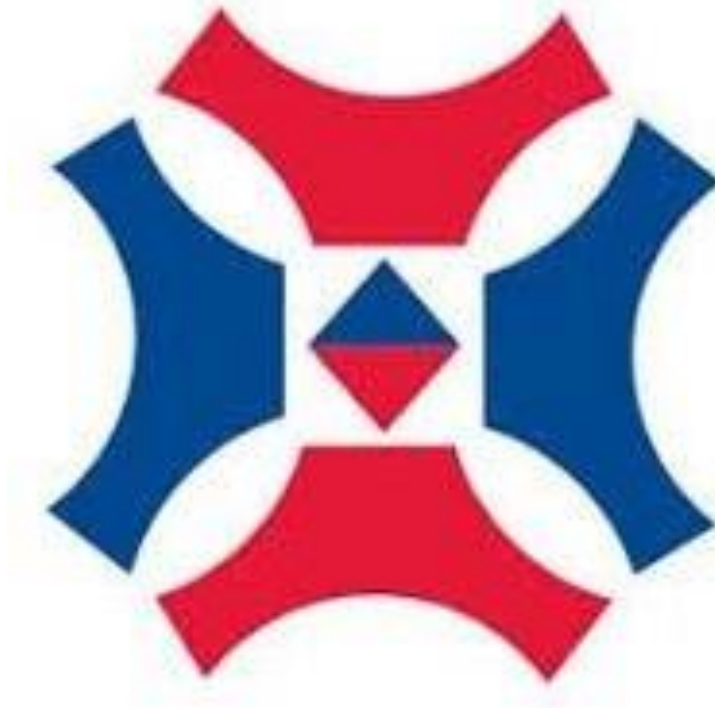


Internship Report

On



NRB Bank Limited

Internship Report

On

“Customer Satisfaction on Service Quality

Of

Principle Branch NRB Bank, gulshan-1 NRB Bank LTD”

Submitted To

Mr. Dewan Golam Yazdani Showrav
Senior Lecturer
Department of Business Administration
Faculty of Business and Economics
Daffodil International University

Submitted By

Kamrul Hasan
ID: 112-11-2112

Major: Marketing Program: BBA (29th Batch)



Daffodil International University

Date of Submission: 24th March, 2019

Letter of Transmittal

28th October, 2018

Mr. Dewan Golam Yazdani Showrav

Senior Lecturer,

Department of Business Administration

Faculty of Business and Economics

Daffodil International University

Subject: Submission of “Internship Report”.

Dear Sir,

It is my pleasure to submit the internship report on “**Customer Satisfaction on Service Quality Of Principle Branch NRB Bank, NRB Bank Limited.**” I have tried myself to explain all my learning and experiences I have gathered from my Internship period briefly in this report. The entire report is based on six (06) months of service experience in principle Branch NRB Bank, NRB Bank Limited. I have put my best effort in completing the report with all the information that I have collected.

I have a huge desire that the report will meet your longing and help you in getting an unquestionable idea with respect to the point. I will be grateful to you if you recognize the report. Your assistance in such way will be extraordinarily esteemed. There is no vulnerability that the learning I have collected in the midst of the examination will support me, everything considered. For your benevolent thought I might want to specify that there may be a few blunders and oversights because of restrictions of my insight. I trust that you will excuse me thinking about that I am still student and during the time spent inclining.

Thanking for your time and reviews.

Yours Sincerely,

.....
Kamrul Hasan

ID: 112-11-2112

Declaration

I am Kamrul Hasan ID- 112-11-2112, student of BBA program, Department of Business Administration, Daffodil International University, declares that the Internship Report on **“Customer Satisfaction on Service Quality of Principle Branch NRB Bank, NRB Bank Limited.”** represents the result of my own research works, pursued under the supervision of **Mr. Dewan Golam Yazdani Showrav, Senior Lecturer**, Daffodil International University.

I further avow that the submitted report is unique and no part or entire of this report has been submitted to, in any frame, in some other college or establishment for any degree or some other reason.

.....

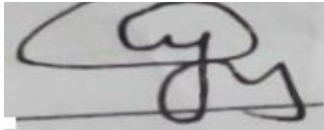
Kamrul Hasan

ID: 112-11-2112

Supervisor's Certificate

This is to certify that the internship report on “**Customer Satisfaction on Service Quality of Principle Branch NRB Bank, NRB Bank Limited**” has been submitted for the award of the degree of Bachelor of Business Administration (BBA), Major in Marketing from Daffodil International University carried out by Kamrul Hasan, ID: 112-11-2112 as a practical fulfillment for the requirement of Bachelor of Business Administration (BBA) degree under my Supervision. To the best of my knowledge and as per his declaration, any part of this report has not been submitted for any degree or certificate.

Now he is permitted to submit the internship report. I wish him all success in his future endeavors.



.....
Signature of the Supervisor

Mr. Dewan Golam Yazdani Showrav
Senior Lecturer,
Department of Business Administration.
Faculty of Business and Economics.
Daffodil International University.

Acknowledgement

At first, all praise to The Almighty God who enabled me to complete the report about **“Customer Satisfaction on Service Quality of Principle Branch NRB Bank, NRB Bank Limited”** successfully. A single individual cannot able to complete the whole thing alone. I am indebted to a number of persons for their kind advice, suggestion, direction & co-operation. With my full honesty, I would like to show my gratitude to them who helped me in preparing this Report.

I am grateful to the Department of Business Administration, Daffodil International University for giving me such chance to get present with the down to earth business world. I like to give extraordinary gratitude to my scholastic director Mr. Dewan Golam Yazdani Showrav, Senior Lecturer, who has managed, educated and guided me to finish my Internship.

Besides, I might want to thank my on-location manager, Mr. Fahad Anwar Sinha (Manager, HR Division) just as Mr. Imteeaz Ahmed (Senior Assistant Vice President), the Head of HR Division. After him I might want to give my gratitude to the regarded representatives of HR Division, Mr. Mahmudul Hasan (Senior Officer), Mr. Rohimul Hossan Shepon (Senior Officer) and Mr. Shahriar Alam (Officer). Without their help and help, it was difficult to assemble the vital data for this report. Ultimately, I am appreciative to the representatives who have been the respondents of my study by giving me their profitable time and made me ready to finish this report effectively.

Executive summary

Bank is a monetary foundation whose principle point is to win benefit through trade of cash and credits instruments. It is an administration situated just as benefits arranged association. To play out that work at the same time, the bank partitions its task mostly into three sections – General saving money, Loan and advance and Foreign Exchange. Bank likewise puts their cash into various money related security and furthermore in various sorts of activities to assorted variety the hazard and win more benefit. The topic of my research is “**Customers Satisfaction on Service Quality of Principle Branch NRB Bank, NRB Bank Ltd**”. This examination endeavored to comprehend the client fulfillments on various administration quality measurements while managing this branch. The wide goal of the report is to think about the clients' fulfillment of Principle Branch NRB Bank. What's more, explicit goal of this answer To think about the clients' dependability on administration nature of Principle Branch NRB Bank. To think about the clients' responsiveness on administration nature of Principle Branch NRB Bank. To think about the client's sympathy on fulfillment of Principle Branch NRB Bank. To think about the clients' physical assets on administration nature of Principle Branch NRB Bank. To analyze the customers satisfaction of service quality of Principle Branch NRB Bank. To make recommendations for improving the customer satisfaction of different services provided to the customers by the branch. The study was conducted based on both the primary and secondary sources of information. The nature of the research is a descriptive research. I made a detailed questionnaire for my survey. For conducting my research total sample size was 50. I took the use of descriptive statistics. I input the data into SPSS and I got the output of those data. I had use SPSS and word to get my desired outputs. To satisfy these customers, the management can take some attempts. I have come up with some points, which can improve the efficiency as well as quality of the service. **Principle Branch NRB Bank** need to give more emphasize on their service quality because survey shows customers are very much quality oriented in Banking than ever before. To retain their customers and make them loyal Principle Branch NRB Bank should be give some exclusive offering. By considering the proposals the branch can enhance their administration quality and fulfilled their clients with successfully and productivity and makes them steadfast clients of **Principle Branch NRB Bank of Branch NRB Bank Ltd**

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Chapter: One

INTRODUCTION



Introduction

The essential job of this report is to get an idea with respect to the exercises of NRB Bank Limited Principle Branch NRB Bank, a second-age bank of the country and make an examination on the Customer Satisfaction on keeping cash territory of Bangladesh. Wherever all through the world the estimation of Banking has been changing rapidly in light of Deregulation, Technological improvement and Globalization. Dealing with a record in Bangladesh needs to keep pace with the overall change. By and by Banks must fight in the business focus both with neighborhood establishments and moreover outside ones. To endure and thrive in such an engaged setting aside some cash world, two basic necessities are enhancement of fitting budgetary establishment by the national bank and progression of "Buyer dependability" in the sentiment of making dealing with a record section. To display capable Banker, simply speculative data in the field of dealing with a record ponders isn't sufficient. An educational course of the examination has an inconceivable regard when it has sensible application, in fact, condition. Thusly, I require real utilization of my understanding to get some benefit by my theoretical data make it progressively reasonable.

In a fundamental word, Excellence is the Capacity of conveying needed result. Along these lines, Excellence of customer is, the methods by which customers see organizations, how they study whether they have experienced quality organizations and whether they are satisfied or not.

When it implies Excellence of customer, we expect that the estimations of organizations and the habits by which customer evaluate organizations are tantamount where the customer is internal and outside of the affiliation.

History

Since 9th bank approved by Bangladesh bank for 4th generation bank in 2013. They approved three banks have the funding by non-residencia Bangladeshi. NRB bank is one of them. Other (NRB) banks are NRB Global bank & NRB commercial bank. After heard work and maintaining all rules and regulation complying, it has got final approval by Bangladesh bank regulators body. Founder of NRB bank is Mr. Iqbal Hossain (OBE) & chairman is Mr. Mahtabur Rahman (chairmen). Continuously, the referenced brainchild of those NRBS has turned into the truth. Head office of this bank has just been formally introduced on February 09, 2013. Its head office is arranged at Simple tree anarkoli, 89 Gulshan Avenue, Gulshan 1, Dhaka 1212, which is an incredible case of post present day structure and one of the best structures in Bangladesh. Indeed, this bank has opened its first branch at a similar reason on 2013.



Mission of bank

- ✓ Confidence building among all NRBs investor.
- ✓ Fulfill remittance collection into our economy.
- ✓ Coordinating innovation with the assistance of accomplished experts and experienced patrons of the Bank.
- ✓ Make noble workplace for Employees.
- ✓ Make an incentive for networks, social orders and economies in which we work by guaranteeing development and supportability.
- ✓ Give quick, exact and satisfactory client administration maintaining business morals and straight forwardness.

Vision of bank

To end up outstanding brand in the monetary segment by offering administration greatness and making an incentive for everyone including clients, investors, accomplices, society and economy through straightforwardness, innovation, development and uprightness.

List of Branches (District)

- ✓ Dhaka
- ✓ Chottagram
- ✓ Comilla
- ✓ Bagura
- ✓ Narshindi
- ✓ Chadpor
- ✓ Feni
- ✓ Gazipur
- ✓ Gopalganj
- ✓ Nowakhali
- ✓ Shoriotpor
- ✓ Mowluvibazar
- ✓ Narayanganj
- ✓ Sylhet
- ✓ Khulna
- ✓ Habiganj



Background of the Study:

This report has been consolidated to BBA Program for giving capacity, exceptional and savvy, viable heads. Report suggests expanding oversight comprehension. Proposition program offers an opportunity to know the earth of any affiliation or on anything's. By doing this program, I have made and refined my theoretical data grabbed in the classroom. This program gives invigorating information of masterminding, culture, lead of agents and organization style of that affiliation, which urges me to fill the gap among speculative and amazingly practical world. After finishing of the considerable number of courses of BBA each understudy needs to experience a handy introduction in presumed business association to accumulate the commonsense learning. I prepared a report based on **Customers Satisfaction of Service Quality of Principle Branch on NRB Bank Ltd.** My Internship supervisor is **Mr. Dewan Golam Yazdani Showrav, Senior Lecturer**, of Daffodil International University. I have completed my Internship report on **NRB Bank Limited, Principle Branch NRB Bank** at, Dhaka. I have tried my best to show my personal observation and knowledge in this report.



Statement of the problems:

In the ebb and flow consider, the analyst will utilize six essential measurements like unwavering quality, responsiveness, confirmation, compassion, Satisfaction and effects to discover the client benefit nature of Principle Branch NRB Bank. The issue explanation, at that point, is expressed as pursues: The present examination will distinguish the client benefit nature of Principle Branch NRB Bank considering key measurements, for example, unwavering quality, responsiveness, affirmation, sympathy, Loyalty, Satisfaction and effects.

Purpose of the Study's:

The inspiration driving the examination was to show the association between organization quality with buyer dedication and customer constancy in Principle Branch NRB Bank of NRB Bank, this branch is driving branch around there. This examination tried to fathom the customer achievements on different organization quality estimations while dealing with this branch.

Principle Branch NRB Bank NRB Bank Ltd:

Specific objectives:

1. To know about the customer's **assurance** on service quality Principle Branch NRB Bank.
2. To know about the customer's **empathy** on service quality Principle Branch NRB Bank
3. To know about the customer's **tangibles** on service quality Principle Branch NRB Bank.
4. To know about the customer's **responsiveness** on service quality Principle Branch NRB Bank
5. To know about the customer's **reliability** on service quality Principle Branch NRB Bank.



Corporate Information:

Principle Branch NRB Bank is located gulshan 1, Dhaka. It is one of the busiest branch in Dhaka city.

Branch Name	: Principle Branch NRB Bank
Registered Address	:89 Simpletree anarkoli Gulshan ave. Gulshan-1,Dhaka Bangladesh.
Legal Stats	: Limited Company
Senior Asst. Vice President (SAVP)	: Md. Shahriar Ahmed
Asst. Vice President (AVP)	: Md. Kazi Ahmed Bhuiya
Senior Principle Officer (SPO)	:Md. Mahabobur Rahman Maruf
In charge	: 1 person
Senior Principle Officer (SEO)	: 1 person
Principle Officer (PO)	: 8 persons
Cashiers (Officers)	: 4 persons
Others (Contractual)	: 4 Persons
Number of Employees	: 18 persons



Methodology:

Sources of Data Collection:

The study was conducted based on both the primary and secondary sources of information.

Primary data

I assembled essential information from the clients when they wanted administrations at the workplace of NRB Bank Principle Branch NRB Bank. I give poll to those clients who were occupied with taking part in the review.

Secondary data

Secondary Sources are:

- 1 Annual Reports of NRB Bank Limited.
- 2 Other distributed reports of NRB Bank Limited.
- 3 Bangladesh Bank website.
- 4 NRB Bank website.



Population

The study was passed on to those customers who have taken any kind of organizations from this branch, paying little mind to whether they are account holder of this branch or not. The Principle Branch NRB Bank signify people is 400. I deduce that masses measure is little that is the reason I had taken 50 test gauge.

Survey method

I made a nitty gritty poll for my study. I have gathered the information both from optional source and essential source.

Sample size

For conducting my research total sample size was 50.

Sampling technique

For customer interview I used non probability convenience sample.

Statistical Tool

I took the usage of illustrative bits of knowledge. I have inputted the data into SPSS and got the yield of those data's. I had used SPSS and word to get our pined for yields. I characterize a single data and further got the accompanying.

I pursued the accompanying strides to set up the report:

- Defining the issue
- Planning the structure.
- Planning the example.
- collected the information.

Processed and analyzed the data. Formulated, concluded and prepared the report



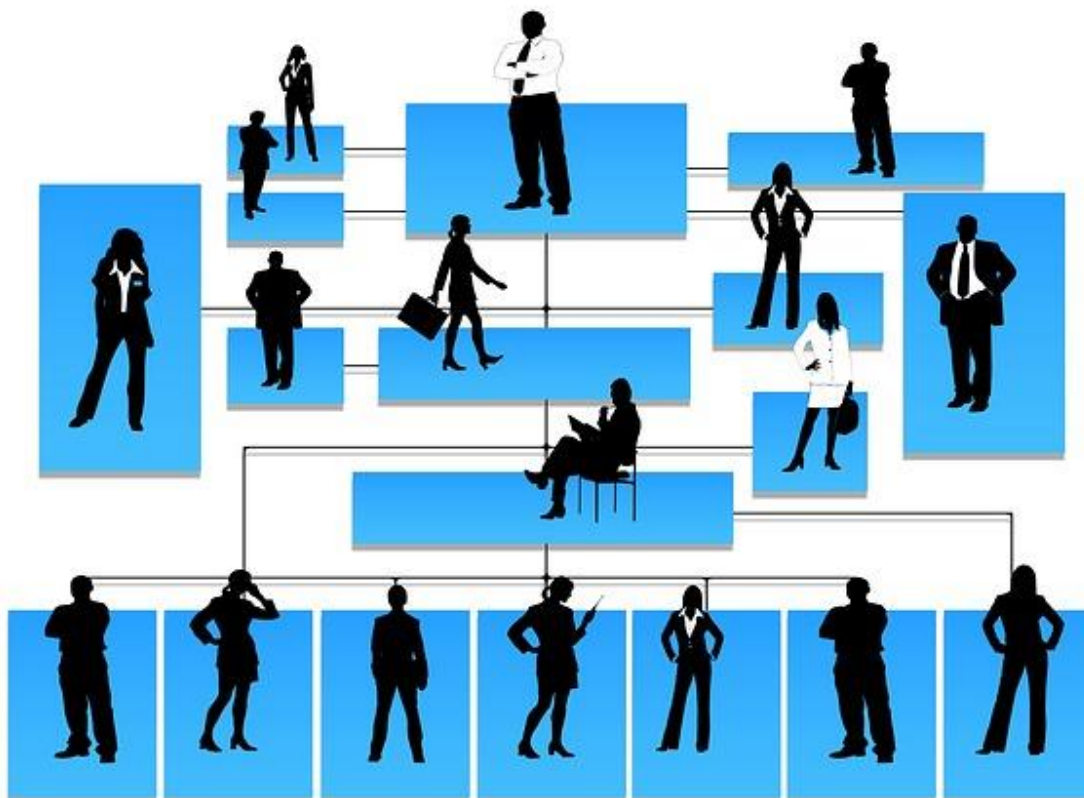
Lack of Secondary Information:

The import export data of the Branch is not much available over the net. Secondary source of Information was not sufficient for the completion of the report.



Chapter: Two

PROFILE OF THE ORGANIZATION





About NRB Bank Limited:

NRB Bank Limited has started its dealing with a record undertaking in the season of 2013 as a fourth period private bank in Bangladesh. The term NRB is a truncation of "Non-Resident Bangladeshi" which suggests the basic capital of this bank has been financed by non-occupant nationals. Close by its normal keeping cash work, the bank hopes to achieve various objectives. The transient target is to make a strong stage for the potential Non-Resident Bangladeshis to contribute in our country's economy and the whole deal objective is to restrict the dependence on the worldwide budgetary foundations for getting settlement. As a cash related establishment, NRB Bank intends to be one of the principle private banks of our country with a trademark "Not Just Another Bank" by joining the fiery non-occupant Bangladeshi money related masters far and wide and furthermore to make a straightforward technique to get to the all-inclusive market for the Bangladeshi nationals.

On seventh February 2013, Registrar of Joint Stock Companies and Firms (RJSC) issued Certificate of Incorporation for NRB Bank Limited. The focal Board Meeting of the bank held feasibly on April 9, 2013. On April eighteenth Bangladesh Security Exchange Commission (BSEC) issued letter of assent for raising paid-up capital. NRB Bank Limited got Banking License from Bangladesh Bank on 25th April, 2013 and was periodical as a masterminded Bank sensible from 28th April, 2013. (nrbbankbd, Annual Report 2015, 2015) The bank has completely of nineteen Board of Directors including the Chairman of NRB Bank, Mr. Mohammed Mahtabur Rahman. Beginning at now NRB Bank has 26 branches wherever all through the nation and has set up 26 ATM Booths with the branches to benefit withdrawal open for the customers by utilizing NRB Bank credit/check card. As appeared by the yearly report of 2015, the bank has Tk. 10,000,000,000 of certified capital and Tk. 4,000,000,000 of paid-up capital till 31st December, 2015. (nrbbankbd, Annual Report 2015, 2015) To satisfy the need of the clients, the bank is propelling unique putting aside some money associations which are-

- Retail Banking
- SME Banking
- NRB Banking



- Corporate Banking
- E-Banking



2.2 Vision, Mission, Values & Goals:

Vision:

To be the main devoted money related organization for NRBs to put resources into Bangladesh and for Bangladeshi people and corporates to get to universal markets. (nrbbankbd, 2017)

Mission:

NRB Bank intends to be the favored provider of centered money related organizations as a channel for hypothesis to and from Bangladesh for our Bangladeshi society both locally and generally, to stimulate the industrialization of Bangladesh.

We will reinforce these connections by giving the correct arrangements that join polished methodology, ability and monetary quality (nrbbankbd, 2017).

Values:

We are trusted financial advisors; valuing our local roots and remaining dedicated to our global presence by being different than any other banks.

Dynamic: We strive to change and perform to progress.

Innovative: We foster ideas through finding better ways to improve.

Global: We empower to create competitive edge to set international standard.

Integrity: We govern by the principles of ethics and transparency.

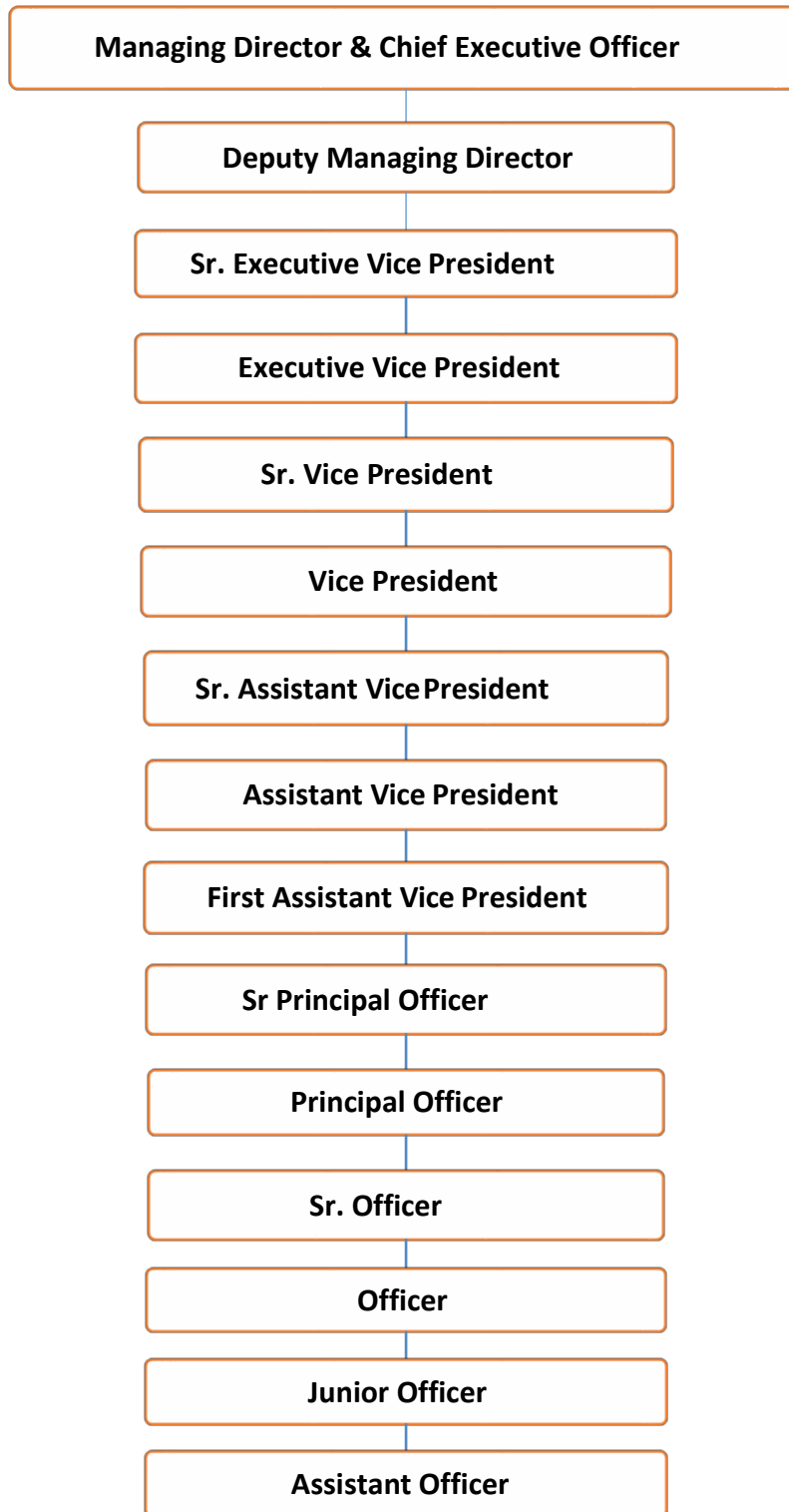
Techno Centric: We step ahead with technological . (nrbbankbd, 2018)

Goals:

Our goal is to create customer loyalty, shareholder value and employee satisfaction. (nrbbankbd, 2019)



2.3 Organizational Management Hierarchy:



**Strengths:**

Large number of branches than any other branch in Dhaka.

- Brokers have great experience
- Most depositors in Bangladesh.
- Most clients in Bangladesh.
- Most hi-tech equipment's gather in principle branch.
- Most profitable branch in Bangladesh

Weakness:

- Slow process in every section.
- Low experience employees
- Resource of employees are small
- Salary is fewer amounts other than competitors.

Opportunity:

- Network service is whole the country.
- Money can transfer in any location of Bangladesh
- High contribution in Bangladesh economy.
- People can get personal loan home loan car loan with low interest rate.
- Getting loan with early process.

Threats:

- Many branch offer same product which is made great competition with different banks.
- The contemporary branch such as private banks are rivals
- The employees take long time to serve their client.



Overview of the Division:

NRB bank seeks after dimension progressive structure to settle on the choice's technique faster. At present there are sixteen unmistakable divisions in NRB Bank. Under each division there are a couple of workplaces. What's more, in light of the educational, master and concentrated data, aptitudes, experience and capacity, the bank has top measurement, mid-level and area level posts. Delegates are doled out to the circumstance according to the congruity of their academic and master establishment. Name of the particular divisions are shown as pursues:

Human Resource Division	Retail Banking Division	Credit Risk Management Division	Card division
Finance & Accounts Division	IT & ADC Operations Division	SME Banking Division	Corporate Banking Division
Facilities Management Division	Brand & Communications Division	Operations Division	Internal Control & Compliance Division
Md's Office	Company Secretariat Division	Risk Management Division	Treasury & Financial Institutions Division

Figure 2.2: Divisions of NRB Bank

In NRB Bank, every division has a division head who is in charge of the considerable



number of obligations and duties of that specific division. Additionally, every division has a supervisor to arrange every one of the workers and their obligations. Every one of the representatives of the division reports to their division head. As an understudy, I was doled out in the Retail Division (RD). In RD there are four best dimension representatives have been working who look after retail. Mr. Rahat Ahmed is the Head of Retail Division. After him, Mr. Jakariya Hossain (Senior Principal Officer) is the Governor of Retail Division. Besides, Mr. Ariful Haque (Senior Principle Officer), Mr. Fazlur Karim (Senior Principle Officer) are the individual from Retail Resource Division. There are a few sections under Retail Division to be specific – Loan, Deposit, Training, Data Transferer, Credit hazard the executives and so on. Mr. Jakariya Hossain is in charge of Training section. Mr. Arul Haque and Fozlur Karim is accountable for Loan, Deposit, Mr. Rahat Ahmed is accountable for checking each fragment part. I have been working for the most part for Loan and Deposit part all through my working period. Essentially these are the primary Retail activities of this association.

Service:

- ✓ Cash Services
- ✓ ATM Services
- ✓ Cheque Encashment
- ✓ Foreign Currency
- ✓ Fund Transfer
- ✓ Inter-branch Money Transfer
- ✓ Swift
- ✓ Telegraphic Transfer
- ✓ Issuing & Enchasing Foreign Drafts
- ✓ Value Added Services
- ✓ Locker Services
- ✓ Agency Services





SWOT analysis

Strengths:

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Threats:

- Many branch offer same product which is made great competition with different banks.
- The contemporary branch such as private banks are rivals
- The employees take long time to serve their client.



Chapter: Three



ANALYSIS



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In below I break down my discoveries engagingly. I utilized SPSS programming to finish my report so the information are given is dependable and impeccably breaks down. I went to various gatherings of clients to gather data for my examination.

3.1 Descriptive Analysis and Frequency Distribution:

To analyze my respondents answer I did descriptive analysis and frequency distribution.

* **Descriptive Analysis:** It alludes the change of crude information into a shape that will make them straightforward and decipher; rearranging, ordering, manipulating data to provide descriptive information.

* **Frequency Distribution:** It refers a set of data organized by summarizing the

Number of times a particular value of a variable occurs

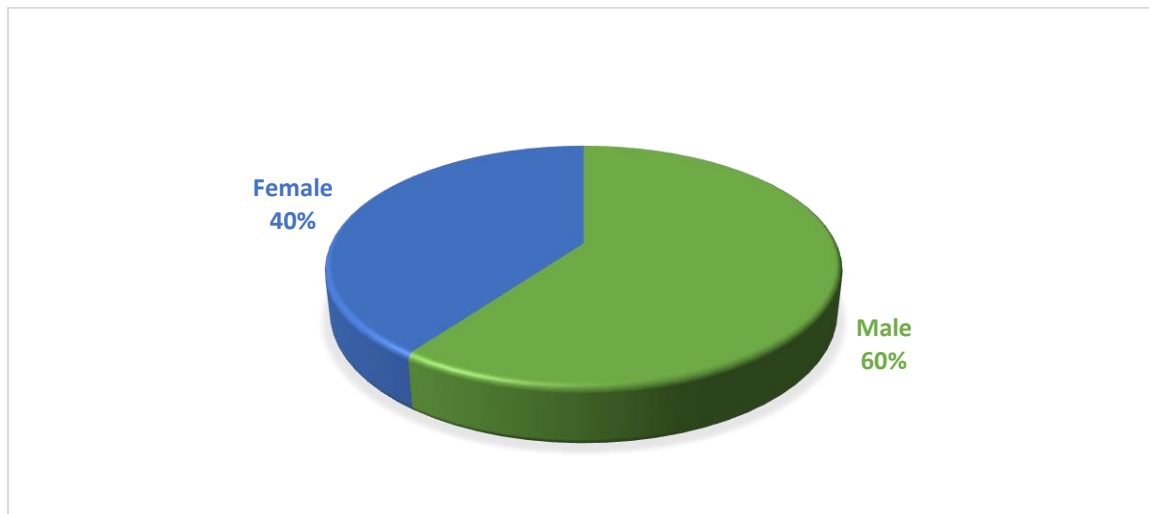
I concentrated on my precedent measure as 50. In my precedent measure my central target is to consider customer unwaveringness of organization quality Principle Branch NRB Bank of NRB Bank ltd. In By using illuminating examination and repeat scattering, we can expect about the total masses. Those are given engagingly and graphically as pursue.



Q 1 Gender

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	30	60%	60%	60%
Female	20	40%	40%	100
Total	100			

My sample size was 100. Among them I found that there is 60% male and 40 % female. In above table i can also see that female 30 and male 20 among my respondent. The ratio can be seen graphically in the pie chart:



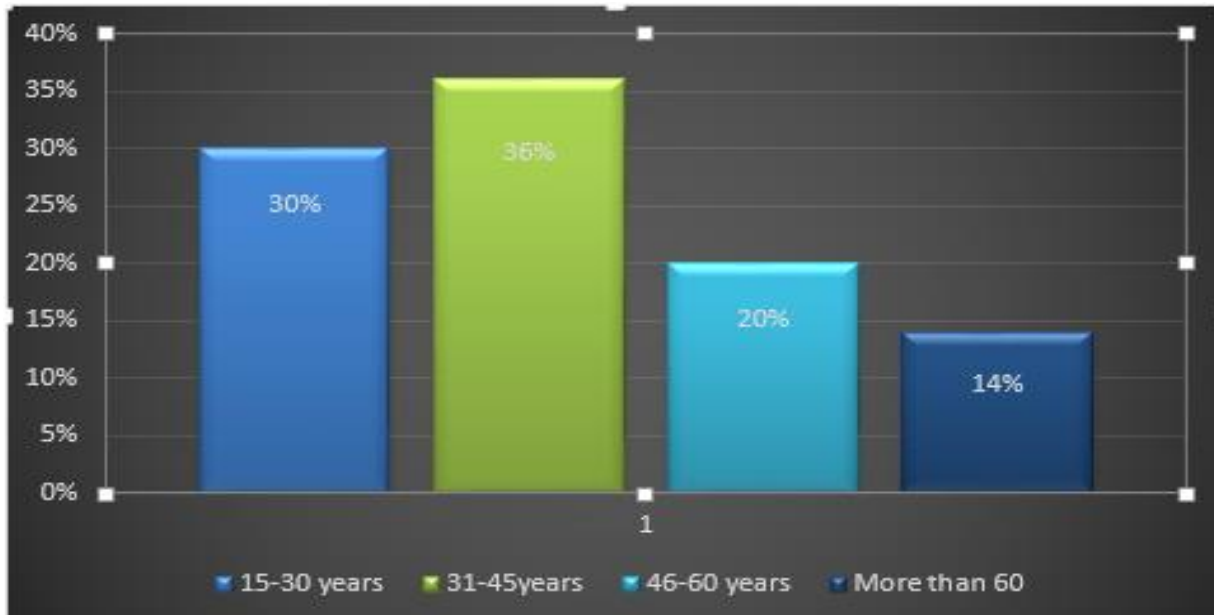


2 Q Age

Age

Ages	Frequency	Percent	Valid percent	Cumulative percent
15-30	15	30.0	30	30
31-45years	18	36.0	36	66
46-60 years	10	20.0	20	86
More than 60	7	14.0	14	100
Total	50	100	100	

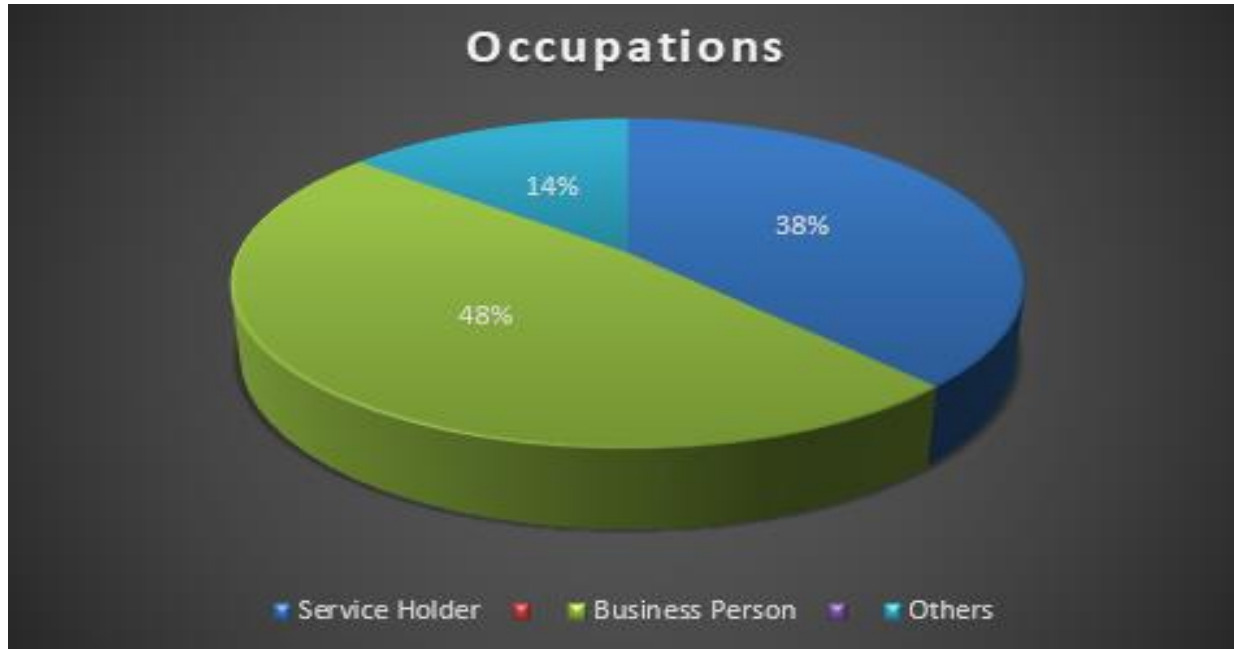
I had apportioned my respondents' age gather into four classes. Among them 15-30 years old were 15 people. 31-45 years old were 18 individuals. 46-60 years old were 10 individuals. More than 60 years old were 7 individuals. Along these lines, I can express that an extensive part of the respondents are between 31-45 years old. I can see the extent of the different age gather people as seeks after on chart.



3 Q Occupation

Occupation	Frequency	Percent	Valid Percent	cumulative Percent
<i>Service Holder</i>	19	38.0	38.0	38.0
<i>Business Person</i>	24	48.0	48.0	86.0
<i>Others</i>	7	14.0	14.0	100.0
<i>Total</i>	50	100.0	100.0	50

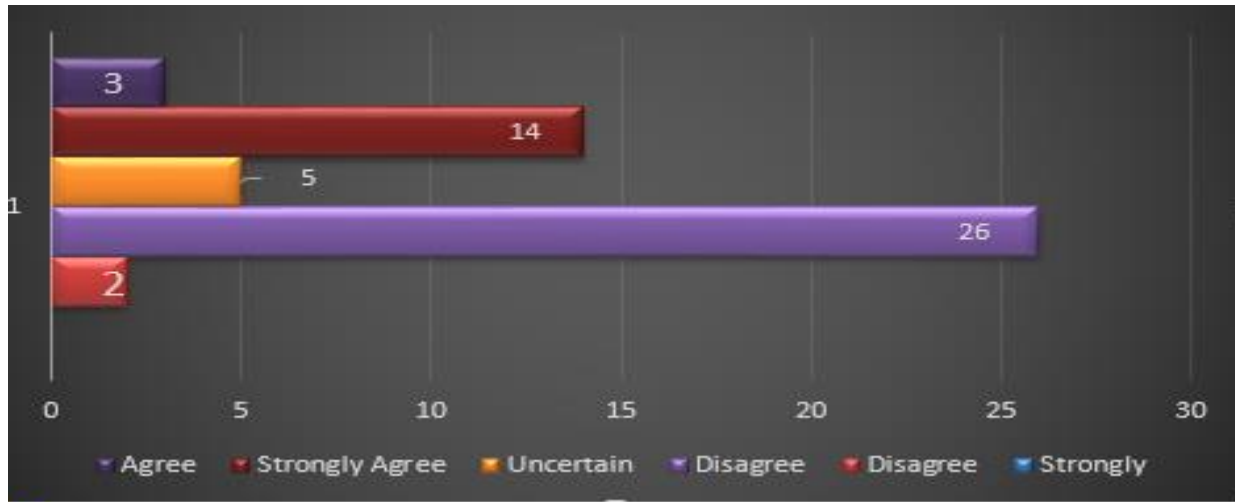
There is service holder 38%, Businessman 48% and another like landlord 14%.



Q.4. When this branches employee promises to do something by a certain time, it does so.

	Frequency	Percent	Valid percent	Cumulative
Strongly Disagree	2	4.0	4.0	4.0
Disagree	26	52	52.0	66.0
Uncertain	5	10	10.0	14.0
Strongly Agree	14	28.0	28.0	94.0
Agree	3	6.0	6.0	100.0
Total	50	100.0	100.0	

On this step our customer serves manager promises maintaining graph strongly disagree 2%, disagree 26%, strongly agree 14%, agree 3% and uncertain 5%.



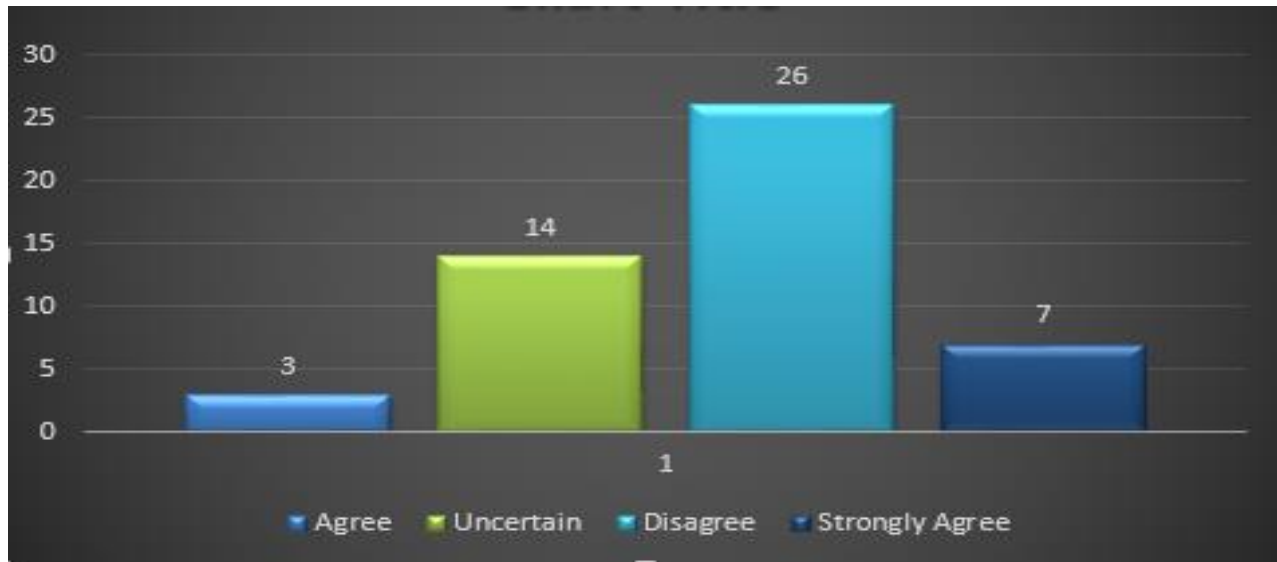
5 Q when you have a problem, the employee shows a sincere interest in solving your problems

This branch shows a sincere interest in solving your problems

	Frequency	Percent	Valid percent	Cumulative
Agree	3.0	6.0	6.0	6.0
Uncertain	14.0	28.0	28.0	34.0
Disagree	26.0	52.0	52.0	86.0
Strongly Agree	7.0	14.0	14.0	100.0
Total	50.0	100.0		



For any kind of problem branch employee have to priority to customers. Agree 3%, uncertain 14%, disagree 26% strongly agree 7%. I am showing that on that chart.



6 Q The employee performs the right service at first.

The employee performs the right service at first time

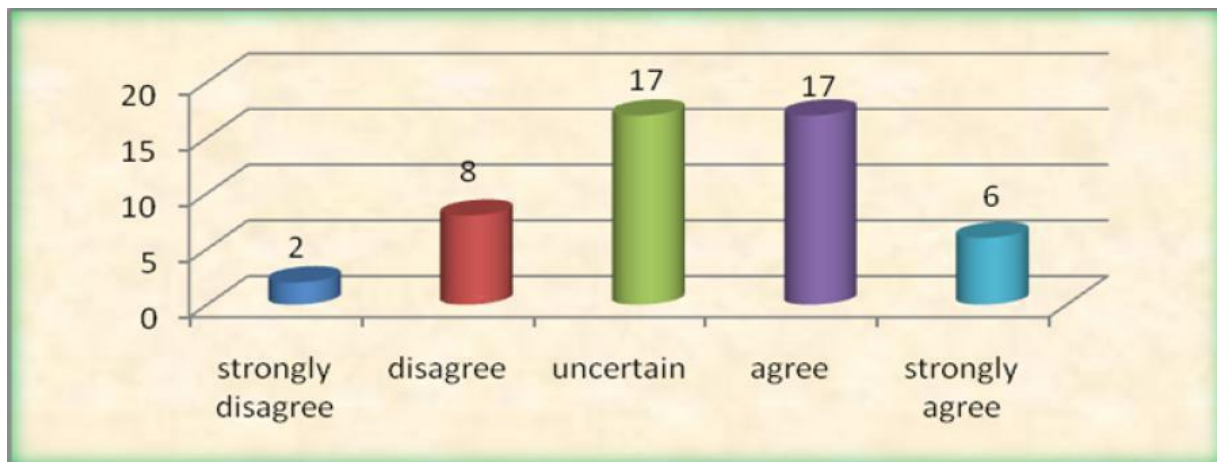
	Frequency	Percent	Valid percent	Cumulative percent



Strongly Disagree	2	4.0	4.0	4.0
Disagree	8	16.0	16.0	20.0
Uncertain	17	34.0	34.0	54.0
Agree	17	34.0	34.0	88.0
Strongly Agree	6	12.0	12.0	100.0
Total	50	100.0	100.0	

When customers are big amount and employee are small level then lack of service will come out.

There is strongly disagree 2% disagree 8%, agree 17%, strongly agree 6%. Who think employee perform services on first time.



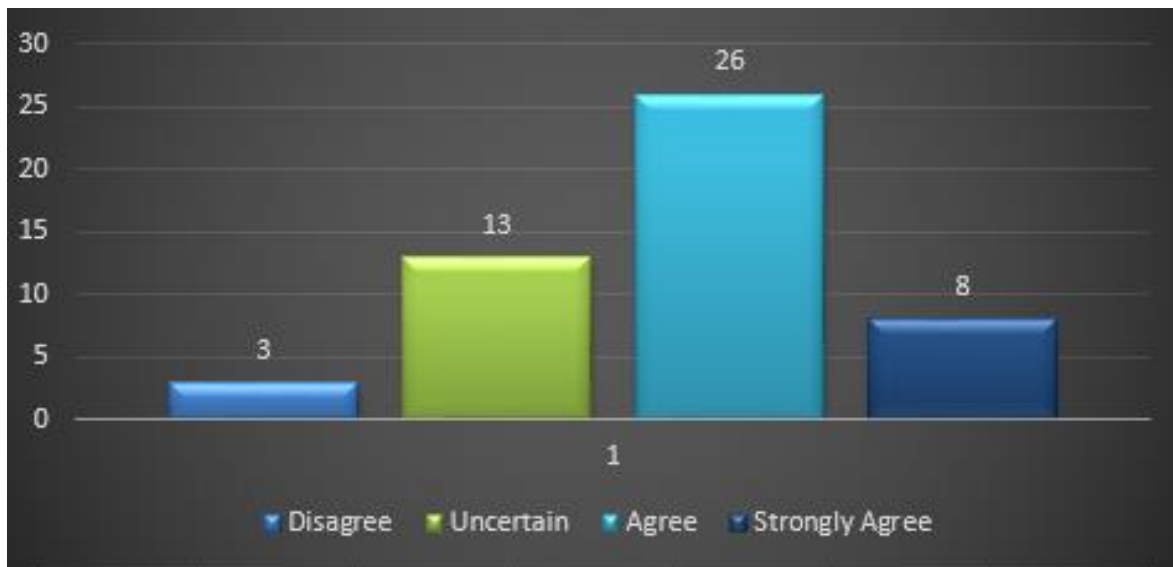


7 Q This branch provides its services at the time it promises to do so.

Branch provides its service at the time it promises to do so

	Frequency	Percent	Valid percent	Cumulative percent
Disagree	3	6	6	6
Uncertain	13	26	26	32
Agree	26	52	52	84
Strongly Agree	8	16	16	100
Total	50	100	100	

On that part maximum peoples think branch provide that services who they promise to us. On that note 26% agree, disagree 3%, strongly agree 8%. There is a chart for that below.



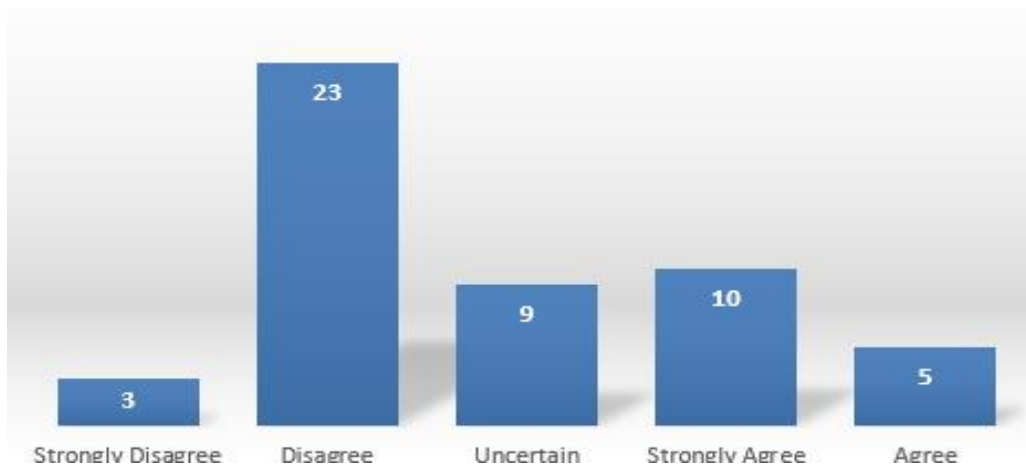


Q 8 Principle Branch NRB Bank keeps you informed about when services will be Performed.

Raman corporate branch keeps you informed about when services will be performed.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	3	6.0	6.0	6.0
Disagree	23	46.0	46.0	70.0
Uncertain	9	18.0	18.0	24.0
Strongly Agree	10	20.0	20.0	90.0
Agree	5	10.0	10.0	100.0
Total	50	100.0	100.0	

I had apportioned my respondents from our clients. On this steps strongly disagree 3 peoples, disagree 23 peoples, uncertain 9 peoples, strongly agree 10 peoples agree 5 peoples. Their surveyed into 50 peoples.





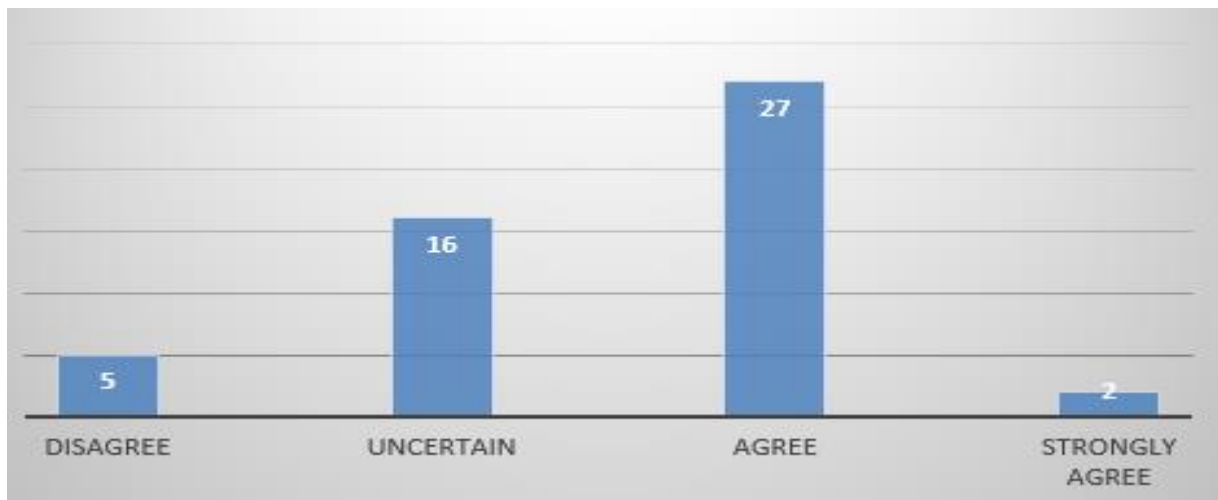
3.3 Statements in the Responsiveness Dimension

Q 9. The employees in Principle Branch NRB Bank give your prompt service.

The employees in Principle Branch NRB Bank give your prompt service

	Frequency	Percent	Valid percent	Cumulative percent
Disagree	5.0	10.0	10.0	10.0
Uncertain	16.0	32.0	32.0	42.0
Agree	27.0	54.0	54.0	96.0
Strongly Agree	2.0	4.0	4.0	100.0
Total	50.0	100.0	100.0	

I had apportioned my respondents from our clients. On this step. Disagree 5 peoples, uncertain 16 peoples, strongly agree 2 peoples agree 27 peoples. Their surveyed into 50 peoples.



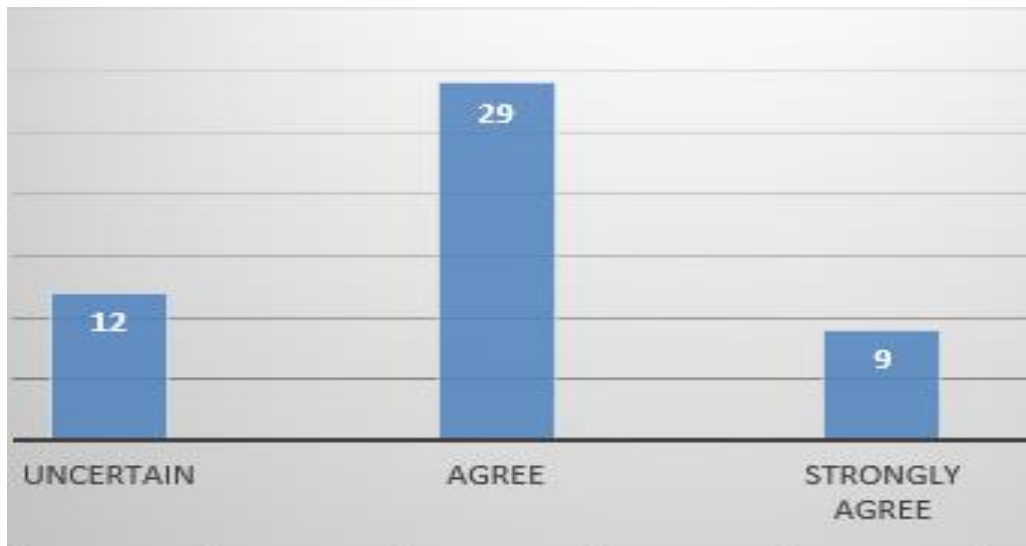


Q10 The employees in this branch always willing to help you.

The employees in this branch always willing to help you

	Frequency	Percent	Valid percent	Cumulative percent
Uncertain	12	24	14	24
Agree	29	58	58	82
Strongly Agree	9	18	18	100
Total	50	100	100	

I had apportioned my respondents from our clients. On this step uncertain 12 peoples, strongly agree 9 peoples agree 29 peoples. Their surveyed into 50 peoples.



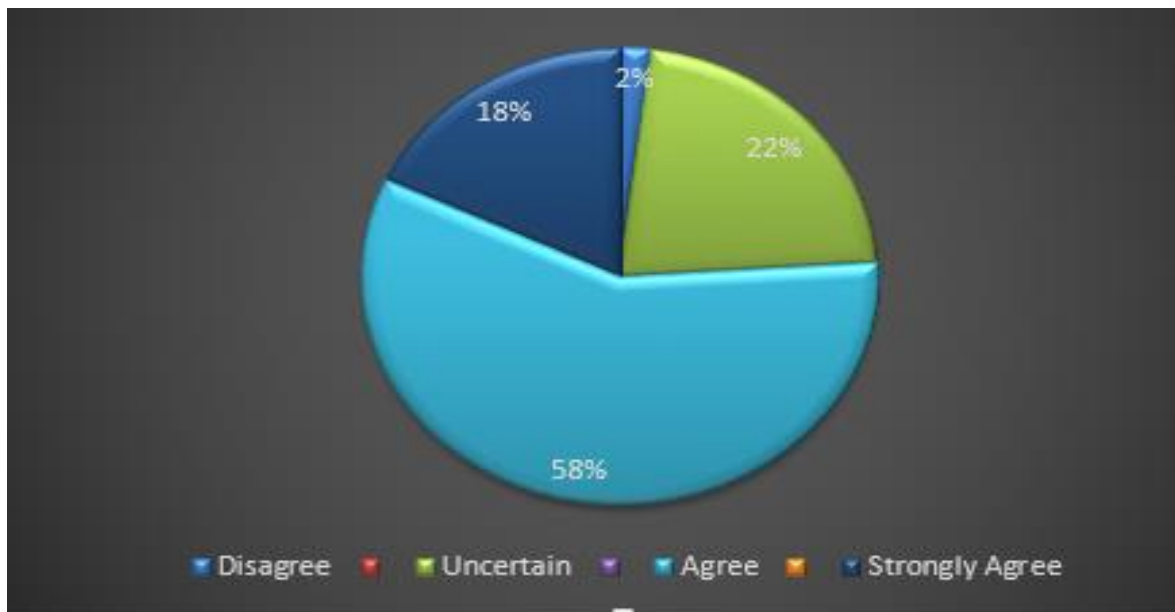


Q 11. The employees of the branch are never too busy to respond to your request

The employees of the branch are never too busy to respond to your request

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	1	2	2	2
Uncertain	11	22	22	24
Agree	29	58	54	78
Strongly Agree	09	18	22	100
Total	50	100	100	

Customers service manager always busy to solve their customers problem. Some time on busy schedule happed on branch. At that time customers have to face some problems on our branch. I arranged 50 peoples to ask employees of the branch are never busy to respond to request. Disagree 2%, uncertain 22%, agree 58%, strongly agree 18%.



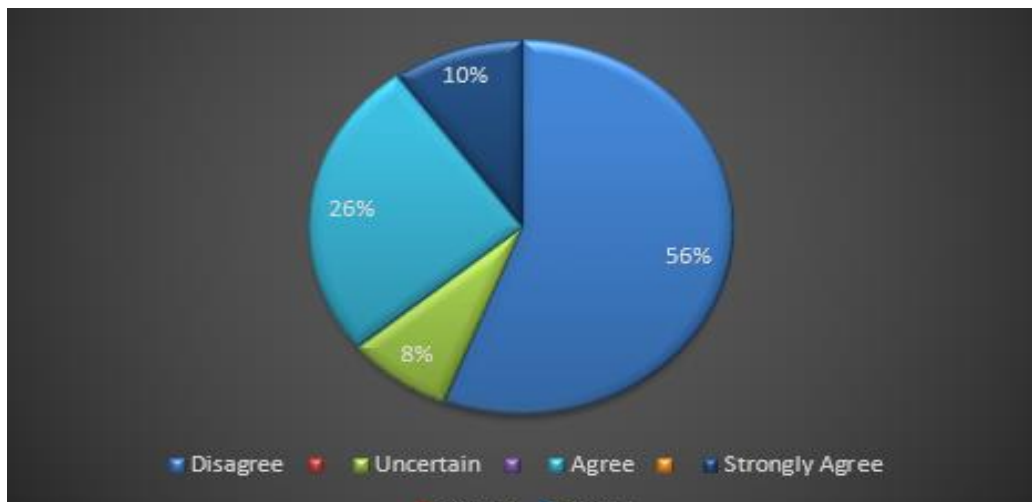


3.4 Statements in the Assurance Dimension:

Q 12 The behavior of the employees of the branch inspires confidence in you The behavior of the employees of the branch inspires confidence in you

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	28	56	56	56
Uncertain	4	8	8	64
Agree	13	26	26	90
Strongly Agree	5	10	10	100
Total	50	100	100	

Behaver is main object to maintain good relationship with customer. If there is lacking customer loses there confident for investing. On that note disagree 28%, Uncertain 4% agree 13% strongly agree 5%.



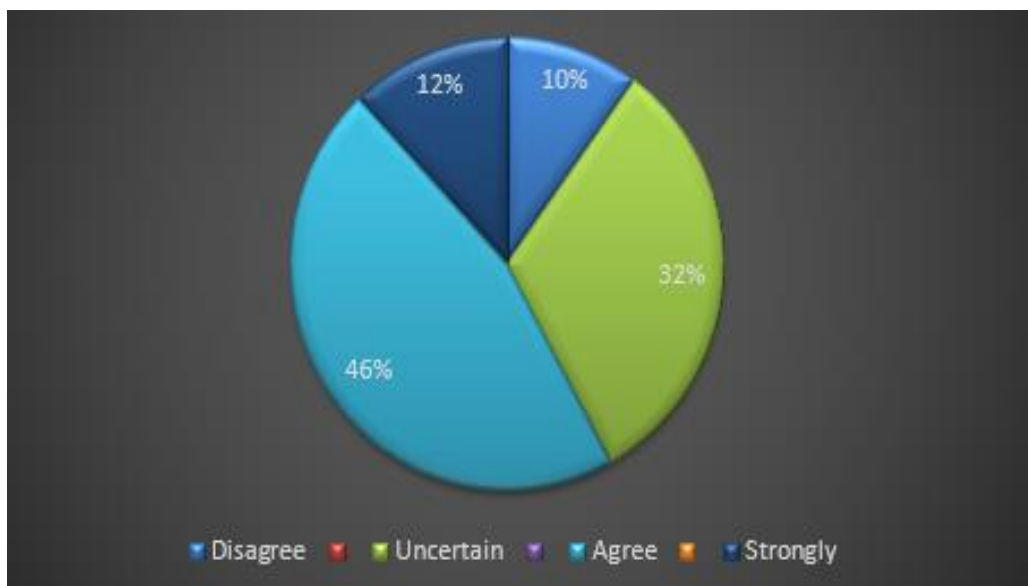


Q 13 You feel safe in your transactions with in this branch.

You feel safe in your transactions with this branch

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	5	10	10	10
Uncertain	16	32	32	42
Agree	23	46	46	88
Strongly Agree	6	12	12	100
Total	50	100	100	

I had apportioned my respondents from our clients. On this step strongly disagree 3 peoples, disagree 10% peoples, uncertain 32% peoples, strongly agree 12% peoples agree 46% peoples. Their surveyed into 50 peoples.



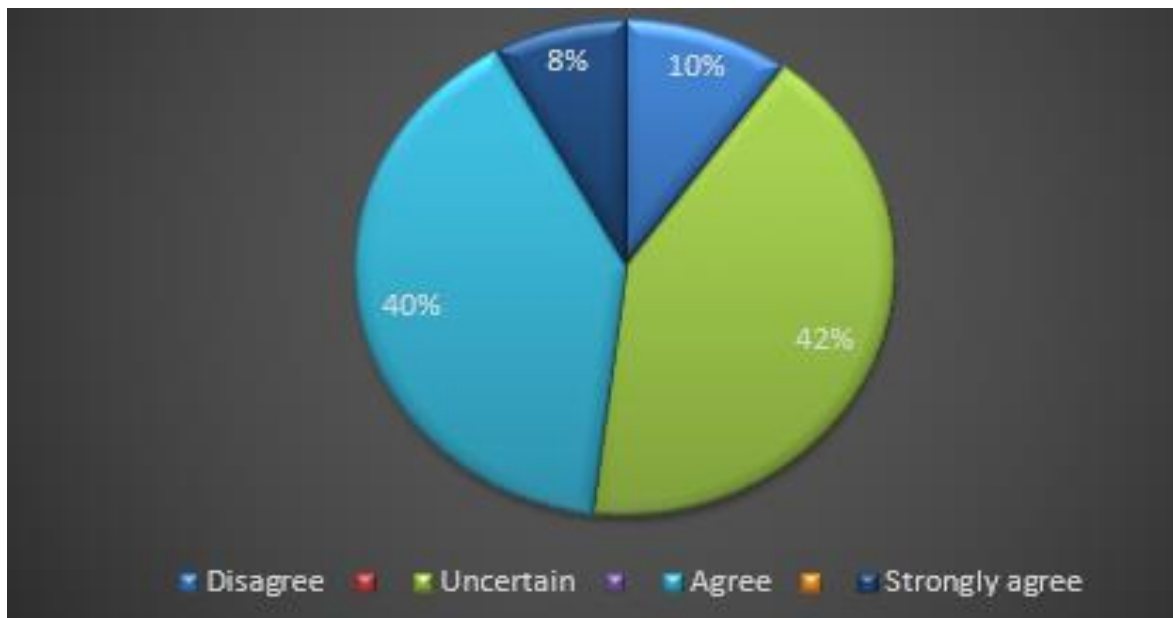


Q 14. The employees of this branch understand your specific needs.

The employees of this branch understand your specific needs

	Frequency	Percent	Valid percent	Cumulative Percent
Disagree	5	10	10	10
Uncertain	21	42	42	52
Agree	20	40	40	92
Strongly agree	4	8	8	100
Total	50	100	100	

I had apportioned my respondents from our clients. On this step strongly disagree 3 peoples, disagree 10% peoples, uncertain42% peoples, strongly agree 8% peoples agree 40%peoples. Their surveyed into 50 peoples. I had apportioned my respondents from our clients. On this step strongly disagree 3 peoples, disagree 10% peoples, uncertain42% peoples, strongly agree 8% peoples agree 40%peoples. Their surveyed into 50 peoples





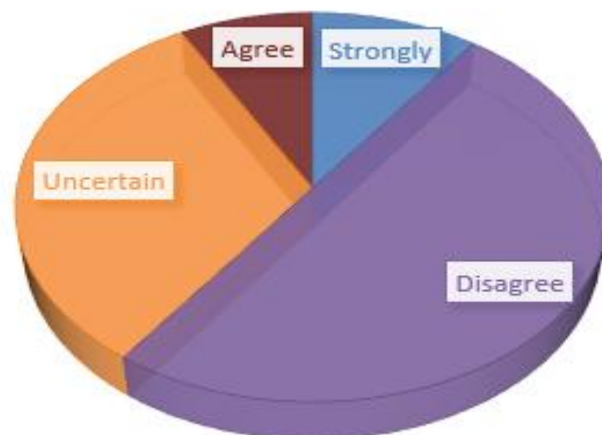
3.6 Statements in the Tangibles Dimension:

Q 15. Principle Branch NRB Bank has modern-looking and hi-tech equipment's.

The employees of this branch understand your specific needs.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	10	10	10
Disagree	25	50	50	60
Uncertain	16	32	32	92
Agree	4	8	8	100
Total	50	100	100	

NRB Bank is 4th generation bank in Bangladesh. On that principle branch we have every modern hi-tech equipment to run that branch. I had apportioned my respondents from our clients. On this step strongly disagree 5 peoples, disagree 25 peoples, uncertain 16 peoples, peoples agree 4 peoples. Their surveyed into 50 peoples.



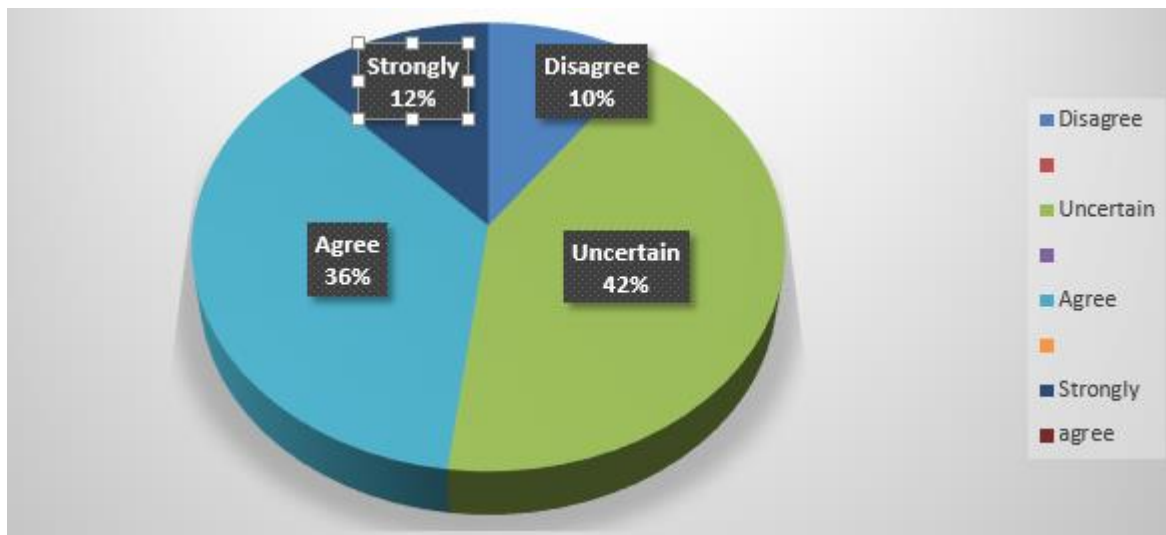


Q 16. The employees of this branch appear neat.

The employees of this branch appear neat

Disagree	5	10	10	10
Uncertain	21	42	42	52
Agree	18	36	36	88
Strongly agree	6	12	12	100
Total	50	100	100	

I had apportioned my respondents from our clients. On this step, disagree 10% peoples, uncertain 42% peoples, strongly agree 12% peoples agree 36% peoples. Their surveyed into 50 peoples.



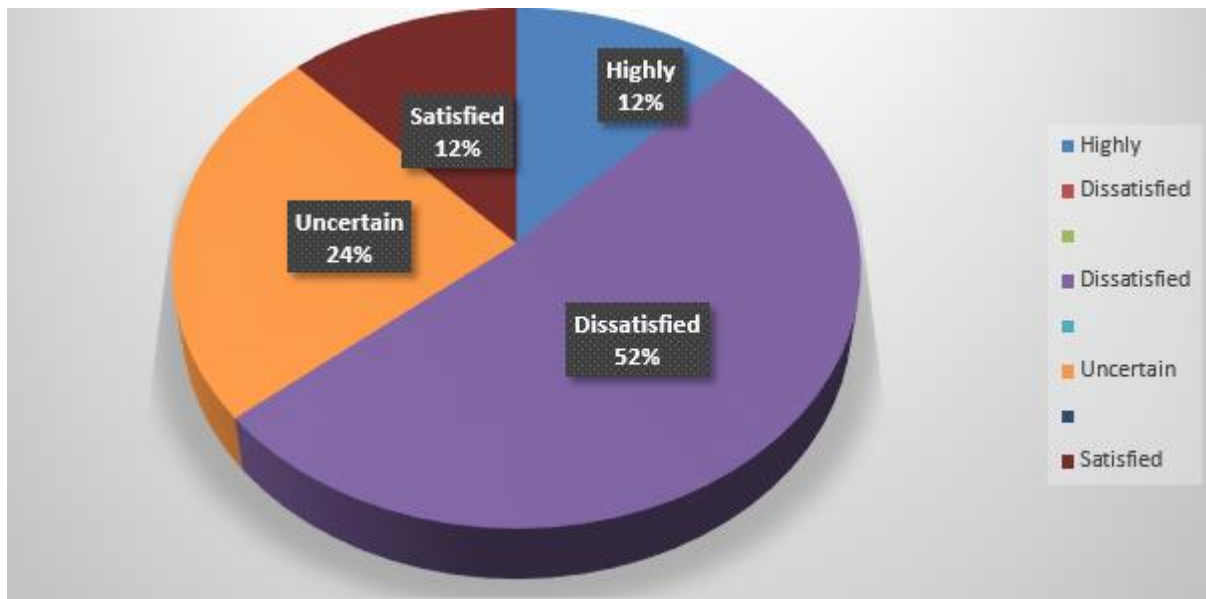


3.7 Statements in the Satisfaction Dimension:

Q 17. How satisfied are you with the behavior of this branch staff?

Strongly Dissatisfied	6	12	12	12
Dissatisfied	26	52	52	64
Uncertain	12	24	24	88
Satisfied	6	12	12	100
Total	50	10	100	

Behavior is main object to maintain good relationship with customer. If there is lacking customer loses their confidence for investing. On that note disagree 26%, Uncertain 12% satisfied 6%. This is shown on pie chart below-



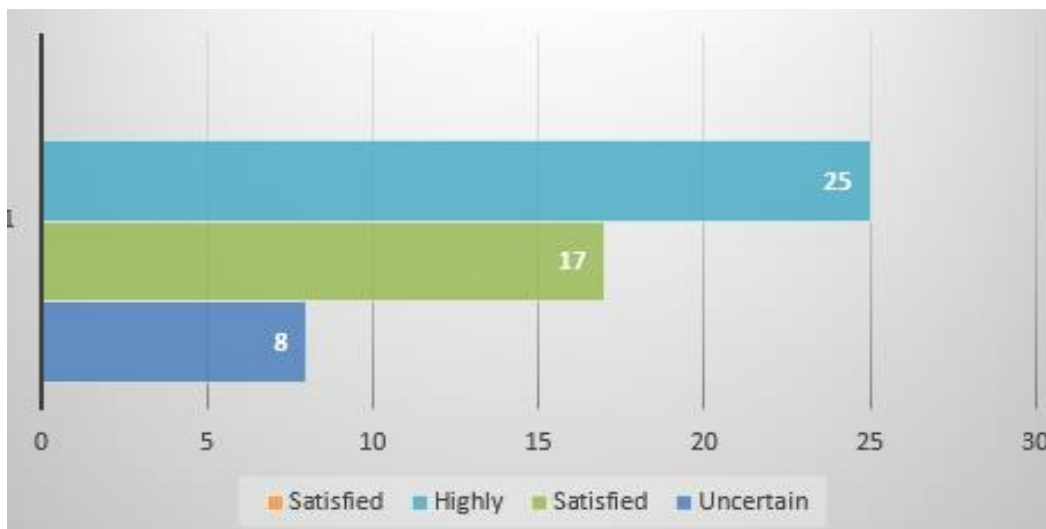


Q 18. How satisfied are you with the fees/service charges of the branch

How satisfied are you with the fees/service charges of the branch

	Frequency	Percent	Valid Percent	Cumulative Percent
Uncertain	8	16	16	16
Satisfied	17	34	34	50
Highly Satisfied	25	50	50	100
Total	50	100	100	

I was taken 50 peoples for that survey. Almost every bank has same charges for their services, but provide some free services. That's why most peoples satisfied with our fees. There is uncertain 8, satisfied 17 highly satisfied 25. There is a chart of that below-

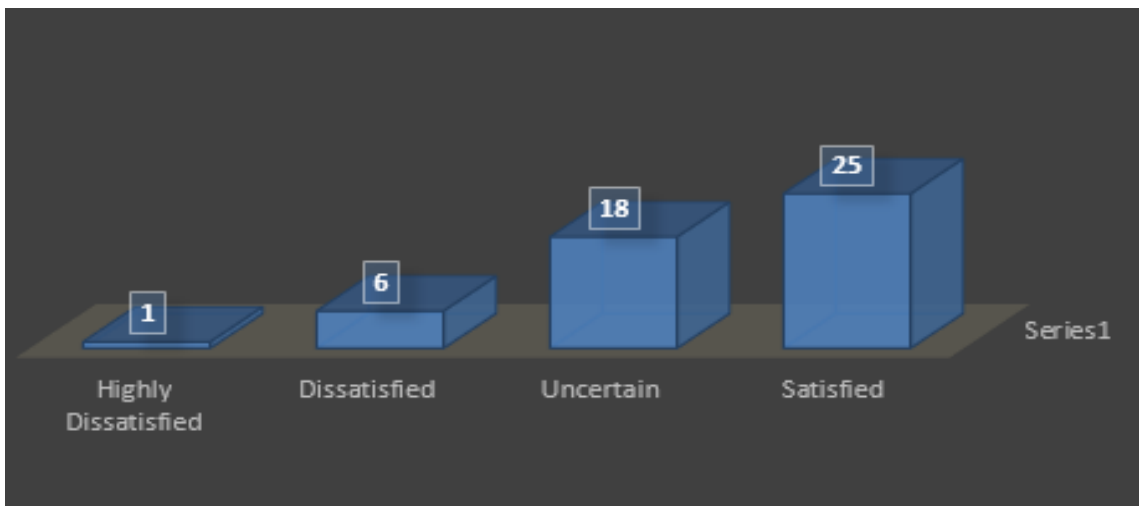




Q 19. How satisfied are you with the cheque book/ delivery.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Dissatisfied	1	10	10	10
Dissatisfied	6	58	58	68
Uncertain	18	22	22	90
Satisfied	25	10	10	100
total	50	100		

Cheque book is essential part of transaction. Large number of monies can transaction with that. People don't need to carry cash. We provide 2 days cheque delivery service. Which good for customers. Sometimes for technical issue customer's cant find cheque book in our committed time. There I was taken 50 peoples for that survey. Highly dissatisfied 1, dissatisfied 6, uncertain 18 and satisfied 25.

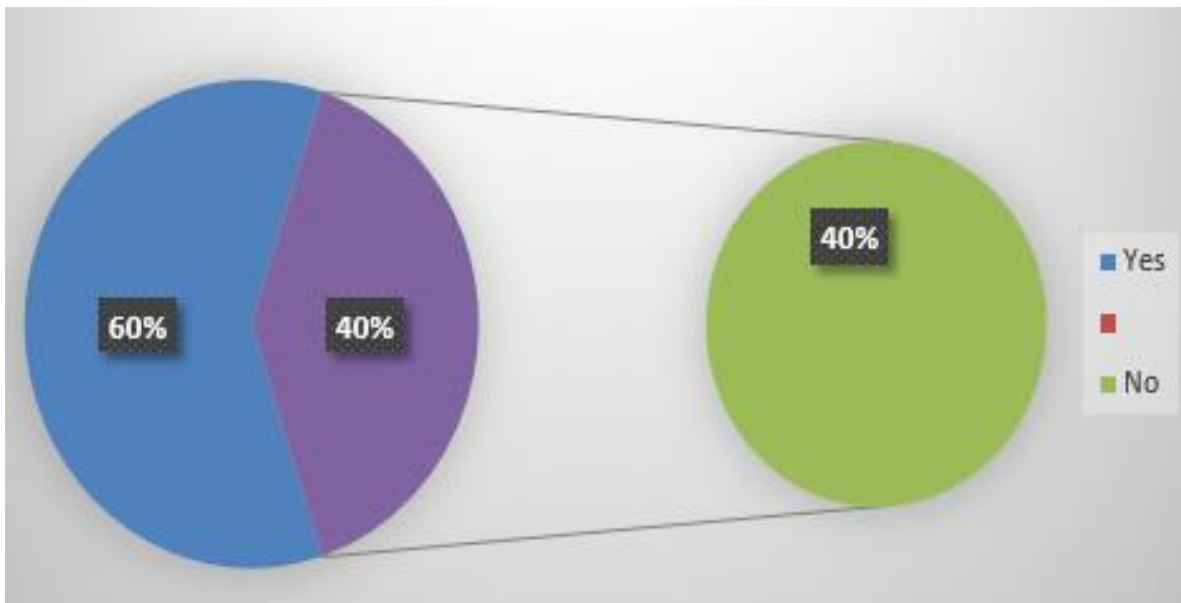




20. Would you recommended this branch to your relatives/friends/colleagues

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	30	40	40	40
No	20	60	60	100
Total	50	100	100	

There is 50 peoples taken on that survey. I asked would you recommend to your relatives' friends this branch. 30 people said yes, they recommend them and 20 peoples said they are not.





Chapter Four



FINDING, RECOMMENDATIONS AND CONCLUSIONS



Findings:

1. At the point when Principle Branch NRB Bank certifications to achieve to accomplish something by a specific time, it does as such. After investigation this announcement, I found that the vast majority of the respondents give their supposition as an oppose this idea.
2. This present clarification examination exhibits that the vest larger part of the reacts think this declaration is right. Guideline part of NRB Banks shows a genuine premium.
3. The conduct of the representatives of the Principle Branch NRB Bank increment trust in client.
4. I found that the majority of the respondents think they feel safe while they executed with Principle Branch NRB Bank.
5. The workers in Principle Branch NRB Bank have the learning to address customers“ questions. After investigation I found that the majority of the respondents were concurred with this announcement.
6. Guideline Branch NRB Bank gives client singular consideration
7. The conduct of the representatives of the Principle Branch NRB Bank moves trust in client.
8. I found that the greater part of the respondents think they feel safe while they executed with Principle Branch NRB Bank
9. NRB banks employees have answer of every questions of customers. After I analyses most of customer agree with that.

Recommendation:

1. Principle Branch NRB Bank ought to be more resolve to accomplish something by a specific time. Since I found that the vast majority of the clients have given the differ assessment with the announcement.
2. Principle Branch NRB Bank ought to be more speak with their clients when administrations will be performed. Since I found that a large portion of the clients have given the differ feeling with the announcement



3. To move trust in client's mind the workers of Principle Branch NRB Bank conduct ought to be increasingly compelling. Since I found that the vast majority of the clients have given the differ conclusion with the announcement
4. Principle Branch NRB Bank of NRB Bank ought to be give progressively singular regard for their clients. Since clients believe that they don't get enough individual consideration.
5. To rouse and energize the clients of Principle Branch NRB Bank ought to be use greetings tech gear's and upgrade in to current looking
6. Principle Branch NRB Bank ought to be automate every one of its capacities and ought to give web based managing an account office at all branches.
7. Principle Branch NRB Bank ought to be progressively adaptable if there should arise an occurrence of check book/conveyance. Since I found that the greater part of the clients were very disappointed for the inquiry is the manner by which fulfilled are clients with the check book/conveyance.
8. Clients are continually eager to get their administration at once. Since I found that the vast majority of the clients were disappointed for the inquiry is the means by which fulfilled are clients with the time clients need to hang tight for an administration in Principle Branch NRB Bank.
9. Principle branch should make warm and friendly environment to every client. I saw some of clients ignore by employees. They should try token system services with limited time for every customer.

By considering the above recommendations the Principle Branch of NRB Bank can improve their service quality and satisfied their customers with effectively and efficiency and makes them loyal customers of NRB Bank ltd.



Conclusion:

This report is a push to mirror a reasonable thought with respect to the customers' fulfillment of association nature of Principle Branch NRB Bank of NRB Bank Ltd. From my examination I in like way discovered quality has progressively noticeable need likewise as picking the specific sort of plans as exhibited by the client sharpness. I present this analyze the beginning of the information and experience snatched amidst the fleeting action time range. All through the report I will likely look and discover the purchaser commitment of association nature of Principle Branch NRB Bank. From this report I found that the greater part of the clients of the bank are can take several endeavors, noted prior as proposals. Thinking about the volume of development and controls of advantages and certified association the bank is improving the situation than different front line banks. In the event that it's valuable for the bank the board to give supported associations, the impression of the clients will make sure about the association thought of the Principle Branch NRB Bank.

Principle Branch NRB Bank began with a dream to be the most profitable budgetary judge in the nation and it trusts that the day isn't far-emptied when it will achieve its ideal objective. Standard Branch NRB Bank predicts another skyline with a particular mission to contort up an unfathomably strong present day and clear foundation in every way that really matters unclear to any of its sort at home and abroad.

Reference

- ✓ <http://www.nrbbankbd.com/>

- ✓ www.nrbbankbd.com/wp-content/uploads/2018/06/Annual-Report-2017-Final-2.pdf



Appendix

(Sample Questionnaire)

A Survey on Customer Satisfaction in Principle Branch NRB Bank

1. Name.....
2. Gender
 - a) Male
 - b) Female
3. Age
 - a) 15-30 years
 - b) 31-45 years
 - c) 46-60 years
4. Occupation
 - a) Service Holder
 - b) Business person
 - c) Other.....

5. Perception Statements in the Reliability Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strong Disagree
5	At the point when this branches worker guarantees to accomplish something by a	5	4	3	2	1
6	When you have a problem, the employee Shows a sincere interest in solving your problems....	5	4	3	2	1
7	The employee performs the right service at first time	5	4	3	2	1
8	This branch provides its eservices at the time it promises to do so....	5	4	3	2	1
9	Principle branch Keeps you informed about when services will be performed....	5	4	3	2	1



Statement in the Satisfaction Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
10	How Satisfied are you with the behavior of the branch Staff.....	5	4	3	2	1
11	How satisfied are you with the fess/service charges of the branch.....	5	4	3	2	1
12	How satisfied are you with the cheque book/delivery....	5	4	3	2	1
13	Would you have suggested this branch to your relatives/friends/colleagues....	5	4	3	2	1

Statements in the Responsiveness Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
14	The employees in NRB Bank give your prompt	5	4	3	2	1
15	The employees in this branch always willing to help you.....	5	4	3	2	1
16	The employees to the branch never too busy to respond to your request.....	5	4	3	2	1



Statements in the Assurance Dimension;

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
17	The behavior of the employees of the branch inspires confidence in you.....	5	4	3	2	1
18	you feel safe in your transactions with in this Branch	5	4	3	2	1
19	The employees of the branch understand your specific needs.....	5	4	3	2	1

Statements in the Assurance Dimension:

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
20	Principle branch has modern-looking and hi-tech equipment's.....	5	4	3	2	1
21	The employee of this branch appear neat.	5	4	3	2	1

