

Internship Report

On

“An Evaluation of the Customer Satisfaction of the City Bank Limited- A Study on Jamgorah Branch”

Submitted to

Professor Mohammed Masum Iqbal, PhD

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Submitted by

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Program MBA

Department of Business Administration
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Master of Business Administration
Daffodil International University
MAY 2019

Letter of Transmittal

Date:

Professor Mohammed Masum Iqbal, PhD
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University.

Subject: Submission of internship report on “**An Evaluation of the Customer Satisfaction of The City Bank Limited- A Study on Jamgorah Branch**”

Dear Sir,

With Unbelievable happiness, I am archiving my Internship report on " An Evaluation of the Customer Satisfaction of The City Bank Limited-A Study on Jamgorah Branch " in perspective on my 3 months' internship length. This archive has been submitted as an imperative essential of the MBA educational programs. The internship application has outfitted me with a probability of having an introduction to the running condition and at work appreciate in the Retail Finance Center (RFC) arrangement of a famous non-open present-day money related establishment, The City Bank Limited.

I have watched the investigate be genuinely empowering, supportive and canny. I've attempted my stage quality to set up an amazing and tenable report. I am believing you'll discover this report the significance of the majority of the work I've put in it. I welcome your entire question and contribute heavily to answer them.

Yours sincerely,

.....

Md. Imran Hossain

ID: 181-14-058

Program MBA

Department of Business Administration

Faculty of Business & Entrepreneurship

Approval Certificate

I am Pleased to certify that the Internship Report on “**An Evaluation of the Customer Satisfaction of the City Bank Limited- A Study on Jamgorah Branch**” prepared by Md. Imran Hossain, ID: 181-14-058, Program MBA, Department of Business Administration has been recommended for submission and presentation.

I wish him all success in life.

Supervisor

Professor Mohammed Masum Iqbal, PhD
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University.

Students Declaration

I, Md. Imran Hossain, ID: 181-14-058, hereby announce that the following internship report titled “An Evaluation of the Customer Satisfaction of The City Bank Limited- A Study on Jamgorah Branch” is solely prepared by me right after the completion of my internship at Green Smart Shirt Limited under the supervision of Professor Mohammed Masum Iqbal, PhD, Department of Business Administration, Faculty of Business & Entrepreneurship.

I ensure that the report has been prepared in consideration of the fulfilment of my academic requirement and not for any other intention although the concerned parties may find it useful for the improvement of HR policies.

Md. Imran Hossain

ID: 181-14-058

Department of Business Administration

Faculty of Business & Entrepreneurship

Acknowledgement

Above all else, I need to express my most profound thanks and dedication to Almighty God for gift me with the capacity, quality and patience and to stay dynamic in my proposal.

An exceptional obligation is because of my decent Supervisor, Professor Dr. Mohammed Masum Iqbal, Dean & MBA Coordinator, Department of Business Administration, Faculty of Business and Entrepreneurship who has been my scholastic chief for the course of MBA. He was top dog enough to allocate her significant time to give me her modest direction, motivation musings, adequate and appropriate headings for the fruitful preparation of this report.

I am likewise very grateful to all City Bank Limited authorities, who work to give me the fundamental information and itemized explanation that arranged this report and the entry level position think about. I might likewise want to thank the staff at the City Bank Limited for their significant cooperation and help. It will be uncalled for on the off chance that I don't give them thanks since we can do nothing without their cooperation.

I am likewise grateful to my Family for their constant a wide range of backings all through the getting ready report.

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Chapter One

Introduction

1.1 Background of the Study

No studying is totally completed apart from if it is completely bolstered through activities on the floor. Something may be the fine of theoretical statistics, it is not performed without realistic implication on the floor. This awareness is constantly stated in the have a look at of business administration where reveal in on the floor plays a dominant profession. Master of Business Administration (MBA) is planned with a first-rate mixture of sensible and theoretical aspects. After completing the MBA, it's miles required for each understudy to finish the internship document or dissertation application with a base period of two or 3 months. As an understudy of MBA to meet the essential of this diploma, I was assigned to search for after an Internship in the city bank limited.

I have attempted my best to utilize this chance to advance my understanding of "An Evaluation of the Customer Satisfaction of the City Bank Limited-A Study on Jamgorah Branch". After watching totally, I have prepared this report on the basis of my revelations and observation relating to the theme.

1.2. Objectives of The Study

The objectives of the report are to get a realistic introduction to the organizational surroundings as well as to understand the framework and framework adopted in undertaking everyday banking by using the City Bank Ltd. Apart from this file has been created to gain the accompanying desires

- To Explain Customers Satisfaction.
- To measure the customer's satisfaction of the City Bank Limited.
- To Identify issues related to Customers Satisfaction, Jamgorah Branch.
- To make a recommendation to taking care of the issue.

1.3. Methodology of Study

To fulfill the locations of the take a look at, I realized that a solitary process could not be fruitful. Formal and oral discussion, direct remark, thinking customers and printed papers of the bank have been found valuable. To acquire the necessary and significant information, the accompanying strategies were implemented. Each number one and secondary assets were used here.

1.3.1 Source of Data

I have collected data from the two unique sources; one is primary sources and another is secondary sources.

1.3.1.1. Primary Sources

- Face to Face communicate with the respective customers, officials and staff of the branch and head workplace.
- Discussing with my supervising trainer and supervisor.
- Practical work enjoys inside the one of a kind desk of the department of the branch.

1.3.1.2. Secondary Sources

- Annual Report of the City Bank Ltd.
- Website of the City Bank Ltd.
- Several books and periodicals related to the banking sector.
- Different circular sent by the head office of The City Bank Ltd.
- Various documentary file of The City Bank Ltd.

1.4. Scope of The Study

This report covers customer departments of The City Bank Ltd. It also exhibits a short scenario of The City Bank Ltd.

1.5. Limitation of The Study

Records at the bank are confidential and important. Therefore, the undertaking's paintings are a challenge to the available statistics from the net files. The primary challenge experienced in growing this file is as according to the following:

- Lack of adequate information about any other organization.
- A significant part of the time forward-figuring information isn't distributed.
- Because of the reluctance of the clamoring key persons, the necessary data collection ends up being hard.
- Lack of experiences has acted as constraints in the way of careful exploration regarding the matter.
- Unavailability of adequate formed reports as required making an intensive study.

Chapter Two

Literature Review

There had been heaps of articles, journals and case ponder disseminated on Janata financial institution confined and its administration first-class. Literature observes of this research paper will deliver some concept about the associated theoretical records and investigations of this specific factor.

Islam and Rahman, (2105) had said in their magazine that "Janata financial institution restrained is targeted on giving excessive caliber economic administrations/objects to largely make contributions to the extraordinary development of GDP of the kingdom through stimulating exchange and enterprise, accelerating the pace of industrialization, and sustainable financial development of the state."

Islam and Niaz, (2016) wrote of their article that "Conveying higher management nice than clients in contemporary business surroundings is critical and vital because of the firm opposition inside the nearby and international markets. The capacity to offer high administration pleasant will fortify the photograph; beautify retention of customers, attracting new capacity clients via consumer delight and loyalty." this article turned into approximately the evaluation of management great and pride of banks customer. Here the authors mentioned the current situation of the banking segment of Bangladesh. Their major difficulty became whether the banks are able to satisfy their clients or now not.

Salma and Shahneaz, (2013) admitted of their studies paper that "a few freely possessed banks are scoring admirably among clients yet typical analysis demonstrates that pride charge in clients of personal banks is a lot better than open phase banks and people will hold the loan with personal banks then open because they're stimulated by way of the size of honesty of private banks." this newsletter talks about the performance size of personal financial institution v/s open bank of Bangladesh. In this content the Salma and Shahneaz, (2013) also claimed that "while the private place banks are in comparison with open section banks, non-public bank customers were more and more

glad with their financial institution because of their several branches at convenient locations and innovation (like take a look at store machines, carrier invoice accepting machines, and so on.) which were no longer observed in open part bank. Anyways, whilst we communicate approximately open component banks customer of open section banks had been steadily satisfied with popularity, reliability and the charges which open vicinity banks pressure on administrations like take a look at/coins keep and test/coins withdraw (it's been established that value prices are decreasing in open segment banks than in the private section)."

Akhter, (2012) says in her journal that "the open commercial banks are not enjoyable the constantly increasing want to their customers. To get by using in opposition with the personal phase 's financial institution focused and professional mindset is to be created in the brain of the representatives of the open division 's banks. Legitimate education and schooling are to receive to the workers of Public industrial Banks."

We can see that these articles communicate about the significance of customer pleasure inside the banking element. We can see that non-public business banks are displaying improvement over open business banks whilst the researchers compared the ones. Giving higher carrier is the foundation of improving inside the banking commercial enterprise. On the off chance that the clients aren't satisfied, they'll change to other banks

Chapter Three

Overview of the Organization Part

3.1 Organization Review

No learning is totally completed aside from on the off chance that it is totally braced by occasions on the ground. Whatever may be the quality of theoretical information, it isn't done without practical implication on the ground. This realization is logically pronounced in the study of Business Administration where experience on the ground plays a dominant occupation. Master of Business Administration (MBA) is planned with a great combination of practical and theoretical aspects. After completing the MBA, it is required for each understudy to complete the internship report or dissertation program with a base duration of a few months. As an understudy of MBA to satisfy the essential of this Degree, I was assigned to search for after an Entry level position in The City Bank Limited.

I have attempted my best to use this chance to advance my understanding of "An Evaluation of the Customer Satisfaction of the City Bank Limited-A Study on Jamgorah Branch". After watching totally, I have prepared this report on the basis of my revelations and observation relating to the theme.

- I. Corporate & Investment Banking;
- II. Retail Banking (Including Cards);
- III. SME Banking; &
- IV. Treasury & Market Risks.

below a real-time online banking platform, these 4 business divisions are strengthened at the decrease lower back via using a momentous control conveyance or operations setup and moreover a clever IT backbone. Such a centralized enterprise phase primarily based enterprise and running model guarantee specialized remedy and administrations to the bank's numerous customer fragments. The economic group right without delay has 83 online branches unfold for the duration of the length and breadth of the kingdom that carries a simple Banking branch. apart from those traditional conveyance focuses, the economic institution is also lively within the alternative conveyance vicinity. It earlier than lengthy has 26 ATMs of its private, and ATM sharing arrangement with a companion monetary group that has 225 ATMs in the area; SMS Banking; Enthusiasm Banking and so forth. speedy its customer call center is going to begin operation. The financial institution has a plan to quit the existing one year with 50 have ATMs. town bank is the number one financial institution in Bangladesh to have issued dual cash Visa. A financial group is a fundamental person from VISA worldwide and it troubles each nearby

cash (Taka) and outdoor cash (US dollar) card constraint in a solitary plastic. VISA Platinum card is each different well-known element which the bank is pushing hard so that you can ease out the traces on the branch created by using its amazing base of someplace in the type of 400,000 retail customers. The release of VISA pay as you cross Card for the tour aspect is at gift underway. town economic group notably regards offering custom designed and nicely-prepared client control.

It changed into in the vicinity a tweaked management brilliance version called hollow (graceful appropriate-charming) that bases on making sure satisfied clients through putting benchmarks for the monetary group's human beings' mindset, behavior, readiness degree, accuracy and practicality of management notable.

The city financial institution restrained is one of the largest company banks within the use with a present plan of action that heavily encourages and strengthens the improvement of the financial group in Retail and SME Banking. The financial institution is specifically on its way to starting many loose SME focuses on the duration of the country inner a concise span. The monetary group is also active inside the workers' far-flung remittance corporation. It has robust tie-united states of America of us with principal change organizations in the inner East, Europe, some distance East, and us, from wherein lots of individual remittances visit the dominion always for distributions via the financial institution's massive association of 83 online branches. the existing senior control leaders of the financial institution encompass stylish individuals structure the multinational banks with normal control aptitudes and statistics in their separate "specialized" regions. The financial organization this 12 months, is celebrating its twenty-fifth year of the voyage with the easy ambition of transforming into the no.1 personal commercial economic organization in the kingdom in three years' time. The as of late launched emblem and the pay-off line of the financial institution is best one initial increase inside the course of attaining that issue.

3.2 Management of CBL

- Board of Directors
- Policy committee.
- Executive committee.
- Credit Committee

All these committees meet on a regular basis for discussing various issues and proposals submitted for decisions.

3.4 Vision of The Bank

To be the leading Bank in the nation with best practices and most elevated social duty

3.5 Mission of The Bank

- ❖ To contribute to the monetary development of a kingdom.
- ❖ To acquire a bizarre country of customer pleasure via the extension of administration by way of a devoted and inspired crew of experts.
- ❖ To keep non-stop development of market percentage guaranteeing exceptional.
- ❖ To maximize the financial institution's profit by making sure its regular improvement.
- ❖ To maintain high ethical and moral standards.
- ❖ To guarantee a participative control framework and strengthening of Human Assets.
- ❖ To nature allowing surroundings in which innovativeness and performance are rewarded.

3.7. Departments of The Bank

On the off threat that the roles aren't prepared considering their interrelationship and aren't allocated in a particular branch, it might be extraordinarily difficult to control the framework effectively. At the off hazard that the departments aren't fitted for precise works, there would be a haphazard scenario and the performance of a specific department would now not be measured. The City Bank Limited does this work great.

There are

- ❖ Human Resources Division
- ❖ Finance Division
- ❖ Trade Service & Correspondent Banking Division
- ❖ Logistic and support division
- ❖ Information Technology Division
- ❖ Credit Division
- ❖ SME Division
- ❖ Credit Admin and Monitoring Division

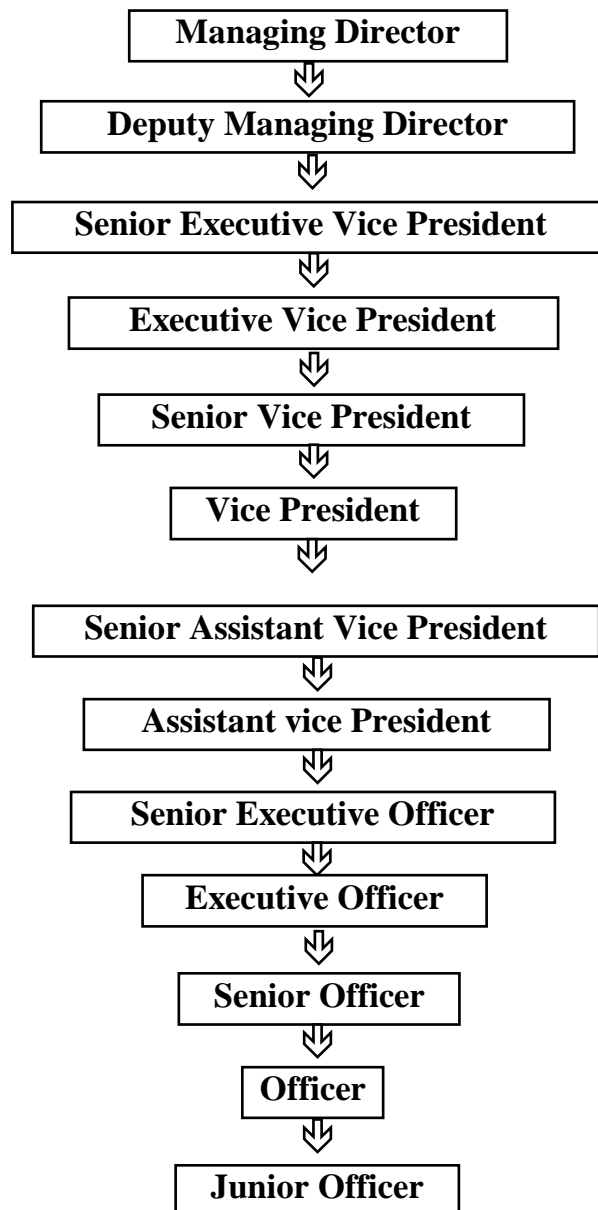
- ❖ Corporate Affairs Division
- ❖ Card Division
- ❖ Recovery & Legal Division.

3.8 Human Resources Management of the Bank

The middle abilities inside the banking aspect can be created with the help of its personnel. The number one detail in the banking organization is that a financial group or monetary organization has to avail the be given as actual with of the contributor, customer for reinforcing its performance. In extensive, people have no longer had self-notion within the banking framework overall development of the financial system can be halted as the main circulation of the cash flip out through the manner closer to banking. Availing the accept as real with of the overall people is not an easy challenge. The applicable's mindset and skill ability, similar to that of the workers, are crucial for attaining the accept as proper with of the overall people and in this way for the better average performance of the monetary institution. on the off danger that the representatives are glad, they'll paintings for the enterprise and there may be a sort of loyalty created in the angle of the representatives. The worker wishes to be proficient. within the face of the contemporary global opposition, it is not only important to gather the great human beings to work for the enterprise yet, similarly, to equip the staff with the modern-day aptitude and enhancements and hold the excessive achievers to contend accurately and efficaciously. to conform to the client's want city bank is revolved around growing man or woman professional and technical aptitudes via academic possibilities and an intensive style of inner and outside manpower improvement and profession-related training programs.

The financial organization's human belongings technique emphasizes on giving employment pleasure, development openings, and due reputation of unequaled usual overall performance. now not all that horrific place of business reflects and advances an ordinary kingdom of loyalty and responsibility from the representatives. knowledge this The metropolis financial institution restrained has positioned the maximum outrageous importance on the non-stop development of its human property, separate the amazing and weak spot of the employee to assess the individual schooling wishes, they may be sent for schooling for personal development. To set up, beautify the banking records of the representatives PBL prepare each in-residence and out of doors training.

3.9. Hierarchy of The Management of the Bank



3.10. Organization Division of the Bank

3.10.1 Retail Banking

one of the maximum high-quality examples of beating the adversity of the last 50 years' banking industry globally has been the conceptualization and revolutionary execution of banking with person clients, their partners, and families. The commercial enterprise has named it as Retail Banking or personal Banking or customer Banking; and it has now - at a really rapid tempo – grow to be the most important pay line for a massive

part of the top banks on earth. metropolis bank, as properly, as of past due has started its voyage in Retail Banking. "city Retail - upload a touch metropolis in your lifestyles" is the brand new emblem-mantra, the pay-off line for town Retail. Our goal is apparent. The metropolis financial institution Ltd need town financial institution to convert into the most preferred financial institution to all man or woman clients of the state, as a minimum of the city networks and cities in which the city bank Ltd perform. The metropolis financial institution Ltd wants to give our clients the pinnacle level administrations, innovative matters and monetary answers from clever outlets - all with a chief smile that conveys and generates happiness all the manner! The major retail banking consequences of the City Bank Limited are:

- ❖ Deposit Service
- ❖ Loan service
- ❖ NRB (Banking facilities for Non Residential Bangladeshis)
- ❖ Debit and Credit Card

City Shomridhdhi is a great DPS aspect this is in particular greater attractive than the general DPS matters within the marketplace. You get a heavy general at the crowning glory of the term against your monthly keep of small installments. it's an excellent way to confirm your economic future! metropolis Projonmo is a novel month-to-month save plot which you open in your kids to protect their future towards all uncertainties and dangers. As a father or mother of the child, you can open this account which manufactures exceptional and unmatched financial savings for you continually. on the factor, while your adolescent is beyond his or her school age, there's this adequate cash to your hand to take care of his/her superior training, marriage or different such huge prices.

city Ichchapuron allows you to earn a premium and respect premium constantly that accrues to your constant save account, no matter what the time period of the store is. It allows make your monetary making plans more and more taught, and your existence dynamically organized. at the same time as your fixed keep remains immaculate and well-stored for future, you retain getting the profit on a month-to-month foundation. What higher way to attend to your monthly repeating prices like children's schooling

or school expenses, house guide's remuneration, management rate payments, saving money in sure DPS conspire.

city force is a tailored car mortgage facility. city answer is a way of existence mortgage including holiday, training, wedding ceremony, residence protection, and scientific financing. town bank as of now has nine,000 rate playing cards and eight,000 Visas inclusive of twin cash cards first of its type in circulation. 50 new ATMs are anticipated to be released in 2008-09 to facilitate attain and convenience and thereby assist to increase its patron base drastically. Already eleven ATMs are in operation and city bank's clients can use Dutch Bangla bank's large ATM Armada.

3.10.1.1 Deposit:

metropolis bank gives an extensive sort of saving things to fulfill your monetary desires. From modern-day and savings debts to fixed shops and Pension Plans each account is deliberate to give you the exceptional value for your cash. Please take a progressively essential take a gander in any respect the store aftereffects of metropolis bank have to offer and then go to any of our branches close to your location. Store Items:

- ❖ Current account
- ❖ Savings account
- ❖ City Onayash
- ❖ City Shomridhdhi
- ❖ City Projonmo
- ❖ City Ichchapurun
- ❖ Fixed Deposit

3.10.1.2 Loan service

City Bank offers three types of lone service. The loan products are:

- ❖ City Drive
- ❖ City Solution
- ❖ City Express

3.10.2. Corporate Banking

City Bank Limited is a major participant within the Bangladesh wholesale banking enterprise to provide the entire stage of modern, tweaked answers and administrations. The metropolis bank Ltd gives administration at the most improved amount. Our emphasis isn't on short-term profit, yet on structure lengthy-term relationships and

standing by using our clients at something point they need us. The city bank Ltd has certainly one of a caring commercial enterprise rotate around enabling undertaking financing, exchange, hypothesis, and manufacturing organize financing for customers. The city financial institution Ltd targets to be a one-stop gateway for the company and financial establishments trying to increase their enterprise. And the city bank Ltd is based on utilizing our countrywide framework to facilitate our clients' developing exchange and journey streams and store organize financing needs throughout our enterprise influence.

The company and journey relationship teams have taken the blue-chip customers like Grameen cellphone, Epyllion accumulating, Banglalink, Ericsson, Meghna collecting, Esquire amassing, and Nandan, and so forward. The organized Finance crew has as of past due to close a Tk. 1100 million inclination share transaction for Khulna electricity organization Ltd. As mandated facilitator and agent.

The town bank Ltd bases best on corporate and institutional customers domiciled or conducting commercial enterprise in our effect, supplying clients get admission to our huge branch framework and award-triumphing suite of state of the artwork administrations. It totally is familiar with the importance of time, convenience and profitability to the success of your enterprise. The city financial institution Ltd makes smooth the complicated monetary global for you and encourages you to maximize every chance. Following are the company Banking outcomes of the metropolis financial institution restricted:

- ❖ Working capital finance
- ❖ Trade finance
- ❖ Short / Mid-term finance
- ❖ Project finance
- ❖ Islamic finance
- ❖ Structured finance
- ❖ Cash management
- ❖ Investment banking

3.10.3. SME Banking

SME Banking of CBL is assuming another and present-day measurement. it's miles going into an increasing number of the broad horizon. The reason for stretching out banking administrations to SME's of the country is to meaningfully power they all as much as the accompanying measurement of specific enterprise operations. The upward thrust could be significant as they would be business sagacious revolved around a sustainable destiny. it is, consequently, could swing into a home of SME's to create to the accompanying dimension. along these traces, the financial institution has named it metropolis enterprise - for taking SME's to the accompanying size. uncommon for the historical backdrop of town bank, SME Banking commercial enterprise structures will be driven through a centralized platform version. that is a fundamental circulate far from a 25 years' legacy arrangement of decentralized geography based totally department banking version. The city bank Ltd realizes this modification framework and electricity is already in the area. this will be executed by 2008 CBL offers several altered SME Banking things namely metropolis Multan, city Sheba, town Shulov, and city Munafa. SME asset has a look at went to BDT 4930 out of 2007 and the wide variety of debtors in SME turned into 2825.

3.10.4. Treasury &Market Division

CBL. has a dedicated Treasury crew who's able to give all treasury solutions through our far off correspondent colleagues, CBL is giving a huge range of Treasury things. In CBL Treasury, there are four teams who are specialized in their very own vicinity to guarantee the first-class strategy to our purchaser essential. CBL has following teams inside the Treasury:

- ❖ Foreign Exchange (Local & G7)
- ❖ Money Market
- ❖ Corporate Sales
- ❖ ALM & Market Research

Chapter Four

Customer Satisfaction Analysis

4.1. Customer Satisfaction & Analysis

4.1.1 About Customer service

customer support is the arrangement of the technique that an enterprise undertakes amid its interplay with its customers. it may also allude to a specific man or woman or work location that's installation to give fashionable assistance to customers.

4.1.2 About Customer Satisfaction

It's miles the pleasure of clients regarding how they are happy with the exceptional manners, gaining knowledge of, and instantaneousness of employees in handling protected clients. It additionally takes into attention the belief of the clients as to whether the thing or administration is worth what they are deciding to buy it.

Clients of CBL have a decent belief of the nice of management given by them. From our format, we determined that customers are happy with the overall management of CBL. all of the gives given by means of CBL are useful for the clients. however, in case of management gain is not the by myself issue that selections the size of satisfaction. there are many different things that take manage over the overall delight. for example, management having attractive offers may additionally fail best due to rude conduct or carelessness of the supplier. So it's far essential to assure other elements which might be related to the accomplishment of the administration.

4.1.3 The five factors to measure efficiency:

There are 5 important elements perceived by the professionals that are crucial to assuring the great of better administration so that it will raise the measurement of profitability. they may be reliability, responsiveness, guarantee, empathy, and tangibles. these 5 factors pick out the exceptional of interplay amongst customer and company, the pleasure of physical environment nice and end result excellent of the administration which leads the general help of the location of perfection of excellent. From our diagram, we found that how these elements affect their pride stage.

Reliability:

It was the potential to play out guaranteed management correctly. as a consequence of banking, reliability is crucial. because if the patron imagines that the corporation cannot preserve its management suitable later on they may not keen on banking with PBL. From our overview, we see that the good sized majority of the clients choose CBL because they suppose it's far reliable compared to others in case of giving numerous one in all a type functions (Bangladesh global). In preferred, customers have a notion that CBL is capable to present all of the administrations they presented.

Responsiveness:

It method the capacity to play out the guaranteed administration appropriately. because of banking, reliability is important. because if the customer imagines that the enterprise cannot continue its administration suitable afterward they may not be enthused about banking with PBL. From our audit, we see that a big portion of the clients pick out CBL because they assume it's far dependable compared to others in case of giving numerous interesting capabilities (Bangladesh worldwide). In preferred, customers have a belief that CBL is capable to present all the administrations they supplied.

Assurance:

It approaches the records and ability of the personnel to create agree with in the mind of the customers approximately the completion of the assignment correctly and at the timetable. clients have an excellent notion of CBL that they perform in step with their guarantee. the warranty has a wonderful impact on the high-quality of the administration due to the fact if guarantees are not kept clients may additionally alternate to another bank.

Empathy:

To guarantee higher administration it's miles important for the personnel to have empathy. Empathy manner giving character interest and taking greater care of the purchaser. CBL has younger and enthusiastic personnel that have interaction with

customers pleasantly and that they constantly ask approximately their pleasure and dissatisfaction of each man or woman.

Tangibles:

Tangibles are a vital thing as it coordinates the patron mind about the best of the administration. Tangibles are bodily facilities, equipment, and so on used inside the context of a management company. internal ornament, sitting arrangements, the temperature of the room, cleanness fragrance everything controls the notion of customers about the satisfactory of the administration. CBL has confirmed nicely inner ornament in all their branches and they endeavor to preserve the standard in their administration's cape equal everywhere in the global. They use all the additives used in their agency like chairs, carpet, and so ahead imported from Hong Kong and all of them are the same for all branches

4.2. SWOT analysis

Each production and administration organized enterprise organizations begin to have some weak point as time elapses. The weaknesses of a corporation may be converted into instances at anything factor seems at the timetable. similarly, expelling any danger can also acquire dropping precious enterprise openings. on this manner, an assessment of every business corporation is needed to bypass judgment on the performance from the aspects of its quality, Weaknesses, Openings, and danger (SWOT).

4.2.1. Strength

- Superior service quality
- Company reputation
- Modern facilities and computer
- Interactive corporate culture
- Good number of branches
- Atm service
- Online banking

4.2.2. Weaknesses

- ❖ Limited Workforce
- ❖ Lengthy Loan Granting Process
- ❖ Centralized Authority
- ❖ Lengthy Evaluation Process
- ❖ Less Use of Annual Confidential Report
- ❖ Less Promotional Initiative
- ❖ Few Atm Booths

4.2.3. Opportunities

- ❖ Support from bangladesh bank
- ❖ Diversified investment opportunity
- ❖ Evolution of e-banking
- ❖ Innovative products
- ❖ Micro credit

- ❖ Diversified portfolio
- ❖ New branches in remote areas
- ❖ Efficient recruitment

4.2.4. Threats

- ❖ Contemporary banks
- ❖ Multinational banks
- ❖ Restriction from Bangladesh banks

4.3. Analysis of Responses

As I've already noted that I made 13 inquiries to locate the pleasure dimension of clients of the city bank. The evaluation changed into performed by 30 customers of town bank. The greater a part of them have money owed on the premise of financial savings and a few have modern bills for his or her enterprise reason.

To the degree the answer, I have used a nominal scale, Likert scale. and I also used the organized and semi-prepared question to hint at development knowledge. So I'm able to examine the facts with the intention to be portrayed within the part of the disclosure and then I will supply the result.

The questionnaire is made on the idea of positive variables which can be related to patron pleasure. For an example workplace environment, confidentiality, the behavior of staffs, ATM administrations, other administrations, prices, and so forth the evaluation of the evaluation facts are given below:

Customers are related with CBL through

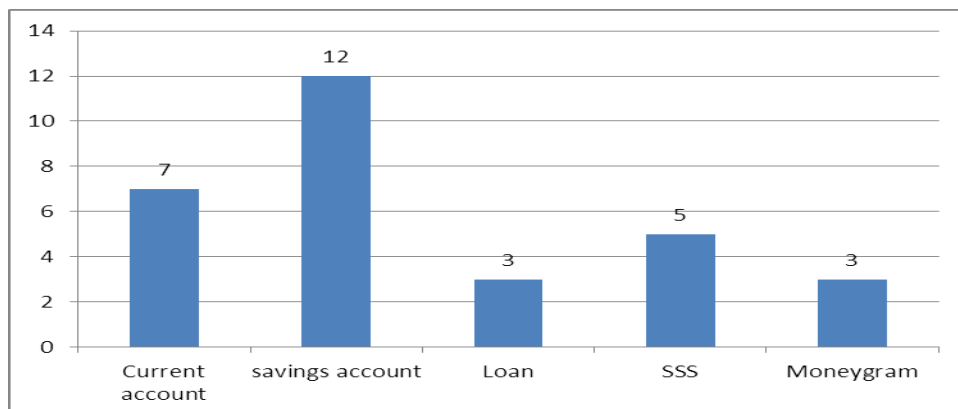


Fig 5.3.1: how customers are related with CBL

in step with the given table, we are able to see that 40% clients are associated with the bank thru a savings account, and 23% are associated through present day account and relaxation of them are related through a loan, SSS and MoneyGram. This facts evaluation demonstrates that the extra part of the clients is fending off to the financial institution for saving cause and for that the general administration centers should be standardized.

Time duration of their involvement with CBL

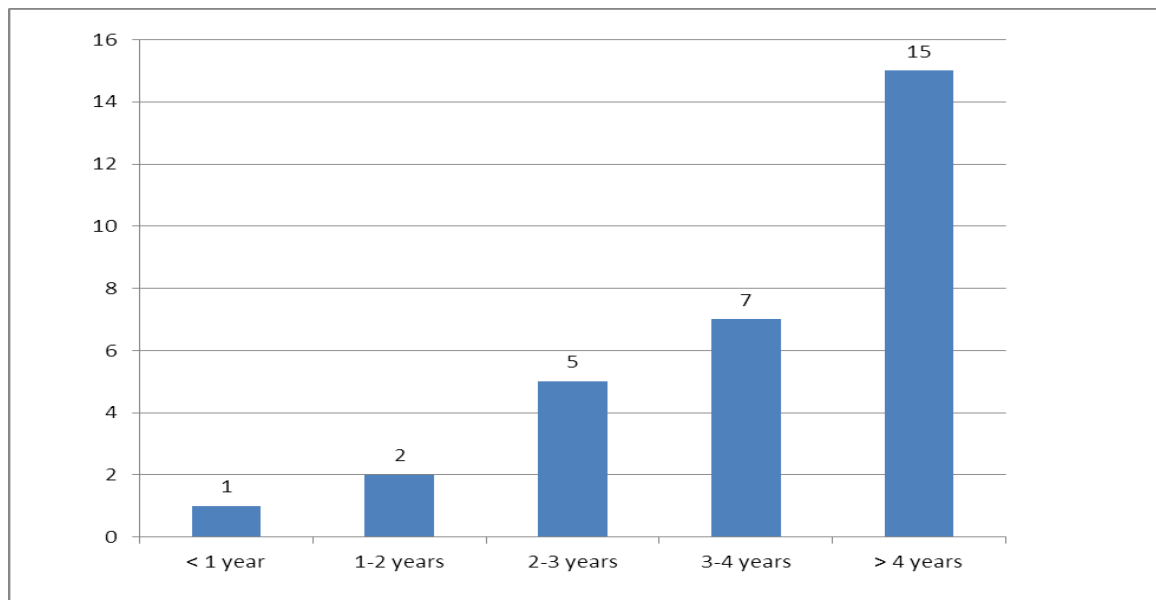


Fig 5.3.2: Time duration of their involvement with CBL

From this chart, it has appeared 50% of the sample measurement is included with the financial institution for over 4 years. And 23% is incorporated for three to four years. This evaluation demonstrates that CBL has a fair purchaser management recognition for those customers have a long-lasting dating with CBL.

he office environment is well organized:

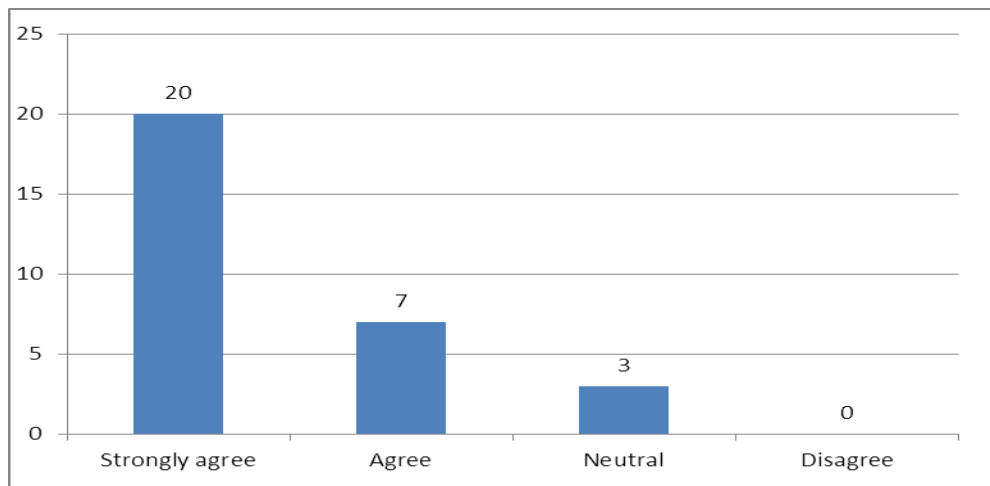


Fig 5.3.3: The office outlook is well organized

From the 30 respondents, 20 people say they strongly accept as true with the declaration. meaning 67% of the customers are in particular satisfied with the workplace surroundings of CBL. 7 respondents which might be 23% of the whole pattern estimate agree with the declaration and (10%) of the respondents are neutral about the statement. And the beneficial factor is nobody has disagreed with the assertion. this means customers are usually satisfied with the office environment of the financial institution.

Maintain strong privacy to the flow of information towards the client:

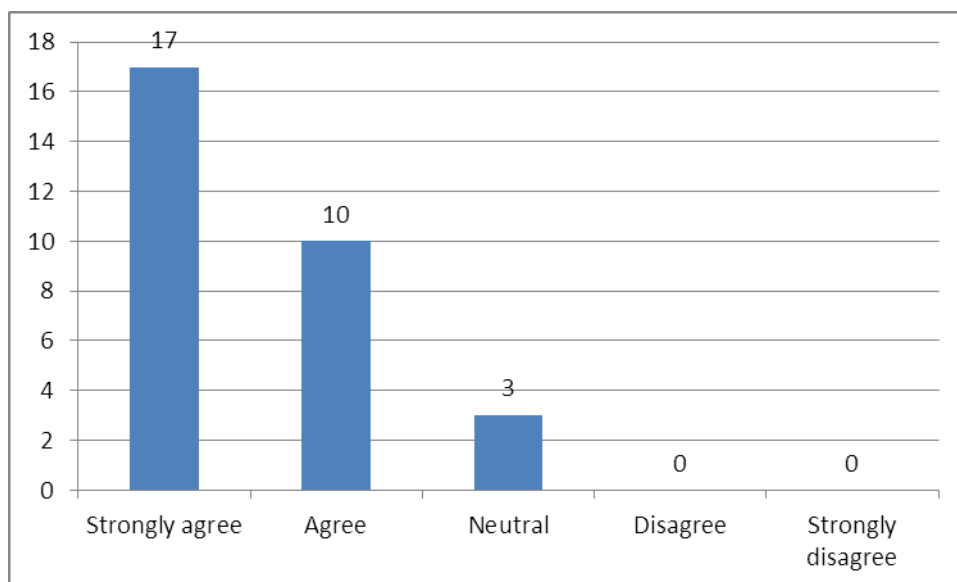


Fig 5.3.4: Maintain strong privacy to the flow of information towards the client.

The behavior of the employees is friendly

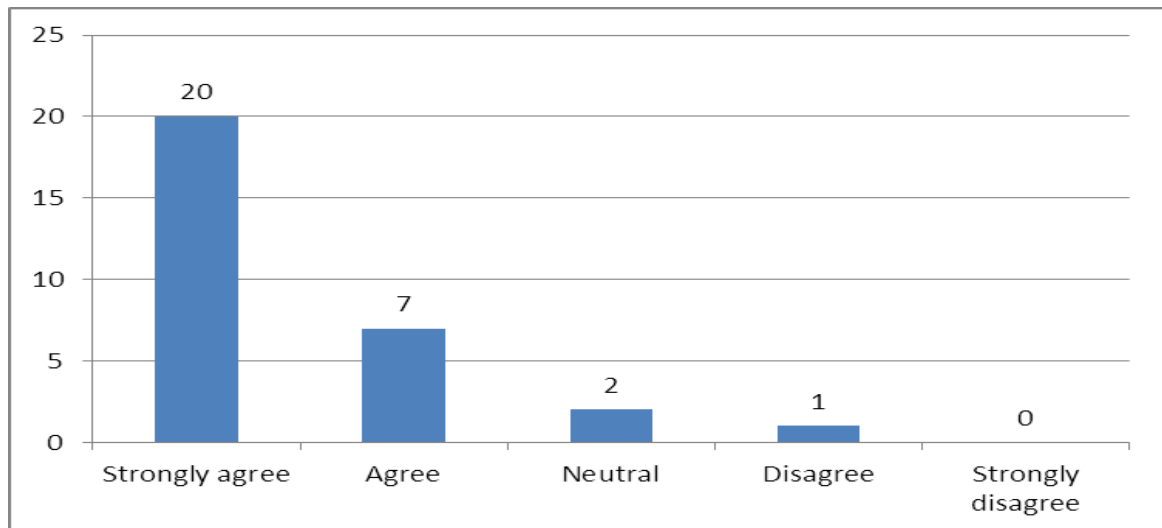


Fig 5.3.5: Behavior of the employees.

Behavior in the direction of customers is noticeably critical inside the banking portion. To discover the patron's pride stage, it's also crucial to know the conduct of the workers towards them. I additionally asked the respondent about the employee's behavior of CBL. From the facts, I discovered that 20 respondents that mean 67% of them strongly agree that the representatives are in all regards amicable and cooperative and steady. 7 respondents that are 23% of the sample agree to the statement and a couple of them are neutral approximately the announcement. Regardless, I found 1 customer who disagreed to the assertion. I asked him why he feels so. He stated one of the staffs behaved with him inconsiderately. So from this evaluation, I came to the final results that a large part of the customers is satisfied with the behavior of the representative's behavior and cooperation.

Provides quality network for ATM services:

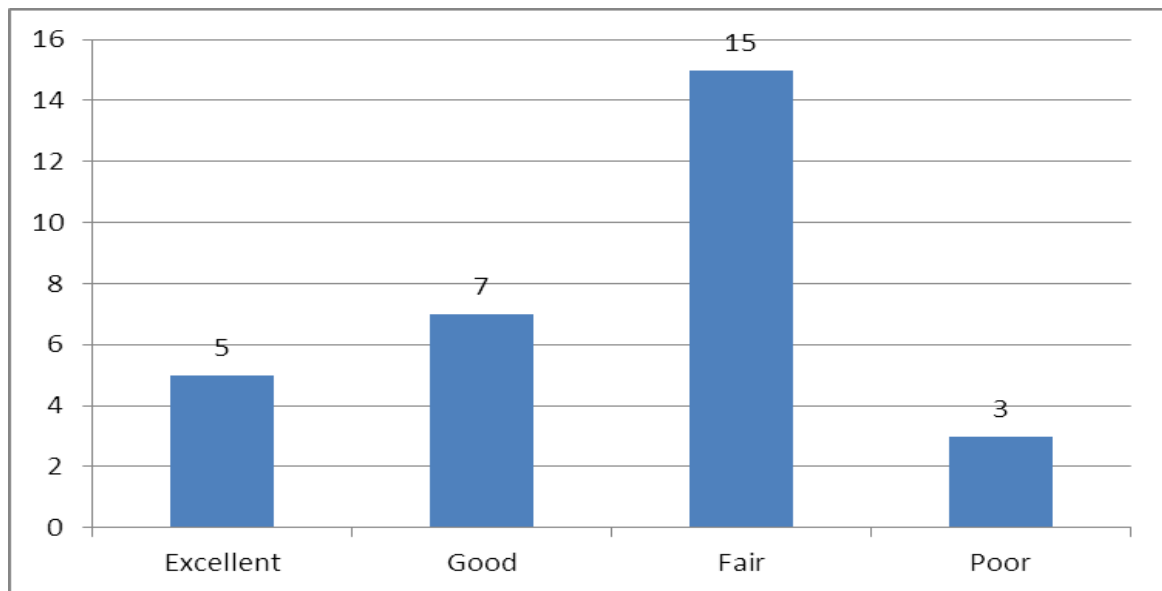
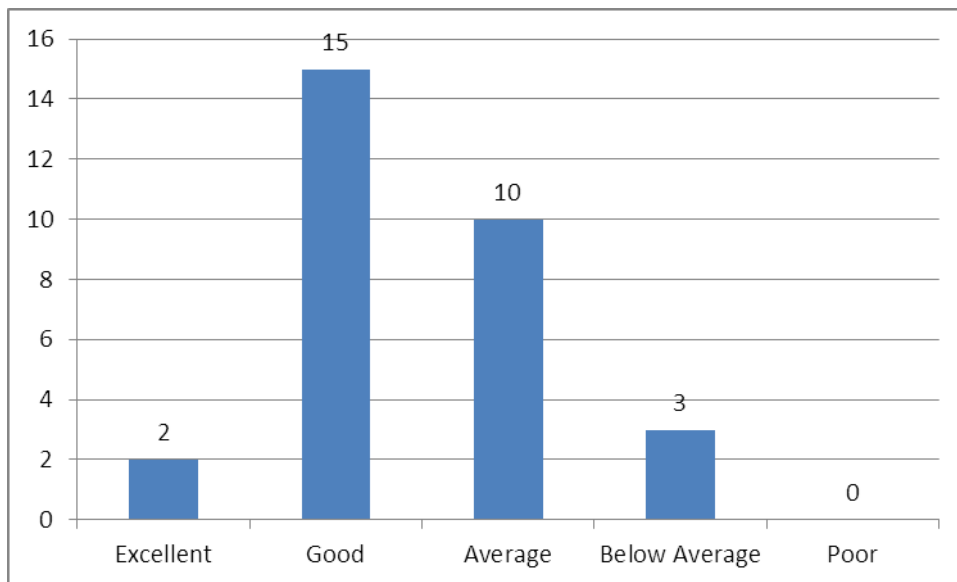


Fig 5.3.6: Quality network of ATM service.

inside the banking location, ATM management is a crucial administration these days. every customer has platinum playing cards to have an all-day regular cash withdrawal. So to present an excellent platinum card management every bank should deal with their ATM administration. as a way to select the pride measurement of the customers, I asked the respondents to fee how CBL is giving ATM administrations to its customers. 15 people many of the 30 respondents rated "truthful" this means that half patron sense that the financial institution is giving an impartial ATM management to its customers. Then 7 (23%) customers rate "fantastic". 5(17%) respondents price the ATM administration as "amazing" which demonstrates that some clients get super ATM management. from this question, I also located some poor answer. From the 30 respondents three costs the ATM administration as "bad" they rate it due to the fact at something point they went to the city bank's ATM stall they observed the system did no longer work or different technical issues came about. this is one place wherein the bank can improve the administration high-quality of the ATM stall

Facility of utility bill payment:



5.3.7: Facility of utility bill.

service fee charge through the bank is essential standards in which customers are eager. They want to pay the invoice from their nearest bank. So I asked them to charge the invoice price administration of CBL. 20 respondents which might be (67%) of the sample rate the administration as "high-quality" and 10 respondents that is (33%) of the sample rate it as "common". no person fees this management as "negative" and "outstanding" so the records say that the invoice payment administration is not generally exceptional and now not extraordinarily horrific. So in this location, the bank can deal with.

Ensuring online banking services:

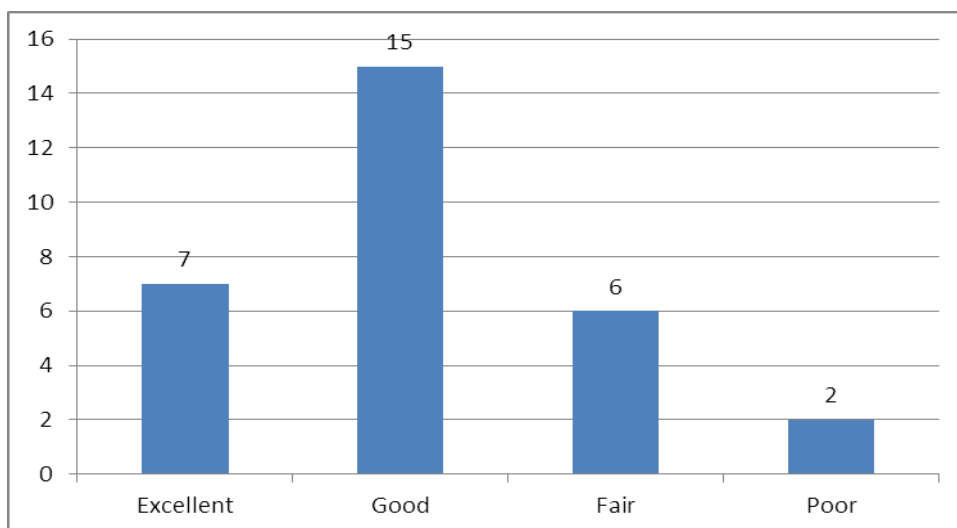


Fig 5.3.8: Online banking service.

on this leading-edge banking management, online banking has introduced any other dimension. thru online banking, a patron can save money to their bills sitting at their home. They also can watch their debts declaration without embarking to the bank. This cost-added purchaser administration can shop time and cost for the client. CBL has additionally begun this administration. 15(50%) respondents have rated the web banking administration as "awesome" and 9(30%) respondents have rated it as "terrific". so the audit suggests that CBL offers a conventional on-line banking administration to its customers.

Service charge in respect of all schemes:

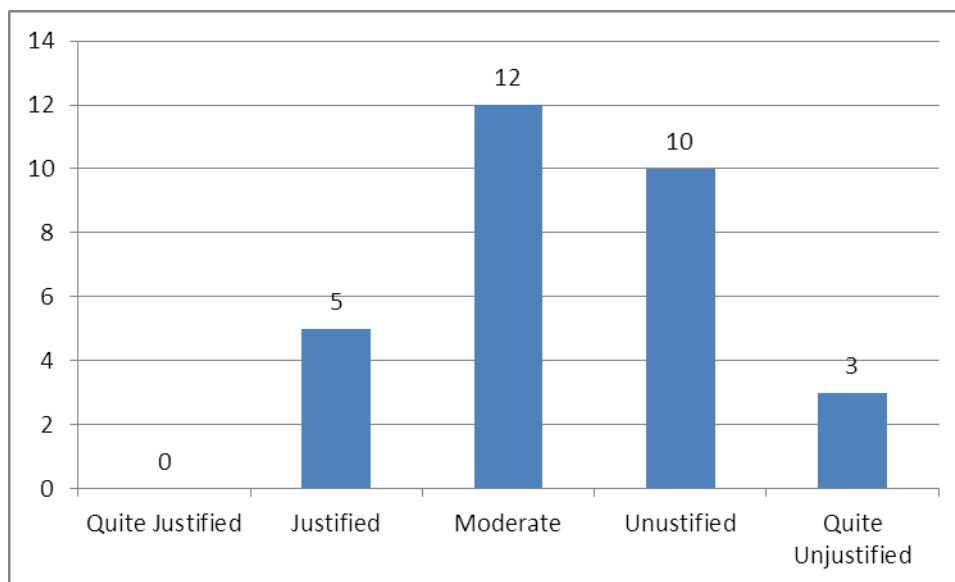


Fig 5.3.9: service charge.

The management price is every other essential factor this is straightforwardly connected to the purchaser's pride. in line with the have a look at, 1/2 of the respondents fee it as mild and 1/2 charge as "disappointed". alongside these traces, the clients aren't glad about the administration rate that is taken by using the financial institution.

Interest rate:

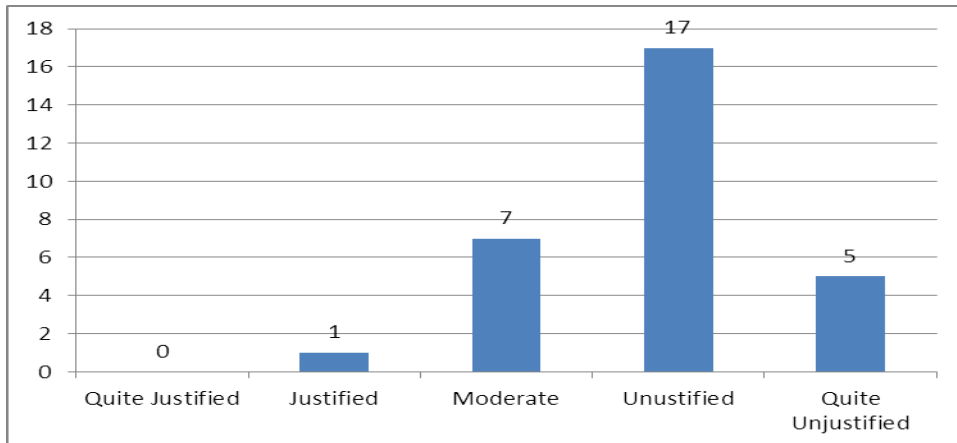


Fig 5.3.10: Interest rate.

The loan cost is the aspect that grabs the patron's appeal. in spite of the reality that respondents are happy with other troubles of CBL, they are now not satisfied with the financing fee. when I asked them about the loan fee 57% of respondents rated that the financing fee of CBL is unjustified. And the relaxation 43% charge as "moderate". They said that CBL is giving a decrease in price than others. So from the diagram, I can say that customers need more loan price for all plans.

The most satisfactory facility:

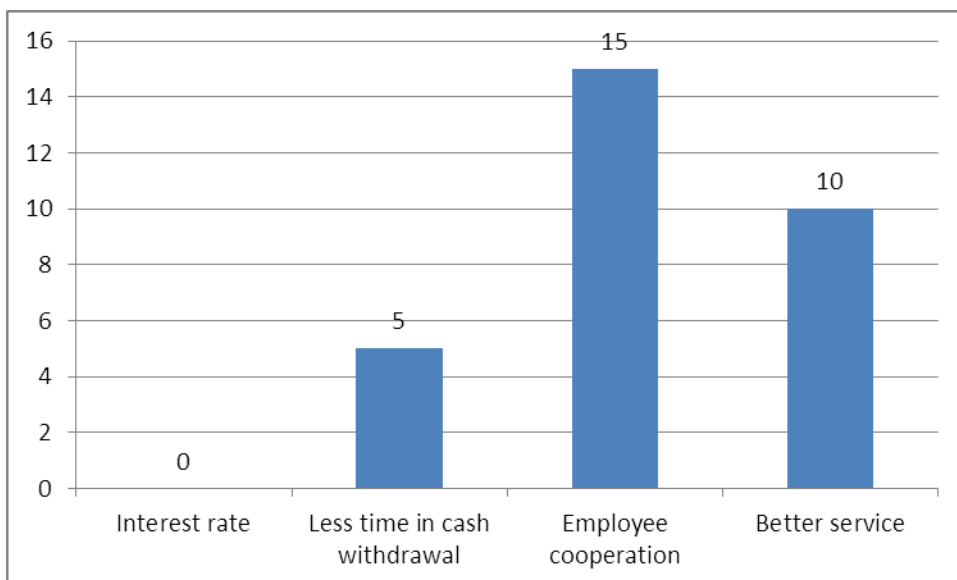


Fig 5.3.11: Most Satisfactory facility.

The loan fee is the component that grabs the purchaser's enchantment. no matter the reality that respondents are glad about different issues of CBL, they're no longer happy with the financing fee. after I requested them approximately the mortgage value 57% of respondents rated that the financing fee of CBL is unjustified. And the relaxation 43% price as "slight". They stated that CBL is giving a lower fee than others. So from the diagram, I will say that clients need more mortgage fee for all plans.

Improvement customers want to see:

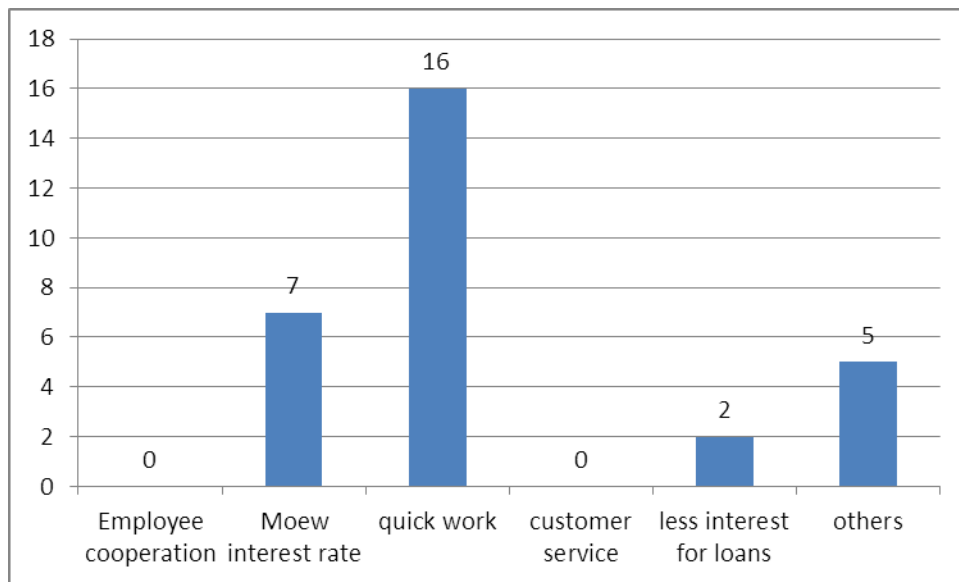


Fig 5.3.12: Improvement needed.

Inside the diagram questionnaire, I positioned a question approximately the enhancements that consumer wants to see. nearly all and sundry needs growth in financing price. alongside that 55% of the respondents want to peer development in "lively paintings". And rest of the respondent desires development in "others" place. They advised approximately the improvement in ATM management, a mild management price. So from this review, I discovered that clients may be more and gladder if the financial institution gives vivacious work facility to the clients and additionally the financial institution need to supply a good enough loan cost. And assure a few other price-delivered blessings as they noted.

If customers like CBL's overall service:

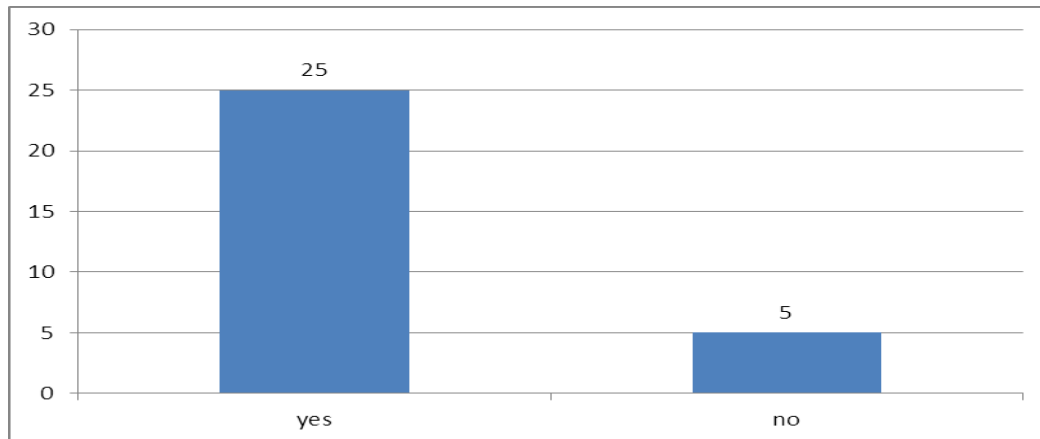


Fig 5.3.13: overall service satisfaction.

In the end, I desired to bear in mind the general administrations of CBL. 25 respondents said "yes" and after I requested them why they just like the administrations the considerable majority of them said the workers are in all regards amicable and cooperative. And the rest five respondents stated "No". The motive they stated it occasionally the while there may be a flood in the financial institution they get low-great management. more than one times their paintings are achieved progressively.

Result of the survey:

In keeping with the accompanying revelations of the audit, it's miles proven that the advantageous divulgements are far extra than negative exposures. So we are able to say that the greater part of the customers is satisfied now not totally with the administrations have given via metropolis bank confined Jamgorah branch. notwithstanding, town financial institution could have some upgrades to provide better administration satisfactory and ecosystem to its client. also, they need to give attention to the customer's necessities and expectancies. They ought to manufacture a sturdy courting with the customers by means of giving the excellent administration they could. They have to give attention to the variables like employee behavior, administration rate, arrange, software administrations as important additives which have an instantaneous or aberrant impact on purchaser satisfaction.

4.4 Problems of the Study

From the analysis of the review, I found both positive and negative discoveries. By comparing these discoveries, I can decide the customer satisfaction level.

Positive findings:

- 50% of the clients are protected with CBL for over 4 years which indicates they're satisfied with the banking administrations.
- 67% of the customers are specifically satisfied and 23% are extremely satisfied with the workplace surroundings.
- 57% of the clients are exceptionally happy with CBL about their reliability of privateers maintenance.
- 67 % of the customers are especially satisfied and 23percentare happy with the financial institution's properly-disposed behavior.
- 50% of the customers are glad about the net banking management of CBL.
- 50% of the clients are satisfied with the bill charge facility of the financial institution.

Negative findings:

- 50% of the customers are particularly satisfied with the ATM administrations.
- As a long way as an administration fee, half of are fairly glad and the other 1/2 aren't glad.
- clients are not satisfied with the financing value of CBL. 57 % cited that the loan fee is disenchanting.

4.5 Recommendation:

To decrease gaps between the normal dimension of an actual dimension of satisfaction some recommendation for CBL is given beneath:

1. CBL has to usually replace the ATM machines so clients can withdraw cash with no impediment.
2. the facility of carrier charge price ought to be upgraded. they can open new coins counter handiest for invoice fee.
3. CBL must decrease their administration fee to draw extra clients in all plans.
4. CBL can gift token framework management so the purchaser can complete their paintings with no inconvenience.

5. They must pay attention more to their promotional interest. As they do not do a good deal promotional pastime they are able to have a marketing campaign, greater commercial in newspaper and also on social web sites.
6. because the discoveries of the evaluate say that customers aren't satisfied with the financing value CBL must deal with growing the mortgage value on the store and reduce on loans as other contender banks are doing as such.
7. CBL need to deliver extra attention to the individual consumer in unraveling their particular needs.
8. CBL must give education to the personnel to decorate their aptitudes in communicating with the clients and to present snappy assist of the customers.

Conclusion

CBL has begun its banking sports a lot earlier comparing to the alternative banks and due to that, it has won a top notch deal of banking background which has been verified relatively commendable for them. Regardless, this is a part of their pastime due to the fact our state's economic condition is yet to increase a fantastic deal. Time to time they're imparting varying attractive programs of this system for customers like diverse styles of an account, as an instance, modern store Account, savings Accounting, and stuck keep Account, and so forth from the given charts and tables we will see the various range in their shops and other offers which remains on changing time to time. they also have ok making plans for compensation in diverse divisions like-they have got a huge range of bonus-department bonus, income bonus as the percentage of man or woman performance, and so on. additionally, they have a few special motivators for chosen performance that is genuinely encouraging for the employees. And yet, they have or 3 drawbacks as they do pay attention specifically on financial motivations and advantages and not on non-financial ones. nevertheless, it isn't always astute on their part. in order that they ought to take into account the non-economic motivating forces a tad definitely for the customers in addition to for the representatives also. in addition, they want to boom the variety of appealing offers with the increasing enterprise. another element is, consistent with my notion, they require a mile's quick fashionable to operate their sports.

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