"An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited: A Study on Komorgonj Branch"

Submitted To

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Letter of Transmittal

27th February 2024

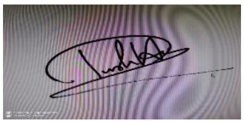
To

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

Subject: Submission of Internship Report entitled “An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited: A Study on Komorgonj Branch”

Dear Sir,

I am delighted to present the internship report titled **“An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited: A Study on Komorgonj Branch’’**. This report fulfills a partial requirement for the completion of my MBA program. The comprehensive analysis includes a blend of primary and secondary data, supplemented by my own investigative efforts. Despite facing various constraints, I dedicated my utmost efforts to ensure the meaningfulness of this report. I sincerely hope that this report serves the intended purpose of my internship program and contributes value to the existing research literature. I express my gratitude for your invaluable direction and cooperation throughout this endeavor.



Sincerely yours,
Md.Mahamudul Hasan
ID: 212-14-3365
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Major in Marketing
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Letter of Approval

This is to certify that the internship report entitled “**An Analysis of the Customers Satisfaction with the of Service Pubali Bank Limited: A Study on Komorgonj Branch”** is prepared by **Md. Mahamudul Hasan**, ID # 212-14-3365, as a requirement of the MBA program with a major in Marketing under the Department of Business Administration and the Faculty of Business & Entrepreneurship at Daffodil International University

The report is recommended for submission.

I wish him all success.

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

Acknowledgements

At first, I would like to thanks to my Almighty for his greatness to complete my graduation and for sound health for preparing this report properly. Secondly, I would like to thank my parents and my beloved teachers who gave me support to finish my graduation.

It is a great pleasure to prepare the internship report entitled **"An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited: A Study on Komorgonj Branch''** I acknowledge my immeasurable gratitude to **Professor Dr. Mohammed Masum Iqbal**, Dean, Faculty of Business and Entrepreneurship, Daffodil International University, for his helpful supervision, suggestion, guidance and encouragement. In fact, he guided me as my teacher and motivator to make me understand and conduct a complete report like this one. I note his contribution with high dignity. I would express my sincere thanks to the Branch Manager and other officers of Pubali Bank Limited (Komorgonj Branch). Thanks, are also due to staffs and officers who spent much of their valuable time in discussing with me. I sincerely express my deepest gratitude to Department of Business Administration and all the officials of department for their relentless help and caring attitude and so many others whose names I failed to mention here, I thank you al

Executive Summary

Practical knowledge is greatly differing from academic knowledge through its operation, complexity and implementation. To justify the academic knowledge, practical knowledge has great importance. Internship program is a great opportunity to justify the academic knowledge in respect to the practical world. So, this reason Department of Business Administration introduce this type of internship program for the students of M.B.A. for getting practical knowledge.

This report investigates An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited: A Study on Komorgonj Branch. This shows its historical background, the vision, mission, corporate strategy and the other aspect like the financial institution principles etc. Services offered by Pubali Bank Limited are details. This report discusses the satisfaction level of Pubali Bank Limited's customers.

Data and information were collected from several way, A total 80 customers survey on 10 questioners. Direct working with officials of Pubali Bank Limited, Face to face conversation with client, Practical deskwork, Annual report of Pubali Bank Limited Website Browsing of Pubali Bank Limited. Through diagram and data examination endeavored to determine if current statists of satisfaction level of Pubali bank Limited.

Shortly it can be said: in its beginning introduced the Pubali Bank Ltd. Then it’s come with the topic to An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited. Different services offered by Pubali Bank Limited are shown in the brief.

All the information is very vital to find out the problem of customers satisfaction with the service of the bank and provide recommendations.

Table of Contents

Chapter One

Introduction of the Study

1.1 Introduction

Banks are playing a crucial role in economic development of a country. Economy money is one of the most important and essential elements which can be compared with blood of our body when financial institution like bank act as an artery system of the economy. Banking system occupies an important place in a nation's economy because of its intermediary role; it ensured allocation and keeps up the momentum of economic activities. Bangladesh economy has been experiencing a rapid growth since the 90's.

For the local community, banks provide access to funding and financial services to both local business and citizens, as well as the money banks invest back into the community through employee payroll, business investments, and taxes. First of all banks cater the need of society by mopping up deposits as different forms like savings, and many other options at reasonable rates. Also bank provide credit facility to high-end investors for big projects in the industrial, infrastructure and service sectors.

Pubali Bank Limited has introduced several new products on credit and deposit schemes. It also goes for Corporate and Retail Banking etc. The Bank also participated in fund Syndication with other Banks. Through all these myriad activities, Pubali Bank Limited has created a positive impact in the Market. The Primary purpose of this report is to get an idea about the customer satisfaction level of, Pubali Bank Limited. This report is an attempt to reflect the position of Pubali Bank Limited in the financial industry, policies activities and service qualities of customer satisfaction.

1.2 Background of the Study:

Bangladesh's banking office is falling behind in taking consistent change. The planting of cleaned aptitudes in anticipation of the organization is as significant as the correct structure improvement, to grow well in this created state. To end customers' satisfaction hours, one must end the internship program from a business affiliation and Understudy must present its brief position assignments. To make a report, it is essential to choose the subject. An extremely highlighted theme concerns what every one of the subjects will discuss through detailing. The focuses appointed by Pubali Bank Limited AVP, Operations Manager, are the satisfaction of "Social Appraisal Customers" Pubali Bank Limited. "I incorporated this report during the enrolling season at Pubali Bank Limited with the assistance of these courses and my basic experience and information.

1.3 Objectives of the Study:

The study has been carried out with the following objectives.

- To identify the services of Pubali Bank Limited, Komorgonj Branch;
- To measure customers' satisfaction with the services of Pubali Bank Limited, Komorgonj Branch;
- To identify problems related to customers' satisfaction with the services of Pubali Bank Limited, Komorgonj Branch;
- To make recommendations to solve the problems;

1.4 Methodology of the Study:

The study used both primary and secondary data in order to conduct the analyses that were included in the report. Information on general activities and customer satisfaction levels was initially gathered from employees at Pubali Bank Limited and from customers who had taken services from the company. Secondary information was gathered from many sources, including annual reports, pertinent publications, websites, and so on.

Sources of Data: In order to fulfill the objective of this study different information and data are needed. The data and information were collected from various sources, such as necessary and optional, which are shown as follows:

Primary Data: The critical data is that data which is collected a new and only because of it. This knowledge is special in nature as it is collected only because. I conducted a survey with 10 inquiries about it to collect important information. I gave the query to PBL's clients to top them off. The clients of the of Pubali Bank Limited, were my target population.

- Direct work in the office of Pubali Bank Limited
- Face to face conversation with the customers.
- Practical desk work.
- Observation from the internship period

Secondary Data:

- Annual Report of Pubali Bank Limited
- Previous internship report, Research paper, Journal, etc.
- Web page of Pubali Bank Limited

My sample size was 80 for this research.

Study Question

The purpose of this study was to answer whether PBL customers are pleased with the service demonstrated by PBL. So the comprehensive inquiry for this analysis was to determine the degree of fulfillment of Pubali Bank Limited's customers. To do so for the study 10 inquiries were set up.

1.5 Limitations of the Study

However, there are significant restrictions that prevent the program and the research from being successful. The following were the restrictions:

- This study has some flaws due to my lack of experience.
- We know that financial organizations don't like to disclose information, so I won't be able to access all of this organization's accurate data.
- Everyone is so busy in the service life that they don't allow me enough time to collect the necessary data.
- Because this is my first time writing this type of report, several limitations are there in my papers.
- Customers may refuse to provide information if they are not interested.
- Three months is insufficient time to prepare for this type of research, which necessitates long-term efforts. As a result, there is a mistake in the paper.
- Obtaining information from the financial sector is quite tough.

Chapter Two

Organizational Overview

2.1 Background of Pubali Bank Limited

The Bank was initially emerged in the Banking scenario of the then East Pakistan as Eastern Mercantile Bank Limited at the initiative of some Bangle entrepreneurs in the year 1959 under Bank Companies Act 1913 for providing credit to the Bangle entrepreneurs who had limited access to the credit in those days from other financial institutions. The Bank originally emerged as Eastern Mercantile Bank Limited in the banking scenario of then East Pakistan on the initiative of some Bangle entrepreneurs in 1959 under the Bank Companies Act 1913 to provide loans to Bangle entrepreneurs who had limited access to credit from other financial institutions at that time. This bank was nationalized according to government policy and renamed Pubali Bank Limited after Bangladesh's independence in 1972. This bank was subsequently denationalized in 1983 as a private bank and renamed Pubali Bank Limited due to changing circumstances. Since its inception, the Bank has played a vital role in socio-economic, industrial and agricultural growth and in the country's overall economic development through the mobilization of savings and investment funds. Pubali Bank Limited is currently the largest private commercial bank with 410 branches and has the largest online banking network that is centralized in real time. It provides customers with mass banking services across its branch network across the country. The growth rate of bank earnings has been more than 25 percent on average over the last 5 years.

2.2 Vision of Pubali Bank Limited

In order to aid the financial improvement of the nation and to be the main bank in South Asia, to become the strongest business bank in Bangladesh.

2.3 Mission of Pubali Bank Limited

By maintaining a steady growth methodology, transmitting high-caliber money-related products, providing magnificent customer service through an experienced supervisory group and ensuring excellent corporate management in every development of the banking system, Pubali Bank Limited will be a compelling business bank.

2.4 Goods and services rendered by the company

Items and facilities are the key assets of any relationship. In providing unique services to different customers or offices across the country, PBL takes on the most notable work. Pubali Bank Ltd. will access the corresponding products and services. Consumer Credit Scheme

- Special Deposit Scheme
- Monthly Saving Scheme
- Saving Insurance Scheme
- Credit Card
- Western Union Money Transfer
- PBL ATM Service
- PBL Power Card

Consumer Credit Scheme

The PBL Consumer Credit Scheme provides consumers an outstanding opportunity to buy simple portions of the family unit and office products. This package offers clients the advantage of part installment to adjust to the high sticker costs of various critical home and office equipment. Currently within their buying range are TV, refrigerator, VCR, personal computer, photocopier, washing machine, furniture, microwave oven, car, and various other expensive products.

Special Deposit Scheme

Under this plan, clients can store cash for a term of 5 years. The stored cash is completely refundable at the expiry of the term. Simultaneously, during the term time frame, they can appreciate a month to month profit comparing to their saved sum. With regard to the event, a store of Tk, 55,000/- gives a month-to-month salary of Tk.500/—-under this scheme.

Monthly Savings Scheme

This plan is uncommonly designed to assist individuals with limited salaries. This amasses reserve funds into a noteworthy total towards the portion of the arrangement in a small month to month. In this way, the investor would have a substantial add-up to enjoy after the expiry of the term time period.
A month to month store of Tk.500/ - or Tk.1000/ - for 5 or 8 years' time period acquires at last. Tk37, 896/ - or Tk.75, 791/ - separately.

Credit Card

Visa in our nation is the most up-to-date concept. The credit card was first launched in our country by Pubali Bank Ltd. The names of the dominant MasterCard band are Ace card and VISA card. Visa, time, and general cash are covered. Bank Ltd. of Pubali. PBL has released two kinds of charge cards, which are as follows:

PBL ATM Services

The PBL ATM card gives its customers the ability to withdraw their cash every day except on vacations. By using ATM supporters, various service bills, such as telephone, gas, power bills, and so on can be issued. The ATM card, all things considered, is plastic. Pubali Bank Ltd. has made its customers familiar with the ATM operation. In total, there are 96 Pubali Bank Limited ATM booths located in 32 districts in Bangladesh. You can search the atms by districts or directly pick your nearby booth.

PBL Power Card

It's a card that's prepaid. No need for any PBL branch records. At any branch and card emphasis of the PBL, application frameworks are available. For the principal year no annual tax. Tk 200.00 recharging fee, as it were. Neighborhood card caps or combinations of at least 1000. The farthest point is the international card - at least US$ 500.00. Refill via a branch of any PBL. Drawing money from PBL ATMs out of pocket for nothing and arranging Tk 10.00 per exchange from other ATM-Tk 100.00 from ATMs under Q-money.

Western Union Money Transfer

Together with Western Union, the world's largest cash transfer operation, PBL has familiarized Bangladesh with the faster route of cash settlement. Actually, cash movement is safer and faster than at any other time between Bangladesh and any other piece of the planet.

Being on the internet, this fundamental exchange mechanism disposes of the perplexing process and makes it easy and beneficial for both the sender and the collector. Your cash will be transferred through PBL - Western Union Money Transfer Service.

Saving Insurance Scheme

This initiative is Bangladesh's first of its kind. It consolidates the benefits of the regular investment funds and safety plot; along these lines, though you appreciate the security of maximum protection inclusion, you get the usual rate of enthusiasm for the stored number. Under this scheme, if the common demise of the record holder happens, the recipient gets the store equivalent, but in the event of accidental passing of the record holder, the recipient will get double this storage.

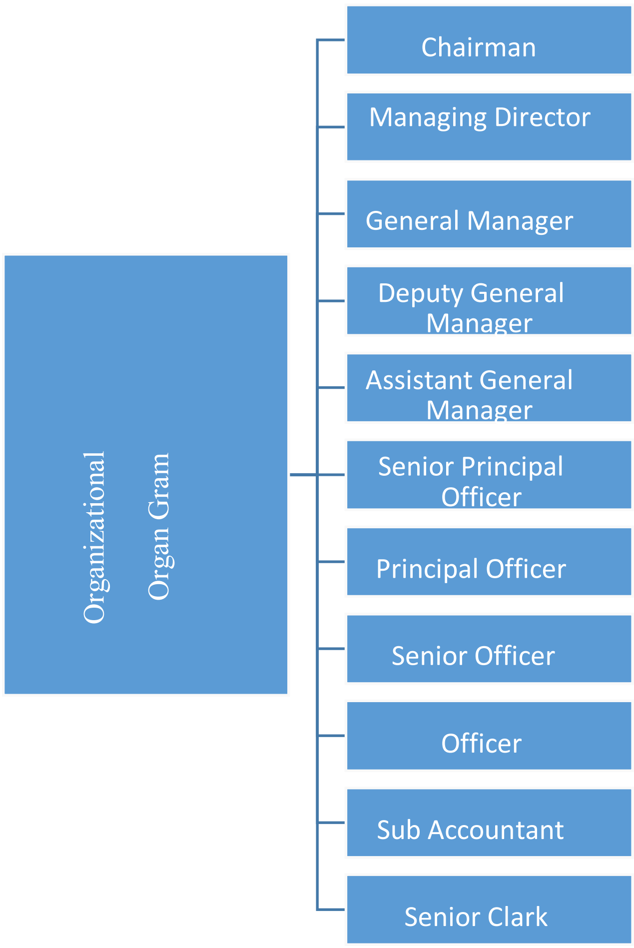
2.5 Services Areas

There are 725 domestic and 4 overseas components of Pubali Bank Limited. Among them, there are 354 branches in urban areas, plus four outer branches, and 371 branches in rustic areas. And in the United Arab Emirates, every outside branch is organized.

Division	Town	Rural zone	Total
Dhaka	106	82	188
Chittagong	70	75	145
Rajshahi	65	120	185
Sylhet	30	32	62
Khulna	79	62	141
Overseas	4	0	4
Total	354	371	725

Table: Branches of Pubali Bank Limited

2.6 Operational Network Organogram



2.7 Pubali Bank Limited Facilities

Pubali Bank supplies its customers with all kinds of commercial banking facilities. The core services that PBL offers are:

1. Retail Banking: Retail services are typical saving records of various arrangements, such as flitting shop, whole deal store, fixed store, and so on.
2. Credit Banking: Credit banking applies to the production offices supplied by banks. Pubali Bank Ltd. offers credits to its customers based on their terms and conditions. These credits are agricultural development, educational development, advancement of the home, advancement of the automobile, and so on.
3. Rural Banking: Pubali Bank Limited provides advances to ordinary people who are unemployed or have no money to do any business or job. They provide these individuals with no proportion of money from the beginning and the advance chief completed the proportion of credit based on the launch.
4. Micro-Enterprise Credit: There are four UAE branches at Pubali Bank Ltd. and 1198 journalist banks around the world. They have innovations in import and fare trades. In exchange, they have LC equipment.
5. International Banking: Pubali Bank Ltd. has four UAE branches and has 1198 journalist banks around the world. In import and fare trades, they have advances. They have LC facilities in addition.
6. Foreign Remittance & NRB Services: Outside settlement services are provided by PBL. It allows Bengalis who work outside of Bangladesh to transfer their cash to Bangladesh.
7. Bill Collection: Every PBL branch has charge corners to collect different types of customer bills, such as an electric bill, gas charge, water charge, telephone bill, and even school expenses.
8. Online services: At present, PBL is also providing its customers with web-based banking services. Despite the fact that a few sections of PBL alone have these service offices. A major part of the branches wears, however, do not have online service.

9. ATM Service: PBL further provides its customers with ATM services. Among all state-owned banks, Pubali Bank Ltd. was the first to begin the ATM Booth operation. In total, there are 96 Pubali Bank Limited ATM booths located in 32 districts in Bangladesh. You can check the atms by regions or select your nearest booth directly from the list below. The following table of all Pubali Bank ATM booths will assist you with any unique location, area and district booth address. Clicking the name of every district

Chapter Three

Customers Satisfaction of Pubali Bank Limited

4.1 Data Analysis

The survey was made to understand the fulfillment level of the clients of PBL. This review in the Branch of PBL were 80 clients of this bank reacted in this season.

With the assistance of MS Word's tables and Charts, the information is investigated and deciphered. A few outlines and tables were utilized in this report for investigating the gathered information to clarify certain ideas and discoveries all the more obviously. Here is that:

Question 1: Pubali Bank Limited has the best or at least a very good environment.

Analysis: Flowing table and diagram show the analysis of a particular topic:

	Frequency		
1	Strongly Disagree	8	
2	Disagree	21	
3	Neutral	14	
4	Agree	27	
5	Strongly Agree	10	
Total		80	

Table 1: Response from Q1

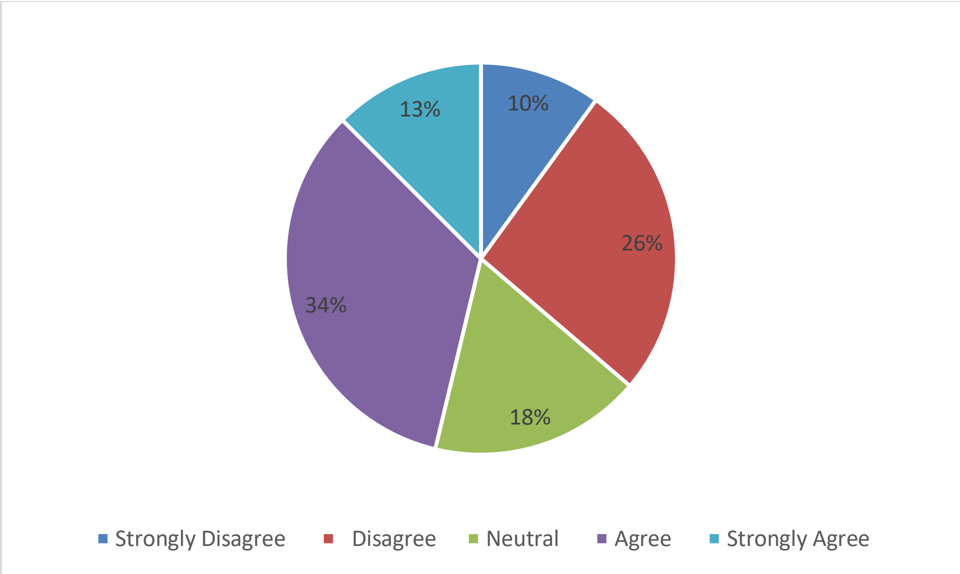


Figure 1: Q1 response percentage

Interpretation: From the above table and graph, we can say that lone 10 respondents emphatically consented to this reality and 27 to agree concurred. In the interim, the quantity of respondents who emphatically differ to this reality is 8. Here 21 respondents said they to disagree differ to this point and 14 respondents kept them in the nonpartisan side.

Question 2: Office staffs and employees are very much helpful to customers.

Analysis: Flowing table and diagram show the analysis of a particular topic:

	Frequency	
1	Strongly Disagree	8
2	Disagree	14
3	Neutral	16
4	Agree	20
5	Strongly Agree	22
Total		80

Table 2: Responses from Q2

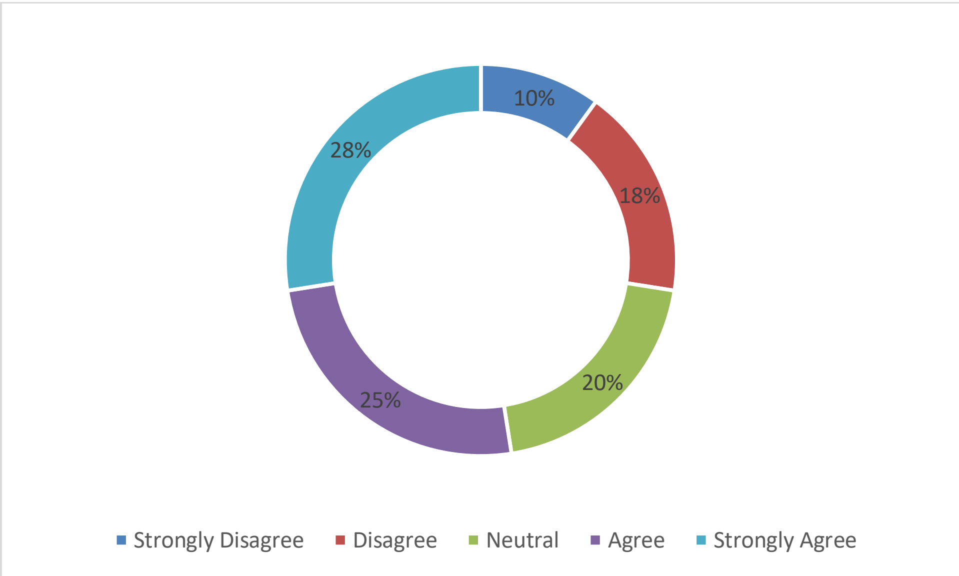


Figure 2: Q2 response percentage

Interpretation: From the above table and outline, we can say that solitary 22 respondents unequivocally consented to this reality and 20 to agree concurred. In the interim, the quantity of respondents who unequivocally differ to this reality is 8. Here 14 respondents said they to disagree differ to this point and 16 respondents kept themselves in impartial

Question 3: Its employees maintain a good relationship with customers.

Analysis: Flowing table and diagram show the analysis of a particular topic:

Frequency		
1	Strongly Disagree	9
2	Disagree	21
3	Neutral	12
4	Agree	28
5	Strongly Agree	10
Total		80

Table 3: Responses from Q3

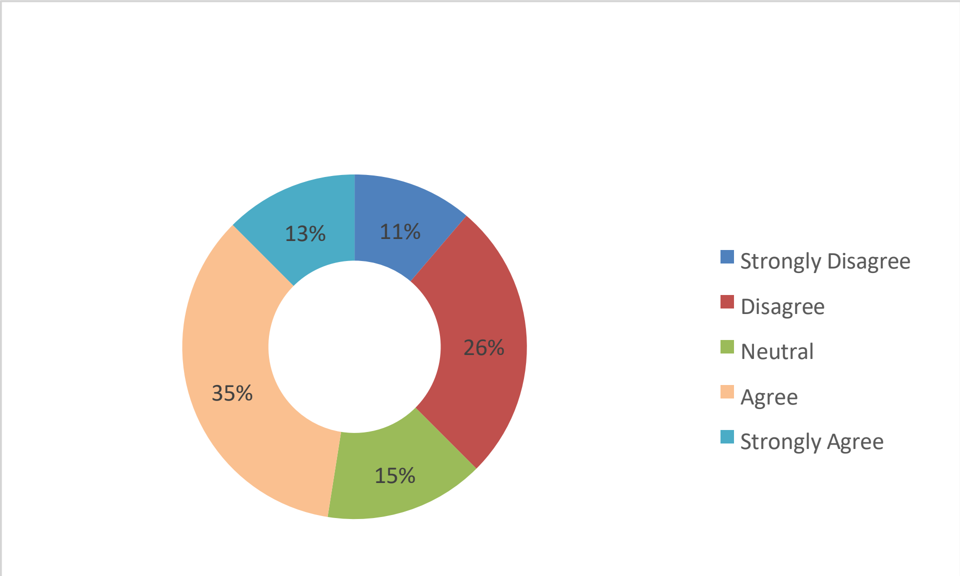


Figure 3: Q3 response percentage

Interpretation: From the above table and chart, we can say that lone 10 respondents decidedly assented to this reality and 28 agreed. In the meantime, the amount of respondents who unequivocally vary to this the truth is 9. Here 21 respondents said they decently vary to this point and 12 respondents kept them in the fair-minded side.

Question 4: Employees in this bank are punctual and all services are provided in time.

Analysis: Flowing table and diagram show the analysis of a particular topic:

Frequency		
1	Strongly Disagree	13
2	Disagree	19
3	Neutral	14
4	Agree	25
5	Strongly Agree	9
Total		80

Table 4: Responses from Q4

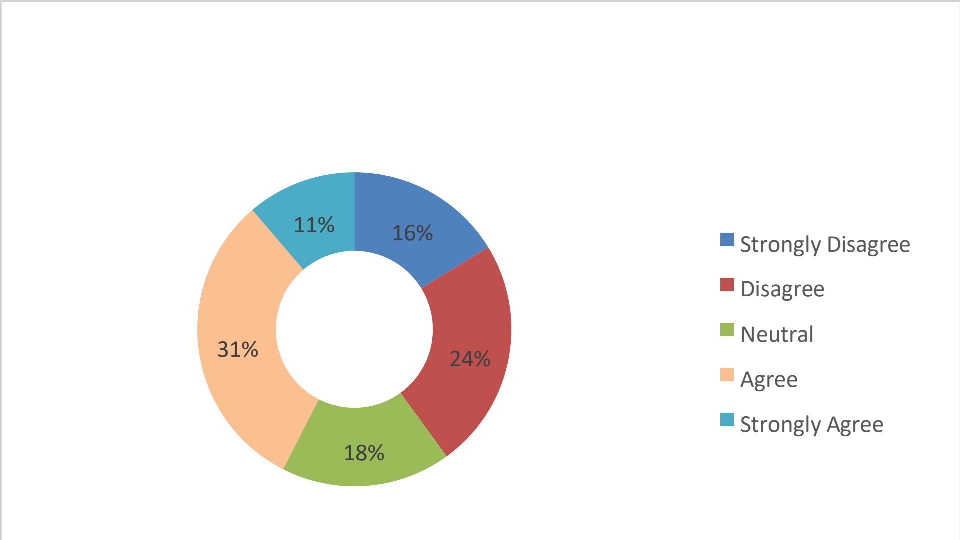


Figure 4: Q4 response percentage

Interpretation: From the above table and outline, we can say that lone 09 respondents firmly consented to this reality and 25 fairly concurred. The quantity of respondents who unequivocally differ to this reality is 13. Here 19 respondents said they fairly differ to this point and 13 respondents kept them in the unbiased side.

Question 5: Online services provided by Pubali Bank Limited are up to the mark.

Analysis: Flowing table and diagram show the analysis of a particular topic:

Frequency		
1	Strongly Disagree	5
2	Disagree	31
3	Neutral	20
4	Agree	14
5	Strongly Agree	10
	Total	80

Table 5: Responses from Q5

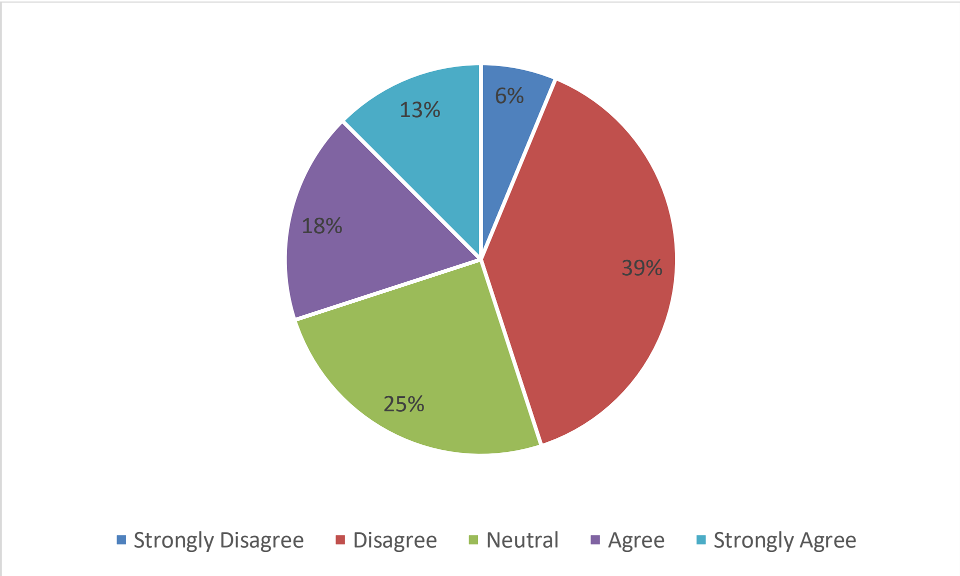


Figure 5: Q5 response percentage

Interpretation: From the above table and graph, we can say that lone 10 respondents emphatically consented to this reality and 14 to agreed concurred. In the interim, the quantity of respondents who emphatically differ to this reality is 5. Here 31 respondent said they to disagree differ to this point and 20 respondent kept themselves in the nonpartisan side.

Question 6: The service charge is competitively low.

Analysis: Flowing table and diagram show the analysis of a particular topic:

	Frequency	
1	Strongly Disagree	2
2	Disagree	13
3	Neutral	13
4	Agree	42
5	Strongly Agree	10
	Total	80

Table 6: Responses from Q6

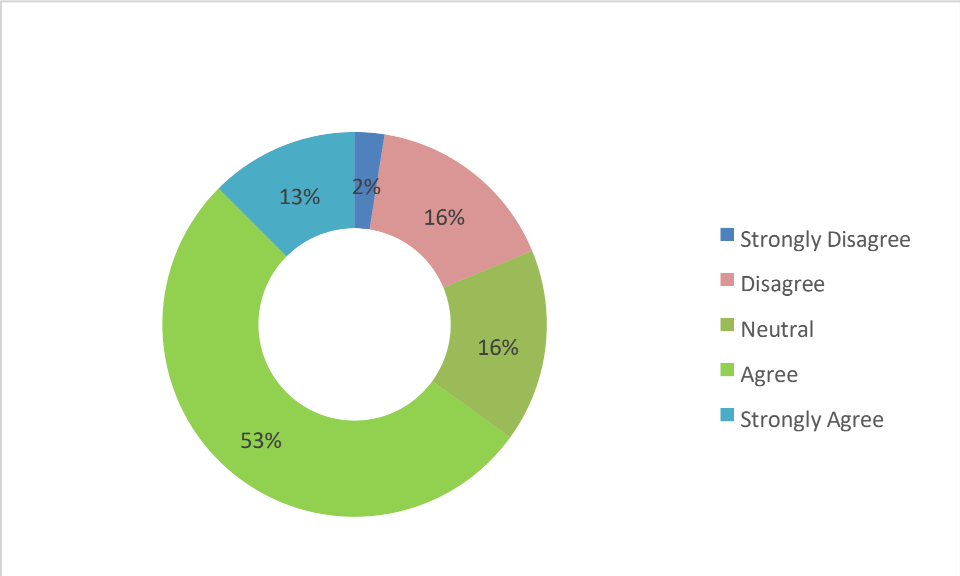


Figure 6: Q6 response percentage

Interpretation: From the above table and diagram, we can say that solitary 10 respondents emphatically consented to this reality and 42 to agree concurred. In the meantime, the quantity of respondents who firmly differ to this reality is 2. Here 13 respondents said they to some disagree differ to this point and 13 respondents kept them in the unbiased side.

Question 7: It offers one of the best deposit schemes for people.

Analysis: Flowing table and diagram show the analysis of a particular topic:

Frequency		
1	Strongly Disagree	7
2	Disagree	3
3	Neutral	11
4	Agree	38
5	Strongly Agree	21
Total		80

Table 7: Responses from Q7

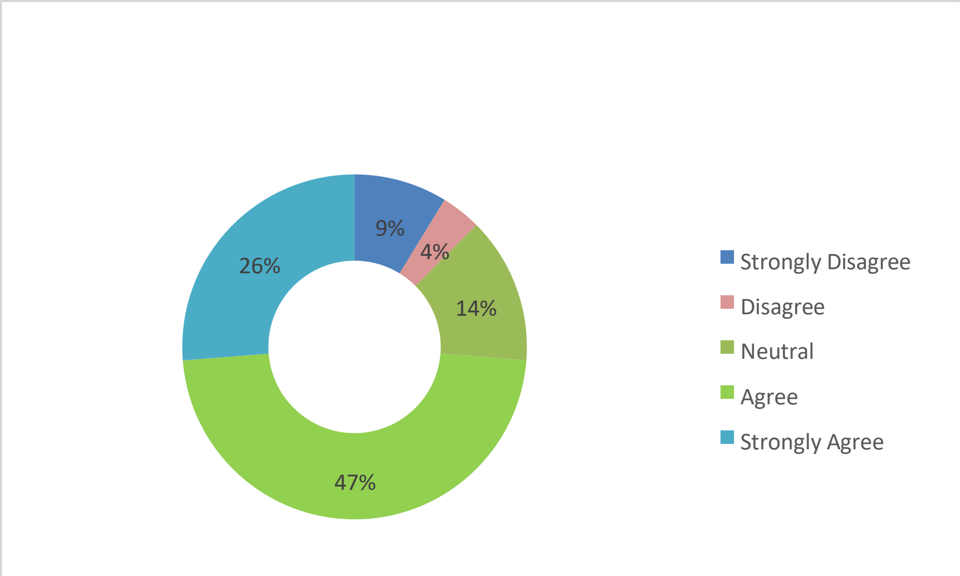


Figure 7: Q7 response percentage

Interpretation: From the above table and graph, we can say that solitary 21 respondent unequivocally consented to this reality and 38 to agree concurred. Then, the quantity of respondents who firmly differ to this reality is 7. Here 3 respondents said they to some disagree differ to this point and 11 respondents kept them in the impartial side.

Question 8: Pubali Bank Limited discloses necessary information to its customers.

Analysis: Flowing table and diagram show the analysis of a particular topic:

	Frequency	
1	Strongly Disagree	6
2	Disagree	29
3	Neutral	15
4	Agree	19
5	Strongly Agree	11
Total		80

Table 8: Responses from Q8

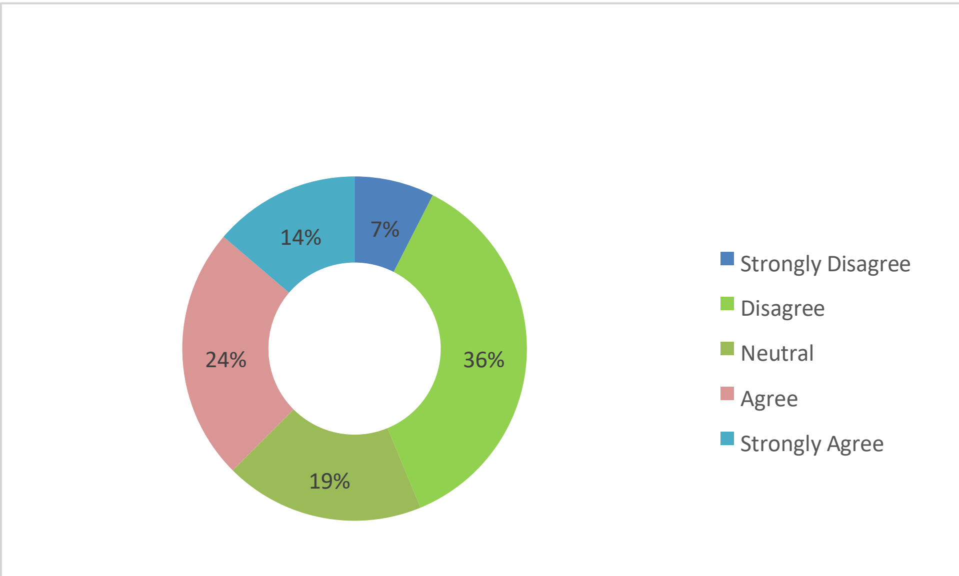


Figure 8: Q8 response percentage

Interpretation: We can tell from the above table and diagram that 11 solitary respondents unambiguously agreed with this fact and 19 equally agreed. Then, the quantity of respondents who unequivocally differ to this reality is 6. Here 29 respondents said they to disagree differ to this point and 15 respondents kept them in the impartial side.

Question 9: Pubali Bank Limited provides better service than other state-owned banks in Bangladesh.

Analysis: Flowing table and diagram show the analysis of a particular topic:

	Frequency	
1	Strongly Disagree	7
2	Disagree	16
3	Neutral	13
4	Agree	32
5	Strongly Agree	12
Total		80

Table 9: response percentage

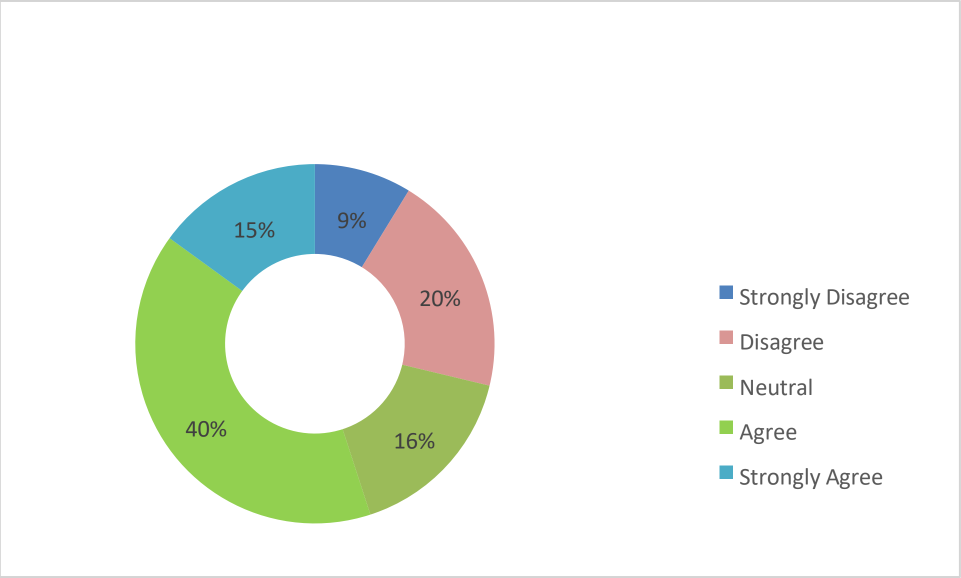


Figure 9: Q9 Response chart

Interpretation: From the above table and diagram, we can say that lone 12 respondents unequivocally consented to this reality and 32 to agreed concurred. In the meantime, the quantity of respondents who emphatically differ to this reality is 7. Here 16 respondent said they to disagree differ to this point and 13 respondent kept themselves in the nonpartisan side.

Question 10: People will still deposit money in Pubali Bank Limited regardless of new charges allocated by the government.

Analysis: Flowing table and diagram show the analysis of a particular topic:

	Frequency	
1	Strongly Disagree	19
2	Disagree	27
3	Neutral	15
4	Agree	15
5	Strongly Agree	4
Total		80

Table 10: response percentage

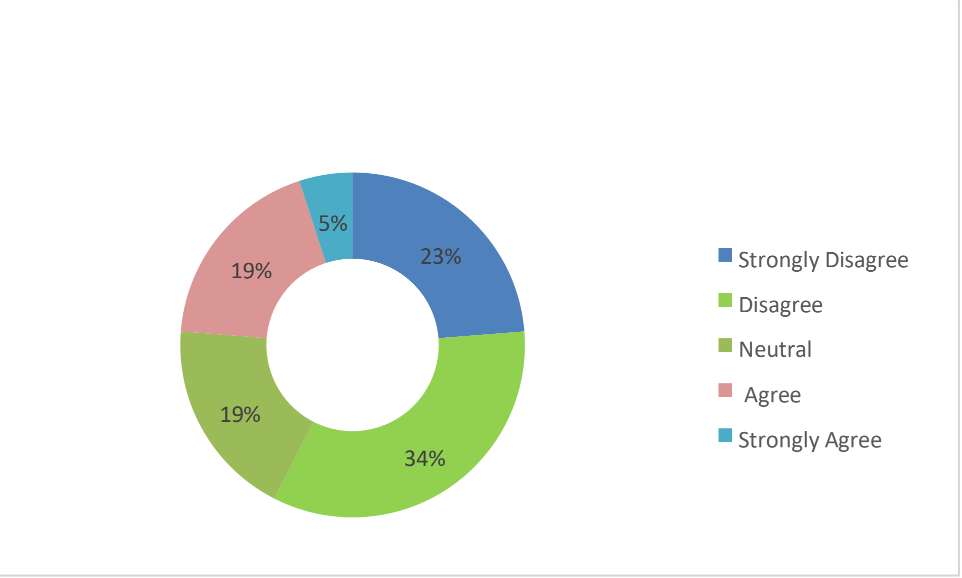


Figure10: Q10 Response chart

Interpretation: From the above table and outline, we can say that lone 4 respondents emphatically consented to this reality and 15 fairly concurred. In the meantime, the quantity of respondents who firmly differ to this reality is 19. Here 27 respondent said they fairly differ to this point and 15 respondent kept themselves in the impartial side.

Chapter Four

Problems and Recommendations

5.1 Problems

There are few areas found in qualitative research where PBL needs to develop its performance to increase the level of services quality. Such as,

1. The ATM Booth allows the owner of the bank account to get money from anywhere at any time but all over Bangladesh there are fewer number of booths which can't fulfill the demand of the customers.
2. Only job holder gets higher priority for personal loan but businessman gets lower priority.
3. PBL takes cash credit hypo with high collateral from businessman.
4. For SND, PBL gives lower interest. Additionally, they don't give any interest for current account.
5. Lower number of PBL branches facilities all over Bangladesh.
6. According to the customer review, 6 out of 10 have negative reactions to their employees. That means 60 percent of customers are not satisfied to their services.
7. Compared to other banks PBL has lower facilities in online banking system. According to client reviews, they may enhance their online services.
8. Office setting is not well decorated which can't attract more customer.
9. On the basis of customer review, individuals believe that PBL does not uncover exceptionally significant data to its clients. 41% of individuals feel that PBL is hiding data to them, where 38% believes that all data is uncovered. Level of the impartial reaction was 19%.
10. PBL has no mobile banking system which is nowadays a crucial part of the banking system.

5.2 Recommendations

Pubali Bank Limited has begun its voyage 46 years back. In this prolonged stretch of time, they have scarcely changed their method for working together. It is therefore difficult for me to suggest anything to this bank. Nonetheless, I have concocted a couple of proposals. They are as per the following:

1. Just 96 out of 904 PBL branches have booth facilities for ATMs. To solve the booth insufficiency on the demand of their customers PBL thinking they will set up booth facilities with every branch.
2. PBL should give equal priority to the businessman and job holder for personal loan.
3. PBL should give affordable facilities to the businessman by minimizing cash credit hypo with lower collateral.
4. A survey review shows that others banks give a minimum interest for SND, similarly PBI would have to about SND.
5. Since they have lower number of branches, as a result individuals have to wait for long hours in a line, no one likes standing in the cue to withdraw or deposit money. So they should increase the number of branches.
6. PBL should improve a good relationship with customers' and employees.
7. In this current world, if a bank does not have the benefit of online banking, it cannot survive long. PBL would have to go online to deal with the new situation.
8. The office setting should be strengthened by PBL.
9. Individuals have that right to know their significant data. PBL should uncover clients' data whenever they want.
10. Many banks have the advantage of mobile banking which helps the customers to do the banking job in just a second. PBL should focus on this side.

Conclusion

Pubali Bank Limited has documented decent notoriety in its long voyage of right around 5 decades. Individuals have more trust in state-claimed or nationalized banks than other private business banks. Pubali Bank Limited needs to contend with the other state-claimed banks as well as with an enormous number of private business banks. As every one of these banks is providing a type of service so it makes the challenge progressively troublesome yet intriguing. Still, they have figured out how to do well in this industry. Despite the fact that they need behind in numerous segments, for example, web-based banking still individuals are putting resources into this bank in view of its great notoriety. This report demonstrates what PBL is serving to their clients and what is the reaction of clients on the service provided by them? The gigantic number of inquiries about has been done on the banking segment of Bangladesh to discover the job of the banking industry in the advancement of the economy. Banks have a consequential impact on the economy of creating nation like Bangladesh.

In any case, it was my benefit to do internship fuse part of Pubali Bank Limited. I have taken in plenty of things which I accept will be useful in my future life. My work involvement in this bank was fascinating and essential. I have come to think about some genuine things about occupation life which I book can't educate.

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List of Abbreviation

Short Name	Full Name
AVP	Assistant Vice President
PBL	Pubali Bank Limited
ATM	Automated teller machine

An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited

(Questionnaire)

Dear sir,

I am a student of Daffodil international university (DIU) for MBA report properly done I need this questionnaire information my topic is An Analysis of the Customers Satisfaction with the Service of Pubali Bank Limited. This is open handed question. Please sir co-ordinate me for fulfillment my reports. Thank you for considering your important time. In this questionnaire you see that Strongly agree, Agree, Natural, Disagree, Strongly Disagree. Please response correctly.

1. Pubali Bank Limited has the best or at least a very good environment
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

2. Its employees maintain a good relationship with customers
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

3. Its employees maintain a good relationship with customers
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

4. Employees in this bank are punctual and all services are provided in time
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

5. Online services provided by Pubali Bank Limited are up to the mark
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

6. The service charge is competitively low
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

7. It offers one of the best deposit schemes for people
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

8. Pubali Bank Limited discloses necessary inforamtion to its customers
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

9. Pubali Bank Limited provides better service than other state-owned banks in Bangladesh
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree

10. People will still deposit money in Pubali Bank Limited regardless of new charges allocated by the government.
A) Strongly Disagree B) Disagree C) Neutral D) Agree E) Strongly Agree