



Customers' Satisfaction Level of Dutch Bangla Bank Limited

Internship Report

On

Customers' Satisfaction Level of Dutch Bangla Bank Limited

Submitted To

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**DAFFODIL INTERNATIONAL UNIVERSITY
DHAKA, BANGLADESH**

Letter of Transmittal

Md. Anhar Sharif Mollah
Assistant Professor
Department of Business Administration
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

I feel grateful for having been able to complete this Internship Report on “**Customers’ Satisfaction Level of Dutch Bangla Bank Limited**” with your continuous help and support. Following the preparation of a specific approach to collect data from customers and stakeholders of the bank, I have conducted a study to evaluate the given topic. I have tried, in this report, to record an informative and comprehensive overview of the services and service quality provided by DBBL.

My three-month internship at the Ashlie Bazar Branch of DBBL was an enlightening and doctrinal experience. I feel eternally lucky and grateful to DBBL for giving me the opportunity to undergo such an inspiring experience. I firmly believe that this experience will facilitate opportunities in my career in the days to come and allow me to flourish in the commercial sector.

I would be eternally grateful if you kindly accept this report which I have prepared with your uninterrupted support. I would be readily available to answer any of your queries regarding this report.

Sincerely yours,

.....

Md. Sharif
ID: 183-14-096
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Declaration of Authenticity

I, Md. Sharif, a student of the Department of Business Administration, ID: 183-14-096, of the Faculty of Business and Economics of Daffodil International University, have prepared this Internship Report on “**Customers’ Satisfaction Level of Dutch Bangla Bank Limited**” solely by myself with the support and guidance of my supervisor, Md. Anhar Sharif Mollah. I set about preparing this report after completing a three-month internship at the Ashulia Bazar Branch of DBBL and this report is being submitted as a part of my graduation completion as a student of MBA.

This report has only been prepared to meet the requirements of my academic career and has never been submitted before to any other education organization or anywhere to gain an academic qualification. I take full responsibility for the claim that this report is authentic to the best of my knowledge and I did not breach any copyright act intentionally.

Sincerely yours,

.....

Md. Sharif

ID: 183-14-096

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Approval Certificate

I am pleased to certify that the Internship Report on “**Customers’ Satisfaction Level of Dutch Bangla Bank Limited**” prepared by **Md. Sharif** bearing **ID NO: 183-14-096** of the **Faculty of Business & Entrepreneurship (Major in Marketing)** is approved for Presentation and Defense. **Md. Sharif** worked with “**Butch Bangla Bank Limited (DBBL)**” As an intern under my supervision, I am extra satisfied to confirm that the information and discoveries introduced in the report have proven to be valid. Md Sharif carries a very good character and an exceptionally satisfying character. It is undoubtedly a pleasure to work with him. I wish him all the successes of everyday life.

.....
(Signature of Supervisor)

Md. Anhar Sharif Mollah
Assistant Professor (PC)
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgment

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 **Md. Anhar Sharif Mollah**, Associate Professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University for giving me an opportunity to complete my internship report on “**Customers’ Satisfaction Level of Dutch Bangla 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 **Md. Anhar Sharif Mollah**, 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 Dutch Bangla 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 Dutch Bangla Bank Limited, Corporate Branch. Dhaka and also my friends and Brother for their excellent support and proper guidance in completing my internship report.

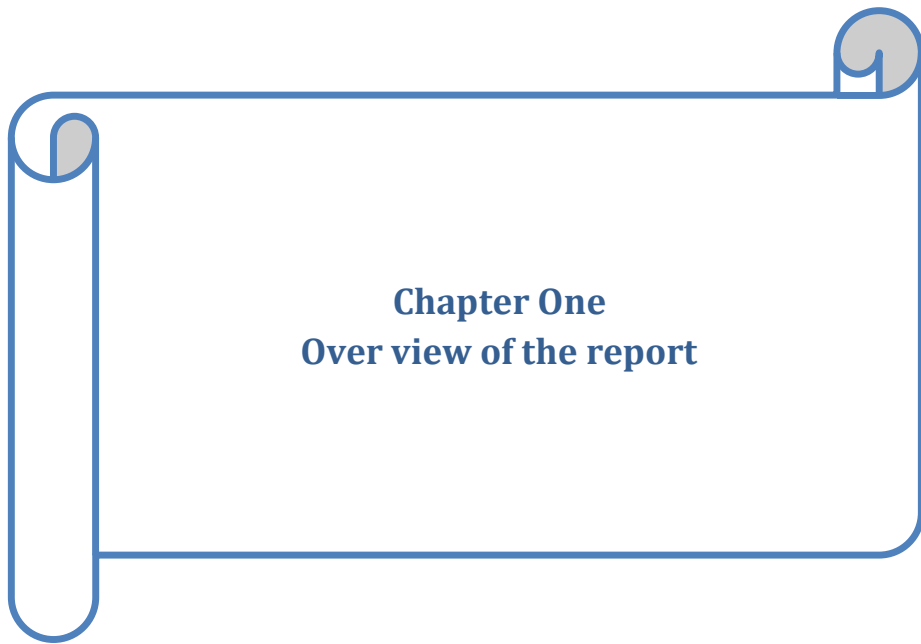
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Executive summary

Dutch-Bangla Bank Limited (DBBL) is one of the main business banks in Bangladesh. The banking business in Bangladesh is exceptionally focused and in the business banking area, the challenge is most elevated. To contend and make due in this aggressive world, every single bank offers a wide scope of items and administrations to pull in the clients. DBBL, Ashulia Branch is additionally giving different sorts of offices that a business bank offers like various types of records, ATM card offices, FDR and DPS administration, advances and advances, remote trade, settlement administration, storage administration, etc. to provide food the different client requests. DBBL is one of the most noteworthy corporate givers of Bangladesh and the most noteworthy patron in CSR exercises among the banks in Bangladesh. In this report, I have investigated to which degree clients are happy with the items and administrations of DBBL. As I am relegated to do my temporary job in the general banking segment so I concentrated on four critical branches of the DBBL general banking area on which I worked, those are ATM administration, store, in addition, to conspire (DPS), versatile banking and client care administration. To make the report useful and delegate, I have studied 30 clients of the DBBL Ashulia Branch. In view of their feeling, I translated the information and attempted to make sense of the real fulfillment level of clients of DBBL with respect to those particular offices. Subsequent to examining the information, I found, despite the fact that clients have a few objections against the administration nature of DBBL like ATM stalls issue, worker deficiency issue, the understanding issue about the guidance of versatile banking, long holding up in the line yet they are genuinely happy with the items and administration of DBBL. Considering the advantages gave by other business banks in Bangladesh, clients have expressed that DBBL is giving them great advantages and administrations additionally and they are very happy with it. As the example size is little so there may be some ailing in the data on the report yet at the same time, it might be the agent and useful one for additional investigation. This report likewise contains data about the association itself, items and administrations of the bank, my obligations and duties there as an assistant and my perception lastly a few suggestions that I gave in regard to the improvement of the administration quality to fulfill their important clients.



Chapter One
Over view of the report

1.1 Origin of the Study

Each student is required to go through an internship program to qualify for a Business Administration (MBA) degree. The main reason for this course is to experience the reality of corporate life and relate it to academic knowledge. This course is taken as a four-month program that provides students with opportunities to work in various organizations and gather practical experience, find problems and offer potential solutions to this problem.

This report named “**Customers’ Satisfaction Level of Dutch Bangla Bank Limited**” has been made as a part of my internship at Dutch Bangla Bank Limited.” The report incorporates my work involvement as an understudy. Based on my work involvement, I have arranged this report. I have attempted my level best to relate my insight with the down to earth circumstance. I worked under the supervision of head and official officer and partner officer, for their help and direction in finishing this report. During my temporary job, I needed to set up a report under the supervision of Professor, Associate professor, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University.

1.2 Objective of the Study

- To identify services of Dutch-Bangla Bank Limited, Ashulia Bazar Branch, Dhaka;
- To measure the quality of service of Dutch-Bangla Bank Limited, Ashulia Bazar Branch, Dhaka;
- To identify the problems related to services quality of Dutch-Bangla Bank Limited, Ashulia Bazar Branch;
- To make a recommendation for solving the problems;

1.3 Methodology

The methodology is a crucial and basic piece of any investigation. The dependability of the investigation discoveries depends on a more prominent degree on the suitable methodology utilized in the examination. The methodology gives different methodologies and systems to tackle the exploration issue. The examination requires a deliberate strategy from the determination of the point to the planning of the report. To play out the investigation, the information sources were to be recognized, gathered, translated and exhibited in a deliberate way and key focuses were to be discovered. The overall process of methodology has been given below.

1.4 Research Design

This is a kind of descriptive study. Data were collected from primary and secondary sources.

Sources of Data

i) The Primary Data Sources

Questionnaire Survey on the customer of Dutch-Bangla Bank Limited, Ashulia Bazar Branch.

ii) The Secondary Data Sources

- Annual reports of Dutch Bangla Bank Limited
- Different publications regarding banking functions.
- Official website of Dutch Bangla Bank Limited Limited.
- Different books and periodicals related to the banking sector.
- Internet.

Sampling Technique

- ❖ **Population:** All the customers of Dutch Bangla Bank Limited who have received the services of Dutch Bangla Bank Limited, Ashulia Bazar Branch, from.
- ❖ **Elements:** Individual customers of Dutch Bangla Bank Limited, who have received the services of Dutch Bangla Bank Limited, Ashulia Bazar Branch, from.
- ❖ **Sampling Size:** The sample size for this study for the questionnaire was 30 clients.
- ❖ **Sampling Method:** In this report, a non-expandable convenient sampling technique is used for sample selection.

Methods of Data collection

"Questionnaire method" was utilized to gather information. Information was gathered through vis-à-vis discussion. The whole questionnaire was readied dependent on the Likert scale. The administration quality was partitioned under certain measurements. Those were Unwavering quality, Substantial quality, Confirmation, Responsiveness, and Fulfillment. Some organized and unstructured questionnaire was planned.

Analytical Technique

The simple average method is used as an analytical method. The data were analyzed through the table and graphical presentation.

Tools

Simple MS Word and MS Excel were used to analyze data.

1.5 Scope of the Study

The principle capacity of the bank is getting cash from the individuals by tolerating stores and loaning them for improvement of SME and farming. This Bank is hence a vendor of cash and credit. Banks go about as budgetary mediators among savers and speculators

1.6 Limitations

Although I have tried my best to prepare this report appropriately there are some constraints that limit my effort. Such as follows-

- The main limitation of the study is insufficient information. There is some information that bank staff cannot provide for security or other corporate liability.
- In this report, customer satisfaction of the bank, activities are done in a sample of small respondents. It is not possible to collect all the data in the allotted time.
- The bank staff was busy because they could not give me enough time.
- Large-scale research was not possible due to constraints and restrictions posed by the organization

Respondents often were not interested to provide information



**Chapter Two:
Overview of Dutch Bangla Bank**

2.1 Company background

Dutch Bangla Bank Limited (DBBL) DBBL was formed under the Bank Banking Companies Act, II, which was a joint venture of Bangladesh's policy and was united as an open limited association under the Companies Act of 5. The bank launched its governmental movement on June 5. The bank was led by financial experts led by M Sahabuddin Ahmed (creator chairman) and the Netherlands Improvement Accounts Association (FMO). DBBL has been recorded with the Dhaka Stock Exchange and Chittagong Stock Exchange since the beginning of the year.

DBBL has begun its impressive growth since the hour of 2000. DBBL reliably offers customers what they need and strives to give them the best financial experience. From now on they provide one-stop counter help to customers: customer banking, commercial banking (deposit accounts), travelers' checks, closed by foreign and remittance, financial services, corporate banking, commitment to assets and administrators, liquidity and capital resources officers, information advancement., Etc. DBBL is one of the best images created in the private sector web banks. The fast passage of DBBL is a huge event in the financial history of Bangladesh.

2.2 Mission

Engineers of the Dutch Bangla Bank have imagined and imagined business and industry with a commitment to social causes. Do not keep "central benefits" central to bank operations; Because "people don't live alone with meat and potatoes".

2.3 Vision

Dutch Bangla Bank is hoping for a better Bangladesh, where publications and letters, sports and games, music and excitement, science and instruction, good health and cleanliness, clean and pollution-free or more ordinary people depend on deep standards and morals. Valuable for the whole life. The substance and principles of DBBL are a fantasy universe and the wonderful illusion of a mantra that contributes to the spirit of life and contributes to human progress.

2.4. Core objectives

Dutch Bangla Bank has faith in its solid duty to satisfy its client needs and fulfillment and to turn into their first decision in banking. Submitting a general direction to its pool of regarded

customers, Dutch Bangla Bank plans to prepare for another period in banking that maintains and encapsulates its vaunted marquees "you are confided in accomplice".

2.5 Organizational structure of DBBL

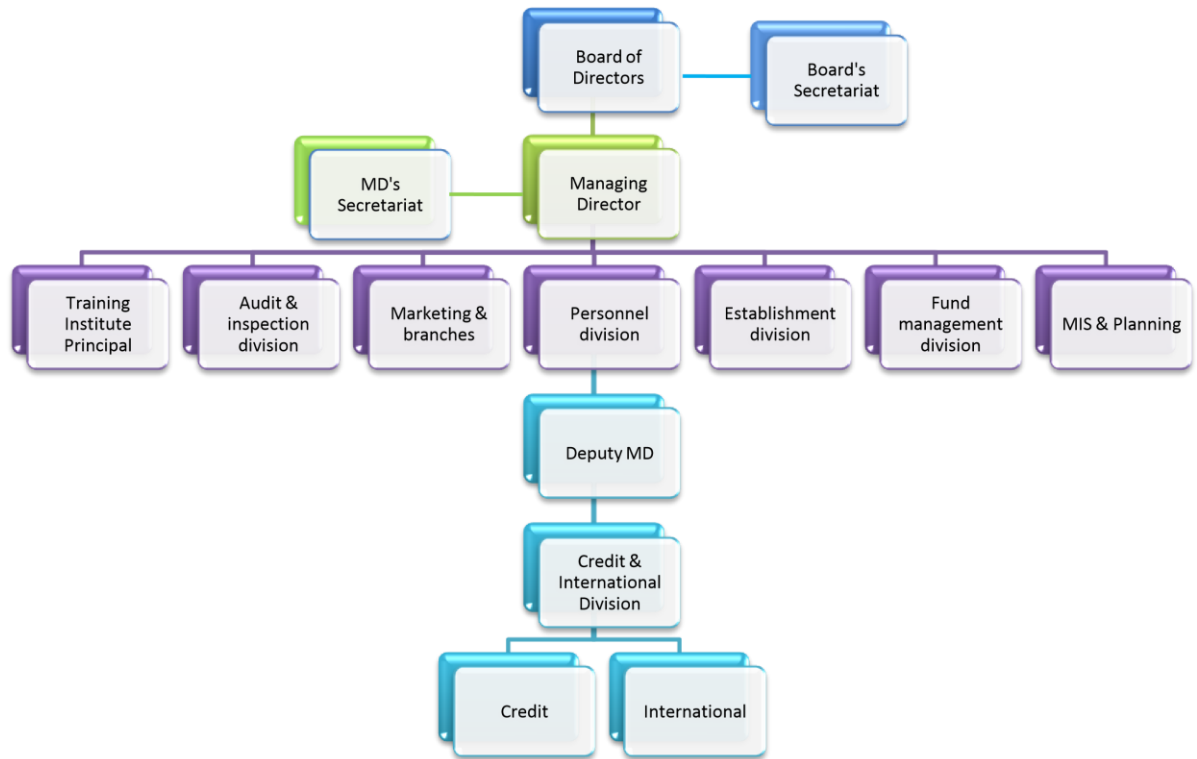


Figure 1



Chapter Three
Literature Review

3.1 Literature review

This chapter presents a review of relevant literature on general banking activities and customer satisfaction, with a view to understanding the broader methods and causes of past and present research work. This will help to shrink the problem properly and select the most appropriate technique to analyze. There has been relatively little research on customer satisfaction in general banking activities and BKB in particular in the Ashulia market branch.

According to Ahmed (1980), Bangladesh inherited the agricultural economy but did not receive proper importance in agriculture. The number of landless and marginal farmers has increased day by day as farmers do not find any change in them. The main disadvantage of our farming is the lack of money, most of our farmers are living below or below the standard of living. 86% of these group creditors have received their credit from a non-governmental organization that includes cash investors, businessmen, relatives, associates, wealthy rural people, middle class and others. It was estimated that no institutional source still gives 70% credit. In this way, the institutional credit office can be considered. Institutional sources indicate administration, cooperatives, agricultural banks, business banks and others who are dependent on credit administration responsibilities. The institutional sources furnish a wide range of formats as time progresses.

Sharif Raihan Siddique and FM Mofizul Islam, 25, tried to highlight the potential and potential of Bangladesh's financial sector. Like other financial parts of the country, banking is a real department that adds to the national economy. They tried to sort the financial department's display diagram. The paper sought to establish a direct connection between the various factors in the financial sector and net profit. Mamdoha Monta (21 2016) conducted a study. The key finding is that BKB cares about the quality of services as well as the quality of human resources. BKB created a unique organizational culture and the entire HR department ensured a friendly and caring work environment.

Fardin Satter, 25, conducted a study. He found that BKB lacked modern equipment and promotional services. However, the Bank of Agriculture has many manpower and branches online. He also found that there was a complete lack of automation in the foreign exchange division. David Martin and Arturo Molina noted that the nature of banking activities is based on the relationship with the customer as much as this activity refers to direct communication. In the paper, they proved that it is possible to divide the market into different types of customers according to the customer's view of the benefits of the relationship. Rubaiyat Shabbir (25) observes that Rakub is the largest development partner in the northwest region. It is contributing

to the overall development of agriculture through agriculture development, agribusiness, and financing in agriculture-based industries, poverty alleviation programs.

Fennel (1) noted that customer loyalty and quality have all the hallmarks of being significant to all companies, yet achievement is increasingly important for a change in business administration like a bank. Since clients do not seem to have to play through all accounts, they can look for different investors wherever they can get better administration acceptance. As a result, financial companies need to realize how to keep their clients. In any case, retaining clients is likewise dependent on many different factors. These include a wider scope of administrative decisions, more significant comfort, better spending, and better pay. A centralized domain such as financial business. Banks are providing almost similar administration wherever. Accordingly, executives will generally distinguish their firm from competitors by the quality of administration.

Jamal and Kamal (25) point to this satisfaction as a significant trademark that consumers should see as a time of general unmatched quality in their general cooperation. Customers at the banks are thinking about the level of governance and the urgency to pay them, and choose whether to stay with the bank or switch. Low cost with the most extraordinary uses and profits breeds a large measure of satisfaction.

Concluding Remarks

From the above discourse, unmistakably a few examinations were directed in Bangladesh concerning the identified with General banking in our nation. However, no investigations were practiced to concentrate on the general financial exercises and consumer loyalty in BKB, Ashulia Bazar Branch, Dhaka. It is accepting that the present investigation will contribute essentially to produce new learning in the field.



Chapter Four
Findings and Analysis

To examine the report theme "Consumer loyalty level: An examination on Dutch Bangla Bank Limited, Ashulia Branch", four speculations are picked. As I have worked uniquely on general banking so the whole speculations are created on the exercises of general banking.

I will assess the consumer loyalty level on every one of the referenced office and finally, I will attempt to remark on the general fulfillment level dependent on the client's feelings. As referenced before, this overview was arbitrarily chosen by 30 clients. Of them, 3 were male and 12 were female.

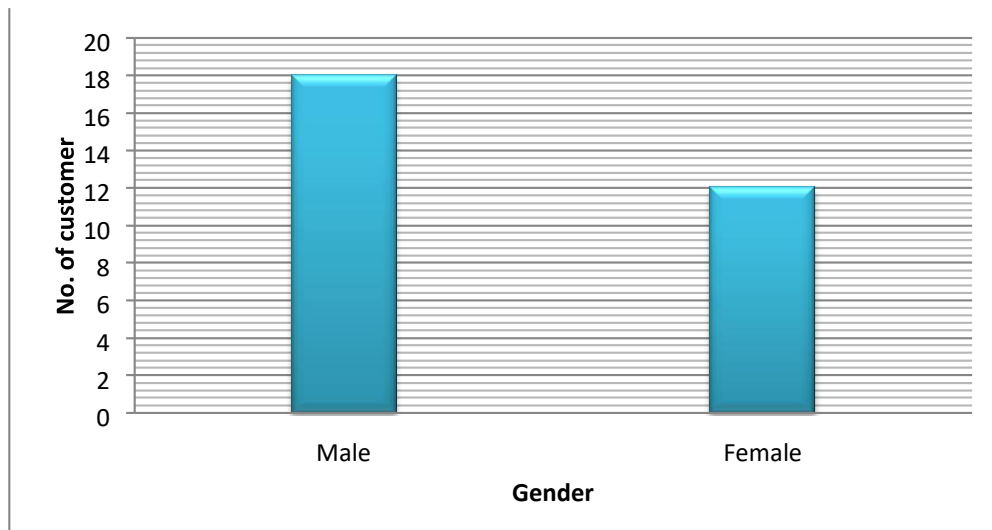


Figure 2

Age distribution of the sample was:

Age range	No. of customers
21-25	8
26-30	10
31-35	5
36-40	3
More than 40	4

Table 7

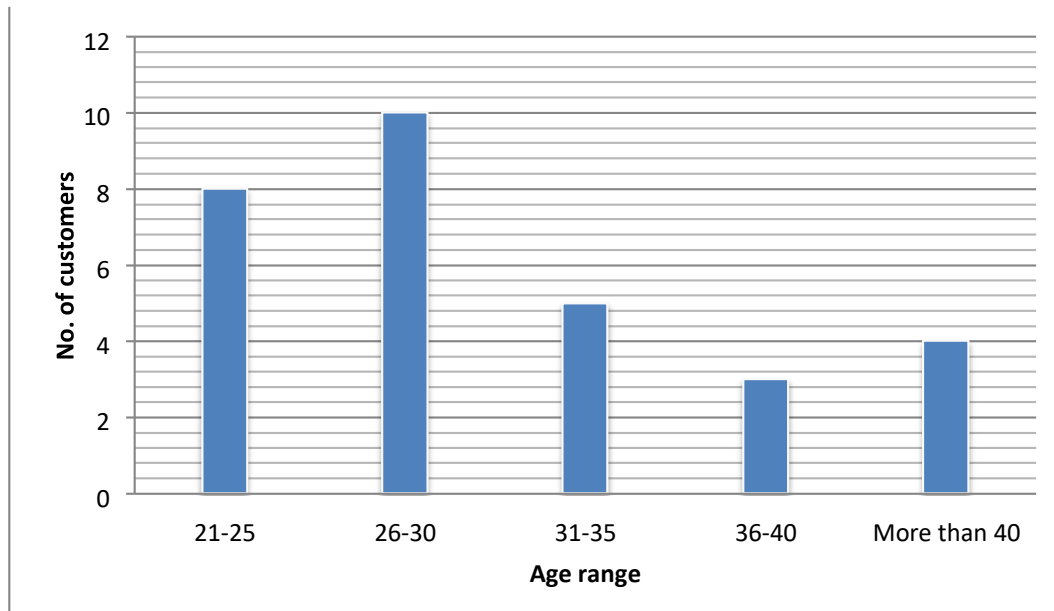


Figure 3

Here are examples from 4 respondents; The respondents were those between the ages of 20-24 and their rate was 27%; The age prevalence of 10 respondents falls between 26-2-30 and the rate is 33%; 1 respondent between the ages of 3-5 and 17%; There is 1% of respondents aged between 6 and 6 and this rate is 5% and there are 3 respondents who are over 6 and rate is 5%.

Question 1: What type of ATM card do you use for transactions?

Card Name	Number of users
Nexus Card	18
Master Card	10
Visa Card	3
Virtual Card	1

Table 8

The table shows that out of the 30 respondents, Nexus Card 18, Master Card 10, Visa Card Three and Virtual Card are 1 and 56%, 32%, 10% and 3% of customers independently. Since a customer can use more than one card, differing ATM cards are more than the number of customers.

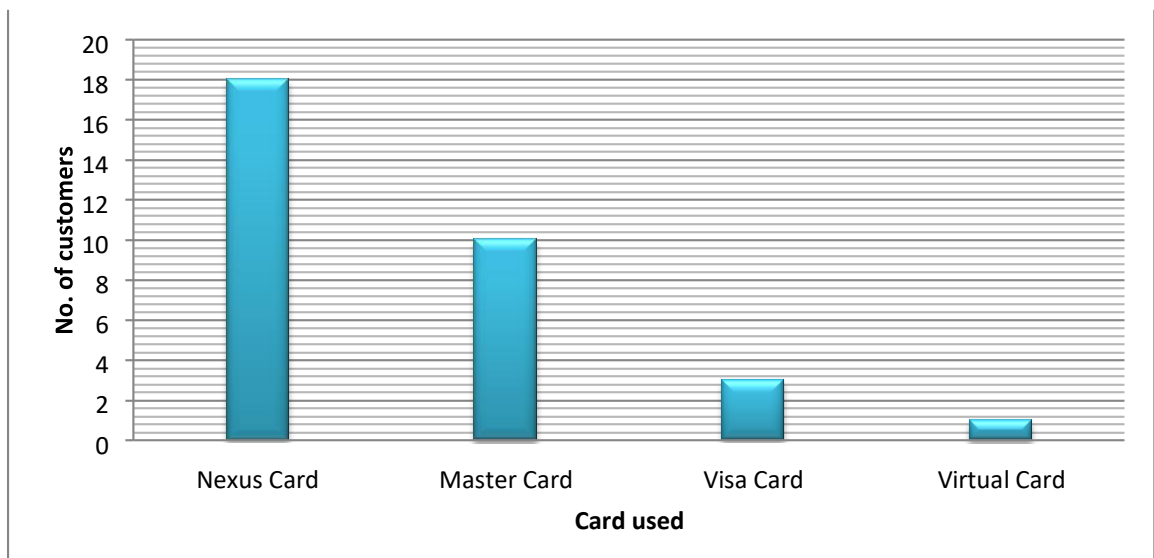


Figure 4

Question 2: Why do you use most ATM cards?

Purpose	No. of customers
Shopping	5
Everyday use	18
Emergency withdrawal	12
Other reasons	0

Table 9

It is well seen from the table above that 5 out of 30 respondents use ATM card for shopping purposes, 18 clients use ATM card for regular use, 12 clients use ATM card to withdraw crisis and rate is 15%, 51 respectively. %, And 34%.

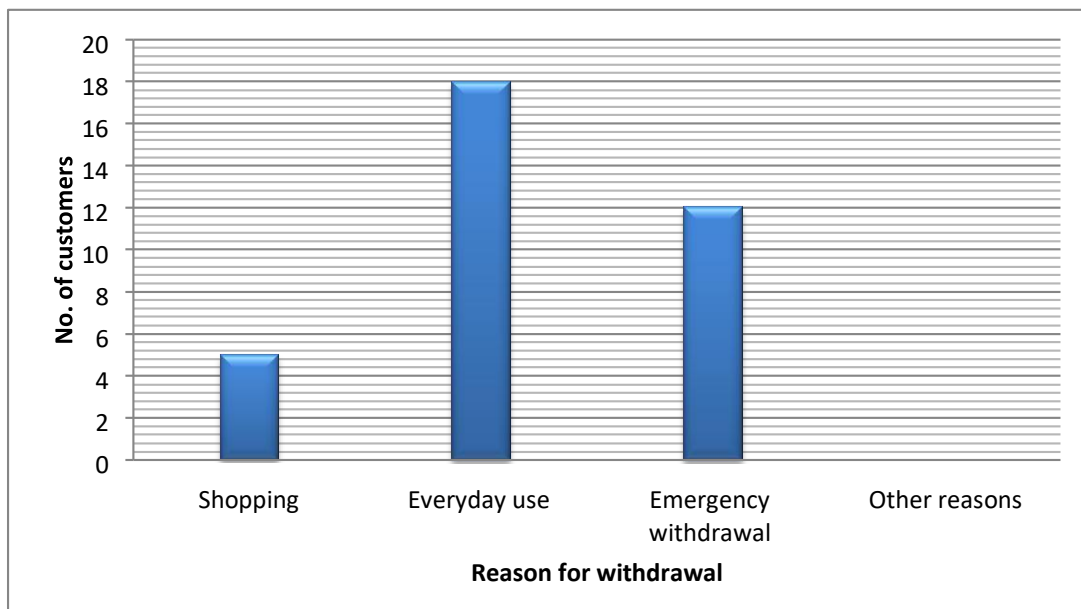


Figure 5

Question3: From the following, do you experience most problems in the ATM booth?

Problem	No. of customer
Captured Money	7
Captured Card	5
Fund not available	14
Others	6

Table 10

From the review it tends to be seen that, out of 30 clients 7 clients confronted caught cash related issue, 5 clients confronted caught card related issue, 14 clients' confronted store inaccessibility issue and rest of the clients face issues like system issue, long line at ATM corners, control disappointment, and the rate is individually 22%, 16%, 43%, and 19%.

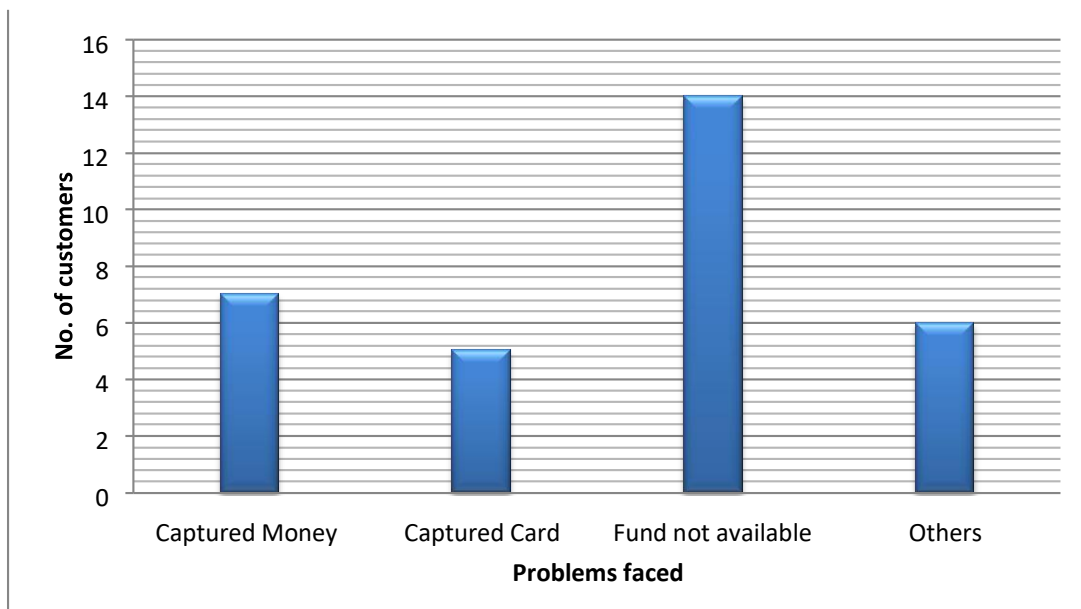


Figure 6

Question 4: What do you think could be the reason behind this kind of problem?

Reasons	No. of Customers
Lack of fund	4
Lack of maintenance	12
A huge number of customers	15
Others	3

Table 11

Within 5 customers, 1 of them estimated that the issue behind ATM Corner was to make the store disappear and the rate was 12%, 12 customers thought that the reason behind the slowdown of the ATM was seemingly continued, and this rate was 35%, 15 customers acknowledged that the issue behind the ATM slowdown. A large number of customers and 5% of the rate and the remaining 4 customers imagine that the problem behind slowing down the ATM problems, work problems, etc., and the rate of 9%.

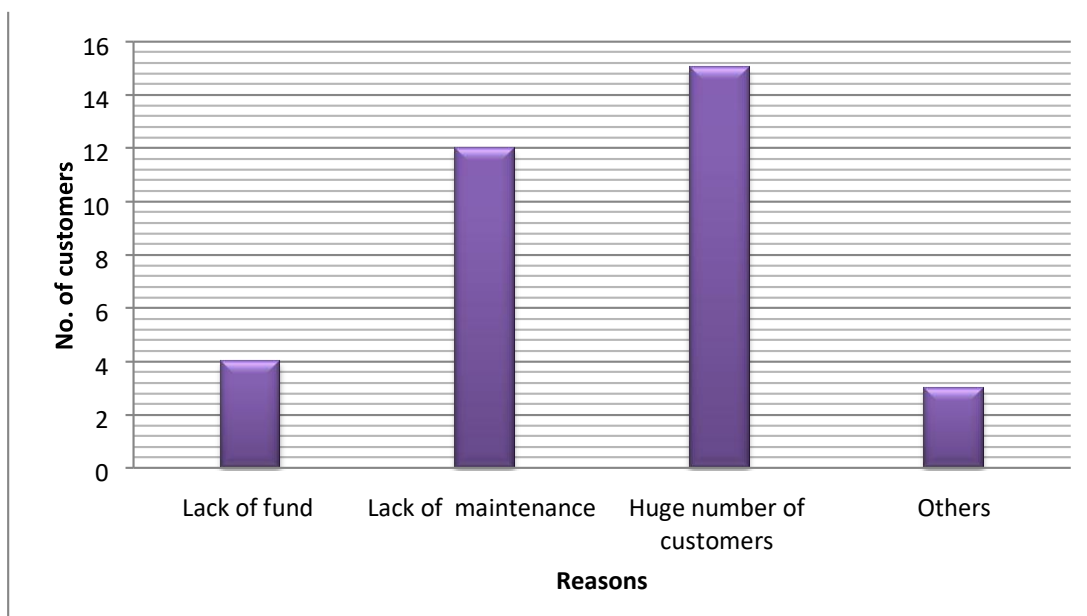


Figure 7

Question 5: Rate your satisfaction level with DBBL ATM card facilities.

Satisfaction level	No. of customers
Very satisfied	7
Fairly satisfied	10
Neutral	8
Fairly unsatisfied	2
Very unsatisfied	3

Table 12

From the table above it can be seen that 7 out of 30 respondents are very satisfied with ATM card charges and expenses, 10 customers are really satisfied with ATM card charges and expenses, 8 customers are neutral, 2 customers are really dissatisfied and 3 ATM card charges and Customers are unusually dissatisfied with costs and the rates are 23%, 33%, 26%, 7%, and 11%, respectively.

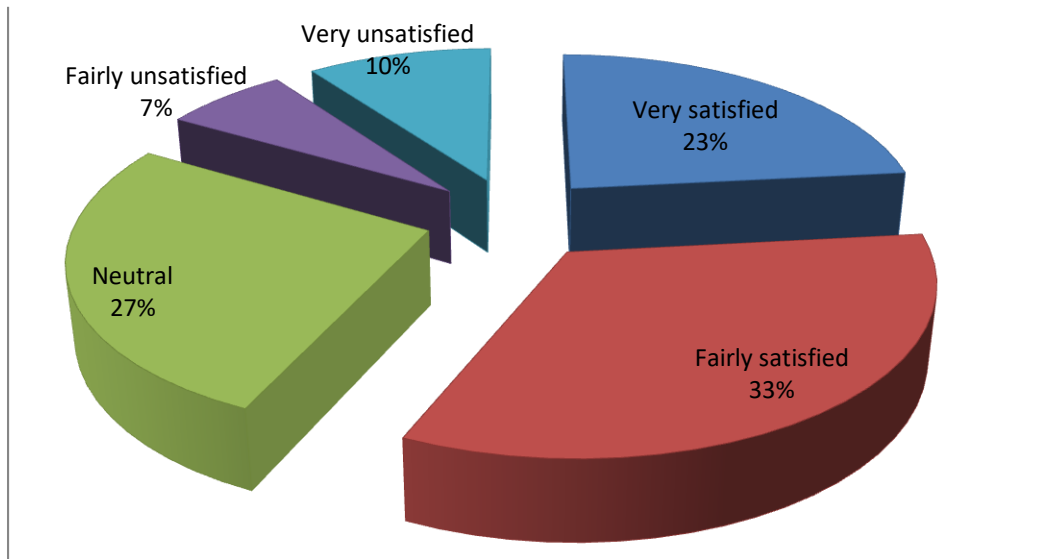


Figure 8

Question6: “Please rate your satisfaction level with the DBBL ATM card facility.”

Rating	No. of Clients
Very satisfied	5
Fairly satisfied	16
Neutral	3
Fairly unsatisfied	3
Very unsatisfied	3

Table 13

From the table above it can be seen that 1 out of 4 respondents are extremely satisfied with the convenience of ATM card, 16 customers are quite satisfied with the convenience of ATM card, 1 customer is neutral, 4 customers are quite dissatisfied and 4 customers are very satisfied with the convenience of ATM card. The percentages are 16%, 54%, 10%, 10%, and 10%.

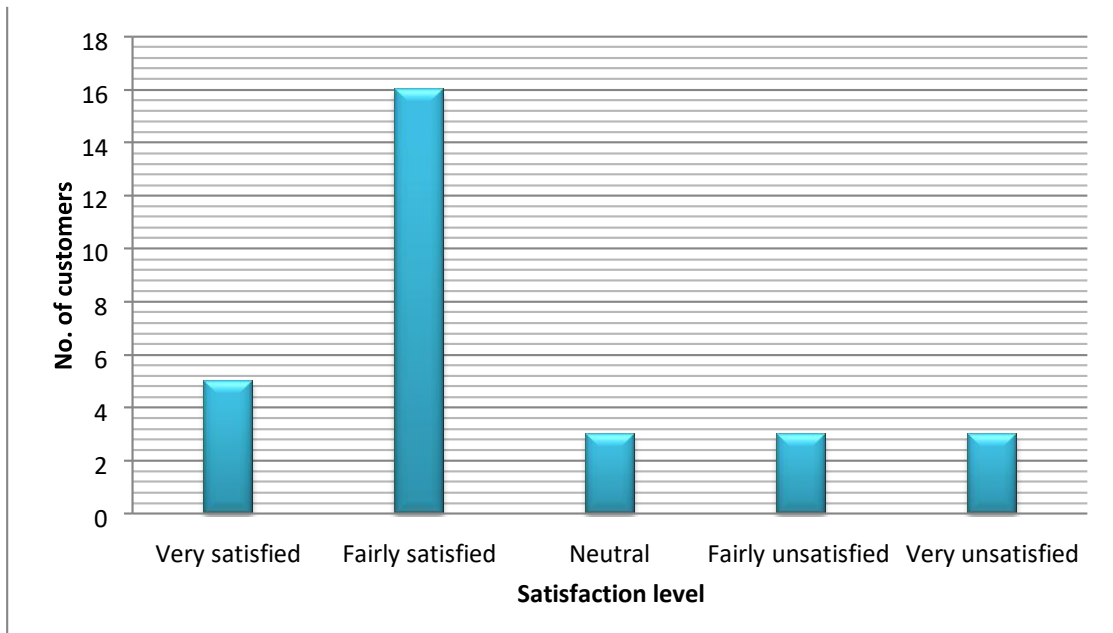


Figure 9

From the above bar outline, we can see most of the customers are genuinely happy with the ATM card office of DBBL pursued by the quantity of exceptionally fulfilled customers. Among the example of 30 customers, over 60% of the customers are happy with it. The potential explanations for their fulfillment factor can be various ATM stalls accessibility countrywide, helpful ATM banking experience, numerous employments of DBBL cards, etc.

Question 7: Do you have a Deposit Plus Scheme (DPS) in DBBL?

The opinion of customers on the above question was as follows:

Opinion	No. of Customers
Yes	20
No	10

Table 15

On the table, it will be found that out of 30 customers, 20 customers have DPS account in DBBL and 10 customers have no DPS account in DBBL and the percentage is 66% and 34% respectively.

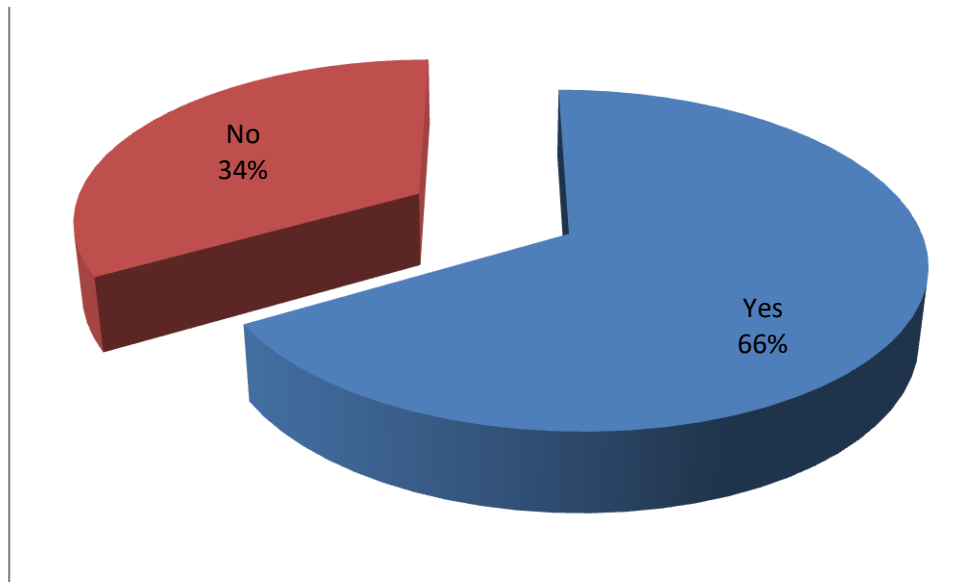


Figure 10

From this audit, it will, in general, be said DPS is notable among potential customers and on the accompanying request I will endeavor to find why DPS is standard.

Question8: Why do you prefer to open DPS in DBBL compared to other banks?

Reasons	No. of customers
Better interest rate	10
Better service facility	5
Already have an account in DBBL	5
Other reasons	0

Table 16

From the above outline, it very well may be discovered that inside 20 clients 10 of them favored DPS account at DBBL for better loan cost and the rate is half, 5 clients favored DPS account at DBBL for better help office and the rate is 25%, 5 clients favored DPS account since they as of now have a record at DBBL and the rate is 25%.

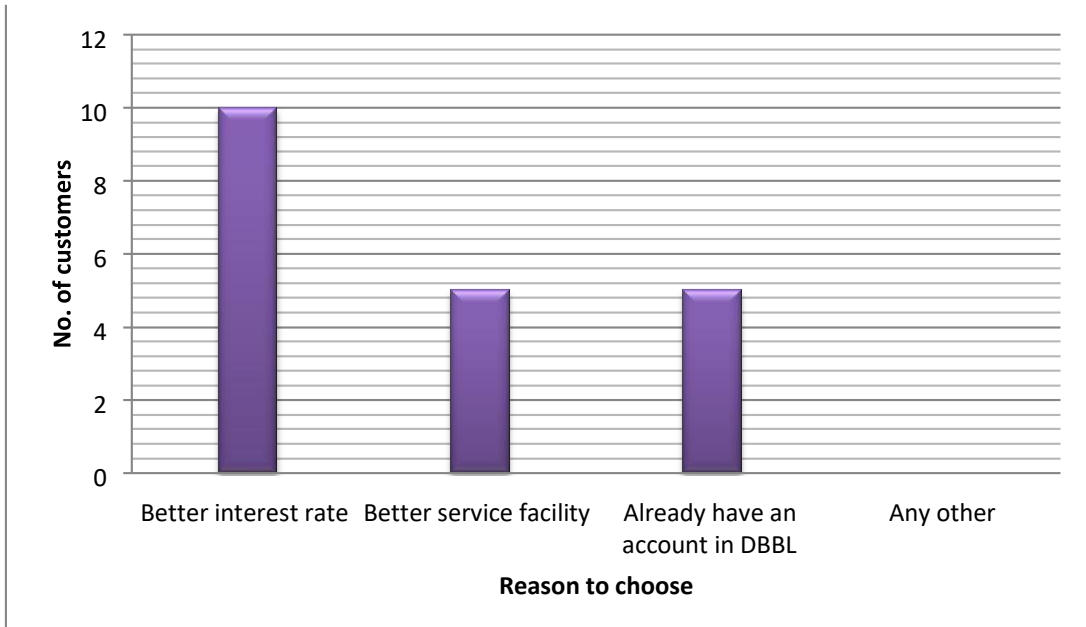


Figure 11

Question 9: How satisfied you are with the interest rate of DPS?

Rating	No. of Clients
Very satisfied	9
Fairly satisfied	9
Neutral	2
Fairly unsatisfied	0
Very unsatisfied	0

Table 17

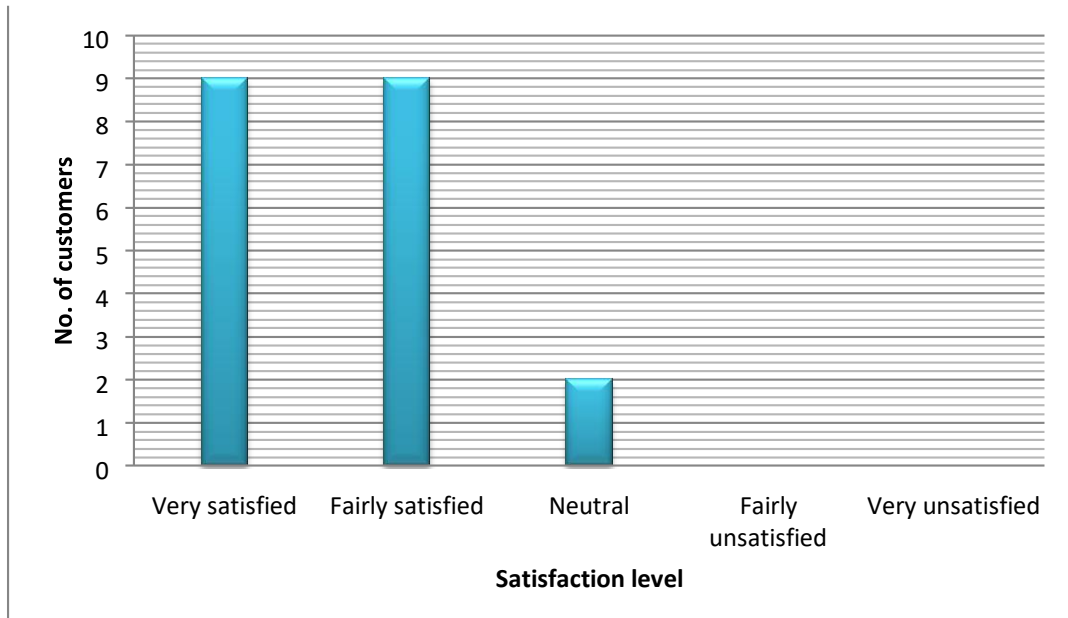


Figure 12

From the above table, it tends to be seen that out of 20 respondents 9 respondents are extremely happy with loan fee of DPS, 9 clients are genuinely happy with the financing cost of DPS, 2 clients are nonpartisan and nobody is unsatisfied with the loan cost and the rate is correspondingly 45%, 45%, 10%. The most significant thing is that nobody is disappointed with this administration. A large portion of the respondents said that they are happy with the DPS administration of DBBL for its better loan fee.

Question 10: How likely are you to advise others to open a DPS account in DBBL?

Opinion	No. of customers
Definitely would	11
Probably would	8
Probably wouldn't	0
Definitely wouldn't	1

Table 18

It very well may be seen from the discoveries that, inside 20 respondents 11 respondents would prescribe others to open DPS account at DBBL, 8 respondents will presumably prescribe others to

open DPS account at DBBL and 1 respondent certainly not prescribe others to open DPS at this bank and the rate is individually is 55%, 40%, and 5%.

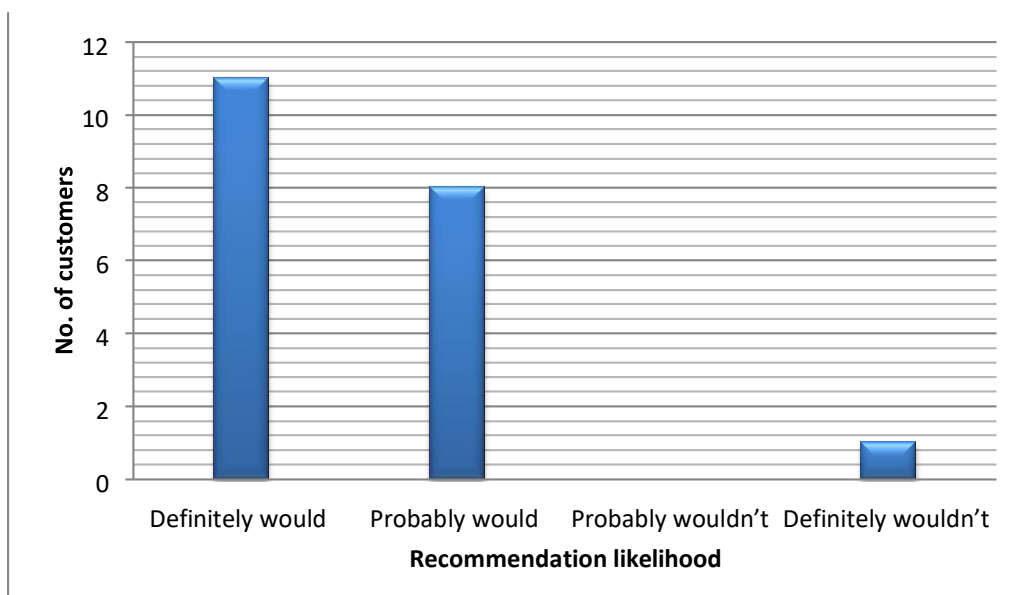


Figure 13

From the above table, it will, by and large, be seen that out of 20 respondents 9 respondents are incredibly content with credit charge of DPS, 9 clients are genuinely content with the financing cost of DPS, 2 clients are reasonable and nobody is unsatisfied with the development cost and the rate is correspondingly 45%, 45%, 10%. The most enormous thing is that nobody is astounded with this association. A colossal piece of the respondents said that they are content with the DPS association of DBBL for its better credit charge.

Question 11: Do you have a mobile banking account in DBBL?

Opinion	No. of Customers
Yes	12
No	18

Table 20

From the table, it very well may be discovered that out of 30 clients 12 clients have the versatile financial records at DBBL and 18 clients didn't have any portable record at DBBL and the rate is separately 40% and 60%.

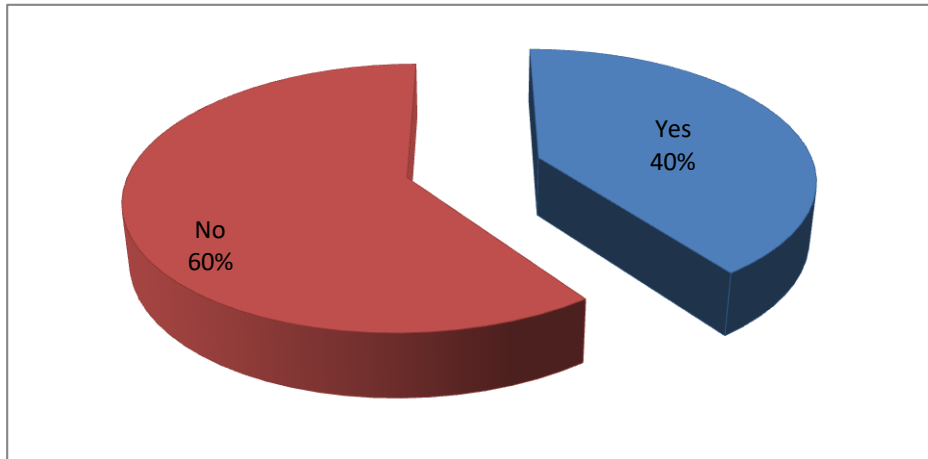


Figure 14

Question 12: Do you have clear instructions or procedures for mobile banking?

Opinion	No. of Customers
Yes	4
No	8

Table 21

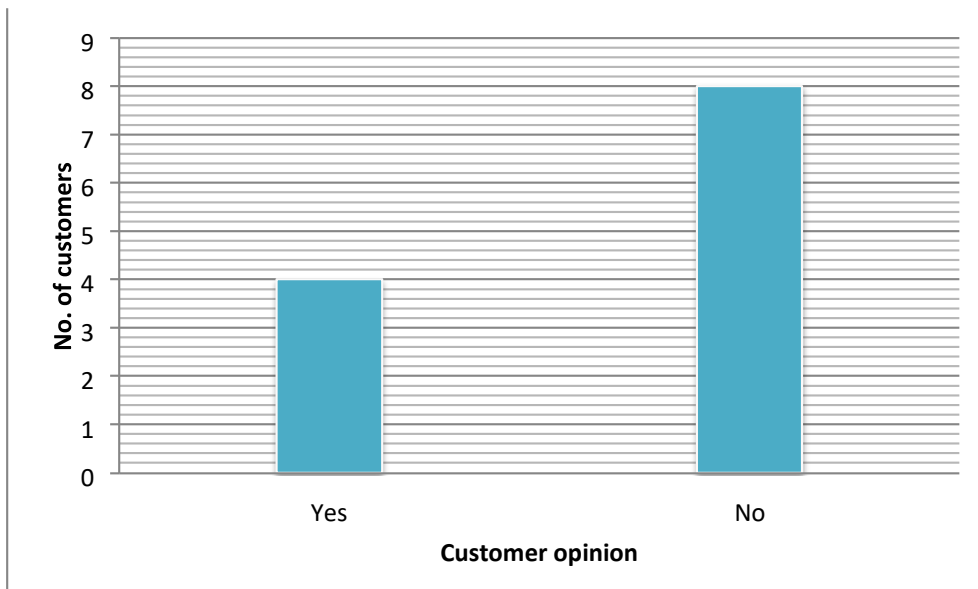


Figure 15

As shown from the chart above, out of the 12 customers who have mobile banking accounts, 4 respondents clearly understand the process of mobile banking and 8 customers still do not know much about this banking process and the percentage is 33% and 67% respectively. However, the number of consumers is partly unknown to the mobile banking system and it can create huge dissatisfaction among the customers as it can disturb customers' minds when banking through mobile. Most of the customers stated that the method of depositing, withdrawing and transferring money using the mobile accounts is different from other bank accounts and hence they have difficulty accessing this account.

Question 13: Which of the following problems do you face in mobile banking?

Reason	No. of customers
Lack of knowledge about this new banking system	7
Technical problem	4
Mobile operator related problem	1
Other reasons	0

Table 22

From the table above it very well may be seen that out of the 12 respondents, 7 respondents have an issue with the versatile financial record, they have no information on this new financial framework, 4 clients have confronted specialized issues, 1 client has issues with portable administrator and The rates are likewise being 58%, 33%, and 9%.

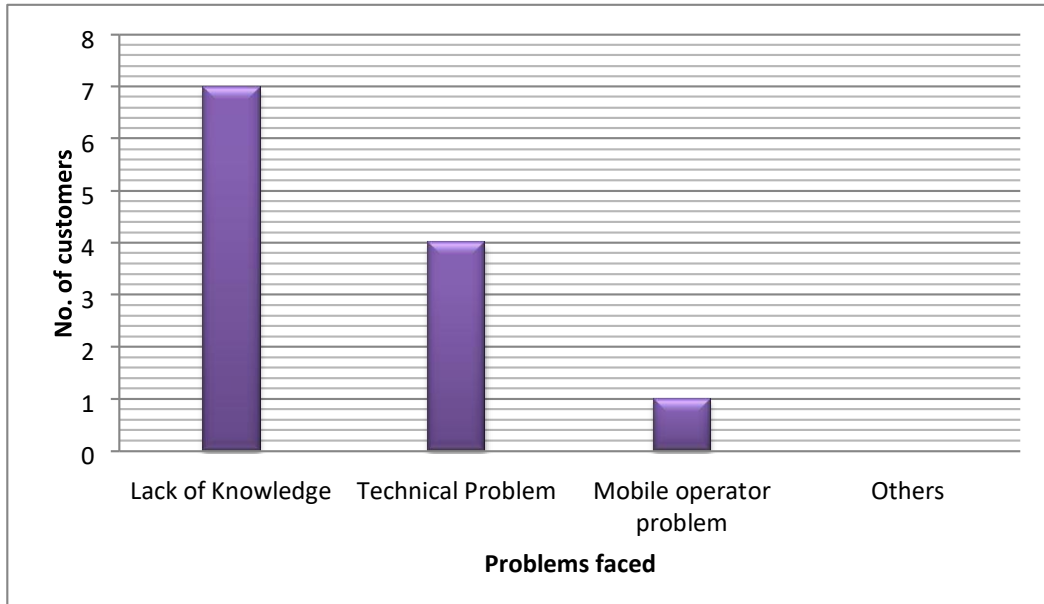


Figure 16

Question 14: Please rate your satisfaction level with DBBL Mobile Banking System.

Rating	No. of Clients
Very satisfied	2
Fairly satisfied	8
Neutral	2
Fairly unsatisfied	0
Very unsatisfied	0

Table 23

From the above table, it very well may be seen that out of 12 respondents 2 respondents are exceptionally happy with portable financial assistance, 8 clients are genuinely happy with this administration, 2 clients are nonpartisan and nobody is unsatisfied with the loan fee and the rate is correspondingly 17%, 66%, and 17%.

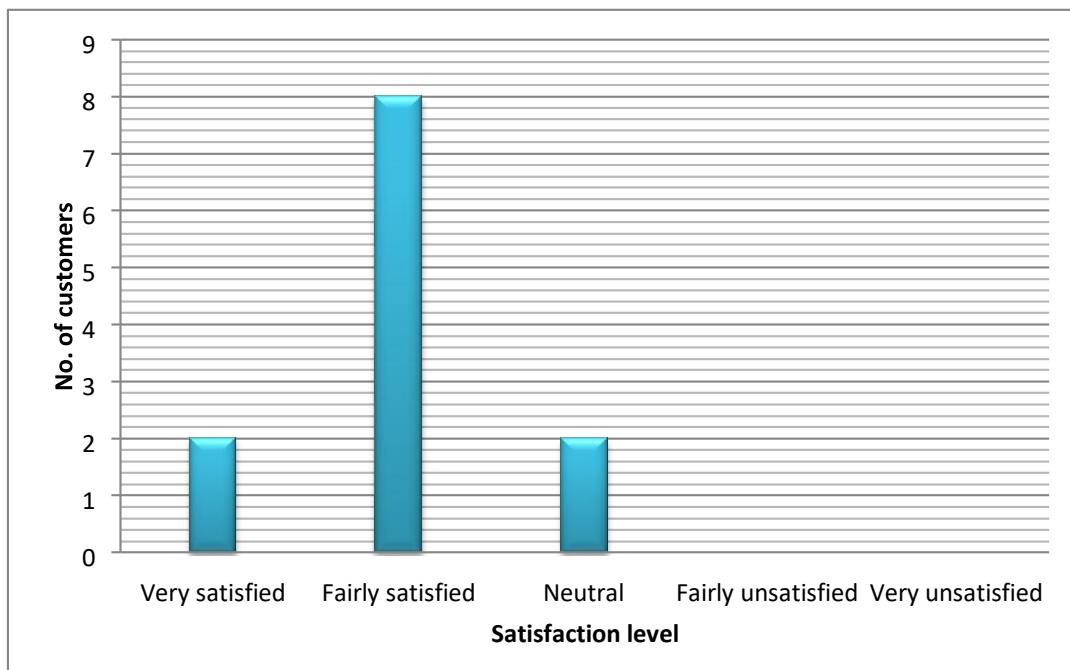


Figure 17

From the above outline, we can see that the majority of the versatile financial record holder is genuinely happy with the administration and others are either impartial or extremely fulfilled. In particular, no one is disappointed with this framework as this banking is especially advantageous for the clients, opening this record is simple and furthermore, there is no yearly charge is pertinent.

Question 15: How likely are you to advise others to open a mobile account in DBBL?

Opinion	No. of customers
Definitely would	8
Probably would	4
Probably wouldn't	0
Definitely wouldn't	0

Table 24

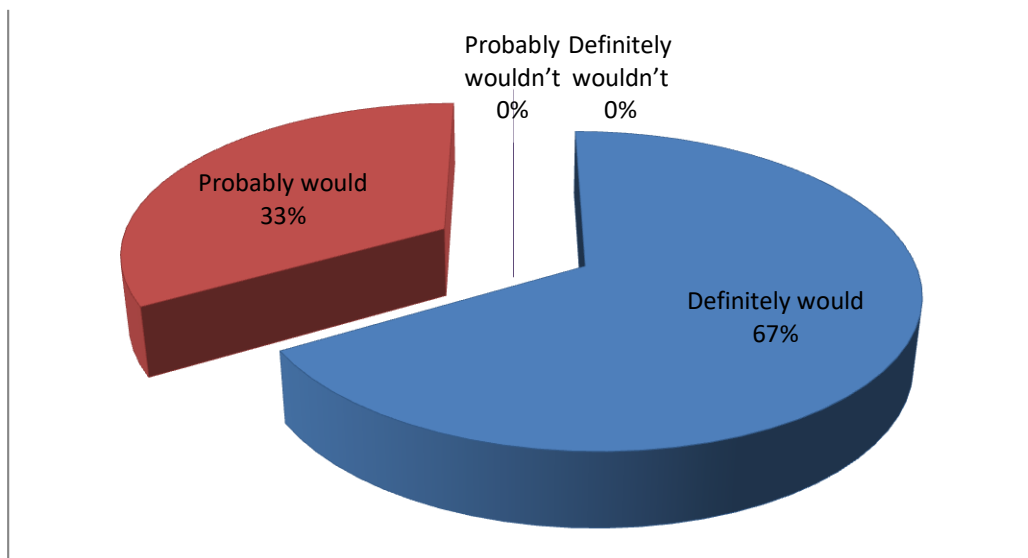


Figure 18

From the above graph, it very well may be examined that from the 12 clients who have a portable record at DBBL 8 clients would propose others to open a versatile financial record at DBBL and rest of the clients may recommend others to open a portable record at DBBL and the rate separately are 67% and 33%. The purpose of this appears to be the vast majority of the clients are profited with the administrations and offices of versatile banking.

Question 16: What type of problem do you most need customer care support?

Opinion	No. of customers
1-10 minutes	17
11-20 minutes	9
21-30 minutes	2
More than 30 minutes	2

Table 25

From the review discovering it very well may be remarked that out of 30 clients 17 clients reacted that they have to hold up 1-10 minutes to get the arrangement of their issues, 9 clients need to hold up 11-20 minutes, 2 clients' have to hold up 21-30 minutes and rest of the clients need to stand by over 30 minutes and the rate is individually 57%, 30%, 7%, and 7%.

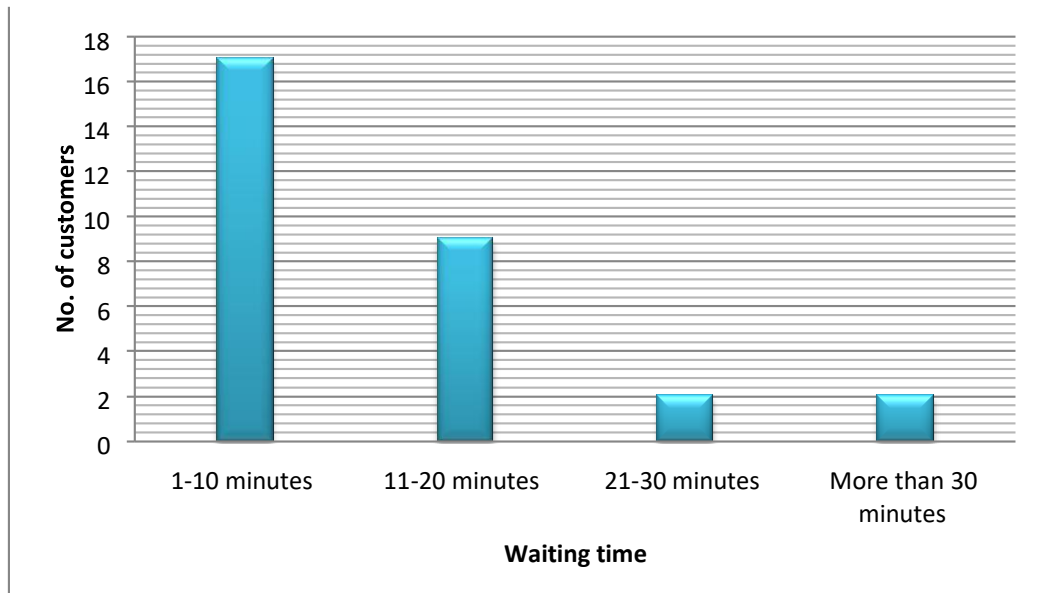


Figure 19

From the above chart, it very well may be discovered that the majority of the clients need to hang tight for 1-10 minutes and pursued by 11-20 minutes. The remainder of the client’s needs to stand by over 20 minutes yet as the respondent number is low so we can say clients need to look out longer for strange conditions when there is immense client pressure on the bank. Additionally, PC issues or representative nonattendance make a break in administration time. So the administration of DBBL ought to be increasingly worried about giving clients administration inside the most limited conceivable time.

Question 17: For which kind of problem you require customer care help mostly?

Reason	No. of customers
Card related problems	18
Cheque clearance	11
Account related query	6
Other reasons	0

Table 26

From the above outline, it very well may be discovered that the majority of the clients need to sit tight for 1-10 minutes and pursued by 11-20 minutes. The remainder of the client’s needs to stand by over 20 minutes however as the respondent number is low so we can say clients need to look out longer for bizarre conditions when there is tremendous client pressure on the bank.

Additionally, PC issues or representative nonappearance make a break in administration time. So the administration of DBBL ought to be increasingly worried about giving clients administration inside the briefest conceivable time.

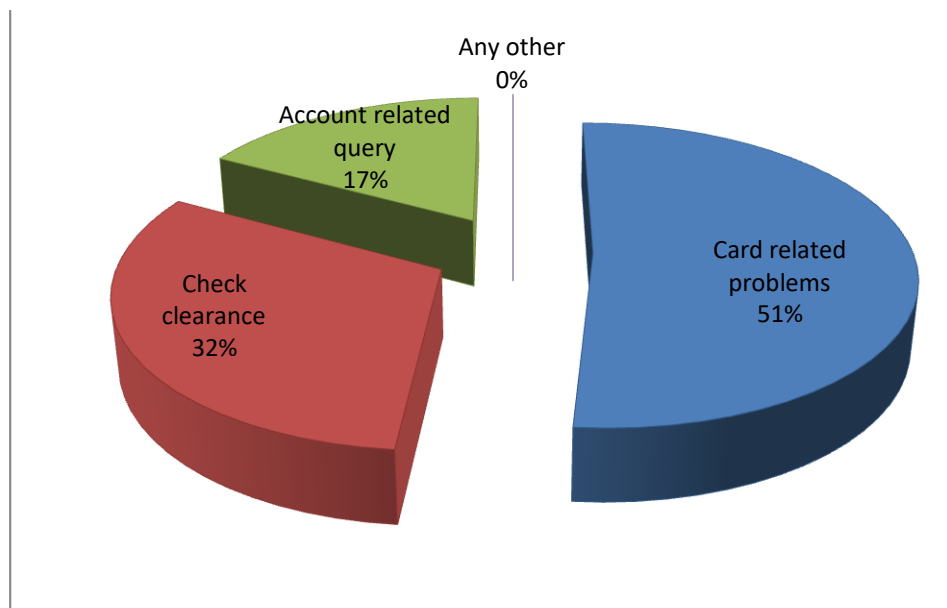


Figure 20

Question 18: How would you like to evaluate the quality of customer care service at DBBL, Ashulia Branch?

Rating	No. of Clients
Very satisfied	9
Fairly satisfied	18
Neutral	1
Fairly unsatisfied	2
Very unsatisfied	0

Table 27

From the table above it very well may be seen that 9 out of 30 respondents are content with DBBL's customer care organization, 18 customers are extremely content with the customer care organization of this bank, 1 customer is unbiased and 2 customers have really disappointed with DBBL's customer care organization and the rate is actually 30. %, 66%, 3% and 7%

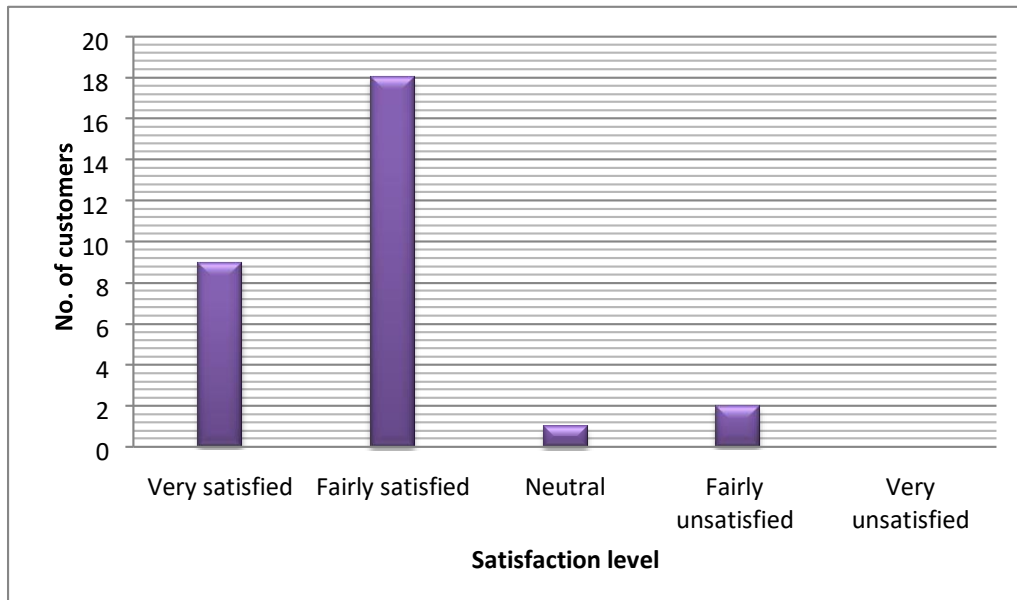


Figure 21

Question 19: In your opinion, how can DBBL improve customer service quality?

Opinion	No. of customers
Increasing the number of employees	9
Making constraints on opening new accounts	3
Segmenting the customer service area	18
Other reasons	0

Table 28

From the above table it very well may be seen that out of 30 clients 9 clients prescribed that to improve client support quality it is critical to building the number of representatives, 3 clients prescribed that to improve client care quality it is imperative to making limitations on opening new records and 18 clients' prescribed that to improve client support quality it is fundamental to section the client care region and the rate is separately 30%, 10%, and 60%.

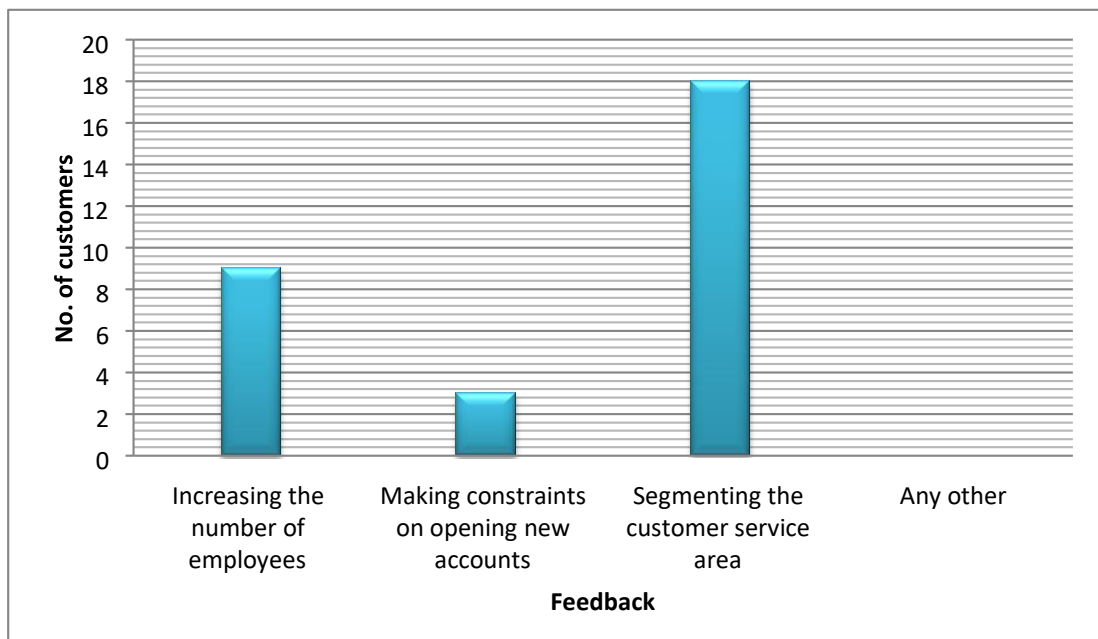


Figure 22

From the discoveries, it tends to be seen that most clients imagine that the division of the client care field can be an answer for improving client care quality. A few clients griped that a representative did various kinds of work without a moment's delay. Get assets from the Closing Account just as the application for reserves move, for example, a representative who works with an ATM card. This makes a mass and clients should hold up quite a while to get their concern settled. In the event that client care is portioned dependent on client issues, clients can without much of a stretch go to the work area they require and have the administration as opposed to holding up with others in the long line. Since there are not all that numerous representatives in client care in DBBL client care in Uttara, they can't presently execute the division. In the second assessment of the client, expanding the number of workers can improve the administration benefits as the present representatives need more to serve the clients in a brief span. A few clients likewise proposed that opening another record could once in a while tackle the issue. The purpose of such an assessment is, that the quantity of customers is expanding step by step however the labor isn't expanding in a manner that is upsetting the notoriety of the bank.



Chapter Five
Recommendations and Conclusion

5.1 Recommendations

- ➔ The machines have to be upgraded in the ATM booth of Dutch Bangla Bank Limited. Most customers come to the ATM booth to complain about problems. So they should fix the ATM booth problems like lack of funds, network problems, power failure, and troubleshooting as soon as possible.
- ➔ The Ashulia branch of DBBL management should increase the number of employees. Compare with customers, the number of employees is not enough. So the staff at Pick Hour could not provide quality services to the customers and customers would have to wait a long time to get their service which could affect DBBL's reputation.
- ➔ More computers should be provided at the Ashulia branch of DBBL management. During my internship, I have observed that most computers do not work or back up properly, which hinders the performance standards of employees because they simply cannot do their job, and sometimes due to lack of staff, they are unable to perform their tasks on time.
- ➔ An elevator should be provided at the Ashulia branch of DBBL management. Since the building is a 5 story building, customers have to face problems when they need to move to the third or fourth floor.
- ➔ The DBBL should have a policy on how long it should be to change its DPS rate and frequent rate changes will create confusion in the customer's mind.
- ➔ Each department will have to hire interns on equal terms and increase the workload of interns.

5.2 Conclusion

Each organization ought to give a valiant effort to fulfill their clients so as to be fruitful and productive dependent on this aggressive world. On the off chance that and just if clients are happy with an organization's items and administrations, they can get by in this focused universe of business. Dutch Bangla Bank Limited is one of the potential banks in the financial part and they are progressing admirably however on the off chance that they need to keep up a solid situation among all the business banks working in Bangladesh, they should stress the constant improvement of the support of fulfilling their esteemed clients.

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