

**Employee's Job Satisfaction:  
A Case Study on JANATA Bank Ltd.,  
UGC Branch**

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**June, 2016**

Internship Report

On

**Employee's Job Satisfaction: A, Case Study on  
JANATA Bank Ltd, UGC Branch**

By

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Reg. No: 10-03770

An Internship Report  
Submitted to the Faculty of Agribusiness Management,  
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in partial fulfillment of the requirements  
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*DEDICATED TO*

*MY*

*BELOVED PARENTS*

**LETTER OF TRANSMITTAL**

03 oct, 2017

**To**

**Sharmin Afrin**

**Assistant Professor**

Department of Agribusiness & Marketing

**Subject: Submission of the internship report.**

Dear Madam,

It is my great pleasure to submit you the “**Employee’s Job Satisfaction: A Case study on JANATA Bank Limited.**” Through this internship reports I have tried to depict a vivid picture of the “**Employee’s Job Satisfaction: A Case Study on JANATA Bank Limited.**”

In the report, I have tried my best to provide all my observations pointed to information as per requirements. I am confident that this internship report contains all the specific requirements. But because of the lack of time, cost constraints and lack of long practical expertise, it is evident that it may contain some minor mistakes for which I feel sorry from core of my heart. But I have tried my level best to make this report appropriate.

If any assistance is required about the interpretation of this report, I will always be available.

Thanking you for your time and kind considerations.

Sincerely yours,

.....

Fahmida Akhtar

Reg No: 10-03770

MBA, Internship Semester

Sher-e-Bangla Agricultural University

## **LETTER FROM SUPERVISOR**

This is to certify that Fahmida Akhtar Reg No: 10-03770, has completed her INTERNSHIP REPORT titled “Employee’s Job Satisfaction, A Case Study on JANATA Bank Limited, UGC Branch.” This INTERNSHIP REPORT was free from plagiarism as per my knowledge.

I wish her success in life.

.....  
**Sharmin Afrin**  
**Assistant Professor**  
Department of Agribusiness & Marketing  
Sher-e-Bangla Agricultural University

## **Student Declaration**

I do solemnly declare that the work presented in this internship report entitled “**Employee’s Job Satisfaction: A Case study on JANATA Bank Limited**” has been carried out by me and has not been previously submitted to any other University/ College/ Organization for any academic qualification/ certificate/ Diploma or degree.

The work I have presented does not breach any existing copy right. I further undertake to indemnity against any loss or damage arising from breach of the foregoing obligation.

.....  
**Fahmida Akhtar**

**Reg No: 10-03770**

MBA, Internship Semester

Sher-e-Bangla Agricultural University

## **Executive Summary**

The internship is a dynamic approach for practical knowledge gathered at this study. My effort was for practical job experience through internship for business communication skills as well as banking sectors. As a student of MBA for the requirement of the internship program, I was assigned to The Janata Bank Limited for my practical orientation. The information regarding this research has collected sixteen weeks internship in the Janata Bank Ltd... I believe the internship will provide me necessary knowledge to work in the banking sector and also help me to build a flourish career. Internship is a 8 credit compulsory course for MBA program. The objective of this program is to connect the gap between academic and real life situation. After completion of academic course requirement, the students of MBA are conducted to various organizations for 16 weeks internship to gather practical knowledge. It helps the student to make aware with the real life working situation. As bank is one of the most important financial institutions. So I have selected the Janata Bank Limited for Internship, which is one of the leading banks of the bank arena.

The banking system plays a vital role in underpinning the economic development of a country. In the backdrop of Financial Sector Reform Policy streamlining the country's economy, Janata Bank Ltd. (Janata Bank Limited) has achieved great success in all areas of operations with ultimate objective of improving the socio-economic development of the country.

Janata Bank Limited is one of the largest private sectors Bank in Bangladesh with years of experience. Adaptations of modern technology both in terms of equipment of banking practice ensure efficient service to clients.

Janata Bank Limited is a scheduled private commercial bank established on May 20.1984. Bank authorized to open the branch at 26 Dilkusha commercial area (Local Office) P.S Motijheel district Dhaka. The bank has been widely acclaimed by the business community from small entrepreneurs to large traders and industrial conglomerates within this very short period of time it has been able to create an image for itself and has earned significant reputation in the country's Banking sector as a bank of vision. Presently it has 908 (Annual report – 2015) branches in operations Principal branch is one of the big and important branches of Janata Bank Limited. Janata Bank Limited has almost 15000 employees to run this organization. Janata Bank has

service like – (a) Deposit Service (b) Loan and lease Service (c) Miscellaneous Services (d) Remittance Service.

Janata Bank Limited's main vision is to hold the position of best private commercial bank in Bangladesh with adherence to meticulous compliance of rules and regulations and strong commitment to corporate social Responsibility and the mission is to become most remarkable and admirable private commercial bank in the country. To get recognition as a dynamic, innovative and customer service oriented bank. To keep momentum of continuous & steady growth with maximum transparency and to diversify products and resources. To expedite continuous up date of information and technology with all modern facilities to cope with demand and challenges of the time.

The Bank philosophy-A Bank for the 21<sup>st</sup> century has been precisely the essence of the legend of the Bank success.

This report is prepared on the basis of four months practical experience at Janata Bank Limited (JBL). This internship program helped me a lot to learn about the practical situation of a financial institution and to implement my theoretical knowledge in practical and realistic work atmosphere.

Job satisfaction has been defined as a pleasurable emotional state resulting from the appraisal of one's job; an affective reaction to one's job; and an attitude towards one's job. The Major objective of this report is exploring the employee satisfaction of Janata Bank Limited. It is a descriptive research in nature. Most of the data are collected from both primary and secondary sources. Primary sources are- Face to face conversation with the bank officers and staff of Janata Bank Limited. Secondary sources are- different papers from the respective departments of Janata Bank Limited, Annual report of Janata Bank Limited, different circular sent by Janata Bank Limited, Official website, Research paper.

This study attempts to evaluate job satisfaction of bank employees of the Janata Bank Limited. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employee. It also investigates the impacts of bank type, work experience, age, and sex differences on the attitudes toward job Satisfaction. The result shows that salary,



efficiency in work, fringe supervision, and co-worker relation are the most important factors contributing to job satisfaction. The bank officers of Janata Bank Limited have higher levels of job satisfaction and they enjoy better facilities and supportive work environment. Work experience is found as the second most important factor affecting job satisfaction. Sex and age differences have relatively lower level of impact on it. Job Satisfaction of Janata bank ensures the employee's satisfaction, interest for work, accountability and does any work satisfactorily. Job Satisfaction Result helps the bank to achieve its goals and objectives in time. The overall job satisfaction of the bank employee of the Janata Bank Limited is at the positive level. Some pitfalls and also some positive side are sought out by the analysis in the major findings part. Some suggestions are giving in the recommendation part on the basis of the analysis.

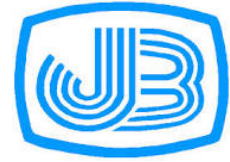
The Janata Bank Limited is one of famous bank in Bangladesh. This organization is much more structured compare to any other banks operating in Bangladesh. The Janata Bank Limited aims to be the first among the banking sector within the next 10 years and how it is performing, it shows that the day is not so far when it will reach to its objectives.

Duration of four months internship I have attempted to evaluate the employee's job satisfaction of The Janata Bank Limited .Despite the time and information disclosing constraints I learnt that The Janata Bank Limited has an effective Job Satisfaction procedure operated by the bank and it has several policies, procedures and guidelines comply with the Bangladesh bank's rules and regulation and consistent with the Human Resource activities of the banks. By collecting primary and secondary data and after analyzing those I realize that the employee's Job Satisfaction helps the organization to utilize its human resources in a more productivity and efficient manner. The system identifies weakness and threats of the employee and takes appropriate measures to overcome the unfavorable circumstances.

Job Satisfaction of this bank ensures the employee's satisfaction, interest for work, accountability and does any work satisfactorily. Job Satisfaction Result helps the bank to achieve its goals and objectives in time.

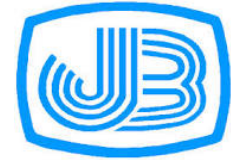
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# *Chapter 01*

## Introduction



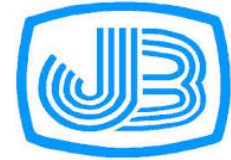
## Introduction:

### 1.1 Origin of the Report

In the age of modern civilization bank is playing its spending role to keep the economic development wheel moving. The corporation of the bank is needed in every economic activity. In fact there is hardly any aspect of development activity where state inspired or otherwise where bank do not have role to play.

It gives me immense pleasure that during internship period, as part of the MBA program, I have an opportunity of spending a period of four months with a reputable organization where I observe and learned the practice and management. I am very lucky that JBL gave me opportunity to work as intern. JBL has countrywide branch network thorough, which they provide a comprehensive banking service to their customers, which includes wealthy individuals, corporate client and financial institutions. Customer's satisfaction is the top priority of the bank. Bank in its goal has mention that customer's expectations will be meeting through innovative financial products and services. Deposit scheme includes current accounts (CA), savings accounts (SB), fixed deposits receipts (FDR), foreign currency current accounts; security deposits receipts (SDR), short-term deposit accounts (STD). Loans scheme includes consumer credit, education, and executive loan, corporate loan.

As an intern of JANATA Bank Limited I was provided with the topic "Employee's Job Satisfaction: A, case study on JANATA Bank Ltd, UGC Branch" various rules and regulations, policies and procedures relation to different banking activities have also been enumerated here.



## **1.2 Significance of the Report**

The prime reason of this report is to become familiar with the practical business world and to attain practical knowledge about the Banking and Corporate world, which is so much essential for each and every student to meet the extreme growing challenges in job market. It is also known to all of us that there is no alternative of practical knowledge and the practical knowledge is much more durable and useful than the theoretical knowledge. This study will help us to get a true picture of the practical business world, particularly of banking business and also to attain practical knowledge on the various spheres of banking business. So this study is of paramount importance for each and every student regardless of his/her study area or discipline.

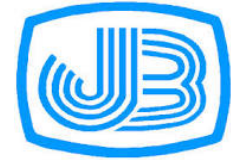
## **1.3 Objective of the report**

### **1.3.1 General Objectives:**

The general objective of the report is to find out the Employee Job Satisfaction level of JNATA Bank Ltd., UGC Branch.

### **1.3.2 Specific Objective:**

- To know how organization calculate job satisfaction/dissatisfaction.
- To know about the effects of job satisfaction on performance.
- To know how employees act to their job at different situation.
- To evaluate the performance of General Banking and other division.



#### **1.4 Scope of the Report:**

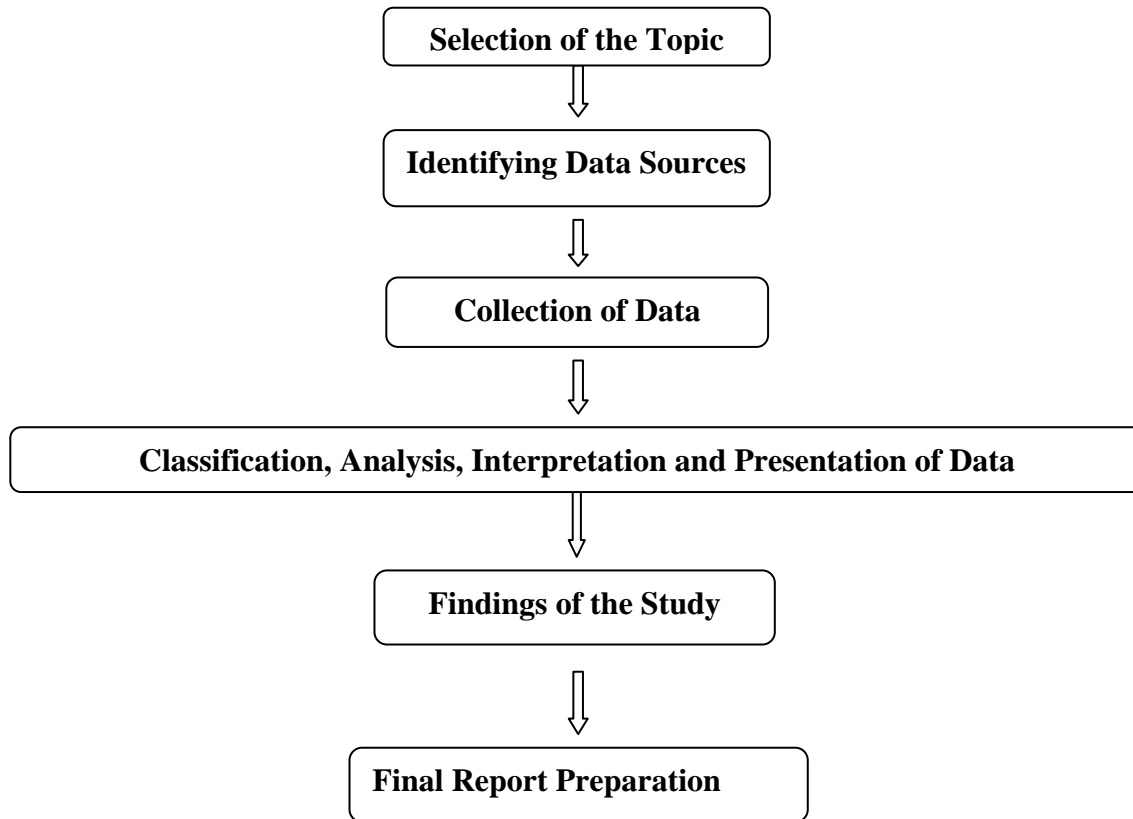
The scope of the report is limited to JANATA Bank, UGC Branch. The whole report covers the organizational structure; Background of the bank, objectives, functions, departments, units and business performance, activities of JBL, the main part works on " **Employee's Job Satisfaction: A case study on JANATA Bank Ltd. UGC Branch** ".

For gathering experience on job satisfaction, my, schedule time was divided in various departments, such as: Account Opening, Foreign Remittance, Cash counter , General Banking. But my main concern was to identify the Employee's Job satisfaction.

#### **1.5 Methodology of the Report:**

##### **1.5.1 Research Design**

The study requires a systematic procedure from selection of the topic to final report preparation. In this study, exploratory research was undertaken to gain insights on Job Satisfaction on Janata Bank Ltd. To perform the study data sources were identified and collected, they were classified, analyzed, interpreted and presented in a systematic manner and key points are found out. This overall process of methodology is given in the form of flowchart that has been followed in the study.



**Figure: Flow Chart of Methodology**

- **Selection of the topic:** The topic selected for the study was chosen and approved by **Sharmin Afrin**, Assistant Professor, Department of Agribusiness & marketing, Sher-e-Bangla Agricultural University, Dhaka-1207.
- **Identifying data sources:** Essential data sources both primary and secondary had been identified which were needed to complete and workout the study. To meet up the need of data, primary data are used and the study also required interviewing the officials and staffs where necessary. Secondary data sources were files, documents, relevant books, etc.

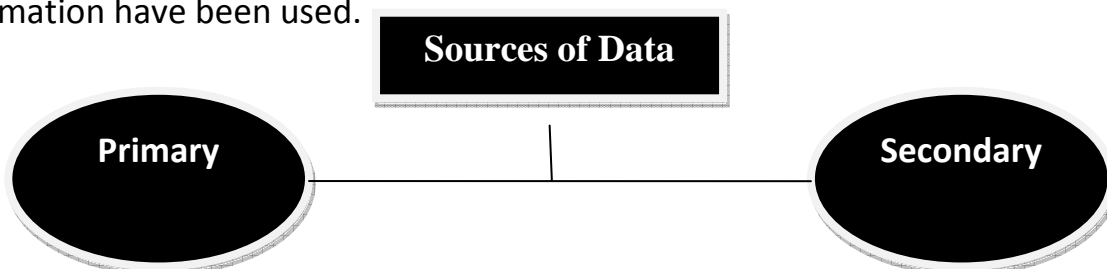


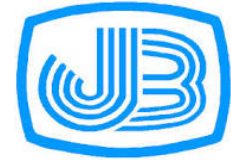


- **Collection of data:** Primary data were collected through sampling technique. Questionnaire Preparation was required to collect the data. Secondary data were collected from various relevant books, files, documents.
- **Classification, analysis, interpretation and presentation of data:** In some cases, to classify, analyze, interpret and presentation of data I used some statistical tools like Table and Presentation to understand them clearly.
- **Findings of the study:** After scrutinizing the data problems of the study were pointed out and they were shown under concerned heads. Recommendations were suggested there after to overcome the problems.
- **Final report preparation:** On the basis of the suggestions of my honorable supervisor some deductions and additions were made and final report was prepared thereafter.

### 1.5.2. Sources of Data Collection

To make the Report more meaningful and presentable, two sources of data and information have been used.





Both primary and secondary data sources were used to generate the report.

### i) Primary Sources

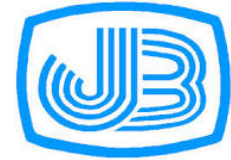
I have collected primary data by practical deskwork of the Janata Bank Limited, in UGC Branch. I have also included valuable insights of the employees. I have conducted a survey of few respondents to collect the observations and analyze the data for evaluating the job satisfaction trend of the branch.

- Face-to-face conversation with the respective officers and staffs of Janata Bank Limited.
- Informal conversation with the clients.
- Practical work exposures from the different desks of the departments of the Branch.
- Study of the relevant files as instructed as instructed by the officers concerned.
- By Using Questionnaire

### ii) Secondary Sources

I have used different types of secondary data in completion of my internship report. Here important to mention that I make questionnaires and used for collecting the data Other Sources of information and collection of data:

- Annual report of Janata Bank
- Different papers from the respective departments
- Unpublished data from head office and the branch



### iii) Questionnaire design:

A structured questionnaire has been used to collect the data from the respondent on the various dimensions of customer satisfaction. A five point Likert Scaling technique has been applied to rank the preferences of respondents.

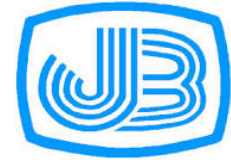
### iv) Tools used for Analysis

The report will be aimed at Job satisfaction of the employee of The Janata Bank Limited. The data gathered from both primary and secondary sources has been arranged orderly to get a clear picture of the bank's employee Job satisfaction. The study will include both qualitative and quantitative analysis of JBL and monitoring tools such as SWOT analysis. To do quantitative and quantitative analysis I use some computer software like MS Office and MS Excel. Based on the observational information I shall also try to evaluate and analyze the problems involved in Bank.

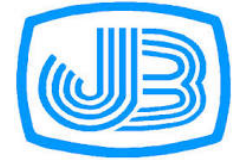
## 1.6 Limitation of the Report

The limitation of the study is defined by the extensive of the facts covered by the study and those that left out. However, these limitations can be presented in the following lines:

- The first limitation is that I failed to sketch the complete picture of the Janata Bank's activities at the period of my internship programmed
- I have to offset with quality due to time constraint, which apparently seems to be the most severe limitation.

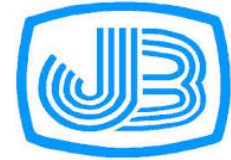


- Another limitation of this report is non-availability of the most recent data & information of different activities of Janata Bank policy of not disclosing some data & information for some reasons, which could be very much useful.
- In the research areas, the authorities could not express to us accurate data easily for the reason of their confidentiality.
- Lack of practical experiences.
- Difficulties to reach top level.
- The entire general banking procedure is not fully computerized.
- UGC Branch is small but very busy branch. In this branch employees get very little time to teach theoretical knowledge to the trainee.
- They don't provide any information easily because their official system is very hard.
- In many cases the relevant authorities are not helpful to provide information.
- Information related to the Human Resource Management is top secret.



# Chapter 02

## Overview of Janata Bank Ltd.



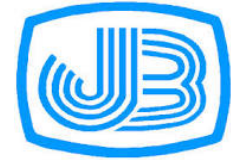
## 2.1 Introduction of Janata Bank Ltd.:

JANATA Bank Limited welcomes you to explore the world of progressive Banking in Bangladesh. It is a state owned commercial bank & is catering the need of the mass business people. It was corporatized on 15<sup>th</sup> November 2007. JANATA Bank was born with a new concept of purposeful banking sub serving the growing and diversified financial needs of planned economic development of the country. Immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited were renamed as JANATA Bank. On 15<sup>th</sup> November, 2007 the bank has been corporatized and renamed as JANATA Bank Limited.

Our commitment and the people's belief in us have given us the edge over others to earn this trust about the safe keeping of their money in the right kind of banking channel.

## 2.2 About Janata Bank Ltd

- JANATA Bank Limited operates through 908 branches including 4 overseas branches at United Arab Emirates. It is linked with 1202 foreign correspondents all over the world.
- The Bank employee's almost 15 thousand persons.
- The mission of the bank is to actively participate in the socio-economic development of the nation by operating a commercially sound banking organization, providing credit to viable borrowers, efficiently delivered and competitively priced, simultaneously protection depositor's funds and providing a satisfactory return on equity to the owners.
- The Board of Directors is composed of 13 (Thirteen) members headed by a Chairman. The Directors are representatives from both public and private sectors.
- The Bank is headed by the Chief Executive Officer & Managing Director, who is a reputed banker.



- The corporate head office is located at Dhaka with 10 (ten) Divisions comprising of 38 (thirty eight) Department.

### 2.3 Vision, Value and Mission, Objective:

#### i) Vision:

To become the effective largest commercial bank in Bangladesh to support socio-economic development of the county and to be a leading bank in South Asia.

#### ii) Values:





### **iii) Mission:**

Janata Bank Limited will be an effective commercial bank by maintaining stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network.

### **iv) Objective:**

- a) Janata Bank Limited always aims to increase its foreign exchange business.
- b) The bank has been doing international banking with all major Banks of the world.

## **2.4 Present Status of JBL:**

JBL is one of the largest private sectors Bank in Bangladesh with years of experience. Adaptations of modern technology both in term of equipment of banking practice ensure efficient service to clients.

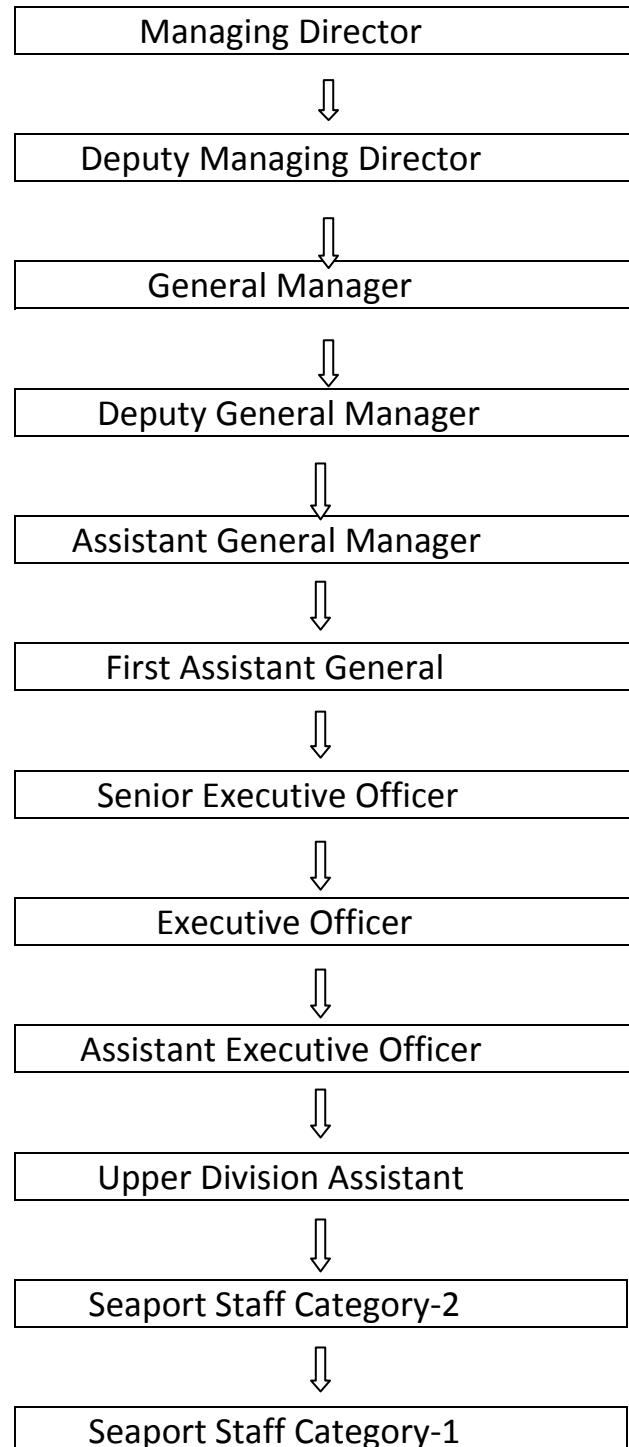
### **(a) Capital structure of JBL:**

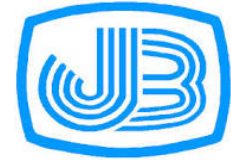
The bank was incorporated as a public limited company under the companies' act 1994. The paid up capital of the bank stood at Tk. 19,140 million in 2014 and also Tk. 19,140 million in 2015.





**(b) Management structure:**





**Fig: Organizational Chart of JB**

**(c)Other information:**

Name :Janata Bank Limited

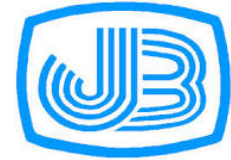
Registered Address :Janata Bhaban  
110, Motijheel Commercial Area  
Dhaka-1000, Bangladesh.

Number of Employees : 14151 (Annual Report-2015)

Number of branches : 908 ( ,, )

**(d) Division Name of Janata Bank:**

Board & MD's Secretariat Division	Human Resources Division
Establishment Division	Law Division
International Division	Credit Division
Audit Division	Central Accounts Division
Information Technology Division	Lease Financing Division
Internal Control & Compliance Division	General Services & Development Division
Research & Development Division	Credit Monitoring & Recovery Division
Customers Credit Division	



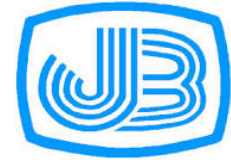
### (e) Bank Charges

1. Janata bank limited has already established a worldwide network & relationship in international banking through its 4 overseas branches & foreign correspondents.
2. The bank has earned an excellent business reputation in handling and funding international trade particularly in boosting export & import of the country.
3. The Bank finances exports within the frame-work of the export policy of the country.
4. It is one of the pioneers in promoting back Letter of Credit for the RMG (Ready Made Garments) sector.

### (f) Export Finance:

a) To boost up country's Export, Janata Bank Limited has been providing different kinds of assistance to exporters. Some of which are as under:-

- I) Providing pre-shipment & post-shipment finance, export guarantee & bonding facility etc.
- II) Concessional rate of interest for exports Finance.
- III) Back to Back L/C under bonded Warehouse facility
- IV) Sight & Unasked L/C against Firm Contract for import of raw materials.
- V) Sight L/C under EDF
- VI) Exporter's Retention Quota A/C both interest bearing.
- VII) Export incentive Program.
- VIII) Banking at Export Processing Zone.

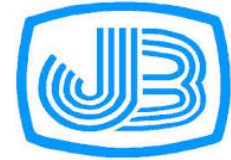


- IX) Scope for establishment of export oriented industry by 100% foreign investment and by joint-venture.
- X) The sole bank to disburse Government Export Promotion Fund against export of Computer Software & Data Entry Processing.
- XI) Undergone to an agreement with Bangladesh Bank to obtain fund from Government EEF (Equity & Entrepreneurship Fund ) to build up entrepreneur's equity.
- XII) Providing services to the exporter by utilizing most modernized technology like Swift, Reuters, Internet, Fax etc. Our bank E-mail no. is [id-obd@janatabank-bd.com](mailto:id-obd@janatabank-bd.com) any latest business information will be available at our website; [www.janatabank-bd.com](http://www.janatabank-bd.com)
- XIII) Consultancy and advisory services by an export group of officials.
- XIV) Special export financing program towards computer software data entry and service export.



# Chapter-03

## Theoretical aspects



### 3.1 what is human resources management:

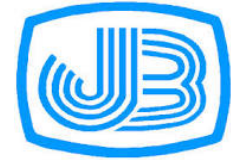
Human resource management (HRM) is the function within an organization that focuses on recruitment of, management of, and providing direction for the people who work in the organization. Human resource management can also be performed by line managers.

Human resource management is the organizational function that deals with issues related to people such as compensation, hiring, performance management, organization development, safety, wellness, benefits, employee motivation, communication, administration, and training.

Human resource management is also a strategic and comprehensive approach to managing people and the workplace culture and environment. Effective HRM enables employees to contribute effectively and productively to the overall company direction and the accomplishment of the organization's goals and objectives.

Human resource management is moving away from traditional personnel, administration, and transactional roles, which are increasingly outsourced. HRM is now expected to add value to the strategic utilization of employees and that employee program impact the business in measurable ways. The new role of HRM involves strategic direction and HRM metrics and measurements to demonstrate value.

Human resource management is the strategic and coherent approach to the management of an organization's most valued assets- the people working there who individually and collectively contribute to the achievement of the objectives of the business. The term "Human resource management" and "human resources" (HR) have largely replaced the term "personnel management" as a description of the processes involved in managing people in organizations. In simple words, HRM means employing people, developing their capacities,



maintaining and compensating their services in tune with the job and organizational requirement.

### **3.2 Importance of HRM:**

- 1) Attract and retain talent.
- 2) Train people for challenging jobs.
- 3) Develop skills and competencies.
- 4) Promote team spirit.
- 5) Develop loyalty and commitment.
- 6) Increase productivity and profits.
- 7) Improve job satisfaction.
- 8) Enhance standard of living.
- 9) Generate employment opportunities.

### **3.3 job satisfaction:**

The feeling or 'affective response' someone experiences in a job role. Some researchers argue that it is possible to capture the level of job satisfaction with one question. Others suggest we can have strong negative feelings about one aspect of our job (e.g. pay) but feel positive about other facets of it (e.g. colleagues). In addition, researchers have developed sophisticated models of the key components of our 'affective response' to work which map the nature and intensity of feelings. Job satisfaction has been treated as both as cause and effect of other organizational variable such as 'burnout' and 'work performance'.



Job satisfaction describes how content an individual is with his or her job. The happier people are within their job, the more satisfied they are said to be. Job satisfaction is not the same as motivation or aptitude, although it is clearly linked. Job design aims to enhance job satisfaction and performance; methods include job rotation, job enlargement, job enrichment and job re-engineering. Other influences on satisfaction include the management style and culture, employee involvement, empowerment and autonomous work position. Job satisfaction is a very important attribute which is frequently measured by organizations. The most common way of measurement is the use of rating scales where employees report their reactions to their job. Questions relate to rate of pay, work responsibilities, variety of tasks, promotional opportunities, the work itself and co-workers. Some scale (where 1 represents “not at all satisfied” and 5 represents “extremely satisfied”).

**According to Keith Davis:-**

**Job satisfaction is a set of favorable or unfavorable feelings and emotions with which employees view their work.**

**According to Locke:-**

**Job satisfaction is a pleasurable or positive emotional state from the appraisal of one’s job or experience.**

### **History:**

One of the biggest preludes to the study of job satisfaction was the Hawthorne studies. These studies (1924-1933), primarily credited to Elton Mayo of the Harvard Business School, sought to find the effects of various conditions on workers productivity. These studies ultimately showed that novel changes in work conditions temporarily increase productivity (called the Hawthorne Effect). It was later found that this increase resulted, not from the new conditions, but from the knowledge of being observed. This finding provided strong evidence that people investigate other factors in job satisfaction.





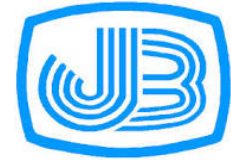
Scientific management also had a significant impact on the study of job satisfaction. Frederick Winslow Taylor's 1911 book, principles of scientific management, argued that there was a single best way to perform any given work task. This book contributed to a change in industrial production philosophies, causing a shift from skilled labor and piecework towards the more modern of assembly lines and hourly wages. The initial use of scientific management by industries greatly increased productivity because workers were forced to work at a faster pace. However, workers became exhausted and dissatisfied, thus leaving researchers with new questions to answer regarding job satisfaction. It should also be noted that the work of W.L. Bryan, Walter Dill Scott, and Hugo Munsterberg set the tone for Taylor's work.

Some argue that Maslow's hierarchy of needs theory, a motivation theory, laid the foundation for job satisfaction theory. This theory explains that people seek to satisfy five specific needs in life- physiological needs, safety needs, social needs, self-esteem needs, and self actualization. This model served as a good basis from which early researchers could develop job satisfaction theories.

Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their equality of working life. Job satisfaction can be understood in terms of its relationships with other factors, such as general well being, stress at work, control at work, home work interface and working conditions.

### **3.4 Nature and features of job satisfaction:**

- a) Increasing quality and quantity of production**
- b) Measuring Job satisfaction**
- c) Influencing on living**
- d) Types of job satisfaction**



- e) Internal feeling to work of employee
- f) Increasing morale
- g) General attitude

### **3.5 Importance of job satisfaction:**

a. Increased Productivity: when every employee of an organization is satisfied about their work then the production and quality of work is increased.

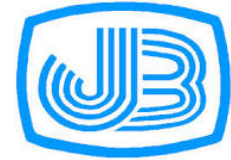
b. Reduces Absenteeism: job satisfaction reduce absenteeism from the organization very easily because employee do any think with satisfied mood and when they are unsatisfied then the absenteeism is increasing.

c. Reduces Union Activity: when any employee of an organization think they don't get the proper facility, wages, salary, benefit, incentives and other opportunity then they join in union and make bargaining with the organization because they are unsatisfied. Any organization they measure job satisfaction to their employee and get their organization's employee are satisfied and when employee are satisfied about their organization then they don't go to join union.

d. Reduces Grievances: by using job satisfaction any organization they are satisfied about their job then they maintain the organization discipline.

### **3.6 elements of job satisfaction:**

1. Goals and values of the organization
2. Location
3. Physical space
4. Interests

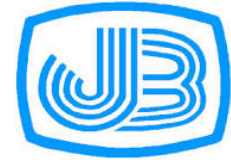


6. Relationship with authority
7. Colleagues and clients
8. Income
9. Rewards
10. Skills and people
11. Skills with things
12. Skills with information
13. Time configuration

### 3.7 models of job satisfaction:

#### **Affect theory**

Edwin A. Locke's range of affect theory (1976) is arguably the most famous job satisfaction model. The main premise of this theory is that satisfaction is determined by a discrepancy between what one wants in a job and what one has in a job. Further, the theory states that how much one values a given facets of work ( e.g. the degree of autonomy in a position) moderates how satisfied/unsatisfied one becomes when expectations are/aren't met. When a person values a particular facet of a job, his satisfaction is more greatly impacted both positively ( when expectations are met) and negatively ( when expectation are not met), compared to one who doesn't value that facet. To illustrate, if employee A values autonomy in the workplace and employee B is indifferent about autonomy, then employee A would be more satisfied in a position that offers a high degree of autonomy and less satisfied in a position with little or no autonomy compared to employee B.



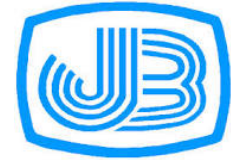
### **Dispositional theory:**

Another well known job satisfaction theory is the dispositional theory template: Jackson April 2007. It is very general theory that suggests that people have innate dispositions that cause them to have tendencies toward a certain level of satisfaction, regardless of one's job. This approach become a notable explanations of job satisfaction in light of evidence that job satisfaction tends to be stable over time and across careers and jobs. Research also indicates that identical twins have similar levels of job satisfaction.

A significant model that narrowed the scope of dispositional theory was the core self evaluations model, proposed by Timothy A. Judge in 1998. Judge argued that there are four core self evaluations that determine one's dispositions towards job satisfaction: self-esteem, general self efficacy, locus of control, and neuroticism.

### **Two-factor theory ( Motivator-Hygiene theory)**

Frederick Herzberg's two factor theory ( also known as Motivator Hygiene Theory) attempts to explain satisfaction and motivation in the workplace. This theory states that satisfaction and dissatisfaction are driven by different factors- motivation and hygiene factors, respectively. An employees motivation to work is continually related to job satisfaction of a subordinate. Motivation can be seen as an inner force that drives individuals to attain personal and organizational goals. Motivating factors are those aspects of the job that make people want to perform and provide people with satisfaction, for example achievement in work, recognition, promotion opportunities. These motivating factors are considered to be intrinsic to the job, or the work carried out. Hygiene factors include aspects of the working environment such as pay, company policies, supervisory practices, and other working conditions.



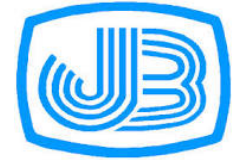
### 3.8 job characteristics model

Hackman & Oldham proposed the job characteristics model, which is widely used as a framework to study how particular job characteristics impact on job outcomes, including job satisfaction. The model states that there are five core job characteristics ( skill variety, task identity, task significance, autonomy and feedback) which impact three critical psychological states ( experienced meaningfulness, experienced responsibility for outcomes and knowledge of the actual result), in turn influencing work outcomes ( job satisfaction, absenteeism, work motivation etc). The five core job characteristics can be combined to form a motivating potential score (MPS) for a job, which can be used as an index of how likely a job is to affect an employees attitude and behaviors----. A meta analysis of studies that assess the framework of the model provides some support for the validity of the JCM.

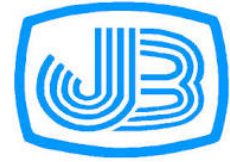
### 3.9 measuring job satisfaction

There are many methods for measuring job satisfaction. By far, the most common method for collecting data regarding job satisfaction is the Likert scale ( named after Rensis Likert). Other less common methods of for gauging job satisfaction include: yes/no questions, true/false questions, point systems, checklists, and forced choice answers. This data are sometimes collected using an Enterprise Feedback Management (EFM) system.

The job descriptive index (JDI), created by Smith, Kendall, & Hulin (1969), is a specific questionnaire of job satisfaction that has been widely used. It measures ones satisfaction in five facets: pay, promotion and promotion opportunities, coworkers, and the work itself. The scale is simple, participants answer either yes, no or can't decide (indicated by '?') in response to whether given statements accurately describe ones job.



The job in general index is an overall measurement of job satisfaction. It is an improvement to the job descriptive index because the JDI focuses too much on individual facets and not enough on work satisfaction in general.



# **Chapter-04**

## **Analysis & Findings**



#### 4.1 Elements of job satisfaction:

I feel, the employees are satisfied with the organization. Based on the following elements of job satisfaction:

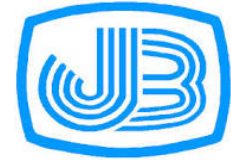
- ✦ **Bank Profile:** The Bank is well reputed and the employees are satisfied with the Organization and its reputation.
- ✦ **Authority:** The authority of every employee is well defined and distributed.
- ✦ **Autonomy:** Some autonomy among employees has been found in this organization.
- ✦ **Service Rules:** The service rule is not well designed.
- ✦ **Behavior of Management:** Majority of the employees are satisfied with the behavior of the Management.
- ✦ **Awareness about Bank Goal:** Employees are aware about the bank's Goal and the goal regularly reviewed by the Management.
- ✦ **Style of Management:** Style of Management is acceptable by every employee.
- ✦ **Work Rules:** The work rules are well defined in the memorandum of the bank.
- ✦ **Working Condition:** Working condition of the bank is very friendly and employees are enjoying their work for this reason.
- ✦ **The Job Itself:** Despite some drawback, employees are satisfied with their job.





- **Salary/Yearly Increment:** Satisfaction regarding salary is high among the senior employees only. But junior employees showed dissatisfaction regarding this. And Yearly 2 increment is available in this Bank.
- **Transport Facility:** The bank does not provide any transport facility but bank provide transportation cost.
- **Medical:** Medical allowance is included in the salary.
- **Home Rent:** House Rent allowance is included in the salary.
- **Provident Fund:** There is provident fund in the bank.
- **Gratuity:** There are provisions of provident fund in the bank.
- **Promotion Policy:** There is structured promotion policy available here. For this reason employees are satisfied.
- **Bonus:** Though bank promote employees on time, the employees are provided incentive bonus and special increments for their performance.
- **Security:** The employees are satisfied on their job security.
- **Technology Support:** Technological support by the Bank is moderate.
- **Training:** Bank cannot provide off the job training facility for the employees and they are not satisfied in this regard.

The above aspects are very important for employee satisfaction, which is an important path to achieve customer satisfaction too. The employees want the improvement of the organization, its technology, its management policy etc.



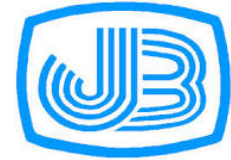
#### **4.2 Data Analysis and Interpretation**

The data after collection is to be processed and analyzed in accordance with the outline and down for the purpose at the time of developing research plan. Technically speaking, processing implies editing, coding, classification, tabulation and of collected data so that they are amenable to analysis. The term analysis refers to the computation of certain measures along with searching for pattern groups. Thus in the process of analysis, relationship or difference should be subjected to statistical tests of significance to determine with what validity data can be said to indicate any conclusions. The analysis of data in a general way involves a number of closely related operations, which are performed with purpose of summarizing the collected data and organizing them in such a manner that they answer the research questions. In this study the researcher followed above process carefully and it is presented in this chapter.

Maximum employees of this bank work for more than 5 years or above. The employees are familiar with the departmental goals as well as organizational goal. All employees are agreeing to the point that they work well together to solve problems and get the job done. Senior level employees are involved in decision making. All employees got training to do the job efficiently and effectively.

#### **4.3 Questionnaire Analysis:**

One set of questionnaire were used in the research. In this questionnaire close ended and open ended questions were used in the questionnaire. The average

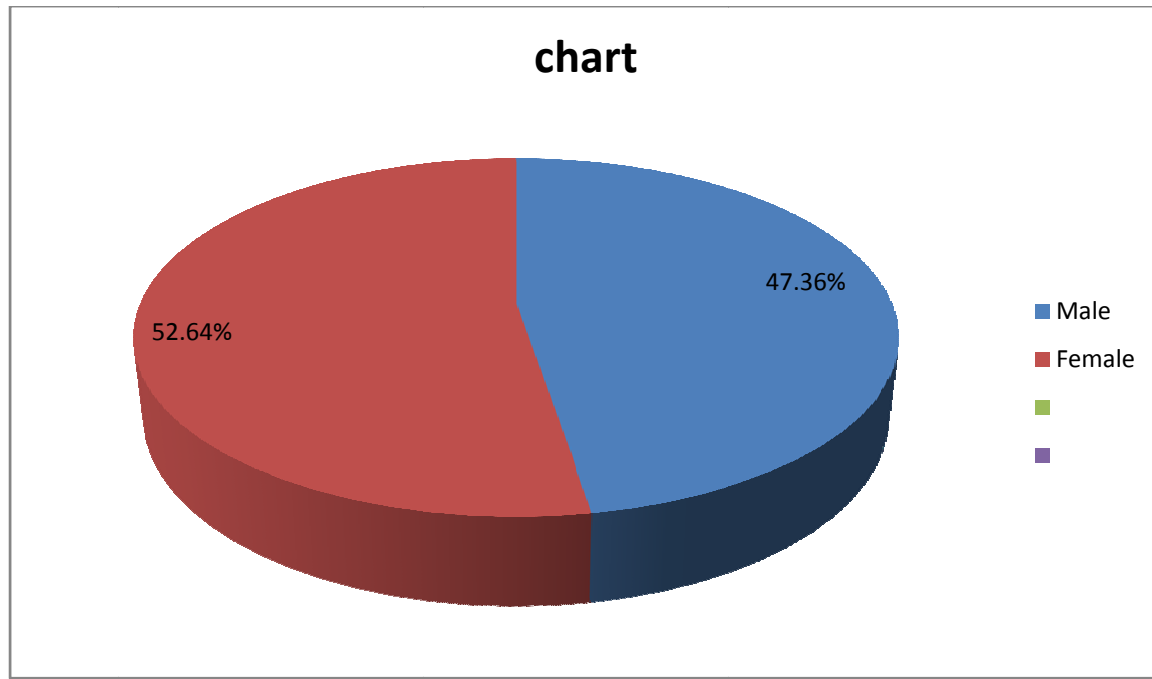


questionnaire administered time is 30 minutes for each employee. A Questionnaire survey was conducted on several high officials, mid managers and general employees to collect information. To collect information by survey, personally I have interviewed both employees in shape of depth interview.

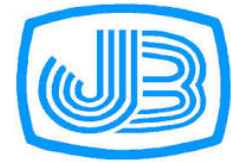
Through the interview process I gathered a lot of internal and external knowledge and information. Depending on various types of questions, the analyses are given below:

**Personal Information:**

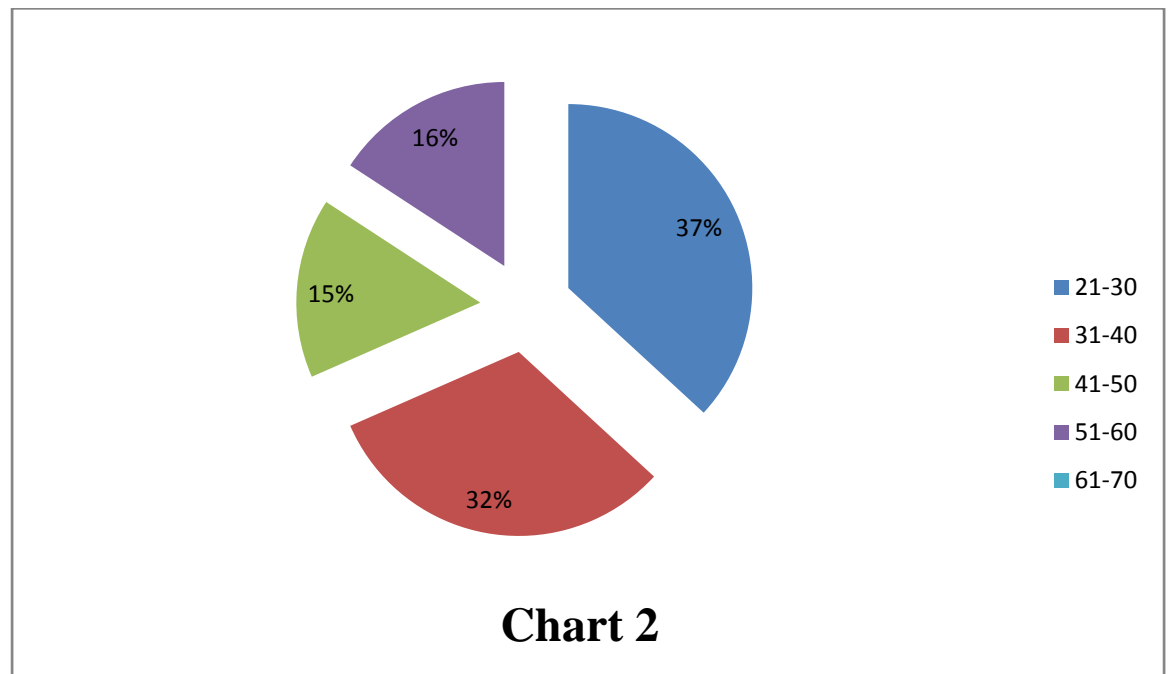
01. Sex:	
Male	Female
9	10



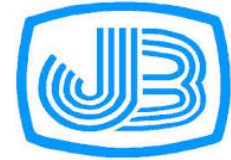
**Comment:** From the survey out of 19 respondents 52% respondents are female and 48% respondents are male.



02. Age				
21 - 30	31 - 40	41 - 50	51 - 60	61 - 70
7	6	3	3	0



**Comment:** From the survey out of 19 respondents 37% respondents age are 21 to 30 years, 32% respondents age are 31 to 40 years, 15% respondents age are 41 to 50 years and 16% respondents age are 51 to 60 years. So it is clearly found that the majority respondents are young and energetic

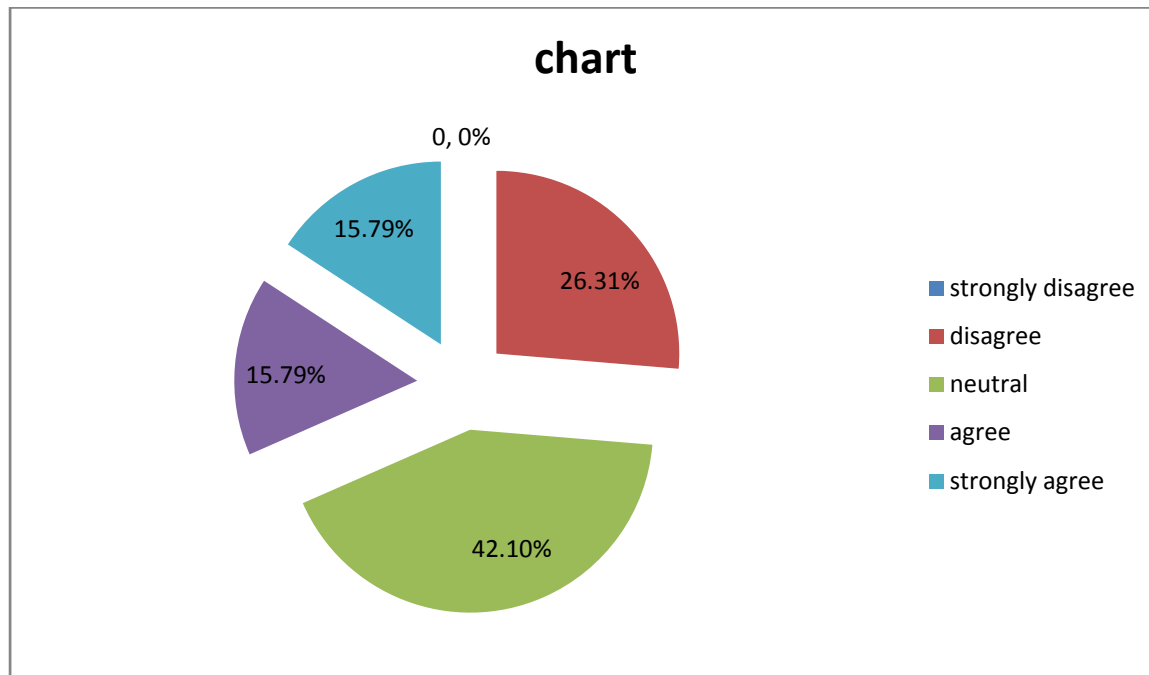


**Report related Question:**

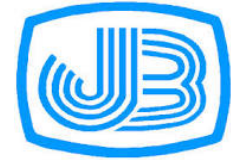
**Table no: 1**

**You are satisfied with your job.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	5	8	3	3



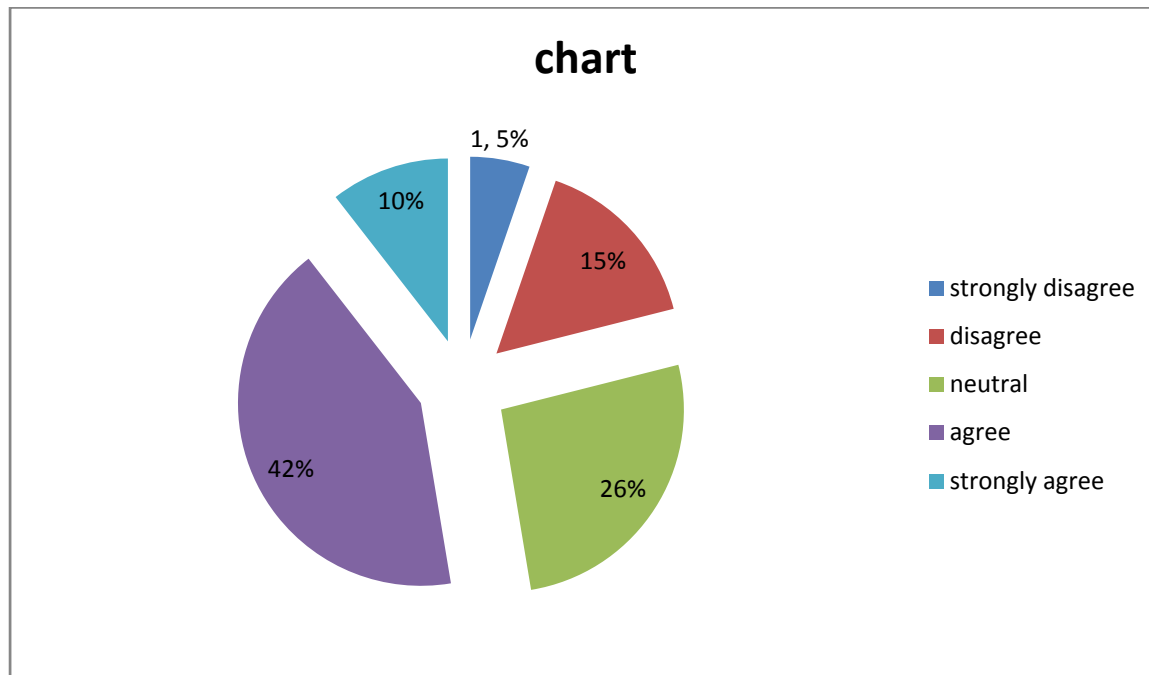
**Comment:** From the survey out of 19 respondents 15% respondents strongly agree, 15% respondents agree, 42% respondents Neutral, 26% respondents Disagree, 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are agree with this question and their opinion is they co-worker is good.



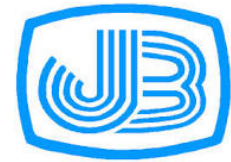
**Table no: 2**

**You are satisfied with your present salary.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	3	5	8	2



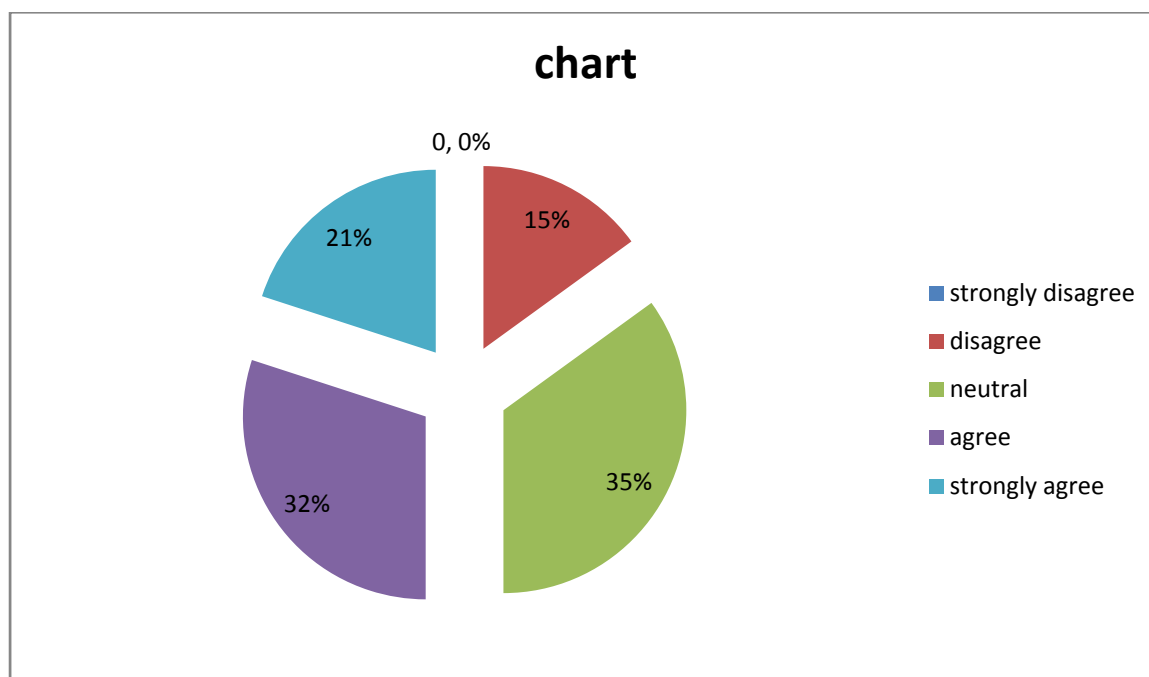
**Comment:** From the survey out of 19 respondents 10% respondents strongly agree, 42% respondents agree, 26% respondents' Neutral, 15% respondents Disagree, 1.5% respondents strongly disagree with this question. So we found in this survey that the majority respondents are agree with this question.



**Table no: 3**

**You are satisfied with the interpersonal relation.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	3	7	6	4



**Comment:** From the survey out of 19 respondent 21 %respondents strongly agree,32 % respondents agree, 35% respondents Neutral, 15% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.

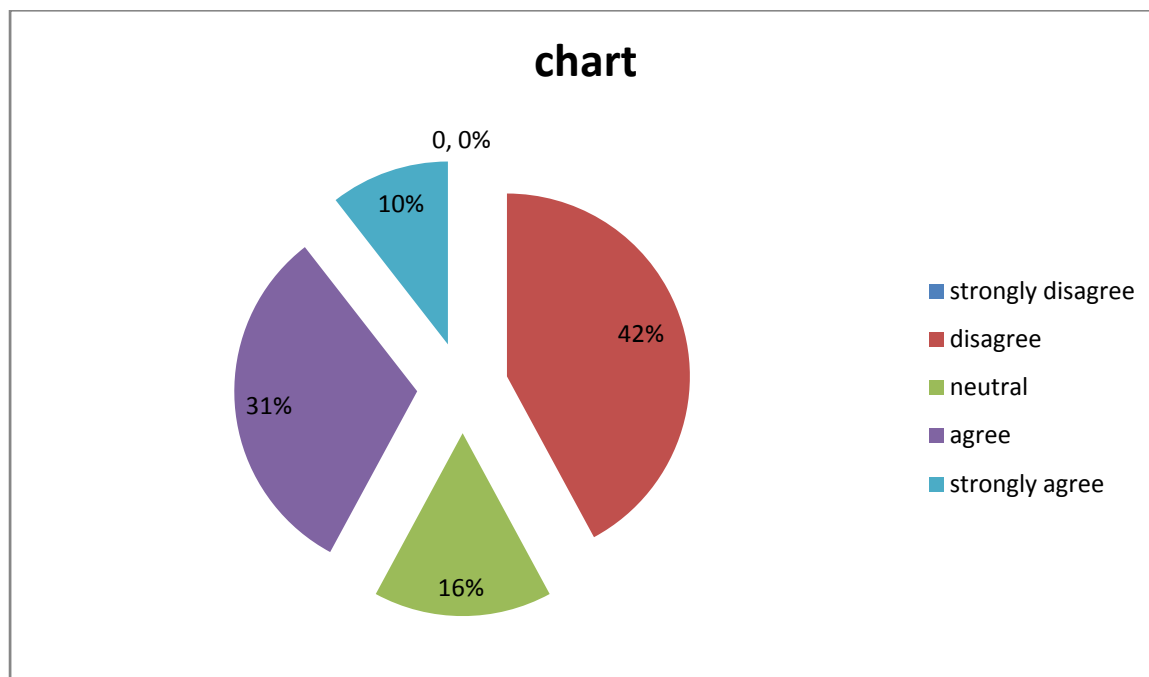




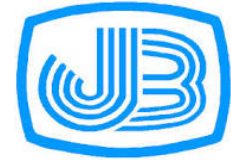
**Table no: 4**

**You are satisfied with your job environment.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	8	3	6	2



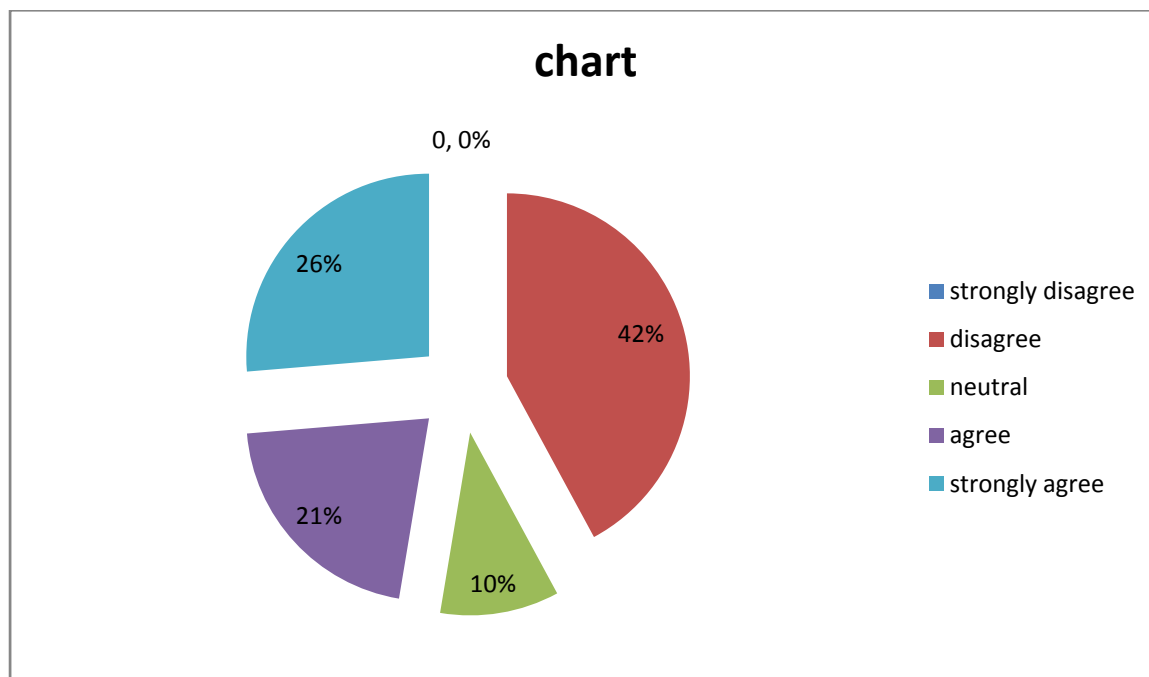
**Comment:** From the survey out of 19 respondent 10%respondents strongly agree, 31% respondents agree, 16% respondents Neutral, 42% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Disagree with this question.



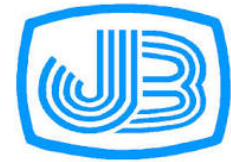
**Table no: 5**

**You are satisfied with your bonuses.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	8	2	4	5



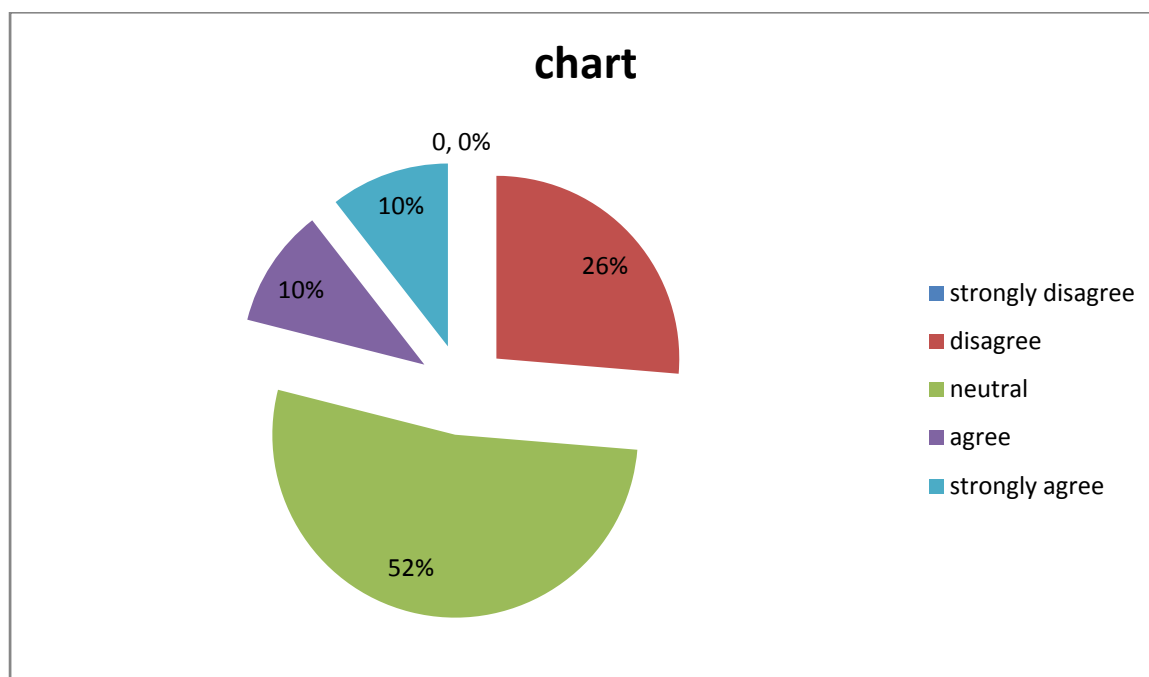
**Comment:** From the survey out of 19 respondent 26 %respondents strongly agree, 21 % respondents agree, 10% respondents Neutral, 42% respondents Disagree and 0% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Disagree with this question.



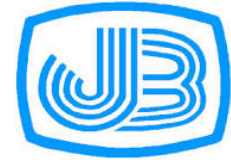
**Table no: 6**

**You are satisfied with your overtime.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	5	10	2	2



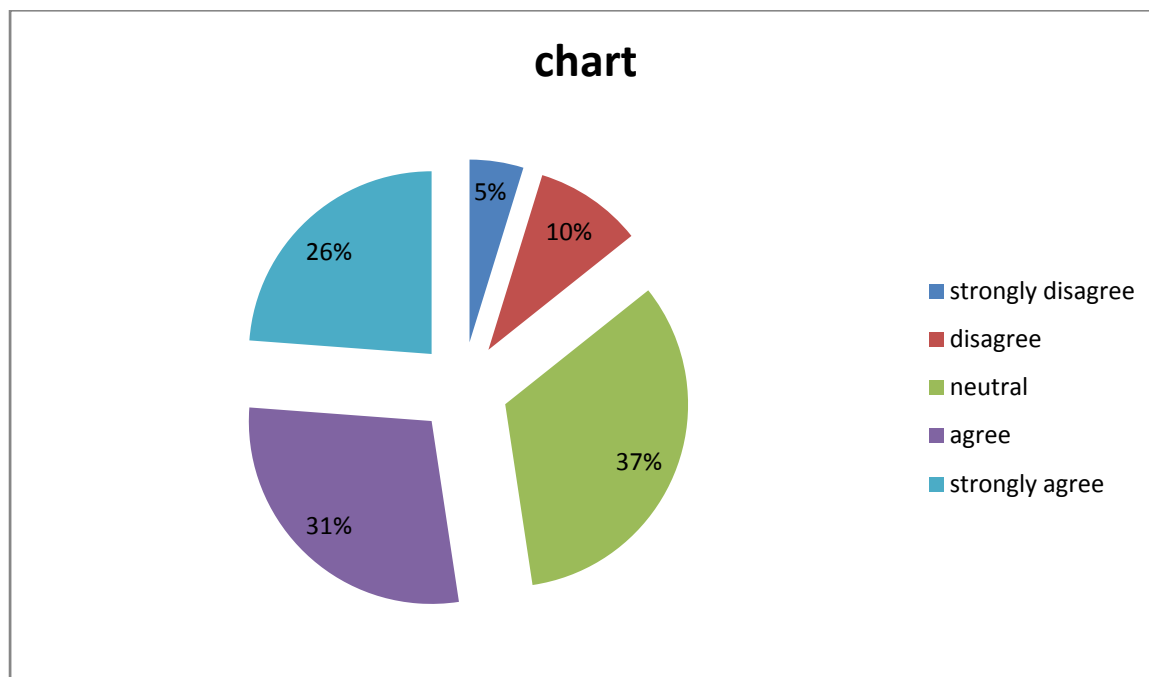
**Comment:** From the survey out of 19 respondent 10%respondents strongly agree,10 % respondents agree, 52% respondents Neutral, 26% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



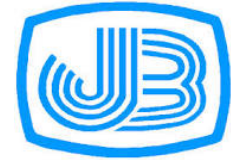
**Table no: 7**

**You are satisfied with your provident fund policy of your company.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	7	6	5



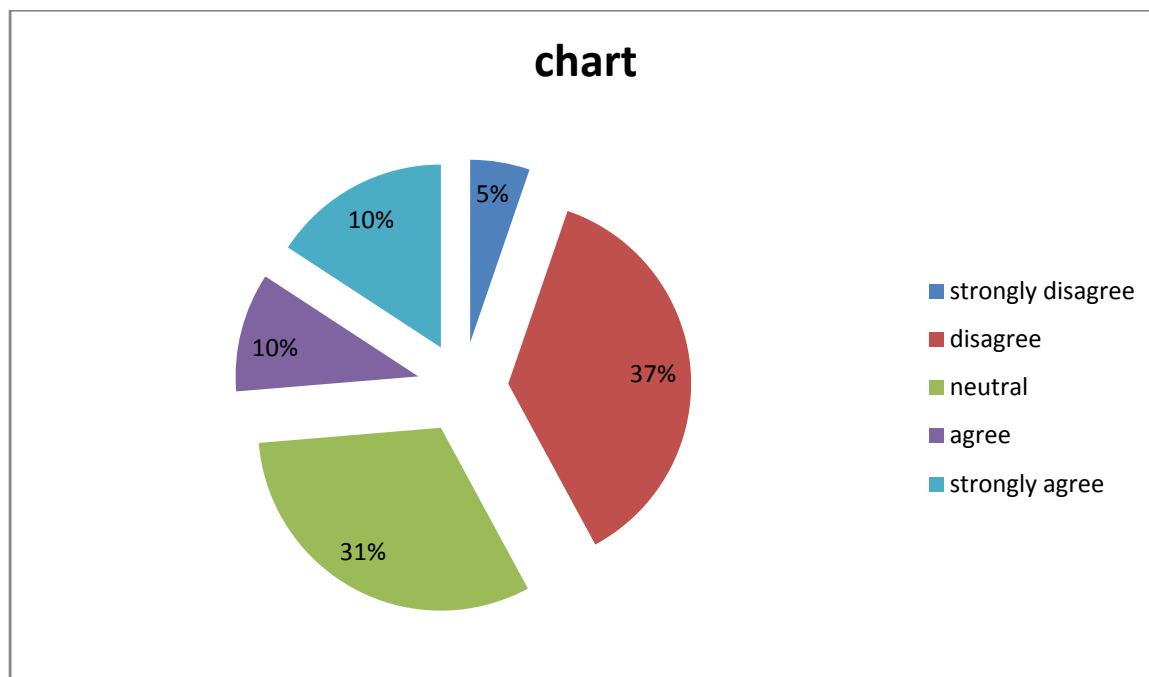
**Comment:** From the survey out of 19 respondent 26 %respondents strongly agree, 31 % respondents agree, 37% respondents Neutral, 10% respondents Disagree and 5% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



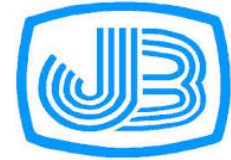
**Table no: 8**

**You are satisfied with your group insurance.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	7	6	2	3



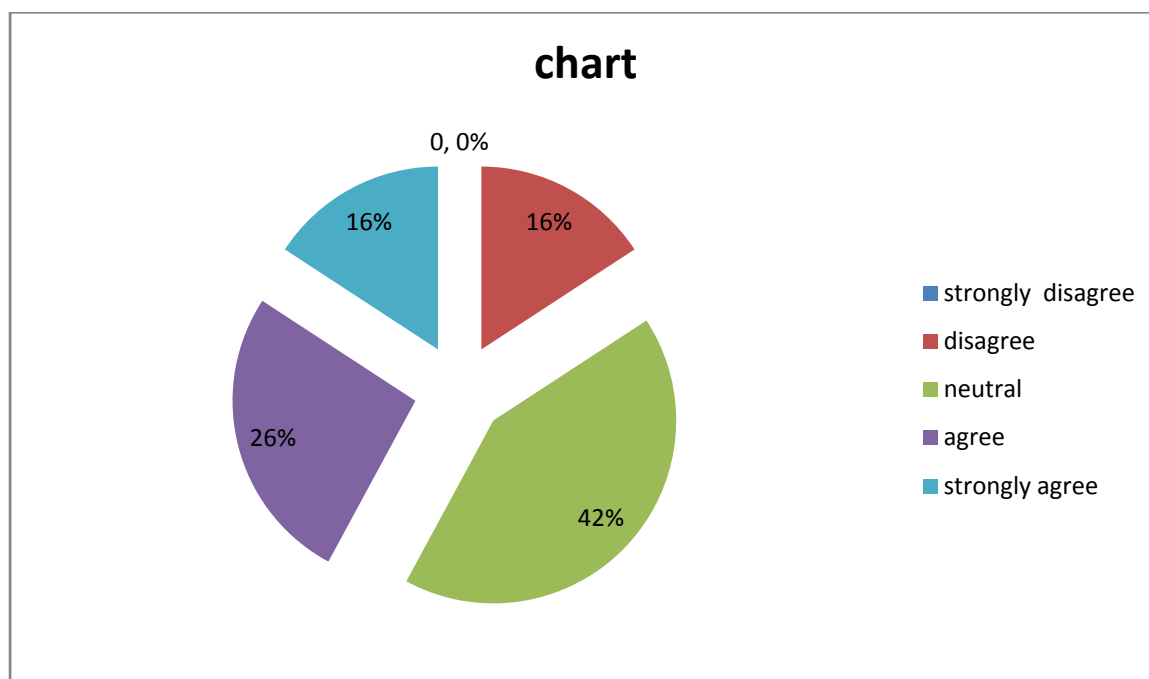
**Comment:** From the survey out of 19 respondent 10 %respondents strongly agree, 10 % respondents agree, 31% respondents Neutral, 37% respondents Disagree and 5% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Disagree with this question.



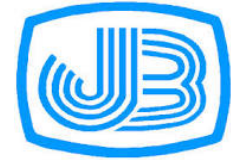
**Table no: 9**

**You are satisfied with your increment.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	3	8	5	3



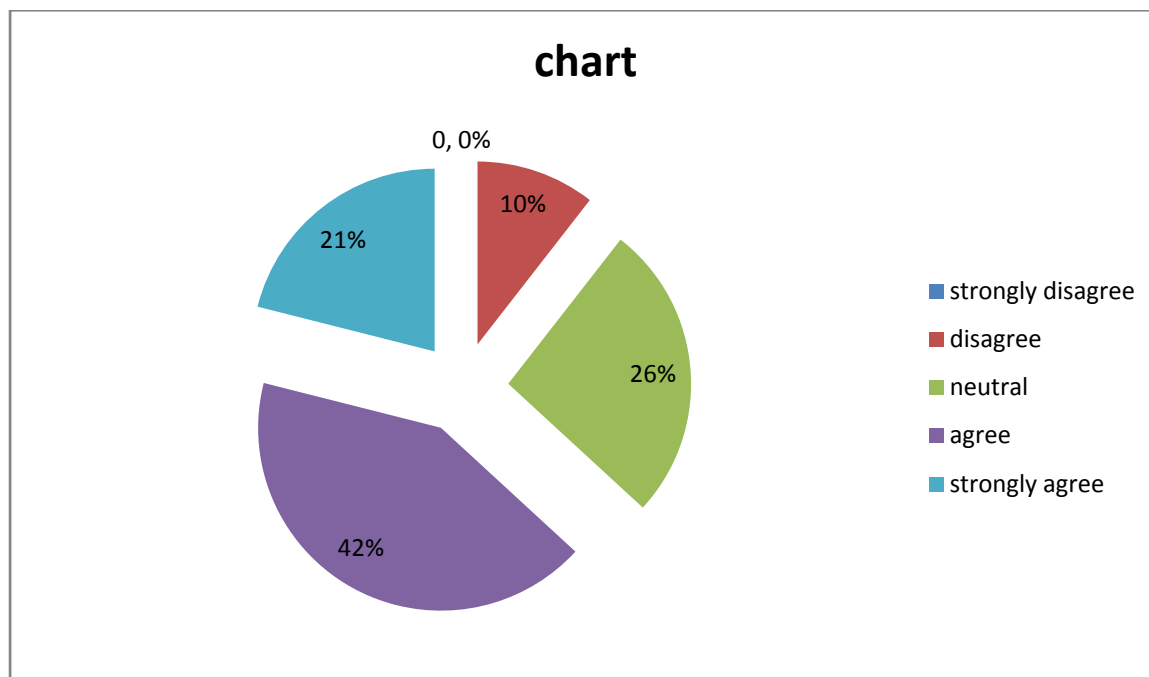
**Comment:** From the survey out of 19 respondent 16 %respondents strongly agree,26 % respondents agree, 42% respondents Neutral, 16% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



**Table no: 10**

**You are satisfied with your lunch benefit.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	2	5	8	4



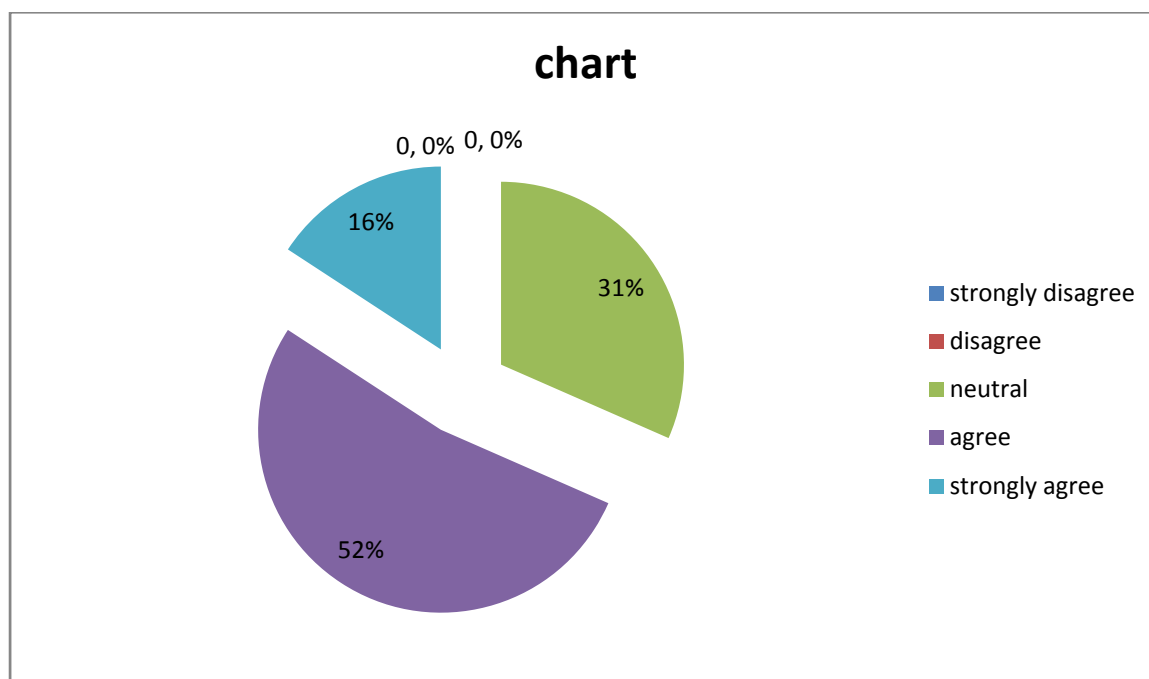
**Comment:** From the survey out of 19 respondent 21 %respondents strongly agree, 42 % respondents agree, 26% respondents Neutral, 10% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Agree with this question.



**Table no: 11**

**You are satisfied with your leave facilities.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	6	10	3



**Comment:** From the survey out of 19 respondent 16 %respondents strongly agree, 52 % respondents agree, 31% respondents Neutral, 0% respondents Disagree and 0% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Agree with this question.

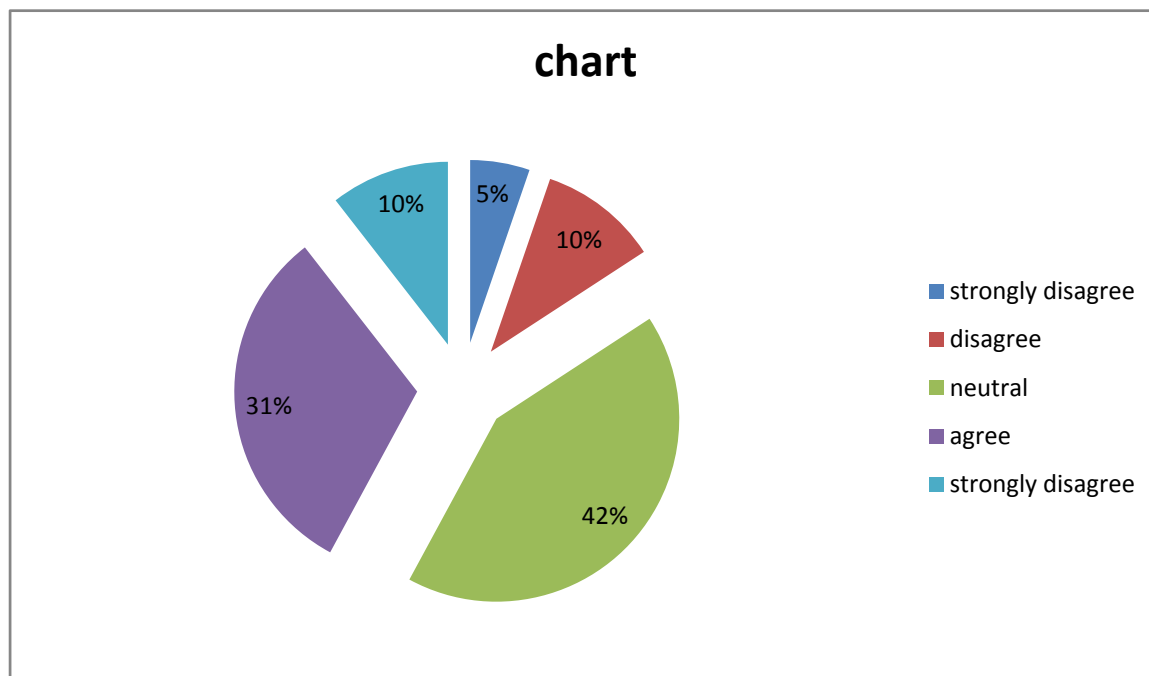




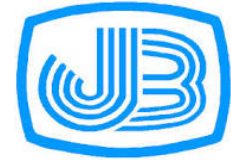
**Table no: 12**

**You are satisfied with your career advancement.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	8	6	2



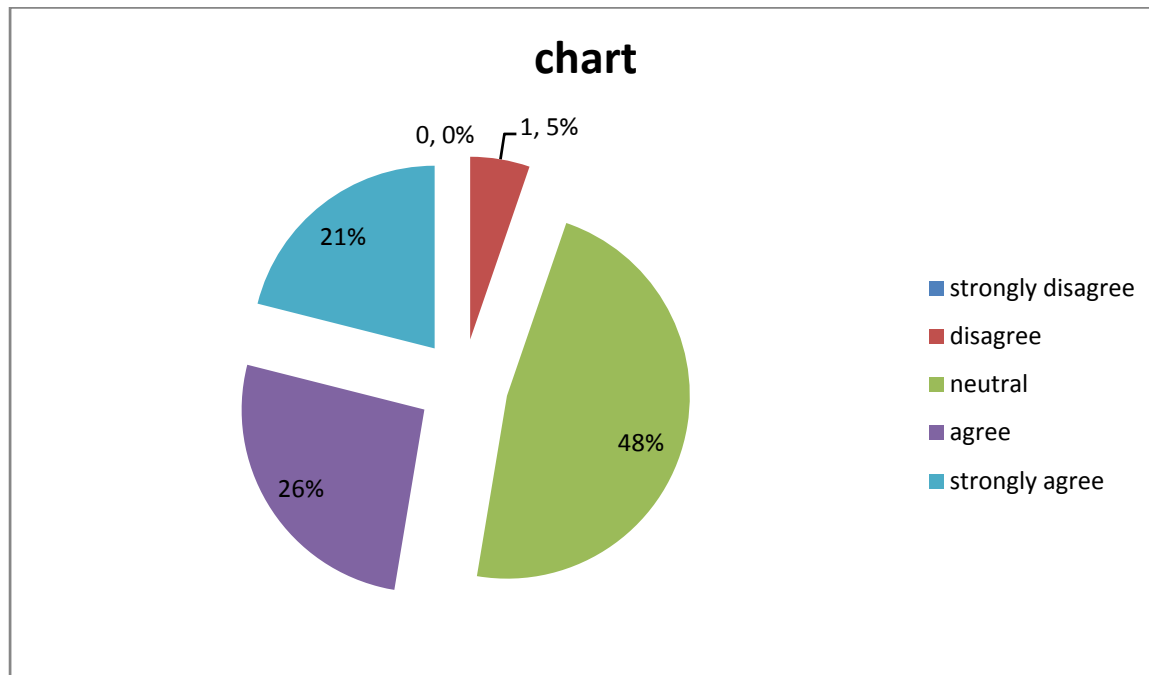
**Comment:** From the survey out of 19 respondent 10 %respondents strongly agree, 31 % respondents agree, 42% respondents Neutral, 10% respondents Disagree and 5% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



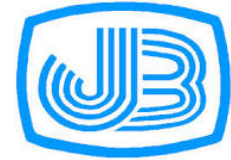
**Table no: 13**

**You are satisfied with your training and development.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	1	9	5	4



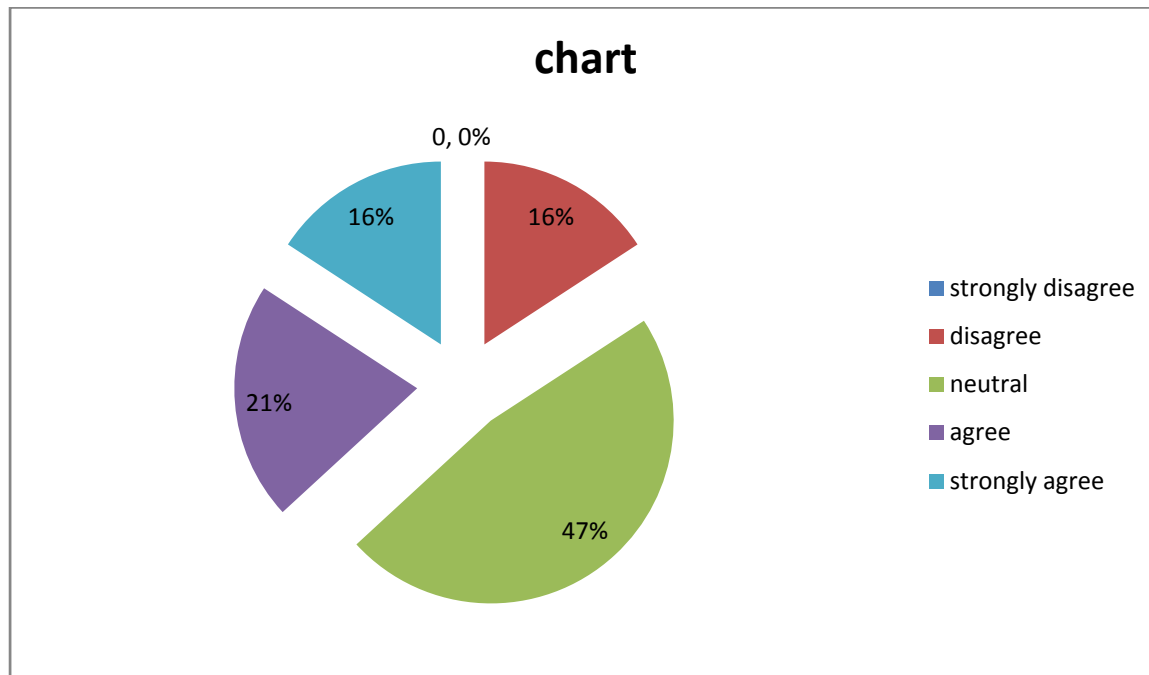
**Comment:** From the survey out of 19 respondent 21%respondents strongly agree, 26 % respondents agree, 48% respondents Neutral, 5% respondents Disagree and 0% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



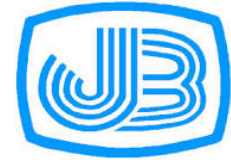
**Table no: 14**

**You are satisfied with your opportunity promotion.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	3	9	4	3



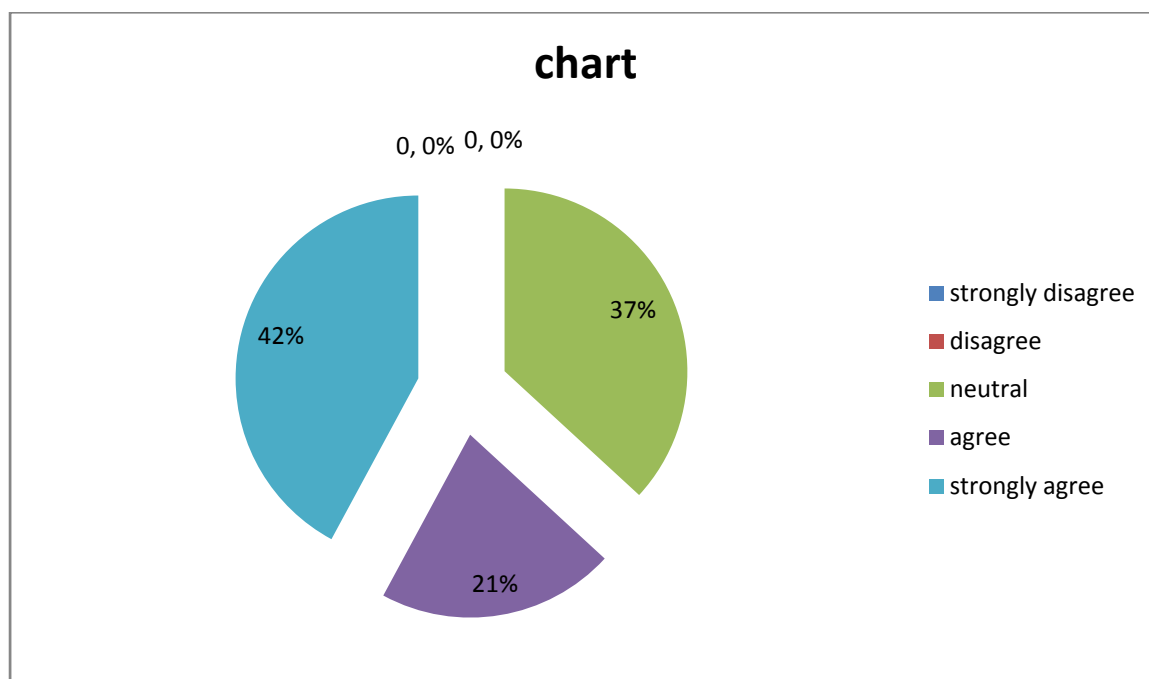
**Comment:** From the survey out of 19 respondent 16%respondents strongly agree, 16 % respondents agree, 47% respondents Neutral, 16% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



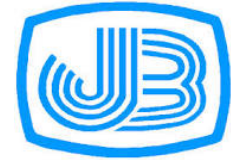
**Table no: 15**

**You are satisfied with your reward and recognition.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	7	4	8



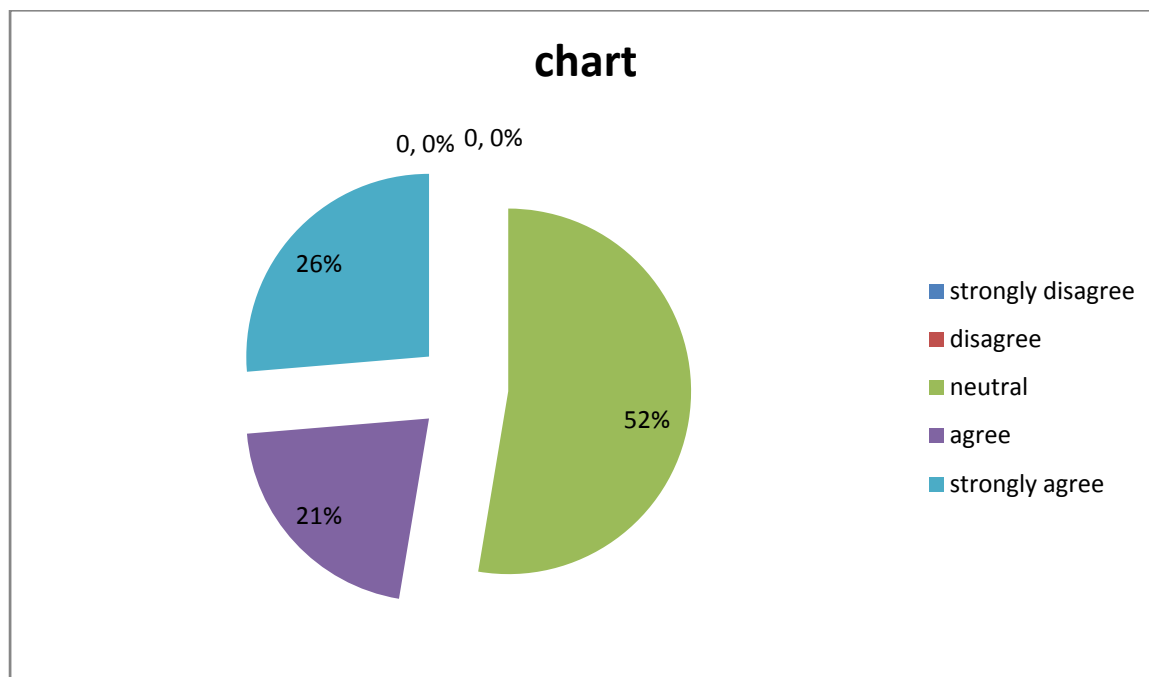
**Comment:** From the survey out of 19 respondent 42%respondents strongly agree, 21 % respondents agree, 37% respondents Neutral, 0% respondents Disagree and 0% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Strongly Agree with this question.



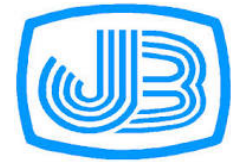
**Table no: 16**

**You are satisfied with your scope of utilizing skills and expertise.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	10	4	5



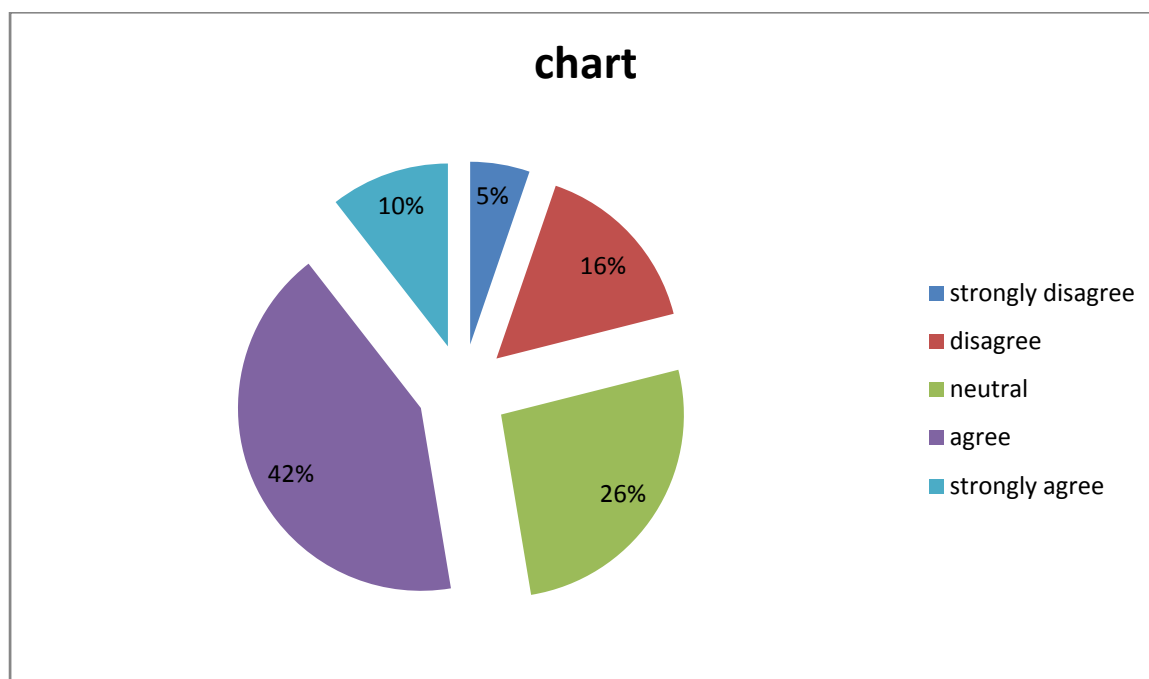
**Comment:** From the survey out of 19 respondent 26%respondents strongly agree, 21 % respondents agree, 52% respondents Neutral, 0% respondents Disagree and 0% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



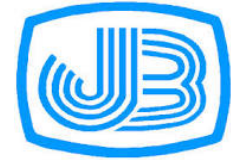
**Table no: 17**

**You are satisfied with your company policy.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	3	5	8	2



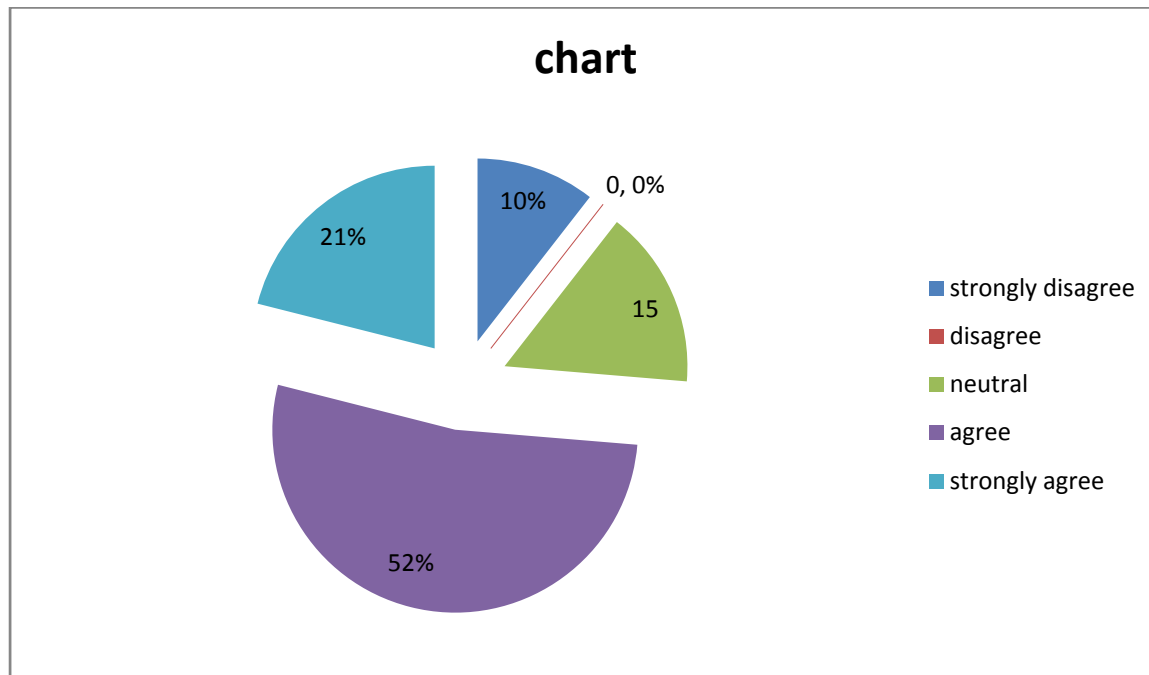
**Comment:** From the survey out of 19 respondent 10%respondents strongly agree,42 % respondents agree, 26% respondents Neutral, 16% respondents Disagree and 5% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Agree with this question.



**Table no: 18**

**You are satisfied with your authority and power.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2	0	3	10	4



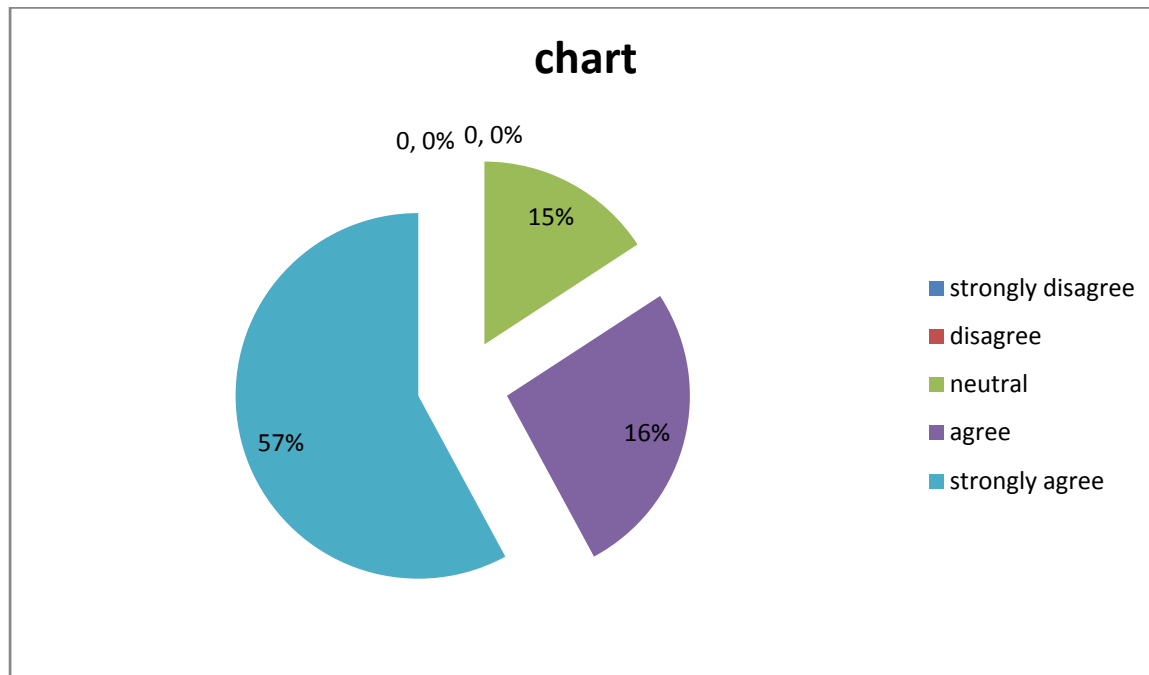
**comment:** From the survey out of 19 respondent 21%respondents strongly agree,52 % respondents agree, 15% respondents Neutral, 0% respondents Disagree and 10% respondents strongly Disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



**Table no: 19**

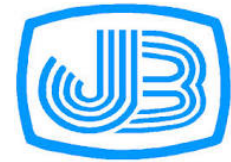
**You are satisfied with your company image**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0	0	3	5	11



**Comment:** From the survey out of 19 respondent 57%respondents strongly agree, 16 % respondents agree, 15% respondents Neutral, 0% respondents Disagree and 0% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Strongly Agree with this question.

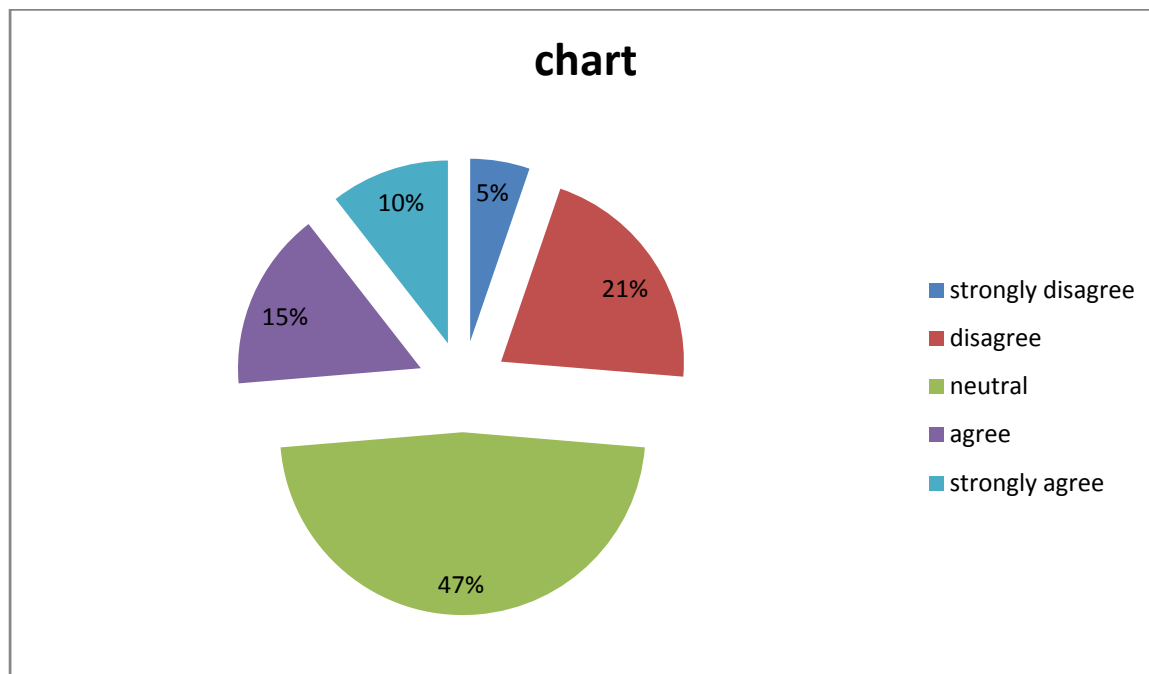




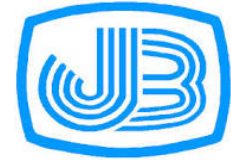
**Table no: 20**

**You are satisfied with your job security.**

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	4	9	3	2



**Comment:** From the survey out of 19 respondents 10% respondents strongly agree, 15% respondents agree, 47% respondents Neutral, 21% respondents Disagree and 5% respondents strongly disagree with this question. So we found in this survey that the majority respondents are Neutral with this question.



#### **4.4 SWOT analysis:**

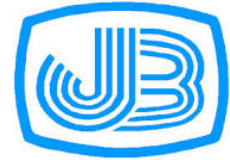
SWOT analysis is the way to find the strategy against the weakness and create more opportunity for the future. By analyzing strength and weakness, any organization can formulate defense strategy from future threats. So before going to the established position of a new business everyone should analysis its Strength, Weakness, Opportunities, and Threats.

##### **Strength:**

- ↗ Best suitable procedure to find out job satisfaction level of the employees
- ↗ Competitive research method to indicate satisfaction level of employees.
- ↗ Expert technical personnel.
- ↗ Professional Marketing Personal for the best support.
- ↗ Wide Geographic coverage
- ↗ Good Fighting Employee

##### **Weakness:**

- ↗ Lack of opportunity to directly communicate with the employees because of the Managerial hierarchy
- ↗ Lack Of training facilities to improve skills of employees.



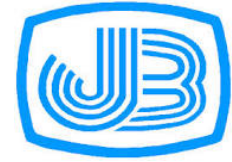
- ↗ Lack of promotional activities.
- ↗ Lack of image and service awareness.

### **Threats:**

- ↗ Dissatisfied employees.
- ↗ Increasing intensity of competition among employees may cause squeeze in profit.
- ↗ Negative attitudes towards job.
- ↗ Aggressiveness of potential employees.
- ↗ World economic recession.

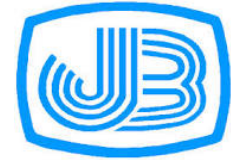
### **Opportunity:**

- ↗ Increase motivation by introducing the exclusive incentives.
- ↗ Measuring proper job satisfaction level.
- ↗ Skill development and technical training program.



# **Chapter-05**

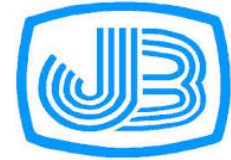
## ***Findings & Recommendation***



## **5.1 Major Findings:**

From the findings of the previous chapter I have tried to find out the heart of the study and these are:

- ↻ The Janata Bank Ltd. engaged in employment of young, energetic and experienced employees. Most of the employee has more than ten year experience. It indicates The JBL has high rate of turnover.
- ↻ Physical working environment of this organization is good as a major portion of employees are satisfied with it.
- ↻ Employees are not satisfied with the top management because of communication gap and weak interpersonal relationship.
- ↻ Employees are satisfied with their co-workers as every employee behaves friendly with each other.
- ↻ Most of the employees are satisfied with their subordinates as they are helpful and cooperative but others are dissatisfied.
- ↻ The organization is following a good policy and practice.
- ↻ Satisfaction level of the employees regarding nature of job is high.
- ↻ Employees have positive view towards the work assigned to them.
- ↻ They provide training facility for their employees to improve their skills and efficiency.
- ↻ Motivating factors applied by the Bank is not good.
- ↻ In the Janata Bank Ltd. they have limited career development program for their employees.
- ↻ Most of the employees are satisfied regarding their salary.
- ↻ The overall job satisfaction of the organization is good.

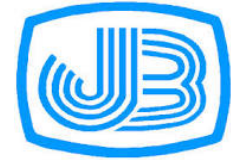


## 5.2 Conclusion:

The Janata Bank Limited is one of famous bank in Bangladesh. This organization is much more structured compare to any other banks operating in Bangladesh. The JBL aims to be the first among the banking sector within the next 10 years and how it is performing, it shows that the day is not so far when it will reach to its objectives.

Duration of four months internship I have attempted to evaluate the employee's job satisfaction of The Janata Bank Limited .Despite the time and information disclosing constraints I learnt that The JBL has an effective Job Satisfaction procedure operated by the bank and it has several policies, procedures and guidelines comply with the Bangladesh bank's rules and regulation and consistent with the Human Resource activities of the banks. By collecting primary and secondary data and after analyzing those I realize that the employee's Job Satisfaction helps the organization to utilize its human resources in a more productivity and efficient manner. The system identifies weakness and threats of the employee and takes appropriate measures to overcome the unfavorable circumstances.

Job Satisfaction of this bank ensures the employee's satisfaction, interest for work, accountability and does any work satisfactorily. Job Satisfaction Result helps the bank to achieve its goals and objectives in time.



### **5.3 Recommendations:**

To ensure high job satisfaction among their employees some strategic steps have to be adopted such as:

- ↗ Identify root causes of dissatisfaction among employees
- ↗ Conduct benchmark studies of best practices in selected other banks
- ↗ Develop employee satisfaction measurement systems that can be used corporate wide
- ↗ Monitor employee satisfaction on regular basis
- ↗ Treat employees as the primary source to attain competitive advantage
- ↗ Show concern for total employee well-being
- ↗ Develop meaningful employee involvement and effective communication channels
- ↗ Introduce managerial accountability for people management

Given the impact of employee satisfaction on organizational profit, it is critical for organizations to understand what dimensions of satisfaction need to be monitored and used to develop accountability, employee satisfaction awareness, and employee oriented work behavior. In this regard, the suggestion may be the following dimensions:

- ↗ Accessibility
- ↗ Communication
- ↗ Competence
- ↗ Courtesy



- ↗ Credibility
- ↗ Reliability
- ↗ Responsiveness
- ↗ Security
- ↗ Tangibles
- ↗ Understanding of the employee

### Bibliography

#### Other Reference-

(2015). Annual report JANATA Bank, JANATA Bank  
Conversation with employees of janata bank

#### Website reference-

[www.google.com/job](http://www.google.com/job) Satisfaction

<http://www.janatabank-bd.com/>





**Report related question:**

**Strongly disagree    Disagree    Neutral    Agree    Strongly Agree**

1                                  2                                  3                                  4                                  5

SL.	Questions	1	2	3	4	5
1	You are satisfied with your job.					
2	You are satisfied with your present salary.					
3	You are satisfied with the interpersonal relation.					
4	You are satisfied with your job environment					
5	You are satisfied with your bonuses.					
6	You are satisfied with your overtime.					
7	You are satisfied with your provident fund policy of your company.					
8	You are satisfied with your group insurance					
9	You are satisfied with your increment					
10	You are satisfied with your lunch benefit					
11	You are satisfied with your leave facilities					
12	You are satisfied with your career advancement					
13	You are satisfied with your training and development					
14	You are satisfied with your opportunity promotion					
15	You are satisfied with your reward and recognition					
16	You are satisfied with your utilizing skills and expertise					
17	You are satisfied with your company policy					
18	You are satisfied with your authority and power					
19	You are satisfied with your company image					
20	You are satisfied with your job security					