



Daffodil
International
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INTERNSHIP REPORT

On

“An Evaluation of the Services Quality of LankaBangla Finance
Limited: A Study on Mirpur Branch, Dhaka”

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MBA Program

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Date of Submission: 21 July 2019

Letter of Transmittal

Date: 21 July 2019

To

Mohammed Masum Iqbal, PhD
Professor and Dean
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

With great pleasure, I am submitting my internship report of “**An Evaluation of the Services Quality of LankaBangla Finance Limited: A Study on Mirpur Branch, Dhaka**” which was assigned me as a part of my MBA Program. I have completed this report as per suggestion and necessary information you give me time to time.

I am highly appreciated for your guide and consistent cooperation and I hope that the report will be completed as your expectations.

Thank you

Sincerely yours,



Mohd. Imam Hossain
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“An Evaluation of the Services Quality of LankaBangla Finance
Limited: A Study on Mirpur Branch, Dhaka”

Approval Certificate

This is to certify that, **Mohd. Imam Hossain ID No: 181-14-2633**, a student of **MBA** Program major in marketing of the Department of Business Administration at Daffodil International University has successfully completed internship report on “An Evaluation of the Services Quality of LankaBangla Finance Limited”. The report is recommended for submission.

I wish him every success in life.



.....
(Signature of the Supervisor)

Mohammed Masum Iqbal (Phd)

Professor and Dean

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

First of all I like to give thanks to my almighty for enable me complete this internship report with in the scheduled time. With support of my Allah I would not be able to complete this report in time.

Internship report is the part of MBA program as one can get practical knowledge within the period of three months by observing and doing the daily works of chosen organization. In this regard my internship has been arranged at **LankaBangla Finance Limited, Mirpur Branch, Dhaka.**

At first, I would like to give thanks to my supervisor **Mohammed Masum Iqbal, PhD** Professor & Dean Faculty of Business & Entrepreneurship, Daffodil International University of Bangladesh who supervised me in the right way and given me best instruction for preparing this Internship report.

I acknowledge my indebtedness to Mrs. Farhana Islam and Mr. Azizur Rahman for their consistent guidance and valuable suggestion from time to time and I am also grateful to Mr. Imran Ali in-charge of Foreign Exchange and also to the Manager Sir for their personal guidance during the internship.

I am also grateful to all of the officers and employs and some of my friends who are doing their internship with me in this organization.

I must mention the wonderful working environment and group communication of this organization that enabled me a lot deal to do and services activities during my internship period of three month.

Finally, I gives thanks all of my friend for give inspired me to complete this report and the course as well.

EXECUTIVE SUMMARY

Practical orientation is greatly differing from academic knowledge through its operation, complexity and implementation. To justify the academic knowledge, practical orientation has great importance. Internship program is a great opportunity to justify the academic knowledge in respect to the practical world. So this reason Department of Business Administration introduce this type of internship program for the students of M.B.A. for getting practical knowledge.

This report investigates An Evaluation of the Services Quality of LankaBangla Finance Limited by using SERVQUAL model. LankaBangla Finance Limited has stated their business as a joint-venture financial organization having license from Bangladesh Bank under Financial Institution Act-1993. The whole service process of Mirpur Branch, Dhaka. Services are divided into four sections. These are 1) Personal Financial Services, 2) Corporate Financial Services, 3) SME financial Services, 4) Deposit Scheme services.

Data and information were collected from several way. A total of 30 customers and 10 officers were interviewed. Some of them are already client of LankaBangla finance limited, some are not. And also I get information from those who are working in this organization for a long time. Direct working with officials of LankaBangla finance limited, Face to face conversation with client, Practical deskwork, Annual report of LankaBangla finance limited and Website Browsing of LankaBangla finance limited.

Shortly it can be say; this report in its beginning introduced the LankaBangla Finance Limited. This shows its historical background, the vision, mission, corporate strategy and the other aspect like the financial institution principles etc. Then it's come with the topic to evaluate the quality of services offered by LankaBangla finance limited using SERVQUAL model also my duties and responsibilities with that. Different services offered by LankaBangla finance limited are shown in the brief. It's shown that the SWOT analysis – strength, weakness, opportunity and threats.

All the information is very vital to find out the problem of services quality and also customer satisfaction.

Table of Contents

	Chapter-1: Introduction	Page No 1-5
1.1	Introduction of the Study	02
1.2	Background of the Study	02
1.3	Objective of the Study	03
1.4	Scope of the Report	03
1.5	Methodology of the Study	03-04
1.5.1	Type of Data	
1.5.2	Sources of Data	
1.5.3	Target Population	
1.5.4	Sample Size	
1.5.5	Sampling Technique	
1.5.6	Study Location	
1.5.7	Time of Study	
1.5.8	Method of Data Collection	
1.6	Limitation of the Report	05
	Chapter-2: Company Profile	06-11
2.1	LankBangla Finance Limited (LBFL)	07
2.2	Vision	08
2.3	Mission	08
2.4	Core Values	08
2.5	Strategy	08-09
2.5.1	Diversify portfolio prudently for value with increased focus on core product portfolio	
2.5.2	Prudent Balance Sheet Management	
2.5.3	Simplify processes and reduce cost	
2.5.4	Create a sustainable brand	
2.5.5	Nurture our people through leadership and skill development	
2.6	Our Guiding Principles	10-11
2.6.1	Code of Conduct	
2.6.2	Personal Responsibilities	
2.6.3	Workplace Responsibilities	
2.6.4	Marketplace Responsibilities	
2.6.5	Corporate Citizenship	

	Chapter-3: Services of LankaBangla Finance Limited	12-17
3.1	Personal Financial Services	13-14
3.2	Corporate Financial Services	14-15
3.3	SME Financial Services	15-17
	Chapter-4: Analysis of the Study	18-28
4.1	Analysis of the Study	18-28
	Chapter-5: Finding, Recommendations And Conclusions.	29-31
5.1	Problems Identified	30
5.2	Recommendations	31
5.3	Conclusions	31
	Chapter-6: Reference & Appendixes	32-36
6.1	References	33
6.2	Appendixes	33-36

CHAPTER- 1

Introduction

1.1 Introduction of the Study

LankaBangla Finance Limited is the non-bank financial organization in Bangladesh. They start their business in 1997 collaboration with a multinational organization. Now they are one of the largest financial service provider in this country. They have license from Bangladesh bank under the Act 1993. They have so many financial service offers. That's services divided in the four part Retail banking services, SME services, Corporate Financial Services and wealth management services.

The primary purpose of this report is to get an better idea about the services quality of, LankaBangla Finance Limited.

Financial organization is the profit earning concern. Financial organization deal with money transaction they take deposit from customer low interest rate and provide loan to other customer higher loan. Different among this interest rate is their profit. They also maintain the national interest rate as per government interest rate. They play a big role to contribute the country economy development.

1.2 Background of the study

Completing the all academic course MBA Program need a report of practical experience. Its help a student adjust with the different corporate environment. In this time I get a chance at lankabangla Finance Limited as a intern. As a marketing student I choice service quality of lankabangla finance limited. My supervisor Mohammed Mausm Iqbal Sir Guide me to prepare this report. I collected the data from working with the lankabangla employee. Also I collect the data from their different client. Some data I collected from their Website. In this internship period help me to develop my shelf and give me confident in the corporate life. I really enjoy this time each and every time of this period I learn something new. When I prepared this I use my practical experience and my academic knowledge as well as my skills which I get from different workshop Seminar and training etc.

1.3 Objective of the Report

The objectives are given below:

- To identify the services of LankaBangla Finance Limited;
- To evaluate the quality of services offered by LankaBangla Finance Limited using SERVQUAL model;
- To find out the problems (if any) related to the service quality of LankaBangla Finance Limited;
- To make suggestions recovering this problems.

1.4 Scope of the Study

This report covered the overall services quality of LankaBangla Finance Limited and also includes relationship of the customers with the organization as well as the principals covered by the operation system of LankaBangla Finance Limited.

1.5 Methodology of the Study

Correct smooth competition of research requires some rules and methodologies. Methodology is anvery vital part of any research. This included with identified the source of data, analyzing and finding of the study.

1.5.1 Type of Data:

This study used two types of data. Those are

- Primary Data
- Secondary Data

1.5.2 Sources of Data:

Primary Data	Secondary Data
<ul style="list-style-type: none">• Direct working with officials of LankaBangla finance Limited.• Face to face conversation with client.• Practical deskwork.• Observation for the total internship period	<ul style="list-style-type: none">• Annual report of LankaBangla finance limited• Previous research books and journals.• Website Browsing of LankaBangla finance limited.

1.5.3 Target Population:

The target population of all the customer of LankaBangla finance limited, Mirpur Branch. The main target population is customers for financial sectors.

1.5.4 Sample Size:

10 officers and 30 clients of LankaBangla Finance Limited, Mirpur Branch.

1.5.5 Sampling Technique:

Judgmental sampling was applied to collect the data.

1.5.6 Study Location:

The area of the study has been encompassed the operation area of LankaBangla finance limited, Northern Height Tower Level-2, Road-03, Mirpur, Dhaka, Bangladesh.

1.5.7 Time of Study:

The period for internship was on May 2, 2018 to January 10, 2019.

1.5.8 Data Collection process:

Based on questionnaires and communicating with customers.

1.6 Limitation of Study

In spite of having the sincerely work, there have some limitations, which is the barrier to conduct the program and for doing this research work. The limitations were:

- Lacks of my inexperience have some fault in this paper.
- We know financial organization not like to share information for the security for this reason I can't able all accurate data of this organization.
- In the service life each and everyone is so busy that's why they are not give me the enough time to collect the proper data.
- It is the first times I create this type of report that's why some limitation are attend my papers.
- Sometime customer not interested to give the information.
- In this three month not enough for this kind of research prepared its need long time efforts. So there have some error in the paper.
- So difficult to Getting information from financial sector.

CHAPTER- 2

Company Profile

2.1 LankBangla Finance Limited LBFL:

LankaBangla is the non-bank financial institution. They are operating their business all over the country. They have more than 50 branch all over the country. They start their business long back 1997 with a multinational collaboration.

At this time lankbangla finance Limited one of the most reliable financial organization among the people. They capture the huge market share in the financial sector. They are using the latest technology in their business. Customer find this benefit. Customer easily takes service from the lankabangla finance limited.

Lankabangla finance also provides the capital market services. They play a vital role for developing Bangladesh capital market. They provide advisory services to the customer after research analyzing the market. They give best professional services to their customers.

Lankabangla Finance are committed to government give proper information for this reason they get the national Award for their most reliable publication. They also get award From Institute of Chartered Accountants of Bangladesh (ICAB) in the last five years.

Lankabangla Finance Limited adheres to increase their stockholders value. They maintain the standard of quality services.

2.2 Vision

Create the value and increasing stockholders value by providing best financial services with “growing together”

2.3 Mission .

- Ensure best quality to our valued client.
- Whole hearted efforts to prosper our community.
- Ensuring superior value to our Stockholders.
- Be a growth partner to our client.

2.4 Core Values

We have some core value in our services which make us unique from other financial organization. This value helps us to delivering better services to our customer.

- By customer driven services.
- Growing with team
- Maintain the quality Services.
- Deal with sincerity.

2.5 Strategy

Our strategic decision taken based on Broad parities.

2.5.1 Diversify of the feature focusing the value

- Focusing corporate financial services build high portfolio value.
- Taking differentiated strategy drive the customer services.
- Leading position in the financial sector.
- Build the highest market share.

- Scatter at the major cities in the Bangladesh.
- Beneficial relationship with the corporate client.

- Manage business risk efficiently.
- Ensuring quality assets management.

2.5.2 Prudent Balance Sheet Management

- Improving our finding position in the market.
- Differentiated the sources of finding.

2.5.3 Process of reducing cost

- Regularly improve the main area of the customer services.
- Ensuring the discipline maintain in the procedure.
- Competitively improve technology.

2.5.4 Create a sustainable brand

- We create our brand invest in our chosen market to focusing our services.
- Ensuring good government rule and regulation.
- Contribution to increase country economy.
- Increased support to our unprivileged people.
- Assume the nature of the market.

2.5.5 Create the leadership with developing the skills

- Create a great energetic team.
- For delivering best performance create a good working environment.
- Offers Attractive benefit package.
- Standard high ethical promotion.

2.6.1 Code of conduct

Lankabangla is the best value provider financial organization in Bangladesh. They strictly follow some rule for maintain their service quality. If any one employee break their role they will punished them. They always give equal priority of their employee.

Lankabangla finance doing their business following as per government rules and regulation like interest, VAT, Tax. Lankabangla don't broke their commitment which they given their customers. That's why employee are satisfy with this organization. They pay their employee salary every month first day.

Lankabangla finance employee doesn't give any individual decision because they should take their decision based on organization law. Everyone committed to reach their organization goals, mission and vision.

2.6.2 Individual Responsibility

- Follow rules of the organization.
- Maintain Punctuality in the wok and attend in the organization.
- Maintain the like organization standard.
- Sincere about job responsibilities.
- Positive about work and organization.

2.6.3 Work Place Responsibility

- Work within a team.
- Maintain the equal opportunity of all employ.
- Supporting for the friendly work place without any obstacle.
- Reserve the workplace not allow unnecessary people those are harmful for our organization.
- Properly maintain financial data accurately.
- Maintain management information system to control internal work.
- Should be care of the company equipment.
- Ensuring minimizing the cost of company.

2.6.4 Market Place Responsibility

- Maintaining proper relation with the customers and all other stockholders.
- Should be store customer data with security.
- Getting customer reliability for increasing brand value.
- Gives accurate information to the customers.
- Maintain ethical standard of the services which will be create a value for organization.

2.6.5 Corporate Citizenship

- Donating for the social welfare
- Ensure the safety of natural environment.
- Supporting the client co-operative with the government.

CHAPTER- 3

**Services of LankaBangla Finance
Limited**

3.1 Personal Service Limited

Lankabangla finance limited offers many kinds of personal financial services that's offer increase the customer benefit. Now gives this services below,

- 1 Doctors Loan Services : Doctors are very essential for our life they serve us to create us healthy life. So provide the doctors loan.
- 2 Personal loan for Teachers: We give teachers loan because they lead our nation in the education. We give them loan for financial support.
- 3 Loan for government Employee: We give loan for government employee for their family , medical cost and living cost support.
- 4 Loan against TDR: We give loan against TDR for emergency need of our client.
- 5 Sawpno Loan: Lankabangla give swapno loan for qualified job holders.



The unique their service divided this in two categories this are

1. Loan unit
2. Card Division

3.1.1 Lankabangla MasterCard/ Visa card

LankaBangla MasterCard/ VISA Card will brings you a better range of benefits. Say bye bye to your worries, with immediate action at you can the Visa card for anything purchase from arong, Sawpno, Yellow and different kind of brand showroom. Lankabangla masterCard and visacard holders find discount different high profile organization.

3.2 Corporate Financial services

Lankabangla finance limited is operating many kind of corporate financial services for their customers. This are given bbelow.

1. Lease Finance : LBFL offer lease finance loan for their client.
2. Work order Finance: They give loan against the work order, This support is very important small organization to complete big work.
3. Project Finance: LBFL give the project loan. If any organization open a new project the help them by the given project loan.
4. Club finance: They give club finance services to their client. Large amount of loan will given by this process.
5. Revolving Finance: Lankabangla finance limited offers their client reloving loan for urgent cash support.



3.3 SME financial Services

Lankabangla finance limited now offers many kinds of SME services based on business need. Lack of capital means many entrepreneurs are not able to carry their business properly but in our organization we help them by giving loans based on their business. It will be contributed to create huge employment in our country.

Our SME financial services are described below.

Samporko loan for new entrepreneur: Lankabanga provides loans to innovative, young, energetic entrepreneurs to start their business.

Bishwas loan with partial secured: LBFL limited provides loans by partial secured loans for instant financial services of a business. This loan is called Bishwas.

Anonnya loan service: They provide loans to young women entrepreneurs who can return this loan by installment.

Ejara loan: Lankabangla Finance Limited give ejara loan small and medium enterprise for lease, agreement, equipment etc purpose.

Durbar loan: Lankabangla provide commercial Vehicle loan with benefited terms and conditions. This is the most popular loan in this organization. Payment system are very flexiable for the customer. Loan process is very short time.



Our Service

- 1 Lankangla offers loan amount 0.3 mln to 200mln BDT
- 2 Collaterals: Iquaid Asset, FDR, property , land etc.

- 3 Benefited Offers: Teachers Loan, Club loan, Project loan etc.
- 4 Employee services.
- 5 High skilled team consult.
- 6 Preferred for: Reailers, Job holders, doctors, small businessman and the entrepreneurs.
- 7 For business loan need 2 years business experience.
- 8 Lankabangla give customers different types of gift.

Features

- 1 Small Enterprise – Loan amount 0.3 mln to 30 mln BDT.
- 2 Medium Enterprise – From above 30 mln to 200 mln BDT

CHAPTER- 4

Analysis of the Study

4.1 Analysis of the Study

Analysis from Questionnaire survey:

To analyze the customer satisfaction three are five grade questionnaires. The results are given below:

Gender

Gender		
	Male	Female
Total No	75%	25%

Based on my field working above table show that 75% male and 25% are the fill up the questionnaire.

Age

Age				
	18 to 30	31 to 40	41 to 50	Over 50
Years	10%	40%	35%	15%

In this figure show that 40% of the customers age 31 to 40 years old, 35% customer age 41 to 50 years and 10 % are young customer their age 18 to 30 years.

Marital Status

Marital Status		
	Married	Single
Customer	70%	30%

Based on my field work table show that 70% of the responder married and 30% responder single

Profession

Profession			
	Government Employee	Private Employee	Businessman
Customers	25%	35%	40%

Based on the research above figure show that Lankabangla customers are 40% businessman and 35% are private job holders and 25% are government employee.

Educational Qualification

Educational Qualification				
	Secondary	Higher Secondary	Honors Level	Masters Level
Customers	5%	15%	40%	40%

Table : Educational Qualification

Sources: Field work

In this table we find that 40% of lankabangla customers are masters level , 40% are honors level,5% customers are secondary level.

Monthly Income

Monthly Income					
	Below 25000Tk	26000Tk to 40000Tk	410000Tk to 60000Tk	61000Tk to 80000Tk	Above 80000Tk
Customer	15%	30%	35%	15%	5%

Figure: Education level

Origin: Field work

In this statement 35% customers income level is 410000Tk to 60000Tk. 5% customer income is

above 80000Tk and 30% people income is 26000Tk to 40000Tk.

Reliability

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Most preferred financial service provider	11%	26%	40%	18%	5%
Performs services right, first time	20%	30%	15%	20%	15%
Loan, Credit Card, Master Card, Timely	30%	35%	12%	13%	10%
Error-free records	40%	30%	20%	7%	3%

1. Most preferred financial service provider

Figure: Reliability

Origin: Field work

In this table show that 26% people agree that LankaBangla Finance Ltd is the most preferred financial service provider. 18% people are disagree, 11% people are strongly agree this and 40% people are neutral.

2. LBFL providing services at the first time

Figure: Reliability

Origin: Field work

According to this table found that 30% Customers are accept that LBFL performs the services right the first time, 20% are strongly accept this and 15% people are Highly rejected.

3. LBFL Delivery of Loan, Credit Card, Master Card & other services are timely

Figure: Reliability

Origin: Field work

According to above table found that 35% Customers accept LBFL Delivery of Loan, Credit Card, Master Card & other services are timely, 30% people strongly accept that, 13% disagree and 10% strongly disagree.

4. LBFL is concern about Removing Error

Feature Reliability

Origin: Field work

In this feature show that 40% lankabangla customers accept lankabangla is concern about removing error, 30% highly accepted but 3% customers are not accepted.

Responsiveness

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Informed Performed	12%	30%	42%	12%	4%
Prompt Service	30%	30%	27%	7%	6%

Willingness	25%	45%	10%	15%	5%
Never too busy, Respond	20%	42%	18%	12%	8%

5. LBFL give information to their customers for delivering services

Figure: Responsiveness

Source: Field work

According to this statement found that 42% people are given neutral answer, 30% people are agree that and 4% people are disagree.

6.LBFL give fast service to the customers

Figure: Responsiveness

Origin: Field work

In this feature show that 35% customers accept lankabangla finance give fast service and 6% customers are rejected they said lankabangla don't given fast service .

7. Lankabangla employee willing to help customers

Figure: Responsiveness

Origin: field work

Above chart we see 40% customers agree lankabanga employee are helpful and 8% customers are disagree and 20 % customers are neutral.

8. Employee of lankabangla give proper response

Figure: Responsiveness

Origin: field work

Above table show 42% customers strongly agree with this and 20% are agree and 8% customers are strongly disagree they said lankabangla employee don't response properly.

Assurance

Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Behavior, Confidence	11%	22%	52%	12%	3%
Feel safe, Transactions	20%	25%	27%	17%	11%
Consistently, Courteous	13%	45%	20%	12%	10%
Knowledge, Answer	25%	32%	28%	10%	5%

9. Very Polite Behavior of LBFL employee.

Figure: Assurance

Origin: Field work

In this table 50% customers are neutral answer and 30% accepted but 3% customers strongly disagree.

10. Transaction process of lankabangla is very safe and smooth

Figure: Assurance

Origin: field work

In the above table show that 27% customers are accept lankabangla transaction process is safe and smooth 30% customers are said neutral and 11% customers think not safe and smooth.

11. Lankabangla finance employee is consistently co-ordinate with you

Figure: Assurance

Origin: Felid work

above chart show this 45% customers are respond neutral and 10% customers are agree with this but Other 10%customers disagree

12. LBFL employee have proper knowledge to give to your question

Figure: Assurance

Origin: Field work

above table see the 32% customers are agree with this and 25% strongly agree but 5% customers strongly disagree with this.

Empathy

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
Individual, Attention	11%	35%	12%	20%	30%
Employees, Attention	10%	25%	40%	12%	13%
Operating hours, Convenient	15%	45%	20%	35%	5%

Specific needs	20%	34%	18%	12%	18%
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13. LBFL gives you individual attention

Figure: Empathy

Source: Field work

From the above table found that 35% people are agree, 20% people are strongly disagree that LBFL gives you individual attention 3% people are disagree this.

14. LBFL give proper attention to their Customers

Figure: Empathy

Origin: Field work

In this table we find this 40% customers give neutral answer, 25% customers are strongly agree this and 13% customers strongly disagree they think LBFL employee don't give proper attention to their customers.

15. LBFL official service time is enough for their all customers

Feature: Empathy

Origin: Field work

From the above table 45% customers are agree service time is enough, 20% customer give neutral response and 5% customers think this time is not enough.

16. LBFL employee are understand customer need

Figure: Empathy

Origin: Felid work

In this table find this 34% customers agree employee are understand customer need, 20% customers give neutral answer and 18% customers are disagree with this.

Tangibles

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Modern, Equipment	13%	40%	12%	20%	15%
Physical facilities	20%	35%	37%	5%	3%
Appear neat	25%	35%	16%	12%	12%
Material Associated	18%	50%	12%	15%	5%

17. LBFL has modern-looking equipment

Figure: Tangibles

Origin: Field work

In this table looking 20% customers are Rejected this LBFL has modern-looking equipment and 15% people are strongly disagree this.

18.LBFL physical facilities are visually appealing

Figure: Tangibles

Origin: field work

In this table 37% customers give neutral answer, 35% people are agree that LBFL physical facilities are visually appealing and 3% customer are strongly disagree this.

19. LBFL employees appear neat

Figure: Tangibles

Origin: Field work

In this table 35% customers are accepted, 25% people are strongly agree that LBFL employees appear neat and 12% Customers are rejected this.

20. Material associated with the service is visually at appealing LBFL

Feature: Tangibles

Origin: Field work

In this table Show 50% customers are accept, 18% customers are Highly accept this Material associated with the service are visually at appealing LBFL and 5% Customers are highly Rejected this.

CHAPTER- 5

Finding, Recommendations and Conclusions

5.1 Problems Identified

1 Many people are not aware about LankaBangla Finance Limited services offer, lack of their experience marketer and advertising campaign.

2. LankaBangla Finance Limited keeps customers not properly informed about when services will be performed as like credit card, master card etc.

3. Employees in LankaBangla Finance Limited do not understand customer's queries due to their lack of knowledge and training.

4. LankaBangla Finance Limited is not gives individual attention to their customers for lack of huge manpower.

5. Employees of LankaBangla Finance Limited do not understand their customer specific needs lack of their efficient knowledge and techniques.

6. Material associated with the service is not visually at appealing LankaBangla Finance Limited.

7. Lack of efficient employees creates a gap between customer expectation and customer perception.

8. LankaBangla Finance Limited office are open 5 days in a week which is not enough for customers.

9. LankaBangla Finance Limited has performs the services little late time due to their unskilled employees.

.

5.2 Recommendations

In Recommendations, certain suggestions can be followed. They are given below:

1. LankaBangla Finance Ltd. Should pursues an aggressive advertising campaign to inform people & quality service.
2. Employees need more training and development program to gain more skills and help the company with their different skills to expand.
3. Employees should more sincere about their responsibility.
4. More Develop office environment for the customers mine achieving.
5. Need to more concern about customer wants.
6. Have to aware priority to the existing customers.
10. Associates should be more careful about their duties. Service Quality is a big deal, but they should also keep others activities in mind as well so that operational lapses cannot be occurred.
11. They can arrange more CSR activities and take sponsorship for socialization.
12. They have to more work to provide utility connection to their clients on time.

If LankaBangla Finance Ltd. follows these recommendations, I believe they can do better in future.

5.3 Conclusions

LankaBangla Finance Limited has a great reputation in financial institution. They are offering lots of variety benefited services, they are contributed in the different social services. They are give capital market support in their client. Now lankabangla is the high profile financial company in Bangladesh. LankaBangla Finance Limited also highly contributes in our national economy. Finally we can conclude with the this LankaBangla Finance Limited Performed their services very well in Bangladesh. Laankabangla ensure service quality which they promise their customers.

CHAPTER- 6

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Appendix

An Evaluation of Services Quality of LankaBangla Finance Limited

Questionnaire

Dear sir,

I am a student of Daffodil international university (DIU) for MBA report properly done I need this questionnaire information my topic is service quality of lankabanga finance limited.

This information you can give me 4/5 minutes to complete. This is open handed question. Please sir co-ordinate me for fulfillment my reports. Thank you for considering your important time.

In this questionnaire you see that Strongly agree=5, Agree=4, Netural=3, Disagree=2,Strongly Disagree=1. Please response correctly.

1. Gender a) Female B) Male

2. Age of Responder

Age	18 to 30	30 to 40	40 to 50	50 above
	a	b	c	d

3. Marital status a) Single b) Married

4. Professional

A) Businessman b) Private job employee C) Government Job Employee

5. Educational Qualification

A0 Secondary B) Higher Secondary C) Honors D) Masters

6. Monthly income

a) Below 25000Tk b) Above 25000Tk to 40000Tk c) Above 40000Tk to 60000Tk
d) Above 60,000Tk to 80000Tk e) Above 80000Tk

	Reliability	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	LankaBangla best benefited service providers	1	2	3	4	5
2	LBFL provide the service very fast time	1	2	3	4	5
3	LBFL Delivery of Loan, Credit Card, Master Card & other services are timely	1	2	3	4	5
4	LBFL reducing the error of records	1	2	3	4	5

	Responsiveness	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	LBFL informed their customer about their services.	1	2	3	4	5
2	LBFL employee give their customer quick services	1	2	3	4	5
3	LBFL employee eagerly provide services	1	2	3	4	5
4	LBFL employee respond your question properly	1	2	3	4	5

	Assurance	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
1	Do you have enough confident about LBFL	1	2	3	4	5
2	Are you felling secure business with LBFL	1	2	3	4	5
3	LBFL right of their customers	1	2	3	4	5
4	LBFL employee can give accurate answer about your query	1	2	3	4	5

	Empathy	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	LBFL employee give their customer proper attention	1	2	3	4	5
2	LBFL Concern about customer right	1	2	3	4	5
3	LBFL is the best choice of you	1	2	3	4	5
4	LBFL Service time is enough for their customers	1	2	3	4	5
5	LBFL employee understand the customer wants	1	2	3	4	5

	Tangibility	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	LBFL services use latest technology	1	2	3	4	5
2	LBFL given batter physical benefit	1	2	3	4	5
3	LBFL employee are looking smart	1	2	3	4	5
4	Material of lankabangla is tangibles	1	2	3	4	5