



Daffodil
International
University

Internship Report

on

Customer Satisfaction- on United Commercial Bank.

Under the supervision of:

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Prepared By:

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Major in Marketing

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Letter of Transmittal

Date: 04-24-19

To,

Mr. Mohammed Nafeez Al Amin
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship.
Daffodil International University.

Subject: Submission of internship Report.

Sir,

With outstretched rejoice, this is to apprise you that I am submitting my Internship Report which is a partial requirement of my MBA program. The report is largely based of “Customer Satisfaction- on United Commercial Bank”. I put my maximum effort thoroughly to gather all the inevitable information from the authentic source to make this report viable.

Working on this report has helped me to go through a practical experience that will help me in future.

It will be a great achievement for me if you kindly go through the report to ascertain the fruitfulness of it. It will be a prominent triumph for me if the report meets up your desirable expectation.

Sincerely Yours.

.....

Md Shah Alam Kiron

ID: 173-14-041

Major Marketing

Department of Business Administration.

Faculty of Business & Entrepreneurship.

Letter of Authorization

This is to ratify that Md Shah Alam Kiron, ID: 173-14-041, a student of the department Master of Business Administration of daffodil International University has completed his internship report titled “**Customer Satisfaction- on United Commercial Bank**”. Under my supervision and direction.

His internship placement was at UCBL. I am pleased to state that he has gone through all the necessary and required steps to accomplish the report and this contains all the data, information, analysis and findings from authentic sources. As a result, the report seems to have completed on a successful note.

I wish him every success in life.

.....

Mr. Mohammed Nafeez Al Amin

Assistant Professor

Department of Business and Economics.

Faculty of Business & Entrepreneurship.

Daffodil International University.

Proclamation

I, Md Shah Alam Kiron, hereby announce that the following internship report titled “**Customer Satisfaction- on United Commercial Bank**” is fully prepared by me right after the completion of my internship at united commercial bank. Under the supervision of Mr. Nafeez Al Amin, Assistant Professor, Faculty of Business and Entrepreneurship.

I ensure that the report has been prepared in consideration of the fulfilment of my academic requirement and internship experience.

.....

Md Shah AlamKiron

ID: 173-14-041

Major in Marketing.

Master of Business Administration

Faculty of Business & Entrepreneurship.

Daffodil International University.

Acknowledgement

At first my thankfulness goes to god to give me strength ability to complete the internship and report. You have made my life more beautiful.

Now I wish to take this lovely opportunity to thank a lot of people who have assisted and inspired me in my internship period.

Mr.Mohammed Nafeez al-Amin, my supervisor, my internship during which I highly indebted for his exceptional support and guidance. As well as from working with him, I earned valuable knowledge only but was inspired by his innovation which helped to enhance my experience in greater quantity. His ideas and work were truly extraordinary.

I would like to thanks the management of **United Commercial Bank** for giving opportunity to do the internship successfully and share their valuable experience. They are provided friendly environment and behavior for working with them. I deeply thanks to manager of merchandiser who is permit for start my internship in his organization.

Executive summary

This internship report is prepared for Masters of Business Administration which is required for this program. After completing my internship program in marketing department of United Commercial Bank, I have prepared my internship report with my knowledge and practical skill, experience. This report prepared on “Customer satisfaction on UCBL Bank of United Commercial Bank, and there have the marketing department for improvement of their customer satisfaction

United Commercial Bank is one of the pioneer financial company in Bangladesh, and this organization organize different types of research team for increase their customer satisfaction for getting better output. UCBL spending a huge amount for their marketing department for research about customer satisfaction is not expanding but it is investment for get information about customer satisfaction.

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Chapter one

Introduction

Background

In this competition era in the business there are no enough room for making error and efficiency where production is playing a very significant part. For gaining advantage there are two thing needed which are passion and efficiency in everything which is the key to survive in business and increase in growth. For doing trade, a proverb can be said that human can make differences in the most effective way. Marketing department plays a vital role in the financial corporation in Bangladesh. In this study, I shared my knowledge and experiences after working with a renowned financial company named United Commercial Bank, Hemayetpur, Dhaka. In my study, the project that I worked for Marketing department. I have worked in the Marketing department which is brand promotion as well as conduct with the customer to survey questioner for customer satisfaction of UCBL Bank. I tried hard from my ability to find out the outcomes on how improve customer satisfaction.

Report's Origin

In this modern era, merely academic education is not enough to make a student perfect and competitive in the world. Therefore, Internship is a must and obvious for a student to gain practical idea, knowledge, skills, and experience.

Daffodil International University is one of the most famous and renowned private university in Bangladesh and recently it has become QS Asia ranking top university. The faculty of business and entrepreneurship has designed different curriculum and MBA (Masters of Business Administration) is one of those in which courses are designed in a way by making it international standard where business graduates can be made. Therefore, I have completed my 60 credit and as per the course design I as a student need to go for my rest 3 credit by which I can do my internship program in an organization.

This report is an end result of an Internship attachment with one pioneer financial company in Bangladesh, and this organization organize different types of research team for increase their customer satisfaction for getting better output. UCBL spending a huge amount for their marketing department for research about customer satisfaction is not expand but it is investment for get information about customer satisfaction.

Study Objective

General Objective

This internship program provides me the opportunity of practical knowledge in different area of UCBL. I got the primary level experience about organization culture as well as engaged in organizational environment. When I prepare my report than I got more experience as well as knowledge about this organization (United Commercial Bank).

Specific Objective

1. The study was conducted with a view to achieving organizational goal.
2. Find out the component which is promote customer satisfaction of united commercial bank.
3. To know the evaluation of customer satisfaction.
4. To identify the finding and problem about the customer satisfaction.

Research Scope

- ❖ This report discussed about customer satisfaction as well as different way to customer satisfaction.
- ❖ The study might be able to help us to understand customer satisfaction.
- ❖ Besides the report showed the current situation of UCBL Bank
- ❖ Finally, I have got the practical chance of knowing the reality of organizational customer satisfaction.

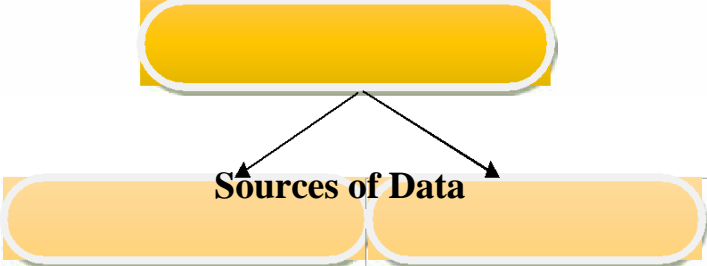
Methodology of the Study

For making the report understandable, meaningful and for presentable I tried to use both

primary method as well as secondary method of data collection as research base. I prepared a questionnaire and conducted a survey to the supervisor and other employees which helped me to collect primary data of the report. Whereas, secondary data needs to be collected from internet. Besides, I have collected data from customer satisfaction policy documents and publications of united commercial bank, articles, different journals, and regular reporting. The sources have been divided by two parts.

1.7.1 Sources of Data

There are two sources of data. These are as follows:



Primary Sources

Secondary Sources

Method of Data Collection

Data is originally collected from questionnaire, documents, records that was saved before and Observation. Hare, main sources of data is collected by doing an open ended questionnaire. Also, by observing on customer some data is collected. For identify the systems loophole andthe systems ineffectiveness sometimes I stayed and passed many times with the customer.

Primary Data

At first the primary data of this report has been collected from the employees, HR executives and also planning department executives, managers of the company. Also, I collected data by analyzing damages physically and conduct with customer. This is actually called a qualitative research. Actually, it is an instructed and also an exploratory method by which the project is prepared by taking only 30 sample. These data shows insight and understanding of the Customer satisfaction. I choose qualitative method by which I can be able to mainly use my observation and also will be able to use a very small sample size from the whole population. Besides I was lucky to be involved and collect data directly by

- Collecting from doing the survey of the questionnaire.
- Taking initial lectures and face to face conversation with customer.
- Conversation with manager and consulting with the supervisor.
- Doing practical work experienced at different desk.

Secondary Data

For collecting secondary data I have collected information from different journals as well as organizations customer satisfaction reports. Though the organization does not provide that much information and have web page for collecting the information from internet. I was able to find some secondary sources which are






- Different publications of united commercial bank.
- Customer satisfaction policy.
- Analyzing several confidential and realistic reports.
- Theoretical books relating corporate satisfaction polity.

Data Analysis Technique

It is a process of inspecting the data after that clean and transform the data as well as make the modeling of the data. Its goal is to of find the correct and useful information and after using the data make conclusions of the data. It is also supported in effective decision-making. In the study, the data has been analyzed through Microsoft Office Package 2016 as well as google forms

Report Prepare and Procedural Time

It took me 12 weeks which is almost 3 month to fulfill my report.

	1st Month	2nd Month	3rd Month
Data collection			
Data analyzing			
Report processing			
Report evaluating			 

Limitations of the Study

This study has some limitations. When prepare questioner I face some problem. Most of the person are not agree to fulfill this questioner because they thing that it can a problem in workplace.

- ❖ Respondent disagree to provide information.
 - ❖ As a internship period there was limited time to deal with banking activities.
 - ❖ Lack of knowledge.
 - ❖ Within short time cannot be possible to study over all banking activities.
 - ❖ Respondent deep thinking.
-
- ❖ Due to some barriers some aspects could not be disclosed and discussed in the report.
-
- ❖ Lack of my experience and efficiency to prepare a standard report.

Chapter Two

Literature review

Literature Review of Customer satisfaction:

Due to rapid change industries are new challenge in global marketplace. And most of the person says that in this global marketplace need to customer involvement for achieve organization goal, they create different theory for customer satisfaction which is satisfied our customer for getting better benefit for an organization. Customer satisfaction in defined in many studies by smith, stone and others.

(1992. p1) defining customer satisfaction that is employees are more satisfied in low expectation. If one expectation meet in employee satisfaction so they are happy with their organization and achieve organizational goal.

“Customer satisfaction is an output, resulting from the customer’s pre-purchase comparison of expected performance with perceived actual performance and incurred cost” Churchill and Surprenant (1982),

Yi (1991) opines that the customer satisfaction operates in two different ways: transaction-specific and general overall. The transaction-specific concept concerns customer satisfaction as the assessment made after a specific purchase. Overall satisfaction refers to the customer’s rating of the brand, based on all encounters and experiences (Johnson and Fornell, 1991).

Oliver (1980) defines that “Customer satisfaction is a summary psychological state when the emotions surrounding disconfirmed expectations are coupled with the consumer’s prior feelings about consumption experience”.

Two factor theory (Motivation-Hygiene Theory):

Fredric Herzberg's two factor hypothesis (As known as help Hygiene hypothesis) endeavors to clarify fulfillment and inspiration in the work environment. This hypothesis expresses that fulfillment and disappointment driven by various components inspiration and cleanliness factors, individually. Inspiration factor are those part of the activity that make individuals need to perform, and furnish individuals with fulfillment. These persuading factors are viewed as characteristic for the activity, or the work completed. Rousing variables incorporate parts of the workplace, for example, pay, organization approaches, supervisory practices, and other working conditions.

While Herzberg's model has animated much research, scientists have been not able dependably observationally demonstrate the model, with Hackman and Oldham recommendation that Herzberg's unique plan of the model may have been methodological ancient rarity. Moreover, the hypothesis does not think about individual contrasts, then again anticipating all workers respond in indistinguishable way to changes in inspiring/cleanliness factors. At long last, the model has been condemned in that it doesn't determine how motivating/cleanliness factors are to be estimated.

Customer satisfaction organization view:

Customer satisfaction refers to fulfilling the customer need and demand. On the other hand, customer satisfaction is important for an organization because when overall customer is satisfied for everything, so organization achieve better output.

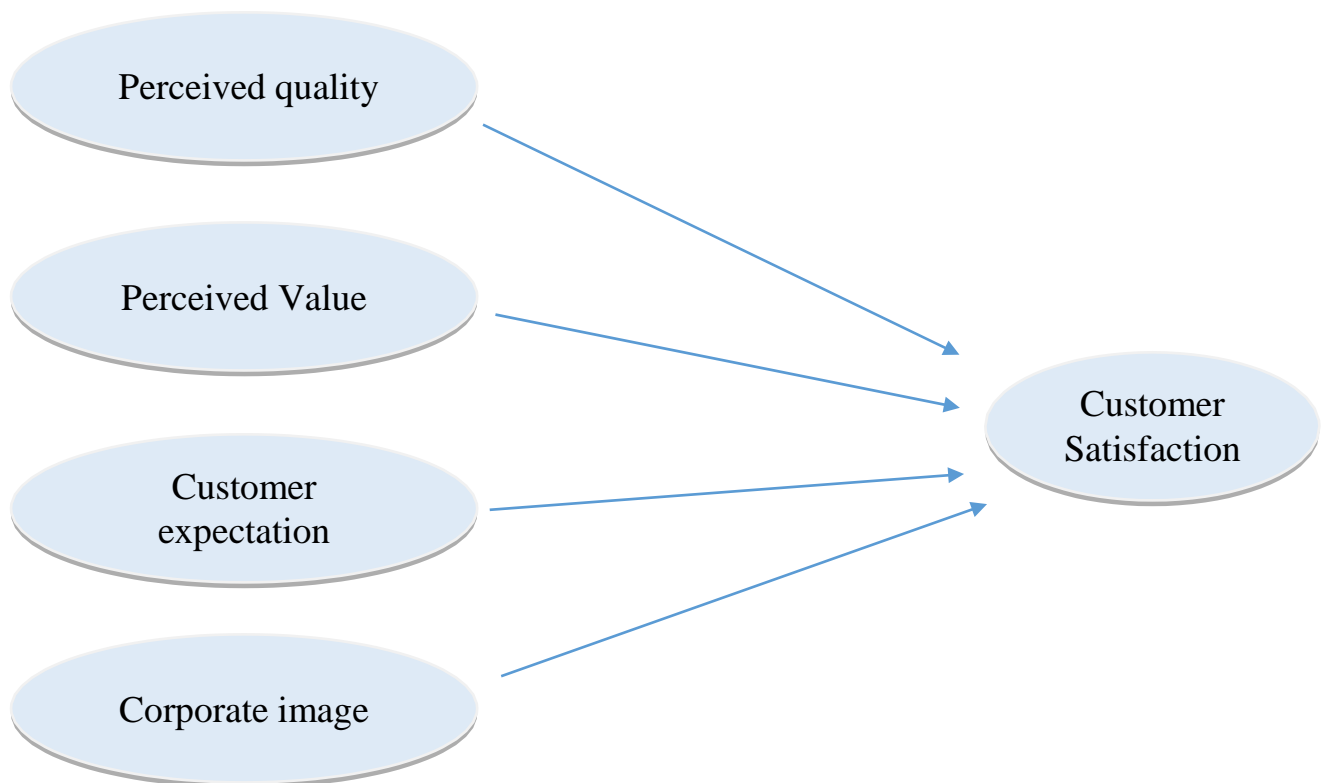
Every company want to keep their customer happy because happy customer more profitable. Customer satisfaction can be reduce customer slower when they are getting all facilities and features they can't move to another organization. As well as don't talk about positive word of mouth which is increase brand value.

When we provide better service and product for customer satisfaction so all the customer will satisfied and only customer satisfaction is factor in financial industry that can be stand out from the competition as well as most of the organization follow this way for increasing customers. When we provide better service to the customer, they are felling happy beside that it's can be achieving organization goal.

Research Framework:

Customer satisfaction model represent how we can satisfy our customer it can be benefit for achieve organizational goal and better output.

A simple employee satisfaction model given that billow:



The model is divided so the concepts on the left side identify what the customer wants and what it offers as rewards and benefit- the organizational-provided satisfiers. The right side of the model shows what the customer contributes to accomplish specific tasks and ultimately the organizations goals.

Chapter Three

Overview of United Commercial Bank.

Organization history.

United Commercial Bank is one of the pioneer banking organizations which is established on 17th April, 1980 and started its operation as a public company. Its Honorable Chairman Mr. Md. Jahangir Alam Khan operates overall banking activities. In this situation, United Commercial Bank has 84 branches and its total liquid assets are 3,622,430,237.

UCBL started a new commercial bank to provide effective services to develop the economy as well as our country. In this time, mercantile banks started their operations over the country, and we know that they have 83 branches with different types of services as well as their core business is to provide loans and accept deposits.

UCBL plays a role when they are providing loans. Recently, this organization provides loans in different types of businesses for their business enterprises. This amount is 11,040,127,960 BDT, its main investment is in business, construction, garments, and other different businesses.

Now, the foreign exchange department is the most important department for this organization. With the aim to be the first choice for a bank in operating in the industry with a team of their own career and bank future.

The slogan of United Commercial Bank is "United we achieve"

General Information about the company.

Name of company: United Commercial Bank

Type of the company: Financial Company.

Year of Establishment: It was established 1989

Location : Gulshan Avenue, Dhaka-1212

Investor : Mohammad Shawkat Jamil (MD)

History of the company United Commercial Bank

. Provide different types of lone and banking acvities.

Main Products : Retail banking, corporate finance, Islamic Finance, Asset Management, Capital Markets

Authorize capital : 8000 million.

Paid up capital : 60110.75 million

Email : info@ucb.com.bd

Web Address : www.ucb.com.bd

Numbers of employee's 1600

MISSION

1. Develop economic growth as well as Bangladesh
2. Besides that, manage different types of business in a full controlled environment with no compromises on service quality.
3. Create a healthy and gainfully profitable bank.

VISION

Mercantile bank ltd vision they want to be best of the corporate citizen. As well as want to leading financial corporation. And we know that mercantile bank listed of the leading financial corporate industry.

Core Values of MBL:

Customers:

- Providing services by developing new product and service which can more easily in customer life.

Shareholders:

- United Commercial Bank focus on shareholder values.

Employees:

- All of the employees are asset for an organization, this organization are respecting and dignity of all the employees for motivate and increasing performance.

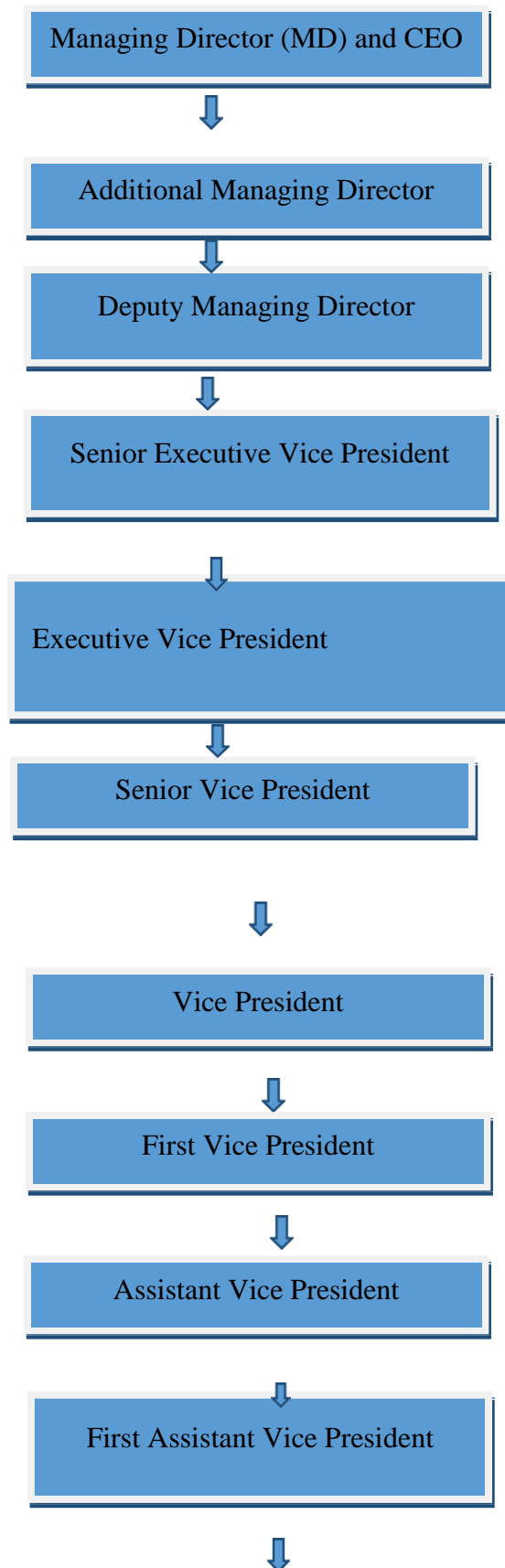
Community:

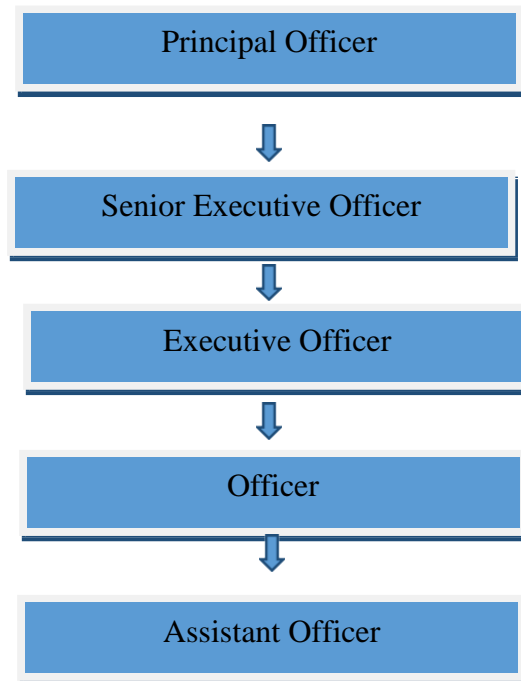
- Strengthening the corporate values and taking environment and social risks and reward into account.

Management & Organization:

The overall management of the company will be vested with the Board of Directors. The Board of Directors will be formulated company's policies & guide lines for its day to day business operations. The Managing Director will be the executive head who will look after the business affairs and other logistic supports of the economy. However, Managing Director will be assisted by the managerial and technical personnel who will be the directors of the company.

Organizational Structure:



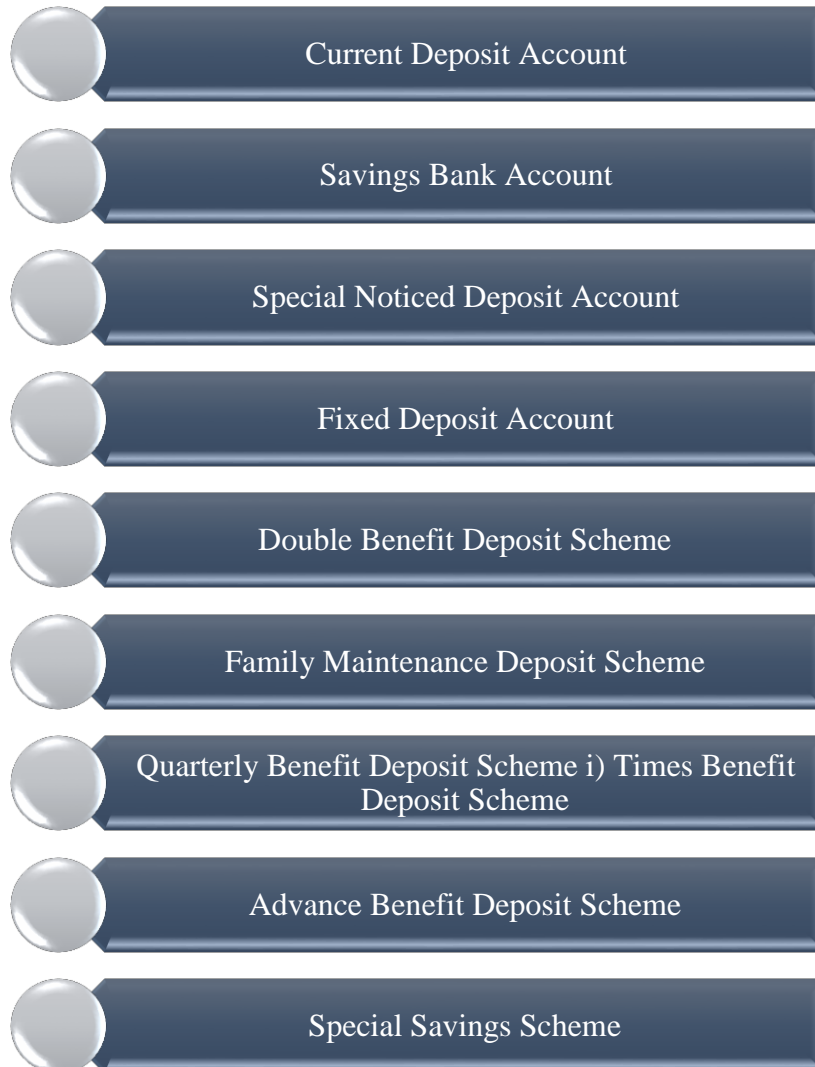


Loans & Advances:

- ✚ Consumers Credit Scheme.
- ✚ Doctors' Credit Scheme.
- ✚ Rural Development Scheme.
- ✚ Lease Financing.
- ✚ Any Purpose Loan Scheme.
- ✚ Car Loan.
- ✚ Education Loan.
- ✚ Home Loan
 - i) House Furnishing Loan.
 - ✚ Cottage loan

Retail Banking:

Deposit Accounts:



Short Term Finance MBL:

- **Cash credit : C**
Cash credit account like current account it's have a transaction limit to withdraw from account
- **Secured overdraft (sod-general):** The account is adjusted by the sale proceeds or from own source of the customer.

➤ **Secured overdraft (sod):**

➤ Overdraft- against FDR in the name of 3rd party.
➤ Overdraft-against FDR in the name of borrower.
➤ Overdraft- against guarantee.
➤ Overdraft- against savings certificate.
➤ Overdraft- against wage Earners Dev. Bond
➤ Overdraft- against DP.

➤ **Bill discounted and purchased:**

Long term Finance MBL:

- Lease financing
- Term loan for NBFIs
- Hire purchase
- Term loan

3.7 Social Compliance:

Organization has worldwide nearness with fares. Plants are agreeable with all pertinent social, moral, condition and quality framework.

Keeping up reasonable wellbeing and security condition in production lines is center and most imperative assignments and to accomplish this objective They consistently train our labor about the fire wellbeing standard and starting strides to increment firefighting limit. They are worry about the ongoing fire episodes in article of clothing production line in Bangladesh and our supervisory group is working proactively to enhance the standard any place it conceivable. There Social Compliance

Job responsibility

About the job

I join in mercantile bank as intern in Hemayetpr branch which is the part of my graduation, and I am working in the general banking sector. My 4 month internship program start with January 2019 and completed in April. My selected internship topic is “Customer satisfaction on united commercial bank.

Job responsibilities:

The job responsibilities of my internship program are:

- ❖ **Reminder:** My supervisor hand me a list of daily activities I need to inform it timely to my supervisor sometime need to phone call to the participant for attained the training session.

- ❖ **Maintaining attendance list:** I have make a attendance form for every training session as well as signature and phone number in this sheet.

- ❖ **Maintaining Evaluation questionnaire:** After the training session participant provide questionnaire to evaluate, sometime I a evaluate all the questionnaire by using my guideline which is provide by me supervisor.

- ❖ **Evaluation result:** I have documentation all the result after the training session. As well as input all of the training evaluation result.

Observations

From my internship period I observe some issues which is given that bellow.

- ❖ Bank landline have some problem which is disconnect frequently.
- ❖ All of the landline are old model
- ❖ There is lack of employee motivation
- ❖ Need to reform account opening form, this form need lots of time for fill-up.
- ❖ Organization update some software which operating system are slow, client are disappointed for this types of service.
- ❖ The waiting area for clients is not sufficient

Chapter 5

About Customer satisfaction.

Customer satisfaction

Customer satisfaction:

Customer satisfaction refers to fulfilling the customer need and demand. On the other hand, customer satisfaction is important for an organization because when overall customer is satisfied for everything, so organization achieve better output.

Provide product and service as per customer need and demand by easy way.



Need for customer satisfaction:

Customer satisfaction refers to fulfilling the customer need and demand. On the other hand, customer satisfaction is important for an organization because when overall customer is satisfied for everything, so organization achieve better output.

Every company want to keep their customer happy because happy customer more profitable. Customer satisfaction can be reduce customer slower when they are getting all facilities and features they can't move to another organization. As well as don't talk about positive world of mouth which is increase brand value.

When we provide better service and product for customer satisfaction so all the customer will satisfied and only customer satisfaction is factor in financial industry that can be stand out from the competition as well as most of the organization follow this way for increasing customers. When we provide better service to the customer, they are felling happy beside that it's can be achieving organization goal.

Variables of Customer satisfaction:

Through survey of writing, we can characterize the factors in predominantly 2 general classifications to be specific:

Customer satisfaction factors:

The customer satisfaction factor of UCB Bank has been divided by two ways.

1. Dependent variable:

The dependent variable indicates that the variation of independent factors influences the dependent factor. In this study the dependent factor is customer satisfaction which depends on other independent variable of UCB Bank.

2. Independent variable:

The independent variable means that it does not need to depend on dependent factor. It has the full freedom to do anything. The independent variable of bank are given below-

Account maintenance:

While maintaining account it is listed as the final activity in the selling process, it really amounts to the beginning of the next sale and, thus, the beginning of a buyer-seller relationship. In selling situations where repeat purchasing is a goal (compared to a onetime sale), following up with a customer is critical to establishing a long-term relationship

Reliability:

Reliability alludes to the consistency of a measure. A test is viewed as solid in the event that we get a similar outcome more than once. For instance, if a test is intended to gauge an attribute, (for example, inner-directedness), at that point each time the test is regulated to a subject, the outcomes ought to be roughly the same. Tragically, it is difficult to figure dependability precisely, yet there a few diverse approaches to assess unwavering quality.

Responsiveness:

The quality of being responsive; reacting quickly; as a quality of people, it involves responding with emotion to people and events.

Assurance:

Quality Assurance is another point that is been connected in Banking industry that has been concurred the duty to assess the execution of framework and rehearses and furthermore proposed changes in the current practices to enhance quality affirmation. The procedure of assessment in regards to the quality confirmation in contributing Banking is started with the distinguishing proof of appropriate system with meaning of objectives and destinations of the association. The procedure is fundamental in speculation Banking as venture Banks have remarkable part to play in crossing overthe universes as standard financial specialists masculine depend on the quality affirmation of the venture Banks.

Tangible:

The tangible indicates the physical appearances of UCB Bank. It specifies whether the different branches of UCB Bank are easily got the attention or not.

How to improve employee

satisfaction: Five way to Customer

satisfaction given that bellow:

1. Provide additional feature to the customer.
2. Respect.
3. Became a customer to your competitor than analyze both product and service to getting action.
4. Focus on customer feedback.
5. Turn customer survey data to use any kind of action

Chapter 6

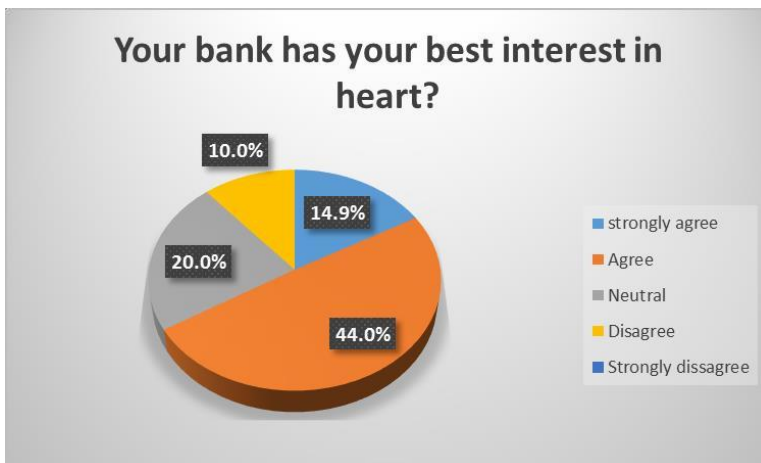
Analysis and finding

1. Your bank has employees who give you individual attention.



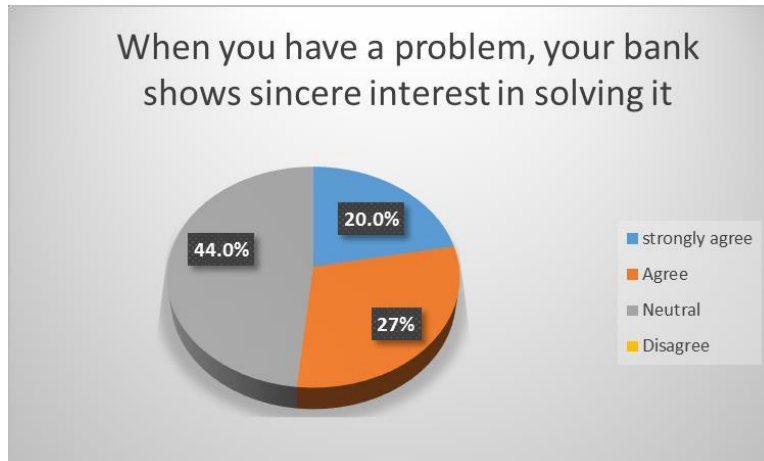
In this chart most of the respondent are strongly agree which percentage is 44 and 22% respondent are agree with the statement. And beside that 11 percent respondent are negatively represent. Rest of the respondent are neutral.

2. Your bank has your best interest in heart?



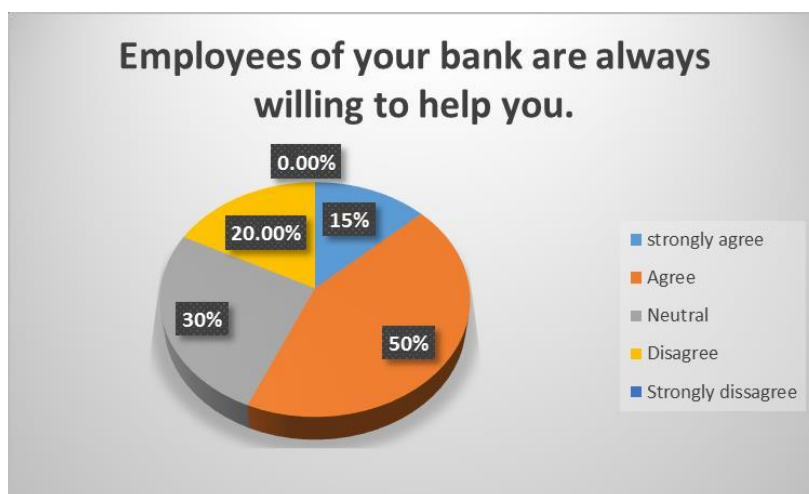
This flowchart represent that 44% respondent are agree with the statement which is bank provide best interest as well as 14 percent respondent strongly agree with the statement and rest of the respondent are disagree they thing that organization need to increase step.

3. When you have a problem, your bank shows sincere interest in solving it

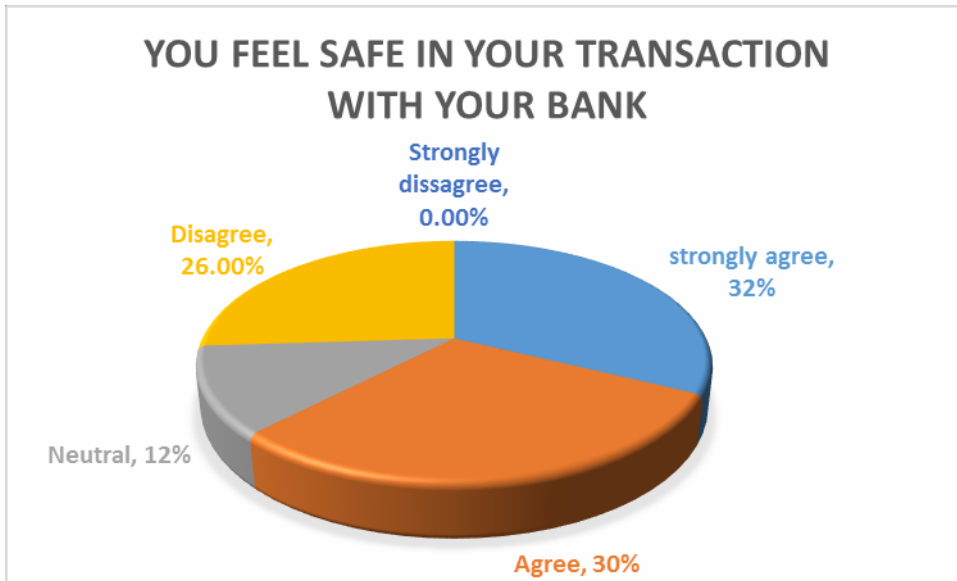


In this chart most of the respondent are represent negatively this percentage more than 50 percent and beside that 20% strongly agree as well as 27 percent agree with the statement.

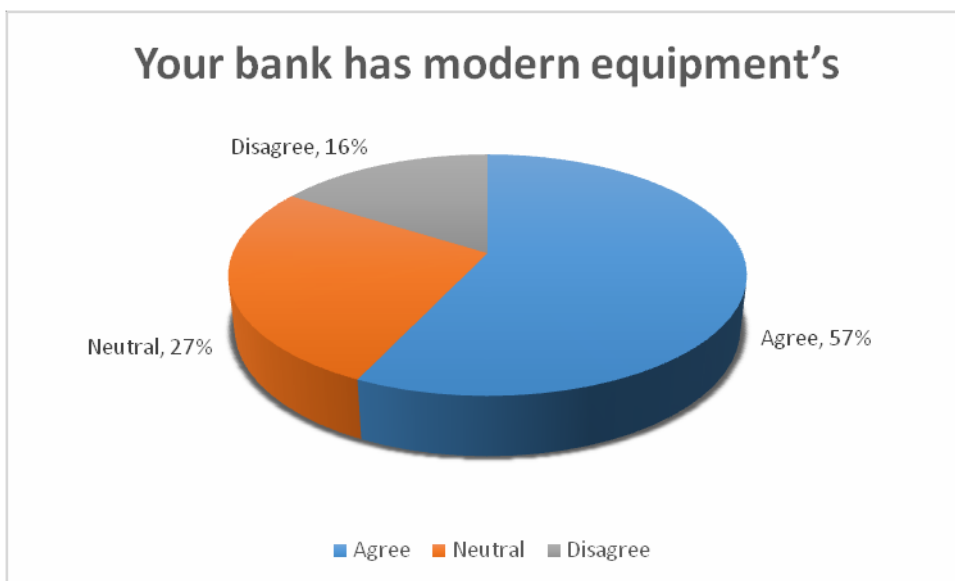
4. Employees of your bank are always willing to help you



In this chart 50 percent respondent are agree with the statement beside that 50 percent are negative perception which is 30 have no comment, 20 percent disagree and 15 percent are strongly disagree. So in this case need to motivate employees as well as satisfied with the staff behavior.

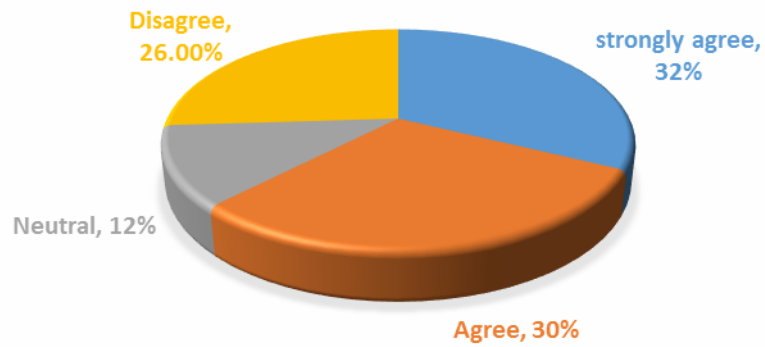


Here the major number of respondent are positive response which is 32% are strongly agree as well as 39 percent agree with the statement. Beside that rest of the respondent are negative response. They feel need to more security in this organization.



In this chart most of the respondent are agree with the bank use modern equipment for doing their activities and few number of respondent are negative response, which is 27 percent are neutral and 16 percent are disagree.

EMPLOYEES OF YOUR BANK HAVE ENOUGH KNOWLEDGE TO ANSWER YOUR QUESTIONS



Here the major number of respondent are positive response which is 32% are strongly agree as well as 39 percent agree with the statement. Beside that rest of the respondent are negative response. They feel need to more training for their employees.

Recommendations:

1. Reduce paper consumption.
2. Develop customer satisfaction policy
3. After analysis found that respondent are dissatisfied in employee behavior.
4. Most of the respondent satisfied to using the technology in this bank

Chapter 7

Conclusion

Conclusions:

Customer satisfaction always important in business world, its help to get better output in this organization and achieve organizational goal.

It was a wonderful experience during this internship program in UCBL. I have learned many knowledge and practical experience how to collect data and how to work in official environment, office culture, attitude, manners etc. This work increases my skill about manage organization environment, workforce, product quality measure, etc.

Reference:

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Appendix:

Customer satisfaction

Dear valued respondents,

This is Md Shah Alam Kiron and I am conducting a survey on “**Customer satisfaction on UCBL.**” which will be used for my academic Internship purpose. Please read each question carefully and answer it based on your personal opinions. My heartiest thanks to you for spending your valuable time to complete this questionnaire.

Name:

1. Your bank has employees who give you individual attention.
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
2. Your bank has your best interest in heart?
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
3. When you have a problem, your bank shows sincere interest in solving it
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
4. Employees of your bank are always willing to help you
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
5. You feel safe in your transaction with your bank
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
6. Employees are sincerely courteous with you
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
7. Employees of your bank have enough knowledge to answer your questions
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree
8. Your bank has modern equipment's
a. Strongly agree b. Agree c. Neutral
d. Disagree e. Strongly disagree