An Analysis of the Customers' Satisfaction towards the Services of National Credit and Commerce Bank Limited (NCCB):A Study on Shyamoli Branch

Submitted To

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Letter of Transmittal

Date: 23th February 2019

To

Professor Mohammed MasumIqbal,_PhD
Department of Business Administration
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Subject:Submission of Internship Report on An Analysis of Customers' Satisfaction towards the service of National Credit and Commerce Bank Limited (NCCBL):A Study on Shyamoli Branch.

Dear sir;

With due appreciation, I might want to express that it involves extraordinary delight and respect for me to present my Internship provide details regarding "An Analysis of the Customers' Satisfaction towards the administration of National Credit and Commerce Bank Limited (NCCBL):A Study on Shaymoli Branch to satisfy the prerequisites for the M.B.A. program. It was both an enjoyment and a test too for me to work under your immediate supervision and I can never reimburse my obligation to you. I might want to pass on my ardent thanks and true gratefulness in perceiving your important commitment for enabling me to effectively setting up the report by giving mindful determination, direction, and motivation, notwithstanding your bustling calendars.

I might want to ask for you to acknowledge my temporary position report for further appraisal.

Sincerely Yours,

Mahbub

Mahbub-A-Rabbani
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Student Declaration

I, Mahbub-A-Rabbani, understudy Master of Business Administration, Daffodil International University, thusly express that the report Titled "An Analysis of the Customers' Satisfaction towards the administration of National Credit and Commerce Bank Limited (NCCBL):A Study on Shyamoli Branch Dhaka, has been arranged and conveyed by me under the supervision of Professor Mohammed Masum Iqbal,_PhD, Department of Business Administration, Daffodil International University

I likewise express that no piece of this report has been or is being submitted somewhere else for the honor of any degree acknowledgment.

Mahbub

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Letter of Endorsement by the Supervisor

The report titled a temporary job write about An Analysis of Customers' Satisfaction towards the service of National Credit and Commerce Bank Limited (NCCBL):A Study on Shyamoli Branch is submitted as fractional satisfaction of the prerequisite of MBA program and Prepared by Mahbub-A-Rabbani, ID No.: 181-14-2607, Batch: 49th, Major: Marketing, Department of Business Administration, Daffodil International University

I wish him every success in life.

24.02.19

Professor Mohammad Masum Iqbal,_PhD
Department of Business Administration
Daffodil International University

Acknowledgment

First & foremost of all, I would like to convey my heartiest gratitude and total devotion to Almighty Allah for blessings me with the ability, strength, patience as well as keeping me active in performing my research paper tasks successfully.

A special debt is due to my respectable sir, Mohammed MasumIqbal,_PhD professor, Department of Business Administration, Daffodil International University, who has been my academic supervisor for the course of MBA. She was kind enough to allocate his valuable time to provide me with his humble guidance, motivation thoughts, ample & applicable directions for the successful preparation of this report.

I would also like to thanks to the entire respondent who unconditionally helped me and supported me throughout the survey. In the process of preparing this Report, I received genuine cooperation from a number of individuals whose names are not possible to mention in this Report but I would remember them with my heartfelt appreciation and gratitude that gave me guideline, knowledge support and helps to collect materials that I needed to complete this report. Without their help and contribution, it was impossible to complete this report.

And last but not least, I would finish off with the extension of appreciation to my family & friends-namely my parents, whose moral support worked as the main driving force and also worthy of mention are my friends for motivating me with their tips & suggestions on preparing my report.

Mahbub

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Executive summary

National Credit and Commerce Bank Ltd. bears its very own special history. The association began its voyage in the monetary area of the nation as a venture organization in 1985. The point of the organization was to prepare assets from inside and put them in such path in order to build up nation's Industrial and Trade Sector and assuming an impetus job in the development of capital market too. Its participation with the peruse helped the organization, all things considered, in such manner. The organization worked up to 1992 with 16 branches and from that point with the authorization of the Central Bank changed over into an undeniable private business Bank in 1993 with paid-up capital of Tk. 39.00 crore to serve the country from a more extensive stage. Since its commencement, NCC Bank Ltd. has procured an admirable notoriety by giving genuine customized administration to its clients in an innovation based condition. The Bank has set up another standard in financing in the Industrial, Trade and Foreign trade business. Its different store and credit items have likewise pulled in the customers both corporate and people who feel good in working with the Bank.

National Credit and Commerce Bank (NCCBL) offers the chance to their representatives to partake in basic leadership. Therefore, Customers give better administrations from the workers. The biggest pieces of the record holders and Customer or Clients of National Credit and Commerce Bank Limited are Male. Clients are happy with a wide scope of administrations by National Credit and Commerce Bank Ltd. In any case, their ATM offices are not at an agreeable dimension. The vast majority of the clients are fulfilled that National Credit and Commerce Bank Ltd. sets the expenses and charges sensible and focused. National Credit and Commerce Bank Ltd. must be built up their ATM stall administrations. The administration should give more accentuation on the promotion for the bank about their activities. PC offices ought to be expanded. Preparing ought to be orchestrated the representatives for expanding skill in utilizing present day innovation. The bank should take another showcasing system which will react and find a way to build confidence in them.

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Abbreviation

NCCBL: National Credit and Commerce Bank Ltd.

VC: Vice Chairman

MD: Managing Director

DMD: Deputy Managing Director

SEVP: Senior Executive Vice President

EVP: Executive Vice President

SVP: Senior Vice President

VP: Vice President

SAVP: Senior Assistant Vice President

SPO: Senior Principal Officer

PO: Principal Officer

SO: Senior Officer

JO: Junior Officer

CHAPTER ONE
Introduction

1.0 Introduction

The word bank typically alludes to organizations giving store offices to general individuals. When all is said in done detect, we signify "Bank" as a budgetary organization that bargains with cash. A bank is a budgetary establishment whose essential movement is to go about as an installment operator for clients and to acquire and loan cash. As per Woelfel (1993, p. 69), a cutting edge bank is a foundation in charge of accepting, gathering, exchanging, paying, loaning, contributing, managing, trading and serving cash and guarantee to cash both locally and globally. There are distinctive kinds of banks like Central bank, Commercial bank, Savings bank, an Investment bank, a Merchant bank, Co-agent bank and so forth. In any case, when we utilize the term bank it for the most part signifies 'business bank' that gathers the store from a surplus unit of the general public and afterward loans the stores to the shortfall units. Private Banks are assuming a vital job contrasted with government banks in the nation. They generally attempt to extend their business. For this, they are putting forth different items and administrations to their client. The entry level position program is basic for all MBA understudies since it encourages him her vindicate with a genuine circumstance. A bank is one of the vital organization. I have chosen NCC Bank Limited, which is one of the main private business banks in Bangladesh. NCC Bank Ltd is one of the biggest and most seasoned private-area business banks in Bangladesh, with long stretches of encounters. Bank execution or productive vigorously relies upon appropriate consumer loyalty. For the future advancement and the prospering business accomplishing its significant focus in this current aggressive condition the NCCBL and the other business banks need to distinguish the fulfillment dimension of their clients, need to realize what parts that clients influenced for the most part then they can lessen the clients' issues and improve the administration nature of the banks. The components influencing clients to acknowledge a private business bank by a third era business bank find the dimension of Customer Satisfaction.

1.1 Background of the Study

As an understudy of Master of Business Administration (MBA), everybody needs to lead a commonsense introduction in any association for satisfying the necessities of the 12 weeks

Internship Program. The primary reason for the program is to open the understudies to this present reality circumstance. This report is done as a fractional necessity of the entry level position program for the MBA understudies. This report is set up for the temporary position program comprising of a noteworthy top to bottom investigation of the absolute saving money business of National Credit and Commerce Bank Ltd. Down to earth learning is crucial to the utilization of hypothetical knowledge. Remembering this and temporary position program was being incorporated into the MBA educational modules. The objective of this examination is to uncover the understudy in the authoritative work circumstance and furthermore to give a chance to applying classroom learning by and by. There is some distinction among speculations and practice.

1.2 Objectives

1. To explain customers' satisfaction

2. To measure customers' satisfaction towards the services of NCC Bank, Shyamoli branch;

3. To identify the factors that cause customers' dissatisfaction towards the service of NCC Bank Ltd, Shyamoli branch

4. To make recommendations to improve the customer's satisfaction of NCC Bank Ltd, Shyamoli Branch

1.3 Significance of Customer Satisfaction:

Separation technique:

Fulfillment is rapidly turning into the way to aggressive stance inside an industry. At first, items or administrations secure life in the market by satisfying a fundamental need. In any case, just offering insignificant usefulness concedes an item nothing than ware status. To guarantee long haul advertise achievement, organizations have made brands. Brands enabled business to create and continue a picture, separating each other's items according to the client. Today most organizations are utilizing marking to its greatest advantage. To additionally separate brands, consumer loyalty is the in all likelihood next technique. Organizations are understanding that the brand that best fulfills its clients keeps them longer as well as advantages from positive verbal.

Improved profitability:

There is both an intuitive belief and empirical evidence that improved customer satisfaction will increase organizational profitability.

1.4 Importance of the study

This study will provide the correct information about the financial state, customer service satisfaction and future prospect) from investors' viewpoint as well as the Bank.

1.5 Scope of the Study

As a student of MBA, it is normally essential to know the customer service and satisfaction of any bank. In the modern world without Customer Satisfaction, any organization cannot run in any moments. This report covers Customer Service and Satisfaction of NCC Bank Ltd.

CHAPTER TWO
An Overview of the Organization

2.1 Vision:

To be in the front line of national improvement by giving every one of the clients helpful quality, trustworthy help and the most complete scope of business arrangements, through our group of experts who work energetically to be remarkable in all that we do.

2.2 Mission:

 To end up a bank of decision in administration the country as a dynamic and socially dependable budgetary foundation by brining credit and trade together for benefit and maintainable development.

2.3 Corporate culture:

Corporate culture alludes to share their standards, frames of mind, values and trusts that depict an individual from an association and describe its inclination. It makes and association objectives, techniques, structure, and ways to deal with work, clients, financial specialists, and the more noteworthy network. Along these lines, an association with its solid corporate culture makes a solid association with its Stakeholders. It likewise makes worker and client steadfastness. NCC Bank is a standout amongst the most trained manages an account with their exceptional corporate culture. The general population in the bank consider themselves to be a network and family that put stock in cooperating for advancement. Over the long haul, positive corporate culture makes an upper hand and administration as a profitable hierarchical resource.

2.4 Retail Banking

Store Products

- Current Deposit A/C
- Savings Bank Deposit A/C
- Special Notice Deposit A/C
- Instant Earnings Term Deposit
- Special Savings Scheme
- Special Deposit Scheme
- Money Double Program
- Youngster Account
- Youngster Maximus Account
- Youngster Moneyplant Scheme

Credit Products

- Personal Loan
- Education Loan
- Car Loan Scheme
- House Building Financing
- House Repairing and Renovation Loan
- Home Improvement Loan
- Consumer Finance Scheme

CHAPTER THREE
Review of the Literature

3.0 Literature Review

.3.1 Customer Satisfaction.

 Consumer loyalty is an estimation of client frames of mind about items, administrations, and brands. Consumer loyalty is an individual's sentiments of joy or frustration coming about because of looking at an item's apparent execution in connection to his/her desires. Purchaser fulfillment is a component of the items saw execution and the purchaser's desire. Consumer loyalty has turned into a vital focal point of corporate procedure. In the past administrators confided in their drive sense that higher consumer loyalty would prompt improved organization execution.

Consumer loyalty is fundamental to the long haul accomplishment of a business Bank. In any case, it particularly at banks that give administrations utilizing a territorially scattered system of outlets chief face a few difficulties in executing a consumer loyalty technique. In that capacity, the consolidation of the local contrasts in consumer loyalty choice is imperative.

Consumer loyalty is critical to fabricate a dependable association with the clients to keep and develop shoppers and procuring their buyer lifetime esteem. Fulfilled clients demonstrate a few practices which are as per the following

- Buy the item once more
- Talk positively to others about the item
- Pay less thoughtfulness regarding the focused brands
- Become less impacted by notice of other organization
- Buy different results of the organization

Service Quality

A meaning of value rotates around the possibility that quality must be made a decision on the appraisal of the client or buyer of the administration. The develop of value as conceptualized in the administrations writing depends on the apparent quality.

Perceived quality

Is characterized as the customer's judgment around a substance's general affair or predominance (Zeithaml, 1987; Zammuto et al. 1996). So also, Parasuraman, Zeithaml, and Berry (1990) likewise presumed that buyer impression of administration quality come about because of contrasting desires earlier with getting the administration, and their genuine encounter of the administration. Seen quality is additionally observed as a type of frame of mind, identified with, however not equivalent to fulfillment, and coming about because of an examination of desires with impression of execution (Rowley, 1996). As per Lassar, Manolis and Winsor (2000), the two most predominant and broadly acknowledged points of view on administration quality incorporate the SERVQUAL show and the Technical/Functional Quality system. Gronroos (1984) held that administration quality is comprised of three measurements "the specialized nature of the result", "the useful nature of the experience" and "the organization corporate picture". He contended that in analyzing the determinants of value, it is important to separate between quality related with the procedure of administration conveyance and quality related with the result of administration, made a decision by the shopper after the administration is performed. Parasuraman, Zeithaml, and Berry (1985) anyway recorded ten determinants of administration quality that can be summed up to an administration. The ten measurements incorporate substance, dependability, responsiveness, capability, get to, cordiality, correspondence, validity, security and comprehension. Likewise, these ten measurements were then regrouped in the outstanding five measurements in the SERVQUAL demonstrate (Parasuraman et al., 1990) which incorporate confirmation, sympathy, unwavering quality, responsiveness, and substance.

3.2 Customer Expectations

Desires assume an essential job in the fulfillment development. The degree to which an item or administration satisfies a client's need and want may assume an essential job in framing sentiments of fulfillment in view of the effect of affirmation or disconfirmation that have on fulfillment. Customers hope to be conveyed quality items and administrations; in this manner organizations endeavor to offer quality items and administrations. The term desires truly matter to organizations since they need to realize what clients' desires are. The expression "desires" has diverse utilizations, in the fulfillment writing, it is seen as an expectation made by a buyer about what is probably going to occur amid a trade or exchange. As per Oliver (1981) "… desires are purchaser characterized probabilities of the event of positive and negative occasions if the customer participates in some conduct"

Interestingly, in the administration quality writing, it is characterized as wants and needs, what a specialist co-op should offer instead of would offer. Clients structure their desires from their past experience, companions' recommendation, and advertisers' and rivals' data and guarantees (Kotler, 2000). Along these lines, saw administration quality is seen as the contrast between purchasers' observations and desires for the administration gave. Associations so as to shield desires from rising, they need to perform benefits appropriately from the first run through (Parasuraman et al. 1988). In this manner, client desires for the administration are probably going to rise when the administration isn't executed as guaranteed. Desires fill in as reference focuses in the client's evaluation of execution (Cronin& Taylor, 1992). Accordingly, retailers can expand consumer loyalty by diminishing client desires.

3.3 Customer Perception

Discernment is a feeling about something seen and evaluated and it changes from clients to clients, as each client has distinctive convictions towards specific administrations and items that assume a critical job in deciding consumer loyalty. Consumer loyalty is dictated by the clients' observations and desires for the nature of the items and administrations. By and large, client observation is abstract, however it gives some helpful bits of knowledge to associations to build up their advertising techniques. Giving an abnormal state of value administration has turned into the pitching point to pull in client's consideration and is the most essential driver that prompts fulfillment. Hence, client recognition and consumer loyalty are firmly connected together, supposing that the apparent administration is near client's desires it prompts fulfillment. Fulfilled clients give proposals; keep up dedication towards the organization and clients, thus, are bound to pay cost premiums.

Gap Analysis

It is a procedure through which an organization can contrast its genuine execution with its normal execution so as to decide if it is meeting desires and utilizing its assets viably or not. The "Hole examination show" was created by Parasuraman et al. (1985), for assessing administration quality and its determinants.

The model characterized administration quality as the level of disparity that exists between clients' desires for the administration and their impression of administration execution. As per Gap Model client contrast the administration experience and what they expect and if both don't coordinate it results in holes.

Following are the holes as per this model:

Hole 1: The main Gap is the hole between buyer desire for administration and the board impression of the equivalent. The hole emerges when the specialist co-op does not accurately see the genuine needs or needs of clients.

Hole 2: The second hole is the hole between the executives view of administration and administration quality indicate by them. The hole emerges when the administration or specialist organization may accurately see the necessities of the client, yet may not effectively indicate them further.

Hole 3: The third hole is the hole between administration quality indicate by the workers and the real conveyance of administration. This hole is the consequence of poor preparing, inadequacy or reluctance of workers to serve the client.

Hole 4: The fourth hole is the hole between the genuine administration conveyed and correspondence made to the client. The hole comes when clients accepted that what correspondence made to them are not satisfied at the season of administration conveyance.

Hole 5: The fifth hole is the hole between expected administration by the client and administration really experienced by them.

3.4 Target Customer

The bank has a reasonable thought regarding the clients it needs to serve; it is beyond the realm of imagination to expect to work out items to fulfill their requirements. The clients will recognize as far as their training, occupation, pay, topographical area, populace gathering, age, sex, conjugal status, items and administrations they buy, their propensities, taste and inclinations, their organizations and future prospects and so forth through gathering the conclusion of existing clients about the administrations given by the bank and their proposals for the improvement in present administrations and presentation of new administrations.

In accomplishing a business objective association needs to distinguish their objective clients gatherings to which they give the items. For this, the association screen out their potential clients assemble through-

1. Market Segmentation-the way toward separating a market into particular gatherings of purchasers with various necessities, attributes or conduct.

2. Target Marketing-the way toward assessing each market fragments, engaging quality and choosing at least one sections to enter.

3 Market situating Occupying a reasonable, unmistakable and alluring spot in respect to vieing for items in the brains of target clients.

In accomplishing the objective adequately advertising apparatuses are utilized to give the items to the clients. Advertising devices are known as the showcasing blend.

CHAPTER FOUR
Research Methodology

4.1 Methodology of the Study

The examination requires a methodical methodology from the choice of the point to readiness of the last report. To play out the investigation, the information sources were to be recognized and gathered, to be ordered, broke down, translated and introduced in a methodical way and key focuses were to be discovered. The general procedure of philosophy has been given underneath:

4.2 Research structure:

Poll based research has been directed by me. The poll of my review has made by thinking about the kinds of open-finished, fixed options and like scale.

4.3 Data Requirements

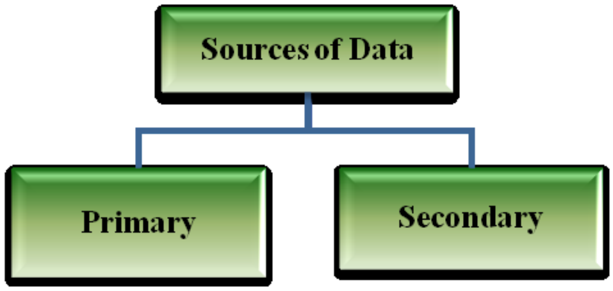
Truth be told, my point was to gather as much data as it very well may be feasible for me to make a review of the bank, its vision, and mission. I needed to gather enough data so I can make an investigation on Customer Satisfaction of NCC Bank Ltd. At long last, I have limited my fixation on Customer Satisfaction. This report likewise required to contemplate a great deal of auxiliary sources.

4.4 Instrument

The information for this investigation were gotten through review surveys appropriated to respondents at the Gulshan part of NCCBL. The survey is partitioned into two segments. The principal segment incorporates the statistic data of the respondent (age, sex, race, religion, marriage status, and dimension of training). In the second segment, respondents were solicited to show the dimension from fulfillment on a specific bank dependent on a five-point Liker-type scale, running from "phenomenal" to "poor
".

4.5 Sources of Data

For collecting the required data, I have used both primary and secondary sources of data. These are given below:



4.6 Primary Data Sources

- Direct observation of daily activities
- Survey of Questionnaire

4.7 Secondary Data Sources

- Operational Manual
- Official records of NCCBL
- Different books and periodicals identified with administration advertising.
- NCC Bank Annual Report
- Different books and periodicals identified with the saving money area.
- Web website of NCC Bank Ltd.

4.8 Data Collection Procedure

Both subjective and quantitative information gathering system has used in this report. The subjective information was gathered by casual exchange with the officers and workers of NCCBL. Also, the quantitative information was gathered through a study with an organized survey. The study was led among the customers of NCCBL. The auxiliary information was gathered from the sites, articles, books, and papers identified with the terms of the report.

Sampling plan

- Population:

All the client of NCC Bank Limited.

- Sample component:

The individual client of NCC Bank Limited.

- Sample outline:

Nowell organized example outline was found.

- Sampling methodology:

The non-likelihood comfort inspecting system is utilized in the overview.

- Sample measure:

The example measure was 20 clients.

4.9 Data analysis

Gathered data have then handled and accumulated with the guide of MS Word, Excel and other related PC programming. Fundamental tables have been set up based on gathered information and different factual methods have been connected to investigations based on ordered data. Detail clarification and investigation have likewise been fused in the report.

Limitation of the Study

- The negative cooperation of typical respondents, such as the person who is not interested to give time to have a talk about study works and purposes.
- Some important documents needed recent information. But for some cases, researchers have to rely on traditional information.
- Lack of sufficient time. The study miss a lot that, sufficient time may help to prepare something more, and researcher needed.
- Lack of opportunities to make the Fieldworks widely.
- Lack of knowledge of respondents about the modern interview questionnaire. In most of the cases, the respondents were not able to get the point of the questionnaire that, researchers really asking for.

CHAPTER FIVE
Analysis and Research Findings

5.1 Analysis and Findings

Consumer loyalty identified with Service:

A synopsis of discoveries consumer loyalty identified with the item along two tables has been introduced in table 1, table 2.Table 1: There are wide ranges of services in NCC Bank Ltd.

Valid	No of respondents	Percent (%)	Valid Percent
Strongly Agree	8	40%	40.0
Agree	10	50%	50.0
Neutral	2	10%	10.0
Total	20	100%	100

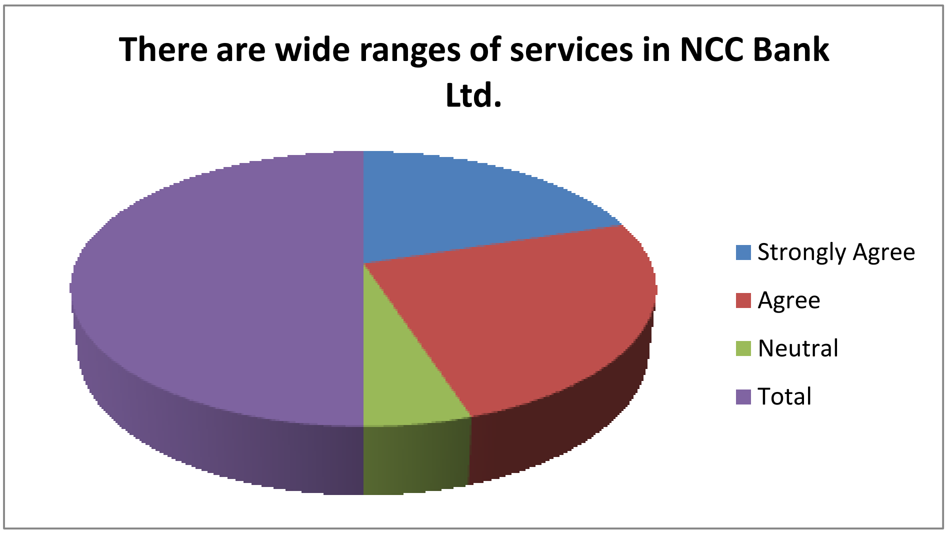


Figure 5.1: There are wide ranges of services in NCC Bank Ltd.

Interpretation

From the above Table, it is seen that 40% of the respondents unequivocally concur and half of the respondents concur that NCCBL conveyed a wide scope of administration. So a specialist can say that the greater part of the client said that the wide scopes of administrations conveyed by NCCBL to their clients.

Table 2: The expenses and charges of administration in NCCBL are sensible

Valid	No of respondents	Percent (%)	Valid Percent
Unequivocally Agree	7	35%	35.0
Agree	12	60%	60.0
Neutral	1	5%	5.0
Total	20	100%	100

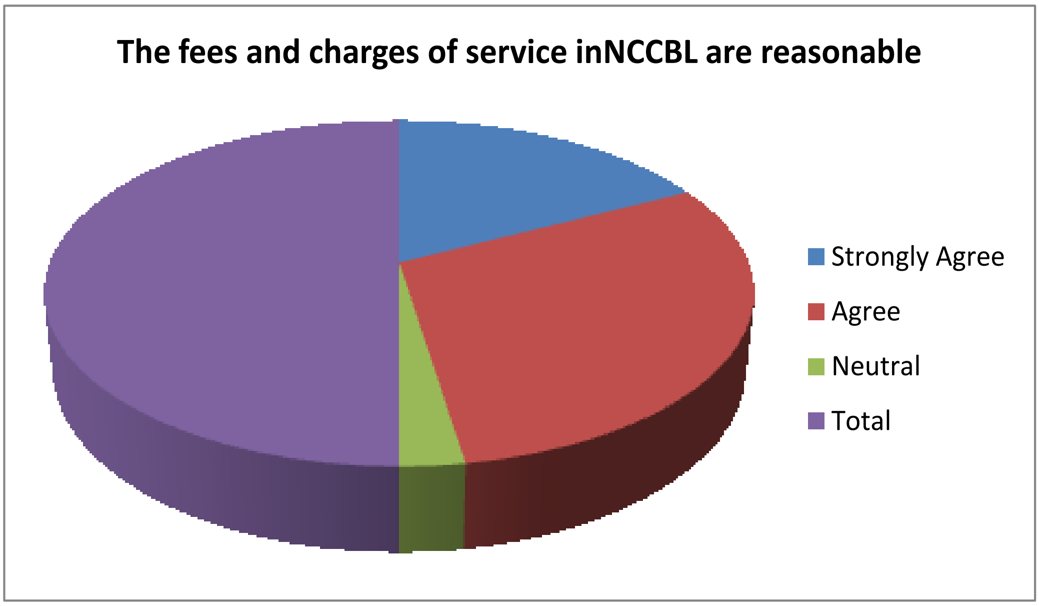


Figure 5.2: The fees and charges of service in NCCBL is reasonable

Interpretation

Structure the above table; it can say that 35% of the clients emphatically concur, 60% of the clients concurred with the explanation that the charges of administration in NCC Bank Ltd. are sensible. So the specialist can say that the expenses and charges are sensible in NCCBL.

Table 3: The expenses and charges of NCC Bank Ltd. not as much as its rivals

Valid	No of respondents	Percent (%)	Valid Percent
Firmly Agree	9	45%	45.0
Agree	9	45%	45.0
Neutral	2	10%	10.0
Total	20	100%	100

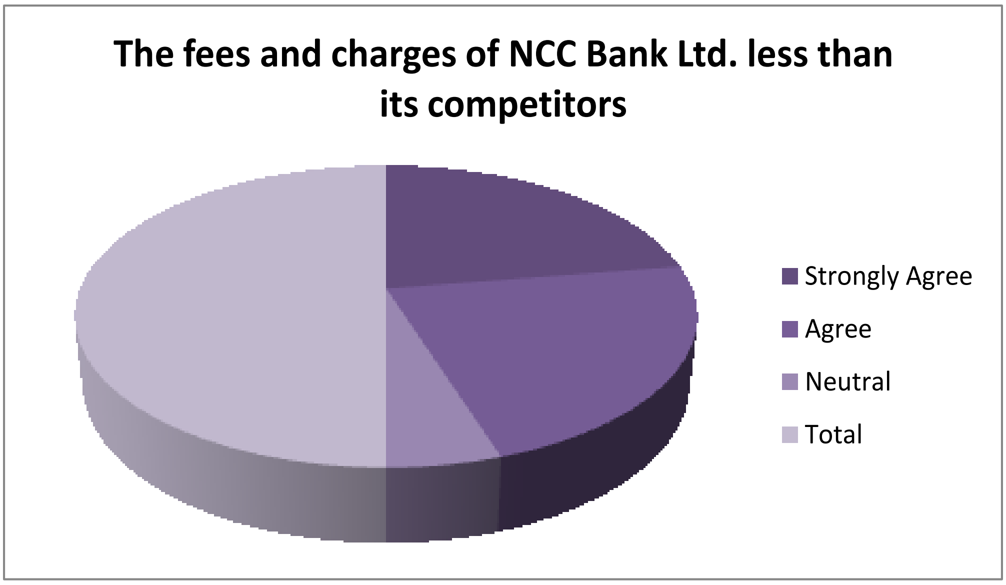


Figure 5.3: The fees and charges of NCC Bank Ltd. less than its competitors

Interpretation

From the above table, it can locate that 45% of the respondents firmly concur 45% of the respondents concur that expenses of NCC Bank Ltd. are not as much as contenders. So the scientist can say that the expenses and charges of NCCBL not exactly the contenders.

Table 4: The quantity of NCCBL branches is adequate.

Valid	No of respondents	Percent (%)	Valid Percent
Strongly Agree	5	25%	25.0
Agree	9	45%	45.0
Neutral	2	10%	10.0
Disagree	4	20%	20.0
Total	20	100%	100

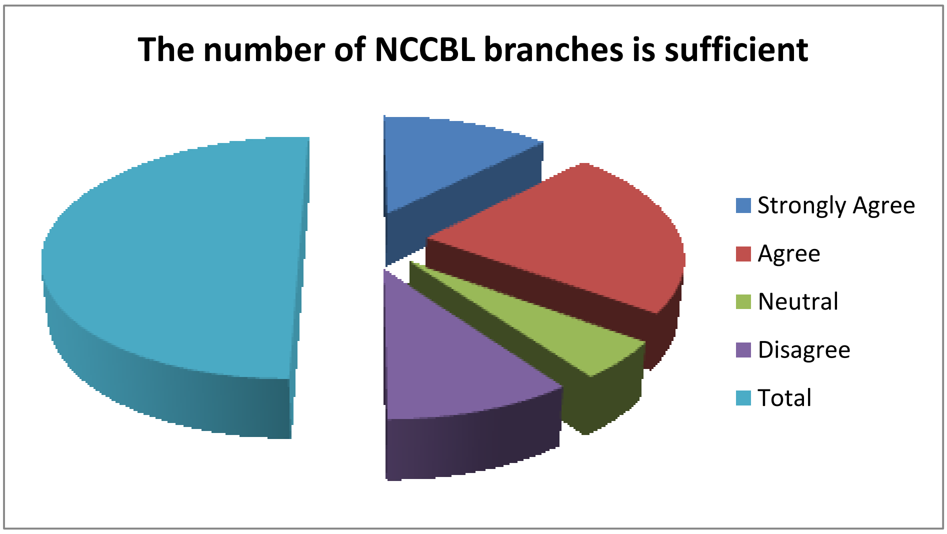


Figure 5.4: The number of NCCBL branches is sufficient.

Interpretation

From the above table, it can locate that 25% of the respondents unequivocally concur 45% of the respondents concur that the quantity of NCC Bank Ltd. Branches are adequate. So the specialist can say the vast majority of the clients of NCCL said that the quantity of NCCBL branches is adequate. NCCBL should build more branches in various reasonable spots.

Table 5: The area of NCC Bank Ltd. Branches are advantageous.

Valid	No of respondents	Percent (%)	Valid Percent
Strongly Agree	5	25%	25.0
Agree	12	60%	60.0
Neutral	1	5%	5.0
Disagree	2	10%	10.0
Total	20	100%	100

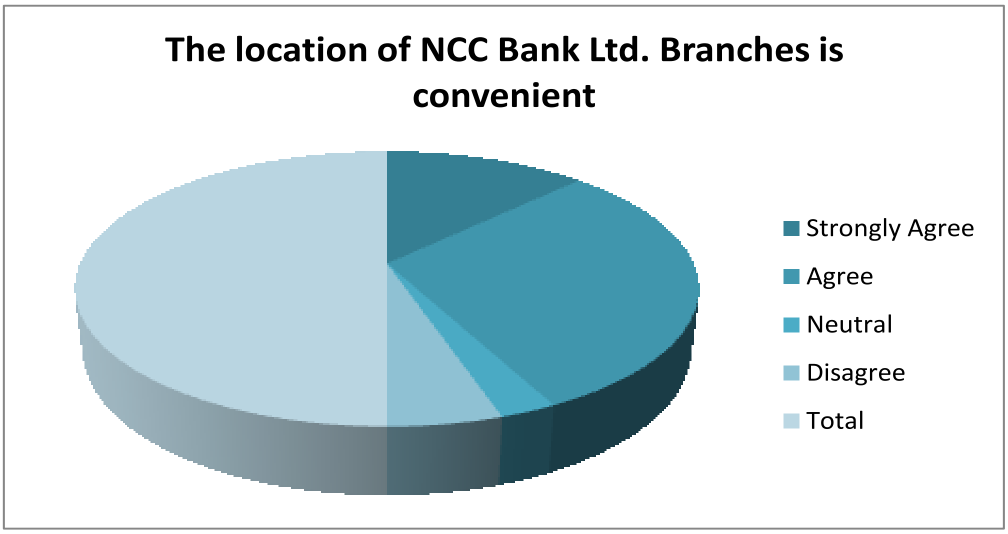


Figure 5.5: The location of NCC Bank Ltd. Branches are convenient.

Interpretation

From the above table, it can locate that 25% of the respondents unequivocally concur 60% of the respondents concur that the quantity of NCC Bank Ltd. Branches are adequate. So the analyst can say the vast majority of the client said that the area of NCC Bank Ltd.

Table 6: The commercial messages of NCCBL are alluring

Valid	No of respondents	Percent (%)	Valid Percent
Agree	3	15%	15.0
Neutral	1	5%	5.0
Disagree	7	35%	35.0
Emphatically Disagree	9	45%	45.0
Total	20	100%	100

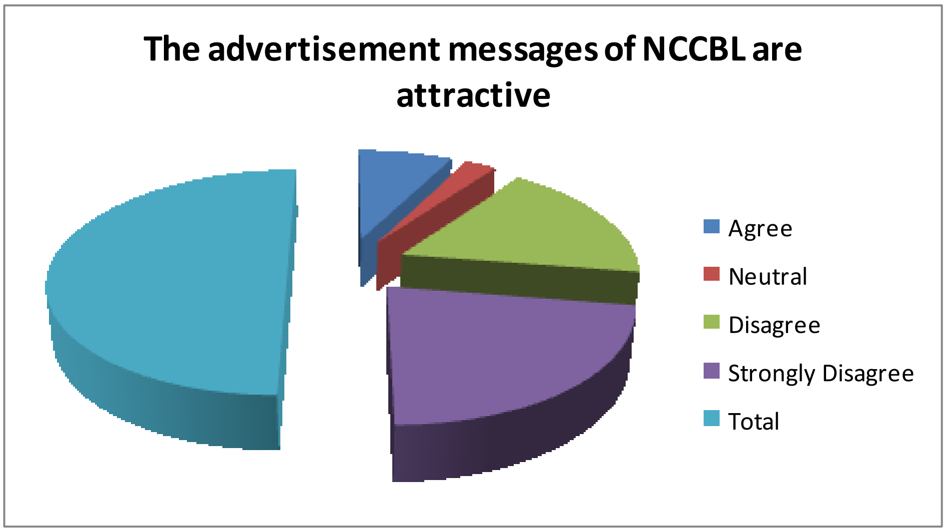


Figure 5.6: The advertisement messages of NCCBL are attractive

Interpretation

From the above table, it can find that 35% of the respondents disagree, 45% of the respondents strongly disagree that the advertisement medium of NCC Bank Ltd. is attractive. So the researcher can conclude that most of the customer said that the advertisement messages NCCBL is not attractive.

Table 7: Customer Friendly Behavior employs

Valid No of respondents Percent (%) Valid Percent		Firmly Agree 15 75% 75.0	
Agree 4 20% 20.0		Neutral 1 5% 5.0	
Total 20 100% 100			
Valid No of respondents Percent (%) Valid Percent		Firmly Agree 15 75% 75.0	
Agree 4 20% 20.0		Neutral 1 5% 5.0	

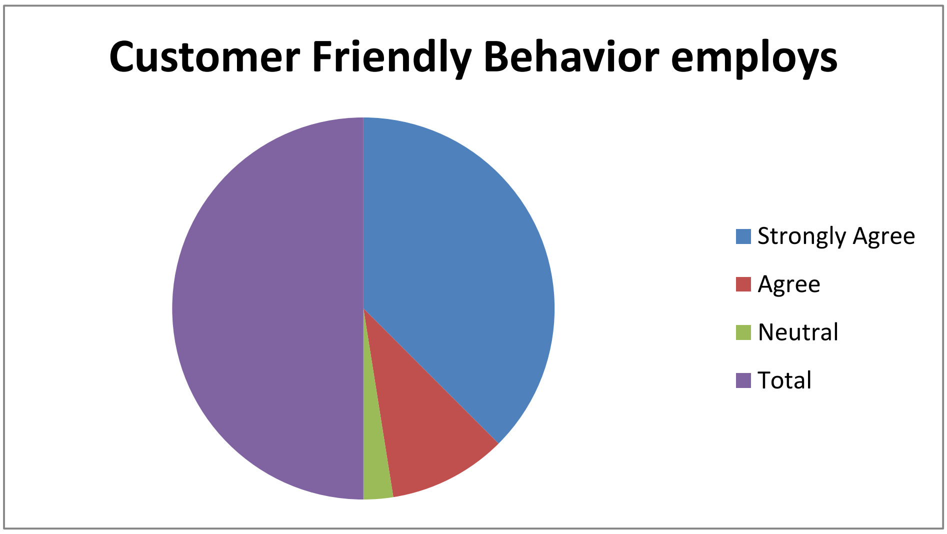


Figure 5.7: Customer Friendly Behavior employs

Interpretation

From the above table, it can find that 75% of the respondents strongly agree 20% of the respondents agree that NCC Bank Ltd. has friendly enthusiastic staff assistance. So the researcher can conclude that most of the customers of NCC Bank Ltd. said that in NCCBL they have friendly Behavior employs.

Table 8: Employees are capable to realize customers' needs.

Valid No of respondents Percent (%) Valid Percent		Emphatically Agree 12 60% 60.0	
Agree 6 30% 30.0		Neutral 2 10% 10.0	
Total 20 100% 100			
Valid No of respondents Percent (%) Valid Percent		Emphatically Agree 12 60% 60.0	
Agree 6 30% 30.0		Neutral 2 10% 10.0	

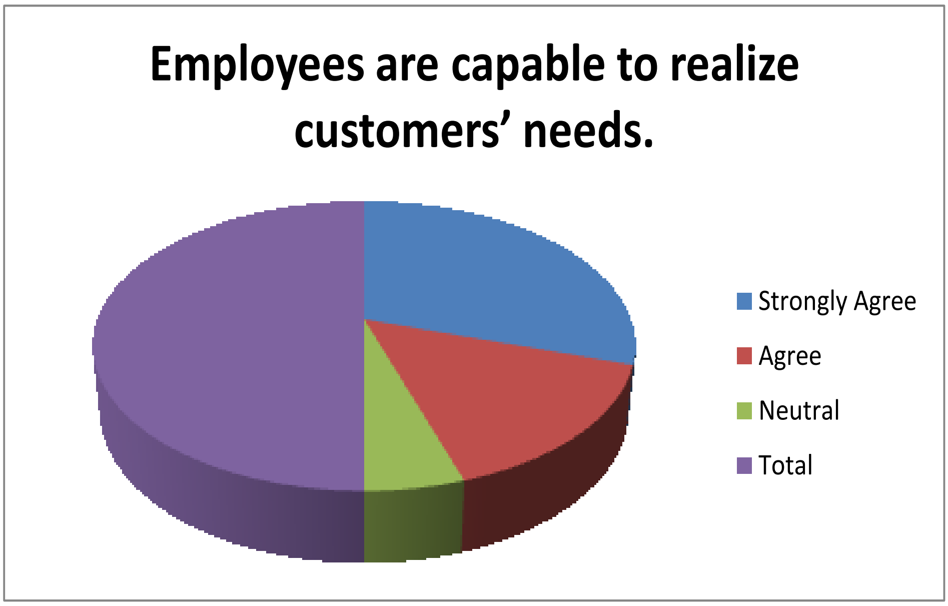


Figure 5.8: Employees are capable to realize customers' needs.

Interpretation

From the above table, it can locate that 60% of the respondents emphatically concur 30% of the respondents concur that workers are competent to understand clients' needs. So the specialist can presume that the workers are proficient to understand clients' needs.

Table 9: Attitude & Behavior of employee toward account holder of NCCBL is Friendly

Valid No of respondents Percent (%) Valid Percent		Firmly Agree 7 35% 35.0	
Agree 11 55% 55.0		Neutral 2 10% 10.0	
Total 20 100% 100			
Valid No of respondents Percent (%) Valid Percent		Firmly Agree 7 35% 35.0	
Agree 11 55% 55.0		Neutral 2 10% 10.0	

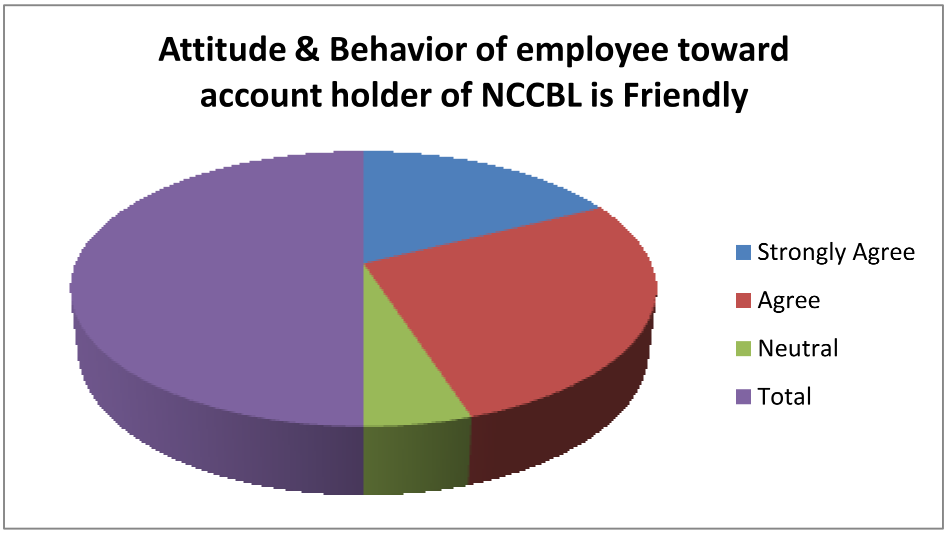


Figure 5.9 Attitude & Behavior of employee toward account holder of NCCBL is Friendly

Interpretation

From the above table, it can find that 35% of the respondents strongly agree 55% of the respondents agree that attitude & behavior of employee toward account holder of NCC Bank Ltd. is excellent. So the researcher can say that attitude & behavior of employee toward account holder of NCC Bank Ltd. is excellent.

Table 10: The Branches are modern and good looking

Valid	No of respondents	Percent (%)	Valid Percent
Strongly Agree	13	65%	65.0
Agree	6	30%	30.0
Neutral	1	5%	5.0
Total	20	100%	100

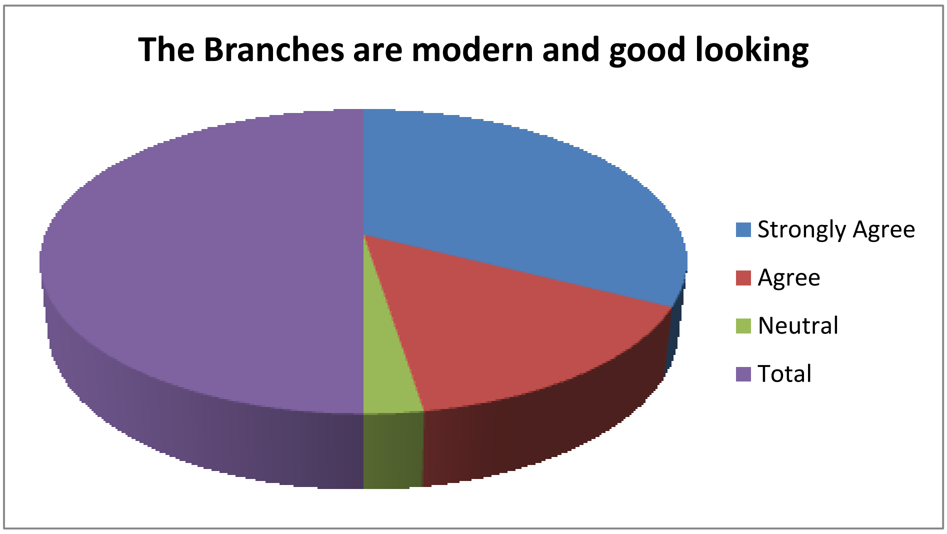


Figure 5.10 The Branches are modern and good looking

Interpretation

From the above table, it can locate that 65% of the respondents unequivocally concur 30% of the respondents concur that the branches are present day and gorgeous adorned. So the scientist can say that the branches are current and attractive improve

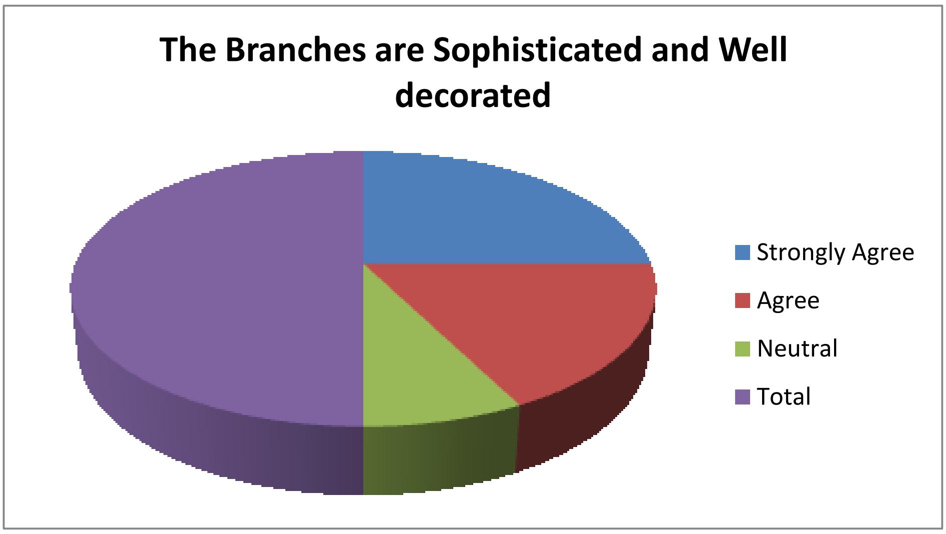
Table 11: The Branches are Sophisticated and Well decoratedValid No of respondents Percent (%) Valid Percent

Emphatically Agree 10 50% 50.0

Agree 7 35% 35.0

Neutral 3 15% 15.0

Total 20 100%



100

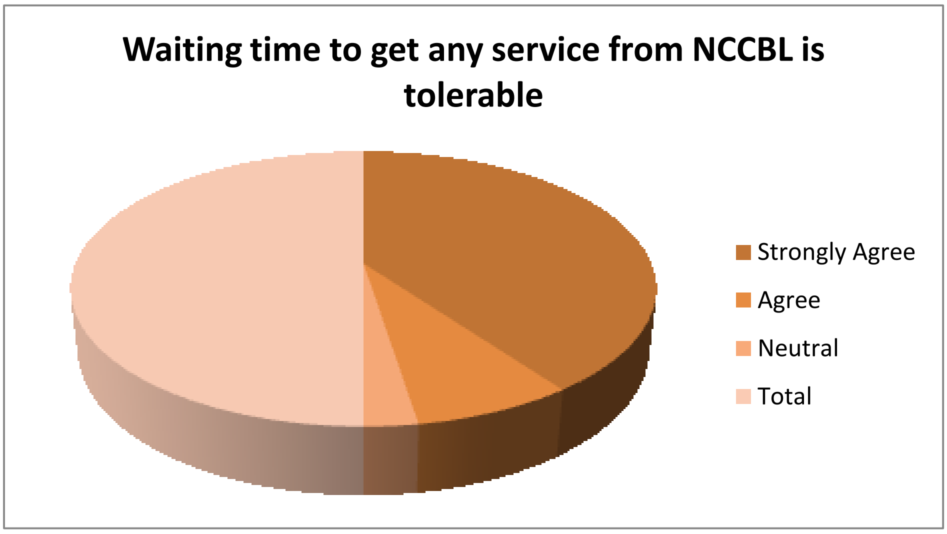
Figure 5.11 The Branches are Sophisticated and Well decorated

Interpretation

From the above table, it can locate that half of the respondents firmly concur 35% of the respondents concur that the branches are great and Sophisticated. So the scientist can say that the Branches are Sophisticated and well finished.

Table 12: Waiting time to get any service from NCCBL is tolerable

Valid	No of respondents	Percent (%)	Valid Percent
Emphatically Agree	16	80%	80.0
Agree	3	15%	15.0
Neutral	1	5%	5.0
Total	20	100%	



100

Figure 5.12 Waiting time to get any service from NCCBL is tolerable

Interpretation

From the above table, it can locate that 80% of the respondents emphatically concur 15% of the respondents concur that holding up time to get any administration from is sensible. So the specialist can say that holding up time to get any administration from is sensible.

Table 13: To make a transaction in NCC Bank Ltd. is Reliable.

Valid	No of respondents	Percent (%)	Valid Percent
Unequivocally Agree	10	50%	50.0
Agree	7	35%	35.0
Neutral	3	15%	15.0
Total	20	100%	

100

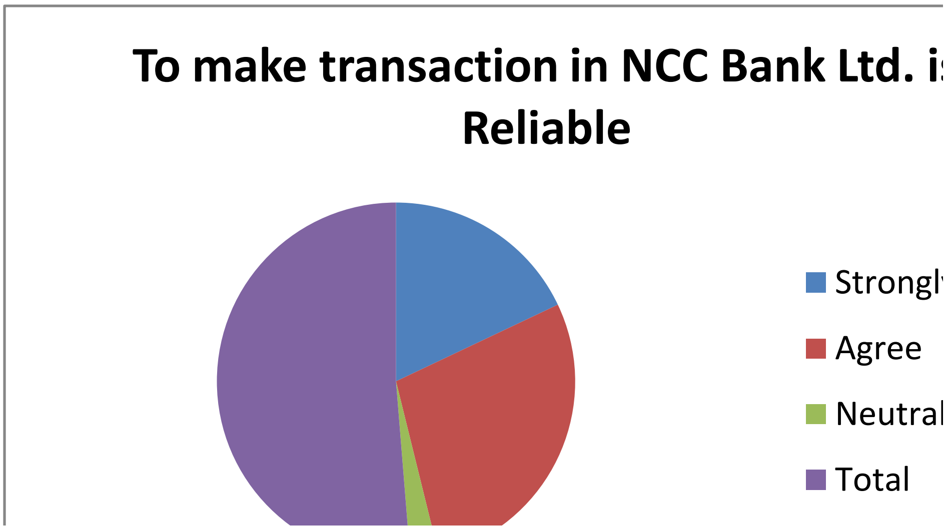


Figure 5.13 To make a transaction in NCC Bank Ltd. is Reliable

Interpretation

From the above table, it can find that 35% of the respondents strongly agree 55% of the respondents agree that to make a transaction in NCC Bank is Reliable. So the researcher can say that most of the customers said that to make a transaction in NCC Bank is Reliable.

Table 14: I feel comfortable to get any service from NCC Bank Ltd.

Valid No of respondents Percent (%) Valid Percent		Unequivocally Agree 10 50% 50.0	
Agree 7 35% 35.0		Neutral 3 15% 15.0	
Total 20 100% 100			
Valid No of respondents Percent (%) Valid Percent		Unequivocally Agree 10 50% 50.0	
Agree 7 35% 35.0		Neutral 3 15% 15.0	

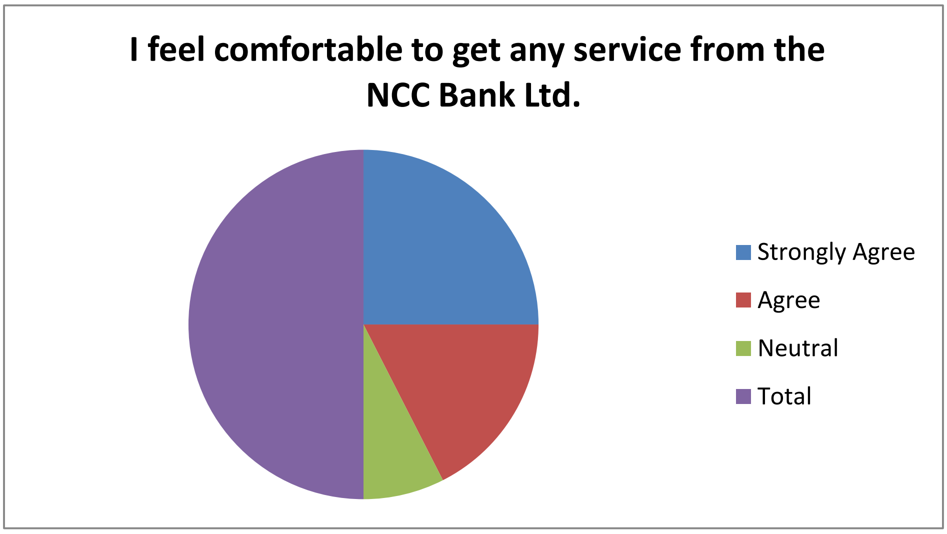


Figure 5.14 I feel comfortable to get any service from NCC Bank Ltd.

Interpretation

From the above table, it can locate that half of the respondents emphatically concur 35 % of the respondents concur that they feel good to get any administration from the NCC Bank Ltd. So the analyst can say that the vast majority of the clients said that they feel great to get any administration from NCC Bank Ltd.

Table 15: The performance of overall banking activities is remarkable

Valid No of respondents Percent (%) Valid Percent		Unequivocally Agree 5 25% 25.0	
Agree 9 45% 45.0		Neutral 6 30% 30.0	
Valid No of respondents Percent (%) Valid Percent		Unequivocally Agree 5 25% 25.0	
Agree 9 45% 45.0		Neutral 6 30% 30.0	

Total 20 100% 100

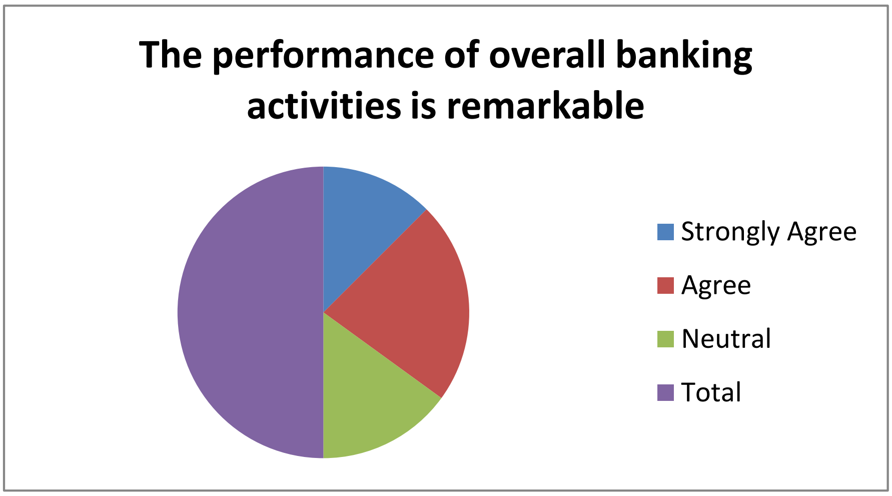


Figure 5.15 The performance of overall banking activities is remarkable

Interpretation

From the above table, it can locate that 25% of the respondents emphatically concur 45% of the respondents concur that the way toward performing generally saving money in NCC Bank Ltd. is exceptionally great. So the scientist can finish up the majority of the clients said the way toward performing generally speaking keeping money in NCCBL is extremely great.

5.2 Finding at a glance

Considering it to be one of the most important aspects of National Credit and Commerce Bank Limited has given due importance in designing and implementing Customer Satisfaction. The researcher's experience in this Bank some important facts are appended below as a discussion of the research:

- The biggest pieces of the record holders and customer and clients of national credit and comers Bank limited are male.
- Customers are satisfied with a wide range of services by National Credit and Commerce Bank Ltd. But their ATM facilities are not at a satisfactory level.
- Most of the customers are satisfied that National Credit and Commerce Bank Ltd. sets the fees and charges reasonable and competitive.
- Branches situated a convenient location.. promotional activities are not at a satisfactory level.
- Most of the customers think National Credit and Commerce Bank Ltd. needs more to advertise their brand and service.
- Employees of National Credit and Commerce Bank Ltd. are capable to realize customers' needs & they are so friendly to customers.
- Interior & Exterior designs of National Credit and Commerce Bank Ltd. branches are attractive.
- Waiting time is reasonable & transaction in is reliable.

CHAPTER SIX
problems and Recommendations

6.1 problems

- A designation of power is brought together which makes the representative acknowledge less obligation. In this way, representative resolve is decayed.

- The credit proposition assessment process is long. In this manner, now and again significant customers are lost and the bank ends up helpless to meet targets.

- No substantive utilization of Annual Confidential Report (execution assessment type of the representative) to remunerate or to rebuff the worker. Thus the worker winds up ineffectual.

- The bank needs forceful publicizing and special exercises to get expansive topographical inclusion.

- The bank has just a couple of ATM corners and not in appropriate spots. In this way, the extent of utilizing the ATM card is restricted.

- Computer office for every one of the officers isn't accessible. Additionally, every one of the officers have no PC learning.

- The bank has no innovative work division.

6.2 Recommendations

- The management should give more emphasis on the advertisement for the bank about their operations.
- Computer facilities should be increased.
- Training should be arranged for the employees for increasing expertise in using modern technology.
- The bank should take a new marketing strategy which will respond and take effective steps to increase faith in them.
- They should organize various customer related programs and offer more customized services like SMS banking, Q-cash, Internet banking Mobile banking etc.

- National Credit and Commerce Bank Ltd. should introduce more safety and health policy.
- The promotional activities should increase like TV advertisement, Newspaper advertisement, billboard advertisement etc.
- National Credit and Commerce Bank Ltd. needs to maintain convenient charges according to the differences of target customers. Customers who are not satisfied with the service charge, National Credit and Commerce Bank Ltd. employees need to motivate them by giving better services.

6.3 Conclusions

Every one of the customers of my study have association with NCCBL. They are the clients of bank administration. These clients incorporate open restricted organizations, private constrained organizations, little and medium measured endeavors, experts government bodies, workers of various associations, and even understudies and housewives. Today bank is an essential job player in the economy of the nation just as on the planet. These clients are executing through the banks a few times each month and every exchange includes them some money related expense and time cost. From my study that I got just need to state that clients of NCCBL are happy with the present keeping money administrations. They have one protest with respect to financing cost aside from that all is well. I need to give uplifting news before completion my decision that NCCBL just introduced charge card of Visa brand with access both in International and neighborhood showcase. It's an intrigue free charge card.

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Appendix

QUESTIONNAIRE

Dear Respondent,
I am a student of BBA program at **Daffodil International University** is conducting a survey on **"Customer Satisfaction of National Credit and Commerce Bank Limited"** as a part of Thesis program. For this survey, I am conducting this survey. Your cordial and frank responses will help me a lot in this survey activities.

Part A: Demographic Profile (Please √)

1. Gender

Male	☐
Female	☐

2. Age (in Year)

1	Below 20	☐
2	**20-25**	☐
3	**25-30**	☐
4	**30-35**	☐
5	**35-40**	☐
6	**45 and Above**	☐

3. Occupation fields

1	Student	☐
2	Public sectors	☐
3	Private sectors	☐
4	Business Sectors	☐
5	House Wife	☐
6	Others Sectors	☐

4. Family Income Level in BTD (Monthly)

1	Not an earning person	☐
2	Below 10000	☐
3	10000-20000	☐
4	20000-30000	☐
5	30000-40000	☐
6	60000 and above	☐

Part B: For customer Satisfaction Level (Please √)

Sl. no	*Please Tick*	*Strongly Agree*	*Agree*	*Neutral*	*Disagree*	*Strongly Disagree*
1	There are wide ranges of services in NCCBL					
2	The fees and charges of service in NCCBL are reasonable					
3	The fees and charges of NCCBL are less than its competitors					
4	The number of NCCBL branches is sufficient					
5	The location of NCCBL Branches is convenient					
6	The advertisement messages of NCCBL are attractive					
7	Customer Friendly Behavior employs					
8	Employees are capable of realizing customers' needs					
9	Attitude & Behavior of employee toward account holder of NCCBL is Friendly					
10	The Branches are modernized and good looking					
11	The Branches are Sophisticated and Well decorated					
12	Waiting time to get any service from NCCBL is tolerable					
13	To make a transaction with NCCBL is Reliable					
14	I feel comfortable to get any service from the NCCBL					
15	The performance of overall banking activities is remarkable					