

**AN EVALUATION OF THE CUSTOMERS' SATISFACTION OF
UNITED COMMERCIAL BANK LIMITED: HEMAYETPUR BRANCH**

Submitted To

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September, 2019

Letter of Transmittal

Date:

Professor Mohammed Masum Iqbal, PhD
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University.

Subject: Application for the submission of internship report

Dear Sir,

With due respect, I am archiving my internship report entitled " An Evaluation of the Customers' Satisfaction of United Commercial Bank Limited: Hemayetpur Branch" in perspective on my 3 months' internship length. This archive has been submitted as an imperative essential of the bachelor of business administration.

I have watched the investigate be genuinely empowering, supportive and canny. I've attempted my stage quality to set up an amazing and tenable report. I am believing you'll discover this report the significance of the majority of the work I've put in it. I welcome your entire question and contribute heavily to answer them.

Yours sincerely,

.....
Md. Al-Amin
ID: 161-11-271
Major: Marketing
Program: Bachelor of Business Administration
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Approval Certificate

It gives me immense pleasure to certify that the internship report entitled " An Evaluation of the Customers' Satisfaction of United Commercial Bank Limited: Hemayetpur Branch" has been prepared by Md. Al-Amin ID: 161-11-271, Department of Business Administration, Faculty of Business and Entrepreneurship Daffodil International University, Dhaka under my supervision and guidance.

The report is recommended for submission.

Supervisor

Professor Mohammed Masum Iqbal, PhD
Department of Business Administration
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Daffodil International University.

Student's Declaration

I, Md. Al-Amin, ID: 161-11-271, BBA Program, Department of Business Administration, Faculty of Business and Entrepreneurship, hereby announce that the following internship report entitled “An Evaluation Of The Customer Satisfaction Of United Commercial Bank Limited: Hemayetpur Branch” is solely prepared by me right after the completion of my internship at United Commercial Limited, Hemayetpur Branch under the supervision of Professor Mohammed Masum Iqbal, PhD, Department of Business Administration, Faculty of Business & Entrepreneurship.

I ensure that the report has been prepared in consideration of the fulfilment of my academic requirement and not for any other intention although the concerned parties may find it useful for the improvement of the Bank.

Md. Al-Amin
ID: 161-11-271
Major: Marketing
Program: Bachelor of Business Administration
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Acknowledgement

Above all else, I need to express my most profound thanks and dedication to Almighty God for gift me with the capacity, quality and patience and to stay dynamic in my proposal.

An exceptional obligation is because of my decent Supervisor, **Professor Dr. Mohammed Masum Iqbal, PhD, Dean & MBA Coordinator**, Department of Business Administration, Faculty of Business and Entrepreneurship who has been my scholastic chief for the course of BBA. He was top dog enough to allocate her significant time to give me her modest direction, motivation musings, adequate and appropriate headings for the fruitful preparation of this report.

I am likewise very grateful to all United Commercial Bank Limited authorities, who work to give me the fundamental information and itemized explanation that arranged this report and the entry level position think about. I might likewise want to thank the staff at the United Commercial Bank Limited for their significant cooperation and help. It will be uncalled for on the off chance that I don't give them thanks since we can do nothing without their cooperation. I am likewise grateful to my Family for their constant a wide range of backings all through the getting ready report.

Executive Summary

This Internship report entitled “An Evaluation of the Customers’ Satisfaction of United Commercial Bank Limited: Hemayetpur Branch”. The study was conducted to find out customer’s satisfaction level within the organization. This report was consistence of information about the project that had been assigned with which happened to be the customer satisfaction. Data were collected from both primary and secondary sources. Annual Report of United Commercial Limited was the basis of secondary sources of data. Here I tried to get information from the customers in a direct formal way.

In this study it was found that facilities were available and satisfactory issue of customers, which are Online service system, knowledge about employees, timely manner of them, new technology, ATM booth facilities, Speed of transaction, service charges.

After analyzing the data, it was found that customers have several complaints against the service quality of United Commercial Bank Limited Like UCBL has no ATM booths UCBL use the others commercial banks booths, employee shortage problems, understanding problem about instruction of mobile banking services but they are fairly satisfied with the products and services of UCBL. Considering the benefits provided by others commercial banks in Bangladesh, customer has stated that UCBL is providing them good benefits and services also and they are quite satisfied with it. Based on the findings it was recommended opened branch, account opening procedure, empathy to customers, card charge, introducing ATM booth etc. This report will help to the customers of United Commercial Bank Limited.

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Chapter-1

Introduction

1.1 Introduction

Consumer satisfaction is a thought that has blended critical interest and verbal showdown in the investigation composing by virtue of the issues in both portraying it and estimating it. Research has shown that high organization quality contributes basically to benefit. Customer advantage quality is connected to ensuring customers, both inward and external, get what they need. Consumer doubtless is the tendency or manner of a customer towards a thing or organization after it has been used. Satisfaction and organization quality is consistently viewed together as components of a customer's acknowledgments and wants. Consumer satisfaction is constrained by describing customer impression of significant worth, wants, and tendencies. The estimation considers assessment already, at that point afterward changes, for the region of significant worth related issues and for the establishment of clear standards for advantage movement. Searching for the high ground, the two authorities and scholastics are eager about absolutely estimating organization quality with a particular ultimate objective to better understanding its essential antecedent and results, and inevitably develop systems for upgrading and estimating organization quality.

This endeavor deals with the examination of consumer steadfastness of United Commercial Bank Limited. The examination exhibits that the financial piece of Bangladesh is at the creating stage. Since the mid-1990s, after the open market game plan of the Bangladesh government, this region has been growing rapidly.

1.2 Background of the Study

The financial division of Bangladesh is falling behind in grasping predictable changes. To thrive well in this advancing condition, improvement of the best possible system is crucial just as implantation of cleaned ability into getting ready organization is essential.

To complete the total consumer loyalty hour of BBA one understudy needs to complete internship programs from any business affiliation and the understudy needs to introduce a spread his/her impermanent position assignments.

To form a report, it is critical to pick a subject. An especially described subject contemplates what will be discussed all through the report.

1.3 Objective of the Study

The Study has been conducted with the following objectives:

- To explain the customers' satisfaction;
- To identify the services of United Commercial Bank Limited, Hemayetpur Branch;
- To measure the customers' satisfaction of United Commercial Bank Limited, Hemayetpur Branch;
- To identify the problems related to customers' satisfaction of United Commercial Bank Limited, Hemayetpur Branch;
- To make recommendations to increase customers' satisfaction;

1.4 Methodology of the Study

The procedure of the assessment anticipated that data should be assembled from the start. The model gauge has been picked in like way with a particular true objective to fathom what a huge segment of the laborers thinks about the readiness program especially the Foundation Training Program. We are driving an outline by using our Questioner among 60 Participant who is starting at now used in UCBL. Right when adequate data was accumulated, was orchestrated and appeared as rate and depicted in diagrams. The model has been investigated the Principal part of UCBL, Dhaka. At last, when all the required results have come, the proposition has been made for the HR Department of the Bank. I have made a poll to make an overview. I did an overview of 100 clients and get their perspectives.

1.4.1 Data Sources:

The study began with the collection of primary and secondary data.

Primary sources:

- Verbal Interview
- Questionnaire
- Discussion

Secondary sources:

- Articles
- Newspapers
- Magazines
- Internet
- Annual report of UCBL.

1.4.2 Primary Data Collection:

Fundamental data was assembled through formal and casual gathering. The formal gathering was driven through a study, which included close-finished and Likert scale questions. Authentic thought has been given recorded as a hard copy and printing of the poll to make it more customer's easy to use.

1.4.3 Secondary Data Collection:

Optional sources are distinctive articles, daily papers, magazines, Internet, yearly report of UCBL, direction round of Head office and Brochures of the Banks. Past reports, class papers etc.

1.4.4 Data Analysis and Presentation:

After completing the survey, I did the analysis of the questionnaire by the help of Simple descriptive statistical analysis using Microsoft Office Excel 2016 showing data on graph, pie chart, bar chart etc.

1.4.5 Sample size:

A poll study has been led among 60 Customers of UCBL.

1.5 Limitations of the Study

Every method, when in doubt, passes on limitations with it. This examination is definitely not an exceptional case. While setting up the report snags that I looked in social event information are the accompanying

- There was a nonappearance of adequate essential and auxiliary information.
- The organization didn't give me the real information, which was required to research the present market circumstance of the association. For their impediment, they give me harsh information.

- Because of time and cost confinements, the assessment will without a doubt be accumulated in picked scopes of the Bank. To continue with considering in such a huge region requires a noteworthy trial of time. As an understudy, I simply had Very couple of time since I am an ordinary representative of UCBL Hemayetpur Branch, so I didn't have sufficient opportunity to work more for my report.
- Despite the fact that I have gotten wholehearted joint effort from the delegates, they couldn't direct sufficient opportunity to deal with my report.
- Adequate books, dissemination, factual information focuses are not available; these prerequisites restricted the degree of careful assessment.
- UCBL's site is in a work in progress, so information isn't open there and I fail to assemble fundamental information for my report reason.
- It is astoundingly difficult to check the exactness of the accumulated data.

Chapter- 2

Organizational Overview

2.1 Historical Background

United Commercial Bank began its activity in the mid of 1983 and has since had the option to build up the biggest system. There are altogether of 84 branches among the original banks in the private part. UCBL is supported by some powerful and rumored business people and prominent industrialists of the nation and furthermore taken part by the Government. They work their bank from their headquarters which is in Gulshan. The United Commercial Bank has officially made an unmistakable imprint in the Private Sector of banking through customized administration, imaginative thoughts, dynamic methodology, and viable administration. The Bank, expecting to assume the main job in the monetary exercises of the nation by concentrating on comprehension and satisfying client needs.

2.2 Mission Statement

We shall be at the top of national economic development by:

- ❖ Setting up a world-class standard in passing on customer regard with the assistance of exhaustive thing broaden customer organization and all of our activities.
- ❖ Keeping up the most raised good benchmarks and a gathering obligation meriting a fundamental corporate subject.
- ❖ Foreseeing business courses of action required by all of our customers everywhere and nominative giving them past want.
- ❖ Constantly upgrading effectiveness and profit, and in this manner improving financial specialist regard.
- ❖ Building an empowering bunch based working environment that will pull in, make and hold agents of fantastic limit.
- ❖ Needs to be one of the pioneers among banks in Bangladesh and make its changeless stamp dynamic accessory in commonplace dealing with a record working past as far as possible.

2.3 Strategies, Goals & objectives

2.3.1 Strategies

- Utilize every single accessible asset to create different arrangement, strategies and systems in each of the target and objective zones.
- Synchronized and the unfaltering development of the bank.
- Implement designs and methods.
- Utilize the group of expert workers and employees.

2.3.2 Goals

- Develop fitting loaning hazard appraisal framework.
- Develop capital arrangement.
- Develop a framework to make great advances.
- Develop fitting mgt. structure, framework, systems and methodologies.
- Develop a course of action for offering better customer advantage.
- Develop a viable store arrangement outline.
- Develop logical MIS to screen banks exercises.

2.3.3 Business Objectives

- Ensure 100 % recuperation of all advances.
- Ensure a fulfilled work compel.
- Make sound credit and speculation.
- Build up a minimal effort subsidize base.
- Meet capital ampleness enrollment at constantly.
- Focus on charge based salary.
- Install a logical MIS to screen Banks exercises.
- Adopt a fitting administration innovation.

2.4 Banks strategy

- United commercial bank limited goes for flawlessness and is set out to research another horizon of keeping cash and giving a broad assortment of significant worth things and organization.

- It is a bank for the normal people which incorporates agent and specialists. It hopes to give quality at a worth centered to anyone in the fiscal market. It would consistently keep researching the necessities of the clients.
- So the United commercial bank obliged ought to in like manner develop a vivacious and flooding organization bunch advancement sound and wealthy in the experience. They would fill in as an indistinguishable unit with vitality and excitement to achieve the objective of the bank in the up and coming new thousand years.

Scrolling:

Looking over isn't that much significant. Albeit few of the banks keep up parchment framework for their very own security. On the off chance that a customer needs to store cash in his record, he should go to the parchment official. Parchment official from the outset sees the a/c, no, name, mark, and sum are placed in the store book appropriately. After that parchment official passage, the sum in the parchment registers. At that point, the sequential number is put on the store book

Chapter-3

Customers' Satisfaction

3.1 Introduction

Consumer satisfaction is the place an affiliation can access to where the customer is looking for and where they are satisfied. They can make feel them all the more enchanting in those areas where they find satisfaction. In this response to find satisfaction level, select key convictions where we can find the consumer satisfaction level of United Commercial Bank Limited. We pick the legitimacy of the bank; lead of laborers to think about perspective influence Bank in observing the customer mind. On the other hand, for the regular sureness which customers look in view of overseeing banks, like orchestrate capability, mechanical greatness, holding up time to get an advantage is the key criteria. On the reason of that, we experience to reach to find consumer reliability level of United Commercial Bank Limited. In here, it similarly essential to consider the brand picture of United Commercial Bank Limited. It needs to whether customers are associated legitimacy of the deal with a record with various convictions or not.

3.2 Service quality and customer satisfaction

There is a great deal of trade and logical inconsistency in the expounding on the refinement between advantage types and satisfaction. The organization quality considers satisfaction to be a precursor of organization quality - satisfaction with different trades "spoil" into a general mindset to profit quality. The satisfaction school holds the converse view that assessments of organization type brief a general mindset towards the organization that they call satisfaction. There is unmistakably a strong association between consumer faithfulness and customer upkeep. Customer's impression of administration quality sort and consumer loyalty of thing will choose the achievement of the thing generally organization.

In the occasion that experience of the organization exceptionally outperforms the wants clients had of the organization then satisfaction will be high, and the different way. In organization quality composition, the impression of organization movement is estimated freely from customer wants.

3.3 Expectations and Customer Satisfaction

the desire has a central part in influencing satisfaction with organizations. These in this way are constrained by a broad assortment of segments cut down wants will achieve higher

satisfaction evaluations for some random degree of organization quality. This would give off an impression of being reasonable; for a representation poor past association with the organization or other practically identical organizations is likely going to realize it being less requesting to charmingly flabbergast customers. Regardless, there are undeniably conditions where negative presumptions of an authority center will provoke the lower wants, yet will moreover make it harder to achieve high satisfaction examinations - and where positive inclinations and raised measures make positive assessments progressively plausible. The wants speculation in an extraordinary piece of the writing along these lines is apparently a deception. "One of the estimations of the execution of the Management System, the affiliations may screen information relating to customer acknowledgment in the matter of whether the affiliation has met customer requirements. The systems for securing and using this information may be settled".

Attributes of customer satisfaction can be summarized as:

- Product type
- substance Packaging
- Keeping delivery promises
- product Price
- the ability to resolve complaints and reject reports
- Overall exchanging information, accessibility and way of thinking

Genuine general satisfaction measure, containing four subscales: ordinary satisfaction (for example You feel happy endorsing the designated Bank to a friend); Trustworthiness (for example You accept the representative at your branch to do what is best for you); steadfastness (for example Requesting are finished right the first run through); and cleaned expertise (for example representative have the data to deal with any request you have).this is altogether increasingly difficult to quantify the farthest point of execution and satisfaction concerning the insignificant wants. One of the ways to deal with assistance obtain dedicated customers is by experiencing things or organizations that regard the point this is by no likelihood that the customer essentials won't be met.

Clearly, the difficulties in the capacity to comprehend the authentic customer necessities are that the customer can or will change them without knowing or reason. Having a tolerable recovery framework for a frustrated customer is an incredibly basic procedure for any organizational affiliation.

3.5 Customer satisfaction factors

The customer satisfaction factor of UCBL has been divided into two ways.

1. Dependent variable:

Genuine wide satisfaction measure, containing four subscales: average satisfaction (for example You feel chipper endorsing the picked Bank to a sidekick); Trustworthiness (for example You recognize the operator at your branch to do what is best for you); reliability (for example Requesting are done well the essential experience); and cleaned dominance (for example pro have the data to deal with any sales you have).this is in a general sense dynamically difficult to check the motivation behind restraint of execution and satisfaction concerning the insignificant needs. One of the ways to deal with oversee help secure gave customers is by experiencing things or affiliations that regard the point this is by no likelihood that the customer necessities won't be met.

Unmistakably, the challenges in the ability to understand the genuine client necessities are that the client can or will transform them without knowing or reason. Having an OK recuperation structure for a puzzled client is an essential method for any hierarchical association.

2. Independent variable:

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

3.6 Account maintenance

While keeping up the record it is recorded as the last action in the selling procedure, it truly sums to the start of the following deal and, hence, the start of a purchaser dealer relationship. In selling circumstances where continue buying is an objective (contrasted with a onetime deal), catching up with a client is basic to set up a long haul relationship.

Reliability:

Reliability suggests the consistency of a measure. A test is seen as strong if we get a comparative result more than once. For example, if a test is planned to measure quality, (for instance, internal directedness), by then each time the test is controlled to a subject, the results should be generally the equivalent. Unfortunately, it is hard to figure constancy absolutely, yet there a couple of different ways to deal with survey enduring quality.

Responsiveness:

The nature of being responsive; responding rapidly; as a nature of individuals, it includes reacting with feeling to individuals and occasions.

Assurance:

Quality Assurance is another point that is been associated in Banking industry that has been agreed the obligation to survey the execution of system and practices and moreover proposed changes in the present practices to upgrade quality attestation. The technique of evaluation concerning the quality affirmation in contributing Banking is begun with the distinctive confirmation of fitting framework with the significance of goals and goals of the affiliation. The methodology is crucial in hypothesis Banking as endeavor Banks have a wonderful part to play in traverse the universes as standard money related pros manly relies upon the quality insistence of the endeavor Banks.

Tangible:

The tangible shows the physical appearances of UCBL. It indicates whether the various parts of UCBL are effectively got consideration or not.

CHAPTER: 4

Data Analysis

To discover the consumer loyalty level of United Commercial Bank Limited right off the bat I have made a poll of 12 inquiries which will be evaluated by the current client of Hemayetpur Branch of United Commercial Bank Limited by 1-5 which will speak to emphatically differ to unequivocally concur. The overview will be led by the reaction of 30 clients of this bank". The measures of the rating are given beneath

1	Strongly Agree
2	Agree
3	Neutral
4	Disagree
5	Strongly Disagree

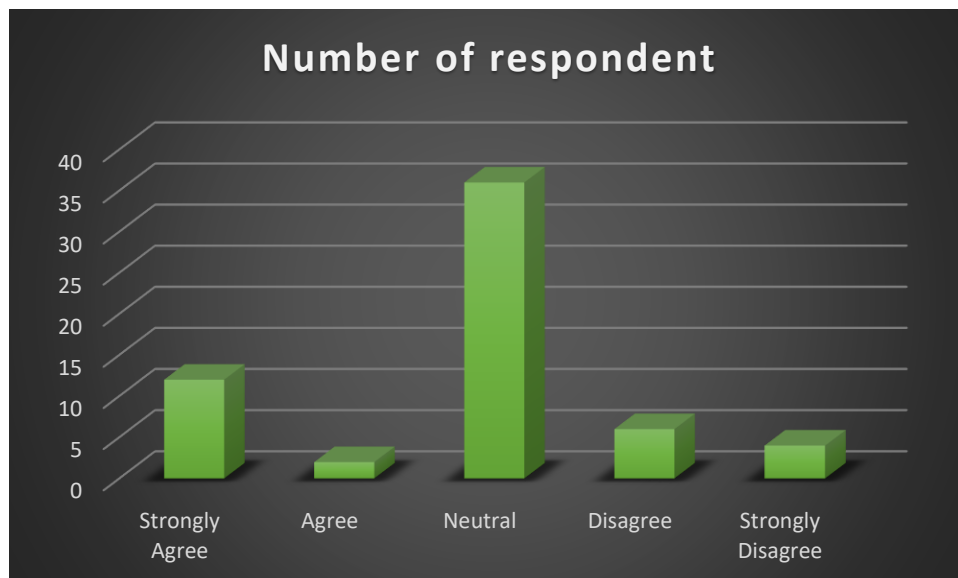
After the review, I will investigations study information and make a rundown of the dissected information which is finding from the examination. At last, I will give the review result dependent on the discoveries from the examination of study information.

4.1 Analysis of survey data

The questionnaire is made dependent on certain factors that have straightforwardly or in a roundabout way impact on the consumer loyalty level. For instance, office standpoint, representative conduct with the client, nature of administration, charge taken to give administrations, present-day and update innovation, mistake-free records, and brief critical thinking aptitudes of workers and the normal time taken by the representative to offer support of its client." Analysis of survey data is given bellow-

1. The employees of United Commercial Bank Limited, Hemayetpur Branch are always willing to help you

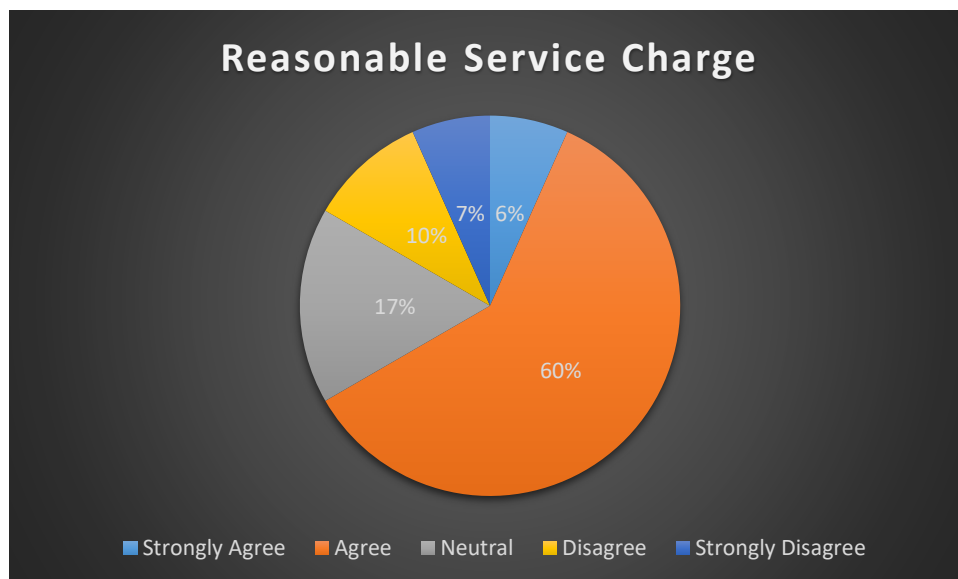
Remark	Number of respondent
Strongly Agree	12
Agree	2
Neutral	36
Disagree	6
Strongly Disagree	4
Total	60



Interpretation: In United Commercial Bank, significant individuals demonstrate an unbiased answer about the workers of the bank who are continually ready to support clients. Here 60 % of the clients offer a nonpartisan response. Under 20% believes that the representatives of UCBL don't continually eager to support the clients and over 20% thinks their conduct is sufficient. For the confinement of assets, the representatives can give a higher level of satisfaction yet workers are continually eager to help however they can't give a higher level of satisfaction to their clients.

2. United Commercial Bank, Hemayetpur Branch provides reasonable service charge?

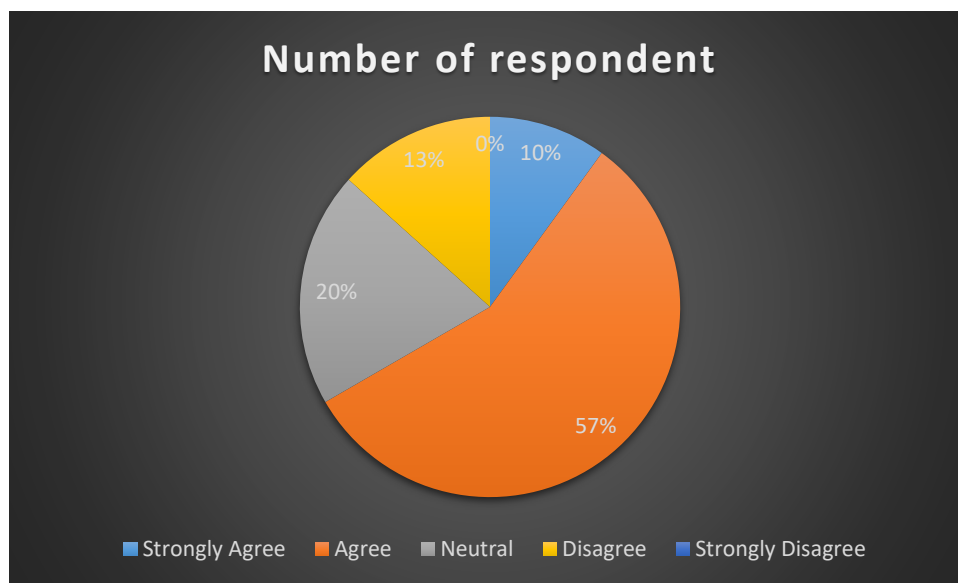
Remark	Number of respondent
Strongly Agree	4
Agree	36
Neutral	10
Disagree	6
Strongly Disagree	4
Total	60



Interpretation: "Administration charge taken by the bank is constantly a noteworthy factor to the client to be satisfied with. Clients were asked that United Commercial Bank Charges sensibly for the administration they are giving to the client". Among 60 clients of UCBL, 36 concur with the inquiry and 10 neutrals that implies 36 individuals out of 60 which are 60% of the example are satisfied with the administration charge taken by the bank. Besides, 10 clients out of 60 which are 16% of the examples are fairly satisfied with the charge of the administration of the bank. This shows "administration charge taken by the United Commercial Bank is very sensitive than different banks working in the nation."

3. United Commercial Bank, Hemayetpur Branch provide services within the time promised

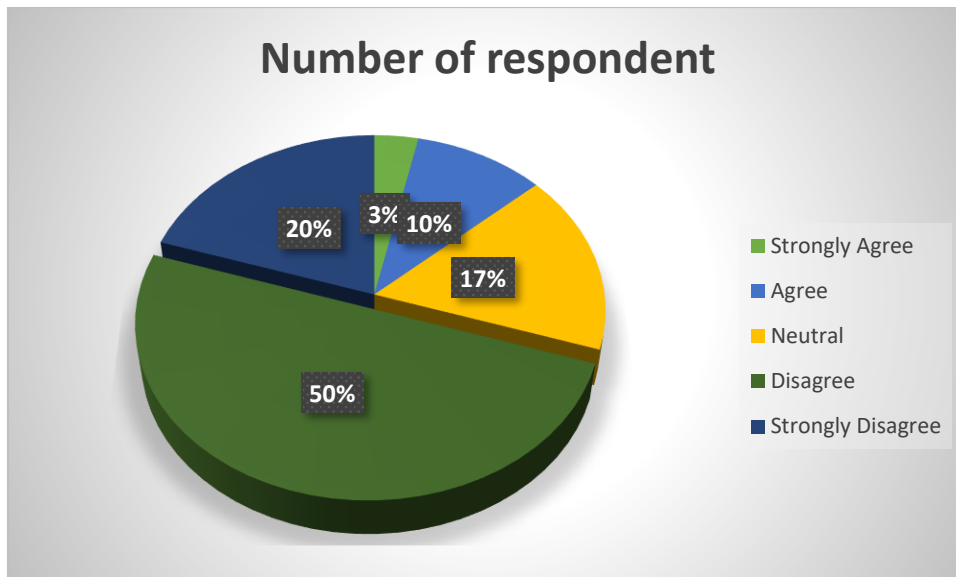
Remark	Number of respondent
Strongly Agree	6
Agree	34
Neutral	12
Disagree	8
Strongly Disagree	0
Total	60



Interpretation: "The respondents put high significance in this characteristic of the administration. Most of the respondents are concurring. 10% of clients firmly concur, 57% of clients concur, 20% of clients are uninterested just as 13% of clients are negative with this announcement".

4. Online services provided by United Commercial Bank, Hemayetpur Branch Limited are up to the mark.

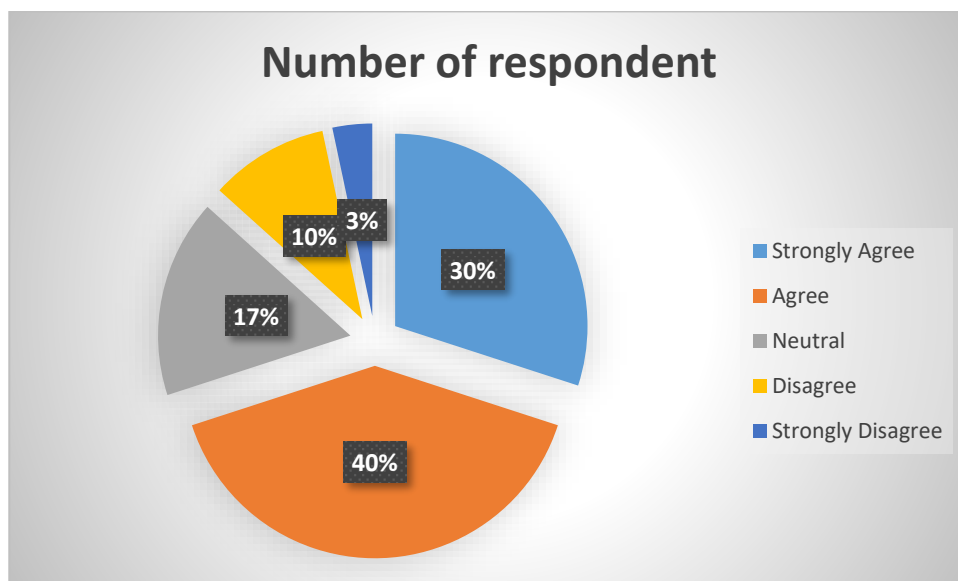
Remark	Number of respondent
Strongly Agree	2
Agree	6
Neutral	10
Disagree	30
Strongly Disagree	12
Total	60



Interpretation: "The respondents put high significance in this characteristic of the administration. Most of the respondents are concurring. 10% of clients firmly concur, 57% of clients concur, 20% of clients are uninterested just as 13% of clients are negative with this announcement".

5. Easy procedure of getting loan from United Commercial Bank Ltd, Hemayetpur Branch.

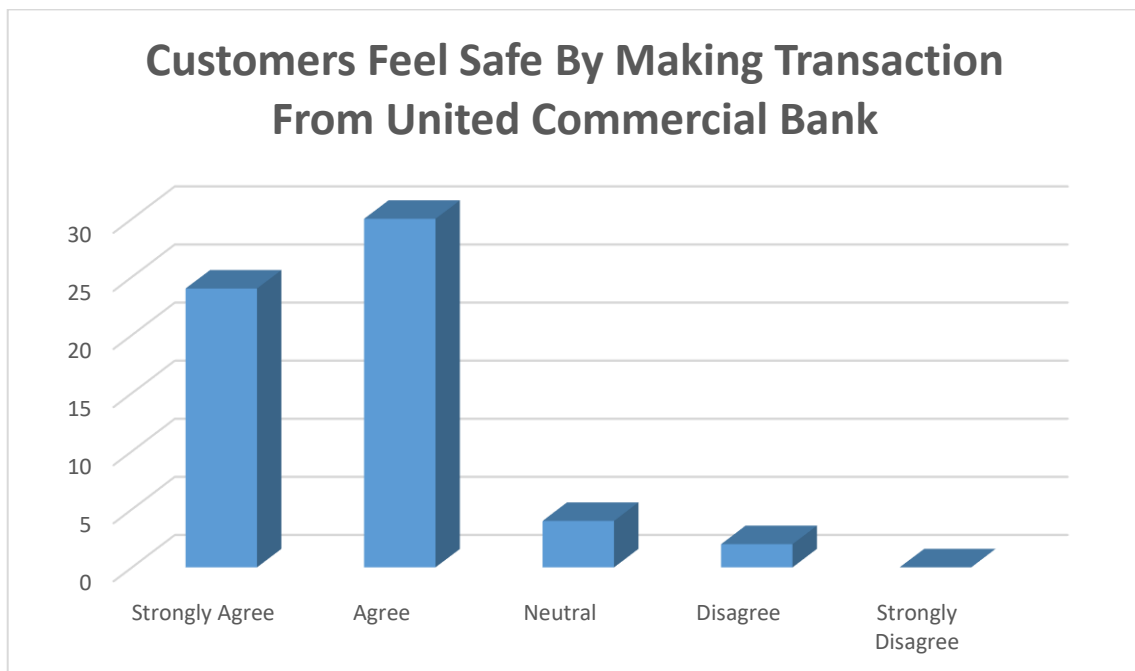
Remark	Number of respondent
Strongly Agree	18
Agree	24
Neutral	10
Disagree	6
Strongly Disagree	2
Total	60



Interpretation: "The respondents put high criticalness in this characteristic of the administration. The vast majority of the respondents are agreeing. 10% of customers solidly agree, 57% of customers agree, 20% of customers are uninterested similarly as 13% of customers are negative with this declaration".

6. Customers feel safe by making transaction from United Commercial Bank, Hemayetpur Branch.

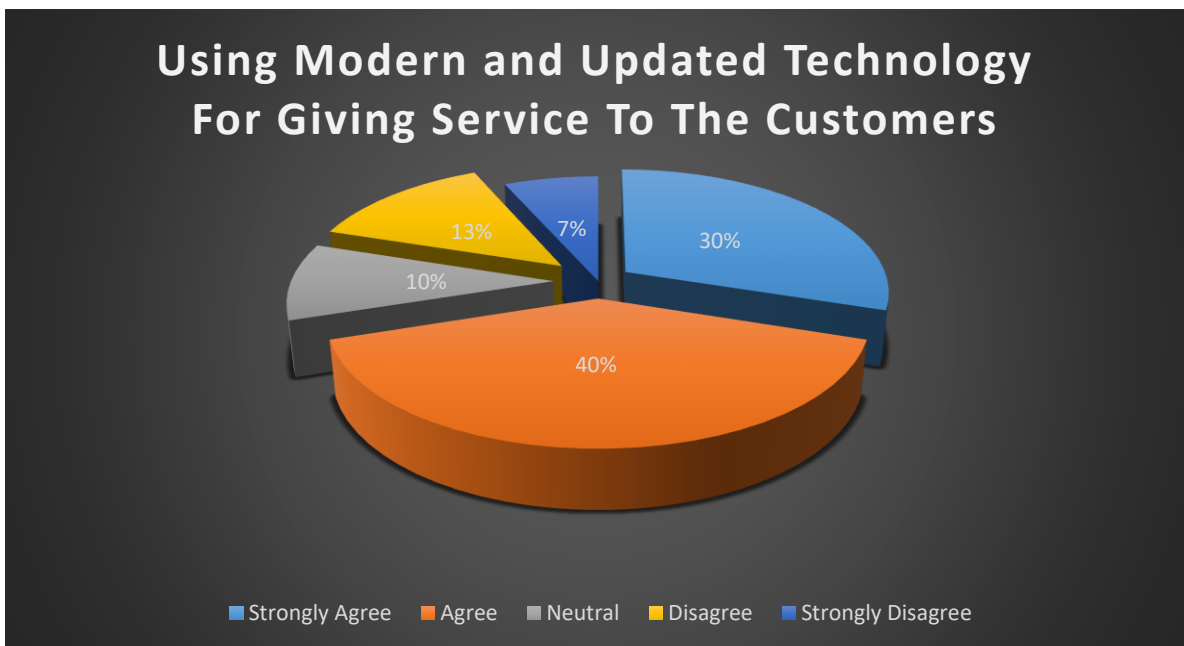
Remark	Number of respondent
Strongly Agree	24
Agree	30
Neutral	4
Disagree	2
Strongly Disagree	0
Total	60



Interpretation: "At the point when the client has a sense of security about their cash executed through the bank, we can say that clients are satisfied with the administration bank gave. It is a significant factor for consumer loyalty level of an organization." "The outline demonstrates that 24 clients out of 60 give firmly concur that implies their conclusion as Excellent which is 40% of the example. So we can say that they are completely satisfied with UCBL and have a sense of security about their cash stored or executed through the United Commercial Bank."

7. United Commercial Bank, Hemayetpur Branch using modern and updated technology for giving service to the customers.

Remark	Number of respondent
Strongly Agree	18
Agree	24
Neutral	6
Disagree	8
Strongly Disagree	4
Total	60

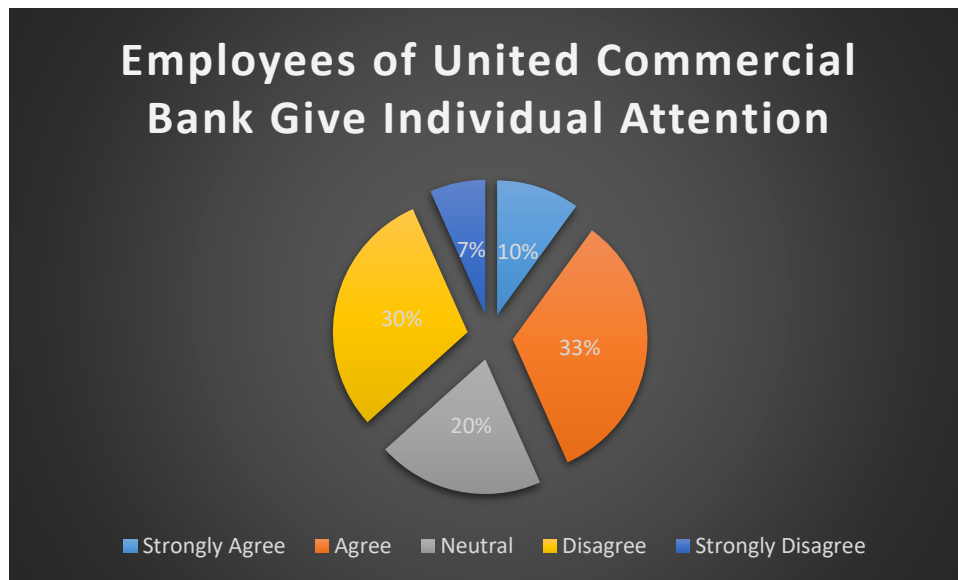


Interpretation: Advancement is imperative in the present world in any business. In the keeping cash industry, it is undeniable. To record trade, the item they use and contraptions they use are likewise critical to discover the consumer unwavering ness level. In the occasion that United Commercial Bank uses latest and strong programming and contraptions then it will have an impact furthermore on consumer doubtfulness. It will make basic for the bank to do day-today expansive setting aside cash development and other activity and this will influence the customer. Here we can see that 24 customers concurred which infers that they are somewhat satisfied and 18 customers or 30% of customers firmly conceded to which inferring that they

satisfied about the using of current and upgraded advancement by United Commercial Bank Limited.

8. The employees of United Commercial Bank, Hemayetpur give individual attention.

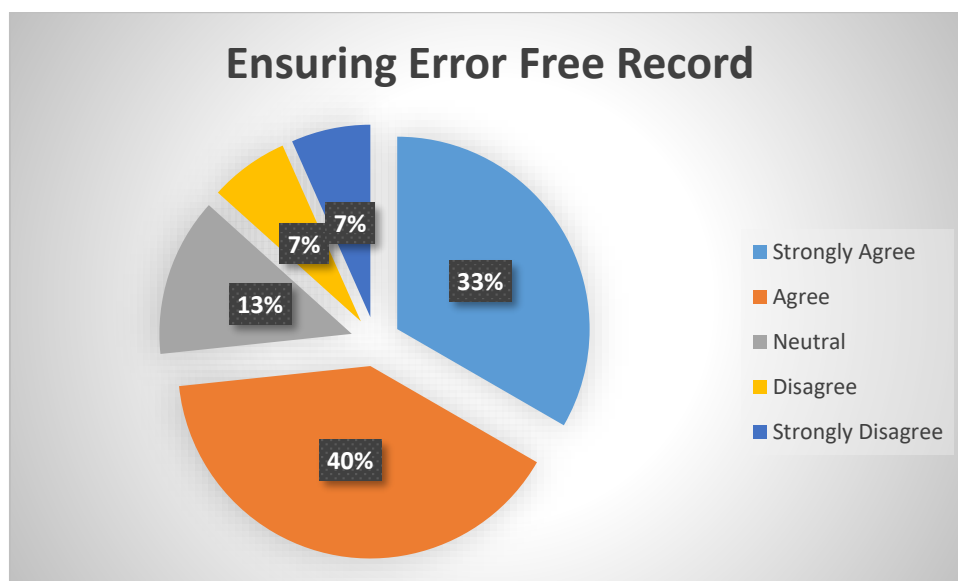
Remark	Number of respondent
Strongly Agree	6
Agree	20
Neutral	12
Disagree	18
Strongly Disagree	4
Total	60



Interpretation: "The vast majority of the respondents were in unconcerned while communicating their satisfaction towards this angle. In this quality, the satisfaction rate is very little higher in UCBL. 10% of clients concurred with the announcement, 20% of clients are impartial, 30% of clients are disagreeing with this announcement and 7% of clients are exceptionally disagreeing with this announcement".

9. United Commercial Bank, Hemayetpur Branch ensuring error free record.

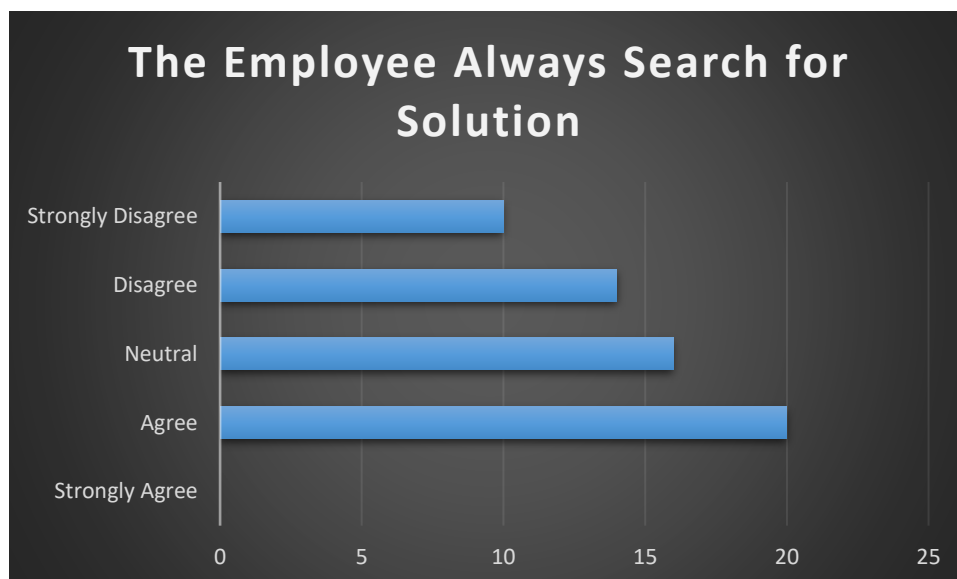
Remark	Number of respondent
Strongly Agree	20
Agree	24
Neutral	8
Disagree	4
Strongly Disagree	4
Total	60



Interpretation: "Guaranteeing blunder free record of each exchange made by the clients and bank is an essential component and basic necessity for the bank". Among 60 clients, 24 of them which are 40% of the example concur with the announcement and 20 of them firmly concurred and 4 are impartial. This state expresses that "nearly everybody accepts that United Commercial Bank Limited guarantees the mistake-free record each exchange happens in this bank."

10. The employees of United Commercial Bank, Hemayetpur Branch always search for solution.

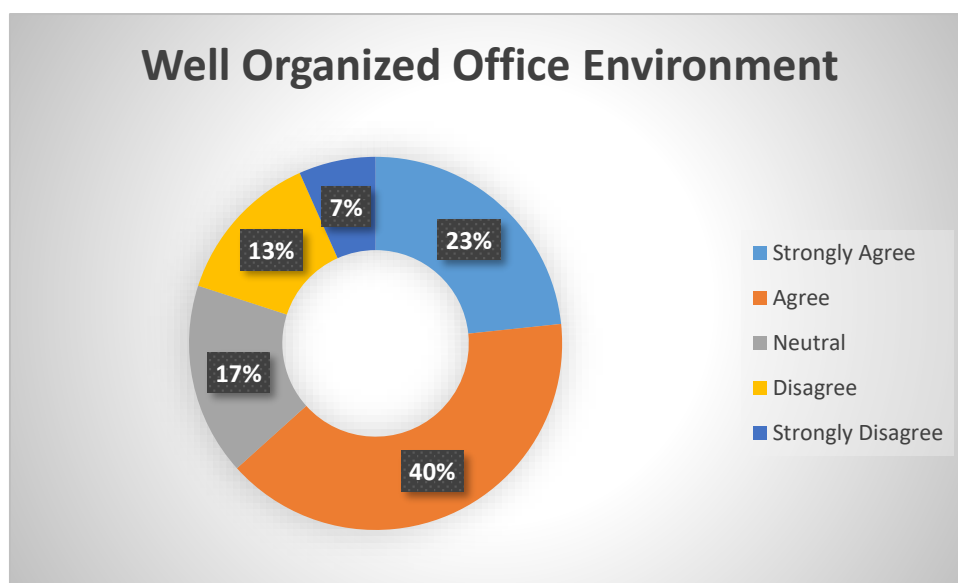
Remark	Number of respondent
Strongly Agree	0
Agree	20
Neutral	16
Disagree	14
Strongly Disagree	10
Total	60



Interpretation: "A large portion of the respondents were in uninterested while communicating their satisfaction towards this angle. The satisfaction rates of this quality were dissatisfactory. 33% of clients have concurred, 27% of clients are nonpartisan, 23% of clients are disagreeing with this announcement and 17% of clients are profoundly disagreeing with this announcement".

11. United Commercial Bank, Hemayetpur Branch Provided well organized office environment facilities.

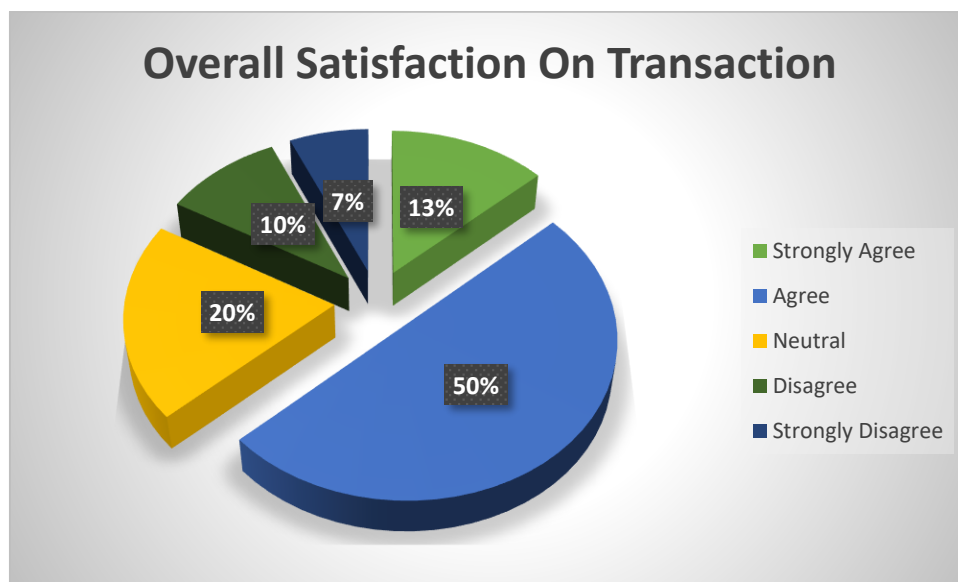
Remark	Number of respondent
Strongly Agree	14
Agree	24
Neutral	10
Disagree	8
Strongly Disagree	4
Total	60



“Office condition impacts the client just as the worker working in the bank. In the event that the office is efficient and designed with quality furniture, the representative will feel new to work here and will affect their presentation. In addition, the clients additionally feel serene and agreeable by being in the bank office to get administration from the bank. It is likewise a significant area of consumer loyalty. As indicated by the survey data, we can see that 24 clients consented to the efficient office condition in United Commercial Bank which implies that they are to some degree satisfied with the office condition of the United Commercial Bank.”

12. Customers’ always get overall Satisfaction on transaction of United Commercial Bank, Hemayetpur Branch.

Remark	Number of respondent
Strongly Agree	8
Agree	30
Neutral	12
Disagree	6
Strongly Disagree	4
Total	60



Interpretation: Consumer loyalty on the exchange is the most significant factor of the banking area. From the survey, we can see that 30 clients out of 60 which are half are concurring with the announcement. That implies the vast majority of the Customers are satisfied with the general exchange arrangement of United Commercial Bank and this demonstrates they have no arrangement to switch another bank.

4.2 Problems Identification

Other than the formal questionnaire survey, I have discovered some significant actualities. Those realities were uncovered from the perception during the three months of period. Such realities reflex the client's assumption about the administration given by United Commercial Bank. Such realities are as per the following:

- United Commercial bank doesn't provide online service as customers' requirement
- United Commercial Bank does not present individual attention to the customers'
- "Though the ATM machines are latest innovation in technology but every customer of UCBL are coming up with complaints regarding the ATM booths are not available in a different area in Hemayetpur Branch".
- Most of the customers' feel safe in transactions with United Commercial Bank. So that it is one of the most vital or strong parts for United Commercial Bank.
- Most of the customers satisfied with service charge which is reasonable
- There have many customers who are satisfied with well-organized office equipment
- Half from the survey of customers are satisfied with the procedure of loan
- Fifty percent of customers get overall satisfaction from transaction

Chapter Five

Conclusion and Recommendations

5.1 Conclusion

United Commercial Bank Limited has a decent notoriety is satisfying its client by giving distinctive administration. None the less, they have propelled new innovation to give the quickest support of their clients known as CBS (Core Banking System). On the hand, the forthcoming years the banking part will turn out to be increasingly focused". The test is to keep up a the submitted corporate culture that matches UCBL's mission. In such manner, they have been increasingly aggressive. Association achievement relies upon the gifted labor and talented labor given by the HR office. It is significant for HR professionals to pass on with HR best practices to construct hierarchical abilities in conveying maintainable and persistent outcomes. The United Commercial Bank Limited is a bank that guarantees the best support of the clients just as to the workers by the Human Resource Division. The United Commercial Bank Limited is the quickest developing Bank in Bangladesh where associations all through the world are rapidly changing and improving the quality. For economical development, by executing new innovation and advancement they need to stroll with the time. In this reason, they need to recognize their quality and need to recoup their powerless sides. Clients are crucial for each business. It is unrealistic to make a profitable business without concerning the client's advantage. To accomplish the ideal situation in the market, convenient improvement in administration is fundamental and UCBL need to take care of their clients.

5.2 Recommendations

- ❖ “The Top management of United Commercial Bank Limited should be more effective to the employee then present situation because they should take care the branch level employee’s benefits, opportunities etc.”.
- ❖ “The bank has highly skilled employee in the branch level but UCBL should be able to utilize these employees at appropriate way to take out the bank’s output.”
- ❖ According to data the website design is need to improve and therefore, the website should be more fast and can put more information about UCBL
- ❖ “United Commercial Bank Ltd. should emphasis more on empathy to customers which means that UCBL should take more attention to the individual care of customers and solves their specific needs which they want.”
- ❖ United Commercial Bank should thing about the rate of deposits as compared with the competitors offering a higher rate on deposits and lower charges in loans. So they maintain the interest rate to its competitors.
- ❖ “Token system service can be introduced so that the customer can easily get service without any hassle. It will reduce the waiting time to get service from the bank”.

These are about the proposal given dependent on the survey and my own encounters of internship in United Commercial Bank. By following these proposals United Commercial Bank would have the option to develop a solid foundation of satisfied clients

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Appendix

QUESTIONNAIRE

1. Occupation:
 - Student
 - Service
 - Business
 - Others
2. Age:
 - Below 20
 - 20-25
 - 25-30
 - 30-35
 - 35-45
3. Gender:
 - Male
 - Female

1. The employees of United Commercial Bank Limited, Hemayetpur Branch are always willing to help you.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
2. United Commercial Bank, Hemayetpur Branch provides reasonable service charge.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
3. United Commercial Bank, Hemayetpur Branch provide services within the time promised.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
4. Online services provided by United Commercial Bank Limited, Hemayetpur Branch are up to the mark.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree

- e) Strongly Disagree
5. Easy procedure of getting loan from United Commercial Bank Ltd, Hemayetpur Branch.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
 6. Customers feel safe by making transaction from United Commercial Bank, Hemayetpur Branch.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
 7. United Commercial Bank, Hemayetpur Branch using modern and updated technology for giving service to the customers.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
 8. The employees of United Commercial Bank, Hemayetpur give individual attention.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
 9. United Commercial Bank, Hemayetpur Branch ensuring error free record.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
 10. The employees of United Commercial Bank, Hemayetpur Branch always search for solution.
 - a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree

11. United Commercial Bank, Hemayetpur Branch Provided well organized office environment facilities.
- a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree
12. Customers' always get overall Satisfaction on transaction of United Commercial Bank, Hemayetpur Branch.
- a) Strongly Agree
 - b) Agree
 - c) Neutral
 - d) Disagree
 - e) Strongly Disagree