| RESEARCH ARTICLE

Financial Position Analysis of Bank Asia Limited for Small and Medium-Sized Businesses

Sadia Sharmin[1]✉ and Rakibul Hasan[2]

[1]*Department of Business Administration, International University of Business Agriculture and Technology, Dhaka, Bangladesh*
[2]*Department of Business Administration, National University of Bangladesh, Dhaka, Bangladesh*
Corresponding Author: Sadia Sharmin, **E-mail**: sadiasharminlglg@gmail.com

| ABSTRACT

This study examines Bank Asia's revolutionary contribution to Bangladesh's economic growth and financial inclusion. Bank Asia has established itself as a leader in cutting-edge banking solutions through its agent banking model, digital financial services, and sustainable financing efforts. The paper examines how these tactics have addressed important issues like the demand for funding for small and medium-sized businesses (SMEs), the lack of financial literacy, and the unbanked population in rural areas. The study employs a mixed-methods approach to assess the bank's efficacy in advancing financial accessibility, including information from stakeholder interviews, customer surveys, and financial reports. The results show that nearly three million previously unbanked people have benefited from Bank Asia's agent banking network, which has greatly increased the reach of formal financial services, especially in underserved and rural areas. Furthermore, its focus on digital transformation has made digital payments and mobile banking easier, increasing user convenience and lowering transaction costs. The study also looks at the difficulties Bank Asia faces, such as legal restrictions and obstacles to technology adoption in rural areas. Notwithstanding these obstacles, the bank's dedication to innovation and sustainability is a shining example of inclusive banking in developing nations. The report ends with suggestions for expanding agent banking and utilizing technology to advance financial inclusion and support Bangladesh's larger objectives of reducing poverty and fostering economic resilience.

1. Introduction

The banking industry is seen as the foundation of the financial system in most economies, and it is essential to achieving economic expansion and growth (Kamarudin et al., 2016). From the very first emergence and inception of modern civilization, the bank has played a pivotal role in the overall financial and socio-economic development of any contemporary country. Customer service is what makes a difference, and the customer is the main focus (Guo et al., 2008). The economic development of our country mainly depends upon the efficiency of the banking results so far as, whether the bankers have been able to read, the economic situation properly and are successful in selecting the promising industrial sectors seeking import and export assistance to grow. Over the past 20 years, Bangladesh's financial system has undergone extraordinary growth and change (Ahamed, 2012). With the rapid changes of time, men readily depend on banking services in case of handling cash, transferring cash, and also financing various industries and business projects. So it is very much needed to develop general banking practices to provide better day-to-day banking services to valued customers. The concept of "human capital" refers to the contribution that human skills and knowledge make to the production of goods, and measuring human resources is about appreciating the contribution that individuals make to an organization's success (Becker, 2010). The government of our country and the central bank i.e., the Bangladesh Bank has decided to extend considerable help in every respect of general banking to concerned people. Like other nationalized and non-nationalized commercial banks, Bank Asia Limited serves the nation by providing various modern banking services and products.

An Internship is a prerequisite for completing the practical side to fulfill the BBA program. Theoretical sessions alone cannot make a business student efficient and perfect in handling real-life business situations. Only a lot of knowledge will be less important unless it is applied in practical life. So we need proper application of our knowledge to get some benefit from our theoretical knowledge to make it more fruitful. As a result of monetary policy liberalization in recent decades, numerous foreign commercial banks have entered the local banking sector, increasing competition (Moore & Liu, 2013).

When we engage ourselves in such fields, to make proper use of our theoretical knowledge in our practical life situation, only then do we come to know about the benefit of the theoretical knowledge. Such an application is made possible through an internship. The internship program has the following three phases. All Bangladeshi banks, however, are concentrating more on cost reduction and offering top-notch services and goods to compete well (Ahmed & Liza, 2013). The Orientation of the organization: to introduce the internee to the structure, function, and performance of the organization. The analysis part: pertains to a particular problem or searching topic matching with the internee's capacity, and interest in the organization. The report writing: to summarize the internee's analysis, findings, and achievements in the preceding two phases. As a result, efficiency is becoming a more pressing concern, and efforts have been made to increase the banking sector's efficiency in Bangladesh (Khanam & Nghiem, 2011). This study is aimed at gathering practical knowledge about the banking operation system of Bank Asia Limited especially about its deposit schemes. It will also help me to develop my concept of the banking system and its operations.

2. Literature Review:
Various authors from around the world have used various methods to gauge banks' financial success. The effectiveness, efficiency, and profitability of banks' operations are metrics that economists closely monitor (Bikker & Bos, 2008). Almazari (2012) made an effort to examine the financial performance of seven particular commercial banks in Jordan and found that financial performance is positively correlated with asset size, asset utilization, and operational efficiency (Almazari, 2011). The tools most often utilized are CAMEL rating, trend analysis, and financial ratio analysis. In his research, evaluated the financial results of a few chosen Jordanian commercial banks between 2005 and 2009. Simple regression analysis was utilized in the study. The study's independent variables were bank size, asset management, and operational effectiveness, whereas the dependent variable was financial success as measured by interest income and return on assets. The nation's commercial banks are contributing to economic development and operating well overall (Siddique & Islam, 2001). For their business to succeed, companies in the service sector should view service quality as a critical strategic concern (Petridou & Glaveli, 2004).

The study concluded that improved profitability performance is not usually the outcome of banks having larger total deposits, credits, assets, and shareholders' equity. The research literature assumes that there is a causal relationship between HRM practices and organizational performance through employee responses (Macky & Boxall, 2007). Kouser and Saba (2012) used the CAMEL rating to assess the performance of Pakistan's conventional, mixed, and pure Islamic banks. The study found the following facts: i) When compared to other banks in the sample, Islamic banks have high asset quality and sufficient capital, ii) Islamic banks generally have better management than conventional banks, iii) regular banks' Islamic branches make more money than other banks. The areas of recruiting and selection, socialization, job design, training, communication and involvement, career development, performance management, employee rewards, and job security are the best practices in human resources (Huselid, 1995).

Customer loyalty and customer satisfaction are strongly positively correlated (Donio et al., 2006). It is conceivable that when workers believe their employer treats them fairly and supportively, especially when it comes to the regularity and availability of prospects for advancement, enough compensation, and effective supervision, they will feel good about their well-being, which will probably encourage them to return the favor by becoming more devoted to the company and lowering turnover (Syed, 2010). According to the motivation and opportunity-focused bundles of HRM practices, which were negatively correlated with turnover and positively correlated with affective commitment, HRM practices that communicated the organization's plans to invest in its workforce were associated with higher levels of affective organizational commitment (Gardner et al., 2007).

Klaus asserts that improved job assignments or work designs may encourage employees to show more dedication, which will improve job performance (Klaus et al., 2003). Two banks had a rating of 05, or unsatisfactory, seven banks received a rating of 03, or fair, five banks received a rating of 04, or marginal, and two banks received a rating of 02, or satisfactory. Businesses that reveal information about their social responsibilities have better financial results than those that don't(Bowerman & Sharma, 2016). Three Nationalized Commercial Banks (NCBs) earned mediocre ratings, while one NCB had an unsatisfactory grade. In his report, Chowdhury (2002) described the situation of Bangladesh's banking sector. He underlined in his study that understanding bank performance necessitates understanding profitability and the connections between variables such as market size, bank risk, and market size with profitability. A significant portion of the service sector is made up of the demand-driven banking sector (Karim & Chowdhury, 2014). HRM is a collection of people-centered management techniques that view workers as valuable resources and are designed to develop and retain a knowledgeable and dedicated workforce in order to accomplish company objectives (Saini, 2000).

The degree of consistency between a variable or group of variables and the thing they are meant to measure (Hair et al., 2010). The research provided insight into the significance of commercial banks' performance reviews in the modern world. According to the study's findings, Bangladesh's banking sector has seen significant change during the past 20 years. The author suggested that the banks should demonstrate their profitability while withstanding pressure from both internal and external sources. The two constructs have a favorable relationship (Palacio et al., 2004). Although there are many independent non-executive directors involved in CSR disclosure, firm size is not a significant factor in this regard (Rouf, 2011). According to stakeholder theory, banks should serve a wider social purpose than just shareholder interests because they and society are interdependent (Rouf & Hossain, 2018). According to the report, all of the commercial banks are doing well and advancing the nation's economic growth. When all Bangladeshi banks were combined, their average profitability was 0.09% between 1980 and 1995. The study concluded that while the banking industry supports both the national economy and individual businesses, the performance of various bank types was not equally appealing. Therefore, it is believed that providing exceptional service quality is essential to the survival and success of a business (Chang, 2009).

3. Methodology of the study:
At the time of my internship period, I tried to use both primary and secondary data that I gathered from different sources which are given below:
These sources are as follows:

➢ **Primary source:** Primary data are collected in two ways. These are:
a) Face-to-Face Conversations: some primary data are collected by conducting interviews and by discussion with the executives and officers of Bank Asia Limited.
b) Observation: Here primary data are collected through spending three months at Bank Asia Limited during working hours. Here I observed the total banking process of Bank Asia Limited.

➢ **Secondary source**:

➢ Secondary data are collected from the following sources:

➢ Annual reports of Bank Asia Limited

➢ Published documents

➢ Official files

➢ Data available with the website of Bank Asia Limited

➢ Different publications of Bangladesh Bank and Bangladesh economic reviews.

Profile of the Bank: Table 1 (a) and Table 1 (b) shows that profile of Bank Asia.

Table 1(a): Profile of the Bank Asia

Name of the Organization	Bank Asia Limited
Years of Establishment	1999
Head Office	Rangs Tower (2nd to 6th Floor), 68,Purana Paltan, Dhaka-1000.
Nature of the Organization	Public Limited Company
Product and Services	Deposit Product, Loan products, Corporate and Institutional services and Foreign Exchange Operations
Number of Branches	91
Number of ATM Booth	90 (Own); 4,070+ (Shared)
Exchanges Houses	41
Islamic Banking Windows	5
SME/Agri Branches & Centers	10
Number of Employees	1600
Customer	Corporate and Individual Customers
Corporate slogan	The Higgs particle adds mass to matter, Bank Asia adds prosperity to The community.
Earnings per share	1.92 (Consolidated), 2.10 (Bank)
Net profit of Bank Asia Ltd.	146 Crore Taka
Dividend	15% Stock

Table 1(b): Bank profile

Resource Allocation Area	Human Resources	Office Equipment (Tk.)	Floor Space (sq. ft.)
Business Head	1	368,561.07	331.14
Cluster Mentors	5	1,842,805.36	1,655.68
Branch Banking Services	1,166	429,742,210.54	386,105
HR Planning & Manning	13	4,791,293.94	4,304.77
Operations Support	41	15,111,003.97	13,576.59
Finance Function	22	8,108,343.60	7,285.00
Treasury Function	13	4,791,293.94	4,304.77
Loan Processing & Supervision	208	76,660,703.08	68,876.34
International Operation	50	18,428,053.63	16,556.81
Information Systems	46	16,953,809.34	15,232.27
Board Secretariat	7	2,579,927.51	2,317.95
Internal Audit & Compliance	28	10,319,710.03	9,271.82
Total	**1,600**	**589,697,716.00**	**529,818.00**

Function of Board Of director: Figure 1 shows that the function of board of director of Bank Asia.
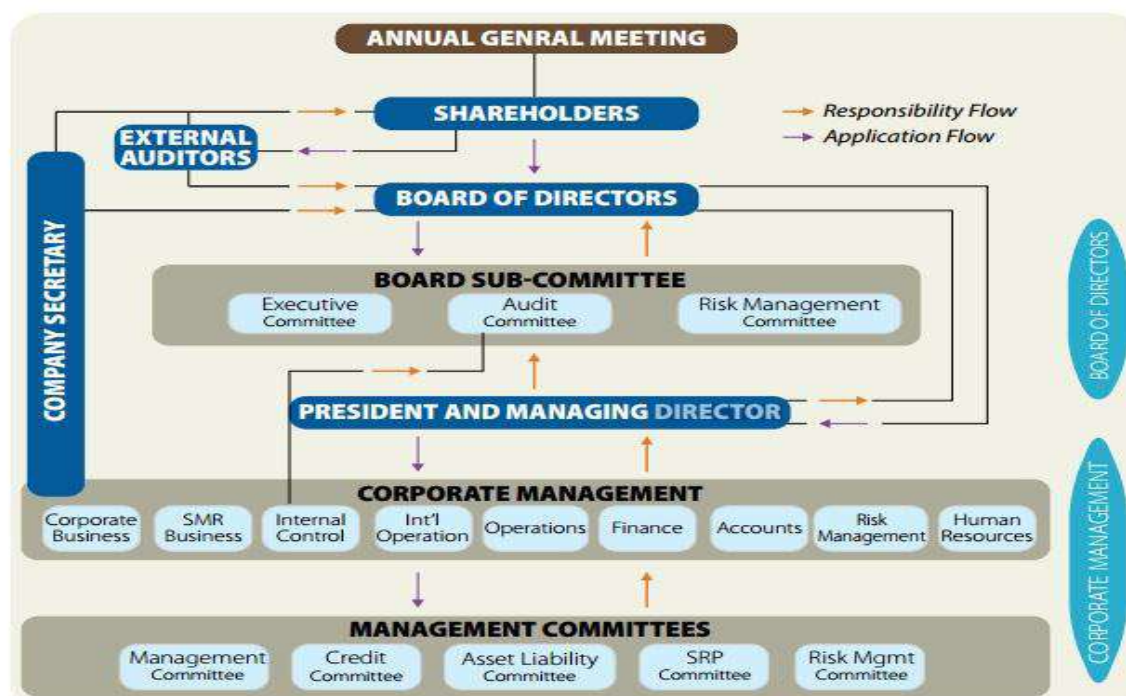

Figure 1: Function of Board Of director

Corporate Structure: Figure 2 shows that the corporate structure of Bank Asia.
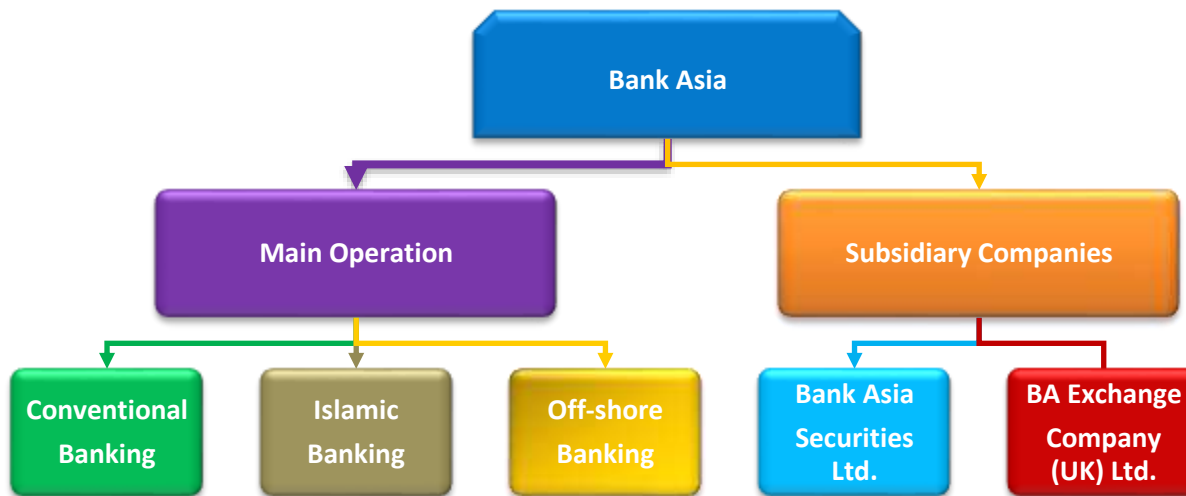

Figure 2: Corporate Structure

Ratio Formulas:

$$Capital\ Adequacy\ Ratio\ (CAR)\ = \frac{\text{(Tier 1 capital } + \text{ Tier 2 capital)}}{\text{(Risk weighted assets)}}$$

$$credit\ or\ loan\ to\ deposit\ ratio = \frac{\text{Loans}}{\text{Deposit}}$$

$$ROI = \frac{\text{Net Profit}}{\text{Total Investment}}$$

$$Return\ On\ Assets\ (ROA) = \frac{\text{Net income}}{Total\ assets}$$

$$Dividend\ Cover\ Ratio = \frac{\text{Profit after tax } - \text{ Dividend paid on Preference Shares}}{\text{Dividend paid to Ordinary Shareholders}}$$

$$Tier\ 1\ capital\ ratio = \frac{\text{Tier 1 Capital}}{\text{Risk Weighted Assets}}$$

$$Equity\ debt\ ratio\ = \frac{\text{Total Liabilities}}{\text{Shareholders' Equity}}$$

$$Net\ interest\ margin = \frac{\text{Investment income – Interest expenses}}{\text{Average earning assets}}$$

$$Cost\ to\ income\ ratio\ = \frac{\text{Operating Expenses}}{\text{Operating Income}}$$

$$Return\ on\ equity\ (ROE)\ = \frac{\text{Net Income}}{\text{Shareholders' Equity}}$$

$$Earnings\ per\ share\ (EPS) = \frac{Net\ income}{\text{Average outstanding common shares value}}$$

$$Price\ earnings\ ratio\ = \frac{\text{Market Value per Share}}{\text{Earnings per Share}}$$

$$Profit\ Margin = \frac{\text{Net Income}}{\text{Net Sales (revenue)}}$$

4. Data Analysis:

After collecting the data, I analyzed all the data and analyzed the data by me. Then I made the comparison of data and explained it through graphs, charts, tables, etc. I have used MS Excel to find the result of the Z test. For the analysis of data Microsoft Word, Microsoft Excel, different tables and graphs were used to make the data meaningful.

Hypotheses Test - Z test:

Hypotheses were tested to derive a meaningful conclusion from the empirical data. In addition, basic statistical techniques of different measures of central tendency have been used for analyzing the data. As the sample size is more than 30 used z-test for the study. The following formula has been followed:

$$Z = \frac{X - \mu}{\sigma/\sqrt{n}}$$

Here,

X = Average value

μ = mean value

σ = Standard deviation

n = sample size

Based on analysis, I have made findings, recommendations, and conclusions.

5. Result and Discussion:

The Table 2 shows the product and services of Bank Asia Limited

Table 2: Products and Services of Bank Asia Limited

Corporate Banking	Cards
OD, SOD & Term Loan	VISA Platinum Card (with Priority Pass)
Working Capital Finance	VISA Classic Local Card
Loan against Trust Receipt	VISA Classic Dual Card
Packing Credit	VISA Butterfly Card
Syndication Finance	VISA Gold Local Card
Agricultural Finance	VISA Gold Dual Card
Letter of Credit	Master Silver Card
Back to Back Letter of Credit	Master Gold Card
Bank Guarantee	SME Credit Card
Bill Discounting	LankaBangla Card Cheque
SME Finance	Hajj Card
Subidha- Unsecured Trading	Travel Card

Sondhi- Secured Trading	Virtual Card
Sristi- Unsecured Manufacturing	Debit Card
Sombridhi- Secured Manufacturing	**Service Products**
Shofol- Unsecured Service	ATM Services
Sheba- Secured Service	Remittance Service
Somadhan – Secured	Locker Service
Utshob- Seasonal Business	Online Banking
Subarno- Women Entrepreneur	Internet Banking
Consumer Finance	Phone Banking
Auto Loan	Mobile Banking
Consumer Durable Loan	SWIFT
Unsecured Personal Loan	Centralized Trade Services
House Finance	Student File
Loan for Professional	Travellers' Cheque
Senior Citizen Support	E-Commerce
Foreign Exchange Market	E-Procurement
Spot	Debit Card
Forward	Call Centre
Currency Swap	Remote Banking (EBEK)
Islamic Banking	Agent Banking
Deposit Products	**Deposit Products**
Al-Wadiah Current Account (AWCA)	Current & Savings Account (CASA)
Mudaraba Savings Account (MSA)	Short Notice Deposit (SND)
Mudaraba Special Notice Deposit Account (MSNDA)	Fixed Deposit (FDR)
	Scheme Deposit (DPS, Double/Triple Benefit)
Mudaraba Term Deposit Account (MTDA) of different tenure	Foreign Currency Deposit
	Service Products (Technology Driven)
Mudaraba Hajj Savings Scheme (MHSS)	Central Trade Services

Mudaraba Deposit Pension Scheme (MDPS)	Internet Banking
Mudaraba Monthly Profit Paying Deposit Scheme (MMPPDS)	Electronic Fund Transfer
	E-Commerce
Smart Junior Saver (SJS)	Call Center
Cash Waqf	**Off-shore Banking Unit (OBU) Products**
Investment Products	On-shore Import & Export Bill Discounting
Bai Murabaha Muajjal	Working Capital Finance
Hire Purchase Shirkatul Melk (HPSM)	Trade Finance
Musharaka	Loans & Advances
Quard against Accepted Bills	Term loan
Money Market	Nostro account services to other local banks
Overnight Lending and Borrowing	**Capital Market Operation**
Repo and Reverse Repo	Brokerage Operation
Swap	Margin Loan
Sale and Purchase of Treasury Bill & Bond	
Placement of Fund	
Term Borrowing	
Investment	

Table 3 shows that the Financial performance analyses of Bank Asia

Table 3: Financial Performance Analysis of Bank Asia Limited

Category	2012	2013	2014	2015	Bank Asia
Credit to deposit ratio	83.89%	78.59%	82.92%	80.31%	81.42%
Return on assets (ROA)	0.70%	0.96%	1.28%	1.26%	1.05%
Price-earnings ratio	16.41	12.04	5.74	5.38	9.89
Earnings per share	1.31	1.91	2.64	3.07	2.23
Return on Equity (ROE)	7.11%	10.55%	14.09%	14.36%	11.52%
Cost to income ratio	13.05%	11.05%	11.32%	12.00%	11.85%

Capital Adequacy Ratio (CAR)	11.10%	11.20%	11.32%	12.46%	11.52%
liquid ratio or Quick Ratio	30.11%	48.19%	43.83%	39.46%	40.39%
Percentage of Risk Weighted Assets	13.05%	11.05%	11.46%	12.00%	11.89%
Net interest margin	3.93%	3.98%	3.85%	3.16%	3.73%
Dividend cover ratio (times)	1.44	2.10	1.94	1.53	1.75
Cash reserve ratio	5.71%	8.76%	7.73%	6.66%	7.21%
Tier I capital ratio	9.79%	8.64%	8.99%	8.95%	9.14%
Tier II capital ratio	3.26%	2.61%	2.33%	3.51%	2.92%
Total assets	140,361.37	163,777.74	182,730.94	224,347.31	177804.34
Total equity	13,045.17	14,617.70	16,864.42	18,979.33	15876.67
Profit after tax	908.00	1,459.82	2,218.69	2,573.92	1790.12
Operating income	5,051.80	5,415.76	5,778.83	6,005.66	5563.01
Deposit	110,061.78	133,489.37	140,869.29	169,827.34	138561.95
Net interest income	15,506.38	16,619.22	16,356.85	16,606.41	16272.21
Investment	25,114.90	33,933.36	38,683.41	46,942.77	36168.61
Investment Income	1,930.64	3,053.80	4,029.12	4,890.83	3476.09
Earning assets	140361.38	163777.74	182,730.94	224,347.31	146229.34
Fixed assets	4,520.49	5,288.35	5,213.61	5,075.51	5024.49
Equity debt ratio (%)	9.76	10.20	9.84	10.82	10.16
Return on investment (ROI)	3.61%	4.30%	5.74%	5.48%	4.78%
Total Liabilities	128121.20	150509.78	182730.94	205367.98	166682.47
Revenue	782.147	853.323	307.089	345.513	572.018
Net income	982.5296	1572.2663	2338.9560	2826.7761	1930.132

Ratio Calculation of Bank Asia

Calculation 2015:

$$credit\ or\ loan\ to\ deposit\ ratio = \frac{136388.3368}{169,827.34} * 100$$
$$= 80.31\%$$
$$Return\ on\ assets\ (ROA) = \frac{2826.7761}{224347.31} * 100$$
$$= 1.26\%$$
$$Earnings\ per\ share = \frac{2826.7761}{920.77397}$$
$$= 3.07$$
$$Return\ on\ investment\ (ROI) = \frac{2,573.92}{46,942.77} * 100$$
$$= 4.78\%$$
$$Tier\ I\ capital\ ratio = \frac{16,400.10}{183,247.39} * 100$$
$$= 8.95\%$$
$$Tier\ II\ Capital\ Ratio = \frac{6,436.73}{183,247.39} * 100$$
$$= 3.51\%$$
$$Cash\ reserve\ ratio = \frac{169827.34}{2549960.06} * 100$$
$$= 6.66\%$$
$$Capital\ Adequacy\ Ratio\ (CAR) = \frac{16,400.10 + 6,436.73}{183,247.39} * 100$$
$$= 12.46\%$$
$$Return\ on\ Equity\ (ROE) = \frac{2826.7761}{18979.33} * 100$$
$$= 11.52\%$$
$$Dividend\ cover\ ratio\ (times) = \frac{2,573.92 - 2573.90}{1679}$$
$$= 1.53$$
$$liquid\ ratio\ or\ Quick\ Ratio = \frac{12469737907 + 2018249 + 46942.77}{150549}$$
$$= 39.46\%$$

The investment situation of Bank Asia is not as good as other banks. A bank's main income depends on its investment. Banks collect deposits from the customer and give lone to other people so that they can invest money in their business. And banks charge an interest rate on that amount. So lone is known as an investment for bonk A bank also invests money stock market, money market, etc. So if the investment is low the income from investment is also low and it affects the bank's profitability and increases the bank's idle cash. The progressing report in the investment sector of Bank Asia is not so much good. Graphical Representation of Financial Performance shows in Figure 3.
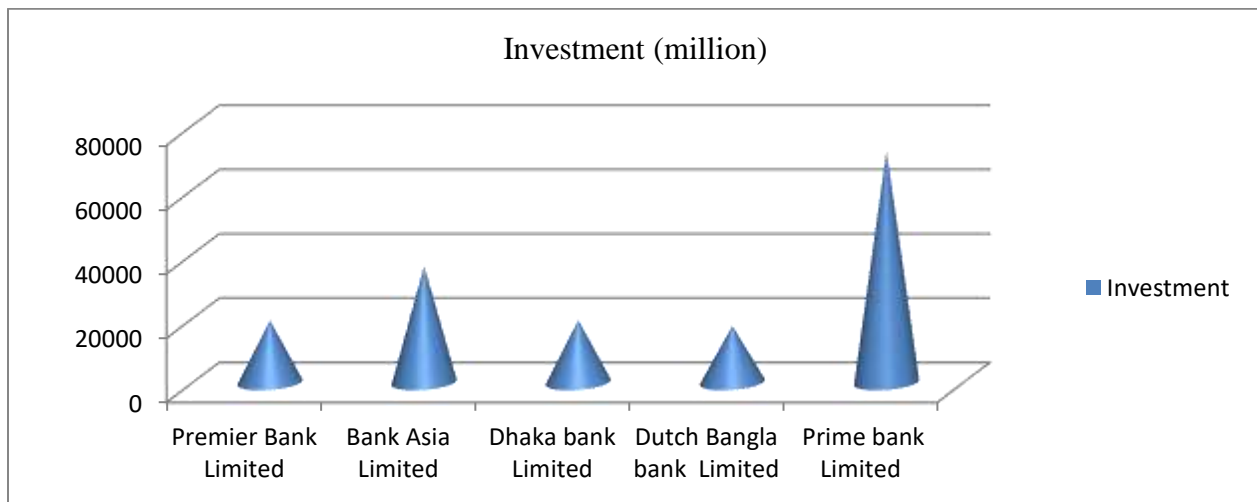

Figure 3: Present investment in millions

The Credit or Loan-to-deposit ratio (LTD) is a commonly used statistic for assessing a bank's liquidity by dividing the bank's total loans by its total deposits. This number is expressed as a percentage. If the ratio is high, it means that the bank may not have

enough liquidity to cover any unforeseen fund requirements, and conversely, if the ratio is too high it indicates that the bank has too much liquidity and increases the idle funds of bank tracery. If the ratio is too low, the bank may not be earning as much as it could be which is shown in Figure 4.
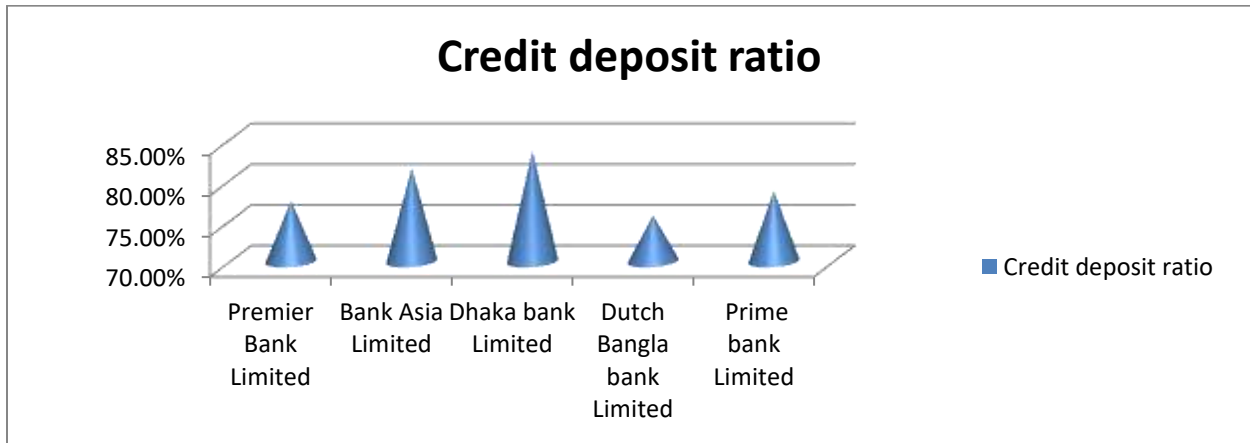

Figure 4: Present The Credit or Loan-to-deposit ratio (LTD)

Tier 2 capital ratio is the secondary component of bank capital, in addition to Tier 1 capital, that makes up a bank's required reserves. Tier 2 capital is designated as supplementary capital, and is composed of items such as revaluation reserves, undisclosed reserves, hybrid instruments, and subordinated term debt. In the calculation of a bank's reserve requirements, Tier 2 capital is considered less secure than Tier 1 capital, and in the United States, the overall bank capital requirement is partially based on the weighted risk of a bank's assets. Tier 2 capital is considered less reliable than Tier 1 capital because it is more difficult to accurately calculate and is composed of assets that are more difficult to liquidate shows in Figure in 5. Too much reserves is not good for the bank.
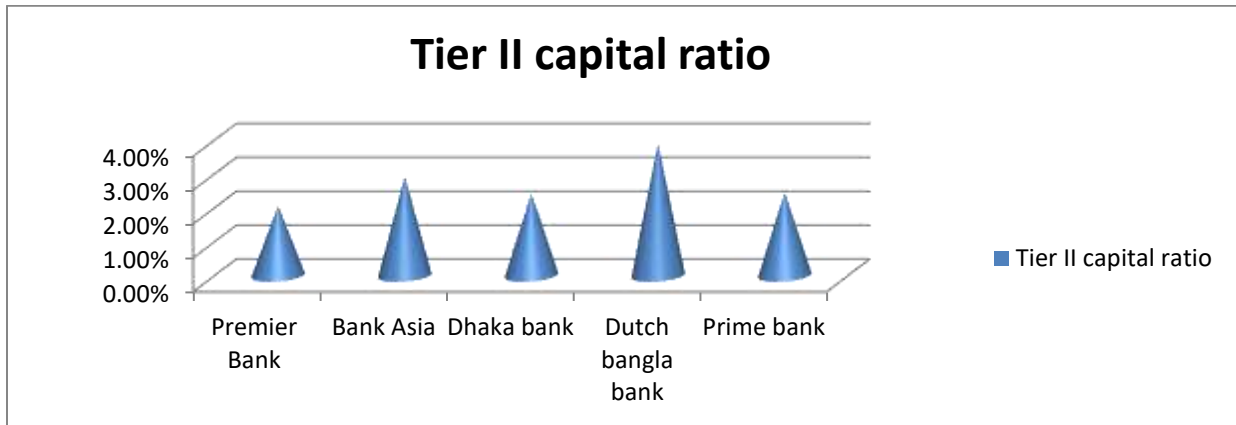
Figure 5: Tier II capital ratio

Cost to cost-to-income ratio is important for determining the profitability of a bank. The ratio gives a clear view of how efficiently the bank is being run-the lower the ratio the more profitable the bank. Changes in the ratio also highlight potential problems –if the ratio rises from one period to the next it means that costs are rising at a higher rate than income. Thus there is an inverse relationship between the Cost to income ratio and banks profitability. Bank Asia's performance in Cost to income ratio sector is maintaining a moderate level performance which shows in Figure 6.
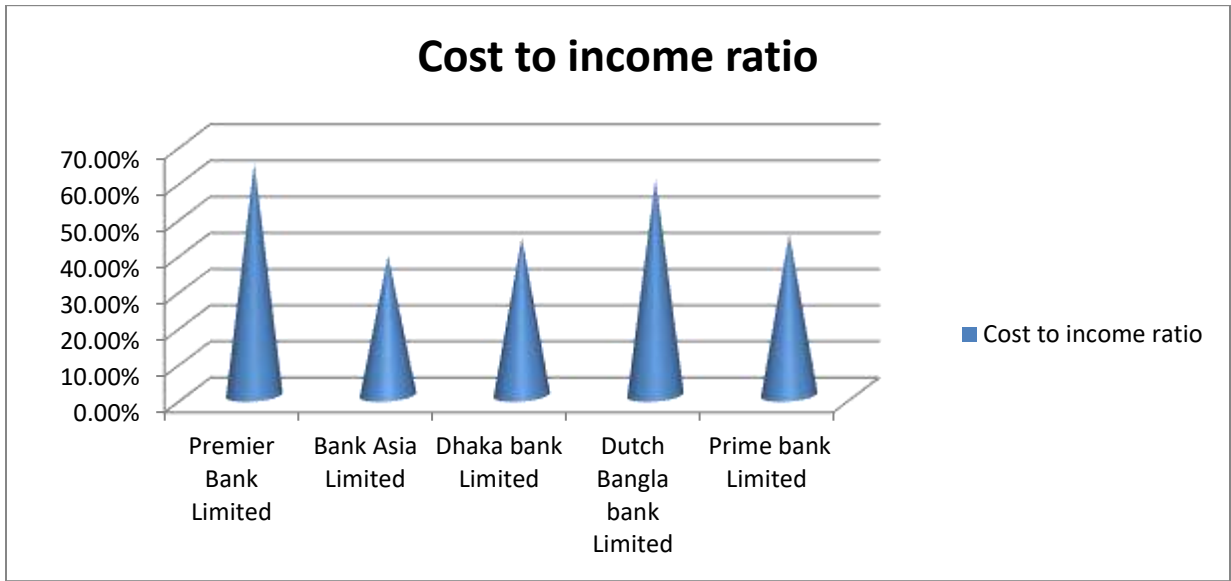
Cost to income ratio

Figure 6: Present Cost to income ratio

Total assets mean the final amount of all gross investments, cash and equivalents, receivables, and other assets as they are presented on the balance sheet. In a bank, if the amount of total assets is so high then it means that in the bank's tracery, the amount of liquidity and idle funds increases which shows in Figure 7. So Bank Asia got a C grade in this sector.
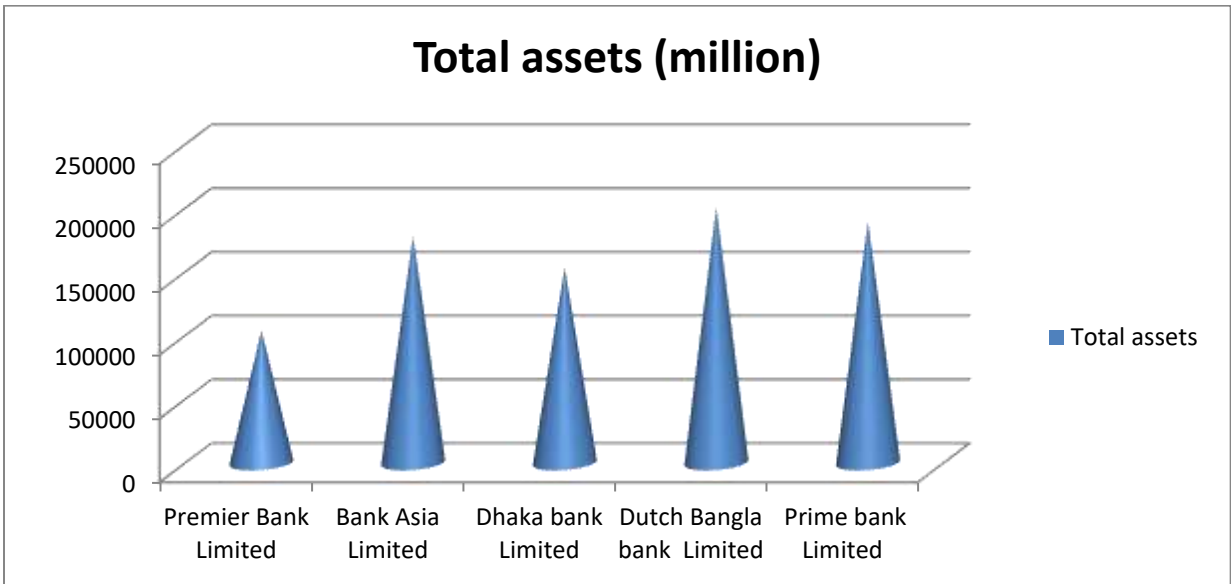
Total assets (million)

Figure 7: Present Total assets

Assets that are purchased for long-term use and are not likely to be converted quickly into cash, such as land, buildings, and equipment. Bank Asia is not doing well in this sector. Because Bank Asia has a good amount of fixed assets. Figure 8 shows that the present fixed assets of Bank Asia.
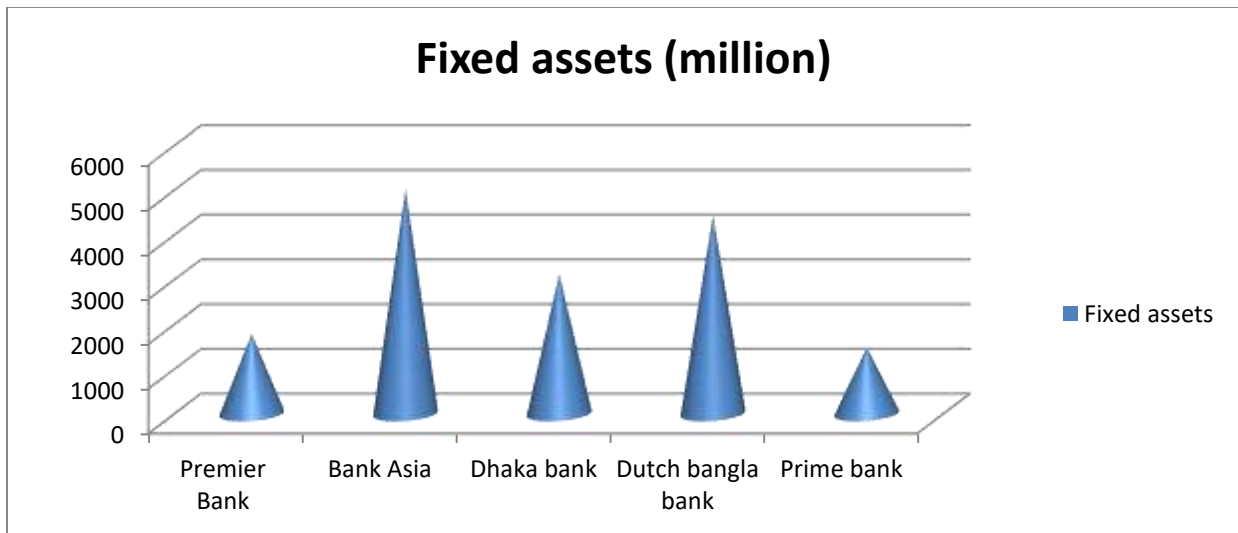
Figure 8: Present Fixed assets

Profit is a financial benefit. Because rather than other banks   Bank Asia's performance in this sector is not so much good. Bank Asia can do better in the future if they try. Figure 9 shows that the présent profit after tax of Bank Asia.
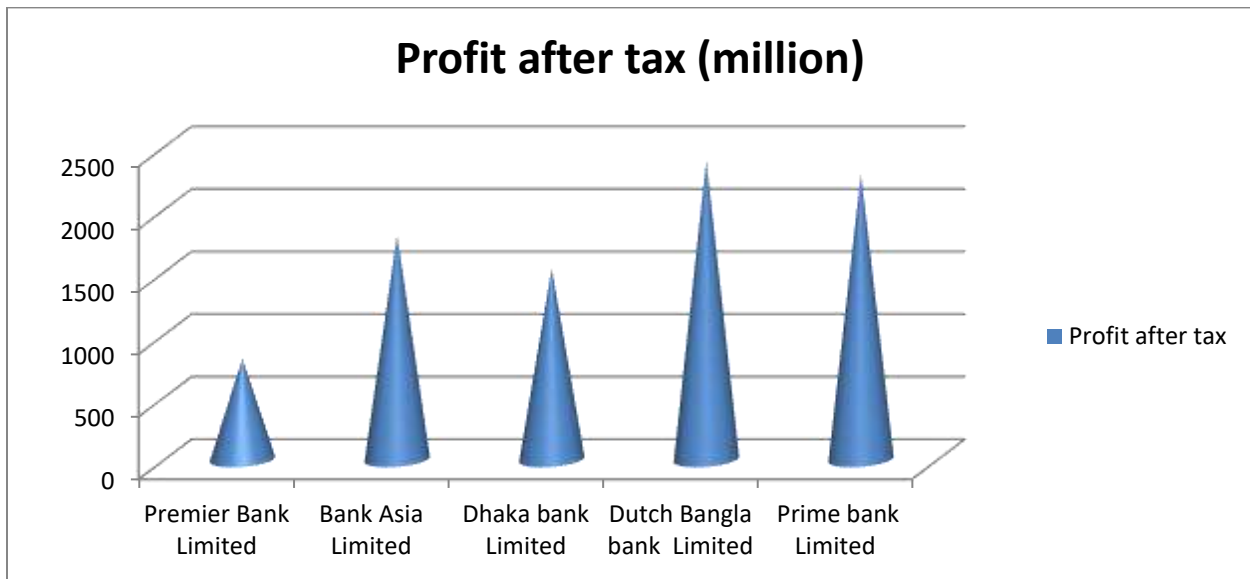

Figure 9: Present profit after tax

A liability is a financial debt or obligations that arise during the operations of a business. A bank's liability is mainly dependent on their deposit because customer deposit their money in banks to keep the money safe and banks invest this money in many sectors and also give money to other people so if the deposit rises the bank's liability also rises and because of this reason their liability is so high then other banks which is shown in Figure 10.
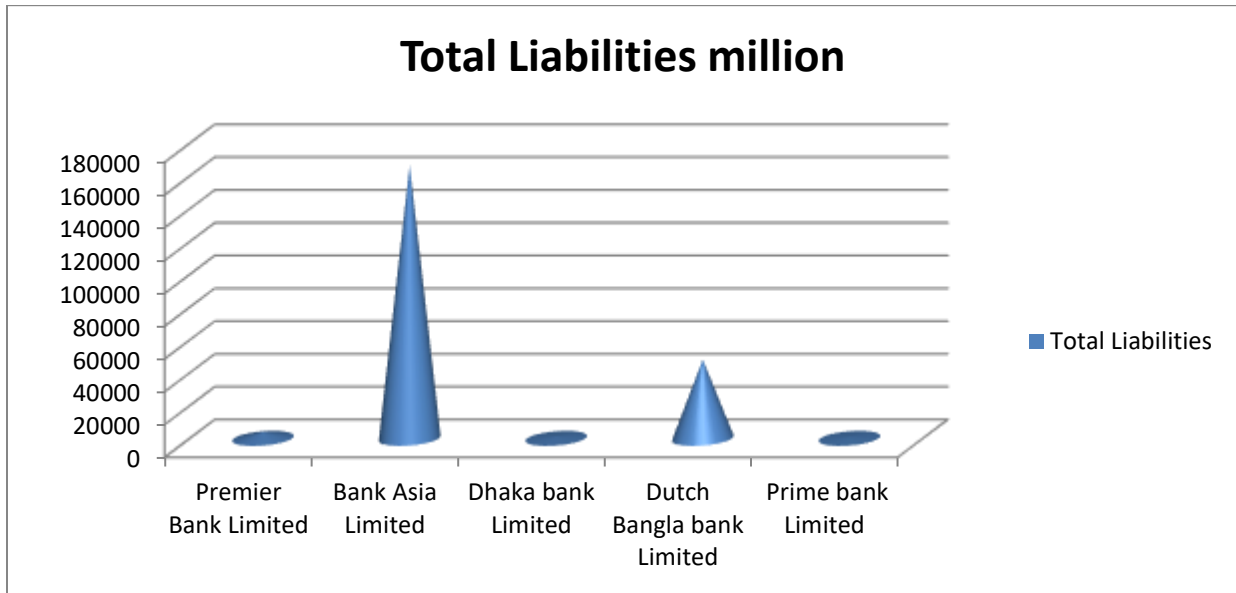
Figure 10: Present Total liability million

revenue is the income for a specific period that banks earn. It does not refer to the total income of a bank. Because rather than other banks   Bank Asia's performance in this sector is so much good. The result of the ratio is maintaining a low level of performance. Figure 11 shows that the present revenue of Bank Asia.
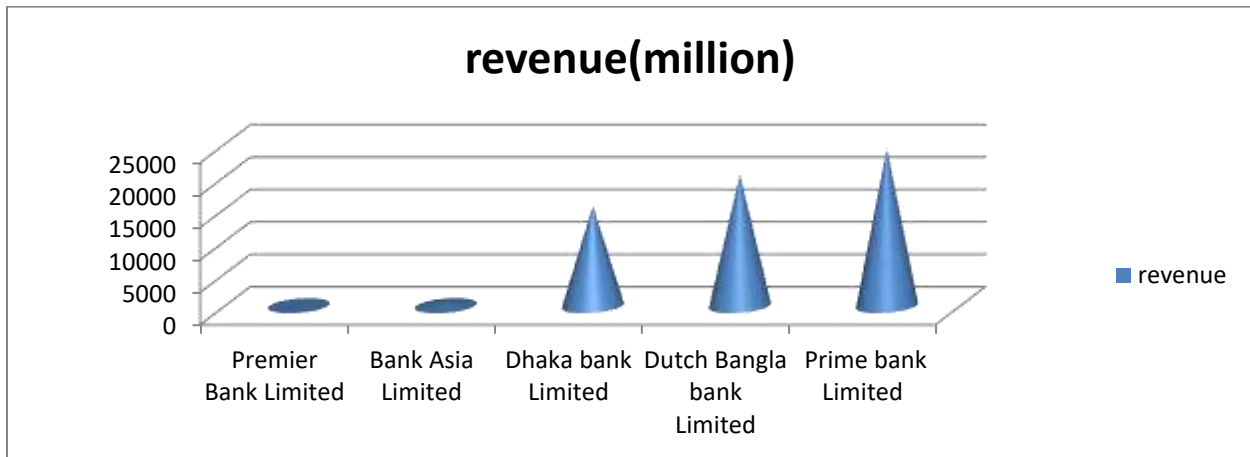

Figure 11: Present revenue in million

Bank deposits consist of money placed in banking institutions for safekeeping. These deposits are made to deposit accounts such as savings accounts, checking accounts, and money market accounts. The account holder has the right to withdraw deposit funds, as outlined in the terms and conditions governing the account agreement. Liability is a financial debt or obligations that arise during the operations of a business. The Deposit is one kind of liability for banks. A bank's liability is mainly dependent on their deposit because customer deposits their money in the bank to keep the money saved. And bank invests this money in many sectors and also gives money to other people so if the deposit rises the bank's liability also rises for this reason Bank Asia's performance in this sector is not good because their liability is so high than other banks. Bank Asia's performance in this sector is not good because it increases the bank's liability and idle cash. Figure 12 represent that present deposits of Bank Asia in millions.
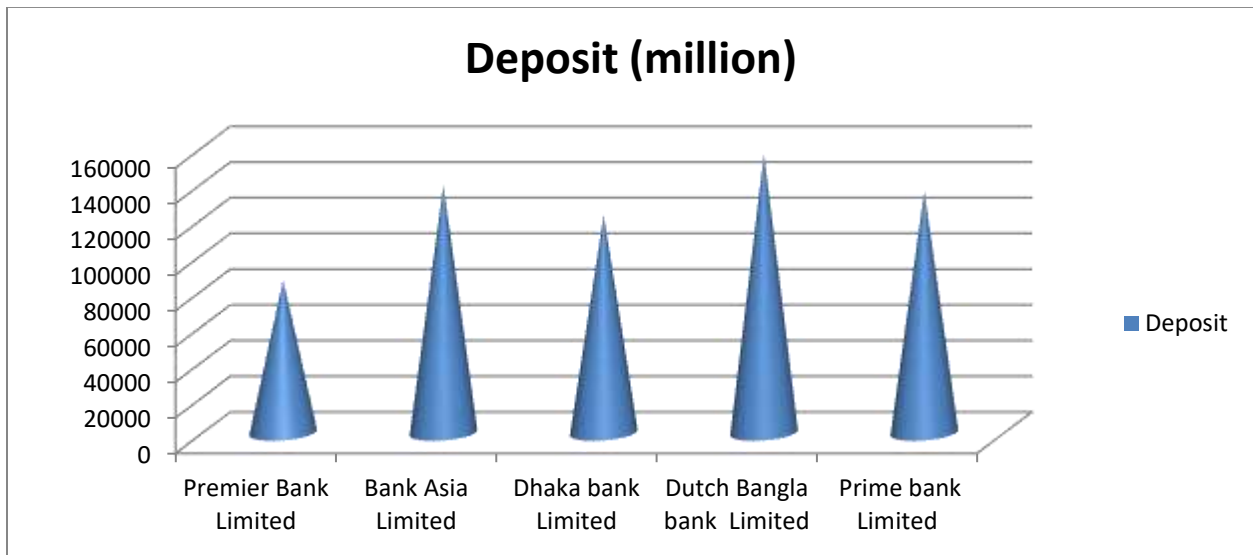
Figure 12: Present deposits in millions

Hypothesis Testing:

Ho. Bank Asia does not want to invest money in big projects like Padma bridge

HA. Bank Asia wants to invest money in big projects like the Padma bridge

H0: $\mu = 2.5$

HA: $\mu > 2.5$

n= 220

Since the sample size n>30 so, I may use Z-test

Here, X=4.42

σ = 9.98

Zcal = (X - μ) / (σ / √n) = 2.58

At the 5% level of significance, the Z distribution is Z0.05. = 1.645. Since Z cal>Z tab,

So the null hypothesis is not accepted. So it can be said that Bank Asia wants to invest money in big projects like the Padma Bridge which shown in Figure 13.
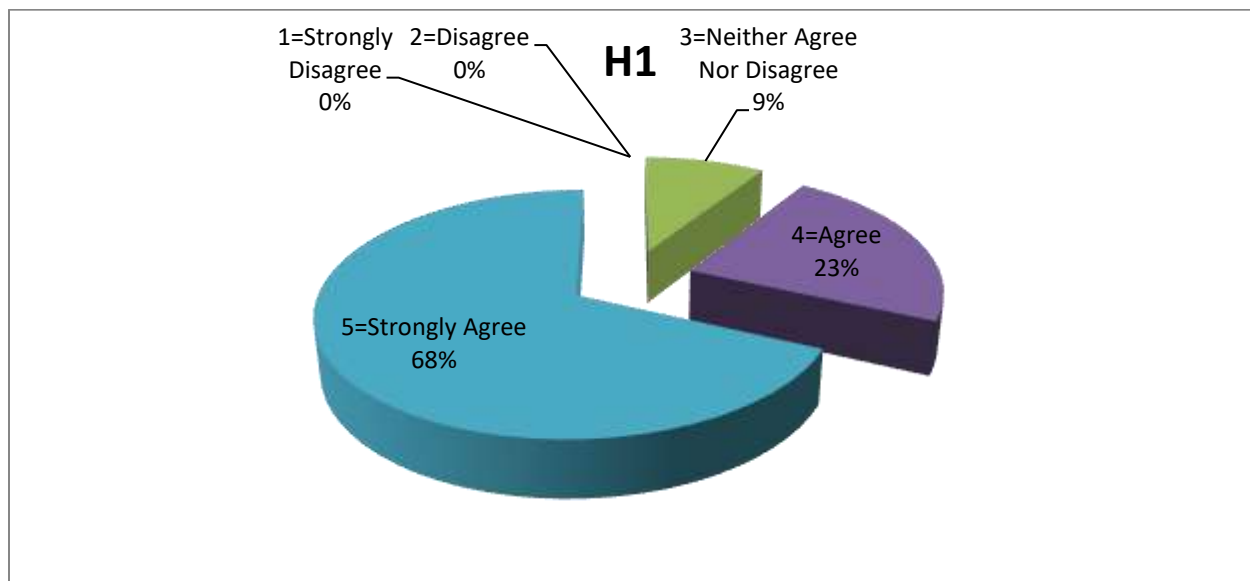

Figure 13: Present Hypothesis 1 Development

HO. Bank Asia does not want to give loans with low interest rates.

HA. Bank Asia wants to give loans with low interest rates.

H0: μ = 2.5
HA: μ > 2.5
n= 220
Since the sample size n>30 so, I may use Z-test
Here, X=2.70
σ = 19.23
ZCal = (X - μ) / (σ / √n) = 0.154
At the 5% level of significance, the Z distribution is Z0.05. = 1.645. Since Z cal>Z tab,

So the null hypothesis is rejected. So it can be said that Bank Asia wants to give loans with low interest rates. Figure 14 shows present hypothesis 2 development.
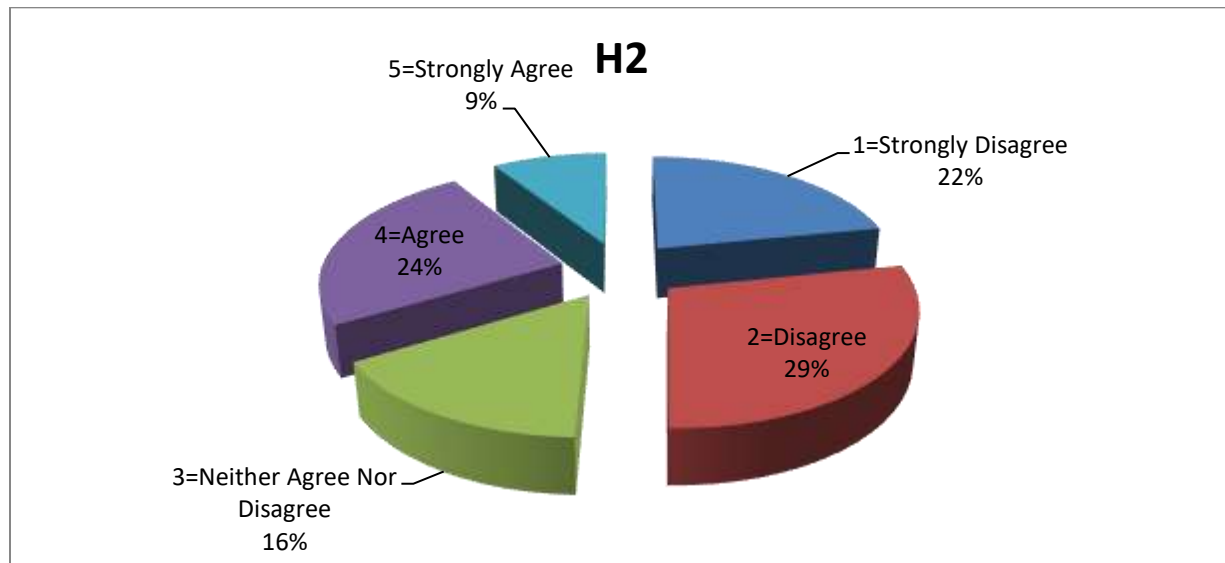

Figure 14: Present Hypothesis 2 Development

6. Conclusion

Bank Asia Limited remains one of the most competitive banks in Bangladesh's banking sector. The popularity of banks is increasing day by day which leads to increased competition as well. All the Commercial Banks offer almost the same products and services and almost the same operation system. But the ways they provide the services are different from each other. So people choose their bank according to their satisfaction and need. And they will prefer the bank of which service is easily accessible and understandable. On the other hand, banks innovate new products and services to attract their desired customers. In short, Bank Asia Ltd. is such a Commercial Bank that is rendering all commercial banking services to the customers in addition to making available investment policies & SME finance to the millions of needy people in the country. They believe in developing strong interpersonal relationships with each other. As such, they are morally bound to provide high-quality banking services with the latest technology to obtain an optimum return on shareholder's equity ensuring the safety of depositors' money and making all-out efforts to introduce their innovative Islamic Banking products to their existing and prospective customers. Banks always contribute to the economic development of a country. Bank Asia Ltd. compared with other banks is contributing more by investing most of its funds in fruitful projects leading to an increase in production in the field of Export and Import Business. It is obvious that the right thinking of this bank including establishing a successful network over the country and increasing resources, will be able to play a considerable role in the portfolio of development of financing in a developing country like Bangladesh.

Conflicts of Interest: The authors declare no conflict of interest.
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