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University

“An Evaluation of the Services Quality of Janata Bank Ltd.”

Supervised By:

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Submission Date: 10-1-2019

Letter of Transmittal

January 10, 2019
Dr. Mohammed Masum Iqbal
Professor
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of internship Report on an Evaluation of the Services Quality of Janata Bank Ltd.

Dear Sir,

With the honor, I would like to inform you that I have completed my internship report on “**An Evaluation of the Services Quality of Janata Bank Ltd.**”. I have tried to my level best to focus on how Janata Bank Ltd. manages services quality and including evaluation of the service quality of Janata Bank Ltd. I also tried to prepare this internship report for consistency with the optimal standard under your valuable direction.

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

.....

Nahidul Islam

ID: 151-11-4358

Program: BBA

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Declaration

I am **Nahidul Islam**, a student of Business Administration, **ID: 151-11-4358**, major in Marketing from Daffodil International University would like to declare that presented report on “An Evaluation of the Services Quality of Janata Bank Ltd.” is uniquely prepared by me.

I also declare that this work does not violate any exciting copyright & this report is prepared for my academic requirement.

.....

Nahidul Islam

ID: 151-11-4358

Program: BBA

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Certificate of Approval

I am pleased to certify that the internship report titled “**An Evaluation of the Services Quality of Janata Bank Ltd.**” prepared by **Nahidul Islam** bearing ID: **151-11-4358** of BBA program, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University has been recommended for submission & presentation.

Mr. Nahidul Islam bears a strong moral character and a very pleasing personality. It has indeed been a great pleasure working with him. I wish him all success in life.



.....

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

Preface

Internship program is a partial requirement for completion of BBA program. At the time of my internship program at Janata Bank Limited. I learn and involved myself with practical working environment. In University, we learn only about the theoretical knowledge but the fact is that theoretical knowledge is not sufficient to work in practical life, so internship program makes a way for me to exercise and gain practical knowledge.

I was placed at Janata Bank Limited and assigned a project topic “An Evaluation of the Services Quality of Janata Bank Limited” so that I can get opportunity to involve myself with practical working environment and get mentally prepared for corporate environment.

On the basis of my topic I collected lots of necessary information to prepare my report and gain practical knowledge from the related sources and internet.

At last, I would like to pay gratitude to almighty Allah for giving me energy to make it complete.

Nahidul Islam

ID: 151-11-4358

Program: BBA

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Daffodil International University

Acknowledgement

At the very beginning, I would like to express my deepest gratitude Almighty Allah for giving me this kind and the composure to complete the internship report, words actually will never be enough to express how grateful am, but never the less I shall try my level best to express my gratefulness the word some people.

It's a pleasure to convey my heartiest gratitude and greeting to my honorable supervisor Dr. Mohammed Masum Iqbal, professor, Department of Business Administration, Daffodil International University. I deeply appreciate his cooperation, advice, and guidance in preparing this report.

I would like to express my heart in thanks to Janata Bank Ltd. for allowing me to complete my internship. By extending, my heartiest thanks to those Janata Bank Ltd. officials who gave their heartiest cooperation to complete my Internship Report. I am grateful to of the mentioned above for their cooperation in every step to prepare my report successfully.

Executive Summary

An Evaluation of the Services Quality of Janata Bank Limited. Has been designed to have a practical experience while passing through the theoretical understanding. This report is a combination of three months' internship program in Janata Bank Ltd. at local office Motijheel Branch for four years BBA course. Modern Banking offers the widest range of financial services specially credit, savings, and payment services and performs the widest range of financial functions of any business firm in the economy.

By getting opportunity as an intern in Janata Bank Limited at local office Motijheel Branch, acquired practical knowledge on services quality dimension analysis of Janata Bank Limited at local office Motijheel Branch is middle of city. As a result, the Branch has to deal with commercial and non-commercial clients.

Services quality dimension Analysis is the most challenging task in every organization. Through the satisfied customers, a firm can easily measure the effectiveness of the business, its potential and position in the industries, and the areas that are needed to polish and improve. Janata Bank Limited operational and marketing areas have also been explained to have a clear idea about different business areas of Janata Bank Limited. The operational areas have been explained with their results in the related field. However, Janata Bank Limited in some cases increase and curtail its areas according to its convenience and by the management decision. In this part, JBL's marketing related areas in the market has been also discussed. Among the different marketing areas the IPO and the lease finance are common. The study also consists of some sophisticated ideas as recommendation for improving quality services.



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Chapter- 1
Introduction

Introduction:

1.2 Background of the Study:

A student of Bachelor of Business Administration (BBA) has to work in an organization as an intern. The knowledge he has acquired during the BBA Program apply in the practical field. A student in Internship Program may work in different organizations like banks, insurance companies, garments companies, IT companies, leasing companies, manufacturing companies etc. But the selection of the type of organization depends on the subject on which a student completed his major.

Duration of the Internship Program is three months. After the completion of Internship Program, a student has to submit a report on a specific topic to the Vice Chancellor of Daffodil International University. The student has to coordinate both theoretical and practical knowledge in preparing report. But practical knowledge and experience are reflected in the report mostly. Internship Report demonstrates that the students have successfully completed the Internship Program. As per requirement of the BBA Program, I have prepared an Internship Report on “An Evaluation of the Services Quality of Janata Bank Ltd”.

1.3 Scope of the study:

Intern got an opportunity to work with Janata Bank Limited, Dilkusha corporate Branch. This report mainly focused on Customer Satisfaction of Janata Bank Limited. Intern had to work to different sector during interne working period completed a survey by providing questionnaire that come show different sections and collected data from the customer. The scope is that; this report may give idea to the management regarding to increase the customer satisfaction of Janata Bank Limited.

1.4 Objectives of the Study:

- To identify the services of Janata Bank Limited;
- To measure the quality of services provided by Janata Bank Limited through SERVQUAL model;
- To identify the problems related to the services quality of Janata Bank Limited;
- To make recommendations to improve the services quality of Janata Bank Limited;

1.5 Methodology of the study:

The procedure can be considered as the underlying principles and rules of the organization or Philosophical system that works behind any research. It explains the problem involved in researching a very ordered and systematic way. Decisions and calculations in this report have been made based on past experience and past information available. This information can be collected in one or more of the following ways:

- **Target Population:** The main target population is the customers of JBL and some departmental officials, especially those who is related to JBL financial activities.
- **Sample Size:** For the survey the random sampling has been used to find out expected results. The sample size is twenty of them.
- **Method of Data Collection:** I have used Questionnaire Method.
- **Scales of Measurement:** Nominal scale to measure mean, percentages and standard deviation.
- **Statistical Tool:** SPSS software

1.5.1 Primary data:

- Familiar conversation with bank employee.
- Face to face conversation and asking question with the bank customer.
- Collect some information and data from bank officer.

1.5.2 Secondary data:

Secondary data collected through the following ways-

Internal source

- Banks Annual Report.
- Office files of different section.
- Banking journal.

External source

- Internet.
- Brochures of the Janata Bank Limited.
- Bank web site.
- Bank reports magazine and newspaper.

1.6 Limitations of the Study:

I have faced some limitations during prepare this report, the following limitations are apparent in this report.

- Lack of knowledge: As a student in study field I have no experience before to make internship report.
- Time Limitations: These few month intern is not proper make an effective report.
- Fears to disclosure: The Bank Administration was fearful to publish the organizational information. It was also encirclement for the study.
- Lack of opportunity: To penetration to internal data.
- Deficiency of kindness: Many clients whom I interviewed did not want to relevant information.



Chapter-2
Services Perspective and Quality Evaluation of
JBL

Service Perspective and Quality Evaluation of Janata Bank Limited:

Despite of the fact that it is financial institution this is solely a service oriented organization. Consumer comes here for financial support and help. Sometimes they get the financial help and sometimes not. However, each time they are treated by the employee of the organization. Since, the employees give them the service, so often discrepancy is seen between the expectation of the consumer and perception of the consumer. As a result customer gap is seen. For instance, the consumer thought of receiving super-fast loan sanction processing event where as in reality the process is very slow and lengthy, so customer gap is seen. A provider gap arises for the discrepancy seen in the service given to the consumer and the service expected by the consumer.

2.1 Bank activities

A bank is a financial organization that receive deposits from the public and make credit. Impart activities can be present either directly or indirectly across capital market. I did my internship at Janata Bank Ltd. Dilkusha Corporate branch. Last three months. So I will try to see their activities, these are explained below:

2.1.1 General banking

This department is provide direct customer service. It's starting point of all over the banking operation. Opening new account, pay order, bank draft, takes deposit, local remittance, cash 2ccount, clearing process etc. General banking also called retail banking.

2.1.2 Advance banking

Almost all banks are created for the purpose of credit, which means that the borrower provides a certain percentage of the mainstream capital amount as compensation for the loan. Most lenders have a maturity date by which the borrower is forced to repay the debt. A bank loan is sometimes called advance banking.

2.1.3 Foreign banking

A foreign branch bank is a type of foreign bank which is mandated to follow both regulations of home and host countries. Because the limits of the banks of the foreign branches can be extended, depending on the capital of the capital, the foreign banks can provide more loans than the supportive banks.



2.2 Product and Service

Product:

- Current deposit
- Savings deposit
- Special Notice Deposit
- Fixed deposit
- Scheme Deposit

Service:

- ATM
- Internet Banking
- Automated Branch Banking
- Green Banking

2.3 Agency service:

Agency Banking (or Bank less Banking) is a means of extending its branch network effectively through the use of agents authorized by a traditional bank. It enables the customers to provide less risky services to remote and rural areas using traditional branches.

Here below are few of such services Janata Bank Limited provides:

1-Receive of utility bills such as like:

- Telephone bill
- Gas bill
- Electricity bill (DESA, DESCO, PDB)
- Oil bill of meghana petroleum Co ltd.
- Railway bill

There taken all of bills without service charge.

2- Purchase or sales of price bond.

3-payment to army/civil pension

4- Payment to primary/secondary school/college/madrsha teacher's benefits.

5- Payment of Food Procurement bills.

2.4 Locker service

Customer can rent this service for special safety like important documents, jewelries and gold ornaments, this service is available most of the branches.

Rate of Charges

A) YearlyTK.900/=for small size locker

B) YearlyTK.1200/=for medium size locker

C) YearlyTK.1800/=for big size locker

2.5 E-service

Janata Bank has strong networking system and latest modern technology. So customer can easily to access those services. JBL always committed with the customer to provide fast and easy service. Some online banking services are given below:

- ATM.
- E-GP payment service.
- Green banking.
- Automated Branch Banking.
- Internet Banking.



Chapter-3
Data analysis

3.1 Service Quality Dimension

The service quality dimension is some factors which actually determine about the quality of the service. Those are as followings:

I. **Reliability:** This means the ability to perform the promised service dependably and accurately. Though JBL promises of giving best quality service, however, we have often seen the consumers are not getting the service up to their expectation. The consumer might come to the office many times for getting a paper work done which is just a signature away. So the reliability of JBL in consumer mind is not up to that level.

II. **Responsiveness:** It means the willingness to help consumers and provide service. While doing my internship I have found the junior executive are very willing to serve the consumer. In fact I was assigned to answer various query of the consumer. So in this particular area, JBL is doing very well.

III. **Assurance:** It means the employee's knowledge and courtesy and their ability to inspire trust and confidence among the consumer. Definitely the professionals of the JBL are highly qualified and they are well mannered. With their wisdom they convince the consumer to invest or get loan through JBL.

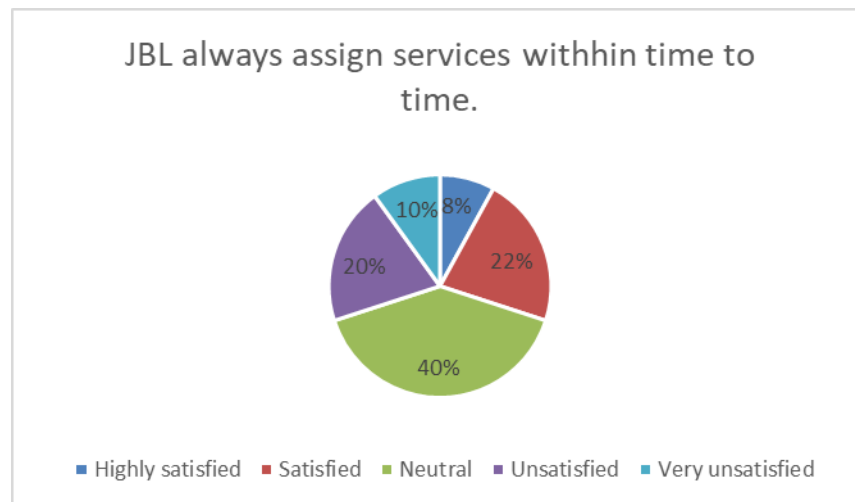
IV. **Empathy:** This means showing caring individualized attention given to the consumer. However, sadly JBL is not up to that level of showing empathy to the consumer.

V. **Tangibles:** This means the appearance of the physical facilities, equipment, personnel, and written materials. JBL is not up to that level in equipment, physical facilities. Mostly, paper work load is there. So the organization does not fit in the modern structured organization list.

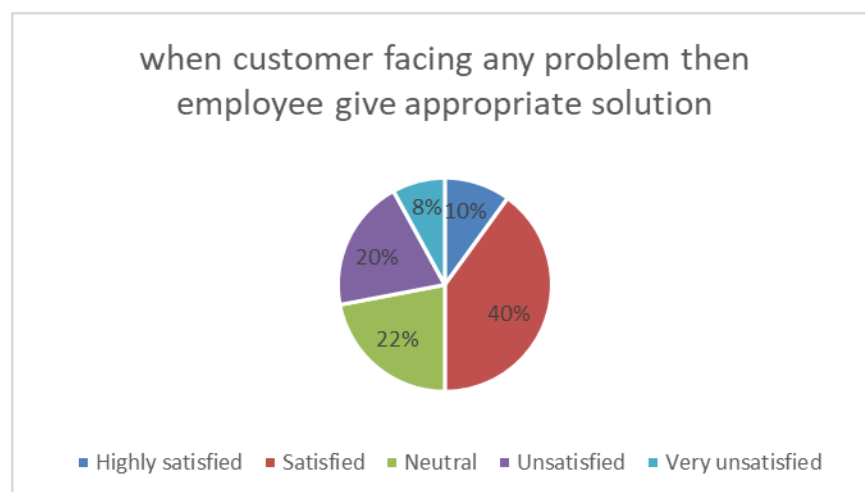
3.2 Data analysis

Janata bank always concern about customers value and their demand. JBL always try to full fill customer demand and give them satisfaction. The result are generate as maintained by deferent service quality dimension. Every dimension be made up its own individual question. This questionnaire prepared on service quality dimension, Reliability, Responsiveness, Assurance, Care & Empathy, Tangibles. The results of this study are as follows:

- JBL always assign services within time to time.

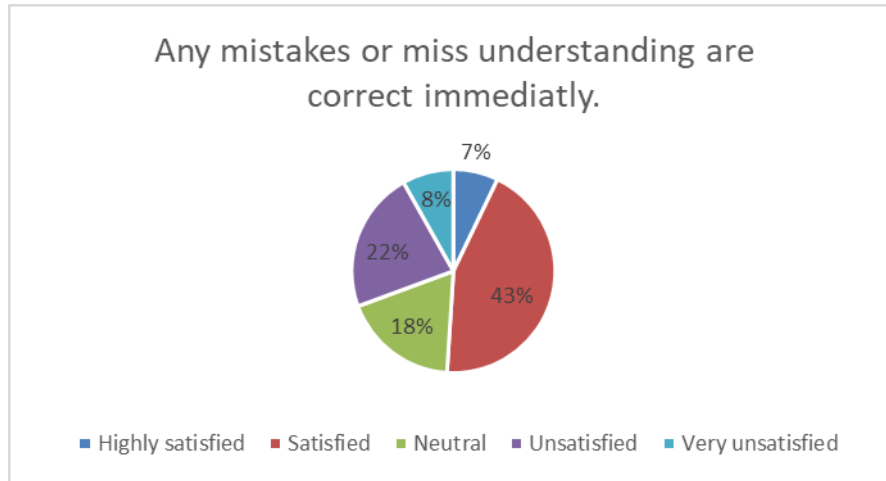


- When customer facing any problem then employee give appropriate solution.

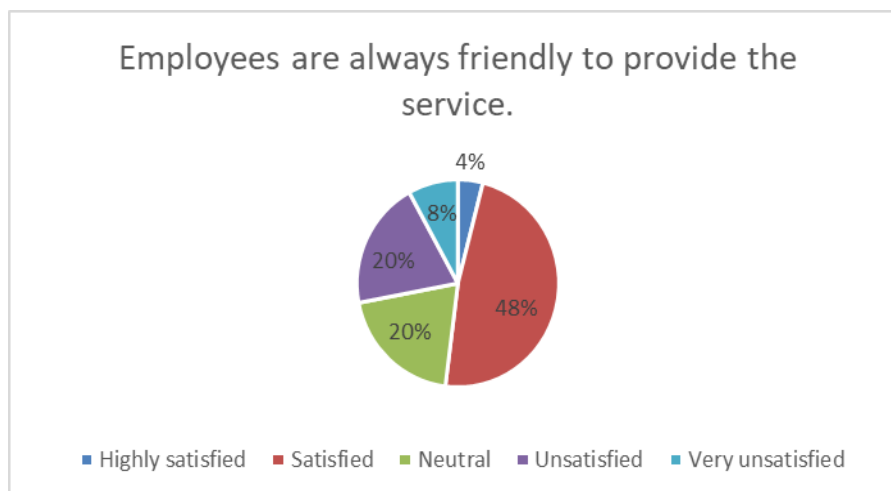




- Any mistakes or miss understanding are correct immediatly.

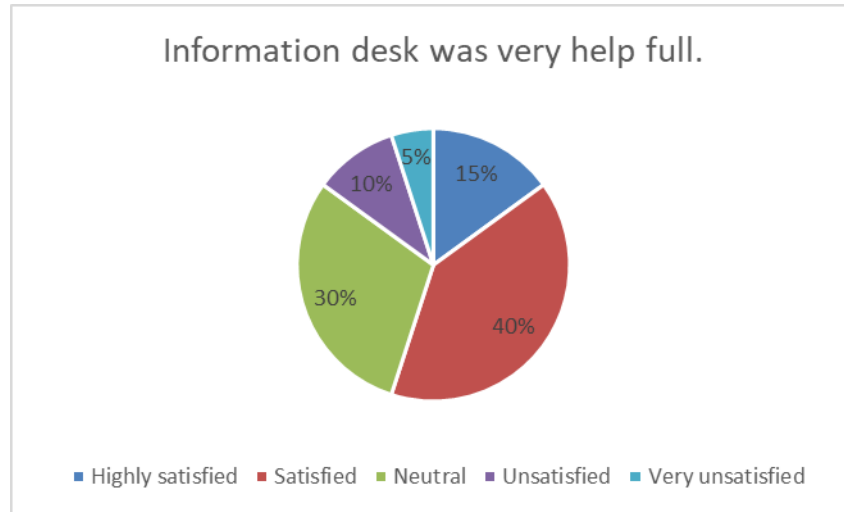


- Employees are always friendly to provide the service?

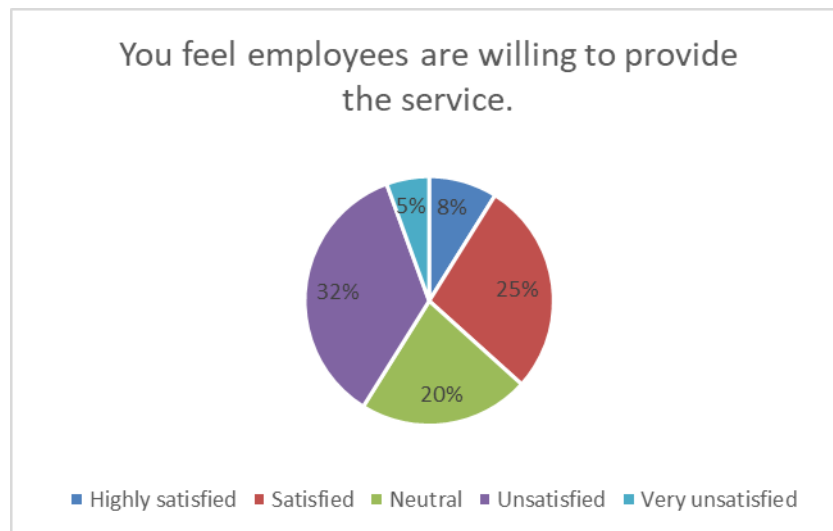




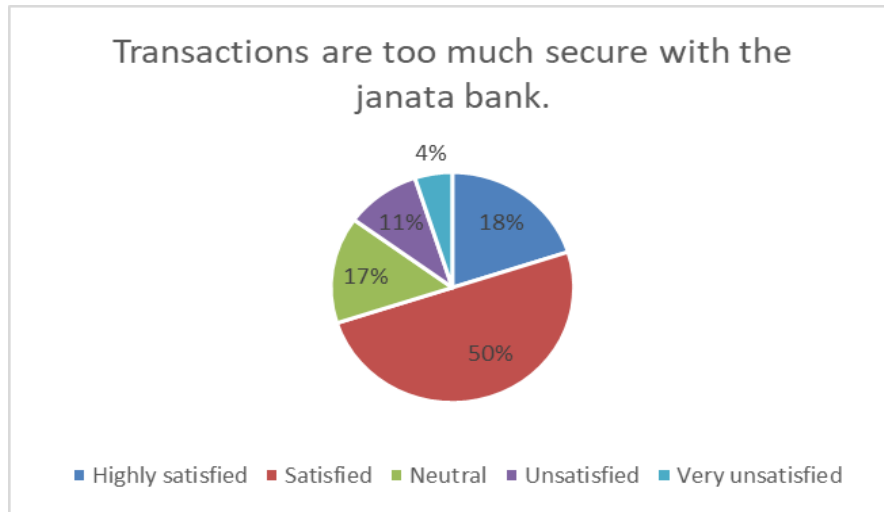
- Information desk was very help full.



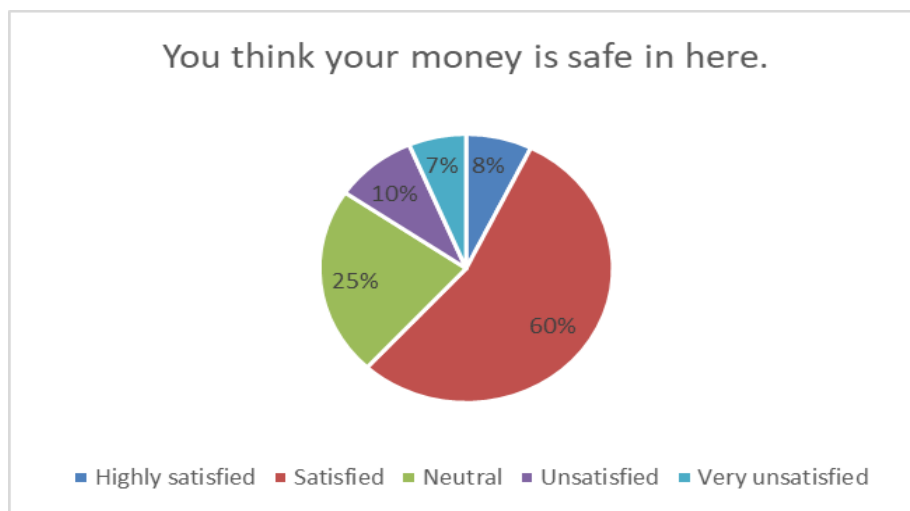
- You feel employees are willing to provide the service.



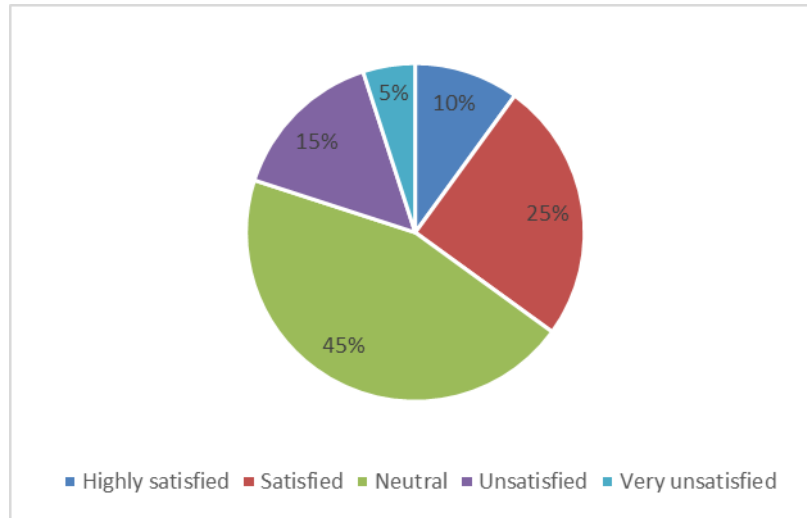
- Transactions are too much secure with the Janata Bank Ltd.



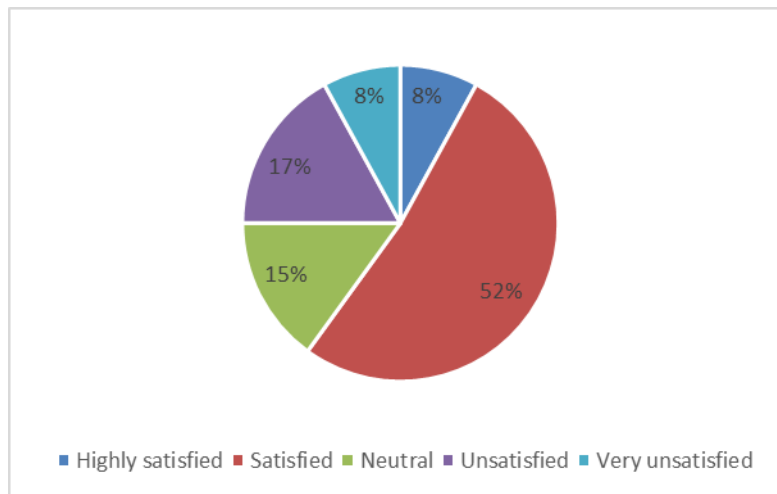
- You think your money is safe in here.



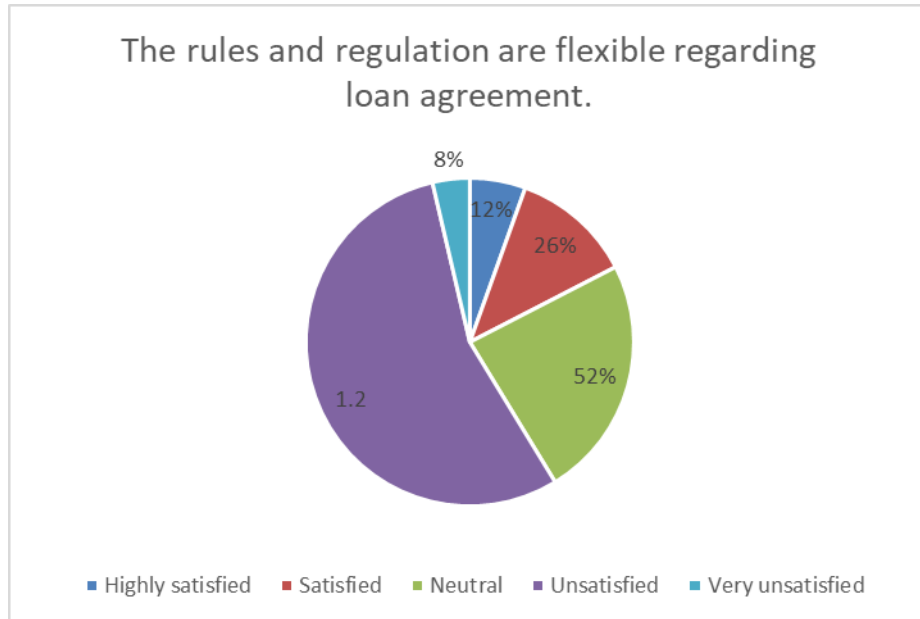
- The bank no hiding any kind of information when they are providing loans and advance.



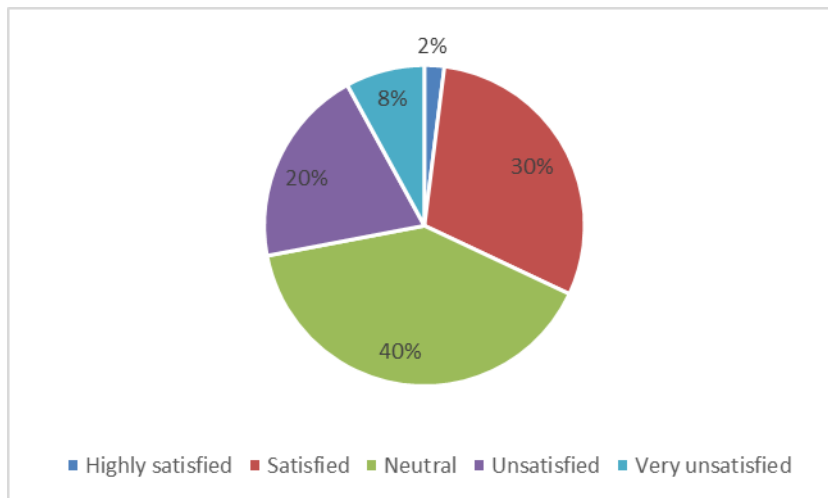
- When you are in trouble from any services facilities, bank shows sincere concern about it.



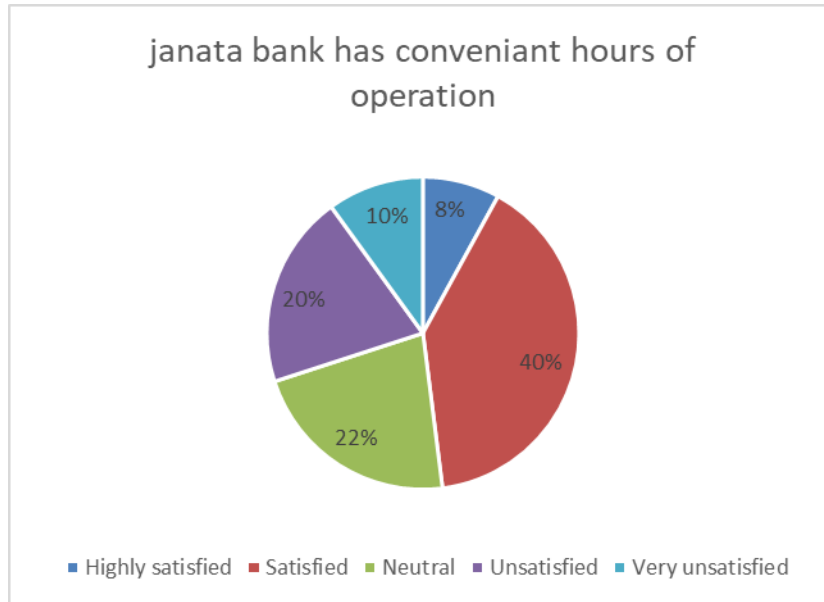
- The rules and regulation are flexible regarding loan agreement.



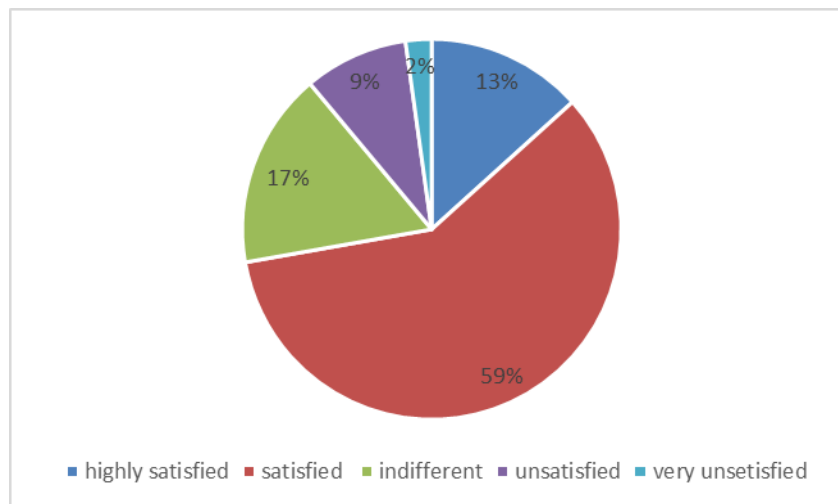
- Janata Bank has visually attractive facilities.



- Janata Bank has convenient hours of operation.



- Bank Statements are easily comprehending, authentic and precise.





Chapter-4
Problems and Recommendations

4.1 Problems Identified

1. Most of the employees don't pay attention to the individual customer.
2. At this moment Janata Bank has installed ATM booth with latest technology for their valuable customer. But problem is the number of ATM machine and ATM booth is not sufficient. Most of the customer has come to complain about no availability of ATM booth in their area.
3. Absence of high-tech IT and Technological support. And they have less number of IT specialist and weak networking system.
4. Mobile banking service is one of the big problem of Janata bank. Now a days customer wants to use mobile banking service. But they can not fulfill the demand of their customer. They are not start mobile banking service.
5. Customer services of Janata bank is not that much convenient. JBL are not much concern about the customer services.

4.2 Recommendations

1. Employees have to concentrate on their customer. They have to monitor each and every customer. They should listen their customer's conversation carefully.
2. Install ATM booth in every new area as per as customer's demand. By this time they should increase ATM machine gradually.
3. Hi-tech IT and Technological system should be installed in every ATM booth. Increase IT specialist who are expert to run this system perfectly. And have to concern about networking system.
4. Start mobile banking service for their valuable customer. And this mobile banking service should be easy going for the customer.
5. Customer services have to more convenient. Have to handle their customer carefully. They have to give importance to their each and every customer. As soon as possible clear their customer's claim. They have to listen their customer's claim and take step as soon as possible. And make feel their customer more comfortable.

4.3 Conclusion

This research has provided some interesting insight about to what kind of service the customers give importance to and what quality service they get from Janata Bank Ltd. In this study, Janata Bank Limited provides some interesting insights about what kind of services the customer provides and what quality services they provide. JBL has to compete not only the others commercial banks but also with the public Banks. This branch is more capable of contributing towards economic development as compared with other Branches of JBL.

Customers are very important for every business. It is not possible to make any profitable business with customer convenience. Janata Bank is a great local bank. To achieve the desired position in the market, the service is essential for timely improvement.



4.4 Reference

www.janatabank-bd.com

www.academia.edu

www.bb.org.bd

www.wikipedia.com