

# **Internship Report**

## **An Evaluation of Customers' Satisfaction of Janata Bank Limited**



**Prepared By**

**Md. Maheduzzaman Hashib**

ID # 161-11-302 (Marketing)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University



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## **An Evaluation of Customers' Satisfaction of Janata Bank Limited**

### **Supervised By**

**Md. Kamruzzaman Didar**

Senior Lecturer

Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

### **Prepared By**

**Md. Maheduzzaman Hashib**

ID # 161-11-302 (Marketing)

Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

**Date of Submission: September 11, 2019**

## Letter of Transmittal

September 11, 2019

Md. Kamruzzaman Didar  
Senior Lecturer  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

**Subject: Submission of Internship Report on “An Evaluation of Customers’ Satisfaction of Janata Bank Limited”**

**Dear Sir,**

It is my pleasure to submit the internship report entitled “**An Evaluation of customers’ satisfaction of Janata Bank Limited**” This report is an outcome of the internship program which is an academic requirement for the completion of BBA Program. I have put my best effort in completing the report. With available data, information and related knowledge what I have learnt and gathered by working as an intern from Janata Bank Limited, I have tried to make my report as much comprehensive as possible.

I am grateful to you for giving me such an opportunity, and I appreciate this Internship program. I hope that you will cordially receive my Internship report.

Yours Sincerely,

---

**Md. Maheduzzaman Hashib**

ID: 161-11-302

BBA (Marketing)

Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## Approval Certificate

This to notify that, **Md. Maheduzzaman Hashib, ID: 161-11-302**, a student of Daffodil International University, BBA Program has completed his internship at Janata Bank Limited under my supervision. His assigned topic is “**An Evaluation of Customers’ Satisfaction of Janata Bank Limited**”. He worked hard in preparing this report and has been able to present a good picture of the concerned organization. The data and findings presented in the report seem to be authentic.

I wish him every success in life.

.....

**Md. Kamruzzaman Didar**

Senior lecturer

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

## Acknowledgment

First of all, I would like to express my deep gratitude to Allah the Almighty for giving me the opportunity to perform and successfully completing the internship report.

I would like to thank and convey my gratitude to my internship advisor, Md. Kamruzzaman Didar Senior Lecturer of Daffodil International University for valuable instructions and guidance during the internship program.

My sincere gratitude to the HR of JBL for allowing me to complete my internship program in their organization. I am thankful to Rownaq Jahan- executive Officer and all the other employees to give me enough time from their busy schedule of work and helping me to do my work properly.

Without anyone's help no work cannot be done alone so, I would like to thanks again all those who supported me and guided me by providing me with assistance in preparing the report on the assigned topic **“An Evaluation of Customers' Satisfaction of Janata Bank Limited”**

## Executive Summary

Bangladeshi banking sector is one of the challenging and extensively spread industry in Bangladeshi economy. As the result of globalization the world is becoming smaller and the business is becoming larger. Due to growth of technology the demand of the customers is growing day by day in the banking sector. In this regard customer satisfaction has become the crucial aspect for the banking business. Banking is a customer oriented service industry. Now day's banks are more strong-minded to keep their existing customers by providing quality services leading to customer satisfaction. Customers want the best value for their money so they are always combing around to get the best services. The main objective of the research is to find out the level of satisfaction of the customers from the services offered by JBL and give some possible suggestions for the improvements of service quality. This study was based on Shyamoli Corporate Branch of Janata Bank Limited. Data have been collected from primary and secondary sources. Conferring the results, the overall customer satisfaction is above average but not excellent. The bank should highlight the reputation of customer satisfaction and take further actions in order to enhance the quality of service. Basically, the customer satisfaction depends on positive relationship between customers and employees in the banking sector. Implementation of new features like employee education, beneficial programs, deposit schemes, service charges, networking system is the recommended of the JBL.

## Table of Contents

Title	Page No.
Letter of Transmittal	ii
Approval Certificate	iii
Acknowledgment	iv
Executive Summary	v

Serial No.	Title	Page No.
<b>Chapter 1: Introduction</b>		
1.1	Introduction	2
1.2	Objectivity of the Study	3
1.3	Methodology	3
1.4	Scope of the Study	4
1.5	Limitations of the Study	5
<b>Chapter 2 : Literature Review</b>		6
<b>Chapter 3: Organizational Overview</b>		<b>10</b>
3.1	History of Janata Bank	10
3.2	Mission	11
3.3	Vision	11
3.4	Product and service offered by organization	11
	3.4.1 Consumer Credit Scheme	11
	3.4.2 Special Deposit Scheme	11
	3.4.3 Monthly Savings Scheme	12
	3.4.4 Credit Card	12
	3.4.5 JBL ATM Services	12
	3.4.6 JBL Power Card	13
3.5	Western Union Money Transfer	13
3.6	Saving Insurance Scheme	14

3.7	Services Areas	15
<b>Chapter 4: Theoretical Background</b>		
4.1	<b>Overview:</b>	18
4.2	Customer Satisfaction:	18-20
4.3	Customer satisfaction factor:	21
<b>Chapter 5: Analyses of Customers' Satisfaction of JBL</b>		
5.1	Environment of JBL	23
5.2	Helpful Staffs and Employees of JBL	24
5.3	Relationships with customers of JBL	24
5.4	Quick Service Delivery	25
5.5	Online services of JBL	26
5.6	Low Service Charge	27
5.7	JBL Offers Best Deposit Schemes	28
5.8	Discloses Information	28
5.9	Comparative Service Delivery	28
5.10	Deposit Money in Janata Bank (New Charges)	29
	Environment of JBL	30
<b>Chapter 6: Findings, Recommendations &amp; Conclusion</b>		
6.1	Findings	33
6.2	Recommendations	34
6.3	Conclusion	35
	References	36
	APPENDIX	37



# **Chapter 01**

## **Introduction**

## 1.1 Introduction

We are living in globalization era. The world competition of the business is growing severe. A firm should provide superior services in order to differentiate from another firm of the market. Customer satisfaction is the crucial for every business in today's market. It is the mindset which comes from the knowledge and past experience. In the competitive world all organizations are focusing the superior satisfaction of the respected customers. Nowadays the banking sectors are the most important bodies among the huge service sector. The Commercial banks in Bangladesh are one of the key components of the economy of Bangladesh. Among them the Janata Bank Limited (JBL) is the stated own bank that is registered under the Companies Act, 1994. Financial organizations believe that all success depends on attractive customer satisfaction. For why financial institutions are more concerned with customer satisfaction, customer loyalty and their retention.

Customer satisfaction measurement provides a sense of achievement and accomplishment for all employees involved in any stage of the customer service process. In this way, satisfaction measurement motivates people to perform and achieve higher levels of productivity. Customer satisfaction is considered as an ordinary standard of performance and a possible standard of excellence for any business organization in the competitive market.

The satisfied customers always maintain contact with the organization and purchase different types of goods and services. The banking sector is increasing day by day in the Bangladesh. So it is the big challenge of banking sectors to retain customers through provides service. Attractive customer satisfaction is the main source to stay business in the competitive market. Owing to the financial services like bank's competition in the market place through undifferentiated products, this highlights service quality as the basic competitive tool. Customer satisfaction is a mental state, which compares the results of customer expectations prior to purchase with performance perceptions after a purchase. Customers are satisfied when they are happy with their purchase outcome, achieve their goals, and experience no hassle. It is believed that satisfied customers maintain contact with the company and purchase more products or services more frequently than dissatisfied customers.

Customer satisfaction is related to customer loyalty and customer loyalty is related to the profitability of a bank. Customer satisfaction is an important aspect for service organizations

and is highly related. With service quality, they are all related to each other; as service quality gets better, customer satisfaction level will also be increased and it will lead to more stable relationships between a bank and its customer leading to a higher level of loyalty as well as profitability. It is almost impossible, however, to keep an entire company permanently motivated by a notion as abstract and intangible as customer satisfaction. Therefore, customer satisfaction must be translated into a number of measurable parameters directly linked to people's job -in other words factors that people can understand and influence.

## 1.2 Objectives of the Study

### Broad Objectives

The main objective of the study is to investigate the satisfaction level of customers from the services offered by Janata Bank Limited.

### Specific Objectives:

Specific objectives of the report are as follows-

1. To know the theoretical background of how to measure the customers' satisfaction of s bank.
2. To measure the satisfaction level of customers from the services offered by Janata Bank Limited.
3. To find out the problem related with customers' satisfaction of the Janata Bank Ltd.
4. To make some recommendations to solve the problem related with the customers' satisfaction of the Janata Bank ltd.

## 1.3 Scope of the Study

The report will be constrained to the level of money related execution of JBL. The focal point of this report will be using an evaluation customers' satisfaction of JBL. The report is designers on the premise to work detached work area and assess the execution of JBL Shyamoli Corporate Branch. Regardless of impediment, I likewise got some office to finish my Internship Report. The representatives who have considered a dependable post in the whole office helped me a ton. My University temporary position boss likewise helped me a considerable measure. He gave me a rule how to set up my report more appealing and great.

## 1.4 Methodology of the Study

This study is based on primary data. For collecting primary data questionnaire method is being used here having 10 questions on that. Target population was the customers of Shyamoli, Corporate Branch of Janata Bank Limited. By using simple random sampling method 100 customers of JBL Shyamoli, Corporate Branch responded in this regard. All variables were measured using a 5-point likert scale in which 5 represented strongly agree to 1 which is strongly disagreeing.

## 1.5 Limitations of the Study

In all regard some restriction and shortcoming stay inside which I neglected to escape using any and all means. These are taken after:

- ✚ To proceed with consider in such a visit zone requires a major ordeal in time. As an intern I had just three months which has insufficient.
- ✚ To gather data required, I confronted trouble in light of the over the top idea of privacy kept up by the authorities of Janata Bank Limited.
- ✚ Trouble in picking up gets to money related area, bank programming and classified archives
- ✚ Much of the time I just did not have any choice but rather no outfit information without check
- ✚ Getting Relevant papers and reports were entirely disallowed.
- ✚ Non-accessibility of the latest measurable information
- ✚ Lack of composed materials

Since the bank personals were exceptionally occupied, they could give me next to no time. Disregarding every one of the impediments I have put the best exertion beyond what many would consider possible building up the examination

## Chapter Two

### Literature Review

## 2.1 Literature Review

Customer satisfaction is the business reasoning that makes customers esteem, envisioning and dealing with their desires, and speaking to capacity and duty to fulfill their needs. Customer satisfaction is honorable as the contrast between customer desires and the experience that the customer gets.

It is the most pivotal component for the banking sector in Bangladesh. Corporate character or corporate picture is the way wherein a partnership, firm or business presents themselves to accomplish their goals. The corporate picture is the thing that the open should see when the association is referenced. As indicated by research recommended that customer satisfaction is the result of seven determinants specifically social duty, worker responsiveness, the presence of physical assets, capability, and dependability, administrations advancement, and positive informal. As indicated by their examination customer satisfaction impacted by social obligation, positive verbal, and dependability.

Customer satisfaction is the result of seven determinants to be specific social duty, representative responsiveness, the presence of physical assets, capability, and dependability, administrations advancement, and positive verbal. As indicated by their investigation customer satisfaction whenever impacted by social duty, positive informal, and unwavering quality.

Then again, Customer satisfaction is basic which prompts increment business. Additionally they said that Customer satisfaction is relies upon administration strategy satisfaction, on openness and on the forefront worker satisfaction. So sure associations with the customers consistently lead to money related accomplishment to the bank for long run.

As indicated by Mishra A. (2009) said that customer satisfaction significantly relies upon the arrangement of a methodology for the director with the goal that higher customer satisfaction for the future could be gotten by the bank. Regardless of Song, Li, van der Veen, and Chen (2011) said that the customer satisfaction identifying with item or administration that is dictated by the degree of satisfaction or dissatisfaction experienced by the customer. In addition, Pont, M., and McQuilken, L. (2005) likewise expressed that if banks need to accomplish high customer satisfaction they have to embrace the great methodology in light of the fact that with the less expensive methodology banks couldn't get moderate customer satisfaction. They likewise expressed that banks should practice and look at the customer observations towards the administration quality. So if the bank needs to keep their current ones and need to pull in new ones then they ought to constantly oversee customer satisfaction and its effect on steadfastness.

Appropriate customer satisfaction relies upon statistic factors and of innovation in the money related administration industry. In past investigations they have confirmed that amazingly fulfilled customers are, surely, progressively faithful customers (Aaltonen, P. G. 2004). Then again, Kundu, S., and Datta, S. K. (2015) look into discovered with respect to e-administration quality, customer satisfaction and trust they found that there is a noteworthy relationship among e-administration quality, trust and customer satisfaction. Web banking administration quality has tremendous effect on trust.

Presently day's customers are progressively steadfast towards those banks that are encouraging web banking administrations. Likewise, the pictures of the bank make customer satisfaction and improve the exchange with the bank. He likewise proposed that if the brand picture additionally assumes a critical job between the reliability of the customers and web banking. The job of the brand picture is certain in making a positive connection among customers and web banking

As indicated by the idea that not many causal key variables like item traits, representative attributes, customer comfort, bank effects, cost of exchanges and customer correspondence contributes to customer satisfaction in the bank. Other than Machogu, and Okiko, (2015) said that customer satisfaction is the psychological procedure that relies upon certain elements like openness, comfort, security, protection, content, structure, speed, expenses and charges where different variables advised have no noteworthy impact.

Likewise expressed that customer satisfaction customer is subject to variable then free factor. These reliant factors to a great extent rely upon administration quality, feel, association, openness and money related elements of the bank. As per their discoveries the effect of closeness of bank and money related factors on customer satisfaction isn't sufficient. Customer satisfaction components expenses and advance, brief administration and appearance are the central point which have increasingly critical effect on customer satisfaction pursued by loan fee and openness of bank and accessibility of administration which have less sway on the satisfaction on the banking customers.

The satisfaction level of country customers is very fulfilled in e-banking administrations. In this way, so as to improve the propensity to utilize e-banking directs in country regions the utilization of nearby dialects during dealings ought to be advanced just as pitched. Her

examination additionally propose that ATM is one of the basic channel out of all other banking channels for verifying support of rustic customers

As per the research of Ganguli, S., and Roy, S. K. (2011) it tends to be said that innovation prompts customers satisfaction and faithfulness. Likewise, they said that fundamentally four measurements like customer administration, innovation security and data quality, innovation accommodation, and innovation utilization effortlessness and dependability should hold brain to the bank for making satisfaction level of the customers. At present business, field is ending up so much aggressive and banks have begun understanding that business fundamentally relies upon satisfaction of the customer. This is persuading them to improve customer administration and fabricate relationship with customers Besides Customer satisfaction is a customer's post consumption assessment of an item or products and ventures

Ameme, &Wireko, (2016) additionally said that if the bank needs to turn into the market head in the focused market it must utilize the imaginative methodology for making customer satisfaction level through give divine beings and administrations. Then again, customer satisfaction is post utilization evaluative judgment concerning a particular item or administration. It is the aftereffect of an evaluative procedure that stands out repurchase desires from the view of execution during and after the utilization experience. Satisfaction alludes to an inclination or a momentary frame of mind that can change inferable from different conditions. It exists in the client's brain and is not normal for detectable practices like item decision, objection or repurchases.

Regardless of Aldisert (1999) said that customer satisfaction isn't getting to be huge such that a few banks see it as a principal component in their showcasing systems. The term in the wake of showcasing has likewise been regularly used to mirror the focus on exhausting exertion to take into account current customers trying to expand their satisfaction and to hold them.



## Chapter Three

### Organizational Overview

### **3.1 History of Janata Bank**

Bangladesh as an autonomous, sovereign state in 1971 following a staggering nine-month war against the West Pakistani occupation armed force, a war, brimming with blood and tears, injury and torment of a large number of our darling ones, the inheritance of reconstructing the effectively broken monetary base of the nation was felt as a critical call of the day against a fallen financial truth of a recently conceived state. In this background, so as to modify the nation's economy, measures had been taken to blend various banks recently worked in this locale and make new banks and this activity prompted arrangement of Janata Bank in 1972 by joining the past United Bank Limited and Union Bank Limited under the Banks Nationalization Order (President's Order No. 26) of 1972. On 15 November 2007 Janata Bank got enlisted with the Joint Stock of Registrars and rebuilt it as an open restricted organization with the name Janata Bank Limited. Counting 4 abroad branches in the United Arab Emirates, Janata Bank maintains its business with 912 branches the nation over having a major group of around 11,876 (As on 16.09.2018) representatives with its head office situated at Janata Bhaban at Motijheel C/A, the core of the capital city, Dhaka. Toward the part of the bargain, Bank held Deposit BDT 649,440.78 million, Advance BDT 459,580.05 million with Authorized capital BDT 30,000 million and Paid-up Capital BDT 19,140 million.

Janata Bank Limited, a corporate body trusted throughout the years, the second biggest (in regard of Deposits/Assets) business bank in Bangladesh, has been assuming crucial job in general money related exercises of the nation and is having a long legacy of releasing commendable administrations to the general public since her dike following the rise of this verdant rich alluvial soil as a sovereign, autonomous state. The commitment of the Bank to the national economy and social change has set the standard bar so high that others in this business can't help seek to contact the benchmark of accomplishment earned by JBL. All the more so a matter of amazing privilege is that the commitment, responsibility, and achievement of the Bank have been perceived with various renowned honors by national and universal associations of notoriety.

### **3.2 Mission**

The mission of the bank is to effectively take part in the financial improvement of the country by working for an economically solid banking association, giving credit to practical borrowers,

productively conveyed and aggressively valued, at the same time securing investor's assets and giving an attractive profit for value to the proprietors.

### **3.3 Vision**

Turning into the viable biggest business bank and guaranteeing the most noteworthy standard of customer benefits through the best use of most recent data innovation, making a due commitment to the national economy and setting up themselves immovably at home and abroad as a front-positioning bank of the nation is their appreciated vision.

### **3.4 Product and service offered by organization**

Item and administrations are the fundamental resources of any association. JBL is assuming the most noteworthy job in offering particular administrations to various customers or organizations all through the nation. The accompanying item and administrations 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

#### **3.4.1 Consumer Credit Scheme**

JBL Consumer Credit Scheme gives customers an incredible 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 important home and office apparatuses. TV, Refrigerator, VCR, Personal Computer, Photocopier, Washing Machine, Furniture, Microwave Oven, Car, and various other costly things are currently inside their purchasing range.

### 3.4.2 Special Deposit Scheme

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

### 3.4.3 Monthly Savings Scheme

This plan is uniquely intended to support the restricted pay bunch of individuals. This collects little month to month reserve funds into a noteworthy total toward the part of the arrangement. Along these lines, after the expiry of the term time frame, the investor will have a significant add up to appreciate.

A monthly deposit of Tk.500/- or Tk.1000/- for 5 or 8 years period earns in the end. Tk37, 896 /- or Tk.75, 791/- respectively.

### 3.4.4 Credit Card

Credit card 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 names of the prominent credit card band. Credit card is protected, moment and all-inclusive cash. Janata Bank Ltd. Ltd issued two kinds of credit card, which is as per the following:

#### *Local master and visa card*

Local master and visa card are two types, such as “gold card” and “silver card”.

- Gold card limit is 50000 takas to 1000000 takas.
- Silver card limit is 10000 takas to 45000 takas.

#### *International master and visa card*

It has also two types, such as gold card and silver card.

- For international purpose gold card limit is \$ 4000 above
- For international purpose silver card limit is \$ 2000 blow \$4000

### 3.4.5 JBL ATM Services

JBL ATM card offers the chance to their customer that they can pull back their cash whenever any days even occasions. By utilizing ATM supporter can give different service bill, for example, phone, gas, power bills, and so on. As a matter of fact, the ATM card is a platinum card. Janata Bank Ltd. has acquainted ATM administration with its Customers.

### **3.4.6 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 expense for the principal year. Reestablishment expense Tk 200.00 as it were. Neighborhood card limits 1000at least or it's different. The universal card point of confinement 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 Qcash arrange Tk 10.00 per exchange from other ATM-Tk 100.00.

### **3.4.7 Western Union Money Transfer**

Getting together with the world's biggest cash move administration "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 wipes out the unpredictable procedure and makes it simple and helpful for both the sender and the beneficiary. Through JBL - Western Union Money Transfer Service, your cash will arrive at its goal inside a couple of minutes.

### **3.4.8 Saving Insurance Scheme**

This plan is the first of its sort in Bangladesh. It joins the advantages of ordinary reserve funds and protection plot; along these lines, you get the standard pace of enthusiasm on the kept sum while you appreciate the security of far-reaching protection inclusion. Under this plan, the recipient gets equivalent the store if there should be an occurrence of characteristic passing of the record holder though in case of coincidental demise of the record holder the recipient will get double the storage.

## **3.5 Services Areas**

This plan is the first of its sort in Bangladesh. It joins the advantages of ordinary reserve funds and protection plot; along these lines, you get the standard pace of enthusiasm on the kept sum while you appreciate the security of far-reaching protection inclusion. Under this plan, the

recipient gets equivalent the store if there should be an occurrence of characteristic passing of the record holder though in case of coincidental demise of the record holder the recipient will get double the storage.

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

**Table:** Branches of Janata Bank Limited

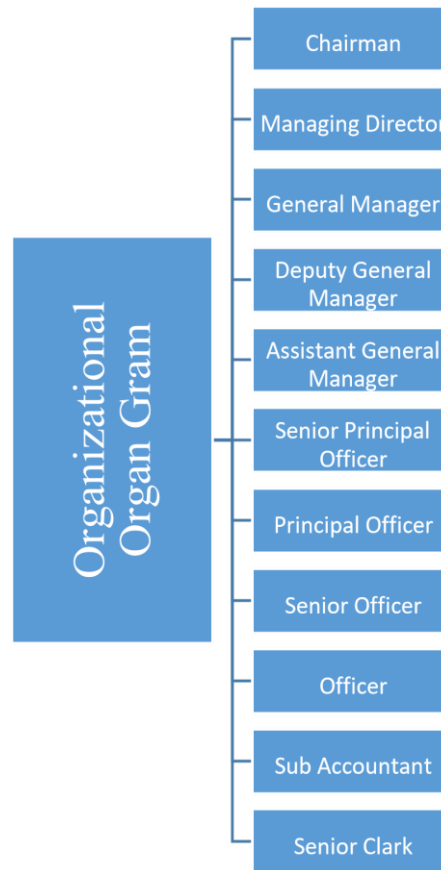
#### **Overseas Branches:**

<b>City Name</b>	<b>Number of Branch</b>	<b>Status</b>
Abu Dabi	01	Foreign
Dubai	01	Foreign
Al-Ain	01	Foreign
Sharjah	01	Foreign

**Table:** Foreign Branches of Janata Bank Limited

### **3.6 Operational Network Organ gram**

Like each different business association, the chief obligation of the top administration is to settle on all the significant choices of Janata Bank. The administration comprises of one executive, eleven chiefs, one CEO and MD, and one organization secretary. Mid and lower-level representatives get the course and guidance from the Board of Directors about the undertakings they need to meet. The CEO gives the rule to the supervisors and representatives yet bears the duty regarding deciding how assignments and objectives are to be accomplished.



### 3.7 JBL's Corporate Social Responsibilities

As of late, CSR is getting expanding consideration in the business world, government arrangements, industry occasions, promoting space, and different fields in these pieces of the world. Despite the fact that the idea of CSR may have been officially acquainted through with the budgetary sector of Bangladesh in 2008, essentially by Bangladesh bank, be that as it may, in a comparable methodology, the nearby banking network has been engaged with kindhearted exercises. JBL, which has stayed a mindful individual from the general public appears its adventure that started 42 years back, has without a doubt appropriately assumed its cultural job of business. JBL, notwithstanding, wanting to do its social duties in an increasingly sorted out way and in the long run turned into the vehicle for explicit program-situated CSR exercises of the bank. JBL conducts its CSR in 2 different ways approach driven and through direct support in explicit projects. Notwithstanding, JBL plans to receive CSR rehearses, more in the formal and organized way in light of the Bangladesh bank rules for mainstreaming CSR rehearses in the budgetary sector. Future endeavors of the bank in regard of CSR will incorporate greater

contribution of its partners as far as their desires and needs so as to consolidate progressively capable strategic policies in the majority of the bank's capacities and tasks with an objective to satisfy social, monetary, ecological, and moral obligations of the bank. Absolute association for CSR exercises remained at tk. 1.77 crores toward the part of the arrangement 2013. JBL channelized this CSR cost in various regions making a decision from need and significance it connects to the bank's points of view. JBL accepts that CSR is above all else a guarantee to add to the general public for improving the nature of lives of its kin, especially for that fragment of the individuals who are under advantaged and less lucky regarding essential needs, for example, nourishment, wellbeing, training, lodging and so forth and furthermore close by to stay a genuine supporter of the nation's rich legacy of expressions, culture and sports. Other than tending to the fundamental social needs of the nation, JBL additionally accepts that CSR can be an authentic stage to address developing ecological concerns, all the more notwithstanding when Bangladesh is probably going to be the most influenced nation on the planet because of environmental change caused from the reckless and unlimited carbon discharges by the western created countries. JBL has constantly attempted to react to the changing needs of the general public and remained close to the influenced ones in the midst of emergency of the world, be it a cataclysmic event or catastrophes occurring through the unfading demonstration of man. Previously, JBL took an interest in a debacle alleviation activities for the avalanche unfortunate casualties in Chittagong, SIDR influenced individuals of the seaside regions and for the flood-influenced individuals the nation over.



## Chapter Four

# **Theoretical Background**

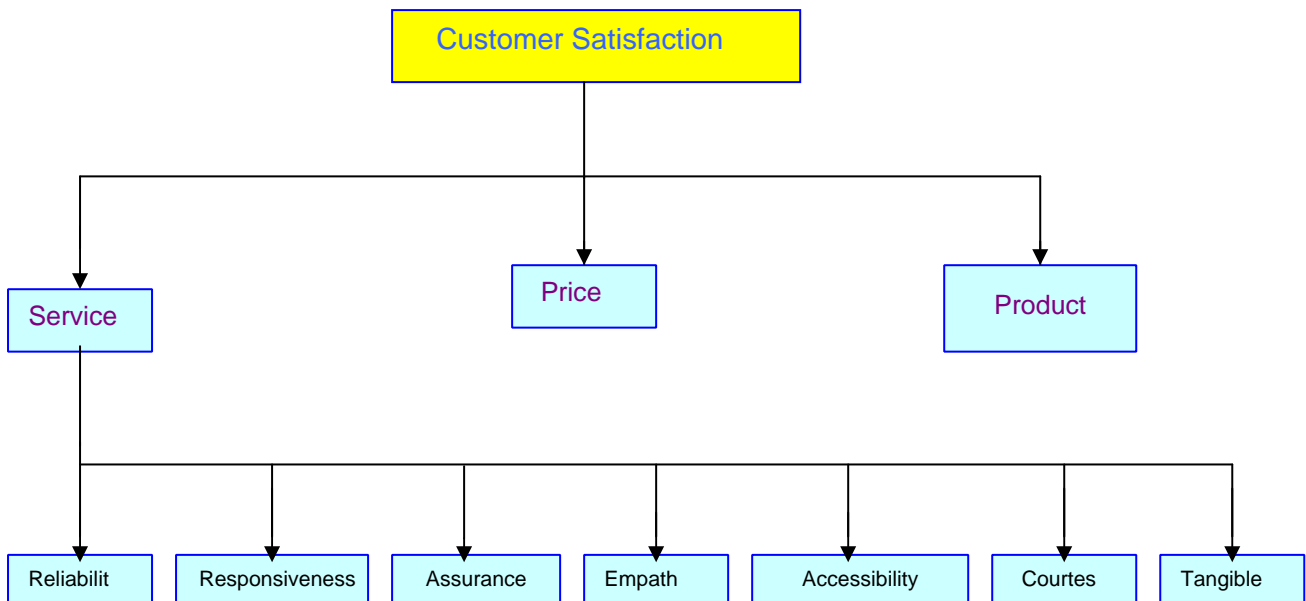
#### **4.1 Overview:**

Customer is the most significant piece of any association and customer satisfaction is the main thing to get more customers, to make more benefit. The bank is an administration association, here it is required to fulfill its customers. The Premier Bank Limited constantly attempted to give better support of its customer. In any case, it isn't workable for anybody or any association to fulfill the whole customer. In the event that JBL gives the best support of its customer, there will be a few people who will be not fulfilled by any stretch of the imagination. Not just that, the customer satisfaction level may be changed step by step. In my assistant period, I see that one customer's decision, his/her assessment, emotions about JBL items, practices are not the same as different customers, and satisfaction level is likewise fluctuating from others. To maintain a business effectively, every association must gauge its customer's satisfaction level. In JBL, I need to meet numerous customers in a day. Some of them are content with JBL however some of them are completely frustrated with JBL. To comprehend this circumstance clearer, I decision this present customer's satisfaction level as my assistant task. To gauge this satisfaction level, I posed some fixed inquiry to 100 unique customers who visited JBL, Shyamoli Branch every now and again. (Examiner is connecting in the reference section). I separated my examiner in certain criteria, as JBL item, Employees conduct, Charges, Loan offices, Interest rate, and so forth. Two kinds of customers are visiting JBL most. One for the exchange and another for record administration. I pick haphazardly my examples for my review. In my objective customers, some of them are specialist, a few people are administration holder, some of them are housewife or understudy, and so forth. Subsequent to finishing my review, I broke down that information by utilizing the diagram and have discovered an outcome.

#### **4.2 Customer Satisfaction:**

The customer satisfaction level of Premier Bank we should realize what is customer satisfaction? What are the elements that are affecting customer satisfaction and why it is required? Customer satisfaction is extremely difficult to characterize the same number of components impact it. The by and large acknowledged the meaning of customer satisfaction is "The degree to which an item saw presentation coordinates a purchaser's desire. In the event that the item's presentation misses the mark regarding desires, the purchaser is disappointed. In the event that exhibition coordinates or surpasses desire, the purchaser is fulfilled or pleased".

**So, Customer satisfaction = Perceived Performance – Actual Performance**



**Figure:** Variable of customer satisfaction

This service quality has some dimensions that are presented in the above diagram.

Nature of administration is one of the significant variables that impact customer satisfaction. Analysts and administrators of administration firms agree that administration quality includes a correlation of desires with execution. Along these lines, by this outline, the creator attempted to demonstrate the 7 components of administration quality and the dependability, responsiveness, confirmation, sympathy, effects, get to and in conclusion cordiality. These seven measurements are talked about here beneath:

**Reliability:**

- Providing service as promised
- Dependability in handling customers' service problems
- Providing services right the first time.
- Providing services at the promised time.
- Maintaining all of free records accurately.

### Empathy:

- Giving customers individual attention
- Employees who deal with customers' in a caring fashion (recognizing regular customer)
- Having the customer's best interest at heart.
- Employees who understand the need of their customers
- Convenient business hours.

### Responsiveness:

- Keeping customers' informed as to when services will be performed
- Prompt service to customers (sending bill)
- Willingness to help customers (calling back)
- Readiness to respond to customers' requests

### Tangibles:

- Modern equipment
- Visually appealing facilities (plastic credit card)
- Employees who have a real, professional appearance
- Visually appealing materials associated with the service.

### Assurance:

- Employees who have confidence in customers ☹ Making customers feel safe in their transactions
- Employees who are consistently courteous.
- Employees who have the knowledge to answer customer questions.
- Physical Safety

### Accessibility:

- The service is easily accessible by telephone (lines are not busy and don't put you on hold)
- Waiting time to receive service is not expensive
- Convenient time of operation  $\frac{3}{4}$  Convenient location of service facility

### Courtesy:

- Politeness, respect, consideration and friendliness
- Clean and neat appearance of public contact personnel.
- Consideration for the consumer's property.

### 4.3 Customer satisfaction factor:

Banking is an administration situated business. They are giving administration to draw in the customer. They are the key components of the business. So Banks are for the most part stressing on giving better and quality support of the customer. They should more worry about what kind of administration they are giving. Presently in the market, there are extreme rivalries among banks. Customer satisfaction relies on a few components of the bank. Herewith we can quantify the degree of customer satisfaction by breaking down various satisfaction factor. Customer satisfaction factor is given the roar.

- 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 JBL
- Interest rate charged by JBL for different loan
- Online banking system of JBL
- Service charge
- Behavior of employee
- Internal environment
- Employee interaction
- ATM Booth Service

Here we have taken data from the general customer of the bank who has taken administration from the bank on various occasions. So we have taken the data from 50 general individuals who have partitioned the bank's administration quality into certain criteria, for example, Excellent, Good, Average and Bad. To gather the data, we have utilized customer assessment envelope the bank. Also, day by day we have recorded the data in our logbook.

## **Chapter 05**

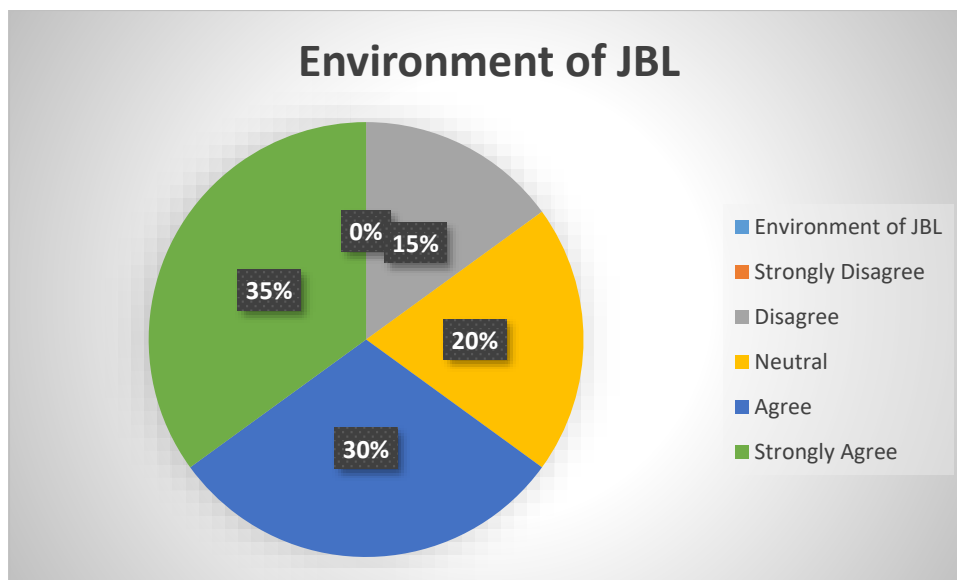
### **Analyses of Customers' Satisfaction of JBL**

## Introduction:

The main objective of this study is to examine the level of customer satisfaction. Data have been collected from both primary and secondary sources. The questionnaire is made based on some variables that have directly or indirectly influence on the customer satisfaction level. With the help of MS excel tables & Charts, the data are analyzed and interpreted. Analysis of survey data is given below:

### 5.1 Environment of JBL

Environment of JBL	
Strongly Disagree	0
Disagree	15
Neutral	20
Agree	30
Strongly Agree	35
Total	100

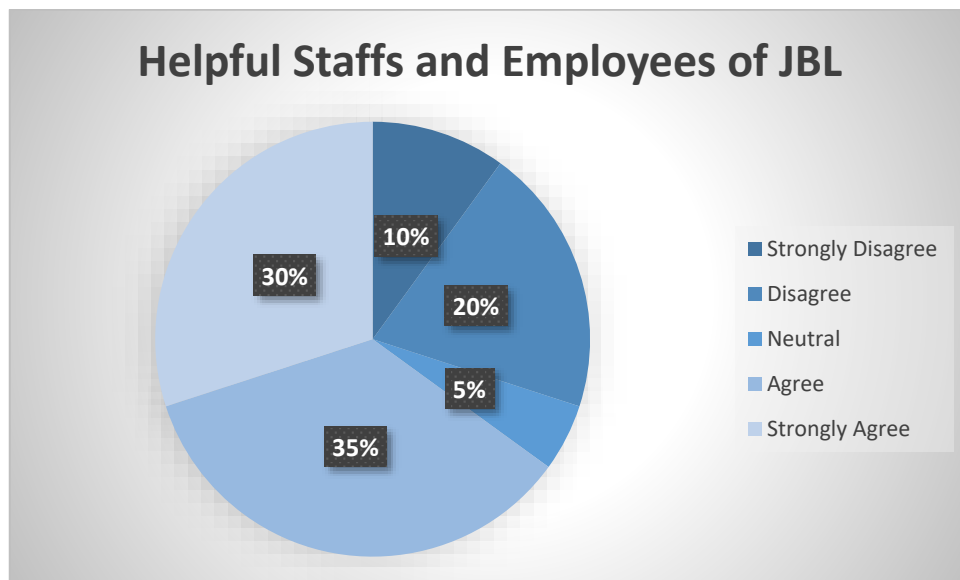


#### Interpretation:

From the above table and graph, it very well may be said that lone 35% of respondents firmly consented to this reality and 30% concurred. In the interim, the quantity of respondents who emphatically differ to this reality is 0%. Here 15% of respondents said they differ in such manner and 20% of respondents kept themselves in the unbiased side.

## 5.2 Helpful Staffs and Employees of JBL

Helpful Staffs and Employees of JBL	
Strongly Disagree	10
Disagree	20
Neutral	5
Agree	35
Strongly Agree	30
Total	100

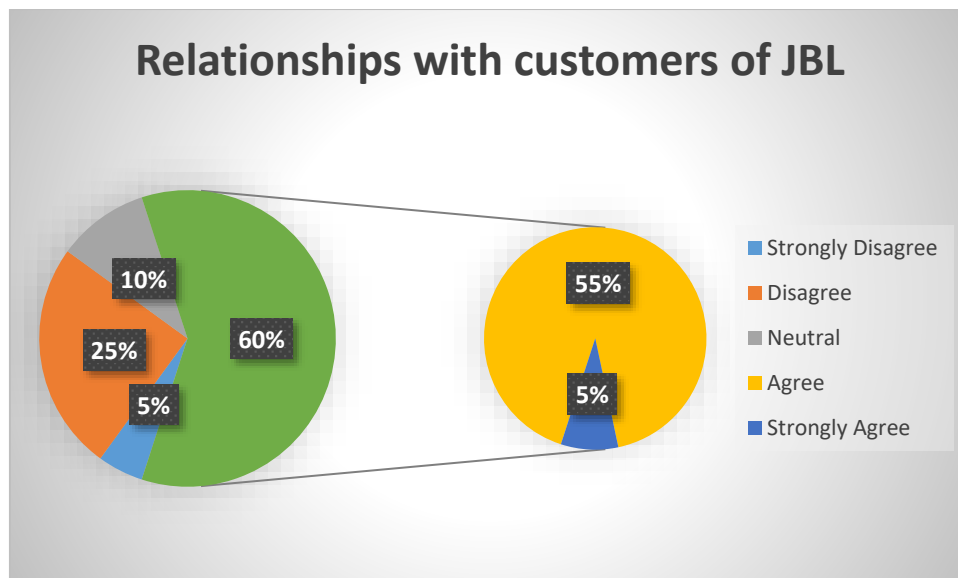


From the above table and diagram, we can say that lone 30% of respondents are unequivocally consented to this reality and 35% concurred. the number of respondents 10% who unequivocally differ and 20% differ and furthermore 5% respondent kept themselves in the fair-minded side.

## 5.3 Relationships with customers of JBL

Relationships with customers of JBL	
Strongly Disagree	5
Disagree	25
Neutral	10
Agree	55
Strongly Agree	5
	100



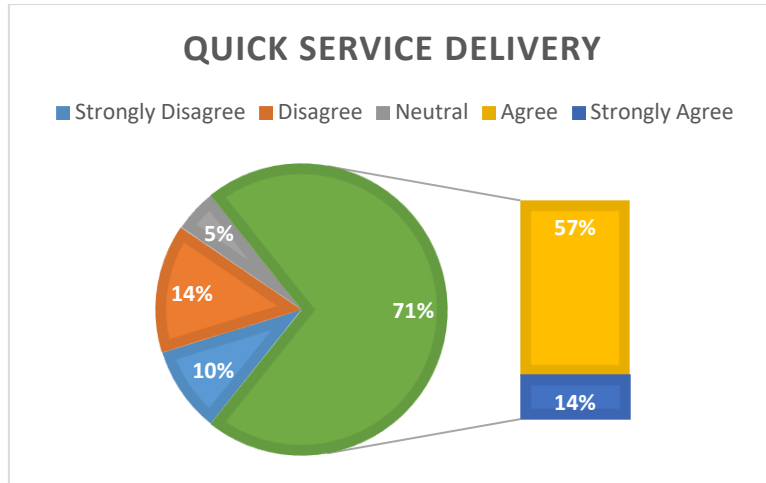


**Interpretation:**

Relationship with customers is the essential task of every organization. In response to the question, the above figure shows that 60% of customers gave a positive reply, whereas 55% of respondents agreed and 5% strongly agreed to this fact. The number of respondents who have expressed strong disagreement to this fact is 5%, 25% disagreed, and 10% remained neutral.

**5.4 Quick Service Delivery**

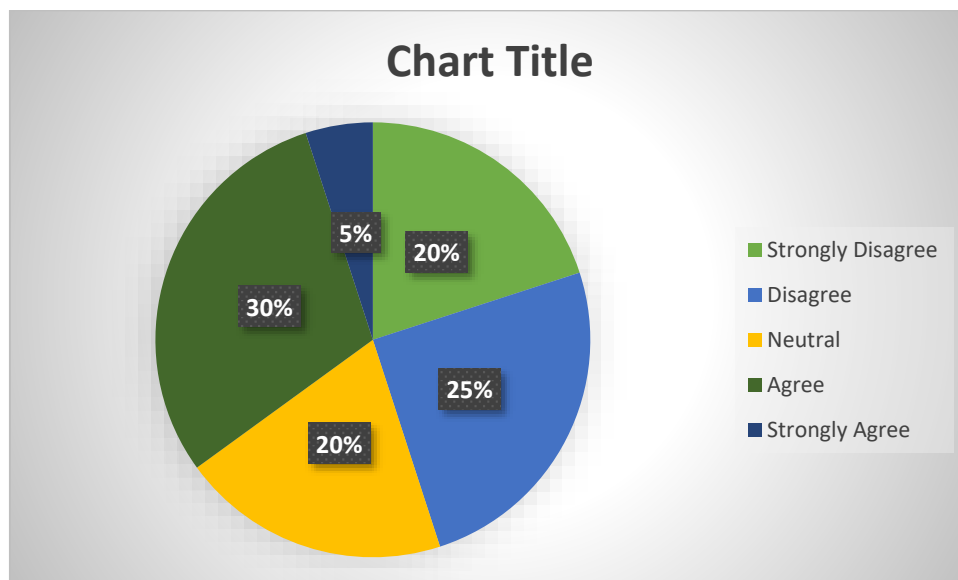
Quick Service Delivery	
Strongly Disagree	10
Disagree	15
Neutral	5
Agree	60
Strongly Agree	10
	100



As the quick service delivery of customers are 71% Responded are answered positively, 14% respondent is strongly agreed with their quick service, 57% respondents are agreed, 10% respondent is strongly disagreed with quick service, 14% respondents are disagreed and 5% respondents are neutral with this fact. Although majority customers are agreed with quick delivery service, so customers are satisfaction to get these services.

### 5.5 Online services of JBL

Online services of JBL	
Strongly Disagree	20
Disagree	25
Neutral	20
Agree	30
Strongly Agree	5
	100

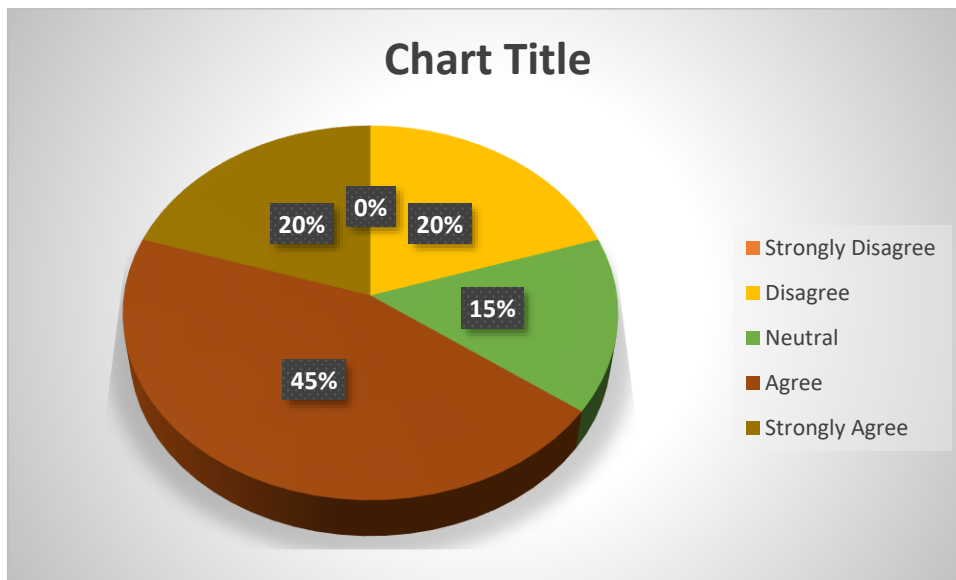


**Interpretation:**

From the above table and chart we can say that only 5% respondent strongly agreed with online service of JBL, 30% respondents are agreed, 20% respondents are strongly disagreed to this fact. Here 5% respondents are said that they are disagreed to this point and 20% respondents are kept themselves in neutral side.

**5.6 Low Service Charge**

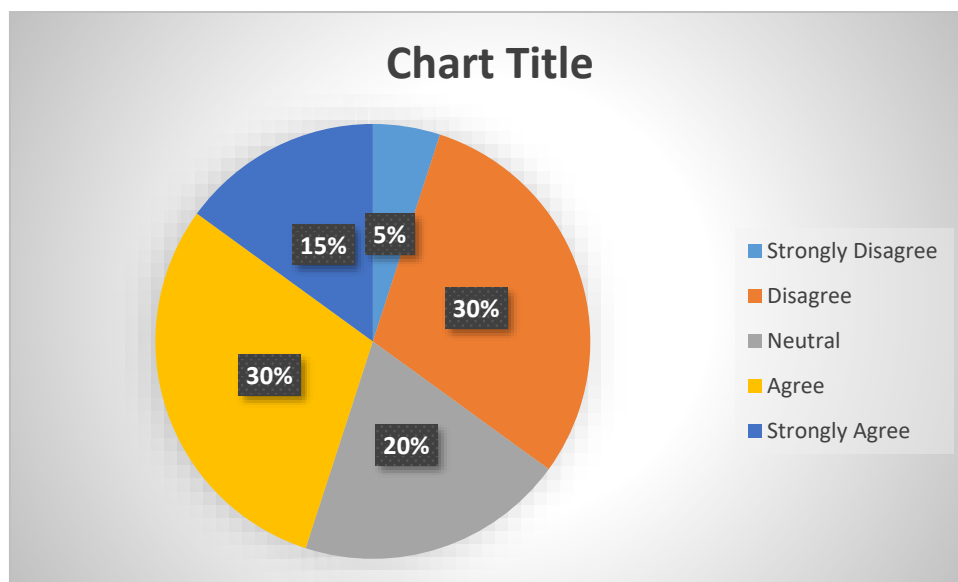
Low Service Charge	
Strongly Disagree	0
Disagree	20
Neutral	15
Agree	45
Strongly Agree	20
<b>Total</b>	<b>100</b>



The above table state that only 20% respondent is strongly agreed about this point,45% respondents are agreed. On the other hand, 0% respondents are strongly disagreed to this fact. Also 20% respondents are said that they are disagreed with low service charge and15% respondents are kept themselves in neutral side.

## 5.7 JBL Offers Best Deposit Schemes

JBL Offers Best Deposit Schemes	
Strongly Disagree	5
Disagree	30
Neutral	20
Agree	30
Strongly Agree	15
	100

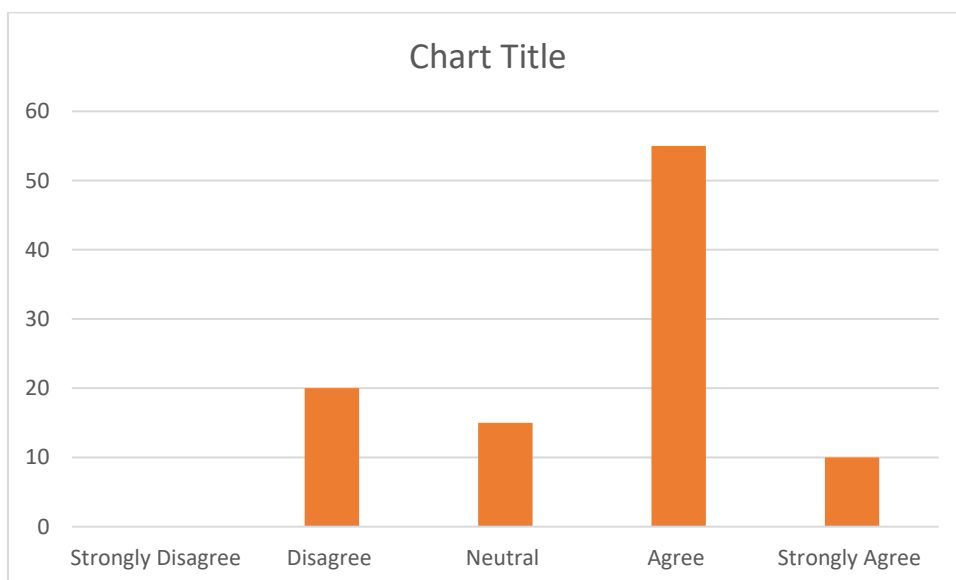


### Interpretation:

Deposit schemes are the most important satisfaction level of customers. In response to the above question 15% respondent strongly agreed to this fact and 30% respondents are agreed, 5% is strongly disagreed with this fact. Other side 30% respondents are expressed that they are disagree to this fact and 20% respondents are kept themselves in neutral point.

## 5.8 Discloses Information

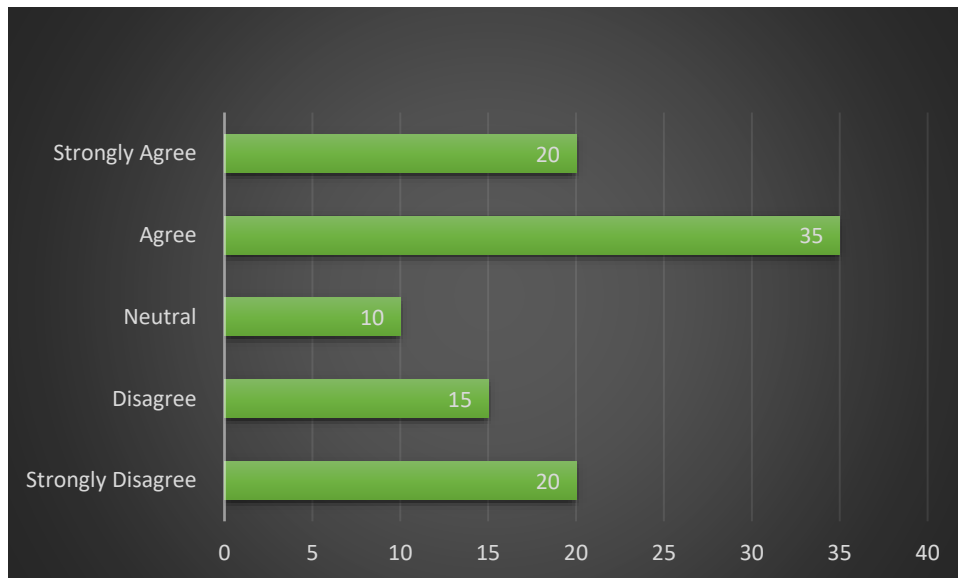
Discloses Information	
Strongly Disagree	0
Disagree	20
Neutral	15
Agree	55
Strongly Agree	10
<b>Total</b>	<b>100</b>



Disclose information is the significant service of every organization. The above statement shows that 10 respondents are strongly agreed to this fact and 55 respondents are agreed. Beside 0 respondent is strongly disagreed with this point. Also 20 respondents are disagreed to this point and 15 respondents are neutral about this statement.

## 5.9 Comparative Service Delivery

Comparative Service Delivery	
Strongly Disagree	20
Disagree	15
Neutral	10
Agree	35
Strongly Agree	20
Total	100

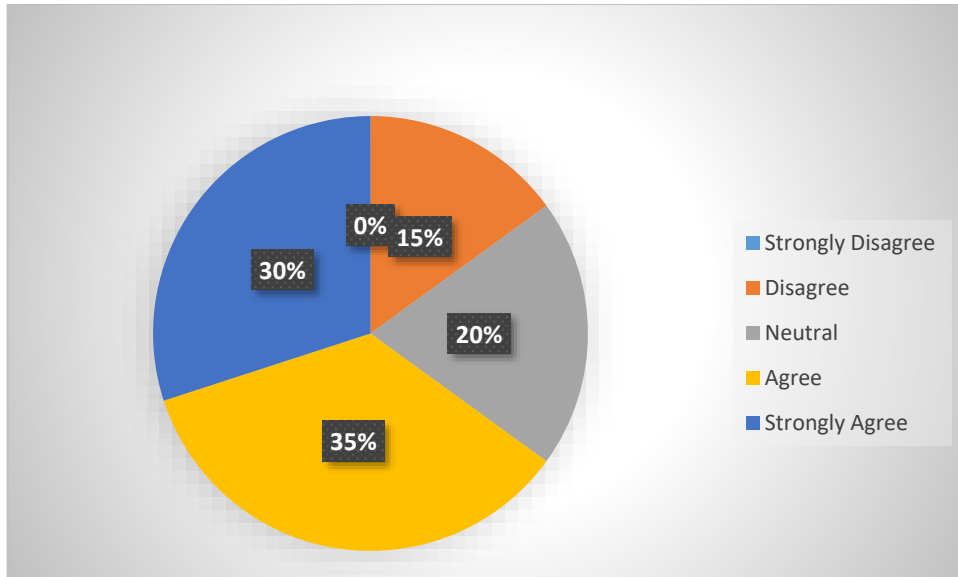


**Interpretation:**

From the above table and chart we can say that only 20 respondents strongly agreed to this fact and 35 agreed. the number of respondent who are strongly disagreed to this fact is 20. Here 15 respondent said they disagree to this point and 10 respondent kept themselves in neutral side.

**5.10 Deposit Money in Janata Bank (New Charges)**

Deposit Money in Janata Bank (New Charges)	
Strongly Disagree	0
Disagree	15
Neutral	20
Agree	35
Strongly Agree	30
	20



From the above table and chart we can say that only 30% respondents strongly agreed to this fact and 35% agreed. the number of respondent 30% who are strongly disagreed to this fact. Here 15% respondent said they disagree to this point and 20% respondents kept them in neutral side.

## CHAPTER SIX

### FINDINGS, RECOMMENDATIONS & CONCLUSION



## 6.1 Findings

### Findings of the study are as follows-

1. 35% respondents strongly agreed and 30% customers are agreed that the environment of JBL is good whereas rest 0% of customer are not fully agreed that the environment is good.
2. 30% respondents strongly agreed and 35% customers are agreed to Helpful Staffs and Employees of JBL is good whereas rest 10% of customer are not fully agreed that Helpful Staffs and Employees is good.
3. 5% respondents strongly agreed and 55% customers are agreed to Relationships with customers of JBL is good whereas rest 5% of customer are not fully agreed that Relationships with customers of JBL is good.
4. 14% respondents strongly agreed and 57% customers are agreed to Quick Service Delivery is good whereas rest 10% of customer are not fully agreed that Quick Service Delivery of JBL is good.
5. 5% respondents strongly agreed and 30 % customers are agreed to Online services of JBL is good whereas rest 20 % of customer are not fully agreed that Online services of JBL is good.
6. 20% respondents strongly agreed and 45% customers are agreed to Low Service Charge of JBL is good whereas rest 0 % of customer are not fully agreed that Low Service Charge
7. The study found 65 % of customer are agreed that of JBL is good whereas 35% are not. JBL should concern about these 35% customer and take initiative to enhance their satisfaction about Low Service Charge of JBL
8. The study found 45 % of customer are agreed that JBL Offers Best Deposit Schemes of JBL is good whereas 55% are not. JBL should concern about these 55% customer and take initiative to enhance their satisfaction about JBL Offers Best Deposit Schemes of JBL.
9. The study found 35 % of customer are agreed that Discloses Information of JBL is good whereas 65% are not. JBL should concern about these 65% customer and take initiative to enhance their satisfaction about Discloses Information of JBL.

10. The Study found 45 % of customer are agreed that of JBL is good whereas 55% are not. JBL should concern about these 55% customer and take initiative to enhance their satisfaction about Comparative Service Delivery JBL

## **6.2 Recommendations**

Customer satisfaction has been one of the essential apprehensions of today's bank industry. Customers always want to best services from the bank. Now day's customers are becoming very much dynamic. To enhance the satisfaction of the customers, JBL may take the following initiative to improve the performance of the bank-

1. The study found 65% of customer are agreed that the JBL's environment is good whereas 35% are not. JBL should concern about these 35% customer and take initiative to enhance their satisfaction about JBL environment.
2. The study found 65% of customer are agreed that the helpful staffs and employees is good whereas 35% are not. JBL should concern about these 35% customer and take initiative to enhance their satisfaction about JBL helpful staffs and employees.
3. The study found 60 % of customer are agreed that Relationships with customers of JBL is good whereas 40 % are not. JBL should concern about these 40 % customer and take initiative to enhance their satisfaction about Relationships with customers of JBL.
4. The study found 71 % of customer are agreed that Online services of JBL is good whereas 29% are not. JBL should concern about these 29% customer and take initiative to enhance their satisfaction about Online services of JBL.
5. The study found 35 % of customer are agreed that Online services of JBL is good whereas 65% are not. JBL should concern about these 65% customer and take initiative to enhance their satisfaction about Online services of JBL.
6. The study found 65 % of customer are agreed that of JBL is good whereas 35% are not. JBL should concern about these 35% customer and take initiative to enhance their satisfaction about Low Service Charge of JBL.
7. The study found 45 % of customer are agreed that JBL Offers Best Deposit Schemes of JBL is good whereas 55% are not. JBL should concern about these 55% customer and take initiative to enhance their satisfaction about JBL Offers Best Deposit Schemes of JBL.

8. The study found 35 % of customer are agreed that Discloses Information of JBL is good whereas 65% are not. JBL should concern about these 65% customer and take initiative to enhance their satisfaction about Discloses Information of JBL.
9. The Study found 45 % of customer are agreed that of JBL is good whereas 55% are not. JBL should concern about these 55% customer and take initiative to enhance their satisfaction about Comparative Service Delivery JBL.
10. The study found 45 % of customer are agreed that Deposit Money of JBL is good whereas 65% are not. JBL should concern about these 65% customer and take initiative to enhance their satisfaction about Deposit Money of JBL.

### 6.3 Conclusion

Customer satisfaction has become important issues of bank industry to achieve goals of the bank. The success or failure of every organization depends on customer satisfaction. Despite competition among banks in Bangladesh the Janata Bank Limited has achieved good reputation around Bangladesh. It has to compete with not only State-owned bank but also private commercial banks. Though the Janata Bank Limited has lack behind in many sectors such as online banking but still people are investing in this bank because of its good reputation. This report shows what JBL is serving to their customers and what is the response of customers on the service provided by them. Huge number of researches has been done on banking sector of Bangladesh to find out the role of banking industry in the development of economy. Banks plays an important part in the economy of developing country like Bangladesh. Basically the services of private bank are better than state-owned bank. But in case of reputation, reliability, service charge, and deposit schemes are better than private banks. So the bank should provide different services to retain the customers. In this regarding, the bank should identify their strength and need to recover their weak sides.

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## APPENDIX

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