“An Evaluation of the Customers’ Satisfaction with the Services of Jamuna Bank PLC”

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LETTER OF TRANSMITTAL

Date: 15/10/2025

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on “An Evaluation of the Customers’ Satisfaction with the Services of Jamuna Bank PLC”

Dear Sir,

I am very pleased to present my internship report, which was required for my MBA degree and is titled "**An Evaluation of the Customers’ Satisfaction with the Services of Jamuna Bank PLC**."I have completed this work based on your guidance recommendations and the data you have frequently supplied.

I truly appreciate your guidance and ongoing cooperation, and I hope the report will be completed to your standards.

Thank you

Sincerely yours,

Asadul Emon

Asadul Islam Emon

ID: 232-14-021

Program: MBA

Department of Business Administration

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STUDENT DECLARATION

My name is **Asadul Islam Emon**, ID: **232-14-021**, and I am a student in the MBA program at Daffodil International University. I hereby declare that, under the supervision and direction of **Professor Dr. Mohammed Masum Iqbal of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University**, I completed the internship report titled **"An Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC**"as soon as I finished work there.

I declare that I have submitted this report, **"An Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC",** to Daffodil International University in order to complete the requirements of the MBA program. It is entirely original and has not been submitted to any other university.

Asadul Emon

Asadul Islam Emon
ID: 232-14-021
Program: MBA
Department of Business Administration
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LETTER OF ACCEPTANCE

This is to certify that the internship report entitled **"An Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC"** is prepared by **Asadul Islam Emon, ID: 232-14-021**, as a requirement of MBA Program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.

Professor Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

ACKNOWLEDGEMENT

The first thing I would like to do is thank God for allowing me to finish this internship report on time. My ability to finish my report on time would have been impossible without Allah's help.

As part of the MBA curriculum, internship reports allow students to gain practical knowledge by seeing and participating in the day-to-day operations of a selected firm over the course of three months. Regarding this, Jamuna Bank PLC has set up my internship.

I want to start by thanking my supervisor, Mohammed Masum Iqbal, PhD Professor & Pro Vice Chancellor at Daffodil International University of Bangladesh, for guiding me to the best possible direction and instruction during the whole preparation of making of this internship report.

I express my upmost thankfulness to Mr. Md Mainul Islam SAVP & Head of Branch of Sonargaon Janapath road branch, Mr. A. S Masud Khan, Head of Nayanagar sub-branch (Under Sonargaon Janapath Road Branch) for their helpful suggestions and constant support throughout the internship. I also thank Mr. Md. Abdul Hoque Majumder, Officer (G) for his individual guidance. This organization's officers and other employers/employees have my gratitude as well.

I must emphasize this organization's fantastic work atmosphere and group communication, which greatly facilitated my commitment, performance of services, and activities throughout my three-month internship.

EXECUTIVE SUMMARY

"An Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC" is the main title of this internship report which helps us evaluate different types of services Jamuna Bank PLC offers and how happy and satisfied the customers are with them. As the part of MBA program at Daffodil International University (DIU), this study's goal is to close the gap between theoretical and practical life. Jamuna Bank PLC is a very well-known private commercial bank in Bangladesh. It offers a number of banking services for both individual customers and business account customers. The report helps us investigate customers' satisfaction with services such as account opening, service speed, loan processing, ATM services, and internet banking etc.

The findings and results show that most of customers are mostly happy and satisfied with the bank's services, especially with how easy it is to open an account and also how friendly the staffs are there. The study does however find some things that could be done better, such as long wait times for taking a service, frequent delays in processing of loans, and problems with the availability of ATMs all around. The report claims that the process of opening an account should be made easier and faster by using digital verification system, also service should be faster during busy times, and that the ATM network should be expanded more and maintained accordingly. Jamuna Bank PLC can improve their service quality, make customers happier and strengthen its position in the competitive banking industry by dealing with these major problems. The study ultimately states how important it is for the bank to keep making needed improvements to meet the changing needs of its customers, which will help them succeed in the long run.

TABLE OF CONTENTS

Chapter: 1
Introduction

1.1 Introduction

An internship is a part of the MBA program that gives students real-world work experience. Academic knowledge and practical training are two different things. Theoretical knowledge is only complete when applicable in practical contexts. The goal of an internship is to use what you know in the actual world. So, an internship is a good method to use what you've learned and get experience by working in other areas. Because of this, Daffodil International University's MBA program has an internship program that takes place at different companies all around the country. This report contains the evaluation of customers' satisfaction of the Jamuna Bank PLC, Sonargaon Janapath Branch. The report analyzes various aspects of customer satisfaction in detail.

Firstly, why customer satisfaction is important? Having satisfied customers is an important aspect for success in the financial industry. In a competitive industry like that of banking, better enhancement in customer satisfaction is very important to create loyal customers for the long run profitable business. Jamuna Bank PLC which is appealing to many users in the country. Founded in the year 2001, it offers various products such as savings and current account, fixed deposits, loans such as personal loan, home loan and more. Nonetheless, in order to ensure it remains competitive and that the bank is keeping pace with customer preference changes, it must assess its own levels of service satisfaction.

The main goal of this report is to analyze the general customers' satisfaction with their services in Sonargaon Janapath Road branch and find out the factors that make customers satisfied and dissatisfied, and then propose useful recommendations for increasing effectiveness of their service.

1.2 Background of the Study

The internship report, “An Evaluation of the Customers’ Satisfaction with the Services of Jamuna Bank PLC” was prepared to meet the requirements of the MBA program internship at Daffodil International University's Department of Business Administration. One of the program's requirements can be that students work for a certain company for three months.

1.3 Scope of the Study

The focus of this research is to find out the satisfaction level of customers regarding the services provided by Jamuna Bank PLC on Sonargaon Janapath Road Branch. Here the scope is limited to the specific branch. The branch only serves customers in this region. It measures service quality, how well the bank meets their needs, responsiveness to their requests, and the banking process in general.

The main things this study will look into are:
Service Quality: The study will discuss at various parts of the service quality that Jamuna Bank PLC offers to its customer

Customer Experience: The study will look at how customers feel about their interactions with the bank officials, mainly focusing areas like how satisfied they are with the process of opening an account, obtaining a loan, using online banking and getting help in person.

Customer Feedback: This study will evaluate customer feedbacks obtained via surveys. The main goal is to find out what number of things make customers satisfied or dissatisfied and look at what areas of the bank's services customers think could be done better.

Technology and Digital Services: As digital banking becomes more and more popular in today’s evolving world, the study will help us look at how the Sonargaon Janapath Road Branch has used and utilized their digital tools like mobile banking apps and ATMs, and how they're leading to greater levels of customer satisfaction.

1.4 Objectives of the Study

Today, in the competitive banking industry, banks need to understand and satisfy their customers to maintain or enhance their reputation, service quality and customer loyalty. To grow big and remain market leader Jamuna Bank PLC, one of the largest private commercial private banks of our country Bangladesh they have to ensure whether it is providing or meeting its customers demand and expectation. The bank has good service offerings; however, it has to be evaluated on a regular basis to make sure that its services are still useful, efficient, and in line with the changing needs of customer.

Specific Objectives:

- To identify the services offered by Jamuna Bank PLC.
- To measure customers' satisfaction with the services offered by Jamuna Bank PLC.
- To identify the reasons behind customers' dissatisfaction, if any.
- To make some recommendations to enhance customers' satisfaction with the services of Jamuna Bank PLC.

1.5 Methodology of the Study

This research is descriptive, focusing on defining and evaluating ng customers' satisfaction levels about the services at Jamuna Bank PLC, specifically at the Sonargaon Janapath road branch. The aim of the study is to bring together an in-depth evaluation of the determinants affecting customer satisfaction and dissatisfaction, thereby providing significant insights into the bank's service quality.

1.6 Types of Data Utilized

The study contains primary data to perform an extensive analysis of customer satisfaction.
Primary Data: Information obtained directly from customers via surveys conducted at the Sonargaon Janapath Road branch.

1.7 Primary Data Collection

a) The Study's Target Population

The target population for this study contains customers who have utilized services at the Sonargaon Janapath Road branch of Jamuna Bank PLC. This group of people includes people who have done business with the bank in the past, like opening accounts, getting loans, using ATMs, and doing other banking tasks.

b) Sample Size

There are 40 customers in the study's sample size. The sample size was chosen because it is a small branch so it's hard to get much responses, we needed results that were reliable and statistically significant, taking into account the number of customers at the branch and the range of services offered

c) An explanation of the unit, time, and sample element:

Sample Element: Individual clients who had recently visited the Sonargaon Janapath Road Branch made up the sample.
Sample unit: Every consumer who responded to the survey was regarded as a sample unit.
Sampling frame: All of the clients who dealt with the bank throughout the time of data collection are included in the sampling frame.
Time and Extent: The study was carried out over the course of three-month June 2025-september 2025 period.

d) Data Collection Method:

A structured questionnaire was used to get primary data. Because it enables standardized responses and simple data analysis, this approach was selected. To collect required data, the questionnaire has both open and closed-ended questions.

e) Data Analysis Technique:

Microsoft Excel and ChatGPT was utilized for analyzing the collected data.

f) Questionnaire Design:

There were 20 questions on the questionnaire that asked about several parts of consumer satisfaction while using their service, using some closed and open-ended questions such as:

1. How secure do they felt using Jamuna Bank's digital services.
2. How satisfied were they with the account opening process at Jamuna Bank.
3. Satisfaction with certain services, such as opening an account, using an ATM, and processing loans etc.

g) Scale of Measurement:

Following five categories of was used for scaling for satisfaction-related questions.

1 = Very Dissatisfied

2 = Dissatisfied

3 = Neutral

4 = Satisfied

5 = Very Satisfied

Chapter: 2

Organization Overview

2.1 History of Jamuna Bank PLC

Jamuna Bank PLC is a well-known private commercial bank in Bangladesh. It was founded in 2001 with the purpose of offering high-quality financial services to both individuals and businesses. JBL is based in Dhaka and is known for putting customers first, being committed to innovation, and helping Bangladesh's economy grow. The bank has a lot of branches all across the country and offers a lot of different banking services, such as retail banking, corporate banking, loans, deposits, and Islamic banking. They have total 169 Branches, 114 Sub-Branches, 56 Agent Bank Outlet and 360 ATM's & CRM's, nationwide.

2.2 Objectives of Jamuna Bank PLC

Jamuna Bank PLC has a clear specific goal, which is to provide its customers with better banking services while also helping to improve the financial system in Bangladesh. The bank's aims of shaping its strategic goals and actions, which keeps it focused on growth, customer satisfaction, and long-term success. Here are the main goals of Jamuna bank PLC which they want to fulfill.

- **Customer Satisfaction and Service Quality:** Jamuna wants to give its customers high-quality banking services which fulfill their specific needs and expectations from the bank. The bank is fully dedicated to providing great customer service at all of its branches and also online, so that customers are able to get best experience.
- **Sustainable Growth:** JBL wants to evolve in a way which is good for the environment by expanding its business in our country. To make sure its long-term financial stability, the bank is working on strengthening its products, services, making its operations more efficient, and looking into new markets.
- **Digital Banking Development:** JBL’s primary objective is to modernize its digital banking offerings, as technology in financial services is advancing so rapidly. That means improving its online and mobile banking services to be stronger, secure, and simple for customers to use. They have Mobile App named as Shadhin where you can do most of the jobs such fund transferring through EFT, BEFTN, RTGS, NSPB etc. Customers can also come here to check their balance and statements. This made individuals life’s very convenient for banking

- **Employee Development and Retention:** JBL wants to create a better workplace that attracts, trains, and keeps extraordinary employees. Establishing a professional staff group can help the bank succeed, they invest money on training, development programs, and chances for employees to go up in their careers.

2.3 Mission of Jamuna Bank PLC

"**Mission Statement:** Meeting Diverse Customer Needs for Sustainable Growth"
Jamuna Bank's main mission is to meet the needs of all of its customers by giving them a lot of options at affordable costs, using the newest technology, and delivering services on time. The bank wants to help Bangladesh's economy, make sure that growth is long-lasting, and give good returns. Jamuna Bank wants to give its clients, stakeholders, and the country long-term value by hiring people who are driven and skilled. It also pledges to always give the greatest service and come up with innovative ideas.

2.4 Vision of Jamuna Bank PLC

"Vision Statement: Becoming a Leading Banking Institution for National Development"
Jamuna Bank aims to become one of the top banks in Bangladesh which helps growing country's economy. The bank's purpose is to offer new financial solutions that give people, businesses, and communities more power. This will help the country grow in a way that lasts and make it more richer financially. Jamuna Bank wants to be known as a reliable partner in national development and a symbol of excellence in the banking industry. To achieve this, they offer absolute best customer service, implement innovative new technologies and adapt to the changing customer needs of the market.

2.5 Jamuna Bank's Strategic goals and Key Focus Areas

The strategic priorities of Jamuna Bank PLC are consistent with its corporate mission of providing very high quality of financial services, creating value for shareholders and meeting the needs of clients in both local and international markets. These important areas of concentration that make the bank be able to compete in the banking industry and to ensure its continued success over time.

- **Delivering Customer-Centric Products and Services:** JBL wants to give its customers real value by making and selling financial goods and services that meet a wide range of needs. The bank is always trying to make its services better so that it can give customers great experiences and meet their changing needs.
- **Putting more focus on exports and remittances:** The bank's main goal is to make it easier for people to send money home and ship goods. These are very important for Bangladesh's strong position in the foreign exchange market. JBL serves as a facilitator on both traditional and non-traditional exports, and ensures that the remittance business is functioning effortlessly. This is good for the country's economy.
- **Changing and improving products:** Jamuna Bank changes its offerings to fit the needs of its target clients because the financial world changes very quickly. The bank can try to stay competitive and relevant in the market for a long period of time by always coming up with new innovative ideas and changing the way its current products work.
- **Efficiency in the organization:** The bank is also doing a lot to make operations more efficient all the time, investing in people, how they share information and how they will be running their business. JBL wants to keep growing in a way that doesn't hurt the environment and keep high standards of operation by making sure resources are used well and workflows are more efficient.

2.6 A SWOT analysis of Jamuna Bank PLC

Strengths:

- A long history of offering dependable banking services that put the consumer first.
- A strong financial situation with more deposits and loans coming in.
- A lot of branches and ATMs make it easier for clients to get to them.
- Active use of digital banking services makes things easier for customers who are good with technology.

Weakness:

- Compared to certain competitors, brand awareness is lower in rural areas.
- Problems keeping skilled workers in a labor environment that is very competitive.
- Things that could be better about how quickly customer support works during busy times.

Opportunities:

- Adding more digital banking services to get younger, tech-savvy clientele.
- Growth in retail banking, especially for middle-class people who want personal loans.
- Getting into new markets, especially small and medium-sized businesses (SMEs) in areas that don't get enough business.

Threats:

- More competition from banks in local areas.
- Economic instability, which could have an effect on how well loans are paid back and how well a business does financially.
- Security issues that come with the rise of digital banking services.

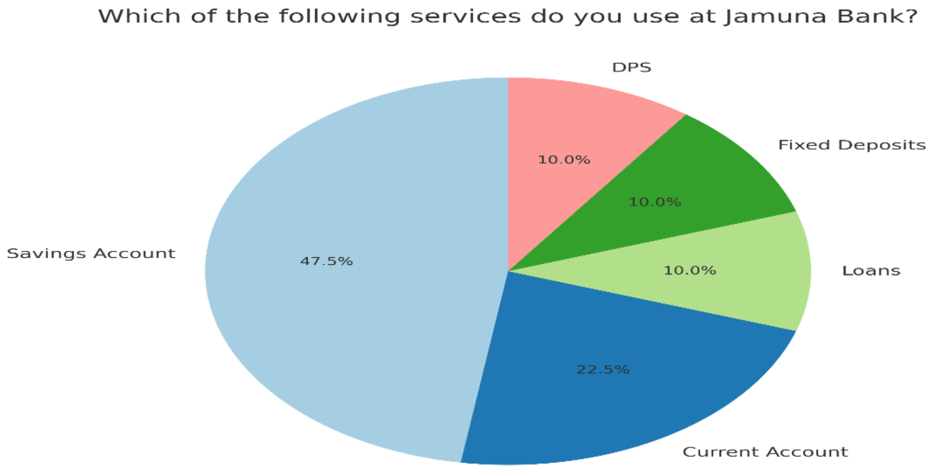
Chapter: 3

Findings and Analysis

3.1 Findings and Analysis

This part shows the full results of the customer satisfaction survey that was done at the Sonargaon Janapath Road Branch of Jamuna Bank Limited. The research is based on information from 40 people who answered closed-ended questions. Microsoft excel was used to store the data and ChatGPT software to analyze the data and make pie charts to present the data visually. Here Pie charts are used to show the data in simple way.

3.2 Services Used by Customers



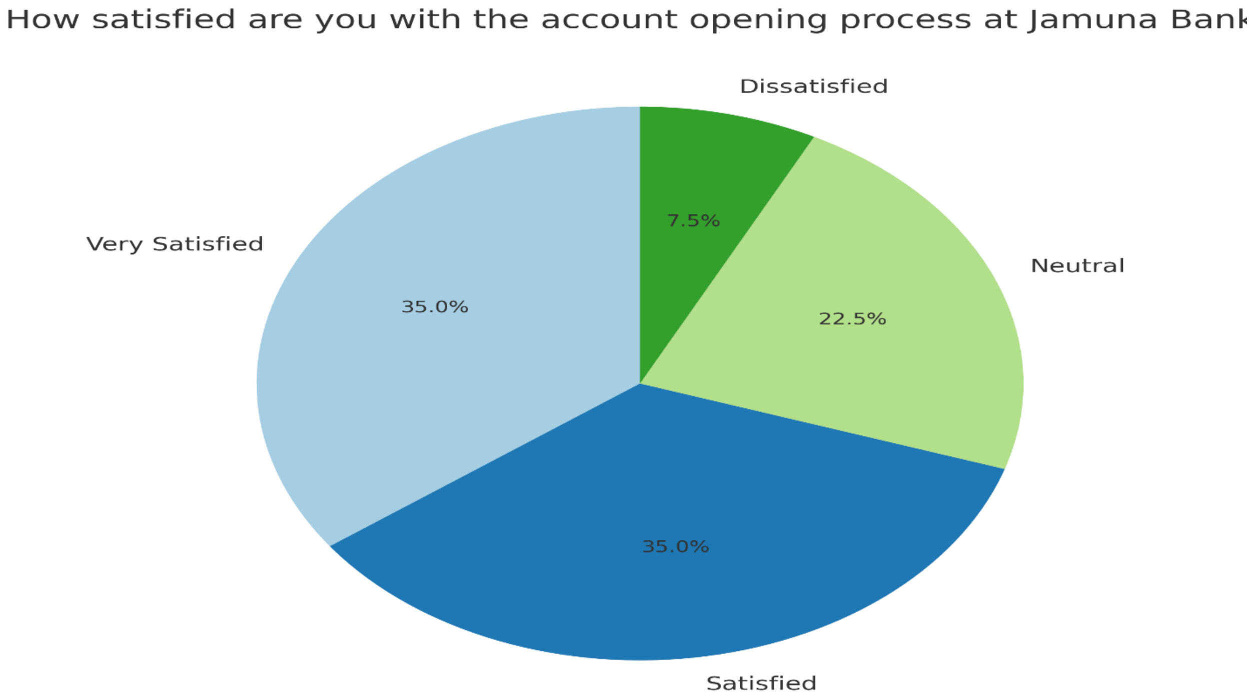
Objective: To determine which banking services are most frequently used by customers.

Results:

- Savings Accounts are the most commonly used service (47.5%), followed by Current account services (22.5%).
- Customers use fixed deposits (10%) and loans (10%) and DPS (10%) at lower rates.

Analysis: Jamuna Bank appears to be doing well in most traditional services, as seen by the high usage of savings accounts and current account.

3.3 Satisfaction with New Account Opening Process



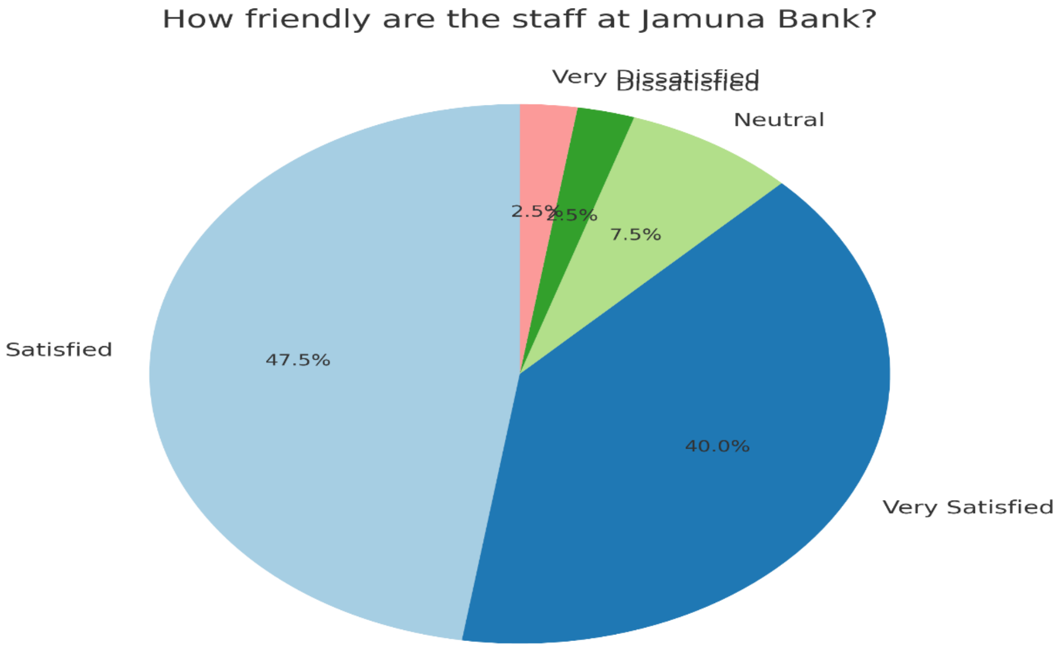
Objective: Assessing customer satisfaction with Jamuna Bank PLC's account opening process.

Results:

- Customers are mostly either satisfied (35%) or very satisfied (35%) with the process of opening a new account. Also, about (22.5%) of people stayed neutral.
- There were only a small percentage of people (7.5%) were dissatisfied.

Analysis: Their feedback suggests that Jamuna Bank PLC's account opening procedure is very easy, effective and user-friendly which most customer liked. However, we also saw the 7.5% dissatisfaction rating, which means that there is still room for improvement, especially in terms of their human support or service processing time.

3.4 Staff Friendliness



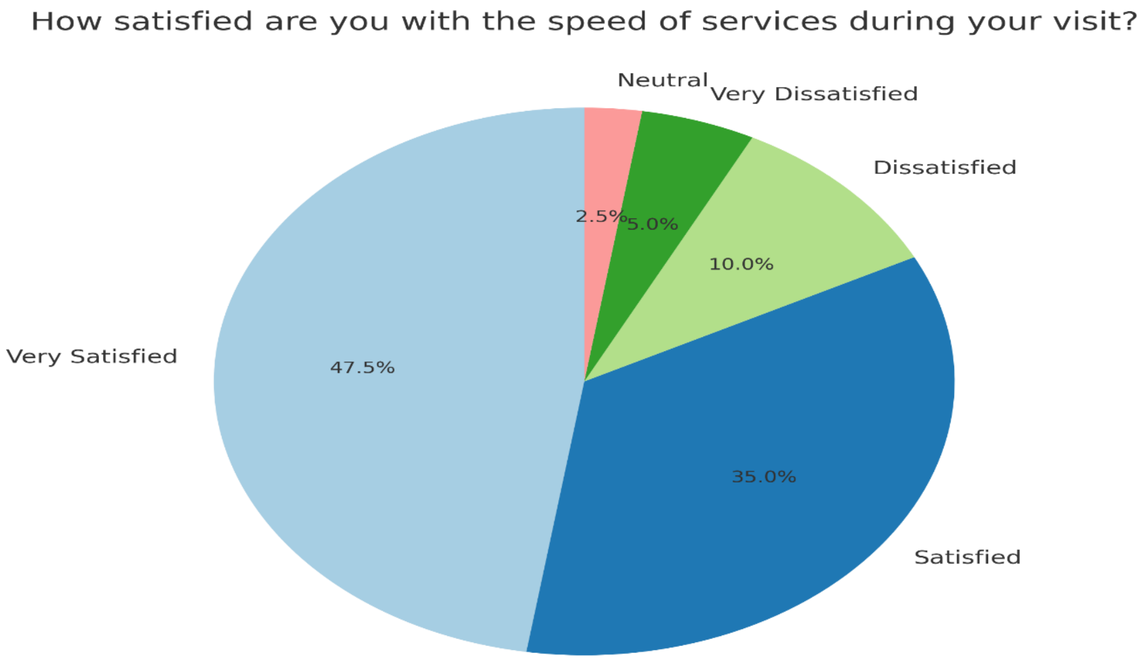
Objectives: To find out how friendly, well-behaved and professional the branch staffs are.

Results:

- Analysis indicates that most of the customers (47.5%) said the staff were well behaved and nice, and about (40%) of respondents said they were extremely friendly.
- A small proportion which is about (7.5%) of respondents stated that they were neutral towards the staff member behaviors, and (5%) said they found staffs were unfriendly and they were dissatisfied with the staffs.

Analysis: The results help us understand that show that employees at Jamuna Bank PLC are quite friendly and well behaved towards its customer, which is a big plus in the banking industry. However, the we also find that 5% of people said the staffs were unpleasant to interact with which means customer service were sloppy sometimes.

3.5 Satisfaction with Speed of Services



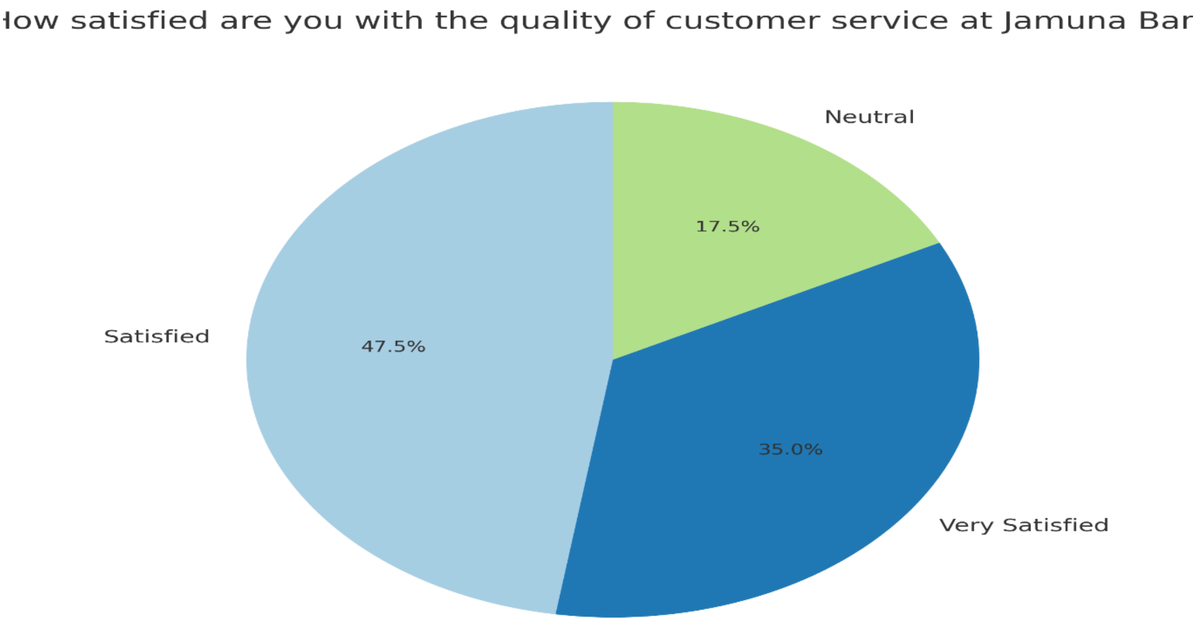
Objective: To find out how satisfied customers are with the speed of service throughout their bank visit.

Results:

- Analysis suggests that most of the people who answered (47.5%) are satisfied with the speed of the services, and also about 35% are extremely happy and satisfied.
- A small number of customers are unhappy (15%) or neutral (2.5%).

Analysis: The results show that the bank is good at providing services on schedule. But there is still space to cut down on wait times for the 10% of consumers who were not happy**.**

3.6 Satisfaction with the Quality of Customer Service



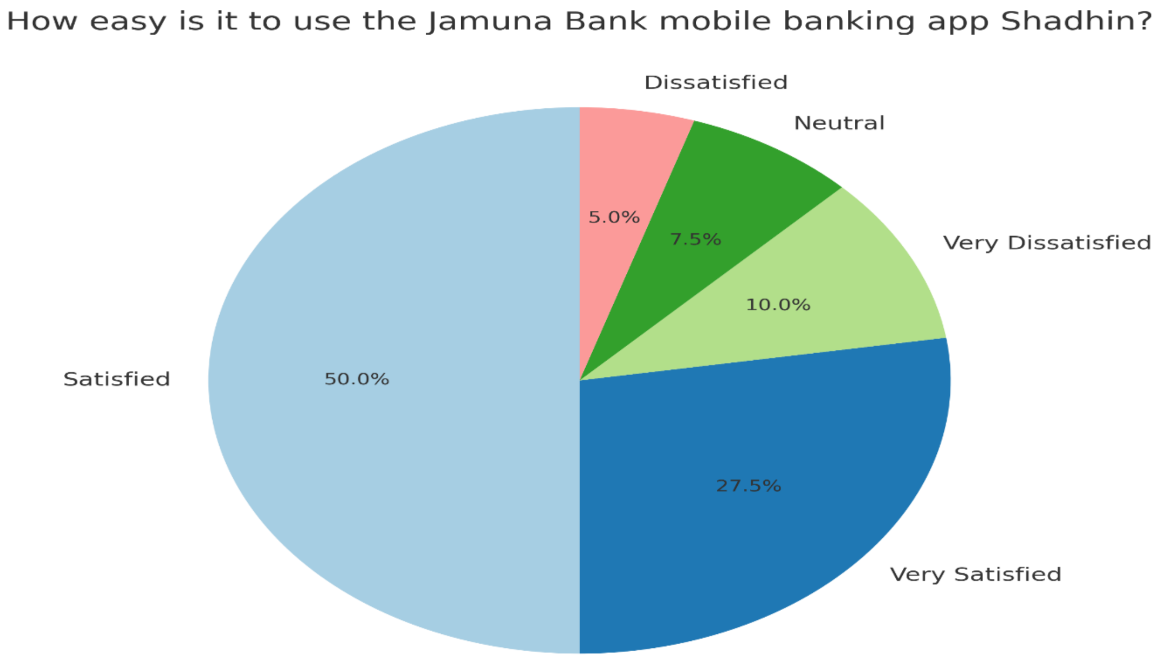
Objective: To find out how happy clients are with the customer service at Jamuna Bank.

Results:

- A large number of people who answered are either satisfied (47.5%) or extremely satisfied (35%) with the quality of customer service.
- Only a small number of people are neutral (17.5%)

Analysis: The results reveal that Jamuna Bank gives good customer service that satisfies most customers' needs. But they can work on the neutral people to improve their service

3.7 Satisfaction with the Jamuna Bank Mobile Banking App (Shadhin)



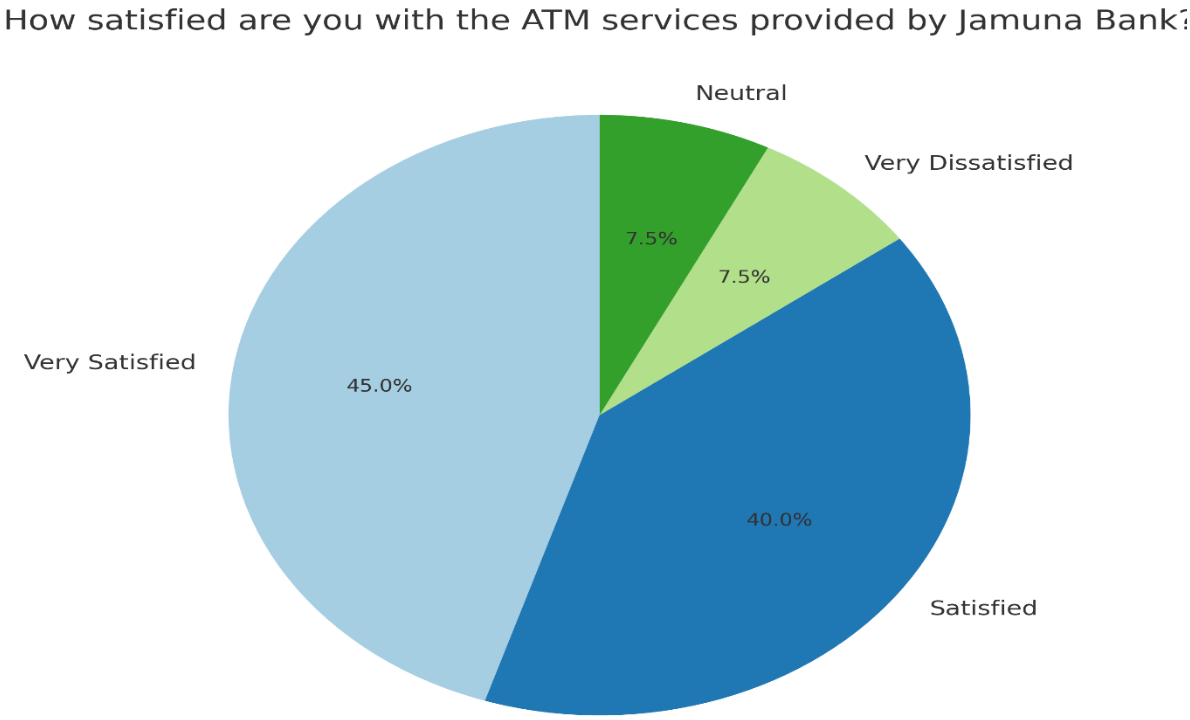
Objective: To evaluate customer satisfaction with the Shadhin mobile banking app

Results:

- Most people who answered (50%) are happy with the mobile banking app, and 27.5% are extremely satisfied with it.
- A smaller portion is very dissatisfied (10%), dissatisfied (5%) or neutral (7.5%.)

Analysis: The app has mostly gotten good reviews, but the 15% dissatisfaction rating implies that there may be problems with how easy it is to use or how well it works. To keep customers satisfied in this fast-growing area, it will be very important for them to keep updating and improving their mobile banking software Shadhin.

3.8 Satisfaction with ATM Services



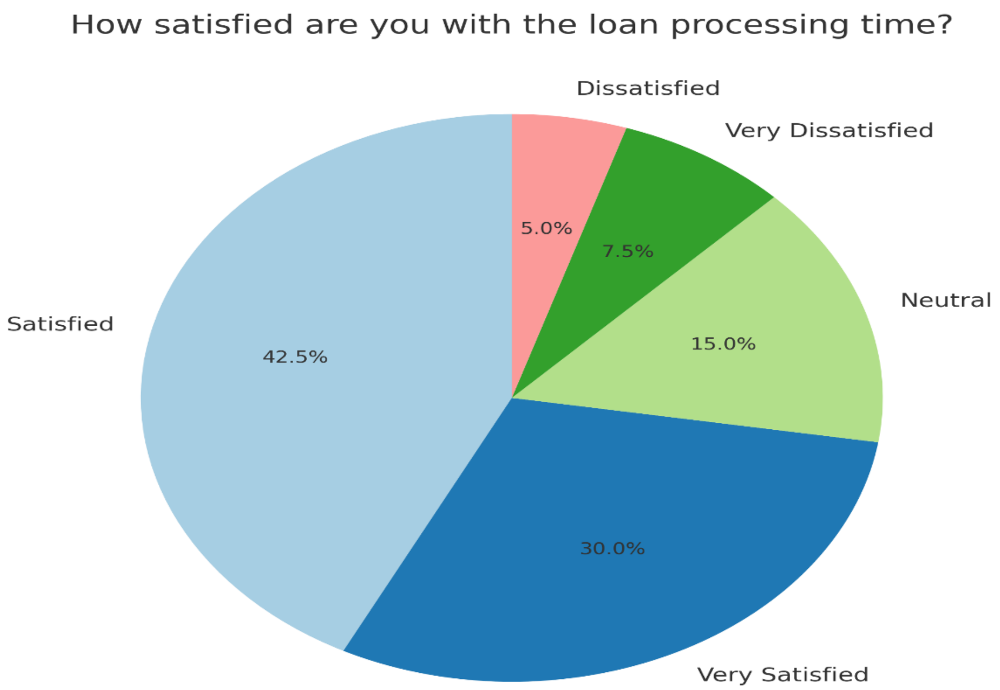
Objective: To find out about how satisfied customers are with the ATM availability and how good are their ATMs at Jamuna Bank PLC.

Results:

- From the pie chart we see about 45% of those who responded are satisfied with ATM services of Jamuna bank PLC, and about 40% are very satisfied with them.
- But we also see 7.5% of those who answered stated that they were neutral also 7.5% stated they were very dissatisfied.

Analysis: Results suggests most people are happy their ATM services, the fact that 7.5% of people are very dissatisfied with their ATMs shows that they need to improve, it can be by making more ATMs available in busy areas.

3.9 Satisfaction with Loan Processing Time



Objective: To find out how happy customers are with the time it takes to process loans at Jamuna Bank.

Results:

- The majority of customers are satisfied (42.5%) or very satisfied (30%) with loan processing time.
- Only 12.5% expressed dissatisfaction, remaining 15% stayed neutral.

Analysis: The results show that Jamuna Bank is good at processing loans quickly. But the 12.5% dissatisfaction rate shows that there may still be ways to make the loan approval process faster.

Chapter: 4

Problems, Recommendations & Conclusion

4.1 Problems Identified

Based on the survey results collected from 40 customers of Jamuna Bank PLC, Sonargaon Janapath Road Branch, here are some problems identified regarding customer's satisfaction with the service:

Long Waiting Time for Taking Service:
More or less 10–15% of the customers were unhappy with the service speed. Long queues during peak hours were the reasons mentioned by many for lowering their satisfaction level which negatively affects their satisfaction.

Limited ATM Availability:
The majority of respondents were satisfied with ATM services, but 15% experienced dissatisfaction as a result of not being able to access their ATM machines when they needed, where they needed.

Loan Processing Delays:
About 12.5% customer felt that it took a very long time for the bank to complete their loan processing and handover money to them in the right time. Bank took a long time for documentation approval.

Mobile App (Shadhin) Usability Issues:
About 15% of customers were dissatisfied or neutral toward the Jamuna Bank's official banking app Shadhin, they indicated that they faced some technical errors while using the app, sometime the app crushed also the app UI was harder to use.

Lack of Awareness about Digital Services:
Some respondents felt digital services of Jamuna bank are not up to par with other well-known banks. Some respondents didn't even know Jamuna bank has digital banking services. Few customers felt lack of 24/7 chat service where they can get instant solution to their problems.

Minor Issues with Staff Behavior:
About 5% of people felt the staff behavior was not good they either misbehaved with them or didn't provide the best service possible.

Slow Account Opening Process

Some customers felt the account opening process of Jamuna bank a bit slow compared to their competition.

4.2 Recommendations

The following suggestions are made to improve service, make customers happier, and keep them coming back based on the results and analysis of customer satisfaction at Jamuna Bank PLC's Sonargaon Janapath Road Branch. These proposals or suggestions are made for helping the bank grow over time and fix the problems that we found out in the study. The study's findings indicate that Jamuna Bank PLC should use the following measures to enhance customer satisfaction and elevate the overall quality of their services:

1. Improve the Account Opening Process

What to do: Jamuna Bank should make their account opening process much easier and faster

How to do it: They should make the paperwork easy and allow consumers open accounts on the internet. Use digital verification methods to speed up account setup and cut down on wait times. This would make things easy for the customers and cut down on the time they have to spend in the branch.

2. Increase Service Speed and Efficiency

What to do: Jamuna bank should introduce ideas to limit the customer wait time for taking services specially during the peak banking hours.

How to do it: To effectively manage the lines, they should adopt a token-based system or a system for making appointments at their branches. They also need to make sure they have the correct amount of personnel at each branch during peak banking hours by analyzing real-time traffic data or projections of how many customers will come in. Adding self-service settings throughout the branch for things like paying electricity bills, Titas gas bill and also checking account balance. They can introduce touch screen monitor where they can check their account balance, account statements.

3. Improve Loan Processing Time

What to do: Jamuna bank should speed up the process of approving loans so that customers can get their money on schedule.

How to do it: They can use different digital tools that can quickly checkout a customer's creditworthiness for ensuring loans and process documents fast electronically to pace up the loan processing workflow. Customers will be happier and have a better experience if there is less paperwork and an easier approval procedure.

4. Enhance Mobile Banking App (Shadhin)

What to do: Jamun Bank should take care of the complaints concerning the mobile banking app so that clients have a good time.

How to do it: Regularly update the mobile banking app so that it can get rid of bugs, enhance security and improve ease of use. Receive feedback from users on what is not working whether that means problems navigating the app or slow transaction times and immediately address those issues. Other features, such as the ability to manage an account with a personalized approach, see transactions on real time and easy access to products like those from banking services could also make the app more useful and appealing.

5. Expand Digital Banking Services

What to do: Make digital services better to meet the increasing demand for tech-savvy services.

How To do: They must develop new digital banking products that can be used to making the life of customers simpler. Enhance what they already offer with features that make it easy to send money between mobile apps or chat on a personal device with a chatbot powered by artificial intelligence to help in real time. They should try advertise their digital service more to be known to all customers about their digital service. Increasing digital offerings would help attract younger customers and those who prefer to bank online from home.

6. Expand ATM Network and Improve Availability

What to do: Expand the number of ATMs and make sure that cash is always available in them to make them easier to get to and more reliable.

How to do: Increase number of ATMs: Find places with a lot of customer traffic and put in more ATMs so that customers don't have to walk as far to get cash. Also do regular maintenance in the machines, they should make sure that ATMs are always full of cash and that they are well-maintained so they don't go offline and cause problems to customers.

7. Implement Regular Customer Feedback Systems

What to do: Keep getting regular feedbacks from customers and act very fast on those problems to stay ahead of their competition and meet customer's changing needs and wants more efficiently and effectively.

How to do: They should introduce regular surveys in the branch, written feedback forms where customers can give quick feedback, also live chat options online and in every branch, so that they can collect the insights from their customers after their interactions with the bank what that they wrote in those surveys and feedback forms. They should use this data to identify any probable issues and act upon it fast and effectively.

8.Enhance Security Features for Digital Services

What to do: Should strengthen the digital security measures to protect customers' sensitive financial information in their digital platforms like the apps and different websites.

How to do: Introduce latest multi-factor authentication (MFA) for mobile and online banking apps. This can help them encrypt everything to ensure customers' data security. They can teach their clients how online banking works what steps to take if meet with any potential scams. It will allow customers to stay ahead of the scammers act accordingly. Also send them real time alerts through emails so that if any suspicious transaction happens with their accounts, both customer and bank can get notified and take actions before any potential scam**.**

4.3 Conclusion

In conclusion, this report, "An Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC," offers us an in-depth evaluation of customers' satisfaction regarding the services of Jamuna Bank PLC, which mainly focused on the Sonargaon Janapath Road branch (SJRB). The findings of this study gave significant insights into the bank's service strengths and limitations, which are very important for maintaining and improving relationships with customers. Most customers were happy with the mentioned bank's services, like for example how easy it was to create a new account, how nice and well-behaved the staff was, and also how easy it was to use their mobile banking app Shadhin. A lot of customers loved its features, which shows that the bank really cares about offering outstanding service.

But the findings also suggested that there were few numbers of things that the bank could do better. Customers stated that their biggest problem was their slow services during peak banking hours. Many of the respondents who answered told that they were disappointed with how long they had to wait to take their service. If this isn't improved, it could make it harder for them to keep loyal long-lasting customers. People also stated that there were low number of ATMs available and the amount of time it takes to process loans could be done better.

Based on what was found, a number of suggestions have been made to improve the bank's customer satisfaction and service effectiveness. These includes introducing different factors like online account opening and online digital verification methods to make it easier to open an account, better management of resources to speed-up services, and using new latest digital technologies to verify and approve papers more effectively to speed up their loan processing times. The bank should also invest in adding new ATMs in locations where it was not available before. Make it a priority to make sure that more customers can get benefit from it. In conclusion, Jamuna Bank PLC has made a lot of progress in their customer care, but there are still certain few areas where it could improve. By correcting these problems and coming up with new innovative ideas, the bank can make customers more satisfied, keep them coming back to them, and become a leading leader in the competitive banking sector.

Appendix-1

Questionnaire on "An Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC"

Dear Respondent,

This questionnaire is part of an academic study under the Department of Business Administration at Daffodil International University. The objective is to analyze the Evaluation of the Customers' Satisfaction with the Services of Jamuna Bank PLC, with a specific focus on Sonargaon Janapath Road Branch for an internship report. Your valuable time and honest responses are highly appreciated. All information provided will be treated with strict confidentiality and will be used solely for academic and research purposes. Thank you for your kind cooperation and support**.**

Section 1: General Information

Name: ____________________________________

Gender:
☐ Male ☐ Female ☐ Other

Age Group:
☐ Below 20 ☐ 20–30 ☐ 31–40 ☐ 41–50 ☐ Above 50

Occupation:
☐ Student ☐ Service Holder ☐ Business ☐ Other: _____________

How long have you been a customer of Jamuna Bank PLC?
☐ Less than 1 year ☐ 1–3 years ☐ 4–6 years ☐ More than 6 years

Section 2: Evaluation of Services

1. Which of the following services do you use at Jamuna Bank?

(a) Savings Account

(b) Current Account

(c) Loans

(d) Fixed Deposits

(e) DPS

2. How satisfied are you with the account opening process at Jamuna Bank?

(a) Very Dissatisfied

(b) Dissatisfied

(c) Neutral

(d) Satisfied

(e) Very Satisfied

4. How friendly are the staff at Jamuna Bank?

(a) Very Unfriendly

(b) Unfriendly

(c) Neutral

(d) Friendly

(e) Very Friendly

5. How satisfied are you with the speed of services during your visit?

(a) Very Dissatisfied

(b) Dissatisfied

(c) Neutral

(d) Satisfied

(e) Very Satisfied

7. How easy is it to use the Jamuna Bank mobile banking app Shadhin?

(a) Very Difficult

(b) Difficult

(c) Neutral

(d) Easy

(e) Very Easy

8. How satisfied are you with the ATM services provided by Jamuna Bank?

(a) Very Dissatisfied

(b) Dissatisfied

(c) Neutral

(d) Satisfied

(e) Very Satisfied

9. How fast is the response time to your queries?

(a) Very Slow

(b) Slow

(c) Neutral

(d) Fast

(e) Very Fast

10. How satisfied are you with the loan processing time?

(a) Very Dissatisfied

(b) Dissatisfied

(c) Neutral

(d) Satisfied

(e) Very Satisfied

11. How easy is it to access Jamuna Bank's ATMs?

(a) Very Difficult

(b) Difficult

(c) Neutral

(d) Easy

(e) Very Easy

12. How satisfied are you with the quality of customer service at Jamuna Bank?

(a) Very Dissatisfied

(b) Dissatisfied

(c) Neutral

(d) Satisfied

(e) Very Satisfied

Section 3: Customer Experience

13. How frequently do you use Jamuna Bank's services?
☐ Daily ☐ Weekly ☐ Monthly ☐ Occasionally

14. How do you usually perform your transactions?
☐ Branch Visit ☐ ATM ☐ Mobile App (Shadhin) ☐ Internet Banking

15.How secure do you feel using Jamuna Bank's digital services?
☐ Very Insecure ☐ Insecure ☐ Neutral ☐ Secure ☐ Very Secure

16. How likely are you to recommend Jamuna Bank to others?
☐ Very Unlikely ☐ Unlikely ☐ Neutral ☐ Likely ☐ Very Likely

17. How satisfied are you with Jamuna Bank PLC's overall services?
☐ Very Dissatisfied ☐ Dissatisfied ☐ Neutral ☐ Satisfied ☐ Very Satisfied

Section 4: Open-ended Questions

18. What do you like and enjoy most about Jamuna Bank PLC's services?

Ans:

19. What difficulties have you confronted while using Jamuna Bank PLC's services

Ans:

20. What advice would you give to improve customer satisfaction with JBL's services?

Ans:

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