

# **Internship Report**

**On**

**“Customer Satisfaction of Rupali Bank Limited”**

## **Submitted To**

**Dr. S M Sohel Rana**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## **Submitted By**

**Kazi Mosiur Rahaman Tamim**

ID: 161-11-314

Program: BBA

Major: Marketing

Faculty of Business and Entrepreneurship

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# LETTER OF TRANSMITTAL

To,

**Dr. SM Sohel Rana**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Subject: Submission of Internship Report.**

Dear Sir,

With due respect that I, **Kazi Mosiur Rahaman Tamim ID: 161-11-314** would like to inform you that here is the report on “**Customer Satisfaction of Rupali Bank Limited**” that was assigned to me under the internship program. It was a great pleasure for me to do the assigned report. I have conducted my internship program in **Rupali Bank Limited, Corporate Branch**, with your kind supervision. I believe that the knowledge and experience I gathered during the internship period, will be helpful in my future professional life.

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

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

**Sincerely Yours,**

.....

**Kazi Mosiur Rahaman Tamim**

ID: 161-11-314

Major: Marketing

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## **SUPERVISOR’S DECLARATION**

It gives me immense pleasure to certify that the report titled “**Customer Satisfaction of Rupali Bank Limited**” has been completed by **Kazi Mosiur Rahaman Tamim, ID: 161-11-314**, student of BBA program, Department of Business Administration Daffodil International University, Dhaka under my supervision and guidance. As far as I know, this is an original work, which has not been published in any journal or submitted to any institution or department for any degree or diploma.

I do hereby accept it a fully recommend Internship report for evaluation.

.....

**Dr. S M Sohel Rana**

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

## **Student's Declaration**

I, Kazi Mosiur Rahman Tamim, ID: 161-11-314, Bachelor of Business Administration, Department of Business Administration, Faculty of Business and Entrepreneurship hereby declare that the work presented in this internship report has been conducted by me and has not previously been submitted to any other university / institution for academic qualification. The work I have presented does not infringe any existing copyright, and no part of this report has been copied to any degree or to any other work previously done.

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

.....  
**Kazi Mosiur Rahaman Tamim**  
ID: 161-11-314  
Major: Marketing  
Department of Business Administration  
Faculty of Business & Entrepreneurship

## ACKNOWLEDGEMENT

The opportunity has already come and gone to offer my most profound thanks and humble accommodation to the all-powerful Allah yet for whose help I would not have the capacity to finish an immense undertaking of setting up this report.

I would like to explicit my deep sense of appreciation towards one of my Supervisor **Dr. S M Sohel Rana**, Associate Professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University for giving me an opportunity to complete my internship report on “**Customer Satisfaction of Rupali Bank Limited**” In fact, no devotee can achieve perfectness without the help of a scholar. Similarly, a student can never be perfect without the help of a good teacher. A good teacher may be a landmark for any student. I am greatly indebted to I would like to explicit my deep sense of appreciation towards one of my Supervisor **Dr. SM Sohel Rana**, Assistant Professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University for giving me an opportunity to Complete my internship report and his suggestions and guidelines Were really a great help to me.

Especially, I am also thankful to **Mohammad Afzal Hossain**, Deputy General Manager of Rupali Bank Limited, Corporate Branch who gave me the opportunity to allow me in this organizational arena. I would also like to express my heart full thanks to all officers of the Rupali Bank Limited, Corporate Branch. Dhaka and also my friends and Elder Brother for their excellent support and proper guidance in completing my internship report.

## **DEDICATION**

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

May Allah bless them to live longer.

## **EXECUTIVE SUMMARY**

The study was conducted to find out customer's satisfaction level within the organization. This report was a consistence of information about the project that had been assigned with which happened to be the customer satisfaction. Data were collected from both primary and secondary sources. Annual Report of Rupali Bank Limited was the basis of secondary sources of data. Here I tried to get information from the customers in a direct formal way. In this study it was found that facilities were available and satisfactory issue of customers, which are Online service system, knowledge about employees, timely manner of them, new technology, ATM booth facilities, Speed of transaction, service charges.

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

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# **Chapter 1**

## **Introduction**

## **1.1 Background of the Study**

For an economy, cash is one of the most significant and basic components which can be contrasted and the blood of our body when a money related organization like a bank go about as a supply route arrangement of that body. The money related establishment is one of the blasting and expanding areas in our nation. From the earliest starting point to today the bank is assuming a significant job in our nation. A bank is a money related go-between that acknowledge store and channels those store into loaning exercises, either legitimately or through capital markets. Additionally, the bank gives credit office to the top of the line financial specialists for a major venture in the mechanical, foundation and administration divisions.

In Bangladesh, customers of the financial part have a solid bartering position because of the critical development of banking administrations. Accordingly, banks need to give administration cautiously due to the accessibility of more banks. Customers are one of the most significant elements for a monetary foundation like a bank. To be fruitful, banks must concentrate on the client's needs and needs. Through satisfying client's requests and fulfilling them, a bank can accomplish its objective effectively. Be that as it may, fulfilling customers and making long haul association with them is an exceptionally basic errand.

The banking segment of Bangladesh is getting to be focused step by step, new banks are opening, existing banks are attempting to include imaginative items in its product offering and make their administrations progressively effective new innovations are desiring advantageous banking. Among the majority of the banks working in Bangladesh, Rupali Bank Ltd. (RBL) was established with the merger of 3 (three) past business banks, for example, Muslim Commercial Bank Ltd., Australasia Bank Ltd. furthermore, Standard Bank Ltd. which was worked in the then Pakistan on March 26, 1972, under the Bangladesh Banks (Nationalization) request 1972 (P.O. NO. 26 of 1972), with every one of their advantages, benefits, rights, powers, specialists, benefits, liabilities, borrowings and commitments. Rupali Bank filled in as a nationalized business Bank till December 13, 1986. Rupali Bank Ltd. Risen as the biggest Public Limited Banking Company of the nation on December 14, 1986.

## **1.2 Objectives of the Study**

- ❖ To know the customer satisfaction of Rupali Bank Limited, Corporate Branch, Mirpur.
- ❖ To identify the problems faced by the customers of RBL

- ❖ To recommend suggestions to improve banking performances for keeping the customers satisfied.

### **1.3 Methodology**

This study is conducted to find out the customer satisfaction level of Rupali Bank Limited. Here I tried to follow all the systematic way of research procedure.

#### **Type of Research**

The research is descriptive in nature.

#### **Sources of Data**

Relevant data for this report has been collected from both primary and secondary way.

#### **Primary data Collection**

Face to face conversation with the customer of Rupali Bank Limited, Corporate Branch, Mirpur.

- Direct observation
- Observing practical work
- A questionnaire survey of customer
- Discussion with the employees.

#### **Secondary Data Collection**

- Annual report of Rupali Bank Limited.
- The website of Rupali Bank Limited.
- Different publications of Rupali Bank Limited.
- Relevant books research paper and journal.

#### **Population of the Study**

All the customers of "Rupali Bank Limited, Corporate Branch." are chosen as the population of this study.

#### **Sample Size**

For this study, 100 samples have been taken from the overall population.

### **Sampling Technique**

In this survey, convenience sampling technique was used to collect data for analyzing the level of customer satisfaction.

### **Tools and Technique**

Simple statistical tool like Mean and different Graphs and Charts has been used to conduct the analysis of the study.

## **1.4 Scope of the Study**

This paper provides the comprehensive idea about the employee's behavior, their performance, banking facilities, wide range of banking services and the level of customer's satisfaction of Rupali Bank Ltd. Corporate Branch, Mirpur. The paper is mainly focus on why people choose this bank in such a competitive banking environment.

## **1.5 Limitations of the Study**

The report covers its overall department wise function, structure and performance. To complete a report in a particular study there are many limitations we need to face.

Following are the main limitations of the report:

- ❖ Bank policy was not disclosing some data and information for apparent reasons.
- ❖ The time is not sufficient for gathering data and preparing the report.
- ❖ In case of collecting data from primary respondent, they give the average answer of all questions.

**Chapter 2**  
**Literature Review**

Ameme, B., &Wireko, J. (2016); Asserted in his exploration that in the present focused reality where innovation assumes a significant job and in the event that we talk about banking division or industry there is a positive connection among innovation and consumer loyalty. They additionally expressed that the fulfillment of customers isn't simply presenting creative items and administrations preferably it is significantly more over that. They likewise found that if the bank needs to turn into the market chief in the focused condition it must utilize the imaginative methodology in every one of the perspectives like items and administrations. Additionally, there is a huge connection between mechanical development and cost. As the development increment, the expense additionally increments.

Machogu, A. M., &Okiko, L. (2015); Research brought to light that with e-banking complexities on customer satisfaction. Results shows that there are factors which leads to customer satisfaction particularly in e-banking, which is one of the very important and fast growing way of doing banking. Factors are accessibility, convenience, security, privacy, content, design, speed, fees and charges have influence on customer satisfaction where the other factors notified have no significant influence.

Kaur, N., & Kiran, R. (2015); Founded in their research which was on public, private and foreign shows that customer is more satisfied with the services quality of the foreign banks then the private and public banks.

Kundu, S., &Datta, S. K. (2015); Research found regarding e-service quality, customer satisfaction and trust they found that there is a significant relationship among e-service quality, trust and customer satisfaction. Internet banking service quality has huge impact on trust. They also researched that in case of internet banking privacy and fulfillment are the main factors of service quality which have influence on trust. Also banks should be more concerned about the privacy of individual transaction of the customers. According to Ernest and young (2012) survey showed that price factor was the main concern for 50 percent customers.

Zeinalizadeh, N., Shojaie, A. A., &Shariatmadari, M. (2015); Among the nine customer satisfaction factors and loans, instant service and attendance are the main factors that have a more significant impact on customer satisfaction followed by interest rates and bank accessibility and service perception that have less impact on customer satisfaction.

Rahi, S. (2015); Guaranteed in his exploration that in the present aggressive existence where innovation assumes a significant job and in the event that we talk about banking area or industry there is a positive connection among innovation and consumer loyalty. They additionally expressed that the fulfillment of customers isn't just presenting inventive items and administrations preferably it is substantially more over that. They likewise found that if the bank needs to turn into the market chief in the aggressive condition it must utilize the imaginative methodology in every one of the viewpoints like items and administrations. Additionally, there is a huge connection between mechanical advancement and cost. As the development increment, the expense likewise increments.

Pareek, V. (2014); Research opined with a remark that out of several factors few causal fundamental factors like product attributes, employee characteristics, customer convenience, Bank tangibles, cost of transactions and customer communication contributes in customer satisfaction in Indian banks. Interestingly convenience one of the 4 P.s i.e. marketing mix was found to be an unimportant in deciding customer satisfaction in Indian banks (studied banks).

Vyas, V., & Raitani, S. (2014); Opined that there are numerous drivers of exchanging conduct in the banks. Especially they discovered nine basic variables which add to exchanging the banks. One extremely intriguing driver is consumer loyalty in every one of the drivers which add to the exchanging conduct of customers. So again we can't overlook that consumer loyalty of the central point among. Banks should turn out with the systems that expansion the consumer loyalty's.

Suriyamurthi, S., Mahalakshmi, V., & Arivazhagan, M. (2013); It has been noted that in the Katathrot competition where every bank is focusing on retaining and attracting new customers, relationship marketing is the key element that banks should take. They also found that the banking sector is one of the major service sectors and banks' businesses are less dependent on customer service and satisfaction. Banks should increase their services and make good relationship with the customer.

Gupta, A., & Dev, S. (2012); Opined satisfaction of customer is dependent on variable then independent variable. These dependent variables largely depend on service quality, ambience, involvement, accessibility and financial factors of the bank. According to the findings of the research. The impact of nearness of bank and financial factors on customer satisfaction is not up to the mark.



Sharma, N. (2012); The examination concentrate utilized the 17 factors identified with the quantitative parts of e-banking. Concentrate on rustic consumer loyalty's from e-banking was observed to be noteworthy. The research proposes that fulfillments in-country customers are very happy with e-banking administrations. In this way, so as to improve the inclination to utilize e-banking directs in country zones the utilization of nearby dialects during dealings ought to be advanced just as exposed. Her exploration additionally recommends that ATM is one of the significant channels out of all other banking channels for verifying the support of provincial customers.

Ganguli, S., & Roy, S. K. (2011); Research opined that in quickly determined innovation world banks ought to embrace the innovation which can prompt consumer loyalty and devotion. Remembering this they examined on four measurements like client care, innovation security and data quality, innovation comfort, and innovation utilization effectiveness and unwavering quality. Results express that there is a critical connection between client support, innovation use ease, and dependability and consumer loyalty. Then again, they found a positive connection between innovation comfort and consumer loyalty. So it was discovered that innovation assumes a significant job in fulfilling the client determined on account of banking.

Singh, J., & Kaur, G. (2011); The examination recommended that consumer loyalty is the result of seven determinants to be a specific social obligation, worker responsiveness, the presence of physical assets, fitness, and unwavering quality. Administrations advancement, positive informal. As indicated by their examination consumer loyalty whenever affected by social duty, positive verbal, and unwavering quality. They additionally established that relationship advertising is a significant device which can fundamentally build consumer loyalty. Different variables like worker conduct, their cordiality, amenability, participation, quickness, proficiency, learning level, dependability, and appearance additionally assume a significant job in fulfilling the client.

Munusamy, J., Chelliah, S., & Mun, H. W. (2010); Claimed of their research shows that service quality is a very important dimension of customer satisfaction in banking industry. All the determinants of service quality like reliability, assurance, tangibility, empathy and responsiveness shows significant relationship with customers. They also state that intangibility intension is very difficult to measure then tangibility particularly in case of service quality. Customer needs, wants, preferences change any point of time without giving some hints to industry.

Mishra A, (2009); Stated that customer satisfaction majorly depends on the provision of an approach for the manager so that higher customer satisfaction for the future could be obtained by the bank. Also in his research he used the demographical characteristics of the customers to know about the satisfaction level of the customers.

Rod, M., Ashill, N. J., Shao, J., & Carruthers, J. (2009); Research findings suggests that online banking positively influences customer perception. So bank management focus should be on good customer service quality in terms of reliability, responsibility, tangibility and empathic. This study was also found to be significant that online information system quality is very important predictor of overall banking service quality.

Lopez, J., Kozloski Hart, L., & Rampersad, A. (2007); Research claimed that by using the one of the service quality tool in which customer satisfaction was measured on the basis of ten dimensions. Results significantly show that out of ten six dimensions namely reliability, responsiveness, tangibles, access, communication, and credibility shows the positive impact on customer satisfaction.

Molina, A., Martín-Consuegra, D., & Esteban, Á. (2007); It has been discussed that communication with customers is very important which leads to the growth of the business. Also in the study there, they stated that customer satisfaction depends on service policy satisfaction, accessibility and satisfaction of front-line employees. So positive relationships with customers always lead to financial success in the bank in the long run.

Aaltonen, P. G. (2004); Raises awareness of the importance of demographic variables and the impact of technology technologies on customer satisfaction and loyalty in the financial services industry. In previous studies they have verified that highly satisfied customers are actually more loyal customers.

# **Chapter 4**

## **Organizational Overview**

## 4.1 Historical Background

Rupali Bank Ltd. (RBL) was constituted with the merger of 3 (three) erstwhile commercial banks i.e. Muslim Commercial Bank Ltd., Australasia Bank Ltd. and Standard Bank Ltd. which was operated in the then Pakistan on March 26, 1972 under the Bangladesh Banks

(Nationalization) order 1972 (P.O. NO. 26 of 1972), with all their assets, benefits, rights, powers, authorities, privileges, liabilities, borrowings and obligations. Rupali Bank worked as a nationalized commercial Bank till December 13, 1986. Rupali Bank Ltd. Emerged as the largest Public Limited Banking Company of the country on December 14, 1986.

## 4.2 Present Capital Structure

Authorized Capital	:	Tk. 7000 million (US\$ 88.66 million)
Paid up Capital	:	Tk. 1650 million (US\$ 20.9 million)

### Break up of paid up Capital::

Government shareholding	:	90.19%
Private shareholding	:	09.81 %

### Present Share Structure::

Total Number of share (Each lot : 10) 16,50,00,000

Share Demented by: 124358890  
shareholders

Rupali Bank operates through 550 branches. It is linked to its foreign correspondents all over the world. The total number of employees is 4293.

The Bank is supervised by the Managing Director (Chief executive) who is a reputed professional Banker.

## 4.3 Vision

To emerge as the country's prime financial institution for supporting private sector industrial and other projects of great impact on the country's economic development. Also be active participant in commercial banking by introducing new outlines of product and providing excellent service to the customer.

#### **4.4 Mission**

- ❖ To be competitive with other Banks and Financial Institution in rendering services
- ❖ To contribute to the country's socio-economic development by identifying new and profitable areas for investment,
- ❖ To mobilize deposit for productive investment,
- ❖ To expand branch network in commercially and geographically important places ;
- ❖ To employ quality human resources and enhance their capability through motivation and right-type of training at home and abroad;
- ❖ To delegate maximum authority ensuring proper accountability ;
- ❖ To maintain continuous improvement and up gradation in business policies and procedures ;
- ❖ To adopt and adapt to new technology ;
- ❖ To maximize profit by strong, efficient and prudent financial performance; and
- ❖ To introduce new product lines according to market needs.

#### **2.5 Strategic Objectives**

- ❖ Increase our market share by following an efficient growth strategy.
- ❖ Achieve a significant share of deposit and credits from the existing and niche markets.
- ❖ Develop innovative products and services that attract our targeted customers and market segments.
- ❖ Sustain a high quality assets portfolio to achieve strong and Sustainable returns and to continuously build shareholders' value.
- ❖ Develop a customer oriented service culture with special emphasis on customer care and accessibility. □Strengthen the bank's brand recognition.
- ❖ Explore new opportunities for growth and profitability, particularly by diversifying loan portfolio through structured finance and expansion of retail and SME financing.
- ❖ Strengthen the bank's brand recognition.

**4.6 Operational network organogram**



4.7 Product and Services of RBL



# **Chapter 4**

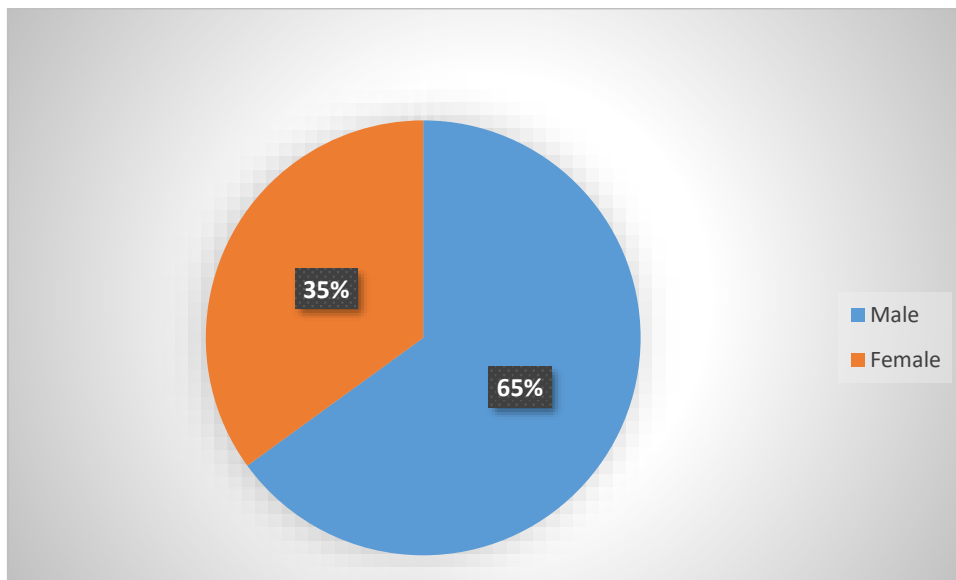
## **Data Analysis**



#### 4.1 Demographic Profile of the Respondents

The total sample size of the study is 100. Among the 100 respondents, the male respondents were 65 which is 61% of the total respondents and female respondents were 35 which is 39% of the total respondents.

Gender	
Male	65
Female	35
Total	100



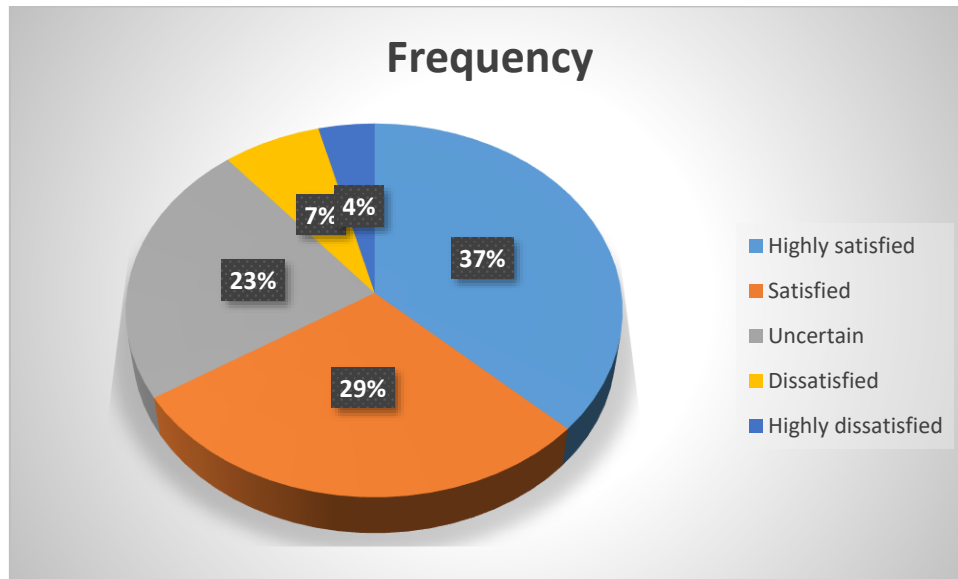
This Table and Graph are shown 65% Male and 35% are Female are Survey Report Respondent

#### 4.2 Behavior Satisfaction

How satisfied are you with the behavior of RBL staff?

Range	Frequency
Highly satisfied	37
Satisfied	29
Uncertain	23
Dissatisfied	7
Highly dissatisfied	4
Total	100

The analyzed data for this question is shown below with a pie chart:



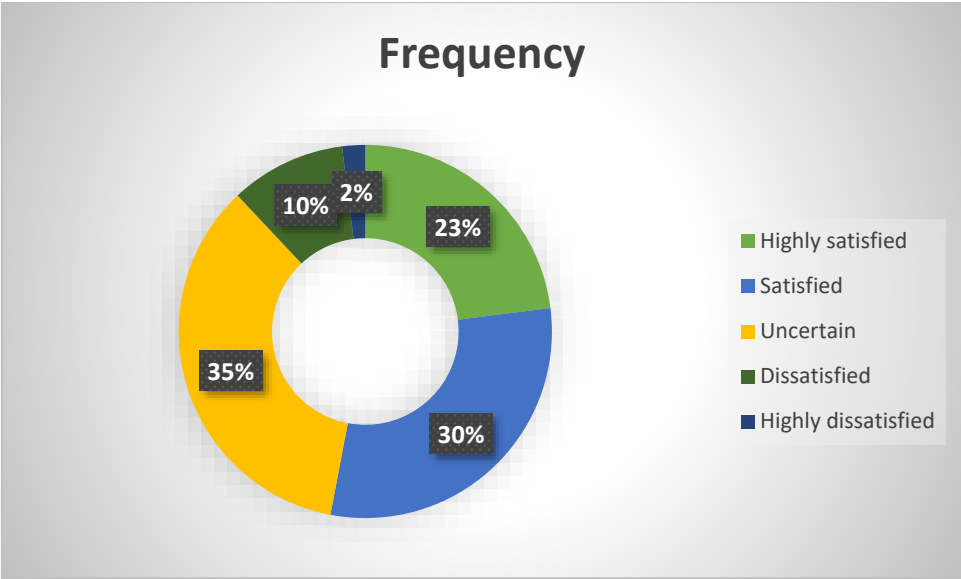
Here, the data shows that 37% of RBL’s customers are highly satisfied with the behavior of RBL staff whereas 29% are also satisfied. 23% of the customers were uncertain about their satisfaction level. On the other hand, 7% customers are dissatisfied with the behavior of RBL staff whereas 4% are highly dissatisfied.

### 4.3 Service Satisfaction

**How satisfied are you with the bank service from RBL staff?**

Range	Frequency
Highly satisfied	23
Satisfied	30
Uncertain	35
Dissatisfied	10
Highly dissatisfied	2
<b>Total</b>	<b>100</b>

The analyzed data for this question is shown below with a pie chart:



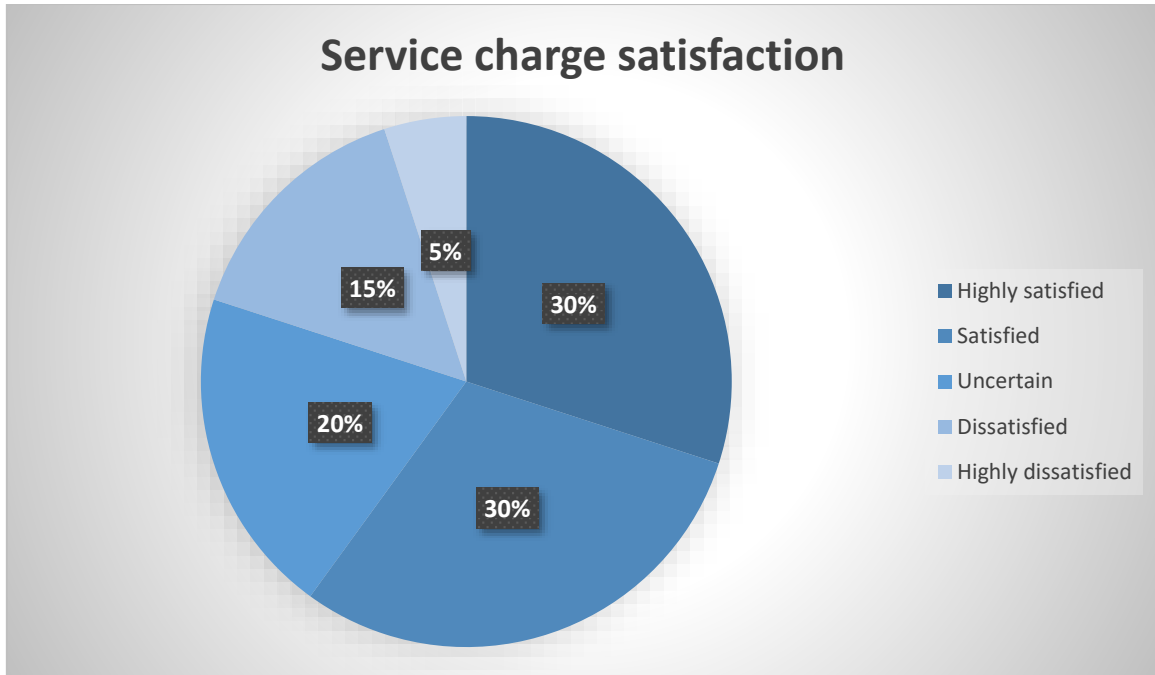
Here, it can be seen that 23% customers are highly satisfied with the bank service from RBL staff whereas 30% others are also satisfied. 35% customers are uncertain about their satisfaction regarding this matter. However, 10% customers dissatisfied with the bank service from RBL staff whereas only 2% are highly dissatisfied.

#### 4.4 Service Charge satisfaction

**How satisfied are you with the service charge of the bank?**

Range	Frequency
Highly satisfied	30
Satisfied	30
Uncertain	20
Dissatisfied	15
Highly dissatisfied	5
Total	100

The analyzed data for this question is shown below with a pie chart:



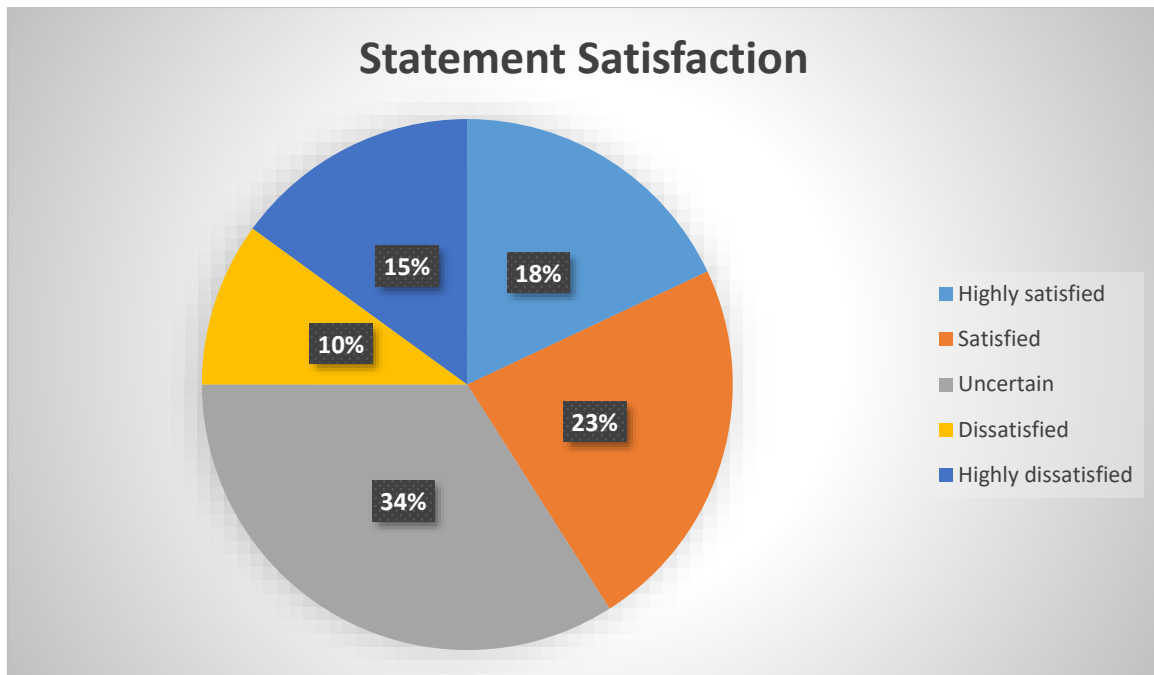
The table data and Pie Chart above shows that 30% customers are highly satisfied with the amount that RBL charges for service whereas 30% other customers are also satisfied. 20% customers could not say if they were satisfied or not. However, 15% customers are dissatisfied with the service charge of the bank whereas 5% are highly dissatisfied.

## 4.5 Statement Satisfaction

**How satisfied are you with the way you receive your statement?**

Range	Frequency
Highly satisfied	18
Satisfied	23
Uncertain	34
Dissatisfied	20
Highly dissatisfied	30
Total	200

The analyzed data for this question is shown below with a pie chart:



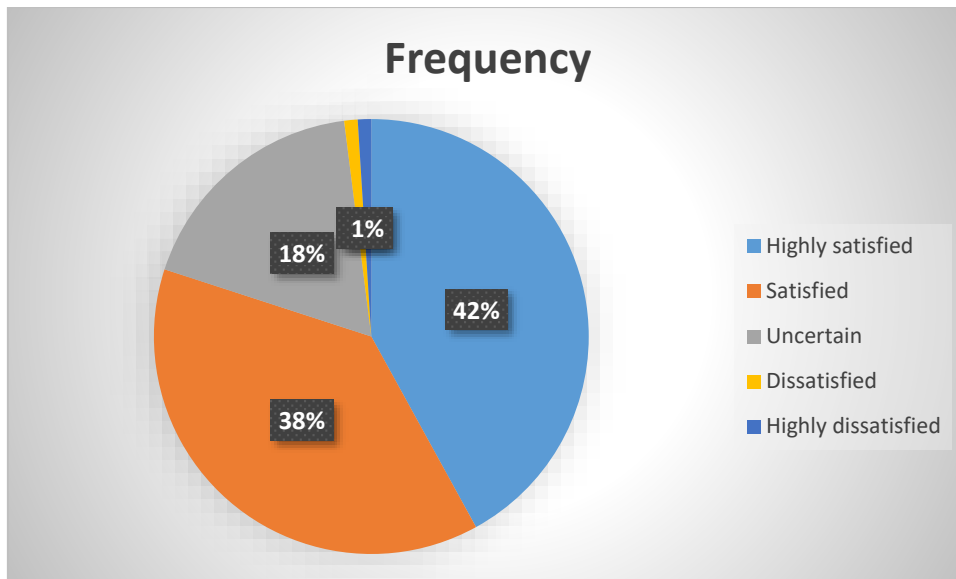
The table data and pie chart above reveals that 18% of RBL’s customers are highly satisfied with the way they receive their statement whereas 23% others are also satisfied. 34% could not decide their satisfaction level regarding the issue. Meanwhile, 10% customers are not satisfied with the way they receive their statement whereas 15% others are highly dissatisfied.

#### 4.6 Cheque Satisfaction

**How satisfied are you with the cheque book/delivery?**

Range	Frequency
Highly satisfied	42
Satisfied	38
Uncertain	18
Dissatisfied	1
Highly dissatisfied	1
<b>Total</b>	<b>100</b>

The analyzed data for this question is shown below with a pie chart:



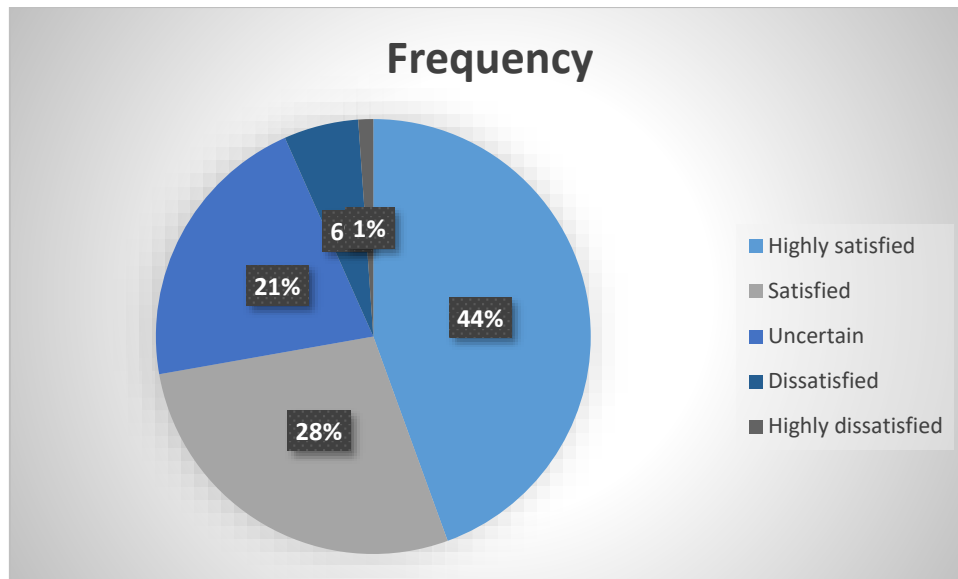
Here, the data shows that 42% of the customers are highly satisfied with the cheque book/delivery of RBL whereas 38% are also satisfied. 18% did not comment on the matter. On the other hand, merely 1% customers are dissatisfied with the cheque book/delivery of RBL whereas only 1% are highly dissatisfied.

#### 4.7 Cheque Satisfaction

How satisfied are you with the way RBL cash fixed deposited?

Range	Frequency
Highly satisfied	40
Satisfied	25
Uncertain	19
Dissatisfied	5
Highly dissatisfied	1
Total	200

The analyzed data for this question is shown below with a pie chart:



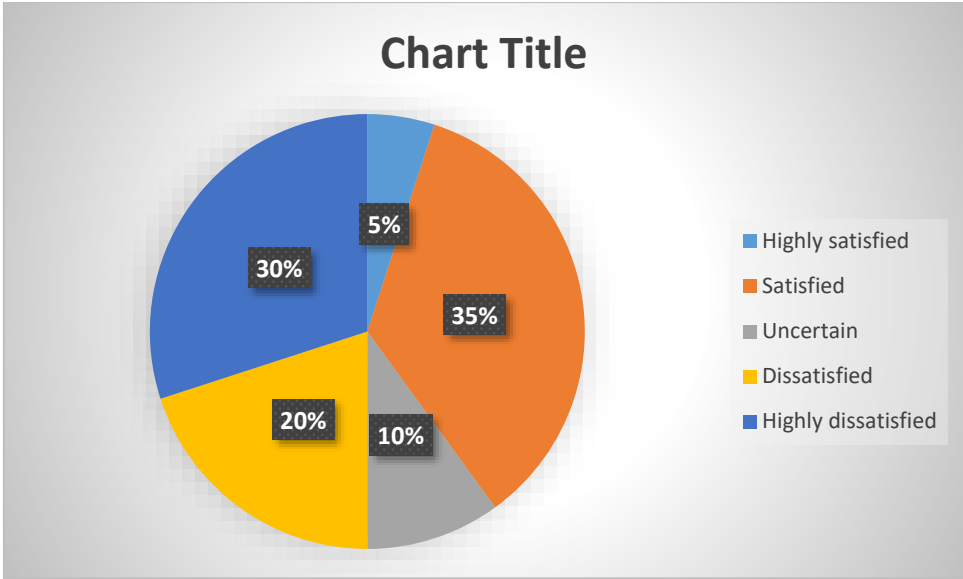
Here, the data shows that 44% of RBL’s customers are highly satisfied with the way RBL cash fixed deposited whereas 28% are also satisfied. 21% of the customers were uncertain about their satisfaction level. On the other hand, 6% customers are dissatisfied with the way RBLcash fixed deposited whereas 1% are highly dissatisfied.

#### 4.8 Delay Satisfaction

**How satisfied are you with the time of you have to wait for a service at RBL branches?**

Range	Frequency
Highly satisfied	05
Satisfied	35
Uncertain	10
Dissatisfied	20
Highly dissatisfied	30
Total	100

The analyzed data for this question is shown below with a pie chart:



Here, the data shows that only 5% of the customers are highly satisfied with the time of they have to delay for a service at RBL branches whereas 35% are also satisfied. 10% did not comment on the matter. On the other hand, most of customers 20% and 30% are dissatisfied and highly dissatisfied with the time of they have to wait for a service at RBL branches.

**4.9 Customer Feelings to Visit Branch**

**Q8. How do you feel when you go to RBL branches?**

How do you feel when you go to RBL branches?

Range	Frequency
Warmly welcomed	40
Neutral	35
Ignored	25
Total	100

. The data analysis is shown in the pie chart below:





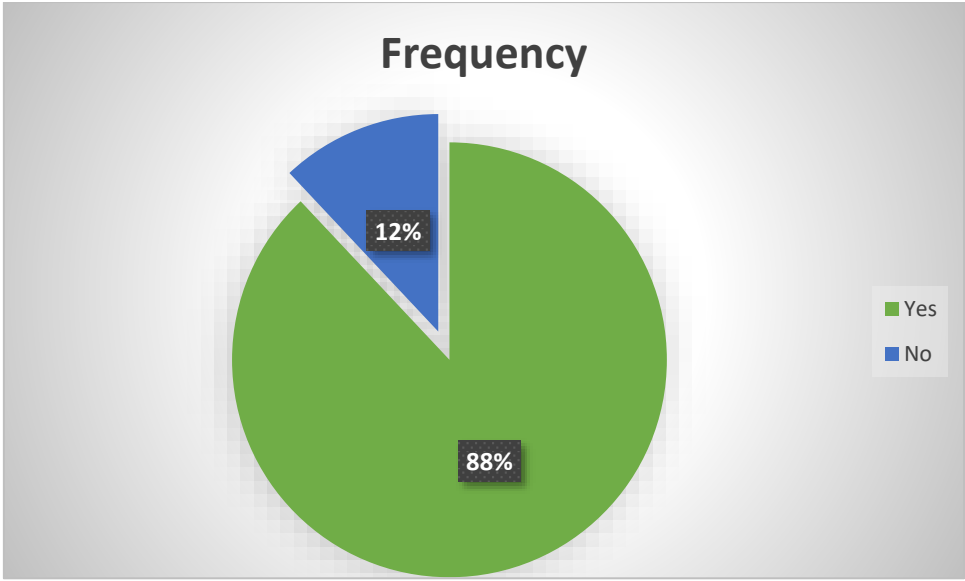
The gathered data in the table above shows that 40% of the customers feel warmly welcomed when they go to RBL branches, 35% feel neutral and 25% feel ignored

#### 4.10 Recommendation

Would you recommend RBL to your relatives/ friends/colleagues?

Range	Frequency
Yes	88
No	12
<b>Total</b>	<b>200</b>

The analyzed data for this question is shown below with a pie chart:



Responses shown in the table above say that 94% of the customers would recommend RBL to their relatives/ friends/colleagues whereas only 6% will not.

**Chapter 5**  
**Findings, Recommendations &**  
**Conclusion**

## **5.1 Findings:**

The findings of the study are as follows:

After completing the survey, it was found that respondents are highly satisfied with bank's safety features while transaction.

- ✓ The customers are not satisfied with interior and exterior design of the bank.
- ✓ After analysis it was found that most of the customers are satisfied with the behavior of executives of the bank.
- ✓ Most of the customers are not very satisfied about the Bank's providing right attention in delay time.
- ✓ Most of the customers were very satisfied at the service charge of the bank.
- ✓ Most of the respondents were satisfied on using the technology of the Bank.
- ✓ Their offers of Debit card & ATM booth are suitable for customers.

## **5.2 Recommendations:**

- ➔ Offering more facilities to the customers such as Debit card, ATM booth etc.
- ➔ Need More Update Interior and Exterior Design of the Bank.
- ➔ Need to improve Service delay time.
- ➔ General Working condition ought to be improved.

## **Conclusion**

The prominence of banks is expanding step by step which prompts increment rivalry also. All the business banks are offering nearly similar items and administrations and their working framework is practically the same. However, the manners in which they give the administrations are unique in relation to one another. So individuals pick their bank as indicated by their fulfillment and necessities. They will incline toward the bank of which administration is effectively open and reasonable. Then again, the bank improves new items and administrations to pull in their ideal clients. To put it plainly, Rupali Bank Ltd. is such a business bank which is rendering all business banking administrations to the clients. They trust in building up a solid relational association with one another. In that capacity, they are will undoubtedly furnish brilliant financial administrations with the most recent innovation to get an ideal profit for investor's value guaranteeing the security of contributor's cash. Despite the fact that they are as of now rehearsing a wonder such as this occasionally they face a few issues. Those issues emerge on the grounds that occasionally they don't have a clue about the view of store holders. In the temporary position time frame, I saw that issue. Thus, I chose to make an examination dependent on client's recognition towards banking. To do this investigation, I directed a review which was finished by the customer of Rupali Bank Limited, Corporate Branch, Mirpur 01. Subsequent to getting their conclusion, I attempted to give some arrangement as a suggestion to recoup from this issue. By along these lines, I finish up my report on "Customer Satisfactions of Rupali Bank Ltd".

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# Appendix

## Survey Questionnaire

This questionnaire is design to make a survey in order to collect data for only developing the internship report title; “Customer satisfaction Level of Rupali Bank Limited, Corporate Branch”, the collected information will be kept strictly confidential and will be used only for the research purpose.

### Basic Information:

#### 1. Occupation:

- |                                  |                                   |
|----------------------------------|-----------------------------------|
| <input type="checkbox"/> Student | <input type="checkbox"/> Business |
| <input type="checkbox"/> Service | <input type="checkbox"/> Others   |

#### 2. Education Level:

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> SSC | <input type="checkbox"/> Undergraduate |
| <input type="checkbox"/> HSC | <input type="checkbox"/> Graduate      |

#### 3. Gender:

- Male
- Female

#### 4. Age:

- Below 20
- 20-25
- 25-30
- 30-35
- 35-45

Define your opinion for each of the following question:

1. Satisfy
2. Very Satisfy
3. Neutral
4. Very Satisfy
5. Dissatisfy

1. **How satisfied are you with the behavior of JBL staff?**

1    2    3    4    5

2. **How satisfied are you with the bank service from JBL Staffs?**

1    2    3    4    5

3. **How satisfied are you with the service charge of the bank?**

1    2    3    4    5

4. **How satisfied are you with the way you receive your Statement?**

1    2    3    4    5

5. **How satisfied are you with the cheque book/ delivery?**

1    2    3    4    5

6. **How satisfied are you with the way JBL cash fixed Deposited?**

1    2    3    4    5

7. **How satisfied are you with the time of you have to wait for a service at UCBL branches?**

1    2    3    4    5

8. **How do you feel when you go to a JBL branches?**

- Warm welcome
- Natural
- Ignore

9. **Would you recommended JBL to your relatives/ friends/ colleagues?**

Yes     No