

GOVERNMENT TITUMIR COLLEGE, DHAKA



DEPARTMENT OF STATISTICS

Project Paper on *Assessing Job Satisfaction in the Banking Industry of Bangladesh: The Case of BRAC Bank*

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Letter of Submission

Date: 23 January 2025

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Subject: Submission of Project Report on “Assessing Job Satisfaction in the Banking Industry of Bangladesh: The Case of BRAC Bank”.

Dear Sir,

It is a great opportunity & absolute honor for me to work under your supervision and to submit my project Report on “Assessing Job Satisfaction in the Banking Industry of Bangladesh: The Case of BRAC Bank” It is a part of the partial requirement for the competition of the

B.S. (Honors) 4th Year Final exam and also a great achievement for me. I have put my best effort to meet academic requirements while completing the project according to your guidance.

I would be very grateful if my prepared project report is accepted. It would be a pleasure for me if you find my report informative and useful. I would like to express my respect for your heartiest co-operation.

Sincerely yours,

GROUP B

B.Sc (Honors) 4th Year

Session: 2019-20

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Certification of the Supervisor

This is to certify that the project report on “**Assessing Job Satisfaction in the Banking Industry of Bangladesh: The Case of BRAC Bank**” has been submitted for the fulfillment of the degree of Bachelor of Science (B.Sc) (Honours) at Govt. Titumir College, Dhaka, affiliated under University of Dhaka, carried out by B.Sc (Honours) 4th Year final 2023, the student of Department of Statistics under my supervision. They have done this job according to my supervision and guidance.

To the best of my knowledge and as per as their declaration, any part of this paper has not been submitted for any other degree, diploma or certificate.

I permit to submit the project paper and wish a great success in their future career path.

Best regards.

Supervision

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Declaration

We, Group B are the students of B.S. (Honours), Session 2019-20, Department of Statistics, Govt. Titumir College, Dhaka, do hereby declare that the project report titled “**Assessing Job Satisfaction in the Banking Industry of Bangladesh: The Case of BRAC Bank**” is submitted in partial fulfillment of the requirement for the awards of the degree Bachelor on Statistics.

The project was conducted under the guidance of, *Mohammed Zakir Hossain* (Associate Professor), Department of Statistics, Govt. Titumir College, Dhaka. I also declare that the report is prepared for academic purpose and will not be submitted anywhere else for any other purposes.

To the best of knowledge, I didn't breach any copyright act intentionally. we further affirm that the project work report is original.

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Acknowledgement:

All praises go to omnipotent Allah for enabling, me to complete the project with good and sound health. In a real sense, a project is a combined effort of student skill and knowledge under the precious guidance of their experience and kind guidance of their training staff. Thus, any project cannot be accomplished to one's satisfaction without proper guidance and the total cooperation of all those involved in the project. So, we are very thankful to the kind of person who have helped us immensely during whole research period.

At first, we express our deep gratitude and sincere thanks to Almighty Allah for providing us sufficient strength to make this paper successfully and also our respected parents who support us in every critical moment. We also show the gratitude to my respected faculty and the supervisor of this project report *Mohammed Zakir Hossain* for his valuable guidance, interest, and consistent encouragement to us in the preparation of this Research paper. Then comes the contribution made by all those teachers who taught me during my BS period. Without their valuable lecture, this paper and research could not have been successful.

We also want to extend our greatest thanks to all those who are associated with and contributed to their project.

Finally, we must say that no height is ever achieved without some sacrifices made at some end and it is here where we owe our special debt to our parents and our friends for showing their generous love and care throughout the entire period of time.

Abstract:

This research aims to evaluate the level of job satisfaction among employees of a private commercial bank, BRAC Bank. The study employs a questionnaire-based survey method for data collection. The findings highlight that factor such as salary satisfaction, team support, fair workplace politics, job flexibility, promotion systems, and job safety and security significantly impact employee satisfaction and performance.

The analysis provides a positive indication of the overall job satisfaction of employees at BRAC Bank. Given the current scenario, ensuring job satisfaction among bank officials is crucial for achieving the broader goals of the banking industry in Bangladesh. This study is expected to assist the bank's management in addressing these critical factors effectively to enhance employee satisfaction.

Keywords: Overall Job satisfaction, BRAC BANK Ltd, Employee, Salary, Team Support, Fair Politics, Working Flexibility, Promotion System, Job Safety & Security, B.Sc (Bachelor of Science).

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Chapter One

Introduction

1 Chapter One: Introduction

1.1 Background Study

Human resources are invaluable assets and the backbone of every organization's success. In today's highly competitive environment, the growth and prosperity of any organization largely depend on the performance and well-being of its workforce. Banks, in particular, rely heavily on their employees as critical contributors to their overall success. High levels of job satisfaction among employees enhance productivity, directly leading to increased profitability for the organization.

Understanding employee mindsets and evaluating their satisfaction across different dimensions is crucial in this context. Effective human resource management is key to ensuring optimal satisfaction levels, which positively influence organizational performance and economic progress. Satisfied employees are more committed and dedicated, fostering a positive and stable work environment. Moreover, job satisfaction strengthens the bond between employees and management, creating a foundation for long-term collaboration and success.

The concept of "job satisfaction" refers to an individual's emotional response to their job. It represents a positive psychological state that occurs when employees find their roles meaningful and aligned with their personal values. This study seeks to assess the job satisfaction levels of employees at BRAC Bank PLC. Various methods, such as surveys, interviews, and performance monitoring, can be employed to measure job satisfaction.

Among these, questionnaire surveys are the most commonly used tool for evaluating aspects like salary, training, promotion opportunities, coworker relationships, and additional benefits. While interviews can also be effective, they require a high degree of trust between employees and the organization to elicit honest and unbiased responses. A lack of trust may result in distorted feedback, affecting the reliability of the findings.

Organizations that overlook the importance of job satisfaction risk undermining their vision and mission. Prioritizing employee satisfaction is essential for building a motivated workforce and achieving long-term organizational objectives.

1.2 Objectives of the Study

The key purpose of the study is to measure the job satisfaction of employees of BRAC BANK in Bangladesh. Here I am going to exchange views on two distinctive objectives like broad objective and specific objective.

Table 1: Study Objective

Broad Objective	Specific Objective:
<p>The central point of broad objective of this report was to find the Overall satisfaction level of the employee of BRAC BANK.</p>	<ul style="list-style-type: none"> ➤ To overview the consequence of employees, work environment of BRAC BANK. ➤ To find out the factors affecting job satisfaction of BRAC BANK. ➤ To Analysis the impact of factors on performance of employees. ➤ To examine the effect of job satisfaction on productivity of employees of BRAC BANK. ➤ To measure the satisfaction of the employees in the selected BRAC BANK in Dhaka city ➤ To evaluate and formulate policies for achieving job satisfaction of BRAC BANK. ➤ To provide suggestions to enhance employee satisfaction in the job of BRAC BANK in Bangladesh.

1.3 Scope of the Study

Organizations rely heavily on their workforce, with job satisfaction being a cornerstone of effective management (Kumari and Pandey, 2011). The success and progress of any organization are intricately linked to employee satisfaction, as it has a direct influence on productivity, organizational growth, and the quality of output. Employees who are satisfied with their jobs tend to be more motivated and are more likely to deliver exceptional service, thereby enhancing customer satisfaction and driving overall success.

Multinational corporations continually seek investment opportunities that ensure high productivity while keeping costs low. However, achieving these objectives without prioritizing employee satisfaction is unrealistic, as employees serve as the foundation of any organization. Their dedication and contributions are critical to achieving sustainable growth. To this end, HR managers must develop strategic initiatives that enhance job satisfaction and foster employee engagement.

In today's era of globalization, organizational leaders and HR professionals face the challenge of adapting to rapidly changing dynamics, including shifts in market structures, labor trends, workplace culture, technological advancements, working conditions, and interpersonal relationships. Monga, Verma, and Monga (2015) highlight the importance of retaining skilled employees and attracting committed talent, especially in sectors like banking, where the workforce plays a pivotal role in success.

The banking sector, like other industries, grapples with various challenges affecting job satisfaction. These include issues related to promotions, workplace environment, compensation, rewards, and other critical factors. This study aims to investigate the determinants of job satisfaction within private commercial banks in Bangladesh, focusing specifically on Dhaka city. By exploring these factors, the research intends to provide actionable insights and recommendations that can help banking organizations address these challenges and cultivate a satisfied and high-performing workforce.

Chapter Two

Review of Literature

2 Chapter Two: Review of Literature

In recent years, careers in the banking sector have become increasingly appealing to young talent. The evolving nature of work and the rapid transformation of employee expectations highlight the growing importance of job satisfaction. *Modern banking industries consider the way of satisfaction to their employee's prime key to hold the skilled manpower* (Islam & Hasan, 2005).

As per Benders & Looj, 1994, *it has no connection among job satisfaction and the salary in direct way. They suggested that younger employees have a substantial intension to leave their jobs than older employees and show a greater tendency to work overtime willingly. Younger employees also tend to be less Satisfied with their Salary.*

According to Vernon (1931), *the satisfaction studies need to be emphasized if the jobs have failed to cater to employees' needs on different categories, need deprivation would be a cause of absenteeism. A good salary system, better working environment, well teamwork, participation, belongingness, conversation opportunity, and the ego implication have noticed as the influencing indicators of job satisfaction.*

Job satisfaction has been denoted as an emotional response to the work condition (Cranny, Smith, & Stone, 1992; Locke, 1969, 1976).

Locke (1969) defines job satisfaction as a “*pleasurable or positive emotional state resulting from the appraisal of one's or job experiences*”.

Abdullah and Djebavni (2011) *found that some factors like wages, employee loyalty, recognition of the work and promotion have a consequence on employee job satisfaction level.*

On the other hand Salman & Muhammad (2011) identified four components that are influencing the job satisfaction such as work, salary, recognition and promotion.

Additionally, Calisir et al. (2010) *mentioned that salaries and support from the organization are the most vital factors for job satisfaction. There is an important relation between employee's job satisfaction and financial improvement of the organization.*

Zeal, Anwar and Nazrul (2012) studied on job satisfaction of male and female executives in Bangladesh. Their study *showed that there are very insignificant differences between male and female job satisfaction factors.*

Moreover Laxmisha (2010) studied on the employee motivation and job satisfaction in commercial banks and *conclude that internal and external factors are significantly impact on the employee job satisfaction.*

Abbas (2011) *mentioned that monetary factors, working conditions, administration and career growth are linked with the job satisfaction.*

Moreover, Deshwal (2011) also stated that the factors such as “*working conditions, organizational policies, independence, promotion opportunities, work variety, compensation, work itself, colleagues’ cooperation, responsibility, social status of job and job security are associated with job satisfaction.*”

Rosow & Zager (1985), *did not found the relationship with job insecurity and job performance effectively.*

On the word of (Shi & Zhon, 2017), *the job security is really allied with social safety. Vulnerability of position tend to increase employee’s performance as well.*

Another scholar Wong and Heng, (2009) found the measuring factors for job satisfaction of two selected universities in Malaysia of faculty members. *They identified that, for satisfaction are appear to be administration, policy and salary as the major elements.*

A various studies have been navigated on the job satisfaction but a very few studies have been done on the job satisfaction of employees in Bangladesh’s socio-economic context especially in the private banking sector as they are holding a very important role to the development of a country. So in this regard we have undertaken this present study.

Chapter Three

Methodology

3 Chapter Three: Methodology

3.1 Methodology

This section presents the research framework, detailing the methodology and key components of the study. A quantitative approach was adopted, incorporating a 5-point Likert Scale (Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree) to evaluate employee perspectives. The research drew on two main sources of information to ensure a well-rounded analysis.

We began by reviewing previous scholarly works and pedagogical studies to establish a theoretical foundation. Building on these insights, we designed and conducted a questionnaire survey targeting employees of BRAC Bank. This dual approach allowed us to compare past findings with new, context-specific data, providing a richer understanding of the factors influencing employee satisfaction.

Each method offered unique benefits while addressing potential limitations. The literature review provided a broad theoretical backdrop, while the survey yielded direct insights from BRAC Bank employees. By combining these approaches, we aimed to capture a comprehensive view of the elements most critical to job satisfaction.

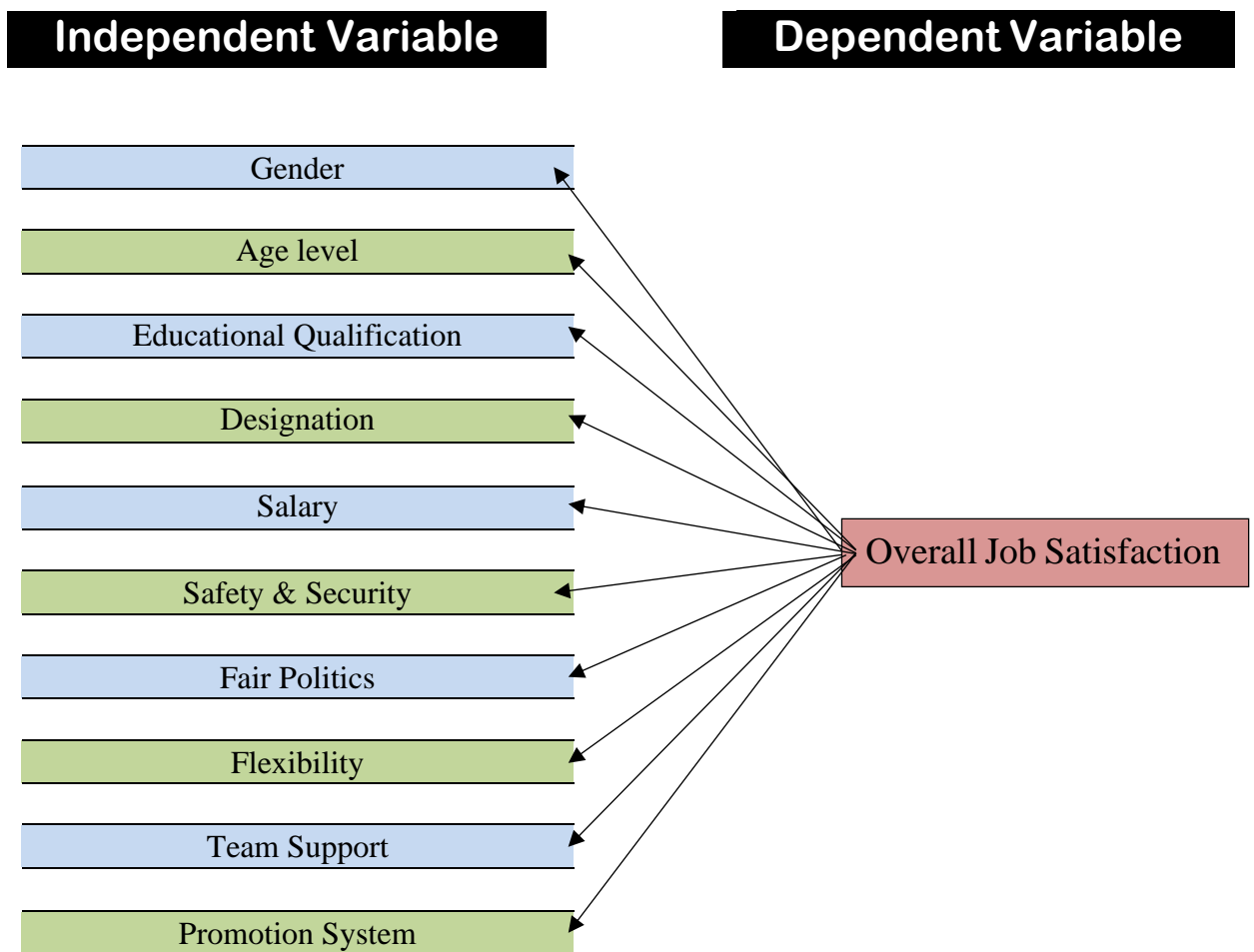
3.2 Research Design

This research is primarily based on primary data, collected through a questionnaire survey conducted at three branches of BRAC Bank in the Dhaka district. The selected branches include Mirpur, Mohakhali and Savar. Data collection involved interviews with 88 employees from these branches, chosen through the survey method for a focused and representative analysis.

The gathered data was analyzed using Microsoft Excel and SPSS to ensure precise and comprehensive results. Thirteen variables were selected to explore the determinants of employee job satisfaction, including Gender, Age, Education Level, Designation, Experience, Salary Satisfaction, Job Safety & Security, Working Flexibility, Promotion System, Team Support Among Co-workers, Fair Politics, Bonus Policy, and Provident Fund Policy.

By examining these variables, this study provides a detailed understanding of the factors influencing job satisfaction among BRAC Bank employees, offering insights into their overall satisfaction levels and areas for potential improvement.

The proposed model for the study Is -



3.3 Methodology Study

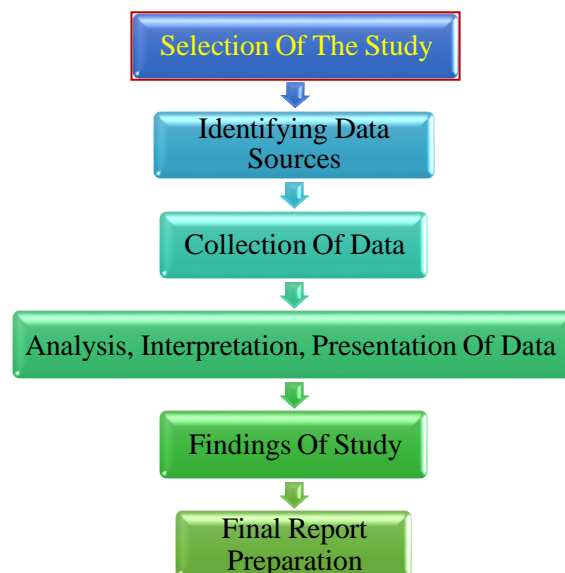


Figure 1: Study Mode

3.4 Types of Research

This study is empirical in nature and utilizes both quantitative and qualitative statistical methods. The research primarily relies on data collected through questionnaires and surveys. Although the study incorporates both types of data, the majority of the data collected is qualitative in nature.

Qualitative research involves gathering non-numerical data through methods such as firsthand observation, interviews, questionnaires (in which participants provide descriptive responses), focus groups, participant-observation, recordings in natural settings, documents, case studies, and artifacts. Unlike quantitative research, which focuses on numerical data, qualitative research seeks to understand individuals' perceptions and experiences of their social reality.

The purpose of qualitative research is to uncover underlying reasons, opinions, and motivations behind particular phenomena. It helps provide deeper insights into the problem being studied and can generate ideas or hypotheses that may be explored further through quantitative methods. Given the nature of the research topic, I have chosen a qualitative statistical method to capture the intricate factors that influence job satisfaction within the banking sector.

3.5 Data Source

Data are collected from both specific and general sources for the study. A set of questionnaires was used as the instrument for collecting primary or direct data from employees from BRAC Bank Ltd, 3 branches under Dhaka district. 17 questions were asked to the respondents and all the questions were closed end. All the responses from the respondents were collected on the basis of 5-degree Likert Scale-

Table 2: Five-degree Likert Scale

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

Moreover, secondary data for supporting the study were collected from secondary sources, such as- website of different banks, published articles from journal.

3.6 Data Management

The data analysis for this study was conducted using the Statistical Package for Social Sciences (SPSS) version 26. Data presentation was also carried out within SPSS. Each questionnaire was carefully reviewed to check for missing or unclear information. Once all data was input into SPSS, the researcher cross-checked the entries to ensure accuracy and confirm that all data had been correctly transcribed from the questionnaire sheets to the SPSS data view.

After ensuring the data was properly inputted, the raw data was prepared for analysis within SPSS. Additionally, Microsoft Excel was utilized to present the data in visual formats, including column charts, line charts, and pie charts, to provide a clear and comprehensive overview of the findings.

3.7 Statistical Analysis

Once the data was collected, it was carefully edited, coded, and classified to ensure accuracy. The data was then processed using statistical procedures for analysis. Both qualitative and quantitative methods were employed to examine the information. The results were presented through tables and charts, with diagrams used to facilitate a clearer understanding of the research issues. To further support the qualitative analysis, direct quotes from the respondents were included, offering valuable insights.

The hypotheses to be tested in this study are designed to assess the relationships between the dependent and independent variables. These hypotheses are as follows:

H₁: There is no association between Gender and overall job satisfaction

H₂: There is no association between Experience and overall job satisfaction.

3.7.1 Tabular Analysis

3.7.1.1 Tabular analysis was used to preparation of simple tables of proportions describing the concentration of categorical variables and the relationship or association between two categorical variables.

3.7.1.2 Chi-square (χ^2) – test was used to test the significance of associations between two categorical variables.

3.7.1.3 Logistic regression is a statistical analysis method to predict a binary outcome, such as yes or no, based on prior observations of a data set. A logistic regression model predicts a dependent data variable by analyzing the relationship between one or more existing independent variables.

Chapter Four

Data Analysis

4. Chapter Four: Data Analysis

4.1 Demographic and Background Information of the respondents:

Demographic and background information of the respondents are presented in the tables below –

Table 3: Gender of the respondents

Particular	Frequency		Percentage	
	Male	Female	Male	Female
Gender	60	28	68%	32%
Total	88		100%	

Source: Field Study

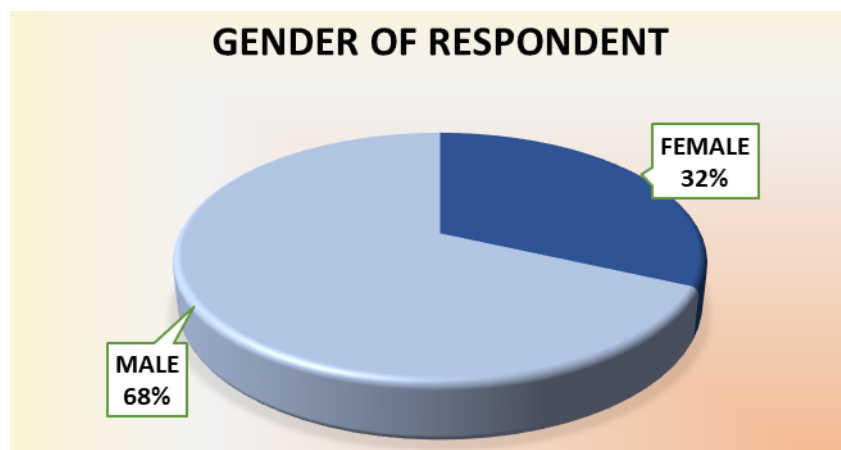


Figure 2: Gender

Interpretation of Figure 02: The Figure illustrates the gender distribution of employees across the Mohakhali, Mirpur, and Savar branches of BRAC Bank. Out of a total of 88 employees, 60 are male, comprising 68% of the workforce, while 28 are female, accounting for 32%. This data indicates a male-dominated workforce across these branches, reflecting potential gender imbalances in employment.

Table 4: Education level of the respondents

Education Level	Frequency	Percentage
Post-Graduation	48	54.55%
Graduation	25	28.41%
HSC	10	11.36%
Other	5	5.68%
Total	88	100%

Source: Field Study

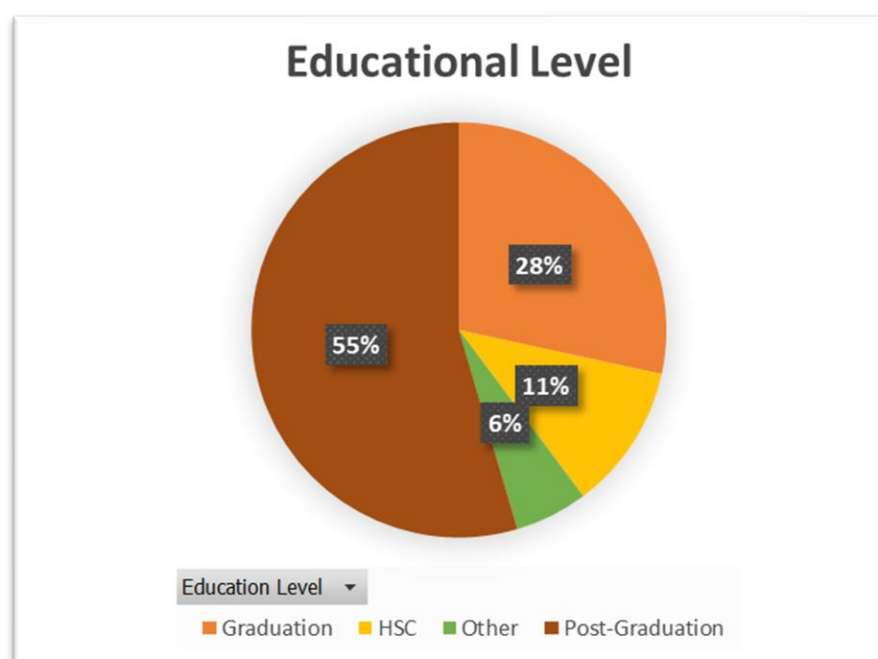


Figure 3: Education level

Interpretation of Figure 03: The table shows the educational levels of 88 respondents of Mohakhali, Mirpur, Savar Branch of BRAC Bank. A majority, 48 (54.55%), hold post-graduate qualifications, indicating a highly educated workforce. Graduates make up 25 respondents (28.41%), while 10 (11.36%) have HSC-level education. A small portion, 5 respondents (5.68%), fall into the "Other" category. This highlights that most employees have advanced education, which likely supports their professional roles.

Table 5: Designation of the respondents

Job Role	Frequency	Percentage
Teller	22	25%
Marketing Representative	13	15%
Internal Auditor	9	10%
Loan Officer	18	21%
Senior Officer	11	12%
Branch Manager	3	4%
Office Staff	7	8%
Other	5	6%
Total	88	100%

Source: Field Study

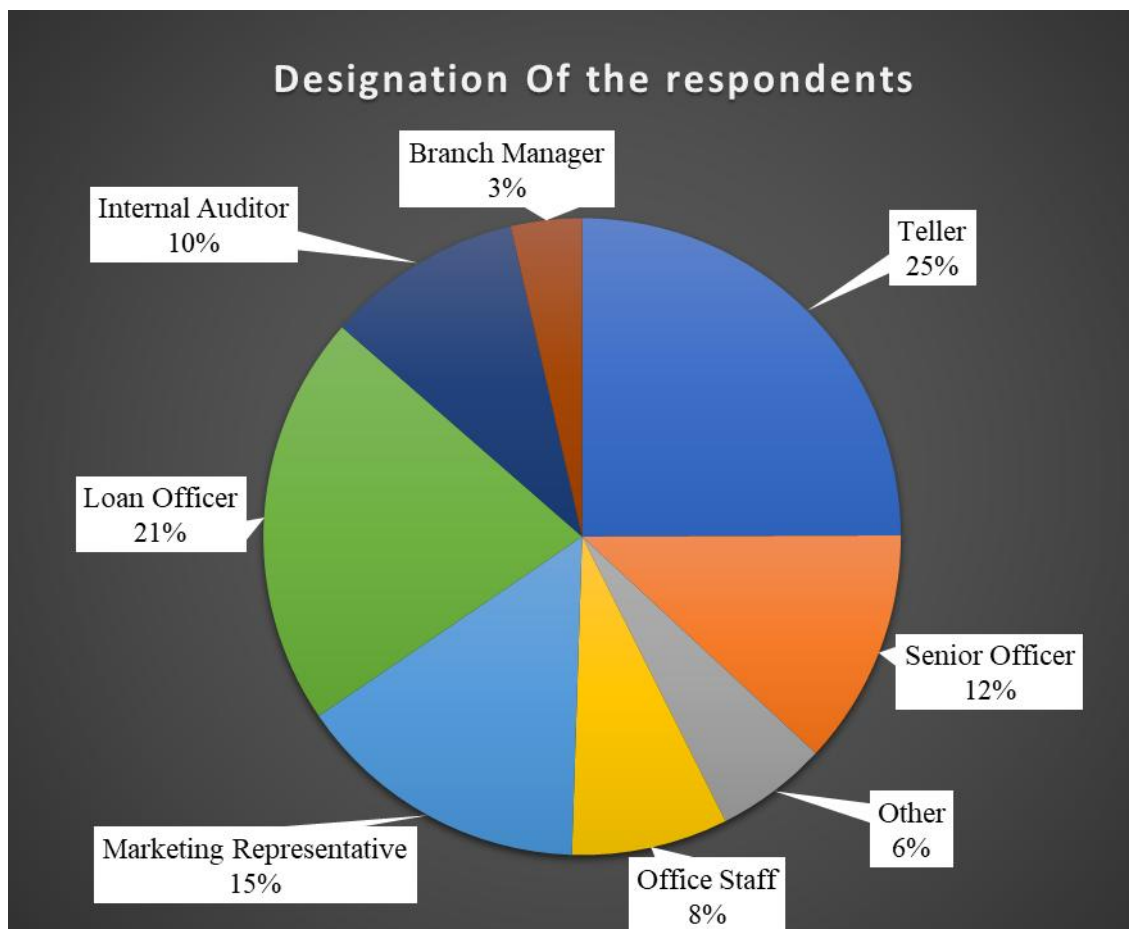


Figure 4: Designation

Interpretation of Figure 04: It is important to know that there are a maximum number of teller and loan officer positions than any other designation at Mohakhali, Mirpur, Savar Branch of BRAC BANK.

Table 6: Work Experience of the respondents

Level of work Experience	Frequency	Percentage
Below 1 Year	35	40%
1 to 5 years	18	20%
6 to 10 years	23	26%
10 years above	12	14%
Total	88	100%

Source: Field Study



Figure 5: Work Experience

Interpretation Of Figure 05: The figure highlights the work experience distribution among employees at the Mohakhali, Mirpur, and Savar branches of BRAC Bank. A significant portion, 40% (35 employees), have less than one year of experience, indicating a young workforce. Employees with 1 to 5 years of experience make up 20% (18 employees), while those with 6 to 10 years represent 26% (23 employees). Only 14% (12 employees) have over 10 years of experience, reflecting a smaller proportion of highly experienced staff. This distribution suggests a blend of fresh talent and moderately experienced employees, with fewer long-term professionals in these branches

Table 7: Daily Working Hours of the respondents

Daily Working Hour	Frequency	Percentage
8 Hours	44	50%
10 Hours	26	30%
Above 10 Hours	18	20%
Total	88	100%

Source: Field Study

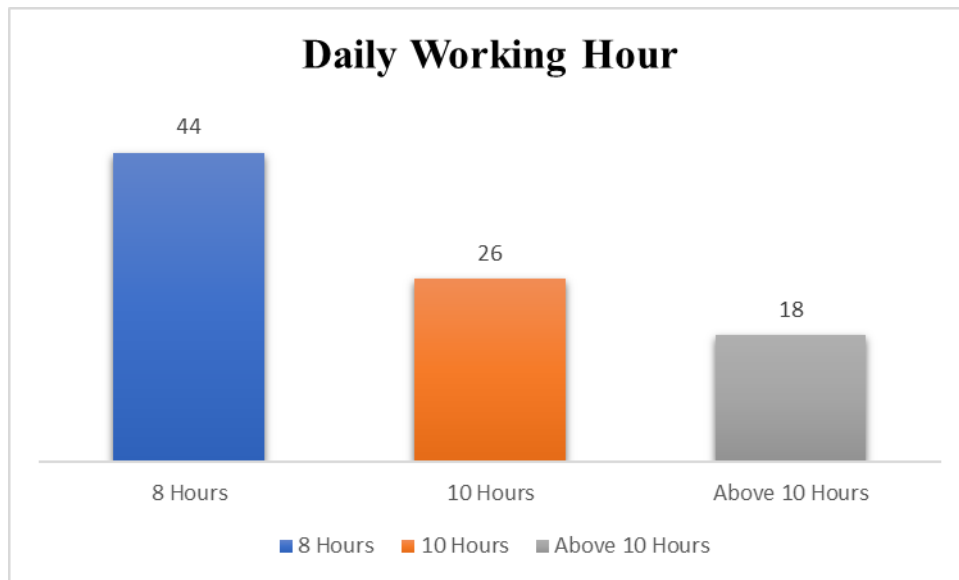


Figure 6: Daily Working Hours

Interpretation of Figure 06: The table illustrates the daily working hours of employees at the Mohakhali, Mirpur, and Savar branches of BRAC Bank. Half of the employees (50%) work for 8 hours daily, indicating adherence to standard working hours. About 30% of employees work for 10 hours, reflecting extended work schedules, while 20% work more than 10 hours daily, representing a smaller group with significantly longer working hours. This distribution highlights varying workloads among the employees across these branches.

4.2 Bank Employee's opinion on job Satisfaction

In an organization, employee job satisfaction relies on both financial and non-financial benefits, which are positively perceived by the institution. It is the responsibility of the bank's administration to ensure employee satisfaction by providing necessary financial and non-financial facilities. In return, employees are expected to deliver their best efforts in offering quality service to customers, creating a reciprocal relationship. The following table (Table 8) presents the frequency, percentage, and score values of responses from BRAC Bank employees. These responses were recorded based on the provided scale.

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

The following table shows that the measurement of factors signification level based on given answer from the bank employees.

Table 8: Measurement of factors signification level

Mark	Respondents	Score	Level	References
5	88	440	Highly Significant	88-264 = Insignificant 264-352 = Significant 353-440 = Highly Significant
4	88	352	Significant	
3	88	264	Insignificant	
2	88	176		
1	88	88		

How Job *Safety & Security* impact on employee's satisfaction level are as shown in below:

Table 9: Job Safety & Security

Level	Frequency	Percentage	Scoring System	Score
Strongly Agree	17	19%	5×17	85
Agree	43	49%	4×43	172
Neutral	17	19%	3×17	51
Disagree	10	12%	2×10	20
Strongly Disagree	1	1%	1×1	1
Total	88	100%		339

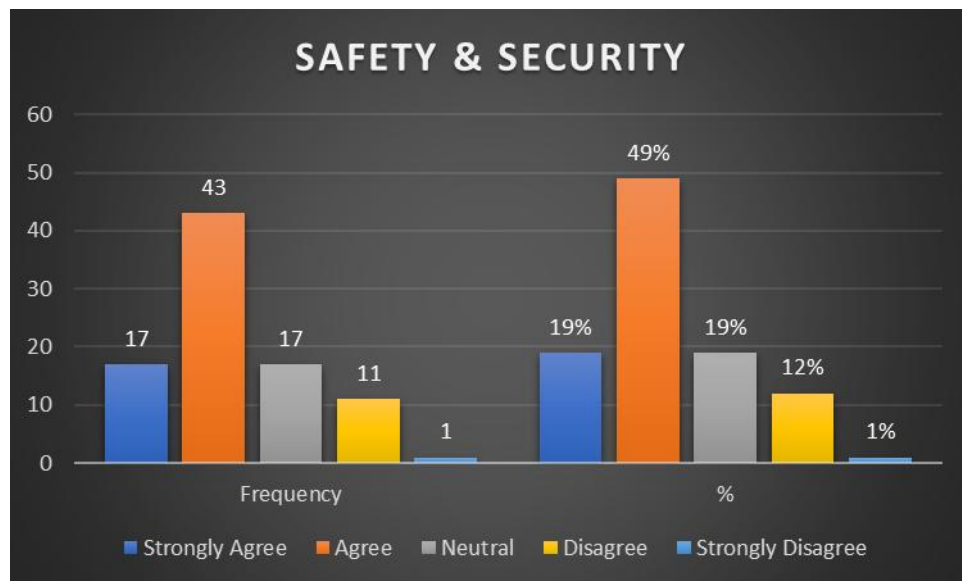


Figure 7: Safety & Security

Interpretation of Figure 07: The figure shows responses from 88 participants across five levels: "Strongly Agree," "Agree," "Neutral," "Disagree," and "Strongly Disagree." The majority (49%) agreed, contributing the highest score of 172, while 19% strongly agreed, adding 85 to the total score. Another 19% remained neutral, with a score of 51. Twelve percent disagreed, contributing 22, and only 1% strongly disagreed, adding 1 to the score. The total score of 331 indicates a predominantly favorable perception, with 68% of respondents expressing agreement or strong agreement.

How **Promotion System** impact on employee's satisfaction level is as shown inbelow:

Table 10: Promotion System Score

Level	Frequency	%	Scoring System	Score
Strongly Agree	10	11.36 %	5×10	50
Agree	24	27.27 %	4×24	96
Neutral	40	45.45 %	3×40	120
Disagree	13	14.77 %	2×13	26
Strongly Disagree	1	1.14 %	1×1	1
Total	88	100 %		293

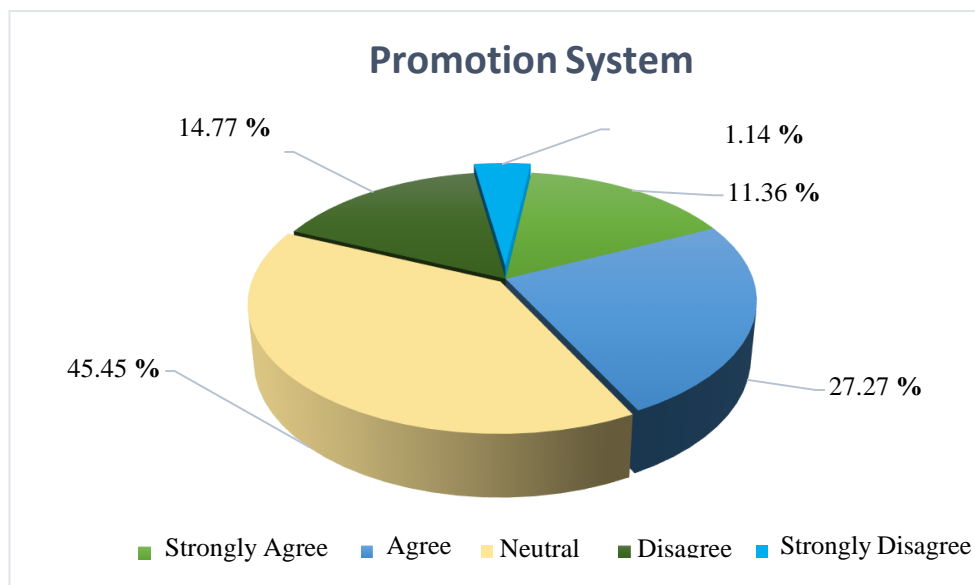


Figure 8: Promotion System

Interpretation of Figure 08: The promotion system is viewed with mixed opinions among the respondents. A majority of 45.45% remain neutral, indicating indifference or uncertainty about the system, while 27.27% express agreement, showing a positive outlook. Only 1.14% strongly disagree, suggesting that extreme dissatisfaction is rare. Overall, the score of 293 reflects a somewhat favorable attitude, with most respondents leaning toward neutral or positive views on the promotion system.

How **Team Support** impact on employee's satisfaction level are as shown inbelow:

Table 11: Team Support

Level	Frequency	%	Scoring System	Score
Strongly Agree	12	13.64	5×12	60
Agree	29	33.03	4×29	116
Neutral	20	22.73	3×20	60
Disagree	17	19.32	2×17	34
Strongly Disagree	10	11.36	1×10	10
Total	88	100		280

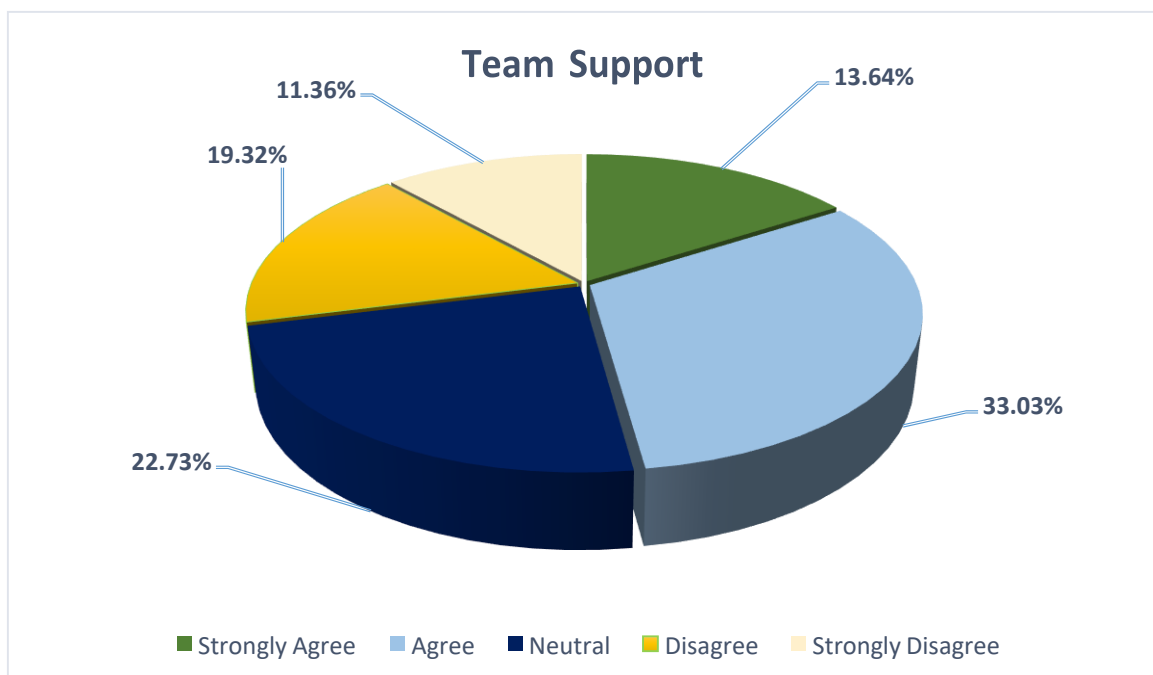


Figure 9: Team Support

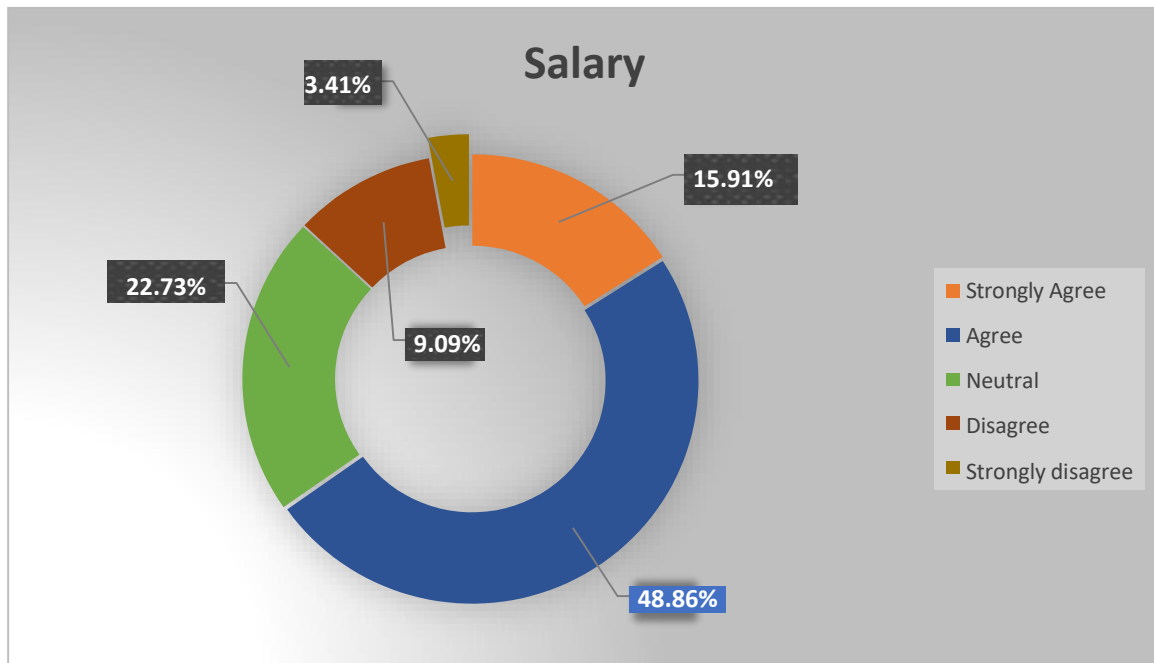
Interpretation of Figure 09: The figure reveals a mixed response to the given statement. A significant portion, 33.03%, agree with the statement, contributing the highest score of 116, while 22.73% remain neutral, indicating a moderate level of indifference with a score of 60. A smaller group, 19.32%, disagree, leading to a score of 34, and 11.36% strongly disagree, contributing the lowest score of 10. Only 13.64% strongly agree, giving a score of 60. Overall, the total score of 280 indicates a somewhat positive perception, with the majority leaning toward agreement or neutrality.

How *Salary* impact on employee's satisfaction level are as shown in below:

Table 12: Salary

Level	Frequency	%	Scoring System	Score
Strongly Agree	14	15.91	5×14	88
Agree	43	48.86	4×43	172
Neutral	20	22.73	3×20	60
Disagree	8	9.09	2×8	16
Strongly Disagree	3	3.41	1×3	3
Total	88	100		321

Figure 10: Salary



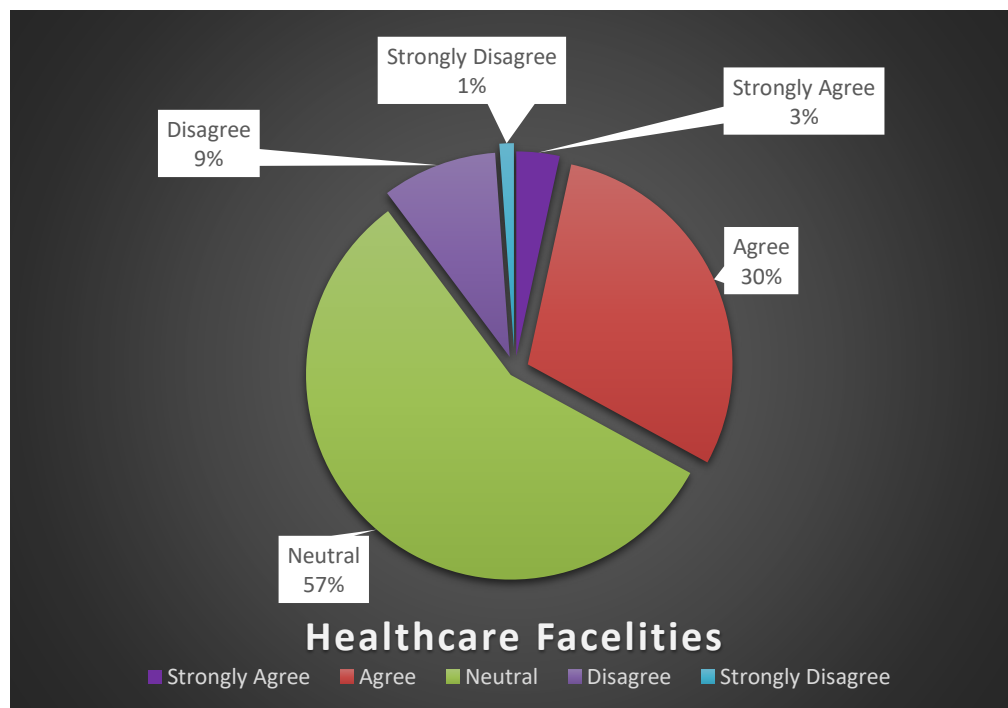
Interpretation of Figure 10: The table reflects a predominantly positive view on the subject. A large majority, 48.86%, agree with the statement, contributing the highest score of 172, while 22.73% remain neutral, resulting in a score of 60. A smaller portion, 15.91%, strongly agree, adding 88 to the total score. Only 9.09% disagree, with a score of 16, and 3.41% strongly disagree, contributing the lowest score of 3. The total score of 321 indicates that the overall sentiment is favorable, with the majority of respondents leaning towards agreement.

How *Healthcare Facilities* impact on employee's satisfaction level are as shownin below:

Table 13: Healthcare Facilities

Level	Frequency	%	Scoring System	Score
Strongly Agree	3	3.41	5×3	15
Agree	26	29.55	4×26	104
Neutral	50	56.82	3×50	150
Disagree	8	9.09	2×8	16
Strongly Disagree	1	1.14	1×1	1
Total	88	100		228

Figure 11: Healthcare Facilities



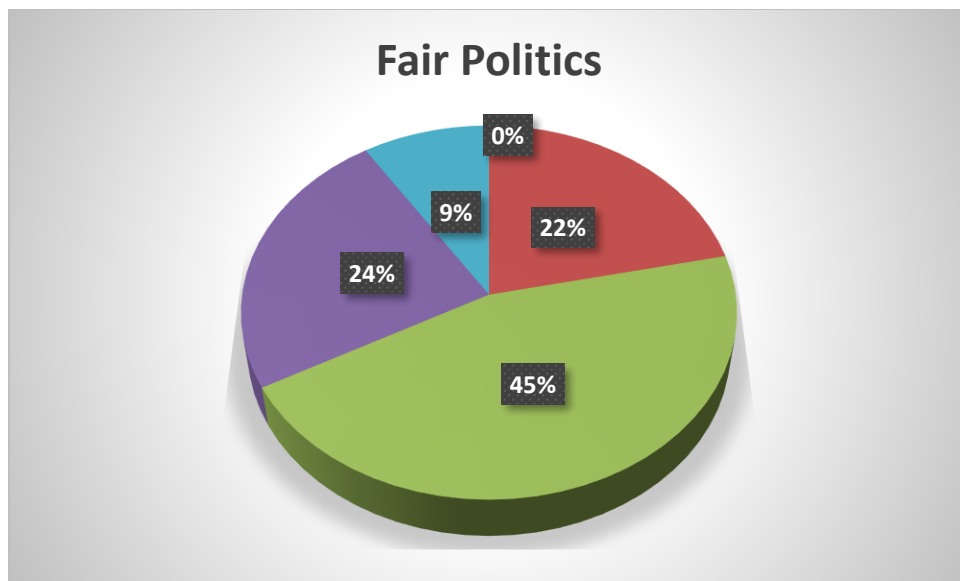
Interpretation of Figure 11: The table shows that the majority of respondents, 56.82%, are neutral about the statement, contributing the highest score of 150. A significant portion, 29.55%, agree with the statement, adding 104 to the total score. Only 3.41% strongly agree, resulting in a score of 15. A smaller group, 9.09%, disagree, contributing 16 points, and just 1.14% strongly disagree, adding 1 to the total score. With a total score of 286, the overall sentiment leans toward neutrality and agreement, indicating a generally positive yet balanced response to the statement.

How *Fair Politics* impact on employee's satisfaction level are as shown in below:

Table 14: Fair Politics

Level	Frequency	%	Scoring System	Score
Strongly Agree	0	0	5×0	0
Agree	19	21.59	4×19	76
Neutral	40	45.45	3×40	120
Disagree	21	23.86	2×21	42
Strongly Disagree	8	9.09	1×8	8
Total	88	100		246

Figure 12: Fair Politics



Interpretation of Figure 12: The table shows a predominantly neutral response, with 45.45% of participants remaining neutral, contributing the highest score of 120. A significant portion, 21.59%, agree with the statement, adding a score of 76. Meanwhile, 23.86% of respondents disagree, contributing 42 to the total score, and 9.09% strongly disagree, adding 8 points. Notably, no respondents strongly agree, resulting in a score of 0 for that category. The total score of 246 indicates a mixed perception, with the majority leaning towards neutrality and moderate agreement, while disagreement also plays a substantial role.

How *Working Flexibility* impact on employee's satisfaction level are as shown in below:

Table 15: Working Flexibility

Level	Frequency	%	Scoring System	Score
Strongly Agree	16	18.18	5×16	80
Agree	24	27.27	4×24	96
Neutral	31	35.23	3×31	93
Disagree	13	14.77	2×13	26
Strongly Disagree	4	4.55	1×4	4
Total	88	100		299

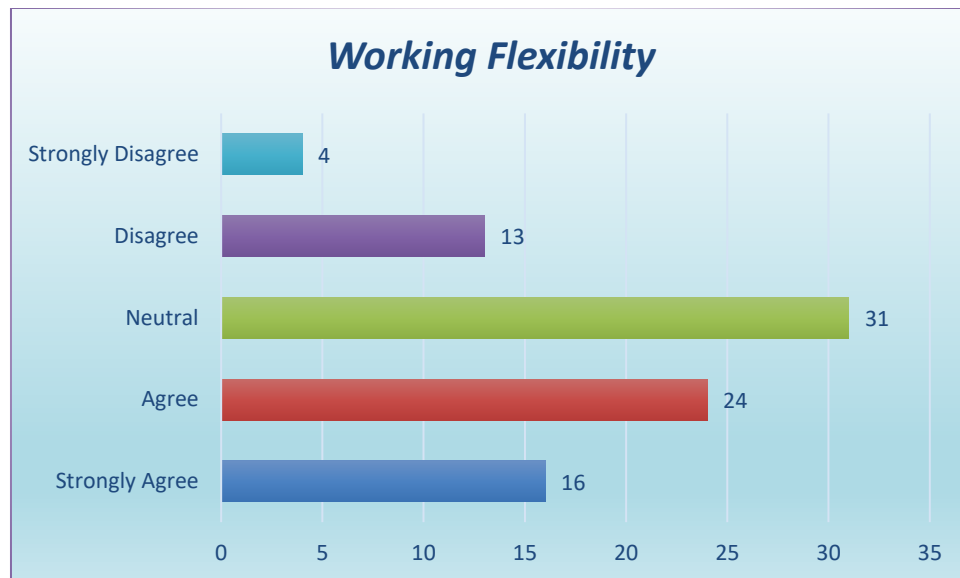


Figure 13: Flexibility

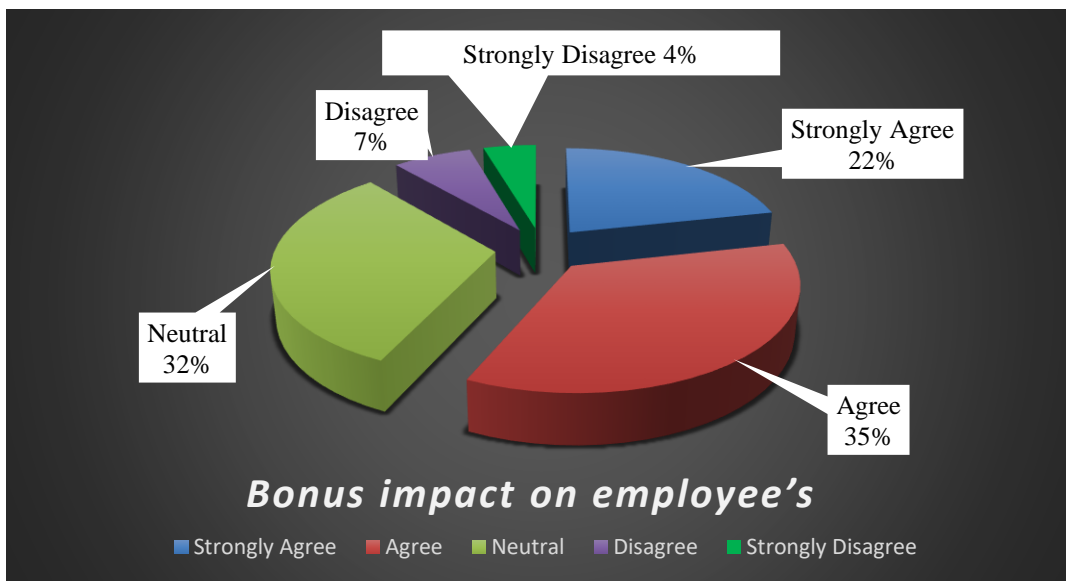
Interpretation of Figure 13: The figure illustrates the distribution of responses, with the majority of participants (35.23%) remaining neutral, contributing a significant score of 93. A notable 27.27% agree with the statement, providing the highest score of 96, while 18.18% strongly agree, adding 80 to the total score. On the other hand, 14.77% disagree, contributing 26 points, and 4.55% strongly disagree, adding just 4 points. The total score of 299 indicates a generally positive sentiment, with a strong leaning towards agreement and neutrality, and a relatively smaller proportion expressing disagreement.

How **Bonus** impact on employee's satisfaction level is as shown in below:

Table 16: Bonus impact on employee's

Level	Frequency	%	Scoring System	Score
Strongly Agree	19	21.59	5×19	95
Agree	31	35.23	4×31	124
Neutral	28	31.82	3×28	84
Disagree	6	6.82	2×6	12
Strongly Disagree	4	4.55	1×4	4
Total	88	100		319

Figure 14: Bonus impact on employee's



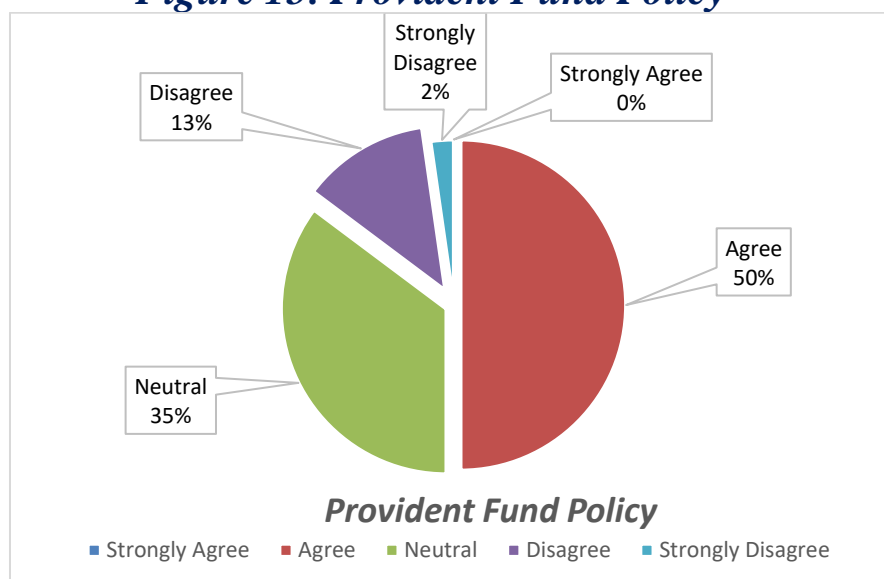
Interpretation of Figure 14: The table shows a predominantly positive response, with 35.23% of participants agreeing with the statement, contributing the highest score of 124. Additionally, 21.59% strongly agree, adding 95 to the total score. A significant portion, 31.82%, remain neutral, resulting in a score of 84. Meanwhile, 6.82% disagree, contributing 12 points, and 4.55% strongly disagree, adding 4 points. The total score of 319 reflects an overall favorable sentiment, with the majority leaning toward agreement and neutrality, and minimal disagreement.

How ***Provident Fund Policy*** impact on employee's satisfaction level are as shown in below:

Table 17: Provident Fund Policy

Level	Frequency	%	Scoring System	Score
Strongly Agree	0	0	5×0	0
Agree	44	50	4×44	176
Neutral	31	35.23	3×31	93
Disagree	11	12.5	2×11	22
Strongly Disagree	2	2.27	1×2	2
Total	88	100		293

Figure 15: Provident Fund Policy



Interpretation of Figure 15: The table reflects a predominantly positive sentiment, with half of the respondents (50.00%) agreeing with the statement, contributing the highest score of 176. A significant portion, 35.23%, remain neutral, adding 93 to the total score. On the other hand, 12.50% of respondents disagree, contributing 22 points, while 2.27% strongly disagree, adding just 2 points. Notably, there are no responses indicating strong agreement, resulting in a score of 0 for that category. The total score of 293 indicates that the majority of respondents lean toward agreement, with neutrality being the second most common response, and disagreement playing a minimal role.

Table 18: Comparative Ranking of Job Satisfaction Factors

No.	<i>Factor</i>	<i>Score</i>	<i>Level of Signification</i>	<i>Ranking</i>
1	Job Safety & Security	329	Significant	<i>1st</i>
2	Promotion System	293	Significant	<i>5th</i>
3	Team Support	280	Significant	<i>7th</i>
4	Salary	321	Significant	<i>2nd</i>
5	Healthcare Facilities	228	Insignificant	<i>9th</i>
6	Fair Politics	246	Insignificant	<i>8th</i>
7	Working Flexibility	299	Significant	<i>4th</i>
8	Bonus Policy	319	Significant	<i>3rd</i>
9	Provident Fund Policy	293	Significant	<i>6th</i>

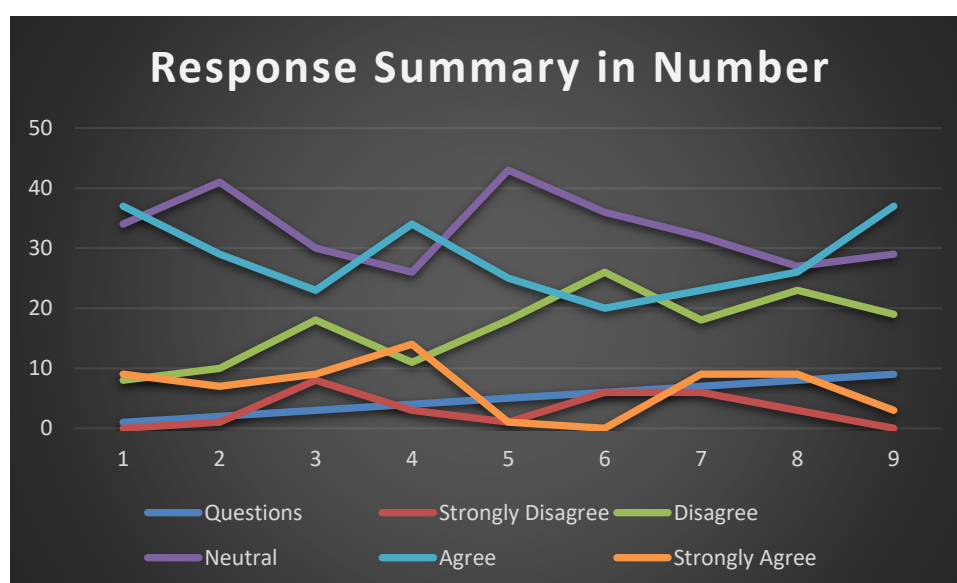
The table highlights the significance and ranking of various factors influencing employee satisfaction. Among the factors, " Job Safety & Security " ranks the highest, with a score of 329, indicating it is Significant to employees. "Salary" follows closely, scoring 321, and is also considered Significant, ranked 2nd. "Bonus Policy" with a score of 319, ranks 3rd, showing its importance to employees. The factors "Working Flexibility" scores 299 with 4th rank. Other factors such as "Promotion System" and "Provident Fund Policy" both score 293, sharing the 5th and 6th ranks, while "Team Support" scores 280, placing it in 7th. "Fair Politics" with scores of 246, ranked 8th which is insignificant factor. Lastly, "Healthcare Facilities" scoring 228, ranks 9th, indicating the insignificant factor. Overall, the table emphasizes the critical role of fairness and job security in shaping employee satisfaction.

Table 19: Response Summary in Number

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	0	8	34	37	9
2	1	10	41	29	7
3	8	18	30	23	9
4	3	11	26	34	14
5	1	18	43	25	1
6	6	26	36	20	0
7	6	18	32	23	9
8	3	23	27	26	9
9	0	19	29	37	3

Source: Field Study

Figure 16: Response Summary in Number



The table presents the distribution of responses across nine questions, illustrating the overall sentiment of the respondents. For most questions, "Agree" is the most frequent response, with the number of agreements typically surpassing neutral or disagreeing responses. For example, Question 1 shows 37 respondents agreeing, which is the highest frequency for that question, while only 9 strongly agree. Similarly, Question 2 has 29 respondents agreeing, with 41 being neutral, suggesting a more balanced perspective on that question.

On several questions, neutral responses are notably high, particularly in Questions 1, 2, and 6, where respondents appear to feel neither strongly for nor against the statements. Disagree and Strongly Disagree responses are relatively low overall, except for Question 5, where 18 respondents disagree, and Question 6, where 26 respondents disagree. However, in

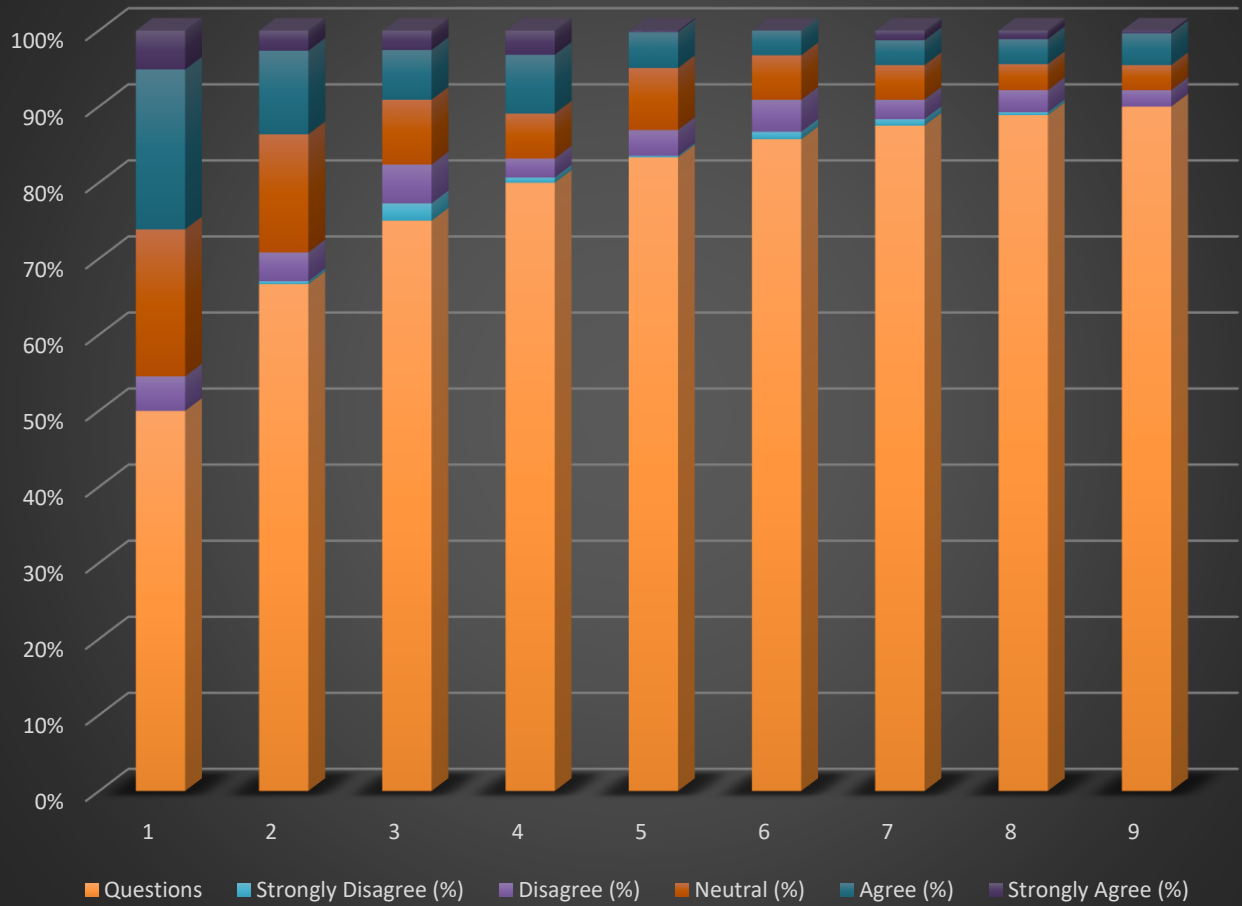
general, "Agree" is the dominant sentiment, indicating a generally positive but moderate response to the statements posed in the questions. The variation in responses suggests differing levels of agreement and neutrality, highlighting areas that might require further exploration or attention.

Table 20: Response Summary in Percentage (%)

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	0%	9.09%	38.64%	42.05%	10.23%
2	1.14%	11.36%	46.59%	32.95%	7.95%
3	9.09%	20.45%	34.09%	26.14%	10.23%
4	3.41%	12.50%	29.55%	38.64%	15.91%
5	1.14%	20.45%	48.86%	28.41%	1.14%
6	6.82%	29.55%	40.91%	22.73%	0%
7	6.82%	20.45%	36.36%	26.14%	10.23%
8	3.41%	26.14%	30.68%	29.55%	10.23%
9	0%	21.59%	32.95%	42.05%	3.41%

Figure 17: Response Summary in Percentage

Response Summary in Percentage (%)



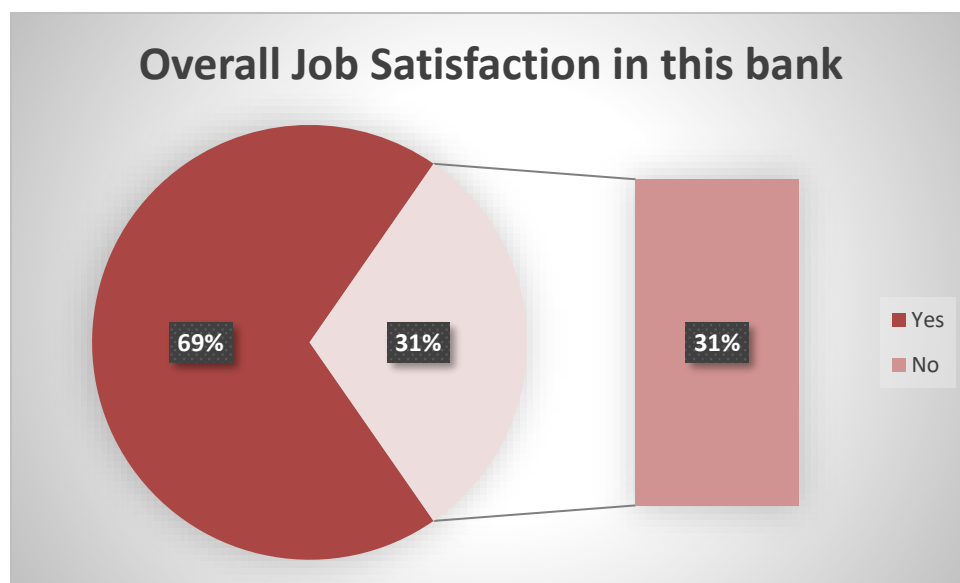
4.1 Overall Job Satisfaction

Question 10 : Are you Overall Satisfied Job in the bank ?

Table 21: Overall Job Satisfaction in this bank

Opinion	Frequency	Percentage (%)
Yes	61	69.32%
No	27	30.68%
Total	88	100%

Figure 18: Overall Job Satisfaction



Interpretation Of Figure 18 : The majority of employers are generally satisfied with their jobs at this bank.

4.2 Test Hypothesis

➤ **Test of H_{01} :** *There is no association between Gender and overall jobsatisfaction.*

For the convenience of calculation, a null hypothesis will be used and the null hypothesis is-

H_{01} : *There is association between Gender and overall job satisfaction.*

If the pvalue of the test returns 0.05 then the null hypothesis will be accepted. If not then the H_{01} will be accepted.

Table 22: Gender * Overall Job Satisfaction Cross-tabulation

Gender * Overall Job Satisfaction Cross-tabulation				
Overall Job Satisfaction		Gender		Total
		Male	Female	
Yes	Count	41	17	58
	Expected Count	41.2	16.8	58
No	Count	21	9	30
	Expected Count	20.8	9.2	30
Total	Count	62	26	88
	Expected Count	62	26	88

*Table 23: Gender * Overall Job Satisfaction Chi-Square Test*

Chi-Square Test					
	Value	df	Asymptotic Significance (2-sided)	Exact sig. (2-Sided)	Exact sig. (1-Sided)
Pearson Chi-Square	1.241a	1	0.232		
Continuity Correction	.659	1	0.324		
Likelihood Ratio	1.196	1	0.124		
Fisher's Exact Test				0.265	0.237
Linear-by-Linear Association	1.223	1	0.169		
N of Valid Cases	88				
a. 0 Cells (.0%) have expected count less than 5. The minimum expected count is 5.16					
b. Computed only for a 2x2 table.					

Since the p value (sig.) obtained from **Chi-Square** test is greater than the 5% significant level. Thus, null hypothesis H_{01} is accepted. So we can say that gender is not dependent on overall job satisfaction.

➤ **Test of H_{02} : There is no association between experience and overall job satisfaction.**

For the convenience of calculation, a null hypothesis will be used and the null hypothesis is-

H_{02} : There is association between experience and overall job satisfaction. If the value of the test returns 0.05 then the null hypothesis will be accepted. If not then the H_{02} will be accepted.

Table 24: Experience * Overall Job Satisfaction Cross-tabulation

Experience Overall Job Satisfaction Cross-tabulation					
			Overall Job Satisfaction		Total
			No	Yes	
Experience	Below 1 Year	Count	8	14	22
		Expected Count	5.5	14	19.5
	1 - 5 Years	Count	13	11	24
		Expected Count	13.2	13.8	27
	6 - 10 Years	Count	9	16	25
		Expected Count	5.8	15.7	21.5
	Above 10 Years	Count	0	17	17
		Expected Count	3.4	16.6	20
Total		Count	30	58	88
		Expected Count	27.5	60.1	88

Source: SPSS Output

Table 25: Gender * Overall Job Satisfaction Chi-Square Tests

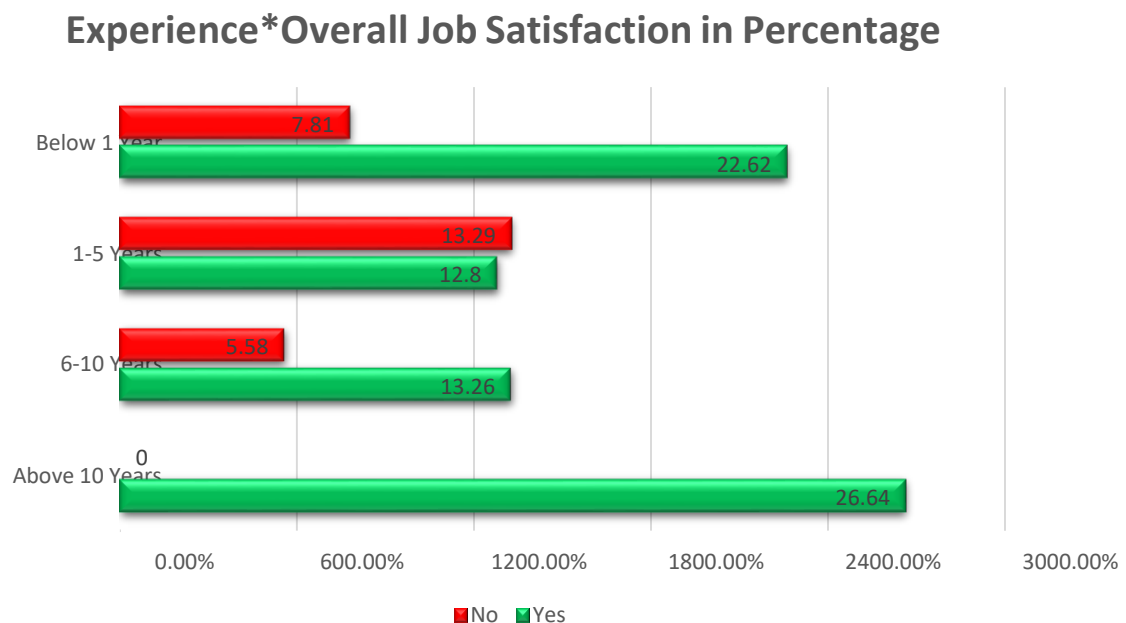
Chi-Square Tests						
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	9.719a	3	.023	.017		
Likelihood Ratio	12.569	3	.008	.011		
Fisher's Exact Test	9.962			.018		
Linear-by-Linear Association	4.049b	1	.029	.048	.033	.018
N of Valid Cases	88					
a. 3 cells (38.5%) have expected count less than 5. The minimum expected count is 3.40.						
b. The standardized statistic is 1.96						

Limitation: The **Fisher's exact** test is applicable when the sample size is small and we could expect that there may be one or more small cells (< 5). Therefore, different sample size calculation procedure following the Fisher's exact test will be applied when the sample size is small. From the table – we get 3 cells (38.5%) have expected count less than 5. The minimum expected count is 3.40. For this reason we used Fisher's exact test.

Since the p value (sig.) obtained from **Fisher's Exact** test is greater than the 5% significant level. Thus, null hypothesis H_0 is rejected. So we can

say that There is association between experience and overall job satisfaction.

Figure 19: Experience* Overall Job Satisfaction



Interpretation Of Figure 19 : The majority of employers are pretty satisfied their jobs with their experiences at this bank.

4.2 Logistic Regression

Table 26: Classification Table of Overall Job Satisfaction

Classification Table ^a					
Step 1	Observed		Predicted		
			Overall Job Satisfaction		Percentage Correct
			No	Yes	
	Overall Job Satisfaction	No	30	0	100.0
		Yes	0	58	100.0
Overall Percentage					100.0
a. The cut value is .500					

The classification table shows that the model accurately predicted job satisfaction for all respondents. It correctly classified all 30 respondents who reported "No" and all 58 respondents who reported "Yes," resulting in a 100% accuracy rate for both categories. With an overall prediction accuracy of

100%, the model demonstrated perfect performance in classifying job satisfaction. The cut value of 0.500 indicates that any prediction above this threshold was classified as "Yes," and below as "No." This perfect accuracy suggests that the model is highly reliable in predicting overall job satisfaction.

Table 27: Model Summary

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	.000 ^a	.750	1.000
a. Estimation terminated at iteration number 20 because maximum iterations has been reached. Final solution cannot be found.			

The model summary indicates that the model explains a significant portion of the variance in the dependent variable, with a Cox & Snell R Square value of 0.710, suggesting a good fit. The Nagelkerke R Square value is 1.000, which implies a perfect fit, though this might raise concerns about overfitting or data issues. However, the estimation process terminated at iteration 20 due to reaching the maximum number of iterations, and a final solution was not found, indicating potential issues with convergence. This suggests that while the model performs well in explaining variance, further adjustments or refinements may be necessary to achieve an optimal and convergent solution.

Chapter Five

Findings

4 Chapter Five: Findings

- **General Agreement and Neutrality:** Across the questions, there is a strong trend of agreement and neutrality among respondents. The highest percentages of responses consistently fall in the "Agree" and "Neutral" categories, with many questions showing that a significant portion of respondents tend to agree with the statements. For instance, the table related to the distribution of responses reveals that most respondents are either neutral or in agreement, highlighting a generally positive but moderate sentiment toward the topics discussed.
- **Job Safety and Fair Politics:** In terms of significant factors, "Fair Politics" and "Job Safety & Security" are considered Significant, indicating that respondents place considerable value on fairness in their workplace environment and job stability. These factors receive the highest scores in the ranking, reinforcing the importance of these aspects for employees' job satisfaction.
- **Mixed Sentiment on Certain Policies:** Factors such as the "Promotion System," "Team Support," and "Working Flexibility" are seen as significant but not overwhelmingly so. These factors receive moderate scores, suggesting that while they are important to employees, they might not be the most critical areas for satisfaction or improvement.
- **Disagreement and Strong Disagreement:** In some areas, a small percentage of respondents expressed disagreement or strong disagreement. For example, in questions related to healthcare facilities, salary, and bonus policy, a portion of the respondents disagreed with the statements, indicating that these areas might require attention for improvement.
- **Low Support for Certain Policies:** The "Bonus Policy" and "Provident Fund Policy" received lower scores, suggesting that these are not as highly regarded by employees. The responses indicate that these areas may need reevaluation or better communication to address any concerns or misconceptions.
- **Overall Positive Sentiment:** The overall sentiment across multiple factors tends to be positive, with a greater emphasis on agreement rather than disagreement. This suggests that employees generally feel positively about the workplace, but there are still areas where improvement is needed, particularly in policies related to compensation and support structures.
- **Opinions on General Issues:** When asked about general opinions, 69% of respondents expressed a positive stance (Yes), while 31% expressed a negative stance (No). This shows a clear majority favoring

certain workplace conditions or policies, but also indicates that a notable portion of employees might have concerns that need to be addressed.

- 68% male employer working in this bank where only 32% female employer working here.
- 54.55% employer's education level is post-Graduation.
- 25% employers' designation is Teller & 12% employers' designation is Senior officer.
- Here only 14% employers have working experience above 10 years.
- 50% employers work 8 hours a day.
- 49% employers agree that lack of Job Safety & Security has had negative impact on job Satisfaction in this bank.
- Only 1.14% employers strongly disagree that Promotion System has had negative impact on job satisfaction in this bank.
- 19.32% employers agree that absence of Team Support has had negative impact on job Satisfaction.
- 48.86% employers agree that the Salary they have got paid from the bank is suitable for them.
- 21.59% employer agree that appropriate fair politics in this bank.
- Maximum employer agree that Working Flexibility has had positive impact on job satisfaction.
- 24% employer are satisfied with their bank Bonus policy.
- 35.23% employer are happy with their Provident Fund Policy.
- There is no association between gender and Overall job satisfaction. Its mean there are independent.
- There is association between experience and Overall job satisfaction. Its mean there are dependent.
- Motivating factors applied by the Bank is not good.
- 50% employers are overall satisfied with their job where there are above 10 years experienced.
- According to "**Cox & Snell**" R Square value we can say that independent variables can explain 75% of dependent variable (Overall job satisfaction).
- 73.32% employers are overall satisfied with their job in BRAC BANK.

Chapter Six

Recommendation

&

Conclusion

6 Chapter Six: Recommendation & Conclusion

6.1 Recommendation

Essentially, job satisfaction is very much critical considering the need of the employees. The meaning of job satisfaction has changed a lot in today's context which can be observed from the findings of the study and thus some insights and recommendations can be made for the stakeholders of the study. Job satisfaction is not an independent term. There are many factors influential to it. However, all the factors are not equally influential and impotent to the employees in deciding whether they are satisfied with their job or not. It is an insight for the employers that a well-organized working environment, cooperative working attitude from colleagues as well as supervisor are comparatively satisfactory according to the respondents or the employees. Precisely, employees are more concerned with financial factors influential to their level of motivation and satisfaction at job. They lack all these and not satisfied much with these factors. Although, bankers in Bangladesh, both from public and private sectors, are smartly paid. However, they require more values in exchange of their talent, skills and competence. Fairness in performance evaluation lack also satisfactory attitude from the employees indicating the factor's importance in determining job satisfaction.

So, Considering the above major, the research would direct to some remedial measures to increase the level of job satisfaction of bank employees. Major recommendations are the followings:

- i. Salaries and incentives should be given considering experience, inflation, living cost etc.
- ii. Training and development programs must be provided to the employees at regular intervals to update their knowledge and skills.
- iii. Working environment should be healthy and comfortable enough to work.
- iv. Working hours should be in accordance with the existing labor law.
- v. Preference should be given on choice of employee about transfer if possible.
- vi. Employees should be awarded according to their job performance.
- vii. Entertainment facilities will be given to employees which removes boringness of employees.

6.2 Conclusion

The succession history of any organization significantly figured on their skilled and loyal human resources. In logically we can simply say that, every single organization tried their level best to recruit such manpower as much possible. And it is also equally important issue to holds those employees by satisfying them in best possible way. So, employees job satisfaction and assess it periodically is simultaneously important for any organization.

Many scholars contribute their research and rich the knowledge. It's a simple research work on BRAC BANK. Where I tried to cover the most important variables for analysis that significantly affect the employees job satisfaction's level for BRAC BANK. In essence, this study presents that BRAC BANK is in a better position on the basis on their employee's job satisfaction. But some noticeable points I remarked in this study have to improve. I honestly believe, if BRAC BANK focus to develop that marking factors, they will turn to achieve better output from their employees. The previous research works are on past situations. For such reason, I am confident to provide an update and authentic study which may assist the particular beneficial for their further study or improvement the focusing factors.

6.3 Limitations of the Study

This research was conducted in a limited area. The sample size was confined only to 55 respondents. Satisfaction level to environment factor may differ from person to person. Measuring human attributes is complex.

The primary data reflects the accuracy of study findings but the number of respondents and chosen area is taken short which could have been taken for wider.

Selection area comprising only a district may suffer for adequacy though it is tried for accuracy. Still some respondents were busy with their banking hour jobs and were reluctant to even provide information. Another limitation can be tracked as the study could be conducted taking sample from all over the Bangladesh.

Further study can be conducted by taking the data. One can go for further research by even taking the data for comparative analysis between public and private banks, domestic and foreign banks, general commercial and specialized commercial bank.

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Questionnaire

An Analysis of Job Satisfaction in Banking Sector of Bangladesh: A Case Study on BRAC BANK

Dear respondent,

We are 4th year undergraduate students of Bachelor of Science (B.Sc) in Statistics from, the University of Dhaka. Please take a few moments to complete this questionnaire. The survey focuses on Job Satisfaction of bank employees; the detection of problems trying to improve the management quality of the bank, rather than the individual employees has any adverse effects.

Instruction:

There are Three (3) pages in this questionnaire. Please answer ALL questions which are needed on ALL pages. Completion of this questionnaire will take you approximately 5 to 10 minutes. Depending in your individual circumstances, honestly answer every issue and mark on TIK (✓), there is only one answer to each question. The content of this questionnaire will be kept strictly confidential and used only for academic research purposes. Please fill out and return back.

Researchers:

<i>Name</i>	<i>Email</i>	<i>Institution</i>	<i>Major of Study</i>
Md. Moshir Rahman Evan		Government Titumir College	Statistics
Akash Chandra Das			
Mostak Shahriar Pallab			
Rajib Mia			
Md. Asif Mas-Ud			
Md. Abu Noman			
Shamsul Al Mazid			
Abu Jar Islam			
Md. Shifat			
Mir Apel Mahmud (2017-18)			

SECTION: A [Demographic Information]

01. Gen
:

<input type="checkbox"/> Male	<input type="checkbox"/> Female
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02. Your Age:

03. Educational Qualification:

<input type="checkbox"/> HSC	<input type="checkbox"/> Graduation	<input type="checkbox"/> Post- Graduation	<input type="checkbox"/> Other
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04. Your Designation:

<input type="checkbox"/> Teller	<input type="checkbox"/> Marketing Representative	<input type="checkbox"/> Internal Auditor	<input type="checkbox"/> Branch Manager	<input type="checkbox"/> Loan Officer	<input type="checkbox"/> Senior Officer	<input type="checkbox"/> Office Stuff	<input type="checkbox"/> Other
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05. Your Work Experience:

<input type="checkbox"/> Below 1 Year	<input type="checkbox"/> 1-5 Years	<input type="checkbox"/> 6-10 Years	<input type="checkbox"/> Above 10 Years
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06. Your Monthly Salary:

07. Your Daily Working Hours:

<input type="checkbox"/> 6 Hours	<input type="checkbox"/> 8 hours	<input type="checkbox"/> 10 Hours	<input type="checkbox"/> Above 10 Hours
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SECTION: B [Bank Employee's opinion on job Satisfaction]

1. Do you agree that lack of **Job Safety & Security** has had negative impact on jobSatisfaction in the bank?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Do you agree that **Promotion System** has had negative impact on job satisfaction in thebank?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Do you agree that absence of **Team Support** has had negative impact on job Satisfaction in thebank?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. Do you agree that the *Salary* you have got paid from the bank is suitable for you?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
▲	▶	◀	◻	◻

5. Do you agree that *Healthcare Facilities* has had negative impact on job Satisfaction in the bank?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
▲	▶	◀	◻	◻

6. Is there appropriate *Fair Politics* in the bank?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
▲	▶	◀	◻	◻

7. Do you agree that *Working Flexibility* has had positive impact on job satisfaction in the bank?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
▲	▶	◀	◻	◻

8. Are you satisfied with your bank *Bonus Policy*?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
▲	▶	◀	◻	◻

9. Are you happy with *Provident Fund Policy*?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
▲	▶	◀	◻	◻

10. Are you *Overall Satisfied Job* in the Bank ?

<i>Yes</i>	<i>No</i>
◻	—

Note:

5 = Strongly Agree; 4= Agree; 3= Neutral; 2=Disagree; 1=Strongly Disagree
1 = YES; 0 = NO

Thank you very much for your time, cooperation and Participation

