

**Service Marketing Mix
and its impact on Bank's Marketing Performance:
A case study on Janata Bank Limited**



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January 23, 2019

Letter of Transmittal

January 23, 2019

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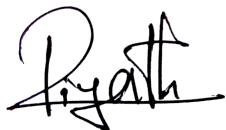
Subject: Submission of case study on Janata Bank Limited writes about “Service Marketing Mix and its impact on Bank’s Marketing Performance.”

Dear Ma’am,

I have the honor to inform you that, I have completed my internship report on ‘Service Marketing Mix and its impact on Bank’s Marketing Performance: A case study on Janata Bank Limited. I have tried utmost my best to focus on how Janata Bank Limited manages different activities mostly focused on service marketing by complying with the tools of managing activities including evaluation of the performance. I strived to ready this internship report for consistency with the optimal standard under your valuable direction.

I pass my gratitude to you for your tender supervision and I hope that you will consider all my mistakes generously.

Sincerely yours,



Riyadh Hasnat Sarker

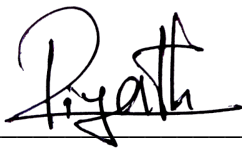
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Declaration

I, myself, Riyadh Hasnat Sarker, the student of Business Administration, ID: 152-11-4625, major in 'Marketing' from Daffodil International University (DIU). I would like to declare that the presented report on 'Service Marketing Mix and its impact on Bank's Marketing Performance: A case study on Janata Bank Limited' is solely and newly prepared by me.

I, additionally imply that this work does not abuse any actuating copyright and it is set up for my scholastic prerequisite.



Riyadh Hasnat Sarker

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Certificate of Approval

I am well pleased to certify that the internship report on ‘Service Marketing Mix and its impact on Bank’s Marketing Performance: A case study on Janata Bank Limited’, arranged by **Riyadh Hasnat Sarker**, carrying **ID: 152-11-4625**, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University has been put forward for submission and presentation.

Riyadh Hasnat Sarker boasts a solid good character and an extremely pleasing identity. It has in fact been an extraordinary delight working with him. I wish him success throughout everyday life.



Sabiha Matin

Senior Lecturer
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Acknowledgment

At the very beginning, I would like to emanate my deepest gratitude to Almighty Allah for blessing me with the will, and the patience to complete this internship report, words really will never be enough to express how grateful, thankful and obliged I am, but nonetheless I will try my best to exude my thankfulness.

It is a satisfaction to pass on my heartiest thanks and salute to my honorable supervisor **Sabiha Matin**, Senior Lecturer, Department of Business Administration, Daffodil International University. I beamingly appreciate her advice, guidance, suggestion, co-operation, and help in preparing this report.

I might want to fleet my heart in for Janata Bank Limited for empowering me to finish my temporary position. By broadening, my heartiest on account for those Janata Bank Limited officials and employees who gave their heartiest contribution to finish my internship report. I am also thankful to the general population specified above for their participation in each progression to build up my report effectively and efficiently.

Executive Summary

This internship report is based on the analysis of the overall service marketing mix of Janata Bank Limited. This report is mostly focused on service marketing mix (Product, Price, Place, Promotion, People, Process, Physical Evidence). This internship report contains all the service marketing information needed to know fully about Janata Bank Limited. It explains the service marketing analysis.

After deep cutting from my survey and personal experience at Janata Bank's Nawabganj Branch I could gather some positive and negative findings. Firstly, the employees here are quite experienced, especially in traditional banking. Growth in the number of customers are rising, as they are satisfied with the charges here. Besides, the customers have a great understanding with the staffs. But the service delivery time is a bit slow, due to various paperwork even for smaller things. Lack of dynamic and regular promotional activities are also a concern for this organization.

As with increasing problems and competitors are aware to get those advantageous position, Janata Bank Limited should improve their technology based actions to spread their image properly. The think-tanks must step on to begin new creative item plot advances and deposits with included advantages and anticipated services. This research has tried to focus strongly on each and every essential part proportionately and gained the ability to fulfil the specific objectives.

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CHAPTER ONE:
Introduction

Introduction:

Theoretical knowledge and practical knowledge, both are different in terms of theme and composition. The completion of theoretical knowledge is marked when it is usable in the applied field. The objective of this internship is to apply one's theoretical knowledge in practical field.

Generally, by the word 'Bank' we can presumably say it is a financial institute which deals with money. There are some different types of bank, like: Central Bank, Commercial Bank, Industrial Bank, Specialized Bank etcetera. Though when people think about the term 'bank' generally not specifying any qualification or criteria it is referred to 'Commercial Bank'. 'Business Bank' is another name for Commercial Bank. A commercial bank is labelled as a financial intermediary. This type of bank does business, accepts deposits, offers checking account services, savings account, money market account and offers basic financial products like: Certificates of Deposit (CDs), Letter of Credit (LCs). This is the type of bank where most people prefer to do their banking.

Janata Bank Limited is a state-owned commercial bank and is serving the need of the business people. On 15th November, 2007 the bank got corporatized. It was reborn carrying a maiden concept of sub-catering the growing need of business of the nation and determined banking. Janata Bank Limited progresses to be a useful commercial bank by maintaining a stable development strategy, delivering high quality financial products, with best customer service using an expert management term and conform good corporate governance in every scope of banking. The bank is internationally accepted through **CAMELS** rating and has already been noticed as an excellent bank in the country.

1.1. Background of the study:

During the realm of technological innovation and globalization, the banking sector has become highly competitive as well as challenging. For coping with this, modern day bankers should attain sage professional skills and theoretical knowledge skills as well as technical basis. An ultimate result of development that is strongly driven and shaped by changing lifestyle and financial activities is modern banking.

For maintaining the bank's performance better than its competitor, marketing plays a vital role. Banks use different marketing tools. In case of 'service business', marketing mix has been extended from 4Ps to 7Ps. Because of the client's attitudinal differences and as service is untouchable, invisible and difficult to compare the service encountering period is the best time of attracting and holding the customers. That's why, the people, the process of banking tasks and physical evidence are significant to attract more customers. All banks use the marketing mixes. On this concept various studies have been done earlier. On the basis of those, the application of

marketing mix by Janata Bank Limited and the impact on customers using ‘service marketing mix (7Ps)’ has been tried to show.

Regarding modern banking, this report attempts to discover the service marketing mix’s impact utilized by the bank on customers’ understanding. Which component is serving what extent of the part to attract the customers in the direction of modern banking serves as the main business of this study.

1.2. Scope of the study:

As a student of Business Administration, major in Marketing, it is essential to know about service marketing mix and also be able to analyze its impact on bank’s marketing performance. In modern arena without marketing any organization can’t run properly and keep themselves ahead of its competitors. This report covers:

- Existence and application of 7Ps in Janata Bank Limited.
- 7Ps’ effect on bank’s marketing performance.

The overall description of the company limits this report. The evaluation about the services and service marketing mix of the bank is provided by the customers.

1.3. Origin of the study:

This internship report has been prepared to fulfil the BBA degree requirement under Daffodil International University (DIU). This individually assigned assignment is devised rooting from the real life working experience, after three months of working as an ‘intern’ under the specified organization.

1.4. Limitations:

This current report was bound by limitations. But it was a great opportunity for me to know the marketing activities, practices and implication styles of Janata Bank Limited. The study that is carried on has the following limitations:

- a. The time is insufficient to know all the marketing activities, collecting the information from various personnel.
- b. Sample size needed to be low, for time constraint.
- c. The drawn sample has been only from a bank of Nawabganj, Lalbagh. Collection of sample from the whole Dhaka or Bangladesh would uncover an in-depth insight on the study.

1.5. Objectives of the study:

The main purpose of this study is to analyze the present scenario of service marketing mix elements practiced by Janata Bank Limited to link the relationship between 7Ps and the marketing performance of the bank.

More precisely, this study aimed to attain the below mentioned research objectives:

- To identify the products and features provided by Janata Bank Limited.
- To understand the pricing policies of Janata Bank Limited.
- To find out place options and evaluate current place of Janata Bank Limited.
- To explore the promotional activities of Janata Bank Limited.
- To understand the people management and human resource of Janata Bank Limited.
- To have knowledge about the service activity of Janata Bank Limited.
- To identify the physical evidences and their management by Janata Bank Limited.

1.6. Methodology:

The 'methodology' section of this report details out how the research was conducted, the research methods used and the outcome of choosing those methods. It also outlines: the participants and research methods used. The study is limited to the Nawabganj branch of Janata Bank Limited in the area of Nawabganj, Lalbagh, Dhaka.

1.6.1. Descriptive Research:

For this study, descriptive research will describe the attributes of Janata Bank Limited. Descriptive research is that type of research which describes characteristics or function of something or someone.

1.6.2. Target Group:

Individual customers of Janata Bank Limited in Nawabganj branch.

1.6.3. Measurement technique and Sampling:

The measurement technique is non-comparative scaling in the form of Itemized rating scaling technique through five points Likert scale ranging from 1 to 5, where 5= Strongly agree, 4=Agree, 3=Neutral, 2= Disagree and 1= Strongly disagree. The sample size is 20 and non-probability judgmental sampling used to collect the survey data.

1.7. Sources of Information:

To conduct the study, data are to be collected from different sources. The collected data are classified, analyzed, interpreted and presented in a systematic way.

➤ **Primary sources:**

- a) The concerned officer provided relevant file study.
- b) In order to collect the information simple depth interview technique was used by asking numerous questions.
- c) Practical deskwork was one of the ways for collecting of information.

➤ **Secondary sources:**

- a) Online sources: Janata Bank Limited's dedicated website and Wikipedia.
- b) Previously published articles, various books which is related to this report topic.

1.8. Data collection mode:

- **In-depth interview:** For this specific research, this report was done by conducting in-depth interviews with employees and customers of Janata Bank Limited in Nawabaganj branch.
- **Questionnaire Survey:** A structured questionnaire for customer of Janata Bank Limited was also designed for this study. The structured questionnaire served as the major tool for this research project.

CHAPTER TWO:
Literature Review

2.1. Service Marketing:

A marketing method based on relationship and value is Service Marketing. It can be used for marketing a service or a product. Delivering process, experiences, and intangibles to customers instead of physical goods and transactions are the main focus of services marketing strategy. Service Marketing has become a subject which need separate attention and study due to increasing prominence of services in global economy.

Basically, three types of marketing happen within the service marketing triangle:

- **Internal marketing** – from the company to the employees
- **External marketing** – from the company to the customers.
- **Interactive marketing** – between the customers and the employees.

2.2. Service Marketing Mix:

The service marketing mix is a fusion of different components of services marketing that companies mash-up together and use to communicate their services, organizational and brand messages to customers. The mix consists of 7P's: Product (or Service), Price, Place, Promotion, People, Physical Evidence and Process. The service marketing mix is also recently renamed as the 'extended marketing mix'. It treats the service which a business offers similarly as it would treat a product.

2.2.1. Product:

Basically, customer solution is meant as product. Thus it is necessary to accept the product's given solution by the society. Differently from a product and other qualities present in a commodity, a service is intangible, inseparable, perishable and cannot be measured in terms of look and feel. Anyhow, to give a personal touch and suit the user requirements customization can be made to it.

2.2.2. Price:

From seller or service providers' conception, the amount of money charged for any product or getting any sorts of service is price. On the other hand, from buyers' side, cost of the product or service must be affordable.

2.2.3. Place:

The ultimate goal of place or distribution is sending the exact product and service to the exact customers at the right time and convenient point. Organizational prospect and growth can be made or broken by the place where you choose to operate and run your business. How visible your setup would be to potential customers and how frequently it would be visited by consumers is needed to be understood by the business.

2.2.4. Promotion:

Promotion actually interprets conveying and making understand proper sense to the target group which is skilled to develop awareness to customers' mind. Promotion, a lot it would be needed for a business to interpret the desired message to the potential customers across different verticals in the service industry's stiff competition. Best ways to promote your service while advertising are online and direct marketing.

2.2.5. People:

For achieving the benefits from service both the service providers and service takers must work in a correlation, for the fact of inseparable nature of service. Both the parties are accountable to function the service smoothly.

2.2.6. Physical Evidence:

Physical evidence is another component in the service marketing mix. The people require evidence to prove that the services providing, as the nature of services is intangible. This implies the client accepts when they encounter that service. And for that, individuals incline toward where they have received better service. In service marketing, a key distinguisher is physical evidence. There are actually two types of Physical evidence: peripheral evidence and essential evidence. People considers one as well as the other evidence.

2.2.7. Process:

During the study on service marketing, service process is denoted as how efficiently and effectively services are performed for the ultimate customers' content. This is a called for strand of service blueprint and to do so focusing attention on setting up a process is obligatory.

CHAPTER THREE:
An overview of Janata Bank Limited

3.1. Inception:

Janata Bank runs its business with 913 branches across the country including 4 overseas branches in United Arab Emirates. It has a big family of around 11,858 (as on 30 September, 2018) employees with its head office located at Janata Bhaban at Motijheel C/A, the heart of the capital, Dhaka.

At the end of 2017 the Bank held Deposit BDT 649,440.78 million, Advances BDT 459,580.05 million with Authorized capital BDT 30,000 million and Paid-up Capital BDT 23,140 million.

Janata Bank Limited, a corporate body trusted over the years, the 2nd largest (in respect of Deposits/Assets) commercial bank in Bangladesh, has been playing pivotal role in overall financial activities of the country and is possessing a protracted heritage of discharging laudable services to the society since her embankment immediately after the independence of this sovereign country.

The contribution of the Bank to the national economy and social reform has set standard bar so high that others in this business can't help aspire touching the benchmark of success earned by Janata Bank Limited. More so a matter of great honor is that the contribution, commitment and success of the Bank have been recognized with a number of prestigious awards by national and international organizations of repute.

3.2. Objectives of Janata Bank Limited:

- Build up deep-rooted and harmonious banker-customer relationships by dispensing prompt and improved services to the clients.
- Make best use of latest technologies for giving the clients a taste of modern banking so as to encourage them to continue and feel proud of banking with JBL.
- Upgrade and diversify of banking service to provide maximum satisfaction to the respected clients.
- Respond to the need of the time by participating in syndicated large loans financing, thereby expanding the area of investment of the Bank.
- To take the competitive position charge, decrease commission and other facilities will continue to complete the journey.

3.3. Mission:

The mission of the bank is to actively participate within the socio- economic development of the state by in operation a commercially sound banking organization, providing credit to viable

borrowers, efficiently delivered and competitively priced, simultaneously protecting depositor's funds and providing a satisfactory return on equity to the owners.

3.4. Vision:

Becoming effective largest commercial bank and ensuring highest standard of client services through best application of latest information technology, making due contribution to the national economy and establishing themselves firmly at home and abroad as a front ranking bank of the country square measure their cherished vision.

3.5. CSR Activities:

As one of the leading state-owned commercial banks in Bangladesh, Janata Bank Limited, using its branches has also realized its responsibilities to the society and is contributing to the enhancement of the social life of the poor individuals, infra-structure, environment etc. It has also stepped forward to introduce interest-free loans to the poor and marginal farmers in the Aila-Sidr-Monga unit areas.

As per guide lines of DOS Circular no. 01 dtd. 01.06.2008 of Bangladesh Bank, Janata Bank Limited introduces its CSR programmes in 2008. According to the policy, the CSR activities are performed in the following fields:

- Education and Research
- Health and Treatment
- Poverty Reduction and Rehabilitation
- For repaying loan interest of the poor and marginal farmers and for leather sector business promotion
- History, Culture and sports
- Information Technology
- Natural Calamity
- Protection of Environment
- Miscellaneous

CHAPTER FOUR:
Service Marketing Mix of Janata Bank Limited

4.1. Service Marketing Mix of Janata Bank Limited:

For providing better services in today's competitive business days and to be distinguishable from other businesses, a company must find a strategy to cook up their own service marketing mix and fuse its elements together to utilize those to their highest potential.

Similarly, Janata Bank Limited has their own service marketing mix. They are being briefly discussed below.

4.1.1. Product:

In general, Janata Bank does not go by any preset strategic measure for product. Despite that, they serve an extensive array of deposit and loan services. If needful, based on the requisites, preference and taste of the clients and market demand in new market or existing market they develop new product. They also sell these products to their customers in addition of the core benefit, augmented benefit and expected benefits of the products.

Now we take a look at products and services list of Janata Bank Limited:

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

4.1.2. Price:

To formulate a scheme for pricing the services is delicate to attain compared to products. For products, the eventual price bases on the raw materials, cost of production and distribution etc. But in pricing the service, measuring the cost of the services you are offering cannot be measured that effortlessly. Thus, in the services marketing mix of business pricing plays a crucial role.

For loan products, Janata Bank Limited charges the cost plus pricing as they charge the higher interest rate. But in contrast, on the basis of situation of the financial position of the bank they charge the lower interest rate for deposit products. Their schedule of charges can be found updated on their website.

4.1.3. Place:

For the lacking of cost knowledge in numerous scenarios, widely used strategy in the retail trades is not often employed in banking. To sell their deposit, loan, various saving scheme and other services to their clients countrywide Janata Bank wield both direct channels and indirect channels through establishing banking branches at the fitting and lucrative points. Expanding their channels both native land and overseas is also another task by them to sell their banking products and services. As indirect channels to sell products smooth and efficient banking functions are performed by them maneuvering mail, POS, EFT, and ATM.

4.1.4. Promotion:

To address a larger audience, you necessarily have a great blend of communication channels. Advertising is the most vital component for tangible product. In contrast, personal selling is the crucial of all components for intangible product (e.g. bank service). Janata Bank also utilizes the personal selling to sell their products. For providing information regarding the product they also do financial proceedings through internet as they operate an internet banking service. Besides these, they use printing media to promote and advertise their services and to serve any notice to their customers. Recently, they started using SMS banking and marketing.

4.1.5. People:

You cannot underestimate the impact that your people can have on your marketing. For sure, this element covers your front line sales and customer service staff who will have a direct contact and impact on how service is presented along with perceived. Considering the knowledge and skills of your staff, their motivation and investment in supporting your service brand is needed as service provider.

Janata Bank's employees and staffs have a great customer interaction and a good customer contact. It's also notable that their attitude towards customer is very friendly and guided.

We can have a look at Janata Bank's organizational organogram below:

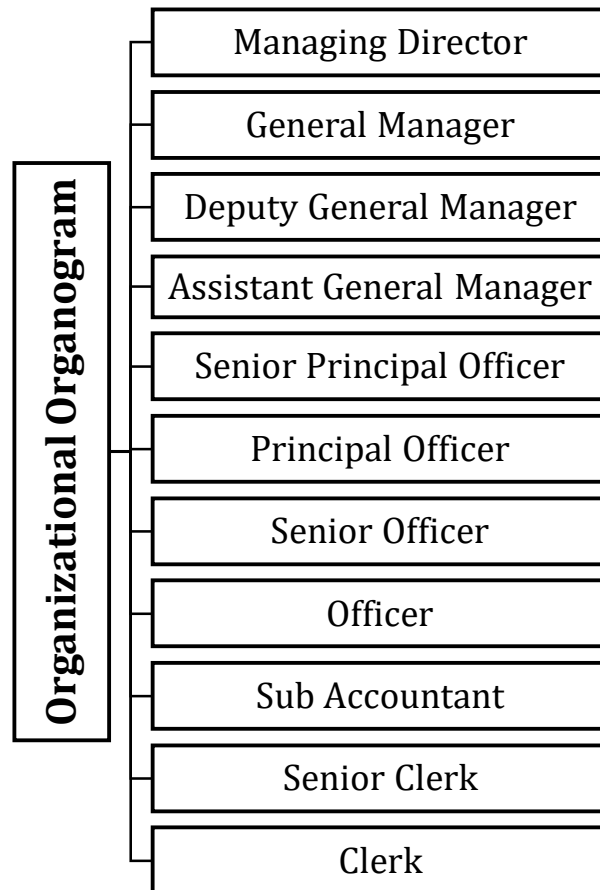


Figure 1: Janata Bank Limited's organizational organogram

4.1.6. Physical Evidence:

Physical evidence assists the people to judge the grade and to recognize the standards of the organizations. It is also used to keep records and manage data of the customers.

Janata Bank uses different kinds of forms and slips as physical evidences. They also use book-keeping as a method of keeping record for their customers. They have bills, tokens, cheques, deposit slips, bonds, pay order etc. listed as physical evidence.

As Janata Bank Limited is state owned commercial bank it is bound to follow all the rules and regulations foisted by government. The bank has its own value and unique policy and procedures to serve their tremendous services to its clients. Nowadays, they are using vivid new and innovative technologies to allot their extraordinary and timely services to customers.

4.1.7. Process:

To capture a strong position in the market, a swift process is a must have for service marketing mix, which is also trustworthy and easily observable for ensuring upper-level service. These days, in the constant race to deliver services quickly efficiently and with the highest quality, companies in competitive world are always aware.

CHAPTER FIVE:
Data Analysis and Findings

5.1. Data analysis of the survey:

For my analysis part of the conducted survey several aspects were explored. Completing the survey conduction, the survey questions were compiled. The received responses were compiled for the intention of showing the customers perception or attitude towards various service marketing variables and the general marketing performance of the bank.

At the time of this survey, 20 genuine and individual persons were questioned, who are basically Janata Bank Limited Nawabganj branch customers. They were questioned during the bank hour and survey questions were asked thoroughly. The questions are direct or close ended and the preset answer for each question was displayed to them.

The graphical representations (as pie chart) of the responses and the most preferable answer by the respondents via percentage will be shown.

5.2. Statements and Responses:

Statement #1: The service is very fast and reliable in this branch.

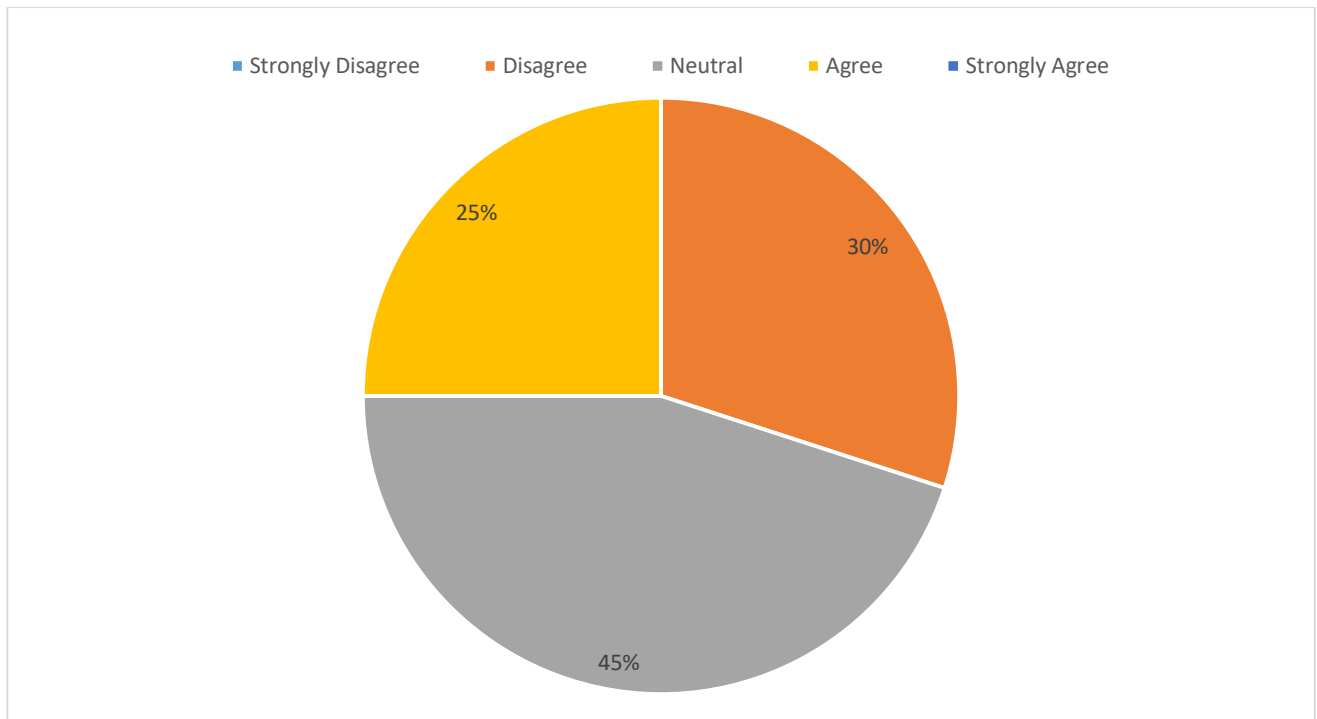


Figure 2: Responses to Statement #1

Interpretation: Here majority of the respondents have gone for the answer 'Neutral' (45%) and that's why the speed of service can be said satisfactory. Though Janata Bank is a nationalized commercial bank, but Nawabganj branch is a grade 1 branch and it provides better service than below graded branches.

Statement #2: The cost of services are reasonable and competitively low.

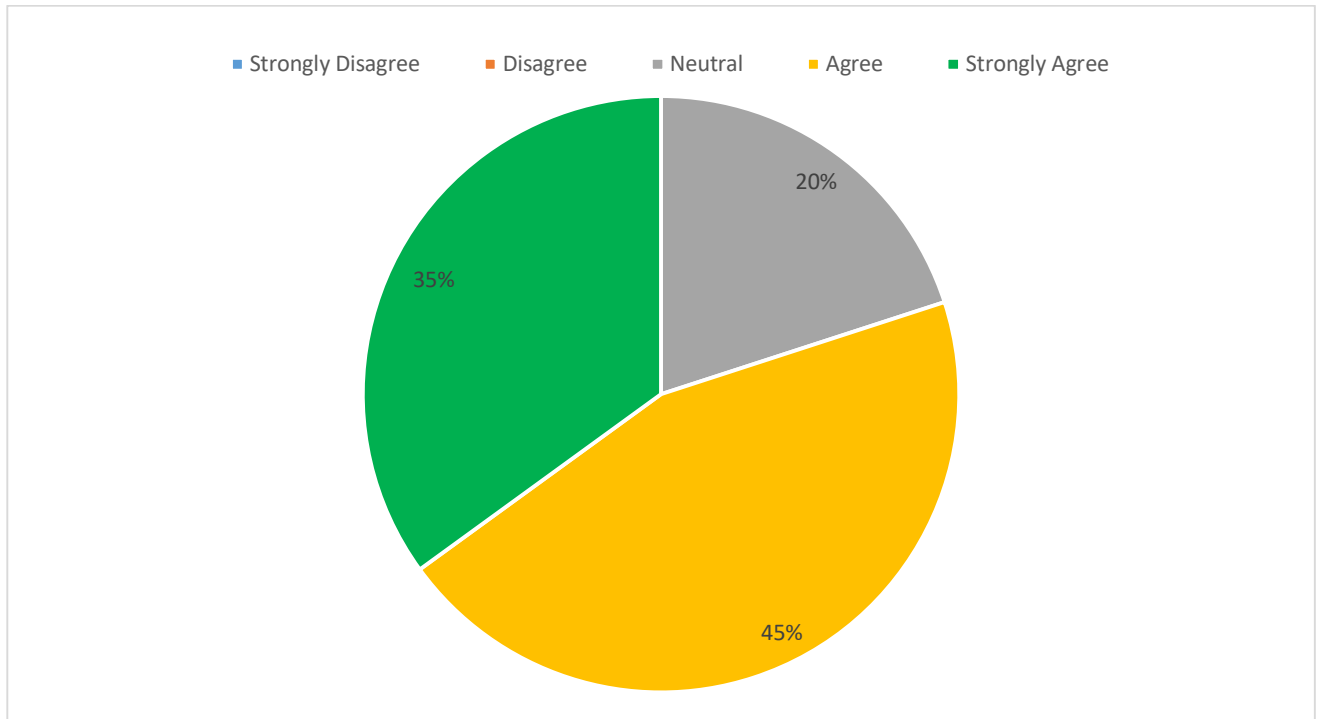


Figure 3: Responses to Statement #2

Interpretation: Here majority of the respondents have gone for the answer ‘Agree’ (45%) and ‘Strongly Agree’ (35%). So, in total 80% of the sample thinks Janata Bank limited provides service competitively cheaper than other commercial banks. This happens because it is a nationalized bank.

Statement #3: The branch is spacious and well decorated.

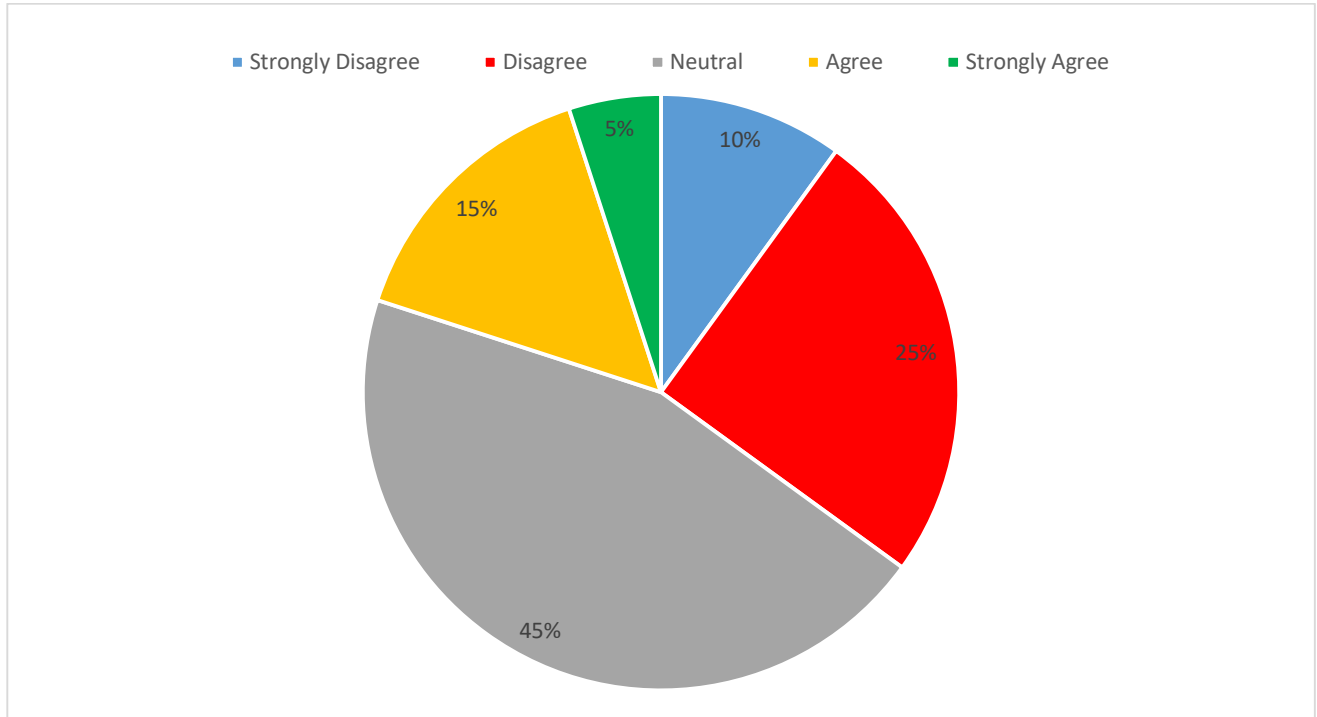


Figure 4: Responses to Statement #3

Interpretation: This pie chart shows that respondents chose 'Neutral' (45%) to 'Strongly Disagree' (25%) mostly. This means that the branch needs to renovate its place and decoration to improve the service environment.

Statement #4: You are always notified about new products and campaign from Janata Bank.

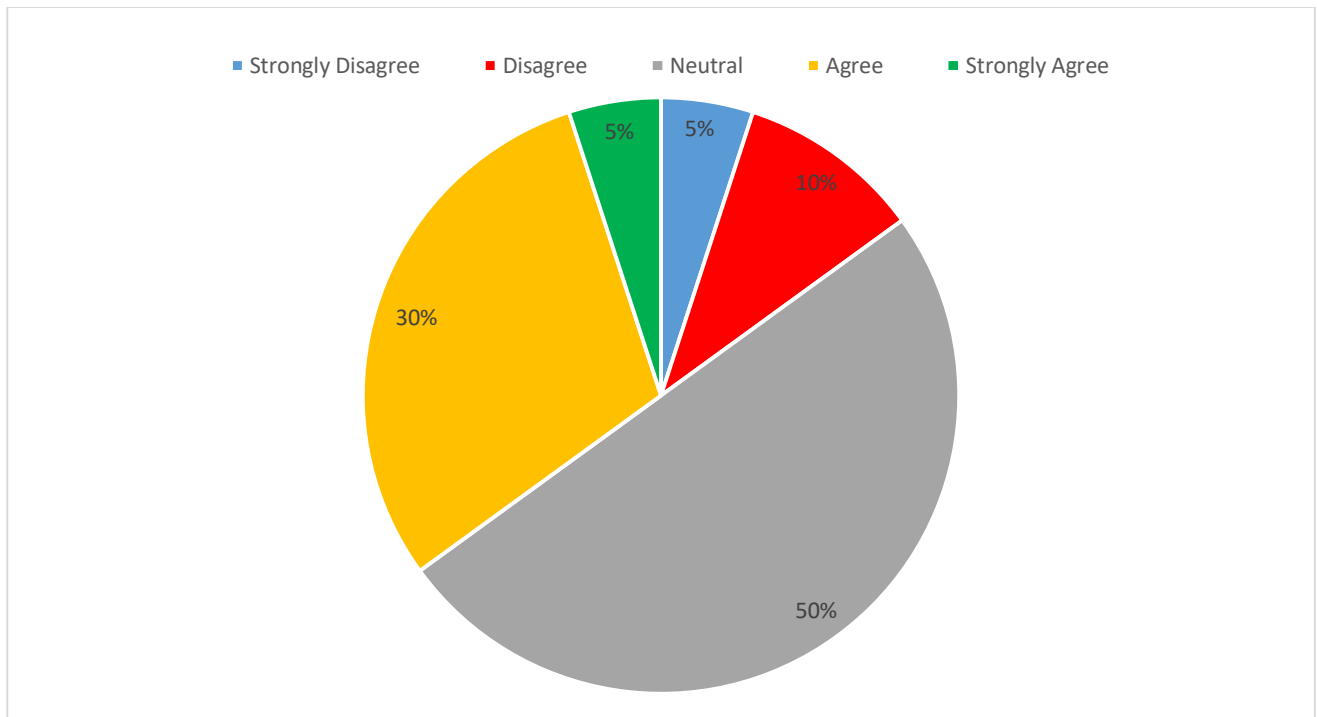


Figure 5: Responses to Statement #4

Interpretation: Here we can see, sample went for the answers 'Neutral' (50%) and 'Agree' (30%) most. This tells that the customers often receive promotional and campaign related information from the bank.

Statement #5: The works of the employees are very reliable and accurate.

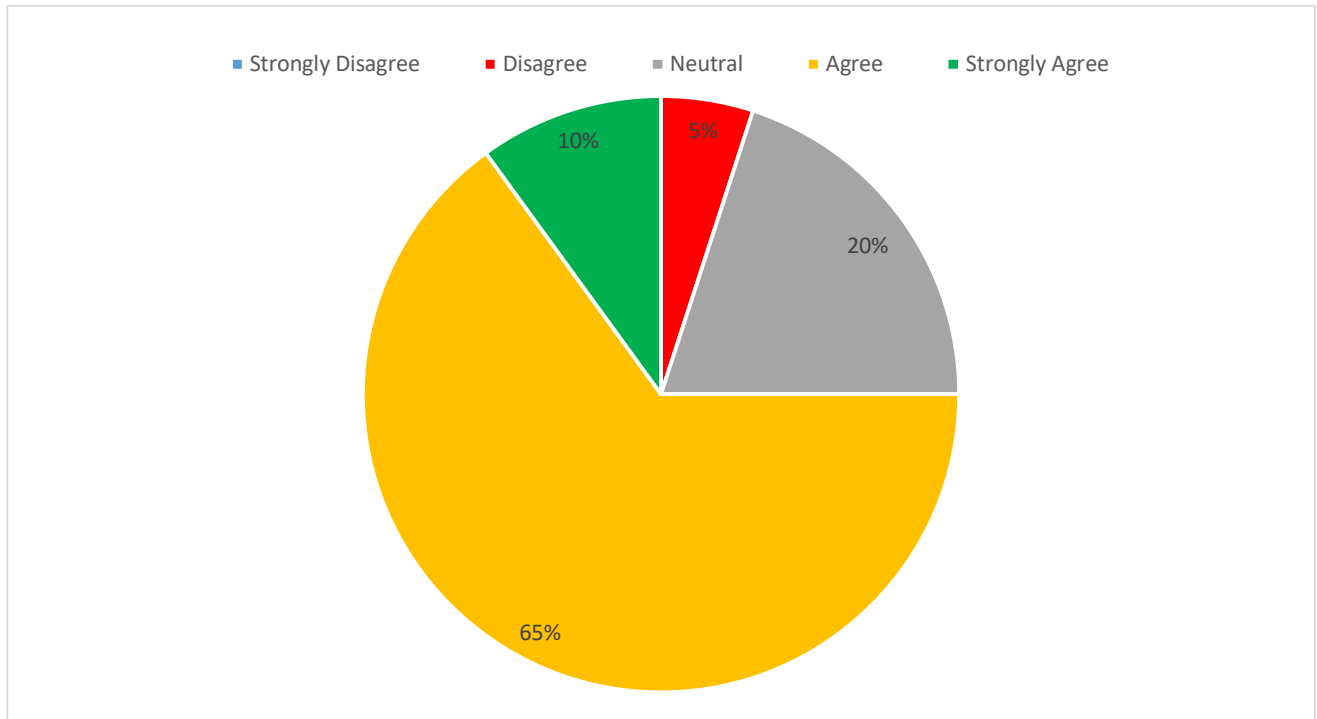


Figure 6: Responses to Statement #5

Interpretation: This graphic shows that 65% of the respondents chose 'Agree' as their preferred answer and other 10% agreed strongly and 20% were 'Neutral'. This is a positive sign for the bank. Employees could earn trust from their customers. This shows their experience and positive vibes for the customers.

Statement #6: Office staffs and employees are very much helpful to customers.

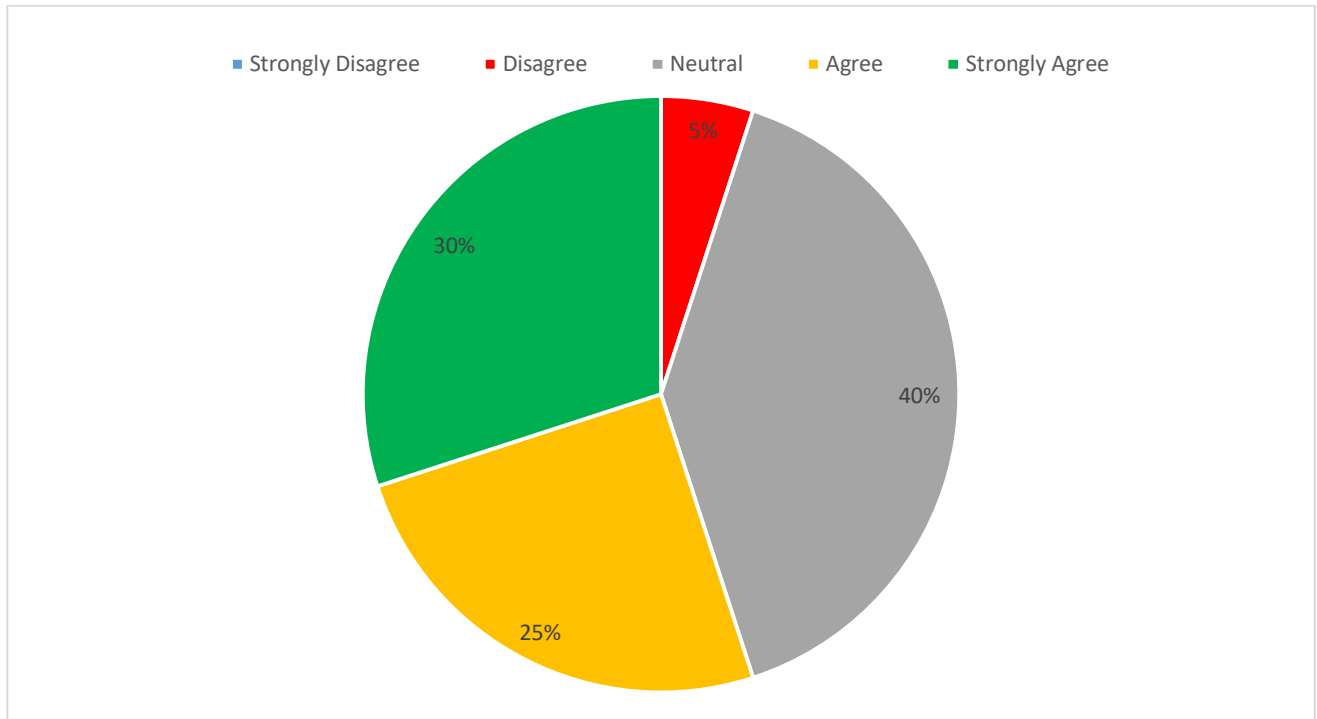


Figure 7: Responses to Statement #6

Interpretation: Another graphic chart showing positivity in service marketing. 25% people agrees that the stuffs in this bank shows helpful attitude towards the customers, and 5% of the respondents strongly agrees with the statement. 40% sample population could not pick any side. They think it is not bad, nor best.

Statement #7: They keep complete record and documentation of your transactions.

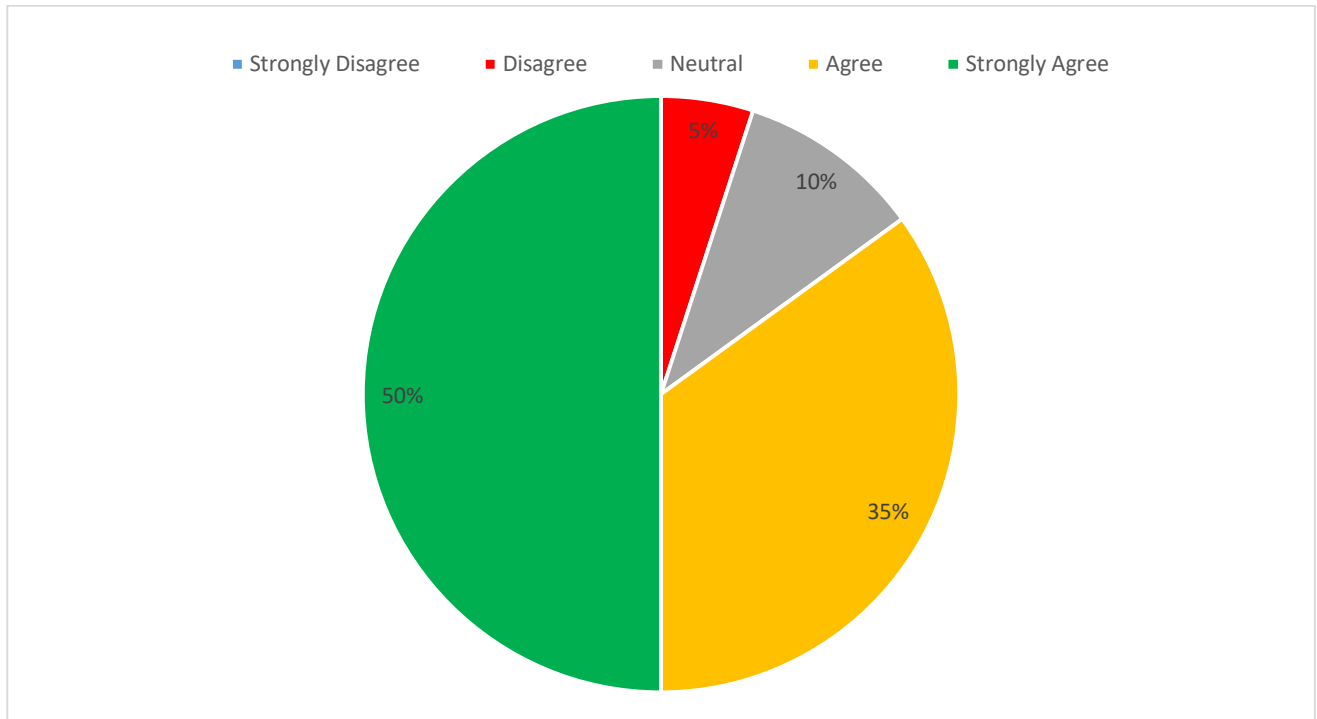


Figure 8: Responses to Statement #7

Interpretation: Here this pie chart shows that 50% of sample population went for 'strongly agree', beside that other 35% agrees with the notion. So, we can state that the bank stores and provides proper physical evidence according to service marketing mix.

Statement #8: The employees follows proper banking process and obeys government regulations.

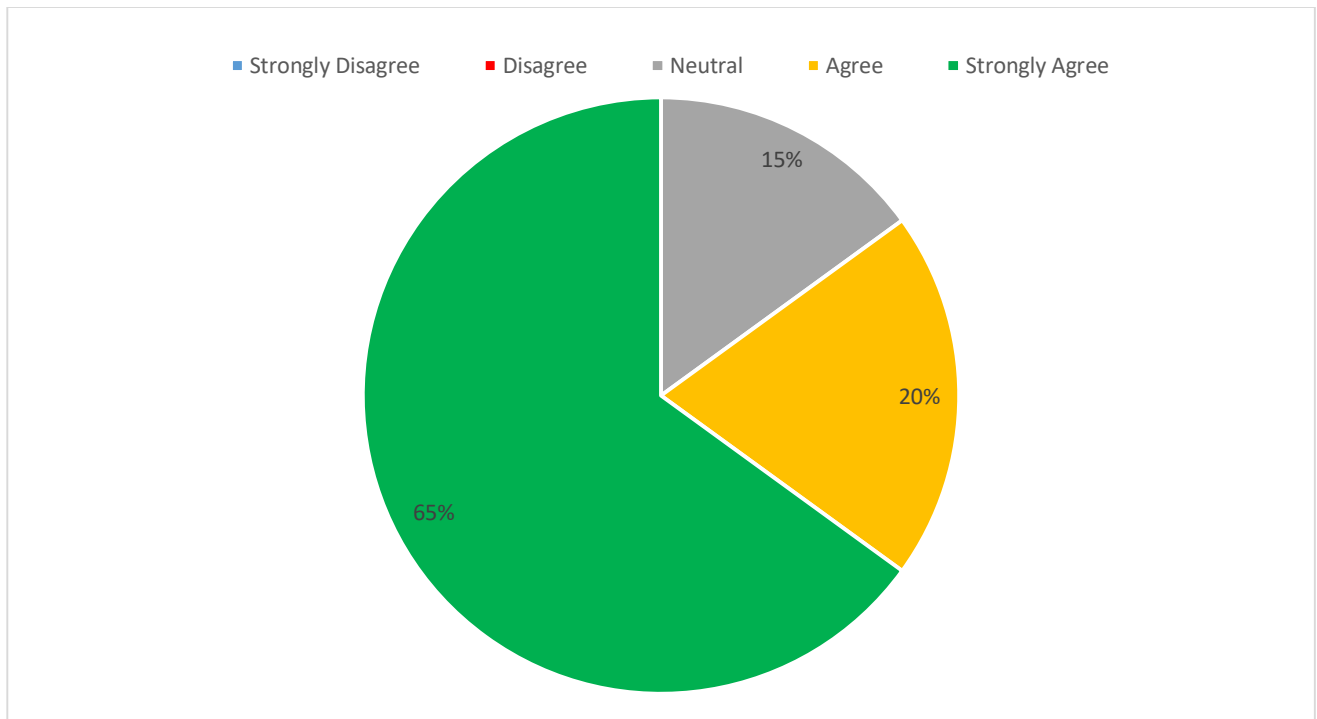


Figure 9: Responses to Statement #8

Interpretation: Here majority of the respondents have gone for the answer 'Strongly Agree' (65%) and 'Agree' (20%). Other 20% went for 'Neutral'. So, in total 85% of the sample thinks Janata Bank Limited process their service according to banking rules and government regulations. This shows their respect towards law and order of the sector.

5.3. Findings:

From the survey result and my experience at Janata Bank as an intern, I could deep cut some findings. There are both positive and negative findings.

➤ **Positive findings:**

- Employees are well experienced at traditional banking.
- Most of the customers are happy with the charges.
- Customers are happy about the helpful attitude from the staffs.
- Customers are still increasing day by day.

➤ **Negative findings:**

- Services are a bit slow paced due to lack of expertise in IT.
- Place is a bit out of touch, needs renovation and decorative look.
- New products or services are not developed often by the bank.
- Sometimes the communication channel between the bank and the customer is complex.
- Lots of paper work even for small things.
- Promotional activities are not dynamic and regular.

➤ **Gap analysis:**

- **Communication:** As per my study, there is no immediate correspondence among clients and head office, so the investigation says this is a shortcoming.
- **Positioning:** This study explores that they have is inadequate for client benefit. So, this binds them from making a decent position in the aggressive market.
- **Audience:** Client attitude demonstrated that employees and clients have a great relationship.
- **Competition:** Not much ATM corners in Dhaka city. This is a loss for them in aggressive marketing.
- **Branding:** As they offer evening banking and management of an account, this framework gives them an upper hand in branding.
- **Marketing assets:** Their advertising division is too narrow, so their showcasing are very poor.

CHAPTER SIX:
Recommendations

Recommendations:

During these three months of internship experience I have found some problems of the bank and thought about some potential solutions too. According to my sincere perception, a few proposals for the betterment of the circumstance are given below:

- Every branch should be well decorated.
- Installing enough ATM booths can be advancing for their marketing.
- Bank should take motivational effort for better service.
- They need to develop a better and user-friendly website.
- More banking activities should be performed by using IT to provide faster service.
- For meeting the dynamic and diverse demand of the customers, bank's marketing activities should be compelled as dynamic and flexible.
- Activities of promotion, such as advertising should accent more tangible indications.

CHAPTER SEVEN:
Conclusion

Conclusion:

One of the most crucial part of BBA program is ‘internship’. During internship, a student earns practical experience as well as theoretical knowledge. The primary objective of this report is to fulfil the academic necessity of BBA degree and gather some practical experience too.

This research has tried to focus strongly on each and every essential part proportionately and gained the ability to fulfil the specific objectives. As with increasing problems and competitors are aware to get those advantageous position, Janata Bank Limited should improve their technology based actions to spread their image properly. If the higher authority places small attention to the recommendations that has been made by research findings, would lead to improved and enhanced marketing performance.

Marketing of private segment banks and overseas banks is more innovative and compelling than public banks, as those banks shift more focus on their IT orientation. As innovation has turned into a major blow for public banks, the bank should maneuver through e-channels to upgrade the promoting of different items and services. The think-tanks must step on to begin new creative item plot advances and deposits with included advantages and anticipated services. Applying different types of innovative service marketing strategies would bring more customers in this competitive market of banking era.

Appendix A:

Survey Questionnaire:

- ❖ Total respondents: 20
- ❖ Total question: 8
- ❖ Respondent's types: The respondents are bank customers, and all of them are Janata Bank's Nawabganj branch customer.

Bank Customer survey

Janata Bank Limited

Nawabganj Branch

Dear Customer,

Janata Bank Limited wants to offer you the best service, but your help is needed. You can provide your valuable opinion whether the service you received is up to your standard or not. The bank will appreciate it very much if you would take a few minutes and complete this survey during branch service.

Your response will be kept in strict confidentiality. The collected information will help the bank to improve its service marketing and the bank is willing to know where they are doing well or where they need fix their problem.

The questionnaire and the respondents' frequencies are given below:

Key	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Product	The service is very fast and reliable in this branch.	-	5	9	6	-
Price	The cost of services are reasonable and competitively low.	7	9	4	-	-
Place	The branch is spacious and well decorated.	1	3	9	5	2
Promotion	You are always notified about new products and campaign from Janata Bank.	1	6	10	2	1
People	The works of the employees are very reliable and accurate.	2	13	4	1	-
People	Office staffs and employees are very much helpful to customers.	6	5	8	1	-
Physical Evidence	They keep complete record and documentation of your transactions.	10	7	2	1	-
Process	The employees follows proper banking process and obeys government regulations.	4	13	3	-	-

Appendix B:

Interview questionnaires:

1. Can you please explain the service process of Janata Bank Limited?
2. Please tell me about the promotional activities of Janata Bank Limited.
3. Let me know about the business process of Janata Bank Limited.

Details of Interviewees:

Name	Designation	Branch	Mode of Interview
Sheikh Nurul Islam	Manager	Nawabganj	Face to face
Md. Ariful Islam	Assistant Manager		
Reazul Hasan	Senior Officer		
Abul Kalam Azad	Cashier		

Appendix C:

- **BB:** Bangladesh Bank
- **JBL:** Janata Bank Limited
- **ATM:** Automated Teller Machine
- **BDT:** Bangladeshi TAKA
- **DPS:** Deposit Premium Scheme
- **FCB:** Foreign Commercial Banks
- **IFC:** International Financial Corporation
- **NBFI:** Non-Bank Financial Institution
- **NCB:** Nationalize Commercial Banks
- **PCB:** Private Commercial Banks

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