

Organization and Management (OM)

For JAIBB

First Edition: September 2023

Second Edition: March 2024

Third Edition: June 2024

Fourth Edition: January 2025

Fifth Edition: June 2025

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Edited By:

Mohammad Samir Uddin, CFA

Chief Executive Officer

MBL Asset Management Limited

Former Principal Officer of EXIM Bank Limited

CFA Chartered from CFA Institute, U.S.A.

BBA, MBA (Major in finance) From Dhaka University

Qualified in Banking Diploma and Islami Banking Diploma

Course instructor: 10 Minute School of 96th BPE

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Table of Content

| SL | Details | Page No. |
|----|---|--------------|
| 1 | Module-A: <i>Fundamentals of Organizational Behaviour and Environment</i> | 4-24 |
| 2 | Module-B: <i>Basic Management Concept, Environment and Process</i> | 25-33 |
| 3 | Module-C: <i>Staffing and Human Resource Management in Banks & NBFIs</i> | 34-47 |
| 4 | Module-D: <i>Employee Motivation and Leadership</i> | 48-58 |
| 5 | Module-E: <i>Organizational Ethics and Code of Conduct</i> | 59-65 |
| 6 | Short Note | 66-78 |
| 7 | Previous year Question | 79-86 |

Suggestion:

- *Read 4 star and 5 star marked chapter if you have time shortage to read all chapter.*
- *Must read short notes from all chapter.*
- *MetaMentor Center suggest to read whole note to find 100% common in exam. We cover everything in our note.*

| Important | Details | Number of Question common in previous years |
|--|--|---|
| ***** | Module-A: Fundamentals of Organizational Behaviour and Environment | 37 |
| **** | Module-B: Basic Management Concept, Environment and Process | 15 |
| ***** | Module-C: Staffing and Human Resource Management in Banks & NBFIs | 21 |
| ***** | Module-D: Employee Motivation and Leadership | 23 |
| *** | Module-E: Organizational Ethics and Code of Conduct | 14 |
| *****All short note from all chapter and end of note ***** | | |

Syllabus

Module A: Fundamentals of Organizational Behaviour and Environment

- Identify and describe the major components of the organization's internal and external environments, their effects, significance, and impact on an organization; Formal and Informal Organization, Developing a Sound Organizational Climate. Organizational Structure & Design, Technology & People, Quality of Work Life; Organizational Behaviour in the context of banks and non-bank financial institutions.

Module B: Basic Management Concept, Environment and Process

- Management Function and Businesses; Define the management functions and business processes that create value for an organization; Define the management functions and business processes that create value for an organization; Identify management policies, practices, and procedures that influence group and individual dynamics in organizations; Patterns of Management Analysis. Internal Environment, External Environment and Management Process (Planning, Staffing, Organizing, Leading and Controlling); Time and stress management; The system and process of controlling – basic control process, critical control points, standards, and benchmarking; Control techniques – budget as a control technique, time-event network analysis, balanced scorecard.

Module C: Staffing and Human Resource Management in Banks & NBFIs

- The nature and purpose of staffing, recruitment and selection, appointment, posting/placement, on-job training, off-job training, performance appraisal and performance management system (PMS), job analysis and job evaluation, compensation and employee benefits, career and succession planning, grievance – importance, reasons, handling employee grievance, disciplinary actions; Soft Skills for Banks/NBFIs- Soft skills - meaning, difference between soft and hard skills, importance, types of soft skills; soft assets and hard assets, different types of hard and soft assets; ways and means to use soft skills in the day-to-day life and office environments, application of soft skills for business. Module

Module D: Employee Motivation and Leadership

- Human factors and motivation – human factors in managing, early behavioural model, Maslow's hierarchy of needs theory, ERG theory, hygiene theory, expectancy theory of motivation, equity and goal setting theory of motivation, McClelland's need theory, special motivation technique, job enrichment; leadership – definition, traits, leadership behaviour and styles, different approaches to leadership and decision making - situational or contingency approaches to leadership, transactional- transformational leadership; team building – concept, skills and its importance in banks/nbfis; emotional intelligence, team building and group dynamics – formal and informal organization, quality circle; conflict management, interpersonal communication and counselling; negotiation-different skills and process.

Module-E: Organizational Ethics and Code of Conduct

Module-A

Fundamentals of Organizational Behavior and Environment

Q-01. What is the environment of an organization?

An **organization's environment** includes all the internal and external factors that affect its operations and performance. **Internal factors Internal Environment:** This includes all the elements within the organization that can influence its operations. These factors are generally under the organization's control. Key components of the internal environment include the company's culture, its human resources, the organizational structure, internal policies, and the technologies used within the organization. Management styles, employee morale, and internal communication systems also play significant roles in shaping the internal environment. **External factors** As previously mentioned, this consists of factors outside the organization that can affect its performance but are not under its direct control. This includes economic, social, technological, legal, and political conditions, as well as the natural environment.

Understanding both internal and external environments is crucial for strategic planning and for the organization to effectively adapt and thrive in its industry.

Q-02. Describe the elements of internal and external environment?

Or, What are the key elements of internal environment of a bank? BPE-96th. BPE-5th.

Or, What are the elements of general external environment of a financial institution. BPE-97th.

Or, Briefly explain, the key components of internal environment of an organization. BPE-98th.

Elements of Internal Environment:

1. **Owners and Shareholders:** Individuals or groups who invest in and control the organization.
2. **Board of Directors:** Governing body responsible for strategic decisions.
3. **Employees:** Workforce at all levels, whose skills and attitudes impact operations.
4. **Organizational Culture:** Shared values, beliefs, and practices shaping behavior.
5. **Resources:** Physical, financial, and technological assets essential for operations.
6. **Goodwill:** Organization's reputation and image in the market.

Elements of External Environment:

1. **Political Factors:** Government policies, stability, and regulations affecting operations.
2. **Economic Factors:** Inflation, interest rates, and market conditions influencing business.
3. **Sociocultural Factors:** Social norms, culture, and demographics impacting consumer behavior.
4. **Technological Factors:** Innovations and technological advancements affecting efficiency.
5. **Legal Factors:** Laws and regulations governing business practices.
6. **Environmental Factors:** Availability of natural resources and concerns like pollution.
7. **Competitive Forces:** Rival organizations influencing market dynamics.

Understanding both environments helps organizations adapt and thrive.

Q-03. What are the types and key elements of the external environment in organizational analysis?

Types of External Environment:

1. **General Environment**
2. **Task/Industry Environment:**
 1. **General Environment:**
 - Political factors

- Economic factors
- Sociocultural factors
- Technological factors
- Legal factors
- Natural/Environmental factors
- Demographic factors
- International factors

2.Task/Industry Environment:

- Suppliers
- Customers & Buyers
- Competitors & New Entrants
- Regulators
- Substitute Products
- Strategic Partners

Q-04. What is the task/industry environment, and what are its key elements?**Task/Industry Environment:**

The task environment includes factors that directly influence an organization's operations and strategy.

Key Elements:

- 1. Suppliers:** Provide raw materials, equipment, and services critical for operations.
- 2. Customers & Buyers:** Drive revenue through product and service purchases.
- 3. Competitors & New Entrants:** Influence market strategies and competitive positioning.
- 4. Regulators:** Control and regulate policies through government agencies and interest groups.
- 5. Substitute Products:** Indirect competitors that meet similar customer needs.
- 6. Strategic Partners:** Organizations or individuals collaborating for mutual benefit.

Understanding these elements helps organizations adapt to dynamic market conditions effectively.

Q-05. Discuss the influence of internal and external environment on business and distinguish between internal and external environment?

Or, Distinguish between internal and external environments of an organization. BPE-98th.

Influence of Internal and External Environment on Business

- 1. Internal factors:** Such as organizational culture, management style, and employee attitudes, can influence the overall performance of a company.
- 2. External factors:** Such as market trends, competition, and government regulations, can impact a business's operations and profitability. Understanding and adapting to the internal and external environment can help organizations maximize their potential and achieve their goals.

Significance of Internal and External Environment on Business

Knowledge of the environment helps managers identify the direction to which they should proceed. Without an understanding of the environment, managers are like a bicycle without a handlebar no way of maneuvering while riding on a street. Managers can isolate those factors, especially in the external environment, which are of

specific interest to the organization. Managers can take preparation to deal with a predicted crisis in any of the factors in the environment. They can develop crisis plans for overcoming crises that affect an organization.

Internal Vs External Environment

| | Internal Environment | External Environment |
|--------------------------------------|---|--|
| 1. Meaning | All those factors that are present within the organization and have a direct impact on its operations | All those factors that are present outside the organization and which do not directly influence its operations |
| 2. Control | Internal factors can be controlled by the organization | External factors cannot be controlled by the organization |
| 3. Offers | Strengths and weaknesses | Opportunities and threats |
| 4. Effect of changes | Specific to the organization | Industry-specific |
| 5. Impact on the organization | Affects the operations, decisions and objectives of the organization | Affects the operations, decisions and objectives of the organization |
| 6. Resources Included | Physical, financial, human and technological resources | Micro and macro environment |

Q-06. Discuss Organization need people and People also need Organization. BPE-99th.

1. Organizations Need People:

- 1. Skill Utilization:** People contribute their skills and expertise to achieve organizational goals.
- 2. Innovation:** Employees generate creative solutions and innovations.
- 3. Operations:** Human resources execute operational tasks and management strategies.
- 4. Leadership:** People in leadership roles drive decision-making and growth.

2. People Need Organizations:

- 1. Employment:** Organizations provide jobs and financial stability.
- 2. Growth Opportunities:** Enable personal and professional development.
- 3. Resources:** Provide tools, training, and support for success.
- 4. Social Belonging:** Offer a community and sense of purpose.

Organizations and people form a symbiotic relationship, benefiting from each other's existence and fostering mutual success.

Q-07. Define an organization is a social system?

Definition: An organization as a social system means that it is a group of people who come together and interact within a structured setup to achieve common goals. This system includes roles, responsibilities, and relationships that are defined to help the group function efficiently. Like any social system, an organization involves communication, cooperation, and sometimes conflict, which all play a part in how the organization operates and achieves its objectives. The social aspect emphasizes that it's not just about individual efforts but about how individuals work together, influence each other, and create a collective output. This system is dynamic, evolving with the changes in its internal and external environments, and it requires effective management and coordination to thrive and meet its goals.

For example, a company like a bakery is an organization where bakers, cashiers, and managers interact to make and sell bread and pastries. They communicate and collaborate to meet daily sales targets and ensure customer satisfaction, functioning as a connected social system.

Q-08. Briefly discuss different elements of task environment of an organization. Which of those are commonly found in financial service sector? BPE-96th.

The task environment of an organization includes various elements that directly affect its operations and performance. These elements are:

1. **Customers:** Their demands and feedback influence product or service offerings.
2. **Competitors:** Rival firms affect market share and competitive strategies.
3. **Suppliers:** They provide the necessary resources for operations.
4. **Regulatory Agencies:** Government bodies set rules that the organization must comply with.
5. **Technology:** Advances can impact production processes and service delivery.

In the financial service sector, elements like regulatory agencies, customers, and competitors are particularly prevalent. Regulatory agencies play a crucial role due to the highly regulated nature of financial services. Customers are central as their trust and satisfaction are key to success. Competitors influence through innovation and service offerings, pushing financial institutions to continuously improve and adapt.

Q-09. What is the difference between micro environment and macro environment of an organization? BPE-97th.

| Aspect | Micro Environment | Macro Environment |
|---------------------|--|--|
| 1.Definition | Refers to the internal factors and immediate external factors directly influencing an organization's operations and performance. | Encompasses the broader external factors that impact the business environment at a large scale. |
| 2.Elements | Customers, suppliers, competitors, employees, shareholders. | Economic, social, technological, environmental, political, and legal conditions. |
| 3.Control | More controllable as it deals with direct and immediate aspects. | Less controllable, requires strategic adaptation to external changes. |
| 4.Impact | Direct and immediate effect on daily operations. | Indirect but significant long-term effect on strategic planning and decision-making. |
| 5.Example | A retailer's micro environment includes its customers, local suppliers, and nearby competitors. | The same retailer's macro environment includes national economic trends, global supply chain conditions, and technological advancements in retail. |

Q-10. What do you mean by formal organization and informal organization?

Or, Illustrate the concept of formal organization. BPE 98th.

Formal Organization: Formal organizations are structured groups with defined roles, responsibilities, and rules. They often have a hierarchical structure, with clear lines of authority and communication. Formal organizations can be businesses, government agencies, or non-profit organizations. The goals and objectives of a formal organization are usually clearly defined and established. Individual employees are expected to adhere to policies and procedures, and there are usually consequences for not doing so. Formal organizations are often

more rigid in their decision-making processes, but they can also be more efficient and effective in achieving their goals.

Informal Organization: Refers to the relationships, communication and interactions that arise among employees outside of the formal hierarchy of an organization. Can have a significant impact on the culture and productivity of a workplace. May form around shared interests, common goals or unofficial leaders. Examples include social groups, informal networks and unspoken rules or norms within a workplace. Effective management should recognize and utilize the benefits of informal organization, while also addressing any negative effects it may have on the workplace.

Informal and formal organizations have distinct characteristics defined by various elements. Here are four elements of each:

Q-11. State 04 (four) elements of informal organization. BPE 98th

Formal Organization:

1. **Structure:** Formal organizations have a defined hierarchical structure. Positions and roles are clearly delineated, and each level has specific responsibilities and authority.
2. **Rules and Regulations:** There are established rules and procedures that guide operations and employee behavior. These are formally documented and enforced to maintain order and predictability.
3. **Communication:** Communication in formal organizations often follows the official lines of authority within the hierarchy. It tends to be more structured and formalized.
4. **Goals and Objectives:** Formal organizations have specific, stated goals and objectives that are officially declared and pursued. These guide the organization's activities and strategic planning.

Informal Organization:

1. **Social Structures:** Informal organizations are made up of social networks and relationships that are not officially designed or prescribed by the organization. They evolve naturally among employees.
2. **Norms and Values:** Unwritten rules and shared values influence behavior in informal organizations. These norms develop organically based on group interactions.
3. **Communication:** Communication in informal organizations is more fluid and spontaneous, often occurring across different levels and departments without regard to the formal hierarchy.
4. **Leadership:** Leadership within informal organizations is not assigned based on position. Instead, leaders emerge naturally based on charisma, expertise, or interpersonal relationships.

Q-12. What are the weaknesses of informal organization?

1. **Lack of accountability:** it is difficult to assign responsibility for actions or decisions made by members.
2. **Resistance to change:** resistant to new ideas or ways of doing things that challenge their established norms.
3. **Limited communication:** members may only share information with those they are close to or trust, resulting in incomplete or inaccurate information.
4. **Lack of leadership:** Informal organizations may lack clear leadership, resulting in confusion about roles, responsibilities, and decision-making processes.

5. **Conflict:** Informal organizations can be prone to conflict, as personal relationships and emotions can affect decision-making and group dynamics.

Q-13. Explain how an informal organization affects an organization both favourably and adversely.

Favorable Effects of Informal Organization:

1. **Enhanced Communication:** Informal channels ensure faster and more flexible flow of information.
2. **Employee Satisfaction:** Promotes friendships and social interactions, boosting morale and motivation.
3. **Problem-Solving:** Encourages collaboration and innovative ideas by fostering teamwork.
4. **Support to Formal Structure:** Addresses gaps in formal processes, ensuring smoother operations.

Adverse Effects of Informal Organization:

1. **Resistance to Change:** Informal groups may resist changes in policies or procedures.
2. **Spread of Misinformation:** Gossip and rumors can disrupt organizational harmony.
3. **Conflict with Formal Authority:** Informal leaders may challenge or undermine formal leadership.
4. **Groupthink:** Excessive cohesion may discourage critical thinking and innovation.

Informal organizations are a double-edged sword, influencing workplace dynamics positively and negatively.

Q-14. Is informal organization necessary? Give reasons.

Yes, informal organization is necessary for effective functioning. Here are the key reasons:

1. **Social Support:** It fosters friendships and social interactions, enhancing employee satisfaction and morale.
2. **Improved Communication:** Provides informal channels for quicker and flexible information flow.
3. **Problem-Solving:** Encourages collaboration and innovation by bringing together diverse perspectives.
4. **Complement to Formal Structure:** Helps fill gaps in formal processes, ensuring smooth operations.
5. **Motivation:** Offers emotional support, recognition, and informal leadership, boosting motivation.
6. **Flexibility:** Adapts quickly to changes compared to rigid formal structures.

These benefits ensure a more cohesive, responsive, and productive organization.

Q-15. Discuss the differences between a formal and an informal organization. BPE-96th. BPE-5th.

| Formal Organization | Informal Organization |
|------------------------|-------------------------------|
| Hierarchy of Authority | Hierarchy of Friendships |
| Division of Labor | Division into Cliques |
| Formalization | Informal Norms and Procedures |
| Impersonality | Personal Relations |
| Formal Communication | Informal Communication |
| Formal Leadership | Informal Leadership |

Q-16. Discuss, Informal organization grows within formal organization.

Informal organization grows within formal organization: Informal organization refers to the social network and relationships that exist among people within a workplace, beyond the formal organizational structure. They are often based on shared interests, values, and cultural norms, and can have a significant impact on employee motivation, job satisfaction, and productivity. Employees form relationships outside the hierarchy and build trust, loyalty, and collaboration.

Examples of informal organizations include lunch groups, sports teams, cross-functional committees, and mentoring or buddy systems.

Q-17. Define and illustrate the concept of informal organization within a banking institution. BPE-99th.

Definition:

An **informal organization** refers to the network of personal and social relationships that develop naturally among employees within a formal structure. These connections often operate alongside official workflows but are not defined by formal job roles or hierarchies.

Illustration in Banking:

In a bank, an informal organization may involve employees sharing knowledge about operational challenges outside of official meetings. For example:

- **Supportive Relationships:** Senior staff mentoring juniors informally on loan approval processes.
- **Communication Networks:** Employees exchanging updates or advice via chats or casual interactions to expedite customer service.
- **Cultural Bonds:** Team members forming social groups that foster trust and collaboration, improving teamwork and morale.

While informal organizations are unofficial, they often enhance efficiency, innovation, and employee satisfaction within the formal banking structure.

Q-18. How can managers use the power of informal groups for organizational benefits? BPE-99th.

Managers can harness the power of informal groups to improve organizational outcomes by:

1. **Encouraging Collaboration:** Leveraging informal networks to promote teamwork and knowledge sharing.
2. **Improving Communication:** Informal groups can serve as channels for disseminating information quickly and effectively.
3. **Enhancing Morale:** Recognizing the importance of social connections among employees to foster a supportive work environment.
4. **Problem-Solving:** Informal groups often generate innovative ideas and solutions to challenges due to their spontaneous discussions.
5. **Building Trust:** Managers can engage with informal leaders to influence group behavior positively.
6. **Facilitating Change:** Informal groups can help ease resistance to organizational changes through peer influence.

By understanding and working with informal groups, managers can align their energy with organizational goals to enhance productivity and employee satisfaction.

Q-19. What is Organizational Climate? BPE-98

Organizational climate is the general atmosphere and the way employees perceive their workplace. It encompasses the shared perceptions and attitudes that employees hold about their organization's environment. This climate is influenced by various factors such as management practices, company values, the way decisions are made, and how employees are treated.

A positive organizational climate typically includes open communication, respect, and support from leaders and colleagues. In such environments, employees often feel valued and motivated, which can lead to higher productivity, better job satisfaction, and lower employee turnover. On the other hand, a negative organizational climate can lead to dissatisfaction, stress, and a lack of engagement among employees.

Ultimately, organizational climate affects not just how employees feel about their job and workplace but also impacts their performance and the overall success of the organization. It is crucial for management to nurture a positive climate to foster a productive, engaging, and supportive workplace.

Q-20. What are the features of organizational Climate?

1. **Communication:** clarity and open channels of communication among employees and management.
2. **Leadership:** effective and inspiring leadership to motivate employees to perform better.
3. **Diversity and Inclusion:** embracing diversity and promoting an inclusive workplace culture.
4. **Teamwork:** fostering collaboration and teamwork among employees to achieve organizational goals.
5. **Employee Development:** providing opportunities for professional and personal growth to enhance employee skills and competencies.

Q-21. Briefly state the techniques of developing a sound organizational climate. BPE-97th.

Or, How can a bank create a positive organizational climate to improve satisfaction and performance of its employees? BPE-98th. BPE-99th. BPE-5th.

To develop a sound organizational climate, the following techniques can be applied:

1. **Effective Communication System:** Implement two-way communication to keep employees informed and gather feedback.
2. **Concern for People:** Focus on employee welfare and improving working conditions.
3. **Participative Decision Making:** Involve employees in decisions, especially those impacting goals and their roles.
4. **Change in Policies, Procedures, and Rules:** Update policies and procedures to reflect fairness and favorability.
5. **Technological Changes:** Introduce technology that improves working conditions, involving employees in the transition.

These practices build trust, engagement, and adaptability, fostering a positive work environment.

Q-22. What is organizational structure? BPE-96th.

Organizational structure is the way a company or organization arranges its people and jobs so that its work can be performed, and its goals can be met efficiently and effectively. It determines how roles, responsibilities, and authority are distributed and how information flows between levels of management.

For example, think of a school. The principal is at the top, overseeing the entire operation. Teachers are organized into departments based on subjects like mathematics or science, each led by a department head. Support staff, such as librarians and administrative assistants, have their specific roles. This setup allows the school to function smoothly, with each group focusing on its tasks while contributing to the school's overall mission of education. This is a simple illustration of an organizational structure.

Q-23. Write down the key elements for proper organizational structure? BPE-99th.

Or, Briefly explain the key elements of an ideal organization structure. BPE-96th.

The key elements of a proper organizational structure are:

1. **Work Specialization:** Employees perform specific tasks based on their skills and experience.
2. **Departmentalization:** Groups tasks into departments, such as marketing or operations.
3. **Chain of Command:** Ensures each employee reports to one manager, reducing confusion.
4. **Span of Control:** Defines the number of employees a manager supervises.
5. **Centralization vs. Decentralization:** Centralization limits decision-making to top management, while decentralization allows input at all levels.
6. **Formalization:** Sets rules, procedures, and policies to guide employee behavior and operations.

These elements help ensure clarity, efficiency, and effective management within an organization.

Q-24. Discuss the impact of technological advancements on an organization's structure and design. BPE-99th.

Impact of Technological Advancements on Organization Structure and Design

Technological advancements significantly influence how organizations are structured and designed:

1. **Flatter Hierarchies:** Automation and advanced communication tools reduce the need for multiple management layers, making structures more horizontal.
2. **Flexible Work Arrangements:** Technology enables remote work, resulting in decentralized structures.
3. **Enhanced Collaboration:** Digital platforms encourage cross-functional teams and improve coordination across departments.
4. **Data-Driven Decisions:** Organizations use technology for real-time data analysis, influencing decision-making processes and restructuring roles.
5. **Efficiency in Processes:** Automation reduces repetitive tasks, leading to streamlined operations and the redesign of job responsibilities.
6. **Innovation-Centric Design:** Technology fosters innovation, requiring agile structures that adapt quickly to market changes.

These changes help organizations become more responsive, efficient, and competitive in the evolving business environment.

Q-25. State the types of organizational structure?

Or, Discuss the four types of organizational structure in brief. BPE-97th.

Or, Discuss different types of organizational structures with suitable examples. BPE-5th.

The four main types of organizational structures are:

1. **Functional Structure:** Divides the company into departments (e.g., marketing, sales) based on expertise. Common in small to medium businesses.
2. **Divisional Structure:** Large companies organize by products or projects, with each unit functioning independently (e.g., Johnson & Johnson).
3. **Flatarchy Structure:** Flattens hierarchy to give employees autonomy, often used in startups for faster decision-making.
4. **Matrix Structure:** Combines departments, allowing employees to report to multiple managers, such as for sales and customer service tasks.

Each structure suits different business needs, from specialization to flexibility.

Q-26. Briefly discuss the merits and demerits of organizational structure. BPE-98th.

Or, What are the advantages and disadvantages of organizational structure? BPE-99th.

Merits of Organizational Structure:

1. **Stability and Predictability:** Provides clear roles, responsibilities, and hierarchy.
2. **Efficiency:** Ensures tasks are assigned based on ability, enabling specialization.

3. **Clear Goals:** Establishes directional and operational objectives.
4. **Resource Utilization:** Promotes effective use of resources.
5. **Democracy:** Reduces favoritism through structured processes.
6. **Supportive Relationships:** Builds effective superior-subordinate dynamics.

Demerits of Organizational Structure:

1. **Reduced Creativity:** Rigid roles may limit innovation.
2. **Resistance to Flexibility:** Difficult to adapt to changing needs.
3. **Worker Reluctance:** Employees may avoid tasks outside their formal duties.
4. **Pressure for Conformity:** Routine tasks can create anxiety.
5. **High Costs:** Enforcing rules is time-intensive.
6. **Communication Issues:** Strict lines may hinder interpersonal interaction.

Careful planning and management can mitigate these drawbacks.

Q-27. Discuss the principles of organizational structure in brief. BPE-98th.

1. **Principle of Unity of Objectives:** An enterprise should have a clearly defined purpose (or objectives). An organization structure is effective if it facilitates the contribution made by all the individuals in the enterprise towards the attainment of the objectives of the enterprise.
2. **Principle of Specialization:** The principle of specialization states that each person should play the role for which he is naturally best suited and should not interfere in any other occupation.
3. **Principle of Coordination:** Coordination is the process which ensures smooth interaction. It is between the forces and functions of the various constituent parts of the organization.
4. **Principle of Authority:** Authority principle refers to a person's tendency to comply with people in positions of authority, such as government leaders, law-enforcement representatives, doctors, lawyers, professors, and other perceived experts in various fields.
5. **Principle of Delegation:** According to this principle, if a subordinate is given the responsibility to perform a task, at the same time he should be given sufficient freedom and power to perform that task effectively.
6. **Principle of Efficiency:** Efficiency requires minimizing the number of unnecessary resources used to produce a given output, including individual time and energy.
7. **Principle of Unity of Command:** The concept of unity of command requires that each member of an organization must report to one and only one leader.
8. **Principle of Span of Control:** In simple words, span of control means a manageable number of subordinates of a superior. The more subordinates a manager controls, the wider his span of control.

Q-28. Discuss the differences between centralization and decentralization in the context of organizational structure. BPE-96th & BPE-98th.

Centralization and decentralization are two different approaches in organizational structure:

1. **Centralization:**
 - **Decision-Making:** Concentrated at the top level of management.
 - **Control and Authority:** Held by senior management, leading to a top-down approach in decision-making.
 - **Communication Flow:** Generally vertical, from higher to lower levels.
 - **Suitability:** Effective in smaller organizations or in situations requiring tight control and uniformity.
 - **Flexibility:** Less flexible, as decisions are made by a few people at the top.

2. Decentralization:

- **Decision-Making:** Distributed among various levels of management.
- **Control and Authority:** Delegated to middle and lower-level managers, encouraging autonomy.
- **Communication Flow:** More horizontal, promoting collaboration among different levels.
- **Suitability:** Beneficial in large, diverse organizations needing quick, localized decision-making.
- **Flexibility:** More flexible, adapting quickly to changes or regional needs.

Each approach has its benefits and drawbacks, and the choice depends on the organization's size, complexity, and strategic goals.

Q-29. What is meant by organizational design?

a) Or, Organizational design. BPE-97th.

The **design of an organization** determines its structure, hierarchy, and decision-making processes. It involves identifying the roles, responsibilities, and reporting relationships of employees. It is an ongoing process that requires continuous evaluation and adaptation to meet the changing needs of the organization. Factors that influence organizational design include strategy, culture, technology, and external factors such as competition and regulations. The design should align with the organization's goals and objectives, and support the development and growth of its employees.

Q-30. State the difference between hierarchical structure and organic structure?

| Aspect | Hierarchical Structure | Organic Structure |
|---------------------------|---|--|
| 1. Definition | A traditional structure with clear levels of authority and a top-down approach. | A more flexible structure with less formal divisions and more collaboration. |
| 2. Authority | Authority is centralized at the top levels. | Authority is decentralized, with more employee autonomy. |
| 3. Decision-Making | Top management makes most decisions, with less input from lower levels. | Decision-making is more collaborative and often involves team members at various levels. |
| 4. Communication | Usually formal and follows the chain of command. | More informal and free-flowing among team members. |
| 5. Example | A large corporation with a clear chain of command. | A small tech startup where teams work collaboratively on projects. |

Q-31. What is quality of work life (QWL)? BPE-96th. BEP-98th.

Quality of work life: QWL refers to the physical, mental, emotional and social well-being of employees while at work. A positive QWL can lead to increased job satisfaction, productivity and overall organizational performance. Factors that influence QWL include job security, work-life balance, workplace safety, employee benefits, and opportunities for growth and development. Employers can improve QWL by creating a positive work environment, offering benefits and incentives, promoting work-life balance, and providing support for employees' physical and mental health needs. A strong focus on QWL can help attract and retain top talent, and create a positive organizational culture.

Q-32. What are the dimension of quality of work life for employees and organizations? BPE-99th.

Or, Identify the key issues regarding the Quality of Work Life in a financial institution. BPE-96th.

Quality of work life (QWL) refers to creating a work environment that enhances employee satisfaction and organizational effectiveness. Key dimensions include:

1. **Job Security:** Employees feel more committed when their jobs are stable.

2. **Work-Life Balance:** Flexible schedules and leave policies help employees manage personal and professional lives.
3. **Safe Work Environment:** Ensuring physical and mental safety at work promotes well-being.
4. **Opportunities for Growth:** Training, promotions, and skill development boost motivation.
5. **Fair Compensation:** Equitable pay and benefits improve job satisfaction.
6. **Employee Participation:** Involving employees in decision-making fosters a sense of belonging.
7. **Recognition:** Acknowledging achievements enhances morale and productivity.

For organizations, investing in QWL improves employee retention, engagement, and overall performance, leading to sustainable success.

Q-33. What are the measures for improving and ensuring quality of work life for employees and organizations? BPE-99th.

Or, Discuss 04 (four) strategies of improving QWL in an organization. BPE-98th.

Or, Discuss the various strategies for improving QWL in an organization. BPE-5th.

The key strategies for improving QWL include:

1. **Alternative Work Schedules:** Provide flexibility like part-time jobs, job sharing, or work-from-home options to reduce absenteeism and improve morale.
2. **Job Enlargement:** Assign additional tasks to reduce monotony and increase job variety.
3. **Job Rotation:** Periodically shift employees to different tasks, helping them develop new skills and reduce boredom.
4. **Job Enrichment:** Add motivators like responsibility, autonomy, and recognition to make jobs more rewarding and satisfying.
5. **Job Characteristic Approach:** Enrich jobs by focusing on five dimensions: skill variety, task identity, task significance, autonomy, and feedback.

These strategies improve motivation, job satisfaction, and productivity while reducing turnover and grievances, benefiting employees, organizations, and society.

Q-34. What is job enrichment, and what are its benefits for individuals, organizations, and society? BPE-99th.

Job enrichment adds depth to a job by increasing control, responsibility, and decision-making authority, making it more rewarding and satisfying. It focuses on higher-order needs like growth, achievement, and recognition.

Benefits:

1. **For Individuals:** Encourages growth, intrinsic motivation, and self-actualization, improving job satisfaction and performance.
2. **For Organizations:** Reduces turnover, absenteeism, and grievances while enhancing productivity and profitability.
3. **For Society:** Creates more fulfilled individuals who contribute positively to societal well-being.

By combining job enlargement (adding tasks) and enrichment (adding motivators), organizations can humanize work environments and achieve mutual benefits.

Q-35. How does the equitable reward system improve Quality of Work Life (QWL) in an organization? BPE-97th.

An equitable reward system can significantly improve the Quality of Work Life (QWL) in an organization in several ways:

1. **Employee Motivation:** Fair rewards ensure employees feel valued for their contributions, boosting their motivation and job satisfaction.

2. **Reduced Turnover:** When employees feel they are rewarded fairly, they are more likely to stay with the organization, reducing turnover rates.
3. **Increased Productivity:** Fair compensation and benefits can lead to higher levels of productivity, as employees are more engaged and committed.
4. **Improved Morale:** Equitable rewards contribute to a positive work environment, enhancing overall employee morale.
5. **Attracting Talent:** A reputation for fair rewards makes an organization more attractive to potential employees.

By ensuring fairness and equity in rewards, organizations can create a more motivated, productive, and satisfied workforce, which contributes positively to the overall work environment and organizational success.

Q-36. Write down the limitation and problems in implementing QWL program?

Or, Briefly explain the problems in implementing Quality of Work Life (QWL) program in banks of Bangladesh. BPE-97th.

1. **Management Resistance:** Managers may believe the current Quality of Work Life is already good and does not need improvement.
2. **Employee Resistance:** Employees may feel that QWL programs are meant to increase work without additional benefits.
3. **Limited Applicability:** QWL programs work better for higher-level jobs and may not suit automated or routine tasks.
4. **High Costs:** Implementing QWL programs can be expensive due to training and equipment costs.
5. **Job Security Concerns:** Employees might fear that changing tasks could result in job losses.
6. **Pay Disputes:** Employees may expect higher pay for additional duties, increasing costs and creating conflicts.
7. **Lack of Union Support:** Union leaders may not support QWL programs, making implementation difficult.
8. **Imposition:** QWL programs are often introduced without asking employees for their input, leading to dissatisfaction.

Proper planning and consultation can help address these challenges.

Q-37. State the factor that considered for making QWL program effective?

Factors to Be Considered for Making QWL Program Effective

1. **Employee Participation:** Involve employees in the development and implementation of QWL program.
2. **Clear Objectives:** Ensure that the objectives of the program are clearly defined and communicated to employees.
3. **Flexibility:** Allow flexibility in work schedules and minimize job stress by providing support services.
4. **Performance Measurement:** Regularly measure the success of the QWL program and make necessary changes.
5. **Training and Development:** Provide training and development opportunities to enhance employee skills and knowledge.
6. **Management Support:** Ensure top management commitment and support for the QWL program.
7. **Communication:** Open and effective communication channels should be established between employees and management.
8. **Rewards and Recognition:** Recognize and reward employees who actively participate in the QWL program.

Q-38. What is the meaning of organization?

Organization refers to a structured system where various parts, including human and material resources, are integrated and work together to achieve objectives. It involves relationships between individuals, groups, and the resources they use to perform tasks. The key elements of an organization are people, structure, technology, and the external environment. These components interact to create a system that functions cohesively to accomplish goals, guided by management. For example, in a bank, human resources use technology to serve customers, influenced by organizational structure and market conditions.

Q-39. Define organizational behaviour. Explain the key factors affecting organizational behavior in the banking industry. BPE-96th. BPE-97th.

Organizational Behavior (OB) is the study of how individuals and groups act within organizations. It applies scientific methods to understand and improve workplace dynamics. OB focuses on understanding behavior at various levels: individual, interpersonal, group, and organizational systems. The goals of OB include describing, understanding, predicting, and controlling behavior to enhance effectiveness. OB emphasizes concepts such as individual differences, perception, motivation, and ethics, providing managers with tools to foster a productive and ethical workplace.

Key Factors Affecting Organizational Behavior in the Banking Industry:

1. **Leadership Style:** The behavior and decisions of leaders significantly impact employee performance and motivation.
2. **Corporate Culture:** A strong culture fosters unity and improves productivity, while a weak one can lead to confusion and inefficiency.
3. **Communication:** Effective communication within the organization is critical for teamwork and operational success.
4. **Technological Advancements:** Rapid adoption of technology in banking influences job roles and training needs.
5. **Regulatory Compliance:** Strict adherence to regulations shapes operational behavior and decision-making processes.
6. **Customer-Centric Approach:** Prioritizing customer satisfaction drives behavior toward service excellence.

These factors together shape how employees interact and perform, influencing the overall efficiency of banking operations.

Q-40. What are key forces of Organizational behavior? Among the key forces which one is the most important force? Give reasons for your answer. As a unit manager of X Bank how can you apply these forces? BPE-97th.**Key Forces of Organizational Behavior:**

1. **People:** Employees' attitudes, skills, and interpersonal dynamics shape organizational behavior.
2. **Structure:** Formal hierarchy, roles, and responsibilities affect behavior.
3. **Technology:** Tools and systems influence work processes and employee efficiency.
4. **Environment:** External factors like competition, economic conditions, and regulations impact behavior.

Among the key forces of organizational behavior, **people** is the most important force.

Employees are the backbone of any organization, driving its success or failure. Their skills, attitudes, motivation, and interactions shape overall performance. Without committed and capable employees, even the best structures, technologies, and strategies cannot achieve desired outcomes. In Bangladesh, addressing employee needs and fostering engagement is crucial, as motivated individuals contribute to innovation, better

customer service, and achieving organizational goals. Thus, prioritizing people ensures sustained growth and success.

Application as a Unit Manager of X Bank:

1. **People:** Foster teamwork through training and motivation programs.
2. **Structure:** Clarify roles and responsibilities to avoid conflicts.
3. **Technology:** Leverage advanced banking systems for better customer service.
4. **Environment:** Stay updated on regulations and adapt strategies to external changes.

By aligning these forces, you can enhance employee performance, adapt to challenges, and ensure efficient service delivery at X Bank.

Q-41. How do they influence the behavior and effectiveness of employees? BPE-99th.

1. **Organizational Culture:** Sets norms, values, and expectations, shaping employee behavior and workplace dynamics.
2. **Leadership Style:** Effective leadership motivates employees, enhances engagement, and aligns team efforts with organizational goals.
3. **Communication:** Open channels for feedback and clear communication foster trust and productivity.
4. **Work Environment:** A positive, well-resourced environment boosts employee satisfaction and performance.
5. **Reward Systems:** Equitable rewards and recognition systems drive motivation and improve effectiveness.
6. **Training and Development:** Continuous learning opportunities enhance employee skills and adaptability.
7. **Job Design:** Meaningful and challenging work increases employee commitment and productivity.

By managing these factors, organizations create an environment that drives both individual and collective success.

Q-42. Describe in brief the fundamental concepts those are the basis of Organizational Behavior. Have these concepts applicability in the context of Bangladesh? Justify your answer.

Fundamental Concepts of Organizational Behavior:

1. **Individual Differences:** Employees have unique abilities, personalities, and preferences that influence their behavior.
2. **Perception:** Employees interpret situations differently based on their experiences and beliefs.
3. **Motivation:** Understanding what drives employees is crucial for enhancing performance.
4. **Group Dynamics:** Interpersonal and group interactions impact organizational outcomes.
5. **Organizational Culture:** Shared values and norms shape behavior and decision-making.

Applicability in Bangladesh:

These concepts are highly relevant in Bangladesh. For example:

1. **Individual Differences:** Addressing diverse educational and cultural backgrounds is essential for effective teamwork.
2. **Motivation:** Financial incentives and recognition significantly drive employee performance in Bangladesh's hierarchical work culture.

3. **Culture:** Understanding local societal norms helps build cohesive teams and align organizational goals with employee expectations.

Applying these concepts enhances productivity and employee satisfaction.

Q-43. Briefly discuss the fundamental concepts of organizational behaviour from the perspective of people and organizations. BPE-96th.

The fundamental concepts of Organizational Behaviour (OB) from the perspective of people and organizations can be summarized as follows:

1. **Individual Behavior and Attitudes:** Understanding how personal values, personality, perception, and attitudes of individuals affect their work and interaction with others.
2. **Group Dynamics:** Examining how individuals behave in groups, including teamwork, leadership, communication, and conflict resolution.
3. **Organizational Culture and Structure:** The influence of organizational culture and structure on the behavior of individuals and groups within the organization.
4. **Motivation and Leadership:** Exploring what motivates employees, and the role of leadership in guiding and influencing employee behavior.
5. **Change Management:** Understanding how individuals and organizations adapt to change and the strategies for managing organizational change effectively.

These concepts help in understanding and improving the way people interact within organizations, leading to enhanced performance and job satisfaction.

Q-44. Briefly discuss the models of organizational behavior. How do you find their applicability in Bangladesh?

Models of Organizational Behavior:

1. **Autocratic Model:** Focuses on authority and control. Managers make decisions; employees follow orders. Suitable for tasks requiring strict discipline.
2. **Custodial Model:** Emphasizes employee security through financial rewards and benefits. Ensures loyalty but may reduce initiative.
3. **Supportive Model:** Focuses on leadership and motivation, encouraging employees to achieve their potential.
4. **Collegial Model:** Promotes teamwork, partnership, and shared responsibility for organizational success.

Applicability in Bangladesh:

1. **Autocratic Model:** Common in traditional industries like garments due to hierarchical culture.
2. **Custodial Model:** Used in large organizations offering job security and perks.
3. **Supportive and Collegial Models:** Increasingly applied in modern sectors (e.g., IT and banking) to foster innovation and employee engagement.

Adapting models based on organizational needs ensures better performance in Bangladesh.

Q-45. What do you mean by group? What are the key features of a group? BPE-96th.

A **group** refers to a collection of individuals who come together for a common purpose or objective within an organization. Groups can vary in size and composition, ranging from small work teams to larger departments or divisions.

Key features of a group include:

1. **Common Goal:** Groups have a shared objective or purpose that guides their activities and efforts.
2. **Interaction:** Members of a group interact with each other, engaging in communication and collaboration to achieve their goals.
3. **Interdependence:** Group members rely on each other to some extent, as their individual contributions contribute to the group's success.
4. **Structure:** Groups often have a defined structure, including roles, responsibilities, and leadership positions.
5. **Norms and Rules:** Groups develop norms and rules that govern behavior and expectations within the group.
6. **Identity:** Group members identify themselves as part of the group, which can lead to a sense of belonging and loyalty.
7. **Mutual Influence:** Group members can influence each other's attitudes, opinions, and behaviors.

Understanding these key features is essential in managing and leveraging groups effectively within organizations for optimal performance and collaboration.

Q-46. Discuss the importance of understanding group dynamics in organization behaviour. BPE-96th.

Understanding group dynamics is of paramount importance in the field of organizational behavior for several reasons:

1. **Effective Teamwork:** It enables organizations to build cohesive and productive teams. A grasp of group dynamics helps in forming teams with complementary skills, fostering collaboration, and optimizing performance.
2. **Conflict Resolution:** It equips managers with the skills to identify and address conflicts within groups. By understanding the root causes of conflicts, organizations can take proactive measures to resolve issues and maintain a harmonious work environment.
3. **Leadership Development:** Knowledge of group dynamics aids in the selection and development of effective leaders who can guide and motivate teams to achieve organizational goals.
4. **Communication Enhancement:** Understanding how communication flows within groups helps in improving internal communication systems, ensuring that information is disseminated effectively.
5. **Change Management:** It assists in managing organizational change. Leaders who understand group dynamics can navigate resistance to change and facilitate smoother transitions.
6. **Employee Engagement:** A grasp of group dynamics contributes to higher levels of employee engagement and job satisfaction, which, in turn, boost productivity and retention.

In summary, comprehending group dynamics is essential for creating a harmonious, productive, and resilient organizational culture. It empowers leaders and managers to navigate complex interpersonal relationships, leading to improved overall organizational performance.

Q-47. "A strong internal control mechanism helps to prevent unethical behavior within the organization." Explain. BPE-99th.

Or, Do you think a strong internal control mechanism can prevent unethical behaviour within an organization? Give rationale in support of your answer. BPE-97th.

Yes, a strong internal control mechanism can play a crucial role in preventing unethical behavior within an organization. Here's the rationale to support this statement:

1. **Deterrence Effect:** Well-established internal controls act as a deterrent by setting clear expectations and consequences for unethical actions. Employees are less likely to engage in wrongdoing when they know they will be detected.
2. **Transparency:** Internal controls promote transparency by ensuring that financial and operational processes are documented and monitored. This transparency discourages covert unethical activities.
3. **Accountability:** Accountability is reinforced through internal controls, making individuals responsible for their actions. Knowing they will be held accountable reduces the temptation for unethical behavior.
4. **Early Detection:** Internal controls include mechanisms for early detection of irregularities, allowing organizations to address ethical breaches promptly, minimizing their impact.
5. **Ethical Culture:** Implementing strong controls fosters an ethical culture where integrity is emphasized. This culture encourages employees to adhere to ethical standards voluntarily.
6. **Compliance:** Internal controls help organizations comply with legal and regulatory requirements, reducing the risk of legal consequences for unethical behavior.

In conclusion, a robust internal control mechanism establishes a framework that promotes ethical behavior, deters misconduct, and ensures swift action in case of violations, making it an effective preventive measure against unethical behavior in organizations.

Q-48. Discuss how the image of an organization affects behaviors of its customers. BPE-98th.

The image of an organization profoundly impacts customer behaviors. Here's how:

1. **Attraction and Trust:** A strong, positive image attracts customers and builds trust. This makes customers more likely to try and continue using the organization's products or services.
2. **Customer Loyalty:** A good reputation can foster customer loyalty. Customers are more likely to stick with brands they associate with positive attributes like quality and reliability.
3. **Premium Pricing:** Companies with a positive image can often charge more for their products, as customers are willing to pay extra for the perceived quality and assurance.
4. **Word-of-Mouth:** Positive or negative perceptions can influence word-of-mouth recommendations. A good image encourages customers to recommend the brand to others, whereas a bad image can lead to negative reviews and deter potential customers.
5. **Competitive Advantage:** A positive image provides a competitive edge, helping the organization stand out in a crowded market and attract more customers than competitors with weaker or negative images.

The image of an organization is crucial as it sets expectations and shapes customer interactions with the brand.

Q-49. Define the behavioral approach of leadership style. Which one among them do you think best for the organization?

Behavioral Approach to Leadership:

The behavioral approach emphasizes **how leaders act** rather than their inherent traits. It focuses on two main dimensions:

1. **Task-Oriented Leadership:** Leaders prioritize goals, structure tasks, and ensure productivity.
2. **People-Oriented Leadership:** Leaders focus on employee welfare, building trust, and maintaining good relationships.

Best Leadership Style:

A **balanced approach** combining task and people orientation, often called **Situational Leadership**, is ideal. It adapts to the organization's needs and employee capabilities. For example:

- In Bangladesh, task-oriented leadership works in production industries to meet targets.
- People-oriented leadership fosters engagement in service sectors like banking.

Blending these ensures both productivity and employee satisfaction, critical for organizational success.

Q-50. What are the advantages and disadvantages of formal and informal organization? BPE-99th.**Formal Organization****Advantages:**

- Clearly defined roles and responsibilities ensure systematic workflow.
- Efficient decision-making due to an established hierarchy.
- Promotes consistency and stability in operations.

Disadvantages:

- Rigid structure may suppress creativity and innovation.
- Slow decision-making due to bureaucratic procedures.
- Limited flexibility to adapt to sudden changes.

Informal Organization**Advantages:**

- Enhances social interactions and morale among employees.
- Fosters quick decision-making and problem-solving through informal communication.
- Encourages innovation and creativity due to a flexible structure.

Disadvantages:

- Lack of accountability may lead to conflicts and inefficiency.
- Potential for spreading misinformation through informal channels.
- Misalignment with organizational goals due to lack of structure.

Q-51. "Organizational behavior examines human interaction within a workplace setting"—Explain. BPE-5th.

Organizational behavior (OB) is the study of how people behave and interact in a workplace. It helps to understand how individuals and groups act within an organization. OB looks at several key things: how employees think, feel, and perform their tasks, how teams work together, and how managers lead and motivate staff. It also studies communication, leadership, power, and organizational culture.

In the banking sector, OB helps managers understand employee needs, improve teamwork, and solve conflicts. It allows organizations to build a better work environment by increasing productivity, motivation, and employee satisfaction. OB also helps in managing change and building strong relationships between workers and management. Overall, OB focuses on improving human relationships and performance in the organization.

Write short note:**Q-01. Individual Behaviors:**

Individual behaviors refer to the actions and reactions of a person in various situations, shaped by a combination of personal attributes, experiences, and the environment. In the workplace, these behaviors can greatly influence the atmosphere and productivity. Positive behaviors, such as teamwork, effective communication, and reliability, contribute to a harmonious and efficient environment. Conversely, negative behaviors like procrastination, hostility, or disengagement can disrupt workflow and affect team morale. Understanding and managing individual behaviors are crucial for creating a supportive and productive work environment. Employers often use training, incentives, and feedback to encourage desirable behaviors and address any issues that may arise, ensuring that individual actions align with the organization's goals and values.

For example, when an employee consistently meets deadlines and collaborates effectively with colleagues, it boosts team productivity and morale. Conversely, if an employee often arrives late or fails to communicate important information, it can lead to delays and frustration within the team.

Q-02. Interpersonal Behavior:

Interpersonal behavior is the way people interact with one another within organizational settings. Effective communication and active listening are crucial in promoting positive interpersonal behavior. Understanding personality traits and cultural differences can also help build strong interpersonal relationships within a team. Conflict resolution skills are important in managing interpersonal conflicts that may arise in the workplace. By fostering a positive work environment and promoting trust and respect among team members, an organization can enhance interpersonal behavior and ultimately achieve greater success.

For example, in a team meeting, if a manager listens attentively to suggestions from team members and responds thoughtfully, it fosters an environment of respect and collaboration. Conversely, if the manager dismisses ideas without consideration, it can create feelings of undervaluation and hinder effective teamwork.

Q-03. Behavior of group:

Group behavior refers to the ways in which people behave when they are part of a group. It includes how they interact, make decisions, solve problems, and influence one another. The dynamics within a group can greatly affect its overall performance and the outcomes of collaborative efforts. For example, when a group functions well, with clear communication and strong leadership, it can achieve goals more effectively than individuals

working alone. However, negative group behaviors like conformity pressure or lack of participation can lead to poor decision-making and inefficiency.

Example: In a project team, if all members actively contribute ideas and work towards common goals, the group is likely to produce high-quality results efficiently. But if some members dominate discussions while others remain passive, the group may miss out on valuable insights, reducing the effectiveness of the collaboration.

Q-04. Organizational Behavior in the Context of Banks:

It refers to the study of how people within the banking industry interact with each other and with the systems and processes in place. Effective organizational behavior in banks requires a focus on areas such as communication, leadership, teamwork, and problem-solving. By understanding the unique challenges and dynamics of the banking industry, organizations can create a culture of collaboration and innovation to better serve customers and achieve their business goals. Key factors that impact organizational behavior in banks include changing regulations, technological advancements, and shifts in consumer behavior and preferences. Successful banks prioritize ongoing learning and development to prepare their employees for these challenges and ensure they have the skills and knowledge needed to succeed Quality of Work Life. With the right focus on organizational behavior, banks can create a strong, adaptable workforce that can weather any industry changes and drive long-term success.

Q-05. Span of Control: BPE-96th. BPE-98th. BPE-5th.

Span of control refers to the number of subordinates or employees that a manager or supervisor directly oversees. In simpler terms, it's like the number of people a leader is responsible for leading and managing. A narrow span of control means the leader has fewer direct reports, while a wide span of control means they have more.

For example, if a manager has five employees reporting directly to them, their span of control is narrow. But if the same manager has fifteen employees reporting to them, their span of control is wider.

The span of control affects how effectively a leader can communicate, supervise, and make decisions. It also impacts employee autonomy and the efficiency of organizational operations.

End of Chapter One

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