An Internship Report

On

“Customer and Employee Satisfaction of Grameen Bank A Study on Chehelgazi Branch, Dinajpur”

This internship report is submitted to the department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University, Dinajpur, for partial fulfillment of the requirements for the degree of Master of Business Administration (MBA) program.

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Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200, Bangladesh.

June, 2024

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June 2024

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 Grameen Bank, Chehelgazi 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 permitting and guiding me to prepare the report.

I want to thank my Co-supervisor, Prof. Shahnaz Parvin**, Chairman**, Department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University for permitting and guiding me to prepare the report.

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BANK FOR THE POOR
GRAMEEN BANK

Ref. Chehelgazi Br/Intern/MBA/2024 Date: 04.06.2024

TO WHOM IT MAY CONCERN

This is to certify that, **Md. Sakib Saroare**, having student ID No. 1703164, MBA in Finance, a Student of Hajee Mohammad Danesh Science & Technology University (HSTU), Dinajpur, has successfully completed his internship from 01/01/2024 to 18/05/2024 total 90 (Ninety) working days internship program at Grameen Bank, Chehelgazi Branch, Dinajpur. During his internship period found his good moral attitude and sound behavior.

We wish him every success in life.

04.06.24

Manager
Grameen Bank
Chehelgazi Branch, Dinajpur

Certificate of Supervisor

I hereby declare that the concerned report on “Customer and Employee Satisfaction of “Grameen Bank” Chehelgazi Branch is done by Md. Sakib Saroare, bearing student ID.1703164 MBA in Finance, Department of Finance and Banking/Batch 14th, Faculty of Business Studies Mohammad Danesh Science and Technology University, Dinajpur 5200.He has performed his duty under my 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 the originality of the work and plagiarism issues.

I wish him every success in life.

____

Dr. Md. Main Uddin Ahamed
Associate Professor
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.

Certificate of Co-Supervisor

This is to certify that Md. Sakib Saroare, a student of MBA in Finance, Department of Finance and Banking and Session 2021, bearing Roll No. 1703164, under an internship report entitled on “Customer and Employee Satisfaction of Grameen Bank ” under my supervision. I also certify that I have thoroughly reviewed the draft copy of this report and found it to be satisfactory for submission to the department to partially fulfill the MBA degree requirements. I recommend submitting the report for awarding the degree of Master of Business Administration (MBA), HSTU, Dinajpur.

I wish him every success for his future days.

Prof. Shahnaz Parvin
Chairman
Department of Finance and Banking
Faculty of Business Studies
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Student's Declaration

I sincerely declare that the internship report entitled "Customer and Employee Satisfaction of Grameen Bank " 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 aims to examine customer and employee satisfaction across various service quality dimensions in their interactions with the Bank. The primary objective of the report is to assess the satisfaction levels of both customers and employees regarding the services offered by Grameen Bank, Chehelgazi Branch, Dinajpur. Grameen Bank, founded by Professor Muhammad Yunus in 1983 in Bangladesh, is renowned for its innovative microfinance model that provides small loans to the rural poor, particularly women, without requiring collateral. This model has garnered global recognition and has been replicated in numerous countries as a means to alleviate poverty and empower economically marginalized communities. This literature review explores the origins, impact, and criticisms of Grameen Bank, drawing on various scholarly sources. The review highlights the significance of service quality in banking, emphasizing its role in customer satisfaction and business performance. Research indicates that service quality can enhance business performance by retaining and attracting customers. However, many Bangladeshi banks have shown limited interest in investing in research to understand and meet customer needs. This gap underscores the importance of customer service excellence as a crucial factor for competitiveness and customer satisfaction. The study also addresses job satisfaction, noting its critical impact on organizational success. Various factors, including workplace environment, remuneration, and management practices influence employee satisfaction. Understanding these factors is essential for improving employee well-being and, by extension, customer service quality.

Overall, this provides a comprehensive overview of Grameen Bank's roles in customer and employee satisfaction in the banking sector.

Keywords: Customer Satisfaction, Employee Satisfaction, E-banking service and Account Management.

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CHAPTER ONE: INTRODUCTION

1.1 Prelude

This study aims to understand customer and employee satisfaction across various service quality dimensions at the bank. The main goal of the report is to assess the satisfaction levels of customers and employees with the services provided by Grameen Bank. To collect data, I prepared a standard questionnaire and distributed it to customers and employees at the branch. The study utilizes both primary and secondary data. In the context of customer satisfaction, the dependent variable is customer service, while the independent variables include product/service satisfaction, account management, loan and credit services, e-banking services, mobile banking experience, environmental awareness, and customer demands and expectations. Regarding employee satisfaction, the organization is the dependent variable, and the independent variables are the workplace and environment, salary and remuneration, management, and loan facilities.

Customer satisfaction is crucial to the success of any bank. It impacts customer loyalty, retention rates, and overall profitability. The banking industry has undergone significant changes, particularly with the advent of digital banking and growing awareness of environmental sustainability. This examines various aspects of customer satisfaction in the banking sector, customer service, product offerings, and environmental responsibility. Product/Service Satisfaction, account management, loan and credit Services, E-Banking service, environmental awareness, and concerns and demands and Expectations.

In today's competitive era, financial firms offering banking services must understand and address customer needs and demands to stay competitive. Customer satisfaction is essential for the banking business to thrive. To achieve this, banks are encouraged to provide high-quality services, which has become a key strategic tool in the banking sector. This study examines the impact of various dimensions of service quality on customer satisfaction within the banking sector in Bangladesh. The research involved 212 Bangladeshi banking customers, who participated by completing a structured questionnaire based on previous studies. Analysis was conducted using SPSS. The internal consistency of all items was verified, and seven hypotheses were proposed. A significance level of 5% was used for hypothesis testing. The findings reveal that, except for employee competency, factors such as reliability, assurance, tangibles, responsiveness, empathy, and service access positively affect customer satisfaction. The study offers policy recommendations for the management of banking sectors.

1.2 Background of the Report

The banking sector is instrumental in the economic development of Bangladesh, playing a vital role in the country's financial stability. As part of the Masters of Business Administration (MBA) program, completing an internship is essential for every student. This internship experience bridges the gap between theoretical knowledge and practical application, providing valuable insights for future professional endeavors.

Upon completing my MBA, I aimed to undertake my internship at a reputable bank to enhance my career prospects. I was fortunate to secure an internship at Grameen Bank,Chehelgazi Branch, Dinajpur. Where I completed a three-month practical orientation program at the Grameen Bank. This report fulfills the requirement set by Grameen Bank.

As a finance student, I chose to focus on the customers and employee satisfaction during the internship. The report, titled "Customer and Employee Satisfaction of Grameen Bank: A Study on Grameen Bank, Chehelgazi Branch, Dinajpur has been prepared under the supervision and guidance of Md. Main Uddin Ahammed, Associate Professor, Department of Finance and Banking, HSTU, Dinajpur.

1.3 Statement of the problem: The problem statement for Grameen Bank might be framed as follows:

"The problem is to address the ongoing challenges and opportunities faced by Grameen Bank in effectively fulfilling its mission of providing financial services to the rural poor, particularly women, while ensuring sustainable economic and social development. This involves identifying key issues such as expanding outreach, improving financial sustainability, enhancing impact measurement, and adapting to changing socioeconomic dynamics, in order to further empower marginalized communities and alleviate poverty."

1.4 Research Objectives:

1. To evaluate the satisfaction levels of customers using Grameen Bank.
2. To evaluate the satisfaction levels of employees using Grameen Bank

1.5 Research Question:

The purpose of the study is to explore Customer-Employee satisfaction and the marketing strategies of Grameen Bank. The following questions will guide the Study:

1. How to manage the Customer-Employee Satisfaction ship?
2. What is the satisfaction level of customers from Grameen Bank?
3. What is the satisfaction level of employees from Grameen Bank?
4. Do good customers and employees Build Customer Satisfaction?

1.6 Significance of the study: The significance of the study lies in its ability to inform policy, enhance service quality, empower stakeholders, drive social and economic development, and contribute to the knowledge base on microfinance and related fields.

1.7 Scope of the Study: The scope of the study includes assessing customer and employee satisfaction at Grameen Bank, Chehelgazi Branch, Dinajpur, focusing on service quality dimensions, data collection, analysis, recommendations, and acknowledging limitations. Findings aim to inform policymakers and contribute to academic research.

1.8 Thesis Structure

The thesis on customer and employee satisfaction at Grameen Bank is organized to ensure a coherent and systematic presentation of information. This structure guarantees that the research objectives are methodically tackled and the results are transparently communicated. The thesis is divided into the following chapters:

Chapter 1:Introduction
Chapter 2:Literature Review
Chapter3:Methodology of the study
Chapter4:Organization Profile
Chapter5:Analysis, Interpretation, finding, and Discussion
Chapter 6:Conclusion and Recommendation

This structured methodology ensures that the thesis is logically arranged, offering a clear, detailed, and comprehensive analysis of customer and employee satisfaction at Grameen Bank. Each chapter builds upon the previous one, culminating in actionable insights and recommendations to help the bank improve its overall satisfaction levels and performance.

CHAPTER TWO: LITERATURE REVIEW

Customer satisfaction occurs when a product meets customer expectations. If the product surpasses these expectations, the customer becomes highly satisfied. Conversely, if the product fails to meet expectations, the customer is dissatisfied, as described by Nigel Hill *et al.* (2020).

In their research, Kaur *et al.* (2021) discovered that customer satisfaction with service quality is higher in foreign banks compared to private and public banks.

Rahman & Hoque (2014) conducted a research paper on "Employee Job Satisfaction of United Commercial Bank Limited," which involved a structured questionnaire administered to 31 employees. Their findings revealed that changes in organizational variables, such as pay scales, employee involvement in policy development, and the work environment, positively influence organizational commitment. This commitment, in turn, leads to increased employee satisfaction and commitment. Additionally, they observed that the job satisfaction of bank officers is significantly influenced by factors such as pay, promotion opportunities, rewards, and relationships with both superiors and colleagues. Workers who are dissatisfied with their bosses are particularly sensitive to their pay when determining their job satisfaction.

Abdullah and Rozario carried out research at a renowned hotel in Kuala Lumpur, Malaysia, to examine how service and product quality affect customer satisfaction. Their study revealed a significant positive association between the quality of the product and service and customer satisfaction (D.N.M.A. Abdullah and F. Rozario, 2009).

Uppal conducted a comprehensive study across various electronic channels and discovered that Automated Teller Machines (ATMs) are the most efficient. However, mobile banking doesn't exhibit a strong presence in public and older private sector banks. In contrast, it fares well in new private sector banks and foreign banks, with nearly 50% of average branches offering mobile banking services. The number of mobile banking customers is highest in banks with a positive impact on net profits and business per employee. Overall, banks rank highest in providing mobile banking services, followed by new private sector banks, which also demonstrate greater efficiency compared to other groups (Uppal, 2010).

A study conducted by Murali Raman *et al.* (2008) aimed to assess consumer perceptions regarding the quality of e-services and the adoption of Internet banking in Malaysia. The study targeted banking customers in the Klang Valley area. The results indicated that Internet banking users and non-users have distinct expectations regarding e-service quality preferences. Additionally, not all dimensions were preferred by the respondents.

Sowmya and Panchanatham (2011) assessed the job satisfaction level of 120 bank employees in India, finding that pay and promotion were the primary factors for satisfied employees. Vroom (1964) proposed a correlation between job behaviors and job satisfaction, categorizing them into turnover, absenteeism, accidents, and job performance. Hulin and Smith (1964) investigated whether job satisfaction levels differed significantly between men and women in the same plant, concluding that female workers were notably less satisfied than their male counterparts.

Sahnawaz and Juyal (2006) conducted a study revealing a positive influence of job satisfaction and job involvement on employees' organizational commitment. Hackman & Oldham (1975) developed a job characteristics model suggesting that different dimensions such as task identity, task significance, and skill variety lead to psychological states among employees, which in turn affect job satisfaction. Herzberg's (1968) two-factor theory proposes that the presence or absence of certain factors determines employee satisfaction and dissatisfaction. Srivastva (1974), Robbins (1940), and Singh (2003) found that job satisfaction results from various attitudes. Locke (1969) emphasized that employee job satisfaction focuses on value fulfillment rather than mere expectation.

Customer satisfaction is a long-standing and widely referenced term in marketing literature. It refers to a customer's overall intention and perception based on their experience with a product or service (Boonlertvanich, 2019). It gauges how well the product or service meets the customer's expectations and performance perceptions (Sultana & Das, 2016). Dissatisfaction results if a product or service does not meet the customer's needs or wants. Conversely, if the service performance aligns with the customer's expectations, the customer will be delighted and satisfied (Nguyen *et al.*, 2020).

Each bank needs to rely on research to understand service quality effectively and develop impactful marketing strategies, as banking is perceived as a service-based industry. Service quality significantly influences customer behavior (Le *et al.*, 2019), and providing quality service is essential for maintaining customer satisfaction (Tabash *et al.*, 2019). This study aims to identify service quality dimensions that quantify customer satisfaction and assess the impact of these dimensions (tangibles, responsiveness, empathy, assurance, reliability, access, financial aspect, and employee competence) on customer satisfaction in Bangladeshi banks. It seeks to fill a gap in the literature by examining customer satisfaction with service quality in the context of Bangladeshi banks, a developing country.

Boonlertvanich (2019) emphasizes that customer satisfaction is influenced by the perceived quality, performance, and value of the product or service. Continuous improvement in these areas can lead to higher customer retention rates and positive word-of-mouth, which are vital for a business's growth and sustainability (Sultana & Das, 2016).

Research by Homburg *et al.* (2002) indicates that successful account management can lead to increased customer loyalty, higher sales, and improved competitive advantage. However, challenges such as resource allocation, coordination, and measuring success need to be addressed to fully capitalize on account management strategies (Gosselin & Bauwen, 2006).

Loan and credit services are critical components of the financial sector, providing individuals and businesses with the necessary capital to achieve their goals. Customer satisfaction in this area hinges on the accessibility, flexibility, and terms of the loan products offered. Research by Narteh and Owusu-Frimpong (2011) suggests that transparent communication, fair interest rates, and efficient processing are key factors that influence customer satisfaction with loan services.

Customer service is a pivotal element in the overall customer experience and satisfaction. Excellent customer service involves timely, efficient, and empathetic responses to customer inquiries and issues. Studies by Johnston and Clark (2008) show that effective customer service can enhance customer satisfaction, loyalty, and retention.

E-banking services have revolutionized the banking sector by providing customers with convenient, 24/7 access to financial services. Customer satisfaction with e-banking services is influenced by factors such as ease of use, security, speed, and reliability. Research by Yoon and Barker Steege (2013) indicates that user-friendly interfaces, robust security measures, and reliable service performance are crucial for customer satisfaction in e-banking.

Environmental awareness and concerns are increasingly influencing customer expectations and business practices. Consumers are becoming more conscious of the environmental impact of their purchases and are demanding more sustainable and eco-friendly products and services. Companies that proactively address environmental concerns by adopting sustainable practices can enhance their brand image and customer loyalty (Leonidou *et al.*, 2013).

Research by Peattie and Crane (2005) suggests that integrating environmental sustainability into business strategies is not only beneficial for the environment but also contributes to long-term business success. Companies that align their values with those of environmentally conscious consumers can differentiate themselves in the market and build stronger relationships with their customers.

Understanding and meeting customer demands and expectations is fundamental for business success. Customers today expect high-quality products and services, personalized experiences, and excellent customer support. Meeting these expectations requires businesses to be agile, customer-centric, and technologically adept (Parasuraman *et al.*, 1988).

Research by Berry *et al.* (2002) highlights the importance of listening to customers and continuously adapting to their changing needs and preferences. Companies that invest in understanding and anticipating customer demands can create more value and achieve higher levels of customer satisfaction and loyalty.

Research has consistently shown that the organization's culture, working environment, and physical workspace significantly influence employee satisfaction. Employees thrive in environments where they feel valued, and supported, and where there is a positive organizational culture that promotes collaboration, open communication, and work-life balance (Pfeffer, 2010; Schneider *et al.*, 2017).

Compensation plays a crucial role in employee satisfaction. Studies have found that fair and competitive compensation packages contribute to higher levels of job satisfaction and employee retention (Gerhart & Milkovich, 1992; Milkovich & Newman, 2005). Moreover, perceptions of pay equity and transparency are important factors influencing employee satisfaction with compensation (Gomez-Mejia *et al.*, 2007).

Effective management practices are essential for fostering employee satisfaction. Research suggests that supportive and transformational leadership styles are associated with higher levels of employee satisfaction, engagement, and organizational commitment (Avolio *et al.*, 2009; Podsakoff *et al.*, 2014). Conversely, poor management practices, such as micromanagement or lack of recognition, can lead to dissatisfaction and turnover (Keller, 2012).

While less studied compared to other factors, access to loan facilities or financial support can impact employee satisfaction, particularly in industries where financial stability or access to credit is essential. Organizations that offer loan facilities or financial assistance programs as part of their employee benefits package may experience higher levels of satisfaction and loyalty among employees facing financial challenges (Dobbin & Zorn, 2005).

In summary, the literature suggests that organization, working place and environment, salary and remuneration, management, and access to loan facilities are all important factors influencing employee satisfaction. Organizations that prioritize these aspects and invest in creating a positive work environment, competitive compensation packages, effective management practices, and supportive employee benefits programs are likely to experience higher levels of employee satisfaction and retention.

2.1 Definition of Key Terms

- Customer satisfaction involves the methods a company employs to attract customers and enhance their overall experience. This involves responding to short-term obstacles and also creating proactive strategies focused on customer success in the long run.
- Customer satisfaction refers to a company's efforts in creating and maintaining a positive relationship with its employees. Associations aim to retain loyal and engaged employees by maintaining positive and supportive employee relations.
- Customer satisfaction in CRM refers to the combination of techniques, processes, and technologies that companies employ to manage and analyze customer relationships and data throughout the customer lifecycle.
- Employee satisfaction is the level of contentment workers feel towards their job and the specific aspects or elements of their work.

CHAPTER THREE: METHODOLOGY OF THE STUDY

This study aimed to assess the level of customer and employee satisfaction at Grameen Bank, adhering to a structured research methodology throughout the process.

3.1 Type of Research

The research adopts a descriptive approach in terms of its research methodology..

3.2 Sources of Data

- Primary Sources
- Secondary Sources

Primary Sources:

- Face to-face conversation with the respective officers and customers
- Direct Observation
- Practical desk work
- A survey is conducted to find out the customer satisfaction level

Secondary Sources:

- Annual report of Grameen Bank.
- Grameen Bank's internal server and external websites
- Different documents are provided by the concerned officers of the organization.
- Relevant books, research papers and journals

3.3 Population of the Study

The study targeted both current and potential customers of Grameen Bank, conducted between May 2024 and June 2024. Employing a non-probabilistic convenience judgmental sampling method, a total of 220 responses were collected.

3.4 Sample Size

For this research, a total of 110 samples from customers and 110 samples from employees were selected from the entire population.

3.5 Data analysis techniques

Some tables are used to analyze By SPSS software the collected data and give a flawless visible representation of the study. The collected data were analyzed methodically and pointed out in a synchronized way and finally shown as findings at the last portion of the report. The final report is prepared with the valuable information, suggestions, and feedback of my supervisor, colleagues, and senior officers of Grameen Bank.

3.6 Demographic Profile of Respondents

Table 3.6.1. Frequency Distribution of Customers

		Frequency	Percent
Gender	Male	73	66.4
	Female	37	33.6
Age	18-25	45	40.9
	26-30	55	50.0
	36-45	7	6.4
	46 Years & above	3	2.7
Education	Under Graduate	24	21.8
	Graduate	46	41.8
	Post Graduate	39	35.5
	Others	1	0.9

Indicate the total number of respondents this customer base is predominantly male (66.4%) and female (33.6%)with the majority being adults. Most participants are young adults aged 18-30 (90.9%). These distributions indicate a young, well-educated, and male-dominated sample.

Table 3.6.2. Frequency Distribution of Employees

		Frequency	Percent
Gender	Male	93	84.5
	Female	17	15.5
Age	18-25	41	37.3
	26-30	64	58.2
	36-45	3	2.7
	46 Years & above	2	1.8
Education	Under Graduate	22	20.0
	Graduate	47	42.7
	Post Graduate	40	36.4
	Others	1	.9

The majority of respondents are male (84.5%), with females making up 15.5%. The largest age group is 26-30 years (58.2%), followed by 18-25 years (37.3%). Very few respondents are in the 36-45 years (2.7%) or 46 years and above (1.8%) categories. Most respondents are either graduates (42.7%) or postgraduates (36.4%). A smaller percentage are undergraduates (20.0%), and a very small number fall into the 'Others' category (0.9%).

3.7 Tools and Technique

A simple statistical tool like Mean, Standard deviation, Correlation, Kmo test Chi-square test has been used to represent the analysis.

Correlation: Correlation is a statistical measure that expresses the extent to which two variables are related.

- Correlation varies from -1 to +1
- Correlation measures the strength of the relationship between variables.

Pearson correlation coefficient

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

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

c) Chi-square: A chi- square test is a statistical test used to compare observed results with expected results. The purpose of this test is to determine if a difference between observed data and expected data is due to chance, or if it is due to a relationship between the variables you are studying.

$$x^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where,

x^2 = chi square

$O_i = observed\ value$

$E_i = expected\ value$

3.8 Concluding Summary

The research was carried out on customers and workers of Grameen Bank in the Rangpur region. It sounds like the study employed a mixed-method approach, utilizing both primary and secondary data. Primary data collection involved administering a questionnaire designed to gather demographic information from respondents and assess their perceptions regarding factors influencing bank selection. The questionnaire likely used a Likert scale 5=Strongly Agree, 4=Agree, 3= Neutral, 2= disagree, 1= Strongly disagree., a common method for measuring attitudes or perceptions, where respondents rate the importance of factors on a seven-point scale. This approach allows researchers to gather firsthand insights directly from the target audience

CHAPTER FOUR: ORGANIZATIONAL PROFILE

4.1 Overview of Grameen Bank:

Grameen Bank, a microfinance institution and community development bank, was founded in Bangladesh. It specializes in providing small loans to impoverished individuals without requiring collateral. The origins of Grameen Bank can be traced back to 1976, when Professor Muhammad Yunus, then at the University of Chittagong, initiated a research project aimed at developing a credit delivery system to offer banking services to the rural poor. This initiative led to the establishment of Grameen Bank, which was officially authorized by national legislation to operate as an independent bank in October 1983.

Grameen Bank's innovative approach has garnered significant recognition. In 1998, its "Low-cost Housing Program" received a World Habitat Award. The bank, along with its founder Muhammad Yunus, was awarded the Nobel Peace Prize in 2006, acknowledging their efforts in promoting economic and social development through microcredit ("The Nobel Peace Prize for 2006", 13 October 2006).

As of 2023, Grameen Bank boasted approximately 2,568 branches and served over nine million borrowers, maintaining a remarkable repayment rate of 99.6%. A notable 97% of these borrowers were women. The bank's operations extended to 97% of Bangladesh's villages (Grameen Bank monthly update: September 2023). The success of Grameen Bank has inspired the adoption of similar microfinance models in over 40 countries, including initiatives supported by the World Bank to finance Grameen-type schemes.

The Grameen banking model has also expanded into wealthier nations. By 2017, Grameen America had established 23 branches across fifteen U.S. cities, investing a total of $1.26 billion to assist approximately 120,000 low-income women in the United States (UNB, September 23, 2019). This expansion underscores the universal applicability and effectiveness of Grameen Bank's microfinance approach in alleviating poverty and promoting financial inclusion.

Vision:

Grameen Bank envisions a world free from poverty, where the underprivileged, especially women, have access to financial resources and opportunities to improve their livelihoods. The bank aims to create an inclusive financial system that empowers the poor, enabling them to achieve economic self-sufficiency and social dignity.

Mission:

Grameen Bank's mission is to provide financial services to the rural poor who are traditionally excluded from the conventional banking system. This mission is achieved through the following key objectives:

Financial Inclusion: To offer small loans, savings, and other financial services without requiring collateral, thereby making financial resources accessible to the poorest segments of society.

Empowerment of Women: To focus on lending to women, as they play a crucial role in improving family welfare and driving economic development. By empowering women financially, the bank aims to enhance their social status and decision-making power.

Sustainable Development: To support sustainable economic activities that contribute to the overall development of rural communities. This includes initiatives like the "Low-cost Housing Program" and various entrepreneurial ventures.

Self-sufficiency: To enable borrowers to achieve self-sufficiency and financial independence. By providing the necessary financial tools and education, Grameen Bank helps individuals build and sustain their own businesses.

Social and Economic Development: To contribute to the social and economic development of the community by addressing issues such as education, health, and housing through integrated financial and support services.

Innovation in Microfinance: To continually innovate and adapt its microfinance model to meet the evolving needs of its clients and to address new challenges in poverty alleviation.

Grameen Bank's vision and mission are centered around the idea of empowering the poor through financial inclusion, fostering self-reliance, and promoting sustainable development. By focusing on these principles, the bank aims to create lasting change in the lives of millions of people.

4.2 Core Values of Grameen Bank

1. Empowerment: Empower the poor, especially women, through financial access.

2. Inclusivity: Ensure financial services are accessible to all.

3. Trust and Integrity: Build trust-based relationships with transparency and ethics.

4. Sustainability: Promote long-term, sustainable economic activities.

5. Innovation: Continuously improve and adapt the microfinance model.

6. Community Focus: Foster solidarity and mutual support within communities.

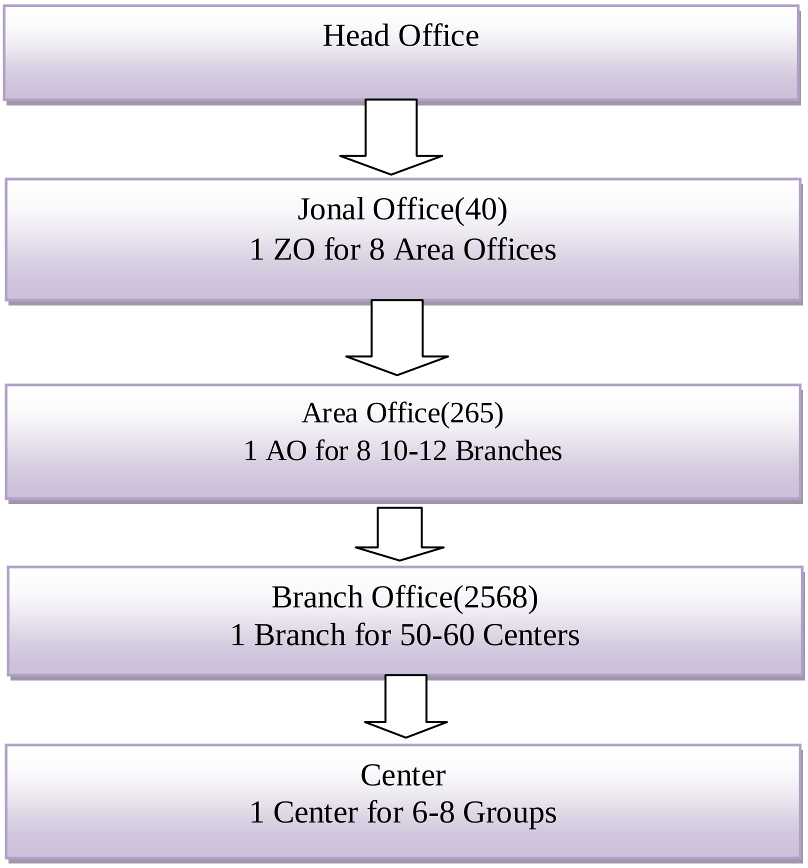
7. Client-Centric Approach: Prioritize the needs and well-being of borrowers.

8. Accountability: Maintain high standards and deliver on promises.

9. Social Responsibility: Contribute to social welfare and poverty reduction.

10. Respect for Clients: Treat clients with dignity, fairness, and empathy.

4.3 Organizational Structure of Grameen Bank



4.4 Strategic Objectives of Grameen Bank

Expand Financial Inclusion: Increase access to financial services for the rural poor and underserved populations.

Empower Women Economically: Focus on providing financial support to women, enhancing their economic and social status.

Enhance Sustainability: Promote sustainable economic activities and environmentally friendly practices.

Improve Loan Repayment Systems: Maintain and enhance high repayment rates through effective borrower support and follow-up.

Foster Community Development: Strengthen community ties and mutual support among borrowers.

Innovate Financial Products: Develop new financial products and services to meet the evolving needs of clients.

Expand Geographic Reach: Extend services to more regions and countries, including both developing and developed markets.

Leverage Technology: Utilize technology to improve service delivery, efficiency, and accessibility.

Build Financial Literacy: Provide education and training to improve borrowers' financial management skills.

Strengthen Organizational Capacity: Enhance the bank's internal systems, staff capabilities, and operational efficiency.

Ethical Principles of Grameen Bank

1. **Transparency**: Operate with openness and clear communication.
2. **Fairness:** Treat all clients equitably and without discrimination.
3. **Accountability:** Take responsibility for actions and maintain high standards.
4. **Integrity**: Uphold honesty and strong moral principles.
5. **Respect**: Treat every client with dignity and respect.
6. **Social Responsibility:** Contribute positively to the community and society.
7. **Client Welfare**: Prioritize the well-being and interests of clients.

8. **Empathy**: Address clients' needs compassionately.
9. **Sustainability**: Promote long-term environmental and economic sustainability.
10. **Innovation**: Continuously improve to serve clients ethically.

4.5 Description of the Total Business of Grameen Bank

Grameen Bank is a microfinance institution that primarily serves the rural poor, with a significant focus on empowering women through financial inclusion. The bank's business model revolves around providing small, collateral-free loans, known as micro-loans, to individuals who are typically excluded from traditional banking systems. Below is a detailed description of the various facets of Grameen Bank's business operations:

Microloans

Grameen Bank's core business is providing small loans to impoverished individuals to help them start or expand small businesses. These loans are designed to be accessible and manageable for borrowers, with flexible repayment terms and low interest rates.

Savings Accounts

The bank offers savings accounts to its borrowers, encouraging regular savings to build financial security and discipline. These accounts help clients accumulate funds for future needs and emergencies.

Insurance Products

Grameen Bank provides life insurance products to its clients to offer financial protection to their families in case of death. This initiative ensures that the borrowers' families are not left in financial distress.

Educational Loans

Grameen Bank supports the education of its borrowers' children by offering educational loans. These loans help cover the costs of higher education, enabling the next generation to access better opportunities.

Housing Loans

The bank's "Low-cost Housing Program" provides loans for home improvement or construction, helping borrowers improve their living conditions and enhance their quality of life.

Community Development Programs Grameen Bank engages in various community development programs, such as health, education, and social awareness initiatives. These programs aim to improve the overall well-being of the communities it serves.

Grameen America

Expanding its model internationally, Grameen Bank operates in the United States under the name Grameen America. It provides microloans to low-income women in various U.S. cities, helping them start small businesses and achieve economic independence.

Technology and Innovation

The bank leverages technology to enhance service delivery and operational efficiency. This includes mobile banking solutions and digital platforms to reach more clients and streamline processes.

Global Influence and Partnerships

Grameen Bank’s successful model has inspired similar microfinance projects globally. The bank collaborates with international organizations and governments to replicate its model and expand its impact.

Key Statistics (as of 2023)

-Branches: Approximately 2,568
- Borrowers: Over nine million
- Repayment Rate: 99.6%
- Women Borrowers: 97% of total borrowers
- Village Coverage: Active in 97% of the villages in Bangladesh

Grameen America: 23 branches in 15 U.S. cities, serving 120,000 low-income women, with an investment of $1.26 billion

Grameen Bank’s business encompasses a wide range of financial services aimed at empowering the poor, particularly women, and promoting sustainable development. Through its innovative microfinance model, community development programs, and international expansion, Grameen Bank continues to play a pivotal role in alleviating poverty and improving the socio-economic conditions of millions around the world.

CHAPTER FIVE: DISCUSSION OF ANALYSIS AND FINDINGS

Table 5.1 Descriptive Statistics of Customers

	Mean	Std. Error of Mean	Median	Mode	Std. Deviation	Minimum	Maximum
PS	3.92	0.05	4.00	4.20	0.53	2.20	5.00
AM	3.59	0.06	3.75	3.75	0.57	1.50	4.75
LC	3.77	0.08	3.75	3.75	0.79	1.00	5.00
CS	4.00	0.04	4.00	4.00	0.44	2.60	5.00
EBS	3.90	0.05	4.00	4.00	0.54	2.50	4.75
MBE	4.02	0.05	4.00	4.00	0.48	3.00	5.00
EAC	3.92	0.05	4.00	4.00	0.54	2.33	5.00
DE	3.91	0.06	4.00	4.00	0.65	1.50	5.00

The customer exhibits relatively high satisfaction or performance scores across various metrics, with means typically around 3.9 to 4.0. The standard deviations are low. The mode and median values are often the same or close to the mean, suggesting a symmetrical distribution. The gender distribution is slightly skewed towards one gender but with a balanced range of 1 to 2. The overall impression is that the customer base is fairly satisfied with the services or products evaluated.

Table 5.2 Reliability Statistics & KMO and Bartlett's Test

Reliability Statistics		
Cronbach's Alpha	N of Items	
.87	34	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.552
Bartlett's Test of Sphericity	Approx. Chi-Square	2425.838
	df	561
	Sig.	.000

Cronbach's Alpha of 0.87 across 34 items, indicates strong internal consistency. **KMO Measure of** 0.552, indicating mediocre sampling adequacy but still suitable for factor analysis. **Bartlett's Test** of Significant (Chi-Square = 2425.838, df = 561, p < 0.000), confirms that the items are sufficiently correlated for factor analysis.

Table 5.3 Pearson Correlation for Customers

	PS	AM	LC	CS	EBS	MBE	EAC	DE
PS	1	.169	.423**	.445**	.385**	.455**	.465**	.417**
AM	.169	1	.253**	.404**	.445**	.262**	.416**	.211*
LC	.423**	.253**	1	.686**	.514**	.525**	.547**	.301**
CS	.445**	.404**	.686**	1	.576**	.537**	.562**	.229*
EBS	.385**	.445**	.514**	.576**	1	.463**	.517**	.156
MBE	.455**	.262**	.525**	.537**	.463**	1	.689**	.360**
EAC	.465**	.416**	.547**	.562**	.517**	.689**	1	.316**
DE	.417**	.211*	.301**	.229*	.156	.360**	.316**	1

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

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

This table indicate the pearson correlation.

CS is strongly correlated with **LC** (.686), **EBS** (.576), **EAC** (.562), and **MBE** (.537).

LC shows a strong positive impact on **CS**, highlighting it as a key focus area for improvement.This table displays the Pearson correlation coefficients among various variables, including PS, AM, LC, CS, EBS, MBE, EAC, and DE.

Table 5.4 Descriptive Statistics of employees

	Mean	Std. Error of Mean	Median	Mode	Std. Deviation	Minimum	Maximum
Gender	1.15	0.03	1.00	1.00	0.36	1.00	2.00
Age	1.69	0.06	2.00	2.00	0.62	1.00	4.00
Education	2.18	0.07	2.00	2.00	0.76	1.00	4.00
ORG	3.58	0.06	3.60	3.60	0.61	1.80	4.80
WPL	3.52	0.05	3.50	3.50[a]	0.47	2.50	4.75
SLM	3.74	0.04	3.75	4.00	0.42	2.75	5.00
MNG	3.68	0.06	3.80	4.00	0.59	1.80	4.60
LFC	3.60	0.07	3.67	4.00	0.77	1.67	4.67

The mean of salary and remuneration, management, loan facilities, and organization workplace are 3.74, 3.68, 3.60, 3.58, and 3.52 respectively, and the standard deviation of the same dimensions are 0.42, 0.59, 0.77, 0.61, 0.47.

In summary, all five dimensions (Salary and Remuneration, Management, Loan Facilities, Organization, and Workplace) are rated positively by respondents, with mean scores above 3.5. The variability in responses, as indicated by the standard deviations, ranges from low to moderate, highlighting some differences in individual experiences and perceptions across these areas.

Table 5.5 Reliability Statistics & KMO and Bartlett's Test

Reliability Statistics		
Cronbach's Alpha	N of Items	
.792	21	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.674
Bartlett's Test of Sphericity	Approx. Chi-Square	813.120
	df	210
	Sig.	.000

The dataset has good internal consistency, with a Cronbach's Alpha of 0.792 for the 21 items.

The KMO measure of 0.674 indicates that the sample size is adequate for factor analysis.

Bartlett's Test of Sphericity is significant ($p < 0.001$), suggesting that the variables are sufficiently correlated to proceed with factor analysis.

Table 5.6 Pearson Correlation for Employees

		ORG	WPL	SLM	MNG	LFC
ORG	Pearson Correlation	1	.461**	.385**	.360**	.247**
WPL	Pearson Correlation	.461**	1	.492**	.335**	.254**
SLM	Pearson Correlation	.385**	.492**	1	.487**	.234*
MNG	Pearson Correlation	.360**	.335**	.487**	1	.411**
LFC	Pearson Correlation	.247**	.254**	.234*	.411**	1

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

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

There are significant positive correlations (0.01 level) between "ORG" and "WPL" (0.461), "ORG" and "SLM" (0.385), "ORG" and "MNG" (0.360), and "WPL" and "SLM" (0.492).

There is also a significant positive correlation between "ORG" and "LFC" (0.247) at the 0.05 level. These correlations suggest some significant relationships between the variables in your dataset. For instance, "WPL" and "SLM" appear to have a relatively strong positive correlation, as do "MNG" and "SLM". Meanwhile, the correlation between "ORG" and "LFC" is weaker but still statistically significant.

5.7 Findings

1. **Customer Satisfaction**

- The data from Grameen Bank show that high satisfaction or performance scores across various metrics, with means typically around 3.9 to 4.0. predominantly male customer base (mean = 1.34),
- The strong internal consistency among the measured items is indicated by a high Cronbach's Alpha score of .870, while the adequacy and factorability of the data for further analysis are confirmed by the KMO measure of 0.552 and Bartlett's test with a p-value less than .000.
- The Pearson correlations indicate significant strong positive relationships between most variables at the 0.01 level of significance. Loan and Credit Services is directly linked to satisfaction, with a correlation coefficient of .686, while the behavior of both management and employees also show important associations with different satisfaction metrics, highlighting the crucial role of staff interactions in achieving customer satisfaction.

2. **Employee Satisfaction**

- The data on employees at Grameen Bank indicates that most of the workforce is male (mean = 1.15) and the majority of staff are highly educated (education mean = 2.18). Overall positive perceptions among employees are reflected in the average scores for organizational commitment (ORG = 3.58), workplace environment (WPL = 3.52), satisfaction with leadership (SLM = 3.74), management (MNG = 3.68), and leadership fairness (LFC = 3.60).

- The reliability data, showing a Cronbach's Alpha of .792, indicates strong internal consistency. The data is suitable for factor analysis as indicated by the KMO measure (0.674) and Bartlett's test ($p < .000$).
- The correlation analysis shows strong positive relationships between various variables, especially between workplace environment and Salary and Remuneration ($r = .492$), as well as between satisfaction with Salary and Remuneration and management ($r = .487$). These results highlight how crucial it is to have strong leadership and a supportive workplace in promoting employee contentment and dedication.

CHAPTER SIX: CONCLUSION

6.1 Conclusion

In conclusion, Grameen Bank's innovative microfinance approach has achieved notable success in reducing poverty and enhancing financial inclusion. With an impressive repayment rate of 99.6% and the bank has played a significant role in empowering economically disadvantaged individuals, particularly women, by providing them access to vital financial services. Programs such as the Low-cost Housing Program and the growth of Grameen America underscore the bank's dedication to sustainable development and its ability to adapt to various economic environments. By utilizing technology and creative financial products, Grameen Bank continues to broaden its influence and reach, both domestically and internationally. This model not only meets immediate financial needs but also promotes long-term economic self-sufficiency and community development.

To maintain high-quality service and improve system integration, business organizations must understand customer attitudes. Developing a tool to measure customer satisfaction is vital for the banking industry, particularly in developing countries like Bangladesh. Service quality fundamentally comprises seven dimensions: Product/Service Satisfaction, Account Management, Loan and Credit Services, Customer Service,E-Banking service, Environmental Awareness and Concerns and Demands & Expectations.

This report reveals that job satisfaction at Grameen Bank, Chehelgazi Branch, Dinajpur, is primarily influenced by salary, work efficiency, fringe benefits, supervision quality, and coworker relationships. Junior executives are mainly dissatisfied with workload imbalance and coworker relations, while some employees are unhappy with supervision. The primary factors affecting job satisfaction are salary, fringe benefits, and supervision. Lower-grade executives are less satisfied due to poor supervision and workload imbalance, while higher-grade officers are more content with better salaries and benefits. Work experience significantly impacts job satisfaction, whereas gender and age are less important. Overall, officers have higher job satisfaction compared to executives.

6.2 Policy Implications:

The findings from the study on Grameen Bank's customer and employee satisfaction have several significant policy implications that can guide future strategies for enhancing both financial services and workplace environments. By implementing these policy implications, financial institutions like Grameen Bank can enhance their service quality and workplace environment, leading to higher customer and employee satisfaction. These strategies will not only improve individual financial stability and empowerment but also contribute to broader economic development and sustainability goals.

6.3 Limitations:

The study's limitations include sample size, geographical constraints, data collection bias, temporal scope, and context-specific factors.

The study has several limitations:

1. The limited number of participants restricts generalization.
2. Geographical Constraints Results from the Rangpur Division may not reflect other regions due to cultural and economic differences.
3. Bias Participant responses may be biased.
4. Findings are time-specific and may not account for changes over time.
5. Focus on one branch may not apply to other branches or banks.
6. The limited timeframe affected the depth of the research.
7. Some customers' lack of knowledge and researchers' practical experience may impact the report's quality.

6.4 Recommendations for Future Work:

Future research can contribute to more effective and innovative microfinance strategies that not only improve financial inclusion and empowerment but also adapt to changing economic landscapes and technological advancements. This will help institutions like Grameen Bank to continue their mission of poverty alleviation and sustainable development with greater efficacy and reach.

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APPENDIX- QUESTIONNAIRE

Questionnaire (Customer Satisfaction)

Dear respondent

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

With best regards

Md. Sakib Saroare

Student ID:1703164

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	PS1	I am satisfied with your product/service overall.					
	PS2	I am satisfied with the variety of banking products and services you offer.					
	PS3	Your banking products meet our financial needs					
	PS4	I am satisfied with the interest rates on your					

Satisfaction		savings and investment products.					
	PS5	I am satisfied with the fees associated with your banking products					
	PS6	I am likely to recommend your banking products to others					
Account Management	AM1	I am satisfied with the accessibility of your account information					
	AM2	I am satisfied with the ease of making deposits and withdrawals					
	AM3	I am satisfied with the availability of ATMs for your 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 your 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.					
	CS1	I am satisfied with the friendliness of your customer service representatives					
	CS2	I am knowledgeable of					

Customer Service		your customer service representatives					
	CS3	I am responsive to your customer service team to my inquiries					
	CS4	I am satisfied with the resolution of any issues or complaints I've had					
	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 your mobile banking app					
	MBE 2	I am satisfied with the usability of your 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 your mobile banking app					
	MBE 5	It is easy to perform transactions using your 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 your bank					
	EA&C 3	I am satisfied with your 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 your 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 Grameen Bank in Bangladesh as a part of my academic requirement. For that purpose, your valuable opinion is very important to us.

With best regards
Md. Sakib Saroare
Student ID:1703164
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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, MD=Merely Disagree, D= Disagree N= Neutral A= Agree, MA=Merely 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					