

Service Quality of Janata Janata Bank Limited
Corporate Branch, Mirpur 01

PREPARED FOR

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LETTER OF TRANSMITTAL

Date:

Gouranga Chandra Debnath
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Subject: Internship report on “Service Quality of Janata Janata Bank Limited.”

Dear Sir,

It is an incredible delight and benefit to introduce the report entitled 'Service Quality of Janata Bank Limited' procedure of Janata Bank Limited, which was allocated to me as an incomplete prerequisite for the consummation of BBA program. All through the investigation, I have attempted with the best of my ability to oblige however much data and significant issues as could be expected and attempted to adhere to the directions as you have proposed. I have attempted to be however much data as could be expected. It is an incredible accomplishment to work under your dynamic supervision and direction. In any case, I genuinely accept that this report will fill the need.

This report has developed my degree of information and I genuinely understand the significance of setting up this kind of report. I might want to thank for your important direction and kind participation at each progression of my exertion on this report.

Sincerely yours,

.....
Md. Rahid Hasan
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STUDENT'S DECLARATION

I am Md. Rahid Hasan, ID: 161-11-279 student of BBA program, Daffodil International University, thusly pronounce that the internship report entitled on "Service Quality of Janata Bank Limited" is set up after the finish of my internship at Janata Bank Limited, Mirpur-1, Head office under the serious supervision and guidance of Gouranga Chandra Debnath, Associate Professor and Head Department of Business Administration, Faculty of Business and Entrepreneurship. Daffodil International University.

I additionally pronounced that the internship report is set up for scholarly reason as it were. This report isn't presented by others.

Md. Rahid Hasan
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SUPERVISOR'S CERTIFICATE

This is to certify that the Internship Report entitled " Service Quality of Janata Bank Limited" is prepared by Md. Rahid Hasan, ID: 161-11-279 under my direct supervision as a fulfillment of the requirements of Bachelor of Business Administration (BBA) degree from Department of Business Administration, Daffodil International University. As per my knowledge and his declaration, he has prepared this report by his own & is not copied or borrowed from anywhere without proper acknowledgment.

I wish him every success in life.

Gouranga Chandra Debnath
Associate Professor & Head
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University.

Acknowledgment

As a matter of first importance, I might want to offer my thanks to Almighty ALLAH for invigorating me the limit and to play out my obligations as an understudy and complete the report inside the stipulated time.

I am appreciative to my Supervisor Gouranga Chandra Debnath, Associate professor, and Head, Daffodil International University for his entire hearted supervision. Truly, it wouldn't be conceivable to set up this report up to this imprint without their guidance.

This has been an amazing timeframe for me to chip away at this report titled "Service Quality of Janata Bank Limited, Corporate Branch, Mirpur 01"

My gratefulness goes to the entire Business Administration Department, of Daffodil International University for planning an Internship Program that empowers the joining of speculative data with a certifiable situation. It was, at any rate, a splendid open entryway for me to fill in as an associate at Janata Bank Limited.

What's more, I may moreover need to offer my gratitude to All Employee of Janata Bank Limited, seniors and accomplices who offered me extraordinary guidance, recommendations, inspiration, and support. I should make reference to the eminent working environment and social occasion obligation regarding this affiliation that has engaged me to oversee a lot of things.

Executive Summary

This internship report is based on the three-month-long internship program that I had successfully completed in Janata Bank Limited as a need of my BBA program. As being absolutely new to practical, corporate world setting, every hour spent in the association gave me some proportion of experience all the time which can't all be explained in words. In any case, everything considered, they were all useful for my profession. This report joins the chronicled background of Banking in wherever all through the world alongside point by point information about the rising of the Banking Industry in Bangladesh. Regardless, the colossal piece of this report is on Janata Bank Limited. A study was done in Janata bank Limited to make this report. That diagram was done to get data about the Service of the of Janata bank Limited.

Bangladesh is a monetarily making country, where business banks accept an essential activity in money related progression. Directly Bangladesh has more than 70+ business banks. As the amount of business banks is higher in Bangladesh, these banks need to fight themselves to get more customers. So shopper reliability's is the most noteworthy issue to be a stress of in the banking business. If a bank can't satisfy its customers than customers must change to various banks as they have dynamically relative choices. This report discusses the satisfaction level of Janata Bank Limited's customers. Through diagram and data examination I have endeavored to determine if current statistics of satisfaction level of Janata bank Limited.

Anyway, before arriving at any assurance reliant on this report, it may be seen that the report was set up in a present minute and there is a nonattendance of data. However, the report may be profitable for Janata Bank Limited to grasp their customers.

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Chapter: 01

Introduction

1.1 Introduction

In the hour of present-day progress, the bank is accepting a vital activity to keep the money related headway wheel moving. The organization of the bank is required in each money related activity. In all honesty, there isn't generally any piece of the progression development where state impelled or for the most part where a bank does not have an errand to do. It gives me enormous satisfaction that during the internship time period, as a noteworthy part of the BBA program, I get an opportunity of investing the energy of a fourth of a year with a supposed affiliation where I watched and took in the preparation and the officials. I am very lucky that Janata Bank Ltd. (JB) permitted me that opportunity to work as an understudy. JB has a countrywide branch organize serious, which they provide a broad banking service to its customers, which joins wealthy individuals, corporate clients, and cash related establishments. Shopper loyalties are the top need of the bank. Bank in its goal has referenced that customer's wants will meet through innovative fiscal things and services.

As a collaborator of Janata Bank Limited, I was provided with the subject "Service Quality Analysis of Janata Bank". Included various guidelines and guidelines, procedures and strategies identified with different banking activities have furthermore been tallied.

1.2 Scope of the Report

The extent of the report is limited to Janata Bank, Saver Branch. The entire report covers the hierarchical structure; Background of the bank, destinations, capacities, divisions, units, and business execution, exercises of JB, the fundamental part takes a shot at "service quality investigation of Janata Bank".

1.3 Objectives of the Study:

Prior to any work, setting up of destinations is half of finishing the investigation. The explanation for this examination is clear; The Study persuaded enough to accomplish my objective. My goal is to give unique accentuation on accomplishing and assembling learning about Janata Bank service providers in detail. The targets of the investigation are featured beneath:

Broad Statement:

Without a target, any mission won't be fruitful. The target of the examination might be explained as pursues:

- ❖ To know the overall service quality of Janata Bank Limited.

Specific Objective:

There are also some other specific objectives behind doing this research. Those are:

- ❖ To analysis the service quality of Janata Bank Limited.
- ❖ To find out some problems with service quality
- ❖ To make some recommendations for the problems

1.4 Methodology

Research methodologies can be masterminded into 2 classes: Qualitative and Quantitative. The strategy for methodology decided for this report is the quantitative data technique. A quantitative data procedure is an approach to manage professional research that is done through the amassing of data by doing a diagram or meeting. For setting up my report I have made a survey and done an audit in JBL so my assessment strategy is the quantitative methodology.

1.4.1 Sources of Data:

Various information and data are required to meet the objective of this report. That information and data were gathered from different sources, for example, essential and optional which are demonstrated as follows:

1.4.1.1 Primary Data:

The essential information is that information, which is gathered anew and just because. This information is unique in character as they are gathered just because. For gathering essential information, I have made a survey having 10 inquiries on that. I gave that question to the clients of JBL to top those off. My objective populace was the clients of Corporate Branch, Mirpur 01 Branch of Janata Bank Limited.

1.4.1.2 Secondary Data:

This study was directed to deal with whether the clients of JBL are happy with the service demonstrated by JBL. So the wide question for this examination was to decide the fulfillment level of the clients of Janata Bank Limited. To do that, 10 inquiries were set up for the study.

- ❖ Report and Journals on Janata Bank Limited.
- ❖ Yearly Report of Janata Bank Limited.
- ❖ Book on Banking.
- ❖ Official site of Janata Bank Limited.
- ❖ Other Banking Sites on the Internet.

1.4.1.3 Simple Random Sampling method for this study.

My Sample size has been 80 for this study.

1.4.1.4 Study Question

This study was directed to deal with whether the clients of JBL are happy with the service demonstrated by JBL. So the expansive inquiry for this examination was to decide the fulfillment level of the clients of Janata Bank Limited. To do that, 10 inquiries were set up for the review.

1.5 Limitation of the study

The target of the down to earth direction program is to have a reasonable introduction for the students. My lasting status is for just three months, which is by one way or another not adequate enough to assemble satisfactory experience of such huge banking business. It's anything but a simple errand to gather information and data about my prerequisite. In this way, the examination experiences different confinements, a portion of these are referenced underneath:

- ➔ In the examination territories, the experts are not willing to express exact information effectively for the reason of their confidentiality.
- ➔ Significant information and archives accumulation were troublesome because of association confidentiality.
- ➔ The administrators of the bank couldn't give a satisfactory time in view of their work.
- ➔ Just three months were not adequate to gather and understand every one of the exercises identified with the general Banking.

Chapter: 02

Organizational Overview

2.1 Background of Janata Bank Limited

Janata Bank Limited is one of the greatest business bank working its services in Bangladesh. After Sonali Bank Limited, Janata Bank Limited is the greatest state-guaranteed bank of Bangladesh. This Bank has started its voyage in March 1972 by the nationalization paper of Bangladesh Bank. Janata Bank Limited was formed accepting control multiple Pakistani Banks named Union Bank Limited and United Bank Limited. This bank started its exercises in branches and offices and those two banks. Janata Bank has its headquarter in Motijheel C/A. Starting at now, it has 904 branches among those 444 are organized in the nation region, 456 are in an urban zone and 4 branches are orchestrated in the United Arab Emirates. It has 10 divisional head offices. At present, JBL has 16,000 agents.

2.2 Vision of JBL:

To turn into the powerful biggest business bank in Bangladesh to help the financial improvement of the nation and to be the main bank in South Asia.

2.3 Mission of JBL:

Janata Bank Limited will be a compelling business bank by keeping up a steady development methodology, conveying high caliber money-related items, providing magnificent client support through an accomplished supervisory group and guaranteeing great corporate administration in each progression of the banking system.

2.4 Product and service offered by the organization

Item and services are the primary resources of any association. JBL is assuming the most noteworthy job in offering particular services to various customers or offices all through the nation. The accompanying item and services are accessible to Janata Bank Ltd.

- Consumer Credit Scheme
- Special Deposit Scheme
- Monthly Saving Scheme
- Saving Insurance Scheme

- Credit Card
- Western Union Money Transfer
- JBL ATM Service
- JBL Power Card

2.4.1 Consumer Credit Scheme

JBL Consumer Credit Scheme gives customers an extraordinary chance to purchase the family unit and office things on simple portions. This plan gives customers the benefit of part installment to adapt to the high sticker prices of numerous vital home and office apparatuses. TV, Refrigerator, VCR, Personal Computer, Photocopier, Washing Machine, Furniture, Microwave Oven, Car, and various other costly things are presently inside their purchasing range.

2.4.2 Special Deposit Scheme

Under this plan, clients can store cash for a term of 5 years. The stored cash is completely refundable at the expiry of the term. Simultaneously, during the term time frame, they can appreciate a month to month profit comparing to their saved sum. With respect to the occurrence, under this plan, a store of Tk, 55,000/- gives a month to month salary of Tk.500/-

2.4.3 Monthly Savings Scheme

This plan is uncommonly intended to help the limited salary bunch individuals. This amasses little month to month reserve funds into a noteworthy total toward the part of the arrangement. In this way, after the expiry of the term time frame, the investor will have a considerable add up to appreciate.

A month to month store of Tk.500/- or Tk.1000/- for 5 or 8 years' time span acquires at last. Tk37, 896/- or Tk.75, 791/- individually.

2.4.4 Credit Card

Visa is the most up to date idea in our nation. In our nation Credit card was first presented by the Janata Bank Ltd. Ace card and VISA card are the names of the prevalent Mastercard band. Visa is protected, moment and general cash. Janata Bank Ltd. Ltd issued two sorts of charge card, which is as per the following:

2.4.5 JBL ATM Services

JBL ATM card offers the chance to their client that they can pull back their cash whenever any days even holidays. By utilizing ATM supporter can give different service bill, for example, phone, gas, power bills, and so on. All things considered, the ATM card is plastic. Janata Bank Ltd. has acquainted ATM service with its Customers.

2.4.6 JBL Power Card

It is a prepaid card. No need of any record of JBL branch. Application structures are accessible at any JBL branch and card focus. No yearly charge for the principal year. Recharging charge Tk 200.00 as it were. Neighborhood card limit 1000at least or its variations. The international card farthest point is - US\$ 500.00 at least. Refill through any JBL branch. Drawing money from JBL ATMs for nothing out of pocket and from ATMs under Q-money arrange Tk 10.00 per exchange from other ATM-Tk 100.00.

2.4.7 Western Union Money Transfer

Getting together with the world's biggest cash move service "Western Union", JBL has acquainted Bangladesh with the quicker track of cash settlement. Presently cash move among Bangladesh and some other piece of the globe is more secure and quicker than at any other time.

This basic exchange framework, being on the web disposes of the perplexing procedure and makes it simple and advantageous for both the sender and the collector. Through JBL - Western Union Money Transfer Service, your cash will arrive at its goal inside a couple of minutes.

2.4.8 Saving Insurance Scheme

This plan is the first of its sort in Bangladesh. It consolidates the advantages of standard investment funds and protection plot; along these lines, you get the typical pace of enthusiasm on the stored sum while you appreciate the security of complete protection inclusion. Under this plan, the recipient gets equivalent the store if there should be an occurrence of the common demise of the record holder though in case of accidental passing of the record holder the recipient will get double the storage.

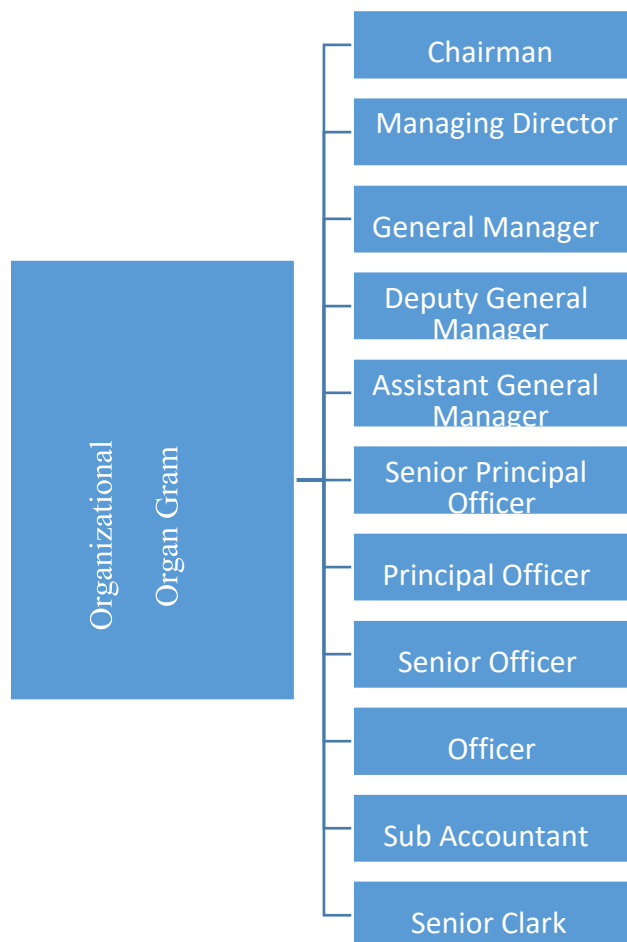
2.5 Services Areas

There are 898 parts of Janata Bank Limited in-home and 4 in abroad. Among them, 477 branches are arranged in urban zones including four outside branches and 421 branches are in rustic zones. And every outside branch are arranged in the United Arab Emirates.

| Division | Town | Rural zone | Total |
|-------------------|------|------------|-------|
| Dhaka | 177 | 86 | 263 |
| Chittagong | 101 | 92 | 193 |
| Rajshahi | 85 | 133 | 218 |
| Sylhet | 35 | 38 | 73 |
| Khulna | 79 | 72 | 151 |
| Overseas | 4 | 0 | 4 |
| Total | 477 | 421 | 898 |

Table: Branches of Janata Bank Limited

2.6 Operational Network Organ gram



2.7 Services of Janata Bank Limited

Janata Bank provides all sort of commercial banking services to its customers. The main services provided by JBL are:

1. **Retail Banking:** Retail services are conventional saving records with different plans, for instance, flitting store, whole deal store, fixed store, and so on.
2. **Credit Banking:** Credit banking infers the offices of development provided by banks. Janata Bank provides its client's credits reliant on their term and condition. These credits are agrarian development, educational development, house advance, vehicle advance, and so forward.
3. **Rural Banking:** Janata Bank Limited provides advances to commonplace individuals how are jobless or has no money to do any business or cultivating works. They provide a by no proportion of money from the beginning to those individuals and addition the proportion of credit reliant on the introduction was finished by the advance chief.
4. **Micro-Enterprise Credit:** This is one sort of business advance provided by Janata Bank. They provide advances to business people for beginning a business. In any case, this service isn't provided by all parts of JBL and this service not for every one of the business people. There are various terms and conditions.
5. **International Banking:** Janata Bank has 4 branches in the UAE and has 1198 journalist banks the world over. They provide advances in import and fare exchanges. They additionally provide LC services.
6. **Foreign Remittance & NRB Services:** JBL provides outside settlement services. It helps the Bengalis who are working outside Bangladesh to send their money in Bangladesh.
7. **Bill Collection:** Each JBL branch has charge corners to gather various types of bills from the clients, for example, an electric bill, gas charge, water charge, phone bill and likewise school expenses.
8. **Online Services:** At present, JBL is additionally providing web-based banking services to its clients. In spite of the fact that solitary a couple of parts of JBL has these service offices. However, a large portion of the branches wears not have online service.
9. **ATM Service:** JBL additionally provides ATM services to its clients. Janata Bank was the first among all state-possessed banks to begin ATM Booth service. 174 branches out of 904 have ATM services.

Chapter: 03

Literature Review

There have been bunches of articles, diaries and contextual investigations distributed on Janata Bank Limited and its service quality. Writing survey of this exploration paper will give some idea about the related hypothetical information and investigations of this specific theme.

Islam and Rahman, (2105) had expressed in their diary that "Janata Bank Limited is focused on providing excellent monetary services/items to generally add to the striking development of GDP of the nation through animating exchange and business, quickening the pace of industrialization, and feasible financial advancement of the nation."

This diary was distributed in 2015 in Journal for Worldwide Holistic Sustainable Development. Here both the essayist discussed the significance of the promoting blend in the service of the banking segment. Creators Islam and Rahman, (2015) thought of 6 speculations to discover the job of the promoting blend in Janata Bank Limited.

European Journal of Business and Management distributed a contextual analysis on Janata Bank Limited which was composed together by Md. Mobarak Karim, Md. Jannatul Islam and Md. Abul Latif Mahmud. This case was about the activity fulfillment of JBL representatives. Here Karim et al., (2014) asserted that "While concentrating the activity fulfillment level of workers of Janata Bank Limited, the finding is that by and large, they were happy with their occupations. Albeit a few shortcomings exist in the substance of Welfare offices, different offices, execution Appraisal framework, the conduct of chief, Career Development System, and Promotion framework, the bank can without much of a stretch defeat them through progress measures."

Islam and Niaz, (2016) wrote in their article that "Conveying better service quality than clients in the present business condition is extremely urgent and significant due to the hardened challenge in the neighborhood and international markets. The capacity to provide high service quality will reinforce the picture; improve maintenance of clients, pulling in new potential clients through consumer loyalty and steadfastness." This article was about the examination of service quality and fulfillment of bank clients. Here the creators talked about the current state of the banking area of Bangladesh. Their fundamental concern was whether the banks can fulfill their clients or not.

Salma and Shahneaz, (2013) conceded in their exploration paper that "Some openly possessed banks are scoring great among clients yet generally speaking investigation demonstrates that fulfillment rate in clients of private banks is a lot higher than open area banks and individuals

will proceed with the home loan with private banks then open since they're dazzled by the degree of genuineness of private banks." This article discusses the presentation level of private bank v/s open banks of Bangladesh. In this content the Salma and Shahneaz, (2013) additionally guaranteed that "When the private division banks are contrasted and open area banks, private bank clients were increasingly happy with their bank as a result of their numerous branches at helpful areas and innovation (like check store machines, service bill tolerating machines, and so on.) which were not found in open part banks. Be that as it may, when we talk about open division banks clients of open part banks were progressively happy with notoriety, unwavering quality and the costs which open area banks force on services like check/money store and check/money pullback (it has been demonstrated that value charges are lower in open segment banks than in private segment)."

Akhter, (2012) says in her diary that "The open business banks are not satisfying the regularly expanding need of their customers. To make due in rivalry with private segments' bank, focused and professional frame of mind is to be made in the psyche of the representatives of the open divisions' banks. Appropriate preparing and training are to be provided to the workers of Public Commercial Banks."

These are the as of late distributed diaries on Janata Bank Limited. We can see that these articles talk about the significance of service quality in the banking division. We can see that private business banks are showing improvement over open business banks when the specialists looked at those. Providing better service is the base of improving in the banking business. In the event that the clients are not fulfilled, they may change to different banks.

Chapter 04

Analysis

4.2 SWOT Analysis

The abbreviation "SWOT" stands for Strengths, Weakness, Opportunities, and Threats. SWOT examination is a business apparatus through which a firm can watch its inward qualities and shortcoming alongside the company's outside circumstances and dangers. Here is the SWOT Analysis of JBL:

4.2.1 Strengths:

- State-Owned Bank so Customers' don't have any threat of losing business or being bankrupt.
- General Banking service is good enough.

4.2.2 Weakness:

- Insufficient ATM booth
- The internal environment of the branches is not up to the mark.
- Employees are not well trained and qualified.
- Not aware of the need and demands of the customer.
- Lack behind in technology.

4.1.3 Opportunities:

- Economically developing
- Customers can invest and grow their funds.
- Offering new schemes to customers as compared to the benefits of other private banks.

4.1.4 Threats:

- Commercial Private banks.
- Percentage of deposit rate.
- Political Issues.

4.3 PESTEL Analysis of Janata Bank Limited

The abbreviation "PESTEL" stands for Political, Economic, Social, Technological, Environmental, and Legal. Pestle Analysis is a complete rendition of SWOT examination. This is likewise a business device which causes us to watch the effect of outer things on a specific business or industry. Here is the Pestel examination of JBL:

4.3.1 Political:

In 2013, 2014 and 2015, the political condition was bad for any kind of business. Despite the fact that it's been fine in 2016 and 2017 we realize that it can go more regrettable at any minute due to the competition in the middle of two noteworthy ideological groups of Bangladesh. In any case, whatever the political condition remains in Bangladesh, whoever controls the country, that won't put a major impact on the matter of JBL on the grounds that JBL is a state-possessed bank so it will stay satiable in any political circumstance.

4.3.2 Economical:

Bangladesh is a financially creating country. Gross domestic product is getting handsome with the progression of time and the legislature has the arrangement to make Bangladesh a created nation constantly 2040. So this is the best efficient time of Bangladesh and along these lines, JBL has an incredible open door for its self to do a decent business here.

4.3.3 Social:

The social situation may not have as much impact in the banking sector as no matter what the social situation, we have to use banking to keep our money separate, to operate and for other budgetary purposes.

4.3.4 Technological:

This is the period of innovation. We have seen the blast of innovative headway as of late. Each and everybody is currently joined to innovation. In such a circumstance if a firm needs behind in innovation than it needs to endure over the long haul. JBL isn't an innovation propelled firmly. They are extremely poor in this division. So they need to embrace this thing so they can adapt to the present circumstance.

4.3.5 Environmental:

In banking business condition don't assume a noteworthy job. Since bankers don't have to develop crops or do mining to maintain their business. Truly, if the earth goes so more terrible

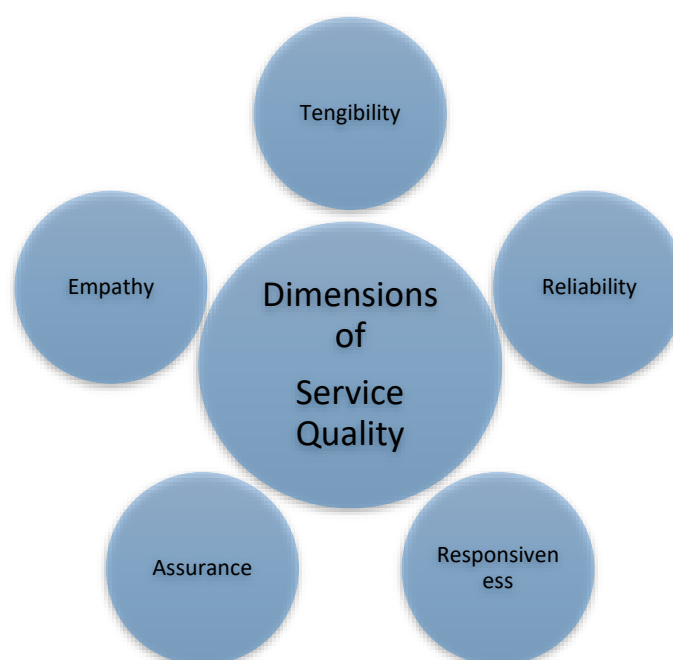
that life ends up troublesome than that condition may put the effect of business of a bank like JBL, yet separated from that condition has no incredible effect on JBL.

4.3.6 Legal:

Janata Bank began its voyage in March 1972 by the nationalization request of all banks by the president. That request and journal express that Janata Bank is a state-claimed bank. And in November 2007 Janata Bank turns into an open limited organization. As it's a state-possessed bank so it gets underpins from the legislature in all conditions and there are no legitimate obstructions for JBL.

4.4 Five Dimension of Service Quality

service quality is an evident judgment coming about due to an appraisal method where customers differentiate their wants and the service they have gotten. Bolton and Drew battled that while service quality is a general outlook towards a service firm, buyer devotion is unequivocal to an individual service understanding. The SERVQUAL instrument estimates the five elements of Service Quality. These five measurements are:



Tangibility

Customers determine the quality of their service quality by distinguishing between the related and the services provided. The maintenance at JBL has not been up to date, they have used up-to-date equipment, it needs to be changed, nature is not incredible enough to modernize office conditions, ATM reduces the office to provide just as inadequate service. So JBL should improve the two service ATMs and build the ATMs slowly.

Reliability

This guaranteed service is able to play seamlessly and precisely. Continuous quality indicates that the company knows its guarantee of transportation, service arrangements, issue goals and values. JBL will gain reliability in the client's one store plan and is sufficient for JBL to provide additional service.

Responsiveness

It is eager to provide clients support and brief service. This measure encourages the mindset and the principle of handling client requests, questions, various issues and issues. Be that as it may, more correspondence is required or JBL staff connections with clients need to build a strong association with JBL clients

Assurance

It plans to inspire trust and confidence. Confirmation is portrayed as laborers' data of approachability and the limit of the firm and its delegates to spur trust and confidence. However, JBL laborers have lacking finding out about different services. similarly, as they are not cultivated and in like manner they are not fittingly arranged.

Empathy

It plans to provide protesting individualized consideration the firm provides its customers. In express countries, it is essential to provide individual respect for the show to the customer that the association does best to satisfy his needs. Sympathy is an extra notwithstanding that the trust and confidence of the customers and at the same time increase the devotion. From JBL customers are not getting fitting services, they need to hold tight neglecting their services, its hamper for any affiliations. About service charge of JBL customer isn't satisfied. regardless, general banking of JBL customer is satisfied.

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The survey was made to understand the fulfillment level of the clients of JBL. This review was directed in July 2019 in the Branch of JBL were 80 clients of this bank reacted in this season. With the assistance of MS Word's tables and Charts, the information is investigated and deciphered. A few outlines and tables were utilized in this report for investigating the gathered information to clarify certain ideas and discoveries all the more obviously. Here is that:

Question 1: Janata Bank Limited has the best or at least a very good environment.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| | Frequency | |
|--------------|-------------------|-----------|
| 1 | Strongly Disagree | 8 |
| 2 | Somewhat Disagree | 21 |
| 3 | Neutral | 14 |
| 4 | Somewhat Agree | 27 |
| 5 | Strongly Agree | 10 |
| Total | | 80 |

Table 1: Response from Q1

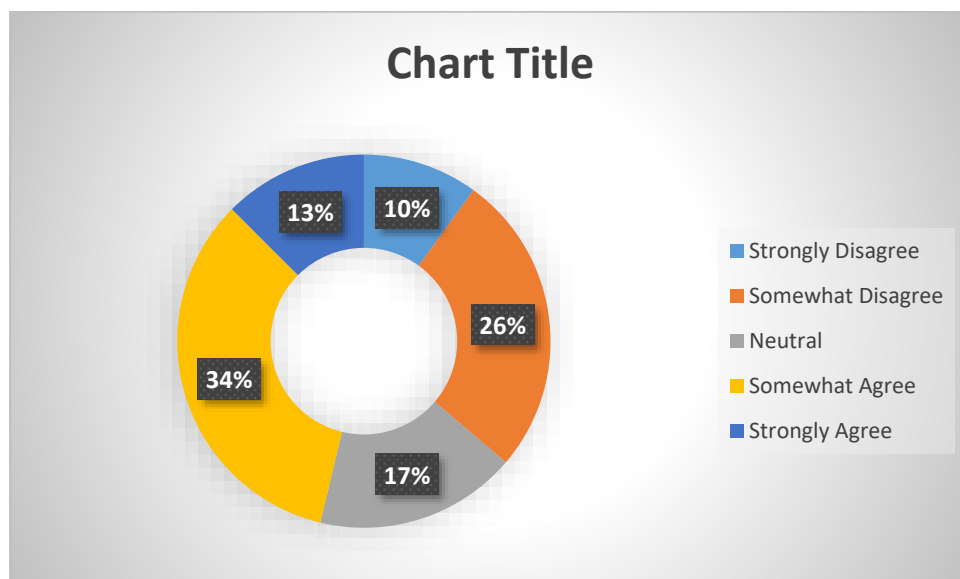


Figure 1: Q1 response percentage

Interpretation: From the above table and graph, we can say that lone 10 respondents emphatically consented to this reality and 27 to some degree concurred. In the interim, the quantity of respondents who emphatically differ to this reality is 8. Here 21 respondent said they to some degree differ to this point and 14 respondent kept themselves in the nonpartisan side.

Question 2: Office staffs and employees are very much helpful to customers.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 8 |
| 2 | Somewhat Disagree | 14 |
| 3 | Neutral | 16 |
| 4 | Somewhat Agree | 20 |
| 5 | Strongly Agree | 22 |
| Total | | 80 |

Table 2: Responses from Q2

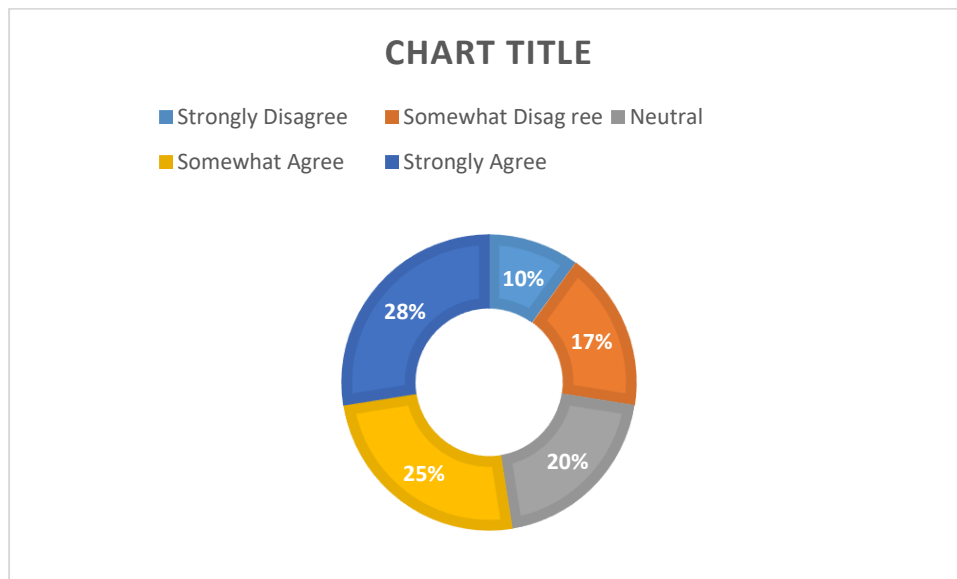


Figure 2: Q2 response percentage

Interpretation: From the above table and outline, we can say that solitary 22 respondents unequivocally consented to this reality and 20 to some degree concurred. In the interim, the quantity of respondents who unequivocally differ to this reality is 8. Here 14 respondent said they to some degree differ to this point and 16 respondent kept themselves in impartial

Question 3: Its employees maintain a good relationship with customers.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 9 |
| 2 | Somewhat Disagree | 21 |
| 3 | Neutral | 12 |
| 4 | Somewhat Agree | 28 |
| 5 | Agree | 10 |
| Total | | 80 |

Table 3: Responses from Q3

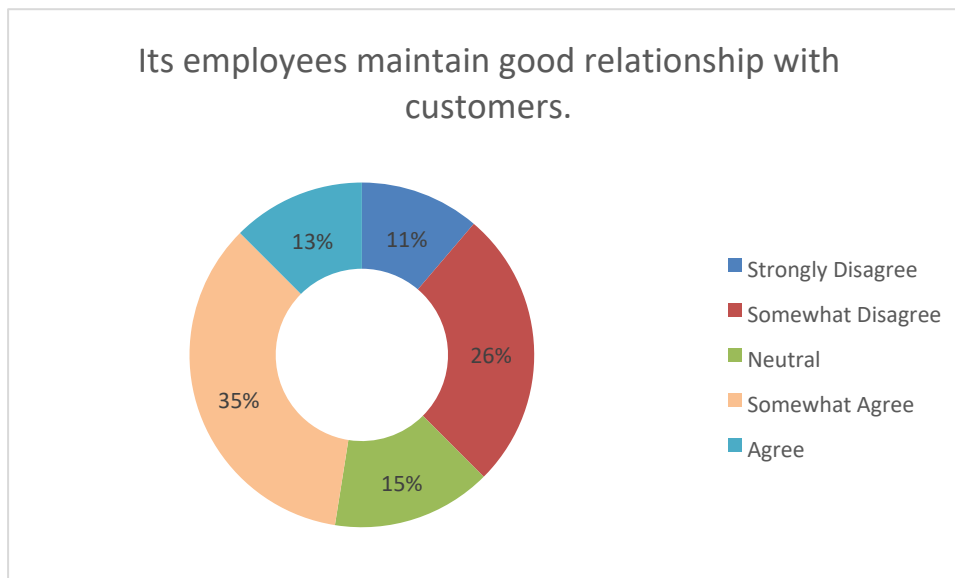


Figure 3: Q3 response percentage

Interpretation: From the above table and chart, we can say that lone 10 respondents decidedly assented to this reality and 28 somewhat agreed. In the meantime, the amount of respondents who unequivocally vary to this the truth is 9. Here 21 respondent said they decently vary to this point and 12 respondent kept themselves in the fair-minded side.

Question 4: Employees in this bank are punctual and all services are provided in time.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 13 |
| 2 | Somewhat Disagree | 19 |
| 3 | Neutral | 14 |
| 4 | Somewhat Agree | 25 |
| 5 | Agree | 9 |
| Total | | 80 |

Table 4: Responses from Q4

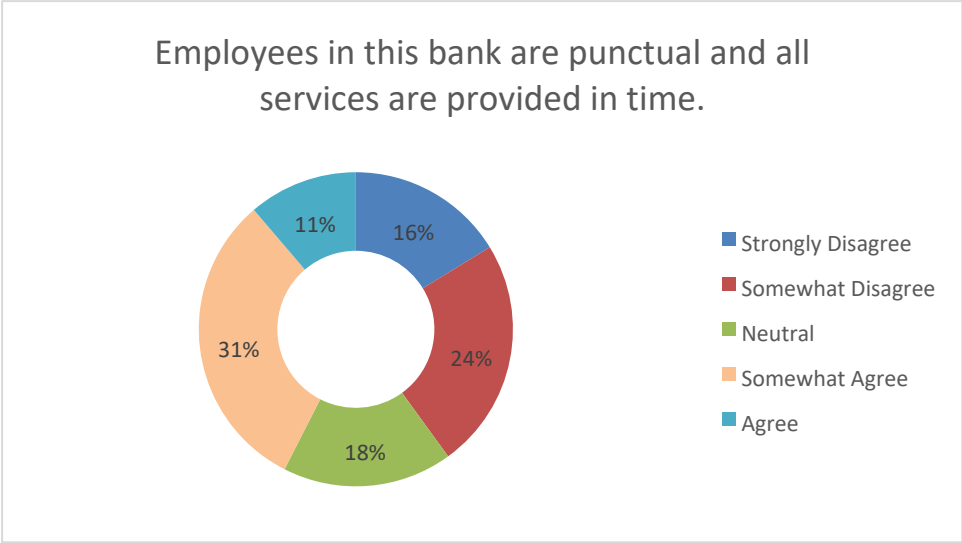


Figure 4: Q4 response percentage

Interpretation: From the above table and outline, we can say that lone 09 respondents firmly consented to this reality and 25 fairly concurred. the quantity of respondents who unequivocally differ to this reality is 13. Here 19 respondent said they fairly differ to this point and 13 respondent kept themselves in the unbiased side.

Question 5: Online services provided by Janata Bank Limited are up to the mark.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 5 |
| 2 | Somewhat Disagree | 31 |
| 3 | Neutral | 20 |
| 4 | Somewhat Agree | 14 |
| 5 | Agree | 10 |
| Total | | 80 |

Table 5: Responses from Q5

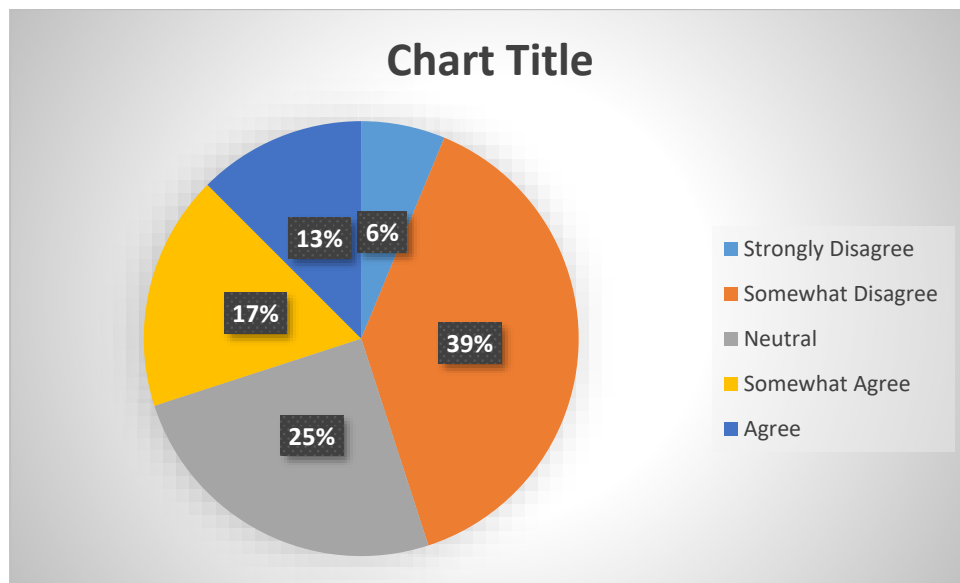


Figure 5: Q5 response percentage

Interpretation: From the above table and graph, we can say that lone 10 respondents emphatically consented to this reality and 14 to some degree concurred. In the interim, the quantity of respondents who emphatically differ to this reality is 5. Here 31 respondent said they to some degree differ to this point and 20 respondent kept themselves in the nonpartisan side.

Question 6: The service charge is competitively low.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 2 |
| 2 | Somewhat Disagree | 13 |
| 3 | Neutral | 13 |
| 4 | Somewhat Agree | 42 |
| 5 | Agree | 10 |
| Total | | 80 |

Table 6: Responses from Q6

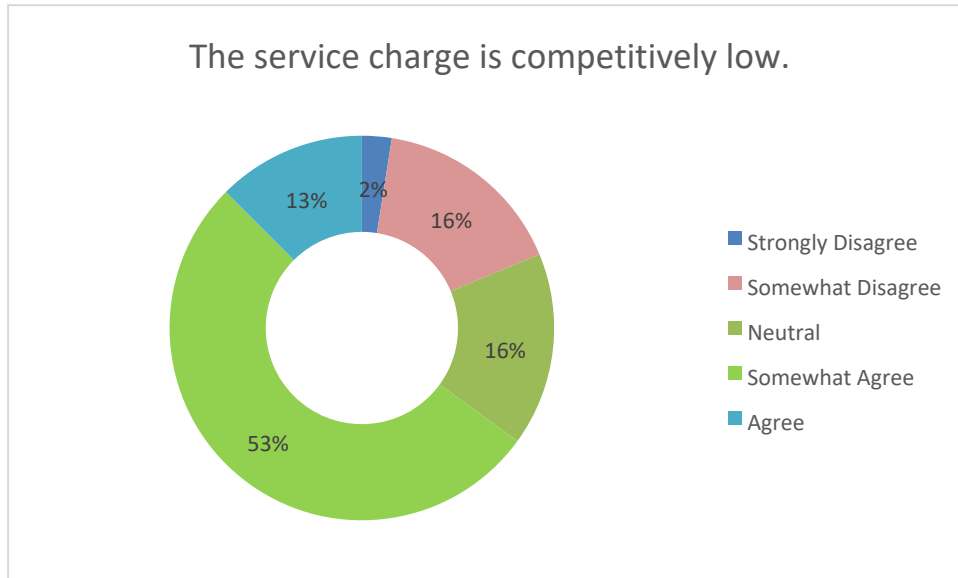


Figure 6: Q6 response percentage

Interpretation: From the above table and diagram, we can say that solitary 10 respondents emphatically consented to this reality and 42 to some degree concurred. In the meantime, the quantity of respondents who firmly differ to this reality is 2. Here 13 respondent said they to some degree differ to this point and 13 respondent kept themselves in the unbiased side.

Question 7: It offers one of the best deposit schemes for people.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|-----------|
| 1 | Strongly Disagree | 7 |
| 2 | Somewhat Disagree | 3 |
| 3 | Neutral | 11 |
| 4 | Somewhat Agree | 38 |
| 5 | Agree | 21 |
| Total | | 80 |

Table 7: Responses from Q7

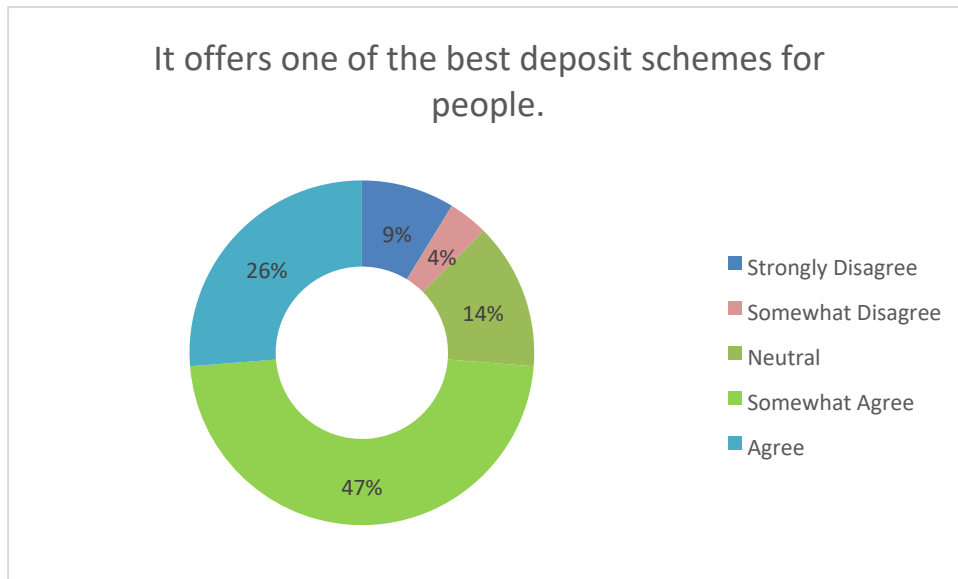


Figure 7: Q7 response percentage

Interpretation: From the above table and graph, we can say that solitary 21 respondent unequivocally consented to this reality and 38 to some degree concurred. Then, the quantity of respondents who firmly differ to this reality is 7. Here 3 respondent said they to some degree differ to this point and 11 respondent kept themselves in the impartial side.

Question 8: Janata Bank Limited discloses necessary information to its customers.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 6 |
| 2 | Somewhat Disagree | 29 |
| 3 | Neutral | 15 |
| 4 | Somewhat Agree | 19 |
| 5 | Agree | 11 |
| Total | | 80 |

Table 8: Responses from Q8

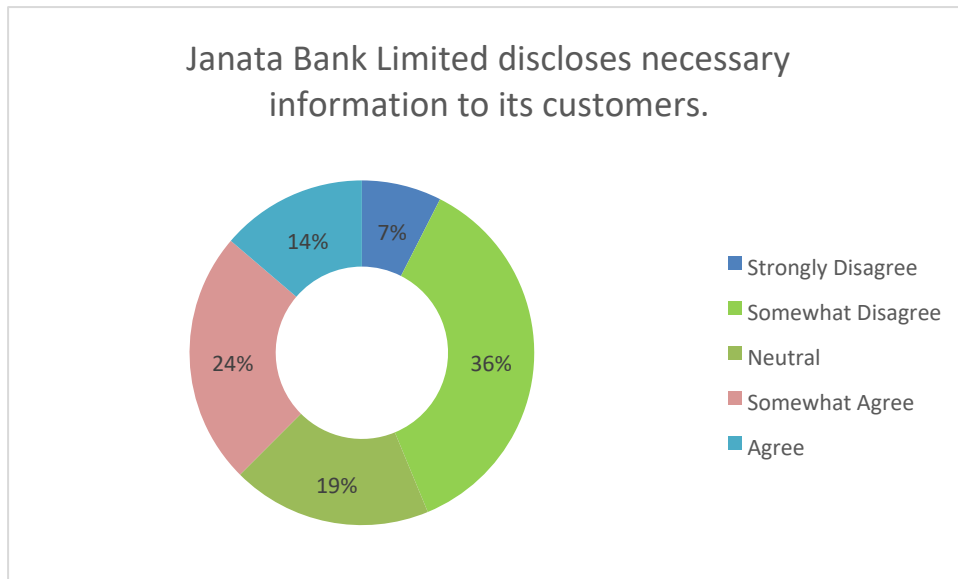


Figure 8: Q8 response percentage

Interpretation: From the above table and diagram, we can say that solitary 11 respondent unequivocally consented to this reality and 19 fairly concurred. Then, the quantity of respondents who unequivocally differ to this reality is 6. Here 29 respondent said they to some degree differ to this point and 15 respondent kept themselves in the impartial side.

Question 9: Janata Bank provides better service than other state-owned banks in Bangladesh.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| | Frequency | |
|--------------|-------------------|----|
| 1 | Strongly Disagree | 7 |
| 2 | Somewhat Disagree | 16 |
| 3 | Neutral | 13 |
| 4 | Somewhat Agree | 32 |
| 5 | Agree | 12 |
| Total | | 80 |

Table 9: response percentage

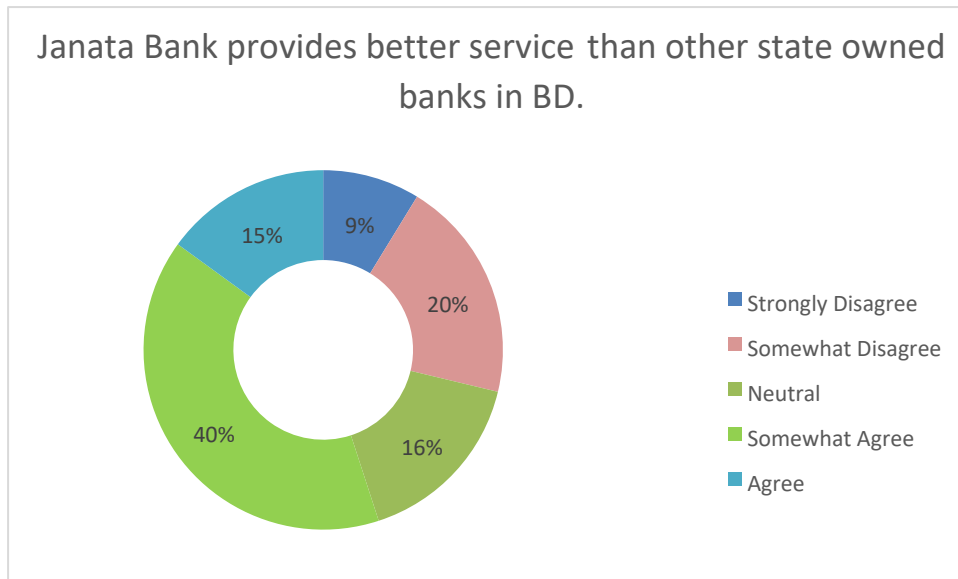


Figure 9: Q9 Response chart

Interpretation: From the above table and diagram, we can say that lone 12 respondents unequivocally consented to this reality and 32 to some degree concurred. In the meantime, the quantity of respondents who emphatically differ to this reality is 7. Here 16 respondent said they to some degree differ to this point and 13 respondent kept themselves in the nonpartisan side.

Question 10: People will still deposit money in Janata Bank regardless of new charges allocated by the government.

Analysis: Flowing table and diagram show the analysis of a particular topic:

| Frequency | | |
|--------------|-------------------|-----------|
| 1 | Strongly Disagree | 19 |
| 2 | Somewhat Disagree | 27 |
| 3 | Neutral | 15 |
| 4 | Somewhat Agree | 15 |
| 5 | Agree | 4 |
| Total | | 80 |

Table 10: response percentage

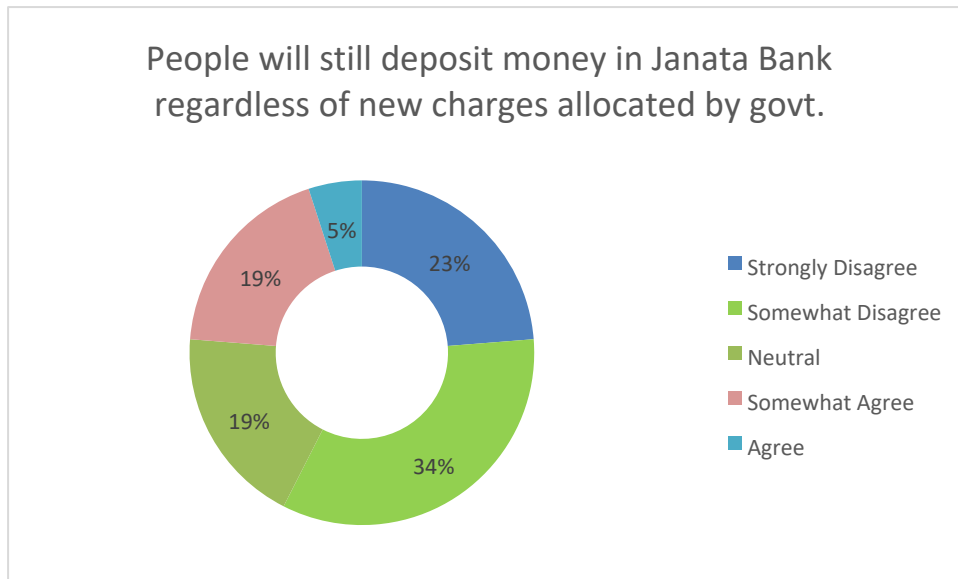


Figure10: Q10 Response chart

Interpretation: From the above table and outline, we can say that lone 4 respondents emphatically consented to this reality and 15 fairly concurred. In the meantime, the quantity of respondents who firmly differ to this reality is 19. Here 27 respondent said they fairly differ to this point and 15 respondent kept themselves in the impartial side.

Chapter: 05

Findings and Recommendation

5.1 Findings

On the off chance that we take a gander at the 10 inquiries which were posed to the respondents, we can see that those whole addresses have a positive tone which means AGREE to those inquiries alludes as per the general inclination of the clients. Then again, DISAGREE alludes to client's disappointment on the service of JBL. Here is finding of that overview:

- ❖ The connection between the clients and the representatives of JBL additionally has various positive reactions than negative reactions. This implies the quantity of respondent reasoning that the connection among representatives and clients is higher.
- ❖ JBL web-based banking, it has increasingly negative reactions. In spite of the fact that 25% respondent kept themselves in the unbiased side 45% said they are disillusioned with the online services of JBL, where 40% was happy with this.
- ❖ About the climate, JBL opens vital data to its clients or not. This inquiry has a higher number of antagonistic reaction which alludes that more individuals believe that JBL does not uncover exceptionally significant data to its clients. 41% of individuals feel that JBL is hiding data to them, where 38% believes that all data is uncovered. Level of the impartial reaction was 19%.
- ❖ JBL designated new charges by the administration on the store of cash in a bank. It was asked in that inquiry that individuals will even now store cash in JBL paying little respect to new charges dispensed by the legislature. Here 57% respondent gave a negative answer which means they won't store cash in JBL as a result of the new law of government.

5.2 Recommendation

Janata Bank Limited has begun its voyage 46 years back. In this prolonged stretch of time, they have scarcely changed their method for working together. So it is hard for me to recommend something to this bank. Nonetheless, I have concocted a couple of proposals. They are as per the following:

1. JBL should improve a good relationship with customers' and employees'
2. JBL should do marketing so that we can get to know about them.

3. In this current world, if a bank does not have the benefit of online banking, it cannot survive long. Even many banks have the advantage of mobile banking which helps the customers to do the banking job in just a second. To cope with the current situation, JBL will have to go online.
4. Only 174 out of 904 branches of JBL have ATM Booth Facilities. ATM Booth helps the bank account owner to get money at any time from anywhere. No one likes to stand in cue for long hours to get money. People like to deposit their money in that bank which has more ATM booths; this is why Dutch Bangla Bank has more customers in Bangladesh because it has the highest number of ATM booths. So JBL should increase their ATM Booths.
5. JBL should improve the office environment.
6. After offering the service to JBL they should seek feedback from their customers. They can do this at least twice a year. This will help them get an idea of the quality of their services. They can improve their services according to customer feedback.
7. JBL should create networking within their branches and all branch managers should meet twice a year to assist with the work process.

Conclusion

Janata Bank Limited has documented decent notoriety in its long voyage of right around 5 decades. Individuals have more trust in state-claimed or nationalized banks than other private business banks. Janata Bank Limited needs to contend with the other state-claimed banks as well as with an enormous number of private business banks. As every one of these banks is providing a type of service so it makes the challenge progressively troublesome yet intriguing. Still, they have figured out how to do well in this industry. Despite the fact that they need behind in numerous segments, for example, web-based banking still individuals are putting resources into this bank in view of its great notoriety. This report demonstrates what JBL is serving to their clients and what is the reaction of clients on the service provided by them? The gigantic number of inquiries about has been done on the banking segment of Bangladesh to discover the job of the banking industry in the advancement of the economy. Banks have a significant impact on the economy of creating nation like Bangladesh.

In any case, it was my benefit to do internship fuse part of Janata Bank Limited. I have taken in plenty of things which I accept will be useful in my future life. My work involvement in this bank was fascinating and essential. I have come to think about some genuine things about occupation life which I book can't educate.

Appendix

Research Questionnaire

Survey on “Service satisfaction of Janata Bank Limited”

1. Janata Bank Limited has the best or at least a very good environment.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
2. Office staffs and employees are very much helpful to customers.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
3. Its employees maintain a good relationship with customers.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
4. Employees in this bank are punctual and all services are provided in time.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
5. Online services provided by Janata Bank Limited are up to the mark.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
6. The service charge is competitively low.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
7. It offers one of the best deposit schemes for people.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
8. Janata Bank Limited discloses necessary information to its customers.
9. (a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
10. Janata Bank provides better service than other state-owned banks in Bangladesh.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree
11. People will still deposit money in Janata Bank regardless of new charges allocated by the government.
(a). Strongly Disagree (b). Disagree (c). Neutral (d). Agree (e). Strongly Agree

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