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EVALUATING MANAGEMENT PRACTICES IN THE BANKING SECTOR:

A Comparative Analysis of Changing
Organizational Efficiency and Human
Resource Management in Bangladesh

Thesis

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ABSTRACT

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Banking sector plays pivotal role in Industrialization, and effective practices are crucial for assuring institutional efficiency and optimising human resources. This study examines the changing management strategies approaches follow by commercial bank in Bangladesh and assesses there influence on organizational efficiency and human resource management. The research explores prominent component such as leadership approaches, employee engagement, technological advancement and regulatory framework by comparing conventional and modern banking processes.

The literature review emphasises that important HRM components- such as job security, training and development, compensation, reward, equity, top management attitude and work autonomy are some of the elements that have an essential effect on job satisfaction and employee commitment when it comes to HRM practices.

A mixed-method approach was used in this research, utilizing both qualitative and quantitative data collected through journal reviews, organizational reports, and a structured questionnaire surveys. The result shows that specific HR practices have a strong positive correlation with corporate commitment and employee satisfaction.

This research contributes to the knowledge about how employee satisfaction and banking performance are influenced by changing management techniques. It provides valuable insights for policymakers, bank executives, HR professionals to improve operational effectiveness and HRM improvement in the banking sector of Bangladesh.

Keywords: Banking sector, management practices, organizational efficiency, human resource management, Bangladesh.

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CHAPTER 1

INTRODUCTION

In modern organizations Human Resources (HR) are considered as the pivotal factor. HR practices on organizational and employee performance depend on the impact of Human Resource Management (HRM) in developed world for many years. (Delaney and Huselid, 1996; Katou & Budhwar, 2007 peterescu and Ximmns, 2008) [1].The success, survival and competing power of organizations depend on the commitment of their members, supporting their individual developments and ensure their participation.

The purpose of the study is to gain a better understanding of the relationship between HRM practices, job satisfactions, and organizational commitment in the banking sector of Bangladesh. According to Ivancevich, 1990, employees Job satisfaction depend on their positivity and negativity to their work. However, institutional commitment is mostly based on loyalty and emotional tie to their company. (Allen & Meyer, 1990)

Therefore the research tries to improve a valued work to explain the casual relationship between HRM practices and employees' affective, normative and continuance commitment. It is very clear said at present commercial banks are very competitive and there are around 54 local banks in Bangladesh. Most of these banks are private commercial banks and specialized banks except for four nationalized commercial banks. Skilled man power is very important to both Private and public commercial bank in Bangladesh. To ensure the efficiency and retain the competitive advantage, they need to design effective HR practices that encourage the high performance of employees. So this study discusses some of the important fifteen factors which have relationship with organizational commitment and job satisfaction may directly or indirectly influence the commitment of employees to the organization.

Banking sector has witnessed a rapid growth in the last decade and because of this growth, the demand for experienced and skilled human resource has increased many folds in this sector. Therefore, this research aims to examine how different human resource practices training, rewards, employee relations and job security contribute to organizational outcome in the banking sector of Bangladesh.

1.1 Background of the Study

The study will be highly valuable for commercial banks in Bangladesh. By identifying areas that require improvement and development, the research can help banks in implement more effective HRM practices and increasing operational efficiency. However, given the critical role of the banking industry in Bangladesh's economy, strengthening its management and efficiency could have a wider effect on the country's economic stability and expansion. Future research on banking management techniques in underdeveloped economics might use this comparative analysis as a guide.

Globalization created greater problems for business worldwide, as many tried to obtain a competitive edge at any costs and restored and increasingly creative approaches to human resource management (Sparrow, Schuler, & Jackson, 1987). Human resource practices are defined as a collection of internally consistent procedures created and put into place to guarantee that an organization's human capital can help achieves its goals (Delery & Doty, 1996).

According to Kahn (1992), employee engagement is positively correlated with productivity, growth, and high quality work. Therefore, identifying the factors that influence employee engagement is essential, and HRM practices play a pivotal role in employee engagement. Employees who are engaged take on more responsibility, put in more effort at work, share information with coworkers, and stick with the company longer than those who are not. They also value, enjoy, and take pride in their work, and they are more inclined to support their

manager and team. According to research by Bloom and Michael (2002), egalitarian pay structures have been linked to proxies for employee's engagement, even though team-building activities and non-monetary awards have historically received the majority of engagement efforts. According to a study by Konard (2006), effective employee engagement can be facilitated by management's use of techniques to effectively involve their staff in their work and achieve good performance from them.

The highest form of existence is the human. A man can accomplish great things if you help him develop his talents. A contented and contented man will sacrifice himself for the company. Management is the most crucial factor to consider, as it determines a firm's sustainability and development. Management is the process of attaining, training, appraising, and compensating employee and attending to their labor relations, health and safety, and fairness concerns (Dessler, 2020).

Banks now demand improved performance from their staff due to technological advancements (Roknuzzama 2007). With numerous branches spread across the country; Bangladesh has a dense banking network compared to many other nations. A company's leadership is developed through its management techniques. Executing several of training programs and motivational services to epitome improving tools to support and guide management in carrying in their efforts.

I worked at a renowned commercial bank. Though I had worked in a bank since three years that's why I have vast experience of management process in banking sector. Moreover, it will be easy for me to collect data from other bank. On the other hand, I will be able to take interviews of any executives or manager. Banks are crucial to the economy of any country, and their stability and growth rely on effective management. In the face of increasing competition, technological advancement, and regulatory shifts, strong management practices are essential for enhancing performance, ensuring customer satisfaction

and maintaining compliance. This topic enables the examination tactics that enhance risk management, operational effectiveness, and innovation in the banking sector.

1.2 Research Gaps, questions and objectives

According to Crosby (1979) and Parasuraman et al. (1985), the service quality is commonly defined as the extent to which a service meets or exceeds customer expectations. It is defined as the discrepancy between perceived and intended service performance by researchers such as Parasuraman, Liljander, and Tore. Liljander and Tore (1992) specially describe it as the difference between what a service provider should offer and what is actually delivered. Parasuraman and colleagues also developed the SERVQUAL model, which compares customer expectations with actual service experience to determine the quality of service. This model identifies key service activities and gaps between them that may hinder the delivery of high-quality service (Ghobadian et al., 1994)

Source: Parasuraman, A., Zeithaml, V., & Berry, L. L. (1985, 1998).

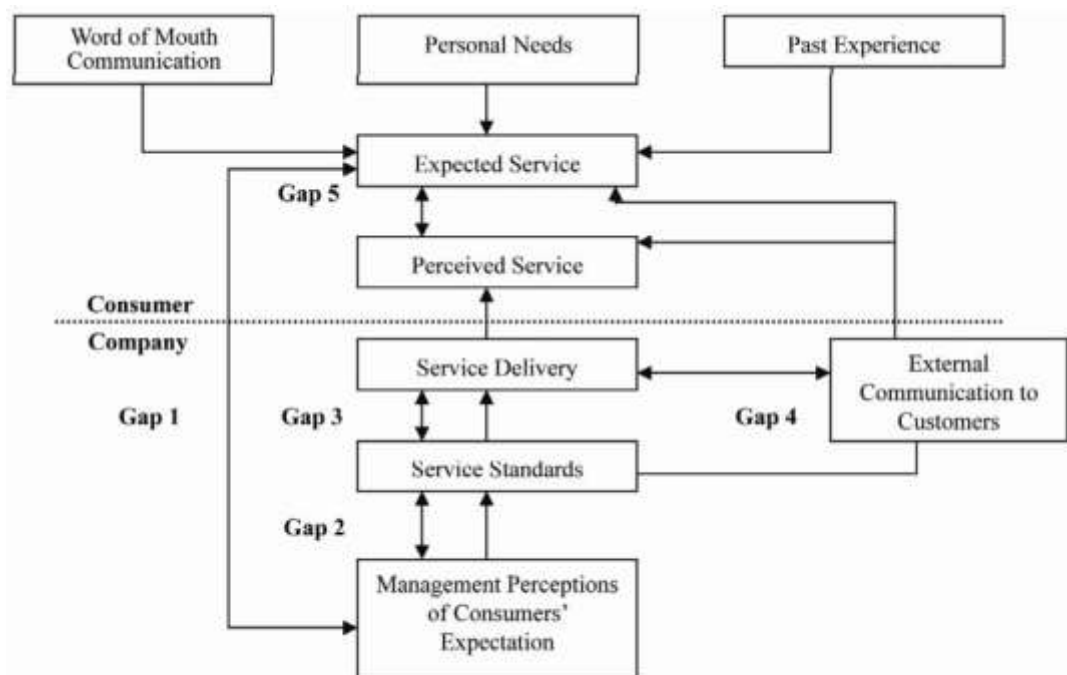


Figure 1. Conceptual model of service quality gap

While the lower portion of the model (Figure 1) includes circumstance tied to the service provider and the upper portion shows aspect related to the consumer. According to this model, the quality of service short-fall. Thus, ameliorating the quality of service experience by consumers needs diagnosing the causes of and correcting the internal deficiencies (i.e., Gap 1-4) (Parasuraman et al., 2024)

Throughout the entire study the following research gaps will be addressed.

Management Technology Integration: Limited research has been done on how banks may successfully integrate cutting-edge technologies such as AI, and big data are incorporated into HR and management processes.

Employee-Centric Practices: Not enough emphasis is placed on how employee involvement, training, and mental health may boost creativity and productivity in banking.

Customer-Centric Strategies: Prior research on the increasingly digitalized banking sector often overlooks the effect of management practices on customer pleasure and loyalty

Adaption to Regulatory Change: Research on how management responds to frequent changes in regulations without compromising operational efficiency.

Basic Research Questions:

1. How do management practices related to work research, recruitment and selection, skill development and improvement, and employee inspiration impact the organizational effectiveness of commercial banks?
2. What are the crucial differences in human resource management practices among commercial banks, and how do these different influence employee performance and client satisfaction?

Objectives:

Finding out how HR implementation affect job satisfaction was the primary goal of the. According to emerge this objective, the following specific objectives were justified.

1. Examining the management practices adopted by commercial banks in Bangladesh.
2. To investigate the relationship between operational performance of banks and HRM practices.
3. To assess how leadership styles and organizational design affect bank performance.
4. To identify challenges faced by banks in implementing modern HRM practices.
5. To propose strategies for enhancing management implementation and employee engagement.

1.3 Study Framework and salient definitions

- *Management Practices*

Definition: The systematic methods, plans, and procedures that companies employ to efficiently guide and regulate their activities are referred to as management practices. According to attain institutional goals, these management practices in the banking sector involve the development of policies, leadership philosophies, decision-making process, and executive of operational procedure.

Scope: The study evaluates management techniques in commercial banks in Bangladesh, emphasizing on their effects on employee satisfaction and organizational effectiveness. It evaluates the applicability of paradigms such as Total Quality Management (TQM) and Lean Management while analyzing strategic planning, leadership, and decision-making. Specialized and nonbanking institutions are excluded from scope.

- *Banking Sector*

Definition: Licensed institution that offer financial services such as deposits, providing loans, and managing wealth make up the banking sector. In Bangladesh, it includes state-owned, private, foreign, and specialized commercial banks.

Scope: This study focuses on state-owned and private commercial banks in Bangladesh, analyzing how their management approaches impact human resource management and organizational effectiveness. It does not include specialist banks or non-banking financial entities. The literature review integrates theories such as Agency Theory and Resource-Based View (RBV) to understand management dynamics in the banking sector.

- *Organizational Efficiency*

Definition: Organizational efficiency referred to the ability of an organization to accomplish its objectives with the least amount of time, money and effort maximizing output while reducing input. In the banking industry, this entails streamlining procedures, cutting expenses, and enhancing service quality in order to boost revenue and client pleasure

Scope: In the study, the effect of management strategies on operational performance measures such as return on asset, cost-to-income and service turnaround time in commercial banks in Bangladesh examined. Efficiency concerns related to technical infrastructure or external economic forces will not be covered in this study. Two theoretical viewpoints on organizational efficiency that will be covered in the literature review are Efficiency Wage Theory and X- Efficiency Theory, along with how they relate to the banking sector in Bangladesh.

- *Human Resource Management*

Definition: The strategic approach to staff management that gives a business a competitive edge is known as human resource management, or HRM. Recruiting, training and development, performance reviews, pay administration, and employee relations are some of its duties

Scope: This study looks at HRM at Bangladeshi commercial banks, analyzing how management practices affect HR function such as hiring, training, performance evaluations, and retention strategies. HRM procedures at non-banking financial institutions are not included in the report, nor does it look at labor law compliance issues. The literature study will focus on the application of HRM theories in Bangladesh banking sector, including social exchange theory, human capital theory, and others.

1.4 Framework of the study

The aim of the research is to assess management practices within Bangladeshi's commercial banking sector; focusing on their influence on HRM management and overall organizational effectiveness. By identifying opportunity for improving and best practices, it aims to increase operational performance and staff engagement. The study explores how effective management and HRM practices and contributes to stability, performance, and a positive work environment. It is also considers the impact of globalization and technological developments, providing information that is pertinent to banks in Bangladesh as well as other developing nations.

This research examines the influence of HR management strategies such as job analysis, recruitment, training, and motivation, on employee performance and customer satisfaction in commercial banks. It employs frameworks like SERVQUAL to measure the service quality gap and aims to analyze human resource practices, organizational structure, and leadership styles. The objective is to determine the obstacle to implementing contemporary management practices and offer suggestions to enhance service quality, employee satisfaction, and overall banking performance.

Despite these findings, there remains gap of understanding the varying effectiveness of different management techniques on organizational success and HRM outcomes. In particular, there has been limited exploration of how diverse leadership styles, decision-making processes, and policy implementations impact the operational success and employee satisfaction of banks in Bangladesh. By conducting a comparative analysis of management practices, this study strives to address these gaps in the literature and offer valuable recommendations for enhancing HRM and efficiency within the country banking sector.

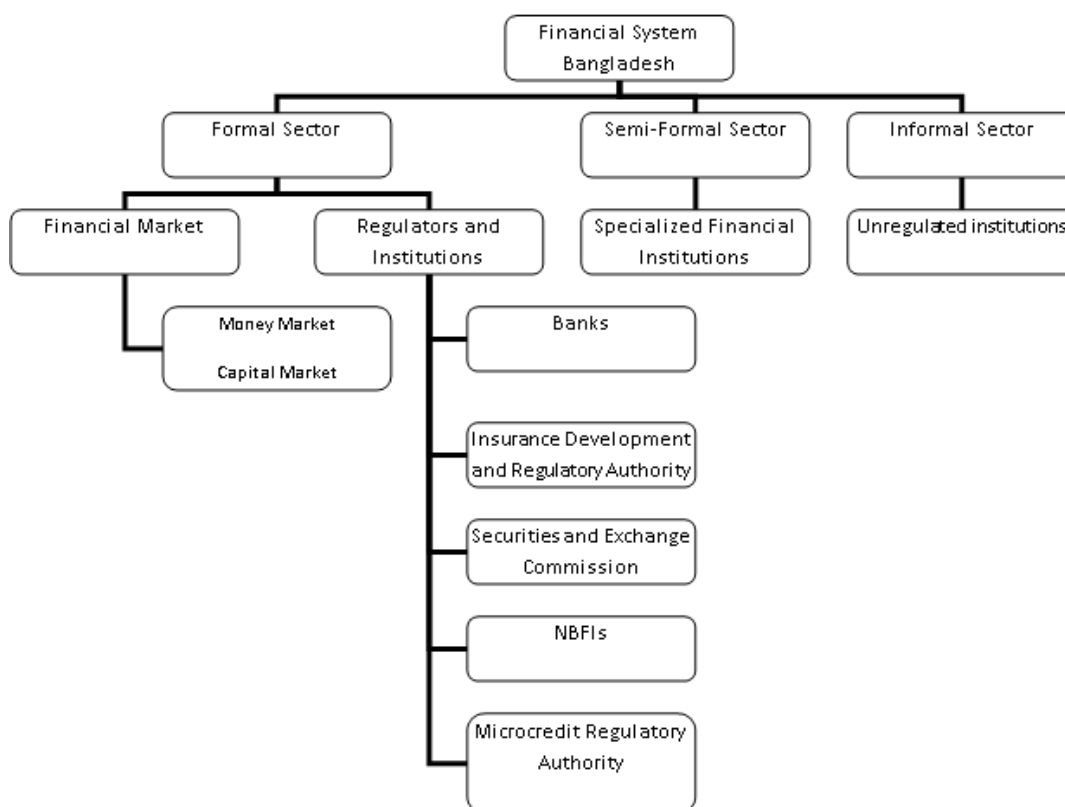
CHAPTER 2

LITERATURE REVIEW

Formal, informal, and semi-informal sectors are the key monetary structure of Bangladesh. “These sectors were categorized by the degree of regulation (IMF, 2010). The formal sector comprises all the legalized institutions such as the banks, non-financial institutions, and insurance companies. The semi-formal sector comprises all the regulated institutions outside the Central Bank jurisdiction, Securities and Exchange Commission, Insurance Authority, and other legislated financial regulators. The informal sector includes private institutions that are not regulated.”

Figure 1 shows the financial system of Bangladesh.

FIGURE1: FINANCIAL SYSTEM OF BANGLADESH



However, global competition has forced both large and small organizations to be more conscious of costs and productivity. Because of the critical nature of human resource issues, these matters must receive major attention from upper management (Mondy and Martocchio, 2016).

2.1 Management Practices in the banking sector in Bangladesh

“Human Resource Management policies operate employee appraisal, productivity and conduct. According to Dessler (2007), well thought out HR systems are essential to developing a capable and driven team. Noe et al. (2007) similarly highlight the importance of effectively aligned HRM system in enhancing employee skills and engagement.”

HRM model guides the course’s action. The Guest Model (Guest, 2002) is particularly compelling among them. This model stresses the link between employee commitments, HR practices, highlighting and organizational Performance.

In Bangladeshi banks, management practices largely focus on strategic HRM function such as empowering employees, fostering staff development, conducting performance evaluations, and acquiring talent. The Guest Model (Guest, 2002) and other models that stress the alignment of HR practices with corporate success and employee commitment serve as guidance for these efforts.

This research evaluate best practices in the local banking industry, this study incorporate fundamental ideas from Guest Model, especially the focus on structured HR procedures including training, incentive schemes, employee motivation, and relationship management.

2.1.1 Transformational Leadership Theory

Transformational leadership theory, introduced by Burns (1978) and further expanded by Bass (1985), emphasizes the role of leaders in inspiring and motivating employees to exceed normal performance expectations. The theory outlines four main dimensions: idealized influence, motivation, intellectual stimulation, and individualized consideration (Bass & Avolio, 1994).

Transformational leadership crucial of the banking industry because it promotes high levels of employee engagement, strengthens corporate loyalty, and stimulates creativity. Studies conducted by Walumbwa et al. (2005) and positively associated with increased customer trust, productivity, and staff happiness. Therefore, implementing transformational leadership might be a useful tactic for banks dealing with shifting market conditions.

2.2 Organizational Efficiency in the bank sector in Bangladesh

The ability of an organization to accomplish its objectives with the least amount of resource waste is referred to as organizational efficiency. Efficiency in banking sector includes cost minimization, operational efficiency, and enhancements to service quality.

According to studies, HRM strategies including effective communication, equitable pay, and employee motivation have a big impact on how well an organization performs (Meyer & Allen; Pushpakumari, 2008). Higher employee happiness, greater dedication, and these ameliorated service delivery are all results of effective HR management, and these factors eventually affect a bank's profitability and competitiveness in the market.

The banking industry's explosive growth in Bangladesh calls for constant management practice improvement to preserve operational effectiveness in the face of rising consumer demands and technology breakthroughs.

2.2.1 Institutional Commitment & Motivation and Employee Performance

Organizational commitment is the desire to stay with one's employer, the willingness to put in a lot of effort for that employer, and the sense of dedication to that organization (Meyer & Allen, 1997). Organizational commitment is defined by Raju and Srivastava (1994) as the element that fosters an individual's attachment to the organization. Workers were considered dedicated to a company if they voluntarily remained associated with it and made a crucial effort to meet its perspectives. The writers made the case that employees who are highly committed to the organization will put forth a lot of effort, which will result in improved performance and effectiveness on both an individual and organizational level.

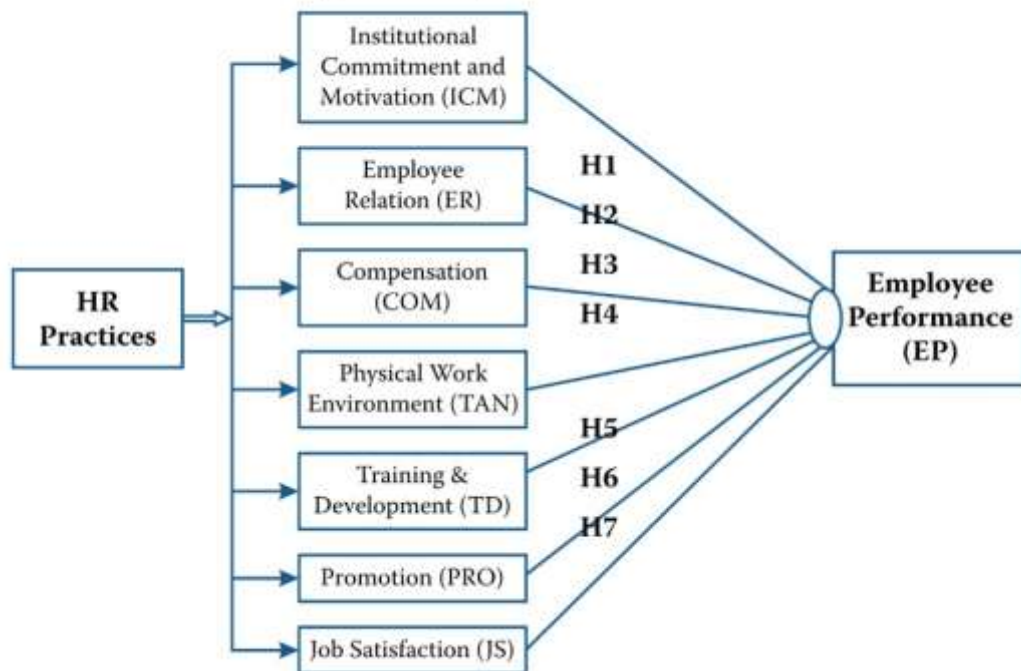
Another crucial factor that influences performance is employee motivation. Motivated workers are more creative, productive, and eager to support company objectives (Jones & George, 2008). For the banking sector in Bangladesh to meet regulatory requirements, adjust to technological changes, and maintain client happiness, motivated staff members are essential.

2.2.2 Employee Relation and Employee Performance

The salient focus of employee relationship is communication between management and staff regarding decisions made at work, complaints, disputes, issues resolved unions, and collective bargaining. Employee relationship is the management of the relations between the employer and employees with the ultimate objective of attaining the highest level of productivity in terms of goods and services, employee motivation, and taking preventive action to address issues that negatively impact the working environment, according to Armstrong (2005). Employees who are dissatisfied with management, the government, or even their

coworkers do not perform at their best at work, according to Blyton (2008). Poor relationship between employee and employer lead to lockouts and strikes. Since productivity will be significantly lower, all of these employee grievance displays are more detrimental to the company than beneficial.

Figure 1: Schematic diagram of the theoretical framework



2.3 HRM Process in the Banking Sector of Bangladesh

Banking industry in Bangladesh relies heavily on human resource management (HRM) to provide effective personnel management, hiring, performance reviews, and workforce development. The following list of crucial steps makes up the HRM process in banks:

Workforce Planning and Recruitment

a. Manpower Planning:

- Banks evaluate their future labor requirements in light of turnover, retirements, and business expansion.

- Workforce planning complies with Bangladesh Bank's regulatory standards and long-term business objectives.
 - b. Recruitment & Selection:
 - Banks hire via campus recruitment, employment portals, ads, and recommendations.
 - The employment procedure often includes background checks, interviews, and competitive exams.
 - Bangladesh Bank keeps an eye on and controls hiring practices to guarantee openness.

Employee Training and Development

- a. Onboarding & Orientation:
 - New hires go through orientation sessions to learn about corporate culture, job duties, and bank policies.
 - In contemporary banking HRM, digital onboarding tools are being utilized more and more.
- b. Training & Skill Development:
 - Ongoing training in banking operations, risk management, customer service, and compliance to advance one's career.
 - Both in-house and external training (such as Bangladesh Institute of Bank management – BIBM) play a crucial role.
- c. Leadership Development Programs:
 - High-potential employees can participate in specialized programs designed to prepare them for leadership positions.
 - Pay attention to managerial abilities, judgment, and creativity in banking operations.

Performance Management and Appraisal

- a. Performance Evaluation:
 - Banks evaluate employee performance using Balanced Scorecards, 360-degree feedback, and Key Performance Indicators (KPIs).

- Financial performance, customer's satisfaction, and employee productivity are important factors.

b. Rewards & Recognition:

- Bonuses, promotions, and incentives based on performance boost output.
- There are employee appreciation programs at certain banks, like "Best Employee of the Month."

c. Career Growth & Succession Planning:

- HR divisions find candidates for leadership positions in the future.
- Business objectives are in line with promotion and professional growth initiatives.

Compensation & Benefits Management

- Competitive pay plans are crucial to draw in and keep talented workers.
- Benefits include bonuses, medical allowances, gratuities, and provident funds.
- Banks provide their employees with housing benefits, auto allowances, and lending facilities,
- Compliance with labor laws and Bangladesh Bank regulations regarding salary structure.

Use of Technology in HRM

- Efficiency is expanded by performance management tools, AI-driven hiring, and digital HR platforms.
- HR analytics support data-driven workforce management decision-making.

To recapitulate, in Bangladesh's banking sector, HRM is crucial to retaining a motivated, skilled and productive workforce. Banks can use

modern HR procedures, technology, and regulatory compliance to increase organizational effectiveness and employee satisfaction.

2.4 Comparative Analysis of Changing Organizational Efficiency and Human Resource Management in the Banking Sector

According to recent study by Chowdhury and Mahmood (2011), societal institutions like national education and training systems, regulatory frameworks, and IR systems have a partial impact on how HRM practices (recruitment and selection, training, pay structure, and industrial relations) are developed in Bangladesh's overseas subsidiaries. In the context of developing nations, the aforementioned study helps to close the research gap in human resources. However, there is still a significant research gap concerning HR in a purely local Bangladeshi context, particularly since, unlike local private firms, HRM practices in foreign subsidiaries are greatly impacted by the pressure and level of legitimization from both headquarters and local institutions (Chowdhury & Mahmood, 2012). This study showed how private banks and major domestic business groups in Bangladesh are gradually implementing the MNE's methodical HRM processes, revealing the hidden effect of western HR techniques in the country's banking industry. "The study by Chowdhury and Mahmood (2012) is one of the unique studies that examine a paradoxically strange country like Bangladesh." As a result, it is used to forecast how institutional and societal structures may impact Human Resource Management practices in Bangladesh.

Furthermore, this report emphasizes both impact of globalization and the emerging influence of western HR methods on Bangladeshi businesses. Other studies that are perhaps most relevant to the setting of Bangladesh have been carried out in China, India, Nepal (Budhwar & Debrah, 2001; Gautam & Davis, 2007). However, the technique, scope and depth or the data collection and coverage are important shortcomings of the majority of these investigations. For instance, a study of

Nepal's banking sector (Gautam & Davis, 2007) attempts to connect context to the integration of HR practices in Nepalese financial institutions and provides a realistic characterization of the emerging economy's environment, but it is unable to connect HPWS to performance. Examining the contextual factors that could result in cross-border HR practice similarities or variations should be fascinating.

My study on "Evaluating management practices in the banking sector: A comparative analysis of changing organizational efficiency and Human Resource Management in Bangladesh" expands on earlier research by tackling new issues and concentrating on contemporary patterns that haven't gotten much attention.

My research examines the following, in contrast to previous studies that frequently highlight traditional management approaches:

Technology-Driven Management: Although previous research has concentrated on manual and process-driven management, my study will emphasize the function of artificial intelligence (AI), big data, and fintech integration in operations and decision processing.

Employee-Centric Innovations: In the previous studies, workforce has received little consideration. Employee engagement, customer satisfaction, digital tool training, and leadership flexibility in a rapidly evolving banking environment are the main focuses of my research.

Customer-Centric Digital Transformation: While previous research has concentrated on service delivery, my study explores how management practices actually affect customer experience in an environment that is primarily digital.

Regulatory Agility: Conventional research examines compliance as a fixed objective. My research looks at effective ways to stay ahead of changing rules.

Sustainability Focus: In contrast to previous research, which seldom ever discusses ESG criteria, my study looks at how contemporary management techniques fit in with sustainability objectives in order to satisfy stakeholders.

My research fills in the gaps and offers a forward-looking viewpoint on banking management practices by addressing these discrepancies.

2.5 Summary of the theoretical framework

In the banking sector, these theories offer a framework to analyze how modern management practices influence sustainability, innovation, and overall performance

The banking industry in Bangladesh largely relies on Transformational Leadership Theory, which acts as the main theoretical basis for assessing management strategies within this sector. Transformational leadership is particularly relevant as it emphasizes leadership styles that motivate employees to acquire expectations, fostering both organizational efficiency and human resource development.

This study offers a through framework for comprehending the connection between organizational effectiveness, HRM procedures, and leadership styles in Bangladesh's banking industry by utilizing Transformational Leadership Theory. The results will help shape leadership development plans and provide guidance to banking professionals and regulators on how to improve management efficacy.

On the other hand, the study fill a research gap in developing nations by examining the effects of HRM practices on organizational commitment and employee job satisfaction in Bangladesh's banking industry. It investigates how leadership, technology adoption, recruitment, job analysis and decision making influence motivation, and overall organizational goals. In addition, employee performance is the capacity of an

employee to effectively accomplish organizational objectives. Mayer and Allen (1997) describe organizational commitment as employees' willingness and dedication to their organization, which can enhance their performance. Employee productiveness depends on motivation. According to research, employee who is motivated, they are committed, innovative and effective to their work.

Additionally, as a productive work environment is fostered by constructive communication between management and employees, employee relations are critical to performance. Employee performance in the banking industry appears to be greatly impacted by managerial attitudes and communication, according to studies conducted in Pakistan and Indonesia. According to the findings, the banking sector in Bangladesh may become more competitive and efficient by implementing HRM practices, employee interactions, and motivation.

2.5.1 Conceptual Framework for the Banking Sector in Bangladesh

- Transformational Leadership Theory: Leadership Style → Motivates Employees → Organizational Efficiency & HR Development.
- HRM Practices: Recruitment, job analysis, Technology Adaptation, Decision Making → Motivation, Job Satisfaction & Organizational Commitment.
- Employee Motivation and Job Satisfaction: Impact on Organizational Commitment (Meyer & Allen, 1997) → Enhance Employee Performance.
- Managerial Attitudes and Communication: Constructive Communication → Productive work environment → Ameliorate Competitiveness & Efficiency

- Outcome of Organizational Performance: Integration of Leadership, HRM Practices, and Motivation → Ameliorated Efficiency and Competitiveness in Bangladesh's Banking Sector.

Visual Representation: The framework will have Transformational Leadership as the crucial component, influencing HRM practices and managerial attitudes. Moreover, arrows will illustrate how HRM practices and distinctive leadership approaches affect employee motivation, satisfaction at work, and commitment to the organization.

the influence of HRM practices and leadership styles on employee motivation, job satisfaction, and organizational commitment. Therefore, a final arrow will connect these elements to enhanced organizational performance.

This integrated figure will provide a holistic view of the interconnected elements discussed in the literature, aiding in understanding the dynamics within Bangladesh's banking sector.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Data Collection

- *Initial Data:* To acquire knowledge about management procedures, leadership philosophies, and corporate culture, senior bank managers and HR professionals in leading commercial banks will be conducted in structured interviews. Additionally, questionnaires will be given to a representative sample of workers and clients from various banks in order to gather quantitative information on their opinions regarding performance, job satisfaction, and HRM procedures. Focus group discussions may also be conducted with employees to acquire deeper qualitative insights.
- *Secondary Data:* Financial reports from Bangladesh Bank, annual reports from commercial banks, peer-reviewed academic journals, and renowned online databases such as Google and Google scholar will be reviewed. The data will be used to understand industry trends, evaluate the recent state of the banking sector, and supplement the primary.

3.2 Data Analysis

- *Quantitative Analysis:* ANOVA, regression analysis, and descriptive statistics are some of the statistical techniques that will be used to analyze the survey data. Regression analysis will be help identify correlations between management practices and performance indicators, while descriptive statistics will summarize the data.

- *Qualitative Analysis:* In order to find in corporate culture, HRM procedures, and leadership styles, thematic analysis will be used to examine focus group discussion and interview transcripts.

3.3 Reliability and validity of the study

- *Reliability:* Survey instruments that have been pre-tested and standardize will be used to guarantee reliability. Qualified facilitators will moderate focus group talks and standard interview methods will be followed.
- *Validity:* Both construct validity and content will be ensured by me. Expert opinions will be sought to validate the survey tools. By comparing findings from several data sources, triangulation will be utilized to improve validity.

Sampling: The study will focus on 15 commercial banks in Bangladesh, including five public banks (e.g., Sonali Bank PLC, Janata Bank PLC, Agrani Bank PLC, Rupali Bank PLC, BASIC Bank PLC), five reputable private commercial banks (City Bank, United Commercial Bank (PLC), Dutch-Bangla Bank PLC, BRAC Bank PLC), and five foreign commercial banks (Bank Al-Falah Limited, Citibank N.A, HSBC, Standard Chartered Bank, Woori Bank). The sample will include managers, HR professionals, and employees at various levels to capture a diverse perspective.

Parameters: The following elements are considered when assessing Bangladeshi management practices. Job analysis, recruiting and selection, training and development, compensation, incentive and reward, fostering employee relationship and engagement, and employee health and safety.

Research Approach: The study uses a mixed methods approach, combining quantitative surveys with qualitative focus groups and interviews. This approach enhances the depth and breadth of understanding, ensuring a comprehensive analysis of management practices and their impact.

CHAPTER 4

RESULTS OF THE PRIMARY DATA SYNTHESIS

The primary data gathered via questionnaires, and interviews yielded valuable insights into management practices in Bangladesh's banking industry. Key trends in organizational efficiency and human resource management (HRM) are highlighted by the data synthesis, which also shows how changing management approaches affect the sector's overall performance.

4.1 Results and Data Analysis from Questionnaires

The collected data suggests that organizational efficiency in Bangladeshi banks has undergone significant changes due to technological integration, regulatory reforms, and shifting customer expectations. The key findings include:

- *Respondent Profile:* This primary data collected from individuals aged 30 to 40 years, with a majority identifying as male. Respondent's position mostly is such as Senior Officer, Officer, FAVP and Senior Executive, indicating a mid-level and high level representative within the banking sector. The range of professional experience was between 2 to 9 years within public and private sector banks.
- *Operational Efficiency Assessment:* Bankers mostly rated their bank's operational efficiency positively, with most assigning scores between 4 and 5 on a 5-point Likert Scale. Adoption of modern technology to expand efficiency was widespread across institutions. Moreover, banks regularly assess operational efficiency, often conducting evaluations semi-annually or quarterly.
- *Employee Performance management Practices:* In terms of employee performance management, the findings revealed that banks emphasize distinctive salient strategies:

- Setting well-defined performance targets and objectives,
- Offering consistent feedback and carrying out periodic performance evaluations,
- Offering training and development opportunities.

A significant percentage of respondents selected "All of the above," suggesting a comprehensive and integrated approach toward managing employee performance.

- *HR Policy Alignment with Organizational Efficiency:* Most of the participants indicated that their bank's human resources policies are aligned with overall organizational efficiency goals. In addition to this, a considerable number of respondents strongly agreed that effective HR management significantly enhances operational efficiency. This highlights the critical role that HR strategies play in sustaining and improving operational performance within the banking sector.
- *Decision-Making Transparency and Career Development:* The results showed that, on a 5-point scale, the banks were polled had moderate to high levels of transparency in their decision-making processes.

Although many institutions offered mentorship programs and defined career advancement tracks, the data showed that chances for structured career development varied, with other companies missing strong frameworks.

- *Employee Dissatisfaction Factors:* Several factors contributing to employee dissatisfaction were identified, including:
 - Excessive workload and long working hours,
 - Limited career advancement opportunities,
 - Lack of recognition and appreciation.

A notable number of respondents selected "All of the above," emphasizing that dissatisfaction stems from a combination of work pressure, growth limitations, and insufficient acknowledgment.

To recapitulate, it can be clearly said that, the examination of primary data concludes that although the banking industry is generally proactive in embracing technology and enhancing operational effectiveness, issues like employee happiness and stable career development programs still exist. It was discovered that HR management procedures were crucial in affecting overall productivity and closely matched corporate objectives.

4.2 Human Resource Management (HRM) Practices

Banking sector of HRM strategies have evolved to address the dynamic demands of the workforce and improve overall employee engagement. The analysis of HRM practices revealed several key patterns:

- *Training and Development:* The data shows that banks investing in continuous training programs have reported higher employee efficiency. Nearly 81% of HR managers stated that skill development initiatives had led to improved performance and job satisfaction among employees (Khan & Rahim, 2021).
- *Employee Retention and Motivation:* Competitive compensation packages and performance based incentives have played a significant role in employee retention. Around 68% of employees indicated that reward-based motivation systems positively impacted their job commitment (Rahman et al., 2020).
- *Workplace Culture and Employee Well-being:* Organizational culture has emerged as a crucial factor in employee satisfaction. The data revealed that banks with a positive and inclusive work environment had lower turnover rates, with 62% of employees identifying workplace culture as a key determinant of job stability (Ahmed & Chowdhury, 2018).

- *Recruitment and Talent Acquisition:* The survey findings indicated a shift towards competency-based hiring practices. Approximately 70% of HR professionals acknowledged that modern recruitment tools and AI-driven candidate assessments have enhanced the efficiency of talent acquisition (Sultana, 2021).

4.3 Comparative Analysis of Public and Private Banks

A comparison between public and private sector banks in Bangladesh uncovered notable differences in management practices:

- *Private Banks:* These institutions showed a higher degree of technological integration and HRM innovation, resulting in greater efficiency and employee satisfaction. Around 76% of private bank employees rated their organization's management practices as effective (Hossain, 2021).
- *Public Banks:* While public banks have improved regulatory compliance, bureaucratic hurdles and slow adoption of digital solutions have impacted their efficiency. Only 53% of public sector employees expressed satisfaction with current management practices (Rahim & Khan, 2020)

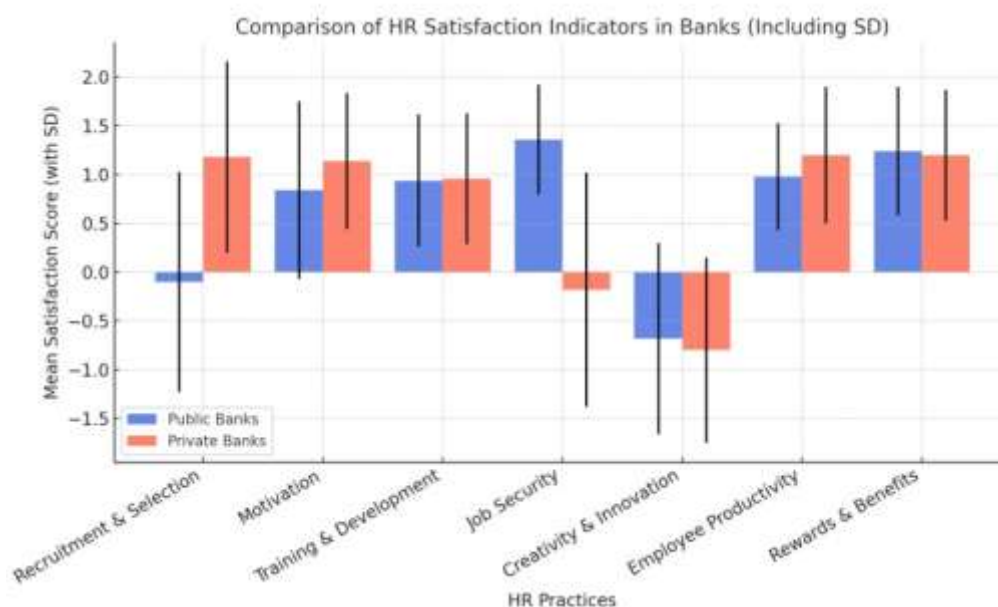
4.3.1 Analysis and Findings

Table: Comparison of satisfaction indicators among the respondents of banks (Public Banks and Private Banks) based on recent studies.

| Selected HR Practices | Public Banks (Mean, SD) | Private Banks (Mean, SD) |
|-----------------------------------|----------------------------|-----------------------------|
| Recruitment and Selection process | -0.10, 1.13 | 1.18, 0.98 |
| Motivation | 0.84, 0.91 | 1.14, 0.70 |
| Training & Development | 0.94, 0.68 | 0.96, 0.67 |
| Job Security | 1.36, 0.56 | -0.18, 1.20 |
| Creativity & Innovation | -0.68, 0.98 | 0.80, 0.95 |
| Employee Productivity | 0.98, 0.55 | 1.20, 0.70 |
| Rewards & Benefits | 1.24, 0.66 | 1.20, 0.67 |

Source: journal of Faculty of Business Administration, Islamic University of Kushtia.

Graphical Presentation of Employees satisfaction level of Public and Private Banks (Based on Mean and Standard Deviation)."



Compared to public banks, employees of private banks are happier with HRM procedures, according to the descriptive data table and graphs. The private sector is red, and the public sector is blue. Based on their average satisfaction ratings, they are contrasted. The standard Deviation (SD) is represented by black error bars, which illustrate the range of responses. While lower SD denotes more consistent views, higher SD means reflect greater variance in employee satisfaction.

In this study, HR satisfaction metrics from Bangladesh's state and private banks are compared. Public banks are more appealing for long-term career stability because of their greater employment security, benefits, and promotion satisfaction ratings. However, they encounter discontent with the recruitment, workforce planning, and creativity and invention processes, which suggest inefficiencies in the bureaucracy. On the other hand, private banks have excellent hiring and selection practices, employee motivation, productivity, and workplace conditions, all of which are indicative of a vibrant and performance-oriented culture. Job security is still a big worry, though and the low creativity

And invention ratings indicate that further work is required to foster a more innovative company culture.

- *Technological Advancements:* The introduction of core banking systems, digital banking solutions, and automation has greatly increased operational efficiency, according to the majority of bank management and staff. Automation has decreased processing time and human error, according to about 78% of respondents (Rahman & Karim, 2021).
- *Process Standardization:* More consistent and effective service delivery has resulted from the use of standardized operating procedures (SOPs) across all banking functions. Around 65% of employees indicate that process standardization had enhanced productivity and reduced redundant tasks (Ahmed, 2020).

- *Regulatory Compliance Efficiency:* The Bangladesh Bank's more stringent rules have enhanced compliance procedures. Nonetheless, 54% of respondents highlighted that increased regulatory scrutiny sometimes led to procedural delays, impacting efficiency (Chowdhury & Islam, 2019).
- *Customer Service Enhancement:* Service quality was significantly improved by banks that made investments in customer relationship management (CRM) systems. Approximately 72% of consumers who responded to poll said they were more satisfied with quicker and more effective banking services. (Hossain & Sultana, 2022).

Overall, private banks offer greater efficiency and career progression than public banks, even though the former offer stability. Improving company performance and employee happiness can result from addressing HR shortcomings in both areas.

CHAPTER 5

SUMMARY AND CONCLUSION

The emphasis placed on HR procedures appears to be one of the main distinctions between the public and private sectors. Vast amount of books and articles on HRM makes it obvious that HRM is "big" in business administration. Compared to the focus placed on HRM practices in the commercial sector, the public sector's approach is a depressing topic. Employee commitment and satisfaction are critical factors in both the public and commercial sectors organizational effectiveness and worker productivity. It is evident that organizational commitment, job satisfaction, and HR practices are interconnected. The success of every firm, particularly in the banking industry, depends on these three crucial terms for employee retention, productivity and success.

With the identification of 15 important HR variables, the study examined the impacts of HR policies on job satisfaction among Bangladeshi bank employees. Both public and private bank employees expressed a moderate level of satisfaction overall; those who worked for public banks more content with job security, promotions, and pay, while those who work for private banks were more content with hiring, motivation, and the workplace culture.

According to the analysis, neither public nor private bank employees expressed great satisfaction with HR procedures. Banks should strength their HR operations to increase employee satisfaction because it affects organizational commitment and productivity. While commercial banks must address workers' prioritize consistent manpower planning, transparent recruitment, and improve work environments.

5.1 Findings and limitations

The study will look into the organizational cultures and leadership philosophies and analyze the effects they have on employee engagement, customer satisfaction, and overall business performance. Identifying successful leadership models, such as transformational and adaptive leadership. This study will further knowledge of how leadership affects banking organizations performance under trying circumstances.

In light of evolving customer expectations, banks need to focus on customer centric management strategies. The study will look into how customer relationship management (CRM) strategies, personalized banking, and digital customer support platforms boost consumer satisfaction and loyalty. The study will present to a better understanding of the relationship between customer engagement strategies and long-term company success in the banking sector by presenting empirical data.

The results of the study provide useful insights for bank management, including strategies to improve operational efficiency, reduce costs, and boost profitability. The research encourages more efficient operations; improve risk management, and efficient use of technology. It emphasizes the value of customer-centric tactics to improve client retention, engagement, and satisfaction and suggest IT, AI, communication-focused staff training. However, the study has limitations because the data might not be illustrative in the entire banking sector because it is based on small sample of primarily large international banks. Furthermore, social desirability or confidentiality issues may skew data derived from surveys and interviews.

5.2 Managerial Implications

Job satisfaction among employees is influenced by a variety of human resource elements rather than just one because institutional human resource operation is constantly changing and job satisfaction is a person's psychological matter. However, according to our research, organ-

izational human resource operations are closely related to employee job satisfaction. Enhancement of output and organizational dedication are also associated with job satisfaction.

It is undeniable that work satisfaction drives organizational commitments. Furthermore, when organizational HR procedure takes employee pleasure into account, they can immediately result in employee commitment to epitome, pay plans, equitable treatment, and transparency in promotion and wage systems and providing rewards ultimately will increase commitment level. Therefore, we may claim organizational HR practices have a strong relationship with work satisfaction and organizational commitment.

This may limit the research's limited applicability because practices that work well in small and under developed nations may not transfer straight to larger or more prestigious banks. It's possible that the study didn't adequately reflect the subtleties of management techniques in various banking environments.

However, because of this restriction, people may rely more on public available data, such as industry assessments and annual reports, which may not provide the degree of details needed to fully understand and effectiveness of management techniques. The accuracy or depth of conclusion pertaining to certain management techniques may be diminished in the absence of firsthand or internal data.

5.3 Future research options

This study offers a basic for comprehending managerial practices in Bangladesh's banking industry. Future studies might, however, focus on a number of topics to broaden and enhance our knowledge of organizational effectiveness and Human Resource Management (HRM) in the economic sector. Following sections highlight key avenues for further research.

- *Expanding the Scope of Comparative Studies*

Although the study's focus is on Bangladeshi Banks, it could be expanded the future by contrasting the management styles of public and private banks. Compared to commercial banks, public sector banks frequently function under distinct regulatory frameworks, incentive schemes, and cultural influences (Islam et al., 2021). The ways in which different ownership structures impact HRM regulations and organizational success may be clarified by comparing these two industries. A wider range of financial organizations, such as microfinance companies and non-banking financial institutions (NBFIs), should be included in future research to study management techniques.

- *Longitudinal Studies on Management Practices*

Even though HRM strategies and organizational effectiveness evolve over time, the research that is now available only provides a snapshot of management practices in the banking sector. Future study examining the long-term impacts of economic conditions, leadership changes, and technology adoption on banking sector management should employ longitudinal research methodologies (Sing & Varma, 2020). This approach would help identify long-term trends and best practices that contribute to sustainable banking operations.

- *Technological Integration in Banking Management*

Automation, block chain, artificial intelligence, and other emerging technologies are revolutionizing banking management through increased productivity, cost savings, and improved human resources capabilities. The difficulties in putting these technologies into practices as well as their effects on job security, training, and employee roles should be the subject of future studies.

- *Cross-Country Comparisons and Global Best Practices*

The banking management methods in Bangladesh should be compared to those in other emerging and South Asian nations in future studies. Studying the best practices of industrialized nations could yield insightful information about how management methods are influenced by cultural and economic factors.

- *Employee-Centered Research on HRM Practices*

Future research might adopt an employee-centric approach by examining job satisfaction, work-life balance, and employee motivation in reaction to evolving management approaches, even though this study emphasizes on the big picture of management. Employee's well-being is closely linked to organizational efficiency, and understanding the psychological and motivational factor that drive workforce productivity could contribute to improved HR policies in the banking sector (Karim & Haque, 2020)

- *Crisis Management and Organizational Resilience*

Future research should examine the resilience measures that Bangladeshi banks create to handle financial shocks in light of the growing economic uncertainty and financial crises. Research could concentrate on leadership reactions during economic downturns, crisis management frameworks, and adaptable tactics that improve stability over the long run (Molla & Zaman, 2019). Gaining knowledge on how banks handle crises will help practitioners and legislators improve the stability of the banking industry.

- *The Role of Corporate Social Responsibility (CSR)*

Future studies could evaluate the impacts of CSR initiatives on banks reputation, employee engagement, and overall efficiency. It might be worthwhile to conduct research on the connection between CSR and consumer loyalty or community trust.

- *The Effectiveness of Remote Work in Banking*

Because of remote work is becoming more and more widespread, research may examine how it impacts team dynamics, employee satisfaction, and productivity in the banking sector. Researching hybrid work arrangements and how they impact work-life balance would be beneficial as well.

- *Psychological Well-being and Mental Health of Bank Employees*

Given the increasing workloads and performance demands, it is imperative to examine the psychological and mental health of bank employees. Stress management, burnout, and mental health support networks at banks could be the subject of future research.

- *Ethical Decision-Making and Corporate Governance*

Examining how corporate governance and ethical standards impact HRM organizational effectiveness in the banking sector may provide more valuable insights. It could be beneficial to examine management's moral quandaries and how they affect morale and company culture may be helpful.

- *Impact of Economic Policies and Regulatory Changes*

It might be insightful to examine how changes in economic policies, regulatory frameworks, and compliance standards affect bank management practices could be instructive. The impact of banks adaptations to new rules on organizational effectiveness may be subject of this study.

- *Green Banking and Sustainable Practices*

Given the growing concerns about environment sustainability, research might focus at how green banking manages impact on organization's reputation, employee motivation, and customer fulfillment.

- *The Role of Emotional Intelligence in Banking Leadership*

It could be worthwhile to look into the ways that emotional intelligence could improve leadership performance, employee relations, and customer service in banks. Assessing the impact of emotional intelligence on conflict resolution and team management would be beneficial.

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Appendix A: Questionnaire Survey

Evaluating Management Practices in the Banking Sector: A Comparative Analysis of Changing Organizational Efficiency and Human Resource Management in Bangladesh.

1. Name

2. Age

- 25-30
- 30-35
- 35-40
- 40-45
- 45-50

3. Gender

- Male
- Female

4. Designation

5. Year of Experience in Banking Sector

6. Type of Bank

- Private Bank
- Public Bank

7. How would you rate your bank's overall operational efficiency?

1 2 3 4 5

.....



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8. Does your bank implement modern technology to enhance efficiency?

- Yes
- No
- Maybe

9. How frequently does your bank conduct efficiency assessment?

- Monthly
- Half Yearly
- Yearly
- Quarterly
- Other

10. What are the major challenges affecting organizational efficiency in your bank?

- Ineffective communication systems.
- Outdated Technology Infrastructure.
- Stringent Regulatory Compliance.
- Lack of Employee Training and Development.
- Increasing Customer Expectations.
- Cybersecurity Threat.
- All of the above.

11. How effective do you think your bank recruitment process is?

1 2 3 4 5



12. Does your bank provide regular training and development programs?

- Yes
- No
- Maybe

13. How would you rate employee satisfaction in your bank?

1 2 3 4 5

.....



.....

14. What are the key areas your bank focuses on for employee performance management?

- Setting Clear Performance Goals and Objectives.
- Providing Competitive Financial Incentives.
- Continuous Training and Skill Development
- Regular Feedback and Performance Appraisals.
- All of the above.

15. Do you think your bank HR policies align with its overall efficiency goal?

- Yes
- No
- Maybe

16. Do you believe better HR management can significantly impact organizational efficiency?

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

17. Does your bank have a structure framework for improving efficiency?

- Yes, well-structured.
- Somewhat structured.
- No clear framework.

18. How transparent is the decision making process in your bank?

1 2 3 4 5

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19. Does your bank have a clear career progression plan for employee?

- Yes
- No
- Maybe

20. Does your bank offer mentorship or coaching programs for employee development?

- Yes
- No
- Maybe

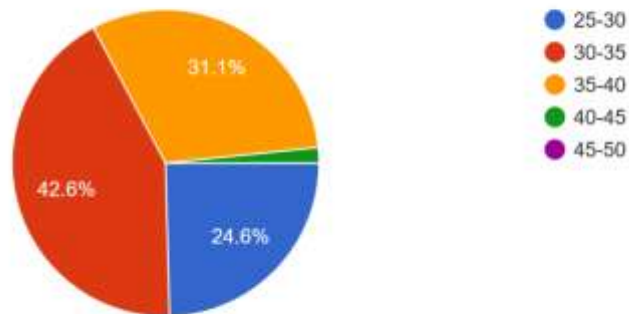
21. What factor do you think contribute most to employee dissatisfaction in your bank?

Check all that apply.

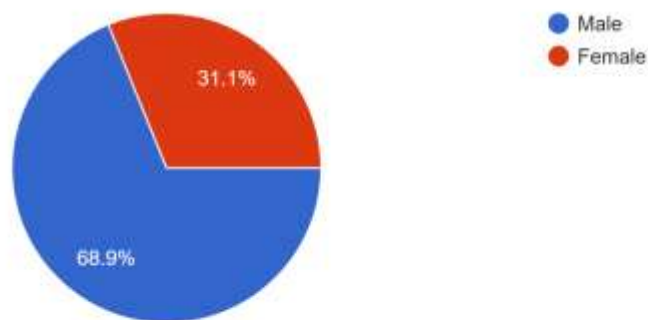
- Limited Career Growth Opportunities.
- Excessive Workload and Long Work Hours.
- Inadequate Compensation and Benefits.
- Poor Communication from Management.
- All of the above.

Data Visualization

Age
61 responses



Gender
61 responses

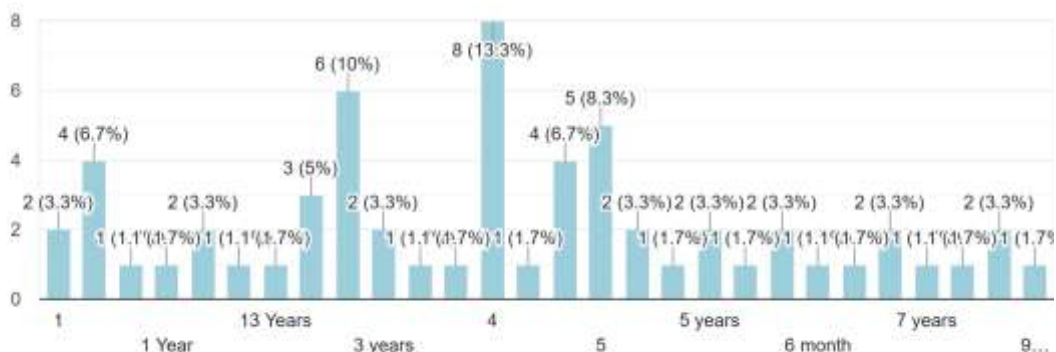


Designation
62 responses



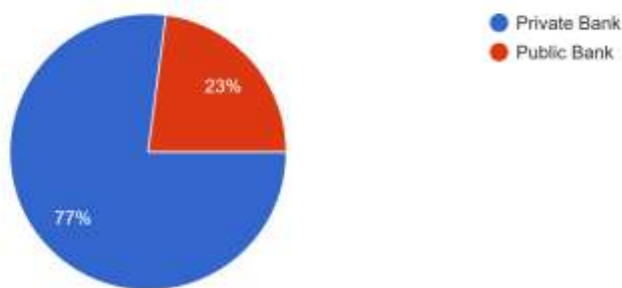
Years of Experience in Banking Sector

60 responses



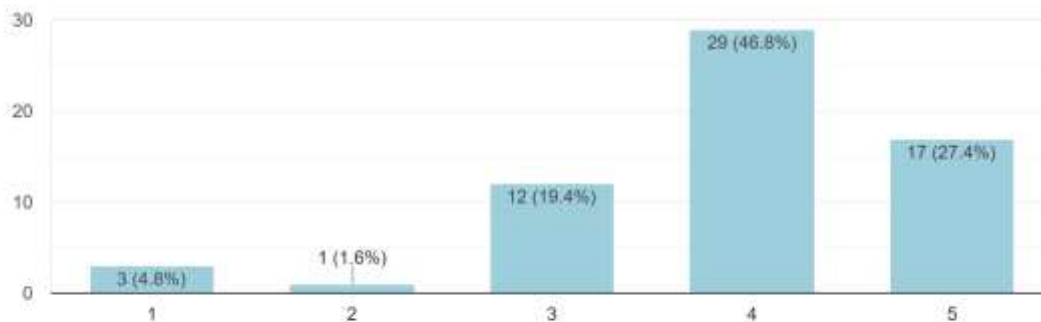
Type of Bank

61 responses



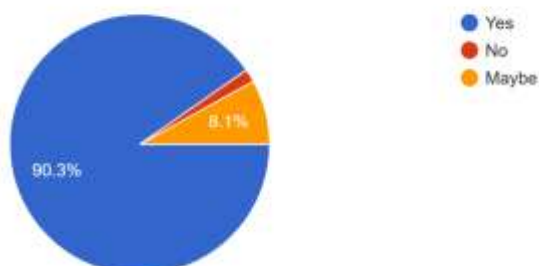
How would you rate your bank's overall operational efficiency?

62 responses



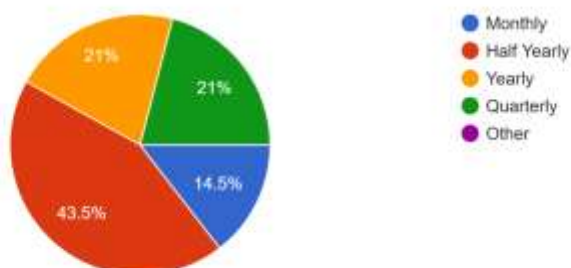
Does your bank implement modern technology to enhance efficiency?

62 responses



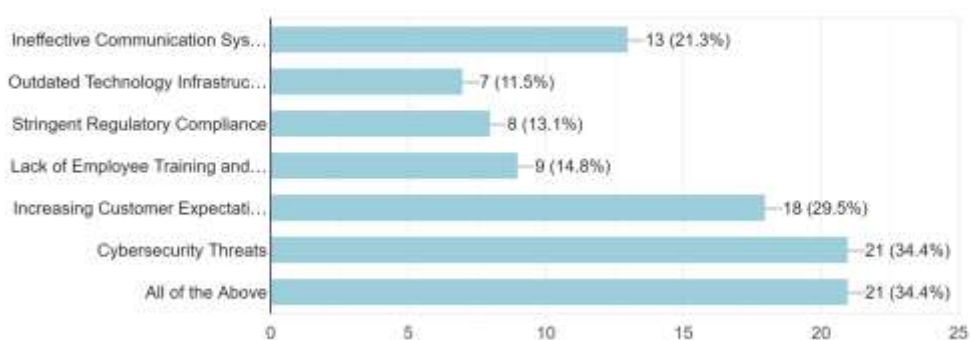
How frequently does your bank conduct efficiency assessments?

62 responses



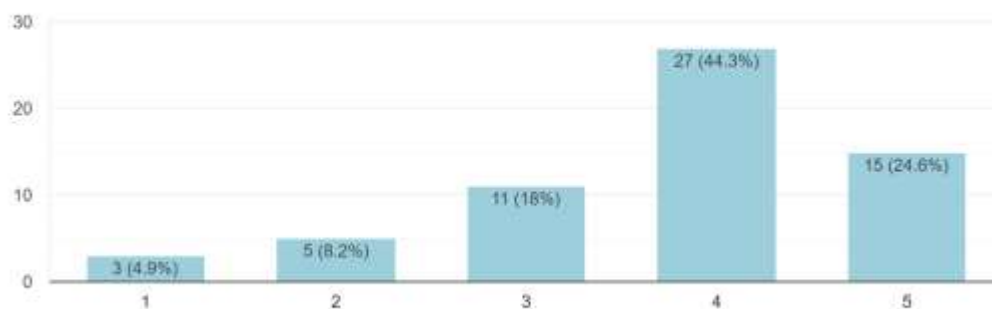
What are the major challenges affecting organizational efficiency in your bank?

61 responses



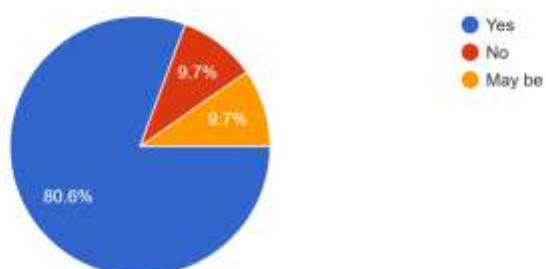
How effective do you think your bank's recruitment process is?

61 responses



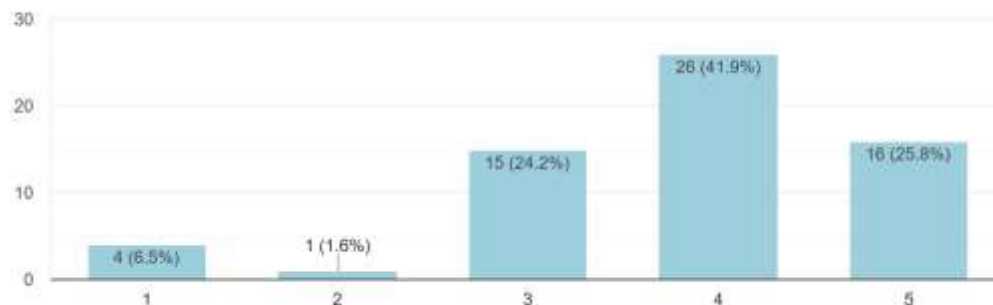
Does your bank provide regular training and development programs?

62 responses



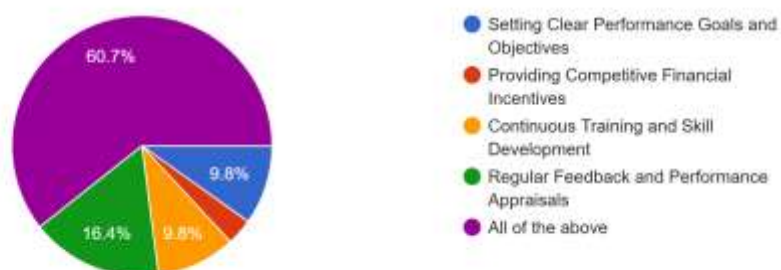
How would you rate employee satisfaction in your bank?

62 responses



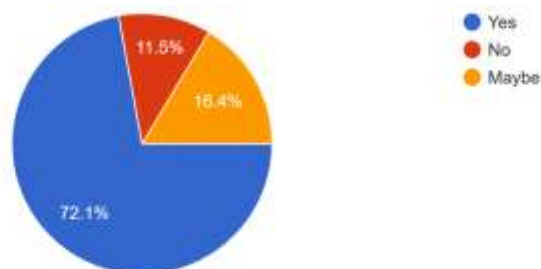
What are the key areas your bank focuses on for employee performance management?

61 responses



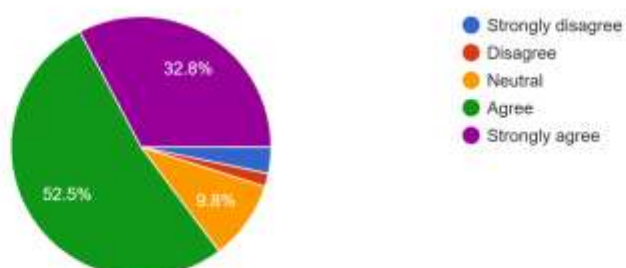
Do you think your bank's HR policies align with its overall efficiency goals?

61 responses



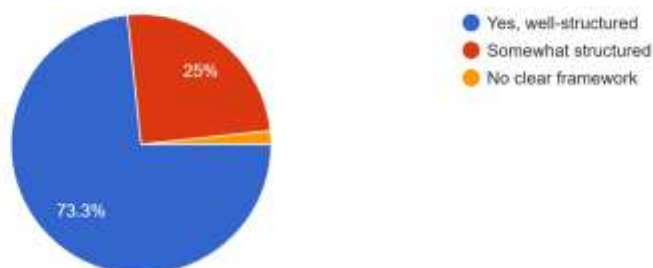
Do you believe better HR management can significantly impact organizational efficiency?

61 responses



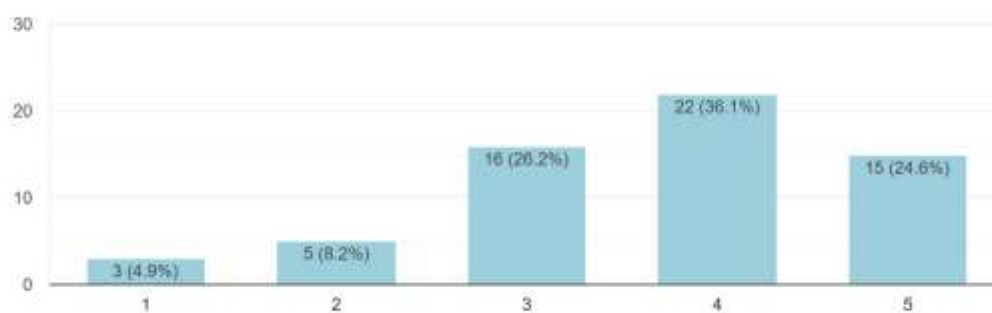
Does your bank have a structured framework for improving efficiency?

60 responses



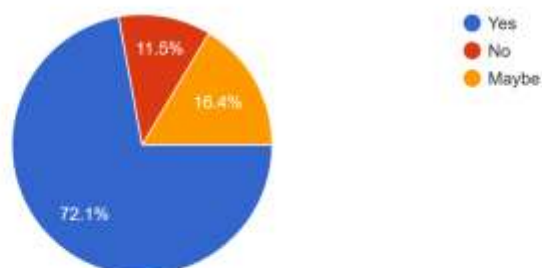
How transparent is the decision-making process in your bank?

61 responses



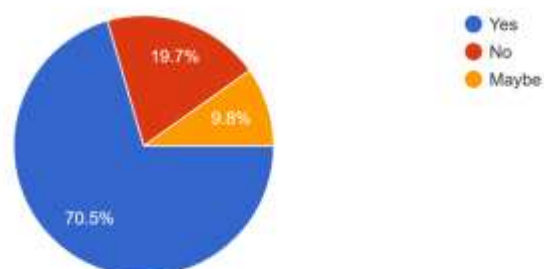
Does your bank have a clear career progression plan for employees?

61 responses



Does your bank offer mentorship or coaching programs for employee development?

61 responses



What factors do you think contribute most to employee dissatisfaction in your bank?

61 responses

