

**Internship Report**  
**On**  
**Service quality and customer**  
**Satisfaction on deposit product.**



**Daffodil**  
*International*  
**University**

**Department of Business Administration**

Faculty of Business & Economics

Daffodil International University

## **INTERNSHIP REPORT**

**ON**

Service quality and customer satisfaction on deposit product.

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**DATE OF SUBMISSION: 27/04/2019**

## LETTER OF TRANSMITTAL

27, April, 2019

Professor Dr. Mostafa Kamal

Dean, Permanent Campus

Prof., Dept. of Business Administration

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Daffodil International University

### **Subject: Submission of the Internship Report.**

Sir,

This is my pleasure to present my internship report entitled “**Service quality and customer satisfaction on deposit product**” I have conducted my internship program in Brac bank Limited. Kadamtoli Branch, with your kind supervision. I have tried my level best to go into every department in Brac bank Limited, Dewan Chand Mahal Tower 1277, D.T Road, Kadamtoli, Ctg. I believe that knowledge and experience I gathered during the internship period will be helpful in my future professional life at banking sector.

I will be grateful to you if you accept this report. I will be available for defense on this report at any time in your convenience.

Thank you.

Sincerely yours,

.....

Md. Ala Uddin

ID No. # 172-14-031

Department of Business Administration.

Daffodil International University

## SUPERVISOR'S DECLARATION

It gives me immense pleasure to certify that the projected report titled “**Service quality and customer satisfaction on deposit product**” has been completed by **Ala Uddin, ID No # 172-14-031** a student of MBA program, Department Of Business Administration Daffodil International University, Dhaka under my supervision and guidance. As far as I know, this is an original work, which has not been published in any journal or submitted to any institution or department for any degree or diploma.

I do hereby accept it a fully recommend Internship report for evaluation.

.....

Professor Dr. Mostafa Kamal

Dean, Permanent Campus

Prof., Dept. of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## STUDENT'S DECLARATION

I do hereby declare that the work presented in this Internship Report has been carried out by me and has not been previously submitted to any other University/Organization for an academic qualification. The work I have presented does not breach any exiting copyright and no portion of this report is copied from any work done earlier for degree or otherwise.

I further undertake to indemnify the Department against any loss or damage arising from breach of the foregoing obligations.

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Md. Ala Uddin

ID No. # 172-14-031

Department of Business Administration

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## ACKNOWLEDGEMENT

It is high time to express my deepest gratitude and humble submission to the almighty Allah but for whose support I would not be able to complete a huge task of preparing this report.

I would like to express my deep sense of appreciation towards one of my favorite teacher **Professor Dr. Mostafa Kamal Dean, Permanent Campus**, Prof., Dept. of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University for giving me an opportunity to undergo my internship report on “**Service quality and customer satisfaction on deposit product**” In fact, no devotee can achieve perfectness without the help of a scholar. Similarly, a student can never be perfect without the help of a good teacher. A good teacher may be the landmark for any student. I am greatly indebted to **Professor Dr. Mostafa Kamal Dean, Permanent Campus**, Prof., Dept. of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, for his whole hearted cooperation, supervision and valued guidance. His suggestions and guidelines were really a great help to me. I am also thankful to **Md. Jubayer**, Manager of Brac bank Limited. Kadamtoli Branch who gave me the opportunity to allow me in this organizational arena. I would also like to express my excessively thanks to all officers of Brac bank Limited. Kadamtoli Branch and my friends for their excellent support and proper guidance in completing my internship report.

## PREFACE

Gathering knowledge from practical aspect is greatly differing from theoretical knowledge through its operation, complexity and implementation. To justify the theoretical knowledge, practical orientation has great importance. Internship program is a great opportunity to justify the theoretical knowledge in respect to the practical world. So it is right decision for Faculty of Business & Economics to introduce this type of Internship program for the students for better understanding and orientation with the practical job environment.

The Internship program basically is an opportunity to minimize the lacuna between theoretical and practical knowledge. As BBA student, it may be a great privilege to get in touch with the orientation as Brac Bank Ltd., which is undoubtedly one of the efficient and performing banking institutions in our country. In this report, I have tried my best to make the study successful for which I have been assigned. I confess there might be some mistakes, some adolescent efforts. It will drive happiness if I find my whole efforts serve, at least, to some extent for which it has been prepared.

-----  
Md. Ala Uddin

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## EXECUTIVE SUMMARY

A bank is an economic institution whose main aim is to earn profit through exchange of money and credit instruments. So, banking system occupies an important place in a nation's economy. It plays a vital role in the economic development of a country and forms the core of the money market in an advanced country. In recent times the banking sector over the world has been undergoing a lot of changes due to deregulation, technological innovation, globalization etc. Bangladesh banking sector is lagging behind in adopting these changes. To thrive well in this changing environment, not only development of appropriate infrastructure is necessary but also infusion of professionalism into banking service is essential.

The main objective of this study is to find out the service quality & customer satisfaction level on various Deposit product services provided by BRAC Bank Limited (BBL). These data have been collected from two sources, primary source and secondary source. I have collected primary data via interviews and survey. Secondary data is been collected by me from newspaper, journals & Annual reports. In this report I prepared a questionnaire .the questionnaire based on SERVQUAL method. In this study I have discussed about the objective, mission & vision of BBL. Basically my study is based on customer satisfaction on deposit products & service quality of BBL in the Chittagong city. Here SERVQUAL scale involves a survey containing huge service attributes into five service quality of **Reliability, Responsiveness, Assurance, and Empathy & Tangibles.**

During the survey some criteria were considered as like as, **strongly agree, strongly disagree, strongly satisfied, strongly dissatisfied, neutral and need improvement.** According to those all criteria client responded very effectively. The collection of data analyzed & represented in a systematic way by using various valuable charts as well.



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# Chapter: 1

## Background of the Study

### **1.1 Objective of the study**

The objective of the study is to analysis the service quality and customer satisfaction on deposit product. Under this objective the following objectives are covered:

- To evaluate the service quality of BBL

- To evaluate levels of the customer satisfaction on Deposit Products of BBL
- To know about the company profile
- To identify the problems regarding customer dissatisfaction & service quality and recommend some suggestions to overcome the problems.

## **1.2 Methodology of the Study**

This report is based on observation and interview session with the officials with some practical works and performance of BRAC Bank Limited, Kadamtoli branch. I have performed practical work in various departments of the bank and gathered both primary and secondary data to prepare this report, which are detailed below:

### **1.2.1. Primary Data:**

- Face to face conversation with the officials of the branch.
- Personal interview with the clients.

### **1.2.2. Secondary Data:**

There are two sources those are:

#### **Internal Sources:**

- Annual report of BRAC Bank Ltd
- Prior research report
- Websites of BRAC Bank and Newsletters are also used as major sources

#### **External Sources:**

- Different books and periodicals related to the banking sector
- Different journals & publications
- Newspapers

### **1.2.3. Research Design:**

The research type is the combination of both exploratory and descriptive, because the research topic made it necessary to find answers to how the services are delivered and how

the current services delivered can be improved and it required to describe the findings , and to also to determine some of the attributes of service quality of the bank.

#### **1.2.4. Sample design:**

The target population for the research is the customers of BRAC Bank Limited (BBL). Due to time and resource limitation, the sample has been taken only from the Kadamtoli Branch of BBL. The respondents were chosen from among the customers of the bank.

#### **1.2.5. Sample size:**

The survey for the purpose of the report was done on one set of sample. Sample size of the customers was fifty (50) in numbers. The sample size was determined by my manager.

#### **1.2.6. Questionnaire survey:**

It is a formalized instrument of collecting data. A questionnaire was developed with questions to take real notes of the customer's satisfaction of the bank. For designing the questions of the questionnaire meetings with BBL officials were held, various books were consulted, internet sites were also reviewed that the questionnaire perfectly works on its objective. The questionnaire was also protested and consulted with some marketing research experts.

#### **1.2.7. Questionnaire design:**

The questionnaire is based on survey quall method. One set of questionnaire was developed for the report's purpose. The set aimed to identify the satisfaction level of the customer; the problems faced by the customers and their suggestions how to overcome those problems.

### 1.3. Limitations of the Study

In the report collection process I went through various difficulties time to time & to gather the practical field's knowledge of the bank, I have faced several constraints & these are given below:

- ▲ The time which is been given by university authority is not sufficient enough for gathering almost 100% correct data related along with my topics.
  
- ▲ Relevant sources of desired data such as, paper, office documents & other required necessary source of data were unavailable, which could aid me write the report easily.
  
- ▲ Because of my lacings or some other related aspects which victimized me most in final decision making process.
  
- ▲ Because of lack of my practical knowledge, some shortcoming may irritate the report reader, I do apologies for that all.
  
- ▲ Finally the busy schedule of the bank officials victimized me as well.

## Chapter: 2

# Overview of BRAC Bank Ltd (BBL).

## Overview of BRAC Bank Limited

BRAC Bank Limited is a full service scheduled commercial bank. It has both local and International Institutional shareholder. The bank is primarily driven with a view of creating opportunities and pursuing market niches not traditionally met by conventional banks. BRAC Bank has been motivated to provide "best-in-the-class" services to its diverse assortment of customers spread across the country under an on-line banking dais.

Today, BRAC Bank is one of the fastest growing banks in the country. In order to support the planned growth of its distribution, network and its various business segments, BRAC Bank is currently looking for impressive goal oriented, enthusiastic, individuals for various business operations.

The bank wants to build a profitable and socially responsible financial institution. It carefully listen to the market and business potentials, It is also assisting BRAC and stakeholders to build progressive, healthy, democratic and poverty free Bangladesh. It helps to make communities and economy of the country stronger and to help people achieve their financial goals. The bank maintains a high level of standards in everything for customers, shareholders, acquaintances and communities upon, which the future affluence of company rests.

### 2.1 About BRAC Bank

BRAC Bank is a scheduled commercial bank established under the Banking Companies Act, 1991 and incorporated as a public company limited by shares on 20 May, 1999 under the Companies Act, 1994 in Bangladesh. The primary objective of the Bank is to carry on all kinds of banking business. The Bank could not start its operation till 03 June, 2001 since the activity of the Bank was suspended by the High Court of Bangladesh. Subsequently, the judgment of the High Court was set aside and dismissed by the Appellate Division of Supreme Court on 04 June, 2001 and accordingly, the Bank has started operations from 04July, 2001.

Page I 5 BRAC Bank (BRAC) is a fully operational commercial bank that was founded in July 2001~ by BRAC NGO, one of the largest development finance institutions in the world. The banks objectives include providing comprehensive commercial banking services, building a profitable and modem, full-service financial institution, and pursuing profitable market niches in the Small and Medium Enterprise (SME) business sector not traditionally met by conventional banks.

The bank's main portfolio products include loans for small and medium sized entrepreneurs; personal loans, credit cards and multiple deposit accounts for retail customers; and specialized retail products tailored to religious restrictions. The bank also provides corporate deposit and loan products as well as non-resident Bangladeshi remittance services. BRAC's distribution network of 176 branches, 448 small and medium enterprise unit offices, and 500 ATMs across Bangladesh and now reach more than 15,00,000 retail customers. The Bank is constantly coming up with new products. BBL has introduced Master Silver and Master Gold



both Local and International credit cards; and further more the Bank is in the process of introducing VISA Debit card. Recently BBL has introduced Agent banking. In the years ahead BRAC Bank expects to introduce many more services and products as well as add a wider network of SME unit offices, Retail Branches and ATMs across the country.

The Banks operate under a "Double Bottom Line" agenda where profit and social responsibility to hand in hand as it strives towards a poverty free, enlightened Bangladesh.

## **2.2 Corporate Vision**

Building profitable and socially responsible financial institution focused on Market and Business with Growth potential, thereby assisting BRAC and stakeholders to build a "just, enlightened, healthy democratic and poverty free Bangladesh".

## **2.3 Corporate Mission**

- Sustained growth in Small & Medium Enterprise sector.
- Continuous low-cost deposit Growth with controlled growth in retail assets.
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through syndications and investment in faster growing sectors.
- Continuous endeavor to increase non-funded income.
- Keep our debt charges at 2% to maintain a steady profitable growth.
- Achieve efficient synergies between the bank's branches, SME unit offices and BRAC field offices for delivery of remittance and Bank's other products and services.
- Manage various lines of business in a full controlled environment with no compromise on service quality.
- Keep a divers, far flung team fully controlled environment with no compromise on service quality.
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

## **2.4 Core Values**

Our Strength emanates from our owner - BRAC. This means, we will hold the following values and will be guided by BRAC as we do our work.

- Value the fact that one is a member of the BRAC family.
- Creating an honest, open and enabling environment.

- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit.
- Strive for profit & sound growth.
- Work as team to serve the best interest of our owners.
- Relentless in pursuit of business innovation and improvement.
- Value and respect people and make decisions based on merit.
- Base recognition and reward on performance.
- Responsible, trustworthy and law-abiding in all that we do.

## 2.5 Goal of the Bank

BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world - class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

## 2.6 Bank's Culture

Bank has adopted trust as a corporate value which is acronym for team work, respect for all people, unquestionable integrity, excellence in everything BRAC Bank of SME do, Sense of urgency in getting things done and total commitment. All employees are expected to conduct themselves in accordance with the rules and regulations of the bank.

## 2.7 Slogan

The slogan of BRAC Bank is "**Astha Obichol**". These two words are Bengali words that denote enormous trust on the organization.

## 2.8 Logo

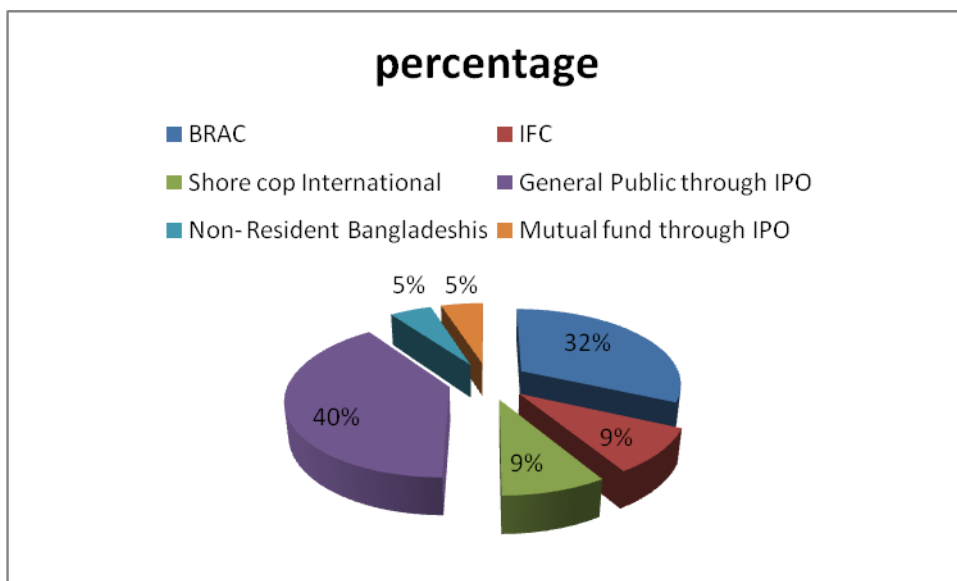


The logo of BRAC Bank has been made keeping in mind the goal of the organization. The square structure of the logo means solid and strong. The golden color means the "sonar bangle", rising line means the rising BRAC Bank, and blue is the beautiful sky where sun is shining brightly.

## 2.9 Target Customers

As the main product of BRAC Bank Ltd is SME, BRAC Bank has a strong SME focus and has developed a wide range of SME business products, these are customized for specific localized small and medium business across the country. The SME loan products cover a range of rural, semi-urban and urban financial needs in the market. Besides them, industries, transport business, education institutions, medical centers, marine business, any other high worth companies, individuals, etc are also the main customers of the bank. The bank has the ATM card and Credit card facility, so the users of the same are also in target.

### Shareholder Structure:



Shareholder	Percentage
BRAC	31.74%
IFC	9.50%
Shore cop international	8.76%
General public through IPO	40%
Non-residence	5%
Mutual funds through IPO	5%
Total	100

## Organizational Hierarchy:

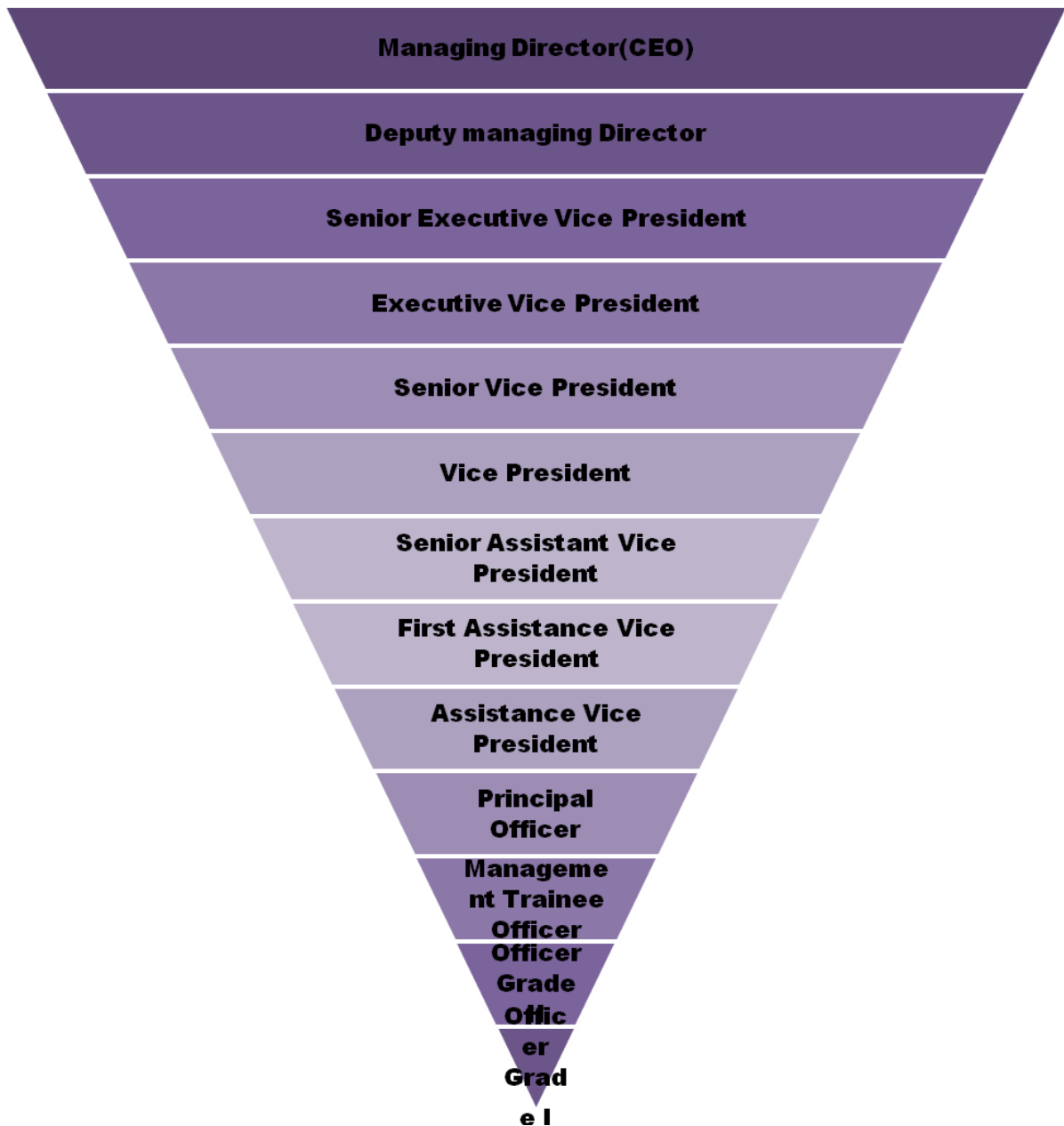


Fig: Organizational hierarchy.

## Chapter: 3

# Findings of the Study

### 3.1. Deposit product:

➤ **Demand deposit:**

1. Savings Account
2. Current Account
3. Short Notice Deposit
4. RFCD
5. NFCD

➤ **Scheme Deposit:**

1. Fixed Deposit Scheme
2. Double Benefit Scheme
3. Pension Savings Scheme
4. Education Savings Scheme
5. Marriage Savings Scheme
6. Monthly Income Scheme
7. Millionaire Scheme
8. Monthly Saving Scheme

### **3.2. Demand deposit:**

- Current Deposit (CD) Account
- Savings Deposit (SB) Account
- Short Term Deposit (STD) Account
- Resident foreign currency (RFCD)

- Nonresident foreign currency (NFCD)
- Foreign currency account.

### **Current Account (C/D Account):**

The main characteristics of this account are that the account holder can withdraw money from the account anytime as per his needs. No interest is allowed on this type of account. But the depositors generally get other customer services such as overdraft facility, collection of cheques, and transfer of money, providing agency facility and general ancillary services.

### **The criteria for opening this account are as follows:**

- ❖ In general one has to maintain the minimum balance of at least TK. 5000
- ❖ Any new account holder has to be introduced by a person whose identity is accepted by the branch management. A person having a current account in the branch may be the introducer of another person who is interested to open an account in the respective branch. Introducer also can be an officer of the branch.
- ❖ Applicants who are passport holder do not require introducer.

### **Types of Current Account:**

- Personal / Joint.
- Proprietorship.
- Partnership.
- Joint Stock Company
- Non-Trading Concern.

### **Procedures for Current Account:**

#### **➤ Current Account (Personal/ Joint):**

The customer has to fill up the prescribed account opening form containing terms & condition on the back of the form. Photograph duly attested by the introducer is to be affixed with the form.

Steps to be followed as shown in the above chart. In case of joint account special instruction clause “either or survivor” or “former or survivor” clause to be marked.

➤ **Current Account (Proprietorship Firm):**

In addition to above, valid Trade License and Tax Identification Number (TIN) certificate are to be submitted.

➤ **Current Account (Partnership Firm):**

In addition to above,

- ✓ Attested photocopy of partnership deed.
- ✓ A letter signed by all the partners containing:
- ✓ Name and address of all partners.
- ✓ Nature of the firm’s business.
- ✓ Name of the partners authorized to operate the account.

➤ **Current Account (Joint Stock Company):**

In addition to above, to open an account in the name of Limited / Joint stock Company following documents, as the case may be, are required:

- ✓ Copy of Memorandum & Articles of Association.
- ✓ Certificate of commencement of business.
- ✓ Copy of resolution of the board of directors to open the account.
- ✓ The name of persons who are authorized to execute documents and operate the account with the bank.

**Saving Account (SB):**

All the features of the Savings account are similar to the Current account except that the client can withdraw money from this type of account for a limited number of times. In the Southeast Bank Ltd. the minimum account balance to be maintained with this type of account is TK.500. Savings account can be opened in personal or joint name. The interest is given at a rate of 4.00%



### **Short Notice Deposit Account (SND):**

The Short term Deposit Account is a very important class of account. The minimum amount of balance to be maintained with Short term Deposit Account (SND Account) is TK. 2000. The interest is given at a rate of Bank: 4%, Customers: Below TK.5.00 Crore: 6.00% TK.5.00 crore & above: 6.50% Mother Account (IPO):7.50%-8.00%

### **Resident Foreign Currency Deposit (RFCD):**

This account has a specially designed format which facilitates transaction of foreign currency by Bangladeshi people. Offers varied opportunities to build a deposit base in foreign currency. Helps make payment for overseas commitments and dues like credit card bills, traveling expense etc. its main features include:

- ✓ Offered in USD, GBP and Yen.
- ✓ Competitive interest on deposit.
- ✓ Can only be opened within one month of arrival from abroad.
- ✓ Deposit can be made in foreign currency only (cash, TC or Drafts).
- ✓ Cash withdrawal in local currency only. Fund remittance (in both Lcy and Fcy) to any place in and out of the country (without restriction)

### **Non-Resident Foreign Currency Deposit (NFCD):**

A short-term foreign currency deposit account suitable for Bangladeshis living abroad offering most competitive interest rates available in both local and international markets. Its features include:

- ✓ Interest paid in foreign currency.
- ✓ Can be opened for a term of 1 month, 3 months, 6 months or 12 months.
- ✓ Interest rates are tiered (based on amount and term)
- ✓ Interest payable on maturity.
- ✓ Automatically renewable (with or without interest).
- ✓ Can be used as security against personal/commercial loan.

Remittance in both Lcy and Fcy to any place in and out of the country

### **3.3. Deposit Scheme:**

#### **Fixed Deposit receipt (FDR):**

For opening of this account, along with other conventional procedure, the account holder is given the receipt of his deposited amount and the date of maturity of his deposit. The principle regarding the interest rate is that, the rate of interest of it must not be below the savings account interest rate. The rate is offered at the discretion of the branch management depending on amount and period of the deposits. There are different terms like:

**Table: 3.1 Interest rate of FDR**

Fixed Deposit Receipt (FDR) Account	For both individual & Corporate
	For any Amount
1 ( One) Month	6.00%
3 ( three) month	6.50%
6 ( six) month	7.75%
1 ( one) Year	8.25%

Source: Website of BBL

#### **Double Benefit Scheme (DBS):**

The deposited amount will be doubled after 8 years in this scheme. A person over 18 years & under 60 years are eligible to apply for DBS. A person can open more than one DBS account at any branch of the bank by separate forms at any working day. The account holder can avail credit/investment facility of maximum 80% against the lien of the deposited amount to meet emergency expenses.

### **Pension saving Scheme (PSS):**

Special advantage with this scheme is that after the scheduled period the client can withdraw the full amount or can draw pension on monthly basis. Besides the client can open account in his name in any branch.

The money will be paid out on maturity according to the table above, but Tax Duty and other charges may be adjusted from the amount in the account.

### **Education saving Scheme (ESS):**

Client can nominate their children and open not more than three accounts.

Procedure for operation of Education Saving Scheme (PSS):

- ✓ The applicant should be of minimum 18 years age and Bangladeshi national.
- ✓ Monthly installment: TK.500 for 5 years & TK.1000 for 10 years.
- ✓ The monthly installment must be paid by the 10th day of every month.
- ✓ In case of delay a fine @ TK. 2 per day of defaulted installment will be charged and the fine must be paid with the installment.
- ✓ The account under this scheme should be opened within the 10th day of any month against deposit of the first installment in cash.

**Table 3.2: Features of the Education Saving Scheme (ESS) account:**

Monthly Installment Quantum (MIQ)	Money at the end of 5 years period	Amount at the end of 10 years period
TK.500	TK.40000	108000
TK.1000	TK.80000	216000

**Source:** Website of BBL

The money will be paid out on maturity according to the table above, but Tax Duty and other charges may be adjusted from the amount in the account

### **Monthly Income Scheme (MIS):**

Any person of above 18 years of age can deposit tk. 1, 00,000.00 or its multiple amount in this scheme and amount will be returned at maturity after 3 or 5 years. A person can open more than one MIS account at any branch of the bank by separate forms at any working day. The account holder can avail credit/investment facility of maximum 80% against the lien of the deposited amount. MSS cannot be opened in the name of under this scheme an individual can deposit TK. 50000 or in multiples thereof for a period of five years or eight years. This scheme is very much profitable. The money just becomes double after eight years.

The applicants / depositors should be of minimum 18 year's age, being of sound mind, and a Bangladeshi nationality holder.

### **Millionaire deposit Scheme (MDS):**

.Any person of above 18 years of age can deposit certain amount is given at maturity after 4 to 10 years. A person can open more than one MDS account at any branch of the bank by separate forms at any working day.

**Table 3.3: Time period & Monthly installment of MDS**

Time Period	Monthly Installment	Amount at the end of the period.
4th years	16865tk	10lac
5th years	12450tk	10lac
6th years	9850tk	10lac
7th years	7870tk	10lac
8th years	6470tk	10lac
9th years	5400tk	10lac
10th years	4550tk	10lac

Source: Website of BBL

### Monthly Savings Scheme (MSS)

Any person of above 18 years of age can deposit tk.500.00 or its multiple amounts up to tk.50,000.00 in this scheme & a fixed amount is given at maturity after 3 or 5 years. A person can open more than one MSS account at any branch of the bank by separate forms at any working day. The account holder can avail credit/investment facility of maximum 80% against the lien of the deposited amount. MSS cannot be opened in the name of a minor.

MONTHLY INSTALMENT	TOTAL INCOME	
	3 Years	5 Years
(Tk. 500/ or multiple up to Tk. 50,000/ )		
Tk. 1,000/-	Tk. 42,810/-	Tk. 81,500/-
Tk. 5,000/-	Tk. 2,14,050/-	Tk. 4,07,500/-
Tk. 10,000/-	Tk. 4,28,100/-	Tk. 8,15,000/-
Tk. 50,000/-	Tk. 21,40,500/-	Tk. 40,75,000/-

**Table 3.4: Monthly installment & total income of MSS.**

**Source:** Website of BBL

## Chapter: 4

# Customer Satisfaction Survey & Analysis

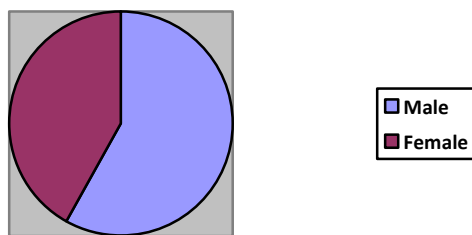
## 4.1. Over View of Respondent

### Customer satisfaction of the bank:

Customer satisfaction is a very subjective issue and cannot be measured very easily. Customer satisfaction is very much dependent on service quality of the bank. Service quality was dependent in reliability, responsiveness, assurance, empathy as well as tangibles which are known as SERVQUAL method.

Services are heterogeneous and along with intangibility services cannot be stored or saved for later uses. That's why service quality was a critical component for the measurement of customer satisfaction. During survey a sample of **50** customers was interviewed who had come to the branches for various reasons. They gave their opinion and based on this, service would be evaluated.

**Fig.4.1: Personal Information of Respondents(Sex).**



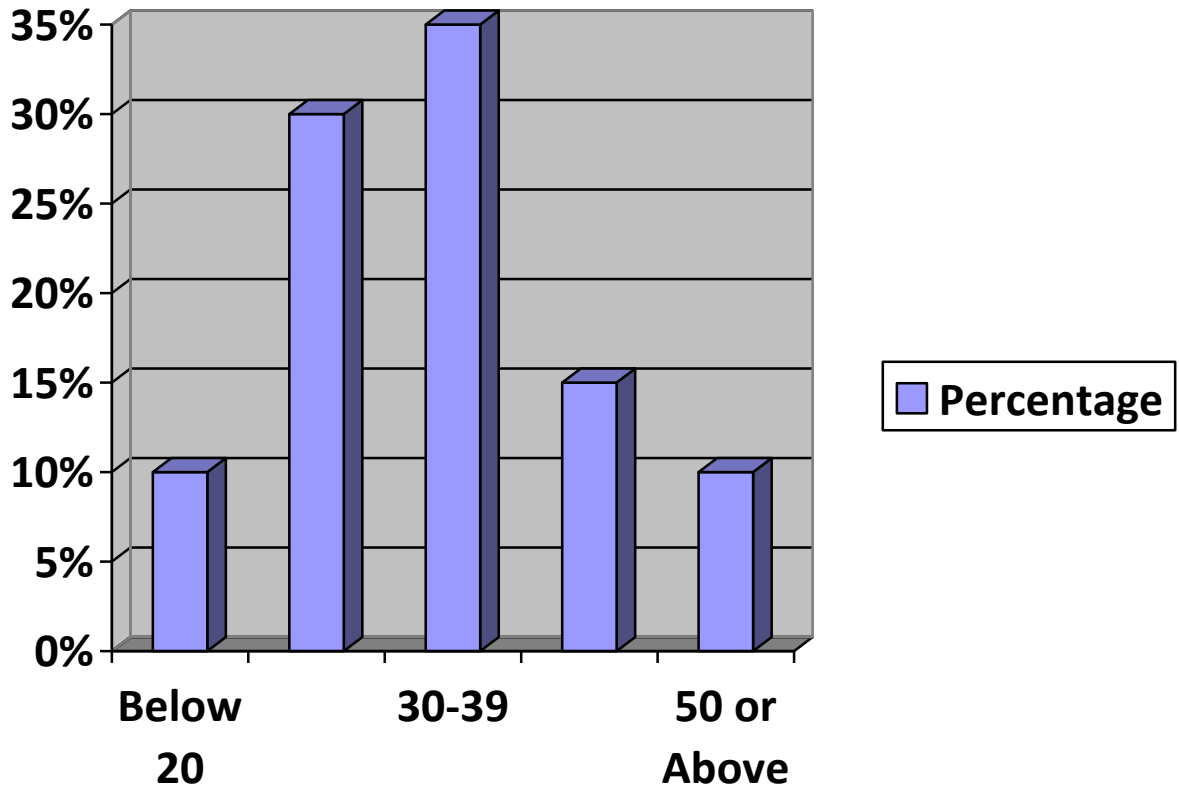
**Table.4.1: Personal Information of Respondents(Sex).**

Respondents	Percentage	Number
Male	58%	29
Female	42%	21
<b>Total</b>	<b>100%</b>	<b>50</b>

**Source:** Survey

Here we can easily determine that, male respondents are higher than female in number & all the way.

**Fig. 4.2: Age group of Respondents:**



**Source:** Survey

**Table.4.2: Age group of Respondents:**

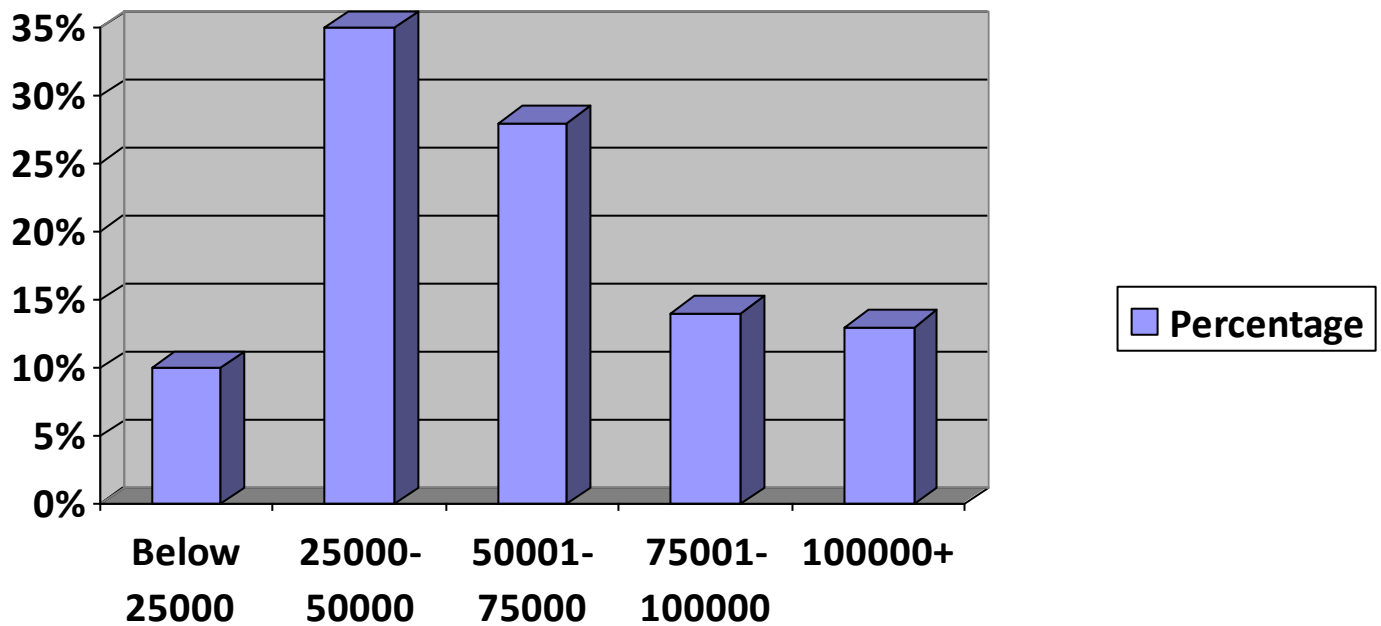
Age Group	Blow 20	20 - 29	30 - 39	40 - 49	50 or Above	Total
Percentage	10%	30%	35%	15%	10%	100%
Number	5	15	17	8	5	50

**Source:** Survey

In the above diagram we can see that, the age in between 30-39 holds top position as account holding & minor or 50 above respondents are in minimal position.



**Fig.4.3: Monthly Income of the Respondents (in Taka).**



**Source:** Survey

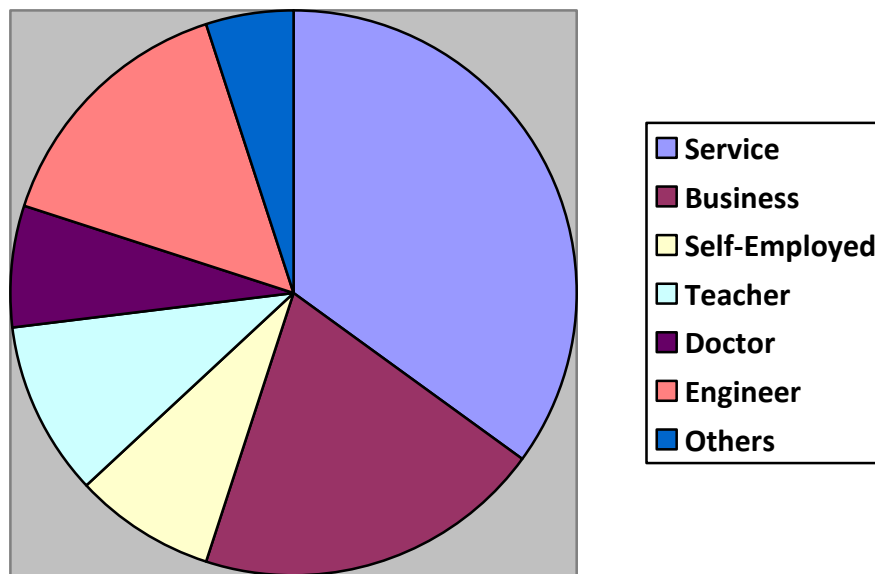
**Table.4.3: Monthly Income of the Respondents (in Taka):**

Income Level	Below 25000tk	25000 – 50000tk	50001 – 75000tk	75001 – 100000tk	100000 or Above	Total
Percentage	10%	35%	29%	13%	13%	100%
Number	5	17	14	7	7	50

**Source:** Survey

Here in the diagram we can see that, account holder of monthly income around 50,000 BDT is holding the top position & on the other hand, Income group of below 25000 BDT are holding the least position & others are at satisfactory level according to the needs of BBL.

**Fig.4.4: Occupation of the Respondents.**



**Source:** Survey

**Table.4.4: Occupation of the Respondents:**

Respondents	Percentage	Number
Service	35%	18
Business	20%	10
Self-Employed	8%	4
Teacher	10%	5
Doctor	7%	3
Engineer	17%	9
Others	3%	1

**Source:** Survey

Here in the above diagram we can see that, by holding maximum portion of account various service holder & Businessmen are playing major role as an account holder in BBL's banking systems. But, the rest are contributing BBL a bit as well.

## Analysis of the Study

### **Five Dimensions of Service and SERVQUAL Survey:**

Service quality is a critical component of customer perceptions. In the case of pure services, service quality is the dominant element in the customers' evaluation. But also in the cases where the services are offered in the combination with a physical product, service quality also is very critical in determining customer satisfaction.

Through the Five dimensions of service, the research has been able to identify the factors and facets that the customers of BBL put most importance on and the level of satisfaction they receive.

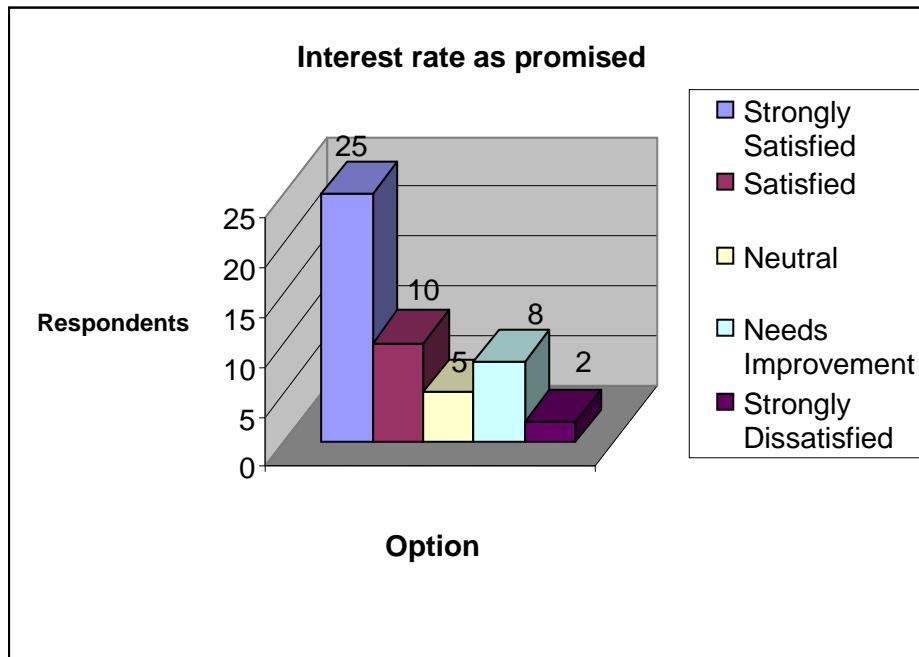
### **4.2. The Five Dimensions on deposit products are:**

- Reliability
- Responsiveness
- Assurance
- Care and Empathy
- Tangibles

## **Reliability:**

Among the five dimensions of service quality, reliability has been consistently shown to be the most important determinant of perceptions of service quality. Reliability is defined as the ability to perform the promised service dependently and accurately, which means that the company delivers its services according to its promises. All the ways of service provision, problem resolution and pricing.

**Fig4.5: BBL provides absolute interest rate on deposited amount as it promises towards its clients:**



Source: Survey

**Table.4.5: BBL provides absolute interest rate on deposited amount as it promises towards its clients:**

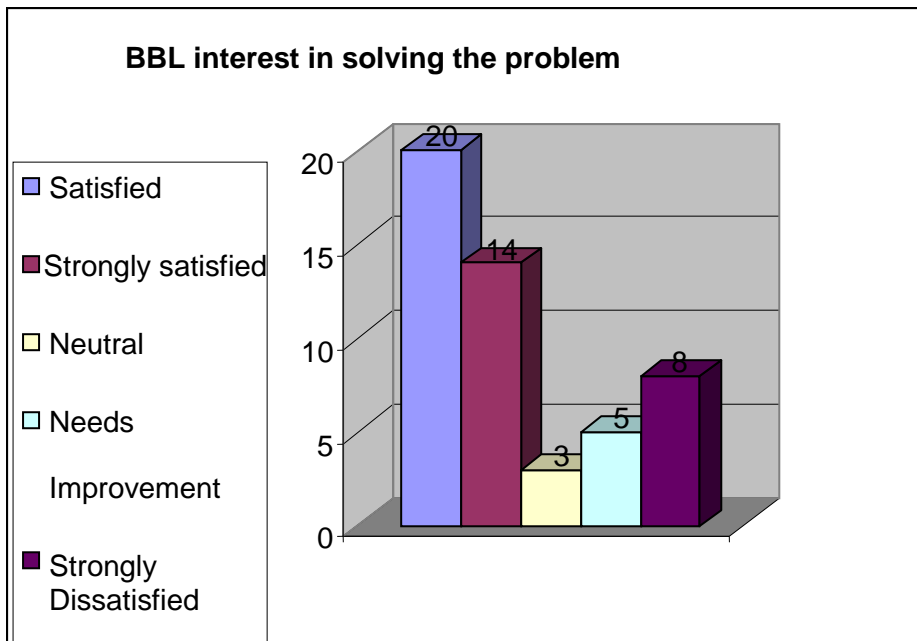
Option	Respondents	Percentage
strongly satisfied	25	50%
Satisfied	10	20%
Neutral	5	10%
Needs Improvement	8	16%
strongly dissatisfied	2	4%

Source: Survey

The client’s perception represents that, BBL provides interest rate on deposit product timely and as it promised. Clients are quite satisfied in this equation. On the above chart 25 Respondents strongly satisfied and 10 Respondents are satisfied as well. 5 Respondents are playing neutral role & 8 Respondents is showing dissatisfaction & 2 Respondents are totally dissatisfied.

We can easily recommend that the customers are quite satisfied with the interest rate of BBL.

**Fig.4.6: Employee shows sincerity & interest in solving problem of clients.**



**Source:** Survey

**Table.4.6: Employee shows sincerity & interest in solving problem of clients.**

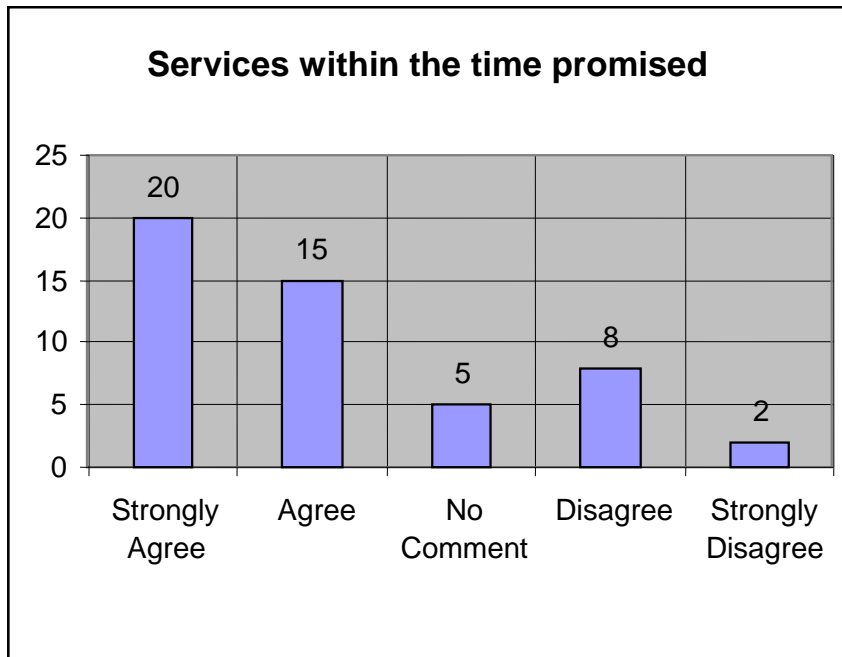
Option	Respondents	Percentage
Satisfied	20	40%
Strongly satisfied	14	28%
Neutral	3	6%
Need improvement	5	10%
strongly dissatisfied	8	16%

**Source:** Survey.

BBL shows moderate sincerity & interest in solving customers it when a customer’s problem. From the table 40% respondent’s opinion is ok. Here we can see that, only 28% respondents are strongly satisfied & 10% respondent’s opinion is neutral & 16% are totally dissatisfied about BBL’s employees.

BBL needs to improve a lot in this sector & have to be more careful about solving the clients’ problem.

**Fig4.7: BBL provides its services within the promised period.**



**Table.4.7: BBL provides its services within the promised period.**

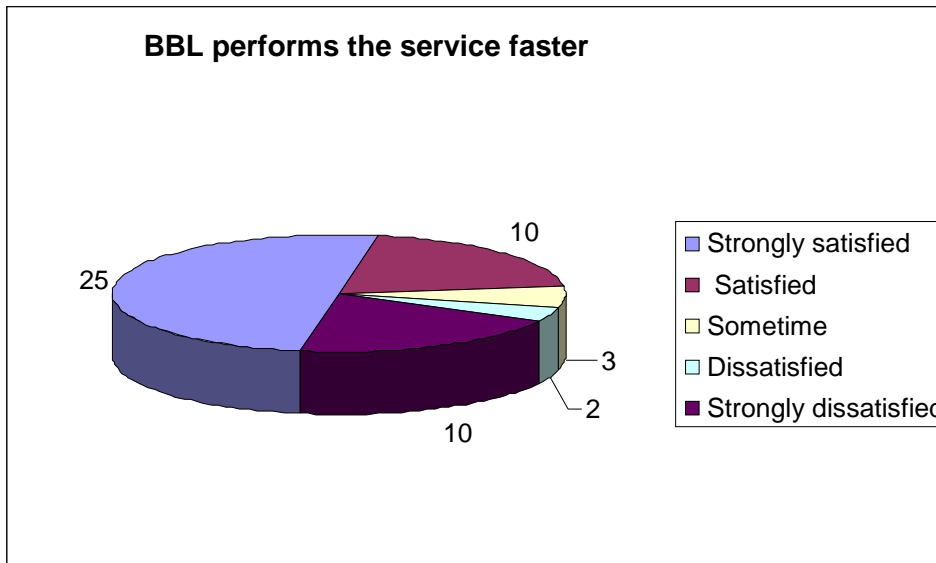
Criteria	Frequency	Percentage
strongly agree	20	40%
Agree	15	30%
No comment	5	10%
Disagree	8	16%
strongly disagree	2	4%

**Source: Survey**

Consumers perception is been shown on the score level of representatives. According to them, BBL is keeping their promises strongly. Only 20% respondents are not agreeing with this matter. It is an important part of the service to deliver their service as it is promised and within certain time without any delay.

So here we can easily recommend that, BBL's proper service according to the time is satisfactory. They have to keep it up.

**Fig.4.8: BBL performs the service faster.**



**Source:** Survey

**Table.4.8: BBL performs the service faster.**

Response	Respondents	Percentage
strongly satisfied	25	50%
Satisfied	10	20%
Sometime	3	6%
Dissatisfied	2	4%
strongly dissatisfied	10	20%

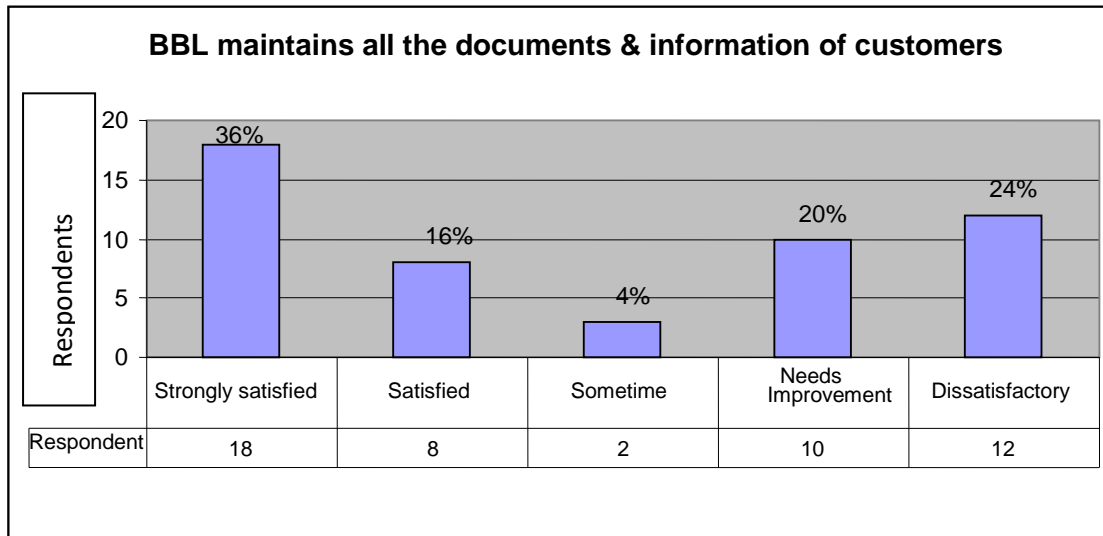
**Source:** Survey

The client's perception about BBL's performance is that, they serve as faster as possible. Here we can see that, more than 50% respondents satisfied along with the process of BBL. Only 24% respondents were dissatisfied with the process. So the result is quite satisfactory & this indicates the efficiency of the bank officials as well.

Most of the clients are satisfied with the service provided by the bank.



**Fig.4.9: BBL maintains all the documents & information of customers when provide service**



**Source:** Survey

**Table.4.9: BBL maintains all the documents & information of customers when provide service**

Criteria	No of respondents	Percentage
Strongly Satisfied	18	36%
Satisfied	8	16%
Sometime	2	4%
Needs Improvement	10	20%
Dissatisfactory	12	24%

**Source:** Survey

The survey represents that client are satisfied but not that much. Here 52% satisfied and 24% dissatisfied. 20% opinion is need to improvement & finally 4% says that some time BBL maintains all required documents.

Here we can see that, almost 50-50 situation is going on at the documentation issue of BBL. So, the organization might need to do more improvement in this section.

## **Responsiveness:**

Responsiveness is the willingness to help customers and to provide prompt services. This dimension emphasizes attentiveness and promptness in dealing with customer requests, questions, complaints, and problems. It is also communicated to customers by the length of time they have to wait for assistance, answers to questions and so on. Moreover, it captures the notion of flexibility and ability to customize the service to customer needs.

**Fig.4.10: The employee provides prompt services:**



Source: Survey

**Table.4.10: The employee provides prompt services**

Criteria	No of respondents	Percentage
Excellent	22	44%
Very Good	13	26%
Neutral	3	6%
Needs Improvement	8	16%
Unsatisfactory	4	8%

Source: Survey

A lot of customer is satisfied with their performance in this factor. In banking, people want fast transaction because time is very important for everybody .On this diagram we can see that, 22 client’s opinion is excellent, 15 client is rating it as, Good enough. Only 8 people’s opinion is BBL Needs Improvement & finally just 4 peoples are dissatisfied of this process.

Employees of BBL provide prompt services.

**Fig.4.11: Employees are willing to help always**



Source: Survey

**Table 4.11: Employees are willing to help always.**

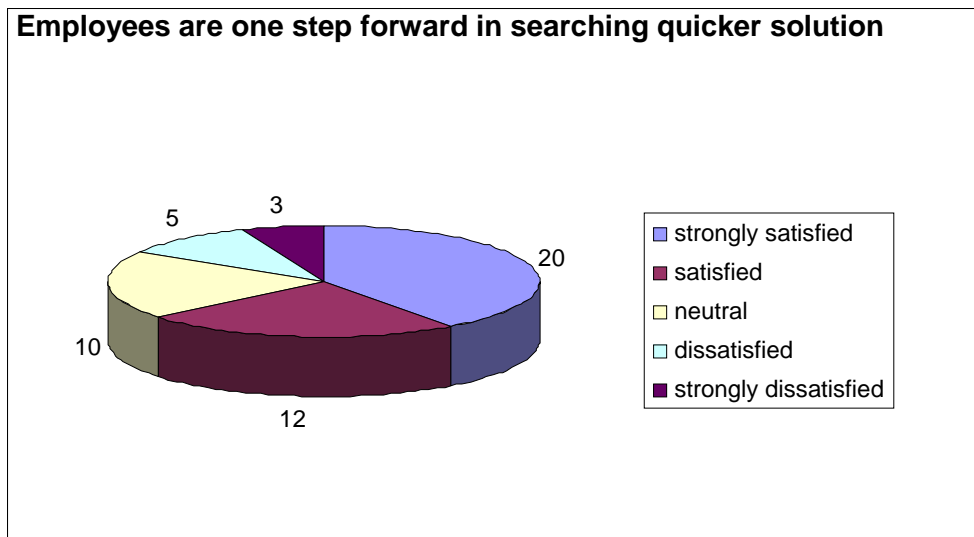
Response	No of respondents	Percentage
strongly agree	30	60%
Agree	10	20%
Sometime	8	16%
Disagree	1	0%
strongly disagree	2	4%

Source: Survey

According to the client’s perception & the score above representing that, BBL employees are mostly willing to help customer. Here we can see that, most of the respondents strongly agreed with this prospective. Just a few respondents disagreed with this matter.

BBL employees are helpful.

**Fig.4.12: Employees are one step forward in searching quicker solution.**



**Source:** Survey

**Table.4.12: Employees are one step forward in searching quicker solution.**

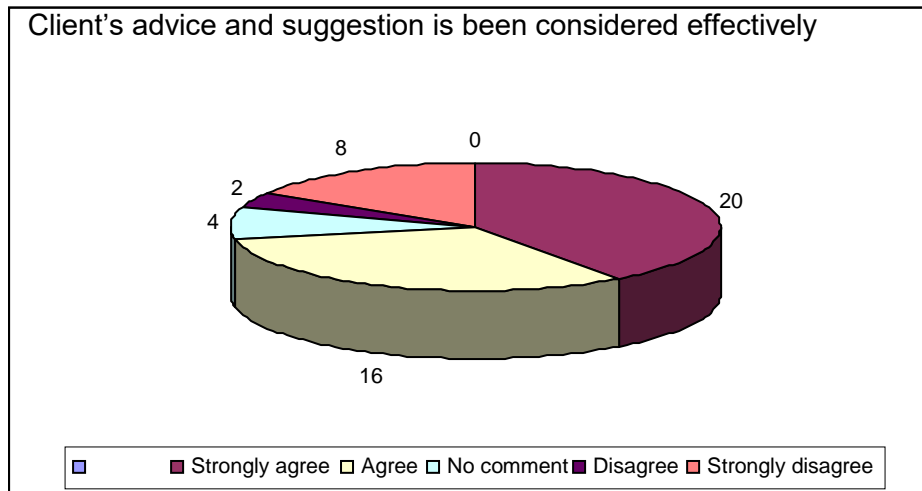
Criteria	No of respondents	Percentage
Strongly satisfied	20	40%
Satisfied	12	24%
Neutral	10	20%
Dissatisfied	5	10%
strongly dissatisfied	3	6%

**Source:** Survey

The customers perception is been shown on the score of diagram above that, BBL employees are always one step forward in solving the problem of consumer quicker than others. Only 8 client’s opinion is dissatisfactory.

Maintaining the relationship with the customer is the key factor in banking process. BBL has to pay more attention to get maximum positive ratings from their consumers.

**Fig.4.13: Client’s advice and suggestion is been considered effectively**



Source: Survey

**Table.4.13: Client’s advice and suggestion is been considered effectively**

Criteria	Respondents	Percentage
Strongly agree	20	40%
Agree	16	32%
No comment	4	8%
Disagree	2	4%
Strongly disagree	8	16%

Source: Survey

I found that most of the client’s opinion about the organization is that, BBL consider client’s valuable opinions & suggestions and further decisions are been made by keeping in mind about the clients interest on the whole process. The diagram above is showing that & only

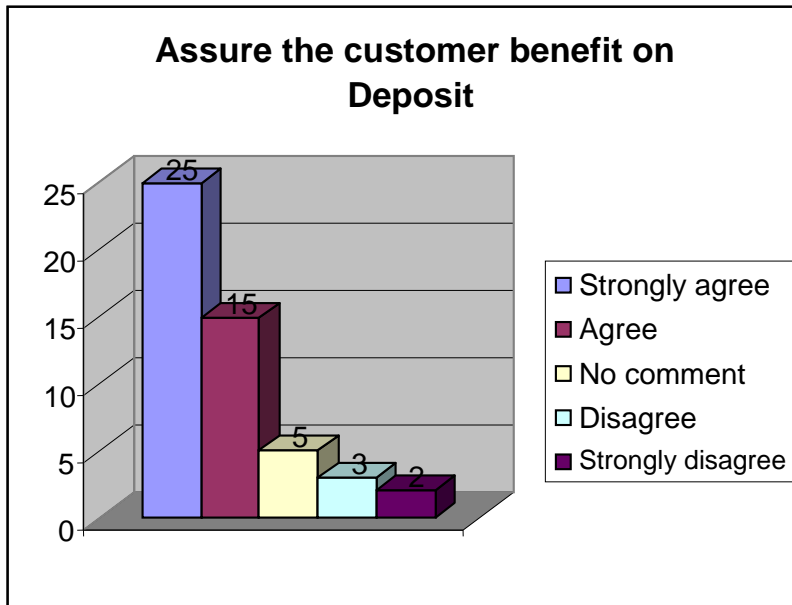
16 % respondents are strongly disagreed with the matter.

The result is quite satisfactory & this is absolutely positive indication for the organization which may help them to get maximum number of required clients as well.

## Assurance:

It is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. This dimension is likely to be particularly important for services that the customer perceives as involving high risk or about which they feel uncertain about their ability to evaluate outcomes, like banks, insurance, medical, etc.

**Fig.4.14: BBL Assure the customer benefit on deposit.**



Source: Survey

**Table.4.14: BBL Assure the customer benefit on deposit.**

Criteria	No of respondents	Percentage
strongly agree	25	50%
Agree	15	30%
no comment	5	10%
Disagree	3	6%
strongly disagree	2	4%

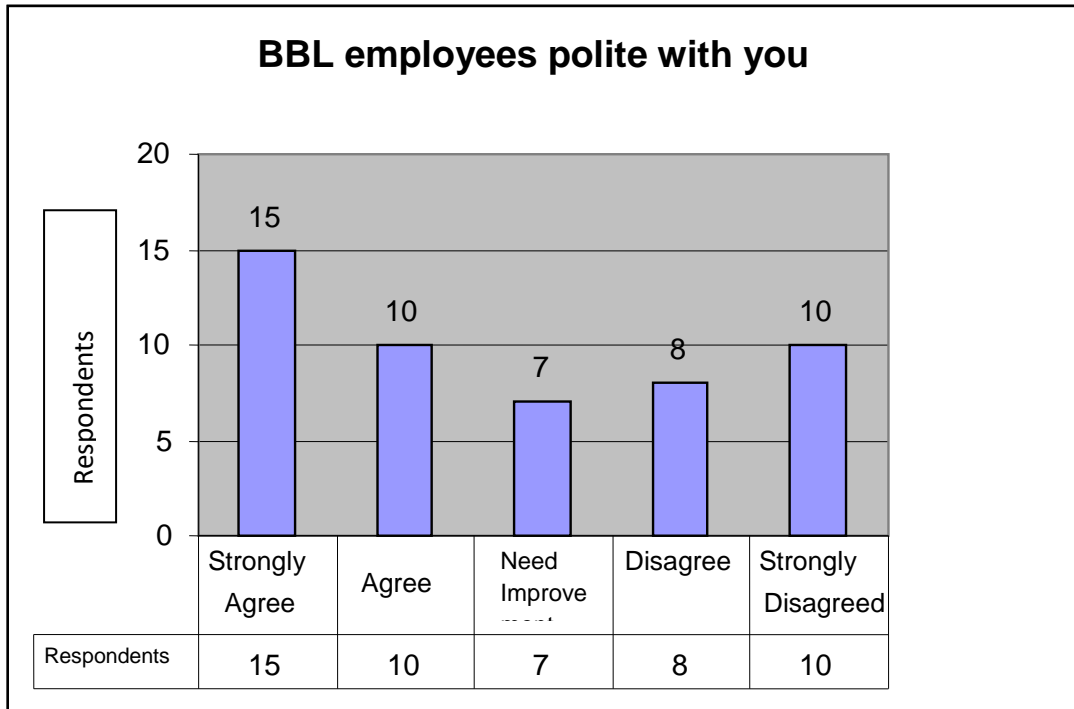
Source: Survey

It has been tried to determine if the customers are satisfied with the service provided by the bank. The result is quite satisfactory as their score represents that BBL able to build confidence in the consumers mind that, they are assuring the customers benefit on deposit product service. Here 35 respondents are agreed with this matter & only 5 of 50 peoples disagreed with the matter.

Clint has enough trust on BBL’s deposit benefit.



**Fig.4.15: Employees of BBL are consistently courteous with you**

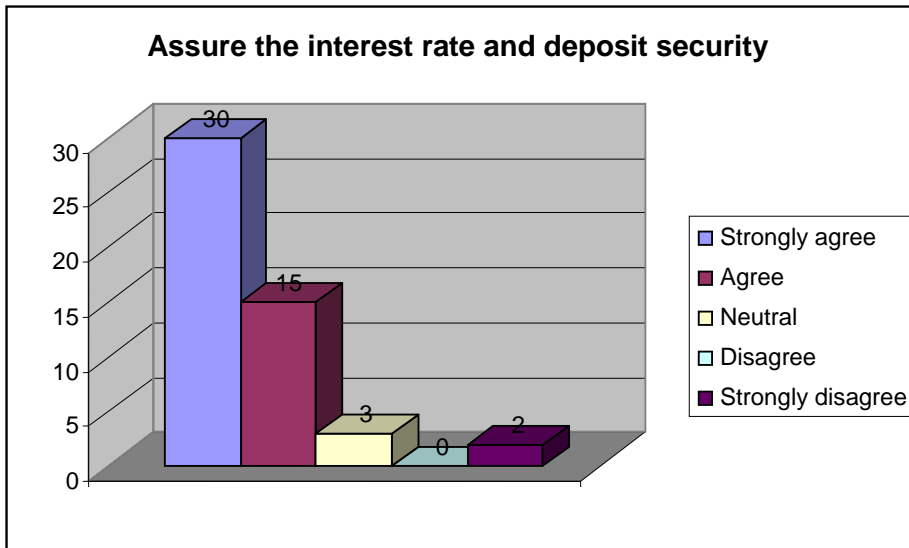


**Source:** Survey

The consumer’s perception about the courtesy issue of BBL is shown above by the diagram in which we can see that, the employees of BBL have to show their politeness more than the level of current situations & because of current situation the clients are not satisfied up to the mark of the level of their desire.

Although here the census is showing moderate results but to maintain longtime relationship with clients & to gain more new clients in time the employees have to be careful enough to improve their overall environmental situation around the organization.

**Fig.4.16: BBL assures the deposit security.**



**Source:** Survey

**Table.4.15: BBL assures the deposit security.**

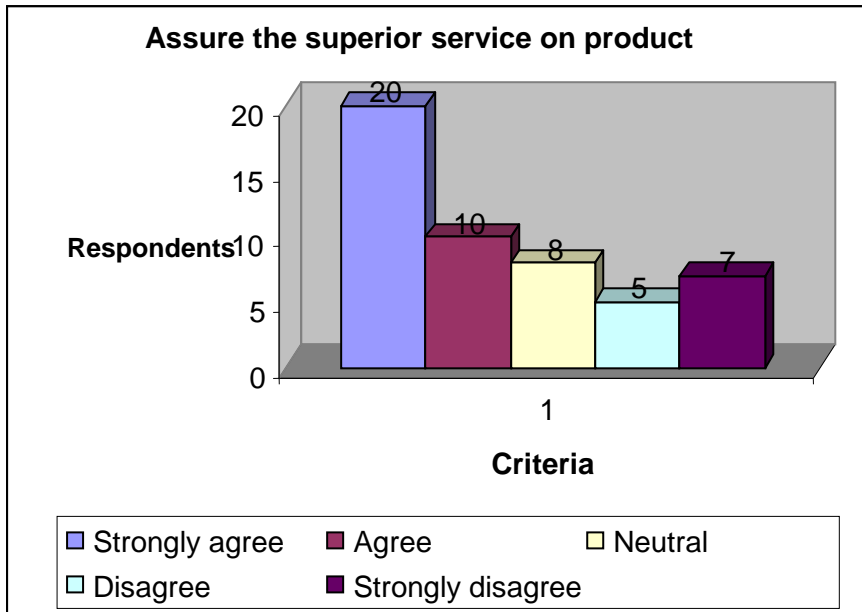
Option	Respondents	Percentage
Strongly agree	30	60%
Agree	15	30%
Neutral	3	6%
Disagree	0	0%
Strongly disagree	2	4%

**Source:** Survey

This graph represent that most of the client’s opinion is, BBL assure the interest rate & deposit security. Here 60% respondents strongly agreed with this matter & 30% respondents are also agreed as well. Only a fewer respondents disagreed with the opinion.

Customer has good trust on BBL. So BBL interest rate and deposit security is satisfactory.

**Fig.4.17: BBL Assure the superior service on product.**



Source: Survey

**Table.1.16: BBL Assure the superior service on product.**

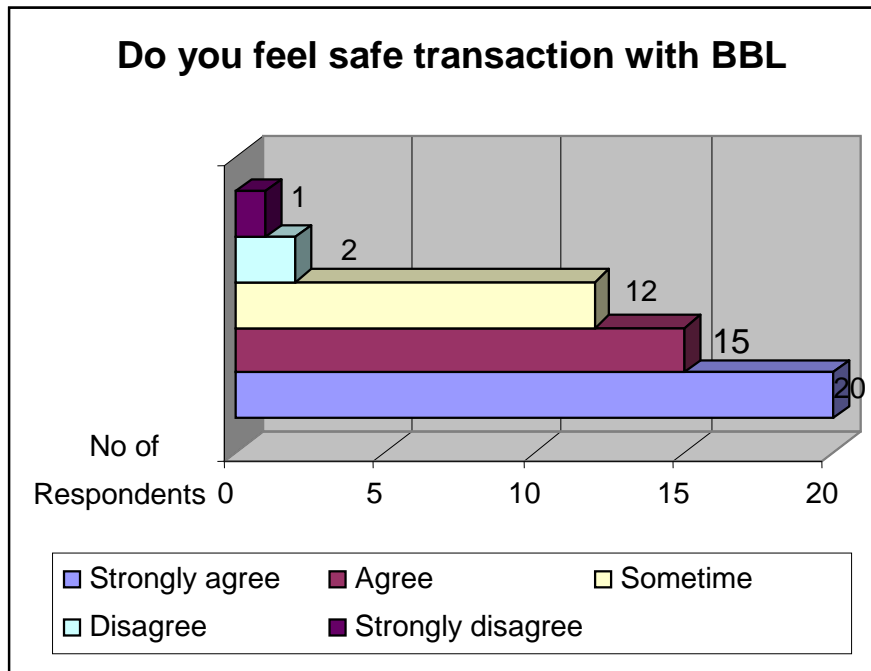
Criteria	Respondents	Percentage
Strongly agree	20	40%
Agree	10	20%
Neutral	8	16%
Disagree	5	10%
Strongly disagree	7	14%

Source: Survey

This survey representing about the level of superior service is been ensuring by BBL. Here 20 respondents strongly agreed with this matter, 10 respondents also agreed along with them & 8 respondents are showing neutral role in giving opinion & finally we find those 12 respondents whose are disagreed with this matter.

Here 60% respondents agreeing along with this matter & 24% respondents are disagreeing with the same matter as well. So, BBL should have to provide better service than before.

**Fig.1.18: Client feels safe transaction with BBL.**



**Source:** Survey

**Table4.17: Client feels safe transaction with BBL.**

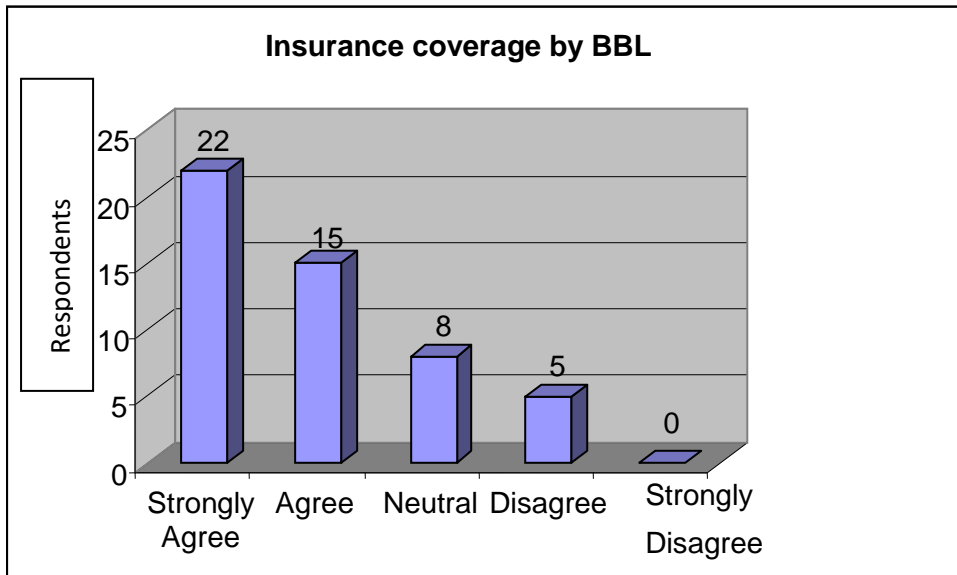
Criteria	Respondents	Percentage
Strongly agree	20	40%
Agree	15	30%
Sometime	12	24%
Disagree	2	4%
Strongly disagree	1	2%

**Source:** Survey

According to the client’s perception & the score above representing that, BBL successfully gained the recognition of safe transactions with their customers. In this graph we can see that, BBL’s most client feel satisfaction on the whole transaction process. Here we can see, 20 respondents said strongly agree, 15 respondents said agree as well & 12 respondents said sometimes they feel safety with BBL & finally 3 disagreed with this matter

.Clients are feeling safe with maintaining their valuable transaction with BBL.

**Fig.4.19: Insurance coverage of some products assure by BBL.**



**Source:** Survey

**Table.4.18: Insurance coverage of some products assure by BBL.**

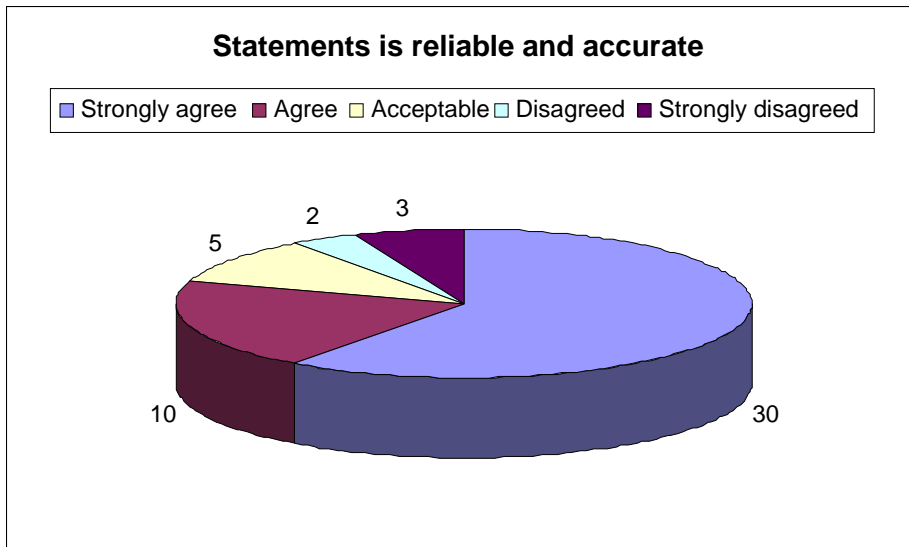
Option	Respondents	Percentage
Strongly agree	22	44%
Agree	15	30%
Neutral	8	16%
Disagreed	5	10%
Strongly disagreed	0	0%

**Source:** Survey

Here most of the client agrees that BBL provide insurance coverage facility on some deposit respondents. Here 22 respondents strongly agreed with the matter and 15 people agreed as well & 8 respondents were playing neutral role & Just 5 respondents disagreed with the matter.

BBL’s Insurance Coverage policy is impressive.

**Fig.4.20: BBL Statements are reliable and accurate.**



Source: Survey

**Table.4.19: BBL Statements are reliable and accurate.**

Option	Respondents	Percentage
Strongly agree	30	60%
Agree	10	20%
Acceptable	5	10%
Disagreed	2	4%
Strongly disagreed	3	6%

Source: Survey

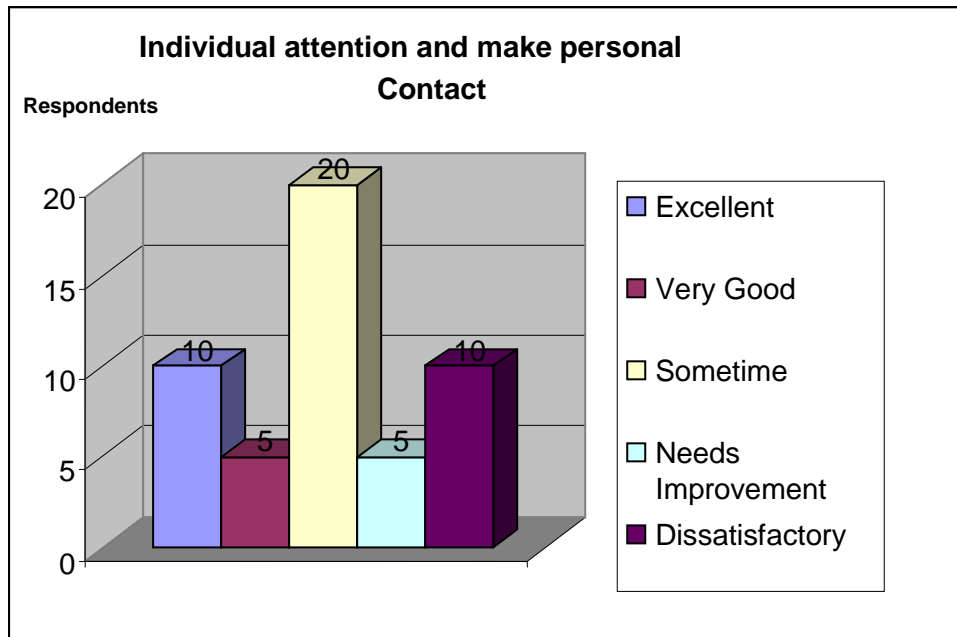
Here we can see that, maximum consumers have the positive perception about the BBL Statement's reliability and accuracy. Here 45 respondents agreed with the whole matter & only 5 respondents disagreed with the matter.

So, we can easily determine that, BBL's statements are reliable and accurate.

## Care and Empathy:

It means the individual attention towards the consumer provides by the organization. The essence of empathy is conveying, through personalized or customized service, that customers are unique and special. Because, customers always expect to be treated very well all the way of their desired service.

**Fig.4.21: BBL gives individual attention and makes personal contact.**



**Source:** Survey

**Table.4.20: BBL gives individual attention and makes personal contact.**

Criteria	respondents	Percentage
Excellent	10	20%
Very Good	5	10%
Sometime	20	40%
Needs Improvement	5	10%
Dissatisfactory	10	20%

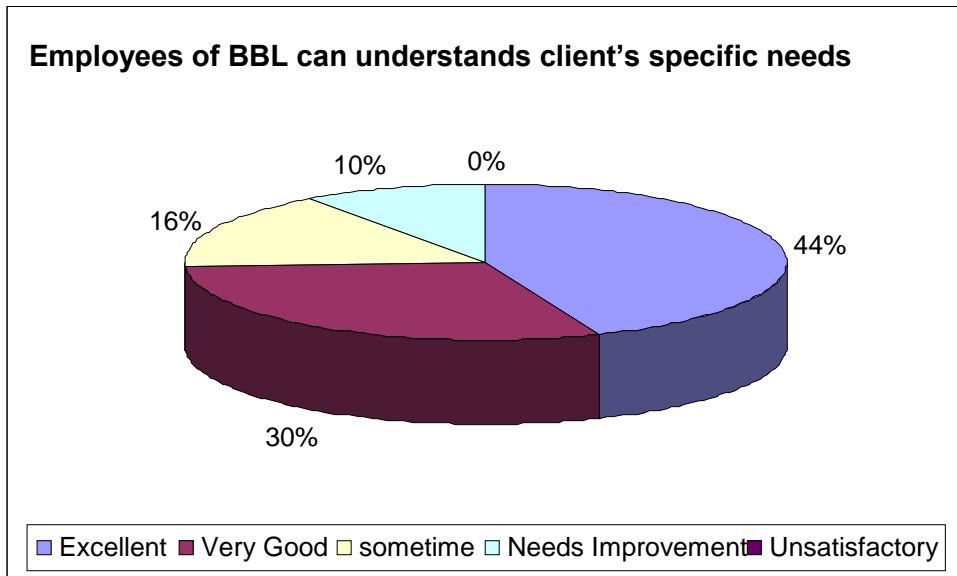
**Source:** Survey

Client perception about this matter is been represented graph above. Here we can see that, BBL sometimes gives individual attention to their clients which is not acceptable by various corporate valuable clients. Not only corporate one every other clients expect proper attention from the employee as well.

The bank needs to take immediate steps in these factors because to retain consumers & to gain more new consumers the process is necessary.



**Fig.4.22: Employees of BBL can understand client’s specific needs.**



Source: Survey

**Table.4.21: Employees of BBL can understand client’s specific needs.**

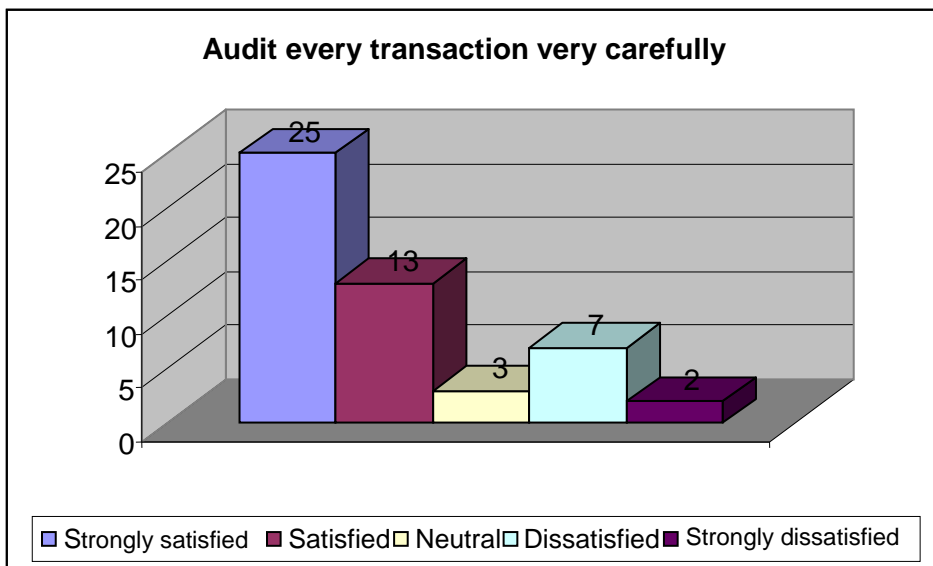
Criteria	Respondents	Percentage
Excellent	22	44%
Very Good	15	30%
sometime	8	16%
Needs Improvement	5	10%
Dissatisfactory	0	0%

Source: Survey

This graph represents that the employees BBL has very good knowledge to understand the customer’s specific needs. In these graph 44% respondents strongly agreed with it and 30% respondents agreed as well and 16% respondents showed their positive reaction & only 10% respondents are thinking that, the whole process need further improvements still.

Most of the respondents are agree with the statement of “BBL can understand client specific needs.”

**Fig.4.23: BBL audits every transaction very carefully.**



Source: Survey

**Table.4.22: BBL audits every transaction very carefully.**

Criteria	No of respondents	Percentage
strongly agree	25	50%
agree	13	26%
neutral	3	6%
disagree	7	14%
strongly disagree	2	4%

Source: Survey

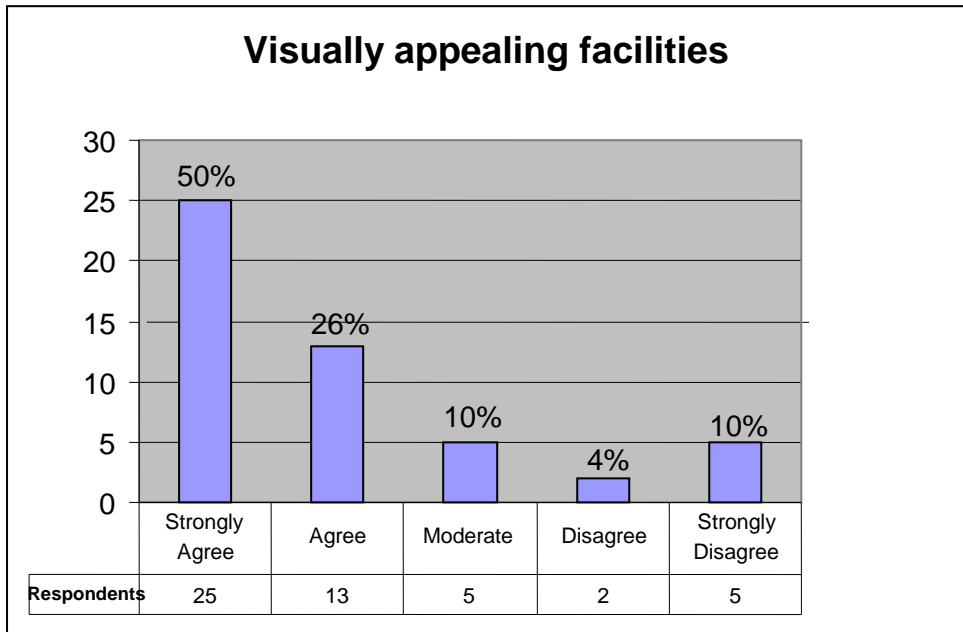
As a customer any individual may always expect the good service from their service provider. It is always not been possible by the customer to visit their office physically to solve their problems. In this case the office employees can play vital role to dissolve their client’s problem. To avoiding any unwanted silly mistakes or error BBL always try to audit their every transaction very carefully time to time according to the needs. The given graph is showing the whole process in detail as well.

BBL employees are careful enough about the auditing transaction carefully.

## Tangibles:

Tangibles are defined as the appearance of physical facilities, equipments, personnel, and communication materials. All of these provide physical representations or images of the service that customer, particularly new customers, used to evaluate quality. Service industries emphasize tangibles in their strategies & including hospitality services where, the customers visit to receive proper required services.

**Fig.4.24: BBL has visually appealing facilities.**



**Source:** Survey

**Table.4.23: BBL has visually appealing facilities.**

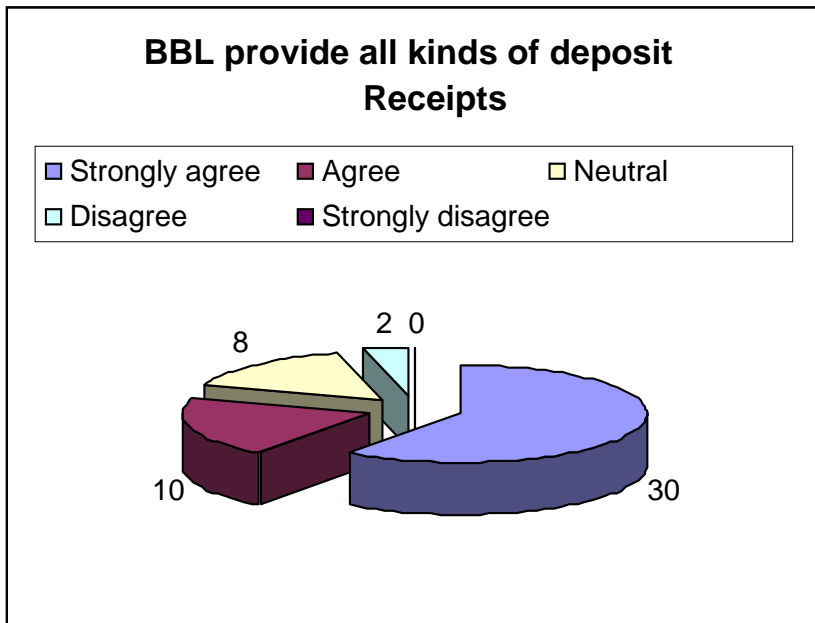
Criteria	No of respondents	Percentage
strongly agree	25	50%
agree	13	26%
moderate	5	10%
Disagree	2	4%
strongly disagree	5	10%

**Source:** Survey

Physical facilities are visually much attractive and appealing to the customer because old looking and dull colored office does not make any feelings inside of customers mind. A well decorated office enhances the prestige of any organization. Bahadderhat branch is quite big and its physical facilities are attractive enough to increase the image of the bank. Here almost 40 respondents agreed along with this issue & only 5 respondents strongly disagreed along with this matter.

BBL has effective appealing facilities & most of its clients accepted it as well.

**Fig.4.25: BBL provides all kinds of deposit receipts.**



Source: Survey

**Table.4.24: BBL provides all kinds of deposit receipts.**

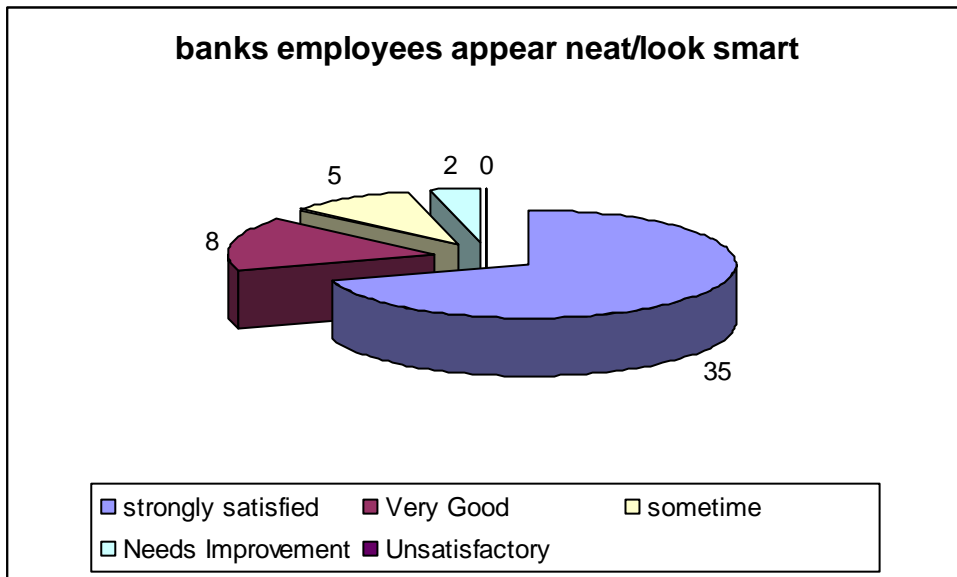
Criteria	No of respondents	Percentage
strongly agree	30	60%
Agree	10	20%
Neutral	8	16%
Disagree	2	4%
strongly disagree	0	0%

Source: Survey

In this graph we can see that, according to the most of the client’s point of view BBL provide all kinds of necessary receipts to their clients.

Huge numbers of clients are agreed with this matter of BBL.

**Fig.4.26: Employees always appear neat & smart.**



Source: Survey

**Table4.25: Employees always appear neat & smart.**

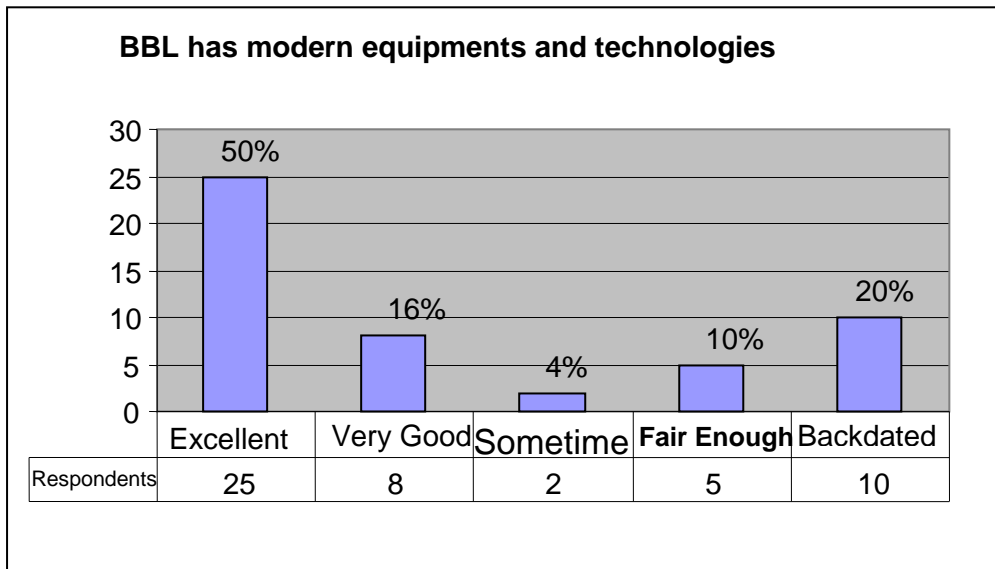
Criteria	Respondents	Percentage
Excellent	35	70%
Very Good	8	16%
Good	5	10%
Acceptable	2	4%
Dissatisfactory	0	0%

Source: Survey

By observing the graph we can get a proper positive idea about employees of BBL. According to the represents that southeast bank’s employees are well dressed and always maintain neatness, cleanness along with smartness. Clients feel good to interact with them. Here above 90% respondents are satisfied with the issue of BBL employee.

BBL’s most of the employees are smart enough to attract their customers.

**Fig4.27: BBL has modern equipment and technologies that satisfy customer needs exactly**



**Source:** Survey

**Table.4.26: BBL has modern equipment and technologies that satisfy customer needs exactly**

Criteria	No of respondents	Percentage
Excellent	25	50%
Very Good	8	16%
Sometime	2	4%
Fair Enough	5	10%
Backdated	10	20%

**Source:** Survey

The Graph representing that, BBL has sufficient & visible modern equipments. Wi-Fi enabled ultra modern BBL Bahadderhat Branch itself is a pure example of excellent modern banking pioneer around the city & in the graph above we can see that, maximum portion of respondents are absolutely agreed along with this matter & there are also a few clients who thinks that it's not up to the mark in comparison with some other leading banking organization of our country

Technology is changing rapidly & modern banking is also growing fluently day by day. BBL always should go through trends as required according to the current situation.

## **Chapter: 5**

# **Summary of Findings, Recommendations & Conclusion**



## Summary of findings:

- BBL provides services within the time it promised. About 70% people agreed with this point.
- The client perception indicates that, BBL shows sincerity & interest in solving customer's problem.
- Employees of BBL are performing prompt & along with proper timing.
- Customers are mostly satisfied just because of their fluent performance.
- A few clients are not satisfied with some employees of BBL because of the reason of lack of politeness & related some other issues.
- BBL successfully achieved the goodwill of safe transactions in proper time schedule & the positive impacts are shown by the recognition is given to them by their clients.
- Maximum Employee of BBL sometime pays their attention individually to their valuable corporate clients which is unrespectable by other clients.
- Here we found that, 44% people agreed that, BBL employees have excellent knowledge to understand the customer's specific needs which is not satisfactory.
- BBL is fully involve in GREEN BANKING issues.

## **CONCLUSION**

The banking sector has become the most competitive business sector all over the world. It is also escalating in Bangladesh with the emergence of multinational banks and expansion of many local banks. To continue in this industry banks need to pursue effective strategies for improving service quality. As the multinational banks and many local banks are providing technology based advanced services, customers are becoming knowledgeable about this convenient service so they are expecting those services from all banks. To reap new customers and to retain the existing customers organizations have to provide technology based upgraded services. Throughout this research, we see the importance of this dimension in determining the service quality of southeast bank Customers' satisfaction is vastly dependent on service quality and Servile is the method which evaluates the quality of the service and satisfaction. This method is also used to determine the consumer perception which is unknown and hidden. In view of that, this report will provide the customers view regarding this banks service and use the research findings for further improvement. In the banking industry BBL is still in the top position for their service quality. It is found in the customer survey that the customers of the BBL are satisfied for overall performance of the bank. The locations, customer type, organizational structure, priority sectors, management technique make all banks unique. But although the bank should exactly know what are the customer's expectation and perception and how the service will be match with their expectation. So the bank authority who will decide which measure would be applied in solving the problem that arises in providing service to its valuable customers.

## Recommendations:

- BBL should have to provide competitive interest rate for ensuring maximum satisfaction level of their valuable clients.
- BBL employees have to be more sincere about solving customer's problem.
- They have to be careful enough to pay individual attention to their clients & have to maintain personal contact with them as much as possible.
- Management should have to follow-up about the Behavioral attributes of their Personnel in a regular basis.
- BBL may launch an information desk for providing required information.
- To understand the client's specific needs Management may create a post for telephone call services & related Employee training and development course.
- BBL should engage in more promotional activities for products and services.
- BBL should accept new ideas from the customers for improving service quality.
- For maximum safety in transaction process BBL have to pay more attention about its transaction period.

## Chapter: 6

# APPENDIX

## 6.1. Questionnaires

### Part A:

Question SL. No.

Questionnaire

**Dear Respondent,**

Assalamu Alaikum.....

This questionnaire has been designed to conduct a research on **'Service Quality & Customer Satisfaction on Deposit Products of BBL'** to fulfill the course requirement of BBA Program. A survey is being conducted among customer of 'BBL' your honest opinions are valuable to this survey and will be kept confidential. Thank you for your time and effort.

**Name of the Respondent:**

.....

**Address of the Respondent:**

.....

.....

**Tick your choice (√)**

**Personal information:**

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**1. Sex:**             Male             Female

**2. Age Group:**

a) Below 20      b) 20-29      c) 30-39      d) 40-49      e) 50 or      above

**3. What is your Monthly income (in Taka)?**

a) Below 25000   b) 25000-50000   c) 50001-75000   d) 75001-100000   e) 100000++

**4. What is your occupation?**

a) Service   b) Business   c) Self-employed   d) Teacher   e) Doctor  
f) Engineer   g) Others

## **Part B:**

**1. BBL provides interest rate on deposit product at the time it promises:**

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied e) Strongly Dissatisfied

**2. Does BBL provide services within the time according to its promised?**

a) Strongly agree b) Agree c) No Comment d) Disagree e) Strongly Disagree

**3. Client advice and suggestions are been taken seriously by BBL do you agree?**

a) Strongly Agree b) Agree c) No comment d) Disagree e) Strongly Disagree

**4. Does BBL assure the customer's benefit on deposit product?**

a) Strongly Agree b) Agree c) No Comment d) Disagree e) Strongly Disagree

**5. As a client do you really feel safe by doing transaction along with BBL?**

a) Strongly Agree b) Agree c) No Comment d) Disagree e) Strongly Disagree

**6. Does BBL's individual attention giving policy & keeping personal contact policy is satisfactory?**

a) Strongly Satisfactory b) Satisfactory c) Neutral d) Dissatisfactory e) Totally Dissatisfactory

**7. Do you really satisfied with the interest rate of BBL?**

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied e) Strongly Dissatisfied

**8. BBL Statements are easily understandable do you agree?**

- a) Strongly Agree b) Agree c) No Comment d) Disagree e) Strongly Disagree

**9. BBL's Statements are truly reliable and absolutely accurate, do you agree?**

- a) Strongly agree b) Agree c) No Comment d) Disagree e) Strongly Disagree

**10. Which service do you frequently take more from the BBL?**

- a) Deposit
- b) Withdrawal
- c) Bill pay
- d) To check the balance

**11. BBL Overall services satisfactory level at your personal glance?**

- a) Excellent
- b) Very Good
- c) Good
- d) Needs Improvement
- e) Dissatisfactory

**12. Do you have any more suggestion in this regard?**

Answer.....  
.....

Thank you for your co-operation.

## 6.2. References

### **Text Book:**

- Philip Kotler & Gray Armstrong “ Principle of marketing” 12<sup>th</sup> Edition
- Jones G. R. & Charles W.L. Hill, “Strategic Management”, 4th Ed.
- Malhotra Naresh K., “Marketing Research”, 5<sup>th</sup> Ed.
- Valarie A. Zeithaml. & Marry Jo Bitner, “Services Marketing”, 2nd Ed.

### **Web site:**

[www.braccbank.com](http://www.braccbank.com)

[www.wikipedia.com](http://www.wikipedia.com)

### **Other References:**

- Different Circular of Bangladesh Bank
- Different documents of the Bank.
- Annual Report of BRAC Bank
- Brochures of BBL
- Interview with Bank personnel’

**Thank You.**