



United International University

A Project Report on Job Satisfaction of the Employees of Trust Bank Limited.

Submitted to:

Piana Monsur Mindia
Assistant Professor &
Project Supervisor

School of Business & Economics

Submitted by:

Israt Jahan Kanta
ID # 111 151 389
Department of BBA
Summer, 2020

Date of Submission: 06 October, 2020

Letter of Transmittal

06 October, 2020

Piana Monsur Mindia

Assistant Professor

School of Business & Economics

United International University (UIU).

Subject: Submission of Project Report on “Job Satisfaction of the Employees of Trust Bank Limited.”

Dear Madam,

It's my pleasure to submit a project report regarding the above topic named “Job Satisfaction of the employees of Trust Bank Limited”. I have tried my best to know the functions and banking practices and operations of the regarding bank. I was survey in Ramu Branch, Cox's Bazar and Bashundhara R/A Branch, Dhaka of Trust Bank Limited. I believe this report will be informative and comprehensive as well.

This report consists of the employee job satisfaction level of these particular branches regarding their General Banking Unit, Foreign Exchange and Credit operations.

By preparing this report I have gained some precious knowledge's regarding the banking practices in our country, their problems and most importantly the job satisfaction level of the employees. I believe that the experiences which I gathered during my project period and preparing my project report as well will help me in future so that I can meet the standard and accelerate further.

It has to be mentioned that without your kind advices and instructions it would be difficult for me to make this report fruitful. It would be my pleasure to answer you for any kind of query you have regarding this report.

Sincerely Yours,

Israt Jahan Kanta

ID # 111 151 389

Acknowledgment

First of all, I desire to thank and express my gratitude almighty Allah, the most merciful and kind. Project is a very important thing for acquiring practical experiences and knowledge. Because practical and theoretical both knowledge's are important to make our study fulfill.

I would be grateful to my university authority for allowing me to ensure my project program in my favorable places.

Then I would be grateful to the authority of Trust Bank Limited for allowing me to start my project program in their Ramu Branch, Cox's Bazar and Bashundhara R/A Branch, Dhaka.

I would like to express my special thanks to my Project supervisor Ms. Piana Monsur Mindia Assistant Professor & Project Supervisor, School of Business & Economics, United International University (UIU) for her proper guidance and cooperation. Without her enthusiastic guidance and kind cooperation it would be impossible for me to prepare this report.

I would like to express my heartiest gratitude to all the employees of these branches. They helped me as much as they could. Without their kind cooperation, it would be a nightmare for me to complete my Project program successfully.

Table of Content

Contents

Letter of Transmittal	ii
Acknowledgment	iii
Executive Summary	vi
Chapter – 1	1
Introduction.....	1
1.1 Background of the Report	1
1.2 Objective of the Report	1
1.2.1 Primary Objective	1
1.2.2 Secondary Objectives.....	1
1.3 Limitation of the Report.....	1
1.4 Methodology of the report	2
1.4.1 Sources of the Data	2
a) Primary Sources:.....	2
b) Secondary Sources:	2
1.4.2 Methods of Collecting Data	2
Chapter – 2.....	3
Company Overview	3
2.1 Overview of Trust Bank Limited	3
2.2 Launching of Trust Bank Limited:.....	3
2.3 Nature of Business:	4
2.4 Philosophy of the Bank:.....	4
2.5 Positioning Statement	5
2.6 Corporate Achievements at a glance:.....	6
2.7 Structure of the organization:.....	7
2.8 Products & services:	8
Chapter – 3.....	11
Human Resource Functions of the organization	11
3.1 Recruitment Policy:	11
3.2 Recruitment Method:	11

3.2.1 Appointment of Junior Officer:.....	11
3.2.2 Confirmation:	12
3.3 Appointment of Management Trainee Officer (MTO):	13
3.4 Change of Cadre:	14
3.5 Selection Policy:	14
3.5.1 Criteria for Appointment:.....	14
3.6 Training:.....	15
3.6.1 Objective of Training:.....	15
3.6.2 Kinds of Training:.....	15
3.6.3 Specialized Short Training Program:	16
3.6.4 Training Area:	17
3.6.5 Role of Human Resource Department in Employee Training:	17
Chapter – 4.....	19
Analysis & Findings	19
4.1 Analysis of Data:.....	19
4.2 Findings:	32
Chapter – 5.....	33
Recommendations and Conclusion	33
5.1 Recommendations:.....	33
5.2 Conclusion:	34

Executive Summary

Trust Bank Limited, one of the leading commercial bank in Bangladesh going ahead now a day with a promise towards their customers called “A bank for financial inclusion”.

The core purpose of this report is to know the employee job satisfaction. For this reason, I had to gain a practical area of responsibilities of the employees and interact with them to understand their views and relationship with their organization. Job satisfaction happens when an employee feels s/he is having job stability, career growth, and a comfortable work - life balance. Employee job satisfaction mostly depends on working conditions, compensation systems, job security, job promotion, career development opportunity, relationship with senior management, flexibility to balance between professional and personal life. The sample for this study was the employees of Trust Bank Limited. Printed questionnaires were distributed among 50 respondents and collected the data. Then the data analyzed by MS Excel. Through this research, this particular study says that most of the employees are highly satisfied with their job.

There are different approaches for research methodology like Inductive and deductive approach. Deductive approach is being followed in this research. Primary and secondary both sources of data is being collected. Data is being analyzed by Microsoft Office Word and presented by graphs, pie-charts, Bars and many things.

Chapter – 1

Introduction

1.1 Background of the Report

The project program is a mandatory requirement for an under graduate program student. As a part of my graduation program, UIU has allowed me to increase my knowledge and expertise in the real-world through the project program. This report is being prepared for my practical and theoretical experiences as well as the close supervision of my academic supervisor. The topic of this report is “Employees Job Satisfaction of Trust Bank Limited.”

1.2 Objective of the Report

There are two basic objectives given below -

1.2.1 Primary Objective

- ✓ The primary objective of the study to find employees' job satisfaction levels of Trust Bank Limited.

1.2.2 Secondary Objectives

- ✓ To understand the problem of employees in their workplace.
- ✓ To access the general attitudes of the employees towards the organization.
- ✓ To study and analyze the various factors affecting the job satisfaction level.
- ✓ To know the reason behind the job dissatisfaction.
- ✓ To identify the working environment of employees, promotion possibilities and job security, working hours, salary, work-life - balance and so on.
- ✓ To identify the relationship between employees and management.

1.3 Limitation of the Report

- ✓ The primary hurdle to this study was insufficient information. Because employees could not provide few information due to their privacy and other corporate obligations.

- ✓ Work pressure in the office was another constraint.
- ✓ While doing the survey some employees did not participate, some were busy and some were reluctant during answering the question.

1.4 Methodology of the report

The methodology includes direct observation, face-to-face discussion with officers or employees, Questionnaire, development, and data collection, data analysis, and practical work. In preparing this report, both primary and secondary sources of information have been used and analyzed those data in excel format had been used.

1.4.1 Sources of the Data

a) Primary Sources:

- ✓ Face to face conversation.
- ✓ Personal observation
- ✓ Survey questionnaire

b) Secondary Sources:

- ✓ Annual report of Trust Bank Limited.
- ✓ Website
- ✓ Internet

1.4.2 Methods of Collecting Data

For data collection, Interview method was being used. The interview was taken with the officers of Trust Bank Limited from different branches through the questionnaire.

- ✓ **Sampling method** - Convenient sampling method.
- ✓ **Sample size** - There are 50 respondents.
- ✓ **Data Analysis Technique** - MS Excel was used for data analysis.

Chapter – 2

Company Overview

2.1 Overview of Trust Bank Limited:

The idea of setting up a Bank by Bangladesh Army was first conceived in 1987 and on November 29, 1999 the first branch of the Trust Bank Ltd came into operation.

2.2 Launching of Trust Bank Limited:

Trust Bank Ltd. is a scheduled commercial Bank established under the Bank Companies Act, 1991, which obtained license from Bangladesh Bank on July 15, 1999 and incorporated as a Public Limited Company under the Companies Act, 1994 in Bangladesh on June 17, 1999. The Bank was formally inaugurated and listed as a scheduled Bank on November 1999.

Trust Bank Limited is one of the leading private commercial bank having a spread network of 81 branches, 7 SME branches, 114 ATM's across Bangladesh and plans to open few more branches to cover the important commercial areas in Dhaka, Chittagong, Sylhet and other areas. The bank, sponsored by the Army Welfare Trust (AWT), is first of its kind in the country. With a wide range of modern corporate and consumer financial products Trust Bank has been operating in Bangladesh since 1999 and has achieved public confidence as a sound and stable bank.

In 2001, the bank introduced automated branch banking system to increase efficiency and improve customer service. In the year 2005, the bank moved one step further and introduced ATM services for its customers.

Since bank's business volume increased over the years and the demands of the customers enlarged in manifold, their technology has been upgraded to manage the growth of the bank and meet the demands of their customers.

In January 2007, Trust Bank successfully launched Online Banking Services which facilitate Any Branch Banking, ATM Banking, Phone Banking, SMS Banking, & Internet Banking to all customers. Customers can now deposit or withdraw money from any Branch of Trust Bank nationwide without needing to open multiple accounts in multiple Branches. In November 2011, Trust Bank introduces 'Trust Bank Mobile Money Service'.

Via Online Services and Visa Electron (Debit Card), ATMs now allow customers to retrieve 24x7 Account information such as account balance checkup through mini-statements and cash withdrawals. Trust Bank introduced Visa Credit Cards to serve its existing and potential valued customers. Credit cards can now be used at shops & restaurants all around Bangladesh and even internationally. Trust Bank is a customer oriented financial institution. It remains dedicated to meet up with the ever-growing expectations of the customer because at Trust Bank, customer is always at the center.

The bank has plans to invest extensively in the country's industrial and agricultural sectors in the coming days. The bank has participated in syndicated loan agreement with other banks. Such participation would continue in the further for greater interest of the overall economy. The bank is keen to constantly improve its services to the clients and launching new & innovative products to provide better services towards fulfillment of growing demands of its customers.

2.3 Nature of Business:

Trust Bank Ltd offers full range of banking services that include--

- Deposit banking
- Loans & advances facilities
- Export facilities
- Import facilities
- Financing in land
- International remittance facilities
- Foreign Exchange transactions

2.4 Philosophy of the Bank:

At present Trust Bank Limited has 114 branches across the country and it is committed to become identical service providers genial with the norms of commercial schedule bank. It renders all types of personal, commercial and corporate banking services to its clients within the purview of the Bank Companies Act, 1991 and in line with the directives and policy guidelines laid down by Bangladesh bank.

Vision:

Their aim to provide financial services to meet customer expectations so that customers feel they are always there when they need them, and can refer them to their friends with confidence. They want to be a preferred bank of choice with a distinctive identity.

Mission:

Their mission is to make banking easy for their customers by implementing one-stop service concept and provide innovative and attractive products and services through their technology and qualified human resources. They always look out to benefit the local community through supporting entrepreneurship, social responsibility and economic development of the country.

2.5 Positioning Statement

Trust Bank is a contemporary, upbeat brand of distinctive quality of service and solution that offers a rewarding banking experience as preferred choice of banking partner every time, everywhere.

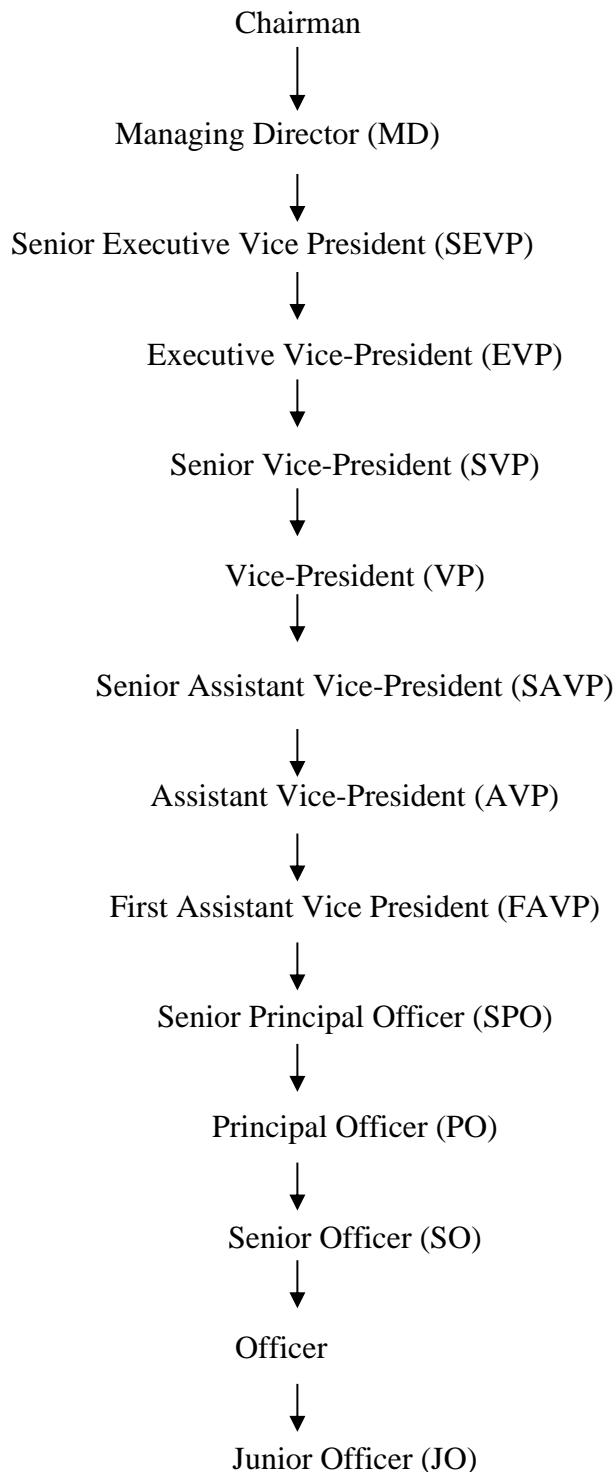
Value:

- Trustworthy
- Dependable
- Reliable
- Professional
- Dynamic
- Fair

2.6 Corporate Achievements at a glance:

Date	Events
17 June 1999	: Registration number, C-37960(2260)/99
17 June 1999	: Date of Incorporation
17 June 1999	: Date of Commencement of Banking Operations
15 July 1999	: Banking License Received
09 August 1999	: First Branch License Received
29 November 1999	: Formal Inauguration
17 May 2007	: Publication of Prospectus
15 July 2007	: Subscription Opening
19 July 2007	: Subscription Closing
January 2007	: Online Banking Operations across all the Branches
24 September 2007	: Listed with Chittagong Stock Exchange Ltd.
25 September 2007	: Listed with Dhaka Stock Exchange Ltd.
01 October 2007	: Commencement of Trading of Shares at DSE & CSE
31 May 2009	: Authorized Share Capital Increased to BDT 500 Crore
06 June 2012	: Authorized Share Capital Increased to BDT 1,000 Crore
14 November 2010	: Commencement of Investment Banking Operations
27 January 2010	: TBL Mutual Fund Trading Started
09 September 2010	: Established Trust Bank Investment Limited, a 99.99% owned subsidiary, to do merchant Banking operations
30 November 2011	: TBL shares denominated to Tk. 10 per share with market lot of 500 shares first traded in the DSE
28 November 2012	: Membership of DSE to wholly owned subsidiary Trust Bank Securities Limited (TBSL)- (Proposed)

2.7 Structure of the organization:



2.8 Products & services:

Deposit Products:

- ✓ Fixed Deposit Receipt (FDR)
- ✓ Trust Smart Savers Scheme (TSS)
- ✓ Trust Money Double Scheme (TMDS)
- ✓ Trust Money Making Scheme (TMMS)

- ✓ Monthly Benefit Deposit Scheme (MBDS)

- ✓ Lakhopati Savings Scheme (LSS)

- ✓ Interest First Fixed Deposit Scheme (IFFDS)

Investment Products:

- ✓ Corporate Financing
- ✓ Trust Consumer Durable Scheme
- ✓ Trust Marriage Loan Scheme (TMLS)
- ✓ Trust Car Loan Scheme (TCLS)

- ✓ Trust House Building Loan Scheme (THLS)
- ✓ Trust Micro Credit for Renovation & Reconstruction of Dwelling Houses

International Trade:

- ✓ International Banking
- ✓ Private Foreign Currency Accounts
- ✓ Non Resident Foreign Currency Deposit A/C
- ✓ Resident Foreign Currency Deposit A/C
- ✓ Travelers' Endorsement (Cash and Travelers Cheque)
- ✓ Remittance of Foreign Currency
- ✓ Import and Export Transaction
- ✓ Foreign Exchange Dealing
- ✓ Purchase of Foreign Currency Drafts, Cheque, Travelers Cheque
- ✓ Wage Earner's Development Bond

Others:

- ✓ Trust Locker Service (TLS)
- ✓ Trust Tele Banking
- ✓ SWIFT services
- ✓ L/C Delivery Services
- ✓ Merchant Banking Services
- ✓ ATM services

Islamic Banking Products & Services:

- ✓ Al-Wadiah Current Account
- ✓ Al-Wadiah Term Loan
- ✓ Mudaraba Savings Loan
- ✓ Mudaraba Term Loan

Chapter – 3

Human Resource Functions of the organization

Trust Bank Limited is one of the leading private commercial bank having a spread network of 114 branches across Bangladesh. With a wide range of modern co - operate and consumer financial product. Trust Bank has been operating in Bangladesh since 1999 and has achieved public confidence as a sound and stable bank. It has a very strong and well - organized HR department. The bank has employee turnover during the year 2006 and 2005 includes only mid-level and entry level position. Trust Bank follows a structured service rules and compensation package for its workforce at all levels. The bank provides various Superannuation fund for its eligible staff. The bank has adopted a new policy includes detailed and specific criteria for recruitment of component candidates on the basis of merit only.

3.1 Recruitment Policy

Objectives of the Policy -

- ✓ To build honest, dedicated and trustworthy cadre officers.
- ✓ To provide the bank with an efficient and cost effective human resource setup.
- ✓ To keep the bank free from unhealthy practice of Trade Unionism.
- ✓ To ensure attractive career path for the competent officers.
- ✓ To mobilize best quality bankers for providing best services to the customers.

3.2 Recruitment Method

Recruitment method of Trust Bank Ltd is very systematic. The bank appoints fresh officers through direct appointment for the post of Management Trainee Officers, Junior Officers and directly appoints widely experienced persons at the lateral posts.

3.2.1 Appointment of Junior Officer

1. The Junior Officer is appointed usually once in a year as per bank's need basis.
2. Eligibility for the post of Trainee / Junior Officers
3. Candidate have to be Bangladeshi citizen except for any overseas appointment if necessary.

4. Maximum Age Limit is 30 years as of application closing date.
5. For the appointment of Junior Officer in General Banking; minimum qualification is Post Graduation from the recognized university / institute but Master Degree from Business School background and Economic is preferred. Minimum qualification for the appointment of Junior Officer in Non- Operational Dept. I.e. Cash and Other Dept. is graduation in any discipline.
6. For Junior Officer in Operational Dept., i.e. General Banking, at least one 1st division/ class or CGPA- 3.0 under 4 scale or 3.5 under 5 scale in any level of education of the career. For the Junior Officer in Non- Operational Dept., i.e. Cash and Other Dept. at least 2nd class division/ class or CGPA 2.5 under 4 or 3.0 under 5 Scale is minimum requirement.
7. Person having overseas degree other than from well- reputed institutions have to submit equivalency certificate from the competent authority of Bangladesh.
8. Candidate indicated by the court or with the charge of any criminal proceedings pending is not allowed to apply.

The required number of candidates is appointed according to merit.

3.2.2 Confirmation

1. Newly appointed Junior Officers have to undergo in- house training on Foundation Course at TBL Training Academy for 2 weeks.
2. Then they remain in Training Period for one year just after joining.
3. On successful completion of Foundation Course, they are posted in every area due to the proper rotation of job and get opportunity to acquire professional knowledge.
4. After one year, they are again provided 15 days long follow- up training namely Advance Course at TBL Academy.
5. Job is confirmed after successful completion of one-year training period along with satisfactory score in both the training of Foundation Course.
6. An employee is given a second chance to complete the training successfully if he fails on the first chance.

3.3 Appointment of Management Trainee Officer (MTO)

1. Candidates have to be Bangladeshi Citizen except for any overseas appointment if necessary.
2. Maximum Age Limit is 30 years as of application closing date.
3. The applicants must come from business school background i.e. BBA/ B.Com (Hons.), M.Com in Accounting, Finance, Management, Marketing, Economics, MBA, MBM, CA, and ICM from any recognized university / institution.
4. At least two 1st Division/ Class of CGPA 3.0 under 4 scale or 3.5 under 5 scales in any level of education of the career. No third class is allowed to apply.
5. Person having overseas degree other than from well reputed institutions have to submit equivalency certificate from the competent authority of Bangladesh.
6. Candidate is indicated by the court or with the charge of any criminal proceedings pending is not allowed to apply.

The opportunity is also given to the in- house employees serving in the post below the rank of Senior Officer and having minimum educational qualification of masters or equivalent degree in any discipline with at least one 1st Division/ Class or CGPA 3.0 under 4 scale or 3.5 under 5 scale in any level of the career from any recognized university/ institute to apply for the post.

The mode of the test is in English. Written test is followed by interview.

1. Candidates obtaining qualifying mark are invited for interview
2. Appointment is given to the candidates according to merit list after combining the total written and viva score.
3. Probationary Period & Confirmation
4. Newly appointed Management Trainee Officers remain on one-year probation period.
5. Upon joining, they are given three weeks long foundation Training at BIBM (Bangladesh Institute of Bank Management).
6. After successful completion of Foundation course, newly appointed officers are then they are posted in different operational places considering one year as probationary period.
7. After one year they are again provided three weeks long follow- up training namely Advance Course at BIBM or elsewhere.

8. They are confirmed in the post of Senior Officer after successful completion of probationary period including satisfactory score in both the trainings.
9. On becoming unsuccessful to complete both trainings he/ she is not confirmed. But, he/ she get another opportunity to successfully complete the courses with the next batch Management Trainee Officers, and during this time he/ she continue to serve as Management Trainee Officer.

3.4 Change of Cadre

Interested employees from Non- operational dept., i.e. Cash Dept., Computer Operators, Telex Operators, Telephone Operators etc. are given the opportunity to come in the Operational dept., i.e. in main banking by fulfilling the following criteria.

1. Completion of at least four years' continuous service.
2. Completion of Banking Diploma Part One.
3. Getting qualified on the written test internally arranged by the bank which will be in English.
4. Those who meets the above mentioned criteria, is taken out of the Non-operational department and can be placed in the Operational department subject to the availability of the required manpower in the Non- operational department for maintaining uninterrupted service to the service to the customers.
5. Such test is held once in every two years' period.

3.5 Selection Policy

Trust Bank Limited has very effective selection policy. Trust Bank selects the candidates through the appointment. The selection of staff (guard, driver, peon etc.) of bank is not done directly but managed on casual basis from outside sources. Retired Ansar / VDP personnel from other agencies are preferred for guard. There may be exception to the above policy if exclusive situation arises.

3.5.1 Criteria for Appointment

1. Criteria for appointment of all categories of employees are prescribed by Board from time to time.

2. On appointment, every employee fills in and signs employees Regulation and Personnel Record Forms. Letter of acceptance of appointment certificate of fitness from a qualified physician copies of certificate of educational/ professional qualifications and other documents/ papers as required as per terms of appointment letters are to be submitted before joining.

3.6 Training

Training is the most effective process for developing quality human resources. It is the requirement to groom up the employees to serve in an efficient way in the service industry, i.e. bank and provide the best services to the customer. Training is very important to develop professionalism in the banking activities and in future to shoulder more important responsibilities of higher post.

3.6.1 Objective of Training

- To build up quality human resources.
- To make highly quality profession in the bank
- To prepare the bankers to efficiently face the future challenge.
- To keep the executives/ officers up- to- date with the latest banking rules and regulations.
- To make them well conversant, thorough and confident about the banking actives.
- And finally to create expert banker with specialty in a particular area such as Credit, Foreign Exchange, General Banking, FCD etc

3.6.2 Kinds of Training

1. Internal i.e. In- house Training to be held at TBL Training Academy
2. TBL Training Academy arranges Foundation Course and Advance Course (Follow- up) course for the Junior Officers and Others to be appointed fresh.
3. The academy arranges weeklong and two weeks long training program round the year for the officers on various banking issues.
4. The academy arranges workshop, seminar and short course on the contemporary issue related to bank or on any amendment or enactment of law, rules, regulation etc.
5. External Training to be held at Bangladesh Institute of Bank Management (BIBM) or elsewhere in the country.

6. The Management Trainee Officers newly appointed fresh will be provided three weeks long training of Advance Course (Follow- Up) at BIBM or elsewhere. If necessary trainings will be arranged at TBL Training Academy for the Management Trainee Officers.
7. The competent executives/ officers are also sent to participate in the various training related to the banking business to be arranged at BIBM or other suitable institutions.

3.6.3 Specialized Short Training Program:

HRD (Training) also conducts following advance level training courses to increase the professionalism of employees

- Book keeping and Accounting of Banking Transactions;
- On Processing of Credit Proposals;
- Credit Appraisal;
- Lending Risk Analysis;
- Customer Services & Business Developments;
- Import costing and financing;
- Export costing and financing;
- Ready-made garments (RMG) export financing;
- Travelers cheques and Foreign Remittances;
- Book Keeping of Foreign Exchange and Foreign Trade Transactions;
- Marketing of Banking Services;
- Credit Management;
- Fund Management;
- Credit Needs Assessment of Applicants;
- Performance Budgeting of Banks;
- Project financing;
- Computer package programs;
- Accounting tools for Bank Management;
- Branch Management;

- Other Banking related courses;

3.6.4 Training Area:

The training covers the following area

- Staff service, code of conduct, discipline, manner and behavior, code of ethics, violation of service rules, disciplinary action and other matters related to HRD.
- General Banking including Negotiable Instrument Act, Contact Act, Function of Bank, Central Bank and other related matters.
- Loans & Advances including processing of credit proposal, borrower selection, evaluation of credit proposal, types of loan, sanctioning of loan, loan documentation, loan administration, CL and other statements and other relevant matters.
- Foreign Exchange including Letter of Credit, Lodgment of Documents, Negotiation of documents, Adjustment of liability, Correspondent banking and other relevant matters.
- Financial Control including reconciliation of both local and Nostro Accounts, SBs & other statement, central accounts, fund management, call money, Report/ Reverse Report and other related matters.
- Financial Statements and its evaluation.
- Other comp temporary issues related to bank, money market and capital market.

3.6.5 Role of Human Resource Department in Employee Training:

There is big role of Human Resource Department in employee training. What, then would be an effective strategy based on the strengths of academicians and managers to make training and development pay off? Here are some suggestions

- Academically oriented resource persons need to learn a great deal about the companies they consult with their products, services, culture, needs, and so on.
- Manager development plans must be integrated with the aims of the enterprise. Academic trainers and consultants need to be up to date on the company's mission, goals and new policies.
- The teacher trainers must select the train champions with the firm for keeping program's momentum alive and must conduct follow-up surveys and programs. Continuous

reinforcement of new ways of managing is necessary for transferring knowledge and skills from the classroom to the workforce.

- Teacher-trainers will be more effective if they interview trainees before the program begins. These interviews are best conducted at the workplace of the participants that the teacher-trainer is interested in their problems. The program can also be better tailored to the needs of the organization.
- On the basis of an analysis of organizational and individual needs, a combination of training methods should be selected, such as presentations, skill training, individual consultation, and process consultation. Training and development need must determine training methods.
- Training and development must be evaluated on the basis of pre-selected, verifiable objectives.
- Academicians as well as managers need to cooperate and use their respective strengths to prepare young people for the challenging job managing.

Chapter – 4

Analysis & Findings

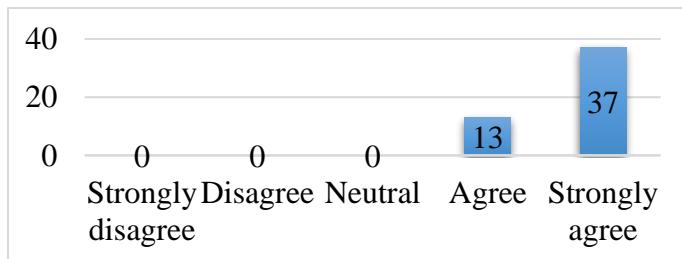
Project report is a compulsory thing according to the rules and regulations of our university to finish the graduation program. I have completed my Project Report program in Trust Bank Limited, Ramu Branch, Cox's Bazar and Bashundhara R/A Branch, Dhaka. My report topic was "Job satisfaction of the employees of Trust Bank Limited." To measure the job satisfaction level of the employees, I had to go through on a research work to collect some data. My sample size consists of 50 employees of the bank and they had been selected randomly.

4.1 Analysis of Data:

I had to ask some questions to the employees by a questionnaire to collect the data. Employees feedback are analyzed below –

Q # 1 - The bank provides a better working condition

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	13	37

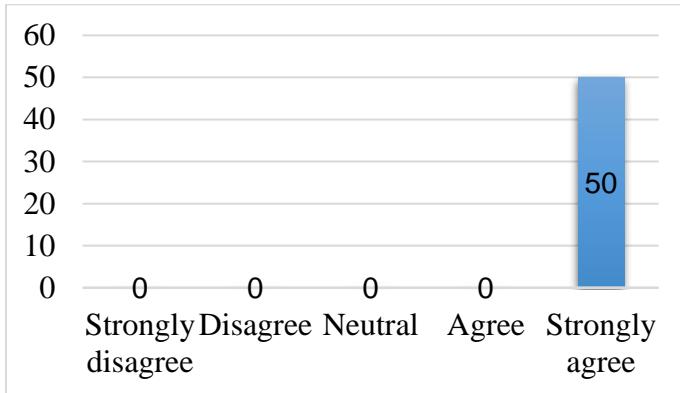


Comment:

In this statement 37 employees strongly agreed and 13 agreed. So from my estimation, I can say that Trust Bank provides better working conditions. If workplace is safe employees can give their best effort to the job. It also reduces the employee turnover rate, absenteeism rate. On average view 4.74%.

Q # 2 - The atmosphere in the Bank is cheerful

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	0	50

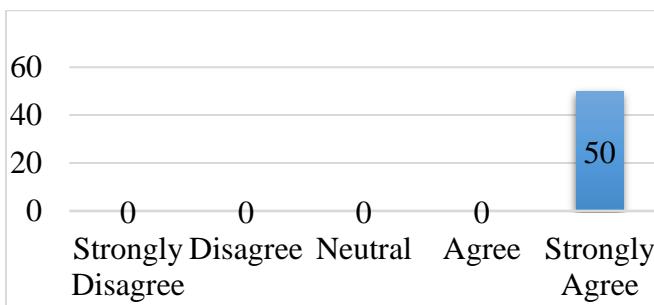


Comment:

The above statement says that 50 employees were strongly agreed that their organizations atmosphere is cheerful. From my estimation, it can be said that all the employees satisfied with their organizations atmosphere. On average view 4.00%. Trust Bank employees are highly satisfied

Q # 3 - I am satisfied with my working environment

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	0	50

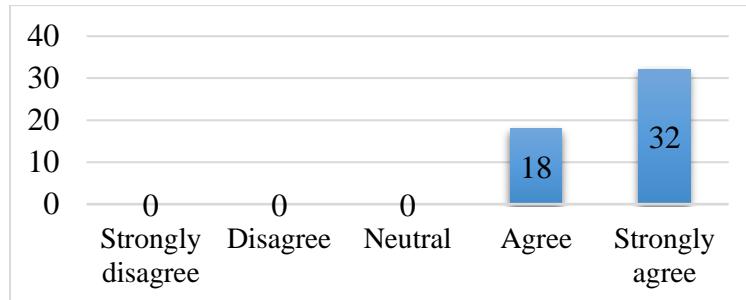


Comment:

From the above chart, we can see that 50 employees are strongly agreed that they are satisfied with their working environment. The working environment defines the surrounding conditions in which an employee works. Working environment highly related to job satisfaction. Because a healthy workplace environment adds value to the employees and motivates them. We see that Trust Bank employees highly satisfied their working environment. On average 4.00%.

Q # 4 - I am rewards for my dedication and commitment toward the work

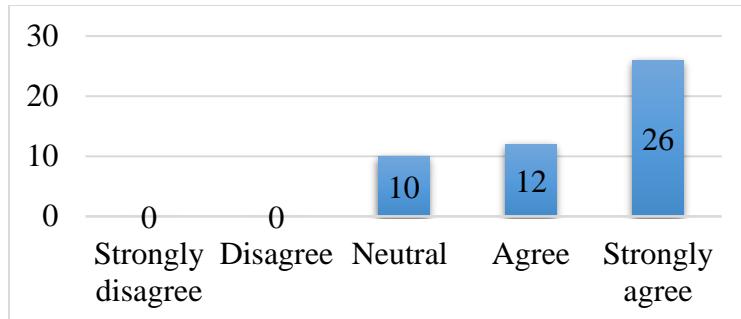
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	18	32

**Comment:**

Above we see that 32 employees strongly agree, 18 agree that they get rewards for their best performance. It may be monetary or nonmonetary. If an employee does not get the reward from their best performance they are demotivated. So it is an important factor for job satisfaction. On average view 4.64%.

Q # 5 - I am satisfied with my present salary

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	10	12	26

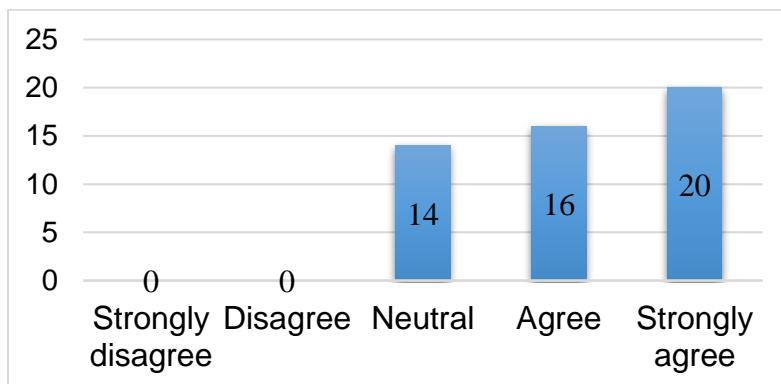


Comment:

From the above chart, we see that 26 employees strongly agree, 12 agree and 10 neutrals. Some employee satisfied with their present salary and some employees not provide any opinion. Salary one of the biggest factor of job satisfaction. Trust employees are satisfied with their present salary. On average view 4.16%.

Q # 6 - I am satisfied with my company compensation policy.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	14	16	20

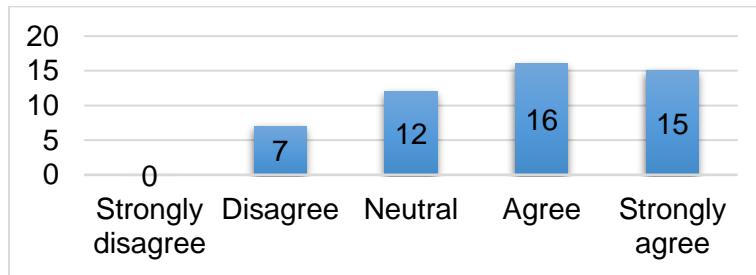


Comment:

From the above chart, we see that 20 strongly agree, 16 agree, 14 neutrals that they are satisfied with their compensation package. This factor related to the financial factor. It is the monetary benefit. It includes bonuses, incentives, etc. If provides satisfactory compensation to the employee, they get motivated. On average view 4.12%. Overall employees are satisfied their compensation system.

Q # 7 - I feel comfortable to share my opinion in the workplace.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	7	12	16	15

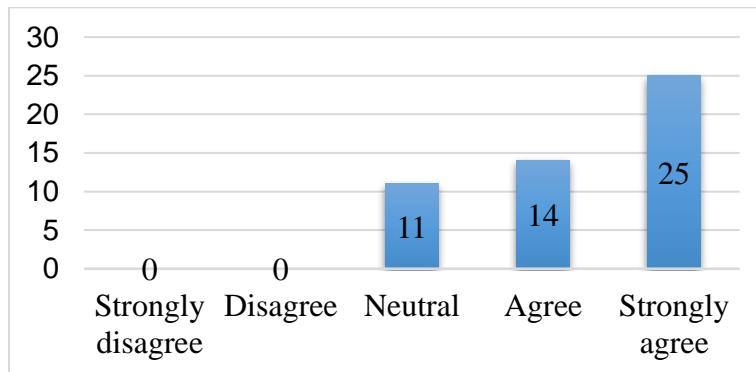


Comment:

From the above analysis, we see that 15 strongly agree, 16 agree, 12 neutrals, 7 disagree that they share their opinion at the workplace. Some employees feel insecure because they do not share their opinion in the workplace. They think loss their job. But most of the employees satisfied this statement. Sharing opinions with co-workers. On average view 3.78%.

Q # 8 - Bank has a fair evaluation system

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	11	14	25



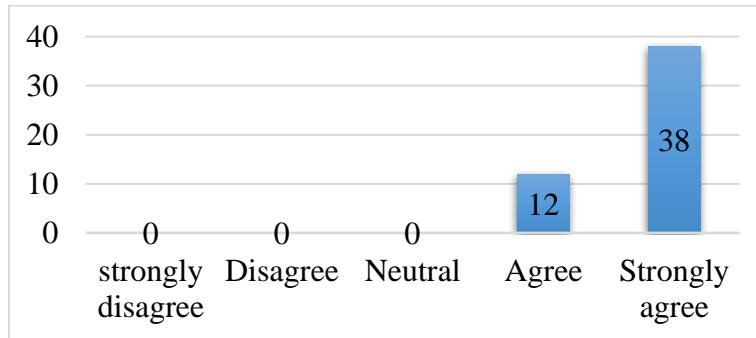
Comment:

From the above chart, we see that 25 strongly agree, 14 agree and 11 neutrals that their evaluation system is fair. Employee performance evaluation is a key factor to inspire employees because it

improves the quality of work and motivate employee. So I have said that when Trust Bank evaluates their employee performances they are fair, not biased. In average view 4.28%.

Q # 9 - There is equal opportunity for everyone

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	12	38

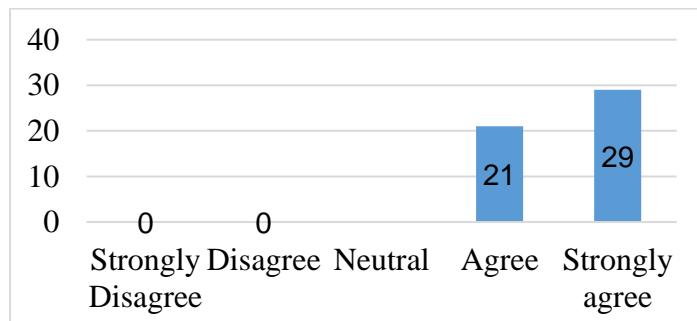


Comment:

From the above chart, we see that 38 strongly agree, 12 agree that their organization equally treats everyone. Treating employees fairly in the workplace is not just a moral responsibility. It also ensures maximum company growth. When an employee is treated unfairly, it results in decreased employee morale and decrease employee productivity and increase turnover rate. So it is very vital to treat everyone equally in the workplace. In average view 4.76%.

Q # 10 - My co-workers are friendly

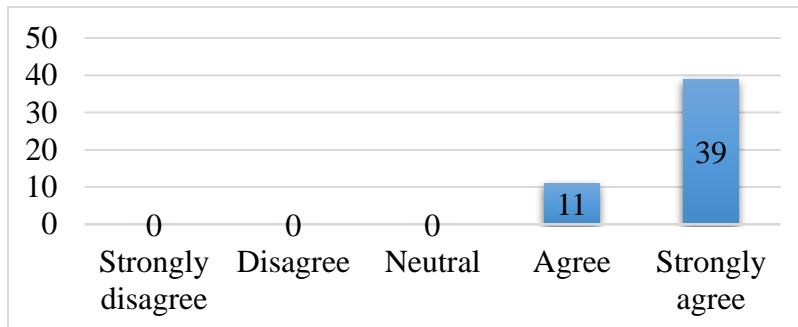
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	21	29



Comment: In this statement, employees 29 strongly agree, 21 agree that their co-workers are friendly. From my estimation, it can be said that the co-workers are friendly in this organization. On average view 4.58%.

Q # 11 - Overall banking culture is goo

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	11	39

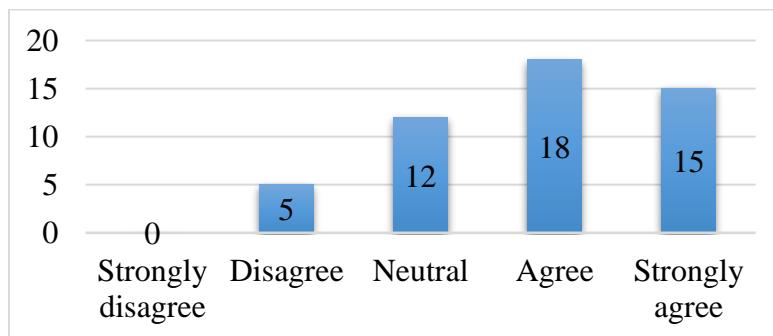


Comment:

From the above chart, we see that 39 strongly agree, 11 agree that overall banking culture is good. Organizational culture represents the values, beliefs, and principles of organization members. If this culture is not better employee dissatisfied with their job. When overall organizational culture is good employees motivated and work effectively. On average view 4.78%.

Q # 12 - Training and Development session is effective enough for the employees

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	5	12	18	15

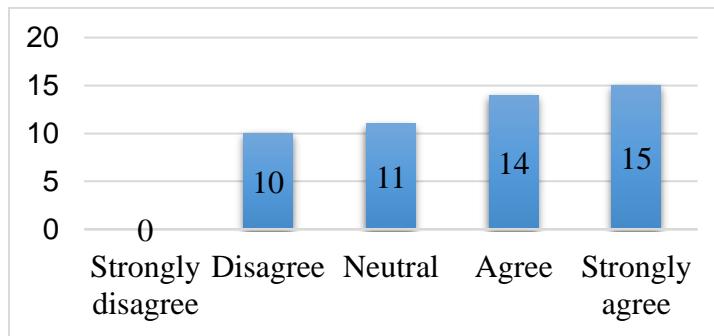


Comment:

From the above chart, we see that 15 strongly agree, 18 agree, 12 neutrals and 5 disagree that training and development sessions effective for employees. In my estimations 12 employees not give any opinion about training and development sessions. Most of the employees learn many things about the training program. Training is an educational process that enhances employee knowledge and performance. When an employee feels that their organization tries to improve their performance they satisfied with their job. On average view 3.86%.

Q # 13 – Is there any work life balance

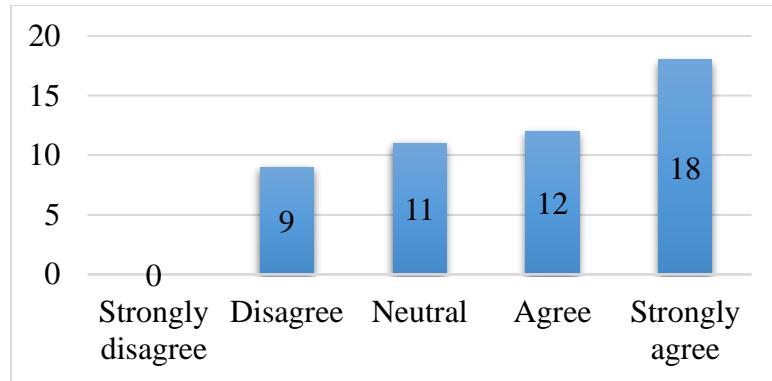
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	10	11	14	15

**Comment:**

From the above chart, we see that strongly agree 15, 14 agree, neutral 11 and 10 disagree that there is a balance between personal and work life. Job satisfaction for employees is often due to a good work-life balance policy, which ensures that an employee spends quality time with their family along doing their work. On average view 3.68%. Trust Bank tries to provide flexibility to their employee. But it is not possible for banking employees to maintain their work and personal life all time.

Q # 14 - My working hour is flexible

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	9	11	12	18

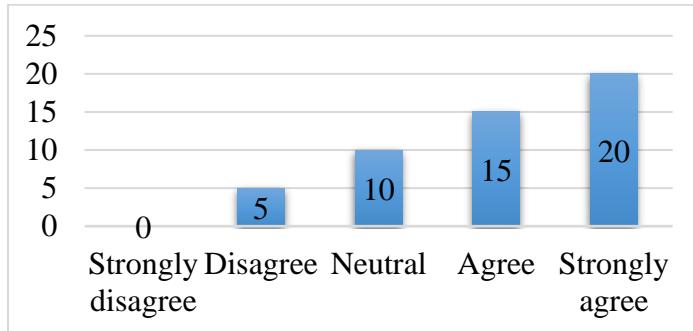


Comment:

From the above chart, we see that 18 strongly agree, 12 agree, 11 neutrals and 9 disagree that their working hour is flexible. But 11 employees do not give any opinion about their working hours. Overall Trust Bank tries to provide flexible working hours. On average view 3.78%.

Q # 15 - I am delighted being a member of my team.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	5	10	15	20

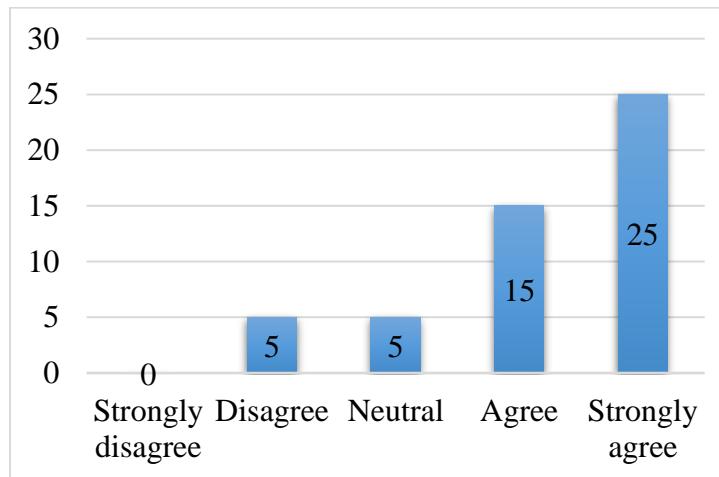


Comment:

From the above chart, we see that 20 strongly agree, 15 agree, 10 neutrals and 5 disagree that they delighted being a member of their team. Most of the employee are correlative doing their work by a team. On average view 4%.

Q # 16 - My team provides me support at work whenever needed

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	5	5	15	25

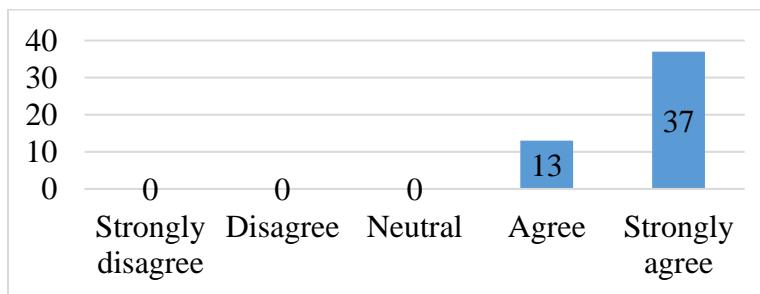


Comment:

From the above analysis, we see 25 strongly agree, 15 agree and 5 neutrals and 5 disagree that their team provides support at work whenever needed. On average view 4.2%.

Q # 17 - My manager praises me when I have done a good job.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	13	37

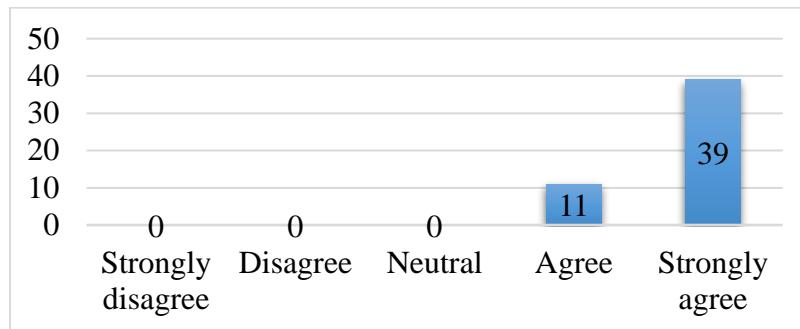


Comment:

From the above chart, we see 37 strongly agree and 13 agree that their manager praise him when they done good job. On an average view 4.74%.

Q # 18 - I am receiving constructive feedback from my manager

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	11	39

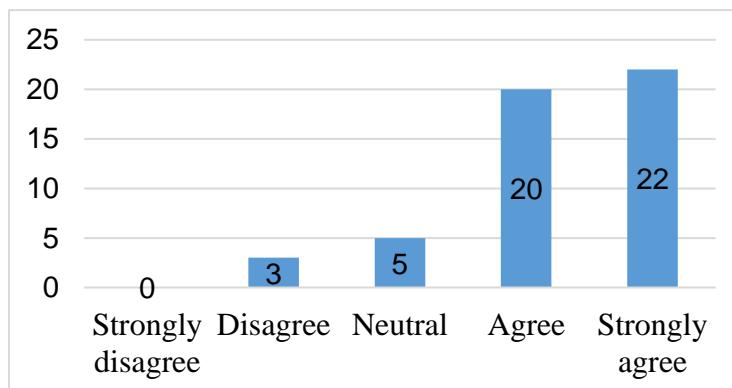


Comment:

From the above chart, we see that 39 strongly agree, 11 agree that they receive constructive feedback about their work. It improves employee morale and enhances motivation. On an average view 4.78%.

Q # 19 - I have cleared to me what my role demands in meeting the company objectives

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	3	5	20	22

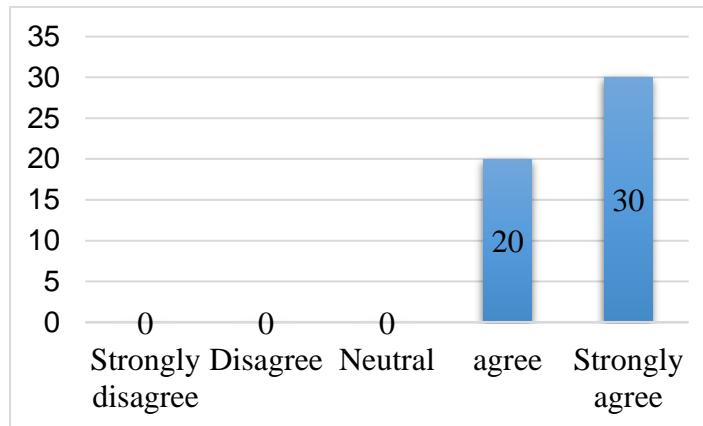


Comment:

From the above chart, we see that 22 strongly agree, 20 agree, 5 neutrals and 3 disagree that they have clear about their company objective. Some employees disagree because role demands of the company objective not always clear. On an average view 4.22%.

Q # 20 - My opinions are heard and valued by superior

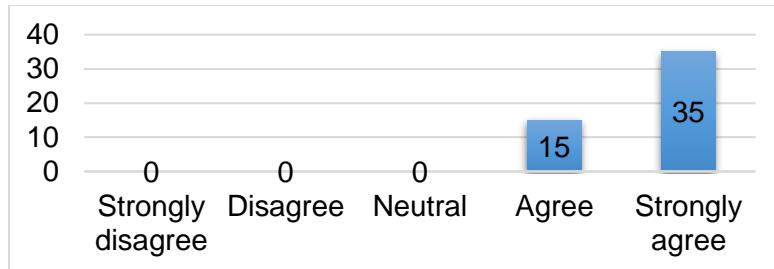
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	20	30

**Comment:**

From the above chart, we see that 30 strongly agree, 20 agree that their opinion heard and valued by superior. It is best opportunity for employee for this reason employee motivated by their superior. In average view 4.6%.

Q # 21 - My organization inform me about all the resources and tools to perform my duties well

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	15	35

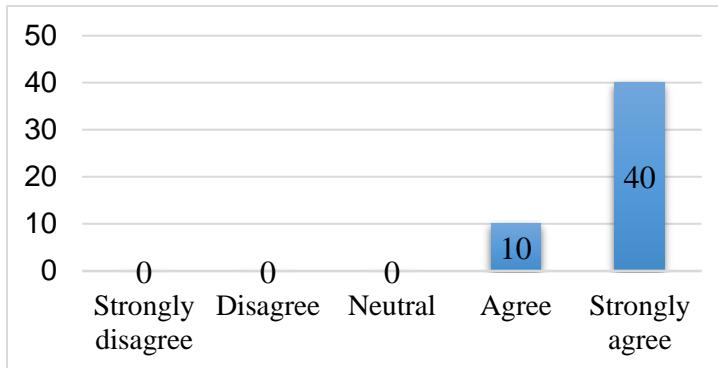


Comment:

From the above chart, we see that 35 strongly agree, 15 agree that their organization inform him or her how to use resources and tools when they perform the job. On an average view 4.7%.

Q # 22 - Promotion in my organization depends on employee work performance.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	0	10	40



Comment:

From the above chart, we see 40 strongly agree and 10 agree that promotion depends on employee work performance. A job promotion is the reward for employees. It provides by the employers for their good performance. It also motivates employees. When an employee promotes another post for their best performance they easily motivate and it enhances their job satisfaction. They give their best effort to achieve the organizational goal. Trust Bank employee is highly satisfied with this statement. On an average view 4.8%.

4.2 Findings:

- ✓ Most of the employees are satisfied with their working environment.
- ✓ Most of the employees are satisfied with their salary structure and others facilities.
- ✓ Some of the employees felt unsecured in their organization.
- ✓ Some employees felt uncomfortable to share their opinions.
- ✓ Most of the employees are satisfied with the working environment and promotion policy.
- ✓ Some of the employees are dissatisfied with training and development.
- ✓ Some employees are not getting actual value for their work.
- ✓ Employees are struggling in terms of work life balance.
- ✓ Some employees dissatisfied with the working hour.

Chapter – 5

Recommendations and Conclusion

5.1 Recommendations:

I have completed my project report on Trust Bank Limited. After completing my project report, I may share some recommendations which will help to improve the job satisfaction level of the employees of Trust Bank Limited. Those are given below -

- ✓ Initially, I would recommend that all newly recruited employees should get the guideline / directions from the bank authority regarding their overall working functions.
- ✓ As a project report making student, I have realized that newly coming employees are getting trained, but they do not have enough knowledge about their job. So, Trust Bank authority must identify the average performing employees and provide them proper training to develop their skills.
- ✓ Management should ensure a balanced workload for the employee.
- ✓ Bank authority should appreciate their employees to share their thoughts and opinions at the workplace.
- ✓ Employees' incentive should have been improved because authority provides more incentive only profitable branch.
- ✓ Bank authority may involve their employees in the decision-making process.
- ✓ Authority may be flexible in working hour because it helps the employees make a balance between work and personnel life.
- ✓ HR activities are being practiced only in head office rather than the branches. It may be implemented / practiced in branch level also.

5.2 Conclusion:

After the analysis of statistical data and findings, it can be concluded that employees of Trust Bank Limited have different level of satisfaction across organizational variables, such as working conditions, salary & compensation, training and development, nature of jobs, work-life balance, co-worker relationships and communication, job security, promotion policy, decision-making, culture of the bank, rewards and recognitions, roles of the employees and so on. In terms of statistical findings, the difference between satisfaction and dissatisfaction suggests that factors of salary, inter-personal relationship and communication, working conditions, work-life balance and job security are more significant in determining job satisfaction of the employees of the Trust Bank Limited. It can be pointed out that improvement in organizational variables may enhance job satisfaction level and morale of the employees of Trust Bank Limited. Despite differences in opinions made by the employees of the bank on what the study was conducted, what the study finds is that they are highly satisfied in their job.

Bibliography

(n.d.). Retrieved september 02, 2020, from The Relationship Between Employee:
www.academia.edu> THE RELATIONSHIP BETWEEN EMPLOYEE

(n.d.). Retrieved 6 september, 2020, from Job satisfaction Defination, Importance, Examples & Overview: www.mbaskool.com>concepts>human resources(HR)

(n.d.). Retrieved 25 August, 2020, from www.wikipedia.org

(n.d.). Retrieved 25 August, 2020, from www.trustbank.com.bd

assignmentpoint.com. (n.d.). Retrieved September 20, 2020, from Human Resource Management Practice inTrust Bank Limited: <http://www.assignmentpoint./business/human-resource-management-practice-in-trust-bank-limited.html>

Appendix

Questionnaire

Topic: Job Satisfaction of the employees of Trust Bank Limited

Gender: Male Female

Age: 22-25▪ 26-30▪ 31-35▪ 36- 40▪ 40+▪

Experience: 1-3▪ 3-6▪ 6-8▪ 8-12▪ 12+▪

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. The bank provides a better working condition.					
2. The atmosphere in the Bank is cheerful.					
3.I am satisfied with my working environment					
4.I get rewards for my dedication and commitment toward the work					
5.I am satisfied with my present salary					
6.I am satisfied with my company compensation policy					
7.I feel comfortable to share my opinion in the workplace					

8.Bank has a fair evaluation system				
9.There is equal opportunity for everyone				
10.My co-workers are friendly				
11.Overall banking culture is good				
12.Training and development session are effective enough for the employees				
13.There is a balance between work and personal life				
14.My working hour is flexible				
15.I am delighted being a member of my team				
16.My team provides me support at work whenever needed				
17.My manager praises me when I do a good job				
18.I am receiving constructive feedback from my manager				
19.I am cleared to me what my role demands to meeting the company objectives				
20.My opinions are heard and valued by superiors				
21.My organisation informs me about all the resources and tools to perform my duties well				
22.Promotion in my organisation depends on employee work performance				

