

This study is based on primary data. The data were collected through a well-organized questionnaire at different locations in Dhaka city and these locations were taken for representativeness and for time and funding limitations. The banks were selected based on their financial stability and most of them are second generation banks in Bangladesh.

3.1 Data source:

- **Primary Data:** Primary data were collected through personal interview and a well-organized questionnaire from selected banks.

3.2 Method of Data Collection:

- **Study locations:** Locations were Banani, Uttara, Baridhara, ModdhoBadda, Rampura, Malibag, Mothijheel in Dhaka, Bangladesh.
- **Target Population:** Target Population was commercial bank employees.
- **Sample Size:** Sample Size was 150 employees from state owned and 150 employees from private commercial banks.
- **Sampling Frame:** Questionnaire survey was conducted from available willing employees from each branch of selected banks and areas.
- **Types of Survey:** Questionnaire survey.

3.3 Statistical Applications: All data are analyzed through MS Office Package.