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An Action research on the communication gap between branch manager and employees at Social Islami Bank LTD (Rampura branch).

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An Action research on the communication gap between branch manager and employees at Social Islami Bank LTD (Rampura branch).

Prepared by:

Gulbadan Hussain
ID: 0730038

Prepared for:

Mr. Monzoor Morshed

Lecturer

School of Business

Independent University Bangladesh

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An internship report submitted to the Independent University,Bangladesh in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

Independent University, Bangladesh

April, 2012

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Gulbadan Hussain

ID: 0730038

Has been approved

April, 2012

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Mr. Monzoor Morshed

Lecturer

School of Business

Independent University Bangladesh

Acknowledgments

At the very beginning I would like to express my deepest gratefulness to the Almighty ALLAH for giving me the strength and the composure to finish the task within the scheduled time. I would like to thank my honorable supervisor **Mr. Monzoor Morshed** lecturer of independent University Bangladesh for guiding me throughout the course of my BBA internship program. I would also like to thank my honorable job supervisor **Md. Mirza** SPO of Social Islami bank.

My deepest appreciation and special thanks goes to Business Administration of Independent University Bangladesh for providing an opportunity to come closer to the real world and help me in enriching my knowledge.

In preparing my report I have a taken a great assistance and support from **Taslima Akter** the employees of Social Islami Bank Bangladesh Limited. I would like to express my gratitude and heartfelt thanks to all them those gave guidance throughout the study.

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Executive Summary

Bangladesh is a developing country; day-by-day the number of organization is increasing. So it is very difficult to choose any organization where have chance to learn something for future development.

This report is not only expressing Communication and group performance of SIBL, but it is a complete report on communication process of SIBL, leadership style in the group, performance level to achieve the goal, participation employee in the decision making process, organization philosophy about transaction on lending and browning money. The report also provides view about general banking and investments of Social Islami Bank Bangladesh LTD. The main theme of the report may be expressed as bellow:

The Bank's goal is to establish and maintain the modern banking techniques, to ensure the soundness and development of the financial system based on Islamic principles and to become the strong and efficient organization with highly motivated professionals, working for the benefit of people, based upon accountability, transparency and integrity in order to ensure the stability of financial systems.

This dissertation report also includes organizational structures and key functions, Shariah Council and its functions, mode of investment of Social Islami Bank Bangladesh Limited (SIBL).

In my study I mainly depend on primary data which were collected thought survey during the internship period. As my report topic I have collected information Rampura branch

(SIBL). So in this report, the main and primary data is about communication and group performance. The sample size is 100. I have identified the problems and weaknesses of SIBL in their communication process among manager and employees.

In addition to the above conclusions with recommendations and bibliography.

So finally I could say that the report gives us a clear view about "communication gap between branch manager and employees in SIBL".

Introduction

Communication is an important part of human civilization or human life. Communication is not only important for human civilization but it is essential for the survival of human being. In our everyday life, everywhere, every place and every work communication is must be needed. Communication is as important for human being as food is necessary to them.

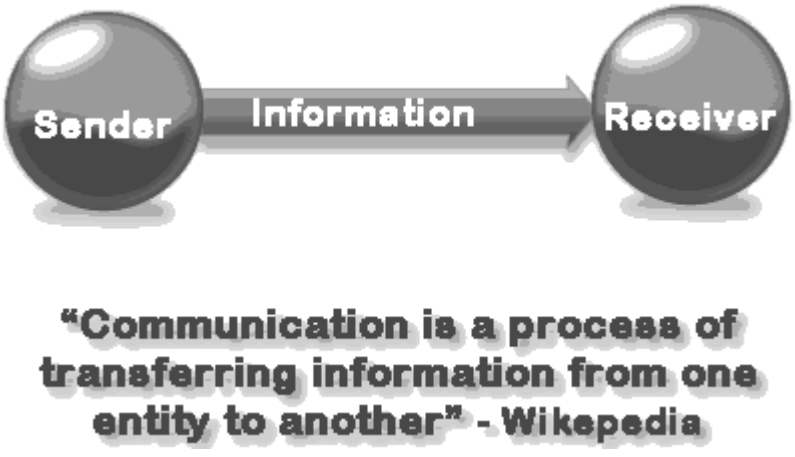
Communication within an organization is called "**Internal Communication**". It includes all communication within an organization. It may be informal or a formal function or department providing communication in various forms to employees. Effective internal communication is a vital mean of addressing organizational concerns. Good communication may help to increase job satisfaction, safety, productivity, and profits and decrease grievances and turnover. Under Internal Business Communication types there come:

a) Upward communication: Upward communication is the flow of information from subordinates to superiors, or from employees to management.

b) Downward communication: information flowing from the top of the organizational management hierarchy and telling people in the organization what is important (mission) and what is valued (policies). e.g.: Instructions on how to do a task.

c) Horizontal/Literal communication: Horizontal communication normally involves coordinating information, and allows people with the same or similar rank in an organization to cooperate or collaborate.

Communication is any act by which one person gives to or receives from information about that person's needs, desires, perceptions, knowledge, or affective states. Communication may be intentional or unintentional; it may involve conventional or unconventional signals, may take linguistic or non-linguistic forms, and may occur through spoken or other modes or in simple words Communication is the exchange of ideas, opinions and information through written or spoken words, symbols or actions.**.** In fact, communication is more concerned with a dual listening process. For communication to be effective, the message must mean the same thing to both the sender and the receiver.



Source: www.rizwanashraf.com/2008/.../business-communication-and-its-typ

www.people-communicating.com/what-is-communication.html

Origin of the report:

Today, practical orientation is as much necessary as academic education that enables someone to be future business executives. In order to have idea and gain experiences, the students of the faculty of business studies have to undergo a three-month long internship program after completing the degree of Bachelor of Business Administration (BBA).

As the part of the Internship program, I was placed in the **Social Islami Bank Ltd, Rampura branch, Dhaka.** The topic of my assigned assignment was: **"**communication gap between employees and branch manager at Social Islami Bank LTD (Rampura branch)".

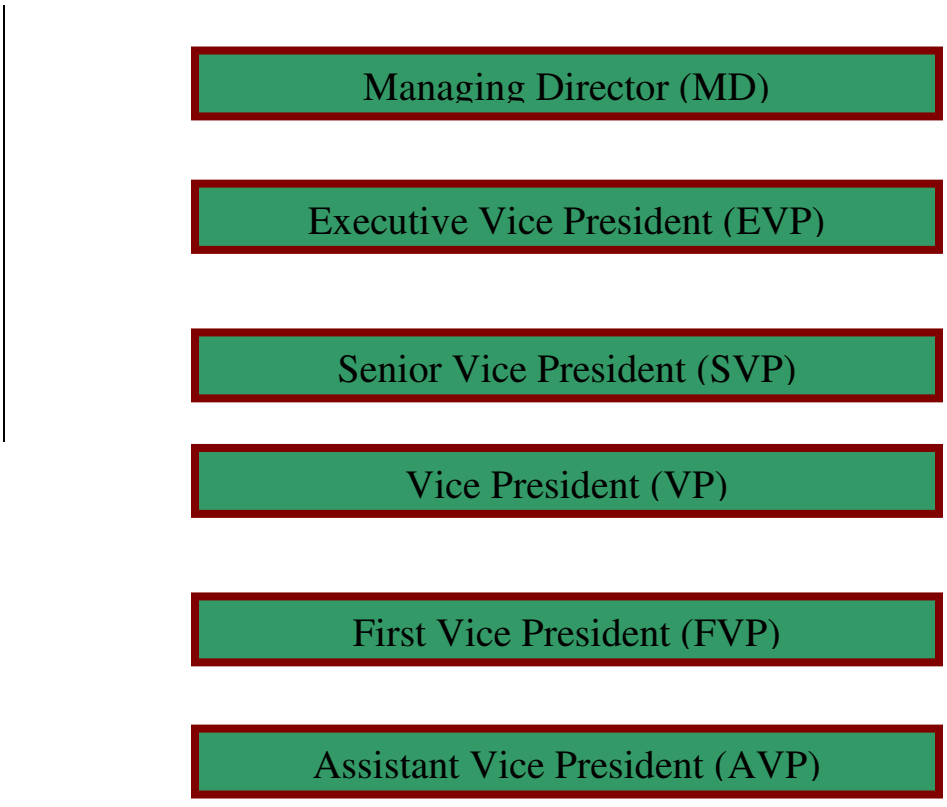
Brief history of Social Islami Bank LTD:

Social Islami bank LTD is a three sector joint venture Shariah based bank integrating formal, non formal and voluntary sector banking was established in 22nd November, 1995.

To sustain on the above fact and to achieve the goal, the Social Islami Bank limited has established with an acceptance of well proportioned socio-economic development by ensuring the participation of every economic stage of people having the range rich to poor. This Bank has prefix strong line of promise to expansion of interest free ultramodern banking facilities based on equal participation of profit and loss. Its objective of activities are to increase the income of the people of village and urban areas and to create the scope of investing profitable investment for the riches along with ensuring the cooperation which lead to the certainty of ethical & wealthy safe life style.

For these lines of achievement the Social Islami Bank Ltd. is conducting three different lines of activities like Formal, Non-Formal and Voluntary. For this reason, the ideological working principal and activities is an unparallel addition to the path of Islamic Banking Sector. Some self-made men having renowned personalities and the parallel organization are the endeavourers and directors of this Bank. Ex-Secretary General of QIC Mr. Dr. Hamid Al-Gabid, Ex-Minister of Trade & Commerce of Saudi Arabia Mr. Saleh Jamjum along with other of parallel level 2 States are the founder endeavourers of this Bank. Besides this like Islamic International Fund (ISF) and International Islamic Relief Organization (IIRO) and some other organization are also remaining as endeavourers of this Bank.

Management Overview of SIBL:



Vision of the Social Islami Bank Ltd.

Social Islami Bank Ltd. started its journey with the concept of 21st Century Islamic participatory three sector banking model;

Formal Sector: Commercial banking with latest technology.

Non-Formal Sector: Family empowerment Micro-credit & Micro-enterprise program.

Voluntary Sector: Social Capital mobilization through CASH WAQF and others.

Finally, "Reduction of Poverty Level" is the vision, which is a prime object as stated in Memorandum of Association of the Bank with the commitment "Working Together for a Caring Society."

Mission of the Social Islami Bank Ltd:

- High quality financial services with the latest technology.
- Fast, accurate and satisfactory customer service.
- Balanced & sustainable growth strategy.
- Optimum return on shareholders' equity.
- Introducing innovative Islamic banking products.
- Attract and retain high quality human resource.
- Empowering real poor families and create local income opportunities.
- Providing support for social benefit organizations—by way of mobilization funds and social services.

Companies major functions:

Social Islami Bank Ltd. has efficient and well-experienced manpower along with ultra modern technology to provide quickest and quality service to the customer. So this bank is operating in three sectors which already mentioned .In these three sectors, various services provided in accordance of Islamic Shariah and these are mentioned below:

1. Formal Banking Sector

In the formal banking sector, it deals with various deposit schemes, investment schemes and foreign exchange business etc which are briefly described below:

1.1 Deposit:

1. Al-wadiah Current Deposit A/c
2. Mudaraba Saving Deposit A/c
3. Mudaraba Term Deposit A/c
4. Mudaraba Notice Deposit A/c
5. Foreign Currency A/c
6. Cash-Waqf Deposit A/c
7. Mudaraba Monthly Profit Deposit A/c
8. Mudaraba Hajj/Umrah Saving A/c
9. Mudaraba Education Saving Scheme A/c
10. Mudaraba Special Saving (Pension) Scheme A/c
11. Mudaraba Millionaire Scheme A/c
12. Mudaraba Monthly Saving Based Term Deposit Scheme A/c
13. Basasthan Saving Scheme A/c ,

1.2 Investment Scheme:

1. General Investment Scheme.
2. Consumer Credit Scheme.
3. Hire-Purchase.
4. House Building Investment / Apartment Investment.
5. Advances against shares.
6. Value Added Credit Line for Senior Citizen Residential Home Modernization and Renovation Scheme.
7. Special Rebate on profit rate on Investment.
8. Special Subsidized Credit Line for Quality Health Care for all.
9. Special Credit Line for Small & Medium shop owners.
10. Safe Custody Locker Facility.

1.3 Foreign Exchange Business: Foreign Exchange Business deals with currency including all deposits, credits and balance payable in foreign currency as well as foreign currency instruments such as drafts, bills of exchange, Promissory notes, Traveller's cheque, letters of credit, etc.

2. Non-Formal Banking Sector

The Banks special program is directed mainly to up-lift the socio-economic conditions of rural and urban poor. In order to achieve this objective, Social Islami Bank Ltd. is involved in the mobilization and utilization of local resources and the surplus labour mainly from within and provides employment opportunities to the unemployed and the land less besides investing in N.G.O activities, educational, health expansion activities,

Social Fellowship Program for students etc. Some activities are given below:

1. Family Empowerment Micro Credit Program:
2. Family Empowerment Micro Enterprise Program.
3. Student Social Fellowship Program

3. Voluntary Banking Sector

It is the right time for globalization of Islamic voluntary sectors activities. In this process Islamic Bank in the 21st Century can play a very vital role in reactivating and institutionalizing the role of Islamic Socio- Economic institutions and various voluntary and obligatory tools of redistribution of income through innovative financial instruments and management of fund.

Social Islami Bank Ltd. is in the process of organizing Voluntary Capital Market Operation for mobilization of necessary fund and in the process of developing the following financial instruments with different sets of rules in accordance with Shariah:

1. Waqf Properties Development Bond (Special and General)
2. Cash Waqf Deposit Certificate (special and general)
3. Family Waqf Certificate.
4. Mosque Properties Development Bond (special and general)
5. Mosque Community Share.
6. Zakat / Ushar Payment Certificate.
7. Haji Savings Certificate

Statement of problem:

It is not possible to run any organization without man. So every organization has men or Human Resource. Dealing with Human Resource (HR) is never an easy task to do. To manage and develop them successfully, the Human Resource Management (HRM) activities are very important for every organization. The importance of HRM is also the same in the banking sector or even may be even more than any other organization. As a student of Human Resource Management (HRM), my focus goes to the Human Resource Management (HRM) issues, particularly on HRM issues in the banking sectors in Bangladesh. Therefore my study navigated to the problems and prospect of Social Islami Bank Ltd., Rampura branch. The communication pattern and group performance of SIBL is not satisfactory. So in my research report, I have especially focused problems associated with the communication, leadership style, decision making process, group work process and satisfaction and Employees Relations etc.

Purpose of the study

The purpose of this study is to present and test a model that identifies the relationship of the factors employer behavior, employer skill, trust on employer and coordination of group members with Employee Loyalty.

The main objective of the study is together practice knowledge gathering banking system and operation. This practice oration gives us a chance to co-ordinate out theoretical knowledge with the practical experience.

Broad Objective:

"The main objective is to analyze the relationship between communication process and group performance of SIBL.

Specific Objective:

- To find out employee's perception regarding the communication process.
- To find out the impact of group communication on group performance.
- To find how the communication pattern facilitates the problem solving of the group.
- To find out how the leader facilitates the communication process in the group.
- To find out the relationship between group's goals, group's performance and group communication.

In Bangladesh similar type of studies were not conducted before. This paper, therefore, aims to identify the relationship among the factors such as employer behavior, employer skill, trust on employer and coordination of group members and Employee Loyalty.

Limitations of the study:

Nothing is beyond limitations. Everywhere and in every task there must have some sort of limitations. I also faced some problems at the time of preparing my internship report as well. There were some specific constraints while I was conducting this study. But I applied wholehearted effort to do the research report and to bring reliable and fruitful results. In spite of my endeavor there are some constraints exists which are:

- Company's restrictions to disclose all information

- Perceptual difference of the employees to measure job satisfaction

- Since the major source of the data was secret, a lot of important data could not be used in preparing the report.
- There is a difficult matter to collect sufficient data from banks. Many expected data I have failed to collect. So, lack of sufficient data is one of the most limitations of preparing of this report.
- Most of the essential data are confidential for the bank. So, there is lack of primary data.
- Lack in depth knowledge and analytical ability for writing such report.

Since I, a researcher, am not professional, the accuracy of the surveys may not have been completely flawless

Review of literature

History of communication

Thousands years ago, people use to communicate orally. Greeks use a phonetic alphabet written from left to right. After that, many books appeared on written communication principles. In a result of this, Greek started her very first library. When communism was ruling China, communication had become the biggest challenge within the vast government as well as between government and people. 1st in China and then in Rome postal service was launched. After that paper and printing press was invented in china that made communication easier. Hence, today's principles of communications are founded on a mixture of ancient oral and written traditions.

Source: www.rizwanashraf.com/2008/.../business-communication-and-its-typ...

Definition of Communication & Group performance

Some writers have defined communication in different ways which are-

"Communication is the process by which information is transmitted between individuals and or organizations so that an understanding response results". - Peter Little

"Communication is an exchange of facts, ideas, opinions, or emotions by two or more persons"-W.H Newman & C.F. Summer Jr.

"Communication is a process of transferring information from one entity to another"-Wikipedia

Source: www.people-communicating.com/what-is-communication.html

"Communication is something so simple and difficult that we can never put it in simple words"-T.S. Matthews

Computer technology has had a major impact on the business environment and, consequently, on business communication. While computers significantly increase productivity, ignoring human considerations in automating offices leads to employee

resistance. As computer technology continues to change, it will undoubtedly have a major impact on patterns of communication within organizations. Because successful implementation of automation depends upon how well employees are prepared for the change, business communication practitioners and educators must develop programs which synthesize research, training, and evaluation to help businesses anticipate the effects these changes will have on communication patterns.

Author: Thomas J. Housel1 and Marian Housel2

There are several methods of communication, including:

- Web-based communication - for better and improved communication, anytime anywhere
- Video conferencing which allow people in different locations to hold interactive meetings
- E-mails, which provide an instantaneous medium of written communication worldwide
- Reports - important in documenting the activities of any department
- Presentations - very popular method of communication in all types of organizations, usually involving audiovisual material, like copies of reports, or material prepared in Microsoft PowerPoint or adobe flash
- Telephoned meetings, which allow for long distance speech
- Forum boards, which allow people to instantly post information at a centralized location

- Face-to-face meetings, which are personal and should be succeeded by a written, follow up.

Source: www.en.wikipedia.org/wiki/Business communication

Research questions

This study proposes to investigate the following research questions:

1. Is there any significant relationship between employer behavior and Employee loyalty in the context of Social Islami Bank in Bangladesh?
2. Is there any significant relationship between employer skill and Employee loyalty in the context of Social Islami Bank in Bangladesh?
3. Is there any significant relationship between trust on employer and Employee loyalty in the context of Islami Bank in Bangladesh?
4. Is there any significant relationship between coordination of group members and Employee loyalty in the context of Islami Bank in Bangladesh?

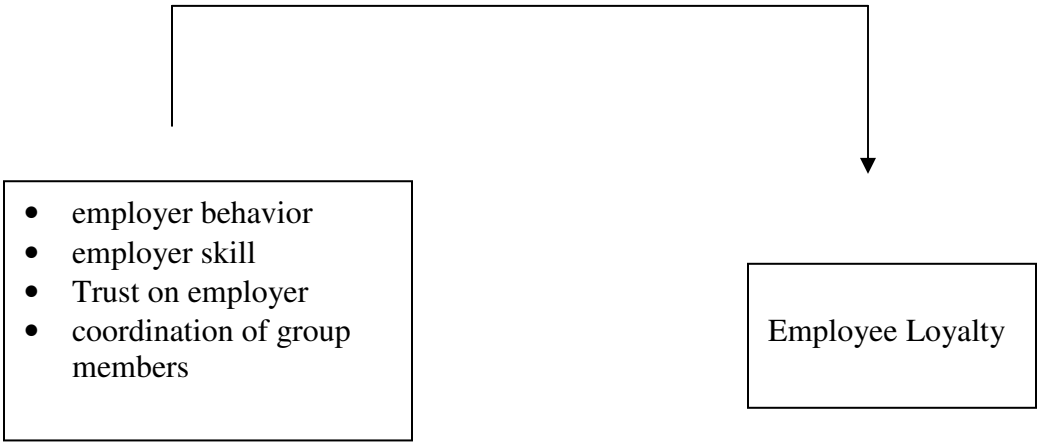
Hypotheses

The hypotheses derived from the research questions are:

1. There is a significant relationship between employer behavior and Employee loyalty in the context of Social Islami Bank in Bangladesh.
2. There is a significant relationship between employer skill and Employee loyalty in the context of Social Islami Bank in Bangladesh
3. There is a significant relationship between trust on employer and Employee loyalty in the context of Social Islami Bank in Bangladesh?
4. There is a significant relationship between coordination of group members and Employee loyalty in the context of Social Islami Bank in Bangladesh

Development of Conceptual Framework

The conceptual framework for the proposed study is presented below:



Conceptual Framework of Research Variable and their Relationships

Methodology:

Research design

I used framework for conducting the research project. It specifies the details of the procedures necessary for obtaining the information needed to structure and/or solve research problems. In my research I have used quantitative research.

Population

My population is the officers working at SIBL. I conducted my questionnaire survey among them.

Sample and Sampling Technique

A survey has been conducted based on the collected data about the employees from the Social Islami Bank Bangladesh Ltd, (Rampura Branch) to measure the communication and group performance of the employees working in the banking. A sample of 100 people has been collected for analysis. I followed non-probability or judgment sampling technique.

Sources of the data:

I. **Primary Sources:** Mainly I have collected data by filling questionnaires. I had gone through to the bank manager and also other employees of SIBL for collecting primary data through face to face interview.

II. **Secondary Sources:** I collected some information from the secondary sources such as:

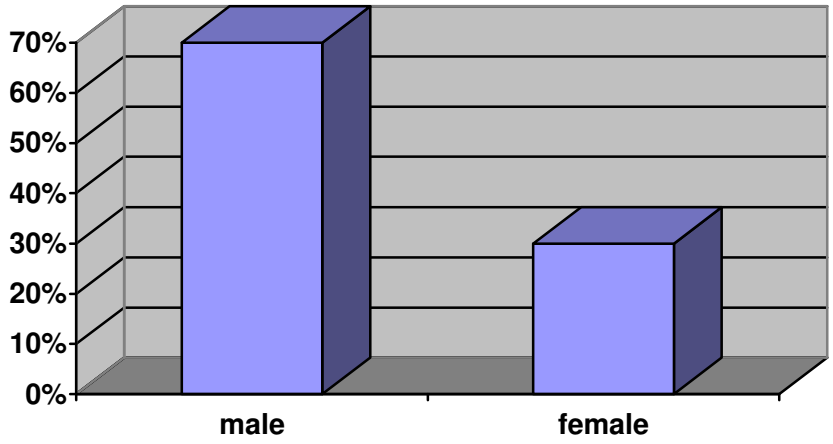
- Annual reports of SIBL.
- Different Published Booklets of SIBL.

- Different types of necessary books & materials.
- Internet, web site etc.

So I have used both primary and secondary data to come up with the research report.

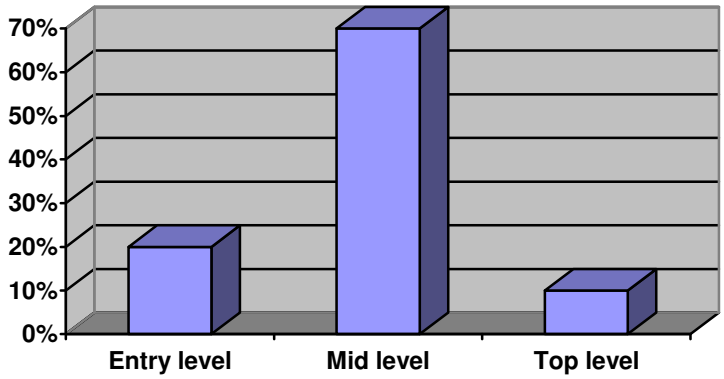
Results and Discussion:

Gender



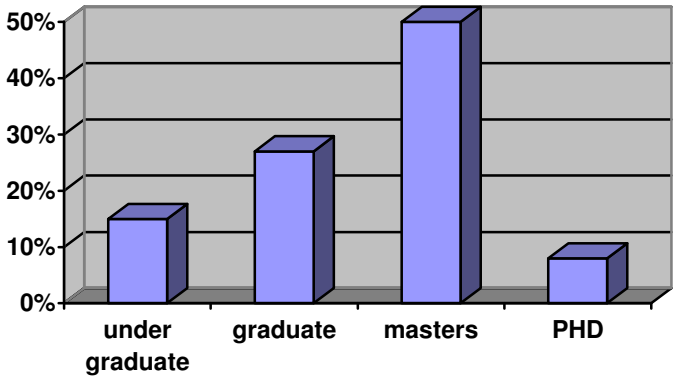
Interpretation: From the above graph we can clearly see in the survey Male respondent was more than Female respondent. Male respondent are 70% & Female respondent are 30%.

Job Position



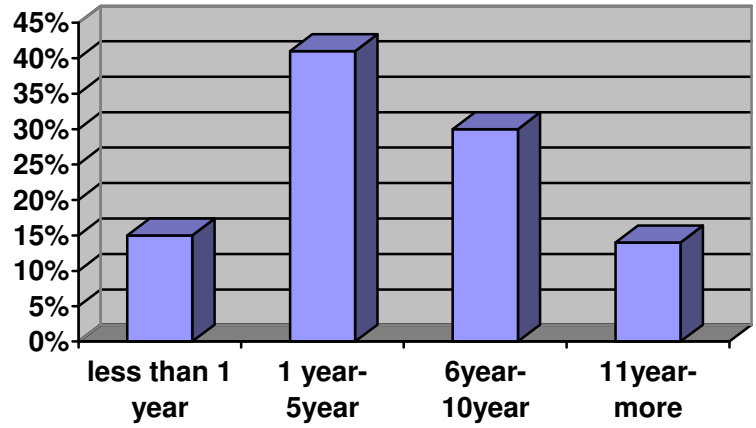
Interpretation: From the above graph we can clearly see in the survey that, 70% respondent are mid level employees, 20% are entry level and 10% are top level employees.

Education



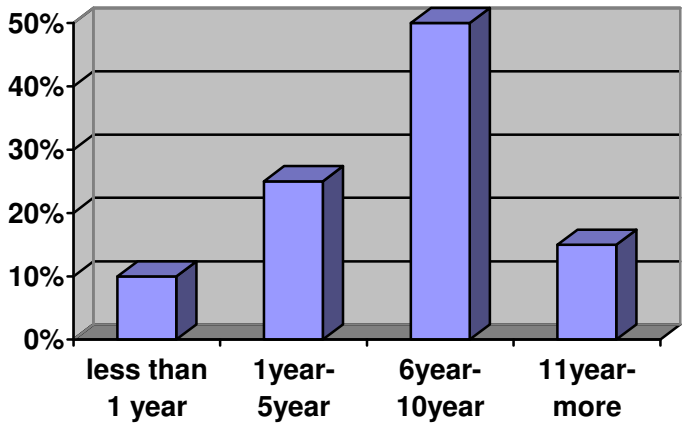
Interpretation: From the above graph we can clearly see that almost all employees or respondent are from Graduate or Masters. But most of the employees or respondent are Masters. Few employees are PhD holder and some employees are undergraduate.

No. of year working in current organization



Interpretation: From the above graph we can clearly see that almost all employees or respondent are working in current organization more than one year & above.41% of employee work current organization in 1 to 5 years, 30% employee work 6 to 10 years in SIBL. 14% of employees are working for more than 11 years.

No. of year in service

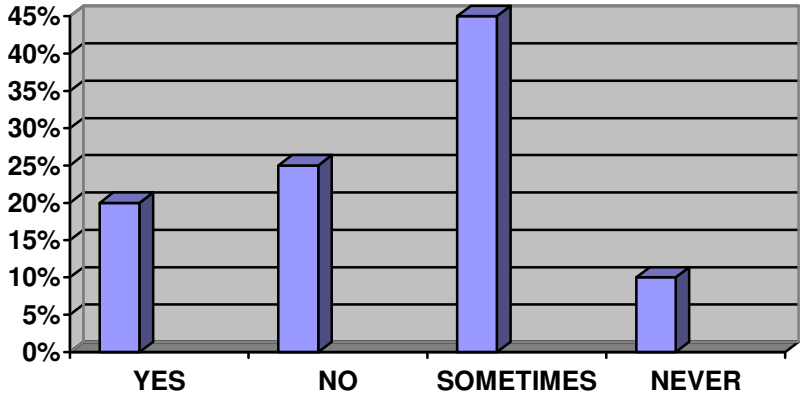


Interpretation: From the above graph we can clearly see that almost all employees or respondent are working in current organization more than one year & above.50% of employees are working in current organization for 6 to 10 years, 25% employees are

working for 1 to 5 years in SI BL. Some employees (15%) are in current organization for 11 to more years in SIBL.

1. Are you comfortable to communicate with your manager?

yes	No	sometimes	never

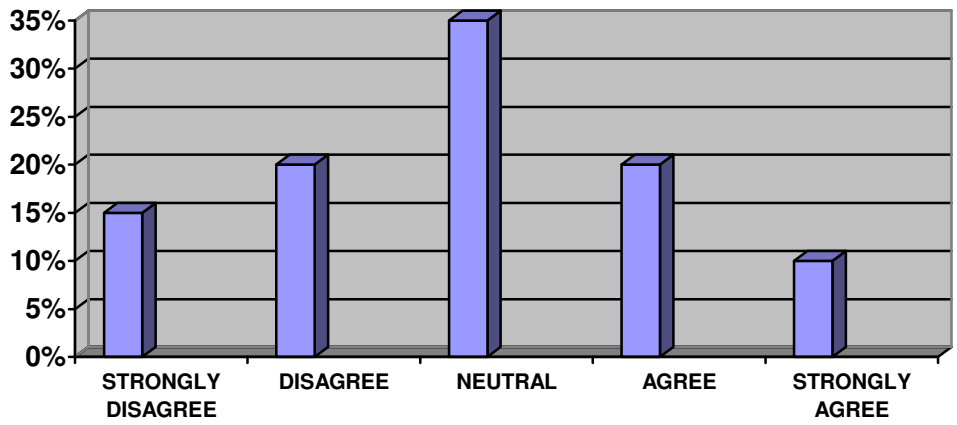


:

Interpretation: 45% people agree with the statement agree, 25% are with no, rest 20% are with yes and 10% are with never. so ,it can be said that employees are not always comfortable with their manager.

2. Your employer encourages you to perform better-

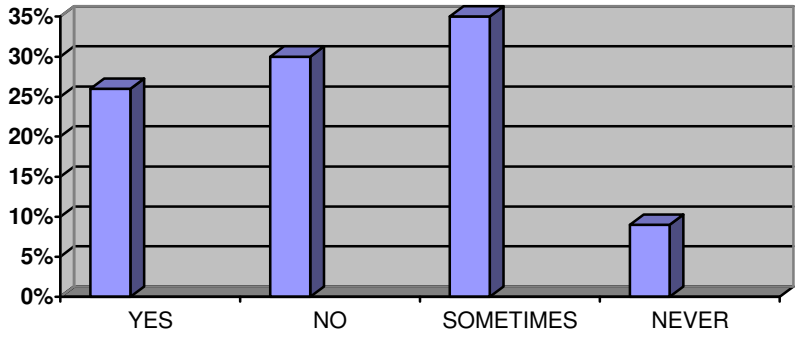
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: from the chart it is clear that 35% are neutral with the above statement. 20% are with Disagree, 20% are Agree, 10% are Strongly Agree and 15% are Strongly Disagree. So it can be say that most people do not get encouragement from their manager.

3. Does all employees are treated equally in the bank?

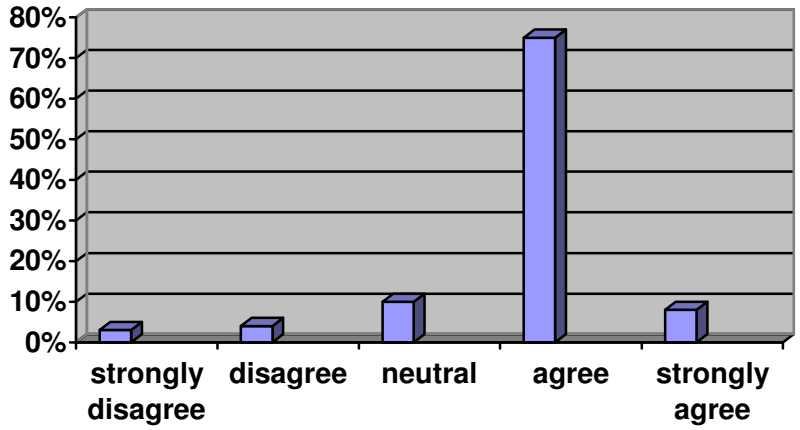
Yes	No	sometimes	never



Interpretation: in this table, 35% employees are with sometimes. 30% said no, 25% yes and 9% said never. So it is clear that most of the employees do not get equal treatment from their manager.

4. Informal communication among employees is effective for group performance.

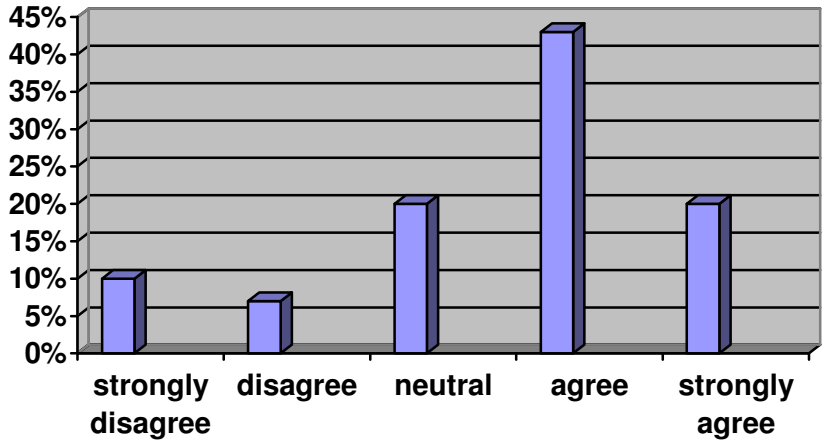
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: here, it is clear that, 75% employee want informal communication in their work place which is very high.

5. The communication pattern of the employees helps decision making process.

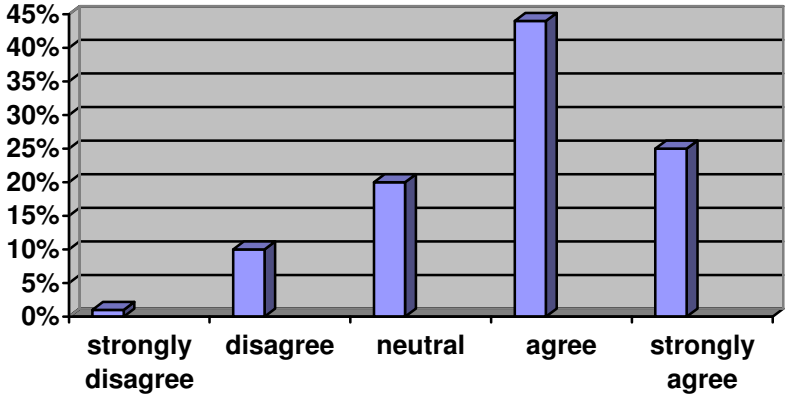
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: This table shows that, Most of the respondents 43% are Agree with the statement and some of the respondent 20% strongly agree also Neutral with the statement. 7% respondents are Disagree with the statement & few 10% respondents are Strongly Disagree with the statement. So, most of the employees prefer good communication for better decision of the bank.

6. Better communication can motivate employees for better performance.

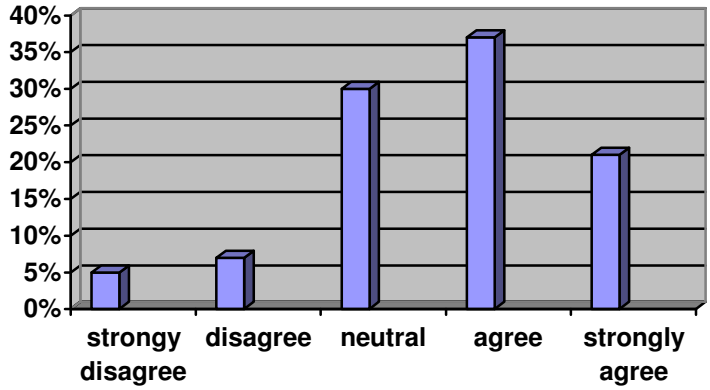
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 44% respondents are with agree, 25% said strongly agree, 20% are neutral, 10% are disagree and 0% are strongly disagree. so it is clear that most of the employees want to communicate more to perform better.

7. Communication increases the group member unity.

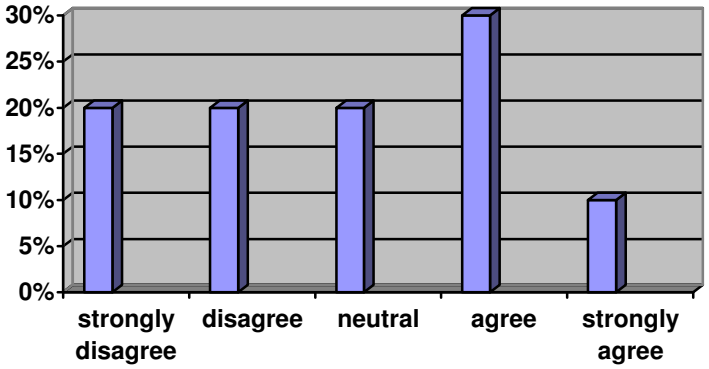
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 37% respondent are with agree, 30% are with neutral, 21% are with strongly agree, 7% are with disagree and 5% are with strongly disagree. So most people think that communication can increases the group member's unity.

8. The leader facilitates communication in the group.

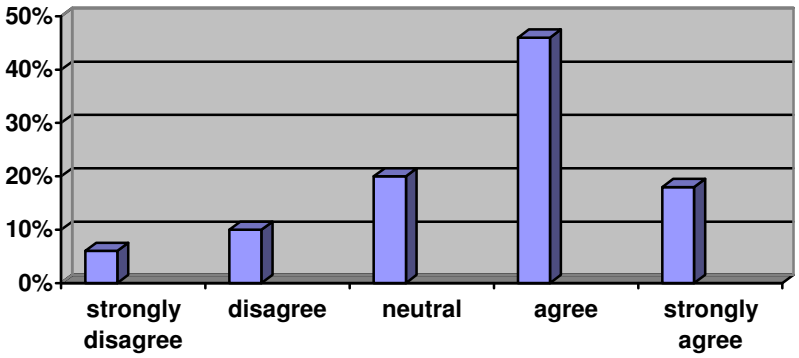
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 30% are with agree, 20% are with Strongly Disagree, Disagree and Neutral. 10% are with strongly agreed. So most of the respondents think that their leader can make communication easy for the employees.

9. Communication practices are adaptable to emergencies.

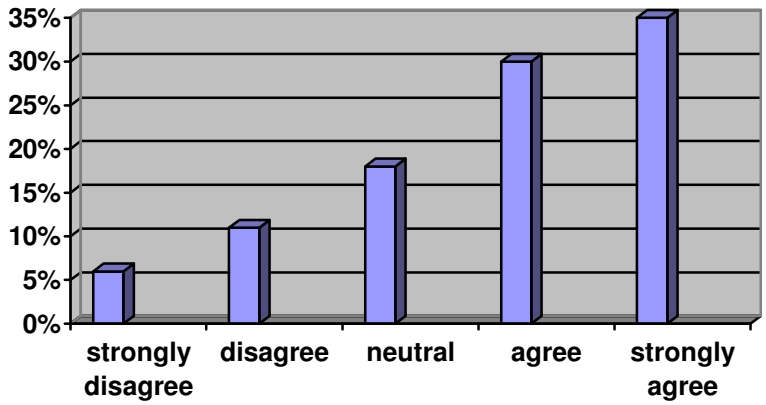
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: employees in SIBL think that communication practices are adaptable to emergencies as 46% are with agree. rest 20%are with neutral, 18% are with strongly agree, 10% are disagree and 5% are strongly disagree.

10. All employees should communicate ideas despite of their position

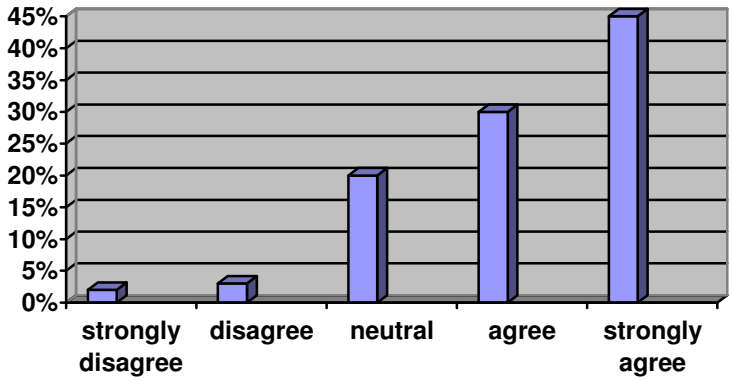
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 35% are with strongly agree, 30% are with agree,18% are with neutral, 11% are with disagree an 6% are strongly disagree.

11. The communication motivates and stimulates enthusiasm for meeting group goals.

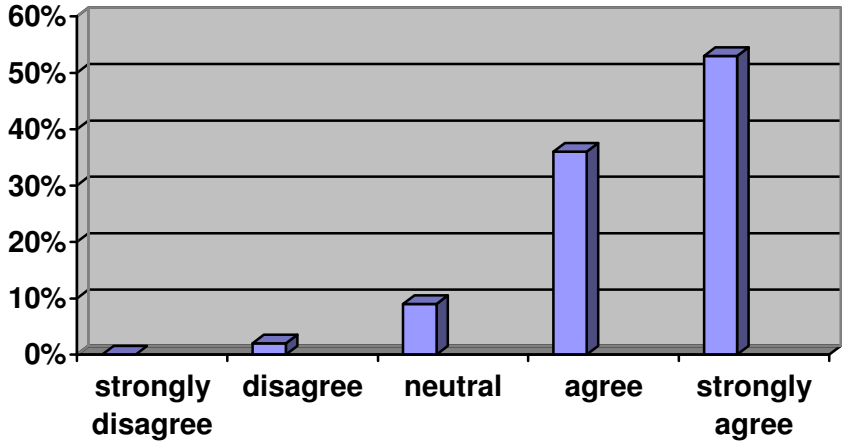
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 45% respondent are with strongly agree, 30% are with agree, 20% are neutral, 3% are disagree and 2% are strongly disagree. Which means that most of the employees think communication motivates and stimulates enthusiasm for meeting group goals.

12. Trust on employer is necessary in communication

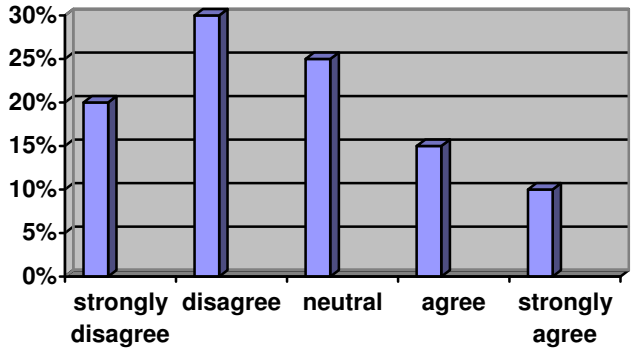
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 51% people are with strongly agree and 38% are with agree. So it can be said that most people think that Trust on employer is necessary in communication.

13. The communication of the group is satisfactory in your bank.

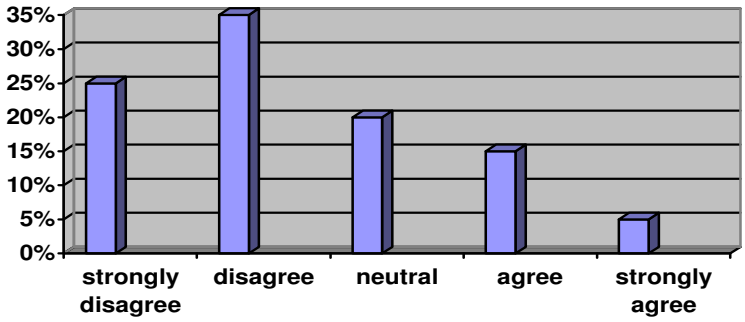
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 30% are disagreeing with the statement, 25% are neutral, 20% are Strongly Disagree, 15% are agreeing and 10% are Strongly Agree with the statement. So it is clear that employees are not satisfied with their communication process.

14. The current communication is enough to achieve the goal.

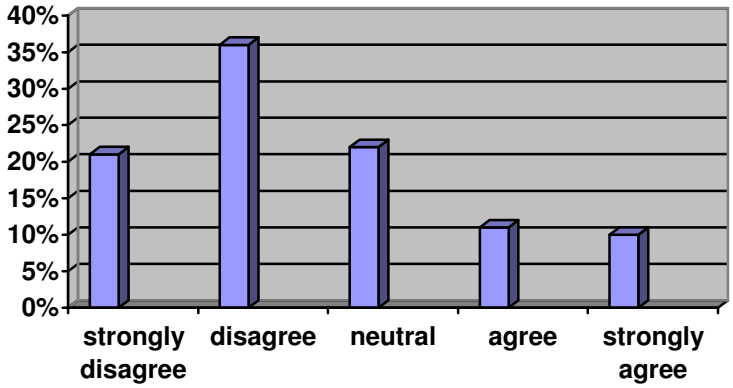
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 35% are disagreeing and 25% are Strongly Disagree with the statement. and rest are neutral, Agree and Strongly Agree. so employees are not satisfied with their current communication to achieve their goal.

15. The bank is benefited due to the high communication of the employees.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree



Interpretation: 36% are disagreeing, 21% are Strongly Disagree, 22 are neutral, 11% are agree and 10% are Strongly Agree with the statement. The employees think the bank is not becoming benefited due to the communication of the employees. So they should improve their communication system.

Discussion

Now that I have interpreted in my data from the Chart, I have found from my survey which is regarding '**Communication Gap at SIBL in group performance**'. The following are the findings in my survey:

- In SIBL, Employees are not so satisfied about communication process.

- Most of the group member wants horizontal communicating process in the group. Because upward or downward communication pattern is not appropriate when quick decision need to make.
- Group member wants regularly to communicate their view with other group members. So it will help them in decision making and group works.
- Leader does not make easy downward directive communication.
- Proper communication reduces destructive among group. So its helps better performance of the group.
- The leader dose not facilitates the communication process in the group. The entire group members organize the communication process within the group by helping each other.
- In SIBL, The communication process is not appropriate. If problem arise they want to solve the problem at reasonable time.
- Informal communication process increase free flow of information exchange within group menders. So it's help to achieve group goals.
- Better communication motivated group members for better performance. So current performance & better communication of the group is not enough to achieve the goal.

Significance of the Study

It is an obligation of BBA students to be attached to an organization to gain practical knowledge about the administration and other related issues. This process is called internship. My internship is completed at SIBL Ltd Rampura Branch. I worked mainly in general services division in SIBL Rampura branch. Social Islami bank mainly well performed in general banking and this bank has introduced various deposit schemes to

accumulate fund and many other banking services such as: Mudaraba Accounts with an aim to building up the proper reserve fund business. However, the SIBL is a private commercial bank, which based on Islami Shariah. So all general banking activities of this bank is mainly Islami Shariah based where the customer can relieve from the bad effect of bank interest after the completion of the internship, an internship report is needed to be prepared and submitted to the supervisor. That is why this report is prepared, as part of the academic obligation and to learn the path to enter in the real corporate world.

Recommendations:

- Leader can encourage upward directive communication process in the group. So lower level employee directly express their view or thought to upper level. It's help management or group leader to decision making process.
- The entire group member should set there communication process. So group member provide their desire performance.
- Informal communication increase free flow of information exchange. so the bank should adopt Informal communication also. But the Group members need to conscious about the source of information.
- Bank can provide group performance base reward. So it will encourage group member to achieve group goals.
- SIBL can provide higher compensation to their employees. So it will motivate employees for better performance
- The bank needs to monitor the group performance and regularly provide the potential feedback.

- SIBL need to clear the communication process to increases employee cohesiveness and interpersonal relationship.
- Many organizations train their employees in communication process for competitive advantage. So SIBL must try to improve their employee's knowledge and skills by providing training program.

Conclusion

The Social Islami Bank Ltd. has been trying to operate its business successfully in Bangladesh since 1995. Social Islami Bank Ltd. has already developed an image and goodwill among its clients by offering its excellent service. This success has resulted from the dedication, commitment and dynamic leadership of its management over the periods. During the short span of time of its operation the bank has successfully grabbed a position it self as a progressive and dynamic financial in the country. If the bank goes this way, it is expected that near future Social Islami Bank Ltd. become one of the top performance in this banking sector.

A major affect of computer and dramatic changes of other technology is to enhance the flexibility of communication process of an organization. So there are lot of companies will arise as soon as they start to make full use of the existing communication and computer networks to enhance their ability to respond rapidly to new problems by forming dynamic working link- networks between all bodies and individuals temporarily concerned with each problem.

Communication plays an important role in the organization of group activities, such as reliable information diffusion in support of replication and cooperation. They consequently provide an appropriate framework for group work support

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W.H Newman & C.F. Summer Jr. (2nd) (1998-99) "Communication is an exchange of facts, ideas, opinions, or emotions by two or more persons", pp, 216-236.

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- Social Islami Bank Bangladesh Ltd, 1997-2011, Website http://www.socialislamibankbd.com.

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Wikipedia, 2006, "Communication is a process of transferring information from one entity to another"-

Source: www.people-communicating.com/what-is-communication.html

APPENDICES

Communication and group performance of SIBL.

(Rampura Branch)

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The survey is an attempt to fulfill the practical requirement of the "Internship Program". The data collected through the survey will be used for only academic purposes and will not be disclosed elsewhere. This information will be kept strictly confidential.

Gender:

□ Male □ Female □ Department: ……..

Job position:

□ Entry Level □Mid Level □Top Level

Education:

□ Undergraduate □ Graduate □ Masters □ PhD

No. of year working in current organization:

□ Less than 1 year □ 1 to 5 years □ 6 to 10 years

□ 11 to 15 years □ 16 to 20 years □ More than 20 years

No. of year in service:

□ Less than 1 year □ 1 to 5 years □ 6 to 10 years

□ 11 to 15 years □ 16 to 20 years □ More than 20 years

SI. no	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
01.	Are you comfortable to communicate with your manager?	1	2	3	4	5
02.	Your employer encourages you to perform better-	1	2	3	4	5
03.	Does all employees are treated equally in the bank?	1	2	3	4	5
04.	Informal communication among employees is effective for group performance.	1	2	3	4	5
05.	The communication pattern of the employees helps decision making process	1	2	3	4	5
06.	Better communication can motivate group members for better performance.	1	2	3	4	5
07.	Communication increases the group member unity.	1	2	3	4	5
08.	The leader facilitates communication	1	2	3	4	5

	in the group.					
09.	Communication practices are adaptable to emergencies.	1	2	3	4	5
10.	All employees should communicate ideas despite of their position	1	2	3	4	5
11.	The communication motivates and stimulates enthusiasm for meeting group goals.	1	2	3	4	5
12.	. Trust on employer is necessary in communication	1	2	3	4	5
13.	The communication of the group is satisfactory in your bank	1	2	3	4	5
14.	The current communication is enough to achieve the goal.	1	2	3	4	5
15.	The bank is benefited due to the high communication of the employees.	1	2	3	4	5

CODING

For coding I have used the following process.

For question Gender:

1= Male, 2= Female

For question Job position:

1= Top level, 2= Mid level, 3= Entry level

For question Education:

1= Undergraduate, 2= Graduate, 3= Masters, 4= PhD

For question No. of year working in current organization:

1= Less than 1 year, 2= 1 to 5 years, 3= 6-10 years, 4= 11-15 years, 5= 16-20 years and 6= More than 20 years.

For question No. of year in service:

1= Less than 1 year, 2= 1 to 5 years, 3= 6-10 years, 4= 11-15 years, 5= 16-20 years and 6= More than 20 years.

For question 1to 17:

1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly agree