globalization. Day by day modern technology and policy from the modern world help people come closer. The financial transaction process has become upgraded and cashless. Global Islamic Bank is one of them. Global Islamic bank is one of these nine banks that thought that their dream would be materialized and they can connect their people with modern and advanced countries by providing the best service along with safe money transactions. The goal of these banks is to keep Bangladesh well connected with advanced nations. For these reasons, social and economic advancement will rise. After holding very hard work and dedication, complying with all regulations, Global Islamic Bank got approved by Bangladesh Bank on July 25, 2013. Which is operating and controlling the banking sector of Bangladesh approved by the Global Islamic Bank. Now, the corporate head office and Gulshan corporate branch are situated at Salam Tower, 34 Gulshan Avenue, Gulshan 1, Dhaka 1212. Mr. Nizam Chowdhury is the founder and Chairman of this bank having a long professional experience of about 03 decades in the U.S.A and other Directors are also well-reputed in their sectors of the profession. These nice personalities have well-defined missions and visions. Their mission is not to restrict Global Islamic Bank Limited to a particular group of people but to bring the huge unbanked people under banking. Their vision is to make Global Islamic Bank Limited truly global providing world-class services throughout the world.

2.2 Organogram of Global Islamic Bank Limited:



2.3 Company Mission, Vision, and Goal:

Mission:

1. To build confidence among the Global Islamic Bank for investment.
2. To provide fast, accurate, and adequate customer service upholding business ethics and transparency.
3. To strengthen the inflow of remittance.
4. To create value for communities, societies, and economies in which we operate by ensuring growth and sustainability.
5. To match technology with the help of well-educated professionals and experienced sponsors of the Bank.
6. To create a dignified working environment for Employees.

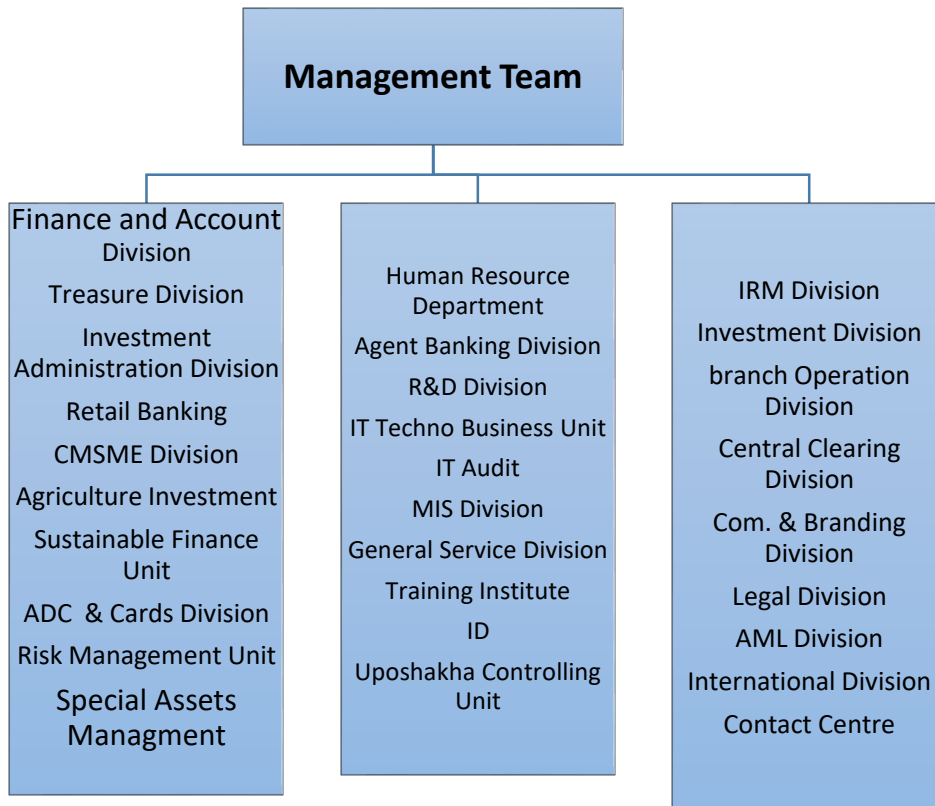
Vision:

To become an exceptional brand in the financial sector by offering service excellence and creating value for everybody encompassing customers, shareholders, partners, society, and the economy through transparency, technology, innovation & integrity.

Goal:

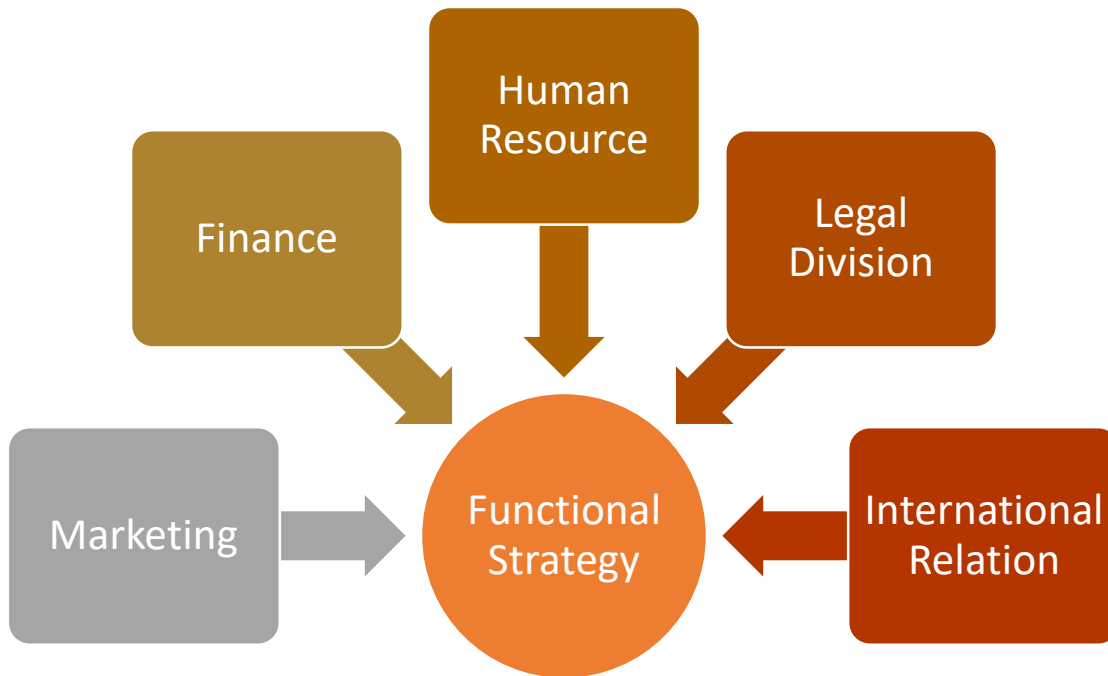
To provide a "Great Experience" of Banking at Home and Abroad.

2.4 Department and Responsibilities:



2.5 Functional Strategies:

Functional strategy is the process a business functional takes to achieve corporate and business unit objectives and strategies by maximizing resource productivity. Functional strategies deal with creating a plan that provides the objectives for a specific business function.



Marketing:

- In the marketing sector planning and adjusting marketing schedules is the job responsibility of the marketing manager.
- They are also responsible for brand marketing and lead conversions.
- They target their clients and present their products or service.
- They should know about their customer demand and build up good relationship management after the transaction.

Finance Manager:

A financial manager maintains a system of accounting policies and processes for her institutions. They Forecast cash flow positions, acceptance needs, and investment funds available. Make sure enough cash for the company to cover ongoing operating and capital investment needs Akter, J. (2019 Akter, J. (2019). They create a budgeting process for the organization. Report to management any alteration from the budgeted amount, and assist management in determining the overall strategic direction for the company.

Human Resource Management:

A company's HRM department is usually responsible for creating, setting into effect, and supervising policies governing workers and the relationship of the organization with its employees. In a company, the HR manager is in charge of the company's employee remuneration and benefits. He can be developing and reviewing training and development programs. The most important aspect of his work obligations is employee relations and he makes planning and actualization the complete workforce required.

Legal Division:

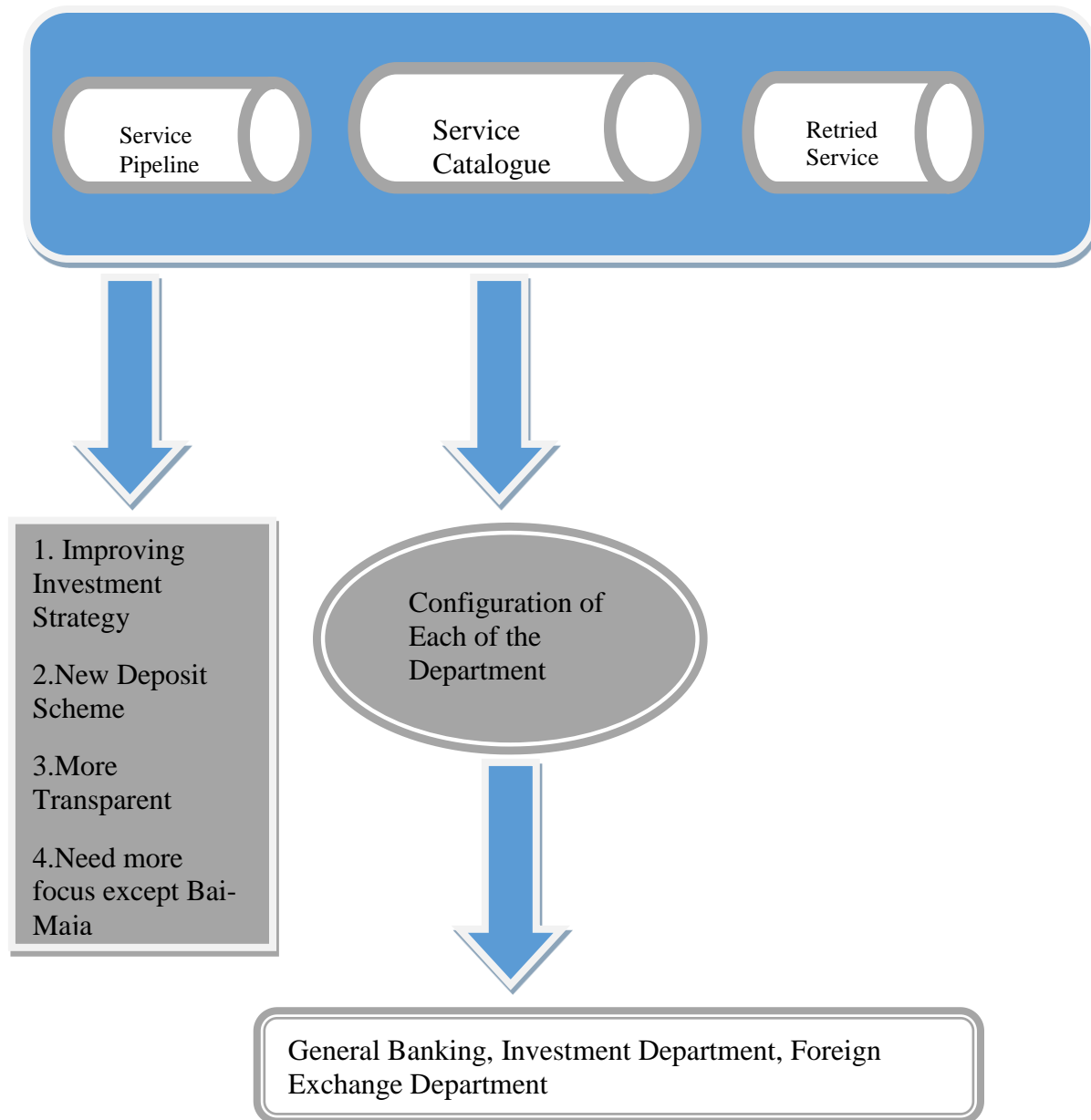
The legal division is responsible for supervising all the legal activities related to the bank and its document of payments and other regulatory actions as well. They are concerning all the bank-related transactions and the reasonableness of payments.

International Relation:

Gathering, organizing, and maintaining the relationship with the foreign client. Sometimes they gather data about the foreign transaction. Finally, maintain a profitable relationship with combined countries to operate the foreign transaction as well.

2.6 Service Portfolio:

Service portfolio management is a necessary part of any sort of financial institute. For Global Islamic Bank, it is a vital configuration to improve their service and prevent unnecessary service. It will help Global Islamic Bank to make better decisions regarding new service creation, improvement, delivery, and retirement.



- **Service Pipeline**

Service pipeline refers to the new service that will come up short for a specific department. Global Islamic Bank will introduce new services and also modify the existing service for better service quality in near future.

- **Service Category**

The service category refers to the existing service that the organization provides. Each of the departments has a sub-department to provide the service to the client. Global Islamic Bank provides lots of services under each of the departments.

- **Retired Services**

Retired service refers to the past service and policies that the organization provided to its officials and governments. Service is now more upgraded than in the past.

Chapter -3

Counterproductive Work Behavior

3.1 Counterproductive Work Behavior in Global Islamic Bank:

Counterproductive work behaviors in such a manner in the workplace have been increasing tremendously nowadays. CWB used to discern these unwelcome behaviors at work are explained in different journals by different researchers such as workplace bullying, workplace ungentlemanliness, workplace violence, workplace invasion, etc. Workplace bullying and sexual harassment are rampant in the workplace. For bullying and sexual harassment employees' minds suffer from various mental disorders like depression, frustration, anxiety, and demoralization (Zhou, 2018). Sometimes they can voice their problems to their managers and at others, they choose to ignore or suppress the matter. A study among business professionals, killed documented that 8.8% of participants reported being bullied occasionally, 1.6% of the participants reported being bullied once per week, and 30.4% of the participants said they can be suffering from bullying in the workplace (Haider, 2022). Workplace bullying takes place irrespective of color, race, gender, nationality, creed, and religion of the workers involved, as Gardner and Johnson said, "bullying passes beyond race, religion, or sex". Sexual harassment is also very alarming in the organizational behavioral view. This paper will examine the possible dissimilar outcomes for victims of sexual harassment and workplace bullying. Sometimes the organization has to face financial collapse for the problem. In Bangladesh, the issue of sexual harassment and workplace bullying is relatively new. While there have been some studies done in this regard in the context of the ready-made garment industry there is a dearth of such studies conducted among the workers employed in the banking sector of Bangladesh (Hussain S.,2013). The banking industry in Bangladesh has witnessed a steady increase of female workers. There are almost 47 private commercial banks in Bangladesh and here lots of female employees are working (Hussain Z.,2022). According to Bangladesh Bank data, around 13.08% of women work at entry level in the banking industry, but less at mid-level 8.58% and 4.44% work at senior management level in the banking sector, about 15.57% of women employees are there in the below-thirty age group. The percentage of female Board Members totaled came to only 9.73% in 2011. This study aims to gain an insight into the nature of workforce harassment by executives. Counterproductive Work Behaviors recently attracted the interest of researchers. Researchers are now focusing on quality and quantity of work. These behaviors that do not conform to managerial principles are injurious to the organization and unfavorable to its operations (Hussain Z.,2022). They are trying to find out

the behavior that is related to job performance. These work behaviors can be conceptualized as a task, organizational citizenship behavior (OCB), and counterproductive work behavior (CWB);

3.2 Major Factors of Counterproductive Work Behavior:

Several factors are related to such illegal behavior called counterproductive work behavior. From the Bangladeshi perspective, counterproductive work behavior is destructive behavior that harms either employees or the organization as well. Many industries such as the banking sector and lots of top-level banks in Bangladesh like the Global Islamic Bank authority psychologically agree that counterproductive work behavior is present within the organization but it is not at such a significant level rather than other industries. On the other hand, Global Islamic Bank agrees that 5 factors are related to counterproductive work behavior.

1. Theft

2. Abuse

3. Production Deviance

4. Destroy

5. Withdrawal

Theft is the major factor that is related to counterproductive work behavior. Sometimes employees steal some sought-after products such as staplers, pens, etc. Moreover, employees sometimes exchange their notes or currency and take other notes which is also related to the redefinition of theft. Now, in Banking such as Global Islamic Bank, there is no chance to do such a thing. Because of a strong monetary system and responsible and motivated employees. The main reason for this crime is employees are less motivated and less educated. However, employees of the Global Islamic Bank Limited are more efficient and well trained rather than any other bank in Bangladesh. There are several forms of counterproductive work sustains such as gossiping about a co-worker or other employees, verbal abuse, etc. It may badly impact the employee and the victim lose the motivation to perform his or her task. According to the code of conduct of Global Islamic Bank, any sort of verbal argument will be punishable and necessary action will be taken. Shahinuzzaman, M., Hoque, I., & Saha, A. K. (2017). Production Deviance is another illegal approach where an

employee does some work wrongfully or an employee does the work purposely for his or her interest. Sabotage is a common issue in our banking sector. Not only the Global Islamic Bank but also every single bank in Bangladesh is facing such an underrated problem. Every single financial institution is maintaining its own business and keeps some information secret for reducing future threats. Therefore, some of the employees may sell vital and secret information to a third party. As a result, cyber hacking, and money laundering will take place. Withdrawal is the most common problem in Global Islamic banks. Tardiness and absenteeism is the common issue not only for the Global Islamic Bank but also for all the commercial banks in Bangladesh.

3.3 Major Reasons for Counterproductive Work Behaviors:

Global Islamic Bank is now facing several problems such as lateness and the habit of earning unnecessarily to some degree because of more elasticity. Sometimes flexibility may hamper the employee's concentration and responsibilities as well (5 Types of Counterproductive Work Behavior, 2018). On the other hand, sometimes lack of monitoring is responsible for counterproductive work behavior and decreasing the productivity of the employee. Bullying and Harassment is the most common issue of counterproductive work behavior for the employee. Sometimes a person gossiping to other coworkers is a more harmful and dominant activity for counterproductive work behavior Mount, M., Ilies, R., & Johnson, E. (2006). r. Moreover, not only bitchy or unwanted communication between two and more employees makes other employees feel comfortable. Sometimes employees feel unmindful. This communication and interpretation make employees less productive. It may become more difficult to keep the focus on the work and the goal that was set by the higher authority. Digital skive and thin off is another common problem to increase counterproductive work behavior. It refers to the employee using an electronic device during work time and less concentration to accomplish the job on time (5 Types of Counterproductive Work Behavior, 2018). In the banking sector, this is a common issue. Social media is the mainstreamer that the employee uses during work time. Moreover, during office time, the employee may pass their time by gaming and chitchat on social media. It is the most common

underrated problem in this banking sector. However, Global Islamic Bank has a code of conduct and a strong monetary system to reduce such a problem during work time.

3.4 Impacts of the Organizational Counterproductive Work Behavior:

Counterproductive work behavior is not ideal for any sort of financial organization. It has many worshipping impacts on financial organizations. For CWB there are not only the clients and customers but also employees may suffer from this behavior. There are several impacts within an organization, Organizational culture is the key bone for the organization. Global Islamic Bank Limited is a reputed and well-known financial organization in Bangladesh (Samnani, 2013). They are a well-mannered organizational culture that brings their success over a year. Counterproductive work behavior will hamper the company productivity of their employees if they have a much-relaxed environment and absenteeism or are late. It may keep the employee from reaching the goal. As a result, they will lose productivity as well. Global Islamic Bank is a reputed bank but by this counterproductive work behavior, it may gain its reputation but may not get the top-ranked bank in Bangladesh. Counterproductive work behavior may destruct the relationship between co-workers. Collaboration and coordination is the vital factor in gaining the goal that the higher authority sets for each of the departments. However, counterproductive work may hamper these factors, as a result, the organization may lose effectiveness from their employees and lack of team support, may lose the Client service quality as well (Samnani, 2013). Organizational property destruction is another impact of counterproductive work behavior. For the banking sector, not only physical property but also information, and secret documents are the property of the bank. Sometimes employees destroy property or leak secret information to others for their benefit, as a result, organizations face a big loss and lose their profitability for a certain time (Samnani, 2013). Money laundering, money theft, and data theft are the result of this behavior. Counterproductive work behavior may decrease the moral ethics and organizational ethics at a time. Employees lose this motivation and do something illegal which is going wrong not only for them but also for the organization. Counterproductive work behavior may motivate the employee to do some wrong for his benefit and forget his moral and organizational ethics for a lifetime (Samnani, 2013). It is also

responsible for losing the skill and efficiency of the employee as well. On the other hand, the cost of moral killing is the result of life satisfaction from anywhere. However, Reputable global banks such as Global Islamic Bank have not faced such illegal activities till now in their banking career.

Chapter -4

Findings and Analysis

4.1 Findings:

1. Employee Dissatisfaction- Employee dissatisfaction occurs when an employee does not feel satisfaction in their job place. When their expectation does not fill then they decide to turn over the job. Employee job dissatisfaction can grow from a variety of reasons, like being underpaid, having an unsupportive boss, limited career growth, lack of work-life balance, and poor management. When an employee felt job dissatisfied they can exit, voice, loyalty, and neglect this job.

2. Reduce Productivity- An employee who has good working behavior is more productive for the company. They do better work than others and they are sincere about their work and maintain rules and regulations. When an employee does not follow these rules then the company's productivity and reputation decrease day by day.

3. Employees Turnover- There are many reasons for employee turnover: lack of recognition, being overworked, company culture, poor relationship with the manager, lack of flexibility, wages and benefits, poor learning and development opportunities, etc. Senior employee turnover creates a very bad effect on any company. For this reason, company revenue and profitability declined. There are many problems including decreased productivity, increased recruitment costs, avoidable time spent on training new employees, and lost sales.

4. Production Deviance- It's a behavior that violates organizational rules and regulations. There are include dishonesty, blame, jealousy, sexual harassment, etc. Nowadays for any institution, almost all the work can be done by the internet. Misusing the internet creates some bad effects. Also, some employees can chat, shop, and do not do work-related tasks.

5. Withdrawal- It is physical behaviors are the most recognizable withdrawal behavior. If any worker comes to work late and leaves early it means they no longer have interest in the job. Examples of this behavior are absenteeism, lateness, leaving the job, internal job transfer, and turnover. Avoiding or not seeking a social contract, and avoiding spending time with others is withdrawal behavior.

6. Dysfunctional Conflict- Dysfunctional Conflict can break down communication and relationship between the individual and group. It destroyed the working environment. It is created when a manager makes threats to employees, makes false promises, and has poor communication with employees.

4.2 SWOT Analysis:

SWOT analysis is strategic planning for any person and organization. From this analysis, they can identify their Strength, Weakness, Opportunity, and Threats. The main goal of SWOT analysis is to raise awareness for their targeted goal and make a plan. It provides an opinion and adjustment for the organization.

Strengths of GIBL:

1. **Islamic Sharia-** In GIBL there all activities are conducted according to Islamic sharia where profit is the legal alternative to interest.
2. **Loyalty-**They can achieve their customer's loyalty as organizational loyalty.
3. **Reliable relationship-** The bankers maintain reliable relationships with many foreign banks and clients so that it is an effective measure for smooth business.
4. **Skilled Employees-** There are skilled workers and efficient employees are being involved to meet the client's satisfaction.
5. **Deposits-**Their number of deposits is so good and it is one of the biggest strengths of GIBL.
7. **Employee Training-**They give their employees training and they have enough modern equipment.

Weaknesses of GIBL:

1. **Other Institution-** There are a huge number of financial institutions working besides commercial banks in our country. For these reasons, their business is becoming a vital weakness of GIBL.
2. **Advertising and Promotional Activities-** The advertising and promotional activities of GIBL are limited.
3. **Motivation-** The authority is not appreciating their officers and workers for their hard work.
4. **Networking system-** Their networking system among branches is not enough.
5. **Research and Development plans-** The bank doesn't have any research and development plans.
6. **Risk Management and security system-** In this bank, their risk management and security system are not strong. The bank has already been exposed to a variety of risks. They face credit risk, market risk, data hacking, and liquidity risk, its IT branch is not strong enough because banks put due importance on the utilization of technology-based service to the customers.
7. **Ruler areas-** They are not focused in rural areas, their limited presence in the ruler area is a big weakness for the banking sector.

The opportunity of GIBL:

1. **Working Environment-** Friendly working environment and customer service is comparable with other institutes.
2. **Service Quality-** There are more innovative modern customers here and they have the opportunity to give them better service than the competition.

3. **Target-** They can also offer young creative graduate students for individual and small businesses.
4. **Credit Facility-** In the banking sector financial policy with credit facility customers is very secure in the business environment.
5. **Ruler Area-** They can innovate a new idea for the ruler people and give them services for banking investment and small business.

Threats of GIBL:

1. **Modern Technology-** Technology changes very fast, they should cope with technological change and clients' demands. Though GIBL has taken efforts to cope with digitalization, in our country it is quite difficult to complete the mission due to the poor technological device and our networking system is very weak.
2. **Local Market-** In our country, there are huge local market shares and they offer similar products and services provided by the bank.
3. **Innovative work-** It is an incontrovertible process but the other banks are Coping with it within a short time.
4. **Supervising by the Central bank-** Bangladesh Bank supervises all banks in Bangladesh and sometimes they face problems due to their scheduled work and normal operation of private banks.

4.3 Questionnaire Survey Analysis:

A questionnaire is a research list of questions used to collect useful information from respondents. These instruments include either written or oral questions and comprise an interview-style format. The data was collected face to face, via telephone, and on the internet.

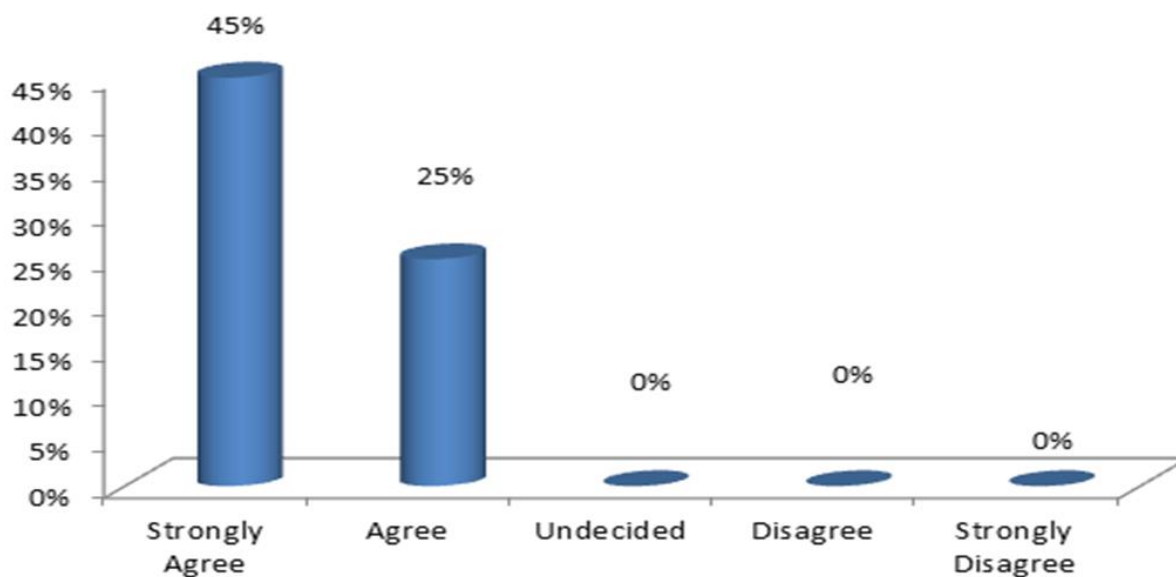
This questionnaire was created from GIBL. I collected this data from this institution of 20 employees.

1) Is there a work-friendly environment in GIBL?

Particular	Respondent	Percentage
Strongly Agree	9	45%
Agree	5	25%
Undecided	0	0%
Disagree	0	0%
Strongly Disagree	0	0%

Table: Is their work-friendly environment in GIBL?

Graphical Presentation:



Interpretation: From this graph, we can see that 45% of employees strongly agree, and 25 % also agree about the work-friendly environment in GIBL. While 33% agree it is adequate.

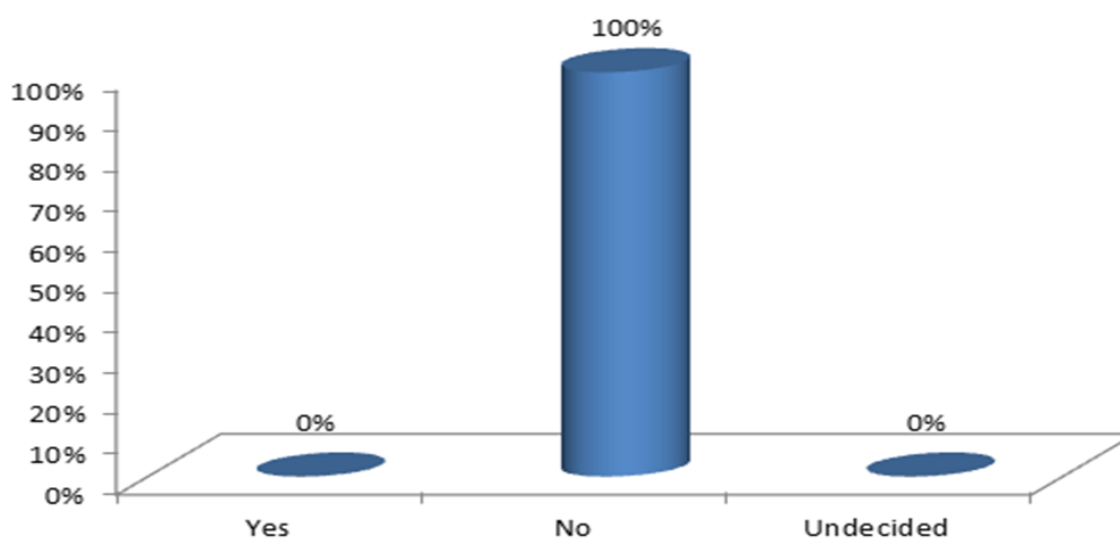
Opinion: The environment in GIBL is Work-friendly.

2) Intentionally any colleague damage or distorted their bank property?

Particular	Participant	Percentage
Yes	0	0%
No	16	100%
Undecided	0	0%

Table: Intentionally any colleague damaged or distorted their bank property?

Graphical Presentation:



Interpretation: 100% of employees are agreeing that no one can damage or distort their bank property.

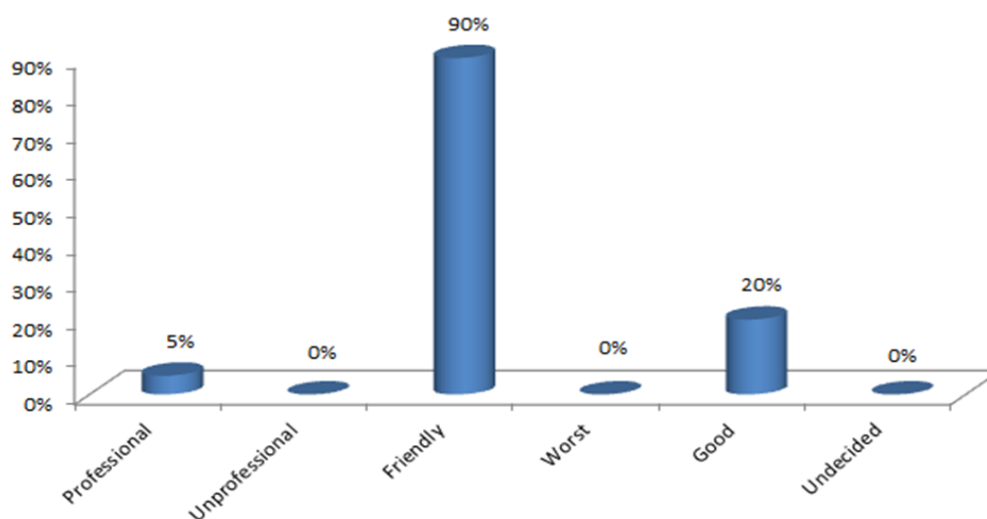
Opinion: GIBL tries to best achieve their employee satisfaction.

3) What type of behavior the boss uses with employees?

Particular	Participant	Percentage
Professional	1	5%
Unprofessional	0	0%
Friendly	18	90%
Worst	0	0%
Good	4	20%
Undecided	0	0%

Table: What type of behavior the boss uses with the employees?

Graphical Presentation:



Interpretation: In this graph, it can be observed that 90% of employees indicated the boss is very friendly behaved with them and 20% also agreed the authority treat good behave with them.

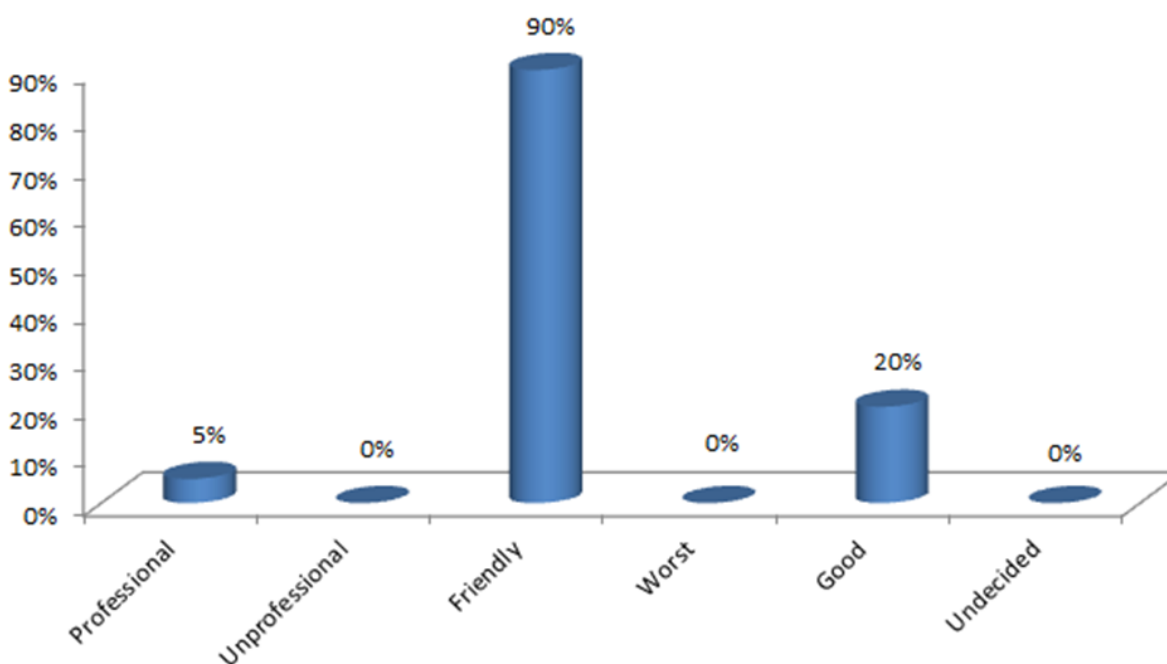
Opinion: From this response, I know that their behavior is good with their employees.

4) Do any of the employees fail daily to do their tasks at the proper time?

Particular	Participant	Percentage
Strongly Agree	4	20%
Agree	2	10%
Undecided	0	0%
Disagree	12	60%
Strongly Disagree	1	5%

Table: Do any of the employees fail daily to do their tasks at the proper time?

Graph Interpretation:



Interpretation: In this graph, we can see that 60% of employees disagree about whether they don't work daily or failed to do their tasks properly time. On the other hand, 20% strongly agree and 10% agree that some employees fail daily to do their tasks at the proper time.

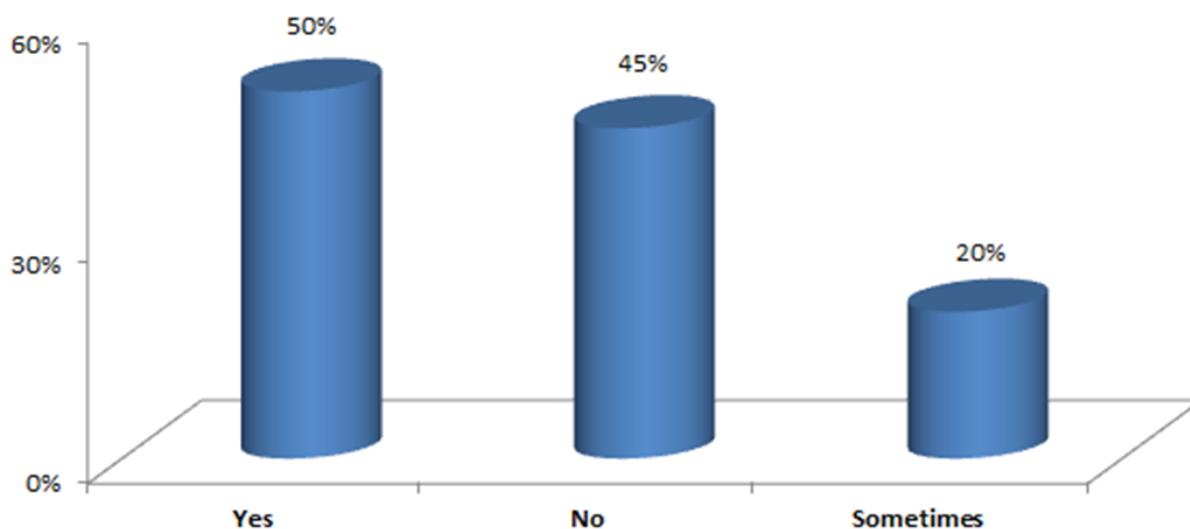
Opinion: Their employees should be more concerned about their work.

5) Does the authority appreciate the employee if they did their task on time perfectly?

Particular	Participant	Percentage
Yes	7	50%
No	9	45%
Sometimes	4	20%

Table: Does the authority appreciate the employee if they did their task on time perfectly?

Graph Interpretation:



Interpretation: We can see in the graph that 50% of employees agree that their authority appreciates them when they do their tasks on time perfectly, on the other hand, 45% disagree about it. And 20% say they sometimes appreciate their employees.

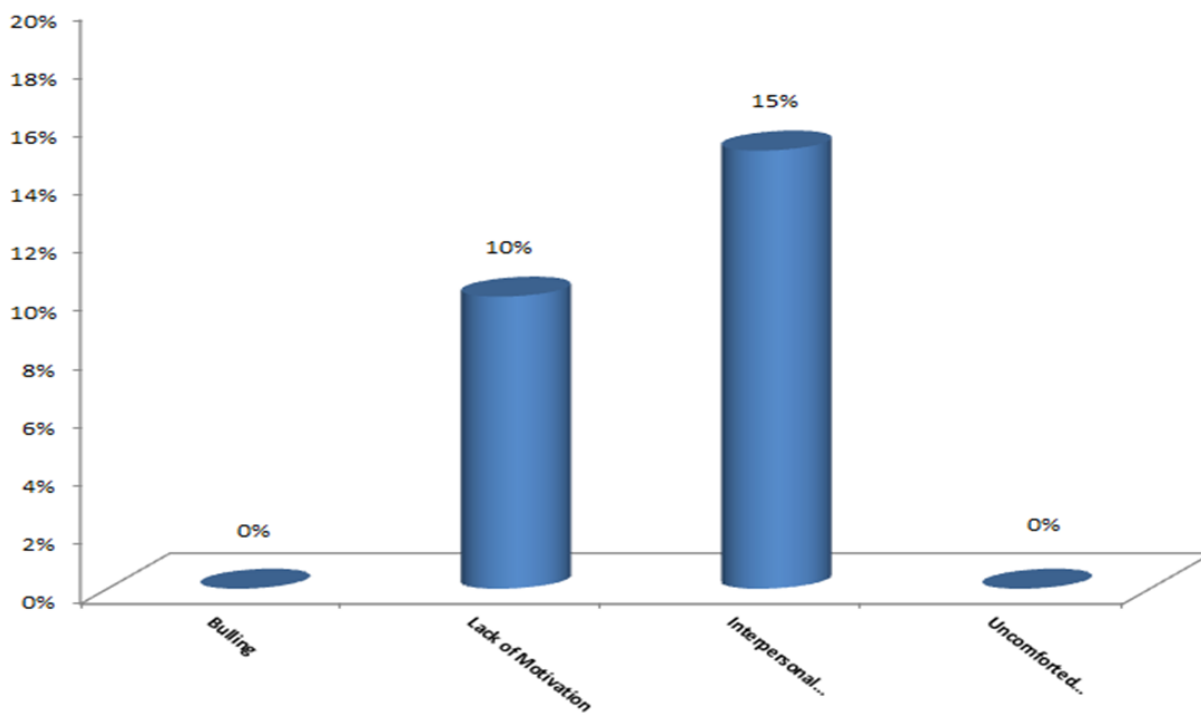
Opinion: They should appreciate everyone when the employee does their work perfectly.

6) Why do employees do CWB in their job sector?

Particular	Participant	Percentage
Bulling	0	0%
Lack of Motivation	2	10%
Interpersonal Problem	3	15%
Uncomfortable Working Environment	0	0%

Table: Why do employees do CWB in their job sector?

Graph Interpretation:



Interpretation: according to this chart, 10% of employees agree about, sometimes lack of motivation and their demand will be decreasing. 15% called that when they face any interpersonal problem they do Counterproductive Behavior.

Opinion: The authority should have motivated them, and sometimes given them time to solve their problem also.

Chapter-5

Recommendations and conclusion

5.1 Recommendations:

1. **Employee Turnover Ratio-** GIBL needs to concrete on its turnover ratio. They should have focused on their employee satisfaction and dissatisfaction and solved them. The turnover ratio will be reduced by giving them proper facilities, salary, feedback, recognition, and training. When the turnover ratio will be decreed then company profit and productivity will increase.
2. **Re-organized the System-** GIBL needs to focus on its organizing system. If their office environment and organization system has any problem, they should find out and solve it.
3. **Modern Banking and Operating System-** Employees love to do their job virtually and online based rather than manually. Nowadays clients also like to do their transactions and interest conditions online based. GIBL should be focused on proper networking systems and also inshore enough electronic devices. Then their employee comforts them at work.
4. **Employees Promotion-** GIBL needs to follow up on the employee's promotion and other facilities based on their performance. They may introduce a half-year evaluation of the employee and give a reward to the employee of the month. As a result, employee satisfaction rate and motivation will increase.
5. **Globalization-** They need to work on corporate planning based on globalization. As a global bank, they have to take the global opportunity and cope with the global threat. Most of the banks in Bangladesh have no idea about this method. GIBL needs to focus on this method accordingly.
6. **Environment-** More focused on employee monitoring systems. Workplace bullying and harassment need to be stopped. The authority should ensure a safe and comfortable working environment for their employees.
7. **Tanning and Development-** Give the employee effective tanning and development opportunities. Give them skill-based training, management training, and online-based training, and evaluate their training by hands-on group activity.
8. **Wages and Salary-** It's important to properly maintain its time and amount. To achieve employee satisfaction, the authority should not have delayed giving them their wages and salary.

9. **Mental Pleasure-** Authority should do something about it, like arranging a picnic for employees. Reward them for doing their best work.

5.2 Conclusion:

Counterproductive work behavior is not created automatically during the work period of the employee. Counterproductive work behavior is significantly harmful to Global Islamic Bank. The management team needs to ensure that there is no possible chance of CWB in their workplace. Because, if an employee is facing a challenge in the workplace, then their job comes to a questionable, counterproductive work behavior should be reduced. Workplace uncertainty, harassment within the organization from coworkers, absenteeism behavior, property damage, etc. All these are responsible for CWB. In Bangladesh, CWB is an underrated problem. Higher authorities of individual organizations have no idea about this issue. For these reasons, organizations lose their productivity and profits. Global Islamic Bank is one of the reputed Islamic banks in our country. They successfully operate their organization. However, CWB is visible in this organization but not as significantly. Absenteeism, and digital loafing, are still visible. Moreover, the modern digitized approach is still not visible in this organization. Employees always want to work in a top-ranked organization. They work for the organization to make it successful in the market. However, they need to reconsider their strategies. Otherwise, employees lose their motivation and counterproductive work behavior becomes visible within the organization. Although Global Islamic Bank gains the trust of its valuable clients locally and globally. Therefore, some of the changes will make them the market leader soon.

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Appendix

Survey Questionnaires:

1) Is there a work-friendly environment in GIBL?

a) Strongly Agree	b) Agree	c) Undecided	d) Disagree	e) Strongly Disagree
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2) Intentionally any colleague damage or distorted their bank property?

a) Yes	b) No	c) Undecided
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3) What type of behavior the boss uses with employees?

a) Professional	b) Unprofessional	c) Friendly
d) Worst	e) Good	d) Undecided

4) Do any of the employees fail daily to do their tasks at the proper time?

a) Strongly Agree	b) Agree	c) Undecided	d) Disagree	e) Strongly Disagree
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5) Does the authority appreciate the employee if they did their task on time perfectly?

a) Yes	b) No	C) Sometimes
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6) Why do employees do CWB in their job sector?

a) Bullying	b) Lack of Motivation
c) Interpersonal Problem	d) Uncomfortable Working Environment

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