



**An Internship Report**  
**on**  
**Service Quality of Premier Bank Limited**

**Submitted To**

**Dr. S M Sohel Rana**  
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**Submitted By**

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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, **Md. Maruf Arafat ID: 161-11-305** would like to inform you that here is the report on “**Service Quality of Premier 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 Premier Bank Limited, Savar 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,**

.....

**Md. Maruf Arafat**

ID: 161-11-305

Major: Marketing

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University



## SUPERVISOR'S DECLARATION

It offers me immense pleasure to certify that the report titled “**Service Quality of Premier Bank Limited**” has been completed by **Md. Maruf Arafat, ID: 161-11-305**, 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, Md. Maruf Arafat, ID: 161-11-305, 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.

.....  
**Md. Maruf Arafat**  
ID: 161-11-305  
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 “**Service Quality of Premier 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**, Associate 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 **Moinul Islam Mridha**, AVP and Manager of Premier Bank Limited, Savar 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.



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# Chapter 1

## Introduction

### 1.1 Introduction:

Banks play a vital role in the economy of the country. The primary banking system functioned primarily as a depositor of funds, while the more modern system considered credit delivery as their main goal. Banks are financial institutions or financial intermediaries that collect funds from people as deposits and provide these funds as a ransom and advance in various sectors of the economy against interest for a period of time.

Banks play a very important role in both national and international trade. Now a day, no country can survive without international trade. In addition, banks provide some other obsolete services such as factoring, bank guarantee issuance, etc., which are much more conducive to modern business.

### 1.2 Scope:

Premier Bank Limited offers a variety of services to its customers. It provides good service with good dealings with their customer. So customers feel great in their service and behavior. Here we are focusing on finding the level of customer satisfaction and how it can improve.

### 1.3 Objective:

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

- ❖ To measure the level of service quality;
- ❖ To find out the way to improve services of Premier Bank Limited;
- ❖ To identify the problem and solution related with the service which is provided by the bank;





## **1.4 Methodology:**

The report has been prepared on the basis of the experience gained during the period of the internship. Here both quantities and qualitative data are included. However, this report is basically qualitative in nature. The important feature of the report is the use of both primary and secondary data. The data is collected from two sources:

### **Primary Source:**

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

### **Secondary Source:**

- Different “Procedure Manual” published by The Premier Bank Ltd.
- Publications of Journal
- Internet
- Annual Report

## **1.5 Limitation:**

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



## Chapter 2

### Background of the organization



#### Registered Office

Iqbal Centre (4<sup>th</sup> Floor)

42 Kamal Ataturk Avenue, Banani Dhaka  
1213, Bangladesh

Phone: 9887581-4, 8811417, 9889153

Fax: 880 2 8815393

Telex: 642542PREBHO BJ, SWIFT: PRMRBDDH

E-mail: [info@premierbankltd.com](mailto:info@premierbankltd.com)

Website: [www.premierbankltd.com](http://www.premierbankltd.com)



## **2.1 Organization:**

The Premier Bank Limited (PBL) is the main private bank in Bangladesh. It is a planned bank, which is joined in Bangladesh as a banking organization on June 10, 1999, under Companies Act.1994. It has made another method for its very own banking region of Bangladesh as far as giving help to clients and worth expansion to its partners. Bangladesh Bank, the national bank of Bangladesh, gave a banking permit on June 17, 1999, under Banking Companies Act.1991. The Head Office of the Premier Bank Limited is situated at Banani. Inside a brief timeframe, the bank has been fruitful in situating itself as a dynamic and dynamic budgetary organization in our nation. The bank is presently generally worked by the business network from little business people to huge vendors and multinationals as a result of current and imaginative thoughts and money related arrangements. Presently it has opened 65 branches in various zones of the nation.

## **2.2 Company overview:**

The Premier Bank Limited is overseen by a gathering of dynamic Board of Directors drawn from various controls. They hold truly decent positions in the public arena and are from an exceptionally effective gathering of Businesses and Industries in Bangladesh. The Bank has an extremely capable Management Team that has a long involvement with local and global Banking. The Bank maintains and carefully complies with great corporate administration rehearses and is dependent upon the administrative supervision of Bangladesh Bank.

Authorized Capital: BDT 6000.00 Million

Paid up Capital: BDT 3818.61 Million

## **2.3 Vision**

The bank has an unmistakable vision towards its definitive predetermination – "To be the best among the top monetary organizations."

## **2.4 Mission**

- ❖ To be the most minding and client well-disposed supplier of monetary administrations, making open doors for more individuals in more places.



- ❖ To guarantee steadiness and sound development while improving the estimation of the investor's venture.
- ❖ To forcefully receive innovation at all degrees of activity to improve effectiveness and diminish cost per exchange.
- ❖ To guarantee an elevated level of straightforwardness and moral benchmarks in all business executed by the bank.
- ❖ To give a friendly climate this will draw in an equipped work power.
- ❖ To be socially dependable and endeavor to inspire personal satisfaction by making a powerful commitment to national advancement.

## **2.5 Values:**

- ❖ Service first
- ❖ Simpler banking
- ❖ Better relationship
- ❖ Guaranteed privacy
- ❖ Great corporate administration
- ❖ Corporate citizenship

## **2.7 Strategy of the Premier Bank Limited**

### **Be Pro-active**

We make a cognizant undertaking to lift our life and exercises. There is the wrong spot for the sake of entertainment in 'Receptive Management'. We figure out how to envision and act.

### **Begin with the End in Mind**

Our activities relate to our objective. We set our objective from what lies behind and past us. We start decisively to complete so as to seek after that objective.

### **Put First Things First**

We settle on a decision for things that have a playful effect. Things that issue most are not put helpless before things that issue at least.



### **Think Win-win**

Win-win is an outlook and heart that continually looks for common advantage every single human association. In our way of thinking, we need to see all gatherings an idealistic victor. Forward-Looking arranging causes us to take part in a successful win relationship.

Look for first to comprehend and afterward be comprehended we prize our capacity to impart over every other worth. More often than not, we persistently hear individuals more than we are heard. We look for first to see how we are normal then we position ourselves as befittingly as possible.

### **Synergy**

The effect of a combined whole is always greater than the sum of individual parts. The relationship which the parts have to each other is a part in itself. We believe, every part is important and each can contribute. We work together with others to build a team work those results in a better success.

### **Care and Share Alike for the Society**

We care for the sentiments, needs, and experience of the general public and offer our inclinations similarly. We make a decent attempt to accommodate the less advantaged and the poor to guarantee a superior society and an increasingly prosperous Bangladesh. It is respect, our obligation, and benefit, to have the option to serve the country in a bigger number of ways than simply giving banking administrations.

## **2.8 Functions of the Bank:**

The Bank offers:

- ❖ Business banking administration including an assortment of the store, momentary exchange account, the working capital fund in handling and assembling units and financing and encouraging exchange.
- ❖ Term advances and working capital credits to enterprises.
- ❖ Advances to Small and Medium Enterprises (SMEs).

## **2.9 Business philosophy of the bank:**

The philosophy of PBL is to develop the Bank as an ideal and unique banking institution such as providing “service first”. The bank is quite different from other privately owned one-



managed commercial banks operating in Bangladesh. PBL is to grow as a leader in the industry rather than a follower. The leadership will be in the area of service constant effort being made to add new dimensions so that clients can get additional value in the matter of services to match the needs and requirements of the country's growing society and developing economy.

**Slogan of PBL**

**Service first**

## **2.10 Services of the Bank:**

### **Locker Service:**

For safekeeping of customers' valuables like important documents and goods like jewelries and gold ornaments, Premier Locker Service is available in most of the Branches in urban areas.

<b>Nature of Service</b>	<b>Nature Charges of</b>	<b>Rate of Charges</b>
Custody of Locker / Safe	Rent	Yearly TK.1,000/= for small size locker Yearly TK.1,200/= for medium size locker Yearly TK.2,000/= for big size locker

### **Online any Branch Banking:**

We have set up Wide Area Network utilizing Radio, Fiber-Optics and other accessible correspondence frameworks to give any branch banking to our clients. The client of one branch is currently ready to store and pull back cash at any of our branches aside from Barishal Branch. Our Barishal Branch will be remembered for our Wide Area Network right away. No TT/DD or money conveying will be important.

Online branch banking administration is intended to serve its esteemed customers. Under this framework, you will have the option to do the accompanying kind of exchanges. Money withdrawal from your record at any part of the Bank. Store in your record at any Branch of the Bank.



Move of cash from your record to some other record with any Branch of the Bank.

**Transaction Limit - Unlimited** transaction.

**Online Transaction Membership Fee** - No Membership fee is required.

**Charges for Online Transaction** - No charges for online transaction.

**ATM:**

We have four ATM stalls. Be that as it may, the bank is wanting to introduce more ATMs around the nation to empower our Account Holders and Card Members to draw money, do finance move, installments, and parity request online.

**Banking Software:**

Robust banking programming which will coordinate the Total Banking Operation and give all-out answers for client needs is under determination. Usage is normal soon.

**Swift:**

Premier Bank Limited is one of the initial scarcely any Bangladeshi Banks who has become an individual from SWIFT (Society for Worldwide Inter-Bank Financial Telecommunication) in 2002. Quick is individuals claimed co-usable, which gives a quick and precise correspondence arrange for money related exchanges, for example, Letters of Credit, Fund move, and so forth. By turning into an individual from SWIFT, the bank has opened up conceivable outcomes for continuous availability with more than 5,700 client foundations in 150 nations around the globe.

*SWIFT No.: PRMRBDDH*

**Credit Card:**

Premier Bank holds the standard part License from VISA International to issue and gain the world's most generally utilized Credit Card. Premier Bank is the main neighborhood private bank to offer VISA International charge card in the nation. The Bank is offering both Local International Cards.



## Chapter 3

### Literature Review

#### 3.1 Literature Review

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

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

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

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

Islam and Niaz, (2016) wrote in their article that "Conveying better service quality than clients in the present business condition is extremely urgent and significant due to the hardened challenge in the neighborhood and international markets. The capacity to provide high service quality will reinforce the picture; improve maintenance of clients, pulling in





new potential clients through consumer loyalty and steadfastness." This article was about the examination of service quality and fulfillment of bank clients. Here the creators talked about the current state of the banking area of Bangladesh. Their fundamental concern was whether the banks can fulfill their clients or not.

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

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

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



## Chapter 4

### Analysis of the Survey Report

#### 4.1 Data Analysis and Interpretation

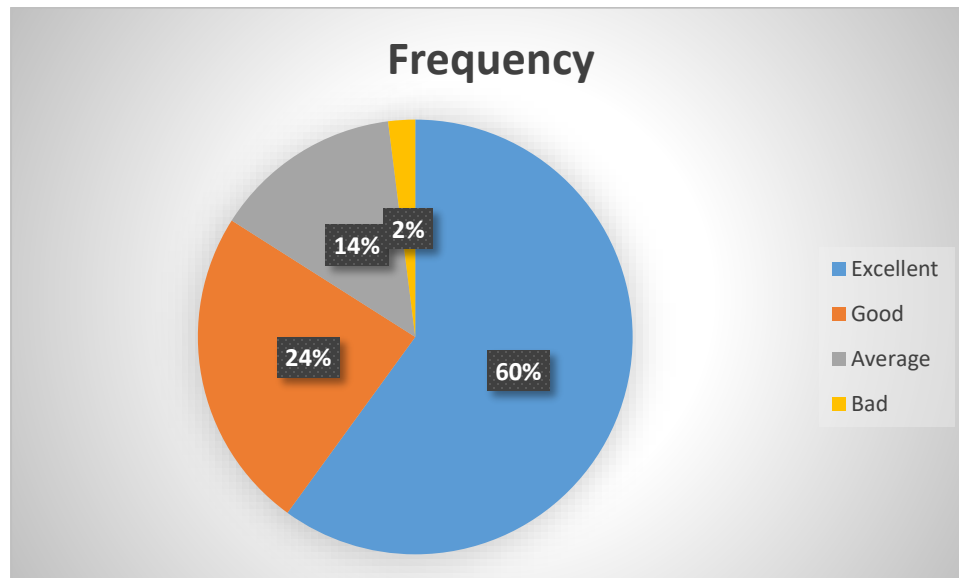
After collection of all necessary data, those are analyzed in the following two ways:

- **Subjective Analysis:** Qualitative data are analyzed critically using judgment and knowledge.
- **Statistical Analysis:** Appropriate statistical tools are used to analyze the gathered data. All these analyses will be done with Microsoft Excel statistical analytical software.

#### **Advanced product and service:**

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

<b>Responses</b>	<b>Frequency</b>
Excellent	30
Good	12
Average	7
Bad	1

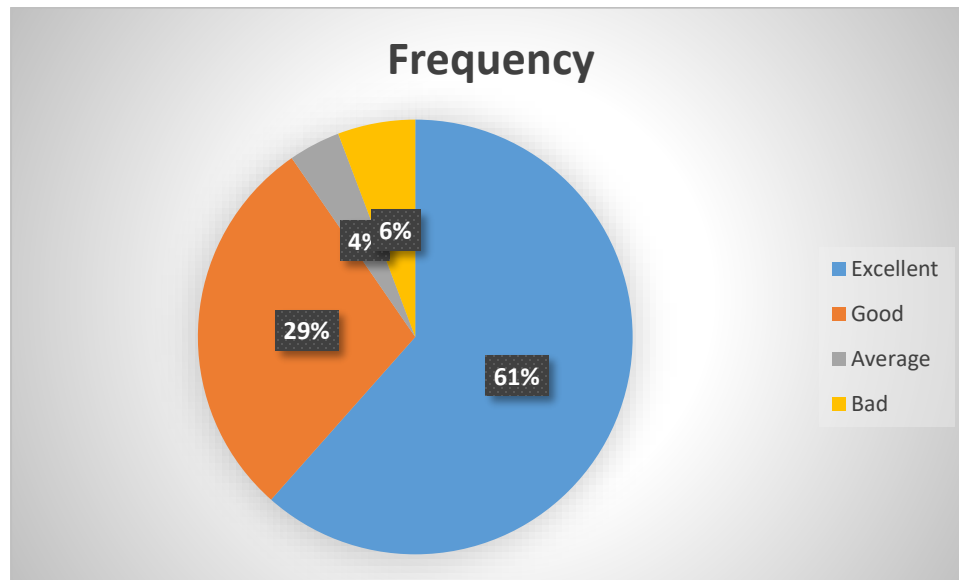


The above figure shows 60% of the total customer are said Premier Banks Limited's Advanced product and service are excellent that is they are fully satisfied regarding the product and service of Premier Bank Limited, 24% are said good. Therefore, in general it can be said that customers are satisfied regarding product and service of Premier Bank Limited.

#### **Account opening procedure:**

Account opening procedure is also an important satisfaction factor of customer. Most of the time, customers make compare with other bank about fast service. So here our aim is to measure the level of customer satisfaction against account opening procedure.

<b>Responses</b>	<b>Frequency</b>
Excellent	30
Good	15
Average	2
Bad	3

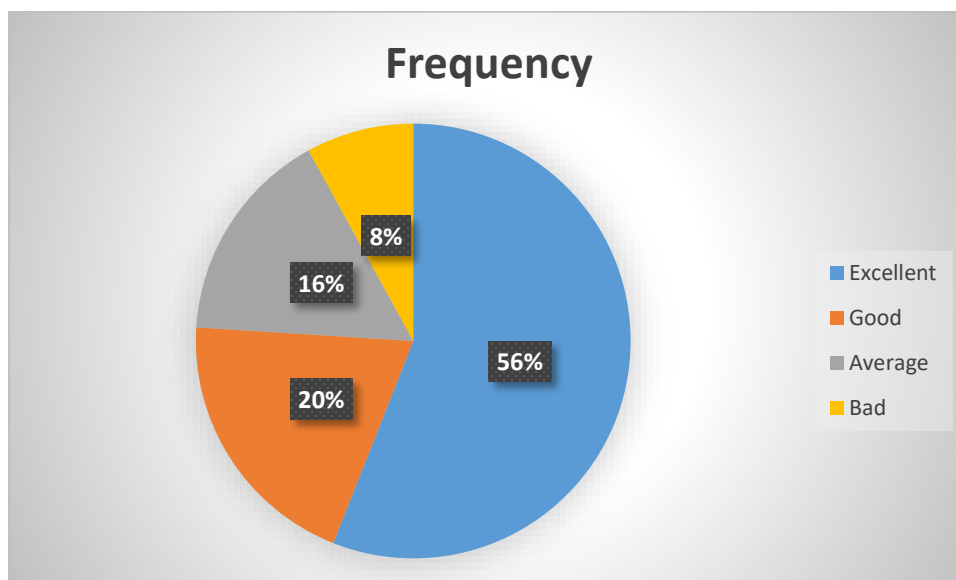


Majority of the client about 61% expressed that A/C opening procedure excellent where as 29% Said Good Service 4% said average service. Therefore, in general it can be said that customer is satisfied A/C opening procedure of Premier Bank LTD.

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

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

Responses	Frequency
Excellent	28
Good	10
Average	8
Bad	4

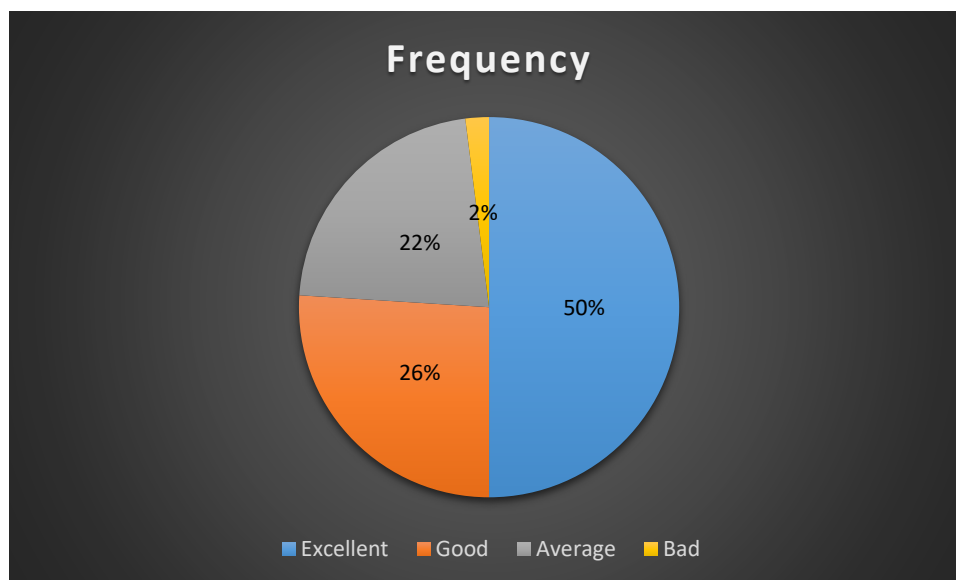


The above figure shows 75% of the total customer are said PBL's Cheque Book Issuance procedure are excellent that is they are fully satisfied regarding the Cheque Book issuing procedure of Premier Bank Limited, 20% are said good and 16% Said Average. Therefore, in general it can be said that customers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

#### **Interest rate of different deposit scheme:**

The interest rate of different deposit schemes is also an important factor in the level of customer satisfaction. Customers always want the best benefit. In that case, the always expect high-interest rates against their deposit money. So they can get a high profit of their deposit money at the end of maturity. But it is rarely varied from another bank because the interest rate is getting fixed from Bangladesh bank, itself. But as a satisfaction factor of the customer, our aim is to find out their satisfaction level.

<b>Responses</b>	<b>Frequency</b>
Excellent	25
Good	13
Average	11
Bad	1

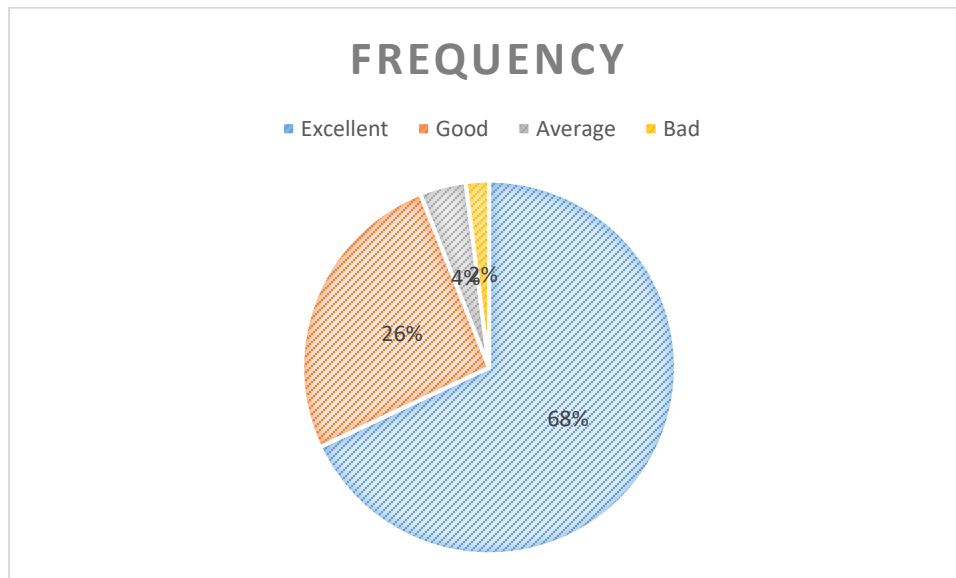


The above figure shows 50% of the total customer are said PBL's interest rate provided for different deposit scheme are excellent that is they are fully satisfied regarding the interest rate provided for different deposit scheme of Premier Bank Limited, 26% are said good and 22% said Average.

#### **Loan and credit facility of PBL:**

The Premier Bank Limited (PBL) gives loan and credit facility to customer. In Savar Branch, there are some customers who take loan in a regular basis. They are satisfied with the service of the Premier Bank Limited Savar Branch. So here we will follow how much customer is satisfying with the Advanced Loan and credit facility of premier bank, Savar Branch, at present.

<b>Responses</b>	<b>Frequency</b>
Excellent	34
Good	13
Average	2
Bad	1

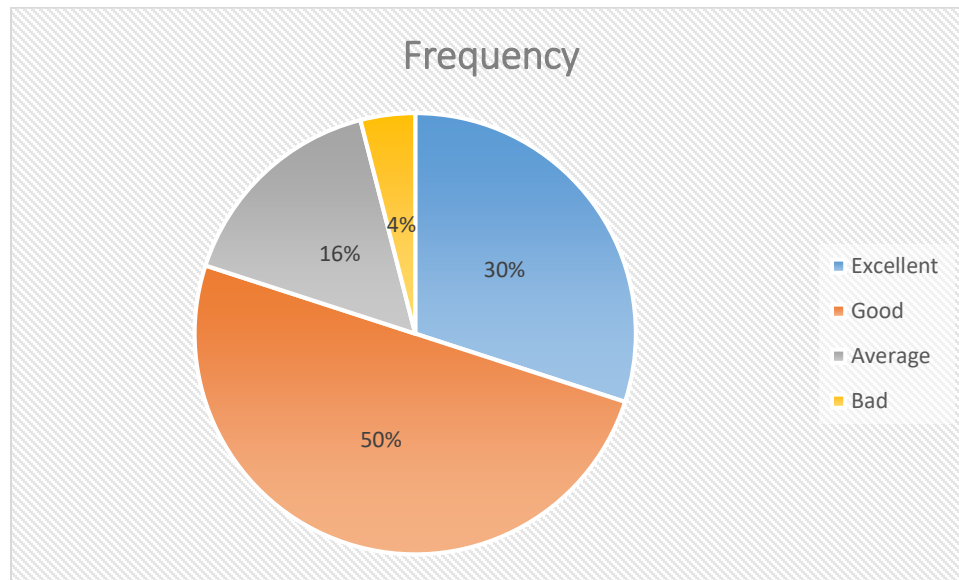


The above figure shows 68% of the total customer are said Bank 's loan issuing procedure are excellent that is they are fully satisfied regarding the loan issuing procedure of Premier Bank Limited, 26% are said good on their loan issuing procedure. Therefore, in general it can be said that the credit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

#### **Interest rate charged by PBL for different loan:**

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

<b>Responses</b>	<b>Frequency</b>
Excellent	15
Good	25
Average	8
Bad	2



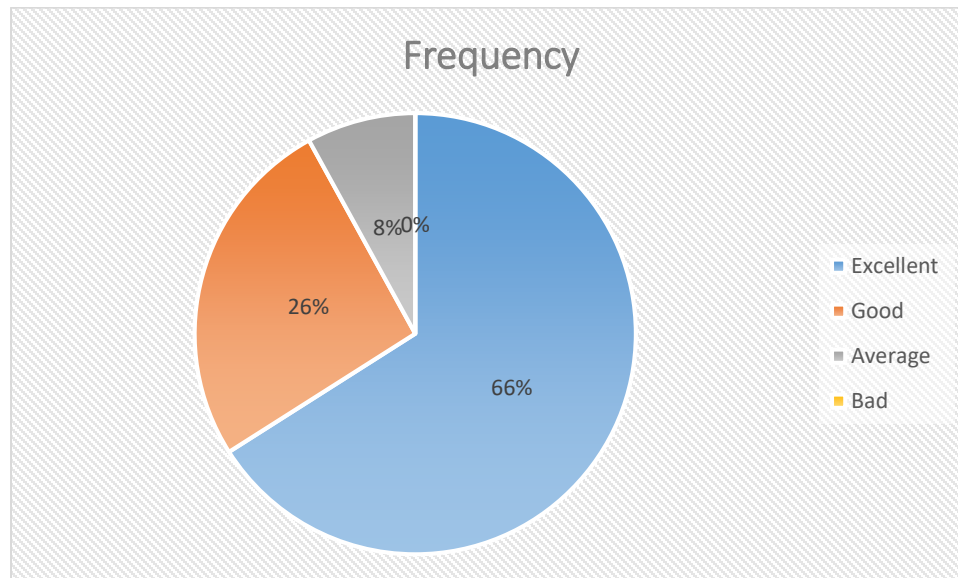
The above figure shows number of the customer are fully satisfied regarding interest rate charged by Premier Bank Limited on their different Credit Scheme. 30% are said Excellent and 50% said good that is they are satisfied, 16% are said average that is they are moderately satisfy, 4% are not totally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

### Online banking system of PBL:

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

Responses	Frequency
Excellent	33
Good	13
Average	4
Bad	0



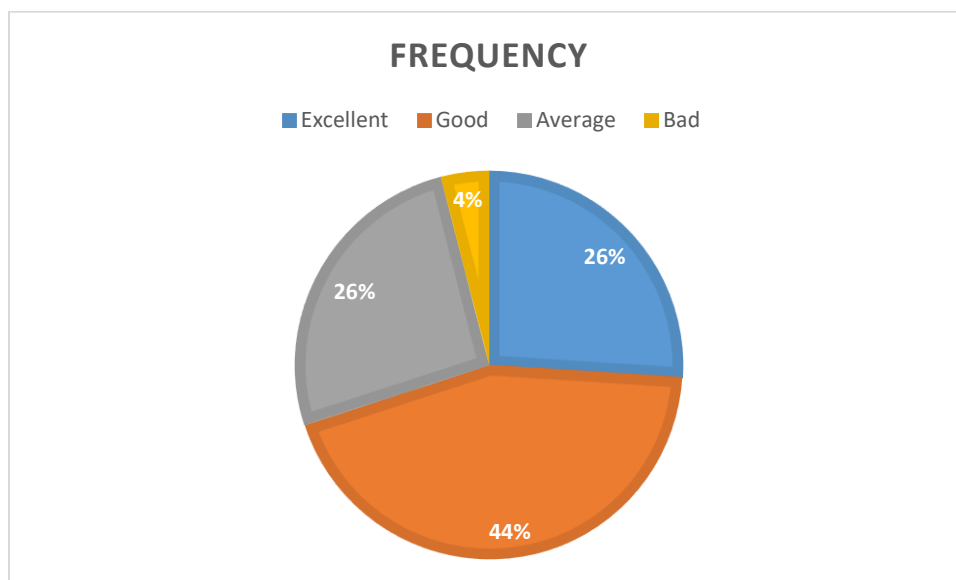


The above figure shows number of the customer are fully satisfied regarding online banking system by Premier Bank Limited. 66% are said Excellent and 26% said good that is they are satisfied, 8% are said average that is they are 8% said average. Therefore, in general it can be said that the general customers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

### **Service charge:**

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

<b>Responses</b>	<b>Frequency</b>
Excellent	13
Good	22
Average	13
Bad	2

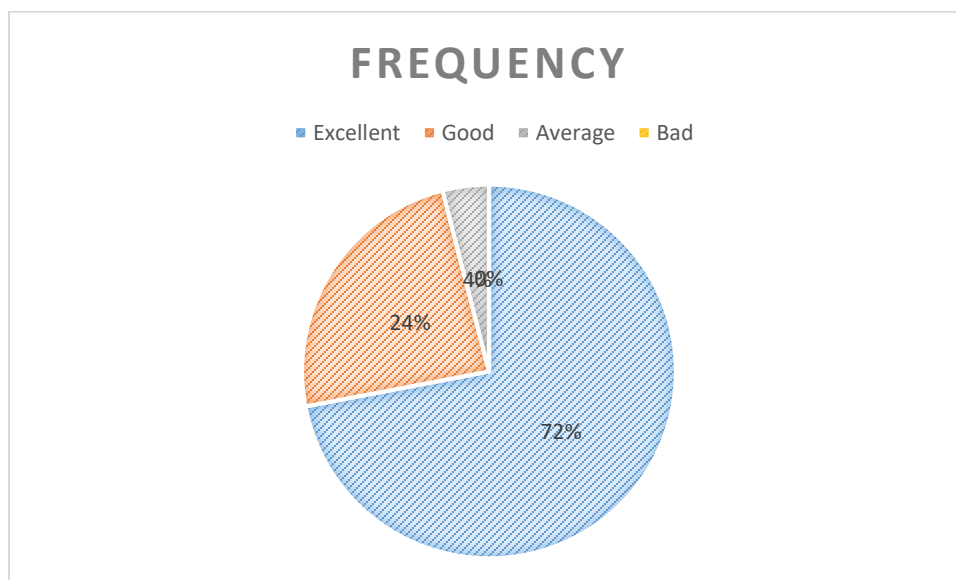


The above figure shows 44% customers are satisfied considering good to the service charge, 26% said excellent and 26% mentioned it as average.

### **Behavior of employee:**

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

<b>Responses</b>	<b>Frequency</b>
Excellent	36
Good	12
Average	2
Bad	0

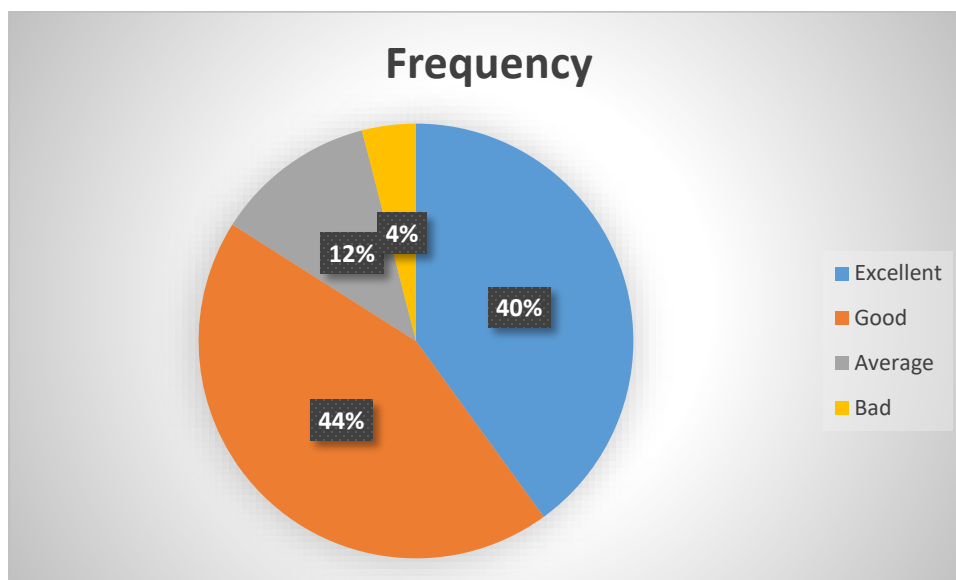


The above figure shows that 72% are agreed with the opinion ‘Employee behavior is perfect’ in Premier Bank limited. 24% are agreed with good. So in general it can be said that Employee interaction is perfect in Premier Bank Limited.

#### **Employee interaction:**

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

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

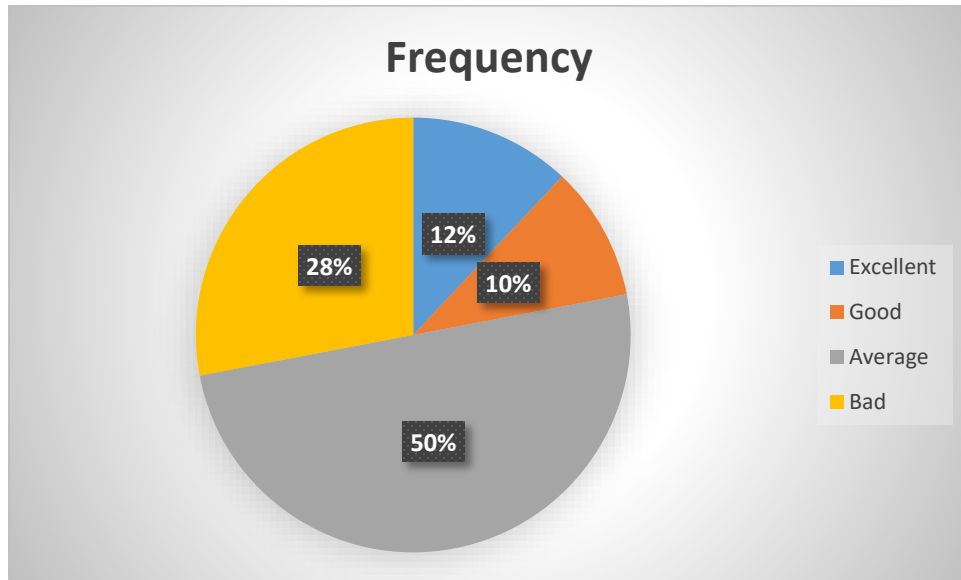


The above figure shows that 40% are agreed with the opinion 'Employee interaction is perfect' in Premier Bank limited. 44% are agreed as good. So in general it can be said that Employee interaction is perfect in Premier Bank Limited.

#### **ATM Booth Service:**

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

<b>Responses</b>	<b>Frequency</b>
Excellent	6
Good	5
Average	25
Bad	14



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



## 4.2 Findings:

- ❖ PBL Savar Branch has not adequate number of skilled manpower in branch.
- ❖ PBL has only 64 branches throughout the country, and most of the branches are in Dhaka city. So the service coverage of PBL is very narrow.
- ❖ PBL has maintained lengthy process in maintaining record for any types of data sending and receiving such as issuing debit card and cheque book. Sometime its good as it become secured and sometime it has negative effect that the customer become bored and it takes more time to maintain the process.
- ❖ PBL has very small operational network. So it cannot do remittance business extensively.
- ❖ The branch does not do any treasury function. It is rather done by Head Office.
- ❖ PBL has introduced Visa Debit Card first time ever done by a Local Bank in Bangladesh.
- ❖ PBL has also introduced SMS Banking for its valued clients. The customers can check their account balance, send request for bank statement, and other features are added in this SMS banking service. But not broadly.
- ❖ Branches maintain systematic records of transactions with the customers in hard discs with backups so that these can be retrieved when necessary.
- ❖ The Bank has adopted online banking. It provides all the modern services with latest technology.
- ❖ The Bank uses “Ultimus” software.
- ❖ The branch frequently faces network problem but there is no network operator in the branch. Every time the branch has to call network operator from Head Office, which cause loss of many valuable time.
- ❖ The communication network used for online banking by the bank often goes down, which cause many problems to the clients to make or get payments or balance transfer and hamper their business.



## Chapter 5

### Recommendations

#### 5.1 Recommendation

In the quick advancing world, it is fundamental for every single association to fabricate a solid nearness in the market by expanding net revenue by fulfilling its customers as much conceivable. As a bank, the director needs to recognize the systems that adjust, fit or match the banks' assets and capacities to the requests of nature so as to abuse openings and counter-risk and to address organization shortcoming expanding on the quality. It resembles a procedure containing corporate arranging, execution investigation, program or administration conveyance, and assessment and audit.

In the wake of finishing my temporary position program with PBL, Savar Branch, I figure the accompanying suggestions will assist them with improving the degree of customer satisfaction.

#### **Deposit book:**

Deposit books ought to be given to the ordinary record holder, for example, the present record and MSS account holder. A few clients need a full book of the deposit slip. By talking about with them it comes to realize that they are the present record holder and MSS account holder. They need to go to the bank day by day or month to month. So it gets extreme for them to come in the bank to put the mark on the deposit slip. In the event that they get that slip as a book, it will be useful for them as they can send a carrier to deposit the cash.

#### **Debit card**

The debit card ought to be given to the new record holder inside a brief timeframe and it ought to be enacted as right on time as could be expected under the circumstances. In some cases, clients open financial balances for their initial and quick assistance on account of



conveying debit card however it is come to on clients' hands following 15 or after 20 days. So they asserted that the administration of the chief bank isn't great. So it requires some investment to give debit cards and enactment of it.

**ATM Booth Service:**

ATM Booth administration is poor in (Premier Bank Limited) PBL Comparing to the next bank. So it ought to be created as right on time as would be prudent. Some of the stalls ought to be improved to top off client requests as we realize that at present it has just for Booth all through the nation. so it ought to be reachable and accessible to the client.

**Locker service:**

Premier Bank Limited has the office of storage administration for the client. Be that as it may, it has just in the administrative center. Yet, it ought to be improved at PBL, Savar Branch. There are numerous clients have come to take that administration at their closest branch.

**Number of Branches:**

PBL ought to make business open doors for themselves. These days there is an extreme challenge between the banks. Every one of the banks are growing with a forceful methodology. so Premier bank needs to open more branches to catch the market and it ought to be closer to the client address. So they can do banking effectively with PBL.

**Number of Trained employee:**

There are a few workers undeveloped which diminishes the proficiency of the bank office. Various prepared workers ought to be improved to give appropriate and better support to the client. As we realize that PBL of Savar Branch faces representative lack.

**Cheque authorization Process:**

The check approval Process ought to be created to spare the hour of the client. Here clients need to trust that quite a while will take the approval of check from another branch.

**Marketing Effort:**

Premier Bank limited should give more emphasize on their marketing effort and try to increase their sales force. Model Banks like Citibank, HSBC Bank, Standard Chartered





Bank are using media very effectively to increase the business of banks. So PBL should need to use electronic media for its business developments.

**Increase Loan Facility:**

Premier Bank should pay attention to consumers' need and want. It should increase the facility of consumer loan products, small loan products like car loan, personal loan, and student loan, House Building loan etc.

**House-Building loan facility**

There are House-Building loan facilities available in Premier Bank Ltd, which is only offered to Staffs of the bank. This loan facility should be opened for every people.

**Job rotation:**

Most of the bank employees are sticking to one seat only, with the result that they become master of one particular job and lose their grip on other banking operation. In my opinion each employee should have regular job change.



## **5.2 Conclusion**

Throughout my investigation, I can say that the products and services are satisfying and consistently meet the challenges of developing new products and services to match the specific needs of customers.

Over the years, Premier Bank Limited has shown remarkable improvement. However, as discussed earlier, the world will not compromise for PBL, therefore it is not a local competitor or a multinational. In this era, when only the fittest survives, PBL loses a long yard in the back from that fitness. This is an important time for PBL to consolidate the success they have achieved and move forward with that goal. Otherwise, 'a bank with a vision' would be just an illusion to them.



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