



Daffodil
International
University

**An Evaluation of the Customers' Satisfaction of
Janata Bank Limited: A Study on Badda Branch.**

Submitted to

**Professor Mohammed Masun Iqbal, PhD
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Submitted by

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Letter of Transmittal

22 December, 2019

Professor Mohammed Masun Iqbal, PhD
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship report entitled "An Evaluation of the Customers' Satisfaction of Janata Bank Limited: A Study on Badda Branch".

Dear Sir,

It is my pleasure to submit the internship report entitled **An Evaluation of the Customers' Satisfaction of Janata Bank Limited: A Study on Badda Branch**. I have tried myself to explain all my learning and experiences I have gathered from my Internship period briefly in this report. The entire report is based on three (03) months of service experience in Badda Branch, Janata Bank Limited. I have put my best effort in completing the report with all the information that I have collected.

I have an enormous hope that the report will meet your expectation and aid you in getting a clear idea about the topic. I will be grateful to you if you accept the report. Your support in this regard will be highly appreciated. There is no doubt that the knowledge I have gathered during the study will help me in real life.

For your kind consideration I would like to mention that there might be some errors and mistakes due to limitations of my knowledge. I hope that you will forgive me considering that I am still learner and in the process of leaning.

Thanking for your time and reviews.

Yours Sincerely,



Shuvo Shikder

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Department of Business Administration

Faulty of Business and Entrepreneurship

Daffodil International University

Acknowledgement

At first and foremost gratitude to Almighty God the most merciful for making me able to successfully complete this report.

I would like to give gratitude to honorable Professor Dr. Mohammed Masum Iqbal with my heartiest respect for his supportive supervision and instruction.

To prepare this report a significant documents and information input from several sources were involved. I would like to convey my sincere appreciation to Janata Bank Limited, Badda Branch and respected officials whose co-operation without this report would not and have been possible. It was such a great opportunity to work and learn about out Banking Sector.

Supervisor's Certificate

This is to certify that the internship report entitled An Evaluation of The Customers' Satisfaction of Janata Bank Limited: A Study on Badda Branch prepared by Shuvo Shikder (ID: 173-14-2584) as a requirement of Master of Business Administration (MBA), major in Marketing from Daffodil international University. The report has been recommended for submission. I wish him every success in his future endeavors.



Signature of the Supervisor

Professor Mohammed Masun Iqbal, PhD
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Declaration

I, Shuvo Shikder, ID: 173-14-2584, a student of MBA program, Department of Business Administration, Daffodil International University, declare that the internship report entitled "An Evaluation of the Customers' Satisfaction of Janata Bank Limited: A Study on Badda Branch." represents the result of my own research works, prepared under the supervision of Professor Mohammed Masum Iqbal, Daffodil International University.

I further affirm that the submitted report is original and no part or whole of this report has been submitted to, in any form, in any other university or institution for any degree or any other purpose.



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Executive Summary

This report on "An Evaluation of the Customers' Satisfaction of Janata Bank Limited: A Study on Badda Branch" is the quality of services provided by one of the well-known state owned public commercial bank of Bangladesh Janata Bank Limited. The objectives of the report are to assess the customers' satisfaction, the customer of Janata Bank limited, Badda branch. Financial institutions have very wide range of activities in the economy of a country. Banks are the most important one in the financial sector as they play a very crucial role for the economy. Banking business mainly maintains flow of funds from depositors to investors. In doing so, banks need to collect deposit from the depositors and then distribute those as loan to the investors. Besides, banks provide assistance in international trade, money transfer, collection and payment of utility and other bills, etc. all of which are fully customer oriented. Therefore, commercial banks are treated as service organizations and their business is largely dependent on the quality of services they provide. Hence, the efficiency and success of commercial banks depend entirely upon the satisfaction of their clients. So the key factor of any commercial bank is the customer service provided by them.

Janata Bank limited, Badda branch put across various service attributes and also to determine how well Janata Bank limited, Badda branch, is customers' satisfying of those service grounds and different service quality dimensions. The survey is conducting 50 respondents those represent the total general customers segment. The survey data is then analyzing with the help of statistical tools such weight average mean and simple arithmetic mean.

Customers are highly dissatisfied with the ATM booths service, because of the limited number of ATM booths. So increasing the number of ATM booths contacting the branch. To employees are lacking computer skilled, so should be improving computer training program. And employees are not delivering to properly good service to customers, so should be improving their service quality and strong relationship with the customers can be maintained.

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Chapter-1

Introduction



জনতা ব্যাংক লিমিটেড

Janata Bank Limited

উন্নয়নে আপনার বিশ্বস্ত অংশীদার



1.1 Introduction:

I take this report because it is the requirement of my MBA program. I expected that after completing this report I will get practical knowledge about the bank's activity. I personally believe that this report improve our personal and professional skills.

There some basic purpose for selecting this topic. Now I am doing my internship in Janata Bank Limited Badda branch .In this branch there are four major departments like Deposit, Remittance, Cash, and Loan Department. I am now working Deposit department and hopefully after some days I will get chance of working in other department. We don't have permission to work in a cash department. As I will work in different department that is why I think it is better for me to write a report on "An Evaluation of the Customer Satisfaction of Janata Bank Limited". Here I selected function of customer satisfaction because as a student of marketing department I am concerned or interested to find out customer relationship management of Janata bank. Last of all I believe that I will get some benefit from the internship project and report development like first time I will experience corporate environment, gaining experience of meeting various customers, meeting with the corporate organization etc.

1.2 Scope of the Study:

The scope of the study was to present the relationship between service quality with customer satisfaction and customer loyalty in Badda Branch of Janata Bank, this branch is the most leading position in this area. This study attempted to understand the customer satisfactions on different service quality dimensions while dealing with this branch.



1.3 Objectives of the Study:

The objectives of the study are as following:

- To identify the services of Janata Bank Ltd, Badda Branch;
- To measure customers' satisfaction of Janata Bank Ltd, Badda Branch;
- To identify problems related to customers' satisfaction of Janata bank Ltd, Badda Branch;
- To make recommendations to improve customers' satisfaction of Janata Bank Ltd, Badda Branch;

1.4 Methodology of the Study:

Type of Research:

The exploratory research will be conducted to understanding and find out of the overall banking of Janata Bank Ltd. I collected data for made the report. I used to the servqual scale for customer's satisfaction of Janata Bank Ltd. Badda Branch.

Preparation of Questionnaire:

There have five service quality dimensions Reliability, Responsiveness, Assurance, Empathy, Tangibles. Which focused on this dimensions selected 20 questions.

Target population:

My target population was customer of Janata Bank Ltd. Badda branch.

Method of Survey:

I have collected data from both of source.

- ✓ Primary Data
- ✓ Secondary Data



Primary Data

Primary data following manner face to face conversation with people and also internal sources. I have collected data from Janata Bank Ltd. Badda branch. I provided questionnaire to customers and they are participated in the survey.

Secondary Data:

Secondary data collected from external sources. I have collected from various types of sources:

- Annual reports of Janata Bank Ltd.
- Janata bank website
- Others published documents of Janata Bank Ltd.
- Internet

Sample Size:

Total sample size was 50 for conducting my report.

Data Analysis:

Collected data analysis id completed with the help of statistical tools. The response of the survey included the level of important and customer's perception is tailing first and the weighted average of that response is prepared. Here the value of the servqual scale 5, 4, 3, 2, 1 is counted as the weight.

1.5 Limited of the Story:

- Time frame was very limited for the report.
- Service hour was limited.
- Getting relevant of papers and strictly prohibited were documents.



Chapter-2

Overview of the Organization





2.1 Background:

Janata Bank Ltd. has its prosperous past, glorious present and prospective future. Established as the first private sector Bank fully owned by Bangladeshi entrepreneurs, JBL has been flourishing as the largest private sector Bank with the passage of time after facing many stress and strain. The member of the board of directors is creative businessman and leading industrialist of the country. To keep pace with time and in harmony with national and international economic activities and for rendering all modern services, JBL, as a financial institution automated all its branches with computer network in accordance with the competitive commercial demand of time. Moreover, considering its fourth-coming future the Bank has been rearranging. The expectation of all class businessmen, entrepreneurs and general public is much more to JBL. Keeping the target in mind JBL has taken preparation to open new branches by the year 2000-2001.

The emergence of JBL in the private sector is an important event in the Banking area of Bangladesh. When the nation was in the grip of service recession, Govt. took the farsighted decision to allow in the private sector to revive the economy of the country. Several dynamic entrepreneurs came forward for establishing a bank with a motto to revitalize the economy of the country.

Janata Bank Ltd. was born as the first hundred percent Bangladeshi owned Bank in the private sector. From the very inception it is the firm determination of Janata Bank Ltd. to play a vital role in the national economy. The bank is determined to bring back the long forgotten taste of banking services and flavors. They want to serve each one promptly and with a sense of dedication and dignity.

(a) Corporatization:

On 15 November, 2007 Janata Bank got registered with the Joint Stock of Registrars and restructured it as a public limited company with the name Janata Bank Limited.



(b) Roundup:

Including 4 overseas branches in the United Arab Emirates Janata Bank runs its business with 906 branches across the country having a big family of around 14,244 (as on 01.05.2015) employees with its head office located at Janata Bhaban at Motijheel C/A, the heart of the capital city, Dhaka.

At the end of 2014, the Bank held Deposit BDT 5,16,010 million, Advance BDT 3,19,773 million with Authorized capital BDT 30,000 million and Paid-up Capital BDT 19,140 million

Janata Bank Limited, a corporate body trusted over the years, the 2nd largest (in respect of Deposits/Assets) commercial bank in Bangladesh, has been playing a pivotal role in overall financial activities of the country.

The contribution of the Bank to the national economy and social reform has set the standard bar so high that others in this business can't help aspire to touch the benchmark of success earned by JBL. More so a matter of great honor is that the contribution, commitment and success of Bank have been recognized with a number of prestigious awards by national and international organizations of repute.

(d) Corporate Information:

Name of the company	Janata Bank Limited
Legal Status	Public Limited Company
Registered Office	Janata Bhaban 110, Motijheel Commercial Area, Dhaka, Bangladesh.
Deposit (31.12.3013)	Tk. 5,160,10 million
Loans and Advances (2014)	TK. 3,197,73 million
Authorized Capital (2014)	Tk. 30,000 million
Paid up Capital (2014)	Tk. 19,140 million
Operating Profit (2014)	Tk. 10,683 million



Reserve	Tk.8202.00 million
Total asset	Tk. 282423.00 million (as on 30th Nov 2009)
Number of Branches	906 br. including 4 overseas branches at U.A.E
Subsidiary Companies	1. Janata Capital and Investment Company Ltd.
Phone Number	9551337, 9565384, 9567675, 9560000, 9560027-30
WIFT	JANB BD DH
Website	www.janatabank-bd.com

Table 1: Corporate Information of Janata Bank Limited

(e) Management of Janata Bank Limited

The board of directors is the highest level of authority in the organization structure of Janata Bank Limited. The board is responsible for the overall direction and ultimately accountable to the shareholders for the activities; strategies and performance of the bank. Currently, the board of directors of Janata Bank Limited consists of 10 members along with the chairman

List of Management Committee:

Name of the Committee Members	Designations
Shaikh Md. Wahid-uz-Zaman	Chairman
Khondker Sabera Islam	Director
Mr. Manik Chandra Dey	Director
Mr. Md. Mofazzal Husain	Director
Mr. Masih Malik Chowdhury, FCA	Director



Mr. A.K. FazlulAhad	Director
Mrs. Luna Shamsuddoha	Director
Mrs. Selima Ahmad	Director
Mr. Mohammad abulkashem	Director
Mr. Md. Abdus Salam	CEO & Managing Director

(f) Products and Services of Janata Bank Limited

Product

Janata bank has several products like

i. Deposit

- Current Deposit
- Savings Deposit
- Special Notice Deposit
- Fixed Deposit
- Schemes

ii. Loan and advance

- Agriculture Loans
- Term Loan for Large and Medium Industries
- Working Capital Loan
- Import Loans
- Export Loans
- Financing in Green Banking
- Term Loan for Micro and Cottage industries



Services

Janata bank provided various services these are

- ATM
- Q-Cash
- Green Banking
- Janata Bank e-Library
- JBL Data Bank
- e-GP Payment Service
- OMIS (ERP)
- Online banking
- JB Remittance

2.2 Mission, Vision of Janata Bank Ltd.

Vision

To the effective largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia.

Mission

Janata Bank Limited will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network.

2.3 Corporate Awards:

ICMAB Best Corporate Award 2013

Janata Bank Ltd. Badda Branch awarded the award of ICMAB best corporate award 2013 by the institute of cost and management accountants, Bangladesh (ICMAB).



Foreign Remittance Award

Janata Bank Ltd. Badda Branch achieved the award for success in sending foreign remittance through expatriate customers.

ICMAB Best Corporate Award

The Institute of Cost and Management Accountants, Bangladesh (ICMAB) recognized the achievements of Janata Bank Ltd. Badda Branch with the following awards:

1. ICMAB Best Corporate Award 2014
2. ICMAB Best Corporate Award 2012
3. ICMAB Best Corporate Award 2011

Performance Excellence Award 2013

City Bank N.A. recognized of Janata Bank Ltd Badda Branch increasing leadership in the payment space with 2013 performance excellence awards.

International award-the bank of the year 2011 in Bangladesh

Janata Bank Ltd. has been awarded the bank of the year 2011 in Bangladesh by the London based financial magazine the banker of the financial times group. This is for the sixth time the bank has been awarded the bank of the year. Janata Bank Ltd. achieved remarkable progress in the year 2010.

ICMAB Best Corporate Award 2015

Janata Bank Ltd. has been awarded ICMAB best corporate award 2015 by the Institute of cost and management, accountants of Bangladesh. This bank secured the first position among the state owned Commercial Banks in Bangladesh.



International Award ‘World’s Best Bank Award 2009 in Bangladesh’

Janata Bank Ltd. was awarded the best bank Bangladesh in the global finance, worlds best bank awards, 2009 by New York based financial magazine global finance. Global finance has identified winning banks based on number of criteria including growth in assets, profitability, strategic relationships, customer service, competitive pricing and innovative products.

International Award ‘World’s Best Bank Award 2008 in Bangladesh’

Janata Bank Ltd. was awarded best bank Bangladesh in the global finance, world’s best bank awards, 2008 by New York based financial magazine global finance. Global finance has identified winning banks based on number of criteria including growth in assets, profitability, strategic relationships, customer service, competitive pricing and innovative products. It may be noted here that Janata Bank Ltd. has been working hard in improving the customer services in recent times by introducing a number of IT-based reform measures.

2.4 Interest Rates:

Schemes	Interest Rate
Saving account	5.00%
Short notice term deposit (SNTD)	3.50%
Fixed deposit receipt (FDR)	
For 3 7 above, but less than 6 months (For any amount)	3.25%
For 6 months & above, but less than 1 year (For any amount)	4.00%
For 1 year & above (For any amount less than Tk.100.00 core)	4.30%
For 1 year & above(For any amount between Tk.10.00 core and Tk50.00core)	4.75%



For 1 year & above (any amount greater than Tk50.00 core)	5.00%
Badda Branch Pension Scheme	
5 Years (Tk. 100 to Tk. 500)	4.00%
10 Years (Tk. 100 to Tk. 500)	5.00%

Category	Interest Rate
Agriculture	
Crop loan	8.00%
Other agriculture	8.00%
Big & medium scale industrial loan	13.00%
Working capital	
Jute industry	13.00%
Other than jute industry	13.00%
Readymade garments, frozen fish, agro-processing industrial goods	7.00+1.00%
Other exports	7.00%+1.00%
Commercial loan	
Important finance, fertilizer loan and other	13.00%
Jute Business(export)	13.00%
Small scale industry (up to 3 core)	12.00%
Small scale industry (above 3 core)	12.5%
Others	



Residential house building loan	13.00%
Commercial house building loan	13.00%
Rural house building loan	10.00%
Swanirvar loan	10.00%
Transport & brick field	13.00%
Work-order	13.00%
Cold storage	11.00%
Ministry of food	13.00%
Loan against FDR	12.00%
Loan against DPS	17.00%

National Investment Bond, ICB Unit, Bangladesh

Savings Certificate

Loan against share	14.00%
Loan (other)	14.00%
Consumer credit	14.00%
Project loan to export oriented industry	
Term loan	
Agro-based industry	11.00%
Computer software & IT/data export	11.00%
Electronics, flower production, frozen food, gift items	11.00%
100% export oriented goods	11.00%
100% export oriented lather	11.00%



100% textile industry	11.00%
Jewellery& Diamond cutting & sericulture	11.00%
Working capital	
Back to back LC	
1-PSC (pre shipment credit) to garments	7.00+1.00%
Packing credit	7.00%+1.00%

Janata Bank Ltd. Badda Branch Special Deposit Scheme

Term Monthly Deposit	Rate of Interest
5 years Tk. 1000 to Tk10000	8.00%
10 years Tk. 1000 to Tk10000	9.00%
Loan for in port capital machinery for export industry	Decided on acceptance
SME & micro credit	
EGPRP medu	13.00%
Production oriented employment	13.00%
Kurugram provery alleviation program	13.00%

Chapter-3

Activities Undertaken





3.1 Work Related Activities:

Just because I have joined to the bank as an intern my works were not fixed there. My FAGM sir has sent me in different departments randomly. So I have visited and performed different types of roles in the bank.

Now I am describing those works and my responsibilities:

Account Opening

When I Joined Janata Bank Badda Branch, First they advised me to take an account opening form and just see what are written here. After that they told me how to open an account, what procedure you need to follow and how to convene customers to open an account. I think it's very easy procedure. When customers come to open a new account, first they ask how to open a new account. My Duty is to tell them the procedures and also help them to fill up the account opening form.

I was involved in helping customers opening of Savings Account, Current Account, and FDR. The stages involved are as follows documents.

I assisted customers in opening bank account. I discuss to clients about opening account. Then I offer to various types of account facilities such as Savings Account, Current Account, and FDR. Then according to client need I was collect account opening form. Then I was filling all requirements of form. I was verified all documents. Then I submitted to my supervisor.

Issue of Cheque book

Here I have learned how to issue a cheque book to the customer. I issued many cheque books for the customers. I provided the requisition form to the account holder. Sometimes I also filled up the requisition form and collected two sign of account holder. The authorize officer give an entry on the cheque requisition book. Sometimes I also gave an entry to the book. When the account holder come to the bank for cheque book, I collected sign of account holder in a book and the authorize officer gave the cheque book.



Demand Draft

When I do the demand draft I see method used by individuals to make transfer payments from one bank account to another. Demand drafts are marketed as a relatively secure method for cashing checks. The major difference between demand drafts and normal checks is that demand drafts do not require a signature in order to be cashed. And I check in documents.

Face to face conversation with clients:

Sometimes I discussed with clients if they faced any problem or had any queries then I helped them to solve that issue. Not only that I helped them about how to use check book and which procedures need to open an account.

Utility Service:

I collect the following bills gas bill, electricity bill. Check in date and also do the entry of bill amount, bill number, VAT, total bill amount. In my working days, I had collected these bills and included it in the entry book. At the end totals bill calculated and entry book submitted by officer.

Pay Order:

I collected the pay order application form from the authorize officer and provided to the customer. The authorize officer give an entry to the record book. After that the authorize officer take a pay order form and fill up the form. Sometimes I filled up the form. I collected signature of two authorize officer. When I handover the pay order I also collected signature of the client. I findings my analyse data from survey. I complete to my report so the data are given is reliable and perfectly analyses. I went to different groups of customers' to collect information for my report.



Chapter-4

Customers' Satisfaction of the Janata Bank (Badda Branch)

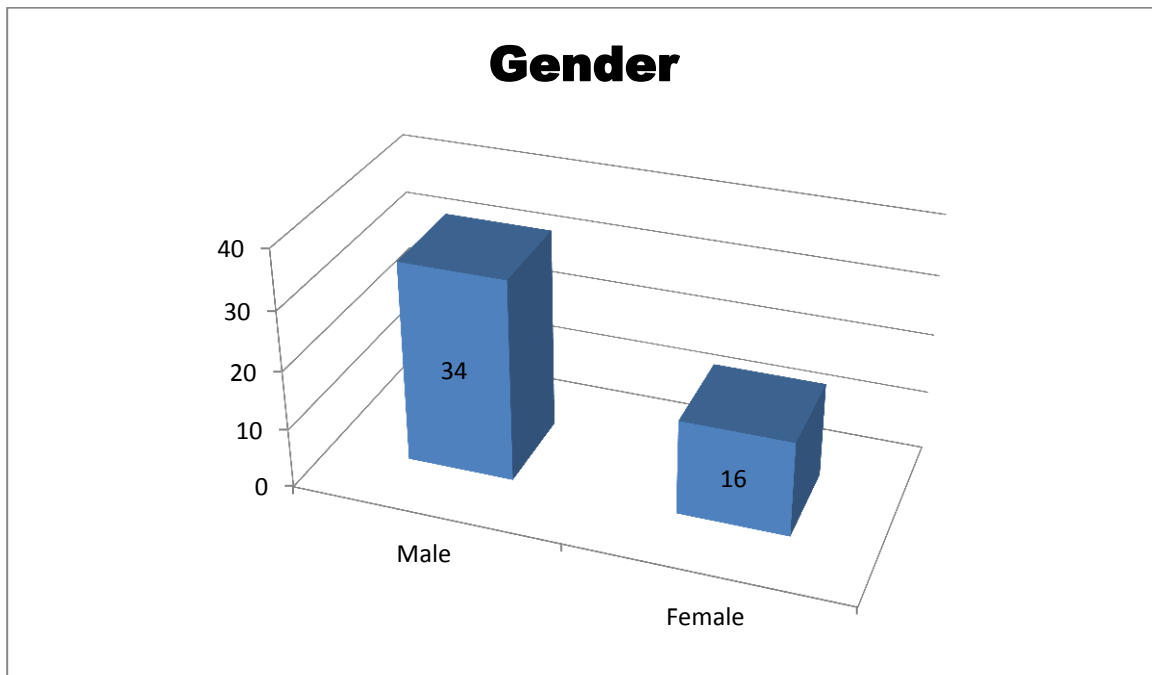


4.1 Customer Satisfaction:

Customer satisfactions are very important to the business. Because of satisfaction customers' are most likely to be loyal, to make repeat orders and to use a wide range of services offered by the business.

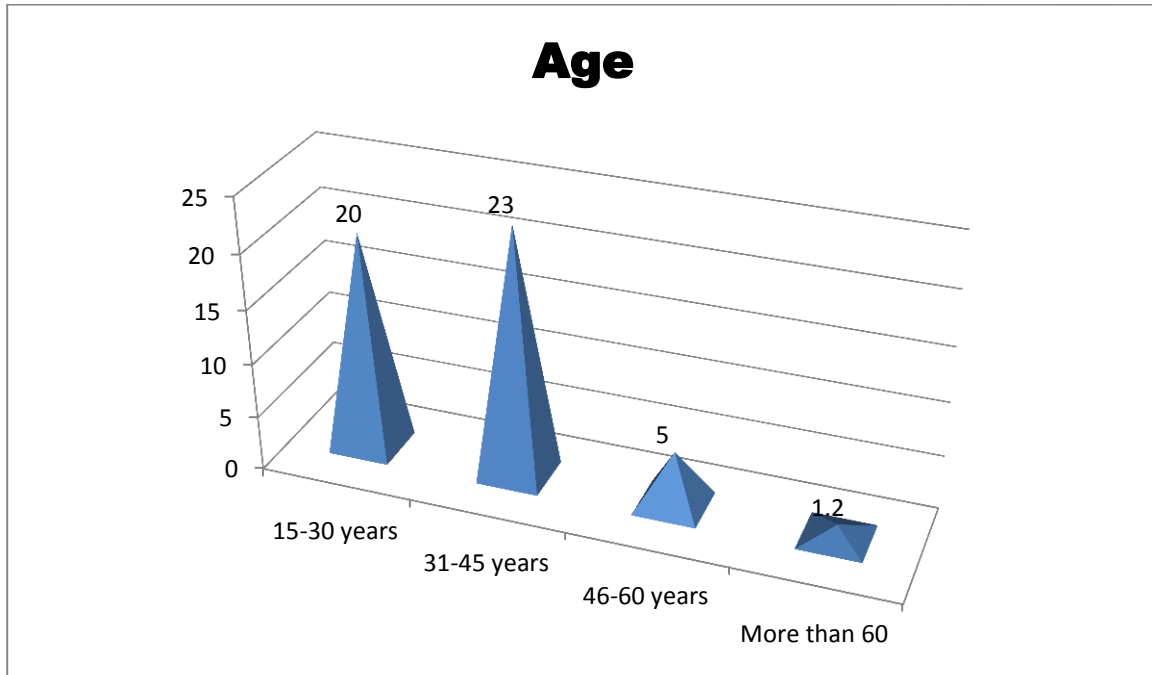
Gender:

Sample size was 50. I found that there is 68% male and 32% female. I can also see that male 34 and female 16 among my respondent. The ratio can be seen in the chart:



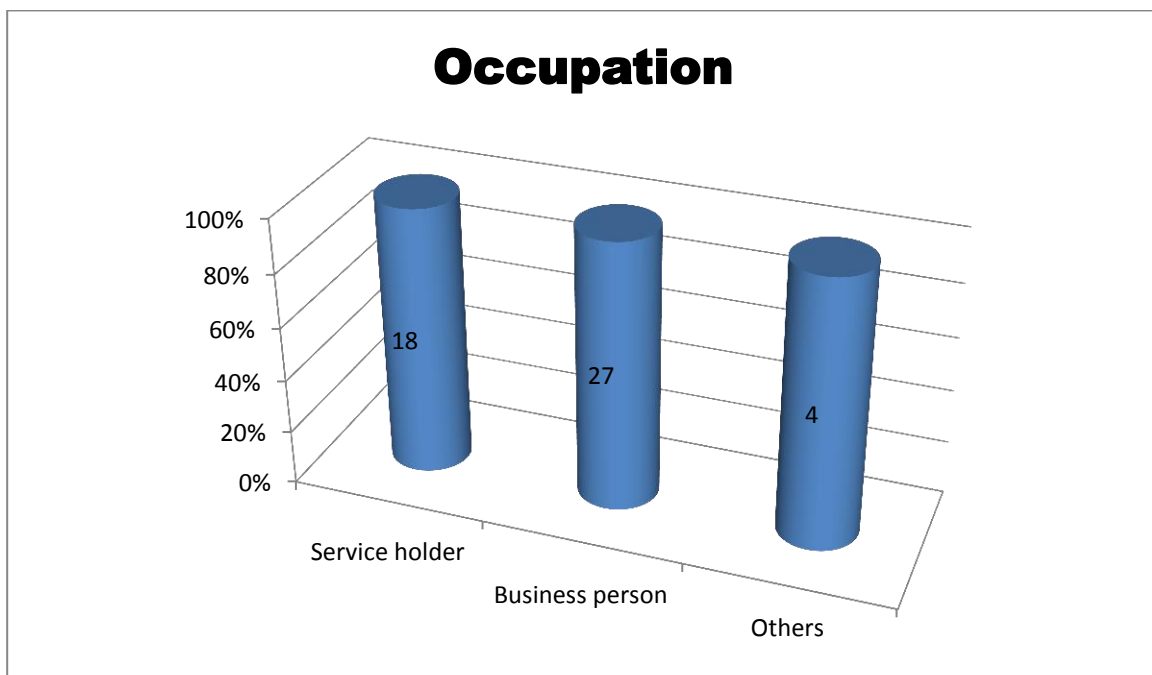
Age:

I had divided my respondents' age group into four classes. Among them 15-30 years old were 41%. 31-45 years old were 46%. 46-60 years old were 10%. More than 60 years old were 3%. So I can say that most of the respondents are between 31-45 years old. I can see the ratio of the different age group people as follows on this chart:



Occupation:

Sample size was 50. I found that there is 18 person's service holder, 27 person's businessman and 5 others. I can also see that 37% service holder, 55% businessman and 8% others was my respondents. The ratio can be seen in the chart:



4.2 Perceptions Statements in the Reliability Dimension:

Q1: When Janata Bank Limited, Badda Branch promises to do something by a certain time, it does so.

Agreement Score	Agreement Percentage (%)
5	19%
4	63%
3	14%
2	5%
1	0%

Table-1: When Janata Bank Limited, Badda Branch promises to do something by a certain time, it does so.

When this branches promises to do something by a certain time, it does so. This sample size was 50. And the majority of the respondents are different by 19% are strongly agree, 63% are agree, 14% are natural, 5% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

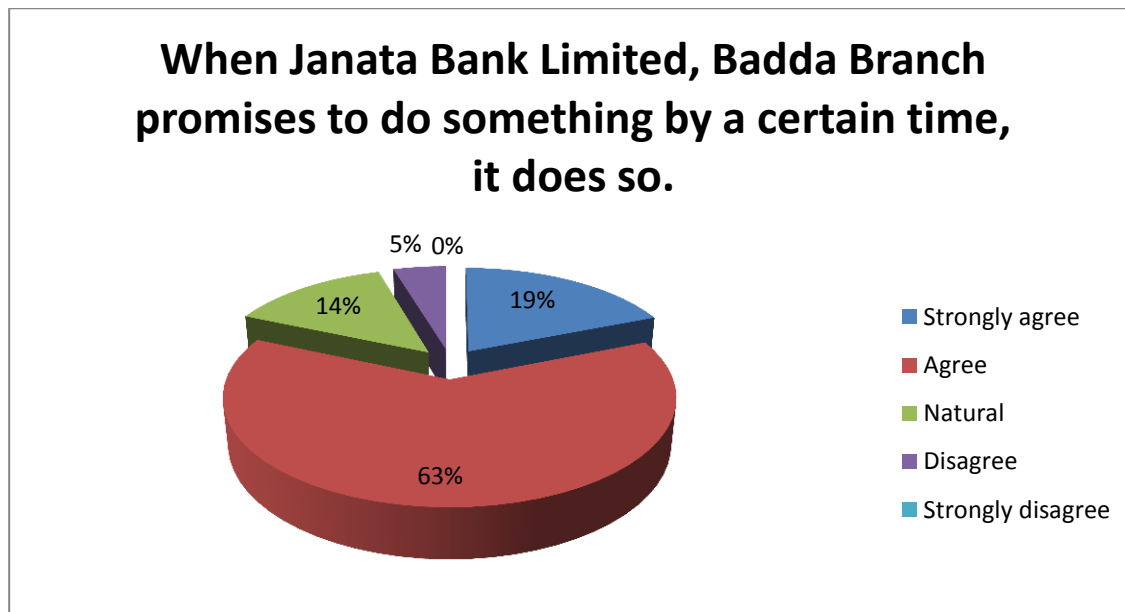


Chart-1: When Janata Bank Limited, Badda Branch promises to do something by a certain time, it does so.



Q2: Janata Bank Limited, Badda Branch performs the service right the first time.

Agreement Score	Agreement Percentage (%)
5	25%
4	61%
3	10%
2	4%
1	0%

Table-2: Janata Bank Limited, Badda Branch performs the service right the first time

Janata bank Limited, Badda Branch performs the service right the first time. This sample size was 50. And the majority of the respondents are different by 25% are strongly agree, 61% are agree, 10% are natural, 4% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

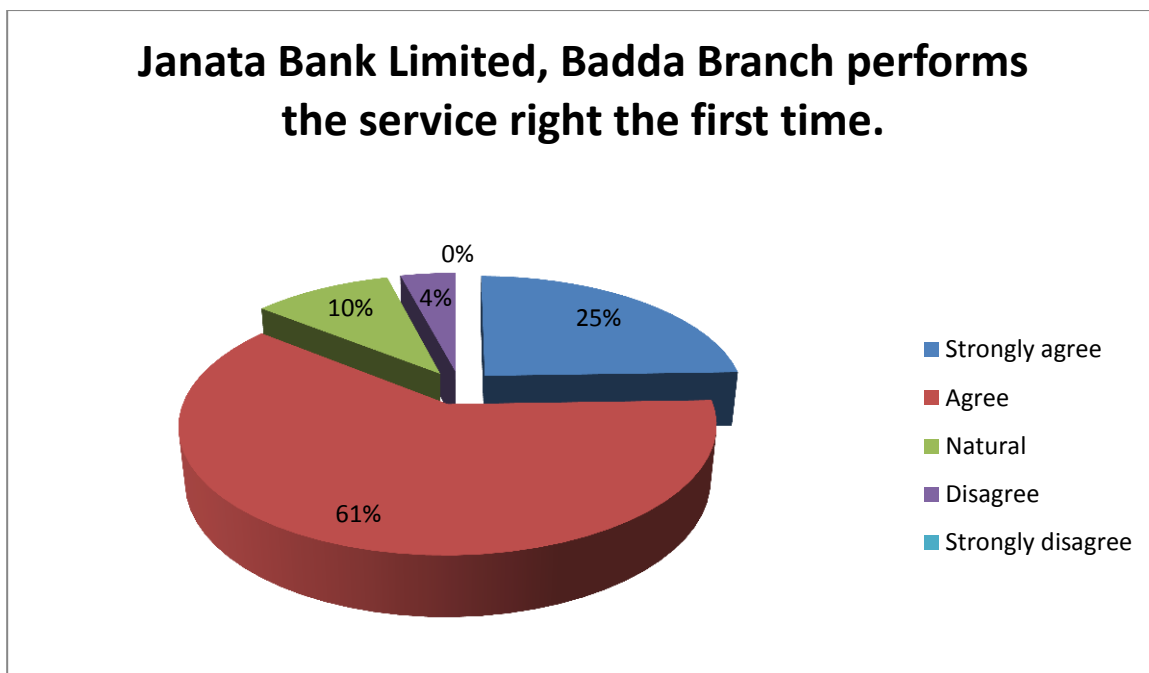


Chart-2: Janata Bank Limited, Badda Branch performs the service right the first time

Q3: Janata Bank Limited, Badda Branch provides its services at the time it promises to do so.

Agreement Score	Agreement Percentage (%)
5	25%
4	60%
3	13%
2	2%
1	0%

Table-3: Janata Bank Limited, Badda Branch provides its services at the time it promises to do so.

Janata Bank Limited, Badda Branch provides its services at the time it promises to do so. This sample size was 50. And the majority of the respondents are different by 25% are strongly agree, 60% are agree, 13% are natural, 2% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

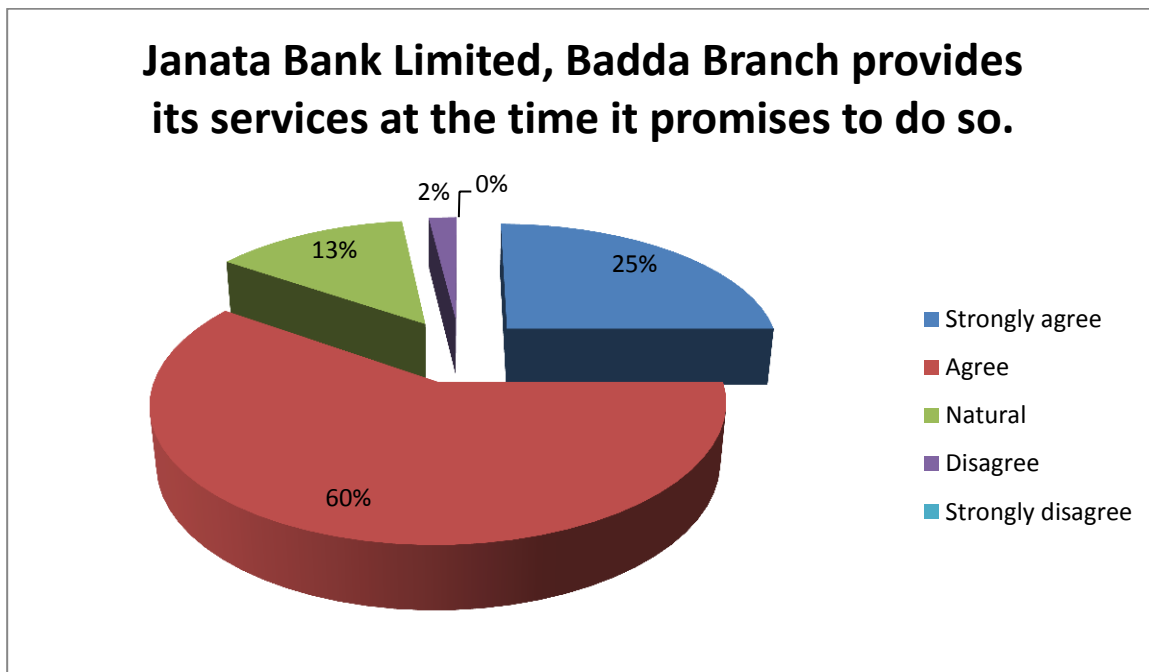


Chart-3: Janata Bank Limited, Badda Branch provides its services at the time it promises to do so.

Q4: Janata Bank Limited, Badda Branch insists on error-free records.

Agreement Score	Agreement Percentage (%)
5	25%
4	58%
3	11%
2	4%
1	2%

Table-4: Janata Bank Limited, Badda Branch insists on error-free records.

Janata Bank Limited, Badda Branch insists on error-free records. This sample size was 50. And the majority of the respondents are different by 25% are strongly agree, 58% are agree, 11% are natural, 4% are disagree, 2% are strongly disagree with this statement. This ratio among them shown below in the chart:

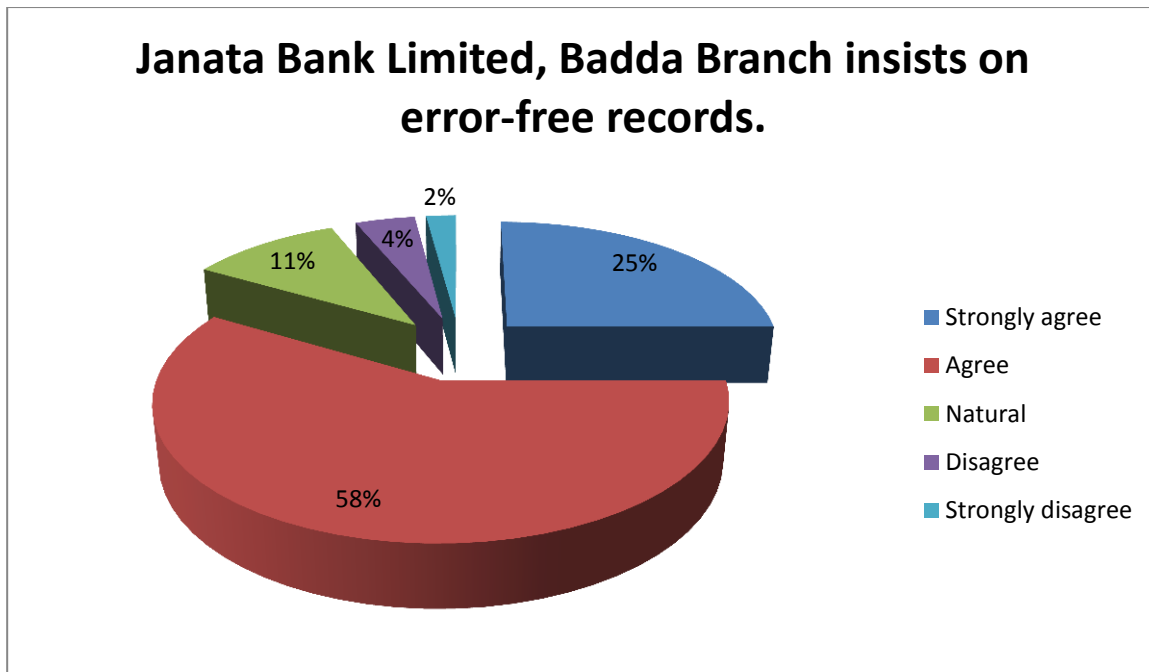


Chart-4: Janata Bank Limited, Badda Branch insists on error-free records.

4.3 Statements in the Responsiveness Dimension:

Q5: Janata Bank Limited, Badda Branch keeps customers informed about when services will be performed.

Agreement Score	Agreement Percentage (%)
5	22%
4	62%
3	14%
2	2%
1	0%

Table-5: Janata Bank Limited, Badda Branch keeps customers informed about when services will be performed.

Janata Bank Limited, Badda Branch keeps customers informed about when services will be performed. This sample size was 50. And after the analyse of the respondents are different by 22% are strongly agree, 62% are agree, 14% are natural, 2% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

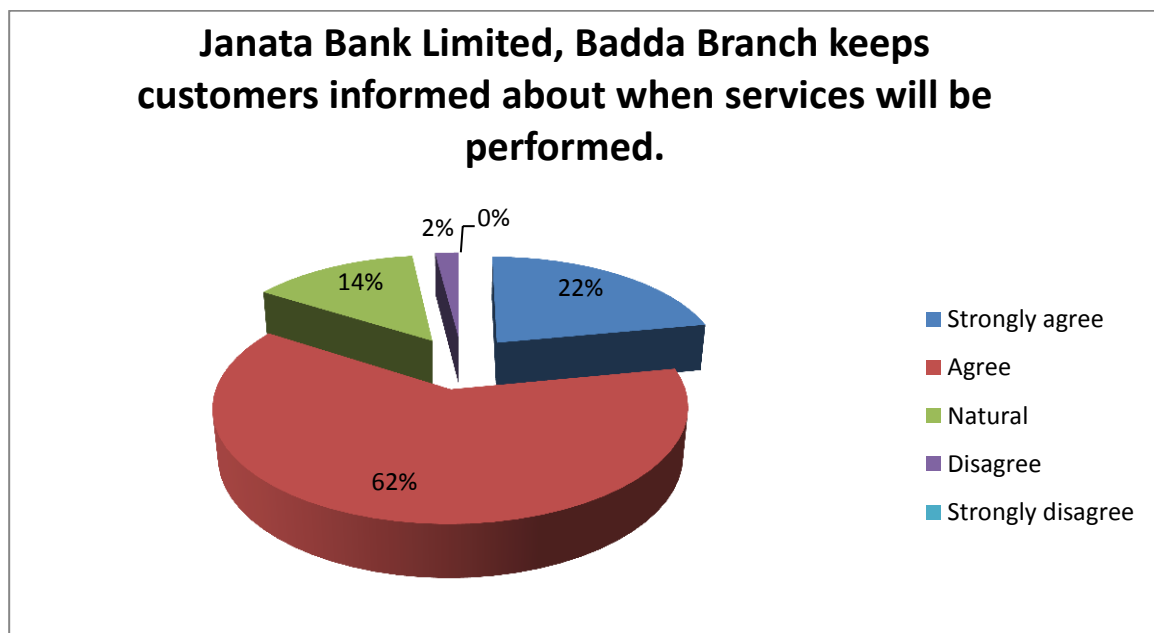


Chart-5: Janata Bank Limited, Badda Branch keeps customers informed about when services will be performed.

Q6: Employees in Janata Bank Limited, Badda Branch give your prompt service.

Agreement Score	Agreement Percentage (%)
5	24%
4	52%
3	12%
2	8%
1	4%

Table-6: Employees in Janata Bank Limited, Badda Branch give your prompt service.

Employees in Janata Bank Limited, Badda Branch give your prompt service. This sample size was 50. And after the analyse of the respondents are different by 24% are strongly agree, 52% are agree, 12% are natural, 8% are disagree, 4% are strongly disagree with this statement. This ratio among them shown below in the chart:

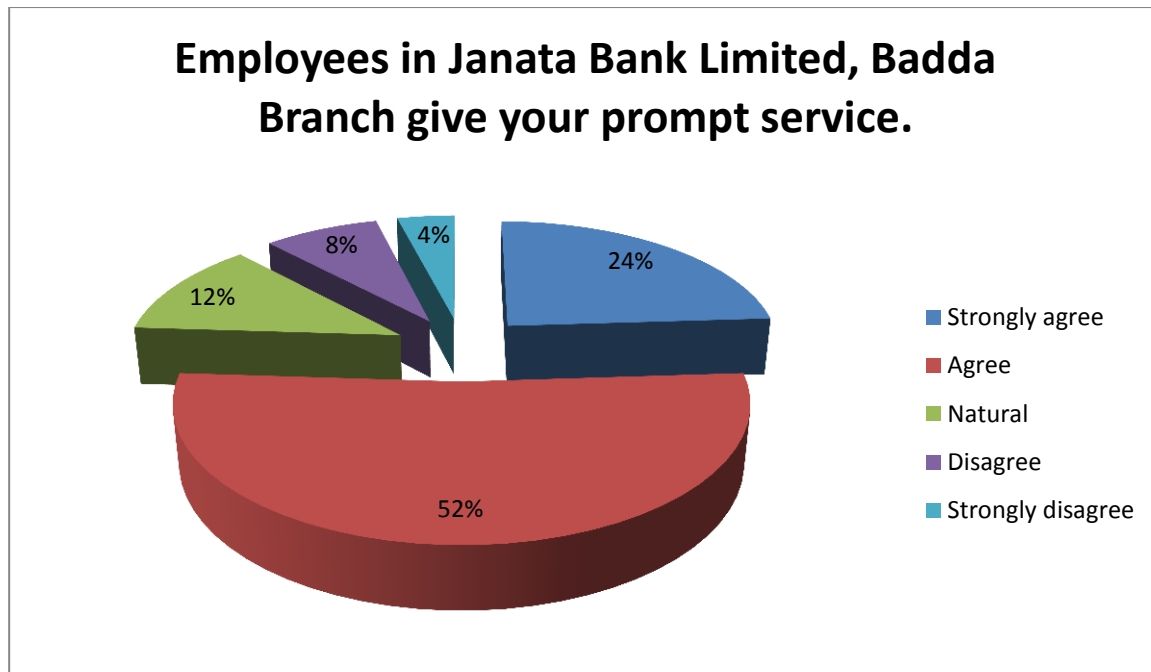


Chart-6: Employees in Janata Bank Limited, Badda Branch give your prompt service

Q7: Employees in Janata Bank Limited, Badda Branch are always willing to help you.

Agreement Score	Agreement Percentage (%)
5	21%
4	61%
3	14%
2	4%
1	2%

Table-7: Employees in Janata Bank Limited, Badda Branch are always willing to help you.

Employees in Janata Bank Limited, Badda Branch are always willing to help you. This sample size was 50. And after the analyse of the respondents are different by 21% are strongly agree, 61% are agree, 14% are natural, 4% are disagree, 2% are strongly disagree with this statement. This ratio among them shown below in the chart:

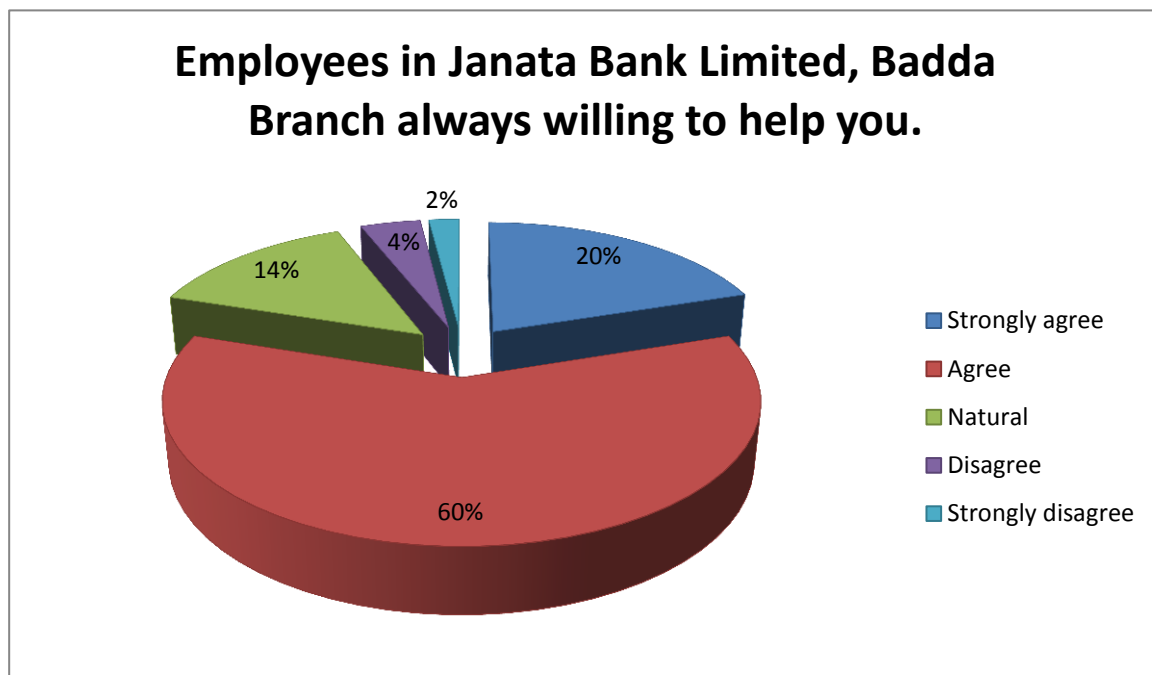


Chart-7: Employees in Janata Bank Limited, Badda Branch are always willing to help you.

Q8: Employees in Janata Bank Limited, Badda Branch never too busy to respond to your request.

Agreement Score	Agreement Percentage (%)
5	20%
4	62%
3	14%
2	4%
1	0%

Table-8: Employees in Janata Bank Limited, Badda Branch never too busy to respond to your request.

Employees in Janata Bank Limited, Badda Branch never too busy to respond to your request. This sample size was 50. And after the analyse of the respondents are different by 20% are strongly agree, 62% are agree, 14% are natural, 4% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

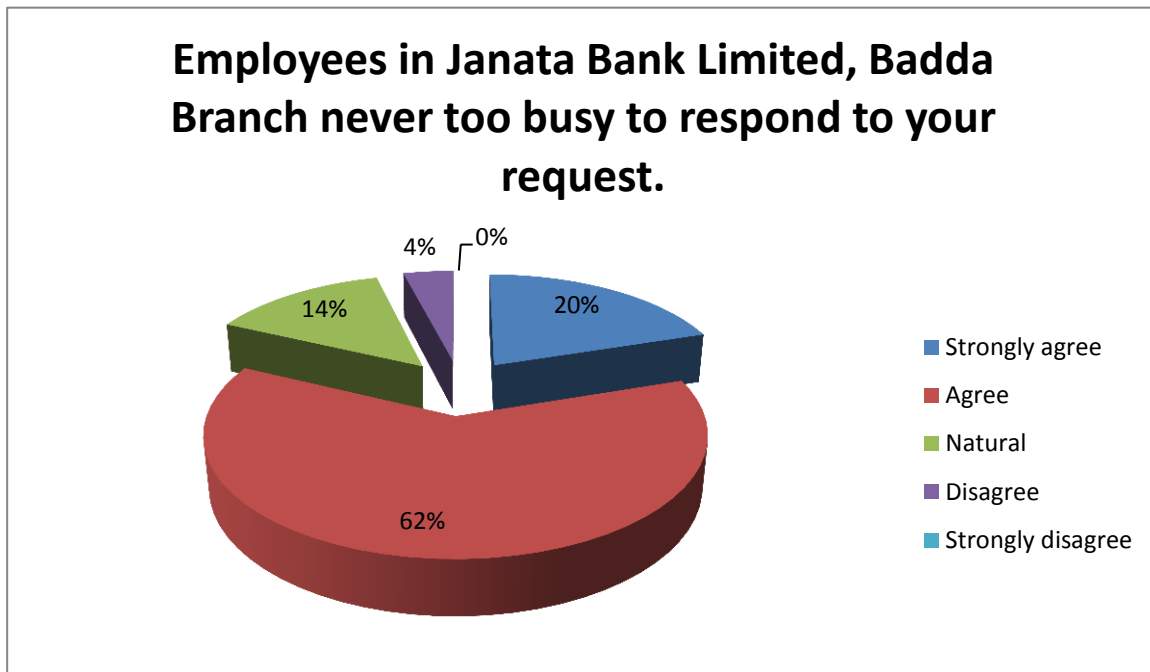


Chart-8: Employees in Janata Bank Limited, Badda Branch never too busy to respond to your request.

4.4 Statement in the Assurance Dimension:

Q9: The behavior of the employees in Janata Bank Limited, Badda Branch inspires confidence in you.

Agreement Score	Agreement Percentage (%)
5	34%
4	55%
3	12%
2	4%
1	0%

Table-9: The behavior of the employees in Janata Bank Limited, Badda Branch inspires confidence in you.

The behavior of the employees in Janata Bank Limited, Badda Branch inspires confidence in you. This sample size was 50. Here show the analyse of the respondents are different by 34% are strongly agree, 55% are agree, 12% are natural, 4% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

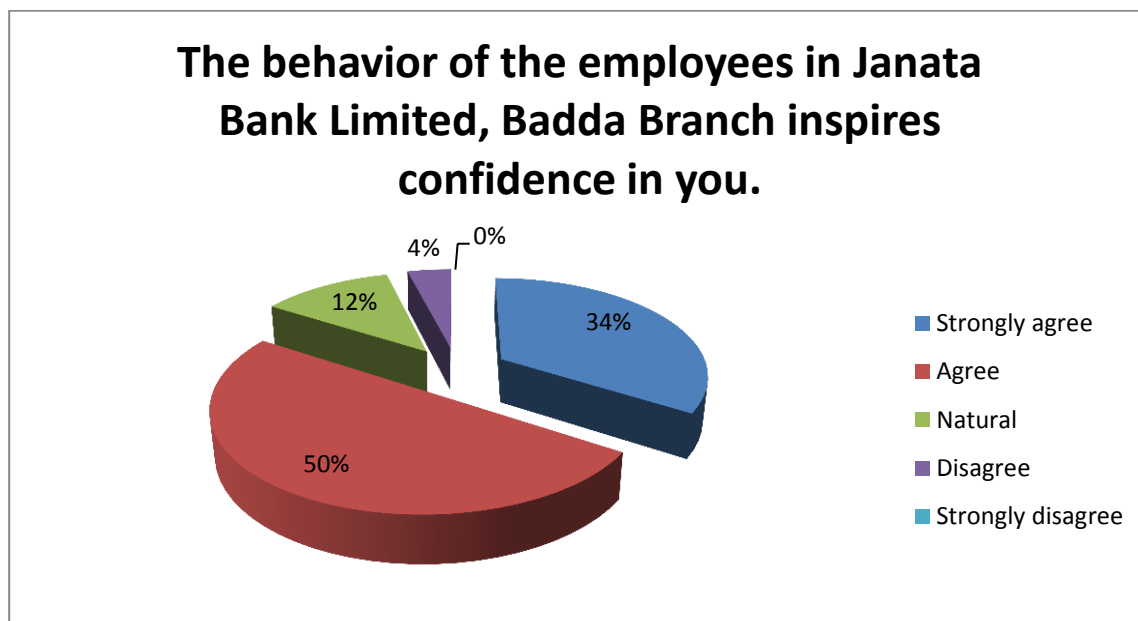


Chart-9: The behavior of the employees in Janata Bank Limited, Badda Branch inspires confidence in you.



Q10: You feel safe in your transactions with in Janata Bank Limited, Badda Branch.

Agreement Score	Agreement Percentage (%)
5	38%
4	48%
3	10%
2	4%
1	0%

Table-10: You feel safe in your transactions with in Janata Bank Limited, Badda Branch.

You feel safe in your transactions with in Janata Bank Limited, Badda Branch. This sample size was 50. Here show the analyse of the respondents are different by 38% are strongly agree, 48% are agree, 10% are natural, 4% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

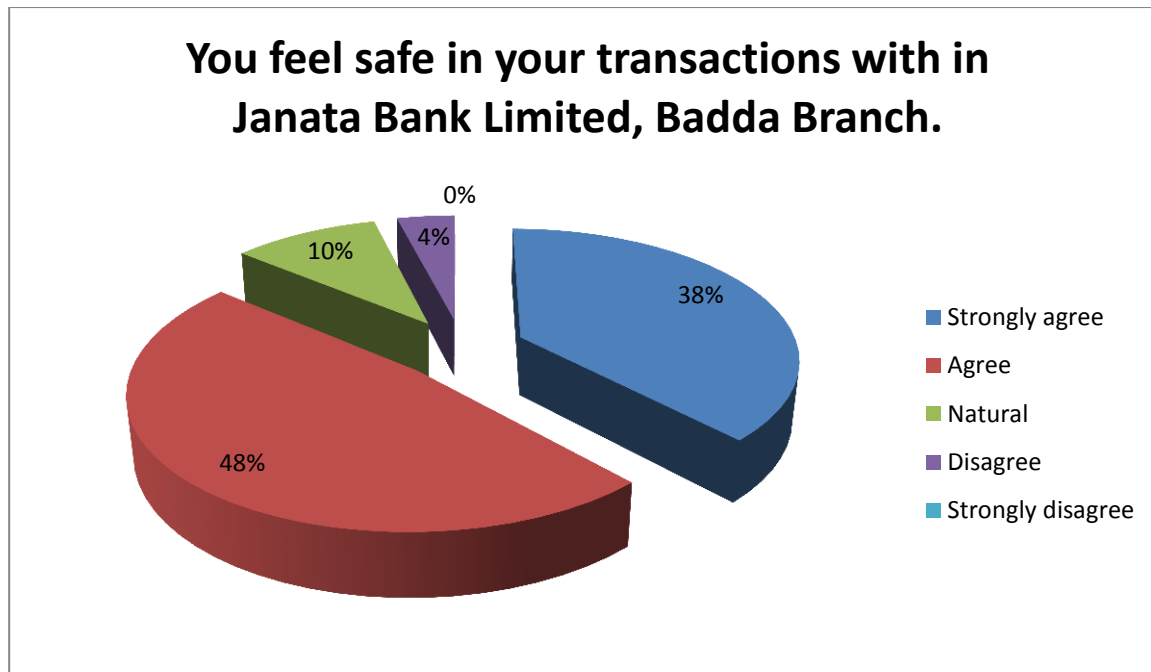


Chart-10: You feel safe in your transactions with in Janata Bank Limited, Badda Branch.

Q11: Employees in Janata Bank Limited, Badda Branch are consistently courteous with you.

Agreement Score	Agreement Percentage (%)
5	30%
4	58%
3	8%
2	2%
1	2%

Table-11: Employees in Janata Bank Limited, Badda Branch are consistently courteous with you.

Employees in Janata Bank Limited, Badda Branch are consistently courteous with you. This sample size was 50. Here show the analyse of the respondents are different by 30% are strongly agree, 58% are agree, 8% are natural, 2% are disagree, 2% are strongly disagree with this statement. This ratio among them shown below in the chart:

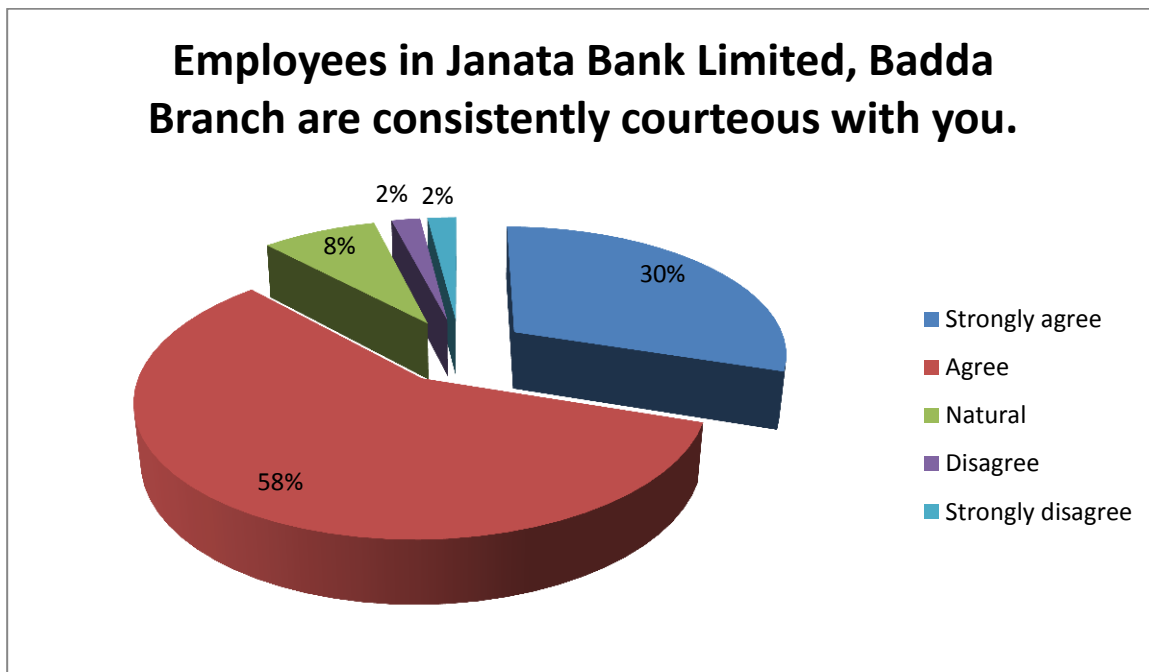


Chart-11: Employees in Janata Bank Limited, Badda Branch are consistently courteous with you.

Q12: Employees in Janata Bank Limited, Badda Branch have the knowledge to answer your questions.

Agreement Score	Agreement Percentage (%)
5	34%
4	52%
3	8%
2	4%
1	2%

Table-12: Employees in Janata Bank Limited, Badda Branch have the knowledge to answer your questions.

Employees in Janata Bank Limited, Badda Branch have the knowledge to answer your questions. This sample size was 50. Here show the analyses of the respondents are different by 34% are strongly agree, 52% are agree, 8% are natural, 4% are disagree, 2% are strongly disagree with this statement. This ratio among them shown below in the chart:

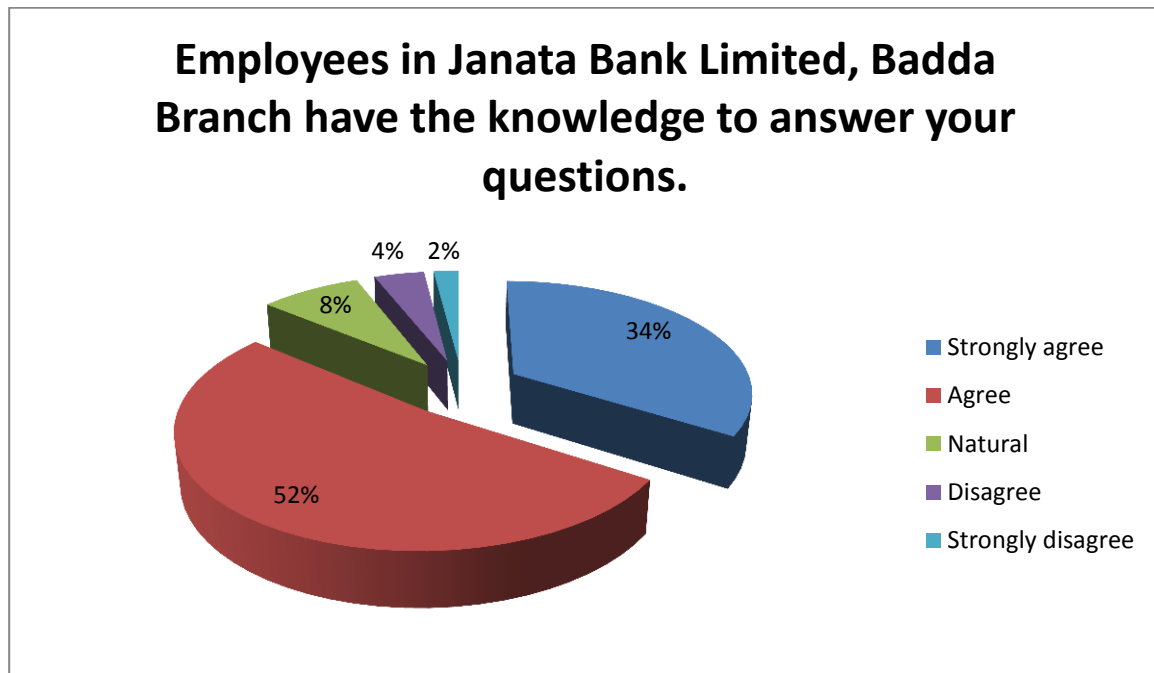


Chart-12: Employees in Janata Bank Limited, Badda Branch have the knowledge to answer your questions.

4.5 Statement in the Empathy Dimension:

Q13: Janata Bank Limited, Badda Branch gives you individual attention.

Agreement Score	Agreement Percentage (%)
5	18%
4	36%
3	36%
2	6%
1	4%

Table-13: Janata Bank Limited, Badda Branch gives you individual attention.

Janata Bank Limited, Badda Branch gives you individual attention. This sample size was 50. This attribute satisfaction of the respondents are different by 18% are strongly agree, 36% are agree, 36% are natural, 6% are disagree, 4% are strongly disagree with this statement. This ratio among them shown below in the chart:

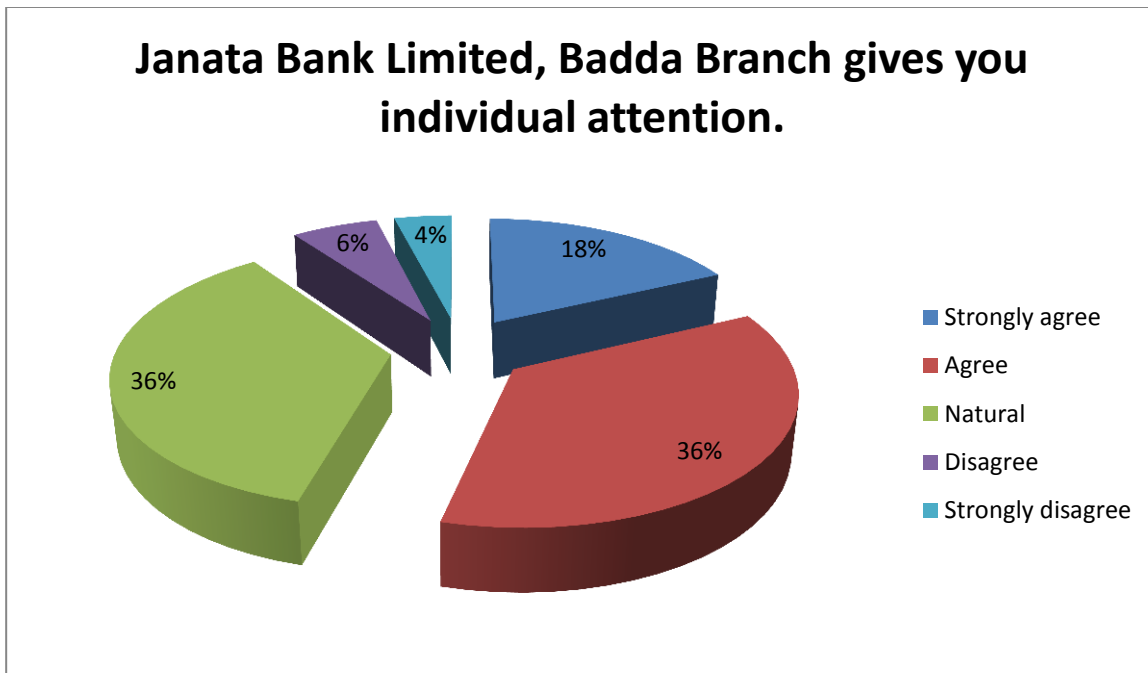


Chart-13: Janata Bank Limited, Badda Branch gives you individual attention.

Q14: Janata Bank Limited, Badda Branch has employees who give your personal attention.

Agreement Score	Agreement Percentage (%)
5	14%
4	38%
3	36%
2	8%
1	4%

Table-14: Janata Bank Limited, Badda Branch has employees who give your personal attention.

Janata Bank Limited, Badda Branch has employees who give your personal attention. This sample size was 50. This attribute satisfaction of the respondents are different by 14% are strongly agree, 38% are agree, 36% are natural, 8% are disagree, 4% are strongly disagree with this statement. This ratio among them shown below in the chart:

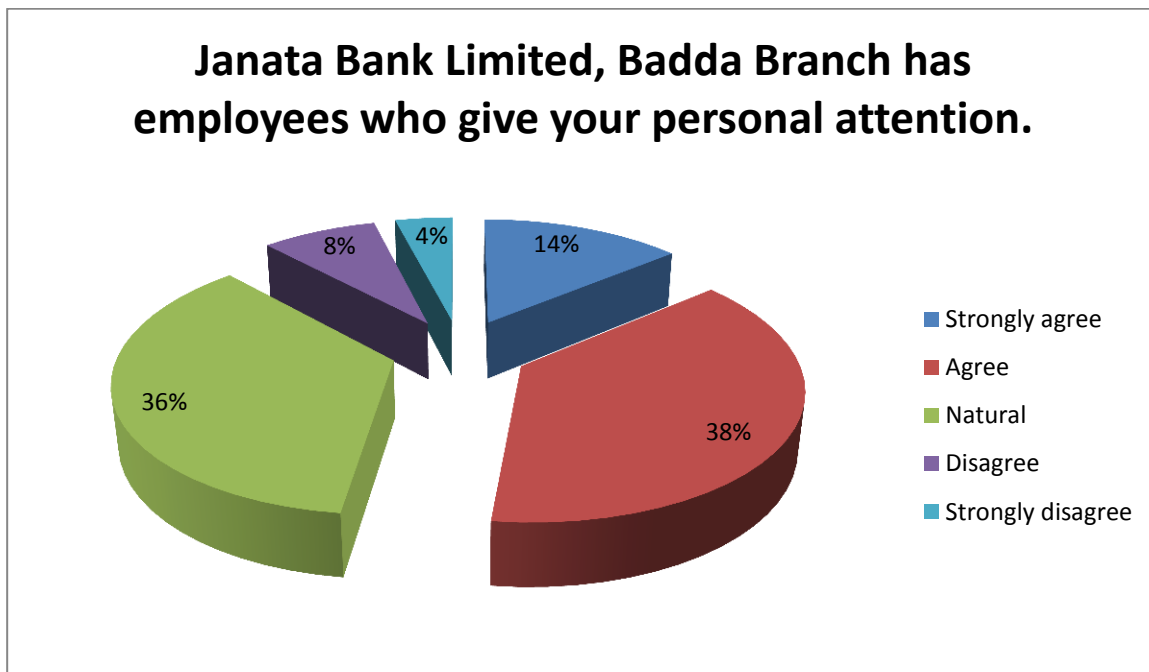


Chart-14: Janata Bank Limited, Badda Branch has employees who give your personal attention.

Q15: Janata Bank Limited, Badda Branch has your best interests at heart.

Agreement Score	Agreement Percentage (%)
5	8%
4	42%
3	38%
2	10%
1	2%

Table-15: Janata Bank Limited, Badda Branch has your best interests at heart.

Janata Bank Limited, Badda Branch has your best interests at heart. This sample size was 50. This attribute satisfaction of the respondents are different by 8% are strongly agree, 42% are agree, 38% are natural, 10% are disagree, 2% are strongly disagree with this statement. This ratio among them shown below in the chart:

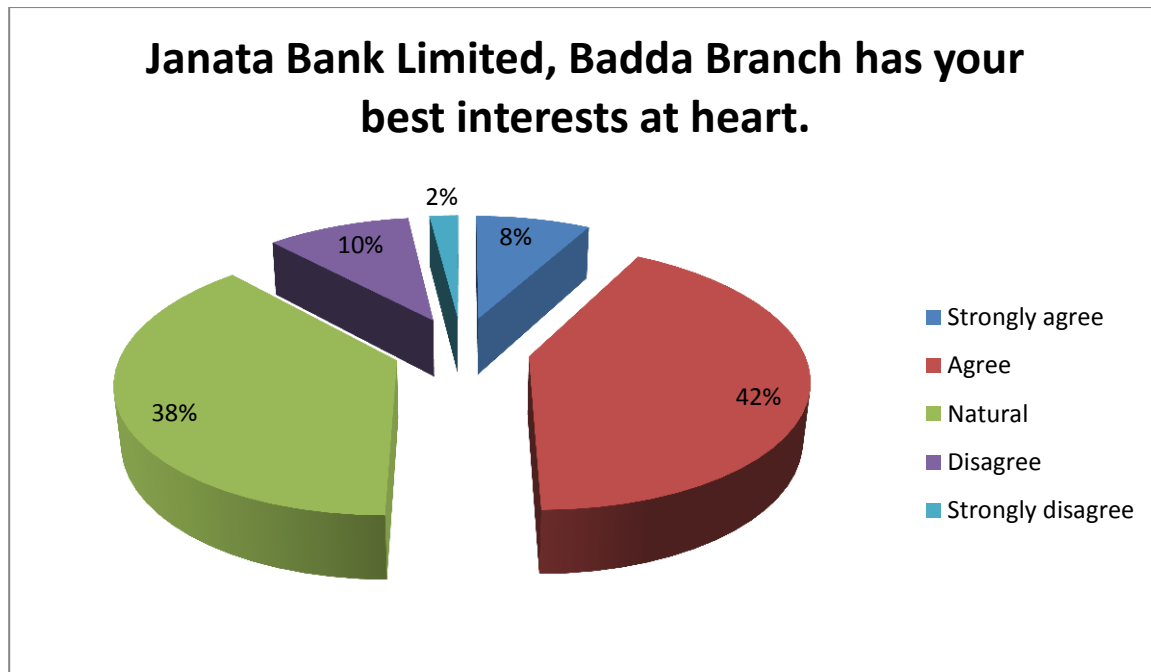


Chart-15: Janata Bank Limited, Badda Branch has your best interests at heart.



Q16: Employees of Janata Bank Limited, Badda Branch understand your specific needs.

Agreement Score	Agreement Percentage (%)
5	16%
4	44%
3	26%
2	8%
1	6%

Table-16: Employees of Janata Bank Limited, Badda Branch understand your specific needs.

Employees of Janata Bank Limited, Badda Branch understand your specific needs. This sample size was 50. This attribute satisfaction of the respondents are different by 16% are strongly agree, 44% are agree, 26% are natural, 8% are disagree, 6% are strongly disagree with this statement. This ratio among them shown below in the chart:

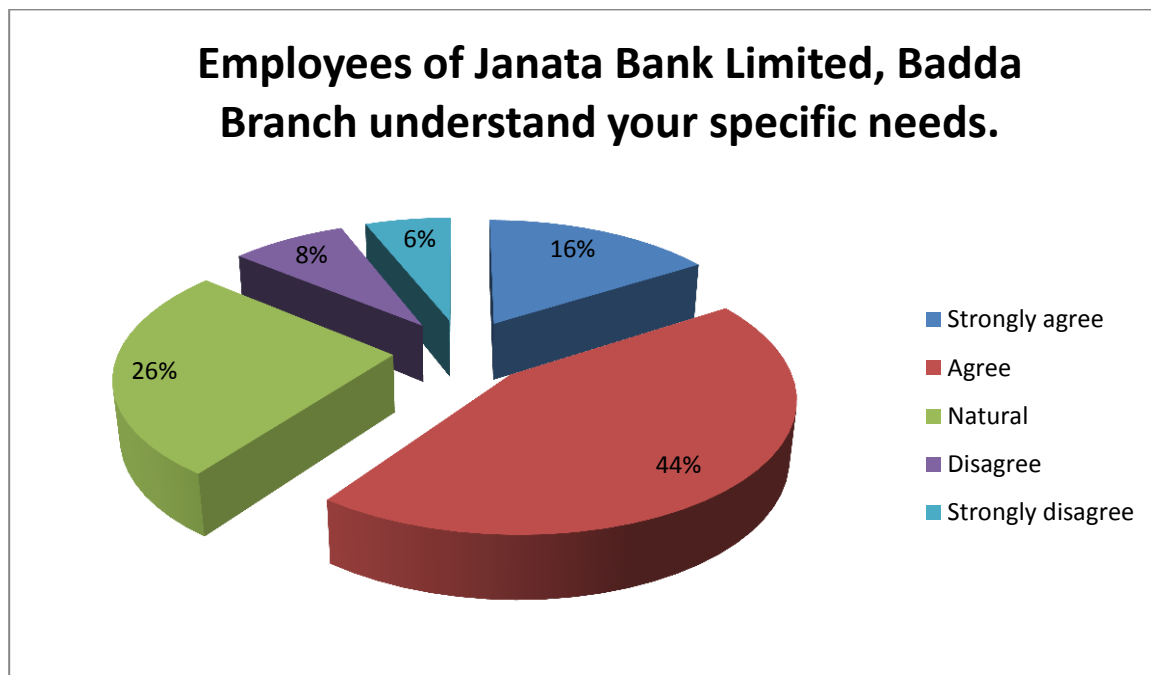


Chart-16: Employees of Janata Bank Limited, Badda Branch understand your specific needs.

4.6 Statement in the Tangibles Dimension:

Q17: Janata Bank Limited, Badda Branch has modern-looking and hi-tech equipment.

Agreement Score	Agreement Percentage (%)
5	10%
4	40%
3	30%
2	14%
1	6%

Table-17: Janata Bank Limited, Badda Branch has modern-looking and hi-tech equipment.

Janata bank Limited, Badda Branch has modern-looking and hi-tech equipment. This sample size was 50. And after the analyse of the respondents are different by 10% are strongly agree, 40% are agree, 30% are natural, 14% are disagree, 6% are strongly disagree with this statement. This ratio among them shown below in the chart:

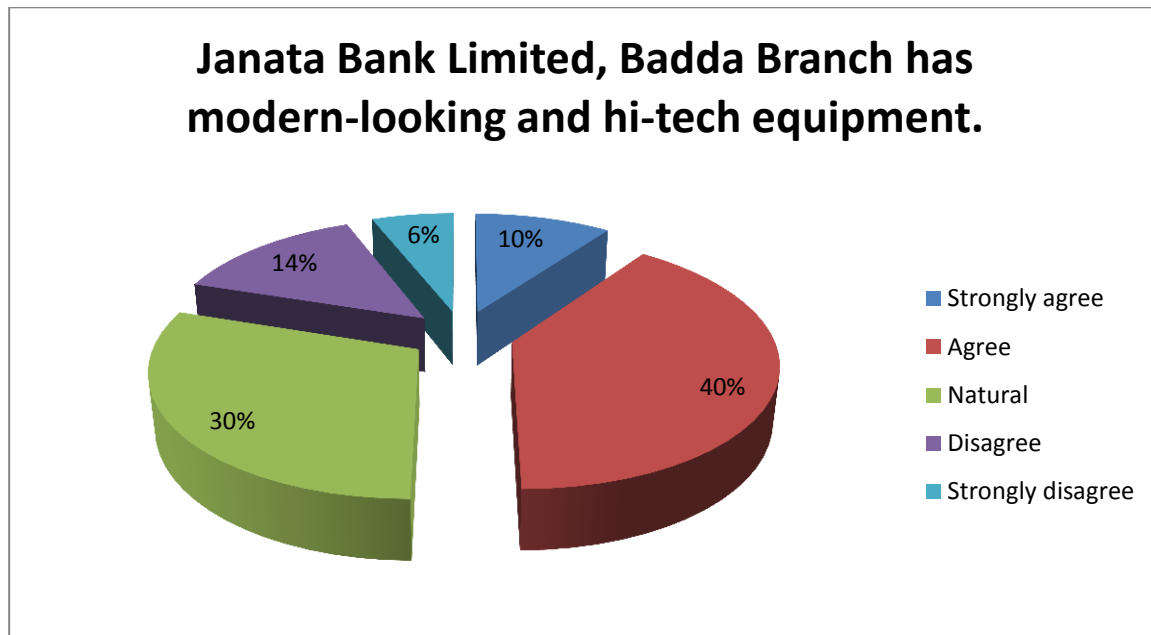


Chart-17: Janata Bank Limited, Badda Branch has modern-looking and hi-tech equipment

Q18: Janata Bank Limited, Badda Branch physical facilities are visually appealing.

Agreement Score	Agreement Percentage (%)
5	14%
4	36%
3	30%
2	12%
1	8%

Table-18: Janata Bank Limited, Badda Branch physical facilities are visually appealing.

Janata bank Limited, Badda Branch physical facilities are visually appealing. This sample size was 50. And after the analyse of the respondents are different by 14% are strongly agree, 36% are agree, 30% are natural, 12% are disagree, 8% are strongly disagree with this statement. This ratio among them shown below in the chart:

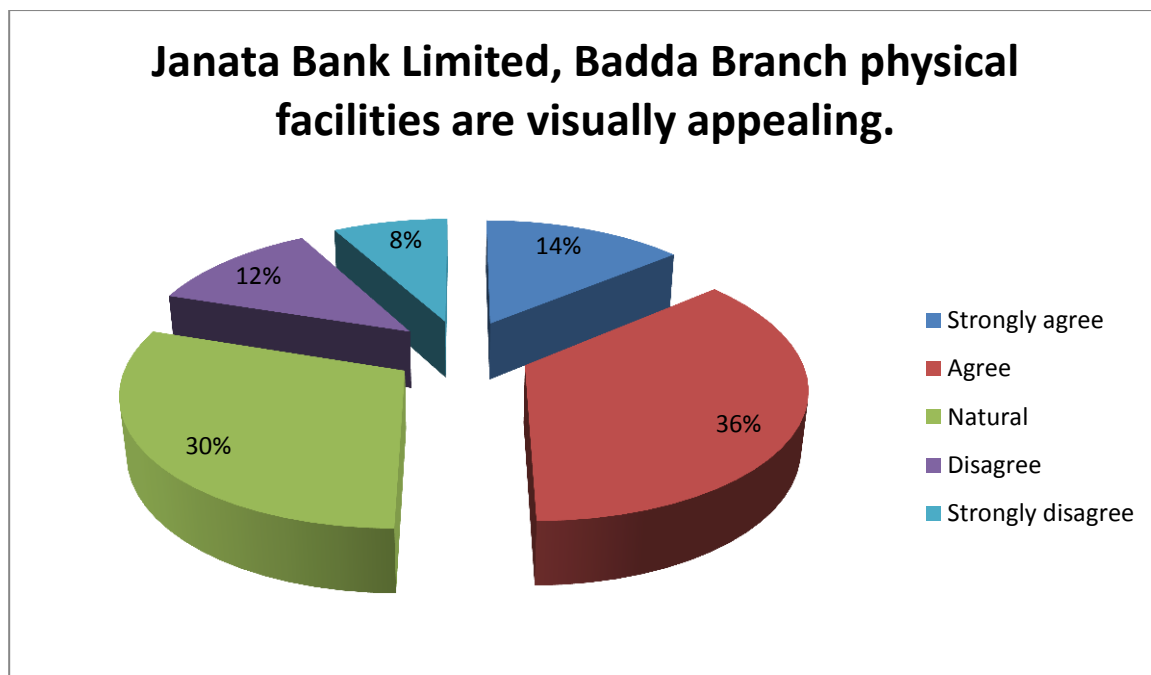


Chart-18: Janata Bank Limited, Badda Branch physical facilities are visually appealing.

Q19: Janata Bank Limited, Badda Branch employees appear neat.

Agreement Score	Agreement Percentage (%)
5	16%
4	48%
3	32%
2	4%
1	0%

Table-19: Janata Bank Limited, Badda Branch employees appear neat.

Janata Bank Limited, Badda Branch employees appear neat. This sample size was 50. And after the analyse of the respondents are different by 16% are strongly agree, 48% are agree, 32% are natural, 4% are disagree, 0% are strongly disagree with this statement. This ratio among them shown below in the chart:

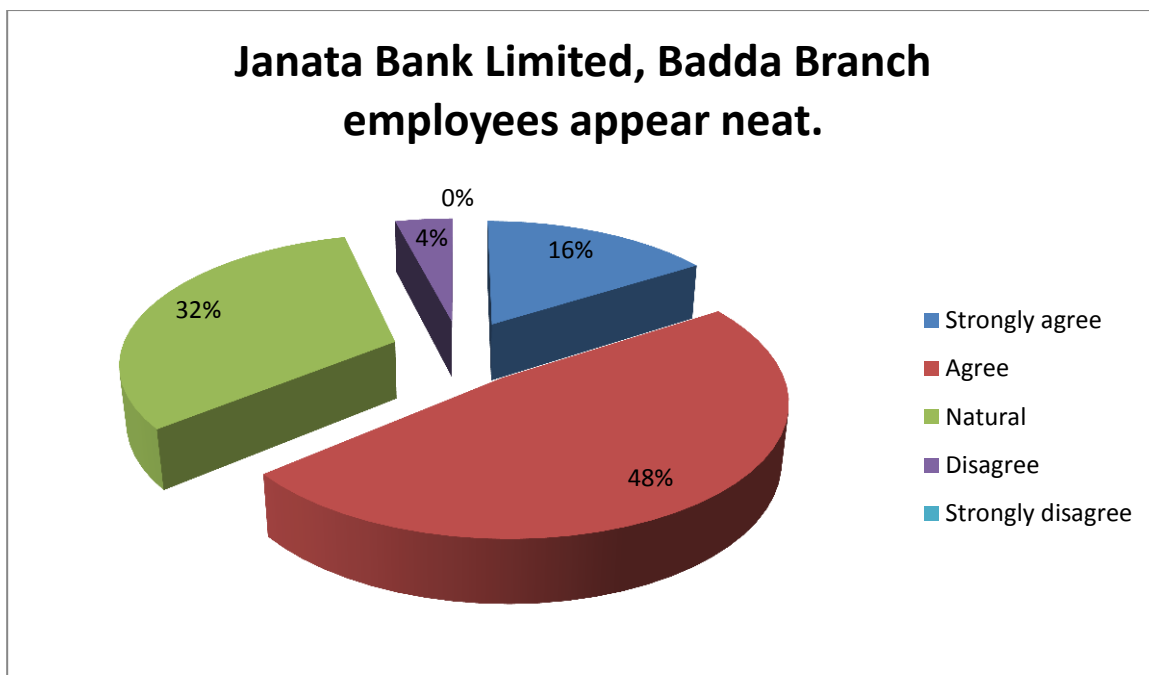


Chart-19: Janata Bank Limited, Badda Branch employees appear neat.

Q20: Materials associated with the service are visually appealing at Janata Bank Limited, Badda Branch.

Agreement Score	Agreement Percentage (%)
5	14%
4	56%
3	24%
2	4%
1	2%

Table-20: Materials associated with the service are visually appealing at Janata Bank Limited, Badda Branch.

Materials associated with the service are visually appealing at Janata Bank Limited, Badda Branch. This sample size was 50. And after the analyse of the respondents are different by 14% are strongly agree, 56% are agree, 24% are natural, 4% are disagree, 2% are strongly disagree with this statement. This ratio among them shown below in the chart:

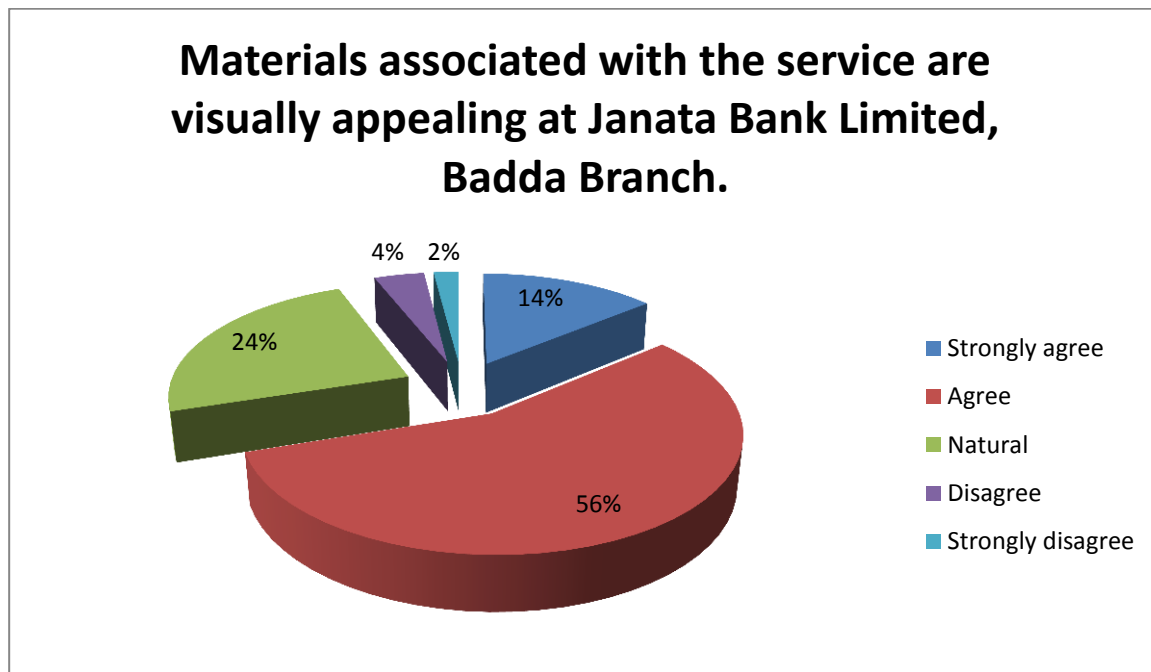


Chart-20: Materials associated with the service are visually appealing at Janata Bank Limited, Badda Branch.



Chapter-5

Problems, Recommendations & Conclusion





5.1 Problems Identified:

The following problems have been identified:

1. Janata Bank Limited, Badda Branch don't provide within the time promised properly services.
2. Janata Bank Limited, Badda Branch doesn't deliver quick service to the customers.
3. The employees of Janata Bank Limited, Badda Branch doesn't give in attention to every individual properly.
4. The employees of Janata Bank Limited, Badda Branch doesn't deliver quality service.
5. Customers are always trying to appropriate problem solution but Janata Bank Limited, Badda Branch employees properly doesn't give in problem solution.
6. Janata Bank Limited, Badda Branch not enough space for everywhere customers activities.
7. For customers of Janata Bank Limited, Badda Branch area is not enough ATM booths.
8. Janata Bank Limited, Badda Branch of some employees are not enough skilled in computer programs knowledge that related to banking services.
9. Most of the respondents that the analysis explained that Janata Bank Limited, Badda Branch can't provide its services at the proper time.
10. Janata Bank Limited, Badda Branch not modern looking and no hi-tech equipment's.



5.2 Recommendation of the Organization:

The following recommendations are made to improve customers' satisfaction:

1. Janata Bank Limited, Badda Branch should try to improve their individual attention to the customers.
2. Janata Bank Limited, Badda Branch should try to improve and follow problem solution strategy.
3. To employees should deliver to properly appropriate problem solution of Janata Bank Limited, Badda Branch
4. Janata Bank Limited, Badda Branch to arrange good services, attractive outline for customers' necessary.
5. For the customers should be arranging to enough ATM booths service of Janata Bank Limited, Badda Branch area.
6. To employees should conduct to properly training program increasing productivity of Janata Bank Limited, Badda Branch.
7. Should be trying to modern looking and use to hi-tech equipment's of Janata Bank Limited, Badda Branch.



5.3 Conclusion:

As we know that today banks play a vital role in our economic development of the country. Day by day the popularity of banks is increasing which leads to increase competition as well. All the public banks are offering almost the same products and services and almost same their operation system. But here the main different among government bank and private bank is their service. People choose their Bank according to their satisfaction and need. And they will prefer the bank of which service is easily accessible and understandable.

At present Janata Bank have 910 branches. Janata bank tries their level best to provide excellent service to the respected customer. They tried to installment all the necessary software at every branch so that customer can get service easily. The area where there is no branch of any bank of the modern competitive banking sector, there one can find a branch of Janata bank.

I try my level best to prepare this report in such a way from practical knowledge so that I can use my gathered experience and implement it very comfortably in my future job. In this report I tried to figure out the problems and strengths of Janata Bank Limited Badda branch. During the internship period, I talked to some clients and they said me that they are satisfied and also said that Janata Bank should improve their some department and services. Hope that the recommendation I have made will also help them to improve their quality of service.



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1. Brain Butler, David Butler. (1997) *Oxford Finance and Banking*, 2nd edition, Oxford University Press.
2. Joshua Rosenbaum, Joshua Pearl. (2013) *Investment Banking*, 2nd edition, Wiley Finance.

Contact Person:

Md. Mafuzur Rahman , Executive Officer, Janata Bank ltd.



Appendix



A Survey on Customers' Satisfaction of Janata Bank Limited, (Badda Branch)

1. Name:
2. Gender
(a) Male (b) Female
3. Age
(a) 15-30 years (b) 31-45 years (c) 46-60 years (d) More than 60
4. Occupation
(a) Service holder (b) Business person (c) Others

Perceptions Statements in the Reliability Dimension:

Serial	Description	Strongly agree	Agree	Natural	Disagree	Strongly disagree
1	When Janata Bank Limited, Badda Branch promises to do something by a certain time, it does so.	5	4	3	2	1
2	Janata Bank Limited, Badda Branch performs the service right the first time.	5	4	3	2	1
3	Janata Bank Limited, Badda Branch provides its services at the time it promises to do so.	5	4	3	2	1
4	Janata Bank Limited, Badda Branch insists on error-free records.	5	4	3	2	1

Statements in the Responsiveness Dimension:

Serial	Description	Strongly agree	Agree	Natural	Disagree	Strongly disagree
5	Janata Bank Limited, Badda Branch keeps customers informed about when services will be performed.	5	4	3	2	1
6	Employees in Janata Bank Limited, Badda Branch give your prompt service.	5	4	3	2	1
7	Employees in Janata Bank Limited, Badda Branch are always willing to help you.	5	4	3	2	1
8	Employees in Janata Bank Limited, Badda Branch never too busy to respond to your request.	5	4	3	2	1



Statement in the Assurance Dimension:

Serial	Description	Strongly agree	Agree	Natural	Disagree	Strongly disagree
9	The behavior of the employees in Janata Bank Limited, Badda Branch inspires confidence in you.	5	4	3	2	1
10	You feel safe in your transactions with in Janata Bank Limited, Badda Branch.	5	4	3	2	1
11	Employees in Janata Bank Limited, Badda Branch are consistently courteous with you.	5	4	3	2	1
12	Employees in Janata Bank Limited, Badda Branch have the knowledge to answer your questions.	5	4	3	2	1

Statement in the Empathy Dimension:

Serial	Description	Strongly agree	Agree	Natural	Disagree	Strongly disagree
13	Janata Bank Limited, Badda Branch gives you individual attention.	5	4	3	2	1
14	Janata Bank Limited, Badda Branch has employees who give your personal attention.	5	4	3	2	1
15	Janata Bank Limited, Badda Branch has your best interests at heart.	5	4	3	2	1
16	Employees of Janata Bank Limited, Badda Branch understand your specific needs.	5	4	3	2	1

Statement in the Tangibles Dimension:

Serial	Description	Strongly agree	Agree	Natural	Disagree	Strongly disagree
17	Janata Bank Limited, Badda Branch has modern-looking and hi-tech equipment.	5	4	3	2	1
18	Janata Bank Limited, Badda Branch physical facilities are visually appealing.	5	4	3	2	1
19	Janata Bank Limited, Badda Branch employees appear neat.	5	4	3	2	1
20	Materials associated with the service are visually appealing at Janata Bank Limited, Badda Branch	5	4	3	2	1