

**INTERNSHIP REPORT  
ON  
“CUSTOMER SATISFACTION OF SOUTHEAST BANK LIMITED”**

**Submitted To**

Dr. S M Sohel Rana  
Associate Professor  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

**Submitted By**

Mahir Faisal Islam  
ID: 161-11-276  
Program: BBA  
Major: Marketing  
Faculty of Business and Entrepreneurship  
Daffodil International University



**DEPARTMENT OF BUSINESS ADMINISTRATION  
DAFFODIL INTERNATIONAL UNIVERSITY  
DATE OF SUBMISSION: 10<sup>TH</sup> SEPTEMBER, 2019**

## LETTER OF TRANSMITTAL

To,

**Dr. S M Sohel Rana**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Subject: Submission of internship Report.**

Dear Sir,

With due respect that I, **Mahir Faisal Islam ID: 161-11-276** would like to inform you that here is the report on “**Customer Satisfaction of Southeast Bank Limited**” that was assigned to me under the internship program. It was a great pleasure for me to do the assigned report. I have conducted my internship program in **Southeast Bank Limited, Ashulia Bazaar Branch**, with your kind supervision. I believe that the knowledge and experience I have accumulated during the internship period will be helpful in my future professional life.

I made every endeavor to prepare this report accurate, vivid and comprehensive and tried my level best to accumulate relevant and insightful information within the scheduled time and limited resources. Any short coming in this report is absolutely my fault.

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

**Sincerely Yours,**

.....

**Mahir Faisal Islam**

ID: 161-11-276

Major: Marketing

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## **SUPERVISOR'S DECLARATION**

It gives me great pleasure to confirm that the proposed report titled "Consumer Satisfaction of Southeast Bank Limited", Mahir Faisal Islam, ID No: 161-11-276, student of BBA program, Department of Business Administration, Daffodil International University, under my supervision and guidance. As far as I know, this is a real work, which has never been published in a journal or submitted to an institution or department for a degree or diploma.

I accept the internship report as a whole to evaluate it.

.....

**Dr. S M Sohel Rana**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## STUDENT'S DECLARATION

I hereby declare that the work presented in this internship report has been conducted by me and has not previously been submitted for academic qualification to any other university / institution. The work I have presented does not infringe any existing copyright, and no part of this report has been copied to any degree or in any other work previously done.

I have taken further steps to compensate the Department against any loss or damage resulting from the breach of the foregoing obligations.

.....  
**Mahir Faisal Islam**  
ID: 161-11-276  
Major: Marketing  
Department of Business Administration  
Faculty of Business & Entrepreneurship

## ACKNOWLEDGEMENT

The open door has already traveled every which way to offer my most profound thanks and humble accommodation to the all-ground-breaking Allah yet for whose help I would not have the capacity to wrap a tremendous undertaking of setting up this report.

I might want to unequivocal my profound feeling of appreciation towards one of my Boss Dr. S M Sohel Rana, Associate Head, Department of Business Administration, Faculty of Business and Enterprise, Daffodil International University for allowing me a chance to finish my internship report entitled "Customer Satisfaction of Southeast Bank Limited" In fact, no lover can achieve flawlessness without the assistance of a scholar. Similarly, a student can never be impeccable without the assistance of a decent teacher. A decent teacher may be a landmark for any student. I am greatly obliged to I might want to unequivocal my profound feeling of appreciation towards one of my Director Dr. SM Sohel Rana, Associate Professor, Department of Business Administration, Faculty of Business and Enterprise, Daffodil International University for allowing me a chance to Finish my internship report and his suggestions and guidelines Were really a great assistance to me.

Especially, I am also thankful to Mr. Md. Samsud Doha, Assistant Chief of Southeast Bank Limited, Ashulia Bazaar Branch who gave me the chance to allow me in this organizational arena. I might also want to express my heart full thanks to all officers of the Southeast Bank Limited, Ashulia Bazaar Branch. Dhaka and also my companions and Senior Sibling for their phenomenal help and appropriate guidance in finishing my internship report.

## DEDICATION

There has to be someone behind every great work. Similarly, this time it was none other than my Parents. Their consistent support and care pushed me to an extent where I accomplished nothing but this report and many more. Keeping these thoughts in mind I want to dedicate this report to the persons who are in the position of top priority in my life, my father and my mother and as a whole my family. In the meantime, I want to say that it was them who brought me in this world and I am indebted towards them then, now and forever for even a tiniest thing that I have ever and will achieve in my life.

May Allah bless them to live longer.

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# Chapter One

## Introduction

### 1.1 Introduction:

Banks play an important activity in the economy of the nation. Early banking framework served mainly as contributors for assets, while the more present framework has considered the providing of credit their main reason. Banks are financial establishments or financial intermediary that gather finance from individuals as store and loan this save as loans and advances to the borrowers in various parts of the economy against interest for a certain period.

Banks do an important job in both national and international trade. Now a day, no country can do without international trade. Also, banks provide some other obsolete administrative measures such as factoring, issuing bank guarantees, etc. which are especially stable in the current business.

### 1.2 Scope:

The Southeast bank limited provides different types of service to its customer. It provides good service with good behavior to their customer. So the customers feel excellent to their service and behavior. Here we are focusing on finding out the level of customer satisfaction and how it could be improving.

### 1.3 Objective:

The intership program, designed to provide the student with an opportunity to obtain on the job training and it aims to bring the two facts of learning the theoretical and practical knowledge together.

#### 1.3.1 Primary objective:

- To measure the level of customer satisfaction.
- To find out the way to improve customer satisfaction

## **1.4 Methodology:**

The report has been prepared on the basis of the experience gained during the period of the internship. Here both quantitative and qualitative data are included. However, this report is basically qualitative in nature. I through 23 question for data collection and collected data from 100 respondents. The important feature of the report is the use of both primary and secondary data. The data is collected from two sources:

### **1.4.1 Primary Source:**

- ❖ Personal experience by MEET and GREET with the customer.
- ❖ Questionnaire.
- ❖ Personal experience gained by visiting different desks.
- ❖ Personal investigation with bankers.

### **1.4.2 Secondary Source:**

- ❖ Different “Procedure Manual” published by The Southeast Bank Ltd.
- ❖ Publications of Journal
- ❖ Questioner Survey
- ❖ Internet
- ❖ Annual Report

## **1.5 Limitation**

Information couldn't be gathered because of confidentiality of the bank. Therefore, it is very difficult to carry out detailed analysis of the Banks problems and the service provided by the Southeast Bank Limited. The study was limited to the Southeast Bank Ltd and paper documents.

## Chapter Two

### ORGANIZATIONAL PROFILE

#### 2.1 Overview of SEBL

Southeast Bank Limited is one of the private commercial banks in Bangladesh. This bank started its productive adventure on March 12, 1995, as an Open Limited Company. This bank got its banking license from Bangladesh Bank on March 23, 1995. After that, this bank is one of the fast-growing second-generation private part banks to stand out as a pioneer banking institution in the nation and contribute significantly to the national economy. At present SEBL is operating with 106 branches including 5 Islamic branches and plans to expand all the more current branches in the near future in important business focuses incorporating rural advancement centers with solution-driven brilliant banking and financial administration to contribute towards expansion of trade and trade/Industry and agricultural for balanced improvement and economic achievement of the nation.

#### 2.2 Vision

The vision of SEBL is to be a Southeast banking institution in Bangladesh and contribute significantly to the national economy.

#### 2.3 Mission

The mission of SEBL are\_

1. High quality financial services with state of the are technology
2. Fast customer service
3. Sustainable growth strategy
4. Follow ethical standards in business
5. Steady return on shareholder's equity
6. Innovative banking at a competitive price
7. Attract and retain quality human resource
8. Commitment to Ashulia Bazaar Social Responsibility

## 2.4 Company profile at a glance

<i>Name of the company</i>	<i>Southeast Bank Limited</i>
<b>Chairman</b>	Mr. AlamgirKabir, FCA
<b>Vice-Chairman</b>	Ragib Ali
<b>Managing Director</b>	Mr. Shahid Hossain
<b>Legal Status</b>	Public Limited Company
<b>Date of Incorporation</b>	March 12, 1995
<b>Registered Office</b>	Eunoos Trade Center, 52-53, Dilkusha C/A (Level 2, 33, 16), Dhaka-1000
<b>Authorized Capital</b>	10,000.00 Million
<b>Paid up Capital</b>	8,732.86 Million
<b>Year of initial public offer</b>	1999
<b>Stock Exchange listing</b>	April 10, 2000 (DSE), April 24, 2000 (CSE)
<b>Email</b>	info@sebankbd.com
<b>Website</b>	www.sebankbd.com

Table 1: Profile of SEBL

## 2.7 Activities of SEBL Ashulia Bazar Branch

### 2.7.1 General banking & Deposit Management

In SEBL Ashulia Bazaar branch general banking & deposit management activities include following operations

#### a. Account opening and KYC procedures.

To interact with bank and build relationship customer should open bank accounts. So, general banking activities helps customers to open bank different type of account in terms of the need to customers with required documents according to type of accounts. Moreover, to maintain database of customers GB (General Banking) section also need to collect information for KYC (Know Your Customer) form.

**b. Interbank transaction**

Interbank transaction is when one bank takes loans from other bank to keep a good liquidity level in asset. So, general banking also does this kind of activity.

**c. Clearing section**

In terms of banking and finance activity, clearing means all activities from the time a commitment is made for a transaction until it is settled. So, it is also ensured by general banking that clearing of payment is turn into real transaction of money from one bank to another.

**2.7.2 Credit activities:**

Credit activities for a bank are one of the ways of gaining profit. The amount of company or individual's bank credit depends on both the borrower's ability to repay and overall amount of credit available in banking system. So, in the Ashulia Bazaar branch of SEBL following activities are done\_

**d. Credit proposals processing procedures**

Before providing demanded credit by individual or company bank justify the proposals and process the procedures

**e. Documentation and Loan Disbursement procedures**

Take proper documentation for future needs and safety of credit. After documentation process loan disbursement proceeds to customers.

**f. Overview on all returns**

Take proper Surveillance on Debtor for future action to secure the return of credit

**2.7.3 Western union money transfer.**

The money transfer process via Western Union is completed by 3 step process:

1. The sender will receive money receipt with Money Transfer Control Number (MTCN) from any of the Western Union agent location outside Bangladesh after depositing money.
2. The sender will inform the money transfer detail (amount of money sent, sender's name, receiver's name, destination country, and MTCN) to the receiver.
3. The receiver will receive the money from any of the 66 Branches of Southeast Bank Limited by showing a valid Identification and filling a form

## Chapter Three

### Literature Review

This paper is divided into several sections. Initial, a concise survey of the main concepts of customer satisfaction is provided. Next, we attempt to provide the analyst with a review of the customer satisfaction models. Finally, the article concludes with a search for original research. For the past several decades, both the general population and private parts have paid considerable attention to the concept of customer satisfaction. Naturally, administrators have mentioned their representatives to read customer satisfaction for their very own organization. An analyst or researcher must manage to measure the concept of customer satisfaction. All the more important, so as to obtain the validity of a measure, the analyst must capture some model of the subject. On the off chance that he expects research and analysis that has relevance to organizational decisions, at that point the analyst must utilize an exceptionally clear concept of the theme (clearly the model).

#### 3.1 Consumer Satisfaction

Customer satisfaction has been a popular theme in marketing practice and academic research since Cardozo's (1965) initial investigation of customer effort, expectations, and satisfaction. In spite of many attempts to measure and explain customer satisfaction, there still does not appear to be a consensus regarding its definition (Giese and Cote, 2000). Customer satisfaction is typically characterized as a post-consumption evaluative judgment concerning a particular item or administration (Gundersen, Heide and Olsson, 1996). It is the aftereffect of an evaluative procedure that contrasts prepurchase expectations with perceptions of performance during and after the consumption experience (Oliver, 1980).

The most widely accepted conceptualization of the customer satisfaction concept is the expectancy disconfirmation hypothesis (McQuitty, Finn and Wiley, 2000). The hypothesis was created by Oliver, who recommended that satisfaction level is a consequence of the distinction among expected and saw the performance. Satisfaction (positive disconfirmation) happens when item or administration is superior to anticipated. On the other hand, a performance more awful than anticipated outcomes is dissatisfaction (negative disconfirmation). Studies demonstrate that customer satisfaction may have an immediate and circuitous impact on business results. Luo and Homburg (2007) concluded that customer satisfaction decidedly

affects business profitability. The majority of studies have investigated the relationship with customer behavior patterns (Dimitriades, 2006;

Olorunniwo et al., 2006; Chi and Qu, 2008; Faullant et al., 2008). According to these discoveries, customer satisfaction increases customer loyalty, impacts repurchase intentions and leads to positive informal.

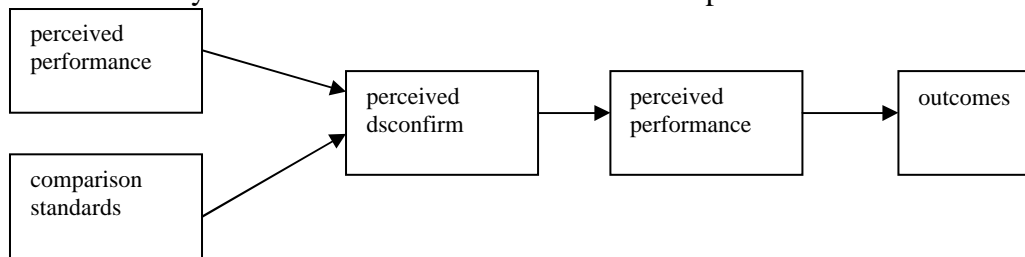
Given the vital job of customer satisfaction, it isn't astounding that a variety of research has been dedicated to investigating the determinants of satisfaction. Satisfaction can be controlled by emotional (e. g. customer needs, emotions) and target factors (e. g. item and administration features). Applying to the hospitality business, there have been various examinations that examine attributes that travelers may discover important regarding customer satisfaction. Atkinson (1988) discovered that cleanliness, security, value for money and obligingness of staff decide customer satisfaction. Knutson (1988) revealed that room cleanliness and comfort, the convenience of location, brief administration, safety and security, and amicability of representatives are important. Barsky and Labagh (1992) stated that representative attitude, location, and rooms are probably going to impact travelers' satisfaction. An examination conducted by Akan (1995) demonstrated that the main determinants of lodging visitor satisfaction are the behavior of representatives, cleanliness, and practicality. Choi and Chu (2001) concluded that staff quality, room qualities, and value are the main three factors that decide travelers' satisfaction.

### **3.2 Customer Satisfaction Models**

Consumer satisfaction models from the marketing research order originate from tremendous literature. This pool of research incorporates models that integrate the concept of customer satisfaction into a system of related concepts, for example, quality, quality, alleged behavior, and loyalty. In this paper, we will label these kinds of models as "macro-models". Macro-models are of particular importance for the strategy level impact of a company's research on customer satisfaction. Macro-models give the researcher the outcomes to contemplate the strategic context of the structure and customer satisfaction. The marketing research literature covers the concept of customer satisfaction, for example, widespread expectations, fairness, qualities, affect and lament. Because these components explain the concept of customer satisfaction (or "construction"), we will label such models as "miniaturized scale models" to gain legitimacy in the final satisfaction study.

### 3.2.1 Macro-models

Figure 1 covers many studies of customer satisfaction in the past decade. Note the following:



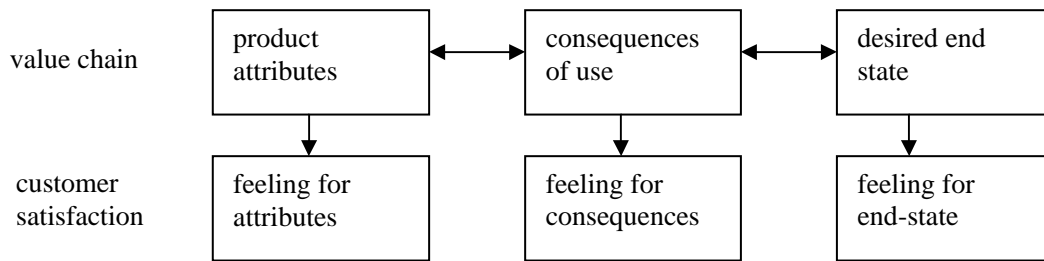
**Figure 1: Traditional Macro-Model of Customer Satisfaction**

1. Perceived performance is often different from objective or technical performance, especially when a product / service is complex, non-intrusive, and when the customer is unfamiliar with the product / service.
2. Comparison values can come from different sources that vary individually depending on the situation and the type of product / service.
3. Perceived rejection is the evaluation of performance realized by one or more comparable values. Synthesis can have a positive effect (usually implies a satisfactory result), a negative effect (usually imply a unsatisfactory result) or a zero effect.
4. Feelings of satisfaction are a state of mind, an attitude. The phrase "mixed feelings" applies here, as a customer can get different levels of satisfaction for different parts of a product / service experience.
5. Results of feelings of satisfaction may include intentions to repurchase, word-of-mouth (the customer's contact with his / her network / his approval / rejection of a product / service) and complaints. These results are also moderated by other variables.

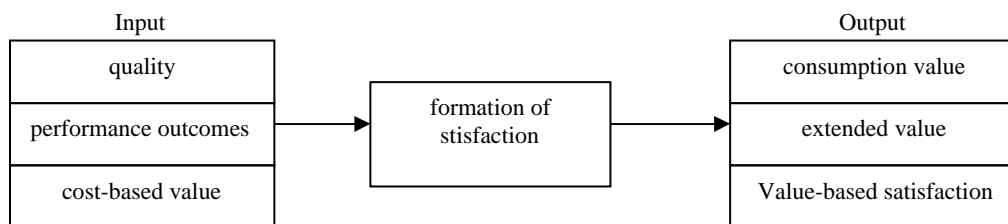
For example, extraordinary dissatisfaction won't necessarily generate complaint behavior, especially if the consumer thinks complaining will be pointless.

Later research has produced another model appeared in Figure 2. This model features the concept of value as the main impetus in item decision and satisfaction's relationship to it as a concise psychological reaction to a component of a value chain (or "hierarchy"). Oliver (1999) provides another version of this model, which appears in an abbreviated form as Figure 3 beneath. An important point about customer value models is the utilization of gross advantage cost decisions by consumers.

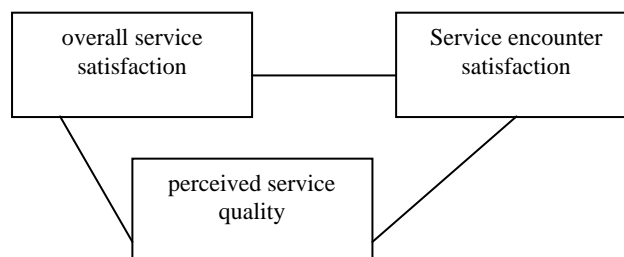




**Figure 2: Model of Linkage of Customer Value Chain to Customer Satisfaction**



**Figure 3: Model of Link Between Satisfaction and Value (adapted from Oliver, 1999)**



**Figure 4: Model of Two Levels of Satisfaction and Perceived Service Quality (based on a study by Bitner & Hubbert, 1994)**

Another important macro-model would be the linkage of overall administration satisfaction, experience satisfaction, and saw administration quality, as appeared in Figure 4. Research for this model backings the conceptualization of saw quality as a separate construct, particular from satisfaction (Bitner and Hubbert, 1994). In addition, it features the construction of a "global" level of satisfaction (the overall administration satisfaction) in contrast to the construct of a component level of satisfaction (the experience administration satisfaction). This model explains study results that indicate various degrees of satisfaction for an administration that one individual may understand.

The above models are samples of many models that give the analyst the meaning and analysis of customer satisfaction. In the next section, we deal with narrow issues in customer

satisfaction. Because these models themselves provide details about the formation of satisfaction, this paper refers to them as micro models.

### 3.2.2 Micro-models

Table 1 lists the seven types of models they review in their article, and we will briefly comment on each type.

**Table 1 Current Type of Micro-models for Satisfaction**

1	Expectations Disconfirmation Model
2	Perceived Performance Model
3	Norms Models
4	Multiple Process Models
5	Attribution Models
6	Affective Models
7	Equity Models

1. The Expectations Disconfirmation Model has been the dominant model in satisfaction research. The model has consumers using pre-consumption expectations in a comparison with post-consumption experiences of a product/service to form an attitude of satisfaction or dissatisfaction toward the product/service. In this model, expectations originate from beliefs about the level of performance that a product/service will provide. This is the predictive meaning of the expectations concept.
2. The Perceived Performance Model deviates from the above model in that expectations play a less significant role in satisfaction formation. The model performs especially well in situations where a product/service performs so positively that the consumer's expectations get discounted in her/his post-consumption reaction to the product/service.
3. Norms Models resemble the Expectations Disconfirmation Model in that the consumer compares perceived performance with some standard for performance. In this case, however, the standard is not a predictive expectation. Rather than considering what will happen in the consumption experience, the consumer uses what should happen as the comparison standard. This is the normative meaning of "should" rather than its occasional chronological connotation in the English language.

4. Multiple process models characterize the process of satisfaction formation as multidimensional. This is because customers use multiple values comparable in forming a (dis) confirmation judgment about the product / service experience.
5. Attribution Models integrate the concept of perceived causality for a product/service performance into the satisfaction process. Consumers use three factors to determine attribution's effect in satisfaction. These are locus of causality, stability, and controllability. The locus of causality can be external (that is, the service provider gets the credit or blame) or internal (that is, the consumer is responsible for the product/service performance). Stable causes would tend to have more impact in satisfaction because consumers tend to be more forgiving of product/service failures that appear to be rare events. Finally, controllability affects attribution in that a poor outcome in a consumption experience may mean that the consumer will be unsatisfied with the product/service provider if the consumer believes the provider had the capacity, that is, control, to perform in a better fashion.
6. The dominant models are different from the previous models in that they override the logical process. In these models the effects of feeling, choice and mood after experience of experiencing (dis) satisfaction
7. Equity Models emphasize the consumer's attitude about fair treatment in the consumption process. Fair treatment can use the concept of the equity ratio (that is, the amount of her/his return for her/his effort made) or the concept of social comparison (that is, the perceived, relative level of product/service performance that other consumers experience).
8. The above posting is broad yet not all-comprehensive. Oliver (1997) also has summarized the comparison standards from his point of view, and these appear in Table 2. presents the comparison standards of requirements, lament, and nothing.

**Table 2 Basic Sources of Comparison**

<b>Comparison Operator</b>	<b>Resulting Cognition</b>
expectations	disconfirmation
needs	need fulfillment
excellence(ideals)	quality
fairness	equity/inequity
events that might have happened	regret
nothing	unapprised cognition

In the requirements standard, consumers evaluate whether a consumption experience gave them what they need. Obviously, need can be characterized in various ways, with Maslow's hierarchy of requirements being only one typology for necessities. The standard of magnificence alludes to technical perfection, that is, some goal, widely perceived criteria. The standard of disappointment alludes basically to the "what may have been" scenario for a consumer. This commonly happens when a consumer realizes that what she/he got in one experience could well have been improved in the event that she/he had picked an alternate provider. Finally, nothing standard signifies the situation where consumers form a (dis)satisfaction feeling without cognition.

## Chapter Four

### Customer satisfaction Analyses

The business of arranging banking administration. They are providing administration to attract customers. These are the key elements of the business. Therefore, banks are for the most part emphasizing on providing better and quality customer support. They should be more concerned about what kind of administration they are providing. At present, there is intense competition among banks in the market. Customer satisfaction depends on various factors of the bank. With this we can measure the degree of customer satisfaction by analyzing the individual satisfaction factor. The customer satisfaction factor is roaring.

- ❖ Advanced product and service
- ❖ Account opening procedure
- ❖ Time taken to issuance cheque book and debit card
- ❖ Interest rate of different deposit scheme
- ❖ Loan and credit facility of SEBL
- ❖ Interest rate charged by SEBL for different loan
- ❖ Online banking system of SEBL
- ❖ Service charge
- ❖ Behavior of employee
- ❖ Internal environment
- ❖ Employee interaction
- ❖ ATM Booth Service

Here we have taken information from the general customer of the bank who has taken service from the bank at different times. So we have taken the information from 100 general people who have divided bank's service quality into some criteria such as Excellent, Good, Average and Bad. To collect the information, we have used customer evaluation box in the bank. And daily we have recorded the information in our logbook.

#### 4.1 Data Analysis and Interpretation

After collection of all necessary data, those are analyzed in the following two ways:

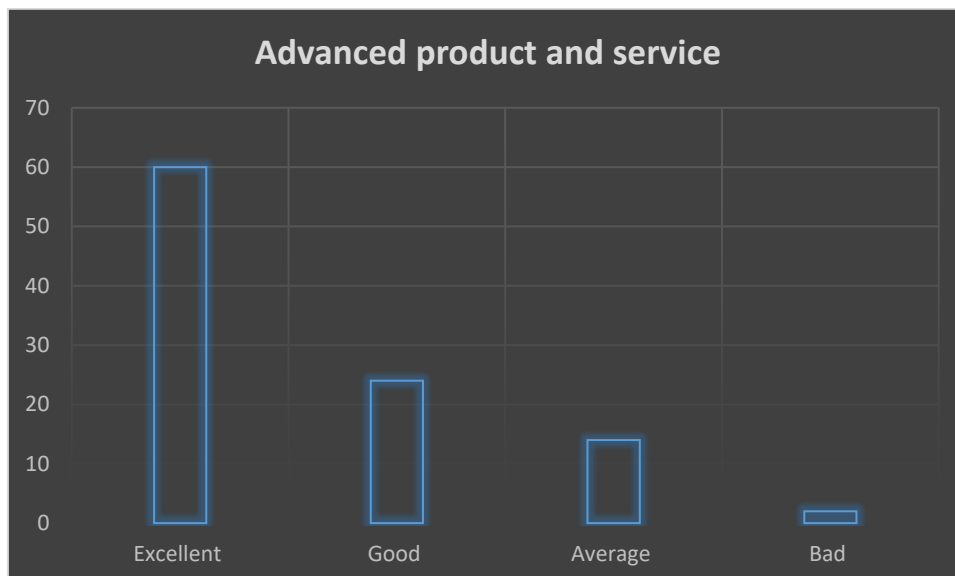
- **Subjective Analysis:** Qualitative data are analyzed critically using judgment and knowledge.

- **Statistical Analysis:** Appropriate statistical tools are used to analyze the gathered data. All these analyses will be done with Microsoft Excel statistical analytical software.

#### 4.1.1 Advanced product and service:

The main customer satisfaction factor is the various types of product and services. Advanced product and service helps the customer to define which their satisfaction level and to find out which bank provides them best services. So here is aimed at finding out how much customer is satisfied with the advanced product and service of Southeast Bank Limited, Ashulia Bazaar branch, at present.

Responses	Frequency
<b>Excellent</b>	60
<b>Good</b>	24
<b>Average</b>	14
<b>Bad</b>	2



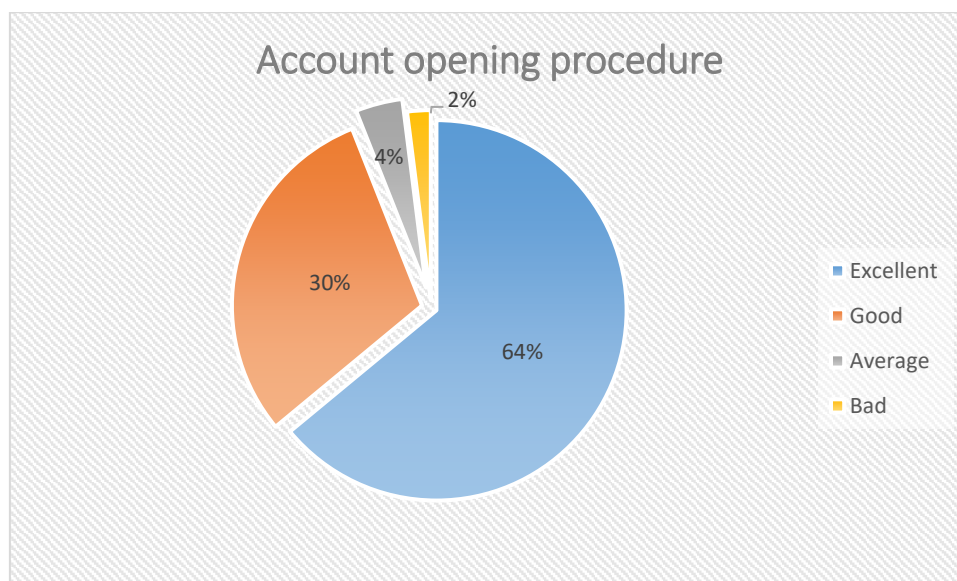
The above figure indicates 60% of the total customer are said Southeast Banks Limited's Advanced item and administration are brilliant that is they are completely satisfied regarding the item and administration of Southeast Bank Limited, 24% is said well. Therefore, in general,

it very well may be said that customers are satisfied regarding the item and administration of Southeast Bank Limited.

#### 4.1.2 Account opening procedure:

The above figure indicates 60% of the total customer are said Southeast Banks Limited's Advanced item and administration are brilliant that is they are completely satisfied regarding the item and administration of Southeast Bank Limited, 24% is said well. Therefore, in general, it very well may be said that customers are satisfied regarding the item and administration of Southeast Bank Limited.

Responses	Frequency
<b>Excellent</b>	64
<b>Good</b>	30
<b>Average</b>	4
<b>Bad</b>	2

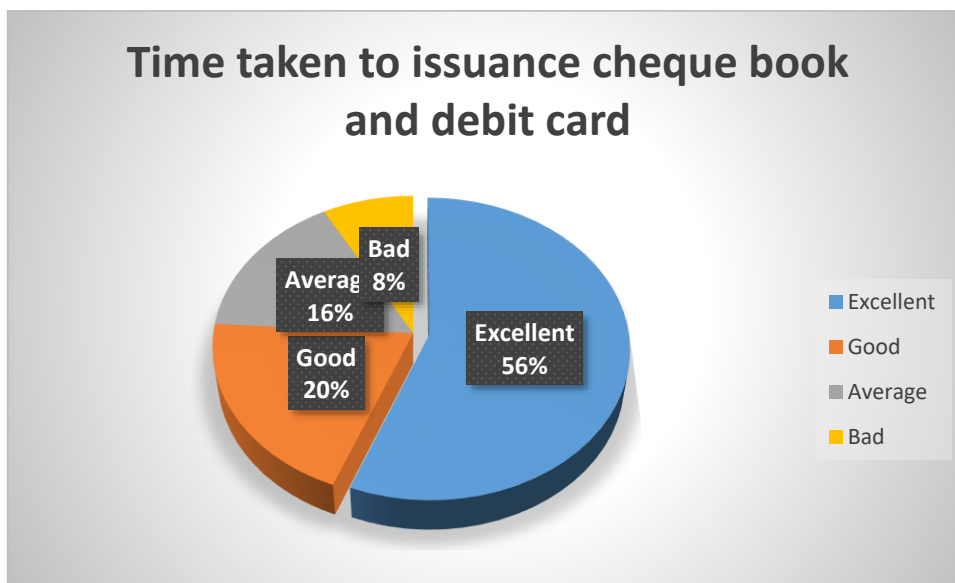


Majority of the client about 61% expressed that A/C opening procedure excellent where as 29% Said Good Service 4% said average service. Therefore, in general it can be said that customer is satisfied A/C opening procedure of Southeast Bank LTD.

### 4.1.3 Time taken to issuance cheque book and debit card:

Time is one of the most important elements of customer. They don't want to compromise with the time. They want best service within short period of time. In that case, to issue cheque and debit card, they want fast service. So by the analysis, our aim objective is to find out the level of customer satisfaction about Time taken to issuance cheque book and debit card

Responses	Frequency
Excellent	56
Good	20
Average	16
Bad	8



The above figure shows 75% of the total customer are said SEBL's Cheque Book Issuance procedure are excellent that is they are fully satisfied regarding the Cheque Book issuing procedure of Southeast Bank Limited, 20% are said good and 16% Said Average. Therefore, in general it can be said that customers are satisfied regarding Cheque Book Issuance procedure of Southeast Bank Limited.

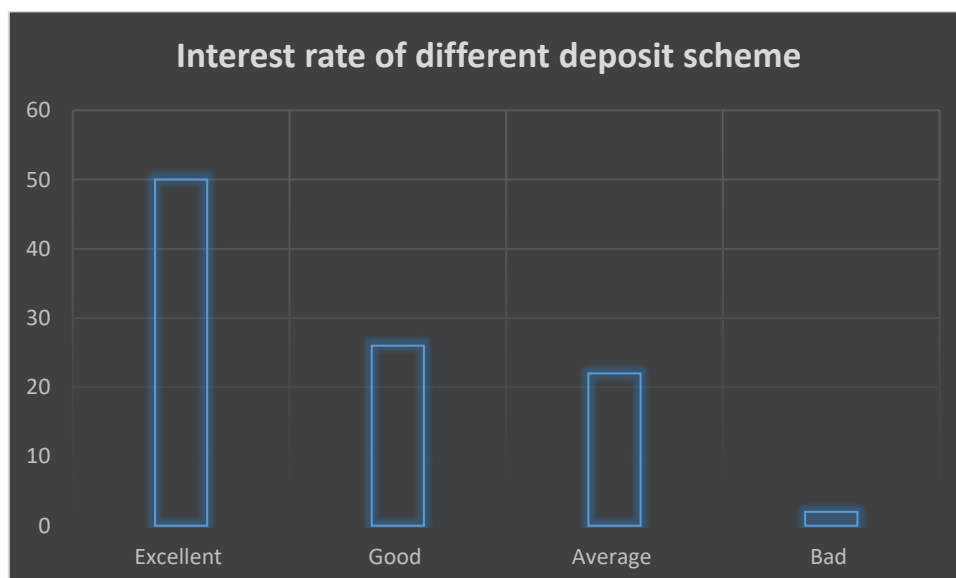
### 4.1.4 Interest rate of different deposit scheme:

Interest rate of different deposit scheme is also an important factor of level of customer satisfaction. Customers always want best benefit. In that case, the always expect high interest



rate against their deposit money. So they can get high profit of their deposit money at the end of maturity. But it is rarely varied from other bank because interest rate is getting fixed from Bangladesh bank, itself. But as a satisfaction factor of customer, our aim is to find out their satisfaction level.

Responses	
<b>Excellent</b>	50
<b>Good</b>	26
<b>Average</b>	22
<b>Bad</b>	2



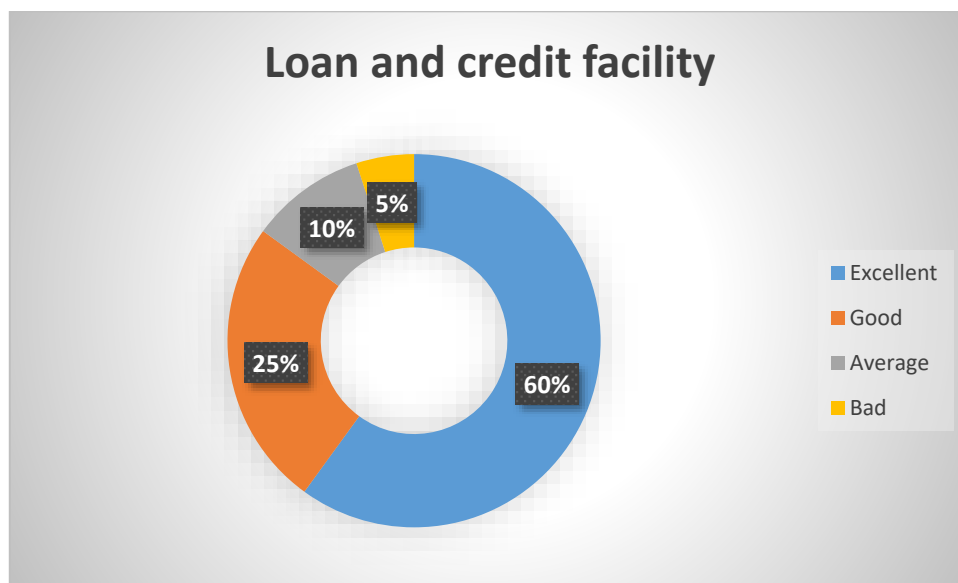
The above figure shows 50% of the total customer are said SEBL’s interest rate provided for different deposit scheme are excellent that is they are fully satisfied regarding the interest rate provided for different deposit scheme of Southeast Bank Limited, 26% are said good and 22% said Average.

#### **4.1.5 Loan and credit facility of SEBL:**

The Southeast Bank Limited (SEBL) gives loan and credit facility to customer. In Ashulia Bazaar Branch, there are some customers who take loan in a regular basis. They are satisfied with the service of the Southeast Bank Limited Ashulia Bazaar branch. So here we will

follow how much customer is satisfying with the Advanced Loan and credit facility of Southeast bank, Ashulia Bazaar branch, at present.

Responses	
<b>Excellent</b>	60
<b>Good</b>	25
<b>Average</b>	10
<b>Bad</b>	5



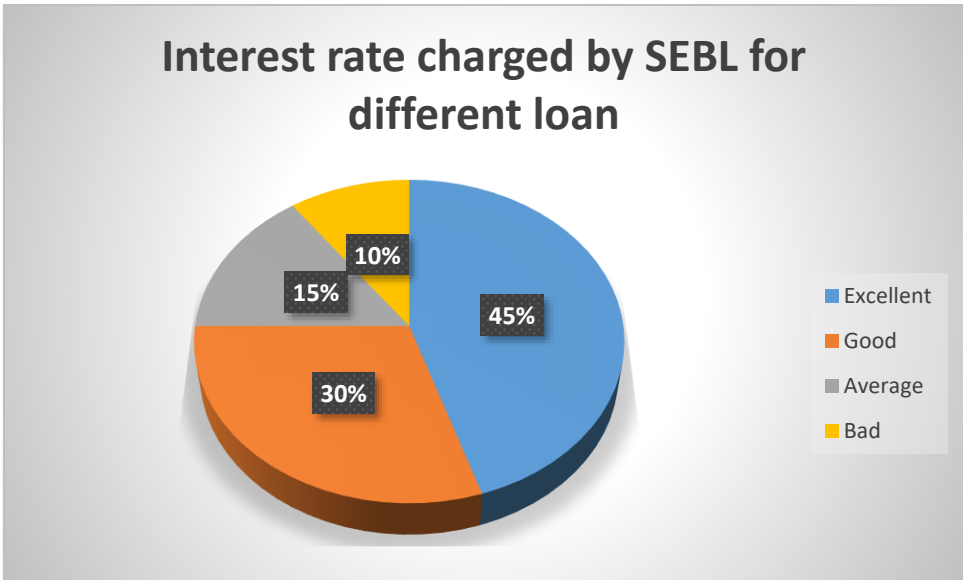
The above figure shows 68% of the total customer are said Bank 's loan issuing procedure are excellent that is they are fully satisfied regarding the loan issuing procedure of Southeast Bank Limited, 26% are said good on their loan issuing procedure. Therefore, in general it can be said that the credit customers are satisfied regarding loan issuing procedure of Southeast Bank Limited.

#### 4.1.6 Interest rate charged by SEBL for different loan:

Here our aim is to find out customer satisfaction level case of Interest rate charged by SEBL for different loan. Here customers want to give less interest.

Responses	
<b>Excellent</b>	45
<b>Good</b>	30

<b>Average</b>	15
<b>Bad</b>	10

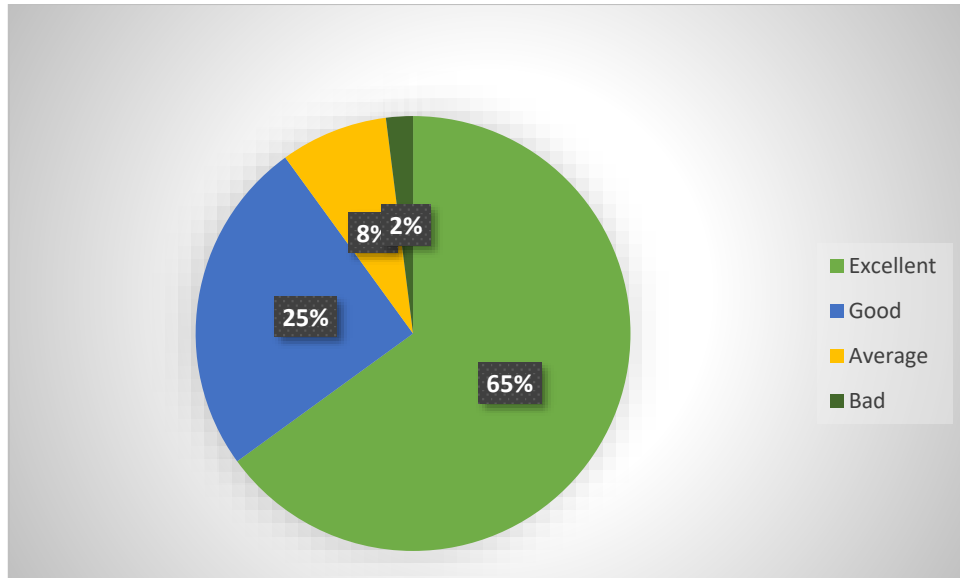


The above figure shows number of the customer are fully satisfied regarding interest rate charged by Southeast Bank Limited on their different Credit Scheme. 30% are said Excellent and 50% said good that is they are satisfied, 16% are said average that is they are moderately satisfy, 4% are not totally satisfied on their credit price. Therefore, in general it can be said that the credit customers are quite satisfied regarding interest rate charged by Southeast Bank Limited on their different Credit Scheme.

**4.1.7 Online banking system of SEBL**

Here our aim is to find out customer satisfaction level case of Online banking system of SEBL. Here customers want to give less interest.

Responses	
<b>Excellent</b>	65
<b>Good</b>	25
<b>Average</b>	8
<b>Bad</b>	2



The above figure shows number of the customer are fully satisfied regarding online banking system by Southeast Bank Limited. 66% are said Excellent and 26% said good that is they are satisfied, 8% are said average that is they are 8% said average. Therefore, in general it can be said that the general customers are quite satisfied regarding online banking system by Southeast Bank Limited.

#### 4.1.8 Service charge:

Our aim is to find out customer satisfaction level case of Service charge charged by SEBL for different service provided. Here customers want to pay less charge and compare with different bank.

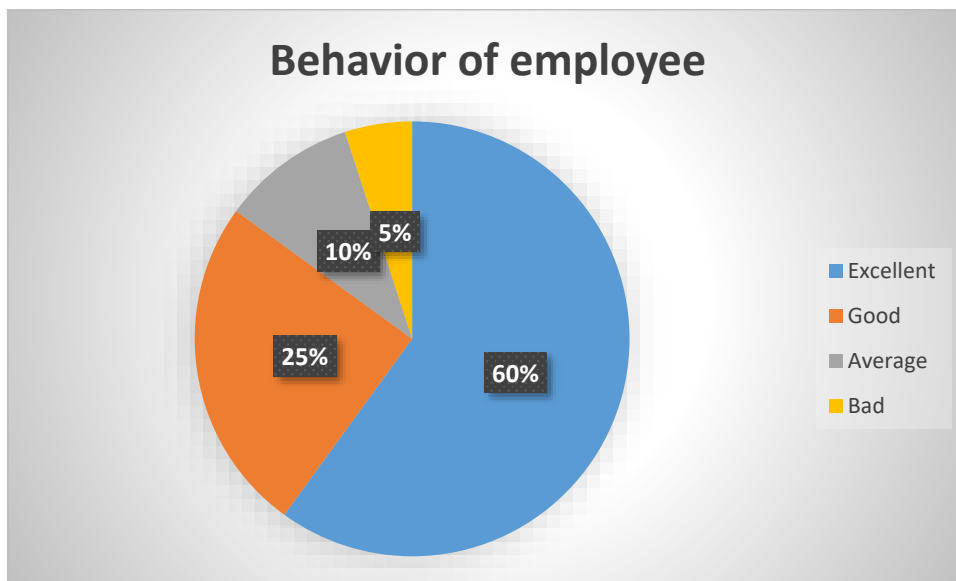
Responses	
<b>Excellent</b>	26
<b>Good</b>	40
<b>Average</b>	25
<b>Bad</b>	9

The above figure shows 44% customers are satisfied considering good to the service charge, 26% said excellent and 26% mentioned it as average.

#### 4.1.9 Behavior of employee:

Employee's behavior is also important factor of customer satisfaction. Sometimes customer came back to the bank because of friendly behavior by employee. On the other hand, if they are disturbed for one time, they don't come for second time. That's why, this is important factor. Now our objective is to find out customer satisfaction level case of behavior of employee of SEBL, Ashulia Bazaar Branch.

Responses	
Excellent	60
Good	25
Average	10
Bad	5

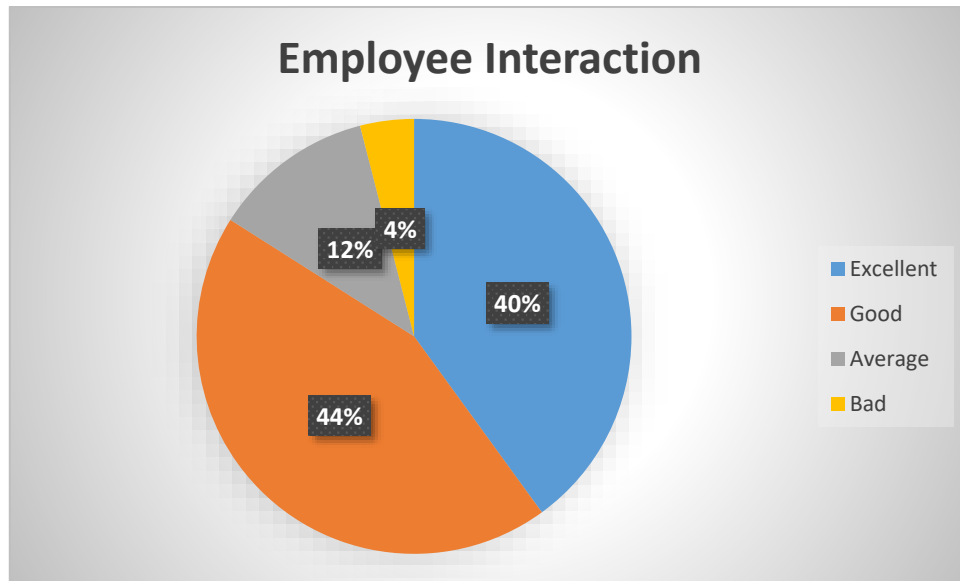


The above figure shows that 60 % are agreed with the opinion 'Employee behavior is perfect' in Southeast Bank Limited. 25% are agreed with good. So in general it can be said that Employee interaction is perfect in Southeast Bank Limited.

#### 4.1.10 Employee Interaction:

Our objective is to find out customer satisfaction level case of behavior of employee of SEBL, Ashulia Bazaar Branch. Sometime customer may become de-motivated to do transaction with us because of miss interaction of the employee.

Responses	
<b>Excellent</b>	20
<b>Good</b>	22
<b>Average</b>	6
<b>Bad</b>	2

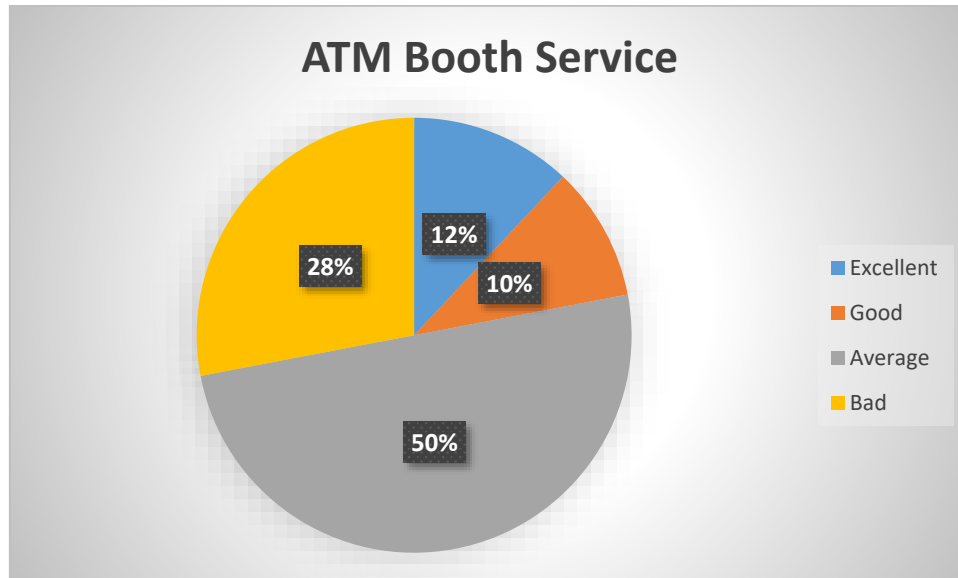


The above figure shows that 40% are agreed with the opinion ‘Employee interaction is perfect’ in Southeast Bank Limited. 44% are agreed as good. So in general it can be said that Employee interaction is perfect in Southeast Bank Limited.

#### 4.1.11 ATM Booth Service:

Here our main objective is to find out customer satisfaction level in case of ATM booth service.

Responses	
<b>Excellent</b>	12
<b>Good</b>	10
<b>Average</b>	50
<b>Bad</b>	28



Here the percentage shows that 50% customer has mentioned about the service of ATM booth is average. So comparing to the other segment we can say that customer didn't find proper service from it. So here their satisfaction level is quite low.

## Chapter Five

### Findings and Recommendations

#### 5.1 Findings:

1. SEBL has maintained lengthy process in maintaining record for any types of data sending and receiving such as issuing debit card and cheque book. Sometime its good as it become secured and sometime it has negative effect that the customer become bored and it takes more time to maintain the process. Sometime customers open bank account for their early and fast service in the case of carrying debit card but it is reached on customer's hand after 15 or 20 days later.
2. Southeast Bank Limited have the facility of locker service for the customer. But it has only in head office.
3. ATM Booth service is very poor in SEBL Comparing to the other bank. That why customer cannot get exact service from ATM Booth to withdraw money. For that reason, many customers are going to take that service at their nearer branch.
4. SEBL has also introduced SMS Banking for its valued clients. But its take more time to check their account balance, send request for bank statement, and other features are added in this SMS banking service.
5. The branch frequently faces network problem but there is no network operator in the branch. Every time the branch has to call network operator from Head Office, which cause loss of many valuable time.
6. The communication network used for online banking by the bank often goes down, which cause many problems to the clients to make or get payments or balance transfer and hamper their business.
7. Southeast Bank should pay attention to consumers need and want. the facility of consumer loan products is limited, like House-Building loan facilities available in Southeast Bank Ltd, which is only offered to Staffs of the bank.



## 5.2 Recommendation

After completing my internship program with SEBL, Ashulia Bazaar Branch, I think the following recommendations will help them to improve the level of customer satisfaction.

1. Debit card should be given to the new account holder with in short period of time and it should be activated as early as possible.
2. Number of SEBL booth should be improved to fill up customer demand as we know that at present it has only for Booth throughout the country. so it should be reachable and available to the customer.
3. SEBL has also introduced SMS Banking for its valued clients. But its take more time The customers can to check their account balance, send request for bank statement, and other features are added in this SMS banking service.
4. Cheque authorization Process should be developed to save the time of customer. Here customers have to wait for long time to take the authorization of cheque from other branch.
5. To develop the branch network problem to minimize the loss of many valuable time. SEBL Should recruit different branch for individual network operator in the branch.
6. Southeast Bank Limited should give more emphasize on their marketing effort and try to increase their sales force. Model Banks like City bank, HSBC Bank, Standard Chartered Bank are using media very effectively to increase the business of banks. So SEBL should need to use electronic media for its business developments.
7. Southeast Bank should pay attention to consumers' need and want. It should increase the facility of consumer loan products, small loan products like car loan, personal loan, and student loan, House Building loan etc. There are also House-Building loan facilities available in Southeast Bank Ltd, which is only offered to Staffs of the bank. This loan facility should be opened for every people.

## Conclusion

Success in the banking business largely depends on effective lending. Less the amount of loan losses, the more the income will be from lending operations. The more the income from lending operations the more will be the profit of the bank. Overall of my investigation I can say that Products and services are satisfactory and continuously meet the challenges of developing new products and services to match the specific requirements of customers. Over the years Southeast Bank Ltd. had shown commendable improvement. But as discussed earlier, the world will not compromise for SEBL, for that matter, neither local competitors nor the multinational ones. In this era, when only the fittest survives, SEBL wrap a long yard behind from that fitness. This is the crucial time for SEBL to consolidate the success they have achieved, and go on with its mission. Otherwise 'A Bank with Vision' will only be an illusion to them.

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## Appendix

### SOUTHEAST BANK LTD.

### ASHULIA BAZAAR BRANCH

### CUSTOMER SATISFACTION QUESTIONNAIRE

We appreciate you taking the time to complete this questionnaire. Please circle the numbers you think are most appropriate and return the form.

#### “Customer Satisfaction Level at SEBL, Ashulia Bazaar Branch”

##### Perceptions statements in the reliability dimension

	Excellent	Good	Average	Bad
1. The account opening process of Southeast Bank Limited is efficient.	4	3	2	1
2. You did not have to wait for a long time at customer service to open an account.	4	3	2	1
3. The bankers and staffs of SEBL were sincere about your service concern.	4	3	2	1
4. You were given enough information about your accounts regularly.	4	3	2	1
5. There are enough officers on duty in the bank.	4	3	2	1

##### Statements in the responsiveness dimension

6. The officers at customer service correctly answered your required inquiries.	4	3	2	1
7. The staff and employees of the bank are helpful and cordial.	4	3	2	1
8. The officers at customer service responded at your call promptly.	4	3	2	1
9. The officers are friendly and competent.	4	3	2	1

10	The amount of time taken at cash counter to deliver service to you was enough.	4	3	2	1
11	The competence and knowledge of officers about banking system is good.	4	3	2	1

**Statements in the assurance dimension**

12.	The officers are helpful, competent and knowledgeable.	4	3	2	1
13.	The officer who helped you to open the account was courteous and helpful.	4	3	2	1
14.	You had confidence and trust on the officers at customer service.	4	3	2	1
15.	Your cheque book and ATM card was delivered carefully and efficiently.	4	3	2	1
16.	Overall, you are satisfied with the service you received.	4	3	2	1
17.	The cash counter and consumer banking department is very organized	4	3	2	1
18.	The bank environment is peaceful and comfortable.	4	3	2	1

**Statements in the tangible dimension**

18	All departments are very clean and comfortable.	4	3	2	1
19.	ATM machine is in good working condition.	4	3	2	1
20.	Parking area is sufficient.	4	3	2	1
21.	The sitting arrangement is comfortable.	4	3	2	1
22.	Other machines such as lift, AC and lightning of the bank are of high quality.	4	3	2	1
23	The interior decoration is comfortable.	4	3	2	1
24.	Bank security is satisfactory.	4	3	2	1