

**“AN EVALUATION OF THE SERVICES QUALITY OF JANATA BANK
LIMITED, BHUAPUR BRANCH”**

Submitted To

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Date of Submission: 5th October 2019

LETTER OF TRANSMITTAL

5th October 2019

Professor Mohammed Masum Iqbal, PhD
Bachelor of Business Administration
Department of Business Administration
Faculty of Business & Entrepreneurship

Subject: Submission of Internship Report entitled “An Evaluation of the Services Quality of Janata Bank Limited, Bhuapur Branch”

Dear Sir

It's my pleasure to present an internship report following an effective three-month Internship connection at Janata Bank Limited. The title of the internship report entitled "**An Evaluation of the Services Quality of Janata Bank Limited, Bhuapur Branch**" I attempted to clarify all my taking in's what I have gathered from this internship period quickly in this report.

I have centered my best exertion to accomplish the goals of the report and expectation that my undertaking will fill the need. The reasonable information and experience gathered during the report planning will unfathomably help in my future professional life. I will be obliged in the event that you generously affirmed this undertaking.

Sincerely yours,

Md. Saikot Hossain

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SUPERVISORS DECLARATION

This to ensure that **Md. Saikot Hossain**, an understudy of BBA program, **ID: 142-11-3984** has effectively finished internship report entitled "**An Evaluation of the Services Quality of Janata Bank Limited, Bhuapur Branch**" under my watch as incomplete satisfaction of the BBA program.

The report is recommended for submission

.....

Professor Mohammed Masum Iqbal, PhD
Bachelor of Business Administration
Department of Business Administration
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ACKNOWLEDGMENT

From the start, I might want to thanks to my Omnipotent for his significance to finish my graduation and additionally for sound wellbeing for setting up this report appropriately. Besides, I might want to thank my folks and my cherished educators who gave me backing to complete my graduation.

It is an extraordinary delight to set up the internship report entitled "**An Evaluation of the Services Quality of Janata Bank Limited, Bhuapur Branch**" I recognize my boundless appreciation to **Prof. Dr. Mohammed Masum Iqbal** PhD, Dean, Faculty of Business and Entrepreneurship, Daffodil International University, for his helpful supervision, proposal, guidance, and support. Truth be told, he guided me as my educator and inspiration to cause me to understand and direct a total report like this one. I note his commitment with high poise. I would express my earnest thanks to the Branch Manager and other officers of Janata Bank Limited at Bhuapur Branch. Thanks are additionally because of staffs and officers who invested quite a bit of their profitable energy in talking about with me. I earnestly offer my most profound thanks to Division of Business Organization and every one of the officials of office for their determined assistance and minding frame of mind and so many others whose names I neglected to make reference to here, I thank all of you.

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EXECUTIVE SUMMARY

The report is readied entitled "An Evaluation of the Services Quality of Janata Bank Limited, Bhuapur Branch" This report is demonstrating the Services Quality how they give administration to their client. The targets of this report are to recognize an Evaluation of the Services Quality of Janata Bank Limited, Bhuapur Branch. To distinguish the issue identified with the Services quality of Janata Bank Limited and to make a proposal for taking care of the issue. The dominant part of the investigation depends on essential information. In any case, some auxiliary information source is utilized for foundation study.

In the analysis part, I collect data from a limited number of customers of Janata Bank, the research here uses the RATER model for data analysis, the RATER models are completely reliability, assurance, stability, empathy and responsiveness where study through 20 different types of study data analysis. Question

Finally, after analysis, the study found that physical benefits, such as moderately appealing, do not pay individual attention to bank customers, and not all employees have knowledge of services, but the study tries to make some recommendations for identifying problems. It is for the banks to improve their customers that banks should develop their physical facilities, create a better environment for them and use modern equipment to increase customer satisfaction. In the end, the survey might say, this report will help improve customer satisfaction of Janata Bank Limited.

CHAPTER-1

INTRODUCTION

1.1 Introduction

Janata Bank Limited has been to reliable corporate companies for years. Bangladesh's deposits/assets continue to play a leading role in the overall financial activities of the second largest country in relation to commercial banks, and soon after the emergence of the rich, its dam marked a long heritage of contribution to the service of society. Sovereign, independent soil as sedimentary soil

The Bank's contribution to the national economy and social reforms has set the standard bar so much that others in the business may not be interested in touching the criteria for the success achieved by JBL. What is even more honorable is that the contribution, commitment, and success of the Bank has been recognized by a number of prestigious awards by renowned national and international companies.

1.2 Origin of the Study

As an understudy of Unhitched male of Business Organization (BBA) in advertising ponders, each understudy needs to lead a useful direction in any organization for finishing the course necessities of 90 days' internship program. The genuine motivation behind this internship is to uncover genuine working knowledge. This report has been set up for the prerequisite of the internship program. My report entitled "An Evaluation of the Administration Quality of Janata Bank Limited, Bhuapur Branch". Term of the Internship Program is three months. After the fruition of the Internship Program, an understudy needs to present a report on a particular theme to the Bad habit Chancellor of Daffodil International University. The understudy needs to organize both theoretical and useful information in setting up the report. Be that as it may, viable learning and experience are reflected in the report for the most part. Internship Report exhibits that the understudies have 3 effectively finished the Internship Program. According to the necessity of the BBA Program.

1.2 Objectives of the Study

The objectives of the study are as follows:

- ❖ To identify the quality of the services of Janata Bank Limited, Bhuapur Branch;
- ❖ To measure the quality of the services of Janata Bank Limited, Bhuapur Branch;
- ❖ To identify the problems related to the quality of the services of Janata Bank Limited, Bhuapur Branch;
- ❖ To make recommendations to solve the problems;

1.4 Methodology of the Study:

Sources of data:

The majority of the study is based on Primary data. However, some Secondary data source is used for background study and External source.

➤ Primary Sources:

- ✓ Face to face interview with the Janata Bank Limited officials.
- ✓ Talk with customers.
- ✓ Sample collected from the personal account holder.

➤ Secondary Sources:

- ✓ Janata Bank Limited official records.
- ✓ Janata Bank Limited annual report.
- ✓ Bank Report.
- ✓ Other publish material.

1.4 Scope of the Study:

The area of operation that has been covered means the total possible coverage is the scope. The report furnishes a scope of gathering data from different sources. This report covers in Service Quality of JBL. It also includes the organizational structure and policy of JBL and investigating the strategies applied by JBL for Service Quality. The scope of this report is limited to the overall statement of the company, organizational setup, its services, and its position in the industry and its marketing strategies.

1.5 Limitations of the Study:

There was a different kind of problems appeared while preparing on Service Quality of Janata Bank Ltd. The following problems were appeared in preparing the report:

- Lack of enough up to date information.
- Time constraints prevented to prepare the report in detail.
- Data could not be collected from sources directly as it was very expensive and time-consuming.
- Detail analysis and evaluation were not performed as it needed huge time and information which was unavailable.

Chapter-2

Company Profile

2.1 Company Overview:

Janata Bank, one of the greatest business bank in the nation, was blessed under Bangladesh Bank (Nationalization) Request 1972 (Administration Request of 1972). By getting over parts of previous Joined Bank Constrained and Association Bank Restricted were two private banks causation class banking over the nation. After the introduction of Bangladesh on sixteenth December 1971, recently construct Janata Bank for mass banking got extraordinary offices from the legislature to function as nationalized business bank everywhere throughout the nation. With the expansion of duty and by ideals of execution inside a couple of years, it turns into the biggest business bank of the nation with 872 branches including 4 abroad branches at Joined Bedouin Emirates. It is connected with 1202 outside reporters everywhere throughout the world.

Janata Bank Constrained presently works through 910 branches incorporating 4 abroad branches in Joined Middle Easterner Emirates. It is connected with 1242 outside reporters everywhere throughout the world. The Bank utilizes 14413 workforces. The Top managerial staff is made out of 11 (eleven) individuals headed by a Director. The Chiefs are delegates from both open and private areas. The Bank is going by the CEO and Overseeing Executive, who is a presumed financier. The corporate head office of the Bank is situated in the capital city Dhaka with 10 (ten) Divisions Including 44 Offices.

2.2 Corporate Vision and Mission:

Vision:

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

Mission:

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

2.3 Ethical Principles:

Bank conducts cash where moral continuity is essential. JBL acquires and retains its financial activities and ethical values in each district of client administration. The central ethics of the JBL business are as follows:

- ➔ Guarantee ideal client administrations.
- ➔ Keep up the protection and mystery of customer's data.
- ➔ Anticipate tax evasion and debasement.
- ➔ Secures and maintains corporate qualities.
- ➔ Keep up precision and straightforwardness in monetary revealing.
- ➔ Secure common habitat.

2.4 Strategic Objectives of JBL:

- Achieving customer satisfaction through the introduction of mosaic banking activities and creative banking.
- Developing customer services in recent times by releasing many IT-based renovation systems.
- Being one of the best banks in Bangladesh in terms of profitability and asset quality.
- To ensure adequate rate of return investment.
- Obligation and commitment mature to maintain sufficient liquidity to play an inspection.
- Adequate control of the system and maintaining transparency.
- Confirm to ensure the best use of all available resources

2.5 Products and Services of JBL:

There are so many products and services of a bank for this pipeline, the banking sector has always been instrumental in leading this rapid economic cycle. There are many state-owned banks in Bangladesh and Janata Bank is the second largest commercial bank in Bangladesh. They are providing services focused on the socio-economic development of Bangladesh, both corporate and retail. They are offering short terms and long loan terms. On the other hand, Janata Bank provides trade finance, consumer finance, project finance for corporate banking services. Furthermore, numerous banking schemes and remittance facilities are provided through retail banking.

CHAPTER 03

THEORETICAL BACKGROUND OF SERVICE QUALITY

3.1 Service:

Invisible products such as accounting, banking, cleaning, consulting, education, insurance, skills, medical treatment, or transportation.

Sometimes services are difficult to identify because they are closely related to a good one; Such as the combination of a diagnosis with the administration of a drug. There is no transfer of ownership or ownership when the Services are sold and they are not

- (1) Cannot be stored or transported,
- (2) Are instantly perishable, and
- (3) Come into existence at the time they are bought and consumed

3.2 Service Quality

An evaluation of how much a delivery service complies with the client's expectations. Service business operators often evaluate the quality of service provided to their customers to improve their service, quickly identify problems, and better evaluate client satisfaction.

An activity or service as an activity that a party may assign to another party, which is largely invisible and cannot affect any ownership. The service may be related to a clear product or non-rigid product.

3.3 Service Quality in Bank

In the days of intense competition, banks are no different from any other consumer marketing firm. It has become necessary to identify the general and banks' services, especially the customer's needs, and how to meet those customer needs effectively. In the days when product and price differences are blurring, superior service by the service provider is the only differentiator in front of banks to attract, retain and partner with customers. The superior service quality enables a company to differentiate itself from its competition, gain a sustainable competitive advantage and increase efficiency service The benefits of service quality include customer satisfaction, improved customer retention, positive word of mouth, reduced staff turnover, reduced operating costs, increased market share. , Profitability and

improved financial performance. Creating service quality has become a matter of great interest to service marketing researchers.

Service quality is defined in different ways by different specialists: 'the difference between expectations for the service performed before the service encounter and their perception of the service received' "according to Jeffen. Get the thing that creates it. "The quality of service is determined by the difference between the performance of the customer service provider and the evaluation of the services they receive," says Parashuraman.

There is often a sense of change from researcher to researcher, there is some sense that there are three primary aspects of service quality: quality of results, quality of interaction and quality of physical service environment. The value of the result refers to the evaluation of the customer's core service which is the motivating factor for receiving the services (eg: money received from the ATM). Interaction refers to the customer's evaluation of the quality service delivery process, which is usually provided either personally or through the technical equipment and customer through a physical interface within the service provider. This includes, for example, consumer evaluations of the attitude of employees who provide service. The quality aspect of the physical service environment refers to the evaluation of any aspects of the consumer or any aspect of the equipment / service involved with the service provided. This includes, for example, the physical condition of the ATM machine.

The most popular dimensions of service quality - Five dimensions are featured: precision, reliability, responsiveness, empathy and assurance. The explicit dimensions match the aspects of the aforementioned physical environment, the reliability levels match the aspects of the service outcome, and the remaining three represent the aspects of the interaction quality.

Firms' spending and income are both influenced by repeat purchases, positive word-of-mouth advice and customer feedback. Furthermore, there is strong evidence that the quality of service has a direct impact on customer's behavioral intentions, and that mediating customer satisfaction has an indirect effect on such intentions.

A RATER is an instrument that can be used to determine and measure the quality of banking services and to create useful quality-assessment tools.

Banks managers can use the RATER model and its dimensions first to identify the following issues:

Identify the areas that should be improved as well as the resources to be allocated. For example, they need to know the level of quality at their banks and they can manipulate the bank to make quality improvements. Also, they can use benchmarking to compare their performance and other banks that have already implemented quality programs that will help prioritize quality management efforts.

3.4 Dimension of Service Quality

Banking was in the sector featuring medium goods and higher customer producer interactions since in banking, consumers and service providers interact personally and the use of goods is at a medium level. Hence, in banking, where there are high customer-producer interactions, the quality of service is determined to a large extent by the skills and attitudes of people producing the service.

In the case of services, because customers are often either direct observers of the production process or active participants, how the process is performed also has a strong influence on the overall impression of the quality of service. A well-performed service encounter may even overcome the negative impression caused by poor technical quality as well as generate positive word-of-mouth, particularly if customers can see that employees have worked very hard to satisfy them in the face of problems outside their control. Employees are part of the process, which connects with the customer at the point of sale, and hence employees remain the key to success at these service encounters or “moments of truth”. It is these encounters with customer During a service that are the most important determinants of overall customer satisfaction, and a customer’s experience with the service will be defined by the brief experience with the firm’s personnel and the firm’s systems. The rudeness of the bank’s customer service representative, the abruptness of the employee at the teller counter, or the lack of interest of the person at the check deposit counter can alter one’s overall attitude towards the service, perhaps even reversing the impression caused by high technical quality.

Another important service quality factor, competence, is defined by whether the bank performs the service right the first time, whether the employees of the bank tell customers exactly when services will be performed, whether the bank lives up to its promises, whether customers feel safe in their transactions with the bank and whether the employees show a sincere interest in solving the customers’ problems. In short, this dimension is related to the banks’ ability to perform the promised service accurately and dependably. Performing the service dependably and accurately is

the heart of service marketing excellence. When a company performs a service carelessly, when it makes avoidable mistakes, and when it fails to deliver on promises made to attract customers, it shakes customers' confidence in its capabilities and undermines its chances of earning a reputation for service excellence.

It is very important to do the service right the first time. In case a service problem does crop up, by resolving the problem to the customer's satisfaction, the company can significantly improve customer retention. However, companies fare best when they prevent service problems. Altogether and fare worst when service problems occur and the company either ignores them or does not resolve them to the customer's satisfaction.

Performing the service accurately is perhaps the most important factor in service quality excellence. The cost of performing the service inaccurately includes not only the cost of redoing the service but also the cost associated with negative word-of-mouth generated by displeased customers. In the case of services, the factory is the field. Again, services are intangible and hence the criteria for flawless services are more subjective than the criteria for defect-free tangible goods. Hence for most services, customers' perceptions of whether the service has been performed correctly, and not provider-established criteria, are the major determinants of reliability.

The service quality factor tangible is defined by whether the physical facilities and materials associated with the service are visually appealing at the bank. These are all factors that customers notice before or upon entering the bank. Such visual factors help consumers form their initial impressions. A crucial challenge in service marketing is that customers cannot see a service but can see the various tangibles associated with it - all these tangibles, the service facilities, equipment and communication materials are clues about the intangible service. If unmanaged, these clues can send to the customer's wrong messages about the service and render ineffective the marketing strategy of the company. On the other hand, improving quality through tangibles means attention to the smallest details that competitors might consider trivial. Yet, these visible details can add up for customers and signal a message of caring and competence.

Customers may reveal new aspects of service quality in banking that are important to them, and these would have to be incorporated in the scale so as to further explore the concept of service quality in the banking arena.

Chapter 4

Analysis Findings

4.1 Data Analysis:

Now the results of the survey are presented according to different parameters. The answers to the questions are presented according to the parameters that identify the customer concept or attitude towards the customer service of Janata Bank Limited.

4.1.1 Reliability Parameter

Q-01: When Janata Bank promises to do something by a certain time, it does so.

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

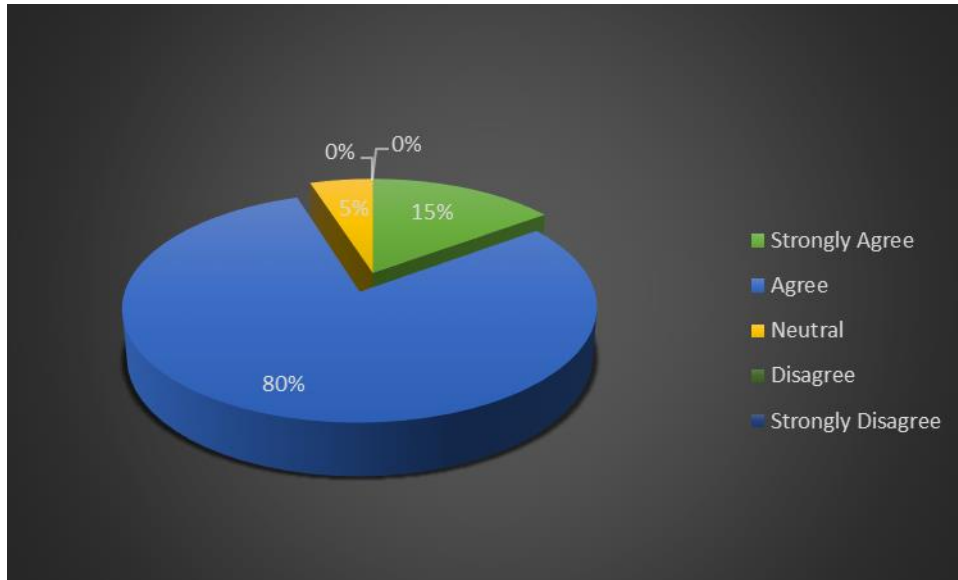


Fig 4.1: Janata Bank promises to do something by a certain time

Here, among 100 people almost 95% of people think that when Janata Bank promises to do something by a certain time, it does so. In this case 80% people agreed with the questionnaire & 15% people strongly agreed. Through this question only 5% people are neutral and none disagreed.

Q-02: When you have a problem, Janata Bank shows a Sincere interest in solving it.

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

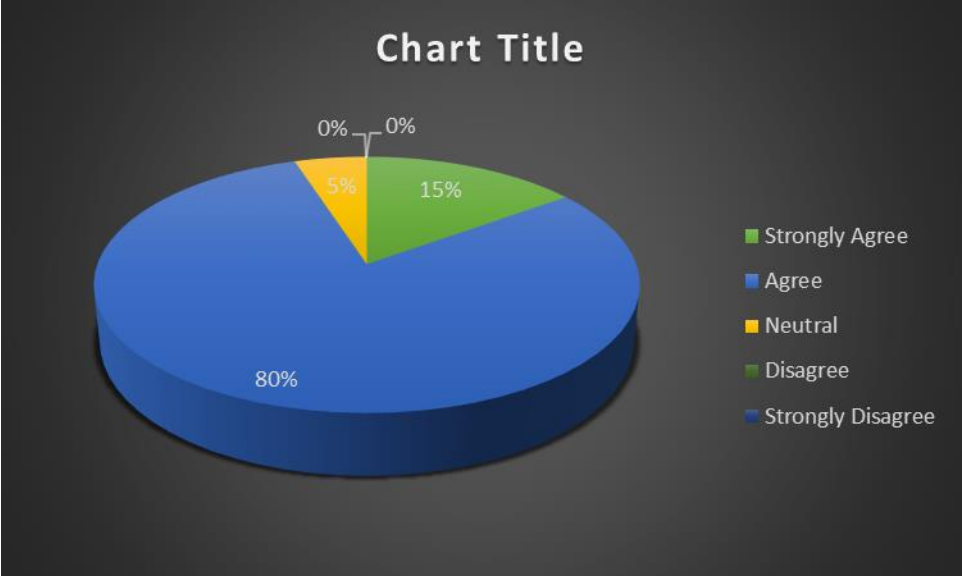


Fig 4.2: Janata Bank shows a Sincere interest in solving it

Here, among 100 people almost 95% of people think that when you have a problem, Janata Bank shows a sincere interest in solving it. In this case 80% people agreed with the questionnaire & 15% people strongly agreed. Through this question only 5% people are neutral and none disagreed.

Q-03: Janata Bank performs the service right the first time.

Strongly Agree	11
Agree	83
Neutral	02
Disagree	03
Strongly Disagree	01
Total	100

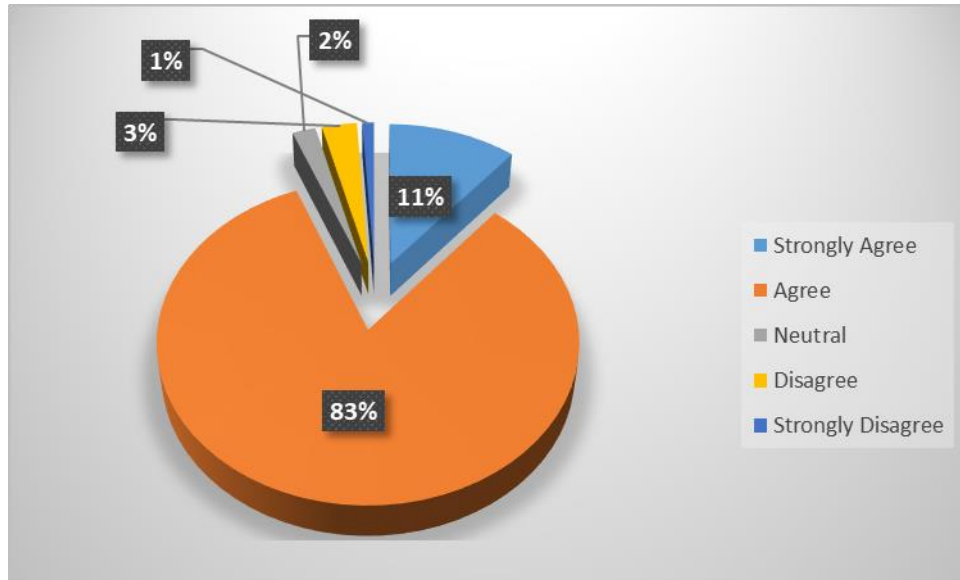


Fig 4.3: Janata Bank performs the service right the first time

Here, among 100 people almost 94 people think that Janata Bank performs the service right the first time. In this case, 83% people agreed with us & 11% people strongly agreed. Though 2 people remained neutral. And few disagreed.

Q-04: Janata Bank provides its service at the time it promises to do so.

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

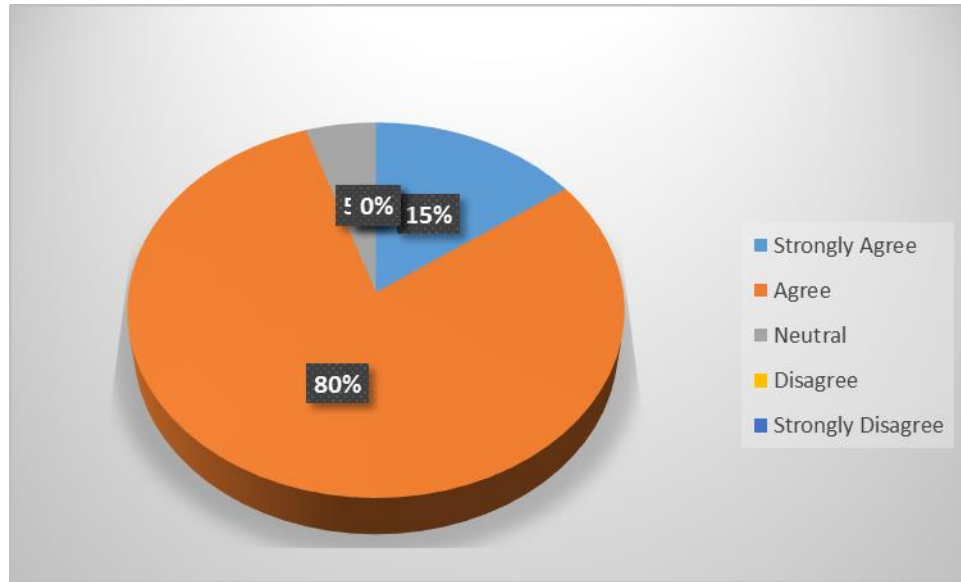


Fig 4.4: Janata Bank provides its service at the time it promises to do so

Here, among 100 people almost 95 people think that Janata Bank provides its service at the time it promises to do so. In this case, 80% people agreed with us & 15% people strongly agreed. And none disagreed. Through 5% people are neutral with this question.

4.1.2 Assurance Parameter

Q-05: The behavior of employees in Janata Bank instills confidence in you.

Strongly Agree	07
Agree	93
Neutral	00
Disagree	00
Strongly Disagree	00
Total	100

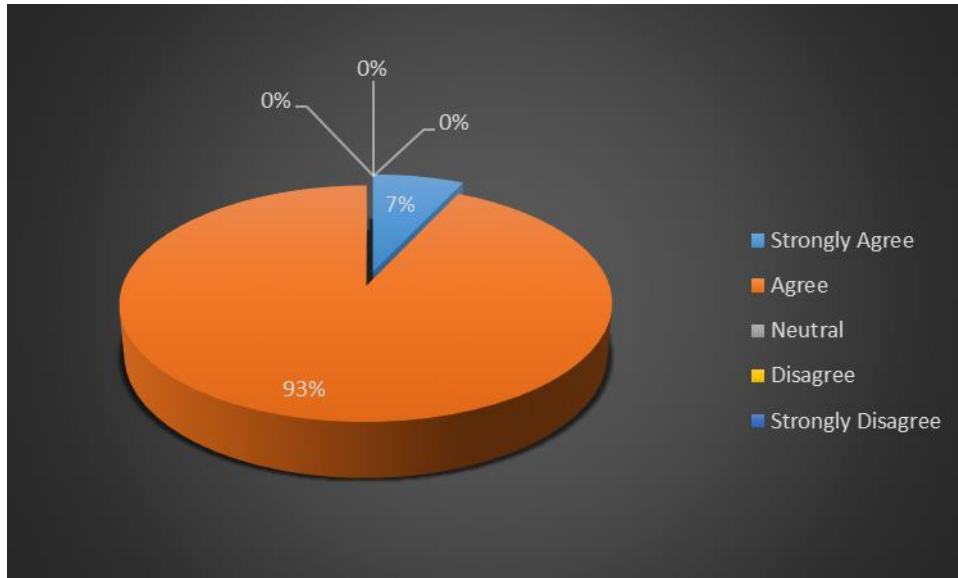


Fig 4.5: Behavior of Employees in Janata Bank in Stills Confidence in You

Here, among 100 people almost 100 people think that employees the behavior of employees in Janata Bank instills confidence in them. In this case, 93% people agreed with us & 7% people strongly agreed. And none disagreed.

Q-06: You feel safe in your transaction with Janata Bank Limited

Strongly Agree	96
Agree	02
Neutral	00
Disagree	02
Strongly Disagree	00
Total	100

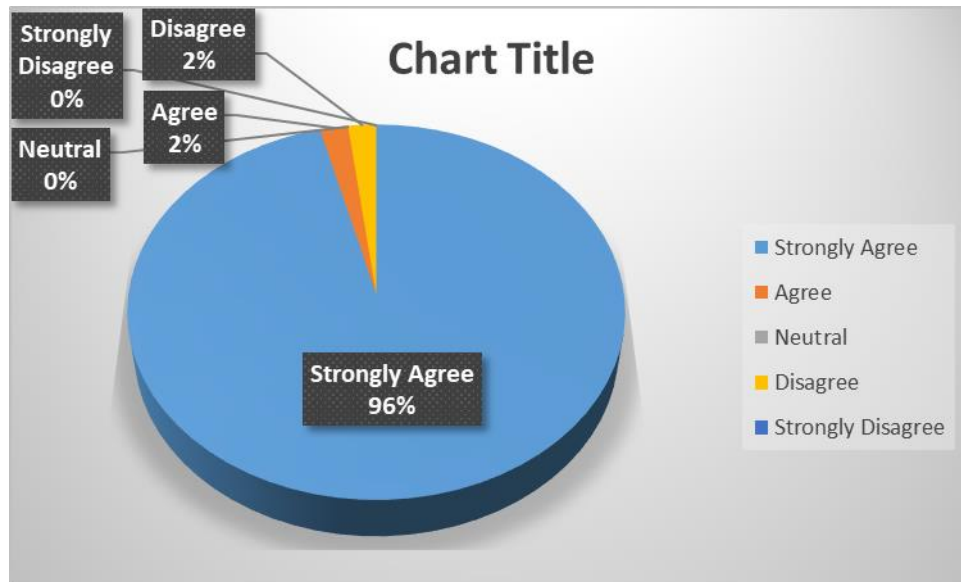


Fig 4.6: Transaction with Janata Bank Limited

Here, among 100 people almost 100 people think that they feel safe in your transaction with Janata Bank. In this case, 98 people agreed. And 2 people disagreed.

Q-06: Employees in Janata Bank area consistently courteous with you.

Strongly Agree	15
Agree	78
Neutral	05
Disagree	01
Strongly Disagree	01
Total	100

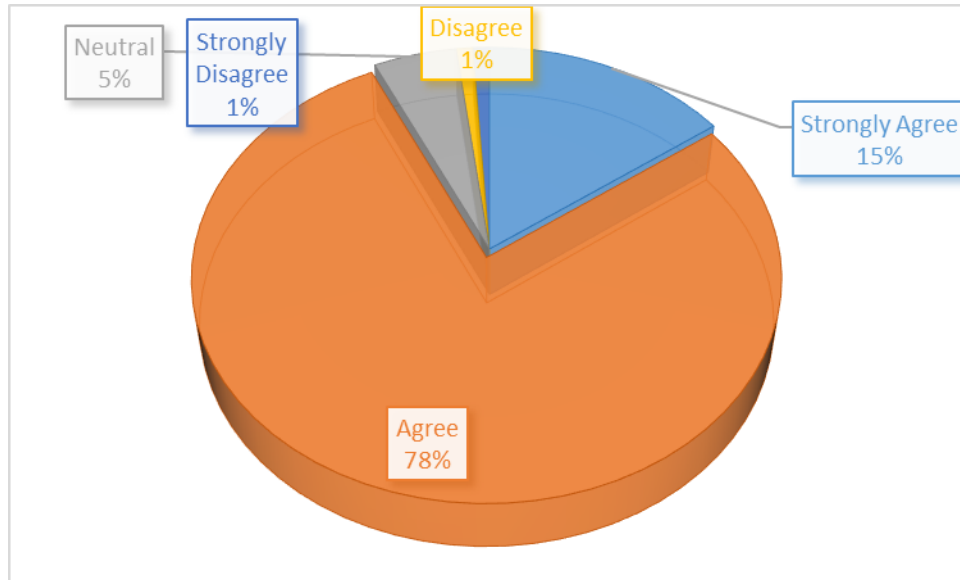


Fig 4.6: Employees in Janata Bank area consistently courteous with you

Here, among 100 people almost 94 people think that employees in Janata Bank area consistently courteous with them. In this case, 79% people agreed with us & 15% people strongly agreed. 3 people remain neutral. And few disagreed.

Q-07: Employees in Janata Bank have the knowledge to answer your questions.

Strongly Agree	06
Agree	74
Neutral	15
Disagree	04
Strongly Disagree	01
Total	100

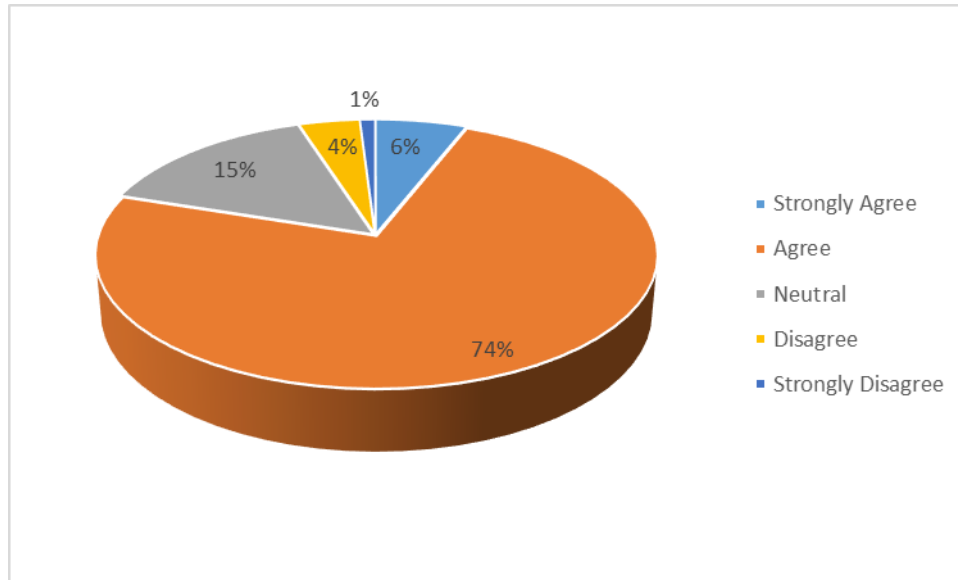


Fig 08: Employees in Janata Bank have the knowledge to answer your questions

Here, among 100 people almost 80 people think that employees in Janata Bank have the knowledge to answer their questions. In this case, 74% people agreed with us & 6% people strongly agreed. Though 15 people remain neutral. And few disagreed.

4.1.3 Tangible Parameter

Q-09: Janata Bank Limited has modern-looking equipment.

Strongly Agree	03
Agree	02
Neutral	15
Disagree	50
Strongly Disagree	30
Total	100

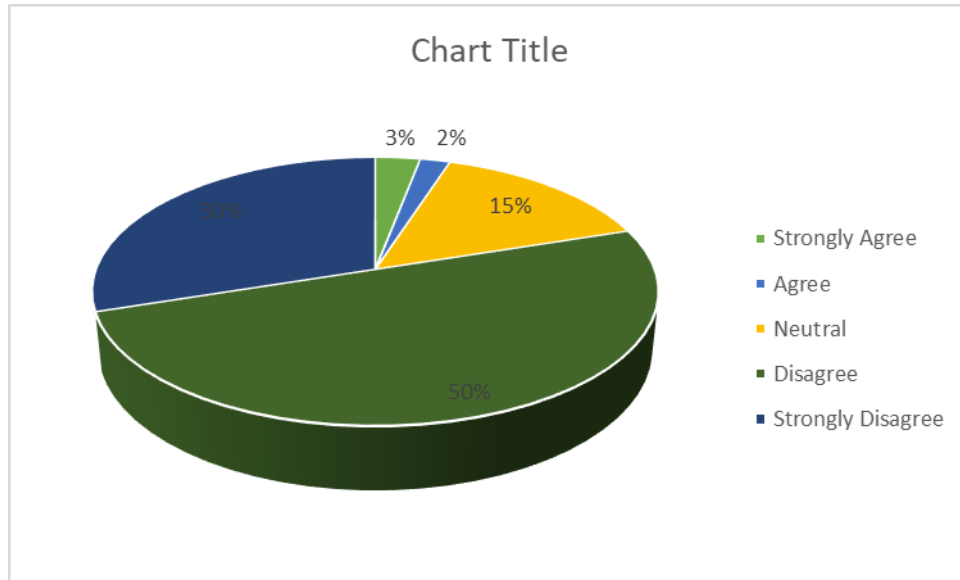


Fig 4.9: Janata Bank Limited has modern-looking equipment

Here, among 100 people almost 80% of people think that Janata Bank has no modern looking equipment. In this case only 2% people agreed with us & 3% people strongly agreed. Though 15% people remain neutral.

Q-10: Bank’s physical facilities are visually appealing.

Strongly Agree	04
Agree	02
Neutral	04
Disagree	70
Strongly Disagree	20
Total	100

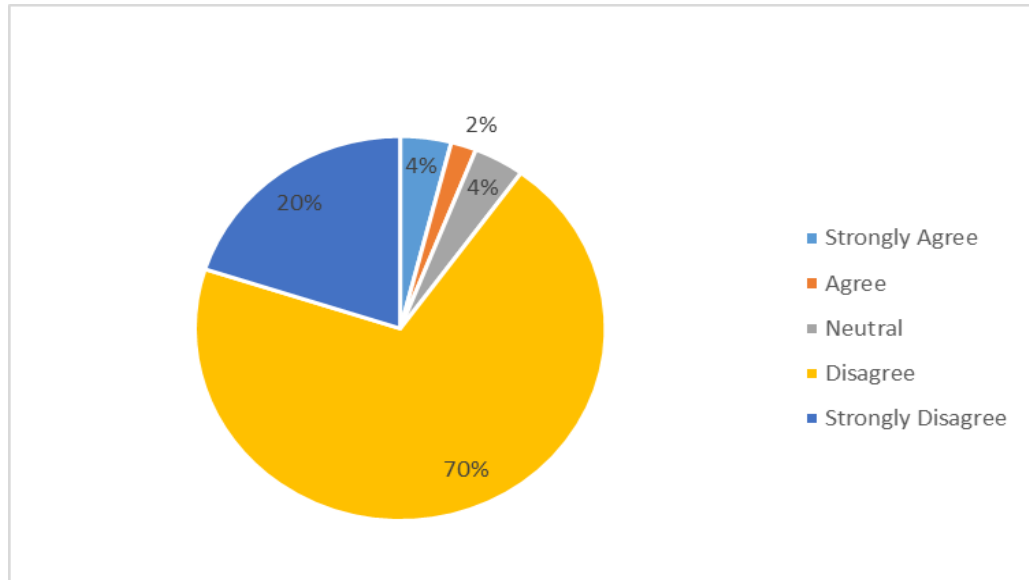


Fig 4.10: Bank's physical facilities are visually appealing

Here, among 100 people almost 90% of people think that Janata Bank has no physical facilities are not visually appealing. In this case only 2% people agreed with us & 4% respondents are strongly agreed. Though 4% people remain neutral.

Q-11: Janata Bank Limited 's reception desk employees are neat appearing

Strongly Agree	00
Agree	01
Neutral	04
Disagree	70
Strongly Disagree	25
Total	100

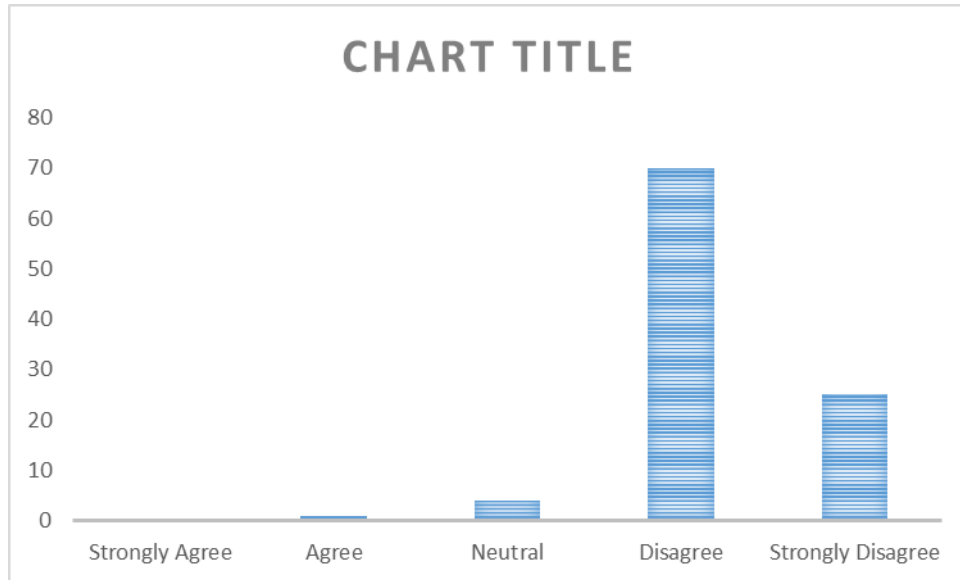


Fig 11: Janata Bank Limited 's reception desk employees are neat appearing

Here, among 100 people almost 95 people think that Janata Bank 's physical facilities are not visually appealing. In this case, 1 people agreed with this questionnaire & none of the people strongly agreed. Though 4 people remain neutral.

Q-12: Materials associated with the service (such as pamphlets or Statements) are visually appealing at Janata Bank.

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

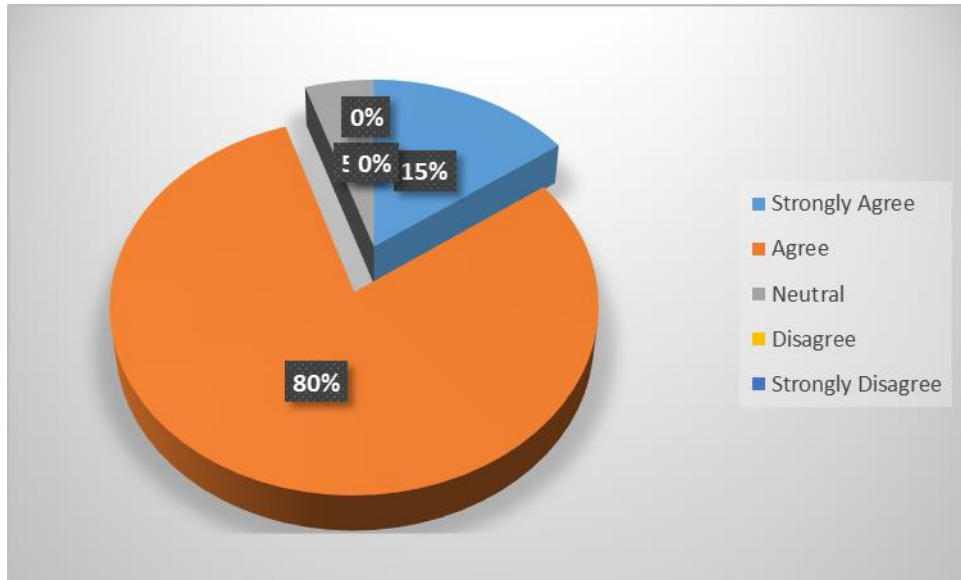


Fig 12: Materials associated with the service (such as pamphlets or Statements) are visually appealing at Janata Bank

Here, among 100 people almost 95% people think that materials associated with the service (such as pamphlets or Statements) are visually appealing at Janata Bank. In this case, 80% people agreed with us & 15% people strongly agreed. Though 5 people remain neutral. And none disagreed.

4.1.4 Empathy Parameter

Q-13: Janata Bank Limited gives you individual attention

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

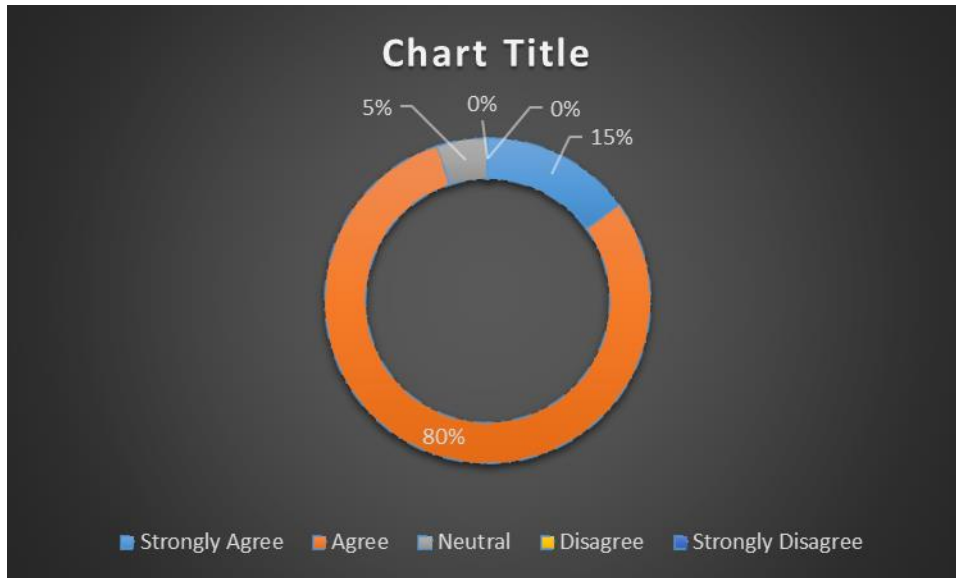


Fig 4.13: Janata Bank Limited gives you individual attention

Here, among 100 people almost 95 people do not think that Janata Bank gives them individual attention. In this case 80% of people disagreed with us & 15% people strongly disagreed. Though 5 people remain neutral. And no one agreed with this question.

Q-14: Janata Bank Limited has operating hours convenient to all its customers.

Strongly Agree	17
Agree	83
Neutral	00
Disagree	00
Strongly Disagree	00
Total	100

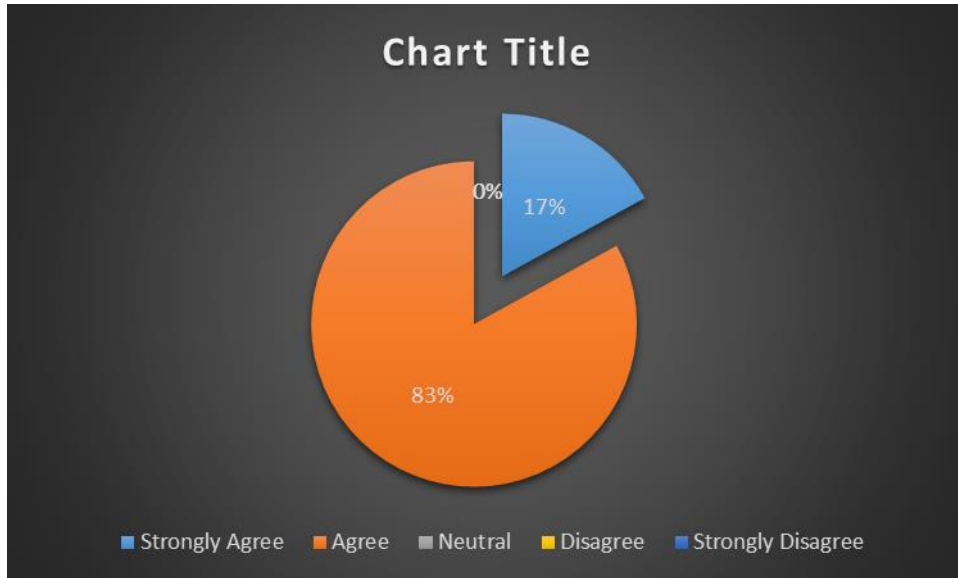


Fig 4.14: Janata Bank Limited has operating hours convenient to all its customers

Here, among 100 people almost 100 people think that Janata Bank has operating hours convenient to all its customers. In this case 83% people agreed with us & 17% people strongly agreed. And non-disagreed.

Q-15: Janata Bank has employees who give your personal attention.

Strongly Agree	14
Agree	86
Neutral	00
Disagree	00
Strongly Disagree	00
Total	100

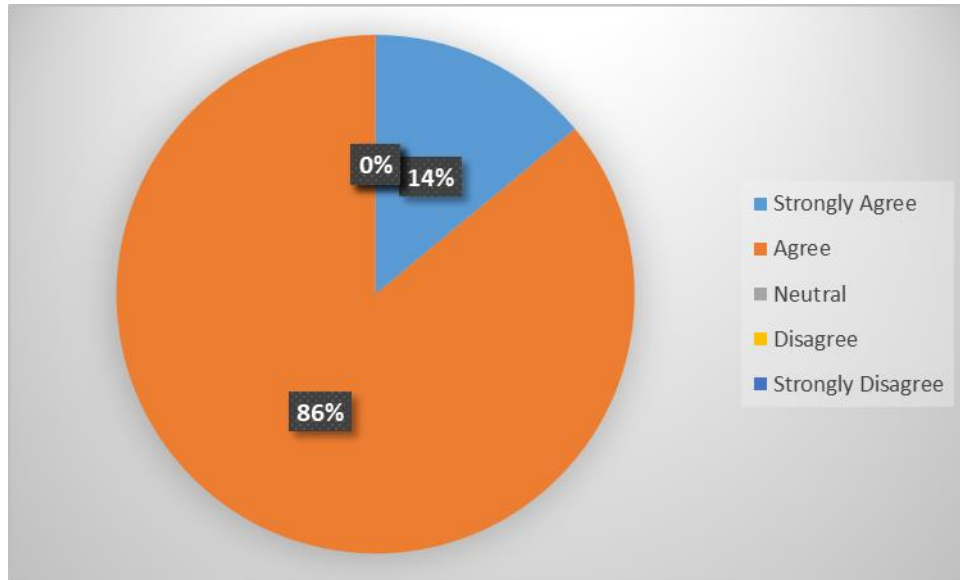


Fig 4.15: **Janata Bank has employees who give your personal attention**

Here, among 100 people almost 100 people think that Janata Bank gives them individual attention. In this case, 86% people agreed with us & 14% people strongly agreed. And none disagreed.

Q-16: Janata Bank Limited has your best interest at heart

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

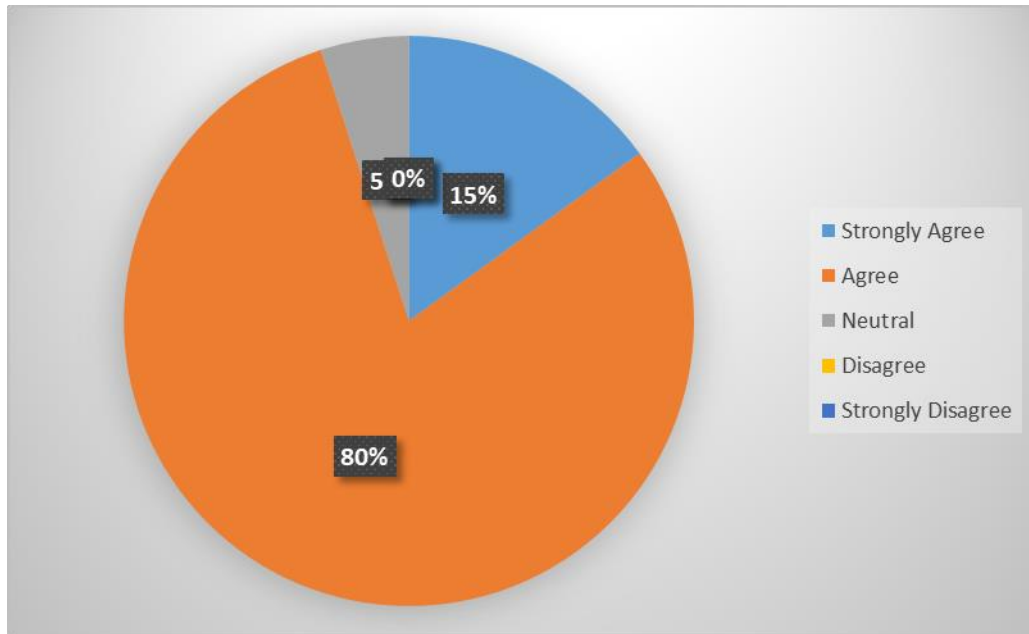


Fig 16: Janata Bank Limited has your best interest at heart

Here, among 100 people almost 95 people think that Janata Bank has their best interest at heart. In this case, 80% people agreed with us & 15% people strongly agreed. Though 5 people remain neutral. And no one disagreed with this question.

4.1.5 Responsiveness Parameter

Q-17: Employees in Janata Bank tell you exactly when Services will be performed.

Strongly Agree	15
Agree	80
Neutral	01
Disagree	03
Strongly Disagree	01
Total	100

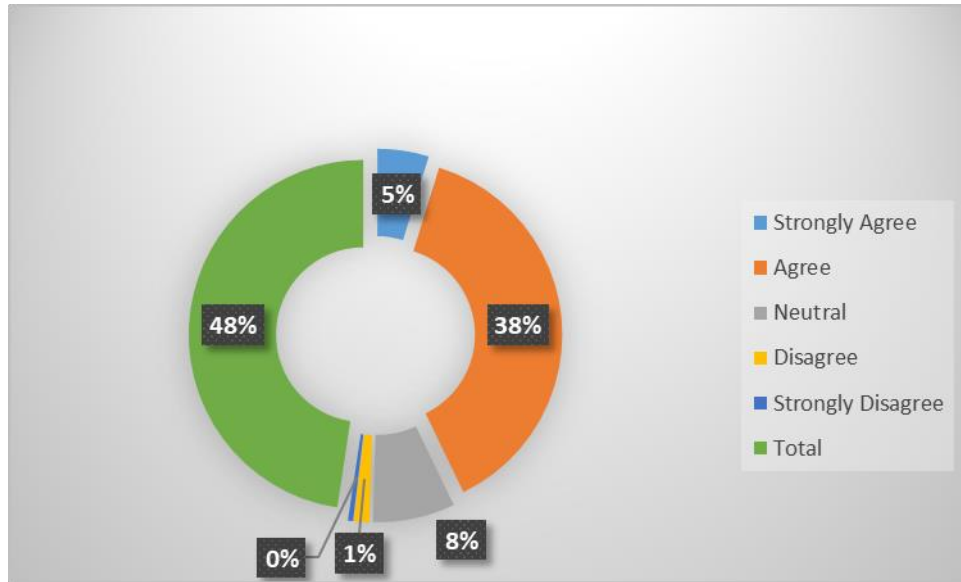


Fig 17: Employees in Janata Bank tell you exactly when Services will be performed

Here, among 100 people almost 95 people think that employees in Janata Bank tell them exactly when Services will be performed. In this case, 80% people agreed with us & 15% people strongly agreed. 1 person remains neutral. And few disagreed.

Q-18: Employees in Janata Bank give your prompt service.

Strongly Agree	15
Agree	81
Neutral	03
Disagree	00
Strongly Disagree	01
Total	100

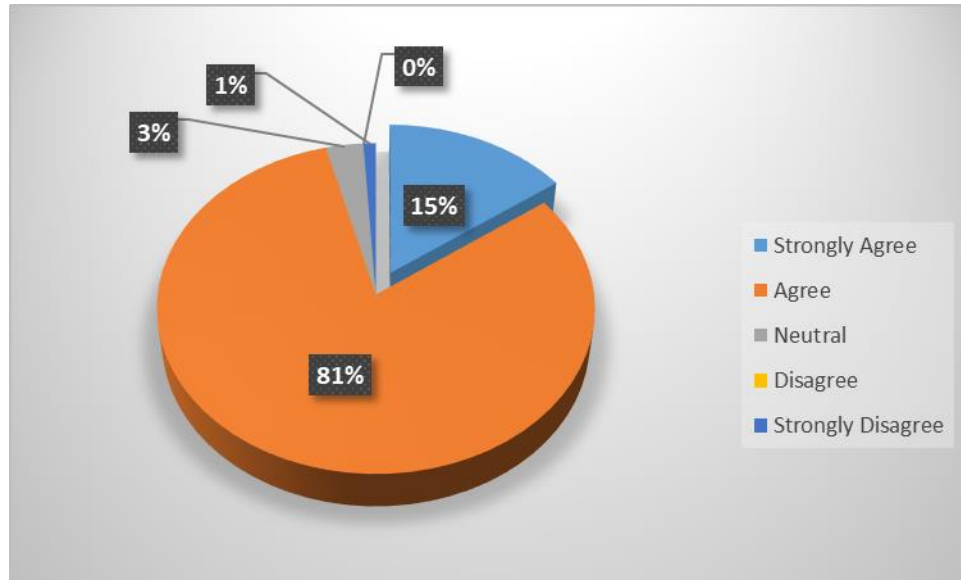


Fig 18: Employees in Janata Bank give your prompt service

Here, among 100 people almost 96 people think that employees in Janata Bank give them prompt service. In this case, 82% people agreed with us & 15% people strongly agreed. Though 3 people remain neutral. And 1 strongly disagreed.

Q-19: Employees in Janata Bank are always willing to help you.

Strongly Agree	15
Agree	80
Neutral	05
Disagree	00
Strongly Disagree	00
Total	100

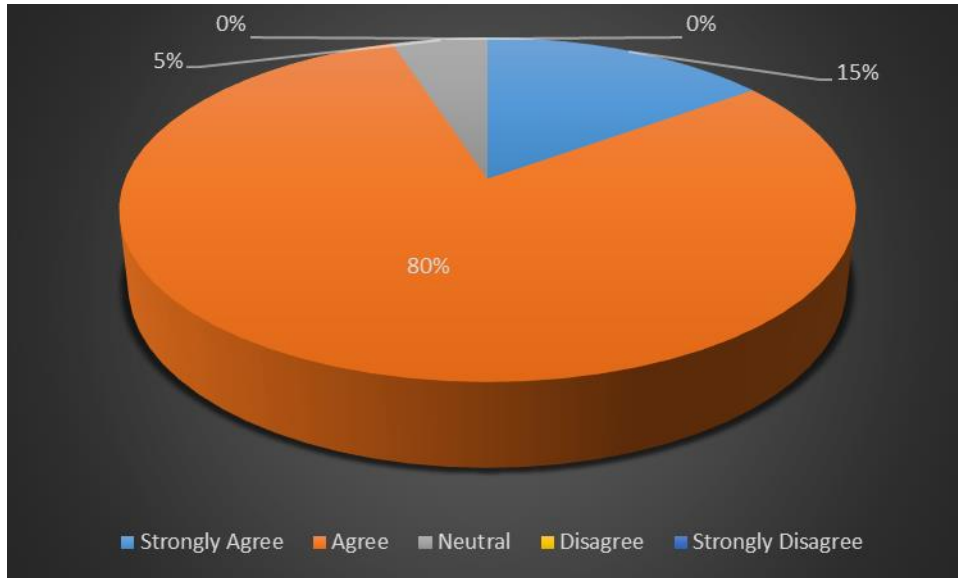


Fig 19: Employees in Janata Bank are always willing to help you

Here, among 100 people almost 95 people think that employees in Janata Bank are always willing to help them. In this case, 80% people agreed with us & 15% people strongly agreed. Though 05 people remain neutral. And none of people strongly disagreed.

Q-20: Employees in Janata Bank are too busy to respond to your request.

Strongly Agree	05
Agree	85
Neutral	03
Disagree	03
Strongly Disagree	04
Total	100

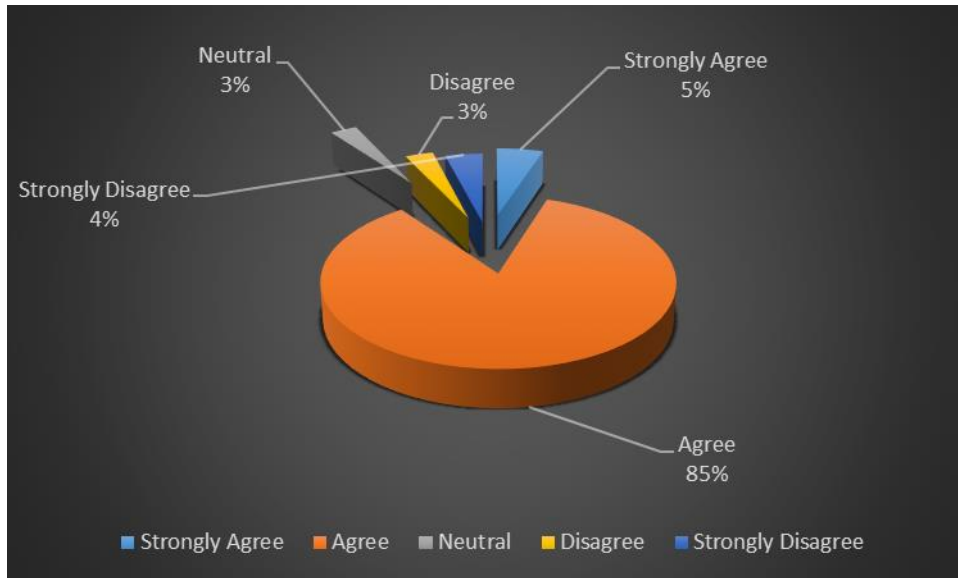


Fig 4.20: Employees in Janata Bank are too busy to respond to your request

Here, among 100 people almost 90 people think that employees in Janata Bank are too busy to respond to their request. In this case, 85% people agreed with us & 5% people strongly agreed. Though 2 people remain neutral. And few disagreed.

Chapter 05

Problems Identified and Recommendations

5.1 Problems Identified

The following problems have been identified on the basis of the study.

1. When the Bhuapur branch promises to do something within a certain time, it does so. After analyzing this statement, most respondents give their views as dissatisfied.
2. The Bhuapur branch shows a sincere interest. Analysis of this statement shows that most respondents find this statement to be correct.
3. This analysis explains that most respondents felt that the Bhuapur branch provided its services at that time.
4. After analysis, the results of this statement show that among the total respondents, the Bhuapur branch offers the majority of respondents dissatisfied options.
5. The analysis shows that most of the respondent's employees of the Bhopal branch always seem to be willing to assist their customer.
6. After the analysis, this statement was made by the majority of the respondents agreeing that the employees of the Bhopal branch were not too busy responding to their customer request.
7. The behavior of the employees of the Bhuapur Branch also arouses confidence in the customer.
8. The analysis found that most respondents felt themselves safe when dealing with the Bhuapur branch.
9. The staff of the Bhuapur branch has the knowledge to answer the customer's questions. This statement was agreed to by most respondents after analysis.
10. The staff of the Bhuapur branch understands customer-specific requirements. After analyzing this statement, most respondents gave their views between neutral and agreed points.
11. The Bhuapur branch has modern-looking high-tech equipment. After the analysis, this statement seems to most respondents that the Bhuapur branch does not look modern and is not very high-tech equipment.

5.2 Recommendations

The results of the survey have provided valuable information on where improvements need to be made to improve customer service quality at JBL Bhuapur Branch. The study now offers the following key points, which will be helpful to the JBL Bhuapur branch:

1. The Bhuapur branch has to be committed to doing something within a certain period of time. This is because most of the customers have given dissatisfied opinions to the statement.
2. The JBL Bhuapur Branch will be serviced when its customer should be contacted. Because most of the customers gave dissatisfied opinions on the statement.
3. To instill confidence in the customers, the staff of the Bhuapur Branch should remember that it should be more effective. Because most of the customers gave dissatisfied opinions on the statement.
4. High-tech equipment should be used to inspire and encourage the customers of Bhuapur Branch and enhance the modern look.
5. The Bhuapur branch should computerize all its functions and provide online banking facilities for all branches.
6. A friendly environment should be created for the customers of Bhuapur Branch. Because most customers were ignored when they came to Janata Bank, Bhuapur branch to create their service.
7. The Bhuapur branch should be more flexible in providing checkbooks. Because most customers were unhappy with the question of how satisfied our customers were with distributing checkbooks.
8. The Bhuapur branch needs more emphasis on the quality of their service as the survey shows that customers are much more quality-oriented in banking than ever before.

Considering the above recommendations, Bhuapur branch of Janata Bank can improve the quality of their services and satisfy their customers with efficiency and efficiency and can create loyal customers of Janata Bank Limited.

Conclusion

Internship is a waterway between practical knowledge and theoretical knowledge I believe, the experience I have gained from my internship period will help me in my future professional life. During my internship I have acknowledged how the current science and information technology continues to contribute to the improvement of operational and management processes. In order to work well for clients, companies should be able to rapidly improve new business strategies in different regions, contract company conventions, reduce processing time, maximize client benefits, and expand and maintain information to achieve each of these goals. This research has provided some interesting insights from the Janata Bank Limited about the importance of services and the quality of services that customers provide, that the research has not fully met customer requirements and that it is very dissatisfied with some of the most obvious ins bank aspects. It has been reported that only a third of the customers are less More than half of respondents were satisfied with the service and the satisfaction of esi bank line was to be neutral.

Finally, I would say that this research report from Janata Bank has increased my practical knowledge of business administration and is more complete and applied by BBA education. In this report, I have had the opportunity to apply various tools and concepts that I have learned in my BBA courses.

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Appendix

Service Quality of Janata Bank Limited

Name:

Age:

Phone:

E-mail:

Gender: Male
 Female

Occupation:

Education: Primary Secondary Higher Secondary Graduate Post Graduate PhD

Questionnaires

Please put \sqrt Mark to the value match your perception in below-mentioned questions.

Q No.		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Reliability						
1.	When Janata Bank Limited promises to do something by a certain time, it does so.	1	2	3	4	5
2.	When you have a problem, Janata Bank Limited shows a sincere interest in solving it.	1	2	3	4	5
3.	Janata Bank Limited performs the service right the first time.	1	2	3	4	5
4.	Janata Bank Limited provides its service at the time it promises to do so.	1	2	3	4	5
Assurance						
5.	The behavior of employees in Janata Bank Limited instills confidence in you.	1	2	3	4	5
6.	You feel safe in your transaction with Janata Bank Limited.	1	2	3	4	5
7.	Employees in Janata Bank Limited area consistently courteous with you.	1	2	3	4	5
8.	Employees in Janata Bank Limited have the knowledge to answer your questions.	1	2	3	4	5
Tangible						
09.	Janata Bank Limited has modern looking equipment.	1	2	3	4	5

10.	Janata Bank Limited 's physical facilities are visually appealing.	1	2	3	4	5
11.	Janata Bank Limited 's reception desk employees are neat appearing.	1	2	3	4	5
12.	Materials associated with the service (such as pamphlets or Statements) are visually appealing at Janata Bank Limited.	1	2	3	4	5
Empathy						
13.	Janata Bank Limited gives you individual attention.	1	2	3	4	5
14.	Janata Bank Limited has operation hours convenient to all its customers.	1	2	3	4	5
15.	Janata Bank Limited has employees who give your personal attention.	1	2	3	4	5
16.	Janata Bank Limited has your best interest at heart.	1	2	3	4	5
Responsiveness						
17.	Employees in Janata Bank Limited tell you exactly when Services will be performed.	1	2	3	4	5
18.	Employees in Janata Bank Limited give your prompt service.	1	2	3	4	5
19.	Employees in Janata Bank Limited are always willing to help you.	1	2	3	4	5
20.	Employees in Janata Bank Limited are too busy to respond to your request.	1	2	3	4	5