# Internship Report
# on
# Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.




**Submitted by:**

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**Submitted to:**

Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of
Bachelor of Business Administration (BBA)

**Sonargaon University (SU)**
**147/1 Green Road, Panthapath, Tejgaon, Dhaka**

Date of Submission: September 05, 2026

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**Supervised by:**

**Md. Rasel Hawlader**

Assistant Professor

Department of Business Administration

Faculty of Business

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## Letter of Transmittal

September 05, 2026

**Md. Rasel Hawlader**
Assistant Professor
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Subject: Submission of Internship Report on **"Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.".**

Dear Sir,

With due respect, I am pleased to submit my internship report titled **Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.** as a partial fulfillment of the requirements for the Bachelor of Business Administration (BBA) program at Sonargaon University (SU). This report has been prepared based on my internship experience at Janata Bank PLC. and the knowledge gained during my academic studies. I have made every effort to follow the required guidelines and present the report in a clear, systematic, and comprehensive manner.

I sincerely hope that this report will meet your expectations and fulfill the academic requirements. I shall be grateful if you kindly accept this report. I will be pleased to provide any further clarification if required.

Thank you for your valuable time and consideration.

Sincerely yours,

.....
**Farjana Akter Tuly**
ID: BBA2203027146
Program: Bachelor of Business Administration
Major: Human Resource Management (HRM)
Department of Business Administration
Sonargaon University (SU)

# Declaration of Student

I am **Farjana Akter Tuly**, a student of the Bachelor of Business Administration (BBA) program with ID: BBA2203027146 at Sonargaon University (SU). I would like to sincerely declare that the report titled **Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.** has been prepared by me as a part of the requirements for the completion of my BBA program.

During the preparation of this report, I have made every effort to maintain academic integrity and ensure that all information, data, and references used in this report comply with ethical standards and proper citation practices. I also confirm that this report is my original work and has not been submitted previously to any other institution or organization for the purpose of obtaining any degree, diploma, or academic qualification.

Yours Sincerely,

.....
**Farjana Akter Tuly**
ID: BBA2203027146
Program: Bachelor of Business Administration
Major: Human Resource Management (HRM)
Department of Business Administration
Sonargaon University (SU)

# Letter of Authorization

This is to certify that the Internship report titled **Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.** has been prepared as a part of the completion of the Bachelor of Business Administration (BBA) program from the Department of Business Administration, Sonargaon University (SU).

The report has been carried out by **Farjana Akter Tuly**, bearing ID: BBA2203027146, under my supervision. The internship report and the information presented in this report will not be used for any other purposes without proper authorization.

The student has demonstrated sincerity, dedication, and responsibility throughout the preparation of this report. It has been a great pleasure working with her. I wish her every success in her future academic and professional endeavors.

.....
**Md. Rasel Hawlader**
Assistant Professor
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

# Acknowledgement

I would like to express my heartfelt gratitude to all those who have supported and guided me throughout the journey of preparing this internship report titled **Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.**

First and foremost, I would like to express my sincere appreciation to my internship supervisor, **Md. Rasel Hawlader**, Assistant Professor, Department of Business Administration, Sonargaon University (SU), for his valuable guidance, continuous support, encouragement, and constructive suggestions throughout the preparation of this report. His expertise and insightful feedback have played an important role in completing this report successfully.

I am also grateful to all the respected faculty members of the Department of Business Administration, Sonargaon University (SU) for providing me with the necessary academic knowledge, support, and a favorable learning environment throughout my BBA program.

I would like to express my sincere appreciation to the management, officers, and employees of Janata Bank PLC. for their valuable cooperation, assistance, and support during my internship period. Their cooperation and practical insights helped me gain a better understanding of employee-related activities, workplace practices, and job satisfaction within the banking sector.

I am also grateful to all the individuals who directly or indirectly contributed by providing necessary information and support for the successful completion of this internship report. Their cooperation and encouragement helped me to complete this report successfully.

Finally, I would like to thank everyone who supported me throughout this academic journey and contributed to the successful completion of this report.

# Executive Summary

Janata Bank PLC. is one of the leading state-owned commercial banks in Bangladesh, providing a wide range of banking and financial services while contributing significantly to the country's economic development. The main objective of this report is to analyze the **Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.**, and to identify the factors that influence employees' satisfaction in the workplace. This report has been prepared as a requirement for the completion of the Bachelor of Business Administration (BBA) program at Sonargaon University (SU). The report is based on my internship experience at Janata Bank PLC. and the knowledge gained during my academic studies. Throughout the internship period, I gathered practical knowledge regarding the bank's working environment, employee activities, organizational practices, and human resource management procedures. The report focuses on different factors related to employee job satisfaction, including salary and benefits, working environment, job security, promotion opportunities, relationship with supervisors and colleagues, recognition, training and development, and work-life balance. It also examines how these factors influence employee motivation, commitment, productivity, and overall satisfaction within the organization. In this report, I have presented an overview of Janata Bank PLC., its organizational structure and human resource practices, along with an analysis of the factors affecting employee satisfaction. The study also attempts to identify the major challenges faced by employees and the areas where the organization can improve its workplace practices to enhance employee satisfaction and organizational performance. The final part of the report includes the major findings, recommendations, and conclusion based on the study. The recommendations are intended to improve employee satisfaction, strengthen human resource practices, and create a more supportive and productive working environment at Janata Bank PLC. This internship experience has enabled me to relate my academic knowledge of Human Resource Management (HRM) to practical workplace situations and develop a better understanding of employee satisfaction in the banking sector.

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# List of Acronyms

| Acronym | Full Form |
|---|---|
| BBA | Bachelor of Business Administration |
| HRM | Human Resource Management |
| HR | Human Resources |
| JBPLC. | Janata Bank PLC. |
| PLC. | Public Limited Company |
| ATM | Automated Teller Machine |
| ICT | Information and Communication Technology |
| IT | Information Technology |
| NPL | Non-Performing Loan |
| KYC | Know Your Customer |
| AML | Anti-Money Laundering |
| CIB | Credit Information Bureau |
| POS | Point of Sale |
| EFT | Electronic Funds Transfer |
| BEFTN | Bangladesh Electronic Funds Transfer Network |
| RTGS | Real Time Gross Settlement |

| | |
|---|---|
| SWIFT | Society for Worldwide Interbank Financial Telecommunication |
| ROA | Return on Assets |
| ROE | Return on Equity |
| SWOT | Strengths, Weaknesses, Opportunities and Threats |
| SPSS | Statistical Package for the Social Sciences |
| KPI | Key Performance Indicator |
| CSR | Corporate Social Responsibility |
| GDP | Gross Domestic Product |
| BB | Bangladesh Bank |
| MFS | Mobile Financial Services |
| NID | National Identity Card |
| TIN | Taxpayer Identification Number |
| E-banking | Electronic Banking |
| SMS | Short Message Service |
| MIS | Management Information System |

# Chapter-One

# Introduction

## 1.1 Introduction

Internship is an important part of practical business education because it provides students with an opportunity to connect theoretical knowledge with real-world organizational practices. Through an internship program, students can observe the actual working environment of an organization, understand organizational procedures, develop professional skills, and gain practical knowledge about their selected field of study. For business students, an internship is particularly valuable because it provides exposure to management practices, employee behavior, customer service, organizational culture, and day-to-day business operations.

Employee job satisfaction is an important issue for every organization because employees are one of the most valuable resources of an organization. Job satisfaction refers to the level of positive feelings and attitudes that employees have toward their jobs. It is influenced by several factors, including salary and compensation, working environment, job security, promotion opportunities, career development, training facilities, relationships with supervisors and colleagues, recognition, rewards, workload, and work-life balance. A satisfied employee is generally more willing to perform responsibilities effectively, remain committed to the organization, and contribute to organizational objectives.

The banking sector plays a significant role in the economic development of Bangladesh. Banks provide a wide range of financial services to individuals, businesses, government organizations, and other institutions. As banking activities involve continuous interaction with customers, financial transactions, documentation, decision-making, and strict regulatory requirements, the performance and satisfaction of bank employees are particularly important. Employees working in banks often have to deal with work pressure, customer expectations, deadlines, operational responsibilities, and organizational policies. Therefore, maintaining a satisfactory working environment is essential for ensuring employee effectiveness and organizational performance.

Janata Bank PLC. is one of the prominent commercial banks operating in Bangladesh. The bank provides various banking and financial services through its extensive network of branches and offices. Like other large banking organizations, the effective performance of Janata Bank PLC. depends significantly on the knowledge, skills, motivation, commitment, and satisfaction of its employees. Employee satisfaction can influence service quality, productivity, organizational commitment, employee retention, and the overall working environment.

The internship at Janata Bank PLC. provides an opportunity to observe the practical working environment of a banking organization and understand how employees perform their responsibilities. During the internship period, different aspects of banking activities, employee interactions, organizational procedures, and workplace practices can be observed. Such practical exposure also provides an opportunity to understand the factors that may influence employees' satisfaction with their jobs.

This internship report has therefore been prepared on the topic **Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.** The report focuses on

understanding the major factors affecting employee job satisfaction and assessing the overall level of satisfaction among employees of Janata Bank PLC. It also incorporates the practical internship experience, duties performed, observations, and learning outcomes gained during the internship period.

The study attempts to provide a practical understanding of employee job satisfaction in the banking sector and identify areas where employee satisfaction can potentially be improved. The findings of the report may also help develop a better understanding of the relationship between human resource practices and employee satisfaction within a banking organization.

## 1.2 Objectives of the Study

The objectives of this internship report have been divided into a general objective and several specific objectives.

- **General Objective**

The general objective of this report is to analyze the overall scenario of job satisfaction among employees of Janata Bank PLC. and identify the major factors that influence their satisfaction in the workplace, along with gaining practical experience through the internship program.

- **Specific Objectives**

The specific objectives of the report are:

I. To understand the concept and importance of employee job satisfaction in the banking sector

II. To identify the major factors influencing job satisfaction among employees of Janata Bank PLC.

III. To examine employees' satisfaction with salary, compensation, and other benefits

IV. To assess employees' perceptions regarding their working environment and job security

V. To evaluate employees' satisfaction with promotion and career development opportunities

VI. To examine the availability and effectiveness of training and development opportunities for employees

## 1.3 Scope of the Study

The scope of this report covers both the practical internship experience and the study of employee job satisfaction at Janata Bank PLC. The report provides an overview of the organization, its major activities, human resource practices, and workplace environment. It

also focuses on the factors that influence employee satisfaction and employees' perceptions regarding different aspects of their jobs.

The study primarily covers the following areas:

- Organizational overview of Janata Bank PLC.
- Human resource management practices of the bank
- Employee welfare, benefits, and career development opportunities
- Factors influencing employee job satisfaction
- Salary and compensation satisfaction
- Working environment and job security
- Promotion and career development opportunities
- Training and development opportunities
- Relationships with supervisors and co-workers
- Recognition, rewards, and employee motivation
- Work-life balance and employee welfare
- Overall employee job satisfaction
- Practical banking activities observed during the internship
- Internship duties, responsibilities, and learning outcomes

The study is mainly focused on employees and workplace practices related to Janata Bank PLC. Although the report discusses employee job satisfaction in the broader context of Bangladesh's banking sector, the primary focus is the selected organizational context of Janata Bank PLC.

The report also includes the practical experience gained during the internship. Therefore, the scope extends beyond theoretical discussion and incorporates observations of actual banking activities, employee interactions, workplace procedures, and organizational practices.

## 1.4 Methodology of the Study

Research methodology refers to the systematic process used to collect, organize, analyze, and interpret information for achieving the objectives of a study. To prepare this internship report, both primary and secondary sources of information have been considered.

### ➢ Research Design

The report follows a descriptive research approach. The descriptive approach is appropriate because the study aims to describe the existing working environment, human resource

practices, and level of job satisfaction among employees of Janata Bank PLC. The report also incorporates practical observations made during the internship period.

- **Sources of Data**

The required information for preparing the report has been collected from both primary and secondary sources.

**Primary Sources:**

Primary information may be collected through:

- Structured questionnaires
- Direct interaction with employees
- Informal discussions with employees and supervisors
- Personal observation during the internship period
- Practical experience gained from assigned internship duties

**Secondary Sources:**

Secondary information may be collected from:

- Annual reports of Janata Bank PLC.
- Official publications and organizational documents
- Relevant books and academic materials
- Research articles and journals
- Websites and online resources related to banking and human resource management
- Previous studies related to employee job satisfaction

- **Data Collection Method**

A structured questionnaire can be used to collect information regarding employees' perceptions of different aspects of their jobs. The questionnaire may include questions related to salary and compensation, working environment, job security, promotion, career development, training, supervisor relationships, co-worker relationships, recognition, rewards, work-life balance, and overall job satisfaction.

In addition to questionnaire-based information, practical observations during the internship are used to understand the organizational environment and employee-related practices. Informal discussions with employees and supervisors may also provide useful qualitative information.

- **Data Analysis**

The collected information can be organized and analyzed using appropriate descriptive techniques. Questionnaire responses may be presented through tables, percentages, charts, and graphical representations where appropriate. The results are interpreted to identify the overall level of employee job satisfaction and the major factors influencing satisfaction.

The qualitative information obtained through observation and informal discussions is analyzed descriptively and used to support the findings of the study.

## 1.5 Limitations of the Study

Although every effort has been made to prepare the report accurately and systematically, the study has some limitations. These limitations may affect the overall scope and interpretation of the findings.

The major limitations are as follows:

1. **Limited Internship Period:** The internship was conducted for a limited period, which restricted the opportunity to observe all activities and practices of the organization in detail.
2. **Limited Access to Information:** Some organizational and employee-related information may not be publicly available due to confidentiality and organizational policies.
3. **Respondent Bias:** Employees may sometimes hesitate to provide completely honest opinions about their workplace, particularly when the questions involve salary, management, promotion, supervision, or organizational policies.
4. **Time Constraints:** The limited time available for preparing the internship report restricted the opportunity for conducting a more extensive study.
5. **Limited Research Resources:** Due to limitations in time, access, and available resources, the study may not cover every possible factor related to employee job satisfaction.
6. **Changing Organizational Environment:** Employee satisfaction can change over time due to changes in management policies, compensation structures, workload, organizational environment, and other external factors. Therefore, the findings represent the situation during the period of the study.

Despite these limitations, reasonable efforts have been made to ensure that the report provides a meaningful and practical understanding of employee job satisfaction at Janata Bank PLC.

# Chapter-Two

# Profile of the Organization

## 2.1 Company History

Janata Bank PLC. is one of the leading state-owned commercial banks in Bangladesh. The bank plays an important role in the country's financial system by providing a wide range of banking and financial services to individuals, businesses, government organizations, and other institutions. It has a significant presence in the banking sector and contributes to economic activities through deposit mobilization, lending, trade financing, remittance services, and other financial operations.

Janata Bank was established in 1972 following the independence of Bangladesh through the merger and nationalization of several banking institutions that were operating in the country before independence. The bank was created with the objective of providing banking services to the people and supporting the economic development of the newly independent country.

Over the years, Janata Bank expanded its branch network and diversified its banking activities. It gradually became involved in various areas of commercial banking, including deposit collection, investment and lending, foreign exchange transactions, international trade, remittance, government treasury operations, and other financial services.

The bank has historically maintained strong relationships with government organizations, private businesses, exporters, importers, small and medium enterprises, and individual customers. Its operations therefore extend across several important sectors of the Bangladesh economy.

Janata Bank was subsequently converted into a public limited company and operates as Janata Bank PLC. The transformation reflects the modernization of the bank's corporate structure and its continuing role in Bangladesh's financial sector.

The bank has also adopted technological developments in banking operations. Computerized banking, electronic fund transfer, digital transaction facilities, automated services, and other technology-based banking solutions have gradually become important components of its operations. These developments have helped the bank improve service delivery and operational efficiency.

Janata Bank PLC. continues to operate as an important financial institution with a broad customer base and extensive banking activities. Its long history and nationwide presence make it an important organization for studying banking operations as well as human resource and employee-related practices.

## 2.2 Vision

The vision of an organization represents its desired future position and provides direction for achieving long-term organizational goals. Janata Bank PLC. seeks to strengthen its position as a reliable and customer-oriented banking institution while contributing to the economic and social development of Bangladesh.

The broad vision of Janata Bank PLC. can be understood through its emphasis on:

- Providing reliable and efficient banking services
- Maintaining customer confidence and satisfaction
- Supporting economic and social development
- Improving operational efficiency through modern banking technology
- Strengthening corporate governance and transparency
- Developing skilled, responsible, and committed employees
- Maintaining a strong and sustainable position in the banking sector

The achievement of this vision depends not only on financial performance but also on effective human resource management. Employees are directly involved in providing banking services, maintaining customer relationships, processing transactions, managing documentation, and implementing organizational policies. Therefore, employee competence and job satisfaction are important elements in achieving the bank's long-term vision.

### 2.3 Mission

The mission of Janata Bank PLC. is closely associated with providing quality banking services, supporting economic activities, and maintaining a strong relationship with its customers and stakeholders.

The major aspects of the bank's mission include:

1. Providing efficient and customer-friendly banking services
2. Mobilizing deposits and providing financing to productive sectors of the economy
3. Supporting trade, commerce, industry, agriculture, and other economic activities
4. Providing modern financial services to individuals and organizations
5. Supporting government and public-sector financial activities where applicable
6. Encouraging technological development and modernization of banking operations
7. Maintaining ethical standards, accountability, and transparency in banking activities
8. Developing competent and responsible human resources
9. Improving employee performance and creating a supportive organizational environment
10. Contributing to the economic development of Bangladesh through effective financial intermediation

The mission of the bank also highlights the importance of human resources. Employees are responsible for implementing banking policies and providing services to customers.

Therefore, an effective and satisfied workforce is essential for translating the organization's mission into practical outcomes.

## 2.4 Products and Services

Janata Bank PLC. provides a broad range of banking and financial services to meet the needs of individual customers, businesses, government organizations, and other institutions. The major products and services of the bank include deposit services, lending facilities, foreign exchange services, remittance services, trade finance, and general banking services.

### ➢ Deposit Services

The bank provides different types of deposit accounts to customers. These include:

- Current Accounts
- Savings Accounts
- Fixed Deposit Accounts
- Term Deposit Accounts
- Special Deposit Schemes
- Other deposit and savings products

Deposit services allow customers to safely keep their money while providing the bank with funds that can be utilized for lending and investment activities.

### ➢ Loan and Credit Facilities

Janata Bank PLC. provides different types of loans and credit facilities to individuals, businesses, industries, and other eligible borrowers. These may include:

- Working Capital Financing
- Term Loans
- Industrial Loans
- SME Financing
- Agricultural Loans
- Trade Finance
- Consumer and Personal Financing
- Other specialized credit facilities

Credit facilities support economic activities by providing financial resources to businesses and individuals.

- **Foreign Exchange Services**

The bank provides foreign exchange-related services for eligible customers. These services are particularly important for importers, exporters, travelers, and other customers involved in international transactions.

- **Remittance Services**

Remittance is an important banking service in Bangladesh. Janata Bank PLC. provides facilities for receiving and distributing inward remittances and supporting customers involved in remittance transactions.

- **Trade Finance**

The bank provides trade-related financial services to facilitate domestic and international business activities. Such services may include import and export financing, letters of credit, bills handling, and other trade-related banking facilities.

- **General Banking Services**

General banking services include:

- Account opening and maintenance
- Cash deposit and withdrawal
- Cheque-related services
- Clearing services
- Fund transfer
- Pay order
- Demand draft
- Customer account information
- Statement and certificate services
- Other customer support services

- **Digital and Technology-Based Services**

Modern banking increasingly depends on technology. Janata Bank PLC. has incorporated technology-based systems into various banking operations to improve transaction processing, record management, customer service, and operational efficiency.

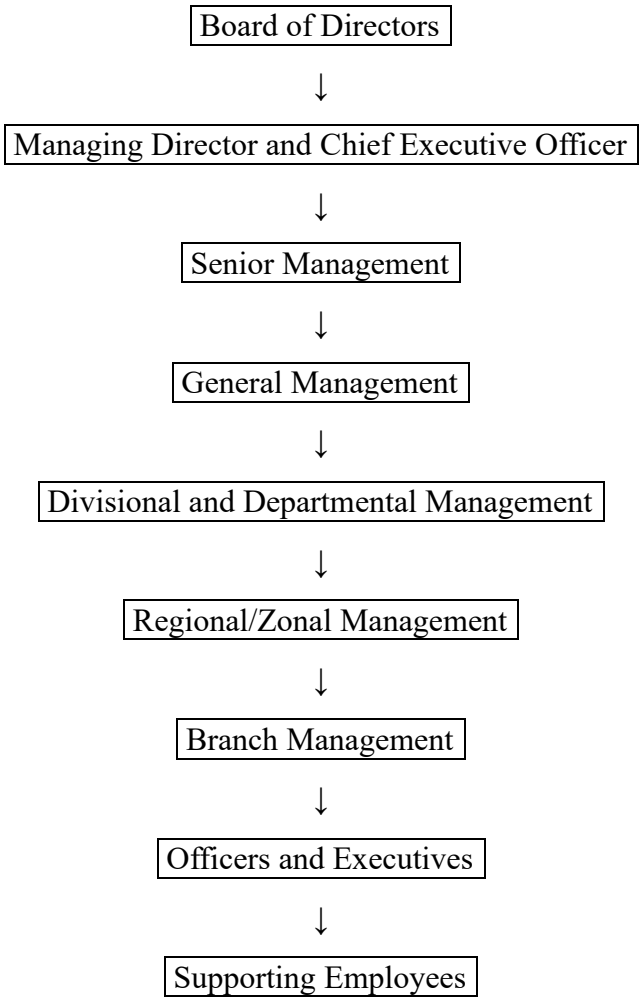
The availability and use of modern banking technologies can also affect employee job satisfaction by reducing manual workload, improving accuracy, and making banking operations more efficient.

## 2.5 Organizational Structure

An organizational structure defines the hierarchy, authority, responsibility, and communication relationships within an organization. As a large commercial bank, Janata Bank PLC. follows a structured organizational system through which its different levels of management and operational units perform their respective responsibilities.

At the top level, the bank is governed by its Board of Directors, which provides overall policy direction and strategic guidance. The management structure is responsible for implementing policies, supervising operations, managing risks, and achieving organizational objectives.

The organizational structure generally includes different levels and functional areas such as:




Different departments perform specialized functions. These may include:

- General Banking
- Credit and Loan Management
- Foreign Exchange

- International Trade
- Human Resources
- Finance and Accounts
- Information Technology
- Internal Control and Compliance
- Risk Management
- Audit and Inspection
- Legal Affairs
- Treasury and Investment
- Marketing and Customer Service

At the branch level, the Branch Manager generally coordinates the activities of different sections and supervises employees. Officers and other employees perform operational activities such as account opening, cash handling, clearing, customer service, documentation, loan-related work, and other banking functions.

An effective organizational structure is important for employee job satisfaction because clearly defined responsibilities, appropriate supervision, effective communication, and fair distribution of workload can create a more organized working environment.

## 2.6 Business Operations

Janata Bank PLC. performs a wide range of banking operations to provide financial services to its customers and support economic activities. Its business operations can broadly be divided into several major areas.

### ➢ General Banking Operations

General banking is one of the major operational areas of a branch. It includes account opening, deposit collection, cash transactions, cheque processing, clearing, fund transfers, customer service, and maintenance of customer records.

Employees working in general banking have direct contact with customers and therefore play an important role in maintaining customer satisfaction and service quality.

### ➢ Credit and Loan Operations

Credit operations involve evaluating loan applications, assessing borrower eligibility, processing credit proposals, approving and disbursing loans, monitoring repayment, and taking necessary measures for loan recovery.

Credit operations require accuracy, analytical ability, documentation skills, and compliance with banking rules and regulations.

- **Foreign Exchange Operations**

Foreign exchange operations involve transactions related to foreign currencies and international financial activities. These operations are important for customers engaged in import, export, travel, remittance, and other international transactions.

- **Trade Finance Operations**

Trade finance supports import and export activities through different banking facilities. Employees involved in trade finance must maintain proper documentation and comply with applicable banking and regulatory requirements.

- **Remittance Operations**

Remittance operations facilitate the receipt and payment of money transferred from abroad and other locations. Since remittance is an important source of foreign exchange for Bangladesh, efficient remittance services are an important part of banking operations.

- **Customer Service**

Customer service is an essential part of banking operations. Bank employees communicate directly with customers to understand their requirements, provide information, resolve problems, and assist with banking transactions.

The quality of customer service depends significantly on employee knowledge, attitude, motivation, workload, and job satisfaction.

- **Internal Control and Compliance**

Banks must maintain proper internal controls to ensure the accuracy, security, and legality of financial transactions. Employees are required to follow established procedures, maintain records, verify documents, and comply with applicable rules and regulations.

- **Technology-Based Operations**

Technology has become increasingly important in banking operations. Computerized systems and digital technologies help employees process transactions, maintain customer information, prepare reports, communicate internally, and provide faster services.

## 2.7 Human Resource Management Practices of Janata Bank PLC.

Human Resource Management (HRM) is an important organizational function because employees are directly responsible for implementing policies and providing services. In a large banking organization such as Janata Bank PLC., effective human resource management is necessary for maintaining employee performance, discipline, motivation, and organizational efficiency.

The major areas of human resource management include recruitment, selection, training, performance evaluation, promotion, compensation, employee welfare, career development, and employee relations.

- **Recruitment and Selection**

Recruitment and selection are important processes for acquiring qualified employees. A banking organization requires employees with appropriate academic qualifications, technical knowledge, communication skills, analytical ability, integrity, and professional behavior.

A systematic recruitment process helps ensure that suitable candidates are selected for different positions.

- **Training and Development**

Training and development help employees improve their professional knowledge and skills. Banking employees need continuous learning because banking rules, technologies, financial products, regulatory requirements, and customer expectations change over time.

Training may cover areas such as:

- Banking operations
- Credit management
- Customer service
- Information technology
- Risk management
- Compliance
- Foreign exchange
- Leadership and management

Adequate training opportunities can increase employees' confidence and competence and may contribute positively to job satisfaction.

- **Performance Appraisal**

Performance appraisal is used to evaluate employee performance and identify areas requiring improvement. A fair and transparent performance evaluation system can motivate employees and help management make decisions regarding training, promotion, and career development.

- **Promotion and Career Development**

Career development is an important factor in employee satisfaction. Employees generally expect opportunities to progress within an organization based on their performance, experience, qualifications, and organizational requirements.

A transparent promotion system can improve employee motivation and organizational commitment.

- **Compensation and Benefits**

Compensation includes salary and other financial benefits provided to employees. In addition to financial compensation, employees may receive various benefits and facilities according to organizational policies and applicable rules.

Fair compensation is an important factor affecting job satisfaction because employees evaluate their rewards in relation to their responsibilities, performance, and expectations.

- **Employee Relations**

Maintaining positive relationships between employees and management is essential for creating a healthy working environment. Effective communication, cooperation, respect, and appropriate grievance-handling mechanisms can contribute to better employee relations.

## 2.8 Employee Welfare, Benefits and Career Development

Employee welfare refers to various facilities, benefits, and organizational arrangements intended to support employees' professional and personal well-being. In a banking organization, employee welfare is important because employees often work under pressure and have significant responsibilities involving financial transactions and customer service.

Employee welfare may include:

- Salary and financial benefits
- Leave facilities
- Retirement-related benefits
- Medical or health-related facilities
- Workplace safety
- Training opportunities
- Career development opportunities
- Promotion opportunities
- Employee support facilities
- Welfare programs
- Work-related allowances and other benefits according to applicable policies

### ➢ Career Development

Career development is an important component of employee satisfaction. Employees are more likely to remain motivated when they believe that their organization provides opportunities to develop their skills and progress professionally.

Career development may be supported through:

- Training programs
- Professional development opportunities
- Job rotation
- Increased responsibilities
- Promotion
- Leadership development
- Skill enhancement programs
- Performance-based career progression

For Janata Bank PLC., maintaining an effective career development environment is important because experienced and skilled employees contribute significantly to service quality and organizational performance.

### ➢ Relationship with Job Satisfaction

Employee welfare and career development are directly relevant to the topic of this internship report. Employees who receive appropriate benefits, development opportunities, recognition, and organizational support may demonstrate higher levels of job satisfaction.

On the other hand, inadequate career opportunities, excessive workload, limited recognition, poor communication, or dissatisfaction with benefits may negatively affect employee morale.

Therefore, employee welfare and career development are important areas for examining job satisfaction at Janata Bank PLC.

## 2.9 SWOT Analysis

SWOT analysis is a strategic management tool used to identify an organization's Strengths, Weaknesses, Opportunities, and Threats. It helps evaluate both internal and external factors that may influence organizational performance.

### ➢ Strengths

The major strengths of Janata Bank PLC. include:

- Strong brand recognition in Bangladesh

- Long-standing presence in the country's banking sector
- Extensive branch and service network
- Large and diversified customer base
- Experienced workforce
- Strong relationship with government and institutional customers
- Wide range of banking and financial services
- Significant experience in corporate and commercial banking
- Important role in remittance and trade-related activities
- Established organizational structure and banking infrastructure

➢ **Weaknesses**

Some potential weaknesses include:

- Large organizational structure may sometimes make decision-making slower.
- Complex administrative procedures may increase operational workload
- Employees may face high workloads in busy branches
- Dependence on traditional procedures in some operational areas
- Differences in workload and service pressure among branches
- Challenges in maintaining consistent service quality across a large network
- Employee satisfaction may vary depending on branch environment, management style, workload, and career expectations

➢ **Opportunities**

The major opportunities for Janata Bank PLC. include:

- Expansion of digital banking services
- Increased use of financial technology
- Development of modern customer service channels
- Growth of SME and retail banking
- Expansion of technology-based employee training
- Improvement of human resource management systems
- Greater emphasis on employee development and job satisfaction
- Development of data-driven performance management

- Expansion of financial inclusion services
- Increasing demand for convenient and technology-based banking services

➢ **Threats**

The major threats facing the bank may include:

- Increasing competition from private commercial banks
- Rapid technological changes in the banking industry
- Growing customer expectations
- Cybersecurity and digital banking risks
- Economic uncertainty
- Credit and liquidity risks
- Regulatory changes
- Increasing pressure to improve service quality
- Employee stress arising from workload and changing operational requirements

➢ **SWOT Summary**

| Strengths | Weaknesses |
|---|---|
| Strong brand recognition | Large organizational structure |
| Extensive banking network | Potential administrative complexity |
| Experienced workforce | Workload pressure in busy branches |
| Diversified banking services | Variation in workplace conditions |
| Large customer base | Dependence on some traditional processes |
| Strong institutional presence | Possible employee dissatisfaction in certain areas |

| Opportunities | Threats |
|---|---|
| Digital banking expansion | Increasing competition |
| Financial technology | Cybersecurity risks |
| Employee development programs | Rapid technological changes |
| SME and retail banking growth | Economic uncertainty |
| Improved HR practices | Regulatory changes |
| Better employee engagement | Increasing customer expectations |

Overall, Janata Bank PLC. possesses several significant strengths, particularly its established presence, experienced workforce, broad customer base, and extensive banking operations. However, like any large organization, it also faces challenges related to operational efficiency, technology, competition, and employee management.

# Chapter- Three

# Internship Responsibilities

## 3.1 Internship Overview

Internship is an important part of the Bachelor of Business Administration (BBA) program because it provides students with an opportunity to gain practical experience in a real organizational environment. It helps students understand how theoretical knowledge acquired in academic courses is applied in actual business operations. An internship also develops professional skills, workplace discipline, communication abilities, and practical knowledge about organizational activities.

The internship at Janata Bank PLC. provided an opportunity to gain practical knowledge about the activities and working environment of a banking organization. During the internship period, different banking activities were observed under the guidance of bank officials. The experience helped develop an understanding of general banking operations, customer service, documentation, employee responsibilities, workplace communication, and organizational practices.

The internship was also closely related to the main subject of this report, “Job Satisfaction of Employees in Bangladesh: A Case Study on Janata Bank PLC.” During the internship, attention was given to the working environment of employees, relationships among employees, relationships between supervisors and employees, workload, communication, teamwork, employee motivation, and general workplace conditions.

The internship experience helped identify how different organizational factors may influence employees' attitudes toward their jobs. It also provided an opportunity to understand the challenges faced by employees while performing their daily responsibilities.

The major purposes of the internship were:

- To gain practical knowledge about banking operations
- To understand the working environment of Janata Bank PLC.
- To observe the responsibilities performed by bank employees
- To understand general banking activities
- To observe employee and human resource practices
- To understand customer service procedures
- To develop professional communication skills
- To develop interpersonal and teamwork skills
- To relate theoretical knowledge with practical organizational activities
- To gain practical insight into factors affecting employee job satisfaction

## 3.2 Internship Responsibilities Duties

During the internship period, different banking and administrative activities were observed and performed under the supervision of concerned bank officials. The duties provided practical exposure to the daily activities of a bank branch.

### ➢ General Banking Activities

General banking activities are an important part of branch operations. During the internship, different activities such as account opening, account maintenance, cheque processing, clearing, customer service, and documentation were observed.

This helped develop a basic understanding of how a commercial bank provides services to its customers.

### ➢ Account Opening Activities

Account opening is one of the basic services provided by a bank. During the internship, the general account-opening procedures were observed.

The activities included:

- Observing account-opening procedures
- Checking required forms and documents
- Arranging account-related documents
- Observing customer information verification
- Understanding different account-related requirements
- Observing account maintenance procedures

### ➢ Cheque and Clearing Activities

Cheque processing and clearing are important banking activities. During the internship, the procedures for receiving, checking, recording, and processing cheques were observed.

The major areas observed included:

- Inward clearing
- Outward clearing
- Cheque verification
- Cheque-related documentation
- Clearing procedures
- Record maintenance

### ➢ Customer Service Activities

Customer service is an important responsibility of bank employees. During the internship, customer inquiries, form-related assistance, account-related questions, and general customer support were observed.

This experience helped demonstrate the importance of:

- Effective communication
- Polite behavior
- Patience
- Professionalism
- Accurate information

- Quick response
- Problem-solving skills

### ➢ Documentation and Record Keeping

Documentation is essential in banking because financial transactions require accurate records. During the internship, different banking documents and record-keeping procedures were observed.

The activities included:

- Organizing documents
- Arranging files
- Checking forms
- Maintaining records
- Observing document verification
- Supporting routine administrative work

### ➢ Cash-Related Activities

Cash deposit and withdrawal are regular activities of a bank branch. During the internship, cash-related procedures were observed under the supervision of bank employees.

This helped develop an understanding of the importance of accuracy, authorization, security, and proper documentation in cash transactions.

### ➢ Loan and Credit Activities

The internship also provided basic exposure to loan and credit-related activities. The general procedures related to loan applications, documentation, credit information, and loan monitoring were observed.

This practical experience helped connect theoretical knowledge of banking and finance with actual banking operations.

# Chapter- Four

# Analysis of the Study & Findings

## 4.1 Overview of Employee Job Satisfaction in Janata Bank PLC.

Employee job satisfaction is an important issue in the banking sector because employees are directly involved in customer service, financial transactions, documentation, reporting, and other operational activities. During the internship at Janata Bank PLC., different aspects of the employees' working environment and day-to-day activities were observed to understand the factors influencing their job satisfaction.

The observation indicates that employee job satisfaction is not determined by salary alone. Working environment, workload, job security, promotion opportunities, training, relationships with supervisors and colleagues, recognition, welfare facilities, and work-life balance also influence employees' overall satisfaction.

Although Janata Bank PLC. provides a structured working environment and established employment facilities, some areas still require improvement. Employees may experience workload pressure during busy periods, customer-related pressure, administrative responsibilities, and challenges related to balancing multiple tasks. In addition, opportunities for recognition, career development, training, and employee feedback can be further strengthened.

Therefore, the study considers both the positive aspects and the existing gaps in order to identify areas where employee job satisfaction can be improved.

## 4.2 Factors Affecting Employee Job Satisfaction in Janata Bank PLC.

Based on the internship observation, several factors were identified as having an influence on employee job satisfaction at Janata Bank PLC.

- **Workload and Work Pressure**

One of the major issues observed in the banking environment is workload. Employees may have to handle multiple tasks simultaneously, particularly during busy banking hours.

Excessive workload can result in:

- Mental pressure.
- Physical fatigue.
- Reduced concentration.
- Less time for individual tasks.
- Increased possibility of mistakes.
- Difficulty maintaining work-life balance.

Therefore, workload management is an important area for improvement.

- **Salary and Compensation**

Salary and financial benefits are important for employee satisfaction. Employees generally expect compensation to reflect their responsibilities and experience.

However, salary alone cannot ensure job satisfaction. If employees experience excessive workload, limited career growth, or insufficient recognition, financial compensation may not completely eliminate dissatisfaction.

- **Promotion and Career Growth**

Career advancement is another important factor. Employees expect fair opportunities for promotion and professional development.

A lack of clarity regarding career progression may reduce employee motivation. Therefore, career development and promotion procedures should be transparent and clearly communicated.

- **Training Opportunities**

Banking operations are increasingly dependent on technology and changing procedures. Employees therefore require continuous training.

A potential gap is that training should be sufficiently regular, practical, and relevant to employees' current responsibilities.

- **Working Environment**

The working environment generally influences employee comfort and productivity. During busy periods, however, employees may face pressure due to customer volume, limited time, and multiple responsibilities.

Improving workplace facilities and managing workload can contribute to greater satisfaction.

- **Supervisor-Employee Relationship**

Supervisors have an important role in assigning tasks, providing guidance, monitoring performance, and resolving problems.

Employees may experience dissatisfaction if communication with supervisors is insufficient or if they do not receive adequate feedback and support.

- **Co-worker Relationship**

Teamwork is essential in banking operations. Good relationships among employees help different sections coordinate their activities.

However, differences in workload and responsibilities may sometimes create communication or coordination difficulties.

- **Recognition and Motivation**

Employees generally want their efforts to be recognized. Lack of regular appreciation can negatively influence motivation.

Therefore, employee recognition should not be limited to formal promotion or financial benefits. Regular appreciation and constructive feedback can also improve motivation.

- **Work-Life Balance**

Bank employees may have difficulty maintaining work-life balance during particularly busy periods. Continuous customer pressure and multiple responsibilities can reduce personal time and increase stress.

- **Employee Welfare**

Employee welfare facilities can contribute to satisfaction. However, welfare should be continuously reviewed according to employees' changing needs.

### 4.3 Salary and Compensation Satisfaction in Janata Bank PLC.

Salary and compensation are important factors influencing employee satisfaction. Employees generally compare their compensation with their responsibilities, workload, qualifications, experience, and career expectations.

During the internship, it was understood that financial compensation is an important part of employee motivation. However, employees' overall satisfaction cannot be determined by salary alone.

Some potential gaps identified in this area include:

- Employees may expect compensation to better reflect workload and responsibilities.
- Financial benefits alone may not compensate for high work pressure.
- Employees may also expect stronger performance-based recognition.
- Non-financial benefits can have an important influence on overall satisfaction.

Therefore, compensation policies should be considered together with workload, promotion, recognition, welfare, and career development.

### 4.4 Working Environment and Job Security in Janata Bank PLC.

Janata Bank PLC. provides a formal and structured banking environment. However, the nature of banking work creates several workplace challenges.

**Working Environment Gaps**

During busy periods, employees may have to handle multiple customers and tasks simultaneously. This can create pressure and reduce the time available for individual responsibilities.

The major limitations include:

- High customer pressure during busy hours.
- Multiple responsibilities for employees.
- Time pressure.
- Administrative workload.
- Pressure to maintain accuracy.

**Job Security**

Job security is an important positive factor in employee satisfaction. Employees who feel secure about their employment are more likely to remain committed to their organization.

However, job security alone does not guarantee satisfaction. Employees also need career growth, recognition, supportive management, reasonable workload, and a healthy workplace environment.

### 4.5 Promotion and Career Development Opportunities in Janata Bank PLC.

Career development is an important component of employee satisfaction. Employees want to see a clear path for professional growth.

A major area requiring attention is the perception of career advancement. Employees may become dissatisfied if they feel that career progression is slow, unclear, or not sufficiently connected with their performance and skills.

The major gaps include:

- Need for clearer career progression.
- Need for transparent performance evaluation.
- Need for stronger career counseling.
- Need for greater professional development opportunities.
- Need to connect employee performance with career advancement.

Improving these areas could increase employee motivation and long-term commitment.

### 4.6 Relationship with Supervisors and Co-workers in Janata Bank PLC.

Employee relationships are important because banking activities require continuous coordination.

**Supervisor-Employee Relationship**

Employees need clear instructions, guidance, feedback, and support from supervisors. A communication gap between supervisors and employees may create misunderstanding or dissatisfaction.

Potential areas for improvement include:

- More regular feedback.
- Greater opportunities for employees to express concerns.
- Clearer communication of responsibilities.
- More supportive problem-solving.
- Greater recognition of employee efforts.

**Co-worker Relationship**

Cooperation among employees is generally necessary for completing banking activities. However, differences in workload and responsibilities may sometimes create coordination problems.

Therefore, stronger teamwork and communication can help reduce workplace conflict and improve employee satisfaction.

### 4.7 Recognition, Rewards and Employee Motivation in Janata Bank PLC.

Employee recognition is an important but sometimes overlooked component of job satisfaction.

Employees may become less motivated when their additional efforts or achievements are not adequately acknowledged. Recognition does not always have to be financial. Appreciation from supervisors, certificates, performance recognition, and opportunities for development can also motivate employees.

The major areas requiring improvement are:

- Regular recognition of good performance.
- Greater appreciation from supervisors.
- Transparent performance evaluation.
- Better linkage between performance and rewards.

- Increased non-financial recognition.

An effective recognition system can make employees feel that their contributions are valued by the organization.

### 4.8 Work-Life Balance and Employee Welfare in Janata Bank PLC.

Work-life balance is one of the areas that may create challenges for banking employees.

Employees have to manage professional responsibilities along with personal and family responsibilities. During busy periods, workload and customer pressure may make this balance difficult.

The major issues include:

- Work pressure during busy periods.
- Multiple responsibilities.
- Limited personal time during high-pressure periods.
- Difficulty managing work and personal responsibilities simultaneously.
- Need for stronger employee-support mechanisms.

#### Employee Welfare

Employee welfare is also important for maintaining satisfaction. Welfare facilities should address employees' professional, physical, and personal needs.

There is scope for further improvement through:

- Better employee support.
- Improved workplace facilities.
- Health and safety support.
- Professional development.
- Employee feedback mechanisms.
- Work-life balance initiatives.

### 4.9 Overall Employees Job Satisfaction in Janata Bank PLC.

Based on the overall internship observation, employee job satisfaction at Janata Bank PLC. can be considered a combination of positive organizational features and several areas requiring improvement.

**Positive Aspects Observed**

- Structured banking environment.
- Job stability.
- Professional working environment.
- Experienced employees.
- Opportunities to gain banking knowledge.
- Team-based banking activities.
- Established organizational procedures.

**Major Gaps and Negative Aspects**

- Work pressure during busy periods.
- Multiple responsibilities handled simultaneously.
- Customer-related pressure.
- Scope for improvement in employee recognition.
- Need for stronger career development opportunities.
- Need for more regular practical training.
- Potential communication gaps.
- Challenges in maintaining work-life balance.
- Need for continuous improvement of welfare facilities.
- Need for stronger employee feedback mechanisms.

Therefore, employee job satisfaction cannot be described as being influenced by one single factor. The overall satisfaction level depends on how effectively the organization balances compensation, workload, career development, training, recognition, supervision, welfare, and work-life balance.

## 4.10 Findings

Based on the internship experience, workplace observation, and analysis of employee-related factors, the following major findings were identified:

### 1. Workload is a Major Concern

Employees may have to perform several activities simultaneously, particularly during busy periods. This can increase work pressure and reduce employee comfort.

**2. Customer Pressure Affects Employees**

Employees who directly deal with customers may experience pressure from customer queries, complaints, queues, and service expectations.

**3. Work-Life Balance Needs Attention**

Heavy workload and busy periods can make it difficult for some employees to maintain a proper balance between professional and personal responsibilities.

**4. Career Development Can Be Improved**

Employees require clearer and more transparent opportunities for career advancement and professional growth.

**5. Training Should Be More Practical and Continuous**

There is a need for regular training focusing on practical banking operations, technology, customer service, and changing banking procedures.

**6. Employee Recognition Can Be Strengthened**

Employees' efforts and achievements should receive more regular and visible recognition to maintain motivation.

**7. Internal Communication Can Be Improved**

Clear communication between supervisors and employees is important. More opportunities for feedback and discussion can reduce misunderstandings.

**8. Team Coordination is Important**

Banking operations depend on cooperation among employees and departments. Improved coordination can reduce operational pressure.

**9. Employee Welfare Requires Continuous Improvement**

Employee welfare should be regularly reviewed to ensure that organizational support meets employees' changing needs.

### 10. Technology Creates Both Opportunity and Pressure

Technology can make banking operations faster and more efficient, but employees need adequate training and support to adapt to technological changes.

### 11. Financial Satisfaction Alone is Not Enough

Salary and compensation are important, but employees' overall satisfaction also depends on working conditions, recognition, career development, relationships, workload, and welfare.

### 12. Employee Satisfaction Requires a Comprehensive Approach

The overall finding is that employee job satisfaction at Janata Bank PLC. depends on a combination of financial and non-financial factors. Therefore, improvement in only one area will not be sufficient. A balanced approach covering workload, career development, training, recognition, communication, welfare, and work-life balance is required.

# Chapter- Five:

## Recommendations and Conclusion

## 5.1 Recommendations

- **Reduce Excessive Workload**

Janata Bank PLC. should review workload distribution and ensure that responsibilities are distributed more evenly. Additional staffing or better task allocation during peak periods can reduce pressure on individual employees.

- **Improve Customer Service Support**

The bank should improve customer-service arrangements, provide adequate support staff during busy periods, and strengthen customer guidance systems to reduce unnecessary pressure on frontline employees.

- **Improve Work-Life Balance**

Management should improve workload planning, encourage effective leave utilization, and consider employee well-being when assigning responsibilities.

- **Make Career Development More Transparent**

The bank should provide clear career-development pathways and maintain transparent criteria for promotion and advancement.

- **Strengthen Training Programs**

Janata Bank PLC. should arrange continuous training on digital banking, technology, customer service, banking procedures, compliance, and professional skills.

- **Introduce Stronger Employee Recognition**

The bank should introduce more systematic recognition practices, including appreciation, performance recognition, certificates, and other appropriate rewards for outstanding contributions.

- **Improve Supervisor-Employee Communication**

Supervisors should arrange regular discussions and feedback sessions where employees can communicate their problems, suggestions, and expectations.

- **Strengthen Team Coordination**

The bank should encourage teamwork, better coordination among departments, and clear communication of responsibilities.

- **Improve Employee Welfare Facilities**

Management should regularly evaluate employee welfare needs and improve workplace support, health and safety facilities, professional development, and other relevant benefits.

- **Provide Better Technology Support**

Employees should receive practical training and technical support whenever new digital systems or technologies are introduced.

- **Establish Regular Employee Satisfaction Surveys**

Janata Bank PLC. should conduct periodic employee satisfaction surveys to identify problems related to workload, compensation, career development, training, supervision, recognition, and welfare.

- **Strengthen Employee Feedback Mechanism**

A formal employee feedback mechanism should be introduced or strengthened so that employees can communicate their concerns confidentially and receive appropriate responses.

- **Improve Performance Evaluation**

Performance evaluation should be transparent, consistent, and clearly connected with promotion, recognition, and professional development.

- **Develop a More Employee-Friendly Workplace**

Management should focus on creating a workplace where employees receive adequate support, respect, recognition, communication, and opportunities for development.

## 5.2 Conclusion

Employee job satisfaction is an important factor in the effective operation of a banking organization. The internship at Janata Bank PLC. provided an opportunity to observe the practical working environment and understand the different factors that influence employees' experiences. The study found that employee satisfaction is influenced by several factors, including workload, customer pressure, salary and compensation, job security, career development, training, supervisor relationships, co-worker relationships, recognition, work-life balance, and employee welfare. The major gaps identified in the study include workload pressure during busy periods, customer-related pressure, scope for improvement in career development, the need for more practical and continuous training, limited opportunities for regular recognition, communication gaps, and challenges related to work-life balance. These findings indicate that employee job satisfaction cannot be improved through financial compensation alone. Employees also need a supportive working environment, fair career opportunities, effective training, recognition, proper communication, reasonable workload, and appropriate welfare facilities. Therefore, Janata Bank PLC. should adopt a comprehensive employee-focused approach. Regular employee satisfaction surveys, improved workload management, transparent career development, continuous training, stronger recognition systems, better communication, and improved welfare facilities can help address the identified gaps. Overall, improving employee job satisfaction can benefit both employees and the organization. Satisfied employees are more likely to remain committed, cooperate with colleagues, provide better customer service, and perform their responsibilities effectively. Thus, addressing the findings identified in this study can contribute to a more motivated workforce and improved organizational effectiveness at Janata Bank PLC.

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## Website

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