

An Internship Report
On
Customer Satisfaction & Employee Satisfaction of Meghna
Bank PLC: A Study on Chehelgazi Branch, Dinajpur

A thesis/internship report is submitted to the Hajee Mohammad Danesh Science and Technology University, Dinajpur. Bangladesh fulfillment of the requirements for the degree of Master of Business Administration (MBA) program.



Prepared By
Sayem Ahmed Khan
Student ID: 1703201
MBA in Finance
10th Batch
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.

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

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

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Sayem Ahmed Khan
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Approved By

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

Co-supervisor
Sakila Zabin
Lecturer
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.



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

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 Meghna Bank PLC, 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 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.

I would like to thank from the deep of my heart to those people who are related with making of this report and make it a success.

I would like to express my indebtedness to all of the teachers, Department of Finance and

Banking, Faculty of Business Studies, Hajee Mohammad Danesh Science and Technology University, Dinajpur, for helping me and giving me assistance in preparing the report.

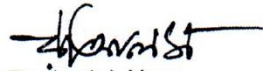
Sayem Ahmed Khan
Student ID: 1703201
MBA in Finance 10th Batch
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.

MGBL/HO/HRD/2024
May 21, 2024

TO WHOM IT MAY CONCERN

This is to certify that Mr. Sayem Ahmed Khan, a student of MBA program at Hajee Mohammad Danesh Science and Technology University, Dinajpur is doing his Internship Program with Meghna Bank Limited at Chehelgazi Branch, Dinajpur since March 18, 2024.

We wish him every success in future endeavours.



Rashedul Alam
Head of Human Resources

Certificate of Supervisor

I, hereby declare that the internship report entitled “Customer Satisfaction & Employee Satisfaction of Meghna Bank PLC: A Study on Chehelgazi Branch, Dinajpur” is a useful record of the internship work done by Sayem Ahmed Khan, Student ID No: 1703201, MBA in Finance, Department of Finance and Banking, Hajee 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. This entire work has been planned and carried out by the candidate and my supervision and guidance. It is also declared that the student himself will be liable for originality of the work and plagiarism issue.

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

Certificate of Co-Supervisor

I, hereby declare that the internship report entitled “Customer Satisfaction & Employee satisfaction of Meghna Bank PLC: A Study on Chehelgazi Branch, Dinajpur” is a useful record of the internship work done by Sayem Ahmed Khan, Student ID No: 1703201, MBA in Finance, Department of Finance and Banking, Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200. This report represents an independent and original work prepared on the basis of primary and secondary data collected and analyzed by the candidate. This report has not been accepted for any other degree and is not concurrently submitted in candidature of any other degree.

This entire work has been planned and carried out by the candidate and my co-supervision and guidance. In my opinion, this report is sufficient in terms of scope and quality for the award of the degree of Masters of Business Administration (MBA) in Finance from Hajee Mohammad Danesh Science and Technology University, Dinajpur-5200.

Sakila Zabin
Lecturer
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.

Student's Declaration

I sincerely declare that the internship report entitled “Customer Satisfaction & Employee Satisfaction of Meghna Bank PLC: A Study on Chehelgazi 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.

Sayem Ahmed Khan
ID: 1703201
MBA in Finance 10th Batch
Department of Finance and Banking
Faculty of Business Studies
HSTU, Dinajpur.

Abstract

The purpose of this study is to observe the relationship between employee satisfaction and customer satisfaction and to examine the impact of both on organizational success. Employee satisfaction is significant when it comes to defining organizational success, particularly in the service industry. The need to enhance employee satisfaction is critical because it is the key to better business operations as it increases long-term employee productivity and retains profitable customers. The study discusses variables that impact customer satisfaction, namely, communication and rewards as well as employee loyalty, retention, and commitment. Organizations that are customer-oriented will put a high priority on meeting customer needs and wants. Without the customer, the organization does not have income and they cannot sustain itself in the industry. In order to ensure the organization, remain competitive, they need to well manage their customer by making them happy to do the business transaction with them. From the happy emotion the customer had, it will create a good customer experience. Good customer experience will lead to customer satisfaction and later convert to a higher level which is loyalty. To have customer loyalty it requires many strategies and knowledge to manage customer satisfaction the paper also discusses further findings from the study as well as suggests future related research areas.

Keywords: Satisfaction, Communication, Rewards, Employee Retention, Loyalty, Commitment

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Chapter One: Introduction

1.1 Prelude

Employee satisfaction plays a significant role in defining organizational success. It is necessary to understand how employees can be kept satisfied and motivated to achieve out-of-the-ordinary results. In the increasingly competitive world of the banking industry, organizations must establish a presence that sets them apart from the crowd. Low cost, convenience, broad product lines, and customer service have all been used to segment the banking industry.

There is a need to create a work environment that encourages employees to give quality responses to customer needs. Employee satisfaction not only enhances productivity but also increases the quality of work.

A corporation must understand what its employees feel, think, and desire, as well as how to strengthen their devotion and commitment. Customer satisfaction is critical to financial performance. Financial success and customer satisfaction have a direct relationship, but staff satisfaction has an indirect relationship that is influenced by customer satisfaction.

Employee satisfaction is intimately tied to service quality and customer satisfaction, which in turn are related to the firm's profitability. Employee satisfaction plays a significant impact in improving the firm's profitability. Employee contentment is actually job satisfaction. Job happiness is a significant job organization aspect. They are both very closely linked. As a result, maintaining job satisfaction is critical for keeping people motivated. increasing the quality of goods and services, as well as the operational performance of businesses.

While retaining highly competent personnel is critical for professional services organizations, previous research has largely overlooked the importance of consumers in driving employee satisfaction and retention. Using an experimental study and a dyadic field investigation, this paper demonstrates that client satisfaction is a major factor in employee satisfaction.

The client's feedback is widely used to evaluate employee performance, making clients even more critical for professional services employees. Customer satisfaction is an

emerging issue for organizations today especially the firms that operate beyond the boundaries. The satisfied customer is a permanent advertisement and goodwill of the company, so they are now putting their efforts to satisfy the customer up to the maximum level. In researching satisfaction, firms generally ask customers whether their product or service has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When customers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less than satisfying.

1.2 Background of the Report

A well-developed banking sector is critical to a country's financial stability. The internship is one of the essential components of the MBA program that every student must complete. The internship program allows students to bridge the gap between theoretical and practical knowledge, which will benefit them in their future careers. As a student, after finishing my Master of Business Administration (MBA), I wanted to complete an internship program with a reputable bank that would be beneficial to my future professional career. I was given the wonderful opportunity to complete my internship program at Meghna Bank PLC. I completed an internship program that combined theoretical and practical knowledge. I was assigned to the Dinajpur Branch. It was a six-month practical training program. This report was created in response to a request from MEGHNA BANK PLC. Customer Satisfaction & Employee satisfaction was an appealing topic for my internship report. The report on “Customer Satisfaction & Employee Satisfaction of Meghna Bank PLC, 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 Research Objectives

There is always an objective to each report or piece of writing. This also has specific aims. This report aims to provide insight into the bank's daily operations and assess employee happiness.

The objectives of the study are as follows:

- i. To measure the consumer satisfaction level & employee satisfaction level of Meghna Bank PLC, Chehelgazi Branch, Dinajpur.

ii. To examine the impact of selected factors on Product/Service Satisfaction, Account Management, Loan and Credit Services, Customer Service, E-Banking service, Mobile Banking Experience, Environmental Awareness and Concerns, Demands and Expectations.

iii. To find problems and provide suggestions respectively.

4. This study aims to examine whether the relationship between employee satisfaction (ES) and customer satisfaction (CS) is bilateral or unilateral based on dyadic data. In addition, it seeks to examine the role of moderating variables that have incremental impacts on this link.

5. The main aim of the study was to establish the impact of customer satisfaction on customer loyalty in the banking sector.

1.4 Research Question:

The study aims to explore the Customer-Employee Satisfaction of Meghna Bank PLC. The following questions will guide the Study:

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

1.5 Scope of the Study

In This study investigates the factors that determine work contentment in banks. It considers hierarchical aspects like as job circumstances, payment, adaptability, progression, and reasonableness, as well as individual variables like age and orientation. All of these are free factors. Work fulfillment is a dependent variable. Working at Meghna Bank PLC has provided me with excellent insights into work fulfillment and its various aspects. The decision-making process was based on the feedback of 50 responders and my personal experiences.

This study examines consumer loyalty levels based on branch location, adequate space, service quality, administration charges, branch cleanliness, attentiveness to customer

issues, exchange speed, charge, and web-based financial office, as well as administration during banking hours. Meghna Bank PLC's financial activities are significant. I was just chosen for Meghna PLC, Dinajpur.

So these are the customer-employee satisfaction levels of Meghna Bank PLC.

1.6 Report structure:

Thesis on customer and employee satisfaction at Meghna Bank PLC. It is designed to give a complete and logical flow of information.

This format ensures that the study objectives are carefully addressed and the results are clearly presented. The thesis is organized in the following chapters:

Chapter 1. Introduction

Chapter 2: Literature Review

Chapter 3: Methodology of the study

Chapter 4. Organization Profile

Chapter 5. Discussion of Analysis and Findings

Chapter 7. Conclusion

Chapter Two: Literature Review

Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999).

Satisfaction of customers with products and services of a company is considered as most important factor leading toward competitiveness and success (Hennig-Thurau and Klee, 1997). Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999). Satisfaction of customers with products and services of a company is considered as most important factor leading toward competitiveness and success (Hennig-Thurau and Klee, 1997).

Efforts to enhance customer satisfaction have been considered critical by many organizations, particularly those in the service sector (Schmit and Most literature on managing customer relationships focuses on market-related outcomes of customer satisfaction, such as the customer's word of mouth, repurchase intentions, and cross-buying behavior (e.g., Homburg and Stock 2004; Sheth and Parvatiyar 1995; von Wangenheim and Bayo'n 2007)lscheid, 1995) and hence, have been researched by numerous studies. It has been suggested that retaining an existing customer costs a lot less than attracting a new one (TARP, 1986; Gursoy et al., 2007) and that repeat customers are considerably more profitable than single transaction customers (Reichheld and Sasser, 1990).

Feelings derived from the fulfilment of one's wishes, expectation and need is termed as satisfaction. The business has also the concept of satisfaction. By receiving more than or equal to expectations one feels good and motivated, that state is his satisfaction(Allen and American Society for, 2004).

The services sector especially should take good care of employee satisfaction. In such an industry customers interact directly with employees and employee behaviour, and attitude turns the customer to retain or to leave. The researches have proved that satisfied employees can satisfy the customer(Johnson, 1996). Research has focused on the link between employee satisfaction and customer satisfaction. Business success is the ultimate result of employee satisfaction but it is reflected in customer satisfaction (Xu

and Goedegeburre, 2005). Customer satisfaction is especially important for service businesses because satisfaction is a prerequisite for loyalty and word-of-mouth behavior (Spinelli and Canavos, 2000).

Job satisfaction is one of the most frequently studied variables in organizational behavior research. Thousands of articles and dozens of books have been written on the topic from numerous academic and professional perspectives. Job satisfaction has been shown to be simply the “extent to which people like or dislike their jobs” (Spector, 1997, p. 2).

Hallowell (1996) defined satisfaction as a post choice evaluative judgment of a specific transaction. It emanates from customer’s perception of the value received during transacting or relationship where value equates to perceived service quality relative to price and customer acquisition costs (Hallowell, 1996; Blanchard and Galloway, 1994).

According to Mellroy and Barnett (2000) loyalty is a customer’s commitment to do business with a given organization, to purchase its goods or services repeatedly and to recommend them to colleagues. The relationship was argued to continue as long as customers feel they are receiving better value than they would obtain from rival suppliers (Mellroy and Barnett, 2000).

Chapter Three: Methodology of the study

This report was written during my 90-day internship at Meghna Bank PLC in Dinajpur. This report sought to investigate the impact of customer satisfaction & employee satisfaction on Meghna Bank PLC. This report included qualitative measurement, observation, and descriptive methods to enhance its viability. This research was prepared using both primary and secondary sources of data. This report summarizes internship experience. In addition, I conducted interviews to get crucial information from officials through consultations.

3.1 Population:

The convergent design is used for obtaining and interpreting qualitative and quantitative data. To conduct the survey, 200 respondents were chosen using a simple random sampling method(SRS). Meghna Bank PLC has 14 branches (excluding Zonal and Divisional Offices) and 100 people in various roles within the organization (Zonal Office, 2023). This study is conducted on employees (53%) from ten branches.

3.2 Sample Size and Sampling Method:

Data have been collected from 150 customers of Meghna Bank PLC Dinajpur Branch and 50 employees. Here I use the Random selection method to determine the respondents.

Selection of the Topic:

The topic was approved by my respective advisor and it was thoroughly discussed with her where sir provided her view so that a well-organized report can be prepared.

3.3 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 customer satisfaction level

Secondary Sources:

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

3.4 Tools of Data Collection:

- The primary data for this study were collected through self-administrated
- questionnaire
- prepared by the researcher. The questionnaire includes both open-ended and close-ended questions.
- SPSS software Statistical Packaged for the Social Sciences

3.5 Data analysis techniques

Some tables are used to analyze By SPSS software the collected data and give flawless visible representation of the study. The collected data were analyzed methodically and pointed out in a synchronized way and finally shown as findings in 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 Meghna Bank PLC.

3.6 Research Design

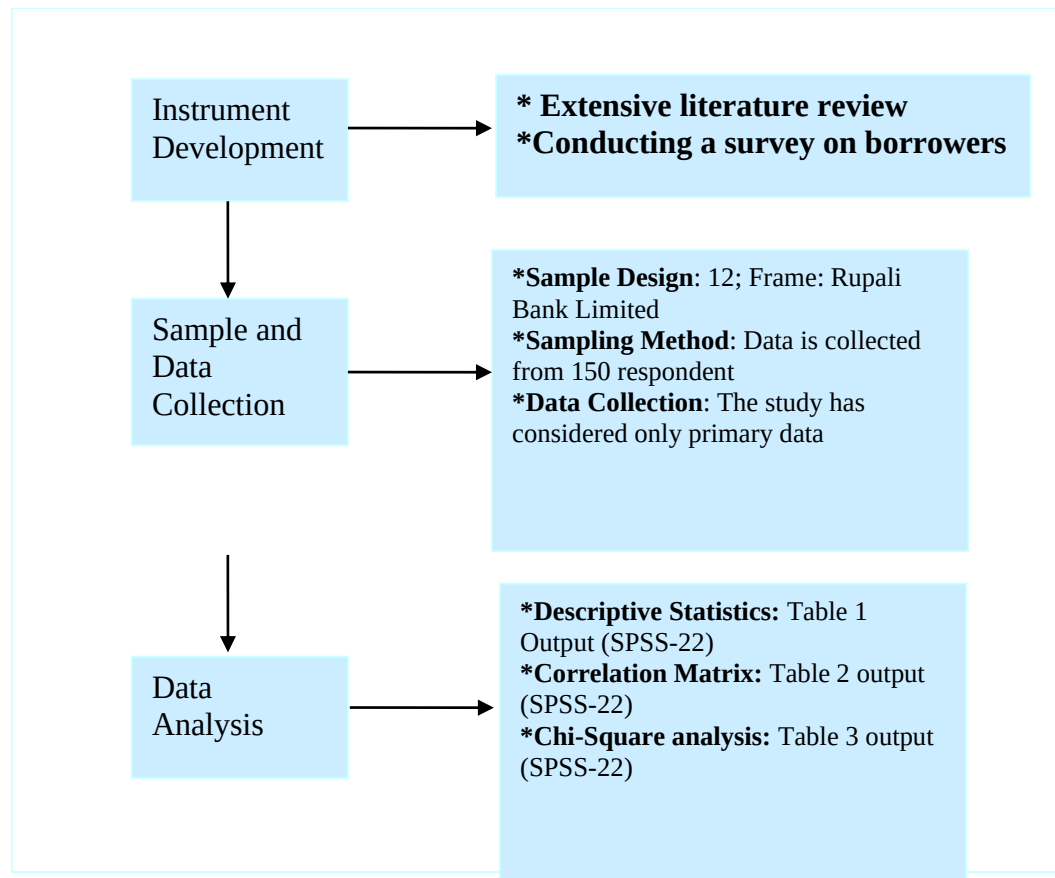


Figure 1. Flowchart of study material and method (source author's illustration)

3.7 Type of Research

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

3.8 Demographic Profile of Respondents on Customer and Employee

Table 3.8.1 Frequency Table of 200 Respondents

Statistics			
	Gender	Age	Educational Qualification
Valid	200	200	200
Missing	0	0	0

Table 1 indicates the total number of respondents and also shows there is a 0 missing value

Table 3.8.2 Percentage of Male and Female

Gender					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	Male	150	75	75	75
	Female	50	25	25	100
	Total	200	100	100	

This table shows the percentage of males and females, of which 75% is male and 25% is female.

Table 3.8.3 Percentage of various stages of Age Group

Age Group					
		Frequency	Percent	Valid Percent	Cumulative percent
Valid	18-25	20	10	10	10
	26-30	100	50	50	60
	36-45	50	25	25	85
	46	30	15	15	100
	Total	200	100	100	

3.9 Tools and Technique:

Simple statistical tools like Mean, Standard deviation, Correlation, Kmo test Chi-square test have 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
- The correlation measures the strength of the relationship between variables.

3.10 Concluding Summary

The study on Meghna Bank PLC customers and employees in Dinajpur used a mixed-methods technique to assess overall satisfaction levels. Data was collected from 200 respondents by random sampling, self-administered questionnaires, and interviews. The analysis used SPSS and included correlation and chi-square tests. Customers, primarily young people with higher education, and employees, mostly young and well-educated males, reported high levels of satisfaction. Meghna Bank PLC's findings highlight their outstanding service delivery and supportive work environment, which favorably impact overall satisfaction and organizational success.

Chapter Four: Organizational Profile

4.1 Historical Background of Meghna Bank PLC

A fourth-generation Bank, Meghna Bank PLC. commenced its operation from May 09, 2013, with a vision of "To be recognized as an essential institution for the unbanked through zealous participation in the financial inclusion process". Meghna Bank's Pay-Off line "Together We Sail" exemplifies our commitment to contribute to building up an enlightened and prosperous nation. The objective of this bank is to be among the best service provider in the industry by ensuring customer satisfaction through technology, professionalism, and nursing.

4.2 Vision and Mission

Our vision is to:

Expand our loyal customer base by being known as the financial partner of choice that constantly exceeds customer expectations

Our mission is to:

- i. Develop a long-term relationship that helps our customers to achieve financial success.
- ii. Offer rewarding career opportunities and cultivate staff commitments.
- iii. Uphold ethical values and meet its customer's financial needs in the fastest and most appropriate way and continue innovative works in order to achieve human resources with superior qualities, technological infrastructure, and service packages.

4.3 Objective of the Meghna Bank PLC

- i. To earn customer satisfaction through diversified banking activities and the introduction of innovative banking.
- ii. To improve customer services in recent times by introducing a number of it-based reform measures.
- 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 the medium of exchange and increase capital formation.
- ix. To expand trade and commerce

4.4 Importance of the study:

The importance of this topic is given below

1. To describe the customer service process of Meghna Bank PLC.
2. To give customized services and maintain harmonies Customer-Employees Satisfaction.
3. Developing an amazing product is one of the hardest challenges that a company can overcome and be one of the biggest predictors of success.

Chapter Five: Discussion of Analysis and Findings

The study aimed to assess the influence of customer and employee happiness in the banking sector. Customer pleasure was hypothesized to have a positive impact on consumer loyalty. The research aimed to identify moderating variables that influence the link between customer and employee satisfaction. The standardized coefficient calculated for the relationship between customer satisfaction and employee satisfaction shows that there is a moderate relationship between the constructs. The final hypothesis made on this research paper stated that the organization had a moderating effect on the link between customer satisfaction and employee satisfaction

5.1 Descriptive Statistics

This table shows that ORG has the highest mean value is 5.8117. Loan Facilities and Working Place Environment also have a higher mean value which is 5.3246 and 5.7643 respectively. On the other hand, AM, and LFC has a positive mean value which means better performance of the bank. On the other hand, CS has the highest standard deviation which is .95673. ORG, PS, EBS, MBE, EAC, D&E, and MNG has positive standard deviations which determine the good performance of Meghna Bank Ltd. AM is the main power of Meghna Bank PLC because it has the highest number of Min and Max values.

Table 5.1.1 Summary of statistics

To evaluate the satisfaction levels of customers and employees of Meghna Bank PLC

	N	Minimum	Maximum	Mean	Std Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
ORG	200	2.75	6.75	5.8117	.70350	.458	-2.338	.198	5.606	.324
PS	200	2.66	6.33	4.8723	.55890	.313	-.018	.198	2.084	.324
AM	200	2.63	7.00	5.0678	.57892	.489	.153	.198	-1.347	.324
LCS	200	2.33	6.67	5.3748	.89760	.678	-.783	.198	-.567	.324
CS	200	2.63	6.00	4.8723	.95673	.895	1.247	.198	2.079	.324
EBS	200	2.13	6.33	5.0287	.87560	.756	-.981	.198	1.480	.324
MBE	200	1.67	6.13	4.3378	.76534	.641	1.064	.198	1.030	.324

EAC	200	1.63	6.33	4.8976	.66745	.894	.192	.198	1.173	.324
D&E	200	1.33	6.13	5.0934	.88790	.880	.765	.198	1.476	.324
WPL	200	2.67	7.00	5.7643	.90075	.980	.167	.198	.467	.324
MNG	200	1.67	6.13	4.9845	.88094	.726	-.024	.198	1.346	.324
LFC	200	2.33	6.67	5.3246	.87564	.887	.667	.198	1.670	.324
Valid N	200									

Source: Authors calculation based on field survey

5.2 Cronbach Alpha and KMO Test Value

This table represents the reliability test of our data source. The KMO test value is 0.709 which is good. And Cronbach's Alpha value is 0.639 which means data is not normally distributed. The standard value of Cronbach's Alpha is 0.7.

Table 5.2.1 Cronbach Alpha and KMO Test Value

Cronbach Alpha and KMO Test Value		
Reliability Statistics		
Cronbach's Alpha		No. of Items
.639		56
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.709
Bartlett's Test of Sphericity	Approx. Chi- Square	2197.972
	Df	300
	Sig.	.000

Table 5.2.2 Rotation Sums of Squared Loadings of Factors Extracted

Rotation Sums of Squared Loadings of Factors Extracted												
Rotation Sums of Squared Loadings	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7	Factor 8	Factor 9	Factor 10	Factor 11	Factor 12
Eigen value	2.800	2.173	2.476	2.117	1.713	2.640	2.786	2.889	1.670	2.667	2.648	2.230
Total Variance	20.053	17.070	15.007	12.674	10.743	8.126	6.434	3.228	2.112	2.030	1.041	1.381
Cumulative Variance	20.053	37.224	52.231	64.905	75.648	83.774	90.208	93.436	95.548	97.578	98.619	100

Table 5.2.3 Latent Variable (Factors Extracted) Internal Consistency

Latent Variable (Factors Extracted) Internal Consistency	
Factors	Cronbach's Alpha
Product/Service Satisfaction	0.628
Account Management	0.456
Loan and Credit Services	0.670
Customer Service	0.763
E-Banking service	0.778
Mobile Banking Experience	0.640
Environmental Awareness and Concerns	0.443
Demands and Expectations	0.570
Organization	0.779
Working Place and Environment	0.663
Salary and Remuneration	0.447
Management	0.347
Loan Facilities	0.449

5.3 Pairwise Correlation

This table indicates the Pearson Correlation. Basically, correlation shows the relationship between Organization (Dependent Variable) and other variables which are PS, AM, LCS, CS, EBS, MBE, EAC, D&E, WPL, and SLM(Independent variable). The most significant relationship is found between the Salary and Remuneration(.437**) and Organization. Account Management also has significant value which means this is a positive relationship between them. And Demand and Expectation has a negative relationship with Organization. Environmental Awareness and Concerns and Organization has not good relationship with each other which means they have to improve their Environmental Awareness and Concerns and it also affects the Dependent variable's Overall Satisfaction.

Table 5.3.1 Correlation

	ORG	PS	AM	LCS	CS	EBS	MBE	EA&C	D&E	WPL	SLM	MNG	LFC
ORG	1												
PS	.097	1											
AM	-.048	.398**	1										
LCS	.355**	.077	-.073	1									
CS	.048	.322**	.674	.299	1								
EBS	.209*	.406	.310	.177**	-.033	1							
MBE	.099	.020	.220**	.047	.432	.320	1						
EA&C	-.154	.087	.040	0.674	.550	.446	.337**	1					
D&E	.430	.440	.176	-.234	.307**	.117	.330	.430	1				
WPL	.320	.322**	-.236	.277**	.017	.247**	.067	.270	.303	1			
SLM	.260*	.467	.443**	.070	.302	.703	.078	.437**	.490	.607	1		
MNG	.080	.260	.070	.630	.406	.260	.670	.760	.503	.403	.0337**	1	
LFC	.043	.107	.203	.176	.090	.706	.333	.456	.209	.407	.270	.027	1

Table 5.3.2 Chi-Square test of all the variable

Variables	Pearson Chi-Square	Phi value
ORG*PS	343.758a	1.674
ORG*AM	474.120a	1.543
ORG*LCS	364.095a	1.276
ORG*CS	458.466a	1.330
ORG*EBS	580.337a	1.514
ORG*MBE	380.033a	1.706
ORG*EAC	436.776a	1.607
ORG*D&E	607.456a	1.545
ORG*WPL	406.889a	1.330
ORG*SLM	570.445a	1.778
ORG*MNG	370.667a	1.876
ORG*LFC	456.670a	1.278

5.4 Hypothesis Analysis

Table 5.4.1 Hypothesis Analysis

Hypothesis	Explanation	Result
H1:Produc/Service Satisfaction has a positive impact on Organization	Pearson Chi-Square value is 343.758a at the asymptotic significance level 0.000 And Phi value is 1.674>0.5 which is positive.	Accepted
H2:Account Management has a positive impact on Organization	Pearson Chi-Square value is 474.120a at the asymptotic significance level 0.000 And Phi value is 1.543>0.5 which is positive.	Accepted
H3:Loan and Credit Service has a positive impact on Organization	Pearson Chi-Square value is364.095a at the asymptotic significance level 0.000 And Phi value is 1.276>0.5 which is positive.	Accepted
H4:Customer Service has a positive impact on Organization	Pearson Chi-Square value is 458.466a at the asymptotic significance level 0.000 And Phi value is 1.33o>0.5 which is positive.	Accepted
H5:E-Banking Service has a	Pearson Chi-Square value is 580.337a at the	Accepted

positive impact on Organization	asymptotic significance level 0.000 And Phi value is 1.514>0.5 which is positive.	
H6: Mobile Banking Experience has a positive impact on Organization	Pearson Chi-Square value is 380.033a at the asymptotic significance level 0.000 And Phi value is 1.706>0.5 which is positive.	Accepted
H7: Environmental Awareness and Concerns has a positive impact on Organization	Pearson Chi-Square value is 436.776a at the asymptotic significance level 0.000 And Phi value is 1.607>0.5 which is positive.	Accepted
H8: Demands and Expectations has a positive impact on Organization	Pearson Chi-Square value is 607.456a at the asymptotic significance level 0.000 And Phi value is 1.545>0.5 which is positive.	Accepted
H9: Working Place and Environment has a positive impact on Organization	Pearson Chi-Square value is 406.889a at the asymptotic significance level 0.000 And Phi value is 1.330>0.5 which is positive.	Accepted
H10: Salary and Remuneration has a positive impact on Organization	Pearson Chi-Square value is 570.445a at the asymptotic significance level 0.000 And Phi value is 1.778>0.5 which is positive.	Accepted
H11: Management has a positive impact on Organization	Pearson Chi-Square value is 370.667a at the asymptotic significance level 0.000 And Phi value is 1.876>0.5 which is positive.	Accepted
H12: Loan Facilities has a Positive Impact on Organization	Pearson Chi-Square value is 456.670a at the asymptotic significance level 0.000 And Phi value is 1.278>0.5 which is positive.	Accepted

5.5 Summary of findings:

The findings of this study are revealed. These are shown below:

1. The descriptive statistics results show that Organization, Loan and Credit Service, Demand & Expectation, and Working Place and Environment have the greatest mean value which are (5.8117, 5.3748, 5.0934, 5.7643) and Product/Service Satisfaction, Customer Service and Mobile Banking Experience have the lowest average value which is (4.8723, 4.8723, 4.3378). Customer Service has the highest standard deviation value which is .95673 and Product/Service satisfaction have the lowest value is .55890.

2. The correlation analysis shows that Organization(Dependent variable) has a positive impact on LCS and SLM is (0.355**, 0.209*) which is positively significant. AM and EAC (Independent variable) have a negative impact on the Organization (Dependent variable) whose values are (-.048, -.154) which is not negatively significant.

3. Cronbach's Alpha and KMO and Bartlett's Test analysis shows the reliability of collected data.

4. The Chi-Square analysis represents that Pearson Chi-Square at significance level 0.000 and Phi value all

5.6 Recommendation:

The report's findings offer the following recommendations:

1. Banks have to improve their Mobile Banking Experience and Product/Service Satisfaction because these (Independent variables) have the lowest average value in the descriptive statistics table.

2. Account Management should be placed in critical care because it has negative relationship with overall satisfaction according to correlation analysis.

3. Banks should concentrate on Loan Facilities in order to deal with the unfavorable association between bank performance.

4. The top management of Meghna Bank PLC should be more effective to the employee than the current situation. Because they should take care of the branch-level employee benefits, opportunities, etc.

5. Develop more personalized conditions for the Loan and Credit Service in accordance with BB's general guidelines in order to expand its market share.

6. More research and creative ideas are needed.

7. Meghna Bank PLC should place a greater emphasis on balanced management.

8. Meghna Bank PLC website in Bangladesh should be improved.

9. Employees should be trained to provide better customer service.

Customer satisfaction is very important because that creates a sense of belongingness, emotional binding, and brand loyalty among customers. Customer satisfaction is very important as satisfied customers would add value to the brand spread a positive word of mouth and help in making a good reputation for the brand. Satisfied customers would be able to make long-term profitable relationships with the brand.

The research study has shown that independent variables that are customer service and price fairness play a very important role in making customers satisfied. Each independent variable not only influences the dependent variable but complements each other as well.

In recent decades, customer pleasure has been a key determinant for commercial success.

This study supports previous findings that customer happiness significantly impacts a company's financial performance. Essentially, this study implies that higher levels of customer satisfaction lead to better financial performance. The findings of this study also suggest that employee satisfaction is one of the significant determinants of customer satisfaction and employee satisfaction indirectly influences financial performance.

This research scrutinized the factors of employee satisfaction that satisfy customers which results in organizational success. Considering the results of the current work, we conclude that local public enterprises such as those investigated in this study are not independent and tied with factors indirectly related to each other. The findings of this research suggested that impact of employee satisfaction on the success of organization is undeniable. Moreover, sustaining the satisfaction level of customers is a continuous process whose basics are intricately linked with the employees whose performance is reflected through customer satisfaction and organizational progress.

The increasing importance of satisfaction has forced the researchers to study the phenomenon of satisfaction on both sides i.e. satisfaction of customers as well as employees.

Chapter Six: Conclusion

The growing importance of satisfaction has compelled researchers to investigate the phenomenon of satisfaction from both sides, namely customer and employee satisfaction. This study aimed to examine how employee satisfaction affects customer satisfaction in the banking sector. Customers who are satisfied are valuable assets to a company because they remain loyal for long periods of time and provide long-term benefits to the organization. Satisfied employees are crucial for organizations that invest in training and development to create a skilled and satisfied workforce. The study was cross-sectional, and the data was collected all at once. The results indicate statistically significant positive signs.

Customer satisfaction is essential for conducting a successful business in this competitive era. Globalization has led to increased market competition. Several studies indicate that satisfied customers are more likely to make repeat purchases. This research aimed to identify the factors that impact customer satisfaction. This study focuses on how employees contribute to customer satisfaction within the organization. This study hypothesizes that satisfied employees perform more efficiently and are more focused on their jobs, leading to higher customer satisfaction. Employee and customer satisfaction became key factors.

Is there a correlation between employee and customer satisfaction? The questionnaires demonstrated that the thirteen variables were significant. The correlation of the common variables led to the following conclusion.

Employees benefit from the organization's facilities, which are then shared with customers. The positive association between the two variables suggests that when employers give adequate facilities, staff are satisfied, which leads to satisfied customers.

The banking sector in Bangladesh is experiencing several crises, making it an emerging sector. In general, contented employees can only keep satisfied customers. Organizations should create rules that promote employee satisfaction and rewards. Having happy and contented employees boosts the organization's goodwill, which leads to increased profitability. Employee happiness leads to satisfied customers.

This study suggests that managers in Bangladesh's banking sector might increase profitability by prioritizing employee satisfaction. Satisfied employees lead to satisfied consumers, increasing revenue for the firm.

Finally, there are several limitations to this paper. The study was only conducted in Dinajpur. It may have different results in any other city or region. The sample size was small, and larger samples may yield different data. Selecting a different sector for investigation may result in results that differ from the study's norm. Further research in a different location or sector could broaden the findings.

6.1 Policy implication

The findings of this report will be useful for both practical and conceptual purposes. This analysis, which provides new insights into Rupali Bank's performance, will have a significant impact on Bangladesh's banking market. In addition to the report's findings, it will be extremely useful to the banking industry and other financial institutions. That is, the findings of this study help policymakers take action to improve performance and gain a sustainable competitive advantage over competitors. This research can help banks improve their services, maintain positive and strong relationships with their customers, and increase client retention.

6.2 Limitations of the Study

- i. There are various limitations of this study. Although the survey was conducted in only Dinajpur cities, but as all other cities are not covered so generality of the findings is not warranted. Besides this, there is a need to observe and explain SPSS results carefully and cautiously.
- ii. In spite of best efforts, there were limitations that acted as roadblocks to conducting the study:
- iii. The main limitation of the study is the lack of information that was required for the study. Due to security and other corporate obligations, bank officials are unable to provide certain information.
- iv. Time is a dearth of in-depth study due to time constraints.
- v. Loan information is kept confidential at all banks. So there is a restricted on data usage

- vi. The bank's employees are all very busy at times. As a result, they don't have much time to share information.
- vii. Not all customers are proactive or knowledgeable enough to share information.
- viii. Many aspects of the report are not covered in depth due to time constraints and to protect organizational confidentiality
- ix. As a public limited business, public commercial banks such as Meghna Bank PLC keep certain information confidential, such as the real amount of classified loans.
- x. Some shortcomings in the paper may be available due to our lack of practical understanding.

6.3 Future Work

The report's limitations open up possibilities for future research. We only used data from 200 respondents for this research. In the near future, new factors can be added to enrich the time period. Clearly, certain factors pertaining to the design of the research impose certain limitations in this study. Further research can be conducted by including other banks and comparing them.

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Appendix

Questionnaire

Questionnaire (Customer Satisfaction)

Dear respondent

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

With best regards

Sayem Ahmed Khan

Student ID: 1703201

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	MD	D	N	A	MA	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 banking 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 Satisfaction and Employee Satisfaction of Meghna Bank PLC, Chehelgazi Branch, Dinajpur as a part of my academic requirement. For that purpose, your valuable opinion is very important to us.

With best regards

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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, MD=Merely Disagree, D= Disagree N= Neutral A= Agree, MA=Merely Agree, SA= Strongly Agree

Constructs	Item	Statement	SD	MD	D	N	A	MA	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							