



## Employee Job Satisfaction in the Banking Industry of Bangladesh: A Study on Islamic Banking in Dhaka City

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### ABSTRACT

**Purpose:** The main goal of this study is to analyse factors and measure the level of job satisfaction in the Islamic Banks (IBs) in Bangladesh.

**Methodology:** Four IBs, Islamic Bank Bangladesh Ltd., First Security Islami Bank, Al-Arafah Islami Bank, and Shahjalal Islami Bank were selected for the study. The study surveyed 200 employees of IBs of Dhaka city to determine the key influential factors that significantly influence employees' job satisfaction. These employees were selected through a judgmental sampling method with a structured questionnaire from August to September 2019. Required data were gathered from the sample units through the survey method. SPSS version 20.0 was used to analyse the data.

**Findings:** The findings of the paper will contribute and create new dimensional knowledge for obtaining the banks' development, developing the service styles and processes, and increasing employees' job satisfaction. The research also revealed that through implementing the different influential factors such as salary, promotion, transport facilities, insurance benefits, working environment, holidays, working hours, incentives, provident fund, and medical allowances, the overall job satisfaction of the bank's employees' increases. So, it can be said that for practicing human resources policies and strategies in the Islamic banks both the banks and employees are benefited.

**Limitations:** Every research work may have, in a wide sense, some limitations and the completed study is not exception in this regard. In fact, sampling is a recognized technique of conducting any research in contemporary world, specially, in social science. The study was only on 4 Islamic Banks of Dhaka city, though there are other Islamic and Conventional Banks in Bangladesh. The result of the study which is drowning by the sampling method is not cent percent rigorous and it can represent average output of a concerned fact. However, it is expected that a little variation would not affect much of the overall findings of the study.

**Practical Implications:** The overall, job satisfaction of employees serves as input for the continuous development of human resource practices in the banking industry of Bangladesh.

**Originality/Value:** This study will add value to the banking industry of Bangladesh, especially in the Islamic banking that will help the by policy recommendation through which the industry will be able to retain employees by satisfying them toward their job.

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## **1. Introduction**

Banking is a potential sector in Bangladesh, which plays a significant role in business and commerce. Since its inception in 1983, the Islamic banking industry has recorded robust performance and the industry has accounted for more than twenty percent market share of the entire banking industry in Bangladesh. To reap the full potentials of Islamic banking, it is imperative to assess the present status of the Islamic banking industry in Bangladesh. The Islamic banking industry in Bangladesh has achieved more than 20 percent annual growth and the industry has immense potentials for further expansion as Bangladesh being a Muslim majority country with a vibrant economy of 6 percent real economic growth over the last decade (Nabi& Islam, 2015). The current study analyses of the employees' job satisfaction in the Islamic banks in Bangladesh.

Islamic banking is a profit and loss sharing principle-based banking system which covers the financial transaction sides of Islam, since Islam is a complete code of life that notifies the people to submit themselves to the will of Allah with a system of life and it prescribes a complete code and rules for conduction of everyday life in all spheres. It makes not only a spiritual relationship between Allah and human beings but also provides a guidance to maintain the relationship between man to man, and man to social, economic, and political spheres of life. Islamic economics is based on the rules, regulations, and guidance of the Holy Quran and Sunnah. So, it ensures a well-defined justification for assuring wealth distribution for welfare society and welfare economics. It easily reduces the gap between rich and poor through its real practice in society, whereas, capitalism has been unable to reduce the gap between the rich and poor (Raselet al., 2019).

Employees' satisfaction has been used with the different measurements in the questionnaire and data were collected through a survey to know the satisfaction toward the services of Islamic banks.

### **1.1 Objectives of the Study**

The key purpose of the study is to measure the job satisfaction of employees of Islamic banks in Bangladesh. The study has been conducted to achieve the following specific objectives:

- To measure the satisfaction of the employees in the selected Islamic banks in Dhaka city.
- To identify the factors that influence job satisfaction of employees of Islamic banks.
- To provide suggestions to enhance employee satisfaction in the job of Islamic banks in Bangladesh.

## 2. Literature Review

Rahman & Hoque (2014) conducted a study on job satisfaction of employees of United Commercial Bank in Bangladesh by focusing on the relative importance and impact of different job satisfaction factors, organizational variables, and personal variables, as well as diverse models of job satisfaction. The paper was on conventional commercial banks of Bangladesh, whereas, the present study will be on Islamic banks. Islam & Islam (2014) performed a comparative study on job satisfaction of Public and Private commercial banks in Bangladesh through examining the factors that influence employees' job satisfaction in an organization such as job involvement, organizational commitment, quality of work-life, organizational climate and job content. Islam et al. (2000) showed that the level of job satisfaction and overall socio-economic satisfaction of women bank employees in Bangladesh depends on the factors including salary, a better job, supervisor recognition, co-employee recognition, colleagues' preferences, and quality of supervision. But my research will try to explore the level of job satisfaction of Islamic banks employees' in Dhaka city. Dooty et al. (2015) undertook a comparative study regarding employees' satisfaction between conventional and Islamic banks of Bangladesh and demonstrated that job satisfaction; compensation and benefit, promotion, supervision, communication, career development, work environment, and work-life balance were the key indicators of employee satisfaction. Kozarevic et al. (2013) analysed bank and non-banking financial institution's employees' satisfaction with financial sector employees in the Federation of Bosnia and Herzegovina. The study was empirical research in nature. Survey of 529 respondents revealed various factors that affect bankers' job satisfaction such as demographic characteristics, management and supervision, monetary compensation, non-monetary recognition, work environment, job responsibility and type of tasks, social atmosphere at work and general satisfaction with life. Bushra et al. (2011) concluded that transformational leadership positively affects job satisfaction and organizational commitment of employees in the banking sector of Lahore (Pakistan). Nabi et al. (2015) examined the current status, challenges and policy options in Bangladesh's Islamic banking and also assessed its comparative performance with the overall banking industry that showed phenomenal growth in Islamic banking following strong public demand for the system guided by the Holy Quran and Sunnah. Rahman et al. (2012) studied the forces and factors that influence female employees' job satisfaction of private commercial banks in *Chittagong*. They mentioned that employers of banks attract female employees' by providing a competitive and attractive remuneration package and a good working environment through job satisfaction not only depends on these factors. They revealed 12 different forces needed to be considered for the development of the banking industry. Mamun & Khan (2014) performed a comparative study between Islamic Banking and Conventional Banking and showed different distinctive factors upon which customers' satisfaction depends. For increasing the popularity of the Islamic financial services among the non-Muslims in different parts of the world, different giant multinational conventional banks have opened Islamic banking

windows. The present study will discuss the importance of Islamic banking in the perspective of employees' job satisfaction in Dhaka city. Ali (2019) conducted a research study on comparison between private and state-owned banks in Bangladesh regarding employees' job satisfaction and found that there are some factors with which private commercial bank employees are satisfied while state-owned bank employees are dissatisfied. Likewise, they got some factors on which private commercial banks employees are dissatisfied and state-owned bank employees are vice versa.

### 3. Research Methodology

This section describes the study population, study area, data collection, sample size, allocation of sample and calculation. The study has been done based on the following methodology. Simple statistical techniques like frequency distribution, percentage frequency, mean value, and standard deviation were used to analyse the collected data.

#### 3.1 Selection of the Study Area

Considering the time constraints and limitations of financial assistance Dhaka city has been taken purposively as the study area.

#### 3.2 Selection of Sample Banks and Respondents

The study is conducted at four Islamic Commercial Banks (PCBs) for analyzing and measuring the job satisfaction of their employees with the rendering of human resources policies and practices. 16 branches of 04 renowned Islamic commercial banks situated in Dhaka city were taken as sample banks. The total respondents were 200 employees. The required numbers of bankers (respondents) were taken from the selected branches through a judgmental sampling method. The (Table 1) below shows sample branches and total respondents of the study.

**Table 1. Sample Branches and Total Respondents of the Study**

Name of the Bank	Name of the Branch				Total No. of SB*	No. of Respondents
Islamic Bank Bangladesh Ltd.	Uttara Branch	Gulshan Branch	Dhanmondi Branch	Banani Branch	04	50
First Security Islami Bank Ltd.	Uttara Branch	Gulshan Branch	Dhanmondi Branch	Banani Branch	04	50
Al-Arafah Islami Bank Ltd.	Uttara Branch	Gulshan Branch	Dhanmondi Branch	Banani Branch	04	50
Shahjalal Islami Bank Ltd.	Uttara Branch	Gulshan Branch	Dhanmondi Branch	Banani Branch	04	50
Total	04	04	04	04	16	200

Source: Bangladesh Bank Database, 2019 Note: SB\* = Sample Branches

### **3.3 Sources of Data**

The study was conducted by both primary and secondary data. Primary data were collected from selected Islamic banks' respondents through a structured questionnaire. Required data were gathered from the sample units through one method of survey with a structured questionnaire (Akterujjaman, 2014). Secondary data were collected from report documents, books, and articles, annual reports of concerned Islamic banks, statistics of Bangladeshi Islamic banks, the Ministry of Finance, and websites of related local and international institutions. All the data were incorporated in the analysis according to their suitability and needs with due care and acknowledgment.

### **3.4 Research Questionnaire**

Using a questionnaire as a survey tool has been chosen as a means of primary quantitative data collection. A structured questionnaire was formed and used to collect primary data. The questionnaires were distributed by hand to the respondents of the sample Islamic banks in Dhaka city. To avoid unfairness, questionnaires were distributed at branches. All respondents answered each of the items of the question according to importance on a 4-point Likert scale. Questionnaires were analysed by using the statistical computer package SPSS version 20.0.

### **3.5 Pilot Study**

The pilot study in the current research was conducted to validate the questionnaire. The pilot study was conducted with the cooperation of 12 randomly selected employees from the four sample Islamic banks. The respondents' demographic descriptions are as follows: employee's work duration, region, promotions, etc. All respondents answered the questionnaire in the presence of the researcher and the researcher clarified it. As a result of the pilot test, the questionnaire phrases were simplified to make them comprehensible to the subjects.

### **3.6 Measurement Technique**

Satisfaction measurement is a tough job, and it is tough to conduct any psychological study. In the present study Islamic bank's employees' job satisfaction is measured by the specific techniques. In the social science studies, while measuring attitudes of the people it generally follows the techniques of preparing the attitude scale in such a way that the score of the individual responses assigns him a place on a scale. The present study was conducted by a four-point Likert scale. Such type of scale consists of some statements, which express either a favorable or an unfavorable attitude toward the given object to which the respondent is asked to react.

### **3.7 Processing and Analysis of Data**

The quantitative technique was used to analyse and process the collected data. For assuming the characteristics of data, demographic analysis, descriptive analysis, and interpretations were drawn by percentage frequency, calculated mean, standard deviation

(SD).The statistical computer package SPSS version 20.0 was used for authentic analysis of all the cases.

#### 4. Empirical Findings and Analysis

An analysis is generated from the questionnaire to achieve the objectives of the study. To analyze the collected data a 5-point Likert type scale was used, where 5 stands for highly satisfied employees, 4 stands for satisfied employees, 3 stands for neutral employees, 2 stands for dissatisfied employees, and 1 stands for highly dissatisfied employees. The results of the different tests are presented below:

##### 4.1 Demographic Analysis of Respondents

The demographic variables are chosen and related to analysing the employees' satisfaction in the study area, and the researcher attempts to associate these key variables so as it fulfils the objectives of the study. The analyses of the demographic questions of the respondents are shown in (Table 2).

**Table 2. Demographic Characteristics of the Respondents (N<sup>\*</sup>=200)**

Options/Characteristics	Frequency	Percent	Valid Percent
Sex			
Male	128	64.0	64.0
Female	72	36.0	36.0
Total	200	100.0	100.0
Age			
20-30 years	70	35.0	35.0
30-40 years	83	41.5	41.5
40-50 years	27	13.5	13.5
Above 50 years	20	10.0	10.0
Total	200	100.0	100.0
Marital Status			
Single	115	57.5	57.5
Married	69	34.5	34.5
Others	16	8.0	8.0
Total	200	100.0	100.0
Professional Experience			
Below 5 years	126	63.0	63.0
5-10 years	37	18.5	18.5
10-15 years	9	4.5	4.5
15-20 years	15	7.5	7.5
Above 20 years	13	6.5	6.5
Total	200	100.0	100.0
Monthly Income			
Below BDT 40000	92	46.0	46.0
40000-60000	61	30.5	30.5
60000-80000	40	20.0	20.0
Above BDT 80000	7	3.5	3.5
Total	200	100.0	100.0

Source: Field Survey, August-September 2019

Note: <sup>\*</sup>N = Total frequency = 200

(Table 2) shows the demographic characteristics of the respondents. Out of 200 respondents, the majority of the respondents (64 percent) are male, whereas 36 percent are female. About 35 percent of the respondents are in 20-30 years and 41.5 percent of respondents are in 30-40 years of age. Marital status shows that the majority of the respondents (57.5 percent) are single, on the other hand, 34.5 percent of employees are married who work for the selected Islamic banks in Dhaka. Table 2 also reveals that the highest numbers of respondents (63 percent) have less than 5 years of professional experience and about 46 percent respondents' monthly income is below BDT 40000, whereas it is seen that 30.5 percent respondents' monthly income is in between BDT 40000-60000 and 20 percent bankers income is from 60000 to 80000 taka per month.

**4.2 Employees' Expression on the Level of Job Satisfaction**

The bankers' level of job satisfaction depends on the financial and non-financial benefits they receive from the banks they serve. Employees expect that their banks will satisfy them by providing the necessary financial and non-financial benefits, incentives, and allowances in return they will try their level best to satisfy the customers through better services. The opinions of the employees regarding their level of job satisfaction are presented in the following tables 3 to 13. The tables provide the values of percentage frequency, mean ( $\bar{x}$ ), and standard deviation (**SD**) based on bankers' perceptual responses about Islamic commercial banks.

**4.2.2 Salary Benefits**

The first factor of job satisfaction measurement of the Islamic commercial banks in Bangladesh is salary benefits. This factor provides the maximum insights about the job satisfaction of bank employees in Dhaka city.

**Table 3. Satisfaction Level on Salary Benefits**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly Dissatisfied	12	6.0	3.1700	1.10326
Dissatisfied	53	26.5		
Neutral	42	21.0		
Satisfied	75	37.5		
Highly Satisfied	18	9.0		
Total	200	100.0		

Source: Field Survey, August-September 2019

(Table 3) reveals that out of 200 respondents 37.5 percent are satisfied and 26.5 percent and 21 percent are dissatisfied and neutral respectively regarding the salary provided by the Islamic banks in Bangladesh. Here the mean value is 3.17, which lies in the neutral

category of employees' responses. The standard deviation (SD) 1.10326 indicates salary is not sufficient to provide job satisfaction to the employees of Islamic banks in Bangladesh.

#### 4.2.3 Regular Promotion

Employees of Islamic banks expect that top management of the banks will provide a promotion to the employees regularly based on set criteria. When an employee will fulfil all the criteria of promotion then he will be considered for promotion on time.

**Table 4. Satisfaction Level on Promotion**

Satisfaction Level	Frequency	Percent	Mean	SD
Dissatisfied	24	12.0	3.755	.91056
Neutral	41	20.5		
Satisfied	95	47.5		
Highly Satisfied	40	20.0		
Total	200	100.0		

Source: Field Survey, August-September 2019

(Table 4) shows that the majority of the respondents (47.5 percent) are satisfied, 20.5 percent of respondents are neutral, and 20 percent of employees are highly satisfied in their opinion regarding promotion provided by the Islamic banks promptly. On the other hand, only 12 percent of respondents are dissatisfied. The mean value of employees' response is 3.755, and the SD 0.91056, which indicates the opinion of the respondents is less deviated, i.e., the employees are satisfied with the availability of regular promotion.

#### 4.2.4 Lunch and Prayer Break

Lunch and prayer break play a vital role in employees' job satisfaction. At lunch and prayer time employees require a break to refresh and mentally satisfy them.

**Table 5. Availability of Lunch and Prayer Break**

Satisfaction Level	Frequency	Percent	Mean	SD
Dissatisfied	11	5.5	3.800	0.70888
Neutral	41	20.5		
Satisfied	125	62.5		
Highly Satisfied	23	11.5		
Total	200	100.0		

Source: Field Survey, August-September 2019

From (Table 5) it is found that the majority of the respondents (62.5 percent) are satisfied and 20.5 percent of respondents are neutral in their opinion concerning lunch and prayer break facilities. On the other hand, only 11.5 percent of respondents are highly satisfied. The mean value of employees’ response is 3.800, lies in near satisfaction category and the SD 0.70888 means the employees of Islamic banks in Dhaka city get sufficient lunch and prayer break.

**4.2.5 Transport Facilities**

To provide job satisfaction to the employees, Islamic banks need to have sufficient transportation facilities for their employees. Whether the transport facilities are sufficient or insufficient, the respondents were asked to choose their level of satisfaction.

**Table 6. Transportation Facilities**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly Dissatisfied	12	6.0	3.1700	1.10326
Dissatisfied	53	26.5		
Neutral	42	21.0		
Satisfied	75	37.5		
Highly Satisfied	18	9.0		
Total	200	100.0		

Source: Field Survey, August-September 2019

(Table 6) reveals that out of 200 respondents 37.5 percent are satisfied, and 26.5 percent and 21percent are dissatisfied and neutral respectively regarding sufficient transport facilities of Islamic banks in Dhaka city. Here the mean value is 3.17, which lies in the neutral category of employees’ responses.

**4.2.6 Insurance Benefits**

It is found that most of the Islamic banks in Bangladesh provide group insurance benefits to their employees. Respondents were asked to give their opinion on the availability of insurance benefits in their respective banks in Dhaka city.

**Table 7. Insurance Benefits**

Satisfaction Level	Frequency	Percent	Mean	SD
Dissatisfied	24	12.0	4.3550	1.03651
Neutral	41	20.5		
Satisfied	125	62.5		
Highly Satisfied	10	5.0		
Total	200	100.0		

Source: Field Survey, August-September 2019

From (Table 7), it is found that the majority of the respondents (62.5 percent) are satisfied and 20.5 percent of respondents are neutral in their opinion regarding insurance benefits that are available in Islamic banks. On the other hand, only 12 percent of respondents are dissatisfied. The mean value of employees' response is 4.355 which lies in the satisfaction category and the SD is 1.03651, which indicates the opinion of the employees is less deviated, i.e., the employees are satisfied with the availability of group insurance benefits.

#### 4.2.7 Work Place

The environment of the workplace is very vital to get the best output from the employees. The workplace in the bank should be neat and clean, safe and secure from any kind of hazard.

**Table 8. Work Place Satisfaction**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly dissatisfied	4	2	3.900	0.812
Dissatisfied	4	2		
Neutral	36	18		
Satisfied	112	56		
Highly satisfied	44	22		
Total	200	100		

Source: Field Survey, August-September 2019

(Table 8) reveals that out of 200 employees 56 percent are satisfied, 22 percent of workers are highly satisfied and 17.3 percent are neutral regarding suitable workplaces in the banking industry in Bangladesh. Here, the mean value 3.9 that is in the nearly satisfied category of workers' responses. The standard deviation (SD) is 0.812, which indicates that the number of employees of Islamic banks in Bangladesh get a proper workplace. So, maximum workforces are satisfied with their workplace.

#### 4.2.8 Holiday Benefits

Bangladesh's banking personnel get holiday benefits properly. Every Islamic bank employee enjoys the weekend, festival, government, and other holidays.

**Table 9. Holiday Benefits of Employees**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly dissatisfied	23	11.5	3.080	1.2003
Dissatisfied	47	23.5		
Neutral	41	20.5		
Satisfied	69	34.5		
Highly satisfied	20	10		
Total	200	100		

Source: Field Survey, August-September 2019

(Table 9) reveals that out of 200 employees majority of workers 34.5 (percent) show their satisfaction while 23.5 percent are dissatisfied and 20.5 percent workers are neutral and 11.5 percent workers are highly dissatisfied and 10 percent workers are highly satisfied with their work holiday. The table shows mean value 3.08, which is the neutral category of workers satisfaction level. Here the value of SD represents 1.2003 that indicates the opinion that employees are satisfied.

**4.2.9 Working Hour**

Most of the time employees work more than 8 hours in the Islamic banks to complete their daily works. Usually, they are neither satisfied nor dissatisfied with their working hours.

**Table 10. Working Hour**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly dissatisfied	3	1.5	3.255	.85064
Dissatisfied	28	14		
Neutral	100	50		
Satisfied	53	26.5		
Highly satisfied	16	8		
Total	200	100		

Source: Field Survey, August-September 2019

From (Table 10) it is found that the majority of the workers (50 percent) are neutral and 26.5 percent of work forces are satisfied regarding working hour. On the other hand, only 14 percent of respondents are dissatisfied and 8 percent of personnel are highly satisfied with working hours. The mean value 3.255 indicates the neutral position of workers satisfaction and the SD is 0.8506, which indicates the options of employee’s were satisfied with the working hours.

**4.2.10 Incentive/Bonus**

Different incentives/bonuses are provided to the employees in the banking sector of Bangladesh. Likewise, Islamic banks in Dhaka city also give incentives to their employees.

**Table 11. Incentives**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly Dissatisfied	6	3.0	3.7150	1.26164
Dissatisfied	50	25.0		
Neutral	9	4.5		
Satisfied	65	32.5		
Highly Satisfied	70	35.0		
Total	200	100.0		

Source: Field Survey, August-September 2019

From the above (Table 11), it is seen that 35 percent and 32.5 percent of respondents are respectively highly satisfied and satisfied regarding the incentives of Islamic banks. In this case, 25 percent of employees are dissatisfied. Here, 3.715 is the mean value that falls near the satisfaction category of the responses of employees. The SD 1.26164 denotes that the opinion of the employees is less scattered. So, it can be concluded that the Islamic banks play a positive role in providing bonuses to their employees.

#### 4.2.11 Provident Fund Facilities

There are provident fund facilities for the employees in the banking sector in Bangladesh. Employees' opinions regarding provident fund facilities are shown in the table below.

**Table 12. Provident Fund Facilities**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly dissatisfied	11	5.5	3.730	1.13735
Dissatisfied	21	10.5		
Neutral	34	17		
Satisfied	79	39.5		
Highly satisfied	55	27.5		
Total	200	100		

Source: Field Survey, August-September 2019

The (Table 12)above depicts 39.5 percent of employees are highly satisfied and 27.5 percent of workers are satisfied while 17 percent of personnel are neutral concerning satisfaction of provident fund facilities. Here, the mean value 3.73 is in the neutral position of satisfaction level.SD 1.13735 denotes that the opinion of the employees is less deviated. So, the researcher can conclude that most of the time employees are satisfied with provident fund facilities.

#### 4.2.12 Medical Allowance

Medical allowances are the established rights of every employee of the commercial banks in Bangladesh. There is not a single bank without this facility.

**Table 13. Medical Allowance**

Satisfaction Level	Frequency	Percent	Mean	SD
Highly dissatisfied	10	5	4.045	1.13994
Dissatisfied	12	6		
Neutral	29	14.5		
Satisfied	57	28.5		
Highly satisfied	92	46		
Total	200	100		

Source: Field Survey, August-September 2019

(Table 13) reveals that 46 percent of employees are highly satisfied and 28.5 percent are satisfied with their medical allowances. On the other hand, 14.5 percent of workforces are neutral and 6 percent of employees are dissatisfied with these facilities. The mean value is 4.045, which falls in the satisfied category of employees' responses.

## 5. Conclusion

The Islamic banking sector is playing a vital role in the economy of Bangladesh. The measurement of employees' satisfaction is a sophisticated assignment in the banking concern, though it was a complex job. It is observed from the descriptive and empirical analysis that in the case of rendering services, Islamic banks have some successes as well as lacking in all respects for their employees' satisfaction. It is remarkable that according to descriptive analysis, Islamic Banks have held a better position for their employees' satisfaction. The overall performance of the Islamic Banks regarding employees' satisfaction is good.

The research revealed that through implementing the different influential factors such as salary, promotion, transport facilities, insurance benefits, working environment, holidays, working hours, incentives, provident fund, and medical allowances, the overall job satisfaction of the bank's employees' increases. So, it can be said that for practicing human resources policies and strategies in the Islamic banks both the banks and employees are benefited. The findings of the paper will contribute and create some new dimensional knowledge for obtaining the banks' development, developing the service styles and processes, and increasing employees' job satisfaction.

## 6. Recommendations

In light of the findings of the study, the following policy recommendations are made to improve employees' job satisfaction toward the Islamic banks they are working on.

- Islamic banks in Dhaka city should revise their salary structure by considering the other conventional banks and financial institutions in Bangladesh.
- Every IB should provide employee buses, which will be effective for their employees' jobs and hustle free commute to the banks regularly.
- Islamic banks should increase holidays and holiday benefits to the bankers for decreasing employee job switching.
- Bankers need to work more hours than that of normal office hours. So, top management should give importance to these extra working hours.
- Regularity should be maintained in promoting the employees based on their performance.

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