

Sonargaon University (SU)

Dhaka, Bangladesh

Thesis Paper

on

Human Resource Management Practices in Bangladesh

A Case Study on Brac Bank Ltd.

Submitted by:

Sajib Molla

ID: MBA 2101022005

Semester: Fall-2022

Program: Master of Business Administration (MBA)

Major: Management (MGT)

Submitted to:

Department of Business Administration

Sonargaon University (SU)

Dhaka-1215, Bangladesh

Date of Submission: 15 January, 2022



Sonargaon University (SU)

Dhaka, Bangladesh

Thesis Paper

on

Human Resource Management Practices in Bangladesh

A Case Study on Brac Bank Ltd.

Submitted to:

Sajib Molla

ID: MBA 2101022005

Semester: Fall-2022

Program: Master of Business Administration (MBA)

Major: Management (MGT)

Submitted to:

Md. Rasel Hawlader

Lecturer

Department of Business Administration

Sonargaon University (SU)

Dhaka, Bangladesh

Letter of Transmittal

15 January, 2022

Md. Rasel Hawlader
Lecturer
Department of Business Administration
Sonargaon University (SU)
Dhaka, Bangladesh

Subject: Submission of Thesis Paper on "Human Resource Management Practices in Bangladesh". **A Case Study on Brac Bank Ltd.**

Dear Sir,

With reference to the above subject, I am pleased to present the report which is a part of my completion of Executive Master of Business Administration **(MBA)**. I believe that within my limited knowledge this report provides detailed information about **"Human Resource Management Practices in Bangladesh"**

This report is an integral part of our academic courses in completion of the MBA program, which has given me the opportunity to have an insight into the **"Human Resource Management Practices in Bangladesh". A Case Study on Brac Bank Ltd.** I hope this report reflects on the contemporary issues on the HRM that are being practiced by organizations in our country.

During the exercise, I have tried my best, especially in giving a more organized shape and to follow the guidance that you have provided which gave me a viewpoint the whole experience of this program and to get an insight into the real-life situation.

Therefore, I sincerely hope that you will find pleasure in reading to analyze the report about "Human Resource Management Practices in Bangladesh". A Case Study on Brac Bank Ltd. I humble request you to accept this report for your kind evaluation. Kind regards,
Very truly yours,

_____

Sajib Molla
ID: MBA 2101022005
Semester: Fall-2022
Program: Master of Business Administration (MBA)
Major: Management (MGT)
Sonargaon University (SU)
Dhaka, Bangladesh

Letter of Authorization

This is to certify that thesis paper of "Human Resources Management Practices in Bangladesh: A Case Study on **"Human Resource Management Practices in Bangladesh". A Case Study on Brac Bank Ltd.** has been prepared as a part of completion of the Master of Business Administration (MBA) program from Department of Business Administration, Sonargaon University (SU), carried out by **Sajib Molla**, bearing **ID: MBA 2101022005** under my supervision.

The report or the information will not be used for any other purposes.

Md. Rasel Hawlader
Lecturer
Department of Business Administration
Sonargaon University (SU)
Dhaka, Bangladesh

Student's Declaration

This is Sajib Molla, a student of Master of Business Administration, ID: MBA 2101022005 from Sonargaon University (SU) would like to solemnly declaration here that this Thesis Paper on Human Resource Management: A Case Study on **"Human Resource Management Practices in Bangladesh".** has been authentically prepared by me. While preparing this paper,

I didn't breach any copyright act internationally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

Sincerely Yours,

_____

Sajib Molla
ID: MBA 2101022005
Semester: Fall-2022
Program: Master of Business Administration (MBA)
Major: Management (MGT)
Sonargaon University (SU)
Dhaka, Bangladesh

Acknowledgement

I would like to express my immense gratitude that have incurred over **last seventh months** while preparing this report to the number of people who have provided me guidelines, assistance, support and cooperation for making it happen.

First and foremost, I would like to my gratitude to the almighty Allah for giving me the ability to hard work.

I wish to extend my sincere gratitude to **Md. Rasel Hawlader** for giving me opportunity to take up this study and his Precious comments, Excellent and Valuable suggestions with his supervision through the course of my study. Without his cordial support it would have been very difficult for me to complete this report.

This acknowledge to our Md. Rasel Hawlader, Department of Business Administration, I am really grateful to them for their valuable suggestion, nice operation and excellent guidance. I always respect and remember them.

I also acknowledge and I like to special thanks my respected all Course Teacher for their lovely teaching and hard work for us. They are tried to full efforts and guidance us.

I acknowledge to Department of Controller, Accounts and Administration all personnel for their nice cooperation and necessary help.

Incomplete if I don't acknowledge and thanks to my Classmates and others Colleagues for their help and valuable support time to time.

I am also acknowledged to my wife and family members, who are my pillars of strength and all concerns for helping me in completing this paper and MBA course. I am grateful for their nice cooperation and inspiring me in my ending life.

Sajib Molla
ID: MBA 2101022005
Semester: Fall-2022
Program: Master of Business Administration (MBA)
Major: Management (MGT)
Sonargaon University (SU)
Dhaka, Bangladesh

Executive Summary

Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programmers that enable women and men to realise their potential.

The bank has its primary focus on service quality and customer satisfaction. Through a team of over 8,000 employees, BRAC Bank offers a broad range of products and services to more than 1.2 million customers.

BRAC Bank Limited, hereinafter called BBL, is a first growing third generation cheduled commercial bank incorporated on 20th May 1999 as a public limited company under companies Act, 1994 with multinational collaboration including IFC of The World Bank Group & Shore Cap.

This report includes how an HR Department works, what are the possible divisions andwork distribution in an HRD, recruitment process, training and development initiatives,how to keep employees motivated as well as how to control insubordinations,compensation and benefits planning, how to lead etc.I have worked in Human Resource Division of BRAC Bank Limited with almost all thewings of HR like Recruitment, Learning & Organization Development (Training),Compensation, Pay and Benefits and HR Administration.BRAC Bank has a rich Human Resource Department. It maintains the organizationalresponsibilities successfully. The HR team of BRAC Bank is completely organized andwell reputed team.First six weeks of my internship program on Human Resource Division I have workedwith the full support of recruitment wing and the next three weeks I worked with thetraining wing then the next two weeks I got attached with the Payroll wing and the lastone week I worked with the Administration wing. I have worked with different types of recruitment procedure of BRAC Bank Limited. Within my three months internship around 424 regular employees and 419 contractua

Table of Contents

Sl. No.	Name of Contents	Page No.
	Letter of Transmittal	
	Student Declaration	
	Letter of Authorization	
	Executive Summary	
	Table of Content	1
1.0	Introduction	2
1.1	Background of the study	3
1.2	Objectives of the Study	3
1.3	Specific Objective	3
1.4	Significance of the Study	4
2.0	Literature Review and Hypothesis	4
2.1	Introduction	4
2.2	HR Practices	5
2.3	Employee Performance	7
2.4	Motivation and Employee Performance	7
2.5	Factors of Employee Performance	8
2.6	Dimension of HRM Practices	9
2.7	Hypothesis	13
2.8	Training Framework	13
3.0	Methodology	14
3.1	Introduction	14
3.2	Research Design	15
3.3	Population & Sample of the study	16
3.4	Data collection	16
3.5	Data Analysis Technique	17
4.0	Results and Findings	18
4.1	Introduction	18
4.2	Response Rate	18
4.3	Demographic Profile of the Respondents	18
4.4	Results of the Hypothesis	33
5.0	Discussion and Conclusion	41
5.1	Reconceptualization	41
5.2	Recommendations	47
5.3	Limitations	49
5.4	Conclusion	50

1.0 Introduction:

Few days ago, our country, Bangladesh just got the designation of a developing country. To have this achievement we, as a nation had to work really hard in every sector. Be it corporate sector, political, medical, educational or banking. As a nation we never hesitated to try our best to bring our country to this position where it is today. Every sector played their role skillfully to achieve this goal. But the role that our really impoverished banking system played in this regard is really praise worthy. In particular our Banking sector has flourished so well in terms of the services and customer care provided by the government run banks. At present, the total number of banks in our country is 57. Among these there are 40 local private banks, 9 foreign and 8 state-owned. Now-a-days, private banks are trying to follow the banking structure of the more developed countries, but this attempt is often foiled by inexpert or politically motivated government policies executed by the central bank of Bangladesh, Bangladesh Bank. The outcome is a banking system fostering corruption and illegal monetary activities/laundering etc. by the politically powerful and criminals, while at the same time making the attainment of services or the performance of international transactions difficult for the ordinary citizens, students studying abroad or through distance learning, general customers etc.

The banking sector of Bangladesh has expanded over the years in terms of number of formal institutions, higher number of financing instruments, and bigger volumes of assets. However, the sector has been facing a number of serious challenges due to malpractices, scams and heists. These have affected the overall performance of the sector which is reflected through various efficiency and soundness indicators. Repeated concerns have been expressed by relevant stakeholders regarding the constant deterioration of banking performances and its potential implications for the sustainability of the sector. Given that the financial sector of the country is mainly bank based, poor health of the banking sector will also impact on economic growth. Therefore, rectifying the problems is critically important. While much has been talked about, it is time to act to address the problems. For the next government, the banking sector should be a priority for action.

1.1 Background of the study:

BRAC Bank Limited is a scheduled commercial bank in Bangladesh. It established in Bangladesh under the Banking Companies Act, 1991 and incorporated as private limited company on 20 May 1999 under the Companies Act, 1994. BRAC Bank is a unique organization in Bangladesh. The primary objective of the Bank is to provide all kinds of banking business.

There are many banks in Bangladesh but we chose BRAC Bank because it is one of the leading private banks in Bangladesh. The primary objective of the Bank is to provide all kinds of banking facilities. Bank goal is to provide mass financing to enable mass production and mass consumption, and thereby contribute to the development of Bangladesh. BRAC Bank intends to set standard as the market leader in Bangladesh by providing efficient, friendly and modern, fully automated online service on a profitable basis aiming at offering commercial banking service to the customers' door all around the country. This organization achieved customers' trust immediately after its establishment. Within this short time this bank has been successful in positioning itself as a progressive and dynamic financial institution in this country. It is now widely acclaimed by the business community, from small entrepreneurs to big merchants and conglomerates, including top rated corporate and foreign investors, for modern and innovative ideas and financial solution. Thus within this short time it has created a unique image for itself and innovated significant solutions to contribute in the banking sector of the country.

1.2 Objectives of the Study:

The report has been prepared in order to provide a brief idea about the HR Operations of Bangladesh from the perspective of BRAC Bank Ltd. The general objectives and specific objectives of the report are given bellow-

1.3 Specific Objective:

- Acquiring a practical knowledge and personal observation about the overall HR procedure, functions, principles and its nature.
- To present an overview of BRAC Bank Limited
- To understand about HR operation of BRAC Bank Limited.
- To understand about employee's satisfaction & dissatisfaction level
- Find out the activities and implications of HR department to the organization.

- Analyzing the HR planning, job analysis, employee recruitment process and selection, training, performance appraisal, compensation and pay plan, benefits and service.
- Supervision whether the organization follows the HR procedures, functions or not.

1.4 Significance of the Study

Human resources are very essential for any organization especially for the development and growth. And obviously Human resource department is the heart of any organization as they do all the important works of an organization. By the human resource department an organization can easily gain knowledge about their employee's condition means their satisfaction, dissatisfaction, history and so on. This report will give a clear idea about the Human Resource Department of BRAC Bank Limited. What types of benefits they offer towards their employee? Why employee's turnover is high in BRAC Bank? What are the aims to develop training program?

2.0 Literature Review and Hypothesis

2.1 introduction

Human resource management (HRM) refers to the policies and practices involved in carrying out the 'Human Resource (HR)' aspects of a management position including human resource planning, job analysis, recruitment, selection, orientation, compensation, performance appraisal, training and development, and labor relations (Dessler, 2007). HRM is composed of the policies, practices, and systems that influence employees' behavior, attitude, and performance (Noe, Hollenbeck, Gerhart & Wright, 2007). HRM practices have an effect on employee performance and competitive advantage of an organization (Guest, 2002; Balochi et al., 2010). HR practices and its impact on employee's satisfaction in the private banking sector in Bangladesh a similar study was conducted by Majumder (2012). As per the study most of the employees are dissatisfied with organizational compensation package followed by reward and maintenance, career advancement, training and development, management approach, and job design and assign responsibilities. Training is a symbol of good management, and a task manager ignores their dark sides. Having qualified employees does not guarantee they will succeed. Instead, they need to know what the management want them to do and how to do it (Afroj, 2012).

2.2 HR Practices

The overall HR practices of BRAC Bank Limited (BBL) are:

1) Organizational commitment is a feeling of dedication to one's employing organization, willingness to work hard for that employer, and the intent to remain with that organization (Meyer & Allen, 1997). Motivation is a psychological factor that directs employee's behavior towards the desired goal of an organization and enables the employees' positive contribution to improve performance (Jones & George, 2008). The human resource departments of BBL always try to motivate their employees by giving various employee benefits.

2) Employee relation is all about communications between management and employees concerning work place decisions, grievances, conflicts, problem resolutions, unions, and issues of collective bargaining.(Armstrong, 2005) defined that Employee relations is to manage relationship between employer and employees with ultimate objectivity of achieving optimum level of productivity in terms of goods and services, employee motivation taking preventive measures to resolve problems that affect adversely the working environment. The human resource departments of BBL always try to build a better employee relation as well as effective team building.
3) Dessler (2007) defined employee compensation as "all forms of pay or rewards going to employees and arising from their employment. In other word, compensation is a reward system that a company provide to individuals in turn for their willingness to perform various jobs and tasks within organizations (DeNisi & Griffin, 2001). The human resource departments of BBL always try to retain the best and talent employees the better compensation and handsome salary are planned in a well manner. The competitive advantages and pay package are designed for the employees. With this pay package the benefits are also included.
4) One of the fundamental human requirements is a physical working environment that allows people to perform their work optimally under comfortable conditions (Roelofsen, 2002). Today's working environment differ from the past, it is due to the advancement of technology and the variety of roles played by the banking employees. The human resource

departments of BBL provide working friendly environment that allows employee to perfume better in their work.

5) Training and development: is defined as any effort to improve current of future employees' skills, abilities, and knowledge (Aswathappa, 2008). Training is intended to modify individual's skills or attitudes (Herold & Fedor, 2003). The human resource departments of BBL provide training module design, training center or location set up, employee development formulation.
6) Promotions are defined by Khan and Akkas (1990) and they explored some characteristics of a sound promotion policy on the basis of available literature and studied existing promotion system of the nationalized commercial banks and also examined views of the respondent employees in this regard. The study further found the promotion system could not reasonably satisfy a large number of employees and officers working in the nationalized commercial banks. Islam (2003) conducted a study on promotion policies and practices in the public sector banking in Bangladesh. In BRAC Bank there are two types of promotions.
    - ***Regular Promotion:*** Regular promotion is given according to the employee's regular performance. When the supervisor or department head of the employee evaluate that his employee is become an asset for the bank and deserve promotion then the supervisor or the department head take a promotion appraisal form from HRD and recommended the employee for promotion. In the procedure the HRD head send this appraisal form with his approval signature to the Deputy Managing Director of BRAC Bank Limited to approve and forward it Managing Director of BRAC Bank Limited and after that it will be approved signed by the Managing Director. According to the comment and remark of appraisal form the employee will get the promotion with increment of salary.
    - ***PM Promotion:*** Performance Matter (PM) is the annual performance report of individual employee of BRAC Bank Limited. According to Performance Matter ranking scale the employee can get promotion in the job grade of their own. According to the policy any employee can't get any promotion within a year after the employee's joining in the BRAC Bank Limited. And on the other section the employee can get promotion after six months of his previous promotion.

7) Job satisfaction has been defined as a positive emotional state resulting from the pleasure a worker derives from the job (Spector, 1997) and as the affective and cognitive attitudes held by an employee about various aspects of their work (Wong et.al., 1998). Some review in 1950's (Brayfield & Crockett, 1955; Herzberg et al., 1957) revealed that there is no relationship between job satisfaction and performance. This has opposed the popular 'Human relation View which maintains that a satisfied worker is a more productive worker. Hossain and Miah (1992) found that job satisfaction has significant influence on employee performance, in their study on public and private sector bank employees in Bangladesh. Rahman and Hossain (2000) conducted a comparative study on a nationalized and a private bank on the impact of satisfaction on absenteeism, turnover and productivity.

2.3 Employee Performance:

Employee performance is a core interest for any organization as it reflects the organizational productivity by reflecting the employee's ability to attain the goals as planned (Pushpakumari, 2008) stated that performance very much depended on perception, values and attitudes. Porter and Lawler (1974) defined performance as a function of individual ability and skill and effort in a given situation. In other words, employee's performance is the ability of the employees to work effectively and efficiently in order to accomplish the organizational goals and objectives (Kovach, 1987). Therefore, for the purpose of the study; the researcher defines the "employee performance" in terms of effort extended to the job by an employee.

Performance Matter (PM) is the annual performance report of individual employee of BRAC Bank Limited. According to Performance Matter ranking scale the employee can get promotion in the job grade of their own. According to the policy any employee can't get any promotion within a year after the employee's joining in the BRAC Bank Limited. And on the other section the employee can get promotion after six months of his previous promotion

2.4 Motivation and Employee Performance:

Employee motivation is defined as an inner force that moves employees to improve performance to achieve personal and organizational goals. In the banking industry like BRAC Bank Limited, there is a relationship between employee motivation and employee performance. Motivation is a

psychological factor that directs employee's behavior towards the desired goal of an organization and enables the employees positively contribute to improve performance (Jones & George, 2008).

In BBL evaluations are used by managers as a motivational tool to communicate performance expectations to employees and provide them with feedback. Bank managers are more interested in making provision for the motivation and empowerment of their employees to perform toward the achievement of tasks (Kamery, 2004). Robison (2010) observed that motivated employees feel less stress, enjoy their work, and as a result have better physical and mental health. Furthermore, motivated employees are more committed to their institutions and show less insubordination and grievance. They are also more creative, innovative, and responsive to customers, thus indirectly contributing to the long-term success of the institution (MAN forum).

2.5 Factors of Employee Performance:

There are lots of other factors that may enhance or lower the employees' performance of BRAC Bank. There are certain factors that individually and collectively effect on the performance of employees of BRAC Bank. A relationship among them is found out in this study. Independent variables are conscientiousness, loyalty, customer satisfaction, employee involvement, work environment; extraversion Dependent variables include employee work performance and customer outcomes. Data was collected through questionnaire either direct or through e-mail. Multiple regression analysis used to determine the relationship interaction and meeting of the team members of BRAC bank, which increase the process improvement. When the periodic meetings are not suitable due to scare resources or highly scattered geography then manager of BRAC bank should empower their members to make urgent decisions directly to improve the process.

Reward and Recognition is a way to express appreciation for another employee's hard work, dedication and contribution to the Bank. There are many levels of Reward and Recognition, to ensure both small contributions as well as the larger ones is recognized. There are four levels of rewards and recognition:

Table: Levels of rewards and recognition

LEVEL 1:	Individual Contribution Award & SME Monthly Award
LEVEL 2:	Departmental Committee Award
LEVEL 3:	Organizational Competence Award
LEVEL 4:	Chairman's Excellence Award

2.6 Dimension of HRM Practices:

The current HRM practices (recruitment and selection process, compensation , security of job, growth of career, training and development, management style, job design and responsibilities, reward and motivation and working atmosphere) and its impact on employee's satisfaction in the private banking sector in Bangladesh similar study was conducted by Majumder (2012) . As per the study most of the employees are dissatisfied with organizational compensation package followed by reward and maintenance, career advancement, training and development, management approach, and job design and assign responsibilities. Training is a symbol of good management, and a task manager ignore at their dark side. Having qualified employees does not guarantee they will succeed. Instead, they need to know what the management want them to do and how to do it (Afroj, 2012)

Martin and Briggs (1986) described three of these attitudinal components in the following way:

- Affective component: The affective component refers to the evaluative or emotional response to an attitude and is seen to be the core of attitudes. It is measured in terms of logical position and intensity. Basically these are our emotional feelings towards something.
- Cognitive Component: The cognitive component represents a person's belief or knowledge about the attitude. This would consist of its degree of differentiation, the degree of integration, structure/patterning of cognitive elements, and the generality or specificity of the beliefs.

- Behavioral component: The behavioral component refers to the behavior of the individual and his/her tendency to act in a certain way towards something.

2.7 Hypothesis:

H1. Institutional Commitment and Motivation have significant effect on employee performance

Employee Relation and Employee Performance

Employee relation is all about communications between management and employees concerning work place decisions, grievances, conflicts, problem resolutions, unions, and issues of collective bargaining. Armstrong (2005) defined that Employee relations is to manage relationship between employer and employees with ultimate objectivity of achieving optimum level of productivity in terms of goods and services, employee motivation taking preventive measures to resolve problems that affect adversely the working environment. Blyton (2008) revealed that employees do not put up their best performances at workplaces when they are un-happy with management, government, or even their fellow colleagues. Bad employee-employer relationship results in strike actions and lockouts. All these actions taken by employees to display their grievances only do the organization harm than good as productivity will be reduced drastically. Saeed et al. (2013) stated that manager's attitude affected the employees' performance in the banking sector of Pakistan. in another study by muda et al. (2014) found that communication factor between managers and employees significantly affected employees' performance in islamic Banks of indonesia.

H2. Employee Relation has significant effect on employee performance in banking industry of Bangladesh.

Compensation and Employee Performance

Dessler (2007) defined employee compensation as "all forms of pay or rewards going to employees and arising from their employment". in other word, compensation is a reward system that a company provide to individuals in turn for their willingness to perform various jobs and tasks within organizations (DeNisi & Griffin, 2001). A reward and compensation system is based on the expectancy theory, which suggests that employees are more likely to be motivated to perform when they perceive that there is a strong link between their performance and the reward they receive (Guest, 2002). Balochi et al. (2010) did a study about the Hrm practices in order to examine

their relationship with the perceived performance of employees in private and public sector banks of North-West frontier Province (NWfP), and found compensation along with two other variables significantly correlated with employee performance. Good compensation and benefit package can motivate employees. motivated employees can make the bank more profitable. Zahra et al. (2015) found that salary had a stronger relationship with job performance. Job performance of employees can be increased to a sufficient level by bringing a small increase in salary. in Bangladesh context, employees are heavily prioritizing salary more than something else. Other rewards and benefits attached to the salary can also result in greater change in job performance. Particularly in services firms like banks, financial strengthening has a tendency to produce a stronger impact on job performance.

H3. Training & Development has significant effect on employee performance in banking industry of Bangladesh.

Promotion and Employee Performance

Khan and Akkas (1990) explored some characteristics of a sound promotion policy on the basis of available literature and studied existing promotion system of the nationalized commercial banks and also examined views of the respondent employees in this regard. The study further found the promotion system could not reasonably satisfy a large number of employees and officers working in the nationalized commercial banks. islam (2003) conducted a study on promotion policies and practices in the public sector banking in Bangladesh. The study observed that public sector bank management does not follow any straight or stated promotion policy. Here many scopes lie for adopting unfair means of promotion. Nepotism, favoritism and corruption take place in the promotion policy. All these have created some sort of negative attitude among the employees. Balochi et al. (2010) found promotion policy was significantly correlated with employee performance in Pakistani context.

H4. H4. Work Life balance has significant impact on employee performance in banking industry of Bangladesh.

Work Life balance and Job performance

Individuals play multiple roles in their lives. An employee can be a father, husband, brother, uncle, nephew, son and in-law at home, while he could also be a boss, employee, subordinate, professional peer and employer at work. Within his immediate society, he is a neighbor, community leader and/or a leader or member of a social club among others. All these roles have significant influence on the personality of the employee and whether collectively or individually, they all have serious implications for his health, temperament at home and work and ultimately on his overall performance in both spheres. These divergent role demands however could be broadly categorized into two: work roles and personal-life roles. Eventually, the two categories of roles exert pressure on the individual as each role imposes demands that require time, energy and commitment to fulfill. Where the cumulative demands of these work and non-work roles become incompatible, that is, when participation in one role is made more difficult by participating in the other role, work-life conflict sets in.

Work – life conflicts occur when the cumulative demands of work and non-work life roles are incompatible in some respect so that participation in one role is made more difficult by participation in the other role (Duxbury and Higgins, 2001). Work-life conflicts erode the mental and physical well-being of workers; affects the quality of their personal relationship outside of work, and increases costs to businesses (Duxbury and Higgins, 2001). A particular important element of work-life conflict is work related stress. Working conditions such as heavy workloads, lack of participation in decision making, health and safety hazards, job insecurity, and tight deadlines are associated with work-related stress (Todd, 2004). Work stress seriously affect employees' performances, leading to a decrease in their productivity, and increasing the number of days missed from work as well as increasing absenteeism.

Also rigidity in the working hours, especially, leads to all kinds of problems (Fine-Davis, Mccarthy, O'dwyer, Edge and O'sullivan, 2005). Though working long hours can lead to stress or mental ill-health (White and Beswick, 2003), findings have shown that this is more aggravated

where the worker has other responsibilities beyond work (Kodz, Harper and Dench, 2002). Responsibilities beyond work naturally include such non work commitments as child care, elder care and, in certain respect, social commitments requiring time and energy of the individual.

H5. Physical Work Environment has significant effect on employee performance in banking industry of Bangladesh.

Training & development and Employee Performance

"Training and development" is defined as any effort to improve current of future employees' skills, abilities, and knowledge (Aswathappa, 2008). Training is intended to modify individuals' skills or attitudes (Herold & fedor, 2003). Thus basic purpose of training is to help employees build their skills which will increase their performance and ultimately it will lead towards greater organizational productivity. Training & development is a systematic approach where individual can improve him/herself for the assigned job which ultimately create a good team building habits which is one of the most extensive human resources practice for any organization (Kraiger & ford, 2007). Hoque (1994) unearthed that training and development had positive impact on organizational effectiveness in Bangladeshi context. Thang and Buyens (2008) through reviewing 66 studies conducted in different parts of the world opined that training and development leads to superior knowledge, skills, abilities, attitudes, and behavior of employees that eventually enhance organizational performance. in another study, millar and Stevens (2012) mentioned that training enhances employees' capabilities which are instrumental in improving overall organizational performance.

2.8 Training Framework:

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. According to BRAC bank training is not an expense but an investment. The bank's policy is to train the human resources to enhance skill and knowledge for better understanding of job

responsibilities. It includes on-the-job and formal training programs. Every employee has to attain minimum 30 hours of training per year**.**

Training Program Includes:

- ✓ Orientation Training
- ✓ In-House Training
- ✓ Job Specific Training
- ✓ Need based Local/Foreign Training
- ✓ Peer or supervisors' coaching
- ✓ E-Learning: Online Training & Evaluation
- ✓ Branch Development and CRO Assessment Program

3.0 Methodology

3.1 Introduction:

The process used to collect information and data for the purpose of making decision .It includes publication research, interviews, surveys and other research techniques and information. In Methodology is described how we collect data of Human Resource Management Practices and Employee Performance in banking sector in Bangladesh which we are make more valuable in our study.

For the questionnaire, we have used Rating Scale Questions to find out the respondents' opinion. Through rating scale questions, we ask respondents to provide a rating on a specific matter on a scale of 1 to 5 or on a scale of "strongly agree" to "strongly disagree".

Example-

Put √ on your favorable option

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

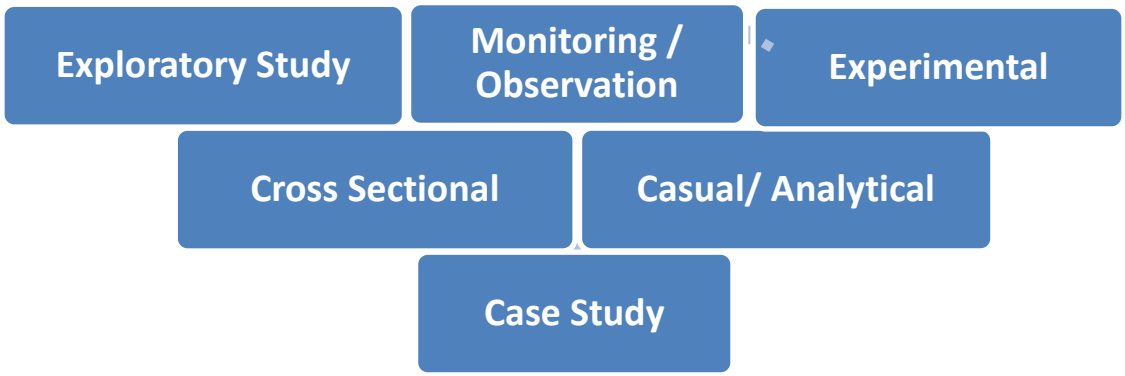
The respondents were chosen from bank industry unanimously. We conducted our survey on some 50 respondents but the actual number of respondents of our survey was 24. We have developed a questionnaire with different types of ten (10/12) questions regarding the impact of HR practice and HR performance in this industry.

We gathered information through separate sources which we used in questionnaire. In part of questionnaire, for the HR Department, we focused on information concerning the HRM practices in place in the different banking sector, and also other information like- size, industry, and system of employee engagement. On the other hand, addressing the employees, their attitudes at work or work place and even we considered their performance and perceptions of trust, loyalty etc.

Through our study, institutional Commitment & motivation, Employee relations, Compensation, Physical Work Environment ,Training and Development and Promotion as independent variables in HR practices and Employee Performance as a dependent variable in banking sector of Bangladesh like- BRAC Bank, Islami Bank, NCC Bank, Janata Bank, United Commercial Bank, Southeast Bank etc. Employee performance may refer to work effectiveness, quality and efficiency at the task level for an individual. Performance standards can be quantitative or qualitative as well.

3.2 Research Design:

We design our report based on qualitative information and focuses on evaluating the effect of HRM practices on employee performance. The study adopts a documented research design by analyzing employee's performance on bank.



3.3 Population & Sample of the study:

Population of this study is all the employees of BRAC Bank. For this research, we have collected some article and journals on internet and university's library resources and for monitoring and observation of the report. This is a focus group study to finding the qualitative data.

We have collected some data from BRAC Bank for sample. The size of a company effects on employer–employee relationship and working conditions. "In small companies, the human **resources management is generally quite informal and rarely supported by structured procedures** or policies, whereas larger companies usually find it necessary to introduce complex, highly developed personnel systems (Forth et al., 2006; Kersley et al., 2006)".

3.4 Data collection:

The information has been collected from different types of source.

- **Primary Data Collection:**

We have conducted an interview with an employee of bank. With the help of their HR department we have managed to collect the information using the survey. For gather the actual information, we have visited the company and conducted an interview with Bilquis Jahan, the Head of Human Resources, BRAC Bank Ltd. Through this interview we gather information about their HR processes (job evaluation, training, rewards and recognitions, etc.), number of HR policies, was adopted in order to enhance the validity and the precision of the measures used to assess the effect of HRM practices on employees performance and also have to knew the inside idea of their Bank.

- **Secondary Data Collection:**

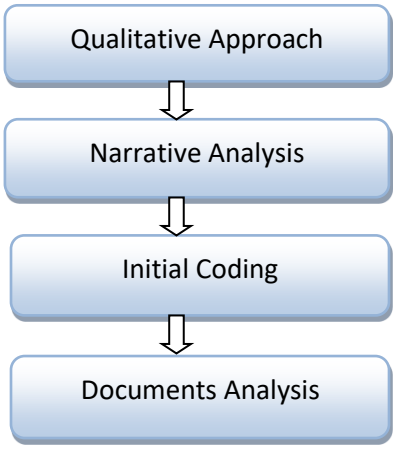
In secondary data, we have collected information from the website, articles, journals and the organizational records.

- **Software Use:**

We have used Microsoft Word and for the statistical data analysis, we used SPSS version 20.0 which help us to more facilities and greater visualization to prepare this report.

3.5 Data Analysis Technique:

For data analysis, we were using qualitative approach, narrative analysis, initial coding and document analysis. It includes- interviews, surveys, focus groups, content analysis of visual and textual materials, observation and immersion and also oral history.



3.6. Summary:

The analysis in this study handles the HRM practice and employee performance at the organizational level. This research is analytical study here the study ask whether the research is concerned with describing the populations characteristics or trying to explain the relationships among variables. We have analysis documents and some previous research paper. We tried to relate five independent variables in BRAC Bank's like -HRM policy by answering what and how they do to get employee performance. What they practice as HRM policy for employee trust, loyalties explain in analysis part. We are collected some data which is important information related to our HRM Practices and employee perform in banking organization in Bangladesh.

4.0 Results and Findings:

4.1 Introduction:

Nowadays Job Satisfaction and work-life balance is one of the buzzwords all over the world. As a component of an emergent economy, most of the Bangladeshi organizations don't have sufficient consciousness about work-life balance of employees. Profit motive is the primary concern of majority companies rather than maintaining an effectual work-life balance. As a developing country, the economic activities related with banking sector of Bangladesh increasing day by bay. Consequently, in some banks, the work-life balance is not up to satisfactory level.

4.2 Response Rate:

The demographic information and work life balance related issues and initiatives of BRAC Bank Ltd, based on our 24 employees' responses of Eskaton Branch as follows.

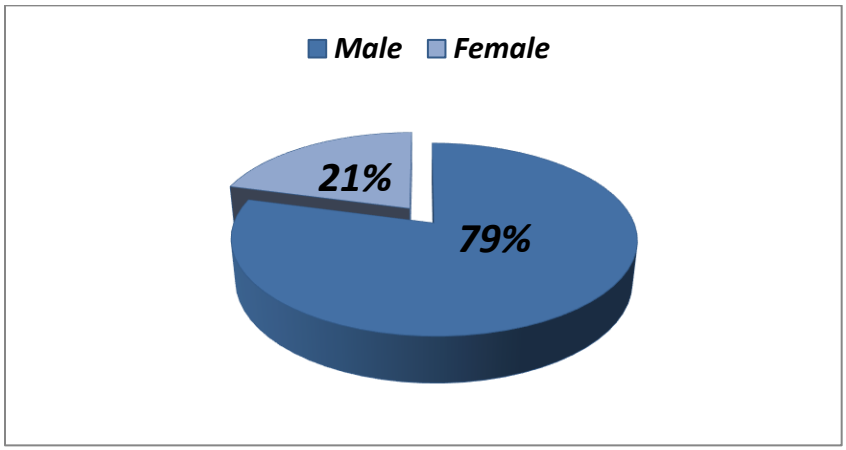
4.3 Demographic Profile of the Respondents:

Employees' demographic information plays a significant role on work-life balance of an organization. Demographic factors include gender, age, education, and marital status. The

objective is to identify the impact of demographic issues on the critical factors of work-life balance of the employees.

- **Gender:**

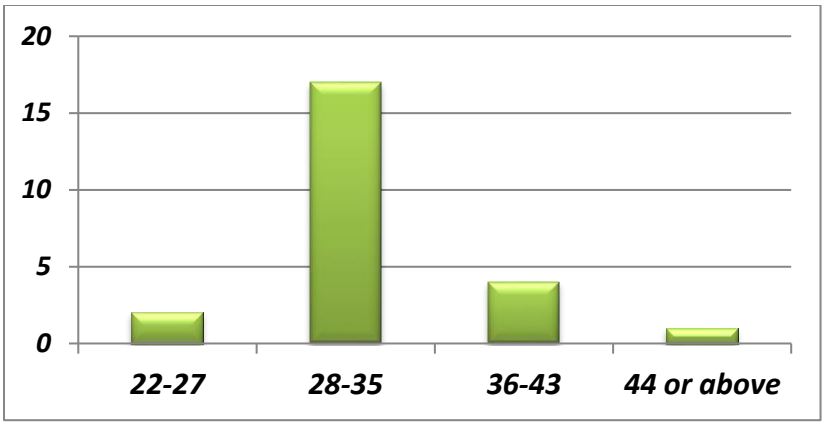
This is an unusual scenario that among the 24 employees of Eskaton Branch; only 5 employees are female which represents 21 percent, whereas 19 employees are male which corresponds to 79 percent of total respondents.



Gender

- **Age:**

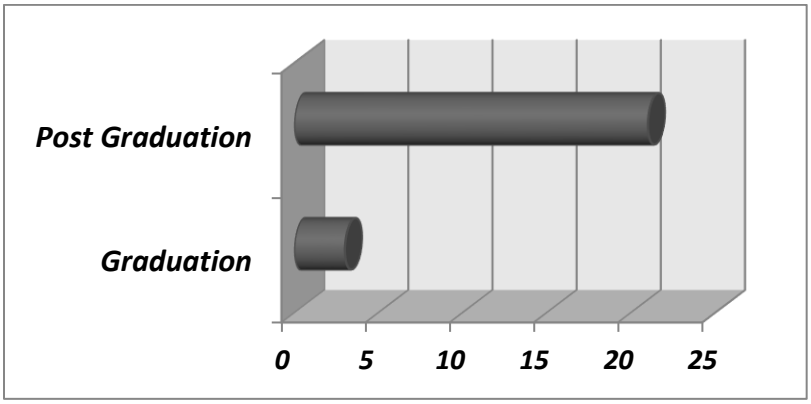
Among the 24 employees, 8.3 percent represent the age group of 22-27. 17 employees which symbolize the highest number of employees and 70.8 percent of total respondents fall in the age group of 28-35. In addition, 4 employees stand for the age group of 36-43, which reveals the percentage of 16.7. Moreover, only 1 employee falls in the age group 44 or above



Age

- **Education:**

21 employees out of 24 employees completed post-graduation which represents the percentage of 87.5 whereas only 3 employees are graduate, which represents 12.5 percent of total respondents.



Education

Employment Demographic:

Employment demographic highlighted designation and year of experience of the employees. Employment demographic is an important issue of work-life balance. It helps the organization to realize whether the workforce of an organization is properly balance in different levels or not. A balanced workforce helps an organization to maintain sound work-life balance such as, having a balanced hierarchy from top level to junior level management.

➢ Designation:

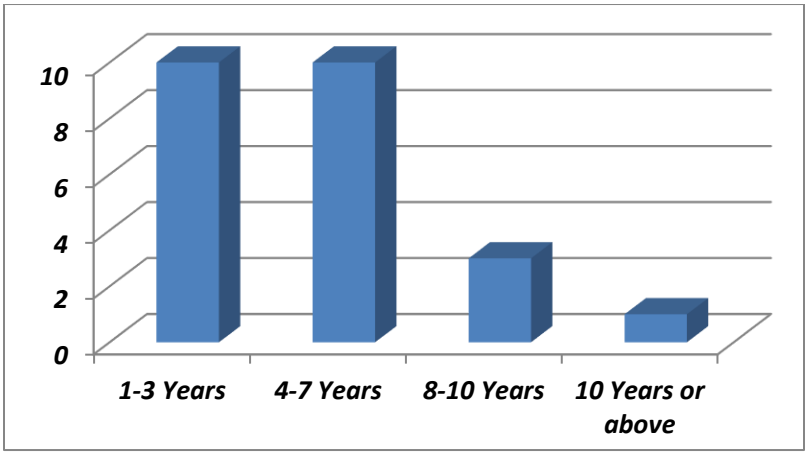
There are 1 Vice President, 1 Assistant Vice President and 1 Junior Assistant Vice President among the 24 employees, which represents identical percentage of 4.2 for each designation. There are 2 Senior Executive Officers, 3 Executive Officers and 3 Assistant Executive Officers which represent 8.4, 12.6 and 12.6 percent respectively. Moreover, there are 5 Senior Officers and 6 Officers among the employees, which signify the percentage of 21.0 and 25.2. In addition, there are 2 Trainee Officers among the employees.

Designation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Vice President	1	4.2	4.2	4.2
	Assistant Vice President	1	4.2	4.2	8.3
	Junior Assistant Vice President	1	4.2	4.2	12.5
	Senior Executive Officer	2	8.4	16.7	29.2
	Executive Officer	3	12.6		
	Assistant Executive Officer	3	12.6	8.3	37.5
	Senior Officer	5	21.0	25.0	62.5
	Officer	6	25.2	29.2	91.7
	Trainee Officer	2	8.4	8.3	100.0
	Total	24	100.0	100.0	

➢ Year of Experience:

Among the 24 employees, employees represent the experience group of 1 to 3 years which stand for 41.9 percent. Again, 10 employees have 4 to 7 years of job experience, which stands for 41.9 percent. Moreover, 3 employees have 8 to 10 years of experience, which signifies the percentage of 12.8. In addition, only 1 employee has more than 10 years of job experience, which signifies the percentage of 4.4

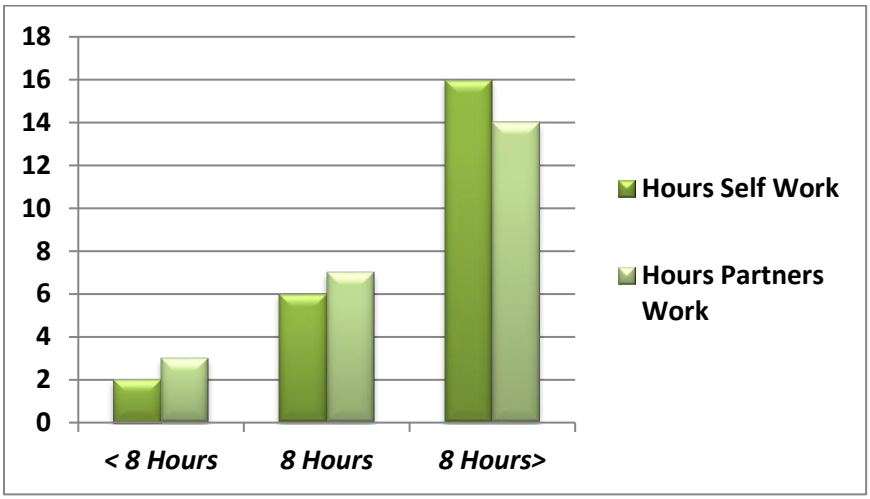


Year of Experience

➢ Hours Self Work (Paid):

In relation to the response of the employees, only 2 employees work less than 8 hours whereas 6 employees work 8 hours in each workday. Additionally, 67 percent which is 16 out of 24 employees work more than 8 hours.

- **Hours Colleagues Work:** According to the response of employees about partners, 3 employees work less than 8 hours while 7 employees work 8 hours every workday. 14 employees which are 59 percent of total respondents work more than 8 hours.



Hours Self and Partner's Work

- Commute Hours:

Among the 24 employees 70.8 percent employees which are 17 in number, need 1 to 3 hours for communication from home to workplace in each workday. 29.2 percentage employees need 3 to 5 hours for moving home to work.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1<=3	17	70.8	70.8	70.8
	3<=5	7	29.2	29.2	100.0
	Total	24	100.0	100.0	

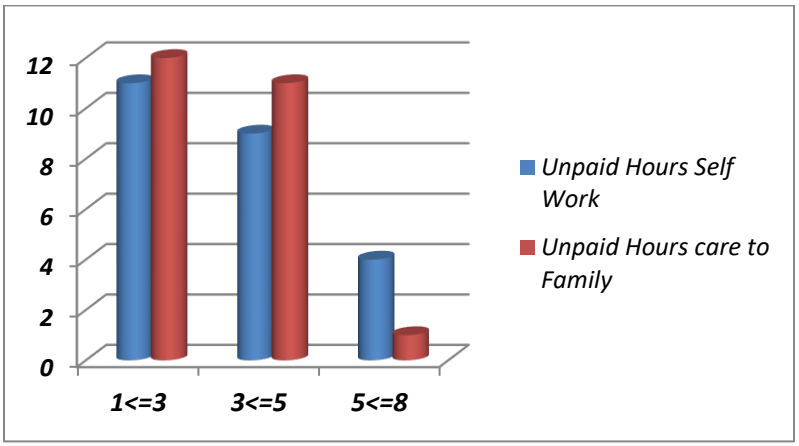
Commute Hours (Paid)

Domestic Work Demand:

Domestic work demand is also known as unpaid work demand, in which an employee spend time for family responsibilities. Besides work every employee need to address family responsibilities as well personal needs. If an employee has sufficient time for family responsibilities, he/she can manage work-life effectively.

Hours Self Work:

11 employees out of 24 representing 45.8 percent spend 1 to 3 hours daily for self-work. Furthermore, 37.5 percent employees which are 9 employees spend 3 to 5 hours whereas only 4 employees spend 5 to 8 hours for self-works.



Hours self-work and care to family

Hours care to family:

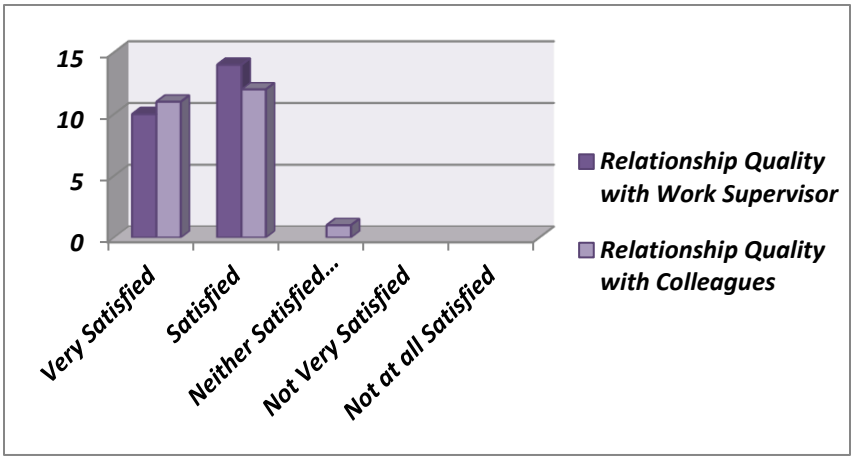
50 percent of total respondents which mean 12 employees spend 1 to 3 hours for caring of family whereas 11 employees spend 3 to 5 hours to carry out family responsibilities. Only 1 employee can spend 5 to 8 hours for caring of family members.

Relationship Quality:

Relationship quality with co-workers and superior improve the work-life balance situation of an organization through better understanding, sharing and caring among the employees. Without pleasing relationship among the employees, a sound work-life balance is not possible.

Relationship Quality with Superior:

Among the 24 employees, 10 employees are very satisfied with the relationship quality with the supervisor. 14 employees which are 59 percent of total respondents are satisfied with the relationship quality with supervisor. There are no responses for the options of "neutral", "not very satisfied" and "not at all satisfied"



Relationship quality with supervisors and colleagues

Relationship Quality with Colleagues:

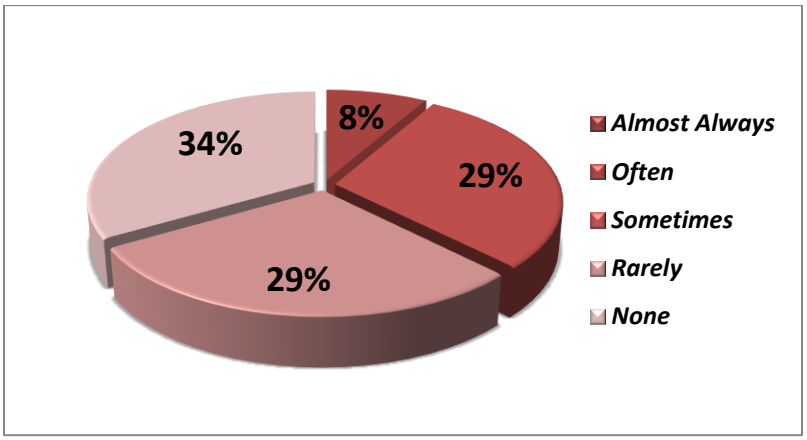
Among the employees, 11 employees are very satisfied with the relationship quality with the colleagues. 12 employees are satisfied while only 1 employee is neither satisfied nor satisfied with the relationship quality with colleagues. There are no responses for rest of the options relating to relationship quality with colleagues.

Work Flexibility:

Work flexibility is an essential part of work-life balance; in which employees get flexibility relating location, scheduling time and work, and job security. Work flexibility relating location may save the commute time of employees. A sound work-life balance can be established, if employees get opportunities for scheduling work and time.

Work Flexibility for Location:

Majority of the employees which is 34 percent of total respondents said that there is no scope for work flexibility for location whereas equal response appeared for "sometimes" and "rarely" which represent 29 percent. In addition, only 7 percent employees said that they often get work flexibility for location. There was no response for almost always, which stands for absolute work flexibility for location.



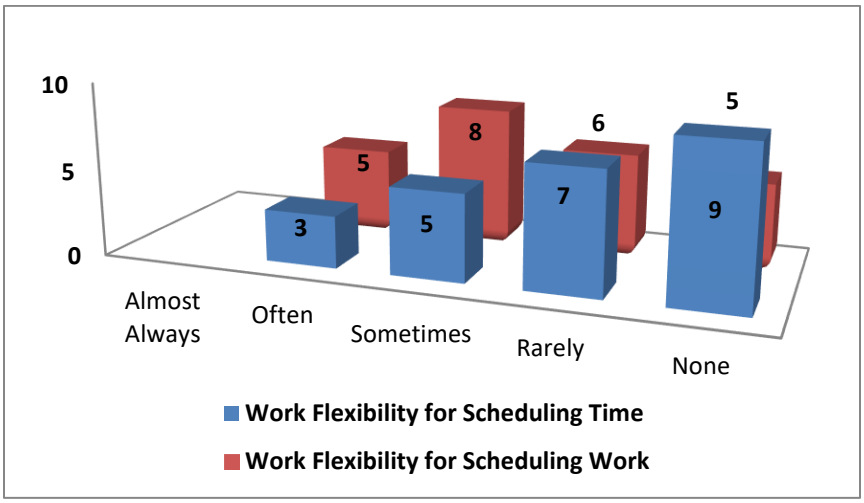
Work Flexibility for Location

Work Flexibility for Scheduling Time:

The employees of the branch disclose mixed response about work flexibility for scheduling time where 5 employees often get the chance for scheduling time. 8 employees express that sometimes they get the scope for scheduling time while 6 employees rarely get the opportunity for scheduling time. Lastly, 5 employees don't get any scope for scheduling time as work flexibility, although no employee response for "almost always".

Work Flexibility for Scheduling Work:

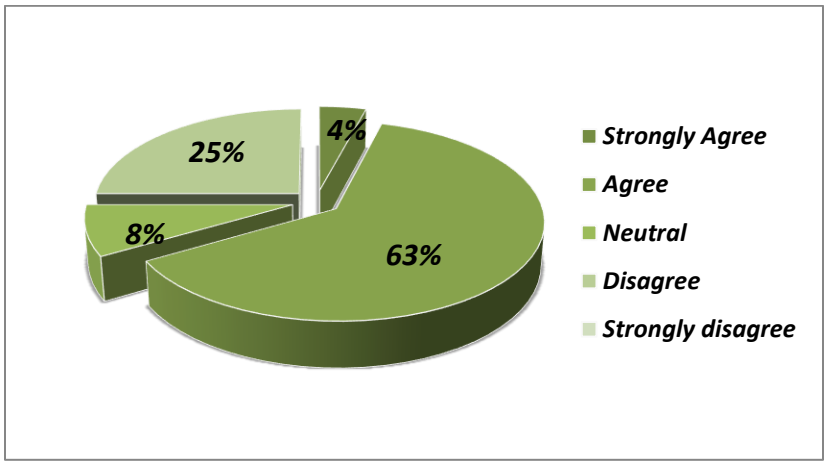
The employees release diverse response about work flexibility for scheduling work where only 3 employees often get the chance for scheduling work. 5 employees express that sometimes they get the scope for scheduling work while 7 employees rarely get the opportunity for scheduling work. Moreover, 5 employees don't get any scope for scheduling work. In addition, no employee said that they get complete opportunity for scheduling work.



Work Flexibility for Scheduling Time and Work

Sufficient Work Flexibility for Balancing:

Among the employees, only 1 employee strongly agree that he/she has sufficient flexibility to maintain work, personal and family life balance with the existing working system. Majority which is 15 employees agreed with the statement whereas 2 employees disagree. One fourth of the employees strongly disagree with that they have sufficient flexibility to balance work, personal, and family life balance.



Flexibility for Balancing

Complete Job Security:

Among the employees, 2 employees which are only 8.3 percent strongly agree that he/she has complete job security in that bank whereas maximum employees which is 18 employees representing three fourth of the total respondents agreed with the statement. 4 employees are neutral with the question relating to job security. Lastly, no employee comment for disagree and strongly disagree.

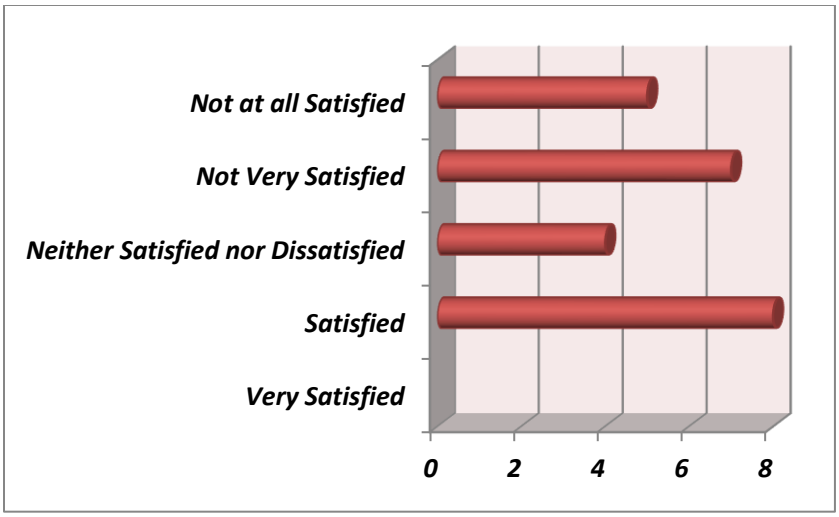
Complete Job Security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	2	8.3	8.3	8.3
	Agree	18	75.0	75.0	83.3
	Neutral	4	16.7	16.7	100.0
	Total	24	100.0	100.0	

Job Satisfaction:

Job satisfaction level acts as a partial indicator for evaluating work-life balance of an organization. If employees' response is positive, it can be said; to some extent the organization is conscious about work-life balance.

Although 8 employees which is one third of the total employees are satisfied with the existing job, it is surprising that no one revealed "very satisfied". 4 employees said that they are neither satisfied nor dissatisfied whereas 7 employees said they are not very satisfied. Lastly, 5 employees said that they are not at all satisfied.



Job Satisfaction about Life

Life Style:

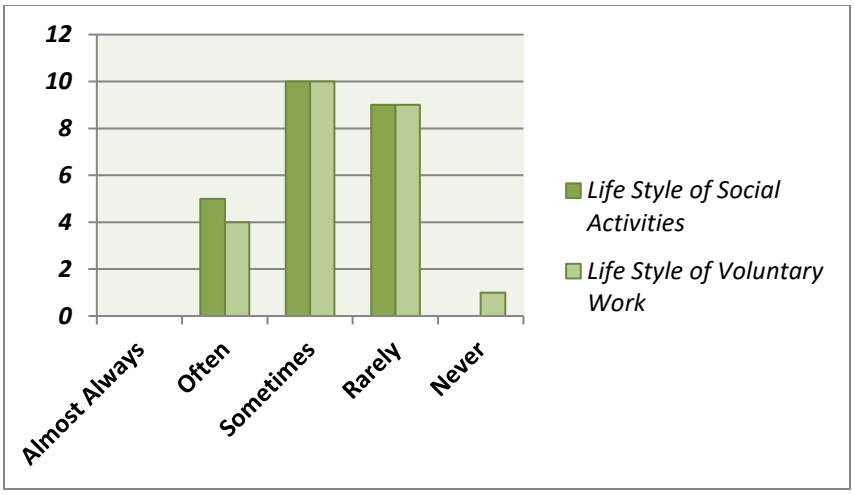
Life style of an employee partially indicates whether the work-life balance is effectual or not. Life style includes spending time on social, voluntary activities. Such activities energize employees by removing stress. If the response designate that he/she has enough time to participate in such type of activities, it signifies the work-life balance is properly structured. Moreover, if tiredness occurs frequently, it reveals a bad signal against work-life balance.

Life Style on Social Activities

Among the employees, no one said that they always execute social activities. 5 employees often carry our social activities. Majority of the employees which is 10 employees sometimes act upon social activities while 8 employees rarely get the opportunity.

Life style on Voluntary Activities

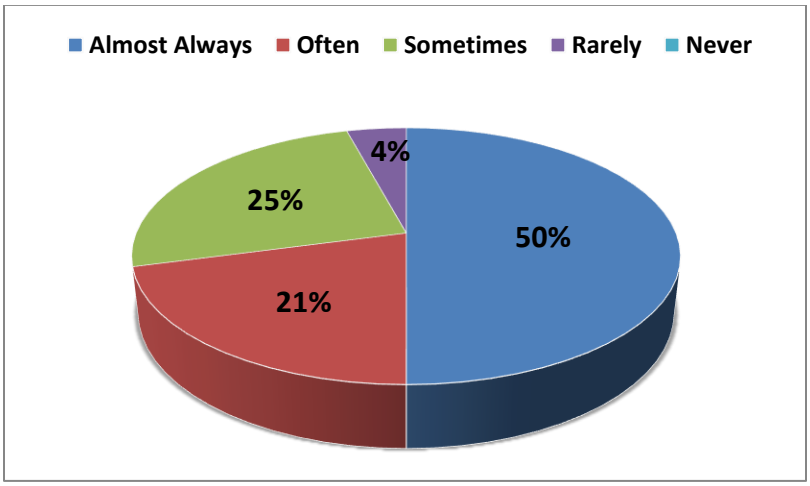
No one of the employees always participate in voluntary activities whereas 4 of 24 employees often participate in voluntary activities. Moreover, 9 employees rarely participate in voluntary activities. Only 1 employee said that he/she doesn't have the opportunity to participate in voluntary activities due to excessive workload.



Life Style of Social and Voluntary Work

Life Style of after work too tired to do the things:

Maximum employees which are 50 percent of total respondents almost always get tired after returning from work. 21 percent employees often feel tiredness whereas 25 percent employees sometimes get tired after work. Moreover, 4 employees rarely become tired returning from workplace. No one of the employees said that they never get tired after work.



Tiredness after Work

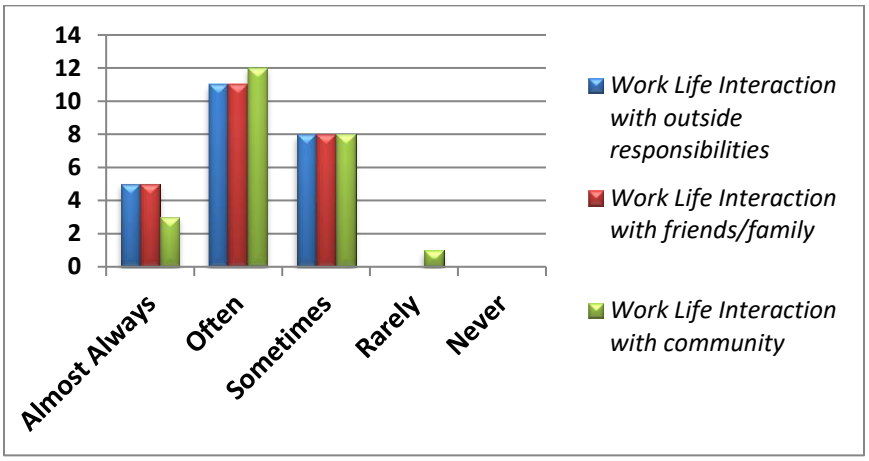
Work-life Interaction

Employees need to interaction with several factors such as outside responsibilities, family and friends, and community. These interactions are necessary for every employee which is a part

of life. It is a matter of concern how much time do they get to interact. The responses relating the situation may answer the question.

Work-life Interaction with outside responsibilities

Among the employees, 5 employees almost always interact with outside responsibilities. Most of the employees which are 11 employees often interact with outside responsibilities whereas 8 employees sometimes get the opportunity. There is no response for "never get the scope for outside responsibilities."



Work-life Interaction

Work-life Interaction with Family/Friends

5 employees out of 24 employees almost always interact with family responsibilities whereas 11 employees often carry out family responsibilities. Moreover, 8 employees sometimes interact with family responsibilities. At last, there was no response for "rarely" or "never" get the opportunity to interact with friends and family responsibilities.

Work-life Interaction with Community

Only 3 employees out of 24 employees almost always interact with community responsibilities. 11 employees often interact with community responsibilities whereas 8 employees sometimes interact. Only 1 employee can rarely interact with community responsibilities. Lastly, no employees comments for never get opportunity to interact.

Work-life balance initiatives

Brac Bank Ltd. preserves several work-life balance initiatives for the employees. Those initiatives vary depending on gender differentiations. From the responses of employees' work-life balance initiatives for male employees are as follows.

Particulars	YES	NO	N/A
Compressed work week			√
Flextime			√
Job sharing		√	
Tele commuting			√
Work at home programs			√
Shorter work days for parents		√	
Bereavement leave			√
Paid maternity leave			√
Paid leave to care for sick family members		√	
Paternity leave	√		
Paid paternity leave	√		
Leave fare assistance		√	
Professional counseling	√		
Paid sick leave benefits	√		
Paid vacations		√	
Voluntary reduced working time		√	
Cost of living adjustments		√	
Education assistance plan		√	
Wellness programs relating health			√

From the responses of employees' work-life balance initiatives for female employees are as follows.

Particulars	YES	NO	N/A
Compressed work week			√
Flextime			√
Job sharing	√		
Tele commuting			√
Work at home programs			√
Shorter work days for parents		√	
Bereavement leave			√
Paid maternity leave			√
Paid leave to care for sick family members	√		
Paternity leave			√
Paid paternity leave			√
Leave fare assistance		√	
Professional counseling		√	
Paid sick leave benefits	√		
Paid vacations		√	
Voluntary reduced working time		√	
Cost of living adjustments		√	
Education assistance plan			√
Wellness programs relating health			√

4.4 Results of the Hypothesis:

Job Satisfaction and Work-life balance programs help employees better integrate their work and life responsibilities. Work-life Balance Policies and incentives vary depending on the types, dimensions, and customs of an organization. Some external factors such as economic and social condition also influence the practices of work-life balance of an organization. As the most advanced sector, banking and financial sector need to maintain a sound work-life balance which is favorable for both employees and banks. BRAC Bank Ltd. laid emphasis on different human resource development programs, which includes maintaining reasonable work-life balance within

the organization. From the most accessible relevant information, the findings and analysis of work-life balance will help us to rationalize whether those practices are adequate or not.

Demographic Information

From the demographic information, it can be seen, there is an imbalance situation between female and male employees representing approximate ration of 1:4. Moreover, a large portion of the total employees fall in a particular age group which is not well balanced for a banking operation. As experience is an important factor for banking operation, age one-sidedness may influence that factor.

House-hold Demographic

Majority of the employees which is 17 out of 24 employees have more than 2 adult members and 14 employees have 1 or 2 children. According to the Bangladeshi social context and values, each member has to carry out responsibilities related to family issues. Moreover, spending time with family members is one form of amusement consistent with Bangladeshi society. From that viewpoint, it can be said majority of the employees of that branch need satisfactory work-life balance initiatives which can support outside responsibilities.

Employment Demographic

The hierarchy of the branch is well balanced though sufficient number of employees for each designation in middle to junior level management. The branch doesn't contain any top level employee. Surprisingly, all the female employees are cash officers correspond to junior level management except one receptionist. Maximum employees have year of experience of 1-3 years and 4-7 years whereas only 4 employees have more than 8 years' experience. Thus, it can be said, positioning of the employees based experience isn't well balanced.

Working Conditions

There is an insignificant difference among the response of employees about hours of work between self-work and colleagues' work. According to the self-response, 2 employees work less than 8 hours whereas those employees believe that 3 employees work less than 8 hours. Moreover, Self response group think that 6 employees work 8 hours while it is appeared that 7 employees

work 8 hours according to the comment of partners. Additionally, from the processed data, it comes into view that 16 employees work more than 8 hours whereas those employees believe that 14 employees work more than 8 hours.

Although, there is a slight difference among the responses, it might take place due to the perception of "I am working more than my colleagues/ Coworkers." However, after observing the working hours, it was shocking that maximum employees work more than 10 hours from 09: 30 am to 08: 30 or more. Two reasons are responsible for this extreme working hour. First, the branch contains inadequate employees comparing with workload. Second, as a corporate branch, it needs to deal with several giant clients having expectation of value added service.

Maximum employees need 1 to 3 hours for communication from home to office which is acceptable considering the current situation of Dhaka metropolitan, even though it is time-consuming. Only 7 employees need 3 to 5 hours which is an obstacle for sound work-life balance.

Domestic Work Demand

Maximum employees can spend 1 to 3 hours for self-work which doesn't indicate satisfactory work-life balance. Those employees point out that excess working hours made them spending less time for self-work. Moreover, some employees can spend 3 to 5 hours for self-work which is a good sign of sufficient work life balance. Only 4 employees can spend 5 to 8 hours for self-work and can be defined as fortunate employees. From the statistics, it is seen that all of the 4 employees are cash officers, whose working hour is from 9:30 am to 5:00 pm.

Maximum employees can spend 1 to 3 hours with the family members which is not sufficient for a sound work-life balance. 45.8 percent employees can spend 3 to 5 hours with the family members which are satisfactory whereas only 1 employee can spend 5 to 8 hours. This 1 employee is included among the cash officers.

Relationship Quality

Majority of the employees are satisfied about the relationship quality with supervisor whereas 10 employees are very satisfied. As there are no comments on "neither satisfied nor dissatisfied" "not very satisfied" and "not at all satisfied", it indicates that there is healthy

subordinate-superior relationship exist in the branch. 11 employees express that they are very satisfied whereas majority express that they are satisfied about the relationship quality with colleagues which indicate that the relationship among co-workers is friendly.

Work Flexibility

The bank doesn't hold any opportunity for work flexibility for location. But to some extent, some non-official staffs get such type of opportunity. Those staffs don't have any predetermined workplace and able to choose any from a number of selected places.

There are mixed opinions about work flexibility for scheduling time. Majority of the employees said, they sometimes get the scope for scheduling time. Although some upper mid-level employees get the chance, there is no absolute opportunity for work flexibility for scheduling time. Moreover, most of the employees said there is no scope for scheduling work. Some upper mid-level employees get such type of opportunity for scheduling work.

Most of the employees agreed that they have sufficient flexibility for balancing work, personal & family life balance whereas some employees are totally disagree with the following statement. However, employees of the branch habitual with such type of working system and not concern about rights of satisfactory work life balance. In addition, majority of the employees consider their job is secure in the bank due to banking job is considered as the most secure profession in Bangladesh.

Job Satisfaction

Most of the employees are satisfied with the job whereas some employees are not at all satisfied. Maximum upper mid-level employees are satisfied with the current job due to high remuneration and recognition. Some lower mid-level and junior level employees are not very satisfied or not at all satisfied, which is a partial indicator of current work-life balance situation.

Life Style

Greater part of the employees sometimes gets the opportunity to participate in the social activities and second highest group rarely get the chance. From the response of the employees it is identified that participating in the social activities is difficult with the existing working system of

the branch. Again, Most of the employees sometimes participate in voluntary activities where as some employees rarely participate. Through scrutinizing it is recognized that employees don't get scope to participate after managing work and family life.

Maximum employees of the bank almost always get tired returning from work. This is not an unusual case created through excessive work pressure. According to the employees, they need to work more than 10 hours in each working day to maintain regular banking activities, which is unethical because of the maximum work limit is 8 hours without overtime. But the bank doesn't consider the excess working hours as overtime. Moreover, commute hours from home to workplace is a major factor which consume the time of employees. Overall both working pressure and commute activities are responsible for making employees tired.

Work-life Interaction

Among the employees, highest number of employees sometimes interacts with outside responsibilities while second group rarely interact. Due to work and family responsibilities, many employees can't concentrate on outside responsibilities. Employees often interact with friends and family responsibilities, although not a single employee feels it enough. Those employees believe that they need more time and flexibility to carry out family responsibilities. Lastly, majority of the employees rarely interact with community responsibilities. According to the employees, it is difficult to give attention to family responsibilities, thus how they could afford interaction with community responsibilities.

Work-life Balance Initiatives

Due to rapid change in workforce, today's employees have different needs and expectations relating work-life balance initiatives. Accordingly, effective initiatives need to be taken to retain productivity as well as motivate employees.

Compressed Work Weeks

Compressed work week is a process, in which employees can work longer hours with fewer working days in a week. Many Bangladeshi organizations provide such benefits to employees like,

airline pilots, doctors, and consultants. However, majority of the banks including SJIBL don't preserve such benefit due to established conventional banking hours.

Flextime

Employees can schedule working hours consistent with his or her requirements known as flextime. This is a critical issue which shapes working hours and employee's routine of work. As banking hours is limited in Bangladesh, there is no scope of flextime in SJIBL.

Job Sharing:

Job sharing is process in which two or more employees share a single full-time job as per their skills, knowledge and interests. In SJIBL such type of advantages are offered for female employees whereas male employees don't get the facility.

Tele Commuting

Through telecommuting employees can work from home rather than staying in the organization, via telephone, internet or other form of distance communication. Nowadays, many countries including Bangladesh adopt such system considering the flexibility of the employees. But it is a matter of sorrow; banking sector of Bangladesh didn't modernize the system. As a result, the bank is unable to provide such facilities to the employees.

Work at home programs

Work at home programs offer employees work from home on a given task or assignment by an organization. Unfortunately, banks of Bangladesh didn't implement that kind of service considering the sophistication of banking activities. Since, the bank doesn't preserve these opportunity for the employees.

Shorter work days for parents

Shorter work days for parents is a welfare programs toward parents which offers shorter working hours rather than regular working hours. A number of banks carry on such kind of

programs considering the wellbeing of parents. Shahjalal Islami Bank Ltd. doesn't offer shorter work days for parents whereas it should be provided for female employees as better work-life balance initiatives.

Bereavement leave

Employees can take leave in the death of relative, friend or family member known as Bereavement leave. Although there is no formation of such leave in the bank, employees can take such leave which will be deducted from the 14 days casual leave.

Paid maternity leave

Female employees get sixteen weeks paid maternity leave for maximum two children according to the banking regulations. The leave started 8 weeks before the birth of child and finished 8 weeks after the birth. If the employee already has two children, she will get the leave without payment.

Paid leave to care for sick family members

Although there is no such type of leave in the banking sector, employees can apply for the leave which will be deducted from 12 days sick leave.

Paternity leave

Banking sector doesn't contain any formation of paternity leave. Male employees can apply for paternity leave which may be deducted from casual leave.

Paid paternity Leave

As there is no establishment for paternity leave, it is not a matter of concern that whether the leave is paid or not.

Leave fare assistance

Leave fare assistance is an opportunity to the employees in which employees are provided fare during the period of leave or vacation. Shahajalal Islami Bank Ltd. doesn't grant such facilities to the employees.

Professional Counseling

Professional counseling gives opportunities to the employees to share views and suggestions, and discuss with professionals. It motives employees and enhance productivity of the organization through coordination and understanding among different level management. Nowadays, most of the banks of Bangladesh adopt the concept of professional counseling. Shahjalal Islami Bank Ltd. is not away from it. The bank provides professional counseling for the employees, although female employees get less opportunity.

Paid sick leave benefits

Sick live provides pay to employees when they're out of work due to illness. Moreover, medical care and health benefits for employees are provided for sickness, employment injury, and occupational diseases, termed as sick leave benefits. According to the bank, there are 12 days paid sick leave benefits both for the male and female employees.

Paid vacations

Most of the private commercial banks of Bangladesh preserve the formation for paid vacations whereas BRAC Bank Ltd. doesn't contain such facilities for the employees.

Voluntary reduced working time

Voluntary reduced working time facilitates employees through reducing working hours voluntarily by the employees. Such type of facility is not obtainable both for male and female employees of BRAC Bank Ltd.

Cost of living adjustments

Cost of living adjustment is a term of work-life balance in which organizations periodically adjust the increase of living expenditures with the base salary, along with the increment per year. Most of the local banks are not aware about the cost of living adjustments. However, BRAC Bank Ltd. isn't providing cost of living adjustments, the bank afford several incentives for the employees, which is certainly more than the cost of living adjustments.

Education assistance plan

Education assistance plan is a form of learning assistance program, in which organizations provide support to the employees for further education related to an employees' present job. The support can be in the form of training, financial, leave or reduced working hours. These days several banks in Bangladesh provide such support to assist in education and making skill employees. BRAC Bank Ltd. doesn't incorporate that support for the employees.

Wellness programs relating health

Wellness programs relating health is a welfare program concerning employees' health in which organizations take different initiatives such as, medical assistance, regular checkup, maintaining health insurance package and so on. Foreign banks in Bangladesh preserve such facilities for employees whereas local banks are not aware about it. Brac Bank Ltd. is also ignorant about this health assistance program.

5.0 Discussion and Conclusion:

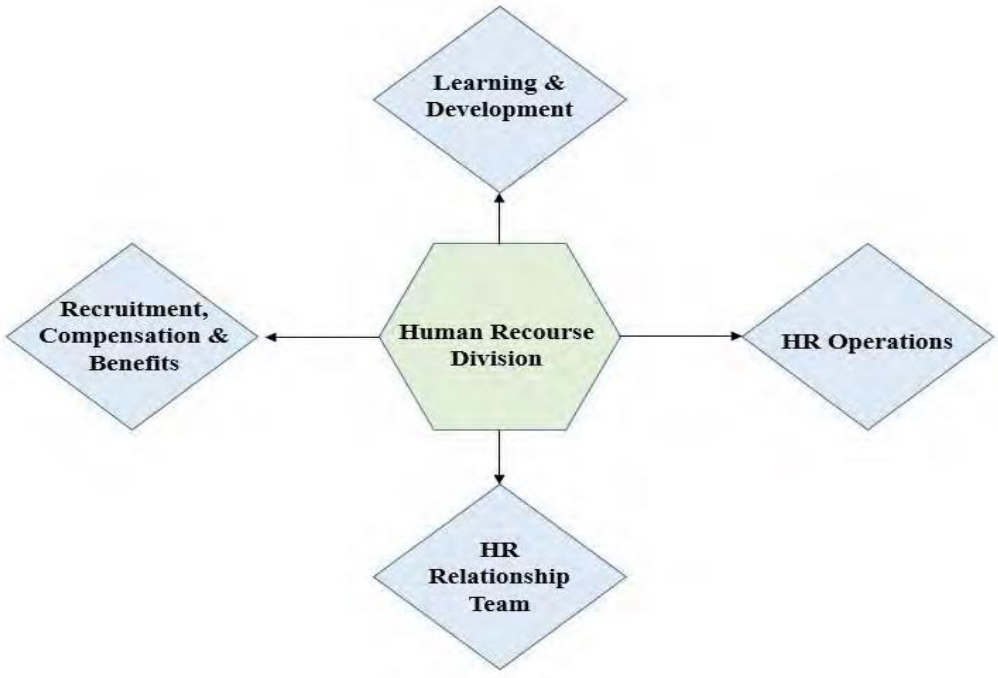
5.1 Reconceptualization:

HRM Practices at BRAC Bank

As one of the fastest growing and modern banks of Bangladesh, BRAC Bank Limited is playing a vital role as financial mediator linking economic policies of the government with rest of the economy. The bank is constantly serving people and the economy of the country by raising aggregate demand, production and thus creating wealth for the economy. To maintain the

resilience in doing growth oriented profitable and socially responsible business in the fiercely competitive banking industry of Bangladesh. Human Resources Division of BRAC Bank Limited works closely with the management committee for strategic advancement. The HR Department of BRAC Bank is one of the largest in the industry. As BRAC Bank has huge number of employees relative to other commercial banks, so they have the larger management team. As already known that BRAC Bank has two broad divisions Business and support, HR department is one of the integral part of the organizations support. And the support is so organized that BRAC Bank successfully manages their large number of employees centrally.

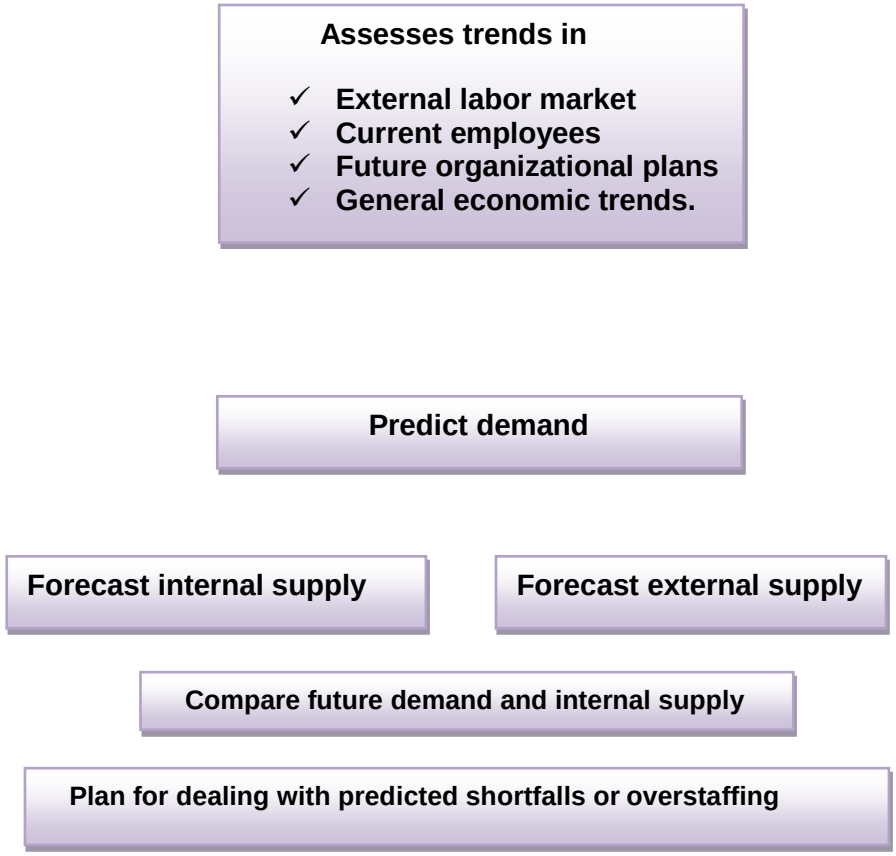
Being a Bangladeshi bank and serving the banking needs of Bangladeshi people, Human Resources Division of BRAC Bank Limited maintain an adaptive human resources management strategy and the division comprises of Recruitment, Compensation & Benefits, Learning and Development, Human Capital Department and HR Administration Departments with a team of dynamic HR Relationship Managers who bridge HR support with the business need.



Departments of HRD

Human Resource Planning:

In common with most organizations, BRAC Bank Ltd's performance depends on the quality and commitment of its people. Accordingly, the Bank's stated strategy is to attract, retain and motivate the very best people and therefore BRAC Bank always conscious about human resource planning. They follow the motto, which is "Finding and keeping the best employees." Under the Human Resource operations, human resource planning is related with following flow chart.



The overall plans are included the following factor:

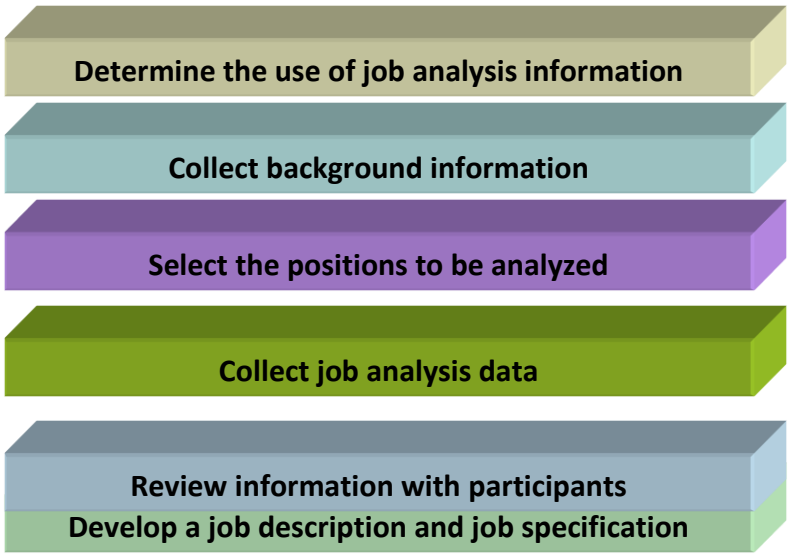
1. **Manpower plan:** HRD of BBL first designed the plan about manpower for their new branch expansion or fill up the vacant post.

2. **Job Analysis:** A sound job analysis gives significant support to the HRD. So BBL plans an effective job analysis so that the applicant or employee can easily understand the job criteria, responsibilities and employee incentives, benefits and other facilities.

3. **Recruitment and placement process:** In which way the talent employee will be recruited and the finally placement process will be conducted this entire thing are included in human resource planning.
4. **Training and Development Process:** Training module design, training center or location set up, employee development formulation.
5. **Performance Appraisal Process:** Developing Employee performance evaluation system and assessing the employee's actual performance and relative to these standards.
6. **Compensation and pay plan:** To retain the best and talent employees the better compensation and handsome salary are planned in a well manner. The competitive advantages and pay package are designed for the employees. With this pay package the benefits are also included.
7. **Employee Relation and team building:** The human resource departments of BBL always try to build a better employee relation as well as effective team building.
8. **Human resource information system:** The Human resources department of BBL has a strong human resource information system (HRIS).

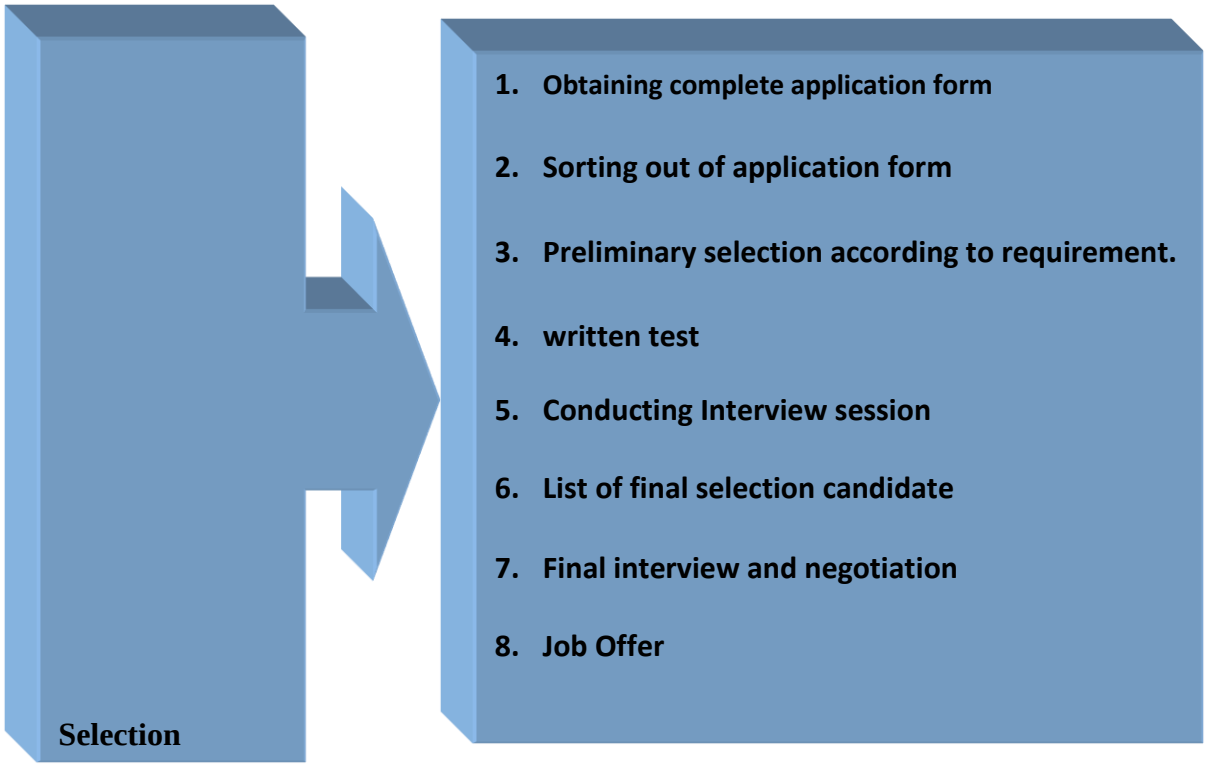
Recruitment and Placement Process:

Job Analysis: The recruitment process in BRAC Bank starts with job analysis which involve following steps.



Employee Assessment and Selection:

The HRD of BBL always concern about recruiting the right person for the right job. In testing and selection process the Human Resource Division contact IBA authority or BIBM authority for arrange written test and interview session when the primarily applicants are selected for written test and interview session. The whole employee testing and selection process activities are provided by BBL human resource division. The Institute of Business Administration (IBA) or Bangladesh Institute of Bank Management (BIBM) take written test and interview session. They examine the written test and also evaluation the interview. After final evaluation the selected candidate list are sent to the human resources department of BBL. And then the HRD recruit the selected candidate.



Learning and Development

Providing employees with training and development opportunities not only contributes to the quality and effectiveness of the organization it also serves to motivate and retain employees. According to BRAC bank training is not an expense but an investment. The bank's policy is to

train the human resources to enhance skill and knowledge for better understanding of job responsibilities. It includes on-the-job and formal training programs. Every employee has to attain minimum 30 hours of training per year. Some training programs are

- Orientation Training
- In-House Training
- Job Specific Training
- Need based Local/Foreign Training
- Peer or supervisors' coaching
- E-Learning: Online Training & Evaluation
- Ranch Development and CRO Assessment Program

Employee Orientation

BBL always arranges an effective employee orientation, which is very important, both the newly recruited employee as well as the organization. In orientation the organization give information about the rules and regulation and also the gathered information from the employee. The BBL's HR specialist introduces with the employee. In orientation program include the following:

- ✓ **The nature of the job**
- ✓ **Introducing the new employee and his / her new colleagues**
- ✓ **Familiarizing the new employees with working environment.**
- ✓ **Company safety measures and regulation**
- ✓ **Employees benefit and others facilities.**
- ✓ **The bird's eye view of the training program.**

With a view to construct skill manpower a significant number of trainings have been provided to employees on various topics like trade, Investment, Risk Management and Anti Money Laundering. Trainings, workshops and seminars arranged by the bank as follows.

Subjects	Course Duration
Foundation Training on "Foreign Exchange and International Trade Finance"	Nine Working Days
Foundation Training on "Banking"	Eleven Working Days
Prevention of Money Laundering and Combating Terrorist Financing	One Working Day
Online Issuance Matching and Reporting of EXP	One Working Day
Foundation Training on "Risk Management"	One Working Day
Electronic Fund Transfer Network	One Working Day
SRP- Supervisory Review Evaluation Process	One Working Day
MICR Compliance Cheques and it's Security Features	One Working Day
Foreign Exchange Transaction Under ACU Mechanism	One Working Day
Foundation Training on "Foreign Investment"	One Working Day
Core Risk Management	One Working Day
SME Market Segmentation Database	One Working Day
Bangladesh Bank Guidelines for Islamic Banking	One Working Day
Foundation Training on "SWIFT Operation"	One Working Day

5.2 Recommendations

A number of initiatives may advance the work-life balance which will be beneficial for parties involved with the organizations. These initiatives should not be limited within existing culture rather than seeking drastic change in organization and the prevailing business culture. To meet the different needs and expectations of the current workforce, measures relating to the issue need to be considered. Moreover, an organization should consider work life balance form a rational point of view that a sound work-life balance improves organizational expansion indirectly through the well-known conception "There is a positive relationship among employee's satisfaction and customer's satisfaction, which advance organizational expansion." Initiatives which may get better the current work-life balance are as follows.

- Employees should be instructed to set goals, plans and prioritize the activities. Having set goals make the work-life balance easier with good control because employees know where to go and how to get there. Without clear goals employees may feel frustration and confusion resulting drain the energy and decrease the productivity.
- Employees should be guided to practice time management. Through time management employees can do the work in a right way and time. By effective time management employees can focus on important goals as well as result, which make the work-life balance easier.
- Bank should reduce the actual working hours to offer better work-life balance from the point of view that motivated employees afford raised productivity. Moreover, excessive working hours make the employees tired which turned into stress after a certain working period.
- To make the employees feel equal, maintaining a balanced working hour is required. For maintaining balance between working hours among all the employees (Including Cash Officers), the bank should create a common working schedule.
- To reduce commute hours, the bank should consider the workplace location flexibility, in which placement of the employees will be near to home branch. In addition, bank's transport facility should be introduced to minimize commute hours.
- Bank may introduce job sharing opportunities to enhance the employees' expertise. Moreover, it will motivate the employees through getting rid of monotonous job.
- Along with the casual and sick leave, bank should outline a three or four days paid vacation with leave fare assistance. This leave can be offered different time for different employees for not hindering banking operations. It may reduce work related stress of employees.
- Professional counseling both for male and female employees is required to give opportunities to share perception, needs and problems of different level employees. It will be helpful for the management to identify the initiatives need to be taken to ensure better work life balance.
- To motivate employees in learning, education assistance plan should be adopted which will enhance learning opportunities of the employees. Moreover, it will help the bank to retain the employees.

- Some health related welfare programs may be adopted to keep the employees fit for the work such as medical assistance, periodic checkup, maintaining health insurance package and so on. Moreover, employees should be encouraged to participate in different types of indoor and outdoor games.
- Employees should be encouraged to participate in social and voluntary activities as well as welfare programs which will enhance self-motivation. Moreover, these types of activities are helpful to boost confidence.
- Monitoring and evaluation mechanism should be established to evaluate the impact of current job satisfaction and work-life balance initiatives. Moreover, a survey based on need assessment of employees should be accomplished per year to identify the expectations about current work-life balance initiatives.

5.3 Limitations:

Though we tried our level best yet this study has some limitations despite some significant contribution to the field of HR practice. At first this study in this area might be augmented by using random sampling method with larger sample size in order to facilitate generalizing the result, which may be the main motivation for future researchers. A comparative study can be done among Nationalized Commercial Banks (NCBs), Private Commercial Banks (PCBs) and Foreign Commercial Banks (FCBs) to compare the employee performance on the basis of the HR practices in banking sector of Bangladesh and other geographical locations. The second limitation that we have come across basically relates to the sampling method of the study. Since the population was structured (i.e. there was a complete list of employees for each bank), there was a possibility of conducting probability sampling method. However, due to the time and cost constraint, it was very difficult to go for any probability sampling method. As a result the researcher had to rely on the banks and respondents who were willing to participate in the survey. Thus, convenience sampling technique has been applied to collect the relevant data. Another reason for applying non-probability sampling is that practically it is hard to approach the banking stuffs where the researchers do not have any proper access. The study also used only 25 first growing banks.

5.4 Conclusion:

The Human Resources, in its simplest sense, refer to manpower or people resources, who are engaged in any organizational settings to meet institutional goals by virtue of their physical and intellectual capacity. Effective HR practices are found to lead to positive organizational outcomes (Becker and Gerhart, 1996) such as turnover (Huselid, 1995) and productivity (Katz et al., 1987). HR planning and the relationship between employee motivation and employee performance in BBL confirms the organization has right people at right number for the right position on right time. In this study, seven major dimensions of HR practices are taken into consideration to measure the effect on the employee performance in the context of the banking sector in Bangladesh. This study is confirmed on the basis of the bankers' responses that institutional commitment & motivation, employee relations, physical work environment, promotion, and job satisfaction have the significant impact on the employee performance. Although compensation, and training & development are positively associated with the employee performance, they are not significant enough to be included the relationship (regression) model. Since, employee performance is an important factor that contributes to improve the productivity through better behavior and traits of the employees of a functional team in an organization. Also, employee performance is most important factor in an organization success therefore, there is needed to adopt effective human resource strategies that aim to improve employee performance and creates the culture of high performance in any organization based on human resource practices. Therefore, it can be concluded that employee performance through proper HRM practices can be an alternative way to escalate the banking sector of Bangladesh.

References:

- Absar, m. m. N., Azim, m. T., Balasundaram, N., & Akhter, S. (2010). impact of human resources practices on job satisfaction: Evidence from manufacturing firms in Bangladesh. Petroleum-Gas University of Ploiesti BULLETIN, LXII(2), 31–42.
- Alalade, S. Y., & Oguntodu, J. A. (2015). motivation and employees' performance in the Nigerian banking industry

– A survey of selected banks. International Journal of Economics, Commerce and Management, 3(4), 1-14.

- Armstrong, m. (2005). Armstrong's Handbook of Management and Leadership: Approaches to HRM and L&D. Kogan Page Limited Publishing.
- Aswathappa, K. (2008). Human Resource Management: Text and Cases. Delhi: Tata mcGraw-Hill Publishing Company Limited.
- Awan. A. G., & Tahir, T. m. (2015). impact of working environment on employee's productivity: A Case Study of Banks and insurance Companies in Pakistan. European Journal of Business and Management, 7(1), 329-345.
- Azad, m. r., Khan, W., & Ahmed, A. A. (2011). Hr Practices in Banking Sector on Perceived Employee Performance: A Case of Bangladesh. Eastern University Journal, 3(3), 30-39.
- Bangladesh Bank (2014). Annual Report, 2013-2014, Dhaka: Bangladesh Bank Bangladesh Economic review (2015). Available on the internet at www. mof.gov.bd
- Bakotic, D. & Babic, T. B. (2013). relationship between working conditions and job satisfaction: The case of Croat- ian shipbuilding company. International Journal of Business and Social Science, 4(2), 206-213.
- Balochi, Q. B., Ali, N., Kiani, T. S., Ahsan, A., & mufty, A. (2010). relationship between Hr practices and perceived employees' performance of bankers in NWfP, Pakistan (An empirical evidence). European Journal of Social Sciences, 18(2), 210-214.
- Blyton, P. (2008). Working time and work-life balance. in P. Blyton, N. Bacon, J. fiorito and E. Heery (Eds.). The Sage Handbooks of Industrial Relations. London: Sage Publications.
- Brayfield, A. H., & Crockett, W. H. (1955). Employee attitudes and performance. Psychological Bulletin, 52, 396-428. Brenner, P. (2004). Workers physical surrounding. impact bottom line accounting, Smarts Pros.com
- Danish, r. Q. & Usman, A. (2010). impact of reward and recognition on job satisfaction and motivation: An empirical study from Pakistan. International Journal of Business and Management, 5(2), 159-167.
- Dessler, G. (2007). Human Resource Management. New Delhi: Prentice Hall of india Private Limited.
- DeNisi, S. A. & Griffin, W. r. (2001). Human Resources Management. New York: Houghton mifflin Company. findikci, i. (2003). Human Resources Management. istanbul: Alpha Edition Publication and Distribution. flippo, E. (2001). Personnel Management. New York: mc-Graw Hill.

- Guest, D. (2002). Human resource management, corporate performance and employee wellbeing: Building the worker into Hrm. The Journal of Industrial Relations, 44(3), 335-358.
- Halim, K., & Safer, G. (2013). measurement of employees' performance: A state bank application. International Review of Management and Business Research, 2(2), 429-441.
- Hameed, A. & Amjad, S. (2009). impact of office design on employees' productivity: A case study of banking organizations of Abbottabad, Pakistan. Journal of Public Affairs, Administration and Management, 3(1), 1-13.
- Herold, D. m. & fedor, D. B. (2003).individual differences in feedback propensities and training performance. Human Resource Management Review, 13(4), 675-689.
- Herzberg, f., mausner, B., Peterson, r. O., & Capwell, D. f. (1957). Job Attitudes: review of research and Opinion, Pittsburg: Psychological Service of Pittsburgh.
- Hira, A., & Waqas, i. (2012). A Study of Job Satisfaction and iT's impact on the Performance in the Banking indus- try of Pakistan. International Journal of Business and Social Science, 3(19), 174-180.
- Hoque, m. J. (1994). Human resource development and organizational effectiveness, in r. B. Talukder (Ed.).
- Management of Change in South Asia (pp. 433-451). Dhaka: UPL.
- Hossain, m. m, & miah, K. m. (1992). Job satisfaction and performance of Bank employees: A comparative study of the private and public bank in Bangladesh. Management Development, 21(4), 87-101.
- ijigu, A. W. (2015). The effect of selected human resource management practices on employees' job satisfaction in Ethiopian public banks. Emerging Markets Journal, 5(1), 1-16.
- islam, m. N. (2003). Promotion policies and practices in the public sector banking in Bangladesh. Journal of the Institute of Bangladesh Studies, XXVI, 197-210.

Appendix

Questionnaire on Work-life Balance and Job Satisfaction

As an intern student, I have initiated a report on **"Work-life balance of BRAC Bank Limited."** Your sincere response and co-operation will enable me to identify the major factors affecting work life balance. Your participation is voluntary and you may also choose to answer specific questions if you have reservations. Since no attempt is being made to identify you individually, your responses will be **strictly confidential**. You may put tick (√) for identifying the response.

Demographic Information:

Gender Male / Female

Age a) 22-27 b) 28-35 c) 36-43 d) 44 or above

Education a) Education b) Post-graduation c) Other

Marital Status: a) Single b) Married c) Divorced d) Other

House-hold Demographic:

Number of adults a) 1-2 b) More

Number of Children a) 1-2 b) More

Employment Demographic:

Designation .....

Year of Experience a) 1-3 years b) 4-7 years c) 8-10 years d) More than 10 years

Working Conditions:

Paid work hours(daily)	**Hours**	**Hours**	**Hours**	**Hours**	**Hours**
Hours self-work	1<=3	3<=5	5<=8	8 hours	8>

Hours partner work	1<=3	3<=5	5<=8	8 hours	8>
Commute hours	1<=3	3<=5	5<=8	8 hours	8>

Domestic Work Demand:

Unpaid work hours(daily)	**Hours**	**Hours**	**Hours**	**Hours**	**Hours**
Hours self-work	1<=3	3<=5	5<=8	8 hours	8>
Hours care to family members or others	1<=3	3<=5	5<=8	8 hours	8>

Work Flexibility:

Questions	**Complete**	**Often**	**Sometimes**	**Rarely**	**None**
How much flexibility do you have in selecting the location of where you work?					
How much flexibility do you have in scheduling when you do your work?					
How much flexibility do you have in scheduling what work you will do?					
	Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
I have sufficient flexibility in my job at this bank to maintain adequate work, personal and family life balance.					
I have complete job security at this organization.					

Life Style:

Questions	Almost always	Often	Sometimes	Rarely	Never
Do you spend time on social activities?					
Do you participate or spend time for voluntary work?					
Do you get tired after work for doing those works you'd like to do?					

Work-life Interaction:

Questions	Almost always	Often	Sometimes	Rarely	Never
How often does your work interfere with your responsibilities or activities outside of work?					
How often does your work keep you from spending the amount of time you would like with family or friends?					
How often does your work interfere with your ability to develop or maintain connections and friendships in your community?					

Relationship Quality:

Questions	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Not very satisfied	Not at all satisfied
Satisfaction with quality of interactions with family members					
Satisfaction with quality of interactions with supervisor					
Satisfaction with quality of interactions with colleagues					
Satisfaction with quality of interactions with relatives/friends					

Job Satisfaction:

Questions	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Not very satisfied	Not at all satisfied
Do you satisfied with the balance between your work and rest of your life?					

Work-life balance initiatives:

I would like to know about current work life balance initiatives programs of your organization. You may tick (√) multiple choices.

Particular	YES	NO	N/A
Compressed work week			
Flextime			
Job sharing			
Tele commuting			
Work at home programs			
Shorter work days for parents			
Bereavement leave			
Paid maternity leave			
Paid leave to care for sick family members			
Paternity leave			
Paid paternity leave			
Leave fare assistance			
Professional counseling			
Paid sick leave benefits			
Paid vacations			
Voluntary reduced working time			
Cost of living adjustments			
Education assistance plan			
Wellness programs relating health			

We appreciate your response. Thank you for your participation.