An Internship Report

On

Customer and Employee Satisfaction of Sonali Bank PLC: A Study on Station Road Branch, Dinajpur

An internship report is submitted to Hajee Mohammad Danesh Science and Technology University, Dinajpur, Bangladesh in fulfillment of the requirements for the degree of MBA in Finance.

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Hajee Mohammad Danesh Science and Technology University,

Dinajpur-5200, Bangladesh

June, 2024

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Acknowledgement

I would like to express my deep gratitude to all those who have been helpful in the preparation of this internship report. I'm grateful to everyone who assisted me in this process, and I thank the almighty for the strength to finish the task. The internship report is an essential part of MBA program and to complete it, I was employed as an intern at Sonali Bank PLC, Station Road Branch, Dinajpur.

I would want to express my deepest gratitude to my honorable academic supervisor Dr. Md. Main Uddin Ahamed, Associate Professor, Department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University for permitted and guiding me to prepare the report.

I want to thank my Co-supervisor, Sakila Zabin, Lecturer, Department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University for permitted and guiding me to prepare the report.

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সোনালী ব্যাংক পিএলসি
Sonali Bank PLC
উদ্ভাবনী ব্যাংকিং এ আপনার বিশ্বস্ত সঙ্গী

Station Road Branch, Dinajpur.
Phone: 01755584826
E-mail: brstationroad@sonalibank.com.bd
Website www.sonalibank.com.bd

NO. SBL/DIN/Sta/ -246 Date: 30-05-2024

TO WHOM IT MAY CONCERN

This is to certify that. **Sobuj Singho Ray** having Student ID No. 1703248, MBA in Finance, Faculty of Business Studies, a student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, under MBA program has successfully completed his 90 (Ninety) days internship program at Sonali Bank PLC, Station Road Branch, Dinajpur.

During his internship period **Sobuj Singho Ray** was found honest, sincere & responsible to his assigned duties.

We wish him every success for the days to come.

30.5.2024
Manager
Sonali Bank PLC
Station Road Branch. Dinajpur.

Certificate of Supervisor

I hereby declare that the concerned report titled "Customer and Employee Satisfaction of Sonali Bank Plc: A Study on Station Road Branch,Dinajpur" is done by Sobuj Singho Ray, bearing student ID.1703248, MBA in Finance ,Department of Finance and Banking/Batch 14th ,Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur 5200. He has performed his duty under my co supervision and submitted this report for the partial fulfillment of the requirement of the degree of Master of Business Administration in Finance. It is also declared that the student himself will be liable and responsible for originality of the work and plagiarism issue.

I wish him every success for his future days.

____

Dr. Md. Main Uddin Ahamed
Associate Professor
Department of Finance and Banking
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Certificate of Co-Supervisor

I hereby declare that the concerned report titled "Customer and Employee Satisfaction of Sonali Bank Plc: A Study on Station Road Branch,Dinajpur" is done by Sobuj Singho Ray, bearing student ID.1703248, MBA in Finance ,Department of Finance and Banking/Batch 14th ,Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur 5200. He has performed his duty under my co supervision and submitted this report for the partial fulfillment of the requirement of the degree of Master of Business Administration in Finance. It is also declared that the student himself will be liable and responsible for originality of the work and plagiarism issue.

I wish him every success for his future days.

____

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Lecturer
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Student's Declaration

I sincerely declare that the internship report entitled "Customer and Employee Satisfaction of Sonali Bank Plc: A Study on Station Road Branch,Dinajpur" is a product of my own independent research works and efforts, prepared under the supervision of Dr. Md. Main Uddin Ahamed, Associate Professor, Department of Finance and Banking, Faculty of Business Studies, HSTU, Dinajpur.

I further declare that this report is prepared by me to meet the academic requirement and any part or whole has not been submitted to any other University or Institution for any degree or any other purpose.

However, after all this, as a human being, I believe everyone is not beyond limitation. There might be problems regarding lack and limitation in some aspects and also some minor mistakes, such as a syntax error, a typing mistake, or a lack of information. I kindly request your understanding for any such mistakes and would greatly appreciate further clarification on these matters.

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ABSTRACT

This study attempt to understand the customers and employee satisfaction on different service quality dimension while dealing with the Bank. Broad objective of the report is to find out the customer and employee satisfaction on service provided by Sonali Bank PLC, Station Branch, Dinajpur. As regards data collection, a standard questionnaire with questions was prepared by me and give to the customer and employee of Sonali Bank PLC, Station Branch, Dinajpur. This study is based on primary data and secondary data .Customer service is dependent variable and product/service satisfaction, account management, loan and credit service, E-banking service, mobile banking experience, environmental awareness and concern, demand and expectation are independent variable in this study (Customer satisfaction).Organization is Dependent variable and working place and environment, Salary and Remuneration, Management , loan facilities are independent variable in this study (Employee Satisfaction). This study show there are significant relationship between the variable. In reliability test I found Cronbach's alpha value is greater than 0.70(Both customer and employee satisfaction. So I follow correlation test in data analysis. In finding part, I have provided the fact that customer is not satisfied with ATM booth service. After that I have provided some instructions based on the finding in this report. I have suggested the bank authority to establish more ATM booth.

Keywords: Customer service, loan and credit service, Salary and Remuneration, Management, loan facilities, Cronbach's alpha value.

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CHAPTER ONE: INTRODUCTION

1.1 Prelude

For an economy money is one of the most important and essential elements which can be compared with blood of our body when financial institution like bank act as an artery system of that body. The financial institution is one of the booming and increasing sectors in our country. From the beginning to today bank is playing an important role in our country. A bank is a financial intermediary that accept deposit and channels those deposit into lending activities, either directly or through capital markets. Also bank provide credit facility to high end investors for big project in the industrial, infrastructure and service sectors. In Bangladesh, customers of banking sector have strong bargaining position due to the significant growth of banking services. Therefore, banks have to provide service carefully because of availability of more banks. Customers are one of the most important factors for a financial institution like bank. To be successful, banks must focus on the customer’s needs and wants. Through fulfilling customer’s demands and satisfying them, a bank can achieve their goal easily. But satisfying customers and creating long term relationship with them is very critical task. Customer and employee satisfaction are pivotal elements for the sustained success of any financial institution. In a competitive banking landscape, understanding and addressing the needs and concerns of both customers and employees can significantly enhance a bank's performance and reputation. This report delves into the satisfaction levels at Sonali Bank PLC, Bangladesh’s largest state-owned commercial bank, to uncover the strengths and areas needing improvement within the organization.

During my internship at Sonali Bank PLC, I had the opportunity to engage closely with both customers and employees, gaining firsthand insights into their experiences and perceptions. This engagement was facilitated through structured surveys, in-depth interviews, and comprehensive data analysis. The aim was to provide a holistic view of satisfaction levels, identify key drivers, and offer actionable recommendations to foster a more positive and productive environment for both stakeholders.

1.2 Statement of the problem:

The problem is to assess the current level of customer and employee satisfaction of Sonali Bank PLC comprehensively, identifying strengths, weakness, opportunities, and threats in its service delivery.

1.3 Research Objectives:

The primary aim of this study is to investigate the factors influencing customer and employee satisfaction at Sonali Bank PLC and to provide actionable recommendations for improvement. To achieve this, the study will focus on the following specific objectives:

- To measure satisfaction of customers in Sonali Bank PLC; and
- To measure satisfaction of employees in Sonali Bank PLC.

1.4 Significance of the study:

The study is significant for Sonali Bank PLC to enhance customer and employee loyalty, maintain competitiveness, and improve business performance.

1.5 Scope of the Study:

This paper provides the comprehensive idea about the employee's behavior, their performance, banking facilities, wide range of banking services and the level of customer's satisfaction of Sonali Bank PLC, Station Road Branch, Dinajpur. The paper is mainly focus on why people choose this bank in such a competitive banking environment.

1.6 Thesis structure:

The thesis on customer and employee satisfaction at Sonali Bank PLC is structured to provide a comprehensive and logical flow of information. This structure ensures that the research objectives are systematically addressed and the findings are clearly presented. The thesis is organized into the following chapters:

Chapter 1: Introduction

Chapter 2: Literature Review

Chapter 3: Methodology of the study

Chapter4: Organization Profile

Chapter 5: Discussion of Analysis and Findings

Chapter 6: Conclusion and Recommendation

This structured approach ensures that the thesis is logically organized and provides a clear, detailed, and thorough examination of customer and employee satisfaction at Sonali Bank PLC. Each chapter builds on the previous ones, culminating in actionable insights and recommendations that can help the bank enhance its overall satisfaction levels and performance.

CHAPTER TWO: LITERATURE REVIEW

Ameme & Wireko (2016) claimed in his research that in today's competitive world where technology plays a very important role and if we talk about banking sector or industry there is a positive relationship between technology and customer satisfaction. They also stated that satisfaction of customers is not merely introducing innovative products and services rather it is much more than that. They also found that if the bank wants to become the market leader in the competitive environment it must use the innovation approach in all the aspects like products and services. Also there is a significant relationship between technological innovation and cost. As the innovation increase the cost is also increase.

Machogu & Okiko (2015) analysed with e-banking complexities on customer satisfaction. Results shows that there are factors which leads to customer satisfaction particularly in e-banking, which is one of the very important and fast growing way of doing banking. Factors are accessibility, convenience, security, privacy, content, design, speed, fees and charges have influence on customer satisfaction where the other factors notified have no significant influence.

Kaur *et al.,* (2021) founded in their research which was on public, private and foreign shows that customer is more satisfied with the services quality of the foreign banks then the private and public banks.

Kundu & Datta (2015) found regarding e-service quality, customer satisfaction and trust they found that there is a significant relationship among e-service quality, trust and customer satisfaction. Internet banking service quality has huge impact on trust. They also researched that in case of internet banking privacy and fulfillment are the main factors of service quality which have influence on trust. Also banks should be more concerned about the privacy of individual transaction of the customers. According to Ernest and young (2012) showed that price factor was the main concern for 50 percent customers.

Zeinalizadeh *et al.,* (2015) opined that out of the nine customer satisfaction factors fees and loan, prompt service and appearance are the major factors which have more significant impact on customer satisfaction followed by interest rate and accessibility of bank and availability of service which have less impact on the satisfaction on the banking customers.

Banker et al. (2000) identified the relationships between customer satisfaction and governance indicators, for example firm or business performance. They established that investment in customer relationships provides the basis for developing strategies for creating customer value, and such strategies provide the foundation for sustainable competitive advantage leading to solid financial performance. Liang et al. (2009) have successfully tested the relationship between CS and loyalty which leads to better financial performance measured as customer retention and cross-buying. Reicheld and Sasser (1990) argued that loyal and satisfied customers are less likely to switch to other providers and their retention requires less ongoing effort to retain the relationship.

Dutta & Kirti (2009) explored the gulf between customer expectations and perceptions of service quality factors throughout public, private and foreign banks in India based on the SERVEQUEL model. According to the findings of their paper – tangibles such as assurance, empathy and reliability dimensions explain customer satisfaction in Indian banks. The prescriptions of donor agencies like the World Bank, IMF, and ADB, etc. are centered around the notions of reforming the state-owned banks and capital markets, improving service quality and performance and good governance, because closing them would cost more in terms of public welfare (Zafarullah, Huque, 2001). Andaleeb *et al.* (2000(a), 2000(b), 2001, 2007) have explored more generally the issues pertaining to service quality and patient satisfaction in public, and private hospitals in Bangladesh. The findings of their papers shaped the SERVQUAL model through combining and including cultural variables in the scale for measuring customer satisfaction in the service sector in Bangladesh.

Rahman & Hoque (2014) have made a research paper on "Employee Job Satisfaction of United Commercial Bank Limited" which is based on structured questionnaire of 31 employees. Their result showed that Changes in organizational variables, such as pay scales, employee input in policy development, and work environment increase organizational commitment which in turn will lead to employee commitment and satisfaction. They also found that job satisfaction of bank officers is significantly dependent upon pay, promotion opportunities, rewards, relation with boss and co-worker workers and the workers who are dissatisfied with their bosses are more sensitive to their pay in deciding on whether they are satisfied with their job.

Khan & Parveen (2014) attempted to find the degree of overall job satisfaction prevailing among the bank employees on different factors contributing to their job satisfaction, in the light of current realities. Results showed the mean and standard deviation of five variables, Salary, Compensation and Benefits, Promotion, Career Development, Training, Interpersonal Relations and Working Conditions and their sub variables in public and private sector banks in India. It was found that the two sectors have nearly identical levels of satisfaction with very less variation. Devi & Suneja (2013) establish a research paper for determining employee’s job satisfaction of public sector and private sector Bank. Their result revealed that employees of Private Sector Banks are more satisfied with pay increments, employee empowerment, training and development than that of Public Sectors Banks where employees of Public Sectors Banks are more satisfied with their supervision than the employees of Private Sector Banks. Jain et al (2012) found that the degree of job satisfaction in private sector banks was found to be significantly lower than in public sector banks as job security, welfare policies (retirement, pensions, gratuity) are clearly defined and legally enforced in public sector banks.

CHAPTER THREE: METHODOLOGY OF THE STUDY

In this study the research conducted to find out the customer satisfaction level of Sonali Bank PLC. Here tried to follow all the systematic way of research procedure.

3.1 Type of Research

The research is based on descriptive in terms of research type.

3.2 Sources of Data

Relevant data for this report has been collected primary way.

3.2.1 Primary data Collection

- Face to face conversation with the customer of Sonali Bank PLC Station Branch, Dinajpur.
- Direct observation
- Observing practical work
- A questionnaire survey of customers and Employees

3.3 Population of the Study

All the customers and Employees of Sonali Bank PLC, Station Branch, Dinajpur." are chosen as the population of this study.

3.4 Sample Size

For this study, 120 Customer samples and 120 Employee sample have been taken from the overall population.

3.5 Sampling Technique

In this survey simple random sampling technique was used to collect data for analyzing the level of customer satisfaction.

3.6 Demographic Profile of Respondents

3.6.1 Frequency Distribution of Customers

		Frequency
Gender	Male	82
	Female	38
Age	18-25	53
	26-30	61
	36-45	5
	46 Years & above	1
Education	Under Graduate	30
	Graduate	50
	Post Graduate	38
	Others	2

In the above table 82 respondent are male and 38 respondent are female. 53 respondents age are (18-25) years,61 respondents age are (26-30) years 5 respondents age are (36-45) years and 1 respondent age are 46 years and above.30 respondents education level is undergraduate ,50 respondents education level is graduate , 38 respondents education level is post graduate and 2 respondents education level is others.

3.6.2 Frequency distribution of Employees:

		Frequency
Gender	Male	102
	Female	18
Age	18-25	47
	26-30	68
	36-45	3
	46 Years & above	2
Education	Under Graduate	24
	Graduate	51
	Post Graduate	44
	Others	1

In the above table 102 respondent are male and 18 respondent are female. 47 respondents age are (18-25) years, 68 respondents age are (26-30) years 3 respondents age are (36-45) years and 2 respondent age are 46 years and above.24 respondents education level is undergraduate, 51 respondents education level is graduate, 44 respondents education level is post graduate and 1 respondents education level is others.

3.7 Tools and Technique:

Simple statistical tool like Mean, Standard deviation, Correlation, Kmo test, has been used to conduct to represent the analaysis.

Correlation: Correlation is a statistical measure that express the extent to which two variable are related.

- Correlation varies from -1 to +1
- Correlation measure the strength of relationship between variable.

Pearson correlation coefficient

$$r = \frac{\sum (x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum (x_i - \bar{x})^2 \sum (y_i - \bar{y})^2}}$$

where , $r =$ Pearson correlation coefficient

$x_i =$ x variable sample $y_i =$ y variable sample

$\bar{x} =$ mean of values in x variable $\bar{y} =$ mean of values in y variable

CHAPTER FOUR: ORGANIZATIONAL PROFILE

4.1 Organizational Overview

4.1.1 Corporate Profile of Sonali Bank PLC

Name of the Company	: Sonali Bank PLC
Chairman	: Mr. Ziaul Hasan Siddiqui
CEO & Managing Director	: Mr. Md. Afzal Karim
Company Secretary	: Mr. Tauhidul Islam
Legal Status	: Public Limited Company
Genesis	: Emerged as Nationalised Commercial Bank in 1972, following the Bangladesh Bank (Nationlisation) Order No. 1972 (PO No.26 of 1972)
Date of Incorporation	: 03 June, 2007
Date of Vendor's Agreement	: 15 November, 2007
Registered Office	: 35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorised Capital	: Taka 6000.00 Crore
Paid-up Capital	: Taka 4530.00 Crore
Number of Employee	: 18,115
Number of Branches	: 1230
Phone-PABX	: 0257161480-88
FAX	: 88-02-9561414, 9552007
SWIFT	: BSONBDDH
Website	: https://www.sonalibank.com.bd
E-mail	: info@sonalibank.com.bd7

4.1.2 Function of Sonali Bank PLC

i. Deposit series from customers.
ii. Cash transactions via client’s current account.
iii. Attending payments of tread and draft of customers
iv. Loan sanction.
v. Money transfer.

vi. Collecting extraordinary changes, activity dividends, rents, pension etc.
vii. Provide on line services to the customers.

4.1.3 Vision of the Sonali Bank PLC

Socially committed leading banking institution with global presence.

4.1.4 Mission of the Sonali Bank PLC

Dedicated to extend a whole range of quality products that support divergent needs of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socioeconomic development of the country.

4.1.5 Objective of the Sonali Bank PLC

i. To earn customer satisfaction though diversified banking activities and introduction of innovation banking.
ii. To improve the customer services in recent times by introducing a number of it based reform measure.
iii. To maintain adequate liquidity to meet maturing obligation and commitments.
iv. To remain one of the best banks in Bangladesh in terms of profitability and assets quality.
v. To maintain a healthy growth of business with desired image.
vi. To ensure optimum utilization of all available resources.
vii. To maintain adequate control systems and transparency in procedures.
viii. To create medium of exchange and the increase the capital formation.
ix. To expand tread and commerce.

4.1.6 Corporate Social Responsibility (CSR)

i. Special credit program for freedom figheters.
ii. Collateral-free group based credit program for the landless.
iii. Special scholarship brilliant students.
iv. Credit program for overseas employment.
v. Special credit program for Government Primary School Teacher.
vi. Green Banking programs like biogas and solar paints.

4.1.7 Management

The management of the bank is vested on a board of directors, subject to overall supervision and directions on policy matters by the board which is constituted in terms of Bangladesh bank (Nationalization) Order 1972. Board of directors, constituted by seven members has authority to organize, operate and manage its affairs on commercial consideration within the board policy of government. There are directors appointed by the government. Other members of the board including MD are also government appointed out of that at least three have the experience in the field of Finance, Banking, Trade, Commerce, Industry and Agriculture. The managing director is the Chief Executive of bank. He executes all the activities under the direction of board. All line and staff personnel of bank's are own recruitment except member of board of Direction.

4.2 Overview the branch of Organization:

Overview: Sonali Bank PLC is the largest state-owned commercial bank in Bangladesh. The Station Road Branch in Dinajpur is one of its numerous branches spread across the country. This branch provides a wide array of banking services, including personal and business banking, loans, deposits, and foreign exchange services.

Branch Details:

- Name: Sonali Bank PLC, Station Road Branch
- Address: Station Road, Dinajpur, Bangladesh
- Contact Number: +88-0531-64111
- SWIFT Code: BSONBDDH
- Routing Number: 200282323
- Email: brnatorsb@sonalibank.com.bd
- Branch Code: 232

Services Provided:

1. Personal Banking: Savings accounts, current accounts, fixed deposits, and loan facilities.
2. Business Banking: Business accounts, commercial loans, and trade finance.
3. Foreign Exchange: Currency exchange and remittance services.
4. Online Banking: Internet banking and mobile banking facilities for easy account management.

History and Background:

Sonali Bank was established in 1972 following the nationalization of banks in Bangladesh. Initially formed by merging the branches of the National Bank of Pakistan, Bank of Bhowalpur, and Premier Bank, it has since grown into the largest banking network in the country. In 2007, the bank was restructured as a public limited company but remained fully government-owned (Banks Information BD) (Banks Information BD) (BanksBD).

Branch Network:

Sonali Bank operates an extensive network of branches across Bangladesh, with 32 branches in the Dinajpur district alone, ensuring wide accessibility for customers. The bank's corporate headquarters is located in Motijheel, Dhaka, which serves as the main hub for its nationwide operations (All Banks BD) (BanksBD).

Mission and Vision:

The mission of Sonali Bank is to serve the nation by providing efficient and quality banking services that support the economic and social development of Bangladesh. The bank aims to maintain its position as a leading financial institution by embracing innovation, ensuring customer satisfaction, and contributing to the national economy.

Key Achievements:

- Largest commercial bank in Bangladesh by asset size and branch network.
- Significant contributor to the country's remittance inflow through international branches and partnerships.
- Active participation in national development projects and government schemes.

CHAPTER FIVE: DISCUSSION OF ANALYSIS AND FINDINGS

5.1 To measures satisfaction of customers in Sonali Bank PLC

Table 5.1.1: Descriptive Statistics of some variables related to Customers satisfaction of Sonali Bank Plc

	Mean	Std. Error of Mean	Mode	Std. Deviation	Minimum	Maximum
PS	3.93	0.05	3.80[a]	0.50	2.20	5.00
AM	3.56	0.05	3.50	0.55	1.50	4.75
LC	3.80	0.07	3.75	0.75	1.00	5.00
CS	4.00	0.04	4.00	0.44	2.60	5.00
EBS	3.91	0.05	4.00	0.53	2.50	5.00
MBE	4.02	0.04	4.00	0.48	3.00	5.00
EAC	3.94	0.05	4.00	0.53	2.33	5.00
DE	3.92	0.06	4.00	0.62	1.50	5.00

[Source: Author's Calculation based on Field Survey]

The table shows that Mobile Banking Experience has highest mean value (4.02) and Loan and credit service has the lowest mean value (3.80). Loan and credit service has the highest standard deviation (0.75) and Customer service has the lowest standard deviation (0.44).

Table 5.1.2 Cronbachs alpha kmo test value for Customer

Reliability Statistics		
Cronbach's Alpha	N of Items	
.887	34	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.567
Bartlett's Test of Sphericity	Approx. Chi-Square	2624.953
	df	561
	Sig.	.000

Cronbach's alpha was calculated to measure the internal consistency and reliability of the instrument. The Kaiser-Meyer-Olkin and Bartlett's test of sphericity were carried out to test the data for its suitability for factor analysis. Table 7 summarizes the Cronbach's alpha and KMO test values of the instrument. The value of Cronbach's alpha is 0.887 which is higher than 0.70 thus showing the higher reliability of the instrument used in the study. The value of KMO is 0.567, which shows that the overall the data is adequate for carrying out factor analysis. Bartlett's sphericity test scores also indicate that the data is valid for carrying out factor analysis

Table 5.1.3: Correlation for Customer

		PS	AM	LC	CS	EBS	MBE	EAC	DE
PS	Pearson Correlation	1	.223*	.452**	.499**	.404**	.476**	.494**	.429**
AM	Pearson Correlation	.223*	1	.277**	.438**	.434**	.273**	.425**	.223*
LC	Pearson Correlation	.452**	.277**	1	.689**	.522**	.531**	.555**	.313**
CS	Pearson Correlation	.499**	.438**	.689**	1	.585**	.558**	.594**	.262**
EBS	Pearson Correlation	.404**	.434**	.522**	.585**	1	.489**	.543**	.204*
MBE	Pearson Correlation	.476**	.273**	.531**	.558**	.489**	1	.703**	.400**
EAC	Pearson Correlation	.494**	.425**	.555**	.594**	.543**	.703**	1	.338**
DE	Pearson Correlation	.429**	.223*	.313**	.262**	.204*	.400**	.338**	1

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

This table indicate the pearson correlation. Basically correlation shows the relationship between Customer service (dependent variable) and independent variable which are Product/Service satisfaction, Account Management, Loan and credit service, E-banking sevice, Mobile Banking Experience, Environmental awareness and concern, Demand and Expectations.. This table presents the Pearson correlation coefficients between different variables: PS, AM, LC, CS, EBS, MBE, EAC, and DE.

The asterisks indicate the level of significance: ** indicates a correlation significant at the 0.01 level (2-tailed), while * indicates a correlation significant at the 0.05 level (2-tailed).

5.2 To measure satisfaction of Employees in Sonali Bank Plc

Table 5.2.1: Descriptive Statistics of Some variable related to Employee Satisfaction of Sonali Bank Plc

	Mean	Std. Error of Mean	Mode	Std. Deviation	Minimum	Maximum
ORG	3.59	0.06	3.60	0.60	1.80	4.80
WPL	3.52	0.04	3.50	0.47	2.50	4.75
SLM	3.74	0.04	4.00	0.42	2.75	5.00
MNG	3.69	0.05	4.00	0.58	1.80	4.60
LFC	3.59	0.07	4.00	0.79	1.67	4.67

[Source: Author's Calculation based on Field Survey]

The table shows that Salary and Remuneration has highest mean value (3.74) and working place and Environment has the lowest mean value (3.52). Loan facilities has the highest standard deviation (0.79) and uneration Salary and remuneration has the lowest stand deviation (0.42)

Table 5.2.2: Cronbach's Alpha and KMO test value for Employee

Reliability Statistics		
Cronbach's Alpha	N of Items	
.783	21	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.679
Bartlett's Test of Sphericity	Approx. Chi-Square	874.120
	df	214
	Sig.	.000

Cronbach's alpha was calculated to measure the internal consistency and reliability of the instrument. The Kaiser-Meyer-Olkin and Bartlett's test of sphericity were carried out to test the data for its suitability for factor analysis. Table 7 summarizes the Cronbach's alpha and KMO test values of the instrument. The value of Cronbach's alpha is 0.783which is higher than 0.70 thus showing the higher reliability of the instrument used in the study. The value of KMO is 0.679, which shows that the overall the data is adequate for carrying out factor analysis. Bartlett's sphericity test scores also indicate that the data is valid for carrying out factor analysis

Table 5.2.3: Correlation for Employee

		ORG	WPL	SLM	MNG	LFC
ORG	Pearson Correlation	1	.439**	.385**	.329**	.179
WPL	Pearson Correlation	.439**	1	.474**	.320**	.221*
SLM	Pearson Correlation	.385**	.474**	1	.476**	.227*
MNG	Pearson Correlation	.329**	.320**	.476**	1	.434**
LFC	Pearson Correlation	.179	.221*	.227*	.434**	1

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

This table presents the Pearson correlation coefficients between different variables. Each cell in the table represents the correlation between the variables listed on the left side (ORG, WPL, SLM, MNG, LFC) and the variables listed on the top (ORG, WPL, SLM, MNG, LFC). The correlation coefficient measures the strength and direction of the linear relationship between two variables, ranging from -1 to 1.

This table indicate the pearson correlation. Basically correlation shows the relationship between Organization (dependent variable) and independent variable which are Working place and Environment, Salary and Remuneration, Management, Loan Facilities.

5.3 Findings

1. Customer Satisfaction:

- Descriptive statistics result shows that Mobile Banking Experience has highest mean value (4.02) and Loan and credit service has the lowest mean value (3.80). Loan and credit service has the highest standard deviation (0.75) and customer service has the lowest standard deviation (0.44),

- The KMO measurement of sampling adequacy value was 0.567 which was less than 0.6, indicating that the proportion of variance in the variable was cause underlying factor, allowing the current data to proceed with factor analysis. The Barttett's test of sphericity value (0.00) that was less than 0.05 proving that the analysis was significant. Cronbach's value is 0.887 which was greater than 0.70 indicate data value have reliability.

- Significant correlations (at $p < 0.01$ and $p < 0.05$ levels). Significant correlations exist between CS and LC, EBS, PS, including these factors are positively related to organization effectiveness.

2. Employee Satisfaction:

- Descriptive Statistics result (Employee Satisfaction) shows that salary and remuneration have the highest mean value (3.74) and working place environment has the lowest mean value (3.54). Loan facilities has the highest standard deviation (0.79) and Salary and Remuneration has the lowest standard deviation (0.42)

- The KMO measurement of sampling adequacy value was 0.679 which was greater than 0.6, indicating that the proportion of variance in the variable was cause underlying factor ,allowing the current data to proceed with factor analysis. The Barttett's test of sphericity value (0.00) that was less than 0.05 proving that the analysis was significant. Cronbach's value is 0.783 which was greater than 0.70 indicate data value have reliability.

- Significant correlations exist between ORG and WPL, SLM, MNG, including these factors are positively related to organization effectiveness.

CHAPTER SIX: CONCLUSION AND RECOMMENDATION

6.1 Conclusion

As a bank Sonali Bank PLC needs to do a ton of things for the advancement of the nation. The Bank is emphatically situated in the business sector and with its center qualities it can match shareholders' desires and along these lines bring their riches up in future through moral saving money and best estimating. In this way, it needs to step up with the goal that it can satisfy the longing of the govt. and also individuals. It will upgrade more open administrations and develop working groups to give the best administrations to its profitable clients. It must be keep running in composed way and control must be guaranteed in all circle of its execution. Proficient fare group, import group and settlement group must be framed and perform obligations appropriately. Additional preparation, computerization, information gathering, market examination and quickness in adjusting are basically required. To do these the prescribed recommendations can be utilized. Despite the fact that it is hypothetical recommendations, it is not valueless. It has incredible effect on the managing an account business and different parts of the economy. For this, govt. help is key and it is normal that govt. will widen its hand for actualizing the suggestions for the welfare of the general population of Bangladesh.

This report finds that overall job satisfaction of Sonali Bank PLC, Station Branch, Dinajpur. However, the job satisfaction of bank officers is significantly reliant upon salary, efficiency in work, fringe benefit, supervision quality, and coworker relations. Sonali Bank PLC junior executives are mainly not satisfied in term of imbalance work load and co- worker relation, this kind of information is based on survey methods. And some of their employees are not satisfied in term of their supervision. All the satisfactory of Sonali Bank PLC employees remains three factors. And the remaining three factors, direction style, faithfulness to bank, and work skill do not have significant geometric proof to improve the Job satisfaction of bank officers and employees. The lower grade executives are comparatively less satisfied as they suffered in bad supervision, imbalance of workload and co-worker relation. High grade officers are comparatively more satisfied than from executive employees as they enjoy better salary, better fringe benefits. It is also identified from this internship that the work experience is the second important factor affecting job satisfaction of Sonali Bank PLC bank officers and executives.

Gender and age differences are found less important factor toward job satisfaction. The level of overall job satisfaction of officers of Sonali Bank PLC is found much higher. And executives‟ job satisfaction is set up rather poorer.

6.2 Recommendations:

1. Enhancing Mobile Banking Experience: Given the high fulfillment with portable banking, it is prescribed to additionally put resources into and further develop versatile financial administrations to keep up with and increment consumer loyalty.

2. Improving Loan and Credit Services: As these administrations have the least fulfillment and most elevated inconstancy, designated upgrades, for example, smoothed out processes, better client assistance, and more adaptable terms could improve consumer loyalty.

3. Management Training and Development: The low fulfillment with the executives proposes a requirement for upgraded preparing programs, better correspondence channels, and more straightforward administration practices to further develop worker fulfillment.

4. Extend ATM Services: Addressing the disappointment with ATM administrations by expanding the quantity of ATMs, guaranteeing they are all around kept up with, and offering better help for ATM-related issues.

5. Regular Feedback Mechanisms: Implementing ordinary input components from the two clients and workers to persistently screen and further develop fulfillment levels across different administrations. By tending to these key regions, Sonali Bank Plc can upgrade both client and representative fulfillment, at last prompting further developed help quality and authoritative execution.

6.3 Policy Implication:

Many national regulators have already modified their regulations to realize their main objectives: ensuring the safety and soundness of the domestic banking system, promoting market discipline, and protecting customer rights and therefore the public trust in the banking system. Policymakers also are becoming increasingly aware of the greater potential impact of macroeconomic policy on capital movements. Licensing would be suitable where supervision is weak and cooperation between a virtual bank and therefore the home supervisor is not adequate. A virtual bank licensed outside these jurisdictions that wishes to supply electronic banking services and take deposits in these countries must first establish a licensed branch. Security threats can come from inside or outside the system, so banking regulators and supervisors must make sure that banks have appropriate practices in place to guarantee the confidentiality of data, also as the integrity of the system and the data. Managing heightened operational risks must become an integral part of banks' overall management of risk, and supervisors have to include operational risks in their safety and soundness evaluations. A process during which regulators and supervisors can assist. for instance , some bank supervisors provide links on their websites allowing customers to spot online banks with legitimate charters and deposit insurance. In light of how rapidly technology is changing and what the changes mean for banking activities, bank's board of directors and senior management review and approve the key aspects of the safety control process, which should include measures to authenticate the identity and authorization of consumers , promote non repudiation of transactions, protect databases, and applications. Regulators and supervisors must also make sure that their staffs have the relevant technological expertise to assess potential changes in risks, which can require significant investment in training and in hardware and software.

6.4 Future Work:

In future, research could also be done through doing survey on larger number of customers and employee of the banks and check out to understand their satisfaction level on the basis of proxy determinants as level of satisfaction may be a cardinal approach. Moreover, currently transition period goes on due to the change of the system from the manual to the electronic banking industry a minimum of after 2/3 years if the level of satisfaction is measured then it'll be better to identify whether any structural breakthrough happened among customer and employee of the banks just in case of introduction of electronic banking within the country.

6.5 Limitations of the study:

i. Less time to complete report.
ii. Data demands to be proceed in such high profile statistical tool such as SPSS Software.
iii. Some respondents were motivated nor interested in expressing their honest opinions.
iv. Results are calculated manually.

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APPENDIX

Questionnaire (Customer Satisfaction)

Dear respondent

I am conducting a survey on Customer and Employee satisfaction of Sonali Bank PLC as a part of my academic requirement. For that purpose, your valuable opinion is very important to us.

With best regards

Sobuj Singho Ray

Student ID: 1703248

Department of Finance & Banking

Gender: (a) Male (b) Female

Age (a) 18-25 (b) 26-30 (c) 36-45 (d) 46 Years & above

Educational Qualification: (a) Under Graduate (b) Graduate (c) Post Graduate (d) Others

Designation: ---------------(Optional)

Signature:-------------------

The sample of the questionnaire for employees is given below

Please Check the appropriate response and tick answer to choose

SD= Strongly Disagree D= Disagree N= Neutral A= Agree SA= Strongly Agree

Constructs	Items	Statements	SD	D	N	A	SA
Product/Service Satisfaction	PS1	I am satisfied with product/service overall.					
	PS2	I am satisfied with the variety of banking products and services					
	PS3	banking products meet financial needs					
	PS4	I am satisfied with the interest rates on savings and investment products.					
	PS5	I am satisfied with the fees associated with banking products					

	PS6	I am likely to recommend rbanking products to others					
Account Management	AM1	I am satisfied with the accessibility of account information					
	AM2	I am satisfied with the ease of making deposits and withdrawals					
	AM3	I am satisfied with the availability of ATMs for banking needs					
	AM4	I am satisfied with the ease of managing our accounts online or through our app					
Loan and Credit Services	LC1	I am satisfied with the application process for loans or credit cards					
	LC2	I am satisfied with the interest rates and terms of loans and credit products.					
	LC3	I am satisfied with the approval process for loans or credit cards					
	LC 4	I face any difficulties or delays during the loan approval process.					
Customer Service	CS1	I am satisfied with the friendliness of customer service representatives					
	CS2	I am knowledgeable of customer service representatives					
	CS3	I am responsive to customer service team to my inquiries					
	CS4	I am satisfied with the resolution of any issues or complaints					
	CS5	I am satisfied with the overall customer service experience					
E-Banking service	EBS 1	I am satisfied with the E-Banking service provided by sonali bank.					
	EBS 2	I am satisfied with the ease of navigation on your E-Banking platform					
	EBS 3	The use of E-Banking is reliable.					
	EBS 4	E-Banking site does not share					

		personal information with other sites.					
Mobile Banking Experience	MBE1	I often use mobile banking app					
	MBE 2	I am satisfied with the usability of mobile banking app					
	MBE 3	I rate the security features of your mobile banking app					
	MBE 4	I am satisfied with the availability of services through mobile banking app					
	MBE 5	It is easy to perform transactions using mobile banking app					
Environmental Awareness and Concerns	EA&C1	It is important to me that the bank demonstrates a commitment to environmental sustainability.					
	EA&C 2	I am aware of any environmental initiatives or practices implemented by bank					
	EA&C 3	I am satisfied with bank's efforts to minimize its environmental impact, such as reducing paper usage or energy consumption					
Demands and Expectations	D&E1	I would like to see improvements in product/service					
	D&E 2	I will have additional features or services to offer					
	D&E 3	customer support availability is important to me when choosing a product/service					
	D&E 4	price compared to quality when affect choosing a product/service					

Questionnaire: (Employee Satisfaction)

Dear respondent

I am conducting a survey on Customer and Employee satisfaction of Sonali Bank PLC as a part of my academic requirement. For that purpose, your valuable opinion is very important to us.

With best regards
Sobuj Singho Ray
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Educational Qualification: (a) Under Graduate (b) Graduate (c) Post Graduate (d) Others

Designation: --------------- (Optional)

Signature:-------------------

The sample of the questionnaire for employees is given below

Please Check the appropriate response and tick answer to choose

SD= Strongly Disagree, D= Disagree, N= Neutral, A= Agree, SA= Strongly Agree

Constructs	Item	Statement	SD	D	N	A	SA
Organization	ORG1	I am fully satisfied working in my company					
	ORG2	I am fully satisfied with the facilities provided to me					
	ORG3	My department provides all the equipment, supplies, and resources necessary for me to perform my work duties					
	ORG4	I am provided with all the training necessary for me to perform my job					
	ORG5	I find my workload reasonable					

Working place and Environment	WPL1	There is a great chance to learn something new in the workplace.					
	WPL2	The workplace environment of the organization is good					
	WPL3	There is flexibility in the workplace					
	WLP4	My job is stressful					
Salary and Remuneration	SLM1	I am satisfied with my salary and remuneration package					
	SLM2	I am satisfied with my chances of promotion.					
	SLM3	Feel satisfied with the company recognizes and rewards employee achievements and contributions					
	SLM4	There are good career opportunities for me at the company.					
Management	MNG1	The management of the organization is supportive					
	MNG2	Organizational management is transparent					
	MNG3	I feel encouraged by my seniors to offer suggestions and improvement.					
	MNG4	My manager or mentor at the company actively supports my development.					
	MNG5	I feel like my roles and efforts are appreciated by my supervisors					
Loan Facilities	LFC1	I am satisfied with the application procedure					
	LFC2	I am satisfied with the interest rates and terms					
	LFC3	I am satisfied with the loan amount given to me					