



Internship Report

On

“An Evaluation of Services Quality of United Commercial Bank”

Submitted To:

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Submitted By:

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Date of Submission: 15th December, 2018



**Dedicated
To
My Beloved Parents**



Preface

Practical training is an important part of marketing courses. Theoretical studies are not more sufficient enough to get into the corporate world and understand the complexities of large-scale organization. Practical training exposes us to real practices of marketing in the organization. The main reason for choosing this topic is to know the implementation and the banking sector activities and their services of the real field and turning theoretical knowledge into practical experiences. To find out the current trend of event and activation in the technological field and how consumer perceive about certain banking service and marketing campaign of a certain product.

Finally, I have conducted my internship program at United Commercial Bank and tried to prepare a comprehensive and informative report on the basis of experience and activities that I have observed and performed during the short period of my training program. I have made all possible efforts to submit this report. Finally, I beg pardon for all my unexpected and unwilling mistakes, which may appeared to complete my whole internship study.

The outcomes of the study will surely be a great experience. This will help to know more about the consumer behavior, Service promotion and market trend of the Banking Service. This study will help me in the near future career. From this study some new ideas of event activations and doing marketing campaign came out, which will help others to know more wisely about the event and activation activities of a Bank.



Letter of Transmittal

Date: 15/12/2018

Md. Shibli Shahriar
Associate Professor and Head
Department of Innovation and Entrepreneurship
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship report on “An Evaluation of Services Quality of United Commercial Bank”

Dear Sir,

I am pleased to submit hereby the Internship report of “An Evaluation of Services Quality of UCB” for your kind evaluation. To prepare this report, I have given my best effort that would enhance the project report. This report attempts to describe my observations, learning during the study this course.

I made sincere efforts to study related materials, documents, proposals, budgeting issues report and operational systems of United Commercial Bank and examine relevant records for preparation of the Internship paper as comprehensive and informative as possible within the time allowed for me. Due to various there may be some mistakes for which I beg your apology.

I would be glad if you accept the term paper and also requesting to consider limitations with a soft view that had made due to my limitations and oblige thereby.

With the best regards,

A handwritten signature in black ink, appearing to read 'Md. Nur Bari Zeneni', is written over a horizontal line.

.....
Md. Nur Bari Zeneni
ID: 171-14-2372
Program: MBA
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University



Certificate of Approval



This is to certify that an internship report on “**An Evaluation of Services Quality of UCB**” for partial fulfillment of the degree of Master of Business Administration (MBA) Major in Marketing from the Daffodil International University Bangladesh carried out by **Md. Nur Bari Zeneni, ID: 171-14-2372** under my supervision. Under my guidance and supervision this paper is being carried out successfully. No part of this paper has been submitted for any degree diploma, title, or recognition before.

I wish his every success in life.

Supervisor

A handwritten signature in black ink, appearing to read 'Shibli', is written over a dotted line.

Md. Shibli Shahriar
Associate Professor and Head
Department of Innovation and Entrepreneurship
Faculty of Business & Entrepreneurship
Daffodil International University



Acknowledgement

I might want to express my sincere gratefulness to Almighty Allah. I would like to thanks my course supervisor Md. Shibli Shahriar, Assistant Professor of DIU. He helps me a lot to complete this report work properly, without his guidance I am unable to complete this report.

I also thankful to UCBL employees who help me to provide lots of information about the united commercial bank. I also thankful to the most respected customers who gives their valuable time for completing the questionnaire.

Finally I am extremely grateful to my parents for their support.



Executive Summary

This research report is a partial requirement of the Internship phase of MBA program of Daffodil International University, Bangladesh. The topic of this research project is “An Evaluation of Services Quality of United Commercial Bank Limited.” was assigned by my organization supervisor, United Commercial Bank Limited and approved by the University Supervisor. Thus the paper divided into two major parts: the organization and the project. United Commercial Bank Ltd. regarded as the best fastest private bank of Bangladesh.

In introduction part, I have discussed about the banking sector and the activities they provided their customer in our country. I have tried to discuss in a few words about the activities of the bank. I have discussed about the objectives, methodology and limitations of the study also.

In organizational profile part, I have discussed about the company profile, mission, vision, service and their objectives.

In analysis part, I have discussed whole the activities of UCBL and tried to find out the customers satisfaction and expectations from UCBL based on my questioner.

In the last part, I have discussed some problems and recommendations from my point of view.



List of Abbreviations

UCB	United Commercial Bank Limited
SLA	Service Level Agreement
SLR	Statutory Liquidity Requirement
OD	Overdraft
SO	Secured Overdraft
CL	Consumer Loan
SME	Small and Medium Enterprise
CRM	Credit Risk Management
CC	Cash Credit
RM	Relationship Manager
FDR	Fixed Deposit Receipt
CIB	Credit Information Bureau
BB	Bangladesh Bank
LIM	Loan Against Imported Merchandise
EDF	Export Development Fund

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Chapter-1

Introduction



1.1 Background of the Study:

In this day and age, just scholarly learning isn't sufficient to adapt up to the genuine situation. In down to earth handle we need to confront diverse kinds of circumstance and for that we require hypothetical learning and additionally useful information. Along these lines, entry level position program encourages an understudy to figure out how to apply his' hypothetical learning in handy situation. The fundamental objective of entry level position program is to increment both the hypothetical and the down to earth information of the members. As a business understudy I have begun my three months' time frame entry level position with United Commercial Bank Limited. This three months travel causes me a great deal to see how to join my hypothetical information with my working area and in light of this experience I have arranged my last report.

1.2 Objective of the Study:

- To identify the services of United Commercial Bank Limited, Nayabazar Branch;
- To evaluate the quality of services offered by United Commercial Bank Limited, Nayabazar Branch;
- To find out the problems (if any) related to the services quality of United Commercial Bank Limited, Nayabazar Branch;
- To make some suggestions to overcome the problems of United Commercial Bank Limited, Nayabazar Branch.

1.3 Methodology of the Study:

Acceptable smooth competition of study requires some rules and methodologies. Methodology is an important part of any research or study. This overall procedure of methodology is given below that has been followed in the study.

2.1 Research Design: I have followed descriptive research by survey method.

2.2 Population: The target population of few customer of United Commercial Bank Ltd, Nayabazar Branch. The main target population is customers for financial sectors.

2.3 Survey Method: I made a comprehensive questionnaire for my survey. I have composed the data both from secondary source and primary source.

2.4 Sample Frame: Actual and potential customers of United Commercial Bank Ltd, Nayabazar Branch.

2.5 Sample Size: 05 officers and 15 customers of United Commercial Bank Ltd, Nayabazar Branch.

2.6 Sampling Technique: For customer interview I used non probability convenience sample.

2.7 Statistical Tool: I took the use of descriptive statistics. I have inputted the data into Microsoft Excel and got the output of those data's. I formulate a single data and further procured the next.

I followed the following steps to prepare the report:

Defining the problem.

Planning the research design.

Planned the sample.

Gathered the data.

Processed and analyzed the data.

Formulated, concluded and prepare the report.

Information is a critical element of any research, on which the outcome depends. To complete this report the information was collected from primary and secondary data source.

Primary Sources:

Primary data were collected by personal conversion and investigation.

- From the experience of practical deskwork
- Personal conversation with employees and customers
- From my own theoretical knowledge

Secondary data collection (sources):

- Website of United Commercial Bank Limited
- Financial and annual statement of United Commercial Bank Limited
- Website of Bangladesh bank
- Other website related to banking
- Articles related to Service Quality in different journals and magazine.

1.4 Scope of the Study:

In today's competitive and fast moving world of business proper dealing with brand is very much important. For this purpose, I've selected "**An Evaluation of Services Quality of United Commercial Bank Limited**". There are both ample opportunities and threats in this particular sector. This study will recognize the customer services quality of United Commercial Bank Ltd. in view of key dimension such as Reliability, Responsiveness, Assurance, Empathy and Tangibles.

1.5 Limitations of the Study:

The limitations are-

- The study was limited only to the United Commercial Bank Limited.
- Another problem was time constraints. The duration of my internship program was only three months. But this allocated time is not enough for a complete and fruitful study.
- There is a difficult matter to collect sufficient data from banks. Many expected data I have failed to collect. So, lack of sufficient data is one of the most limitations of preparing this report.
- All the employees of the bank are so busy that they cannot help me properly about banking. So, there is no constructive suggestion of bank employee I have achieved and comprised in this report.
- Due to the bank's policy, legal obligations and confidentiality all the necessary information's were not available. I had to work with the publically enclosed information's and some formal interviews only.
- I carried out such an intensive study for the first time, so my inexperience is one of the limitations for this study.



Chapter-2

Organization Profile





2.1 Corporate Information:

Name of the Company: United Commercial Bank Limited

Type: Private

Industry: Bank

Founded: 1983

Managing Director: Mr. A. E. Abdul Muhaimen

Employees: 4600

Corporate Slogan: “United We Achieved”

Corporate Logo: 

Number of Branches: 187

Number of ATM: 276

Number of SME center: 2

Authorized Capital: Tk. 15,000 million

Paid Capital: 10,541.31 million

Corporate Office: HEAD OFFICE Bulus Center Plot - CWS- (A)-1 Road No - 34 Gulshan Avenue, Dhaka-1212

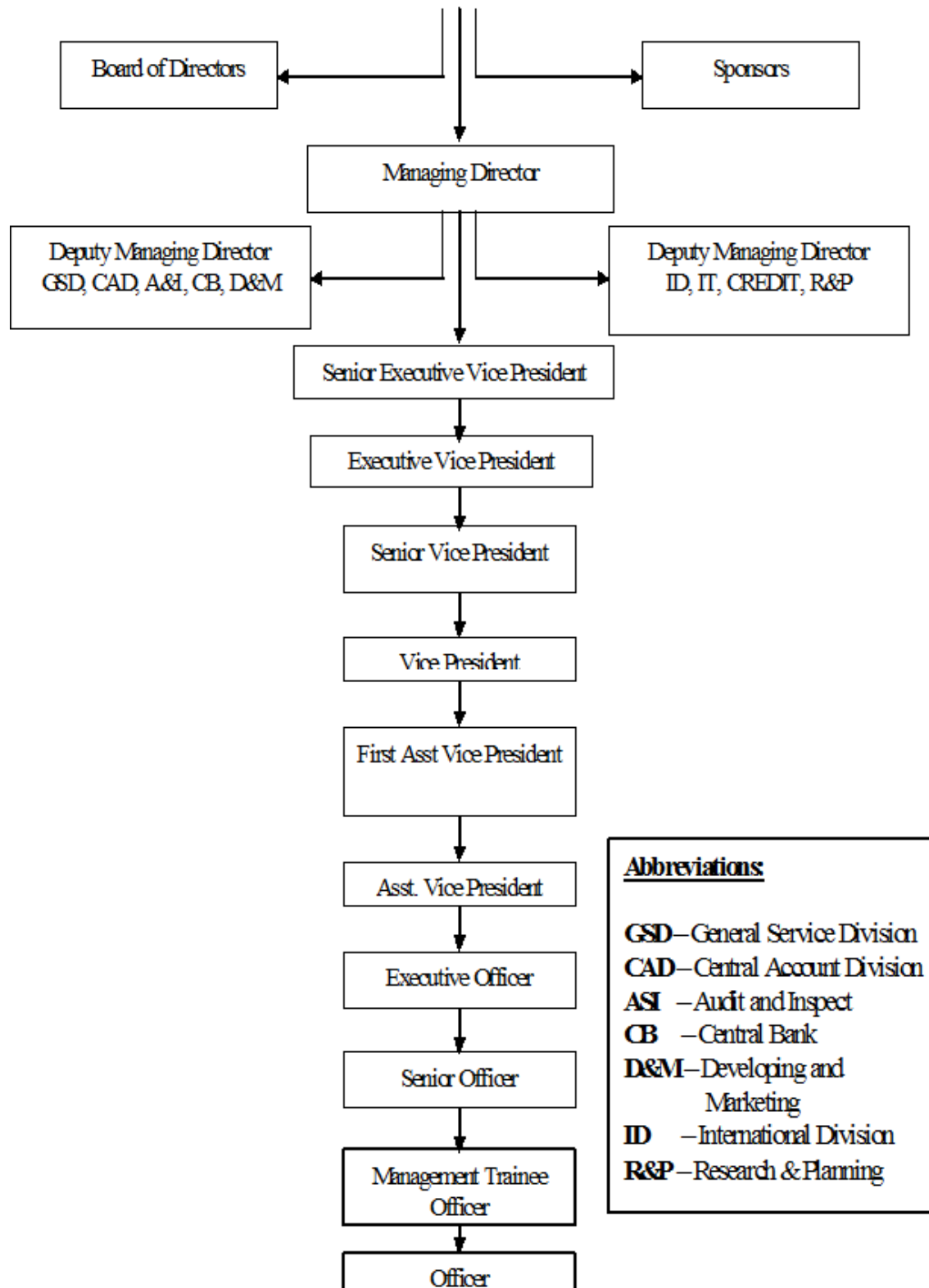
Website: <http://www.ucb.com.bd/>

Email address: info@ucb.com.bd

2.2 Objectives of United Commercial Bank Limited

- To provide quick and superior service by applying modern information technology.
- In all aspects the UCBL lanced development growth of the bank to be sustained and this technique is to be maintained.
- By improving congenial relationship between the Bank and the customers, we want to come closer to play a vital role in national development.
- By investing the liquidity of our valued shareholders income generating projects and give them maximum dividend.
- In this competitive market, the bank is to provide new innovation banking services to its valued customers and build up its own image.
- To its own position by creating creative banking service in competitive market.

2.3 Organization Structure





2.5 Functions of United Commercial Bank Limited

1. To make investment.
2. To maintain all types of accounts deposit.
3. To come closer to play a vital role in national development by improving congenial relationship between the bank and the customers.
4. To be sustained and techniques to be maintained in all respect the UCBL launched development growth of the bank
5. To conduct all kind of banking services.
6. To its own position by creative banking service in competitive market.
7. To conduct social wellbeing activities.



Chapter-3

Analysis Part

Based on the questionnaire following data have been analyzed and some attention-grabbing information has been coined.

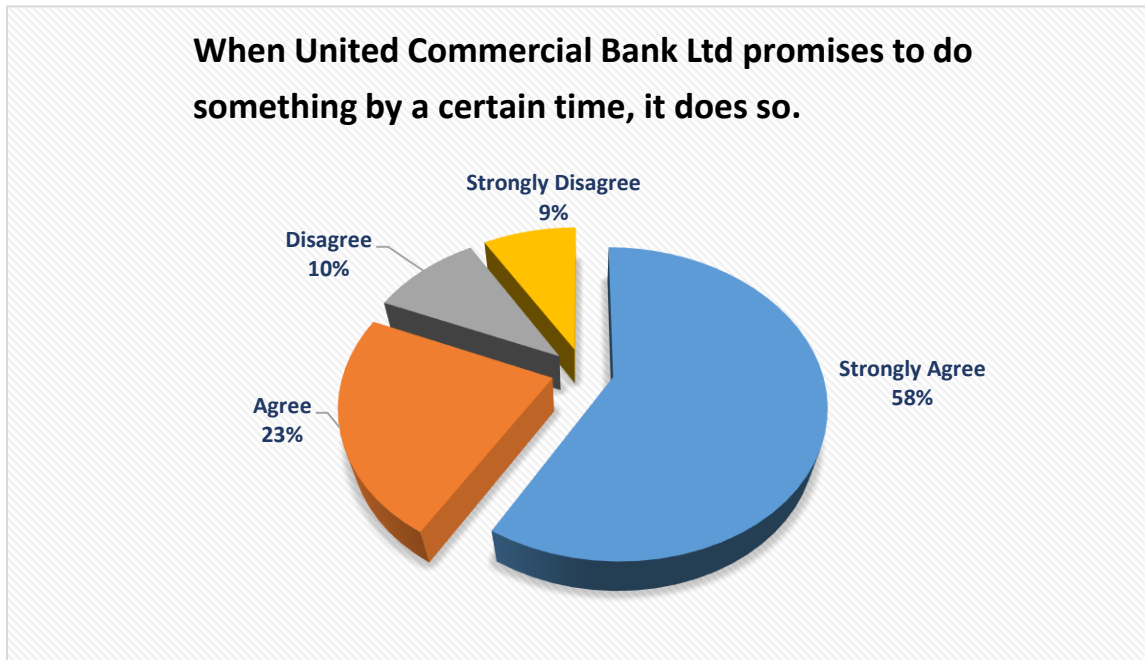


The five Servqual dimensions are:

- **Reliability** - Ability to perform the promised service dependably and accurately.
- **Responsiveness** - Willingness to help customers and provide prompt service.
- **Assurance** - Knowledge and courtesy of employees and their ability to convey trust and confidence.
- **Empathy**- Caring, individualized attention the firm provides its customers.
- **Tangibles** - Appearance of physical facilities, equipment, personnel, and communication materials.

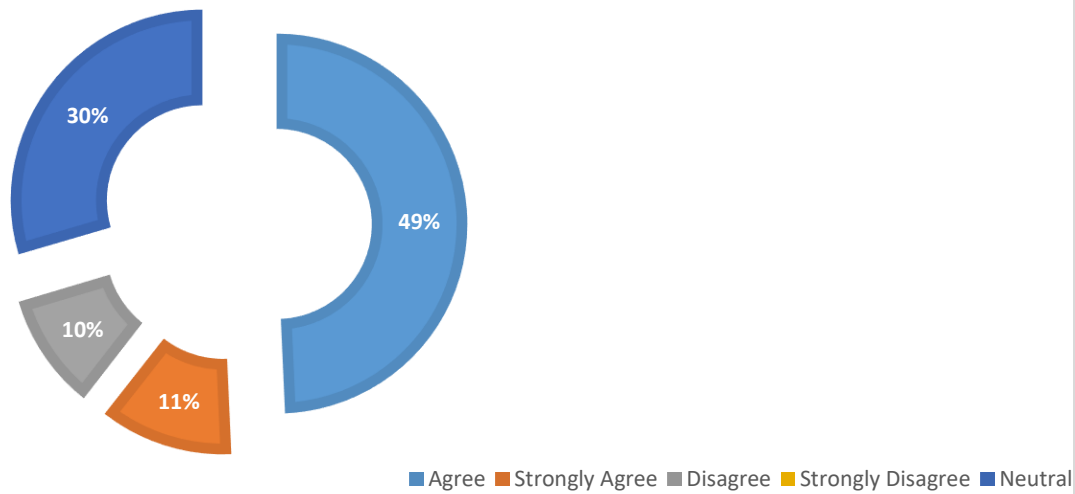
3.1 Perceptions Statements in the Reliability dimensions

Do what you say you’re going to do when you said you were going to do it.



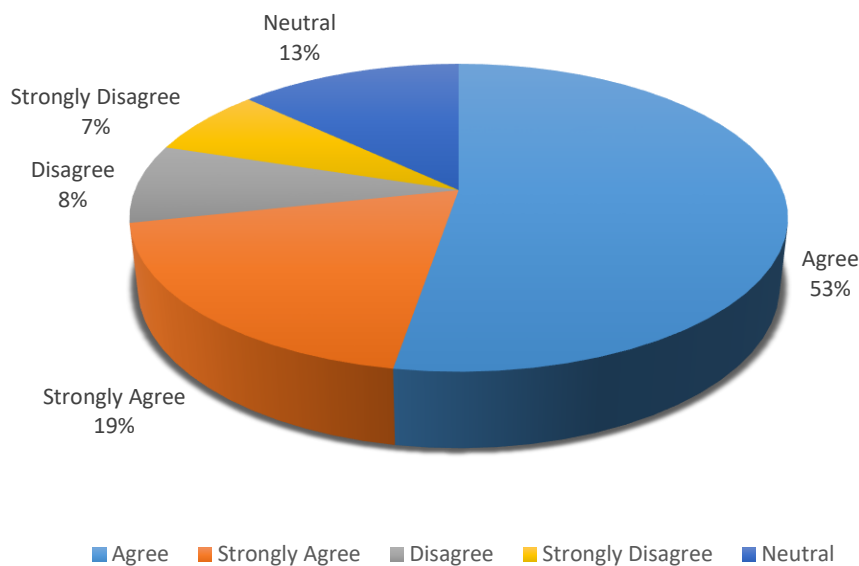
United Commercial Bank Limited is highly positive by the customer perception. Maximum clients are satisfied with the promises done by United Commercial Bank Limited. Most of the client express their opinion very positively. Some of the customer are might be disagree but it is not too much serious. Total 81% of the customer are agree and strongly agreed about the promises of UCBL.

When you have a problem, UCBL shows a sincere interest in solving your problems.

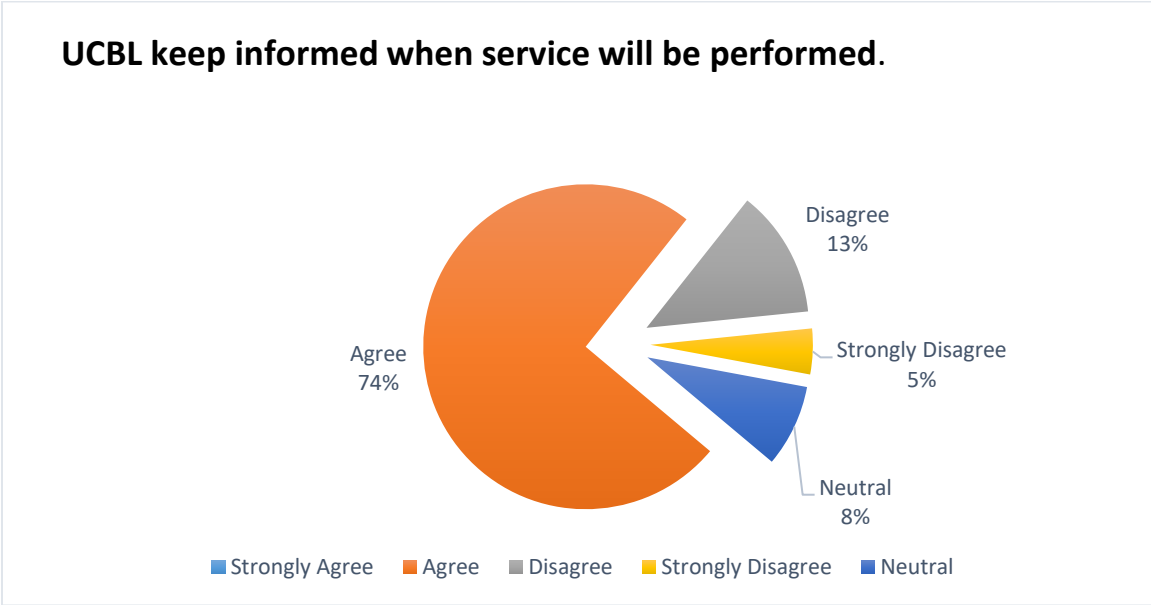


Maximum customers say they are happy with problem/solution system of United Commercial Bank Limited. But only 10% are disagree and 30% seen they are neither happy nor dissatisfied means something wrong happening. It's happen because no organization can fully satisfied their customer.

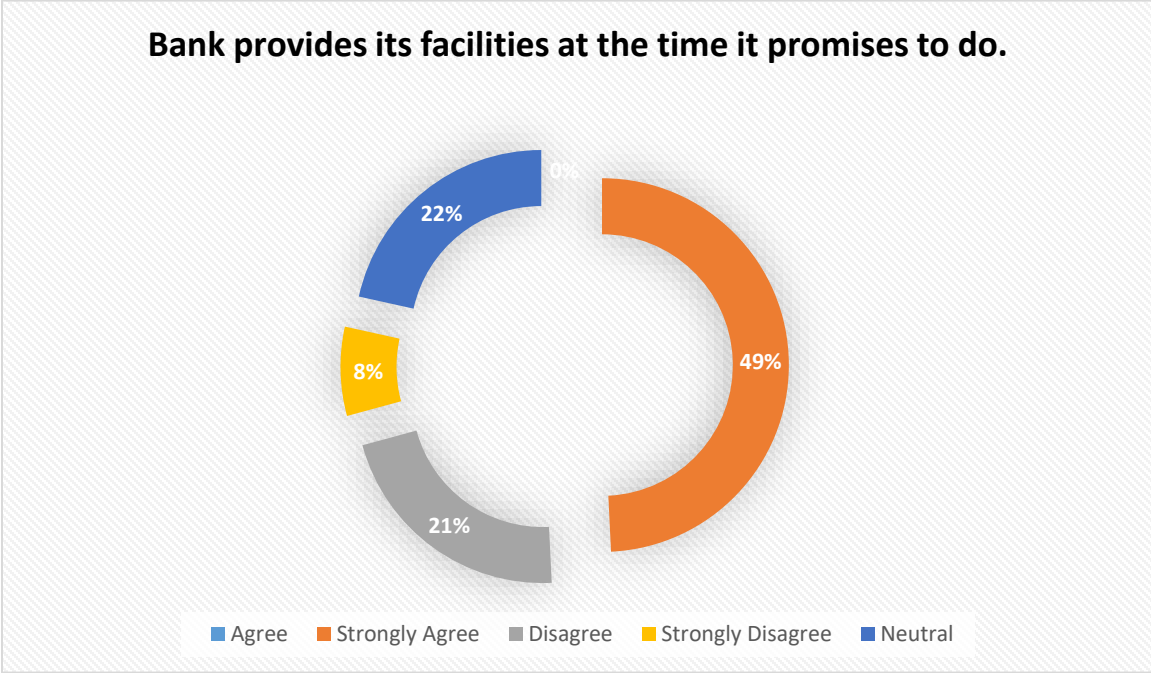
UCBL performs the right service at first time.



Most of the customers are fully support of the right service at first time. With agreed members of 53% the bank provides its facilities at the first time as promised to do so. Since 8% disagree, strongly agree is 19% and 13% of the customer are not interested to give feedback. So that's mean some changes are still needed.

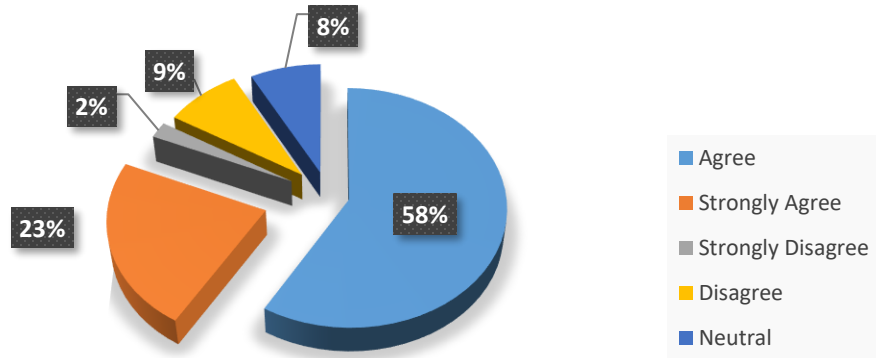


Customers have a high positive feedback of 74% agreed on keeping the customers informed about the services that will be performed.



With Strongly agreed members of 49% the bank provides its facilities at the first time as promised to do so. Since 21% disagree, so some changes are still needed. 22% of the customers are not provide their opinions.

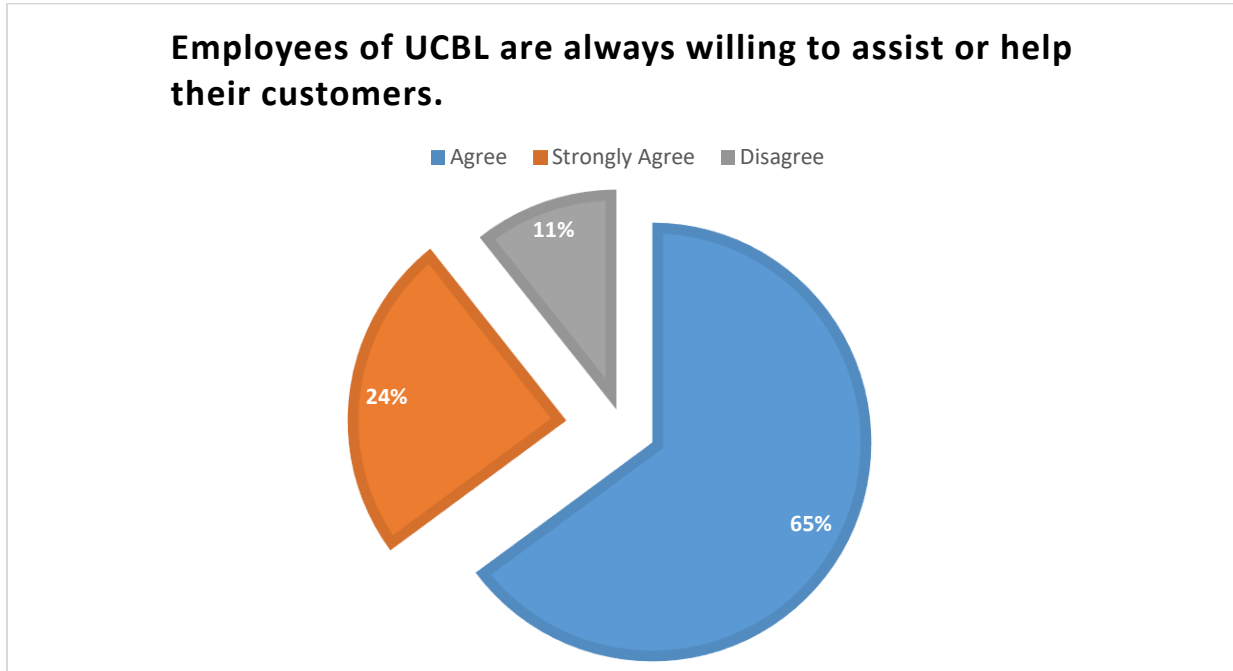
The employees of UCBL give you prompt service.



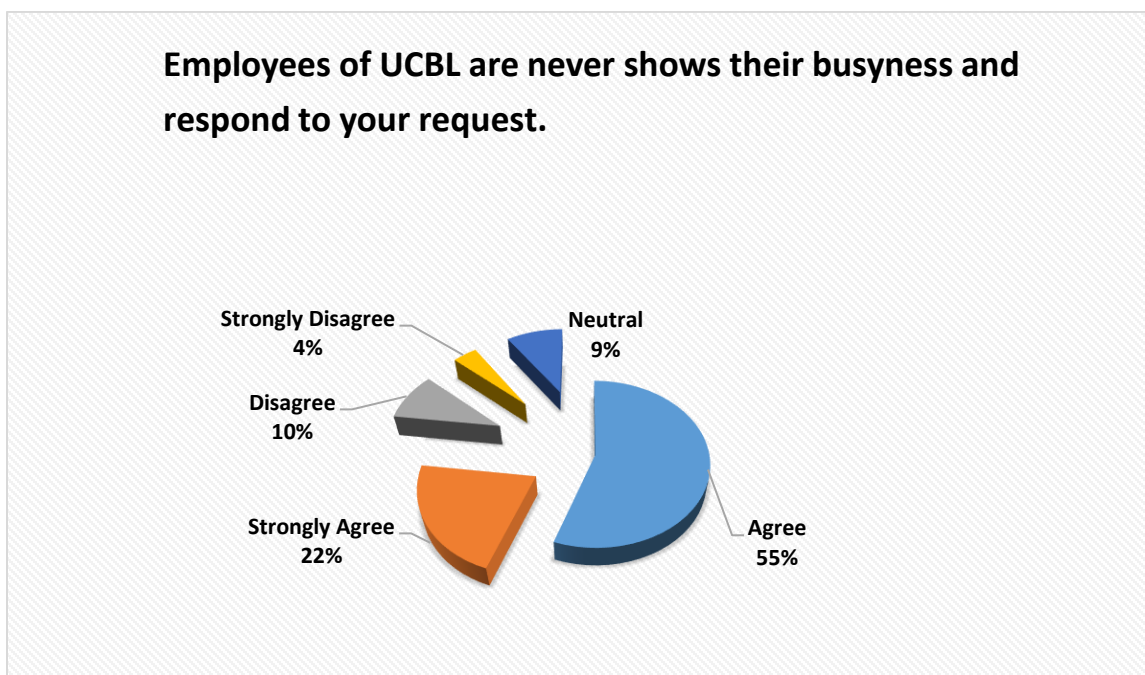
Customers are very satisfied with the employees provide service. Employee’s behavior and attitude are very important for the banking sector.

3.2 Perceptions and Statements in the Responsiveness dimensions

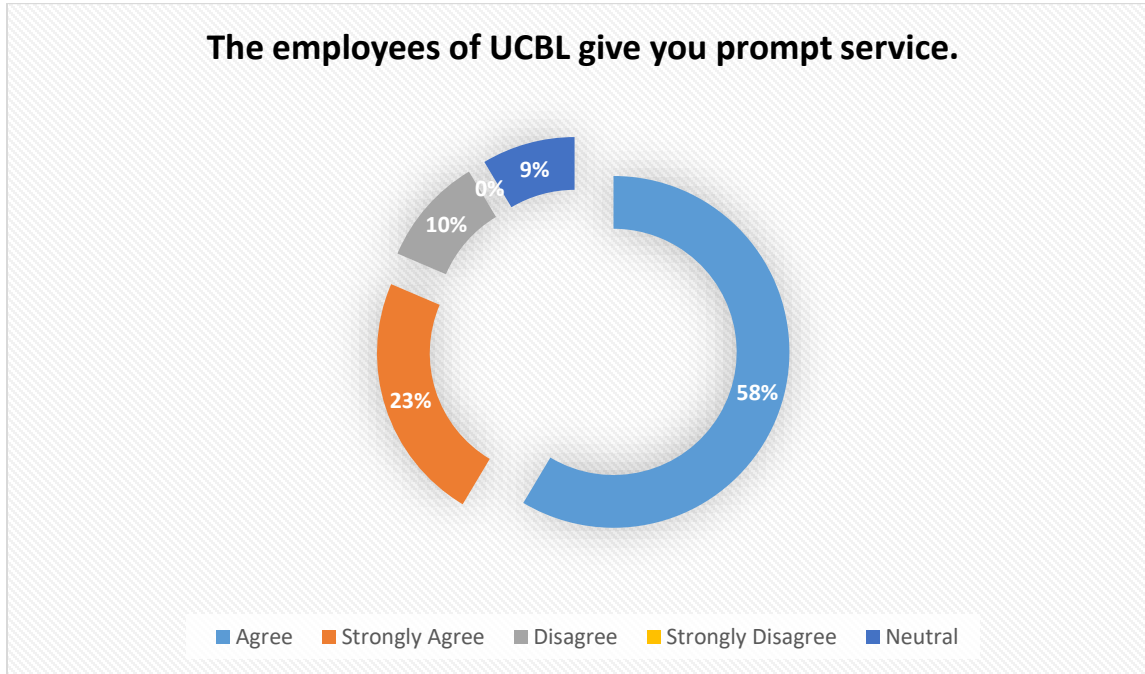
Responsiveness dimensions refers to delivering services and dealing with problems in a timely and convenient way.



Customers have a high satisfaction of the employee’s helping or assist their customers. Total 89% customers are agreed about the UCBL employees help or assisting their customers.



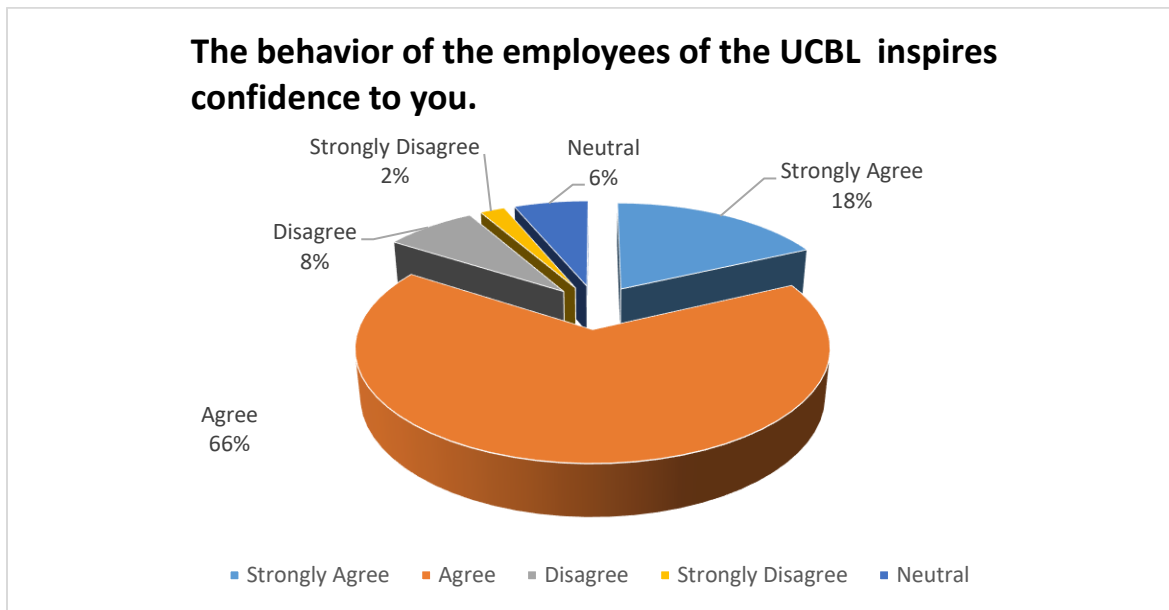
A total of 77% agree and strongly agree that employees of the bank are never too busy to respond customers' requests while a total of 14% disagree and strongly disagree with the fact. Major changes are needed here too.



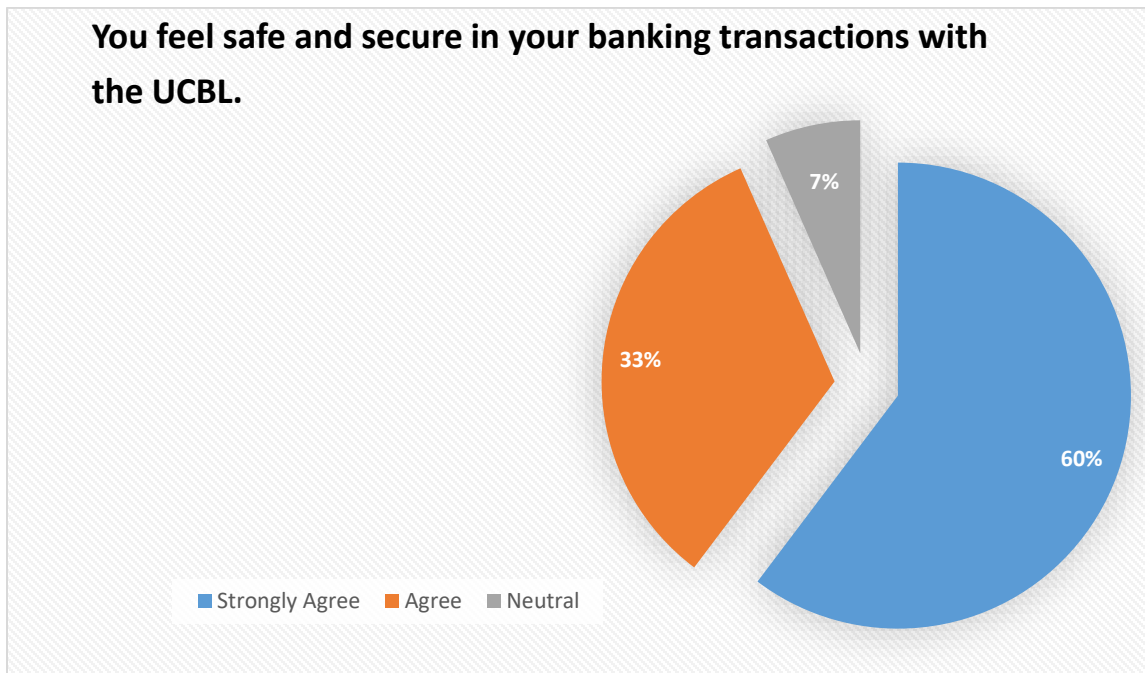
Most of the UCBL customer are very happy about the employees prompt service. 58% of the customer are agree and 10% are disagree about the point. It's happened because no organization can 100% satisfied of their customers.

3.3 Perceptions and Statements in the Assurance dimensions

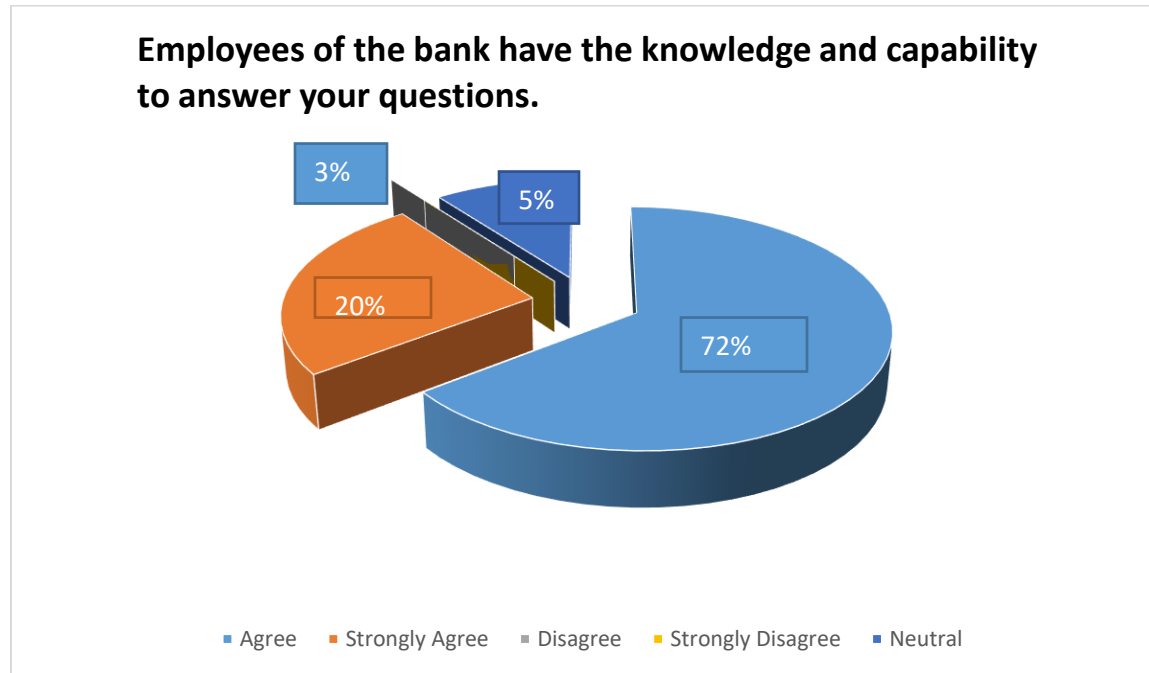
Service providers are expected to be the experts of the service they're delivering. It's a given.



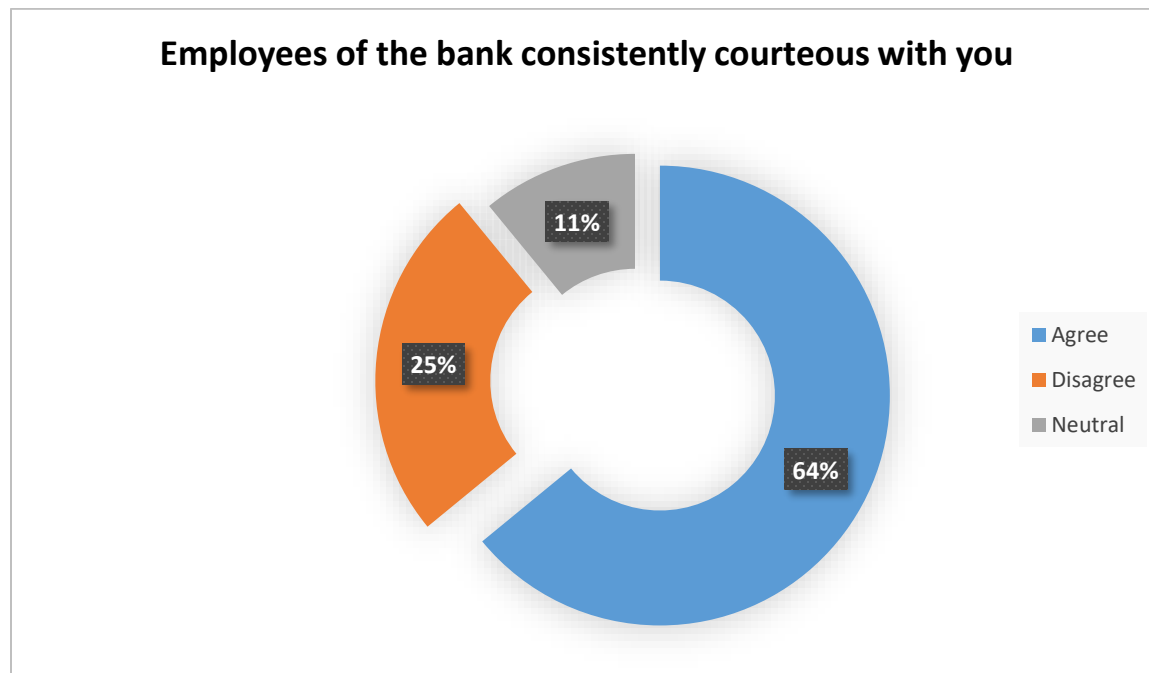
Employee's behavior is one of the big factor of an organization. When customers believed then they are easily depends on the organization. Here most of the customers 66% are agree that behavior of UCBL employee's.



UCBL is one of the secured and safest bank in our country. So no doubt about their system. Total 93% of customers are agree and strongly agree with the UCBL security system.



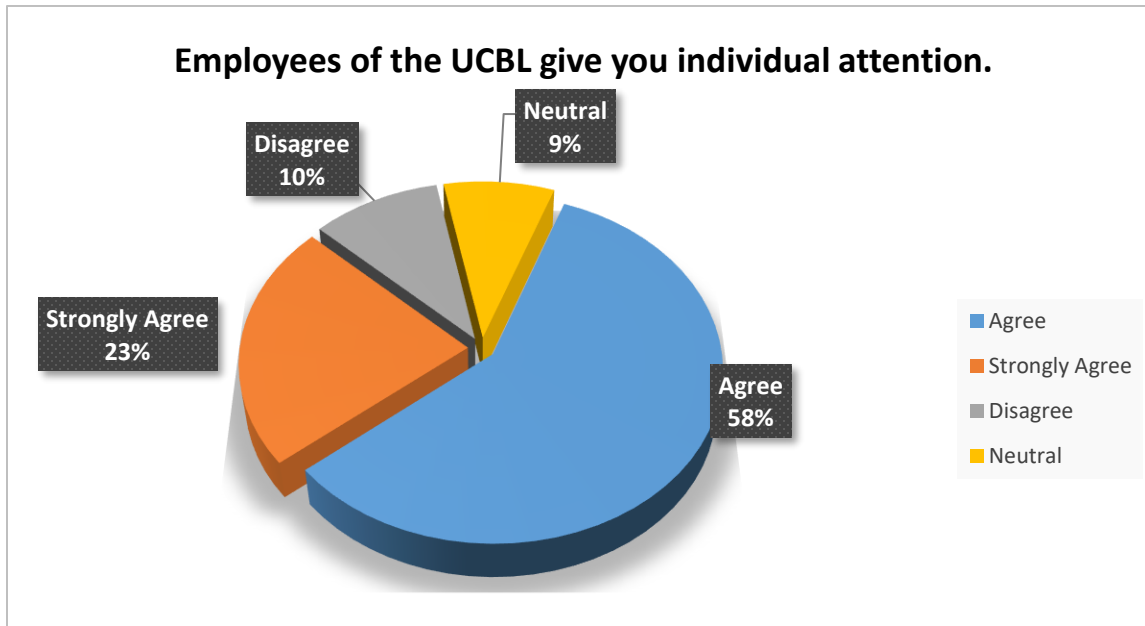
Knowledge is the most important. In UCBL employee’s knowledge is very much higher and they answered very politely when customers are facing any problem. Here total 92% of the customers are agree and only 3% disagree.



64% of the customers believe that, the bank is very courteous with you and a total of 25% don't agree. This should be improved soon.

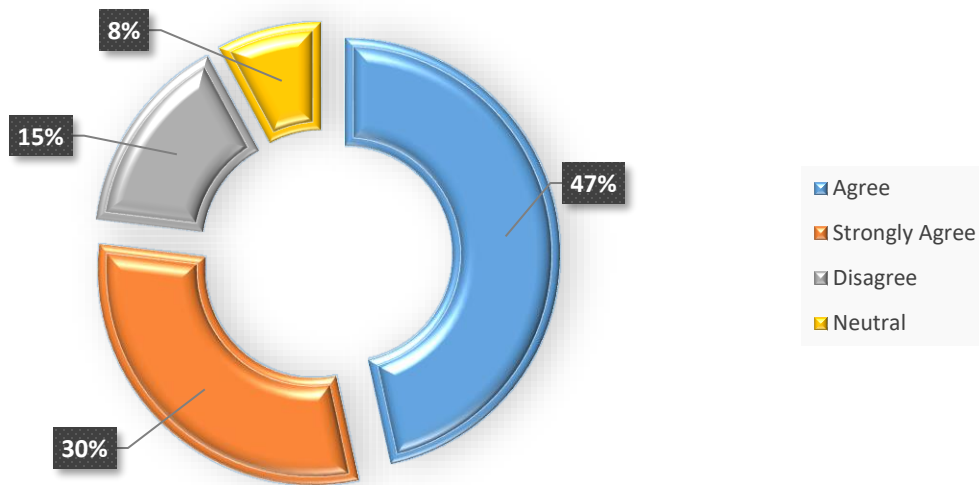
3.4 Perceptions and Statements in the Empathy dimensions

Services can be performed completely to specifications. Yet customers may not feel provider employees care about them during delivery. And this hurts customers' assessments of providers' service quality.



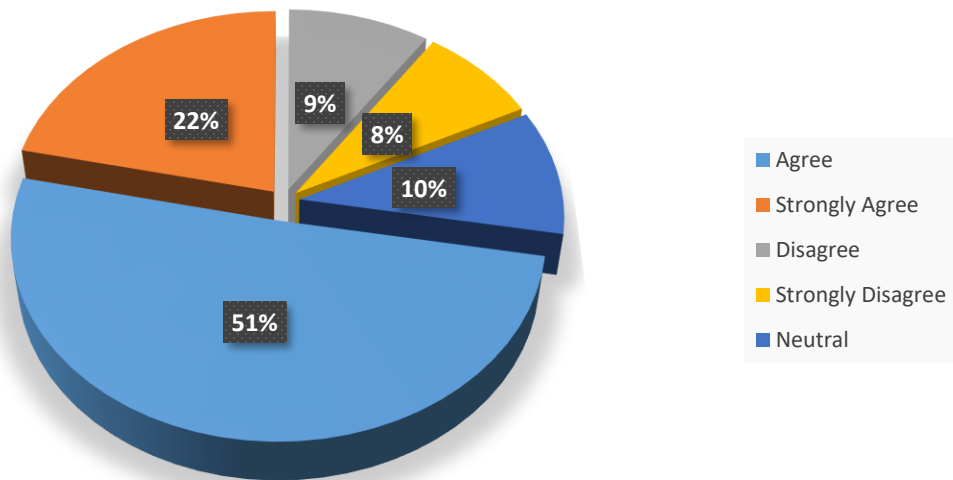
The bank employees have a good reputation of giving the customers individual attentions. Total of 58% and as well as 10% don't agree too. But the sector will be more improved day after day. Because of competition.

UCBL has your best interest heart.



The bank has the best of your interest in their heart with of total 47% agree, 30% strongly agree, 15% disagree and 8% says nothing about it. Bank should strongly improve their reputation here.

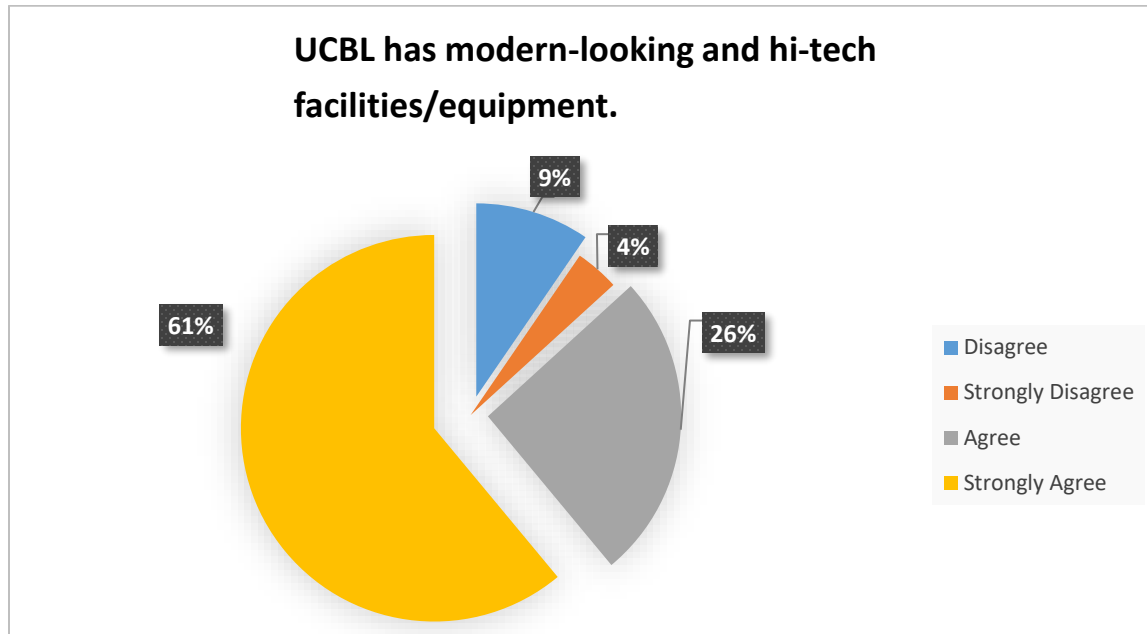
UCBL understand your specific needs.



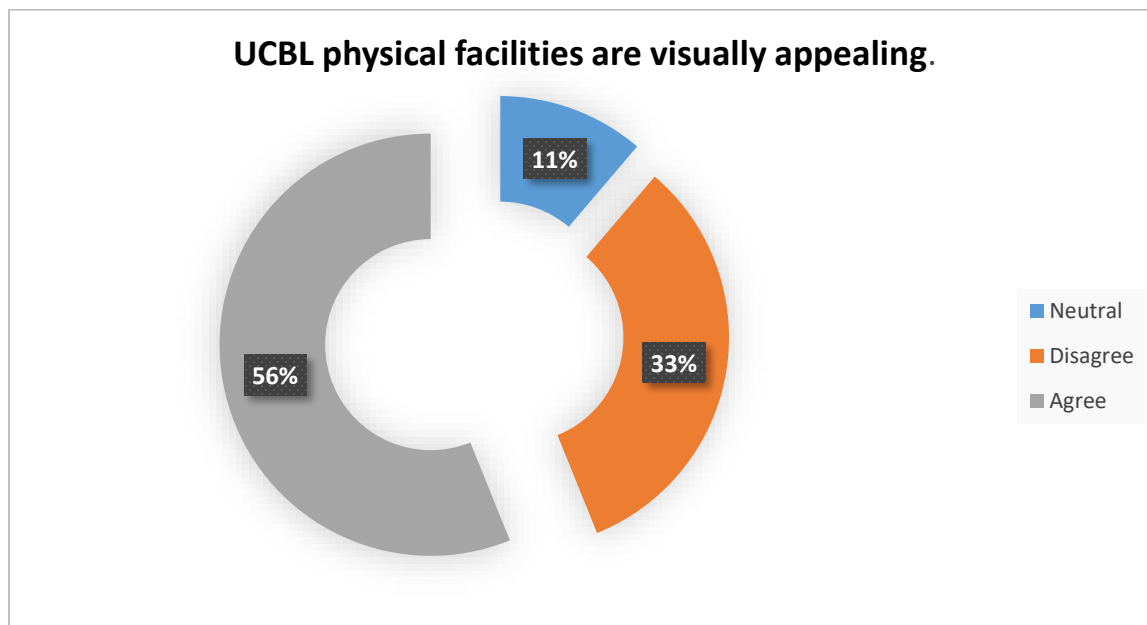
UCBL understands the customer’s specific needs with a high agreement of Total 73%. They are doing a very good job here.

3.5 Perceptions and Statements in the Tangible dimensions

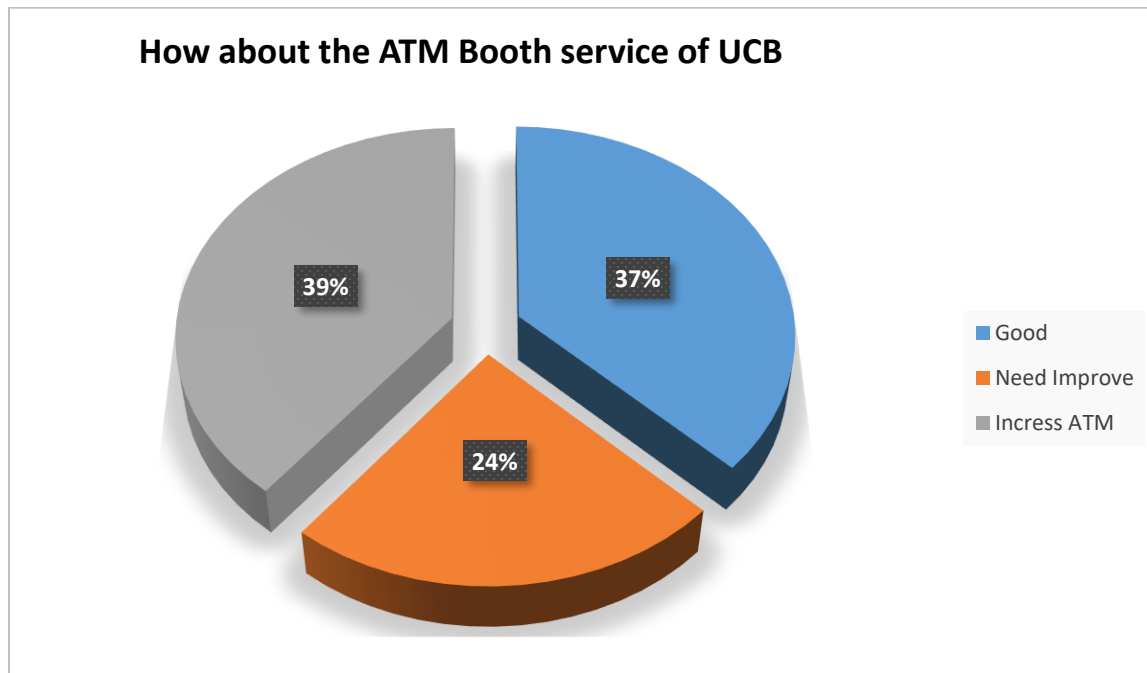
Even though this is the least important dimension, appearance matters. Just not as much as the other dimensions.



The UCBL needs more to equip their office with modern facilities. Since almost 61% agree, so they need to buy more modern machines as soon as possible. Because the technology is going more change day to day.



56% agree and 33% are disagree with the visually appealing physical facilities provided by the bank. So UCBL needs to focus on it.



In banking sector ATM booth service is more important. In this section the customers are said 37% good, 24% customers says to improve the system and 39% customers are said to increase the quantity of the ATM booth all around the country. Because people are busier day by day so the need to withdraw money by the ATM so need it increase.



Chapter- 4

Findings, Recommendations and Conclusion



4.1 Findings:

United Commercial bank is need to more unique their marketing sector. Because based on the marketing of their whole service of facility whatever they provide that will more disclosed in front of their customers and the other people who are not their customers. In my internship program and the questioner of report work I have identified some problems of United Commercial Bank. The summary of the problems are given below.

- United Commercial Bank Limited need to more dynamic about marketing.
- United Commercial Bank focused on the innovative product but also fulfilling responsibilities towards the mass people of the country.
- UCBL have problem with their dimension gap.
- UCBL have faced problem sometime with their hi-tech equipment. Many of the customers are said that UCB have no modern looking equipment.
- UCB employees sometime makes mismanagement with the client.
- UCB have problem of ATM booth facilities.

4.2 Recommendations:

From my research work about the services quality of the United Commercial Bank limited to find lot of customers perceptions, expectations. Through this analysis I have found some problem so if UCBL are going to take the higher achievement then should improve some sector which I given below.

- United Commercial Bank should be improve more the marketing sector for achieve their goal.
- UCBL should be developed their branches and open more branches outside Dhaka.
- UCBL should be recover their dimension gap, especially in reliability and tangible dimension by increase their service quality performance.
- UCBL should improve their low performance and provide better service than other excellent bank to increase the customer satisfaction
- UCBL need more sincere and dedicated to solve the customers problems.



- Employees of UCBL behavior need to be more effective.
- UCBL need to more concern about their customers.
- UCBL need to increase their ATM booth quantity all over the country.

These are the recommendations about UCBL by me. I have no doubt UCBL is one of the fastest and very high profile bank in our banking industry. Through my analysis I have tried to just point out the problems as a customer and give my own recommendations.

4.3 Conclusion:

The banking sector of Bangladesh is helping reform under the economic deregulation and opening up the economy. During my internship program I have noticed and known that UCB are contribute to make our countries economy better. I am lucky for done my internship program here. I gather lots of information and also strong my knowledge through this work. I have tried to explore many things related on banking sector and the UCBL.

United Commercial bank should concentrate more on to service quality and facility. They need to remove the gap between the customer and the employee.

It was amazing pleaser for me to work in respected affiliation like United Commercial Bank. I think it gives me a broad assortment of degree to watch the task of bank.

4.4 Reference:

Websites:

- <https://www.ucb.com.bd/index.php?page=know-ucb/investor-relations/annual-report>
- <http://lankabd.com/dse/stock-market/UCB/united-commercial-bank-limited/financial-statements?companyId=40&goToHomePageParam=true&stockId=40>
- <https://www.ucb.com.bd/>

Books:

Commercial Bank Management- Peter S. Rose, Fifth Edition



Appendix

An Evaluation of Services Quality of United Commercial Bank Limited

Questionnaire

Dear Sir or Madam,

This is a questionnaire from **Daffodil International University (DIU)** to collect data on services quality of **United Commercial Bank Limited**. This Survey is designed to look at the various needs of the customer and its level of fulfillment.

The survey will take about 8 to 10 minutes to complete. There is no right or wrong answer. Particular in this survey is completely voluntary. To ensure that your responses are strictly confidential, please don't identify yourself anywhere in the survey. Please try to complete all the questions. Your individual response will be combined with those of other respondent & only aggregated data will be reported. Thanks for taking the time to share your valuable opinion.

I would like to know whether you Strongly Agree (SA) =5, Agree (A)=4, Neutral (N)=3, Disagree(D)=2, Strongly Disagree (SD)=1, with each statement. Please circle (0) the number that response your opinion most correctly.

Please put the tick marks (√) in the appropriate box

1. Gender a) Male b) Female
2. Age a) 15-30 years b) 31-40 years c) 41-50 years d) more than 50
3. Occupation a) Service holder b) Business persons c) Others

1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly agree

A. Perceptions Statements in the RELIABILITY dimensions						
1	When United Commercial Bank Ltd promises to do something by a certain time, it does so.	1	2	3	4	5
2	When you have a problem, United Commercial Bank Ltd shows a sincere interest in solving your problems.	1	2	3	4	5
3	United Commercial Bank Ltd performs the right service at first time.	1	2	3	4	5
4	Bank provides its facilities at the time it promises to do so.	1	2	3	4	5
5	UCBL keeps you informed about when services will be performed.	1	2	3	4	5

B. Perceptions and Statements in the RESPONSIVENESS dimensions

The employees of United Commercial Bank Ltd. gives you prompt service.	1	2	3	4	5
Employees of United Commercial Bank Ltd. Are always willing to assist/help you.	1	2	3	4	5
Employees of United Commercial Bank Ltd. Are never too busy to respond to your request.	1	2	3	4	5

C. Perceptions and Statements in the ASSURANCE dimensions

1	The behavior of the employees of the United Commercial Bank Ltd. Inspires confidence to you.	1	2	3	4	5
2	You feel safe and secure in your banking transactions with the United Commercial Bank Ltd.	1	2	3	4	5
3	Employees of the bank consistently courteous with you.	1	2	3	4	5
4	Employees of the bank have the knowledge and capability to answer your questions.	1	2	3	4	5

D. Perceptions and Statements in the EMPATHY dimensions

1	Employees of the UCBL gives you individual attention.	1	2	3	4	5
2	UCBL has employees who give you individual attention.	1	2	3	4	5
3	United Commercial Bank Ltd. Has your best interest heart.	1	2	3	4	5
4	The employees of the bank understand your specific needs.	1	2	3	4	5

E. Perceptions and Statements in the TANGIBLE dimensions

1	UCBL has modern-looking and hi-tech Facilities/equipment.	1	2	3	4	5
2	UCBL Physical facilities are visually appealing.	1	2	3	4	5
3	How about the ATM Booth Service of UCBL	1	2	3	4	5
4	Materials associated with the services are visually appealing at the UCBL.	1	2	3	4	5
5	Bank has convenient business hours to perform your business transaction.	1	2	3	4	5