



Daffodil
International
University

“An Evaluation of the Services Quality of Buy Now”

Submitted to:

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Department of Business Administration

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Submitted by:

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ID No: 191-11-6079

Bachelor of Business Administration

Department of Business Administration

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Letter of Transmittal

Date: 26/04/2023

Professor Dr. Mohammad Masum Iqbal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of internship report.

Dear Sir,

I am very pleased to submit my internship report under your supervision on “An Evaluation of the Services Quality of Buy Now”. I have prepared this report based on four (04) months of service experience in Buy Now. This report details my learning, experience, and company activities during my internship. I have attempted my best to make it as effective as possible. Despite time constraints and in-depth knowledge, I have put my best utilization to represent it well. Kindly accept my sincerest apology for misrepresentation, if any.

I am gratified to you for your guidance and genre at every part of my attempt on this report. If you have any questions about this report, kindly feel free to ask me. I hope you will be kind and judge the matter and oblige thereby.

Yours Sincerely,

Sharmistha Sarker

Sharmistha Sarker

ID No: 191-11-6079

Program: BBA

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Student Declaration

I am Sharmistha Sarker, ID: 191-11-6079 student in the BBA program, Department of Business Administration, Daffodil International University, announced the Internship Report on "An Evaluation of Services Quality of Buy Now" showed the result of my own research works, followed by under the supervision of Prof. Dr. Mohammad Masum Iqbal, Dean, Daffodil International University.

I further certify that the submitted report is unique and that no part or entire of this report has been submitted to, in any structure, in any other university or institution for any degree or other reason.

Sharmistha Sarker

Sharmistha Sarker

ID No: 191-11-6079

Program: BBA

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Supervisor's Certificate

This is to certify that the internship report entitled An Evaluation of the Services Quality of Buy Now is prepared by Sharmistha Sarker, ID No: 191-11-6079, as a requirement of the 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 and acceptance.

Signature of the Supervisor



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

Acknowledgment

Firstly, I want to express my gratitude to almighty God for giving me patience and enabling me to complete the report. I'm thankful to Buy Now for allowing me to complete my internship program.

I would like to convey my gratitude to my internship supervisor Professor Dr. Mohammad Masum Iqbal, Dean, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University for his valuable direction, motivation, and guidance to complete my report.

My thankfulness to the authority of Buy Now to allow me to complete my internship at their organization. I need to offer thanks to the officers and members of the staff of the marketing team of Buy Now for their cooperation without which it would not be conceivable to finish the report. Special thanks to my internship company supervisor Thahan Ferdous, Head of Marketing, at Buy Now for his guidance, training, and cooperation.

Last but not least I am also grateful to everyone involved within or outside of the door of Buy Now. I am pleased with the support and encouragement that I have received from all of my teachers, students, and friends at Daffodil International University. Also, I am thankful to my parents for inspiring me a lot.

Executive Summary

This study aims to evaluate the service quality of Buy Now, a company that offers a range of services through a digital platform, using the SERVQUAL model. The research identifies the gaps between customers' expectations and perceptions of service quality and provides recommendations for improvement.

A descriptive research design was utilized, with both primary and secondary data sources used to collect relevant information. A non-probability convenience sampling technique was employed to conduct customer interviews, Data was collected through a survey questionnaire from a sample of 40 customers. The SERVQUAL scaling technique was applied to measure the service quality of Buy Now. Descriptive statistics were utilized to analyze the data, and SPSS was used to obtain output from the collected data. The results indicated that Buy Now offers high-quality services in terms of reliability, responsiveness, assurance, empathy, and tangibles.

The study highlights the need for Buy Now to improve its service quality to meet customer expectations and increase satisfaction levels. The findings suggest that the company needs to focus on enhancing its reliability, responsiveness, and assurance to bridge the gaps between customers' expectations and perceptions. The study recommends that Buy Now should invest in technology to improve its order processing and delivery systems, enhance its customer support services, and provide training and development programs for its employees to improve their knowledge and skills. Overall, the study emphasizes the importance of service quality in maintaining customer loyalty and gaining a competitive advantage in the online retail market.

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CHAPTER ONE

Introduction:

This internship program is compulsory for the Bachelor of Business Administration (BBA). This program offers an opportunity for the student to apply their theoretical knowledge into practice and gain real-life work experience. I will perform my best to submit the report on “An Evaluation Of the service quality of buy now”. This study attempted to understand the service quality of Buy Now.

Buy Now is a Fintech company. Buy Now is a digital solution provider that also provides a payment facility for the f-commerce channel. A one-stop solution for online business. Buy Now collects payment for F-commerce entrepreneurs through these specific channels using a payment portal. Buy Now’s customers will be able to buy products/services online with ease, time-consuming, and security. Payment can be made with payment options such as local and international debit cards, credit cards & mobile banking systems.

Buy Now is committed to digitizing small and medium enterprises through technology that enables access to finance on the bank transaction profile. It helps to reduce the cost of capital for SMEs and Buy Now helps to transform financial services in the emerging market. A shareable link/QR-generating tool & marketplace gives entrepreneurs access to make their online/Facebook business easy and automated. It also gives access to:

1. Digital payment gateway
2. Seamless logistic connectivity
3. Sales Tracking
4. Customer portfolio and bank transaction profile

To manage all business transactions in one platform. Buy Now helps make a verified transaction profile and will help entrepreneurs get collateral-free digital credit from the financial institute.

Background of the study:

An Evaluation of the Services Quality of Buy Now

This report, “An Evaluation of the services quality of Buy Now” has been prepared for the required BBA program as a means of an internship program. While preparing this report, It had a great opportunity to know the fintech company’s activities and environment of Buy Now. The major intention of this report is to become conscious of the practical corporate world and gain practical knowledge about this sector. This program provides me with knowledge about organizational behavior, and that organization's management style helps me fill the gap between my theoretical knowledge and the practical corporate world.

This report is prepared on “An Evaluation of the services quality of Buy Now” My internship supervisor is Professor Dr. Mohammad Masum Iqbal, Dean, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. The best attempt has been made to demonstrate personal observations and knowledge in this report.

Scope of the study:

The area of operation that has been covered means the total possible coverage is the scope. This report formed a scope of gathering data from various sources. This report covers the general evaluation of the service quality of Buy Now. It also includes identifying the services of Buy Now. And measure the service quality of Buy Now through SERVQUAL Model. This report was prepared on my practical learnings at the daily company activities during my internship period, its services, organizational step, conceptual enjoy, and supervision of my inner guide in addition to my honorable supervisor Professor Dr. Mohammad Masum Iqbal, Dean, Department of Business Administration, Faculty of Business & Entrepreneurship Daffodil International University.

Objectives of the study:

The objectives of the study are as follows:

- To identify the services of Buy Now;
- To measure the service quality of Buy Now through SERVQUAL Model;
- To identify the problems related to the service quality of Buy Now;
- To make recommendations to solve the problems;

Methodology:

Nature of the study:

The research conducted for this report is descriptive in nature. The topic was selected and exploratory research was conducted prior to data collection. SERVQUAL scaling techniques were applied to measure Buy Now's service quality.

Sources of Data:

Data were collected from both primary and secondary sources of information to conduct this research.

Primary data:

Primary data was collected from Buy Now's customers during their service experience. A questionnaire was offered to those who agreed to participate in the survey.

Secondary data:

Secondary data was collected from various online articles and Buy Now's website.

Target population:

The target population of the study is the customers of Buy Now.

Sample size:

To conduct this research the total sample size was 40.

Sampling technique:

A non-probability convenience sampling technique was used for customer interviews.

Survey method:

A questionnaire was utilized to conduct the survey and essential data were gathered from both primary and secondary sources.

Statistical tool:

Descriptive statistics were utilized in this report, and SPSS was used to obtain output from the data. The following steps were followed to conduct the report.

- Define the problem.
- Develop an approach to the problem.
- Formulate the research design.
- Acquiring the data.
- Processing and analyzing the data.
- Report preparation and presentation.

Limitation of the study:

- This branch holds strict confidentiality about its financial, marketing, and other confidential information. So, it was impossible for me as an intern to reach that confidential information.
- Unable to collect information from all customers.
- Duration of the study was too short to have well understanding of the overall fintech company.

About Buy Now:

Buy Now is a Fintech company. It was founded in 2021 and approved under the ICT ministry. It is a provider of digital solutions, Buy Now also offers a payment option for the f-commerce channel. A complete online business solution. Using a payment portal, Buy Now collects money from F-commerce business owners through these particular channels. Customers of Buy Now will be able to purchase goods and services online quickly, easily, and securely. Payments can be made using methods like local and foreign credit cards, debit cards, and mobile banking services.

Through technology that enables access to financing on the bank transaction profile, Buy Now is dedicated to digitizing small and medium-sized businesses. Buy Now assists in lowering the cost of capital for SMEs and transforms financial services in the developing market. Buy Now agreements with Mutual Trust Bank Ltd. will create new opportunities for our country's small online business owners and entrepreneurs.

A shareable link/QR-generating tool & marketplace gives entrepreneurs access to make their online/Facebook business easy and automated. It also gives access to:

1. Automated order collect
2. get an order alert
3. Select courier with one click
4. collect payment through Bank or mobile banking
5. Loan facilities

Our platform is designed to help vendors scale their businesses and reach customers from all parts of the country. We are dedicated to providing a safe and reliable platform for online businesses in Bangladesh, while also ensuring the best buying experience for customers. (Buy Now, 2022)

Vision:

“Our vision is to create an inclusive digital economy that caters to every small entrepreneur in the country. We believe that all entrepreneurs deserve access to banking services, and we are committed to making this a reality. Our goal is to establish a cashless society where digital transactions are the norm. This will provide a safe and secure way for entrepreneurs to receive payments and customers to make purchases with confidence. We are dedicated to ensuring the protection of everyone's hard-earned money through secure and reliable money transactions. At Buy Now, we are fully committed to working tirelessly towards this goal and strive to bring everyone in the country under the umbrella of the digital economy” (Buy Now, 2021)

Mission:

At our company, we are dedicated to providing small entrepreneurs with a one-stop shop for all their business needs. Our primary aim is to reduce both time and stress for entrepreneurs by streamlining their access to essential services, allowing them to focus on business growth. Currently, entrepreneurs face difficulties obtaining the necessary services from various providers, leading to delays and potential business setbacks. We strive to simplify this process, ensuring entrepreneurs can access the services they need with ease.

Company Profile

Name of the Company	Buy Now
Legal Form	Start-Up
Company Registers No.	TRAD/DSCC/062799/2020
Date of Commencement	17 th June 2021.
Category	Fintech, Software Developer
Corporate Office	Gulfesha Plaza, Level 3, Suite No J/K, 8, Shahid Shangbadik Selina Parvin Sarok, Moghbazar, Ramna, Dhaka, PO : 1217
Telephone No.	+88016111060000
Website	www.buy-now.biz
E-mail	info@buy-now.biz
TIN Code	854563588968
CEO	MD Yasir Arafat
No. of Branches	1
No. of Employees	25 (According to the Annual report 2022)

CHAPTER TWO

The services of Buy Now:

1. Order Management

Buy Now ensure order management properly. Buy Now collects order history from merchants but we don't collect orders from merchants traditionally Order collection is done using a digital medium in this case. In that case, the seller must first open a seller account on Buy Now's website. Sellers can create a link, setting a different price for each product. And sellers can share the link with the buyer using different media such as Facebook, WhatsApp, and Email. And the buyer can easily open the link and confirm his order within a minute. Using this medium, the buyer can easily and authentically confirm the order. And the seller stores the orders very easily and accurately. using this method makes taking orders from buyers and collecting orders accurate and easy.

2. Order Alert

Buy Now have an order alert system so you can be alerted once the order is completed.

In this case, there is no need for special monitoring of the ordered products by the customer. As order management is done using digitally When the order is confirmed, the SMS goes to the customer and the message goes to the customer even after the order is collected. The customer is also notified when the order moves to the nearest hub of the customer. And once the customer collects the order, its status changes (Delivered product) on the seller's portal. The seller is notified in case of a delay in delivery of the product to the customer due to unavoidable reasons then Special care is taken to reach the customer quickly from stalled orders.

3. Digital Payment

Buy now provides a fully digital payment system that makes customer life easy.

Here the customer makes the payment using the digital payment system of his own choice. As like Bkash, Nagad, Upay, Credit cards, Debit cards, Visa cards, etc. At first, customers have to scan a QR code and select their easier payment method. And Cash on delivery (COD) payment is also accepted.

4. Payment collection

Buy Now have a better payment collection system.

In this case, no price is charged in advance from the buyer. Customers can pay the price after receiving the product by using the COD system (Cash on Delivery). And digital payment is also accepted. Buy Now provides the freedom of payment to the customer. They can use any payment method they like.

5. Courier Service

Customers will easily get their products through Buy Now's courier service within 24 hours in Dhaka city and 48 hours outside of Dhaka city.

Buy Now works with many Courier partners such as E-courier, Pathao, Paperfly, and RedX. Customers can select the courier service of their choice. Buy Now promises to reach the product within 24 hours in Dhaka city and 48 hours outside of Dhaka city. Also, Buy Now promises to deliver products on time to all corners of the country.

6. Coupon Service

Buy Now can easily generate any coupon for customers.

Buy now offers many kinds of discounts for customers. Through the customers get a discount of courier service facility. The customer gets a discount by using the coupon within the specified period or maintaining specific rules.

For example, on December 16, customers are offered nationwide delivery at 16 TK. Use coupon "SHADHINOTA26" and offer a 26 TK discount off the delivery charge.

Buy Now believes keeping in mind the changing needs over time, many more features are being introduced in the future.

CHAPTER THREE:

Discussion and analysis

“The SERVQUAL Model is a widely used tool for measuring the quality of services provided by a company. It consists of five dimensions service quality, reliability, responsiveness, assurance, empathy, and tangibles. Each dimension represents a different aspect of the customer's experience with the service, and by measuring each of these dimensions, Buy Now can gain insights into how well it is meeting its customers' needs and expectations” (Valarie A zeitham, 2016-17)

To measure the service quality of Buy Now Company using the SERVQUAL Model, a survey questionnaire is developed that includes questions for each of the five dimensions. The questionnaire is then administered to a sample of Buy Now's customers, and the responses are used to calculate the SERVQUAL scores for each dimension. These scores indicate how well Buy Now is performing in each area of service quality.

Once the scores are calculated, they can be analyzed to identify areas where improvements can be made. For example, a low-reliability score may indicate that Buy Now needs to improve its delivery times or order fulfillment processes. Similarly, if the empathy score is low, this may suggest that Buy Now needs to work on better understanding its customers' needs and preferences.

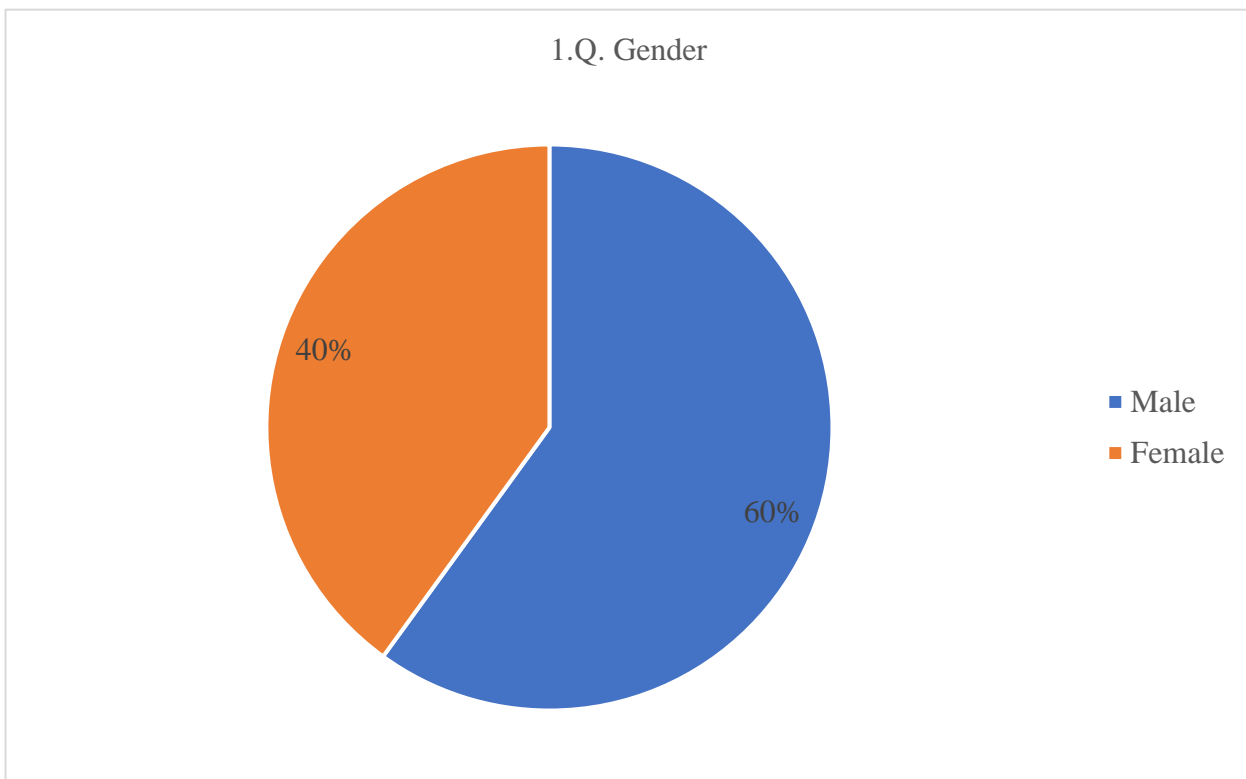
Overall, using the SERVQUAL Model to measure the service quality of Buy Now Company provides a structured and systematic approach to understanding how well the company is meeting its customers' needs and expectations. This can help Buy Now identify areas for improvement and make changes that will enhance the overall service quality provided to its customers.

1.Q. Gender

	Total Sample	Percent
Male	24	60%
Female	16	40%
Total	40	100

My sample size was 40. Among them, I found that there is 60% male and 40% female. In the above table, it can also see that there is 24 male and 16 female among my respondent.

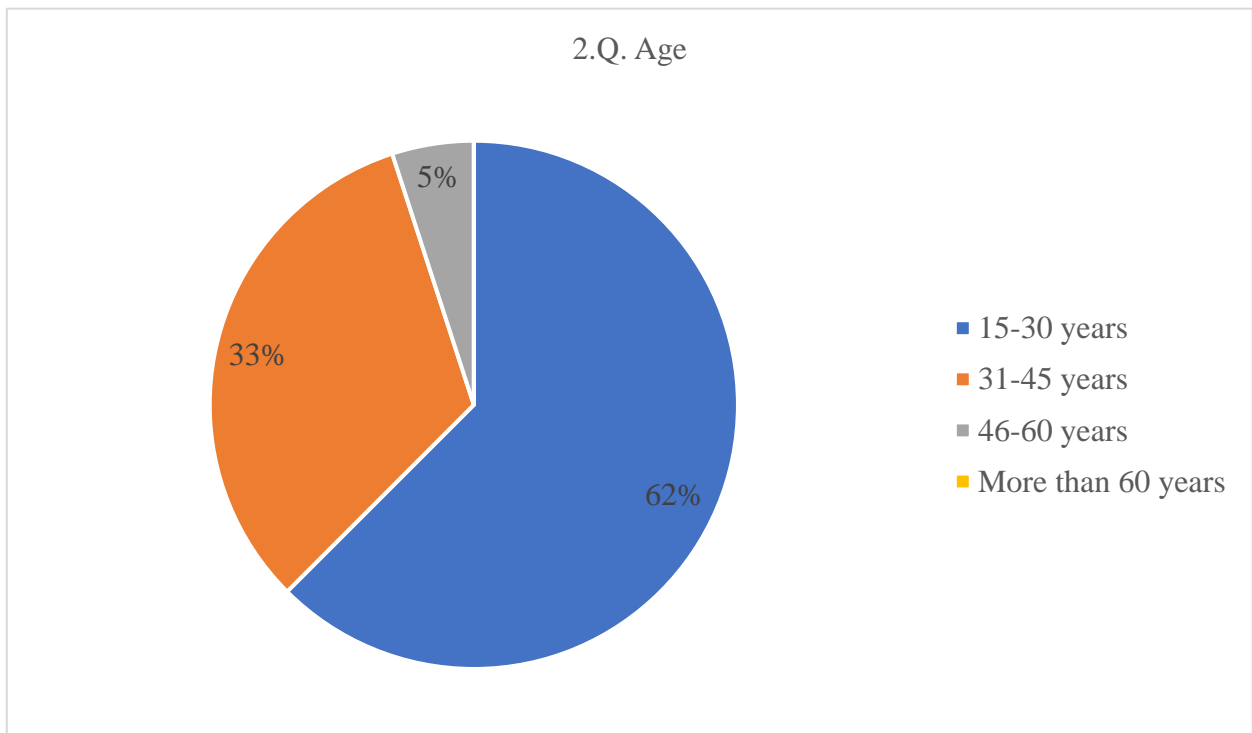
The ratio can be seen in the pic chart:



2. Q. Age:

	Total Sample	Percentage
15-30 years	25	62.5%
31-45 years	13	32.5%
46-60 years	2	5%
More than 60	-	-
Total	40	100

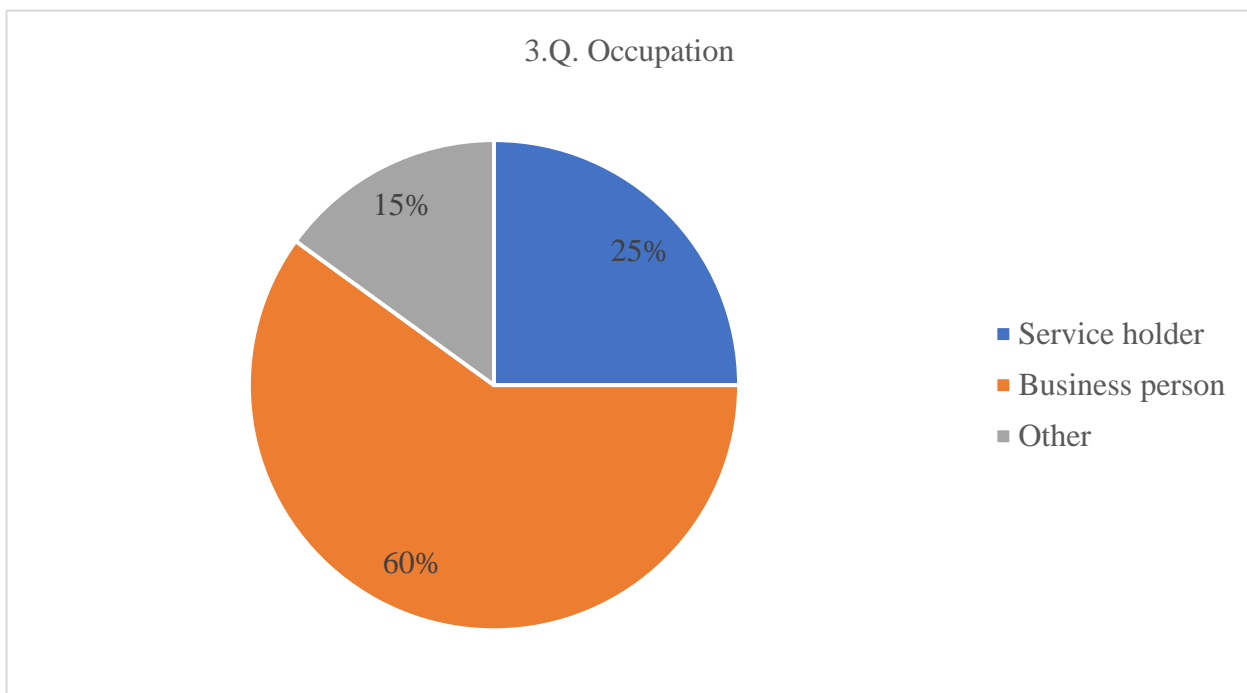
It separated the respondent age group into four classes. Of them, 15-30 years old were 25 persons. 31-45 years old were 13 persons. 46-60 years old were 2 persons. For more than 60 years were no persons. So, it can say that the vast majority of the respondents are between 15-30 years of age. The ratio of the different age groups of respondents can be seen in the pie chart:



3. Q. Occupation:

	Total Sample	Percent
Service holder	10	25%
Business person	24	60%
Other	6	15%
Total	40	100.0

My sample size was 40. Among them, there is 10 service holder, 24 business person, and 6 others. It also found that there are 25% service holders, 60% business persons, and 15% others. The ratio of different occupation people can be seen in the pie chart:

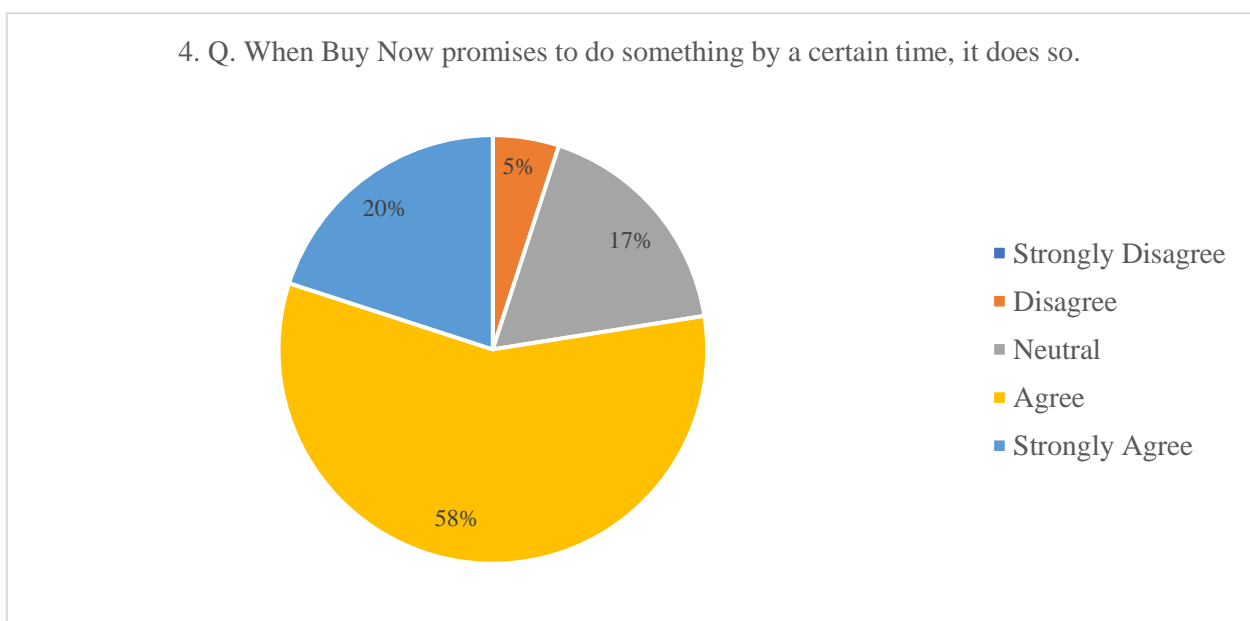


Statement in the Reliability Dimension:

4. Q. When Buy Now promises to do something by a certain time, it does so.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	2	5%
Neutral	7	17.5%
Agree	23	57.5%
Strongly Agree	8	20%
Total	40	100%

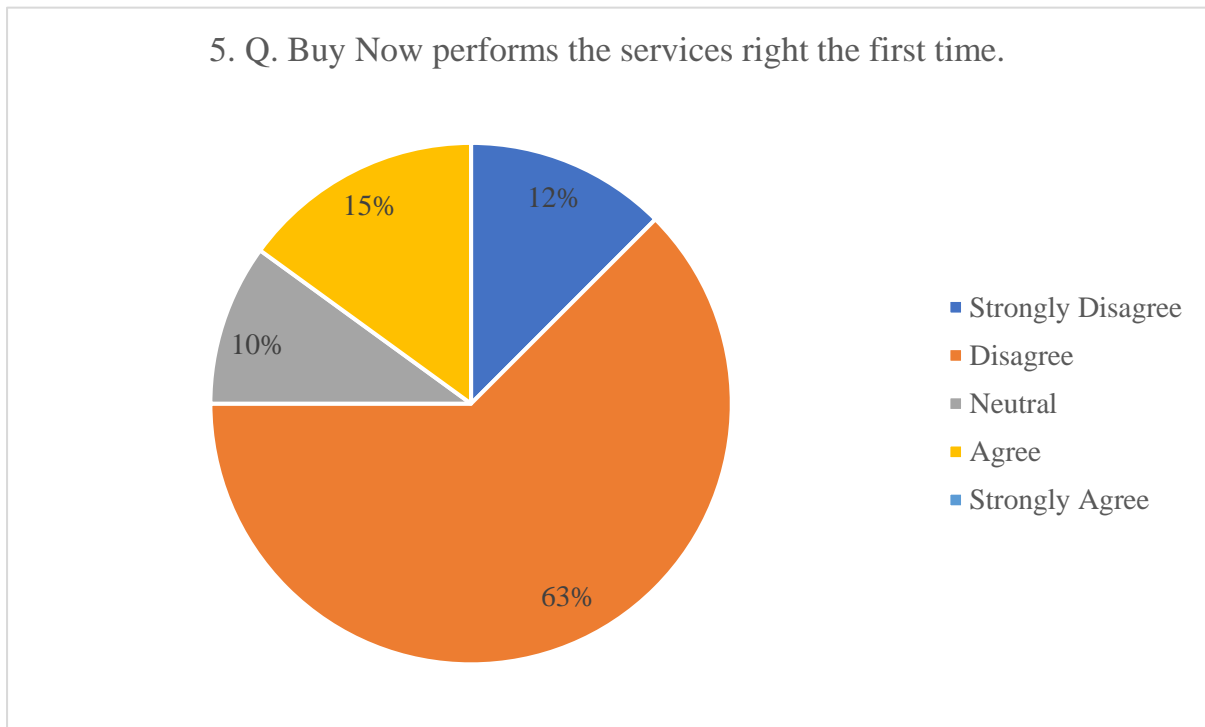
The survey results suggest that a majority of people (57.5%) either strongly agree or agree that when a "Buy Now" feature promises to deliver a product or service by a certain time, it does so. While the majority of customers seem to be satisfied with the delivery times promised by e-commerce websites and platforms, there is always room for improvement. By continuing to prioritize customer satisfaction and being transparent about policies and delivery times, e-commerce businesses can continue to build trust and loyalty with their customers. The Pie chart shows below:



5. Q. Buy Now performs the services right the first time.

	Total Sample	Valid percent
Strongly Disagree	5	12%
Disagree	25	63%
Neutral	4	10%
Agree	6	15%
Strongly Agree	-	-
Total	40	100%

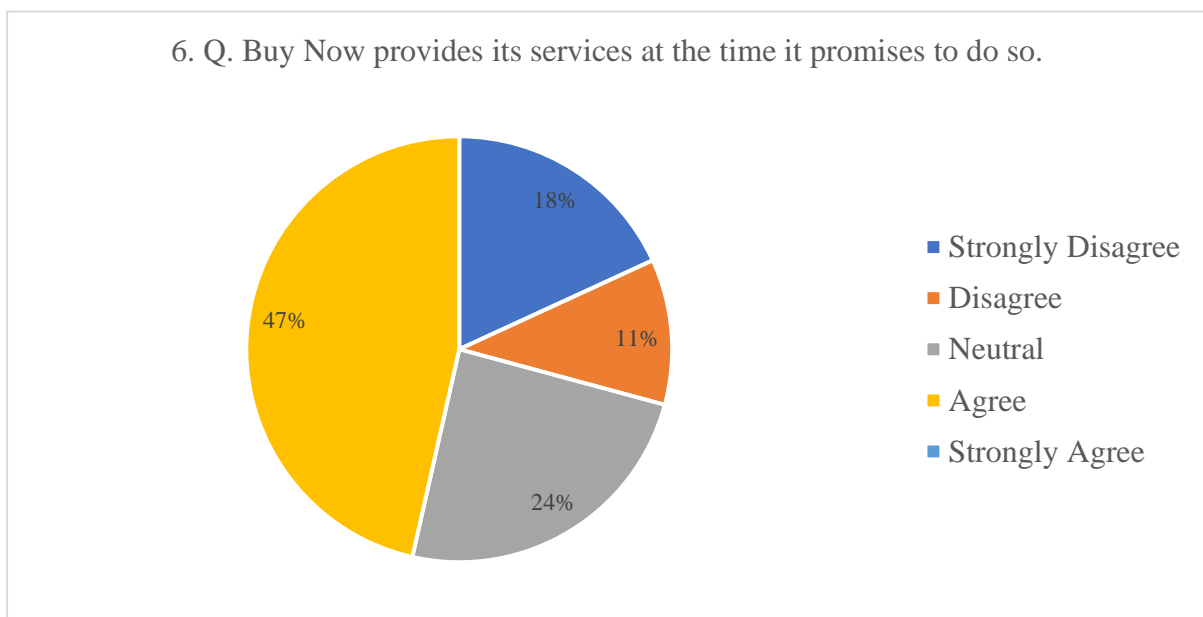
Based on the data provided, the majority of respondents (30 out of 40 or 75%) either disagreed or strongly disagreed that Buy Now performs the services right the first time. This may indicate a need for improvement in training, quality control, or other areas to ensure that services are delivered to customers' satisfaction. The Pie Chart is shown below:



6. Q. Buy Now provides its services at the time it promises to do so.

	Total Sample	Valid percent
Strongly Disagree	3	18%
Disagree	5	11%
Neutral	11	24%
Agree	21	47%
Strongly Agree	-	-
Total	40	100%

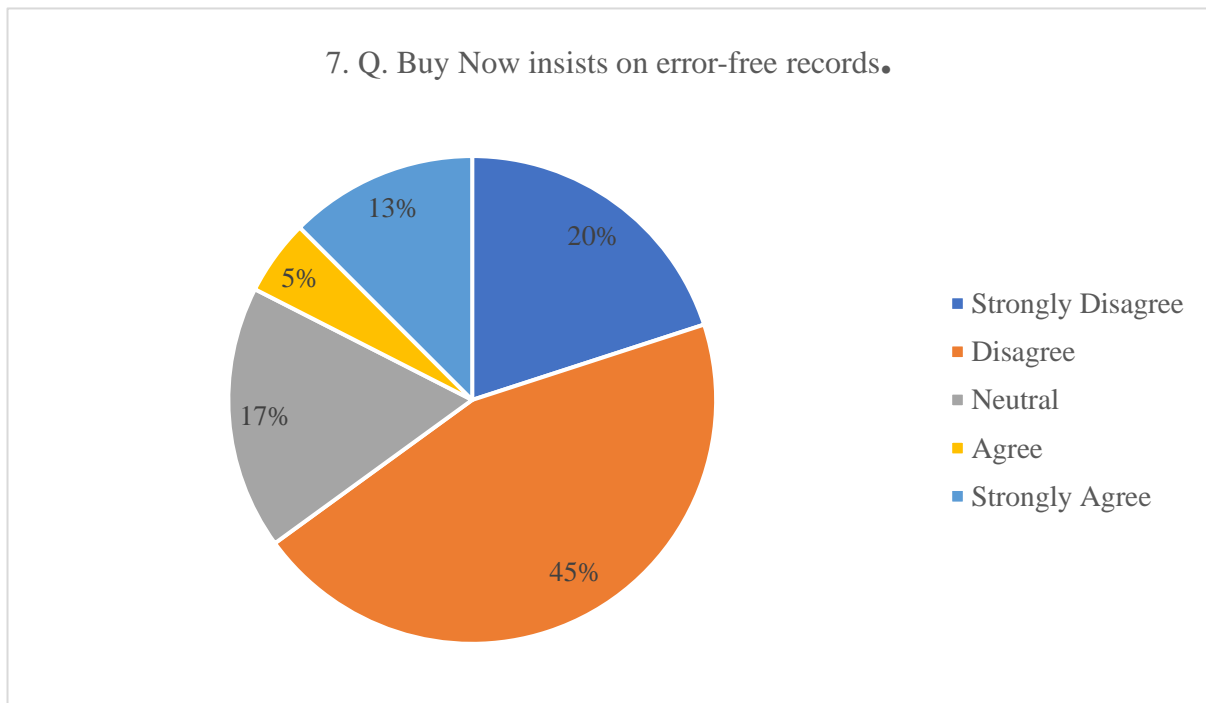
The survey results show that a majority of people (47%) agree that "Buy Now" provides its services at the time it promises to do so. However, there are also a significant number of people who are neutral (24%) or disagree (11%) with this statement, indicating that there may be room for improvement in terms of the delivery of services by e-commerce platforms or websites. It's important for e-commerce businesses to focus on improving their service delivery and meeting customer expectations. This can be achieved through measures such as improving communication with customers, streamlining delivery processes, and providing regular updates on order status. The Pie chart shows below:



7. Q. Buy Now insists on error-free records.

	Total Sample	Valid percent
Strongly Disagree	8	20%
Disagree	18	45%
Neutral	7	17%
Agree	2	5%
Strongly Agree	5	13%
Total	40	100%

The given data indicates the responses of 40 individuals to the statement "Buy Now insists on error-free records." The majority of the respondents (65%) disagreed with the statement, while a smaller percentage (18%) agreed with it. A significant proportion (17%) of the respondents remained neutral. No one strongly disagreed or strongly agreed with the statement. This suggests that there may be doubts or concerns among some individuals regarding Buy Now's insistence on error-free records. The Pie chart shows below:



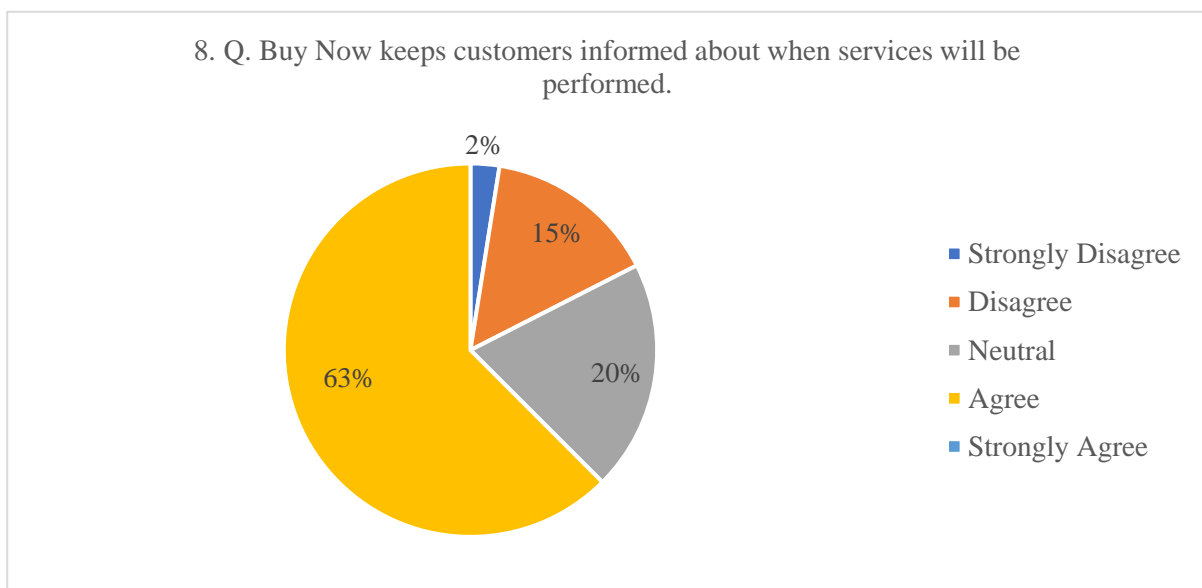
Statement in the Responsiveness Dimension:

8. Q. Buy Now keeps customers informed about when services will be performed.

	Total Sample	Valid percent
Strongly Disagree	1	2%
Disagree	6	15%
Neutral	8	20%
Agree	25	63%
Strongly Agree	-	-
Total	40	100%

The survey results suggest that a majority of people (63%) agree that "Buy Now" keeps customers informed about when services will be performed. However, there are still a significant number of people who are either neutral (20%) or disagree (17%) with this statement. It's important for e-commerce platforms and websites to prioritize communication with customers and provide regular updates on the status of their orders. This can help to build trust and confidence in the platform and improve the overall customer experience.

Overall, while the majority of people agree that "Buy Now" keeps customers informed about when services will be performed, there is still room for improvement in terms of communication and customer service. By focusing on these areas, e-commerce businesses can continue to improve customer satisfaction and loyalty. The Pie chart shows below:

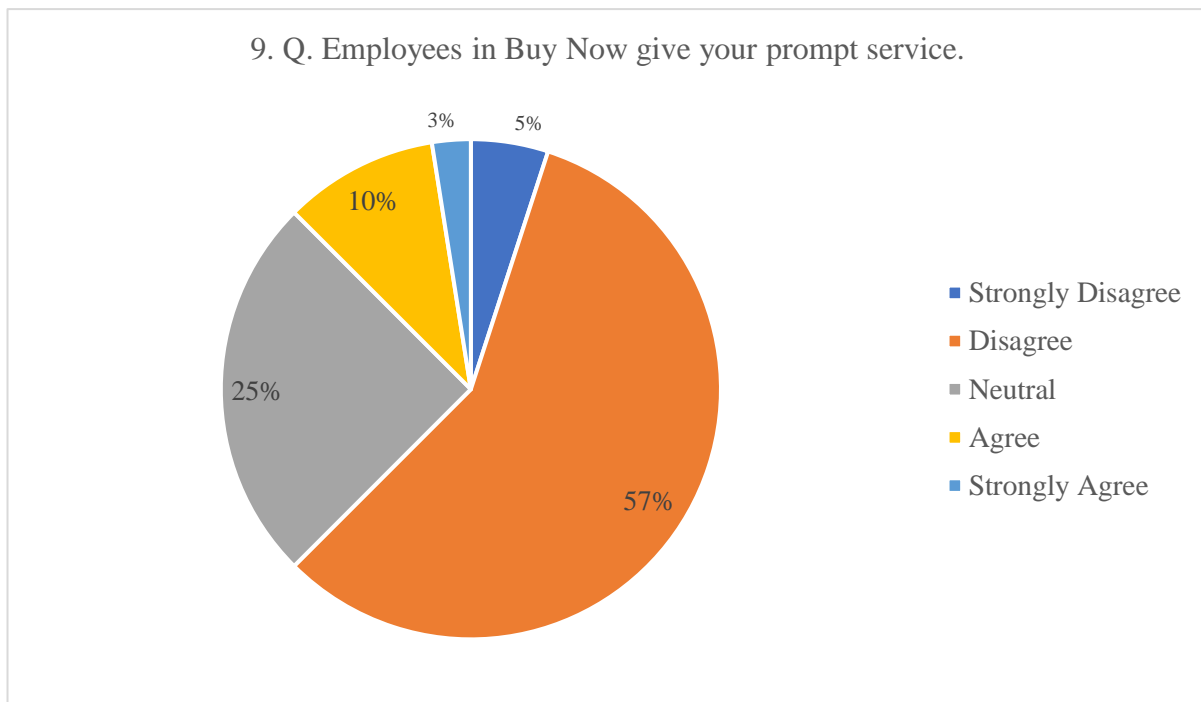


9. Q. Employees in Buy Now give your prompt service.

	Total Sample	Valid percent
Strongly Disagree	2	5%
Disagree	23	57%
Neutral	10	25%
Agree	4	10%
Strongly Agree	1	3%
Total	40	100%

The survey results indicate that a majority of people (60%) either disagree or are neutral when it comes to the prompt service provided by employees in "Buy Now". Only a small percentage of people (13%) agree or strongly agree that they receive prompt service from the employees.

Overall, the results highlight the importance of prompt and efficient service in e-commerce businesses and the need for companies to continually strive to improve the quality of their customer service. The Pie chart shows below:

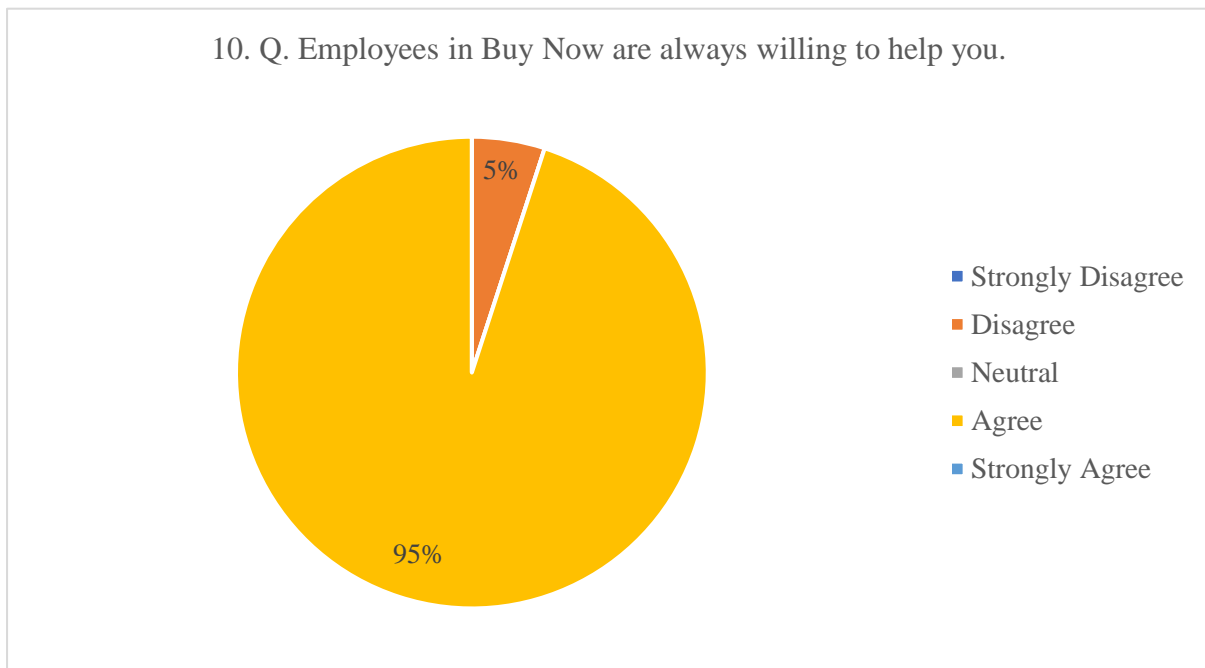


10. Q. Employees in Buy Now are always willing to help you.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	2	5%
Neutral	-	-
Agree	38	95%
Strongly Agree	-	-
Total	40	100%

The survey results show that a majority of people (95%) believe that employees in "Buy Now" are always willing to help them. This is a positive indication that the customer service provided by the employees in this e-commerce business is highly valued by customers.

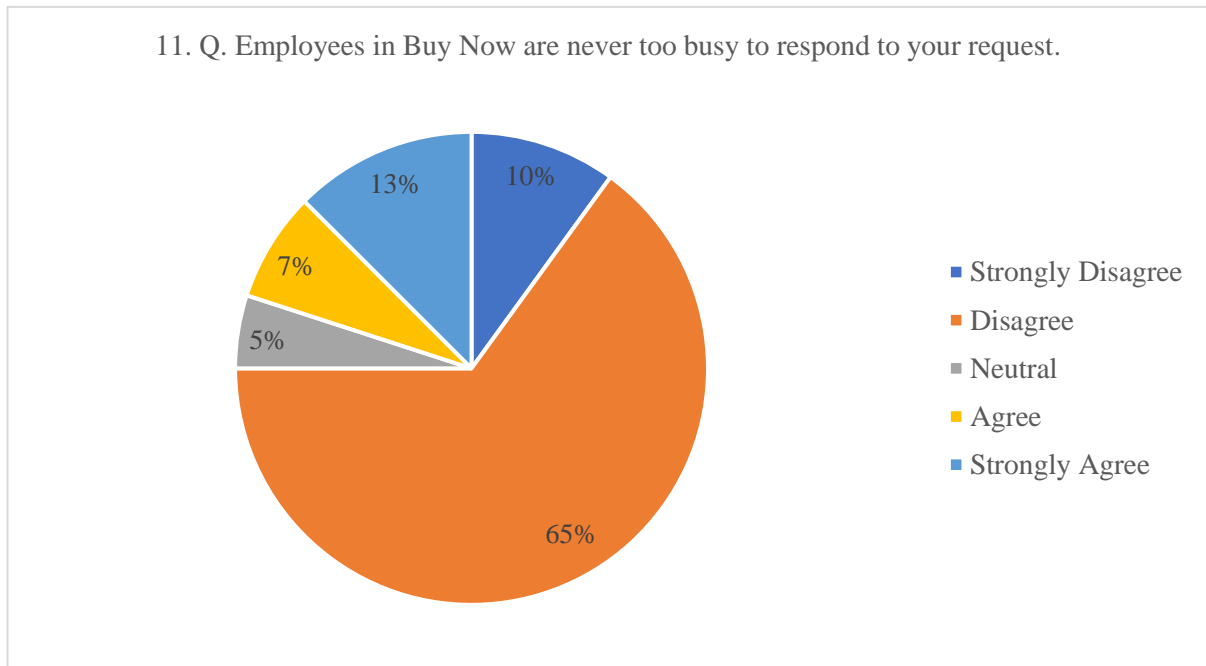
Overall, the results of the survey suggest that employees in "Buy Now" are highly regarded by customers for their willingness to help, which is a positive sign for the business and its commitment to customer satisfaction. The pie chart shows below:



11. Q. Employees in Buy Now are never too busy to respond to your request.

	Total Sample	Valid percent
Strongly Disagree	4	10%
Disagree	26	65%
Neutral	2	5%
Agree	3	7%
Strongly Agree	5	13%
Total	40	100%

Based on the data provided, the majority of respondents (30 out of 40 or 75%) either disagreed or strongly disagreed that employees in Buy Now are never too busy to respond to their requests. The high percentage of negative responses suggests that many customers do not feel that employees in Buy Now are always available to respond to their requests. The Pie chart is shown below:

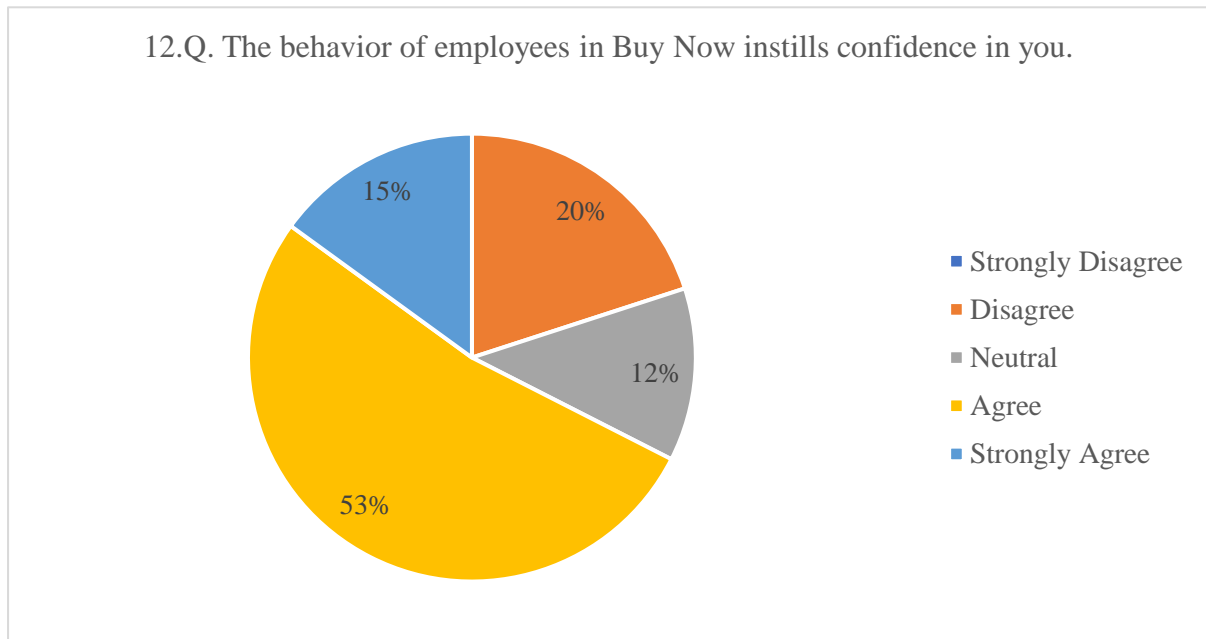


Statement in the Assurance Dimension:

12.Q. The behavior of employees in Buy Now instills confidence in you.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	8	20%
Neutral	5	12%
Agree	21	53%
Strongly Agree	6	15%
Total	40	100%

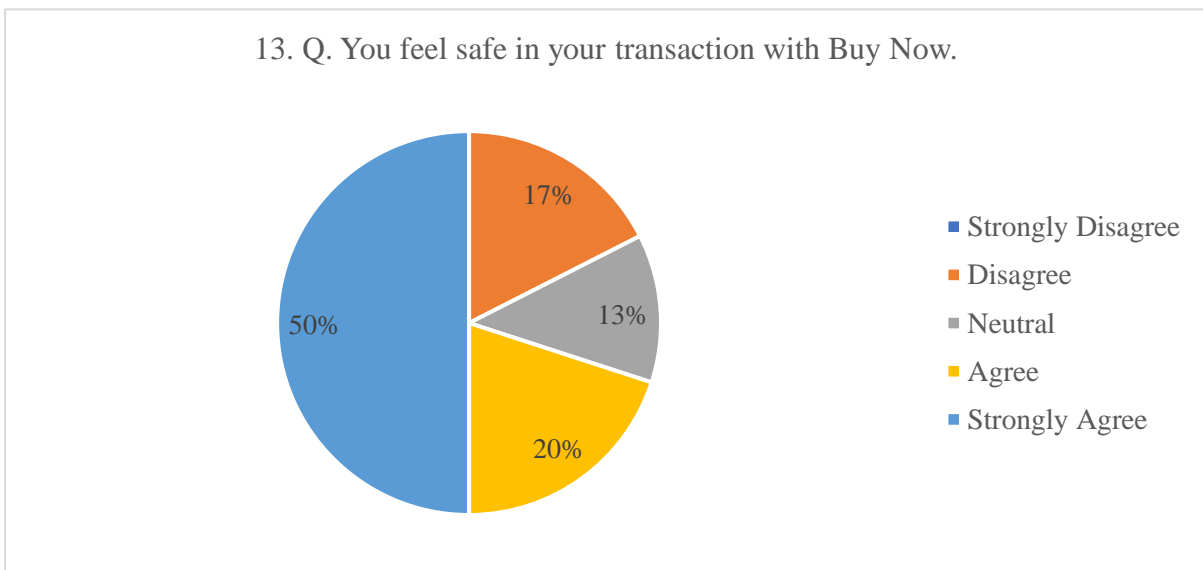
The given data shows the responses of 40 individuals to the statement "The behavior of employees in Buy Now instills confidence in you." The majority of the respondents (53%) agreed with the statement, and an additional (15%) strongly agreed with it, indicating that a significant number of respondents have a positive perception of the behavior of Buy Now's employees. However, a considerable proportion (20%) disagreed with the statement, and a smaller number of respondents (12%) remained neutral. Overall, the data suggest that while a majority of respondents have confidence in the behavior of Buy Now's employees, a significant proportion may have reservations or concerns. The Pie chart is shown below:



13. Q. You feel safe in your transaction with Buy Now.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	7	17%
Neutral	5	13%
Agree	8	20%
Strongly Agree	20	50%
Total	40	100%

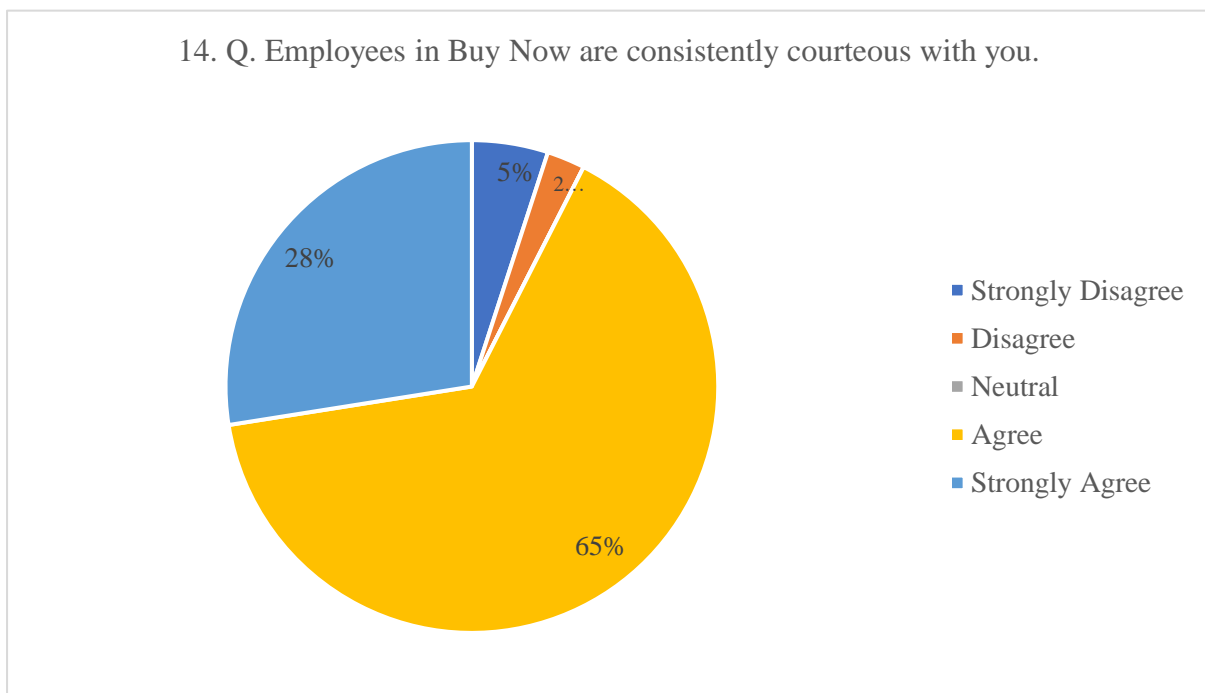
The given data presents the responses of 40 individuals to the statement "You feel safe in your transaction with Buy Now." The majority of the respondents (50%) strongly agreed with the statement, indicating that they feel very secure in their transactions with Buy Now. An additional (20%) of the respondents agreed with the statement, further supporting the perception of security. However, a notable proportion of respondents (17%) disagreed or were neutral towards the statement, suggesting that some may have concerns about the safety of their transactions with Buy Now. Overall, the data suggest that while a significant number of respondents feel safe in their transactions with Buy Now, there may be room for improvement to address the concerns of those who do not share this perception. The Pie chart is shown below:



14. Q. Employees in Buy Now are consistently courteous with you.

	Total Sample	Valid percent
Strongly Disagree	2	5%
Disagree	1	2%
Neutral	-	-
Agree	26	65%
Strongly Agree	11	28%
Total	40	100%

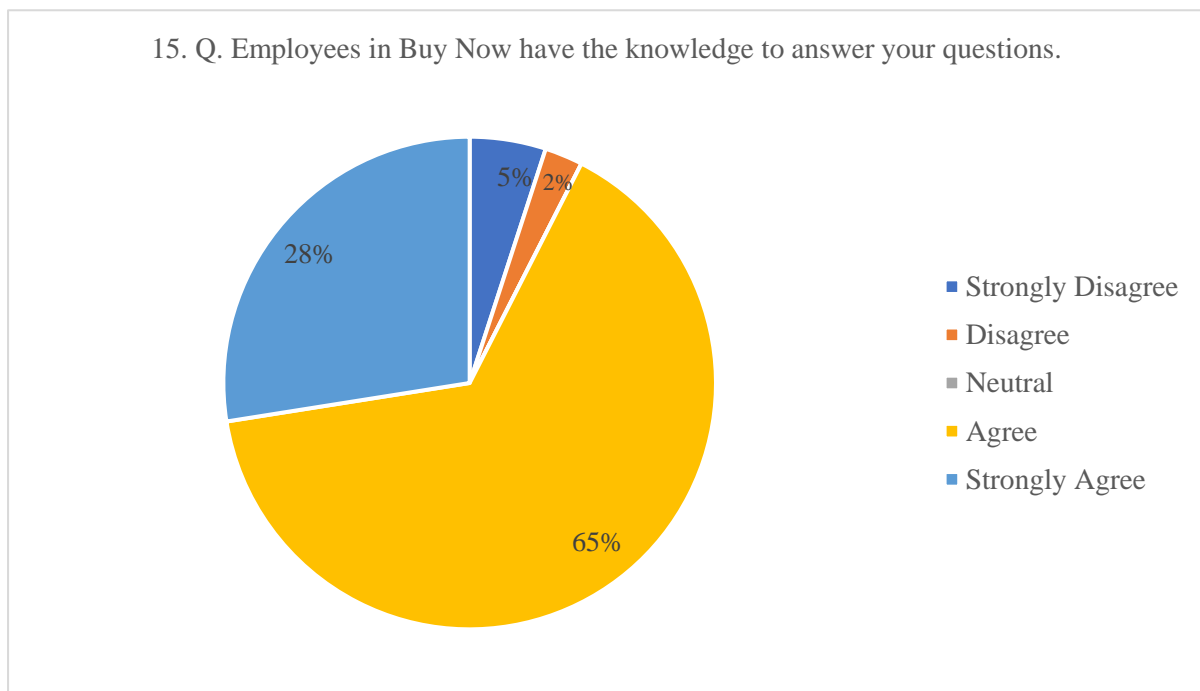
Based on the data provided, a majority of respondents (37 out of 40 or 93%) either agreed or strongly agreed that employees at Buy Now are consistently courteous with them. The high percentage of positive responses indicates that Buy Now has a strong customer service culture in which employees consistently exhibit courteous behavior towards customers. This can have a positive impact on customer satisfaction and loyalty. The Pie chart is shown below:



15. Q. Employees in Buy Now have the knowledge to answer your questions.

	Total Sample	Valid percent
Strongly Disagree	2	5%
Disagree	1	2%
Neutral	-	-
Agree	26	65%
Strongly Agree	11	28%
Total	40	100%

The data shows that a majority of the respondents (93%) either agreed or strongly agreed that the employees in Buy Now have the knowledge to answer their questions, while only a small proportion (7%) disagreed or strongly disagreed. A significant proportion of respondents (10%) selected the neutral option, suggesting that there may be some areas for improvement in the knowledge and expertise of Buy Now's employees. Overall, the data suggests that the knowledge and expertise of Buy Now's employees are viewed positively by most respondents. The Pie chart is shown below:

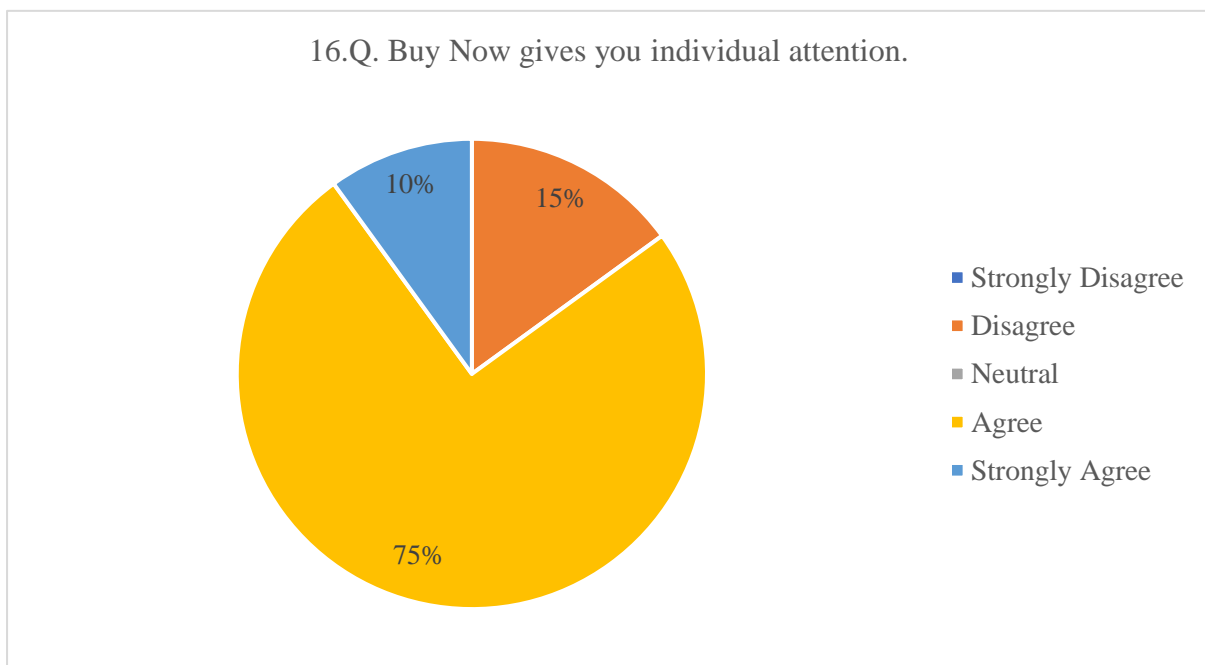


Statement in the Empathy Dimension:

16.Q. Buy Now gives you individual attention.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	6	15%
Neutral	-	-
Agree	30	75%
Strongly Agree	4	10%
Total	40	100%

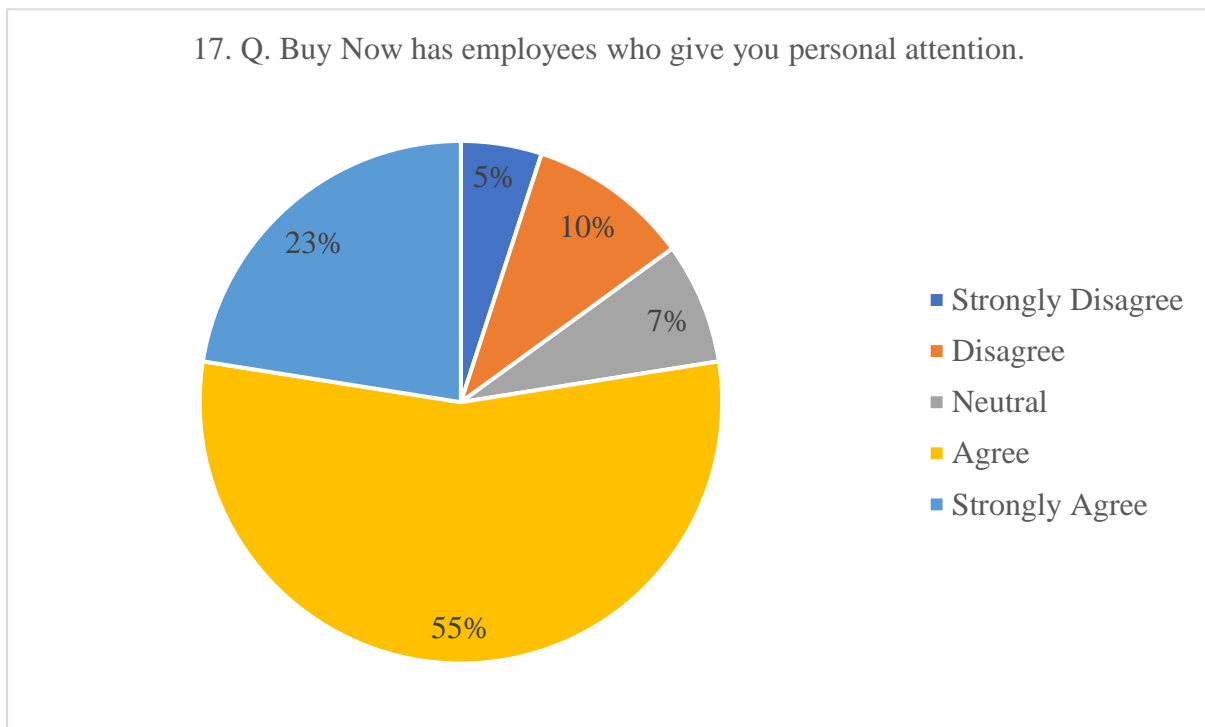
The data represents the responses of customers to the statement "Buy Now gives you individual attention." Out of 40 respondents, 30 agreed and 4 strongly agreed, making it a total of 85% of customers feeling that they receive individual attention from Buy Now. Only 6 respondents disagreed with the statement. Therefore, the majority of customers feel that Buy Now provides individual attention to them. The Pie chart is shown below:



17. Q. Buy Now has employees who give you personal attention.

	Total Sample	Valid percent
Strongly Disagree	2	5%
Disagree	4	10%
Neutral	3	7%
Agree	22	55%
Strongly Agree	9	23%
Total	40	100%

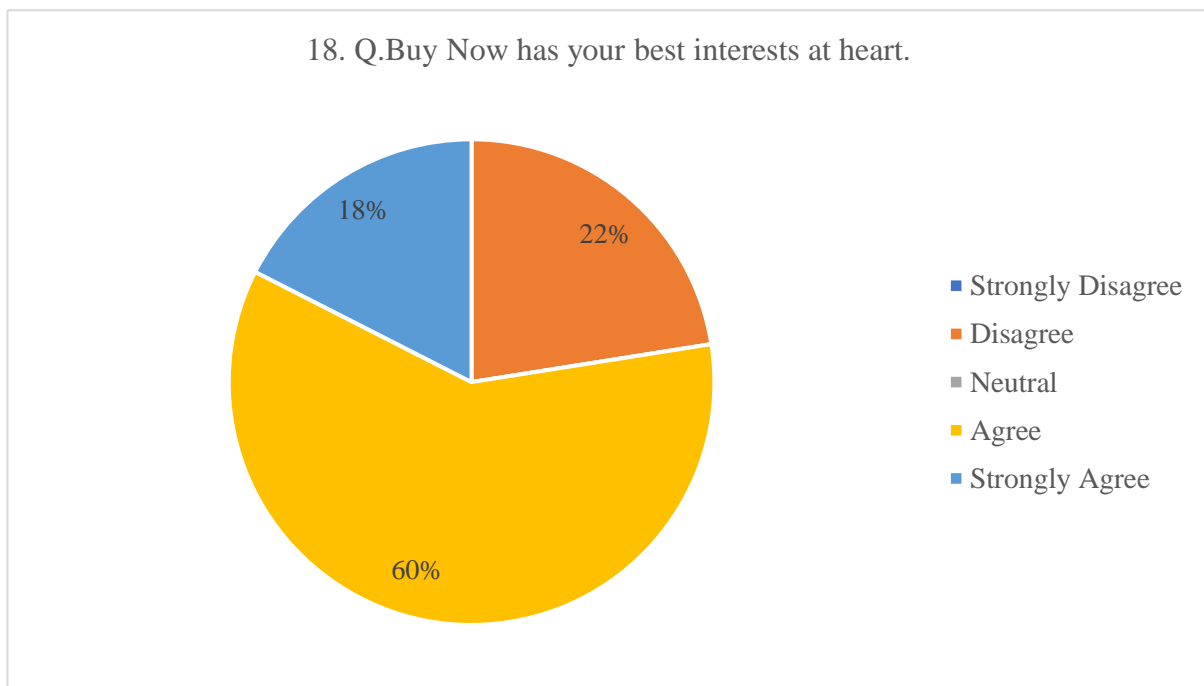
According to the survey, 55% of the respondents agreed that Buy Now has employees who give them personal attention. Another 23% strongly agreed with the statement. Only 10% of the respondents disagreed or strongly disagreed with the statement. Overall, the majority of the respondents believed that Buy Now provides personal attention to its customers. The Pie chart is shown below:



18. Q.Buy Now has your best interests at heart.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	9	22%
Neutral	-	-
Agree	24	60%
Strongly Agree	7	18%
Total	40	100%

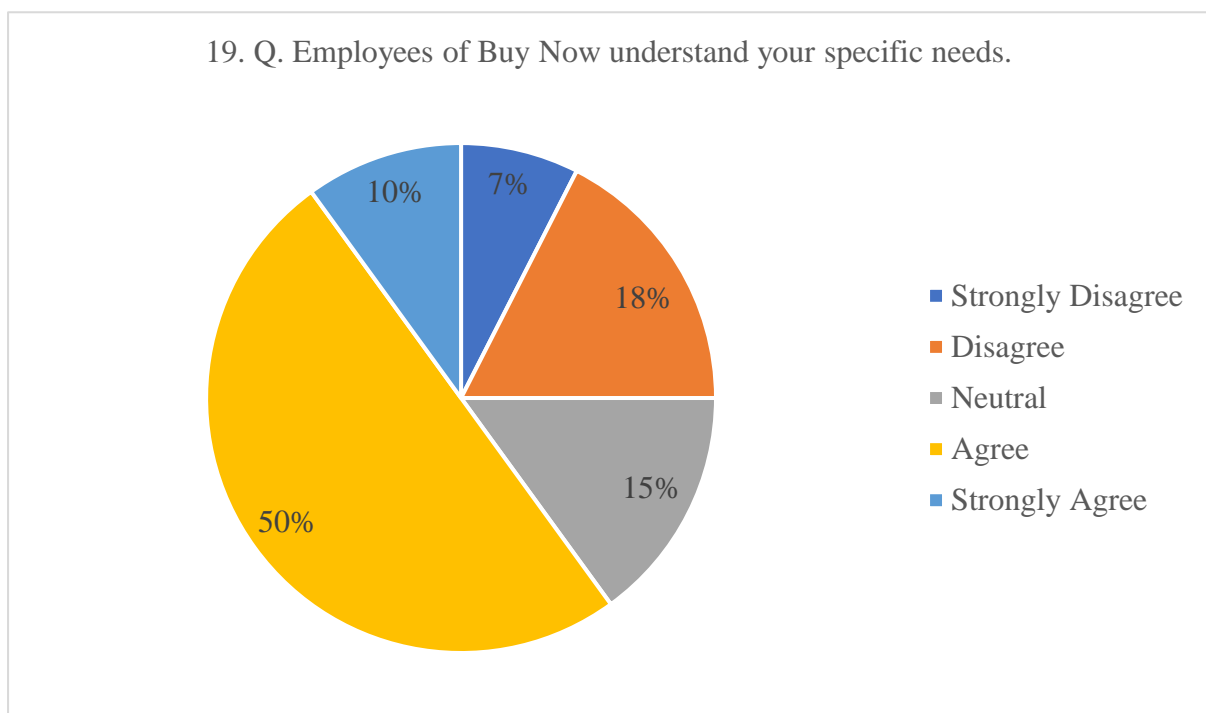
According to the survey, 60% of respondents agree that Buy Now has their best interests at heart, while 22% disagree and 18% strongly agree. This suggests that a majority of customers believe that Buy Now prioritizes their interests, which could contribute to a positive reputation and customer loyalty. However, the relatively high percentage of disagreement suggests that there is still room for improvement in this area. The Pie chart is shown below:



19. Q. Employees of Buy Now understand your specific needs.

	Total Sample	Valid percent
Strongly Disagree	3	7%
Disagree	7	18%
Neutral	6	15%
Agree	20	50%
Strongly Agree	4	10%
Total	40	100%

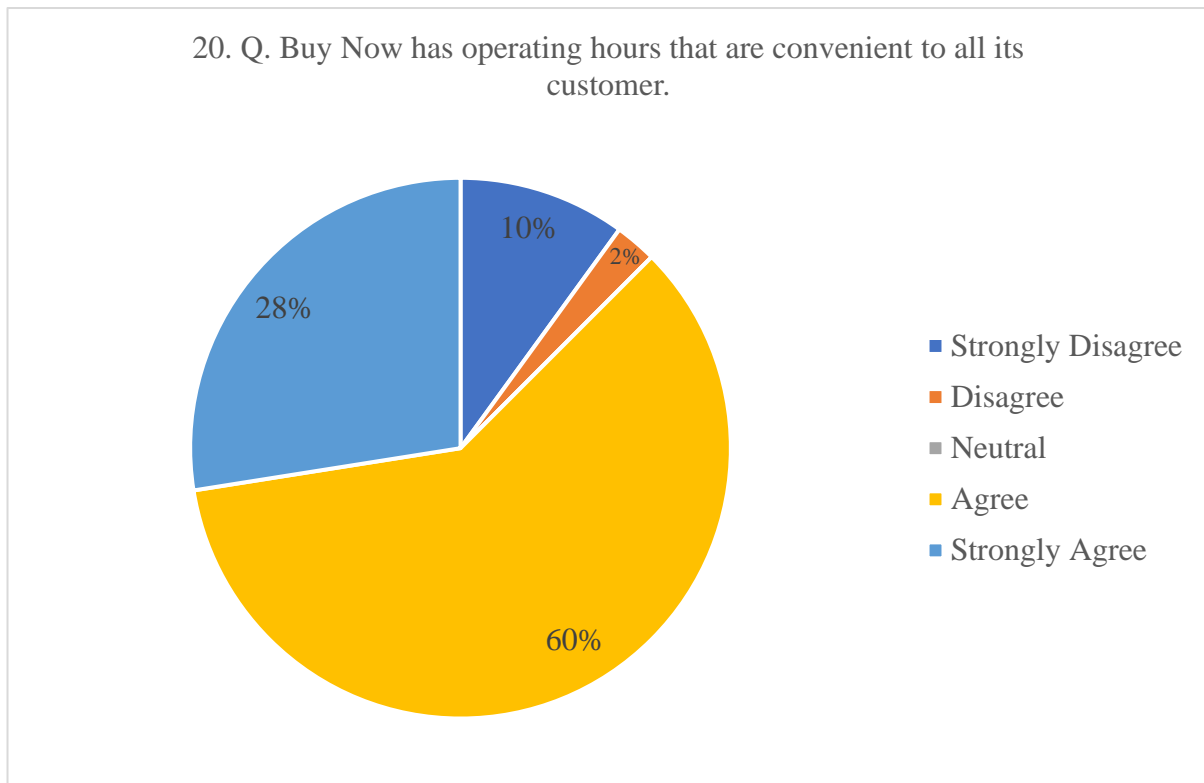
According to the survey results, a majority of the respondents (50%) agree that the employees of Buy Now understand their specific needs. However, a significant number of respondents (18%) either disagree or strongly disagree with this statement. About (15%) of the respondents remain neutral on the issue. Overall, the survey suggests that while Buy Now may have a good understanding of some customers' needs, there is room for improvement in addressing the needs of all customers. The Pie chart is shown below:



20. Q. Buy Now has operating hours that are convenient to all its customer.

	Total Sample	Valid percent
Strongly Disagree	4	10%
Disagree	1	2%
Neutral	-	-
Agree	24	60%
Strongly Agree	11	28%
Total	40	100%

Based on the data, a majority of respondents (35 out of 40 or 88%) either agreed or strongly agreed that Buy Now has operating hours that are convenient to all its customers. Buy Now may have effective scheduling strategies in place to accommodate the needs of its customers. The Pie chart is shown below:

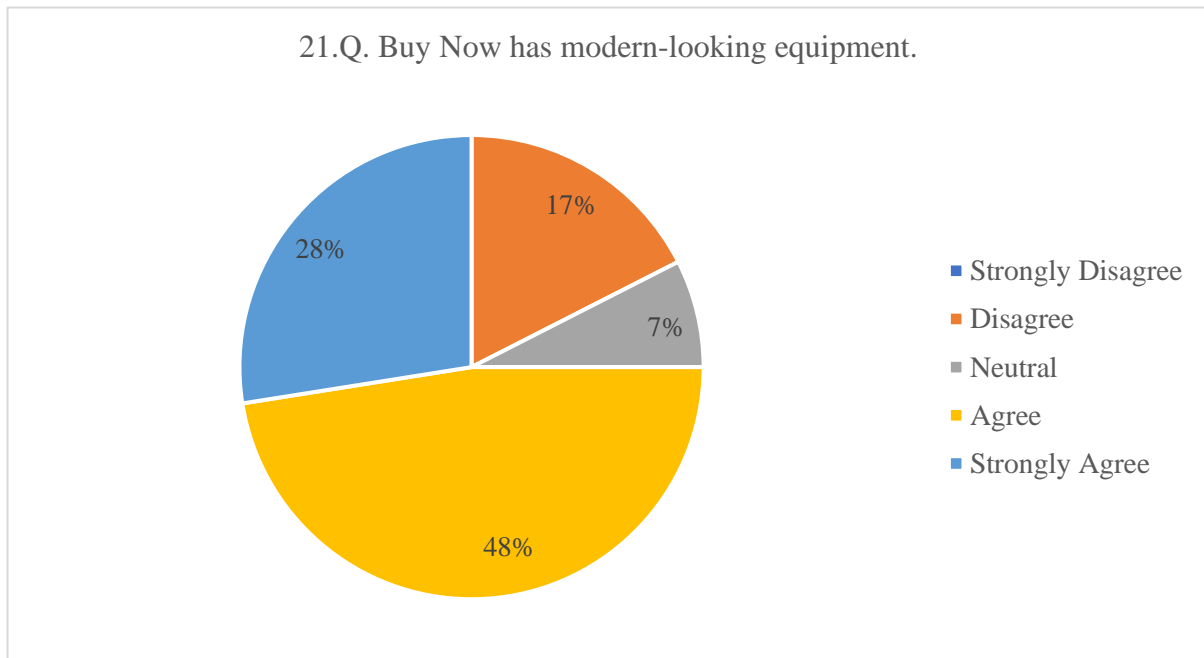


Statement in the Tangibles Dimension:

21.Q. Buy Now has modern-looking equipment.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	7	17%
Neutral	3	7%
Agree	19	48%
Strongly Agree	11	28%
Total	40	100%

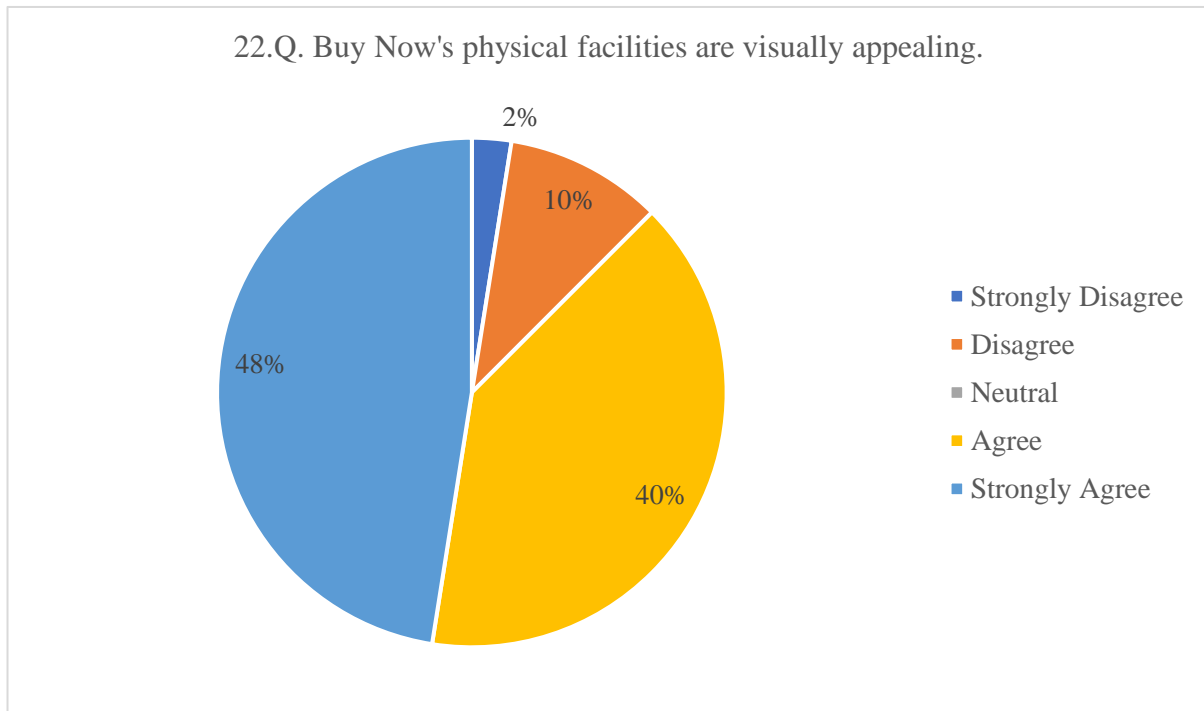
According to the survey results, a majority of the respondents (76%) agree or strongly agree that Buy Now has modern-looking equipment. Only a small percentage of respondents (7%) remain neutral on the issue, while (17%) of respondents disagree with the statement. Overall, the survey suggests that Buy Now's equipment is perceived positively in terms of its modern appearance. The Pie chart is shown below:



22.Q. Buy Now's physical facilities are visually appealing.

	Total Sample	Valid percent
Strongly Disagree	1	2%
Disagree	4	10%
Neutral	-	-
Agree	16	40%
Strongly Agree	19	48%
Total	40	100%

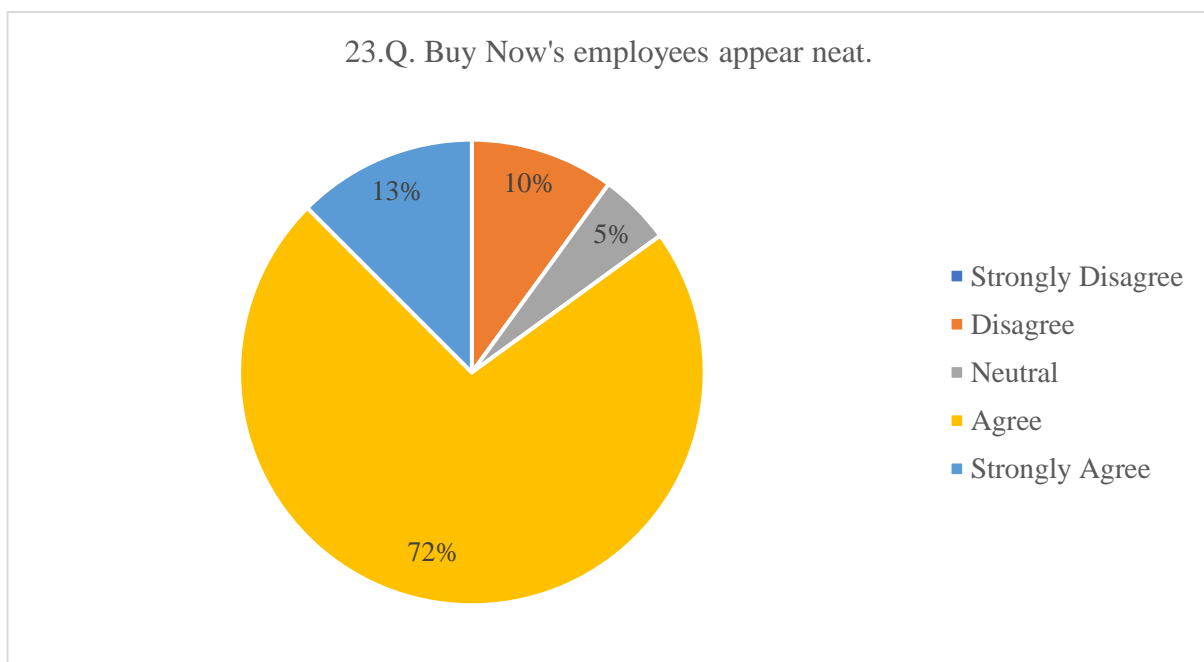
According to the survey results, a large majority of the respondents (88%) agree or strongly agree that Buy Now's physical facilities are visually appealing. Only 10% of respondents disagree with the statement, and no respondents were neutral. Overall, the survey suggests that Buy Now's physical facilities are perceived very positively in terms of their visual appeal. The Pie chart is shown below:



23.Q. Buy Now's employees appear neat.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	4	10%
Neutral	2	5%
Agree	29	72%
Strongly Agree	5	13%
Total	40	100%

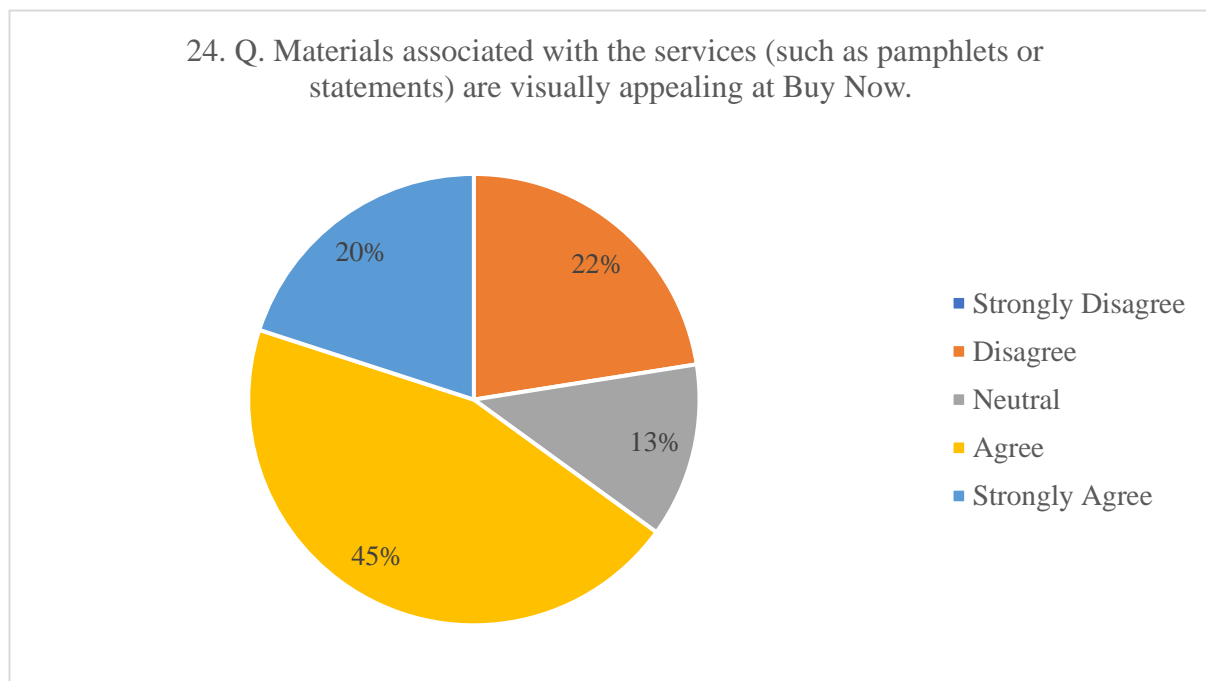
According to the survey results, a large majority of the respondents (85%) agree or strongly agree that Buy Now's employees appear neat. Only a small percentage of respondents (15%) either disagree or remain neutral on the issue. Overall, the survey suggests that Buy Now's employees are perceived positively in terms of their neat appearance. The Pie chart is shown below:



24. Q. Materials associated with the services (such as pamphlets or statements) are visually appealing at Buy Now.

	Total Sample	Valid percent
Strongly Disagree	-	-
Disagree	9	22%
Neutral	5	13%
Agree	18	45%
Strongly Agree	8	20%
Total	40	100%

According to the survey results, a majority of the respondents (65%) either agree or strongly agree that materials associated with the services at Buy Now, such as pamphlets or statements, are visually appealing. However, a significant minority of respondents (35%) either disagree or remain neutral on the issue. Overall, the survey suggests that Buy Now could improve the visual appeal of its materials associated with services to enhance the customer experience. The Pie chart is shown below:



CHAPTER FOUR

Problems Identified

Lake of Awareness:

Buy Now is a start-up company. As a start-up company, the marketing activities were very less active. So, people are not aware of this company's work and service provision. The company has not taken any promotional measures imposing special importance. At this stage, the company needed marketing and promotion the most. I faced this problem a lot when I was working in vendor acquisition. The customer was not well aware of the company name and the services provided by the company. Due to this, they appeared somewhat afraid to accept the service. So I think the company should have adopted all kinds of marketing and promotion methods to make people aware.

Overpromising:

Not matching performance to promises. Many times, I have seen overpromising in service delivery and then Failure to deliver service as promised, which leads to customer dissatisfaction. Due to bad experiences in the past, customers would not want to receive services from this company later. Due to this, they lost the current customer and also failed to build long-term relationships with customers.

Example: The company often promised the seller that its products would be delivered to the customer within 24 hours. Later, due to a failure in delivery, the seller no longer wanted to do the delivery process through Buy Now.

Attention on CSR:

CSR refers to corporate social responsibility. Buy Now participate in CSR. For example, In winter Buy Now distribute winter clothes to needy peoples, Helps flood-affected peoples with relief, and provide plants to various schools, colleges, institutions, and offices in the implementation of the forest project to balance the environment. And they provide internship and job opportunities to newly graduated students. Various pieces of training are provided free of cost to increase IT knowledge among the youth.

Undeveloped Server system:

Initially, the company's website was underdeveloped and messy. Sellers have to face difficulty opening seller accounts and customers have to face problems opening buyer accounts. There

were all kinds of problems occurred. OTP codes were not sent properly to open the account. And the website servers were not working properly, the web site has some hang issues. Due to this, the delivery of the product was delayed and the service could not be provided as promised.

Poor services distribution System and unclear price of services:

Buy Now cannot provide services equally to the whole of Bangladesh. Their services were Dhaka-centric and those who wanted to get the services from outside of Dhaka customers had to face many problems. And there was no fixed price for their services. They fixed their service charges by negotiating with the customer. Due to this, the price of service was not equal for all customers.

Insufficiency of quality-full employees:

There was a lack of skillful employees in service delivery. There was a shortage of well-trained and experienced employees.

Loan Facilities:

Buy Now is committed to digitizing small and medium enterprises through technology that enables access to finance on the bank transaction profile. It helps to reduce the cost of capital for SMEs and Buy Now helps to transform financial services in the emerging market. Buy Now helps make a verified transaction profile and will help entrepreneurs get collateral-free digital credit from the financial institute. Buy Now has aggregated with Mutual Trust Bank Ltd. To support small business owners and entrepreneurs in growing their businesses.

Encourage to be an entrepreneur:

The first hurdle in becoming an entrepreneur is capital. Banks are generally unwilling to lend to entrepreneurs. Even if the bank gives a loan to entrepreneurs, it is a very small amount of money. Buy Now has introduced new technology to solve the problem. Buy Now has aggregated with Mutual Trust Bank Ltd. To help entrepreneurs in growing their businesses. To get a loan, they have to show some verified transactions of their business. In this case, Buy Now creates a verified transaction of their business through Buy Now's portal. Then Mutual Trust Bank gives loan Buy Now's customers according to the amount of transaction.

CHAPTER FIVE

Recommendation:

Highlight the core benefits:

Most delivery companies will describe providing similar services. So, Buy Now needs to highlight its differentiating service offering features. Through this, customer attraction will be created.

Skilled manpower:

In that stage, the HR department should take proper steps to develop efficient human resource management. Employees should be qualified through training. And every department should have good communication between them. Then they will be able to provide excellent service.

Creating awareness about services

There should be special emphasis on promotion activities. Promotion and marketing of the services should be done so that the customer is aware of the services.

Invest in Branding:

Buy Now should invest in its branding efforts. This could include creating an effective marketing campaign, focusing on digital marketing, and creating content that resonates with its target audience.

Improve Customer Service:

Buy Now should focus on improving its customer service by providing more efficient and reliable customer support. This could include providing better phone support, adding a live chat feature, and responding to customers promptly and professionally.

Improve Website Functionality:

Buy Now should focus on improving its website's usability and functionality. This could include adding more user-friendly features, making the checkout process easier, and providing detailed product descriptions and images.

Providing Fast Loan Facilities:

As per agreements with Mutual Trust Bank Ltd. if a customer for six months has completed their business transaction through the Buy Now payment portal, then the customer gets loan facilities. In many cases, even after six months of completing the transactions, there is a delay in getting the loan facilities. As a result, customers became dissatisfied and lost their trust in the company. So, Buy Now should arrange for quick distribution of the loan facilities.

Conclusion:

After conducting a survey to evaluate the service quality of Buy Now Company using the SERVQUAL model, it can be concluded that the company is performing well in most areas of service quality. However, there are some areas where improvements can be made to enhance the overall customer experience.

Overall, customers are generally satisfied with the service quality of Buy Now Company. They find it easy to navigate the website and are satisfied with the variety and quality of products offered. However, there are some concerns around delivery times, which may be impacting customer satisfaction. Improvements in delivery times and order fulfillment processes may be necessary to improve the reliability of the service.

Additionally, there is space for improvement in the area of customer service. Although customers are generally satisfied with the customer service provided by Buy Now Company, there are some areas where improvements can be made to enhance the empathy and assurance aspects of service quality. This may involve improving communication with customers and providing more personalized support.

Overall, the results of the survey indicate that Buy Now Company is performing well in most areas of service quality, but there are some areas where improvements can be made to enhance the overall customer experience. By addressing these areas, Buy Now Company can continue to provide high-quality service to its customers and maintain its position as a leading online retailer.

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Appendices 01: Questionnaires

“An Evaluation of the Services Quality of Buy Now”

Dear Respondents,

The best service is being offered to you by Buy Now, but your assistance is required. Your valuable opinion regarding the standard of the service provided to you can be given. If you could take a few minutes to complete the questionnaire on our fintech startup service, our company would greatly appreciate it. Strict confidentiality will be maintained for your response. The information collected will aid in improving our service, and Buy Now will be able to determine areas where they are performing well or where they need to rectify issues.

Thank you very much for your time and cooperation.

1. Gender: Male Female

2. Age: 15-30 years 31-45 years 46-60 years More than 60

3. Occupation: Services holder Business Person Other

Statements in the Reliability Dimension

Serial	About	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
4.	When Buy Now promises to do something by a certain time, it does so.					
5.	Buy Now performs the service right the first time.					
6.	Buy Now provides its services at the time it promises to do so.					
7.	Buy Now insists on error-free records.					

Statements in the Responsiveness Dimension:

Serial	About	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
8.	Buy Now keeps customers informed about when services will be performed.					
9.	Employees in Buy Now give you prompt service.					
10.	Employees in Buy Now are always willing to help you.					
11.	Employees in Buy Now are never too busy to respond to your request.					

Statements in the Assurance Dimension:

Serial	About	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
12.	The behavior of employees in Buy Now instills confidence in you.					
13.	You feel safe in your transaction with Buy Now.					
14.	Employees in Buy Now are consistently courteous with you.					
15.	Employees in Buy Now have the knowledge to answer your questions. The behavior of employees in Buy Now instills confidence in you.					

Statements in the Empathy Dimension

Serial	About	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
16.	Buy Now gives you individual attention.					
17.	Buy Now has employees who give you personal attention.					
18.	Buy Now has your best interests at heart.					
19.	Employees of Buy Now understand your specific needs.					
20.	Buy Now has operating hours that are convenient to all its customer.					

Statement in the Tangibility Dimension:

Serial	About	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
21.	Buy Now has modern-looking equipment.					
22.	Buy Now's physical facilities are visually appealing.					
23.	Buy Now's employees appear neat.					
24.	Materials associated with the services (such as pamphlets or statements) are visually appealing at Buy Now.					