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EMPLOYEES JOB SATISFACTION IN THE CONTEXT OF A MUTUAL TRUST BANK LIMITED

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INDEPENDENT UNIVERSITY, BANGLADESH

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EMPLOYEES JOB SATISFACTION IN THE CONTEXT OF A MUTUAL TRUST BANK LIMITED

by

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ID:0710064

An Internship Report Presented in Partial Fulfilment

of the Requirements for the Degree

Bachelor of Business Administration

INDEPENDENT UNIVERSITY, BANGLADESH

April 2012

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has been approved

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ACKNOWLEDGEMENT

At first, I would like to express my gratitude to almighty Allah for enabling me the strength and opportunity to complete the report in the schedule time successfully.

I am deeply indebted to my supervisor, Mr.Saquib Shahriar, Faculty Member, School of Business for his stimulating inspiration, kind guidance, valuable suggestions & advices during my internship period. His suggestions & guidance have made the report a good manner.

I express my sincere gratitude to Mr. MD. Nurul Islam Sarker (vice President & Manager), Mr. Md. Mohammad Zillur Rahaman (Deputy manager) of Mutual Trust Bank Limited, Banani branch for their cordial attitude & extending help, which make me able to prepare my internship report properly.

It will be ungrateful if I don't mention the name of Bilkis Akter (Junior Officer), MD. Amimul Ahsan Chowdhury (Junior Officer) and also MD. Rowshan Alam Sharif (Senior Officer Credit Department) who helped me a lot while working in Mutual Trust Bank Limited, Banani branch. My special thanks to other officers of Mutual Trust Bank Limited, Banani branch for giving me their valuable time.

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EXECUTIVE SUMMARY

The banking system of Bangladesh is a mixed one, comprising nationalized, private, and foreign commercial banks. The financial system of Bangladesh consists of Bangladesh Bank as the central bank, 4 nationalized commercial banks, 5 government owned specialized banks, 30 domestic private banks, 10 foreign banks and 28 non-bank financial institutions. Mutual Trust Bank Ltd is a third generation bank in the growing banking sector of Bangladesh. After its beginning in 29th September,1999 The Mutual Trust Bank of Bangladesh Limited is an commercial Bank, which is committed to provide high quality financial services to contribute to the growth of G.D.P. (Gross Domestic Product) of the country through stimulating trade & commerce, boosting up export, creating employment opportunity for the educated youth, poverty alleviation, over all socio-economic development of the country.

This research intends to investigate the casual relationships of Work ethic, stress, participation in decision making, communication, skill variety, autonomy, task identity and task feedback are the independent variable, job involvement, sense of competence is intervening variable and job satisfaction is the Dependent Variable in the context of Mutual Trust Bank Ltd (MTB). Collected data were analyzed by using the SPSS version 12.00 .Reliability tests, Frequency, Crosstab, ANOVA, T-Test and Correlation analysis are used to assess the hypothesis. The correlation analysis provided full support to prove almost all the hypothesis relation. Reliability test used for the data are actually reliable or not. And Frequency used for what percentages of people are answering the question for support the hypotheses.

Using a sample of 10 employees in the bank, this study traced the Mutual Trust Bank to the job satisfaction of employees at the workplace through the quality of life factors of job involvement and sense of competence. Results indicated that personal, job, and organizational climate factors influenced the ego investment or job involvement of people in their jobs, which in turn influenced the intra psychic reward of sense of competence that they experienced, which then directly influenced employees' job satisfaction. Implications of these findings for managers are discussed.

Introduction

Mutual Trust Bank Limited of Bangladesh is a scheduled bank categorized in private sector and established under the realm of Bank Companies Act, 1991 and incorporated as a Public Limited Company under the Companies Act, 1994 on September 29, 1999. The Bank started commercial banking operations effective from traditional banking operation on October 24.1999 after obtaining approval from Bangladesh Bank. During the span of time the Bank has been widely acclaimed by the business community, from small entrepreneurs to large traders and industrial conglomerates, including the top rated corporate borrowers for forward-looking business outlook and innovative financing solutions. With a view of the company's activities and program on the basis of commercial purpose, within this period of time it has been able to create an image of responsibility for itself and has earned significant reputation in the country's banking sector. As a matter of policy, the bank conducts its business on the principles of different transaction approved by Bangladesh Bank.

The Bank is one of the commercial based Banks in the country and its modus-operandi is substantially different from those of other commercial banks. It is a great pleasure that by the grace of Almighty Allah, Mutual Trust Bank Limited have migrated at a time all the branches from its conventional banking operation without any trouble. Lots of uncertainties and adversities were there into this migration process. The officers and executives of Mutual Trust Bank Limited motivated the valued customers by counseling and persuasion in light with the spirit of Islam especially for the non-Muslim customers. Its IT division has done the excellent job of converting and fitting the conventional business processes into the processes based on own policy. It has been made possible by following a systematic procedure of migration under the leadership of honorable Managing Director.

Going forward, it is expected that Mutual Trust Bank Limited will present itself with qualitative and quantitative improvements through better performance, better result and better corporate values. It is also expected that the market will see a better performing Mutual Trust Bank Limited in upcoming years which will move forward with its customers and shareholders towards a brighter future.

The Company (Bank) operates through its Head Office at Dhaka and 76 branches. The Company/ Bank carry out international business through a Global Network of Foreign Correspondent Banks

Mutual Trust Bank at a glance

Name of the Institution	Mutual Trust Bank Limited
Date of incorporation	September 29, 1999
Commencement of operation	October 24.1999
Authorized Capital	Tk. 200.00 million (initial) Tk. 10.00 billion (as on 31 December, 2010)
Paid up Capital	Tk. 100.00 million (initial) Tk. 2120.00 million (as on 31 December, 2011)
Industry	Banking industry of Bangladesh with different financial services/products
Target customers	Individuals and Corporate customers
Chairman	Dr. Arif Dowla
Managing director	Mr. Anis A. Khan
Web address	www.mutualtrustbank.com

Humans Resource Department:

Code of conduct

MTB employees have an obligation to know and understand not only the guidance contained in the code, but also the spirit on which they are based on. Knowing and understanding are not enough for employees. They also have an obligation to comply with the letter and spirit of the Code and to help others to do the same.

This Code addresses the following areas:

- MTB Mission
- Ethical Standards
- Compliance with law & regulations
- Relationship with and responsibility to MTB
- Relationship with and responsibility to customers
- Protection of business assets and information
- Respecting others
- Misconduct

- Insider trading
- Control

Salary and benefits

- Salary is termed “Gross Salary” divided in two parts – Basic Salary (60%) and Allowances (House Rent - 30%, Medical allowance – 5% and conveyance Allowances – 5%) which is 40% of Gross salary), it shall be paid to the employee at the time of salary payment.
- Except for casual employees, every employee, every other regular employee will be compensated for services rendered to the MTB in relation to his / her Grade / Step position.
- Payment should be made in local currency for all national employees.
- Salary shall be made within seven (07) working days of the following months unless any severe case will be raised.
- 6 days a week and 42 hours per week and standard 26 working days in a months
- Working days (paid days) include MTB holidays and authorized leave days.

Two types benefit employee get:

- Increment
- Bonus

Leave

- Casual Leave
- Annual/ earn leave
- Sick/Medical leave
- Maternity leave

Statement of the problem

Completion market is a hug in the banking sectors. So, the customers now have various alternatives to choose according to their convenience. Therefore, to maintain the leading

position in the market Mutual Trust Bank has to identify the factors related to customer satisfaction and employees' satisfaction.

Purpose of study

The purpose of this study was basically to investigate the hypothesized causal connections among the independent variables, the intervening variables and job satisfaction. The idea was that given the fact that involvement, sense of competence and job satisfaction are psychological and attitudinal factors operating in employees at the work setting, we should have a better handle on what the relationships among this quality of work life variables are. This would help us to enhance organizationally favourable outcomes by manipulating the significant variables in the work setting. This study conforms to these conditions and hence the results are interpretable. It is important to note that work ethic had significant paths to both job involvement and sense of competence. Work ethic, which is a deep-rooted value orientation in individuals to engage themselves in work in a disciplined manner, induces the employees to get ego-involved in their jobs and helps them to develop a sense of competence as well. Thus individuals with good work ethic values are valuable assets to the organization.

More importantly, the findings of this study provide support to the theory that if one wants to increase the job satisfaction of individuals at the work place, just making them get deeply involved in their jobs will not directly help them to increase the satisfactions they experience from the work place. Increasing their confidence in their job competence. Skill variety also has a direct to job satisfaction in addition to its direct influence on both job involvement and sense of competence. Stress, likewise, has a direct (negative) to job satisfaction in addition to its negative influence on sense of competence. This implies, that apart from making their work more interesting, and reducing their stress, employees should also be facilitated to have success experiences in their jobs which will progressively increase their confidence in their own competence. It is by increasing their sense of competence that job satisfaction is directly

experienced. It has been found in previous studies that job satisfaction helps among other things, the retention of personnel, decreases absenteeism and enhances commitment.

Apart from increasing job satisfaction, sense of competence has also been shown to increase job performance. In their comparative study of high performing and low performing organizations facing static as well as turbulent environments, found that members of successful organizations reported a significantly higher level of sense of competence than those belonging to low performing organizations. This was true whether the organizations faced a static or dynamic environment. This indicates that sense of competence may not merely lead to higher job satisfaction but also to better job performance. Enhancing the sense of competence of organizational members thus seems to be a useful goal for managers to pursue in organizations.

The question then arises as to how managers can help employees experience feelings of success in the job. By progressively increasing the challenges in the job, by offering them risk support, by praising them or rewarding them whenever a rather difficult job gets done well, employees can be made to not only experience psychological success but can also be motivated to try harder since success builds itself on previous success experiences.

Progressively increasing the level of complexity in employees' work will give them opportunities to get deeply involved in and experience frequent successes on the job. That is, by encouraging employees to try new and difficult tasks without undue fear of punishment (risk support), managers will be motivating employees to attempt to do more challenging work. Once successful in such tasks, employees will increase their level of confidence in their own competence and experience high levels of job satisfaction and even improve their job performance.

Literature review

Since job involvement, sense of competence, and job satisfaction have been identified as three quality of work life indices, the framework developed for the study attempted to trace the causal connection among these variables so that managers and researchers can have an idea of which variables will be most important to deal with and manipulate in the work

setting. Job satisfaction which is an index of the affective responses of employees to the work setting, has been a variable of interest to administrators and researchers alike, for a long time.

In addition to the intrinsic desirability of having employees at the workplace who are satisfied, administrators have also been concerned about the job involvement of employees which enhances the goal commitment and reduces the turnover of employees (Jauch and Sekaran, 1978). Job satisfaction, which has been studied extensively, is a function of several important variables - especially the characteristics of the job itself (Hackman and Oldham, 1975), and the organizational climate (Litwin and Stringer, 1968). Job characteristics have been shown in many studies to influence the job satisfaction of employees (see for instance, the extensive review by Rabinowitz and Hall, 1977). Various organizational climate factors such as communication, participation in decision-making, and stress have also been examined as to their relationship to job satisfaction and found to be significant predictors. While two-way communication (Bateman, 1977; Price, 1972) and participation in making job-related decisions (Patchen, 1970; White and Ruh, 1973) have a positive effect on job satisfaction, stress has a negative relationship, in the sense that the greater the amount of stress experienced by employees, the lesser is the extent of job satisfaction experienced by them (Bhagat, 1982; Lyons, 1971).

In addition, the work ethic value of individuals has been shown to influence job satisfaction through the intervening variable of job involvement (Kanungo, Misra and Dayal, 1975). The relationship between job involvement and job satisfaction and between sense of competence and job satisfaction has been documented by several researchers as further discussed below. Job involvement has been conceptualized as the identification of the individual with the job and as a psychological self-investment of the individual in the work as a means of seeking some expression of the self at work (Lodahl and Kejner, 1965). Job involvement has been found to be related to the job characteristics of skill variety, task identity, task significance, autonomy, and feedback from the work itself (Hackman and Oldham, 1975; Rabinowitz and Hall, 1977). Job involvement has also been investigated in the context of its relationship with the individual difference variable of Protestant Ethic, a term which signifies the belief 'Work hard and you will get ahead. You are responsible for your destiny' (Hulin and Blood, 1968). It has been found that endorsement of the protestant ethic value and job involvements are significantly positively correlated (Rabinowitz, 1975; Ruh and White, 1974).

Similarly, job involvement has also been found to be positively correlated to participation in decision-making (Patchen, 1970; Ruh and White, 1974; Siegel and Ruh, 1973), communication (Patchen, 1970; Sekaran, 1977), sense of competence (Sekaran, 1977; Sekaran and Wagner, 1980), and to job satisfaction (Schuler, 1975; Schwyhart and Smith, 1972; Weissenberg and Gruenfeld, 1968). Job involvement is, however, negatively related to stress (Lyons, 1971; Sekaran, 1977). Job involvement is also related to sense of competence, which reflects the confidence employees have in their own perceived competence at work through the mastery of their work environment (Lorsch and Morse, 1974; Sekaran, 1977; Wagner, 1976). In sum, job involvement is related to job characteristics, the individual difference variable of work ethic, and the organizational variables of communication, participation in decision-making, and stress. It also influences sense of competence and job satisfaction.

While job involvement denotes the extent of an individual's identification with the job, sense of competence is described as the intrapsychic reward that individuals experience because of a sense of mastery they have gained over their environment. The term sense of competence was first coined by White (1959). White referred to competence as an organism's capacity to interact effectively with its environment. White postulated that people have an exploratory motive and a need for effectance i.e. a need to interact with and make an impact on the environment. White stated that the fitness to interact with the environment is slowly attained through prolonged feats of learning but the effectance motivation wanes when a situation has been explored to the point that it no longer presents new possibilities to attain efficacy. White compared the need for effectance to Angyal's (1941) definition of life as a 'process of expansion'. White (1960, 1963) defined competence as the cumulative result of the whole history of transactions with the environment, and described sense of competence as the subjective side of one's actual competence. Lorsch and Morse (1974) applied the concept of sense of competence to the work setting and, like White, defined it as the confidence that one feels in one's own competence. They further described it as the intrapsychic feelings of reward that individuals experience when they have successfully explored, interacted with, and mastered their work environment. The job characteristics, organizational climate, and work ethic variables that are related to job involvement are also related to sense of competence (see for instance, Lorsch and Morse, 1974; Sekaran, 1977; Sekaran and Wagner, 1980; Tharenou and Harker, 1983; Wagner, 1976). Jobs with skill variety, a stress-free work environment, two-way interactive communication, and a sense of having participated in

making work-related decisions, will all have a positive influence on one's confidence in one's own work competence. These independent variables will thus have both independent and interactive effects on job involvement and sense of competence. All these variables will be correlated to job satisfaction as well, as explained earlier. The aim of this study was to establish the causal connections among the variables so that there would be a better understanding of how one can go about enhancing the quality of work life for employees.

Theorized causal connections of the variable

Employees usually join the organization bringing with them their work values. As they interface with the work and the organizational environment, they find themselves challenged (or not) and 'turned on' (or alienated) by their job and organizational factors. Based on their experiences, individuals then make some deliberate choices as to the extent to which they want to get involved in their jobs and invest themselves in work. That is, based on how employees perceive their job and work environment, they could get minimally to highly involve in their jobs. There is thus, a time gap between their interfaces with the work environment and their ego-involvement in their jobs. No one completely identifies with the job or invests the self in the work before assessing what the job entails and how conducive the work environment is. When people get involved in their jobs, they spend greater amounts of time and energy at the work place. That is, the more the employees engage in work behaviour because of job involvement, the greater will be their interactions with and explorations in the work environment. As employees explore their work environment, have success experiences, and gain mastery at work, they develop a sense of competence or confidence in their own competence. Because of this psychological success feeling, they are likely to get even more involved in their work in anticipation of experiencing greater successes and more mastery. In essence, job involvement will lead to a sense of competence, and greater sense of competence will lead to further job involvement or ego-investment in the job. Thus, the two variables job involvement and sense of competence will mutually reinforce each other.

Not being alienated from the job (i.e. being job-involved to some extent at least) is a necessary precondition for deriving job satisfaction i.e. satisfaction from the work itself. Likewise, individuals who feel inept in their job (no sense of competence) are not likely to derive job satisfaction. It is not lack of job satisfaction that makes them inept, but it is the

ineptness that makes them dissatisfied with the job. Thus, to experience satisfactions at the work place, it is necessary for individuals to be job-involved and feel a sense of competence at work. Based on the above rationale, we can theorize that job characteristics, organizational climate factors, and work ethic will directly influence both job involvement and sense of competence, and that job satisfaction will be experienced through the two intervening variables job involvement and sense of competence. While job involvement and sense of competence will mutually influence each other, it is sense of competence that will directly lead to job satisfaction, not job involvement. The reason is that one can get very involved in the job and keep plodding along without necessarily experiencing job satisfaction. In other words, for some 'work is work ship' and they will continue to invest time and effort on the job.

However, if one has success experiences on the job and derives a sense of psychological success by feeling confident that he or she is making a significant impact on the work environment and gaining mastery over the job, the individual will derive satisfaction. In effect, the theory postulated here is that the job, organizational climate, and work ethic variables will have a direct influence on both job involvement and sense of competence, and sense of competence will lead directly to job satisfaction. These relationships schematically diagrammed in Figure 1 were tested in this study.

Hypothesis

- Work ethic is positive relationship with job satisfaction. The relationship is a neutral.
- Stress is a positive relationship with job satisfaction. The relationship is neutral.
- Participation in decision making is positive relationship with job satisfaction. This relationship is depends organization climate.
- Communication is positive relationship with job satisfaction. The relationship is a neutral.
- Skill variety is positive relationship with job satisfaction.
- The significance relationship between task identity with job satisfaction.
- Task feedback is positive relationship with job satisfaction.
- Autonomy is positive relationship with job satisfaction.
- Job involvement is a positive relationship with job satisfaction.

- Sense of competence is a positive and direct relationship with job satisfaction.

Conceptual framework of employee job satisfaction

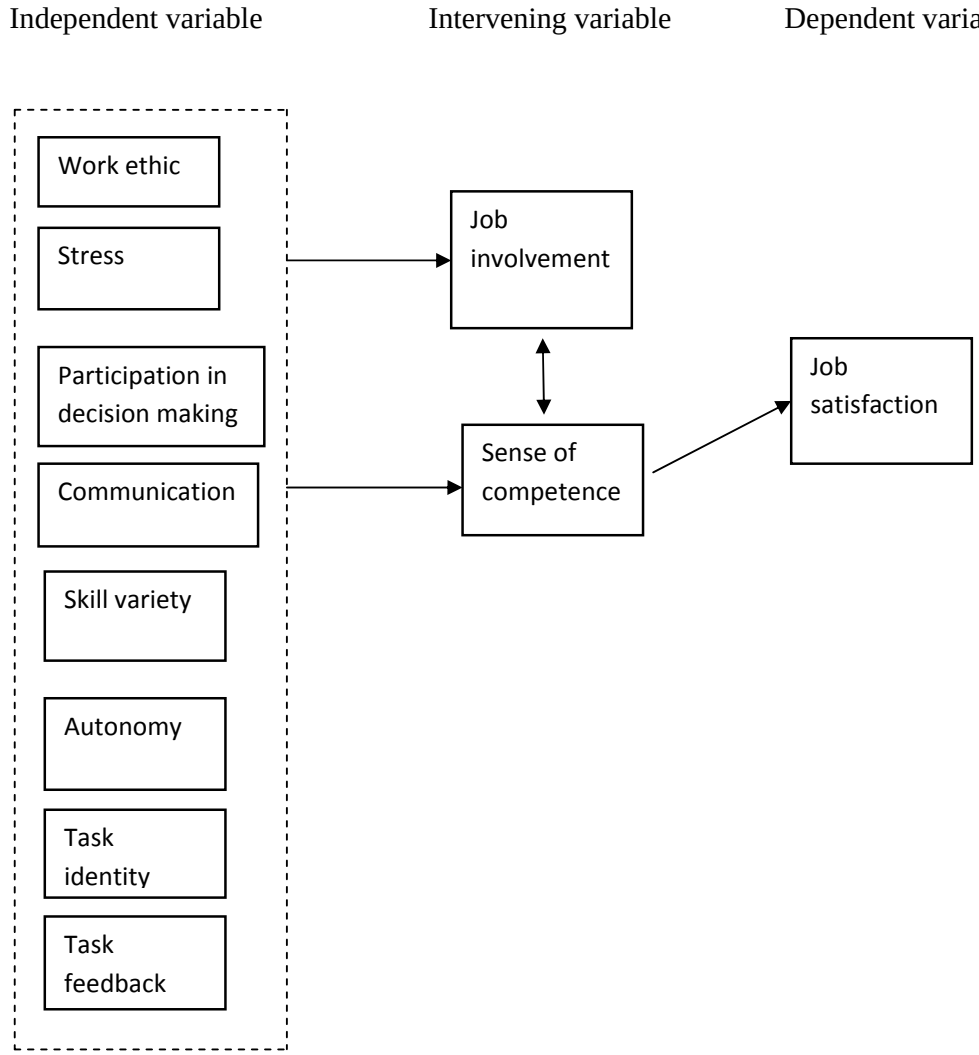


Figure: Job satisfaction of bank employees

Findings of this study

The findings of this study offer directions for further investigations in this area. Future studies should be designed longitudinally to measure increases in job involvement, sense of competence, and job satisfaction over time, and establish the causal connections more scientifically. Empirical studies should also be designed to establish the relationship between sense of competence and job performance. The results of this study are replicated, the findings will be useful inasmuch as they will heighten the awareness of managers to the importance of enhancing psychological success experiences for employees at the work place. This awareness will be very helpful to managers since creating an environment where employees can experience a sense of competence would perhaps be much easier, compared to increasing other factors such as pay and promotional opportunities both of which are often beyond the control of managers in organizations. Managers will be desirous of enhancing the sense of competence of employees when they know that this will increase the job satisfaction and job performance of their employees.

The research design: Methods and procedure

The Graphical representation of the Proposed Framework is shown in the research. It represented the outline and constitution of the casual relationships among the set of variables.

Moreover the questions and hypothesis which are described above supports this figure. This section discussed the methods that were used and the purpose of the study is the measure the correlations among the variables.

The study explored the casual relationship between work ethic, stress, participation in decision making, communication, skill variety, autonomy, task identity and task feedback are the independent variable, job involvement, sense of competence is intervening variable and job satisfaction is the dependent variable in the context of the bank of Bangladesh. A research that studies the relationship between two or more variables is known as Co- relational Study. The researchers used co-relational approach to find out the appropriate answers to the research questions and to test the hypothesis.

Survey Procedures

To collect the information required to use purposive sampling which is the purest form of judgment sampling where every person has an equal chance of getting selected. This helped to collect the information that is required know the employees job satisfaction.

Sampling

To investigate the research questions for study and selected participants from each employee different gender, income and age group. It was to maintain a balance between these. Each employee participated voluntarily. A formal letter was given to each of them prior to the survey for notification. The participants had the freedom to withdraw from participation at any time if they were reluctant. Due to budget and time constrains the study was conducted Mutual Trust Bank (MTB) Banani branch, Dhaka.

Sample Size

Information was collected from 10 respondent employees. Questionnaires were based on 18 questions were provided to each respondent to know their opinion. A scale of 1-5 described the opinion of the respondent regarding the independent variables, intervening variable and dependent variable.

Survey Instrument

The instrument that was used in the study to collect data is the questionnaire survey. The questionnaire survey was used instead of conducting a personal interview due to time constrains. The questionnaire survey was provided to the 10 respondents employee. Structured of questionnaires were used to collect the data. In the question the main objects is employee job satisfaction.

Data collection

Data collected from primary sources and secondary to explore research questions. To collect data from the primary sources, use the questionnaire survey method. This method is used in surveys to collect data from primary sources. Here, distribute the questionnaire among the all employees. Through this method, the researcher will be able to collect large amounts of information within short time and lower cost.

So secondary sources of data will be available for the study. But for supporting the literature review the researchers will use secondary data. Therefore, primary and secondary data is required to study the research questions and literature review.

Data Analysis

The Cronbach's Co-efficient is used to analyze the reliability of each construct. The Cronbach's Alpha co-efficient of the work ethic, stress, participation in decision making, communication, skill variety, autonomy, task identity and task feedback are the independent variable, job involvement, sense of competence is intervening variable and job satisfaction is the dependent variable and the Cronbach's co-effiecient for the job satisfaction is shown and the results are 0.748. Also used T-test, ANOVA test, descriptive statistic, frequency and crosstab was used to find whether there were significant differences in the independent variable and dependent variable (job satisfaction) in the Mutual Trust Bank (MTB). The results are shown with their mean values respectively.

T-test:

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Work ethic	male	7	5.0000	.00000	.00000
	female	3	4.6667	.57735	.33333
Stress	male	7	3.7143	1.70434	.64418
	female	3	4.3333	.57735	.33333
Participation in decision making	male	7	3.7143	.48795	.18443

	female	3	3.3333	.57735	.33333
Communication	male	7	4.5714	.78680	.29738
	female	3	4.6667	.57735	.33333
Skill variety	male	7	4.1429	1.06904	.40406
	female	3	4.3333	.57735	.33333
Autonomy	male	7	3.5714	1.27242	.48093
	female	3	4.0000	.00000	.00000
Task identity	male	7	4.1429	.69007	.26082
	female	3	4.6667	.57735	.33333
Task feedback	male	7	4.5714	.78680	.29738
	female	3	4.6667	.57735	.33333
Job involvement	male	7	4.5714	.78680	.29738
	female	3	4.6667	.57735	.33333
Sense of competence	male	7	4.8571	.37796	.14286
	female	3	4.6667	.57735	.33333
Job satisfaction	male	7	17.8000	1.16046	.43861
	female	3	19.4000	.52915	.30551

T-test interpretation

Work ethic, stress, participation in decision making, communication, skill variety, autonomy, task identity and task feedback are the independent variable, and job satisfaction is the Dependent Variable. So, independent and dependent variable are not changing with demographic feature wise. Because the value of Sig (2-tailed) is above 0.05 in the independent sample test table.

Descriptive Statistics

Table-1

	N	Minimum	Maximum	Mean	Std. Deviation
Work ethic	10	4.00	5.00	4.9000	.31623
Stress	10	1.00	5.00	3.9000	1.44914
Participation in decision making	10	3.00	4.00	3.6000	.51640
Communication	10	3.00	5.00	4.6000	.69921
Skill variety	10	2.00	5.00	4.2000	.91894
Autonomy	10	1.00	5.00	3.7000	1.05935

Task identity	10	3.00	5.00	4.3000	.67495
Task feedback	10	3.00	5.00	4.6000	.69921
Job involvement	10	3.00	5.00	4.6000	.69921
Sense of competence	10	4.00	5.00	4.8000	.42164
Job satisfaction	10	15.60	20.00	18.2800	1.24793
Valid N (list wise)	10				

Descriptive Statistics interpretation

The Descriptive Statistics, minimum, maximum, means and standard deviations of all the constructs in the current study, which is display.

Mean scores have been computed by equally weighting the mean scores of all the items. On a ten point scale, the mean score for work ethic is 4.90 (sd=.31) indicate that work ethic is high. The mean score for stress is 3.90 (sd=1.44) indicate that employee of MTB's are not so much stressful in their work. The mean score for job satisfaction is 18.28 (sd=1.24) indicate that employees are very much satisfied with MTB.

ANOVA Test

Table-1

		Sum of Squares	df	Mean Square	F	Sig.
Work ethic	Between Groups	.233	1	.233	2.800	.133
	Within Groups	.667	8	.083		
	Total	.900	9			
Stress	Between Groups	.805	1	.805	.356	.567
	Within Groups	18.095	8	2.262		
	Total	18.900	9			
Job satisfaction	Between Groups	5.376	1	5.376	4.978	.056
	Within Groups	8.640	8	1.080		
	Total	14.016	9			

Table-2

		Sum of Squares	df	Mean Square	F	Sig.
Participation in decision making	Between Groups	.305	1	.305	1.164	.312
	Within Groups	2.095	8	.262		
	Total	2.400	9			
Communication	Between Groups	.019	1	.019	.035	.857
	Within Groups	4.381	8	.548		
	Total	4.400	9			
Job satisfaction	Between Groups	5.376	1	5.376	4.978	.056
	Within Groups	8.640	8	1.080		
	Total	14.016	9			

Table-3

		Sum of Squares	df	Mean Square	F	Sig.
Skill variety	Between Groups	.076	1	.076	.081	.783
	Within Groups	7.524	8	.940		
	Total	7.600	9			
Autonomy	Between Groups	.386	1	.386	.318	.588
	Within Groups	9.714	8	1.214		
	Total	10.100	9			
Task identity	Between Groups	.576	1	.576	1.308	.286
	Within Groups	3.524	8	.440		
	Total	4.100	9			
Job satisfaction	Between Groups	5.376	1	5.376	4.978	.056
	Within Groups	8.640	8	1.080		
	Total	14.016	9			

ANOVA Test interpretation

Here, Work ethic, stress, participation in decision making, communication, skill variety, autonomy, task identity and task feedback are the independent variable and job satisfaction is the Dependent Variable, which is shown table-1, table-2 and table-3. The dependent and

independent variable is not changing with Age wise. Because all of the value of **Sig** is above 0.05 in the ANOVA test table.

Reliability

Case Processing Summary

		N	%
Cases	Valid	10	100.0
	Excluded(a)	0	.0
	Total	10	100.0

a List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.748	15

Reliability coefficient interpretation

The reliability coefficients, cronbach's Alpha is constructs in the current study are displayed in reliability statistics. The coefficient alpha for the different constructs was computed using the reliability procedure in SPSS (version 12.0). Nunnally (1978) suggested that for early stages of any research the reliability of 0.50 to 0.60 is sufficient or should exceed. The reliabilities of all the constructs in this study found to be above the standard set by Nunnally (1978).

10 cases were used in this calculation of Cronbach's Alpha. Cronbach's Alpha is 0.748 which indicate that scale high internal consistence.

Correlation

Table-1

		Work ethic	Job satisfaction
Work ethic	Pearson Correlation	1	.584
	Sig. (2-tailed)		.156
	N	10	10
Job satisfaction	Pearson Correlation	.584	1
	Sig. (2-tailed)	.156	
	N	10	10

Table-2

		Stress	Job satisfaction
Stress	Pearson Correlation	1	.128
	Sig. (2-tailed)		.725
	N	10	10
Job satisfaction	Pearson Correlation	.128	1
	Sig. (2-tailed)	.725	
	N	10	10

Table-3

		Participation in decision making	Job satisfaction
Participation in decision making	Pearson Correlation	1	.193
	Sig. (2-tailed)		.593
	N	10	10
Job satisfaction	Pearson Correlation	.193	1
	Sig. (2-tailed)	.593	
	N	10	10

Table-4

		Communication	Job satisfaction
Communication	Pearson Correlation	1	.601
	Sig. (2-tailed)		.066
	N	10	10
Job satisfaction	Pearson Correlation	.601	1
	Sig. (2-tailed)	.066	
	N	10	10

Table-5

		Skill variety	Job satisfaction
Skill variety	Pearson Correlation	1	.585
	Sig. (2-tailed)		.076
	N	10	10
Job satisfaction	Pearson Correlation	.585	1
	Sig. (2-tailed)	.076	
	N	10	10

Table-6

		Task identity	Job satisfaction
Task identity	Pearson Correlation	1	.786(**)
	Sig. (2-tailed)		.007
	N	10	10
Job satisfaction	Pearson Correlation	.786(**)	1
	Sig. (2-tailed)	.007	
	N	10	10

** Correlation is significant at the 0.01 level (2-tailed).

Table-7

		Task feedback	Job satisfaction
Task feedback	Pearson Correlation	1	.627
	Sig. (2-tailed)		.053
	N	10	10
Job satisfaction	Pearson Correlation	.627	1
	Sig. (2-tailed)	.053	
	N	10	10

Table-8

		Autonomy	Job satisfaction
Autonomy	Pearson Correlation	1	.676(*)
	Sig. (2-tailed)		.032
	N	10	10
Job satisfaction	Pearson Correlation	.676(*)	1
	Sig. (2-tailed)	.032	
	N	10	10

* Correlation is significant at the 0.05 level (2-tailed).

Table-9

		Job involvement	Job satisfaction
Job involvement	Pearson Correlation	1	.627
	Sig. (2-tailed)		.053
	N	10	10
Job satisfaction	Pearson Correlation	.627	1
	Sig. (2-tailed)	.053	
	N	10	10

Table-10

		Sense of competence	Job satisfaction
Sense of competence	Pearson Correlation	1	.203
	Sig. (2-tailed)		.574
	N	10	10
Job satisfaction	Pearson Correlation	.203	1
	Sig. (2-tailed)	.574	
	N	10	10

Note: *P <.05. **P <.01.

Correlations interpret

A correlation analysis was conducted on all variables to explore the relationship between variables. The bivariate correlation procedure was subject to a 2-tailed of statistical significance at two different levels highly significant (p<.01) and significant (p<.05).

The result of correlation analysis for all the variables is shown in Table-1, table-2 and table-3. It examines the correlations among independent and dependent variable. According to Rowntree (1981) the classification of the correlation "r" is as follows:

0.0 to 0.2	Very weak, negligible
0.2 to 0.4	Weak, low
0.4 to 0.7	Moderate
0.7 to 0.9	Strong, high, marked
0.9 to 1.0	Very strong, very high

Table-1: an examination of the casual relationship between work ethic and job satisfaction, the nature of the relationship is positive. The strength of the relationship is weak for this study which is 0.548. The significance of the relationship is 45.2%.

Table-2: an examination of the casual relationship between stress and job satisfaction, the nature of the relationship is positive. The strength of the relationship is very weak study which is 0.128. The significance of the relationship is 87.2%.

Table-3: an examination of the casual relationship between participation in decision making and job satisfaction, the nature of the relationship is positive. The strength of the relationship is very weak for this study which is 0.193. The significance of the relationship is 80.7%.

Table-4: the causal relationship between communication and job satisfaction, the nature of the relationship is positive. The strength of the relationship is moderate for this study which is 0.601. The significance of the relationship is 39.9%.

Table-5: the casual relationship between skill variety and job satisfaction, the nature of the relationship is positive. The strength of the relationship is moderate for this study which is 0.585. The significance of the relationship is 41.5%.

Table-6: the casual relationship between task identity and job satisfaction, the nature of the relationship is positive. The strength of the relationship is strong or high for this study which is 0.786. The significance of the relationship is 21.1%.

Table-7: The casual relationship between task feedback and job satisfaction, the nature of the relationship is positive. The strength of the relationship is moderate for this study which is 0.627. The significance of the relationship is 37.3%.

Table-8: the casual relationship between autonomy and job satisfaction, the nature of the relationship is positive. The strength of the relationship is moderate for the study which is 0.676. The significance of the relationship is 32.4%.

Table-9: the casual relationship between job involvement and job satisfaction, the nature of the relationship is positive. The strength of the relationship is moderate for the study which is 0.627. The significance of the relationship is 37.3%.

Table-10: the casual relationship between sense of competence and job satisfaction, the nature of the relationship is positive. The strength of the relationship is very weak for this study which is 0.203. The significance of the relationship is 79.7%.

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative %
Valid	male	7	70.0	70.0	70.0
	female	3	30.0	30.0	100.0
	Total	10	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative %
Valid	26-35	8	80.0	80.0	80.0
	36-45	1	10.0	10.0	90.0
	46+	1	10.0	10.0	100.0
	Total	10	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative %
Valid	20000-25000	2	20.0	20.0	20.0
	26000-30000	5	50.0	50.0	70.0
	35000+	3	30.0	30.0	100.0
	Total	10	100.0	100.0	

Table-1

Every employee is expected to strictly follow the dress code

		Frequency	Percent	Valid Percent	Cumulative %
Valid	agree	1	10.0	10.0	10.0
	strongly agree	9	90.0	90.0	100.0
	Total	10	100.0	100.0	

Table-2

MTB gives stress free working environment

		Frequency	Percent	Valid Percent	Cumulative %
Valid	strongly disagree	1	10.0	10.0	10.0
	disagree	1	10.0	10.0	20.0
	neither agree or disagree	1	10.0	10.0	30.0

	agree	2	20.0	20.0	50.0
	strongly agree	5	50.0	50.0	100.0
	Total	10	100.0	100.0	

Table-3

The challenges in the job by offering them risk support to difficult job

		Frequency	Percent	Valid Percent	Cumulative %
Valid	neither agree or disagree	1	10.0	10.0	10.0
	agree	2	20.0	20.0	30.0
	strongly agree	7	70.0	70.0	100.0
	Total	10	100.0	100.0	

Table-4

Every employees is satisfied to MTB's salary structure

		Frequency	Percent	Valid Percent	Cumulative %
Valid	neither agree or disagree	1	10.0	10.0	10.0
	agree	8	80.0	80.0	90.0
	strongly agree	1	10.0	10.0	100.0
	Total	10	100.0	100.0	

Frequency of the variable:

This result can show most of the employees are agree of this variable and they are satisfied their job.

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
id * Every employee is expected to strictly follow the dress code	10	100.0%	0	.0%	10	100.0%

id * Every employee is expected to strictly follow the dress code Cross tabulation

Count

		Every employee is expected to strictly follow the dress code		Total
		agree	strongly agree	
id	1.00	1	0	1
	2.00	0	1	1
	3.00	0	1	1
	4.00	0	1	1
	5.00	0	1	1
	6.00	0	1	1
	7.00	0	1	1
	8.00	0	1	1
	9.00	0	1	1
	10.00	0	1	1
Total		1	9	10

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * The challenges in the job by offering them risk support to difficult job	10	100.0%	0	.0%	10	100.0%

Gender * The challenges in the job by offering them risk support to difficult job Cross tabulation

Count

		The challenges in the job by offering them risk support to difficult job			Total
		neither agree or disagree	agree	strongly agree	
Gender	male	1	1	5	7
	female	0	1	2	3
Total		1	2	7	10

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Income * Every employees is satisfied to MTB's salary structure	10	100.0%	0	.0%	10	100.0%

Income * Every employees is satisfied to MTB's salary structure Cross tabulation

Count

		Every employees is satisfied to MTB's salary structure			Total
		neither agree or disagree	agree	strongly agree	
Income	20000-25000	0	1	1	2
	26000-30000	1	4	0	5
	35000+	0	3	0	3
Total		1	8	1	10

Crosstab:

In this test their no cases missing every employee are participated in this survey.

Limitation

To fulfill this task completely, I get enough time. That's why I gather more information & some of this information is unnecessary. Besides, there were many new and complicated terms. So, I had to face problems to complete the project. However, I have tried my best to complete the task well.

The present study was not out of limitations. But as an intern it was a great opportunity for me to know the banking activities of Bangladesh especially Mutual Trust Bank Limited (MTB). Some restraints are disclosed bellow:

- The main constraint of the study is insufficiency of information, which was required for the study. There are various information the bank employee can't provide due to security and other corporate obligations.

- Due to time limitations many of the aspects could not be discussed in the present report.
- Since the bank personals were very busy, they could provide me very little time.
- I carried out such a study for the first time, so in experience is one of the main constraints of the study.

Significance of the Study

The present study is significant in many aspects. Data from previous studies was taken to show the relationship on the measured variables. Previous data attempted to show the relationship between independent variable and dependent variable in other parts of the banking industries. The Proposed study was done on the context of Bangladesh which attempts to investigate whether correlations exist between independent variable and dependent variable.

The research will reveal whether company get a dependent advantage (employee job satisfaction) based on factors such as independent and intervening advantage. A further issue will be addressed by this study, whether employee job satisfaction helps the company in the long run. Developing countries like Bangladesh are growing to quality in banking industries. In such circumstances companies are improved employee job satisfaction. Most of these companies will treat this as something that can prevent them from growing or improved. This study is attempted to change the negative attitude towards employee satisfaction because employee satisfaction based on companies position.

Therefore the company should attempt make improved work environment, task feedback, task identity, participation in decision making , communication, skill variety, sense of competence and job involvement etc.

Recommendation

Mutual Trust Bank Limited is one of the largest commercial bank in Bangladesh. Mutual Trust Bank Limited has earned the reputation of top banking operation in Bangladesh. It is persistent in detection of business innovation and improvement. In spite of this from the

analysis and observation of the whole process during the internship period, following recommendations have been invent in order to smooth operation of employees job satisfaction. It should be taken t-test, ANOVA test, correlation, reliability test, descriptive statistic, frequency and crosstabs this type of apply in this analysis.

analyzing variables in the context of Mutual Trust Bank, the following issues work ethic, stress, participation in decision making, communication, skill variety, autonomy, task identity and task feedback are the independent variable, job involvement, sense of competence are intervening variable is maintaining a significance level and improve employees job satisfaction. While this research found employees satisfaction is increased.

Conclusion

From the practical accomplishment and execution during the whole period of the practical orientation in Mutual Trust Bank limited I have reached a firm and concrete conclusion in a very confident way. The realization will be in harmony with most of the banking thinking. Mutual Trust Bank limited is the fastest growing private commercial bank in the country. The bank is already at the top slot in terms of quality service to the customers and value addition for the shareholders because, despite difficult circumstances, the Bank closed the year of 2010 with a number of achievements. Presently the bank has been functioning with a network of total 76 branches. Like all other commercial banks, General Banking is the vital function in the Mutual Trust Bank limited.

Mutual Trust Bank introduced a specialized banking service and also employees' job satisfaction, Export Import business, with a volume of qualified and experienced human resource. Employees are more satisfied with the present services of the bank. Management should improve employees' satisfaction. The main philosophy of Mutual Trust Bank is to amplify the employees satisfaction whole procedure are now more developed and efficient

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Appendix

Questionnaire survey

of

Employees' job satisfaction

MUTUAL TRUST BANK (MTB)

This research is conducted for academic purposes only. Your information will be kept confidential.

Personal Information

1. Male ☐ Female ☐

2. Age: 26-35 ☐

36-45 ☐

46 and above ☐

3. Income per month: 20000-25000 Taka ☐

26000-30000 Taka ☐

35000-above ☐

4. Number of years.....

1	2	3	4	5
Strongly Disagree	**Disagree**	**Neither Agree or disagree**	**Agree**	**Strongly Agree**

Please circle the number, which most closely responds to your thinking.

Name	Questionnaire	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly agree
	Independent variable					
Work ethic	Every employee is expected to strictly follow the dress code failing which the matter will be brought to the notice of the company management.	**1**	**2**	**3**	**4**	**5**
Stress	MTB gives a stress free working environment.	**1**	**2**	**3**	**4**	**5**
Participation in decision making	Employee could be participated directly or indirectly in decision making.	**1**	**2**	**3**	**4**	**5**
communication	The company management emphasizes on pleasant and workplace that provides every employee with enthusiasm and dynamism in their work.	**1**	**2**	**3**	**4**	**5**
Skill variety	Employees work will give them opportunities to get deeply involved in and experience frequent successes on the job.	**1**	**2**	**3**	**4**	**5**
Autonomy	MTB's autonomy taps the extent of freedom, independence and discretion that the employee has in scheduling and performing the job.	**1**	**2**	**3**	**4**	**5**
Task identity	Employees get reward their best performance like good relation with customer, contribute to increase profit.	**1**	**2**	**3**	**4**	**5**
Task feedback	Manager can help, when employees decrease their task level of confidence in their own competence and experience.	**1**	**2**	**3**	**4**	**5**
	Intervening variable					
Job involvement	The challenges in the job, by offering them risk support, by praising them or rewarding them whenever a rather difficult job gets done well.	**1**	**2**	**3**	**4**	**5**
Sense of competence	The employees act in a professional manner and extend the highest courtesy to co- workers, visitors, customers, vendors, and clients.	**1**	**2**	**3**	**4**	**5**
	Dependent variable					
Job satisfaction	Every employee is satisfied to MTB's salary structure. This salary structure is follows to standard rate.	**1**	**2**	**3**	**4**	**5**
	Every employee gets every type of compensation like bonus, increment.	**1**	**2**	**3**	**4**	**5**
	MTB's gives every types of leave and leave procedure are same for all employees.	**1**	**2**	**3**	**4**	**5**
	MTB's gives promotion/ incentive to employees.	**1**	**2**	**3**	**4**	**5**
	When bank face inflection situation, it can impact on employees' salary, bonus or increment.	**1**	**2**	**3**	**4**	**5**