

How career growth opportunities influence employee motivation in the banking sector.

Standard Bank PLC

Prepared by

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Submitted in Partial Fulfillment of the Requirements for the Degree Bachelor
of Business Administration



17 November 2025



Internship/Project Report Approval Form

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INTERNSHIP/PROJECT INFORMATION

Internship

Organization: Standard Bank PLC,

Internship /Project Report Topic How career growth opportunities influence employee motivation in the banking sector.

Term (Tick one): ☐ Spring 2025 ☐ Summer 2025 ☐ Fall 2025

SUPERVISOR APPROVAL

(Tick One)

☐ Approved ☐ Not Approved ☐ Partial Re-write ☐ Full Re-write

Remarks (For Not Approved): _____

Signature: Kowshik

Date: 16.12.2025

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Name: SAMIA NOOR SAHAB

ULAB ID # 203011069.

Signature  _____ Date: 17 November 2025

LETTER OF TRANSMITTAL

17 November 2025

Samia Noor Sahab

Cell: 01304054807, Email: samia.noor.bba@ulab.edu.bd

Dr. SK Tasthekur Hossain Kowshik

Assistant Professor, School of Business

University of Liberal Arts Bangladesh (ULAB)

688, Beribadh Road, Mohammadpur, Dhaka 1207.

Subject: Submission of Internship Proposal.

Dear Sir,

Please find attached herewith the proposal for an internship in partial fulfillment of the requirement for a Bachelor of Business Administration (BBA) at Standard Bank PLC, Metropolitan Chamber Building, 122-124 Motijheel C/A, Dhaka-1000 from 26th July 2025.

If you have any questions, please call me at 01304054807, you can reach me most easily at WhatsApp.

Sincerely yours,



17 November, 2025

Samia Noor Sahab

ID: 203011069

BBA Program

School of Business

University of Liberal Arts Bangladesh

Plagiarism Declaration

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Name: Samia Noor Sahab

ULAB ID: 203011069



Signature:

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Report

Part – A

Report Chapter 1

Internship Preparation

1.1 : Motivation to do an internship

I am keen to learn about the finance industry, particularly the effect of human resource practices on organizational performance. Standard Bank PLC, its emphasis on innovation and inclusive growth aside, offers the best place to learn about HRM in the real world of a bank."

As a HRM student, I want practical experience that goes together with my theoretical understanding. An internship at Standard Bank PLC will familiarize me with HR activities—like recruitment, training, performance, and employee engagement—within a good banking company.

Standard Bank PLC is a Shariah based Islamic bank with a reputation for ethical values, customer-focused policies, and contemporary HR practices. Working at this institution will enable me to learn from seasoned professionals and see how HR strategies help employees and profitability.

"My motivation for choosing Standard Bank PLC as my internship company is because I have a deep desire to gain knowledge about the human side of banking. As a leading commercial bank in Bangladesh, Standard Bank provides an excellent platform to witness planned HR practices in action. I was particularly drawn by their employee-friendly culture and liberal policies. I am sure that this internship will help me build pragmatic skills in HRM and gain firsthand experience about how human capital has a positive impact on organizational growth and profitability."

1.2 Internship Search Process & Interview experience

Hunting for the right internship opportunity was a formal, objective-based process. I initiated it with identifying my area of interest, which is Human Resource Management (HRM), and the focus of industries where HR plays pivotal roles, one of them being banking. I shortlisted some renowned private banks like Standard Bank PLC based on their work culture, training environment, and alignment with my academic goals.

The process involved the following steps:

1. Company Research: I visited bank websites, LinkedIn, and job portals (e.g., Bdjobs.com and Bankers Selection Committee) to ascertain which organizations offer internship programs.

2. Networking: I approached seniors, alumni, and professors to learn about internship experiences and offered opportunities.

3. Preparing for Applications: I modified my CV and cover letter to demonstrate relevant academic coursework, skills, and an open display of interest in HRM within the banking sector.

4. Direct Application: I submitted a direct application on the bank's official internship website and sent my documents to the HR department of Standard Bank PLC via email.

5. Interview & Selection: After the preliminary screening, I was interviewed where I gave an overview of my learning objectives and ideas of HRM. Fortunately, I was selected and placed in the Human Resources Division of Standard Bank PLC.

This search process not only gave me an internship but also taught me the value of planning, persistence, and professional communication.

1.3: Brief about internship organization

Standard Bank PLC is one of the highest-rated banks in Bangladesh, established in 1999 with the vision to provide innovative, customer-centric, and inclusive banking products and services. Headquartered in Dhaka, the bank boasts a strong national presence with over 130 branches and ATM booths.

Vision:

To be the most innovative and customer-centric financial institution in Bangladesh by offering Shariah-based, ethical, and high-tech banking services.

Mission:

To provide financial solutions Shariah-compliant, effective, and accessible to all segments of society—while contributing towards national economic growth.

Key Features:

- Operates as a purely Shariah bank since January 2021.
- Guided by a Shariah Supervisory Committee for ensuring adherence to Islamic finance concepts.
- Offers retail banking and corporate banking facilities along with focus on SME finance, Islamic investment, and e-banking.

Products & Services:

- Islamic Banking Products: Mudarabah savings, Bai-Muajjal, Murabaha, Ijarah, etc.
- Corporate Banking: Trade finance, working capital, project financing.
- Remittance Services: Well-established network for inward remittances through international associations.
- Digital Banking: Mobile banking, internet banking, and real-time online banking between branches.

Social Responsibility:

Standard Bank PLC is dynamically involved in CSR initiatives such as education, healthcare, and relief operations and manages Zakat funds for social causes according to Islamic teachings.

Performance & Growth:

The bank has been showing consistent growth in mobilizing deposits, investment diversification, and the customer base. Its conversion to an Islamic bank is a milestone in the history of Bangladesh's financial sector.

Chapter 2

About the internship

1.1 : Job position and responsibility

During my internship period at Standard Bank PLC, I was posted in the Human Resource Department.

My primary responsibilities were:

1. Day-to-Day HR Operation Support

- Helped sort and update employee files, records, and personal details.
- Helped process documents for recruitment, joining, and resignation.
- Maintain confidentiality while handling sensitive HR details.

2. Recruitment Support

- Assisted in preparing job circulars and sorting CVs.
- Helped in coordinating interviews and contacting shortlisted candidates.
- Helped in preparing joining files and offer letters.

3. Attendance & Leave Management

- Helped in updating daily attendance records in the system.
- Verified leave applications and helped the HR team maintain a record of leaves.

4. Employee File Auditing

- Double-checked and organized physical and digital employee files.
- Helped in maintaining internal HR documentation policies.

5. Learning & Development

- Helped in internal training sessions and meetings.
- Took and document HR procedures in employee motivation and performance management.

6. Administrative Support

- Prepared internal communication letters, memos, and reports.
- Provided general assistance to HR officers and team members when needed.

1.2 : Skill Takeaway

At Standard Bank PLC, I acquired practical skills and practical experience in corporate and banking life. These are the primary skills I acquired and the things that I knew:

1. Professional Communication

- Improved verbal and written communication skills through interaction with supervisors, colleagues, and clients.
- Improved writing formal emails, memos, and reports in appropriate tone.

2. Time Management

- Learned to prioritize tasks and manage multiple tasks on time under pressure.
- Understood the importance of adhering to deadlines and punctuality in a professional setting.

3. Technical and Banking Awareness

- Gained knowledge about Islamic banking operations, specifically how Shariah-compliant products work (e.g., Mudarabah, Bai-Muajjal).
- Gained knowledge about various banking software and tools used for day-to-day operations.
- Gained knowledge about key HR and admin operations, if advertised in Human Resources.

4. Teamwork and Collaboration

- I worked with various teams and departments, developing team coordination skills.
- Acquired productive distribution of responsibilities and working together towards group goals.

5. Analytical and Problem-Solving Skills

- Assisted in analysis of employee data, attendance records, and performance metrics.
- Helped identify minor inefficiencies within the process and implemented improvement measures.

6. Adaptability and Learning Attitude

- Learned to adjust quickly to a professional working environment for setup, culture, and etiquette.
- Established a positive attitude towards ongoing learning and self-improvement.

7. Observation of Corporate Culture

- Observed how departmental communications, decision-making, and leadership take place in a real banking environment.
- Gained insight into the role of ethical banking and compliance at Standard Bank PLC.

Chapter 3

Self-Reflection

While interning at Standard Bank PLC, I was able to experience and interact with professional banking operations, network with colleagues, and shape personal and professional abilities. My reflection includes what I liked, disliked, could improve on, and how the bank might utilize interns such as myself more effectively in the future.

What I Liked:

Supportive Work Environment: The respectful and considerate demeanor of supervisors and peers. Their willingness to assist me enhanced my learning process.

Professional Discipline: The structured environment, timely reporting, and standardized protocols taught me the importance of professionalism.

Exposure to Actual Work: I was involved in actual work activities, not just observing, and thus I could understand how a bank functions, especially in the HR department (or the department you were working with).

Learning regarding Shariah-Based Banking: As Standard Bank has now transformed towards Islamic banking, I learned extensively about Shariah-compliant products and services.

What I Disliked

Limited Task Diversity: At times, my tasks were repetitive and monotonous. I yearned for experience in other departments or more intricate projects.

Lack of Feedback: I wasn't often provided with feedback on my work, which could have helped me develop professionally and feel more committed.

Time Constraints for Learning: There was less time for learning or training sessions in the presence of workload and deadlines for interns.

How I Can Improve Myself:

Develop Technical Competence: My aim is to advance my proficiency in Excel, HR software, and financial reporting tools so that I am of greater value to a banking environment.

Enhance Communication Skills: I want to do more professional writing and public speaking to speak effectively and confidently.

Keep Abreast of Industry Developments: I will keep abreast of banking developments and participate in webinars or courses on HR and Islamic banking.

How Standard Bank PLC Can Better Utilize Me (or Interns)

Assign Defined Projects: Assigning interns for small but specific tasks (e.g., employee file audit, survey development, HR social media content) can enhance learning and influence.

Rotation of Departments: Interns shadowing or assisting different departments (e.g., General Banking, Customer Care, IT, HR) can create broader exposure.

Provide Constructive Feedback: Formal performance appraisals or periodic check-ins from their seniors would help interns know their strengths and weaknesses.

Training or Induction Program: Pre-orientation briefing on Islamic banking and the bank's workflow at the start of the internship would help interns become productive earlier

1.1 Key Takeaways from the Internship

There were a few perspectives from my internship that stood out:

Things I'd Like to Continue Working on in My Next Job

- Practical Experience Building in HR/Banking Systems
- I would like to continue building my experience with HR software, payroll systems, employee management tools, and Shariah-compliant banking processes.

- Building Presentation and Communication Skills
- At the internship, I came to understand the importance of communication. In the future, I would like to feel confident when presenting ideas and holding meetings.

Building Data Handling and Analytical Skills

- I plan to improve data analysis—attendance records, employee KPIs, and survey results—to aid in strategic decision-making.
- Acquisition of Leadership and Conflict Management
- Observing managers at work taught me the importance of conflict resolution and team motivation. I plan to acquire skills in tackling employee problems and building interpersonal relationships.
- Being More Proactive
- I'll try to be more proactive in future careers—starting tasks, proposing improvements, and assuming responsibilities.

Openings for Development- Individual and Organizational

Conduct Oriented Training Sessions

A short orientation program for interns (including Islamic banking, HR process, and departmental structure) would enhance initial engagement and productivity.

Offer a Task Plan or Internship Roadmap

Weekly/monthly calendar. or task list can help interns view their goal, expectation, and learning outcome in clearer terms.

Cross-Department Exposure

Having interns spend a period in at least two departments (e.g., HR + Customer Service or IT + General Banking) would give a better understanding of how the bank runs.

Assign a Mentor or Supervisor for each Intern

Having a dedicated mentor helps guide the development of the intern, provides feedback, and encourages more learning and professional development.

Create a Feedback Loop

Interns should have at least a mid-term and end-term feedback session and a short self-evaluation form. It improves performance and confidence.

Engage Interns in Meetings or Projects

It makes interns feel part of the organization by giving them a chance to attend meetings, participate in team meetings, or work on small-scale projects.

Conclusion (optional add-on):

Overall, my internship at Standard Bank PLC has realigned my understanding of how a professional bank operates, especially under Islamic banking regulations. I am even more sure of my strengths and weaknesses now, and I am ready to utilize this experience in my future career

Chapter 4

Personal Development Plan

1.1 : Future planning for development

Having finished my internship at Standard Bank PLC, I am motivated to get a job in the Human Resources (HR) division or within a Shariah-based banking system. I wish to build a long-term career where I can contribute to organizational growth in addition to growing my professional capabilities.

Short-term Objectives (Up to 6–12 months):

- Complete my undergraduate degree with satisfactory academic standing.
- Attend certificate courses (e.g., HR Analytics, Excel for Business, or Islamic Banking Essentials).
- Attend workshops, webinars, and job fairs to gain industry exposure.
- Upgrade my resume and get into entry-level posts or management of trainee roles at banks or financial institutions.

Mid-term Objectives (Next 1–3 years):

- Secure a full-time job in HR/Banking, preferably in a renowned institution.
- Enroll for Postgraduate Diploma or Master's in HRM or Islamic Finance.
- Take up assignments that enhance leadership, team management, and analytical skills.
- Begin studying for professional certifications such as SHRM-CP, HRCI, or CIBAFI (in case of venturing into Islamic Banking).

Long-term Goals (3+ years):

- Grow into a HR Manager or Banking Operations Head with a performance management or strategic HR focus.
- Be an HR innovator and employee well-being champion in the banking sector.
- Perhaps venture into solo HR consultancy or pursue a doctoral degree.

Technical Skills I Want to Acquire

To remain competitive and effective in today's employment market, I shall expand the following technical (hard) skills:

- MS Office Suite (mainly Excel, Word, PowerPoint)
- To create reports, payroll, and data analysis.
- HR Software & ERP Tools
- Get trained on the usage of software like SAP HR, Oracle HCM, or native HRM software.
- Banking Operations Software
- Acquiring core banking systems for enhanced inter-departmental knowledge.
- Data Analysis & HR Analytics
- Learn to read and plot HR metrics (attrition, performance, recruitment pipeline).
- Graphic Design & Report Style (e.g., Canva, Google Docs)
- For creating training materials, employee handbooks, and engaging presentations.

Interpersonal Skills I'd Like to Improve

As important as technical expertise are the interpersonal (soft) skills I'd like to enhance:

Communication Skills

- Develop professional writing, email etiquette, and public speaking.
- Emotional Intelligence & Empathy
- For better understanding of employee issues and conflict management.
- Teamwork & Collaboration
- Working efficiently in cross-functional teams and building good working relationships.
- Time Management & Organization
- Prioritization of tasks, meeting deadlines, and efficient workload management.

Leadership & Initiative

- Project ownership, leading colleagues, and creating new ideas.

Final Thought: Career Mindset

From my internship experience, I have learned that professional and personal development is ongoing. Through continuous improvement of my skills, learning from experiences, and receiving feedback, I believe that I can build a rewarding career in HR or Banking that contributes positively to people and organizations.

Executive Summary

This report narrates my internship experience in the Human Resources Division of Standard Bank PLC, where I completed my internship between the months of July 2025 and September 2025. The main purpose of this internship was to gain applied knowledge of HR practices and observe how human capital is applied in a modern Shariah-based bank.

During the internship, I helped the HR department with tasks like keeping employee records, payroll updates, and participation in recruitment campaigns. I also observed how the processes of employee engagement and performance management are conducted within a corporate environment.

I gained significant technical skills such as MS Excel, HR documentation, and communication through this experience. I also developed my soft skills through interactions with professionals and participation in team meetings.

One of the best parts of the job was assisting with digitizing employee files and helping to prepare training documents. While it was hard to acclimate the corporate process at first, I increasingly grew under direction and observation.

This internship has significantly broadened my thinking when it comes to the human resource management aspect and inspired me to pursue a career in this field. I believe that this experience formed a good basis for my professional life.

Report

Part- B

Chapter 1

Introduction

1.1 : Title: How Career Growth Opportunities Influence Employee Motivation in the Banking Sector: A Study on Standard Bank PLC

In this current competitive banking industry, human resources are regarded as the most strategic tool in realizing organizational objectives. Banks rely on qualified, motivated and dedicated employees to provide quality services, instill customer confidence, and improve performance. Among the HR practices, career growth opportunities, including in the form of promotions, training, performance rewards, and career growth pathways, are critical in motivating employees. Employees are likely to be more motivated, productive, and committed to their jobs when they believe that their work is appreciated, and they are not at risk of being laid off.

At institutions such as Standard Bank PLC, it is important to offer organized career development courses to create a motivated work force. The fast-evolving financial landscape requires employees to continuously learn and acquire new skills, to maintain and improve the level of their performance. Having a well-defined career development plan makes employees feel appreciated, increases their level of job satisfaction, and eventually leads to better service delivery and organizational performance.

This study explores the effect of career growth opportunities on employee motivation within Standard Bank PLC, and which ones, including promotion, training, rewards, and job security, have the most significant effects.

1.1 Research Objectives:

- To identify the available career development opportunities at Standard Bank PLC.
- To establish the role of career development programs (training, promotion, rewards) in employee motivation.
- To investigate the connection between job performance and employee retention as well as career growth opportunities.
- To determine the most influential career development factors with the most significant influence on employee motivation.
- To give suggestions on how to improve employee motivation by having strategic practices in their career development.

Background of the Study:

Human Resource Management (HRM) used to be a conventional administrative position but has now been transformed into a strategic position in terms of employee development and organizational efficiencies. Career management and skill acquisition have become an essential aspect of HRM in most organizations and more so in the banking sector to retain skilled and experienced employees.

Standard bank PLC, which started in 1999, is now one of the well-known commercial banks in Bangladesh that are privately owned. As competition intensifies within the financial sector, Standard Bank has laid stress on employees' development, training and promotion as a means of ensuring service quality and long-term growth. Nevertheless, the success of such career development programs in retaining employees and making them motivated and productive is another field that requires further research.

1.2 Problem Statement

The employees within these banks, such as Standard Bank PLC, find the promotion, training and career development process to be either unclear, delayed or unequivocal. The motivation and dedication of employees to their jobs reduces when they fail to clearly see their future growth in the organization.

Even though Standard Bank PLC does the training and provides some development programs, it is unclear to what magnitude these programs motivate employees. Thus, the questions are as follows:

- *How does career development influence employee motivation in Standard Bank PLC?*
- *What career development factors (promotion, training, rewards) affect motivation the most?*
- *Are employee retention and performance visibly connected to career opportunities?*
- *How can career development be made more motivating?*

Significance of the Study

Employee motivation is a very essential consideration in the quality of service and performance in the banking sector as well as organizational success. Banks require talents and well driven workforces to find accurate and attentive treatment of customers, stand compliance, and fulfill financial goals. The study is important in that it has revealed the potential of employee motivation through career development opportunities that include promotion, training, rewarding, and skill development at Standard bank PLC.

The conclusions made will be beneficial to HR managers and decision-makers as they will learn which career development practices are most efficient to retain talents, boost job satisfaction, and enhance the level of employee engagement. It also can assist Standard Bank PLC in creating superior HR strategies that would be instrumental in long-term employee retention and organizational success. This study will also be a contribution to the academic literature by offering local information on the Bangladesh banking setting (where there is a lack of studies that delve into the issue).

Scope of the Study

The proposed research is carried out on Standard Bank PLC, covering its branches in Dhaka and the head office located in the city. The study mainly explores the impact of career development opportunities on the motivation of employees in this bank. Training and development, promotion opportunities, performance appraisal, rewards, and job security are the career growth factors that will be considered during the study.

The research is restricted to non-managerial and managerial employees of the Standard Bank PLC. It discusses only the employee motivation on the career growth front and does not go into detail on other motivational aspects like compensation, work environment, leadership style and organizational culture. The study has an academic and analytical scope, which is intended not to measure financial impact but to evaluate and give insights and recommendations.

Limitations of the Study

This research was constrained by some limitations although it was carefully planned:

- **The Respondent Limited Access:** Not every employee had time to take part in interviews or surveys because of the lack of confidentiality and tight schedules.
- **Time Limit:** The internship term was not very long, and this restricted the extent of data gathering and analysis.
- **Data Sensitivity:** The organization could not fully reveal some HR records and promotion data because it would be considered confidential.
- **Generalizability:** The results are limited to one bank, Standard Bank PLC, and hence they may not be generalizable to all banks in Bangladesh.
- **Personal Responses:** The employee's attitude toward motivation and career development can be subjective, and thus this subjectivity may lead to bias in the answers.

Chapter 2

Research Methodology

This chapter summarizes the research methodology that will be applied to examine the effect of career growth opportunities on employee motivation at Standard Bank PLC. It describes the research type, research design, sampling techniques, data collection techniques, data analysis techniques, and limitations.

1.1 : Type of research:

This study combines mixed-method, exploratory, and descriptive research techniques.

Descriptive research

Used to describe and explain Standard Bank PLC's current career advancement strategies (training, awards, and promotions) and how they affect employee motivation.

Exploratory research: Assists in examining employee expectations, experiences, and views on motivational elements and career growth.

Research Using Both Qualitative and Quantitative Methods:

Quantitative: Measurable information on career growth prospects and motivation levels was gathered via survey questionnaires.

Qualitative: Observations and interviews yielded more in-depth knowledge of HR procedures and employee experiences.

1.2 : Research Design

The study adheres to cross sectional research design in both that data is gathered at a single time among employees in Standard bank PLC. This design assists in getting an insight on the existing impacts of career advancement opportunities on employee motivation.

The major aspects of the research design are:

- Case Study Method: Standard Bank PLC is taken as the center of investigation.
- Mixed Method Approach: Refers to the combination of numerical information with the descriptive conclusions.
- Cross-Sectional Approach: No long-term observation was made in the collection of data; only the period of the internship was observed.

2.3: Sampling Methods

a. Population

The study population comprises of employees working at various levels within the Standard Bank PLC that include HR managers Branch managers Mid-level officer's Entry-level employees

b. Sample Size

There were around 25 to 30 employees of Standard Bank PLC who were selected to collect the data. The respondents were the HR staff, management representatives, and operational staff.

c. Sampling Technique

There were two sampling methods:

- Purposive Sampling: To sample the HR managers and employees who are directly involved in career development programs.
- Convenience Sampling: To sample out employees who were convenient and willing to be sampled at the time of the internship.

Data Collection Methods

- **Structured Questionnaire:** This is a questionnaire that will be used to gather quantitative data on the level of employee motivation and the perception of career development opportunities.
- **Semi-Structured Interviews:** It is to be carried out with the HR managers and senior officials to understand the HR strategies and policies.
- **Observation:** Direct observation during internship was used to learn about work culture, promotion processes, and employee interaction.

b. Secondary Data

Annual reports of Standard Bank PLC. HR policies, training policies and promotion policies. Bangladesh bank reports and publications. Past research, articles, and internet journals on employee motivation and career development.

2.5 Data Analysis Techniques The data obtained were analyzed by both quantitative and qualitative methods

Technique	Purpose
Descriptive Statistics	To examine survey data using percentage, mean, and frequency.
Thematic Analysis	To analyze interview responses and find patterns.
Likert Scale Analysis	To determine motivation levels and career satisfaction.
Correlation	To investigate the correlation between motivation and career growth.

2.6 Limitations of the Study

Although this research was planned thoroughly, it had several constraints: The research was also restricted to a single organization, thus the results might not be applicable to every bank. Certain employees were not willing to give honest opinions because of the issue of confidentiality.

The internship time limits did not allow gathering and analyzing data in depth. Not all the HR documents and internal policy information were accessible and confidential. The answers could be in terms of personal bias or in terms of socially desirable answers.

Chapter 3

Findings and Discussion

Findings and Discussion

This chapter is a presentation of the results that were obtained using questionnaires, interviews and observations among employees of Standard Bank PLC. This is meant to assess the relationship between career growth opportunities, promotion, training, rewards, and performance appraisal, in relation to employee motivation.

3.1 Promotion as a Motivational Tool.

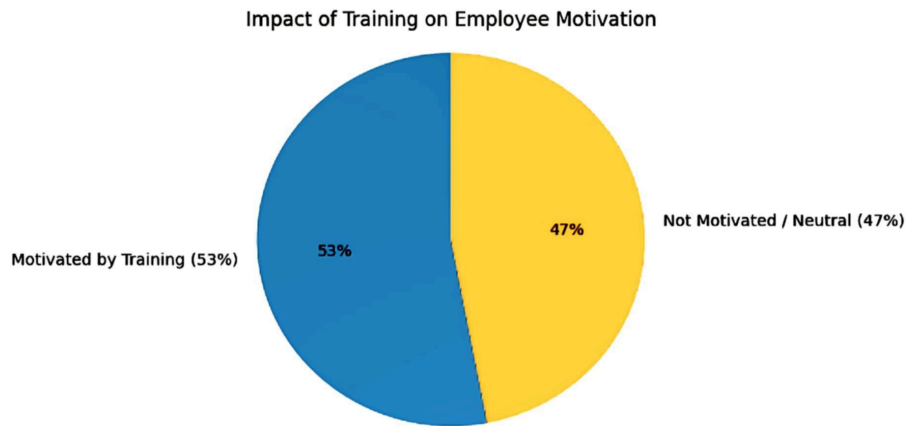
Most employees consider that promotion is one of the most efficient motivators in Standard Bank PLC. Nevertheless, others complained about poor promotion schedules and reliance on seniority instead of merit.

Key observations: The promotion of careers encourages employees to work more. The absence of transparency decreases motivation and causes frustration. The employee favoritism of promotions was felt by some workers.

Discussion: The Two-Factor Motivation Theory of Herzberg suggests that promotion is a powerful motivator since it provides achievement, responsibility, and recognition. Employees are motivated when they know their efforts are compensated for a promotion thus their job satisfaction is boosted.

3.2 Training and Skill Development.

Standard Bank PLC organizes different kinds of training in terms of customer service, IT, Islamic banking, compliance, and leadership. Nevertheless, training was generally considered to be more of a theory than practice for many employees. 53% of employees responded that training made them more motivated. Nevertheless, only 35% felt that training did not play a significant role in enhancing their promotional opportunities.



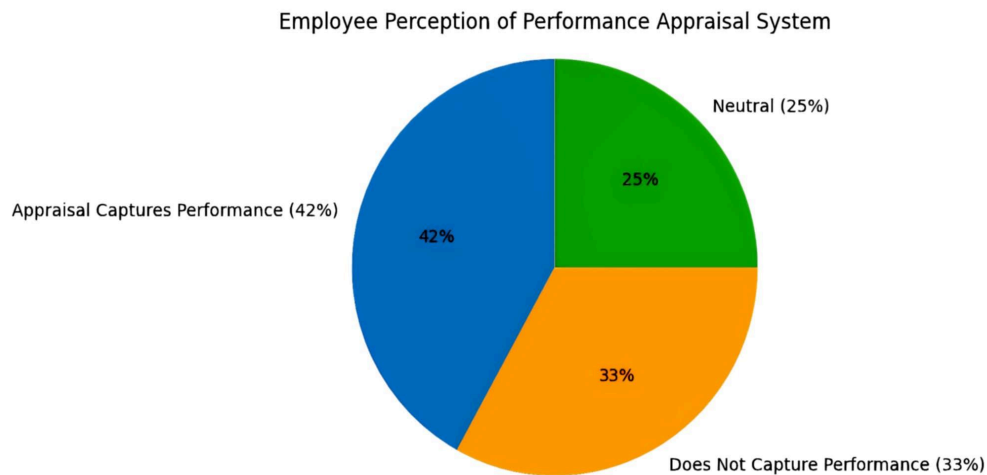
Discussion: Motivation is associated with training as the result of self-development. Under the Social Exchange Theory, investing in employee development makes the employees more committed and loyal in return. Also, these findings indicate that 53% of employees reported being motivated by training programs, while 47% remained neutral that training did not significantly affect their motivation.

3.4 Reward and Compensation Systems. The respondents said that Standard Bank provides financial incentives, performance bonuses, attendance awards, and festival bonuses. Yet, some believe that these rewards are not routine and merit based.

Discussion: The Expectancy Theory proposed by Vroom holds that employees become motivated when they think their performance will result in rewards. When the rewards are unpredictable or inconsistent, then motivation will be low.

3.5 Performance Appraisal

Appraisal systems were viewed with mixed feelings among employees. Some people also thought that appraisals enhanced career development, but others believed that the system was not transparent and lacked feedback. 42% believed that appraisals adequately captured their performance. One-third said otherwise, and more systematic assessment should be performed.



Discussion: An open and equitable appraisal system enhances trust, motivation, and loyalty to the organization among the employees. In this chart it shows 42% believed appraisal captured performance, while one-third disagreed. This mixed perception reflects concerns regarding transparency and feedback in the appraisal process, which may negatively influence employee motivation.

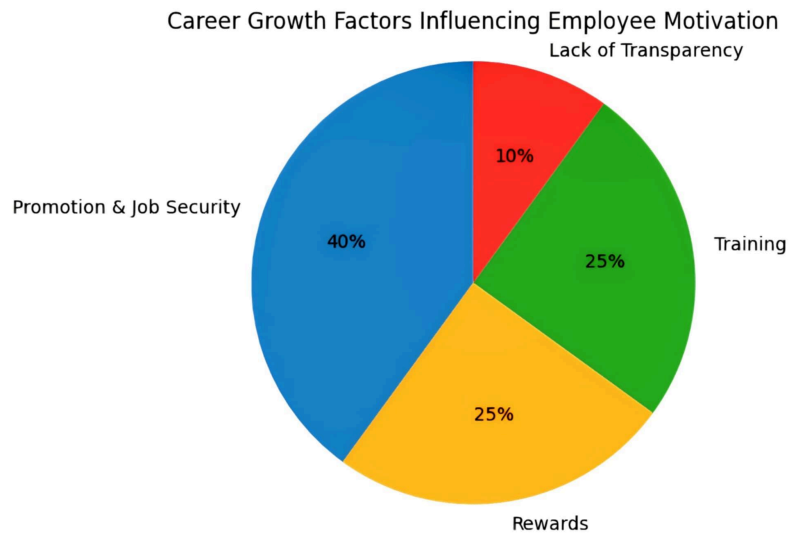
3.6 General Effect on Motivation. The results showed that employee motivation is highly dependent on career growth opportunities. Employees are more engaged, loyal, and productive when they perceive growth opportunities.

Observation Summary:

Promotion and job security → The most potent motivators.

Rewarding and training → Moderate motivators.

Absence of transparency → Uses less motivation.

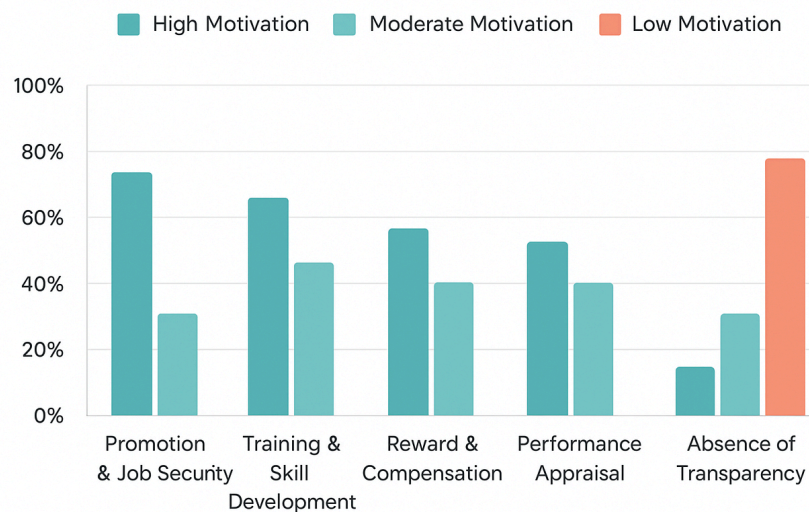


Promotion and job security were the most important motivators (40%) while training (25%) , rewards (25%) had moderate impact.

Conclusion from Findings:

By enhancing its career development model, Standard Bank PLC can greatly improve employee motivation, retention, and performance.

Employee Motivation vs. Career Growth Factors



Chapter 4

Recommendations

Recommendations According to the results, the recommendations to Standard Bank PLC are the following:

4.1 to be transparent and merit-based in the Promotion System. Implement a proper promotion policy grounded on performance, skills, and qualifications. Offer a career development pathway showing development opportunities to the employees. Hold promotional review meetings on an annual basis.

4.2 Enhance Training Quality and Effectiveness. Provide more practical hands-on training (customer service, communication, leadership). Associate training completion with the right to be promoted. Implement mentorship and career guidance programs.

4.3 Enhance Performance Appraisal System. Evaluate employee performance using KPIs (Key Performance Indicators). Feedback on sharing after assessment to assist employees in their development. Less bias through standardized online appraisals.

4.4 Optimize Reward and Recognition Programs. Implement monthly/quarterly performance rewards. Provide monetary and non-monetary rewards, including employee of the month award. Introducing innovation, problem solving, and teamwork reward programs.

4.5 Employee Engagement and Retention. Carry out employee satisfaction surveys after every 6 months. Arrange team building activities and employee welfare activities. Offer career mobility in terms of internal job posting.

Chapter 5

Conclusion

This paper has discussed the effects of career development opportunities on employee motivation within the banking industry in relation to Standard Bank PLC. The results show that workers have a strong positive relationship between career progression and organizational commitment, job satisfaction and overall performance. Some of the reasons that were identified to significantly motivate employee engagement and productivity included fair promotion policies, structured training programs, performance appraisal systems, mentorship, and learning opportunities. Whenever employees feel that their organization believes in their long-term growth, chances are high that they will remain dedicated and make positive contributions towards organizational objectives.

Moreover, it was identified in the study that a deficiency of transparency in promotion, the absence of ongoing skill-building programs, and inadequate recognition have an adverse impact on employee morale. Standard Bank PLC has achieved significant success in introducing systematic training, leadership, and HR models based on Islamic banking, yet is continuing to struggle with providing equal opportunities to grow, retaining talented staff, and aligning its human capital approaches with the expectations of its employees.

The study shows that motivation among employees in the banking industry is not only determined by financial rewards but more largely by career-growth opportunities, exposure to learning, and favorable working cultural environment. Banks which manage to integrate these components successfully are more inclined to attain greater productivity, enhanced quality of service, and sustainable competitive advantage.

To sum up, career development opportunities are significant in determining the motivation of the employees, which eventually determines the success of the organization. In the case of banks such as Standard Bank PLC, incorporating effective HR practices which will focus on talent development, performance-based promotion, and recognition of employees will not only enhance motivation but enhance retention performance and organizational reputation. Thus, career development is not only an HR project, but a business investment.

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Appendix I

PROJECT PROPOSAL FORM

INTERNSHIP PROPOSAL FORM

Name:	Samia Noor Sahab
ID:	203011069
Department:	Bachelor of Business Administration
Supervisor's Name (Faculty):	Dr. SK Tasthekur Hossain Kowshik
Organization Name:	Standard Bank PLC
Internship Title:	How career growth opportunities influence employee motivation in the banking sector



17 November 2025

Student's signature & date

date

Supervisor's signature &

**How career growth opportunities influence employee motivation in
the banking sector**

Supervisor: Dr. SK Tasthekur Hossain Kowshik
University of Liberal Arts Bangladesh (ULAB)

An Internship Proposal
Submitted in Partial Fulfillment
Of the Requirements for the Degree
Bachelor's of Business Administration

By
Samia Noor Sahab
ID:203011069

Fall
17 November 2025

Internship Organization: Standard Bank PLC

Address: Chamber Building” (3rd Floor)

122-124, Motijheel C.A.,

Dhaka-1000

Duration: 26 July to 26 September 2025

Organizational Supervisor:

Md.Kamrul Islam

Executive Officer

Cell: 01730718384,

Email: kamrul.4100@standardbankbd.com

Description of Internship organization:

An Overview of Standard Bank PLC

Standard Bank PLC is one of the highest-rated banks in Bangladesh, established in 1999 with the vision

to provide innovative, customer-centric, and inclusive banking products and services. Headquartered in

Dhaka, the bank boasts a strong national presence with over 130 branches and ATM booths

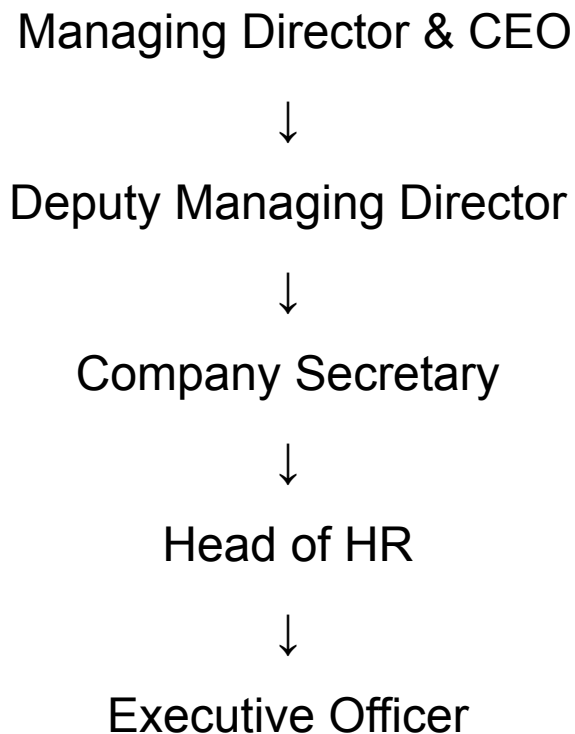
Core Products/Services of Standard Bank PLC

- Islamic Banking Products: Mudarabah savings, Bai-Muajjal, Murabaha, Ijarah, etc.
- Corporate Banking: Trade finance, working capital, project financing.
- Remittance Services: Well-established network for inward remittances through international

associations.

- Digital Banking: Mobile banking, internet banking, and real-time online banking between branches.

Core Management Structure of Standard Bank PLC



Description of the Internship Study:

This research aims to investigate the effects of career growth opportunities in Standard Bank PLC on employee motivation. Since banking is a competitive and skillful industry, employees are motivated and productive through opportunities like promotion, training, and professional development. The proposed study seeks to understand how the employees view their career development opportunities and how these opportunities affect their performance, job satisfaction, and long-term organizational commitment to the bank through discussions and observations within the HR Division.

Nature of the Study:

This research takes a qualitative approach to examine the HR practices of Standard Bank PLC. The data was gathered by observation and interviewing HR officials and employees. In the investigation, some of the main areas are recruitment, training, employee relations, and performance management to know how HR operations contribute to employee satisfaction and overall bank performance.

Objectives of the Study

- To examine the effectiveness of the HR practices at Standard Bank PLC in supporting employee satisfaction and performance.
- To identify gaps or challenges in HR activities, particularly in recruitment, training, employee relations and performance management.
- To suggest ways the bank can strengthen career development practices to enhance employee motivation and performance.

Expected Contribution and Gain:

The research will be useful in determining the impacts of HR practices in Standard Bank PLC on employee satisfaction and performance. The results can be used to promote better HR functions. Which will result in employees being more motivated and the organization being more efficient.

Justification of the Study:

In banks, career advancement has a significant impact on staff motivation. The purpose of this survey is to determine if Standard Bank PLC employees believe they have sufficient possibilities for career growth. The bank may use the findings to identify weaknesses and enhance HR tactics that promote staff growth and retention.

Sources and Methods of Collecting Primary Data:

- Questionnaire

Sources and Methods of Collecting Secondary Data:

- Official company report

Sampling Technique and Sample Size:

The research sample of this study will consist of 10 employees working in the HR Division and other related units of Standard Bank PLC. Such employees will be sampled intentionally and interviewed and discussed in a simple way, to gather the necessary information.

Analysis and Interpretation of Data:

The information gathered will be analyzed and compiled according to the feedback of the employees. The main findings will be examined to define patterns, issues, and observations of HR practice. This will be followed by the conclusions and recommendations based on these insights.

Reporting: A final report will be written at the end of the study with the findings. The academic supervisor and institutional supervisor will be regularly updated on the progress.

Timeline:

Serial	Activity	Weeks											
		1	2	3	4	5	6	7	8	9	10	11	12

1	Consultation with Supervisors	√	√		√ √	√	√	√	√	√	√	√	√
2	Secondary Data Collection		√		√ √								
3	Services Record Collection				√ √	√	√	√	√	√	√		
4	Primary Data Collection				√ √	√	√	√					
5	Data Analysis								√	√			
6	Draft Report Writing										√		
7	Final Report Writing											√	
8	Report Submission												√



17 November 2025
Samia Noor Sahab, ID: 203011069



Standard Bank PLC.

Shari'ah Based Islami Bank

Human Resources Division

Ref. No. SBPLC./HO/HRD/2025/1083
June 24, 2025

Student Name **Ms. Samia Noor Sahab**
Education Level **BBA**
University Name **University of Liberal Arts Bangladesh**
Branch/Division **HRD, Head Office, Dhaka**
Location **Dhaka**
Cell Number **01304054807**

Subject: Acceptance of Internship

Dear Ms. Sahab,

Congratulations, we are pleased to inform you that you have qualified to carry on a three-month-long internship program with Standard Bank PLC. with effective from June 26, 2025 at our HRD, Head Office, Dhaka.

Since this internship is prerequisite of your Graduation / Post Graduation, kindly follow the guidelines designed by your University. Furthermore, overall banking knowledge and functions are available at Branches/Divisions.

Kindly be advised that you will be provided monthly allowance of Tk.5,000.00 (Five thousand only).

Sincerely yours,

Mansoor Ahmed
SVP & Head of HR (Acting)

Copy for kind information and necessary action:

- The Head of Respective Branch/Division
- Jennifer Hossain, Director, International Affairs, Alumni Affairs & Incharge-Career Services Office, ULAB
- Internship File

Head Office

Metropolitan Chamber Building (3rd Floor)
122-124 Motijheel C/A, Dhaka-1000, Bangladesh
Phone : +88 02 223357913, 223385106, 223358385
Fax : +88 02 223390321, SWIFT : SDBLBDDH
Email : sbiho@standardbankbd.com
Web : www.standardbankbd.com

Survey Questionnaire

1. What is your current designation at Standard Bank PLC?

- ☐ Officer / Junior Officer
- ☐ Senior Officer
- ☐ Principal Officer
- ☐ Senior Principal Officer
- ☐ Assistant Manager
- ☐ Manager
- ☐ Senior Manager
- ☐ Other: _____

2. How many years have you worked in the banking sector?

- ☐ Less than 1 year
- ☐ 1–3 years
- ☐ 4–6 years
- ☐ 7–10 years
- ☐ More than 10 years

3. Are you aware of the career growth and promotion policies of Standard Bank PLC?

- ☐ Yes
- ☐ No
- ☐ Not sure

4. Which of the following career growth opportunities have you experienced at the bank?

- ☐ Promotion opportunities
- ☐ Training and development programs
- ☐ Job rotation or internal transfer
- ☐ Performance-based appraisal
- ☐ Aware of these opportunities but not experienced
- ☐ Not aware of any of the above

5. How confident are you that career growth opportunities improve employee motivation at Standard Bank PLC?

- ☐ Very confident
- ☐ Somewhat confident
- ☐ Neutral
- ☐ Slightly doubtful
- ☐ Not confident at all

6. What do you think are the main benefits of career growth opportunities in the bank?

- ☐ Increased employee motivation
- ☐ Improved job performance
- ☐ Higher employee retention
- ☐ Better skill development
- ☐ Not sure / Prefer not to answer

7. How effective do you think training and development programs are in supporting your career growth?

- ☐ Very effective
- ☐ Moderately effective
- ☐ Neutral
- ☐ Slightly effective
- ☐ Not effective at all

8. How likely are career growth opportunities to motivate you to improve your job performance?

- ☐ Very likely
- ☐ Somewhat likely
- ☐ Neutral
- ☐ Unlikely
- ☐ Very unlikely

9. How often do you expect performance appraisal and career feedback to support your motivation?

- ☐ Quarterly (every 3 months)
- ☐ Half-yearly

- ☐ Yearly
- ☐ Only during promotion
- ☐ Rarely

10. How effective do you think combining career development support with managerial feedback is in motivating employees?

- ☐ Very effective
- ☐ Moderately effective
- ☐ Neutral
- ☐ Slightly effective
- ☐ Not effective at all



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