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**To examine the procedural effectiveness of loans and its relation
with customer satisfaction in Microfinance Institutions of twin cities
of Pakistan**



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CERTIFICATE

I, Shah Muhammad Talha Imadi, hereby state that my MBA thesis titled “To examine the procedural effectiveness of loans and its relation with customer satisfaction in Microfinance Institutions of twin cities of Pakistan” is my own work and it has not been previously submitted by me for taking partial or full credit for the award of any degree at this university or anywhere else in the world. If my statement is found to be incorrect, at any time even after my graduation, the University has the right to revoke my MBA degree.

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DEDICATION

I dedicate my thesis work to my family and my mentors and friends. An incomparable feeling of admiration for my loving parents; they encouraged me and supported me to complete my thesis while residing abroad. My friends who supported my hard work and were there for me through thick and thin. I dedicate this work to my mother and my best friends who supported me in every moment of life and never underestimated my acumen in the field of marketing and my related skills. They have been the biggest supporters in my life and this thesis would not have been possible without the support they provided me.

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Abstract

Today, mostly individuals are using the microfinance institutions loan products or services facility related to procedural effectiveness of loan for improving their business current conditions and gaining high competitive business advantages in market. The success of microfinance institutions is highly dependent upon poor customers who are willing to take loan facility and repay them according to terms and conditions of institutions. For under developing countries like Pakistan, Bangladesh, India and many other related countries the concept of microfinance institutions is not new for improving and developing their scale of economies. With the passage of time, effective use of human and physical resource and installation of latest information technological network directly and indirectly improves the operational functional activities of micro finance institutions in market.

Micro finance institutions operational functions work just like commercial banks due to effective use or installation of latest information technological system within their current setup. Research type is quantitative in nature. Primary source of information is used for data collection, organizing and processing. Limit of sample size is 210 employees who are providing the facility of loan from microfinance institutions works in twin cities of Pakistan. These micro finance institutions are Tameer micro finance Bank Limited, FINCA Micro finance bank limited and Waseela Micro finance bank limited. SPSS software version 19.0 is used to well perform statistical tests.

Keywords: Procedural effectiveness of loan, loan clustering and strategy, team organization, collection activities or processes, objectives and incentives, customer satisfaction and micro finance institutions.

TABLE OF CONTENTS

Abstract.....	6
Chapter 1:.....	11
Introduction.....	11
1.2 Research Problem	15
1.3 Research Objectives.....	15
1.4 Research Questions.....	16
1.5 Significance of Study.....	16
1.6 Thesis Contribution.....	17
1.7 Thesis Structure	17
Chapter 2:.....	19
Literature Review.....	19
2.1.1 Procedural Effectiveness of Loan	22
2.1.2 Loan Clustering and Strategy.....	23
2.1.3 Team Organization.....	24
2.1.4 Collection Activities or Processes	25
2.1.5 Objectives and Incentives	26
2.1.6 Customer Satisfaction	28
2.1.7 Micro Finance Institutions	29
2.2 Theoretical Framework Model	31
2.3 Hypotheses	32
2.1 Summary	38

Chapter 3:.....	40
Research Methodology	40
3.1 Research Methodology	40
3.2 Research Design.....	43
3.3 Population and Sample Size Technique.....	44
3.4 Data Collection Techniques	44
3.5 Statistical Development Tools	45
3.6 Reliability Statistics	45
Chapter 4: Data Analysis, Results and interpretation.....	47
4.2 Demographic Information.....	48
4.3 Correlation Analysis Model	53
4.4 Hypotheses Assessment Summary	55
4.5 Multiple Regression Analysis Model.....	57
4.5.1 Model Summary.....	57
4.5.2 ANOVA Analysis	58
4.5.3 Coefficient Analysis.....	58
4.5.4 Chi square Test Model	59
4.5.5 Gender * Procedural Effectiveness of Loan	59
4.5.6 Gender * Loan Clustering and Strategy.....	61
4.5.7 Gender * Team Organization.....	63
4.5.8 Gender * Collection Activities or Processes.....	64
4.5.9 Gender * Objectives and Incentives	66

4.5.10 Gender * Customer Satisfaction	68
4.5.11 Gender * Micro Finance Institutions	69
4.5.12 Working Experience * Procedural Effectiveness of Loan	71
4.5.13 Working Experience * Loan Clustering and Strategy	74
4.5.14 Working Experience * Team Organization	76
4.5.15 Working Experience * Collection Activities or Processes	78
4.5.16 Working Experience * Objectives and Incentives	79
4.5.17 Working Experience * Customer Satisfaction	82
4.5.18 Working Experience * Micro Finance Institutions	84
Chapter 5: Conclusion Recommendation and Future Research	88
5.1 Conclusion.....	88
5.2 Recommendation.....	89
5.3 Future Research.....	90
References.....	91
Appendix.....	94
Part 1: Personal Information	94
Part 2: Instructions	94
Section A: Procedural Effectiveness of Loan	94
Section B: Loan Clustering and Strategy.....	95
Section C: Team Organization.....	95
Section D: Collection Activities or Processes	96
Section E: Objectives and Incentives.....	96

Section F: Customer Satisfaction.....	97
Section G: Micro Finance Institutions	97
Data Set.....	98