



**Internship Report  
On  
“Analysis of Marketing Activities of Janata  
Bank Limited”**







## **Internship Report**

**on**

## **Analysis of Marketing Activities of Janata Bank Limited**

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# Letter of Transmittal

Date: 24/6/2023

Repon Miah

Senior Lecturer

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Daffodil International University

Subject: Submission of Internship Report on “Marketing Activities of Janata Bank Limited.”

**Dear Sir,**

I am glad to submit my Internship Report on “Marketing Activities of Janata Bank Limited.” prepared by me as a part of the BBA program. It is a great pleasure for me to be a part of Janata Bank Limited, a financial institution that has been working on restructuring the financial sector for almost fifty years. I enjoyed the whole procedure of making this report. I would not have gone through it so deeply unless it was assigned to me to make the report. I tried my best to make a full-fledged report by analyzing all the available information. I hope that I could have fulfilled all the requirements you asked for. I will be responsible for any shortcomings or mistakes in this report. If further clarification is required, please feel free to call me at your convenience.

I would be delighted if you kindly accept the dissertation paper and oblige me thereby.

Sincerely yours,

*Saudia*

Saudia Akter

Id: 151-11-223

Major: Marketing

Department of Business Administration

Faculty of Business & Entrepreneurship

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## Certificate of Approval

This is to certify that Saudia Akter, a student of the BBA program, of Daffodil International University bearing Id No: 151-11-223 has prepared her internship report titled “Analysis of Marketing Activities of Janata Bank Limited” under my supervision and guidance.

I wish her every prosperity in life.

.....  
Repon Miah

Senior Lecturer

Department of Business Administration

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## Executive Summary

The objectives of this report are to evaluate the marketing activities of JBL and find out and gather proper knowledge about the marketing activities. Gathering knowledge of JBL, the other objectives are to evaluate the marketing mix and identify different key issues and recommend to cope up these issues. A qualitative approach is used for this study. This study mostly relies on primary data collected from employees and clients of JBL. Data is collected from the employees by meeting personally and asking direct questions to the employees and clients and observing events and activities of the bank. Clients are pleased with the support provided by the staff. However, the distinction is being made within the business that offers the services. The client's fascination will be present if the service providers' behavior makes the gesture and the entire service-providing atmosphere look good and rather outstanding. JBL should emphasize how much they respect their customers' business. They should launch several projects for their customers and offer more specialized services. JBL has less interest to use marketing activities and has not had enough opportunities for employees to practice marketing activities. To fill up this problem, JBL should use its skilled management to train the employees as it has the opportunity to build up its employees according to the present world needs. The bank uses fewer digital facilities, making consumers less attracted to its services. The bank should offer and promote more and more services to the customers so that they can aware of the services and products that the bank offers and also the use of digital facilities need to be used.



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# Chapter-1: Introduction



## 1.1 Introduction

In the overall growth of the economy, banks and financial institutions play a significant role in financial intermediation and they have a huge contribution to the economy. The primary purposes of banks and financial institutions are to earn profit by lending money and giving services of the customers. These institutions also take deposits from the customers and give them interest. Banks provided money for businesses to provide purchases inventory, and when the inventories or goods were sold this money was paid back with interest. Banking services have been expanded to include services for individuals, and they accumulate risks in these much smaller businesses. There are different types of banks in Bangladesh. Different banks are established for different purposes and activities. All of these banks in Bangladesh are maintained by the government bank or banker of all banks or the guardians of all banks is named Bangladesh Bank. This is the central bank. There are many public and private banks. Janata bank is one of them as a public bank. Today, among other banks, Janata Bank Limited plays an important role in providing outstanding banking services to accelerate the social and economic development of the country. Janata Bank Limited is one of the best public banks in Bangladesh in terms of profits, efficiency, asset quality, good management high level of liquidity, and capital adequacy. The use of the latest technology in both equipment and banking makes the service efficient. Also, the marketing activities also play a significant role in proper efficiency and hold the market and prosperity. As per the instruction of my honorable supervisor, in this paper, the marketing activities of Janata bank limited is being discussed, and tried to find out the limitation and weaknesses in this purpose marketing activities. And a recommendation is also made for adopting and using effective marketing activities that will help the Janata bank limited perform better.

## 1.2 Background of the Study

Today's education and learning is not just for classrooms and books. In present world, education is a tool for understanding the real world and use science to improve society, business, and marketing. From education, theoretical science is advanced through learning courses that are only half of the subject. For practicing practically, the internship program is added with the BBA program. The internship on Marketing activities of Janata bank ltd has created many importance for me. First of all, applying the theoretical knowledge to the practical world has motivated towards work in real life. This program has helped to apply the academic performances in the real world.



This program is important for making professional network that is needed for further progression in the professional life. This has helped to test the interest towards working in an organization. The introduction with organizational environment has created new motives. By communicating with employees in different ways has helped to develop the communication skills. This program could be improved by staying connect with the employees but the problem was that most of the time, they were busy in their work. By expending enough time and being professional in that internship program this could be improved. Also, by expanding network to the employees and gaining employee supports, this internship could be improved.

### **1.3 Objective of the Study**

#### **Broad Objective**

- To evaluate the marketing activities of Janata Bank Limited.

#### **Specific Objectives**

- To explain marketing activities of Janata Bank Limited.
- To evaluate marketing mix of Janata Bank Limited.
- To identify problems and recommend measures related to marketing activities of the bank.

### **1.4 Methodology**

While preparing the report, data are collected from various sources. To preparing the report more meaningful and presentable, two types of data have been used in this report. And these types are primary and secondary data. The data collection method for this report is given below:

The sources of data are broadly classified into two categories.

- Primary Data
- Secondary Data

#### **1.4.1 Primary Data Sources**

To prepare the report the required data were collected from primary and secondary sources. In this report, the main information comes from the bank, consumer or end-user surveys, and employee surveys. Two methods were used to collect primary information. Direct conversations and interviews. Primary data sources are:



- Officers and Manager of JBL
- Client of JBL

### 1.4.2 Secondary Data Sources

The data were collected from several secondary sources.

The secondary sources of data are different types of printed materials such

Internal sources of secondary data:

- Annual report of JBL
- Manuals of JBL marketing activities

External sources:

- Internet
- Different articles and journals

### 1.5 Limitations of Report

Some limitations are also faced by the author of any report. When it is told about an internship report, limitations are also increased. I have also faced some limitations in preparing this report from beginning to end. These limitations are given below:

- At first, time had one of the most limiting factors that shortened the study. For adjusting a fixed time, many issues and aspects could not be discussed in this report.
- Confidentiality had another limitation. Every business has some confidential information that will not be provided by them or the employees are not allowed to give such information to others. In preparing this report, some data are missing. For confidentiality, they had not given the proper information or data.
- Sufficient research or journals are not found for this report
- Working hour was a major limitation of this report. The employees were too busy to give information to me or discuss some issues.
- Collection of various data from a large organization is very difficult.



## **Chapter 2: Overview of the Organization**



## 2.1 Introduction

Janata Bank Limited, the second-largest state-owned commercial bank (SCB) in Bangladesh, plays an important role in the overall financial situation of Bangladesh. Founded in 1972 (Presidential Decree 26) Regulations, "Janata Bank" was founded, which merged the former Union Bank and Union Bank, and became a contracting company in November 2007. The World Bank, founded in 1972, has made valuable contributions to the socio-economic development of Bangladesh and has also contributed to building a strong economic foundation in Bangladesh. Janata Bank has 912 domestic branches, including four overseas in the United Arab Emirates. Janata Bank, Ltd. the past is rich, the present bright, and the future promising (PO-IT, 2022). Founded as the first privately-owned public-sector bank in Bangladesh, JBL has become the largest public-sector bank facing many pressures and strains. The members of the Board are businessmen and the main industrial workers of the region. Janata Bank, Ltd. the past is rich, the present bright, and the future promising. Founded as the first privately-owned public-sector bank in Bangladesh, JBL has become the largest public-sector bank facing many pressures and strains. The members of the Board are businessmen and the main industrial workers of the region. As a financial institution, JBL responds to competitive market needs, including financial education, through a network of computers to ensure that it provides all modern services in line with domestic and international financial activities. With a view to the near future, the World Bank will strike. All traders, tenants, and the general public are waiting for JBL.

JBL's rise in the government sector is an important step in the prosecution of Bangladesh. The government is on the brink of a recession in the country's service sector. It has made a visionary decision to reactivate the country's public finances. Some organizations have called on the banks to create a dynamic system with the aim of renewing the country's economy. Commercial banks not only make money from institutions but also a basis for public and social obligations. JBL recognizes this and continues with its various operations. JBL introduced a monthly savings system, a special deposit system, a consumer loan system, a savings and insurance system, etc. to attract low- and middle-income people.



Figure 1: JBL Logo

### 2.1.1 Vision

The vision of Janata Bank Limited is to become an effective and the largest commercial bank in Bangladesh to help the socio-economic development of the country and to be a leading bank in South Asia.

### 2.1.2 Mission

Janata Bank Limited will be an effective commercial bank by maintaining and developing strategies, offering financial quality, providing excellent customer service with experienced management, and ensuring proper corporate governance at all stages of the bank's network.

### Subsidiaries

Name	Location
<b>Janata Capital &amp; Investment Limited (JCIL)</b>	48, Motijheel Commercial Area, Dhaka-1000
<b>Janata Exchange Co. SRL, Milan Branch, Italy</b>	Janata Exchange Co. SRL, Milan Branch, (Via Lodvica Settala 19) 20124 Milan, Italy
<b>Janata Exchange Co. SRL, Rome Branch, Italy</b>	Janata Exchange Co. SRL, Rome Branch, Pizza Vittori Emanuele II, 31,00185 Rome, Italy
<b>Janata Exchange Company Inc. USA</b>	37-18,73 rd Street, Suit no 1R 1st floor, Jackson Heights NY - 11372, USA

Table 1: Subsidiary Of JBL

Source: (PO-IT, 2022)





## 2.2 Objectives of the Organization

### 2.2.1 Board Goal

As a commercial organization Janata Bank Limited belongs to people. It implies that it stands for meeting the banking needs of the mass of the society. It is new aspect of banking and this philosophy is to be transacted in functional terms in phases.

### 2.2.2 Operating Goals

Janata Bank Limited is a commercial bank. In compliance with very nature of the organization, the objective in mind the bank aims at excelling quality and diversified services. To fulfill its mission Janata Bank Limited has its main objectives as follows:

- To make profit maximization.
- Act as a media of exchange.
- Contribute to the gross domestic product.
- Maintain to a satisfactory deposit mix.
- Help to grow entrepreneurship.
- Increase loan portfolio diversification and geographical cove
- Help to grow SME.
- Provide finance in information technology sector.
- Help to boost up economic development

## 2.3 Product and Services

### ✓ Deposit Schemes

Besides the current deposit account, JBL provides a Savings deposit account, and a fixed deposit account short-term deposit account. JBL provides the following friendly customer deposit schemes: Monthly Deposit, Lakhpati Deposit, Kotipati Deposit, Millionaire Deposit, Marriage Deposit, Education Savings, Double growth deposit Scheme, etc.

### ✓ Corporate Banking Services

JBL Corporate Banking's motto is to provide its customers with personalized solutions. They identify and differentiate the needs of their corporate clients and develop individualized solutions. JBL offers corporate clients a wide range of consulting, finance, and operations



services that combine business, finance, investment, and banking in one package. JBL Corporate Banking specialists provide high-quality services for fast approval and efficient handling to meet customer needs. Corporate banks cover a wide range of businesses and industries. Their experience is mainly in the following areas: The agricultural products processing industry (import substitution/export-oriented), dyeing, textile spinning, printing/export, and textiles. Food and business: paper and paper products, steel mills, mechanical engines, chemical and chemical products, information technology, telescopes, etc.

### ✓ **Retail Banking**

JBL offers various private benches for individual customers. JBL Retail Banking products include Consumer Credit Scheme (CCS), All-Purpose Secured Loans, Chatro Bondhu Accounts, Doctoral Loans, Education Loans, Auto Car Registration Loans, salary Loans/Service Benefits, freelancers, Professionals mortgages to work abroad, etc (PO-IT, 2022).

### ✓ **Personal Banking**

JBL offers a wide range of services and products to suit each customer. Checking deposits, savings systems, or lines of credit from JBL. All available are unique combinations of simple and outstanding service. The Personal Banking Division (PBD) processes both Visa credit cards and Visa debit cards. VISA is the most famous card brand in the world (PO-IT, 2022). JBL is a leading member of VISA Worldwide. Remittances are another successful division of cash in retail. They work hard to satisfy their customers.

### ✓ **Islamic Banking**

Janata Bank Limited is an Islamic bank business based on Sharia principles with two branches in addition to traditional banking. On 25th October 2003 at Naya Bazaar, Dhaka, the bank's first Islamic banking branch was opened. The Sharia Council supervises the activities of Islamic banking. Currently, the Islamic bank conducts its financial operations through the Islamic Banking Unit, and as a continuing operation, public funds and passengers are separated from normal banking operations.



## **Chapter 3: Discussion, Analysis, and Findings**

## 3.1 Discussion

### 3.1.1 Importance of Bank Marketing

In the banking industry, marketing serves an educational role. It is used to connect out with a growing number of clients and demonstrate to them the advantages of saving their funds, which will result in greater deposit for the bank. An important factor in the overall economy is the banking industry. Banks increasingly place a high value on marketing initiatives that raise public knowledge of their services (Lympelopoulou, Chaniotakis, & Soureli, 2012). Banks are providing new tools and strategies to draw customers because they understand how crucial client satisfaction is. Some important factors are discussed below:

➤ Customers Awareness

Customers are now aware of changes in the banking system and other aspects of the economic situation due to contemporary technology. The customer's monthly payments have multiplied and taken on many different forms, including instant cash usability, money transfers, asset security, higher returns on excess funds, financial guidance, postponed payments, etc. Customers demand banks to provide much more and higher level given their extensive branch networks, even in different banking environments (Mitic & Kapoulas, 2012). As a result, banks have been forced to invest in marketing

➤ Key Quality Factor

Each activity has witnessed rapid evolution as a result of economic growth expansion, and banking is no exception. The competitive, industry world has made quality the buzzword, and banks have needed to adjust to this new reality. In fact, it might not be from out position to restate that in the future, quality will be the only factor that influences the success of banking endeavors, and marketing must concentrate on this urgent necessity.

➤ Increased Competition

The banking sector is experiencing increased competition within the system as other organizations, both domestic and foreign, offer valuation services. Competition now extends to loans and other aspects of the banking business as well, not only utilization of resources. Commercial banks have given the banks the essential push to develop and compete in the market



thanks to their technological superiority, quick operations, and creative marketing of their services.

➤ Technical Developments

Financial product growth has been influenced by technological progress, particularly in the fields of international and investment banking (Sindwani & Goel, 2015). The western history has shown that technologies has not only sped up task completion but also increased the number of human resources available for client engagement.

The most effective instrument in banking sector is marketing; all banking goods must be promoted in order to reach potential consumers. To effectively manage the business, it is necessary to market goods and services by meeting consumer needs and wants. The banking industry's main tool is marketing. It meets the needs of the consumer and takes care of the banker and the customer; one task is reception and payment (Franca & Agu, 2013). Furthermore, it has a direct connection to the loan industry. Marketing is a crucial component of every business and is not just necessary for the banking industry. One corporate organization could not succeed without marketing. The benefits of using services should be made known to the general population to improve how well they are provided for them. It might be timely, high-quality advertising.

In present world, banking sector is facing a high competition in the market due to globalization and different technologies and strategies that banks are adopting. A powerful marketing department and a strong marketing strategy are essential in this circumstance. The banking industry currently uses marketing as a very effective method to draw people to a variety of banking products. The days when a consumer had to visit the banks to request services are long gone in the banking industry. Because of increasing competition, it has become essential for banks to use marketing strategies to grow their market share by making potential customers conscious of their offerings. Now banking institutions must make potential customers conscious of their offerings and generate demand for those products, marketing has emerged as a crucial tool that links customers and the services that the bank offers.

### **3.1.2 Marketing Practices of JBL**

Every business needs marketing to advertise its goods and draw in customers. It has now developed to a level referred to as digital marketing. Every firm uses this digital marketing strategy. JBL lags

behind in this comparison. They lack a potent marketing group. TV advertisements and marketing campaigns are insufficient. JBL's marketing strategy is out of date. However, they are currently concentrating on marketing employing the following strategies:

➤ Mobile Application

On May 30, 2018, JBL released the "JB PHONE" mobile app, which was created by the bank's in-house developers. It enables clients to access financial services quickly and conveniently.



Figure 2: JB Phone Apps

➤ Green Banking

JBL developed green banking with the awareness of the environment in mind. Their marketing of their goods and services is centered on environmental factors.

➤ Sponsorship

Eventually, JBL began sponsoring international and professional sporting events in order to grow the business, advertise firm goods and services, and build brand value. Sponsorship is a fantastic marketing strategy.

➤ Online Marketing

JBL currently promotes its goods on the internet, using its website, and Facebook page.

➤ TV Ads

JBL has already started producing TV commercials for its product, touting several programs and their advantages, like the sanchoy deposit program.

### 3.1.3 Marketing Mix of Janata Bank Limited

A firm must develop a plan to create its own marketing mix, combine its components, and employ them to their fullest extent in order to offer superior services in today's cutthroat business environment and to stand out from rival companies. A comparable marketing mix is used by Janata Bank Limited. Here, they are discussed briefly.



Figure 3: Seven p's of marketing mix

#### 3.1.3.1 Product

In general, JBL does not base its tactical product decisions on any predetermined metrics. Despite this, they offer a wide range of loan and deposit options. If necessary, new products are developed based on customer needs, preferences, and tastes as well as customer needs in both existing and



emerging markets. In contrast to the essential advantage, enhanced benefit, and anticipated advantage of the services, they also offer their clients these products.

Products and services list of Janata Bank Limited:

- Consumer Credit Scheme
- Monthly Saving Scheme
- Saving Insurance Scheme
- Special Deposit Scheme
- Commercial loan
- Credit Card
- JB Power Card
- JB ATM Service
- JB Power Card
- Overdraft loan
- Automated Branch Banking
- Ria Money Transfer
- JB Pin Cash
- Green Banking
- House building loan for Government employees
- JB Remittance
- e-GP payment service

### **3.1.3.2 Price**

In comparison to pricing products, services require more skill to develop. The final cost of goods depends on factors like material costs, operating costs, and distribution costs, among others. However, it is not so easy to measure the expense of the services banks are providing while determining the price for the service. Pricing, therefore, plays a significant influence in the marketing mix of services of a corporation. JBL applies cost-plus pricing to its loan products in addition to its higher interest rate. But even on contrary, they impose a lesser interest rate on savings products based on the bank's financial circumstances. On their webpage, you can access the most recent version of their fee structure.



### ***3.1.3.3 Place***

The common method in the commercial industries is not frequently applied in banking due to the lack of cost awareness in many instances. To offer their clients across the country their deposits, loans, different saving plans, and other services. By constructing banking outlets at advantageous locations, Janata Bank has access to both directly and indirectly. Another challenge for them to offer their financial goods and services is to broaden their outlets both domestically and internationally. They operate the mail, EFT, ATM, and POS as indirect routes for banking operations that are efficient and smooth.

### ***3.1.3.4 Promotion***

Banks must have a big variety of communication methods to reach a broader audience. The most important element of a tangible product is marketing. Direct marketing, on the other hand, is the most important element for an intangible product. Additionally, Janata Bank uses personal selling to market its goods. They run an online banking service, and in addition to offering information about the product, they also conduct financial transactions online. In addition to these, they employ printing media to market and promote their services as well as to give customers notices. They only recently began utilizing SMS banking and marketing.

### **Promotion Strategy of Janata Bank Ltd:**

Promotion serves as the supervisor of all salesperson attempts to establish information channels and persuasion to sell products and services or promote an idea. JBL uses basic four parts of the promotional mix. These are:

- Advertising
- Personal Selling
- Sales Promotion
- Public Relations

### ***3.1.3.5. People***

Banks must not undervalue the influence that individuals will have on marketing. Unquestionably, this component includes upper sales and customer service personnel who will directly interact with and have an influence on how service is presented and perceived. A service provider needs the staff's commitment to supporting the service brand as well as their knowledge and abilities.

Employees of JBL have excellent client contact and connection. It's also noteworthy that they have a really welcoming and helpful attitude toward customers. The organizational chart for JBL is shown below:

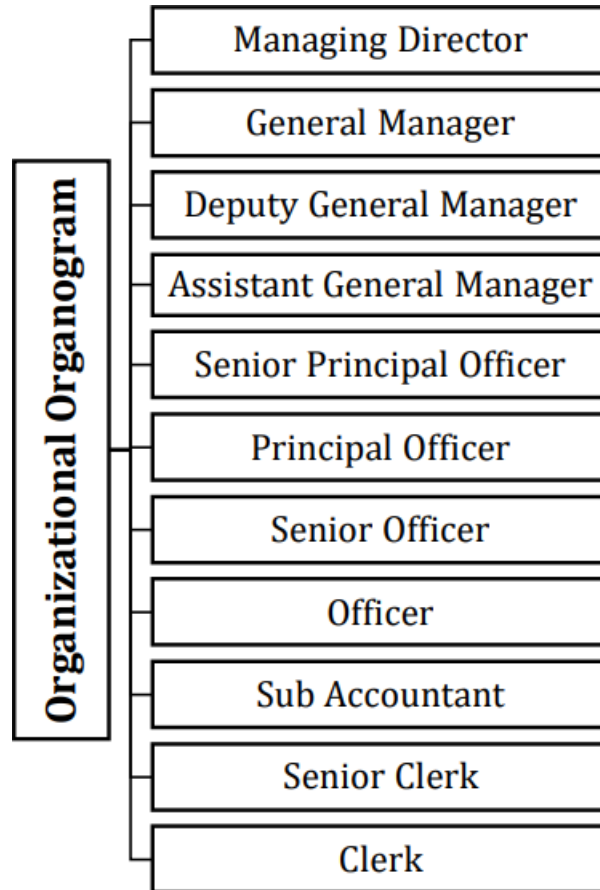


Figure 4: Janata Bank Limited's organizational organogram

### 3.1.3.6 Physical Evidence

People can assess a grade and identify the organization's standards with the help of physical evidence. Additionally, it is utilized to manage and maintain consumer data. As tangible proof, JBL uses a variety of documents and receipts. Additionally, they employ bookkeeping to keep track of their clientele. As physical evidence, they list money, tokens, checks, bonds, deposit slips, pay orders, etc. As a state-owned commercial bank, JBL is required to abide by all laws and rules imposed by the government. JBL utilizes its own policies and practices to provide its clients

with the fantastic services they deserve. They use cutting-edge technologies today to distribute their exceptional and serve customer timely.

### **3.1.3.7 Process**

A quick process that is also dependable and simple to see is essential for service marketing mix in order to secure a solid position in the industry and provide top-notch service. Businesses in the challenging world of today are constantly alert in the daily struggle to supply services promptly, economically, and also with the best quality.

### **3.1.4 Marketing Strategies of JBL**

Marketing strategy is one of the most important topics for bank designers to explore. This is due to the need to increase the productivity and support of banks, increase commitment and increase sustainability in the banking industry. In this age of tough, mature developers, banks need to maintain a loyal base (Cadogan, 2009). With the modification and invention of policies and services around for the clients, Janata Bank Limited has been running its activities quite effectively and flawlessly. The proceedings that the Bank currently flowing towards their further progression through the client's satisfaction can be elaborated as follows:

- **Demographic Targeting**

Setting the target towards a large community based like Young Aged People, Old Aged People, Students, Govt Job Holders, Private Job Holders, etc. rather than just several people is called demographic targeting. This context is very important in the sense of the Banking sector. Because when the area is broad then the chances of succeeding are very much possible by the plan or objective (Koch & MacDonald, 2010). Demographic targeting set the particular areas to work with a proper plan under the perfect agent setup. And as the target is a huge area of the consumer and the plan is also divided with a perfect set of agent's adjustments so the consumer's satisfaction is always visible out there.

Janata Bank, they are considering the demographic context very smartly and at continuous proceedings nowadays. Because they know and the situation is well structured as the development of the culture and economic condition and they are looking and moving with the particular groups targeting depending on different traits. As their target is huge out there so the outcome will be that much large if they can move with the ultimate flow and also with a



set of perfect service-providing intentions. The bank has been there with different types of policies and account opening facilities differently, different types, and of course as per the capability or the requirement of the clients. And at these days Janata Bank is pretty much concerned about their services as they are targeting broad-based clients. And this targeting area is showing the results with a positive note and intention in the consumer's mental setup and that's why they are now showing more and more interest in different kinds of deposit units such that current, long term, etc.

- **Social Media Marketing**

Social Media platform plays a vital role in the publicity and provides free information to both sides. One up to the consumer of the service and another one is the service providers. Through the social media platform, the social structure can easily be the Informa like the daily news and regular updates on the social platform (Shamsus Sadekin, 2016). And based on that particular set of information organizations are taking different moves as they feel the necessity and information call for the up-gradation.

Janata Bank Ltd is a govt bank and the govt has all its information for any sort of changes around if required. But the directors play the most vital role out there. Around the country, governments have different kinds of sources and these sources are the result of assigning different analysts who work in the market information research and they provide a conclusion. Moreover, there are Facebook, different online news portals, daily newspapers, television news, and so on. All these informational sites have a great impact on the decision-making about any sorts of changes if requires as per the condition.

- **Customer Value & Service**

Providing a satisfactory set of services creates customer value and in reply customer also shows the same respect to the service provider by sending the value in reply. These days with a large scale of competition in every sector who are providing better products and services in the context of business. And with the successful performance around customer shows his or her interest to take that facility (Shridhar & Sharma, 2019). And if the service or the product is well satisfactory then this brings two things instead, one is the value that consumers provide



after conserving the facility and then being a regular client of that company's product or service. So, value or service providing intention should have been there.

Janata Bank is considering different kinds of services separated as per the capability of the clients targeting a broad-based community. Short term, long term, and a few other types of deposition facilities are there with foreign currency receiving and paying to its receiver in Bangladesh, Cash providing to the clients as per the account balance, and customer's requirements so on. Having a perfect cliental environment inside the Bank this govt institution is showing some respect to their clients with various types of their policies. But there are some problems inside such that plenty of the times server gets down and that brings a serious level of time costing and a dissatisfactory vibe in the context of value providing intension. And sometimes the atmosphere inside the bank gets gathering and the work process seems lengthy around because of the heavy workload and if these things can be deducted, that can be a great combo for the organization. And with the service proviwith more smoothness alongside the value will also be delivered by the consumers as well by generating more and more reliance upfront. And this intention of good service will endorse as the free publicity too. On the other sides, the bank is dealing in a proper manner around. In the last few years, customer-based performances have been at the top of the table. The progression alongside the service providing towards reaching their own goal is quite visible as per the customer services.

- **Setting Own Goal apart from Competition**

Thinking a lot about the competition around brings much pressure and generates a worthless vibe created from that anxiety. So, it's all about focusing up tup ton the performance but the awareness has to be there as per the market strategic change. Getting better and better every day gives a moto to work progressively throughout the working temperament and work proceedings. The environment that the bank is having inside is different progression and considering their standard and developing the encouragement than the previous session. This own establishment takes a company so far and beyond the competition and gives the ultimate success at their proceedings.

Janata Bank is a govt bank in Bangladesh. Rules and Regulations all are selected from the govt policy. The range of competition is very high out there because of the standard and the govt backup. The expectation pressure is always there. Other national and Private banks are



still out there with their interest but all are considering and depending on a value providing intention around and also with a better view and services too. So, compared to the whole scenario over the country the competition is very high and if the Janata Bank Ltd goes with the pressurizing scenario around then the extra pressure may damage its vibe and the work environment. But in reality, they have been performing tremendously outstanding setting their establishment and goal apart from the competitors just taking all the technological updates and a few more things in the count.

- **Market Cooperativeness with Partners**

This intention of market sharing or co-imperativeness is very effective throughout any business progression and development as well. If the market information is not provided appropriately then the update and general requirement for survival and existence will be missing out and the business structure might easily be harmed by a large margin. In the Banking sector, the market update is so much necessary because of the inflation or the deflation rate in the local and international markets around. Because exactly depending on the inflation and deflation rate the impact on the consumer market constructs. Then the income and expenditure compact with a mannered segment, their deposit amount counts in a limited edition, sometimes savings need to be discharged (Homs, N. Hashem, & Mohammed Freihat, 2020). And there are plenty of the impacts around. But the Bank or any Institution can't directly deal with those outer scenarios where partners or the cooperatives play an important role.

A Bank like Janata, Agrani, etc. to count the market situation or the scenario needs partners in that particular region. Because of such a busy schedule while having the govt tag uphold it's quite difficult to analyze the market condition too. And Janata Bank also has its market analysis body to inform them about their progression and what the new version of the market requires. And depending on all the information provided by the marketing manager or the consultant they take their further decisions and that worked very effectively and still, that vibe continues in a very efficient way.



- **Good Behavior Showing Structure**

Good behavior is one of the requirements for conducting business. If a structure or any business set up is well prepared with its operations and manner then the acceptance will be automatically increasing and the establishment of that business will not take that much time to consider as a renounced one. Good supportive behavior attracts the customer and creates a smooth general vibe over the consumer's mind setup.

In the context of Janata Bank, the overall procedure starting from account opening towards and information providing temperament are quite satisfactory. But when it's about money withdrawal that creates a lengthy issue over that atmosphere in Janata Bank. And sometimes signature issue creates a great disturbance in the consumers in the presence of account holders. On the first few days of the month, the gathering around the lobby and towards the withdrawal counter seems very disturbing. But they are trying with their available option in hand and in such condition, Janata Bank tries to as fast as the payment of each of the person can be provided from that gathering. Here biometrics for the signature issue and online systems of the bank connection can be a very effective solution. And very satisfying news is that mobile banking is already being started and on the contrary, the directors are also planning on the alternative of the signature conception. Depending on all their precise approaches the overall environment will be simple and gigantic. Then the attraction throughout the organization will be much more increased with all the developed policies and services. And overall consumer satisfaction throughout a set of mannered structures can be gained and still they are onto their target of obtaining that.

- **Customer Data**

Maintaining customer data is always too confidential and important for organizations. Because this information provides knowledge about consumers' gestures, different classes of consumers' nature, ability, behavior, and plenty of the things like these. When a company is looking for further progression and would like to step forward by creating something new then this information is the key and vital element which indicates the further attempts and means exactly what should be their next attempt regarding their plan.



In the bank context, with a proper set of consumer data the bank decides its interest rate. If the income is high over the country, then the bank charges a bit high rate. When the income is not enough then the terms get a bit simple. Different account policies are available as per the income range and situational demand. With the signature matching issue, the bank is thinking biometric application, and to reduce the gathering inside the bank office, mobile banking is already being started. So, exactly based on data the bank takes their decisions at the time when they are required. Undoubtedly the raw element of an information-based organization is data and its importance is quite high around.

- **Technological Adoption**

Technological adoption has been a major issue for every spare profession. A business with a perfect setup of technological adventure can achieve the higher result as per their expectation. Efficiency comes across when there is the existence of well-developed technological adoption (Madan, Agrawal, & Matta, 2015). The cost gets down through getting the productivity. Nowadays the world is depending highly on technological empowerment through using all over. And the result is also quite satisfactory out there.

But in Janata Bank, one thing seems quite back pulling which is when the server gets down then it suffers its clients and that is a matter of great panic, a huge level of time-consuming. In the village area people come from huge distancing areas and when they face this server down the issue and by the same time, they are in a hurry then the scenario seems so much irritating and time-consuming too. sometimes this happens in the cities too. As per the time value measurement, this time consumption cost a huge. So, this major issue can be a concern and mobile banking systems are such an example of up-gradation of such systems which is quite brilliant. Different payment systems through money transfers from the bank account added extra advantages to the consumers. Not only the Janata Bank but also most of the banks are up to this upgradation procedure otherwise they are working on the adoption of this new technological feature.

- **Digital Apps with Financial Services**

Mobile Banking is being such a tremendous edition in this era. Because one might forget to keep the wallet at a moment when he or she needed that high. At that moment mobile wallets





or the digital formation of keeping money can be used so freely and with a relief vibe around. Not only these digital wallet facilities but also there are plenty of the facilities that can be accelerated through digital banking through apps (Shokuhi & Nabavi Chashmi, 2019). Like electricity bills, the current bills, merchant bill payments, etc. All of these things can be settled through the digital applications and installing the app of some particular operators like here in Bangladesh bKash, Nagad is there to provide those services around. And if people want to add money when they are in a bit of shortage then they can add money from their bank account balance and also can easily accelerate the facility.

Janata Bank has also added those facilities as mentioned earlier. Like the mobile wallet, and paying different kinds of bills around. The digital policy seems to be like the visibility of money or currency will be vanishing in very recent times. With the application of digital apps and digital tools, the bank sectors are started their progression in a precise manner through digital development. And Janata bank is also in that serial of the upgradation systems. The world is developing so fast, so with the natural vibe of development Janata Bank is providing its digital services which can be accelerated through some of the selected tools and apps. And the public around the country has the facilities to accelerate and they are having it too. But their server slowdown issue is the main headache. Though there are many bank companies also having the same problem this is the place to work with a bit of seriousness and can be figured out.

- **Direct Involvement with Customers**

The closeness arises the belief and support arise too. If it is possible to directly involve the clients then their feedback will be that much more frequent and exact. This direct procedure helps the organization to generate an original and very much effective working environment. And the output seems far better than the previous dimension. These proceedings generate raw information about both the sites and work effectively too.

In Janata Bank, the direct involvement opportunity is always there but not like as direct as going to the client's home to invite them towards new policies. They can effort with the clients when they come to them for any services and for opening any bank accounts. And this direct involvement is so crucial as effective the bankers can convince and have a chat with them about their policies and different kinds of accounts services alongside. But if the connection

can be created in a more precise and close distancing way then that can be an effective progression eventually.

- **Training**

Training is the primary stage of learning. At this part, people with their basic knowledge learn the unknown and make sure the site that they are strong at gets much stronger. Based on the training kinds of stuff get attached to the work. The skills are also a vital fact in the training part as to setting a perfect position for a person in the organization. Especially when a person comes from a different background apart from business and looking forward to banking institutions for the training is the most vital component (Perreault, McCarthy, & Cannon, 2011). And people from a business background also need the training procedure to conquer their skills in a more establishing manner and also for the further development.

Not only in Janata Bank but also in every job circular after the recruiting procedure is being constructed then they enter into the training-based environment. For a certain period, the recruited employees get through that environment. They have different kinds of managerial issues to learn out there. There is some academic learning about the basic and all the transactional learnings have a great practical implication for the banking procedure. So, has a really big scope to learn scenarios that are very similar to the practical implication. And in the different stages, the bankers need to face different and difficult situations varies as the gesture of the department. So, a training session can be very effective as the banking sector requires at a different time with consumer's needs.

- **Non-Traditional Reward Programs**

This reward is actually for the clients who are eligible in different manners. Clients are the most important aspect of any organization. Sometimes, encouragement is something really necessary that can be provided by different types of rewards. Such that considering that particular client with a very low-interest rate or considering zero interest, issuing free price bonds, charge-free policies, etc.

Janata Bank limited also follows rewarding progression but not in that broad telecasting procedures. They provide an additional amount of interest if the clients deposit all the terminal payments on a fixed day among all the payment schedules in various depositing accounts'



policies. But the publication should be much broader throughout the genuine progress of the accounts. Alongside the worker's reward program, this non-traditional formation of giving rewards to the clients plays an impactful role throughout the systems. The attraction is always there as the banks are coming up with new and creative ideas around so the addition of the non-traditional rewarding program is something impactful and worthy.

- **Self-Service and Digitization**

Baby boomers and older generations especially chose to source their own products through vendors who might provide personal advice and (or not) personal training, but millennials and Gen Z are more likely. minimal contact with the person in charge. Creating and promoting digital finance products and customer services or gateway experiences that allow customers to sign up for online services, modify products and services online, and view information without having to go to a branch to be effective for financial institutions. The trend is more necessary. JBL has adopted this in at early age. Customers are more attracted by this service. This strategy is helpful for JBL.

The marketing strategy is one of the most important topics for bank designers to explore. This is due to the need to increase the productivity and support of banks, increase commitment and increase sustainability in the banking industry. In this age of tough, mature developers, banks need to maintain a loyal base.

## 3.2 Analysis

### 3.2.1 SWOT Analysis of JBL

Swot analysis is a useful tool for analyzing a business. In the banking sector, it helps the organization to make proper plans and set different strategies which help the organization to cope with the difficulties in the market and grave a strong position in the market (Palmer, 2014). SWOT analysis of JBL will help the organization to make a proper plan for their marketing strategies. The SWOT analysis of JBL is given below:



Figure 5: SWOT Analysis

#### 3.2.1.1 Strengths

➤ **Effective Regulatory Committee**

Have seen an active web server that needs to be evaluated based on employee activity during the program. All offices of Janata Bank Limited can make complaints and easily share their feelings with their manager. This branch said to one of the members of the JBL; You feel “you are part of things”. They communicate easily with depressive feelings. All are remembered and evaluated annually by external and internal auditors. I saw the events in the internship area and talked about my internship work this month.

➤ **High Image and Customer Chain**



There was a lot of chain on the net and JBL came up with a better image from the image bank. When working in the billing department, the author saw a lot of people come to the billing department. Talk to them and make sure they use JBL which they think will provide better customer service than any other organization. They said that they are happy to share this collection of other information from the Internet to create the best products and best and best images in the minds of consumers. JBL has a large chain of teams with many people. They serve a lot of people with a lot of branches, they easily interact with people, and in this country, they have a huge network of thugs.

➤ **Good Working Environment**

The author has seen that all the working conditions are good. A healthy work environment is crucial for all employees and the organization. This increases productivity and reduces various costs. Excellent working conditions have five characteristics. This communication is open. A balance between work and private life, training, work planning, and strong team spirit. Everything is in JBL.

➤ **Skilled Management**

An employee can provide better service to different customers. From this, it is clear that they have specific abilities in each part. When I worked in the "Open Accounts" section, I saw how many people came to this "Remittances and the foreign sector" section. It was a driver who was absent from the money transfer broker I found for everyone. Buyers who open broker accounts will support this industry statement. Money transfer users do a better job than any other financial institution and every employee at this bank has told me that they can do any job even when they are away. They have all the skills in the industry.

➤ **Good Communication Skills**

Effective communication skills are essential to empowering employees and improving the long-term profits of this organization. People with excellent communication skills can easily communicate with others and maintain excellent communication skills with consumers for a long time. All JBL employees have this competence. Working in the billing, I get this information from JBL.

### **3.2.1.2 Weaknesses**

If someone has not any weakness in their operating sector, he or she may not stop performing better in the market. Like this, a company or bank is also not. Every organization has some obstacles which have an effect on the operation of the business. JBL has also some weaknesses that are discussed below:

#### **➤ Inappropriate Use of Technology**

This is the main problem at the Janata Bank border in our time. The current of the world is moving fast and is developing very fast. To deal with this, others will easily take over and advance by conquering the banker. During my internship, I saw some bank employees who didn't know how to use different e-sites properly. This is a huge disappointment for all organizations. JBL should deal with this issue carefully.

#### **➤ Lack of Customer Knowledge**

They incur some of these things for some reasons. Such as Understanding their product or service, defining goals, resolving past interactions, creating buyer profiles, and achieving goals. After the internship in the backup department, I found out that they simply offered credit without personal verification and verification from other sources. They find it hard to understand that consumers are defective producers and the problems that banks cause. They should carefully work in this section.

### **3.2.1.3 Opportunities**

JBL has some opportunities that should be useful to improve its activities. Those are discussed below:

#### **➤ Better Remuneration**

They offer all the best services to their consumers, but for some reason, they cannot afford the best service. One provides the highest compensation, the other provides employees. JBL offers the best rewards for everyone, but sometimes no one does. Rest assured that without justifying such information, will not be able to provide a better service and promote to other consumers. If employees get motivated, they can perform better in the workplace.

#### **➤ Making Good Relations by Servicing Good Quality**



They do their best to provide the best service to all consumers, but for some reason, they may not be able to provide the best service. Consumers sometimes complain and some consumers come for the first time. If they don't get better service, they won't come back in the future and will go to other banks that aren't good. If they can always provide better service, they will have a better place in the market and can easily sustain a large consumer chain.

➤ **More Experienced and Knowledge**

JBL has many older and experienced people who have worked for a long time. They are good at solving problems and other problems. They continue to treat various problems for a long time. Young people can handle all problems well. If one can bring together young and experienced people, he or she can easily and efficiently solve the management problem in the shortest possible time. When working internally with the pension sector, they will talk to each other and resolve issues quickly.

➤ **Training for Employees**

They offer all the best services to their consumers, but for some reason, they cannot afford the best service. One is the lack of staff training. Training means learning or developing skills and knowledge related to opportunities that may be useful. It has specific goals to improve skills, competence, productivity, and capacity. If JBL's top executives regularly try to train their employees in the use of technology, the technology will perform better in the future.

#### **3.2.1.4 Threats**

Every organization has some threats that are difficult to deal with in order to improve their society. Therefore, it is necessary to detect these institutions and try to solve them as soon as possible. External threats are situations that harm the goal of reaching an organization. It can be negative. Some threats of JBL are given below:

➤ **Political Influences**

It is easy to see that the JBL is another threat to political authority. Political influence means the official right of some government workers to make decisions for the benefit of others, the interests of the republic, and themselves without concern. Eliminate some inhabitants of this



beautiful country. Since the JBLs are state banks, they must follow the rules of political power that hinder and threaten their interests in the banks.

➤ **Many Competitors**

It is easy to see that JBL on Google Maps is surrounded by many financial institutions that provide the same type of services and try to gain a better position in the market by expanding services than JBL. I have seen in my internships in Bangladesh there are city banks, commercial banks, Bank of Asia, Sonali Bank, etc. offers the same services. If JBL cannot provide the best service, JBL is ready to take risks, attract consumers and make a profit.

➤ **Technological Improvement**

It is easy to see that another source of threat is a technical improvement. Technological advances mean improving the technological advances that are practiced on a daily basis in modern times. This also means that the technology has improved. In today's world, many things change on a daily basis.

➤ **Globalization of Services**

Globalization is one of the threats to services. Globalization means that products are the same all over the world. It is also known for its brand, its people, and its processes for sharing brand-related products around the world. This can be called a shift from the local and domestic market to the global market. People can easily get any service in any country. During the internship, a person spoke and asked not to take an invoice to another person if the collection of the invoice was done online.



### 3.3 Findings

The following issues about JBL have been identified after analyzing marketing activities:

- As people are relying on different types of banking policies like current accounts, fixed accounts, foreign currency transfers and exchanges, money withdrawals, and so on banking institutions are always ready with more aggressive services and offers while competing. But client treatment in this era is being the most focused unit because all the banking sites are quite equal in their services and service-providing manner. Customers with lesser activities do not aware about the branch's new products.
- In this technological world, every employee should have a better knowledge about modern technologies. For this, employees need training. In JBL, employees have lower opportunity in training about marketing activities. That's why, they are less interested in using different marketing tools and techniques.
- Customers are satisfied with the employees' services. But the difference is being created inside the organization where services are provided. If the gesture and whole service-providing environment seem fine and quite impressive through the behavior of the service providers then the attraction will be there from the client's side.
- Management has lower interest in performing marketing activities and adopt new strategies. Being a government banking organization, management think that people will come themselves for receiving services and they need not perform much marketing activities.
- In the modern age people don't want to go for withdraws and deposits they prefer the digitalization. JBL uses fewer digital facilities like different key software and apps. And customers are not enough satisfied with ATM and CRM services because there is not enough ATM and CRM and the availability of those are lesser in busy areas.
- The bank doesn't consider the customer preferences and the reason behind this, the bank doesn't conduct enough market research before offering new services and loans. JBL doesn't aware about the marketing research.
- Sometimes employees face difficulties in providing services physically. But the bank has another way of service providing which is online banking and mobile banking. But the



customers prefer less about using these sorts of methods because they fear about losing money.



## **Chapter 4: Recommendations and Conclusion**

## 4.1 Recommendations

In every profession, the publicity is the most important aspect. And marketing strategy is the core of that publication. Based on a simple but the strategically marketing strategy companies set their ideals. In the context of Janata Bank Ltd., they are following various footsteps and in most of them, they are following at a fluent rhythm with the consumer's satisfaction through providing better than the previous. But few problems are still out there. After discussing and analyzing different aspects of JBL some recommendations are recommended for the bank. These are following below:

- New advertising should be needed for new product and services of JBL as the bank uses less advertising activities and bank should advertise more and more about its products and services. Well-designed promotional activities need to perform and increase like TV, Newspaper, billboard, social media advertisement etc.
- The bank should give opportunity to the employees for better training and practices about marketing activities. Training brings worthiness and makes success meaningful. Cause with proper learning if something can be achieved the test of that thing is something very special. And with the training, the experience and skills that an individual earns is something very precious and priceworthy. And they get the price by the consumer's value-added reply.
- It is advised that JBL convey the idea that they value their clients' business. They ought to set up a number of initiatives for their clients and provide more specialized services like SMS banking, Q-cash, online banking, mobile banking, etc.
- Different seminar programs should be arranged for making aware to the management about different benefits of marketing. Also, marketing team should motivate and train management about the benefits of adopting marketing activities.
- The bank should increase the use and implementation of technologies. JBL needs to focus on increasing the number of ATM booth and CRM, and their services and should ensure that people are getting the best services from that.
- Before offering new products or scheme they should conduct marketing researches to know the best acceptable product in the marketplace. They should use marketing strategies by gathering information for which products the strategy is used for that. They should set more health and safety policy for the customers and these policies information needs to well designed.



- Though mobile banking is already been started most of the people who transact through the bank are not well established with the digital formation of banking through mobile. If people are aware of all the digital banking facilities through mobile apps and tools then there will not be the existence of any gatherings at the bank's branch lobby or the withdrawal counter. And these neat and clean proceedings will ensure a digital and smooth environment at the regularity so-called our regular life. For that, the bank should advertise the digital facilities and the security of the digital banking.



## 4.2 Conclusion

Marketing activities are so impactful in attaining the customers attention and have a good market position. So, this factor should be considered carefully for higher achievement. Since reputable institutions like JBL entered the sector and seek to dominate it, the business has become so alluring that they must provide the greatest service to customers and adhere to a comprehensive marketing mix for advertising and promotion. But when it is about the JBL, some problems are found related to marketing activities. The gap of customers awareness of JBL products is increasing significantly because the bank doesn't practice enough marketing programs. Also, without conducting enough marketing research they offer new products to their employees. Behind these, the main reason is that management is not interested to perform so much activities because the says that is the governmental organization. Individuals actually lack sufficient understanding of the services the bank can provide. Each bank employs a unique set of advertising strategies to spread the word about its own. Personal marketing is still widely used, but JBL will also need to utilize different strategies to promote the goods and services offered. JBL should use its strength and promote the marketing activities that should enhance the names of the bank and customers will be aware about the benefits of services and products of the bank.

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