“An Analysis of the Marketing Activities of Janata Bank PLC: A Study on Bogura Chandaikona Branch”

"An Analysis of the Marketing Activities of Janata Bank Limited: A Study on Bogura Chandaikona Branch"

<u>Supervised by</u>:

Professor Mohammed Masum Iqbal, PhD

Department of Business Administration

Faculty of Business & Entrepreneurship
Daffodil International University

<u>Submitted by</u>:

Md. Akib Ahmed

201-11-1137

BBA Program

Major: Marketing

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Date of submission:

LETTER of TRANSMITTAL

Date: 24/2/2024

Professor Dr. Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on "An Analysis of the Marketing Activities of Janata Bank PLC: A Study on Bogura Chandaikona Branch"

Dear Sir,

With contentment, I submit my internship report, which I made for the BBA program on the Being a part of Janata Bank PLC, a financial organization **"An Analysis of Marketing Activities of Janata Bank PLC: A Study on Bogura Chandaikona Branch".** that has been reshaping the financial industry for nearly fifty years, brings me immense joy. The entire process of writing this paper was enjoyable for me. If I hadn't been given the task of writing the report, I wouldn't have gone through it in such detail. I did my best to compile a comprehensive report by examining all of the data that was accessible. I hope I was able to meet all the parameters you requested. I take full responsibility for any errors or inadequacies in my report. If more information is needed, do not hesitate to give me a call whenever it is convenient for you. I believe that I am suitable to meet all the parameters you requested. If there are any inconsistencies or mistakes in my report, I will accept full responsibility. Please feel free to give me a call if you need more details.

Please accept the dissertation paper; I would be very grateful if you could.

Sincerely yours,

MD. Akib Ahmed
201-11-1137
BBA
Major: Marketing
Department of Business Administration
Faculty of Business & Entrepreneurship

STUDENT DECLARATION

I am **MD. Akib Ahmed**, ID: **201-11-1137** student of BBA program, Daffodil International University, consequently pronounces that the externship report entitled on **"An Analysis of Marketing Activities of Janata Bank PLC: A Study on Bogura Chandaikona Branch"** fully ready by me just after my externship at Janata Bank PLC under the supervision and guidance of Professor **Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship**, Daffodil International University.

I state that this report entitled **"An Analysis of Marketing Activities of Janata Bank PLC: A Study on Bogura Chandaikona Branch".** Submitted by me to Daffodil International University, Dhaka for the accomplish of BBA is of own and has not submitted to any.

Akib

Md Akib Ahmed

ID: 201-11-1137

BBA Program

Department of Business Administration

Faculty of Business &Entrepreneurship

Daffodil International University

LETTER of ACCEPTENCE

This is to certify that the internship report entitled **"An Analysis of the Marketing Activities of Janata Bank Limited: A Study on Bogura Chandaikona Branch"** is prepared by **Md. Akib Ahmed**, ID: **201-11-1137**, as a requirement of BBA Program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.

……………………………………………….

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

ACKNOWLEDGEMENT

Firstly, I would like to give thanks to my almighty for enable me complete this internship report within the listed time. With support of my Allah, I would not be suitable to complete this report in time. Internship report is the part of BBA program as one can get practical knowledge within the period of three months by observing and doing the quotidian factory of chosen association. In this regard, my internship has been arrange at Janata Bank PLC. At first, I would like to give thanks to my director Mohammed Masum Iqbal, PhD Professor & Dean Faculty of Business & Entrepreneurship, Daffodil International University of Bangladesh who supervised me in the right way and given me swish instruction for preparing this internship report. I admit my debt to Mr. Tapos Kumar Rai, Manager for his harmonious guidance and precious suggestion from time to time and I am thankful to Sadiq Al Hasan, Junior Executive in- charge and to the Sir for their particular advice during the internship. I am thankful to all of the officers and employs and some of my musketeers who are performing their externship, with me in following association. I must acquaint the awful working terrain and team communication of this association that enabled me a lot works to do and services conditioning during my internship period of three month. Eventually, I give thanks all of my buddies who inspired me to complete this report and the course as well

Executive Summary

The objects of this report are to estimate the marketing exertion of Janata Bank PLC Bogura Chandaikona branch and find out and gather proper knowledge about the marketing exertion. Gathering knowledge of Janata bank PLC, the other objects are to estimate the marketing mix and identify different pivotal issues and recommend managing up these issues. A qualitative approach is use for this study. This study mainly relies on primary data collected from workers and guests of Janata Bank PLC Bogura Chandaikona branch. Data is collected from the workers by meeting physically, asking direct questions to the workers and guests, observing events, and exertion of the bank. Guests are pleased with the support handed by the staff. Still, the distinction is made within the business that offers the services. The client's allure will be present if the service provider's guest makes the gesture and the entire service- furnishing atmosphere look good and rather outstanding. Janata Bank PLC should emphasize how important they respect their guests' business. They should launch several systems for their guests and offer farther specialized services.

Janata Bank PLC Bogura Chandaikona branch has lower interest to use marketing exertion and has not had enough openings for workers to exercise marketing exertion. To fill up this problem, Janata Bank PLC Bogura Chandaikona branch should use its professed operation to train the workers as it has the occasion to make up its workers according to the present world needs.

The bank uses lower digital installations, making consumers less attracted to its services. The bank should offer and promote further and further services to the guests so that they can alive of the services and products that the bank offers and also the use of digital installations need to be used.

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Chapter-1: Introduction

1.1 Introduction

Banks and other fiscal institutions are veritably important to the frugality and play a major part in fiscal intermediation, which contributes significantly to the growth of the frugality overall. Banks and other fiscal associations live primarily to make plutocrat by advancing plutocrat and furnishing services to their guests. These establishments also accept deposits from guests and pay interest on those finances. Businesses were suitable to buy force with the help of bank loans, which were repaid with interest after the particulars or force were sold. Individual services have been added to the compass of banking immolations, and these much lower enterprises expose them to peril. Bangladesh has a variety of bank types. Colorful banks are innovated for colorful objects and hobbies. Bangladesh Bank, frequently known as the central bank, banker of all banks, or guardian of whole banks is responsible for maintaining each one of these banks in Bangladesh. The central bank is located then. Both public and private banks are multitudinous. Among them is the public bank Janata Bank. These days, Janata Bank PLC, along with other banks, is pivotal to the nation's rapid-fire social and profitable development by offering first- rate banking services. When it comes to earnings, effectiveness, asset quality, sound operation, high liquidity, and capital adequacy, Janata Bank PLC ranks among the top public banks in Bangladesh. The service is effective because the banking and outfit are using the newest technologies. In addition, selling enterprise are pivotal to maintaining request share and success as well as applicable effectiveness. In agreement with my recognized administrator's instructions, the marketing enterprise of Janata Bank PLC are examine in this composition, with an emphasis on relating the company's failings. In addition, espousing and exercising effective marketing strategies is advised in order to ameliorate Janata Bank PLC's performance.

1.2 Background of the Study

Schooling and learning in the modern day go beyond textbooks and classrooms. In the modern world, education serves as a tool for comprehending reality and applying science to advance marketing, business, and society. Theoretical science advances through education by means of courses that cover only 50% of the subject. The internship program attached to the BBA program to allow for actual practice. For me, the marketing internship at Janata Bank Ltd. has been quite important. Initially, the application of academic knowledge to real-world situations has inspired people to work in the actual world. This curriculum has aided in translating academic achievements into practical applications.

The development of the professional network required for future career advancement is a key goal of this curriculum. This has made it easier to gauge interest in working for a company. New motivations have been generated by the organizational environment introduction. Various forms of communication with employees have aided the development of communication skills. Maintaining communication with the staff could help this program, however the most of the time they were preoccupied with their jobs. This might be addressed by giving the internship program adequate time and acting professionally. This internship could be enhanced by reaching out to employees and obtaining their support.

1.3 Objective of the Study

The study has been fetched out with the following objectives:

1. To identify the marketing strategies of Janata Bank PLC, Bogura Branch;
2. To explain marketing mix of Janata Bank PLC, Bogura Branch;
3. To identify the problems related to the marketing activities of Janata Bank PLC, Bogura Branch;
4. To make recommendations to solve the problems;

1.4 Methodology

A variety of sources provides the data that are gather for the report. Two different sorts of data is employed in the report's preparation to make it more readable and visually appealing. These data kinds are classifies as primary and secondary. The following is the data collection methodology used for this report:

The data origins can be generally divided into two groups.

i. Primary Data

ii. Secondary Data

1.4.1 Primary Data Sources

The necessary information gathered from primary and secondary sources in order to construct the report. The primary sources of data for this research are employee, bank, and consumer/end-user surveys. Two techniques are employ to gather primary data. Direct discussions and interviews.

Primary sources of information are:

- Officers and Manager of Janata Bank PLC, Bogura Chandaikona Branch
- Client of Janata Bank PLC, Bogura Chandaikona Branch

1.4.2 Secondary Data Sources

Multiple secondary sources provided the data that were gathered.
The secondary data sources consist of many printed items, including internal repositories on secondary data:

- Yearly report of Janata Bank PLC
- Guidebook of Janata Bank PLC
- Marketing activities

External sources:

- Internet
- Different periodicals and features

1.4.3 Sample Unit

Customers of Janata Bank PLC who have been regular clients. The sample unit is chosen by using the choice sampling technique from amongst the many of the company's clients who agreed to take part in the survey by responding to the query.

1.4.4 Sample Size

The sample size was encompassed of 25 respondents who were real clients of the Janata Bank PLC Chandaikona branch. The respondents were divided into five groups like employed, self-employed, student, unemployed and retired

1.4.5 Sampling Method

To finish this research useful sampling, a kind of non-probability sampling, has employed in methods and techniques.

1.4.6 Data Collection Method

For this study, the research team gathered data through conducting in-person interviews, which helped to understand the level of service the organization's clients provided by posing questions in a survey format. Additionally, the team acquired further information by engaging in casual conversations with the esteemed clients. They also incorporated information from local clientele and Janta Bank PLC into this investigation, thereby enriching the research findings with diverse perspectives.

1.5 LIMITATIONS IN THE STUDY

- Limitations on access to specific proprietary or sensitive data within Janata Bank could potentially reduce the comprehensiveness and precision of our marketing analysis. Outdated or incomplete data may have an impact on how reliable the results are.
- There can be time constraints related to comprehensive marketing analysis due to the duration of the internship. An extended duration would have for a more thorough analysis of enduring patterns and the efficacy of promotional tactics across an extended time frame.
- It's possible that this study ignores outside market variables including shifts in the economy, alterations in regulations, and developments in geopolitics. These variables, which were not under study control, may have an impact on Janata Bank's marketing performance.
- Marketing strategies must be continuously developed. This study may not capture real-time adjustments made by Janata Bank in response to emerging trends or competitive pressures. Due to this limitation, the analysis may not fully reflect the status of the bank's marketing activities.

Chapter 2: Overview of the Organization

2.1 Introduction

Janata Bank PLC, the alternate- biggest country- possessed marketable bank (SCB) in Bangladesh, plays a crucial part in the general fiscal situation of Bangladesh. innovated in 1972 (Presidential Decree 26) Regulations," Janata Bank" was innovated, which intermingled the ex Union Bank and Union Bank, and came a constricting organization in November 2007. The World Bank, innovated in 1972, has made precious benefactions to the socio- profitable development of Bangladesh and has too donated to erecting a solid profitable foundation in Bangladesh. Janata Bank has 912 local branches, including four intercontinental in the United Arab Emirates. Janata Bank Ltd. the history is wealthy, the present shining, and the unborn promising (PO- IT, 2023). Innovated as the earliest intimately- possessed public- sector bank in Bangladesh, Janata Bank PLC has come the largest public- sector bank facing numerous pressures and strains. The associates of the Board are executives and the main artificial workers of the region. Janata Bank Ltd. the history is wealthy, the current shining, and the unborn full of promises. Innovated as the first intimately- possessed public-sector bank in Bangladesh, Janata Bank PLC has come the largest public- sector bank facing numerous coercion and hassle. The associates of the Board are executives and the main artificial workers of the region. As a fiscal organization, Janata Bank PLC responds to competitive request requirements, including fiscal education, through a networking of computers to insure that it provides all ultramodern services in line with domestic and transnational fiscal conditioning. With a view to the near future, the World Bank will strike. All dealers, tenants and the public are staying in honor of Janata Bank PLC.

The growth of Janata Bank PLC in the public sector is a significant development for Bangladesh's legal case. The nation's service industry is about to enter a recession, according to the government. It has taken the bold choice to revive the nation's public finances. To revitalize the nation's economy, a few groups have urged the banks to establish a dynamic system. Commercial banks serve as a foundation for social and civic duties in addition to earning money from institutions. Janata Bank PLC acknowledges this and carries on with its many activities. To draw in people from lower and middle class backgrounds, Janata Bank PLC launched various deposit plans, and monthly savings plans.

Figure 1: Janata Bank PLC emblem

2.1.1 Vision

The goal of Janata Bank PLC is always to grow into Bangladesh's most significant and successful commercial bank, contributing to the nation's socioeconomic development and establishing itself as a premier financial institution in South Asia.

2.1.2 Mission

By sustaining and growing plans, providing banking quality, supplying first-rate client amenity with knowledgeable officers and making sure that business administration is followed in every level of the bank's system, Janata Bank PLC will be a successful commercial bank.

2.1.3 Subsidiaries

Table 1: Subsidiares of Janata Bank PLC

Source: (PO-IT, 2022)

Name	Address
Janata Capital & Investment Limited(JCIL	**48,Commercial Area,Motijheel,Dhaka-1000**
Janata Exchange Co. SRL,Milan Branch, Italy	Janata Exchange Co SRL,Milan Branch,20124 Milan,Italy
Janata Exchange Company Inc. USA	37-18,73 road, Suit no 1R 1st floor, Jackson Heights NY - 11372, USA
Janata Exchange Co. SRL,Rome Branch, Italy	**Janata Exchange Co. SRL,Rome ranch, Pizza Vittori Emanuele II, 31,00185 Rome, Italy**

2.2 Objectives of the Organization

2.2.1 Broad Objective

Janata Bank PLC is a commercial entity that is own by people. It suggests that it represents satisfying the majority of society's banking demands. This is a novel approach to banking, and it will be implement in stages using functional terminology.

2.2.2 Operational Objectives

A particular kind of commercial bank is Janata Bank PLC. In keeping with the very essence of the business, the bank's goal is to provide exceptional, varied services. The following are Janata Bank PLC's primary goals in order to carry out its mission:

- To maximize profits.
- To act as a communication medium.
- Assist in developing the gross domestic product.
- Keep the deposit mix at a reasonable level.
- Enhance the growth of entrepreneurship.
- Boost geographic equity and loans diversification in portfolios
- Promote the expansion of SMEs.
- Finance the information technology industry.
- Encourage profitable growing

2.3 Product and Services

✓ **Deposit Schemes**

Janata Bank PLC offers savings accounts in addition to current accounts, as well as fixed and short-term deposit accounts. The following welcoming customer deposit programs are offered by Janata Bank PLC: Deposits on a monthly basis, deposits in the Lakhpati, Kotipati, Millionaire, Marriage, Study redeems, Double Growth Deposit Scheme, and so on.

✓ **Corporate Banking Services**

✓ The motto of Janata Bank PLC Corporate Banking is to provide its visitors with verified outcomes. They distinguish between the needs of their business visitors and provide tailored solutions. Commercial clients can take advantage of a comprehensive suite of business, finance, investment, and banking services from Janata Bank PLC. These services include

- ✓ consultancy, finance, and operations. Experts at Janata PLC Corporate Banking provide excellent assistance for prompt approval and accomplished operation to satisfy customer needs. Commercial banks offer a broad spectrum of services and products. They have extensive knowledge in the following fields. The diligent recycling of agricultural goods (import negotiation/acquainted with imports), spinning and dying of cloth, printing/import, and textiles. Sword manufacturers, information technology companies, mechanical equipment, food and business paper and paper goods, chemical and chemical product manufacturers, telescope manufacturers, etc.

- ✓ **Retail Banking**
- ✓ Janata Bank PLC provides a range of private seating options for individual patrons. Products offered by Janata Bank PLC Retail Banking include the Consumer Credit Scheme (CCS), Chatro Bondhu Accounts, All-Purpose Secured Loans, Doctoral Loans, Education Loans, Auto Car Registration Loans, Salary Loans/Service Benefits, and Professional Mortgages to Work Abroad, Freelancers, and Education Loans (PO-IT, 2023).

- ✓ **Personal Banking**
- ✓ Janata Bank PLC offers a wide array of goods and services designed to cater to the diverse needs of all its clients. The bank's offerings include checking accounts, savings plans, and Janata Bank PLC credit lines, each presenting a unique mix of outstanding and straightforward service. Within the bank, the Personal Banking Division (PBD) actively manages the processing of both Visa credit cards and Visa debit cards, ensuring customers have access to reliable and convenient financial tools. VISA, recognized as the most famous credit card brand across the globe (PO-IT, 2023), counts Janata Bank PLC as a leading member of its global network, highlighting the bank's strong position in the international finance community. Additionally, remittances represent another highly beneficial financial service for retail customers, with Janata Bank PLC investing considerable effort to exceed client expectations and deliver satisfaction through this valuable cash management option

- ✓ **Islamic Banking**

Janata Bank PLC operates as an Islamic bank business based on Sharia principles, boasting two branches in addition to traditional banking. On 25th October 2003, in Naya Bazaar, Dhaka, the bank opened its first Islamic banking branch. The Sharia Council supervises the Islamic banking activities. Currently, the Islamic bank runs its financial operations through the Islamic

Banking Unit, actively separating public funds and passengers from normal banking operations.

2.4 Details of Janata Bank Chandaikona Branch, Bogura

Bank Name	Janata Bank Limited
Branch Name	Chandaikona Branch
Address	Chandaikona, Sherpur, Bogra 5841
SWIFT Code	JANBBDDH
Routing Number	135100675
District	Bogura
Service Hours	Sunday: 10:00 am - 4:00 pm Monday: 10:00 am - 4:00 pm Tuesday: 10:00 am - 4:00 pm Wednesday: 10:00 am - 4:00 pm Thursday: 10:00 am - 4:00 pm Friday: Closed Saturday: Closed
Working Days	Sunday - Thursday (Except Holidays)

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Chapter 3: Discussion and Analysis

3.1 Discussion

3.1.1 Marketing Strategies of Janata Bank PLC,Chandaikona Branch

One of the most crucial subjects for bank designers to research is marketing strategy. This is because the banking sector has to be more committed to increasing sustainability, productivity, and support from banks. Banks must retain a devoted clientele in this day of hard, experienced developers (Cadogan, 2009). Janata Bank PLC has been operating very efficiently and faultlessly since changing and creating policies and services for its customers. The steps that the Bank is taking to ensure that their clients are satisfied in order to move forward can be further explained as follows:

- **Demographic Targeting**

Demographic targeting is the practice of focusing on a broad segment of the population, such as students, government employees, private employees, and people in their youth, rather than just a small group of individuals. In the context of the banking industry, this background is crucial. Because the plan or purpose has a significantly greater likelihood of success when the area is vast (Koch & MacDonald, 2010). With the ideal agent setup, demographic targeting identifies the specific locations to work with a suitable plan. Additionally, because the strategy is converted with an ideal group of agent modifications and the aim encompasses a large portion of the consumer, the client's contentment is always evident.

These days, Janata Bank is taking the demographic background extremely carefully and consistently. Since they are aware of the state of affairs and how the culture and economy are developing, they are moving and looking with specific groups in mind based on various characteristics. Since their objective is quite large, the result will be even more significant if they can proceed in the perfect flow and with offering services, the result will be even bigger.

The bank has existed with many policies and account opening options that are distinct from one another and, of course, based on the needs and capabilities of the customers. In addition, since Janata Bank is aiming to attract a wide range of customers, they are now rather concerned about their services. Moreover, because of this targeting area's positive outcomes and intention in the minds of consumers, those consumers are becoming more and more interested in various deposit units, including existing, long-term, etc.

- **Social Media Marketing**

Social media platforms are essential for exposure and give both sides access to free information. One is the service user, and the other is the service providers. The social structure can readily be the Information through the social media platform, such as the day-to-day news and frequent upgrades on the social media platform (Daily star). Moreover, depending on that specific collection of data, corporations are acting differently because they believe it is necessary and the data demands an upgrade.

Being a government bank, Janata Bank Ltd. has all of its records available to the government for any necessary adjustments. However, the most important job is that of the directors. Governments around the nation use a variety of sources, each of which is derived from the assignment of distinct analysts who do market research and produce a conclusion. In addition, there is Facebook, various news websites, newspapers every day, TV news, and so forth. The decision-making process on any kind of change, if necessary, depending on the situation is greatly influenced by all of these informative websites.

- **Clients Value & Service**

When a consumer receives a satisfactory set of services, the service provider is respected, and the customer reciprocates by delivering value in return. These days, there is fierce competition in every industry, with better goods and services offered for business purposes. Additionally, a customer's enthusiasm in using that facility is demonstrated by their good performance (Shridhar & Sharma, 2019). Additionally, two benefits result from well-satisfied services or products: first, customers contribute value.

In the event that the product or service is highly satisfactory, this results in two things: first, the value those customers contribute after using the facility and second, becoming a devoted customer of that business's goods or services. Value or the intention to provide services should therefore have existed.

Janata Bank is considering offering a variety of services based on the capabilities of its guests, marking a broad-based community. It provides short-term, long-term, and several other types of deposit facilities, including the receipt of foreign currency and its disbursement to recipients in Bangladesh. The bank also furnishes cash to guests according to their account balance and client's needs, among other services. With an ideal client environment within the bank, this government institution respectfully serves its guests with various programs. However, the bank faces some internal problems, such as server downtime, which frequently results in significant delays and a negative impact on the atmosphere of service provision intention. Additionally, the bank's atmosphere sometimes becomes crowded, and the work process appears lengthy due to the heavy workload. Addressing these issues could significantly benefit the organization. Moreover, smoother service delivery will also lead to increased customer satisfaction and trust. This aim for quality service is likely to serve as positive publicity. On the other hand, the bank has been handling its operations properly. In recent years, client-based performances have been a priority. The bank's progress in service delivery and in achieving its objectives is evident in its client services.

Setting Own Aim excluding Competitiveness

Focusing too much on competition can create unnecessary anxiety and pressure. However, it is important to be aware of market changes and strive to improve consistently. Janata Bank, a government bank in Bangladesh, follows government policies and faces intense competition. Despite this, they have developed their own unique environment and continue to succeed in their operations.

Therefore, the level of competition is very high when compared to the overall situation in the nation. If Janata Bank Ltd. follows this pressurizing scenario, the additional pressure could negatively affect the company's culture and work conditions. However, the actuality, they have been performing incredibly well, differentiating their establishment and objective from the ambitious by simply incorporating all systematical advancements and other things.

- **Partner Cooperativeness in the Market**

This idea of spreading the market or working together with other businesses is helpful for a company to grow and succeed. If an organization doesn't have the right information about the market, it can be in trouble and might not be able to survive. In the banking industry, it is important to know about the changes in the economy because it affects how people spend their money. This can also affect how much money people save and how much they spend. Sometimes, the bank needs help from other businesses to deal with these changes.

A bank like Janata, Agrani, etc. needs partners in that specific area in order to account for the market conditions or scenario. It's challenging to assess the state of the market due to a hectic schedule and the government tag. Furthermore, Janata Bank maintains a market probe body to keep them updated on their progress as well as the needs on the evolving market. Additionally, they made decisions going forward based on all the information supplied by the consultant or marketing merchant, which worked incredibly well and kept the positive vibe going.

- **Well Behaviors Showing Structure**

One of the prerequisites for running business is good behavior. A system or business setup that is well prepared in terms of its performance and demeanor will automatically gain acceptance, and it will not take much for the business to be established and recognize as renounced. Being kind and encouraging to customers draws them in and fosters a positive mental environment.

In Janata Bank, everything is going well except for one thing - withdrawing money can be a long and difficult process. Sometimes, there is a problem with signatures, which can make it even more frustrating for people who have accounts at the bank. At the beginning of the month, there are a lot of people waiting to withdraw money, which can be noisy and crowded. However, the bank is doing their best to help everyone as quickly as they can. They are looking into using things like fingerprints and online systems to make things easier. They have also started a mobile banking service and are thinking about other ways to replace signatures. If they keep working on all of these things, the bank will be a better and more popular place. They will make sure that customers are happy with how things are done and that everything runs smoothly. They are determined to reach their goal.

- **Customer Data**

For businesses, keeping client data secure is always too crucial and private. Due to the fact that this data offers insights on customer behavior, various classes of consumer nature, ability, and gestures, among many other things of the like. This data is a crucial component that shows future attempts and precisely what should be the company's next move in terms of their plan, which is helpful for companies who want to advance by producing something new. In the context of a bank, the interest rate is determined by the bank using an appropriate collection of consumer data. The bank will charge a little higher rate if income is high nationwide. The terms become somewhat simpler when the income is insufficient.

Various account policies are offered based on the demand and income range. The bank is considering a bio matrix application in response to the signature-matching problem, and mobile banking has already been launched in an effort to minimize crowding within the bank office. Consequently, the bank makes judgments at the appropriate time solely based on data. Data is unquestionably the fundamental component of an information-based organization, and its significance is widely acknowledged.

- **Technological Adoption**

Adoption of technology has been a significant problem for all side jobs. A company that has the ideal technological adventure setup can accomplish better results than they had expected. Efficiency is clear when there is a sophisticated deployment of technology (Madan, Agrawal, & Matta, 2015). Costs are reduced by increasing productivity. The modern world depends heavily on the empowerment that comes with using technology everywhere. The outcome is pleasing in the public eye.

However, one aspect of Janata Bank appears to be very backwards: when the server is down, its customers are negatively impacted, which causes a significant deal of anxiety and takes a long time. People travel great distances to live in the village, so when they experience a server outage while also being pressed for time, the situation is extremely frustrating and time-consuming. At occasion, urban areas also experience this. Based on the time value measurement, this time was spent at a significant expense. Therefore, this significant issue may be of worry. One excellent illustration of how such systems have been upgraded is mobile banking services. Customers benefited from additional benefits provided by various payment methods that used bank account money transfers. Not only does Janata Bank meet the requirements for this upgrade, but the majority of banks are also working toward implementing this new technology.

- **Financial Services integrated with digital apps**

Mobile Banking has become a tremendous edition in this era. People might forget their wallets when they need them the most, but at that moment, they can freely and with relief use mobile wallets or digital forms of keeping money. Digital wallet facilities, along with many others, can accelerate through digital banking apps (Shokuhi & Nabavi Chashmi, 2019). These include paying electricity bills, current bills, merchant bill payments, etc. Users can settle all these things through digital applications by installing specific operators' apps, such as bKash and Nagad in Bangladesh, which provide these services. When people face a shortage of funds, they can add money from their bank account balances and easily access these facilities. Janata Bank has added these facilities as well. It offers mobile wallets and allows for the payment of various kinds of bills. The digital policy indicates that the visibility of money or currency will soon vanish. With digital apps and tools, banking sectors have begun their progression towards digital development precisely, and Janata Bank is part of this upgrade system. As the world develops rapidly, Janata Bank provides digital services that can be accessed through selected tools and apps. The public across the country has access to these services, although server slowdown issues are a major headache. Despite this, many banking companies face similar problems, indicating a need for serious attention and resolution.

- **Direct Involvement with Clients**

  Direct involvement boosts belief and support. Engaging clients directly leads to more frequent and accurate feedback. This approach helps organizations create an original and effective working environment, improving output over previous levels. Janata Bank offers opportunities for direct involvement, although not to the extent of visiting clients' homes to introduce new policies. Bankers can engage with clients who visit for services or to open bank accounts, which is crucial for explaining policies and services effectively. Creating a more precise and closer relationship can lead to effective progression.

- **Training**
- Training is a fundamental period of learning where people strengthen their basic knowledge and skills. In banking, especially for those from non-business backgrounds, training is vital for skill development and further advancement (Perreault, McCarthy, & Cannon, 2011). Janata Bank, like other institutions, conducts training for new employees, covering managerial issues and practical banking procedures. This training offers a broad scope for learning scenarios relevant to practical applications, meeting the banking sector's varied consumer needs through effective training sessions.

- **Non-Traditional Reward Programs**

These reward programs cater to clients eligible in various ways, recognizing the importance of clients to any organization. Encouragement through rewards, such as low or zero interest rates, issuing free price bonds, and charge-free policies, can be significant. Janata Bank PLC also engages in rewarding progressions but should broadcast these rewards more broadly to genuinely progress the accounts. In addition to worker reward programs, these non-traditional rewards play an impactful role throughout the system, attracting more clients as the bank introduces new and creative ideas.

Self-Service and Digitization

Although millennials and Gen Z are more probable, baby boomers and older generations in particular preferred to obtain their own items through vendors who might offer personal guidance and (or not) personal training. Very little communication with the supervisor. For financial institutions, the creation and promotion of digital finance products, customer services, and gateway experiences that enable users to register for online services, change existing products and services, and access information without visiting a branch is essential. The trend is more essential. Janata Bank PLC embraced this at a young age. This service attracts more customers. For Janata Bank PLC, this is a useful tactic.

Although millennials and Gen Z are more probable, baby boomers and older generations in particular preferred to obtain their own items through vendors who might offer personal guidance and (or not) personal training. Very little communication with the supervisor. For financial institutions, the creation and promotion of digital finance products, customer services, and gateway experiences that enable users to register for online services, change existing products and services, and access information without visiting a branch is essential. The trend is more essential. Janata Bank PLC embraced this at a young age. This service attracts more customers. For Janata Bank PLC, this is a useful tactic.

3.1.2 Marketing Mix of Janata Bank PLC, Chandaikona Branch, Bogura

To have loftier assistance provided in today's competitive business traditions and to differentiate itself from competitors, a plan needs to be designed by an organization to construct its own marketing mix, combine its components, and utilize them to the best extent possible. A similar marketing mix is used by Janata Bank PLC, Chandaikona Branch. They are briefly covered here.

Figure 3: Seven p's of marketing mix

3.1.2.1 Product

Janata Bank PLC doesn't use any preset parameters to inform its tactical product decisions. They still provide a large selection of deposit and loan choices. New products are created, if needed, in response to consumer demands in both established and developing markets, as well as their preferences, tastes, and needs. They provide their clients with these items in addition to the services' fundamental, increased, and anticipated benefits.

Products and services list of Janata Bank PLC, Chandaikona Branch,Bogura

- Credit Scheme of clients
- Scheme of Periodically Saving
- Saving Insurance Scheme
- Special Deposit Scheme
- Commercial loan
- Credit Card
- Janata Bank PLC Power Card
- Janata Bank PLC ATM Service
- Janata Bank PLC Power Card
- Over drafted loan
- Automated Branch Banking
- Ria Money Transfer
- Janata Bank PLC Pin Cash
- Green Banking
- House building loan for Government employees
- Janata Bank PLC Remittance
- e-GP payment service

3.1.2.2 Price

When it comes to pricing, services demand greater prowess development than items. A number of variables, including the cost of the materials, operational expenses, and distribution, determines the ultimate cost of the goods. Nevertheless, quantifying the cost of the services banks offer and setting the service fee is a more difficult task. As a result, pricing has a big impact on a company's services marketing mix. Janata Bank PLC offers a higher interest rate on its lending programs, but it also uses cost-plus pricing. In fact, though, they charge savings products a lower interest rate because of the bank's financial situation. You can view the most recent iteration of their pricing schedule on their webpage.

3.1.2.3 Place

The In many cases, a lack of cost awareness prevents banks from using the standard procedure used in commercial enterprises. to provide their customers with loans, savings plans, deposits, and other services across the nation. Janata Bank can gain direct and indirect access by building banking branches in strategic places. Increasing the number of domestic and foreign venues where they can provide their financial goods and services is another difficulty. They run the mail, EFT, ATM, and point-of-sale (POS) as backup channels for seamless and effective banking operations.

3.1.2.4 Promotion

For banks to reach a wider audience, they need to have a wide range of communication channels. Marketing is the most crucial component of a tangible product. Conversely, the most crucial component for an intangible product is direct marketing. Janata Bank markets their products through personal selling in addition. They provide information about the product, manage an online banking service, and handle financial transactions online. In addition to this, they use printed materials to advertise and publicize their offerings and to notify clients. They started using SMS marketing and banking very recently.

Promotion Strategy of Janata Bank Ltd:

All salesperson attempts to create information channels and persuade people to buy goods and services or promote ideas are overseen by promotion. Janata Bank PLC employs the main four components of the marketing mix. These are the following:

- Advertising
- Personal Selling
- Sales Promotion
- Public Relations

3.1.3.5. People

Banks should not downplay the influence that people will have on advertisements. Senior sales and customer service representatives who will interact directly with clients and influence how services are perceived and used make up this part, without a doubt. A service provider needs a staff member's commitment to maintaining the service brand in addition to their expertise and abilities.

Employees of Janata Bank PLC, Chandaikona Branch maintain excellent client contact and connection. It's also worthy of mention that they exhibit a really welcoming and helpful attitude toward customers. The text below shows the organizational chart for Janata Bank PLC.

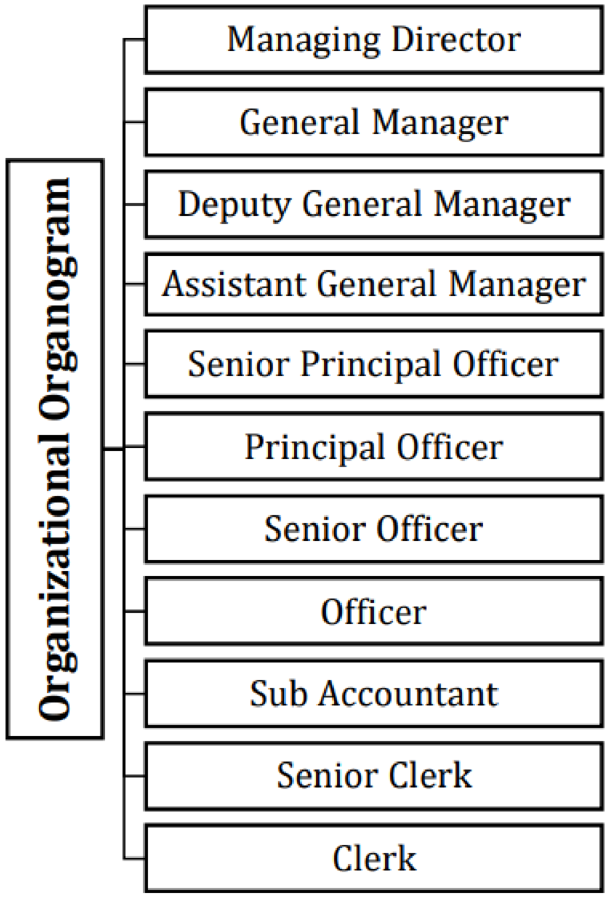


Figure 4: Janata Bank PLC's organizational organogram

3.1.3.6 Physical Evidence

Physical evidence helps people evaluate a grade and recognize the organization's standards. It's also used for maintaining and managing customer data. Janata Bank PLC employs a range of documents and receipts as concrete evidence. They also use bookkeeping to monitor their customer base. They cite cash, tokens, bonds, cheques, bank slips, pay orders, etc. as tangible proof. Being a commercial bank that is controlled by the state, Janata Bank PLC is bound by all laws and regulations set by the government. BL uses its own procedures and rules to give its customers the excellent services they are entitled

To the fantastic services they deserve They distribute their outstanding products and provide prompt customer service by using state-of-the-art technologies.

3.1.3.7 Process

To establish a strong reputation in the market and deliver excellent service, a service marketing mix must have a fast, dependable, and easily observable method. In the competitive world of today, businesses must always be on the lookout for opportunities to provide services that are timely, cost-effective, and of the highest caliber.

3.1.1Importance of Bank Marketing

- Within the banking sector, marketing plays an instructive role. It is employed to establish connections with an increasing number of customers and explain to them the benefits of preserving their money, therefore increasing deposits into the bank. The banking sector is a significant contributor to the economy as a whole. Marketing campaigns that increase public awareness of their services are becoming increasingly important to banks (Lymperopoulos, Chaniotakis, & Soureli, 2012). Because they recognize how important customer satisfaction is, banks are offering new tools and approaches to attract consumers. The following section discusses a few crucial elements:

- Client Awareness

Thanks to modern technology, customers are increasingly informed of changes in the banking system and other facets of the financial condition. The number of monthly payments from the client has increased, and they now come in a variety of formats, such as money transfers, asset security, rapid cash use, better returns on surplus funds, financial counseling, delayed payments, etc. Even in diverse banking environments, clients expect banks to offer considerably more and at a higher level, considering their vast branch networks (Mitic & Kapoulas, 2012). Consequently, banks are now required to spend money on marketing.

- Key Quality Factor

The expansion of economic growth has caused every activity to evolve quickly, and banking is no exception. Quality has become a catchphrase in the cutthroat business world, and banks have had to adapt to this new reality. In fact, it may not be out of place to reiterate that, going forward, the only thing that will determine whether banking ventures succeed or fail is quality and that marketing needs to focus on this pressing requirement.

- Rising Competition

The emergence of valuation services from other domestic and overseas firms has led to heightened rivalry within the banking sector. Competition is now present not only in the use of resources but also in loans and in other areas of the banking industry. The banks now have the necessary impetus to grow and contend in the market thanks to commercial banks.Thanks to their innovative service marketing, rapid operations, and great technology capabilities.

- Technical Developments

Technology advancements have an impact on the growth of financial products, especially in the areas of investment and international banking (Sindwani & Goel, 2021). Western history demonstrates how technology has enhanced both work completion speed and the quantity of human resources available for customer involvement.

Marketing serves as the most effective instrument in the banking sector; one must promote all banking goods to reach potential consumers. To manage the business effectively, meeting consumer requirements and wants through the sale of goods and services is necessary. Marketing is the banking industry's main tool. It fulfills consumer requirements and takes care of both the banker and the client; its tasks include event management and payment processing (Franca & Agu, 2013). Additionally, it directly connects to the loan industry. Marketing constitutes a crucial aspect of every business and is essential, not only for the banking industry. Without marketing, no commercial association could succeed. The general population must become aware of the benefits of using services to improve their provision. This might involve timely, high-quality advertising.

In today's world, banking sector is facing a high competition in the request due to internationalization and different technologies and strategies that banks are espousing. An important marketing department and a strong marketing strategy are necessary in this circumstance. The banking assiduity presently uses marketing as a veritably effective system to draw people to a variety of banking products. The days when a consumer had to visit the banks to request services are long gone in the banking assiduity. Because of adding competition, it has come essential for banks to use marketing strategies to grow their request share by making implicit guests conscious of their immolations. Now banking institutions must make implicit guests conscious of their immolations and induce demand for those products, marketing has surfaced as a pivotal tool that links guests and the services that the bank offers.

Thanks to their innovative service marketing, rapid operations, and great technology capabilities.

3.1.2 Marketing Practices of Janata Bank PLC, Chandaikona Branch, Bogura

Marketing is essential for any organization to promote its products and attract clients. It has now advanced to a point where it is called "digital marketing." Every business use this digital marketing technique. Janata Bank PLC Chandaikona branch behind in this comparison.

Marketing initiatives and TV commercials are not enough. The marketing approach used by Janata Bank PLC Chandaikona branch is outdated. However, now, they are focusing on marketing and using the following techniques suggested by main branch of Janata Bank PLC

- Mobile Application

The " Janata Bank PLC" mobile app was developed by the bank's in-house developers and launched by Janata Bank PLC on May 30, 2018. Clients can easily and swiftly obtain financial services thanks to it.

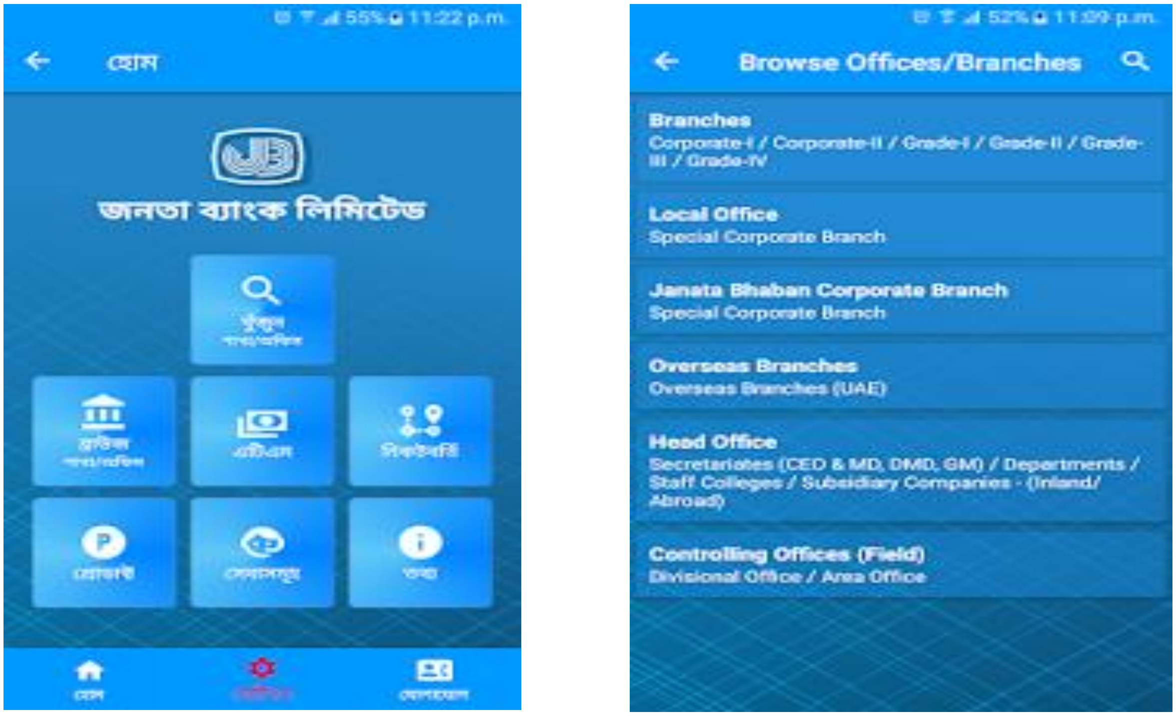


Figure 2: Janata Bank PLC Phone Apps

- Green Banking

Green banking created by Janata Bank PLC with environmental consciousness in mind. Environmental considerations play a major role in their marketing of products and services.The Chandaikona Branch of Janata Bank PLC is attempting to push it.

- Sponsorship

Janata Bank PLC eventually started funding professional and international athletic events in an effort to expand the company, promote its products, and enhance its reputation. One great marketing tactic is sponsorship. In order to expand its market, Janata Bank PLC Chandaikona Branch invests in and sponsors neighborhood events.

- Online Marketing

Janata Bank PLC currently promotes its goods on the internet, using its website, and Facebook page.

- Tv Commercial

Janata Bank PLC has already started producing TV commercials for its product, touting several programsand their advantages, like the sanchoy deposit program.

3.2 Analysis

3.2.1SWOT Analysis of Janata Bank PLC

Swot analysis is a helpful tool for business analysis. In the banking industry, it assists the company in developing appropriate plans and implementing various strategies that enable the company to handle market challenges and establish a strong position in the market (Will klenton, 2023). Janata Bank PLC's SWOT analysis will assist the company in developing a sound plan for its marketing initiatives. The following is Janata Bank PLC's SWOT analysis.

Figure 5: SWOT Analysis

3.2.1.1 Strengths

- **Effective Committee for Regulation**

Observed an operational web server that requires assessment in light of staff involvement throughout the program. Manager of Janata Bank PLC offices can easily receive communications of grievances and complaints from their staff. To a Janata Bank PLC member, this branch remarked, "You feel like you are part of things." They speak with ease while experiencing depression. Every year, internal and external auditors review and recall each of them. I discussed my internship job this month and observed the happenings in the internship location.

- **High Image and Customer Chain**

Many chains can be found in online, and Janata Bank PLC enhances the image by using the picture bank. While working there, the author sees a number of people entering the billing department. The author talks to them and makes sure they select Janata Bank PLC because they think it will provide better customer service than other businesses. They say they are happy to share this collection of extra web information to assist clients in visualizing the best products and experiences. Janata Bank PLC is a big network of teams with lots of members. They have a vast network of thugs in this country, they easily interact with individuals, and they serve many people through many branches.

➢ **Friendly Working Environment**

The author found all working conditions to be good and friendly. A healthy working environment is extremely important to all employees and organizations. This increases productivity and reduces various costs. He identifies five characteristics of good working conditions: This communication is open. Work/life balance, training, work planning and a strong team spirit. All located at Janata Bank PLC Chandaikona Branch..Skilled Management

Different consumers can receive superior service from an employee. This indicates that they are skilled in particular areas. I observed how many individuals visited the "Remittances and the foreign sector" part when I worked in the "Open Accounts" area. The employee in question was not present at the money transfer broker I located for everyone. Open broker accounts from buyers will bolster this industry claim. I have been assured by every employee at this bank that they can handle any task even when they are not there, and that money transfer users do better than those at any other financial institution have. They possess every expertise in the field.

➢ **Good Communication Skills**

Proficiency in communication is crucial for enhancing employee empowerment and augmenting the organization's sustained financial gains. Excellent communicators can interact with others with ease and continue to do so for extended periods when interacting with customers. Every Janata Bank PLC worker possesses this skill. I obtain this information from Janata Bank PLC, Chandaikona Branch, where I work in billing.

3.2.1.2 Weaknesses

A person may continue to perform better in the market if they have no weaknesses in their area of operation. A bank or firm is not in the same way. Every firm faces certain challenges that impact how the business is running. Janata Bank PLC has certain shortcomings as well, which covered in below.

- **Utilizing Technology Inappropriately**

Right now, this is the primary issue along the border with Janata Bank. The world today is changing quickly and evolving quickly. Others will quickly seize control and advance by subduing the banker in order to handle this. I observed certain bank employees throughout my internship who were not proficient in using various e-sites. For all organizations, this is a great letdown. Janata Bank PLC needs to handle this matter cautiously.

- **Lack of Client Knowledge**

The author has made the observation that all the working environments are good and friendly. A healthy work surroundings is deemed crucial for all employees and the organization, where productivity is increased, and various costs are reduced. Five characteristics are possessed by excellent working conditions. Open communication, a stability between work and private life, training, work planning, and a strong team spirit are encompassed by these excellent working conditions. Everything at Janata Bank PLC, Chandaikona Branch, is encompassed by open communication, a balance between work and private life, training, work planning, and a strong team spirit

3.2.1.3 Opportunities

Janata Bank PLC has a few opportunities that could help it enhance its operations. These are covered in the section that follows:

- **Increased Compensation.**

They provide their customers with the best services available, but for some reason, they are unable to pay for the best services. Whereas the other offers employees, the first offers the highest salary. Everyone can receive the best rewards from Janata Bank PLC, but occasionally nobody can. You may be sure that without defending such information, you will not be able to advertise to other customers or offer a better service. Employees can perform better at work if they become more motivated.

- **Making Good Relations by Servicing Good Quality**

Although they make every effort to provide each customer with the best service possible, there are situations in which they are unable to do so. There are consumers that come in for the first time, and complaints are submitted from time to time. If they do not get better service, they will move to other poor banks and not come back. If they can continuously provide excellent service, they will be in a better position to sustain a large customer base and a stronger position in the market.

- **More Experienced and Knowledge**

Many of the more senior and seasoned employees of Janata Bank PLC have been there for a long time. They are proficient at finding solutions to issues. They keep treating different issues for a very long time. Young individuals are capable of handling any issue. When collaborating with the pension industry internally, they will communicate and find swift solutions A person can quickly and effectively handle the management challenge by bringing together both young and experienced individuals.to problems.

- **Training for Employees**

They provide their customers with the best services available, but for some reason, they are unable to pay for the best services. One is inadequate training for employees. Training is the process of gaining information and abilities relevant to potential possibilities. Its specific objectives are to increase capacity, productivity, competence, and skills. Future technological performance will improve if Janata Bank PLC's senior executives consistently work to instruct staff members in its use.

3.2.1.4 Threats

Every organization faces challenges that must be overcome in order to advance society. As a result, it is critical to identify these institutions and work toward a quick solution. Events that undermine the objective of reaching an organization are known as external threats. It might not be good. Below are some of Janata Bank PLC's threats.

- **Political Influences**

- The JB presents yet another obvious danger to political power. Political influence is the official right of certain government employees to make choices without considering the interests of others, the republic, or oneself. Take out a few people living in this lovely land.

As state banks, the Janata Bank PLCs are obligated to adhere to political power regulations that impede and jeopardize their interests in the banks. Gorgeous nation. As state banks, the Janata Bank PLCs are obligated to adhere to political power regulations that impede and jeopardize their interests in the banks.

- **Large Competitors**

It is simple to observe that numerous financial institutions on Google Maps that offer comparable services and compete with Janata Bank PLC encircle Janata Bank PLC by growing their offerings. My internships in Bangladesh have shown me that various banks in the country provide similar services, including commercial banks, city banks, Bank of Asia, Sonali Bank, etc. If Janata Bank PLC is unable to deliver the greatest service, it is willing to take chances in order to draw clients and turn a profit.

- **Technological Improvement**

It is obvious that a technological advancement poses a threat as well. Improving the technological advancements now in use on a daily basis is considered a technological advance. This implies that technology has advanced as well. In the modern world, many things change every day.

- **Globalization of Services**

One of the risks to services is globalization. Because of globalization, products are identical everywhere. It is renowned for its people, its brand, and its methods for disseminating brand-related goods globally. One may refer to this as a move from the local and domestic market to the international market. Any service is easily accessible to people in any nation. Someone mentioned during the internship that if the invoice was collected online, they asked not to give it to anybody else.

3.3 Questionnaire survey analysis

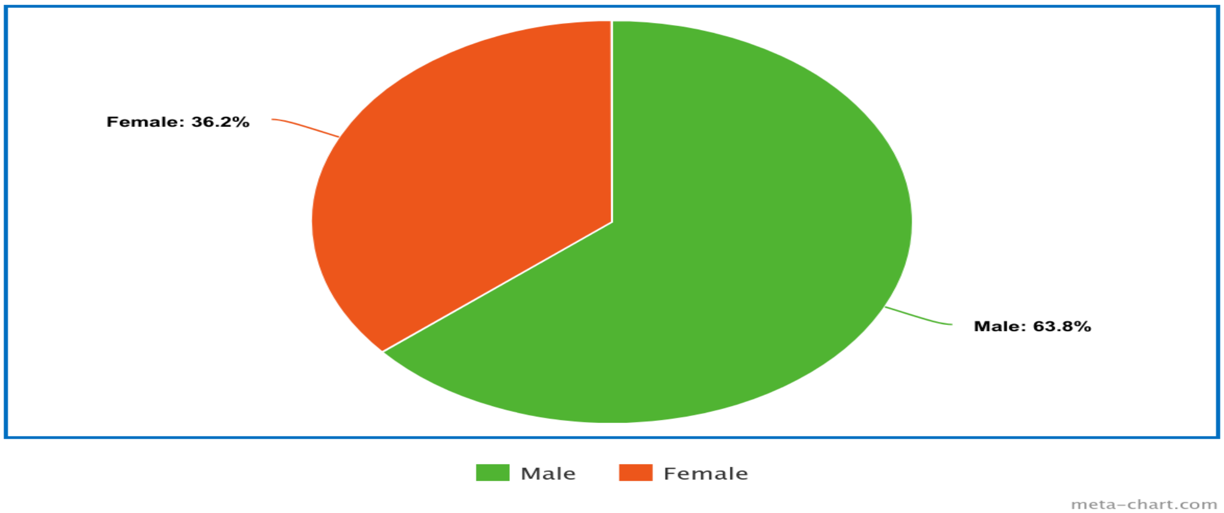
- Demographics:

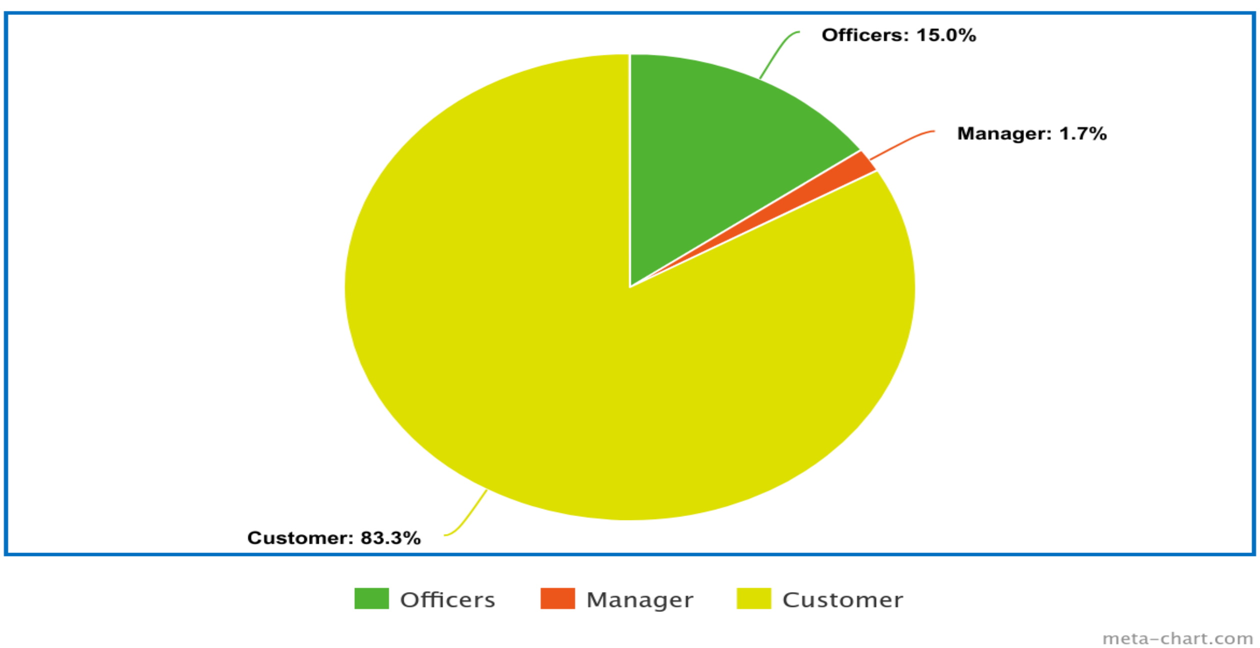
Participants: Officers, Manager and Customers (information’s)

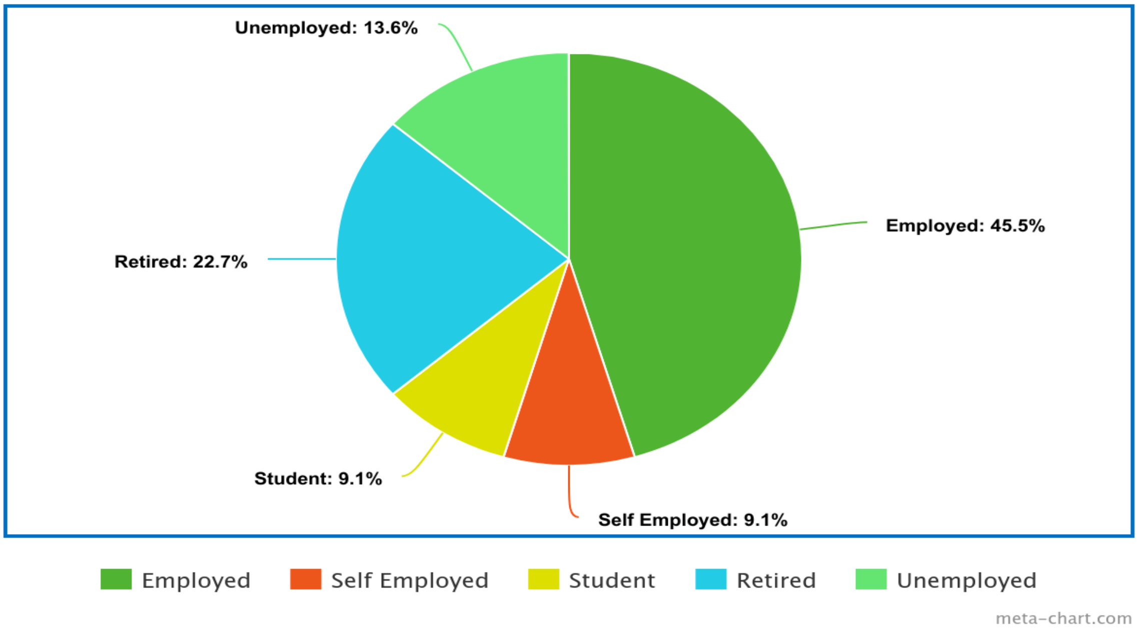
Gender: [ ] Male [ ] Female

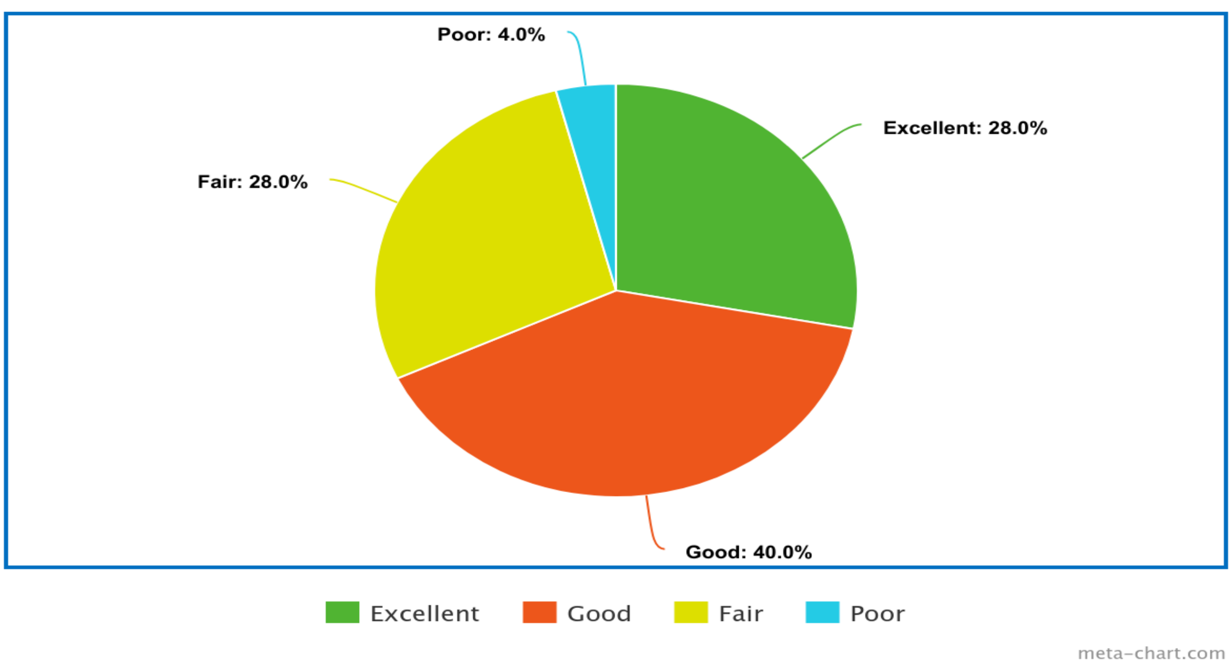
Customer Services

Overall Experience:

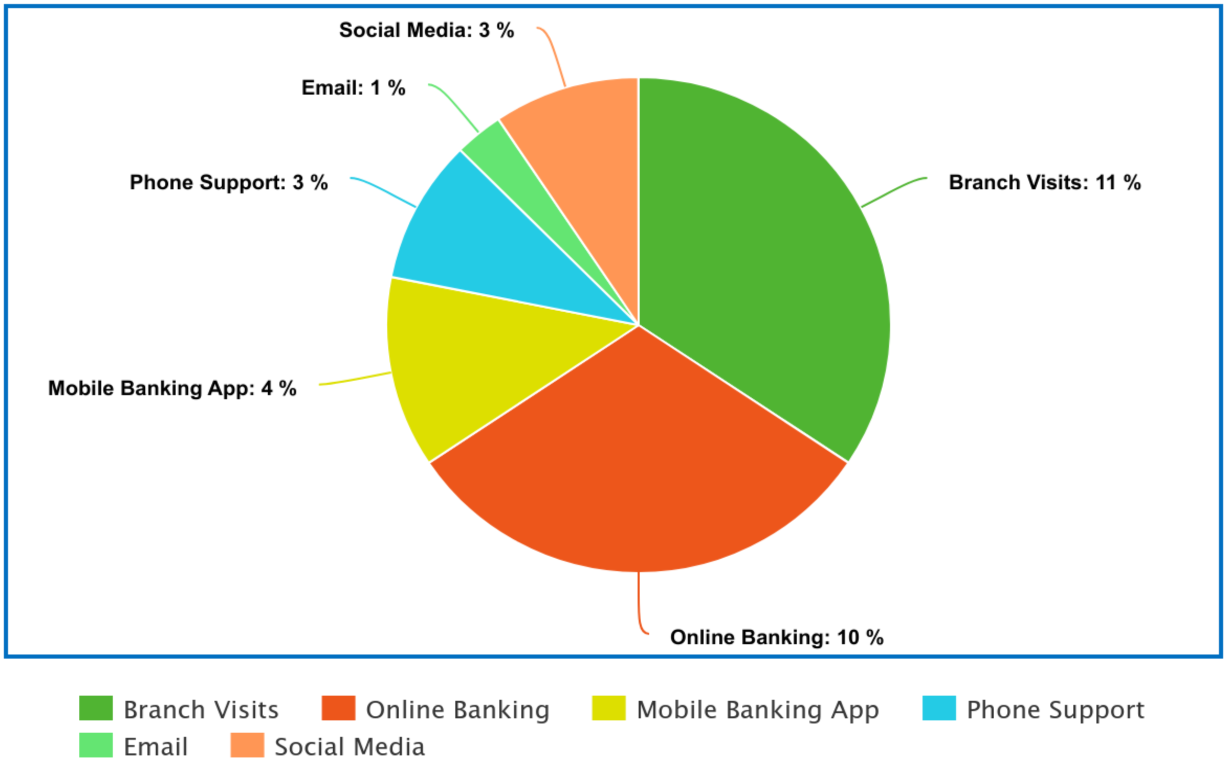




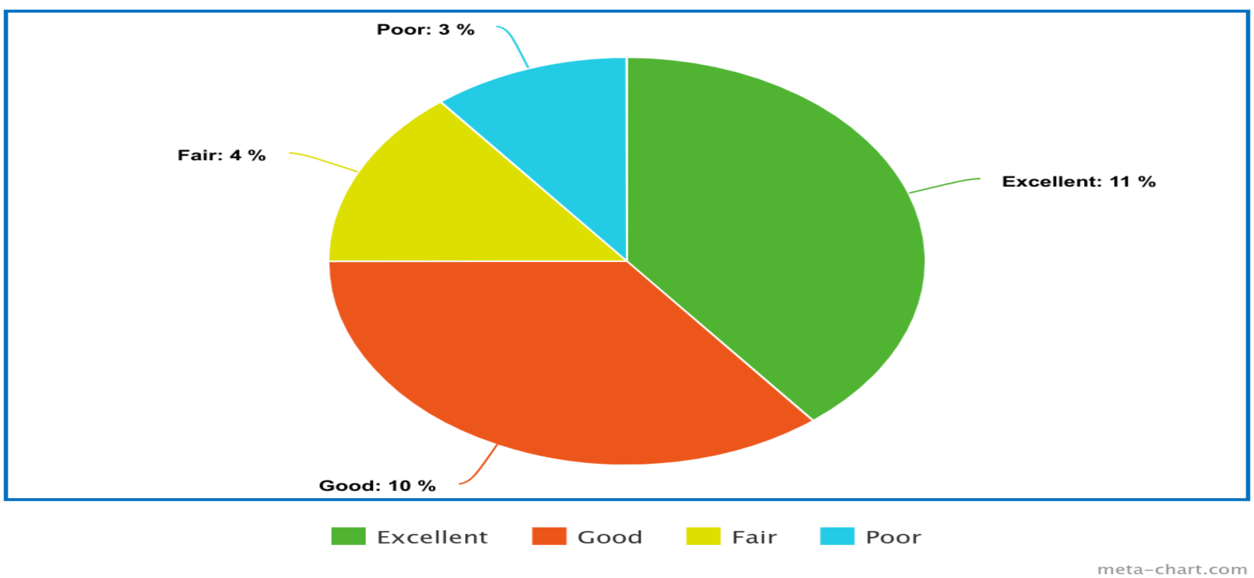




Customer Service



Marketing Interaction



Overall Satisfaction

Chapter 4:
Problem, Recommendations and Conclusions

4.1 Problem Identified

The following things about Janata Bank PLC have been identified after analyzing marketing activities:

- Because individuals depend on various banking policies, such as current accounts, fixed accounts, exchanges and transfers of foreign currencies, withdrawals of funds, and so forth, financial institutions are constantly prepared to compete by providing services that are more aggressive and offers. However, because many banking websites offer nearly identical services and are deliver in a similar way, customer care is becoming the most important aspect of business operations. Less active customers are unaware of the branch's new offerings.
- Every employee in today technologically advanced environment ought to be more knowledgeable about current technologies. Employees must receive training for this. Employees at Janata Bank PLC have less opportunities for marketing-related training. For this reason, they have less interest in utilizing various marketing strategies and methods.
- Clients are happy with the services provided by staff members. Nonetheless, the organization where services are render is where the distinction is made. The client will find it attractive if the service providers behave in a way that makes the gesture and the entire setting for offering services seem admirable and quite outstanding.
- The management is less eager to implement new tactics and carry out marketing operations. Being a government financial institution, management believes that customers would flock to them on their own and that little promotion is necessary.
- People in the present day prefer digitization to going to the bank to make deposits and withdrawals. Janata Bank PLC makes use of fewer digital tools, such as distinct core software and apps. Additionally, because there are insufficient ATMs and CRMs and they are less common in crowded places, clients are not entirely satisfied with the services provided by these machines.
- Prior to introducing new services and loans, the bank underperforms in market research and fails to consider consumer preferences. JB PLC is ignorant of the marketing study.
- Employees occasionally experience challenges when delivering services in person. However, the bank also offers services through its mobile and internet banking platforms. However, because they are afraid of losing money, clients are less inclined to utilize these kinds of techniques.

4.2 Recommendations

In each given career, the most crucial factor is publicity. And the key idea of that publication is its marketing approach. Businesses establish their standards based on a straightforward yet well-thought-out marketing approach. Within the context of Janata Bank PLC they are taking different steps, and in the majority of them, they are taking those steps at a fluid rhythm with the delight of the customer by offering better than the previous. However, there aren't many issues now. Following a discussion and analysis of many Janata Bank PLC elements, the bank is advised to follow some of the recommendations. These are listed below.:

- As the bank utilizes fewer advertising activities and should communicate more and more about its products and services, new advertising should be required for Janata Bank PLC's new products and services. Effective marketing campaigns, such as those run on TV, newspapers, billboards, and social media, must succeed and grow.
- The bank ought to provide its staff with the chance to receive improved training and guidance regarding marketing initiatives. Training imparts value and gives accomplishment significance. Because if anything can be accomplished through appropriate learning, the result is something truly unique. Additionally, an individual gains experience, skills, and training that are extremely valuable and costly. And the consumer's value-added response determines the price for them.
- It is recommended that Janata Bank PLC communicate that they appreciate their customers' business. They could launch more projects for their customers and offer more specialized services including online, mobile, SMS, and Q-cash banking.
- It is advisable to organize several seminar programs to educate management on the various advantages of marketing. The marketing staff should also educate management on the advantages of implementing marketing initiatives.
- The bank ought to employ and apply technology more frequently. Janata Bank PLC should prioritize growing the number of ATMs and CRMs, as well as their services, and making sure that customers are receiving the greatest possible care from those.
- They should carry out marketing research to determine the most marketable goods before introducing new offerings or schemes. They ought to employ marketing tactics by learning which products the approach is intended for in order to obtain that knowledge.

- Even if mobile banking has already begun, the majority of bank customers are still getting used to the digital banking landscape through their mobile devices. There won't be any crowds at the withdrawal counter or bank branch lobby if everyone is aware of all the digital banking options available through mobile gadgets and apps. Furthermore, these orderly and precise procedures will guarantee a digital and seamless environment at the regularity that is referred to as our normal life. To do this, the bank needs to promote its digital offerings and the safety of its online banking.

4.2 Conclusion

Marketing initiatives have a significant impact on capturing consumers' attention and establishing a strong brand. Therefore, thorough consideration of this aspect is necessary for greater achievement. Since respectable organizations like Janata Bank PLC entered the market and started vying for dominance, the industry has grown so attractive that companies now feel compelled to offer the best customer service and follow a thorough marketing mix for promotion and advertising. Regarding the Janata Bank PLC, however, several issues pertaining to marketing initiatives are discovered. The bank's lack of sufficient marketing initiatives is causing a considerable increase in the gap between client awareness of Janata Bank PLC products. Also, they present new items to their staff members without carrying out adequate marketing research. The primary cause of these is because management feels that it is a governmental institution and is therefore not interested in doing a lot of activities. In actuality, people don't know enough about the services the bank offers. Every bank uses a different combination of marketing techniques to promote its own. Although many people still use personal marketing, Janata Bank PLC will also need to employ other tactics to advertise the products and services provided. Janata Bank PLC should make the most of its resources and support marketing initiatives that will improve the bank's reputation and make consumers aware of the advantages of its services and goods.

Appendix

Dear sir,

I attend Daffodil International University (DIU), and in order to complete my BBA report, I need the information on this questionnaire. The subject of my report is An Analysis of Marketing Activities of Janata Bank Limited: A Study on Bogura Chandaikona Branch.

You can allow me Two minutes to finish this information. This is an open-ended inquiry. Kindly, sir, assist me in completing my reports. I appreciate you taking the time to think about this.

This questionnaire shows that the responses are as follows: Excellent, Good, Fair, Poor, Very Satisfied, Satisfied, Neutral, Dissatisfied. Please give a correct response.

Gender: [ ] Male [ ] Female [ ] Other

Occupation: [ ] Employed [ ] Self-employed [ ] Student [ ] Retired [ ] Unemployed

Brand Perception:

1.How would you rate the reputation of Janata Bank?

Excellent

Good

Fair

Poor

2.Customer Service:

How satisfied are you with the customer service provided by Janata Bank?

Very Satisfied

Satisfied

Neutral

Dissatisfied

Overall Experience:

3.How would you rate your overall experience with Janata Bank?

Excellent-

Good

Fair

Poor

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