



**Daffodil**  
*International*  
**University**

**Assessment of The Customer Satisfaction of Janata Bank  
Limited- learning on Mohammadpur Corporate Branch**

**Submitted To**

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# **Janata Bank Limited**

# Letter of Transmittal

**Mr.Mohammad Shibli Shahriar**

Associate Professor And Head

Department of Innovation and Entrepreneurship

Faculty of business& Entrepreneurship

Daffodil International University

Subject: Regarding the compliance of Internship report acceptable "An Evaluation of The Customer's Satisfaction of Janata Bank Limited: A Study on Mohammadpur Corporate Branch"

.

Dear sir,

It's happiness to present the statement on "Customer's Satisfaction of Janata Bank Limited: A Study on Mohammadpur Corporate Branch." I try for my part to clarify all my education and experience. Through the compulsory in order and optional application that you were given that me as your finest as fine.

I am extremely thankful for your direction and permanent assistance and I trust that the report will complete as your potential.

Yours honestly,

*Subrata Kumar Mondal*

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Subrata Kumar Mondal

ID: 181-14-2664

Major: Marketing

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# Declaration

I am Subrata kumar Mondal ID: 181-14-2664, a student of MBA program, Department of Business

Administration, Daffodil International University, announce that the Internship statement entitled

**assessment of The Customer fulfillment of Janata Bank Limited, learn on**

**Mohammadpur commercial Branch.”** represent the result of my possess research plant

equipped under the supervision of Mr. Mohammad Shibli Shahriar , Daffodil International

University.

I additional confirm that the submit report is inventive and no part or whole of this report has been submitted to, in any form, in any other university or establishment for any degree or any other idea.



Subrata kumar Mondal

ID: 181-14-2664

Major: Marketing

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# Supervisor's Certificate

This is to confirm that the internship account allowed An assessment of The Customer Satisfaction of Janata Bank Limited: A Study on Mohammadpur Corporate Branch equipped by Subrata Mondal ( ID:181-14-2664) as a requirement of Master of Business Administration (MBA),major in Marketing from Daffodil international University. The statement has been optional for compliance.

I wish him every accomplishment in his future events.



Signature of the Supervisor

**Mr. Mohammad Shibli Shahriar**

Associate Professor And Head

Department of Innovation and Entrepreneurship

Faculty of business& Entrepreneurship

Daffodil International University

# Acknowledgement

At first and primary gratitude to massive Allah the most merciful for creation me able to successfully full this report.

I would similar to give thanks to worthy Mr. Mohammad shibli Shahariar with my heartites respect for his sympathetic supervision and training

To arrange this statement a major papers and in turn input from a number of sources were concerned, i would akin to communicate my sincere admiration to Janata Bank Limited, Mohammadpur branch and appreciated officials without whose collaboration this description would not have been possible. It was such a immense opening to vocation and learn about out Banking segment.

# Executive Summary

An appraisal of the customer satisfaction of Janata Bank Limited: A study of Mohammadpur Corporate Branch. The complete report has prepared on the basis of customer's and their satisfaction of Janata Bank Limited, Mohammadpur communal Branch, idea of this story is to discover out the opening between the customer's satisfaction and dissatisfaction. Also, it will explicate and calculate customer satisfaction. Identify the problem linked to customer satisfaction is also integrated to the main objective. To find out the gap between satisfaction and dissatisfaction of the customer, survey can only make clear the situations completely. A good number of customer's attend to the survey phase freely. They have collective a lot about the relationship with Janata Bank Limited, Mohammadpur Corporate Branch.

A set of 21 question has provide to the customer's for allocation all factors which are associated to the customer's satisfaction. counting their Name, Occupation, Age and the other

forces which influence the customer satisfaction. Collecting all the feedbacks from the customer , many harms have indoors between the customer's satisfaction and dissatisfaction. All satisfactions and dissatisfaction share has already provide in this report.

On this 21st century, so many private commercial banks have already arrived in the sector of banking in Bangladesh. Everyone is trying their best to satisfy the customer's . But as a government bank, Janata Bank Limited has so many limitations Janata Bank Limited, Mohammadpur Corporate Branch has to sustain several types of relationship with diverse types of customer's . City company workers, pension holder, freedom fighters & pregnant women earnings, collecting electric bill and gas bills, etc. After behavior all customer's , it's really difficult to continue a specific time for the general banking customer's . But the ability of Janata Bank Limited, Mohammadpur Corporate stem trying to carry the maximum check to their customer's . The last chapter of this report will explain you the problems and recommendation associated to the customer satisfactions.





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## **ITRODUCTION**

part condition to conduct the mba plan inside conduct intended for actual life challenge. This is an imperative element of the mba plan this plan is 3 months period. throughout this time i work directly branch worker this story present the results of study all through International janata bank limited. I have custom-made on "Janata Bank Limited's customer satisfaction".

boundary statement equipped for running out of mba plan at daffodil international university. The 1<sup>st</sup> goal of is to provide students the chance to interpret work experience and imaginary concept in genuine life. institution financial institutions, research institutes as well as expansion project were recognized. plan organizational attachment .

### **1.2 Background of The Study**

36 credit hours the MBA program, they demand a report about the sensible practice. The internship program is calculated to supply the necessary criteria for the students of Bachelor of Business Administration (MBA), which is intended to be a taxing environment in the germane field, where students have the opportunity to pertain their theoretical knowledge to realistic applications. all through the internship guidance there is a opening to acknowledge themselves in the special student , maintain poise and data at the start of their occupation to meet this prerequisite each versity has a program of selling . Here, they search out an opportunity, relate notional familiarity from our classic journals, seminars, projects, workshops to actual settings.

### **1.3 OBJECTIVE OF THE STUDY:**

SOME POINT GIVEN BELOW:

- To elucidate customer satisfaction .
- To calculate the customer's satisfaction of JANATA BANK Corporate Branch .
- To classify the problems associated to customer satisfaction of JANATA BANK.
- To build recommendations to explain the problems ;

### **1.4 PURPOSE OF THE STUDY:**

Customer pleasure and client devotion Mohammadpur Corporate Branch of Janata Bank, this branch is the most important location in this area. This learning attempt to recognize customer satisfactions on unlike patch up class size while trade with this stem.

## 1.5 Corporate Information:

Mohammadpur Corporate Branch is positioned beside The Salimullah Road in Mohammadpur of Dhaka.

Branch Name	:	Mohammadpur Corporate Branch
Registered Address	:	80/ C, Asad Ave., Dhaka 1207, Bangladesh.
Legal Stats	:	Public Limited Company
Delegate universal boss	:	Abdur Rab Khan
Supporter all-purpose	:	Rahala Parvin
universal boss	:	Mokarrom Hossin
In charge	:	1 persons
Managerial	:	2 persons
decision-making Officer	:	18 persons

## **Methodology of the Study**

### **1.6 source of information compilation:**

#### **Primary data**

I meet 1st information from the clientele ,come for military of JANATA BANK Mohammadpur limb. I provided questionnaire to those customer who were attracted in participating in the study.

#### **Secondary data**

The 2ND data is composed from *yearly* account, well-known conceptual matter, and quite a few issue obtainable substance as article in different versions provide from Janata Mohammadpur bough online article website of Janata Bank Ltd.

Secondary Sources are:

- 1 Annual information of different years of JANATA BANK .
- 2 Other offered DATA of JANATA BANK .
- 3 Bangladesh Bank wed site.
- 4 Janata Bank website.

#### **range of the account**

This account show particulars about Mohammadpur Branch, JAATA BANK its General Banking organization. This learn will recognize the customer mend quality of Mohammadpur company.

#### **need of lesser in order**

The bring in sell overseas information of the Branch DON'T over the web 2ND foundation of Information was not adequate for the conclusion of the account.

# Chapter 2

## Company profile

### **Janata Bank Limited**

After the freeing war of 1971, in organize to restructure the country market, actions had been in use to come together a numeral of banks beforehand operate in this district and make original banks and this initiative led to formation of Janata Bank in 1972 by combining the erstwhile United Bank partial and coming together Bank partial underneath the Banks Nationalization regulate of 1972. In 15 November, 2007 Janata Bank got register with the Joint hoard of Registrars and restructured it as a public limited company with the name Janata Bank Limited. counting 4 overseas brushwood in United Arab Emirates, Janata Bank run its commerce with 904 branches crossways the country.

### **2.1 The History of janata bank**

#### **Background**

Through the appearance of Bangladesh as an self-governing ruler condition in 1971 after a shocking 9 month war alongside the West Pakistani profession military, a war, occupied of blood and moan, upset and ache of millions of our dearly loved ones, the inheritance of upgrading the already broken downward financial bottom of the country was feel as an urgent call of the day alongside a misshapen economic realism of a recently born situation.

#### **Beginning**

In this setting, in order to restructure the country's actions had been in use to unite a number of banks in advance operate in this county and make novel banks and this proposal lead to outline of Janata Bank in 1972 by combine the former United Bank narrow and Union Bank Limited underneath the Banks Nationalization Order (President's Order No. 26) of 1972.

#### **Corporatization**

In 15 November, 2007 Janata Bank got register through the dual Stock of Registrars and restructured it as a public limited company with the name JANATA BANK.

## 2.2 Corporate Information: Some information given below:

Given name	:	Janata Bank Limited
Register Address	:	Janata Bhaban 110, Motijheel Commercial Area Dhaka – 1000. Bangladesh
Lawful Status	:	Public Limited Company
Chairman	:	Shaikh Md. Wahid-uz –Zaman
Organization manager & CEO	:	Md. Abdus Salam
Corporation Secretary	:	Md. Mosaddake-UI- Alam
NO of Employees	:	15,789(As on 21.08.2018)
Bangladesh Bank	:	31 May 2008
Date of Incorporation	:	215May, 2008
Authorized Capital	:	TK. 56899 Million
Paid up Capital	:	TK. 349079 Million
Reserve	:	TK.1567899 Million
Retained surplus	:	Tk. 5167.18 Million
Asset	:	Tk. 345233.92 Million
Face value of per share	:	TK. 100 per share
Shareholding Pattern	:	200%SHARE



## 2.3 Domestic Network

Top workplace Department	:	48
NO of Divisional Offices :	:	11
NO of Area Offices	:	49
NO of Branches	:	909
1	:	28
2	:	77
3	:	209
4	:	223
5	:	275
6	:	91
7	:	57

## 2.4 Overseas Network

COUNT	:	04
place	:	UAE – CEO Obeid Sayah Al – Mansuri Building Zayed the 1st Street United Arab Emirates

## 2.5 subsidiary

1. Resources and Investment	:	Dhaka .
2. Ianata E xchange Company	:	Italy
3. Janata Exchanged Inc. USA	:	usa

## International Award

Recently The Branch has been known internationally and domestically for its good performance.

The Branch is headed by the Deputy General Manager (DGM) & Assistant General Manager (AGM); General Managers.

## **2.7 Corporate Award:**

- Asian banking award2004
- Asian banking award2005
- Quality recognition award2009
- Best bank in Bangladesh awards
- Western union Asia pacific
- The bank of the year Awards

### **Asian banking award2004**

finance agenda for Women free enterprise of Janata Bank incomplete had extremely been celebrated as a messenger-Up in the Micro-economics creation or plan group of the Asian Banking award 2005. The Awards were accessible by the Asian Bankers relationship and Bank Marketing relationship of the Philippines in the Asia appealing Bankers.

### **Asian banking award2005**

The Asian Bankers Association and Bank advertising friendship of the Philippines familiar Janata Bank with Asian bank award for its recognition system for Handicapped populace in the Asia Pacific Bankers assembly on 17 June in Manila, Philippines.

### **Quality recognition award2009**

CICI Bank, Hong Kong familiar Janata Bank imperfect with superiority gratitude Award 2009 for the Bank's achievement in ensure class in military.

### **Best bank in Bangladesh awards**

New York base Financial Magazine "worldwide Finance" recognized Janata Bank with the 'Best Bank-Bangladesh Awards' for a couple of years designed for the Bank's activities in diverse fields counting enlargement in assets, abundance, client repair creation modernism and superior skill.

## **ICMAB best communal award**

The institution of charge and running Accountants, Bangladesh known the achievement of Janata Bank partial with the subsequent awards:

ICMAB top company reward 2013

ICMAB top commercial reward 2012

ICMAB top commercial honor 2016

## **Services**

### **e- Service**

To proffer current Banking repair Janata Bank Limited is given that ATM services with deduction and thanks cards to the purchaser.

facial appearance of our Card :

coupled with NPSB

.

- operation under the chief complex of Bangladesh.
- Card owner can utilize any ATM & POS inside Bangladesh.
- Mobile phone refresh & Online Tax payment capability is accessible.
- Minimum bill and charge
- SMS watchful service is accessible.
- No secreted cost.

## **Janata Bank in mechanization**

Janata Bank Limited is a dedicated partner in the development of creation a "Digital Bangladesh". To build the motto "Digital Bangladesh" factual all the brushwood have previously been mechanical. We have also undertake a program to initiate real time online banking explanation, which is at the present on the way to fast-track achievement obligatory structural amenities are execution to hold happening contact with the middle and other saleable banks through an mechanical Clearing House. relief of navy through credit cards and debit cards will be complete to support robotic contact Up , out of undergrowth live procedure has begin kindling and rest 218 branches will be preset within 2014.

### **SWOT analysis of Mohammadpur commercial limb:**

SWOT analysis give an institute an impending of what they can do in opportunity and how they can contend with their on hand competitor.

#### **Might:**

The feature with which clientele were exceedingly pleased but give fewer magnitude was tag as the potency area of the bank. Some attribute that present Janata Bank Ltd. a better station in the opposition. These are:

- great digit of customers
- Location brushwood
- Professionalism human resources
- charge on nest egg

#### **Weakness:**

A little weakness of the bank were piercing out in the study, which had low happiness score and were fairly less imperative to clients. But in order to pick up generally happiness these attributes should be careful.

- deliberate decision creation due to bulky
- ladder Solution sharp inclination of
- human resources setting of the ATM's
- motivation to help out

#### **Opportunities:**

opportunity are the ones that clasp light projection for Janata Bank Ltd. identify that where it must make its vigor. These opportunity are:

## **Threats:**

pressure are ones that signify threat for the bank in its outlook development and are answerable for the decline of shopper satisfaction. several of the menaces are:

- Place of the ATMs
- Knowledge of Bank
- phone bank repair
- orderliness of staff
- Speciality of works

## Chapter: Three

### Customer satisfaction of Janata Bank Limited

#### What is Purchaser Happiness

Buyer happiness indicates the implementation that patrons gain from liability industry with a rigid. In other words, it's how happy the clients are with their transaction.

#### Customer meaning & height of happiness:

Customers' meaning and level of pleasure at Janata Bank revealed momentarily. The consequences are fashioned according to the a mixture of repair class scope. Each width consists of its own explicit question. The results of the investigation are existing according to these questions that were asked to the respondents with the help of a prepared survey.

#### Reliability:

Aspects linking to dependability height of overhaul quality were asked in 3 different questions. These questions are as follows:

#### 1: provide military in the time promise

The respondents placed a high importance in this characteristic of the service. The majority of the respondents are unsympathetic. 4% customers are highly satisfied, 20% customers are pleased, 60% customers are unsympathetic as well as 18% regulars are unhelpful with this proclamation.

Satisfaction Score	Satisfaction Percentage (%)
5	2%
4	20%
3	60%
2	18%
1	0%

**Q2: Employees give appropriate solution to problems.**

It is single of the nearly all imperative part of the consistency. Customer forever tries to acquire fitting key to trouble. The respondents located a high meaning in this quality of the check. The preponderance of the respondents are unhelpful with this statement. 15% customers be happy, 40% clients are unsympathetic and 45% patrons are disagreeing with this account.

Table 2: Employees furnish proper explanation to problems.

Satisfaction Score	Satisfaction Percentage (%)
5	0%
4	15%
3	40%
2	45%
1	0%

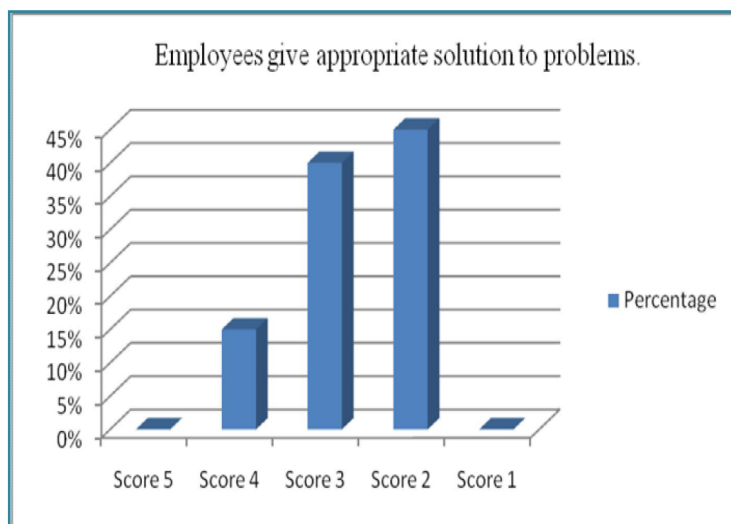


Chart-2: Employees give appropriate solution to problems.

**Q3: error and mistake properly punctually.**

The respondents located a high meaning in this quality of the repair. The preponderance of the respondents are uncaring. 5% clientele are extremely satisfied, 25% customers are satisfied 40% customers are uncaring as well as 30% customers are negative with this report.

Table 3: Errors and mistakes correctly promptly.

Satisfaction Score	Satisfaction Percentage (%)
5	5%
4	25%
3	40%
2	30%
1	0%

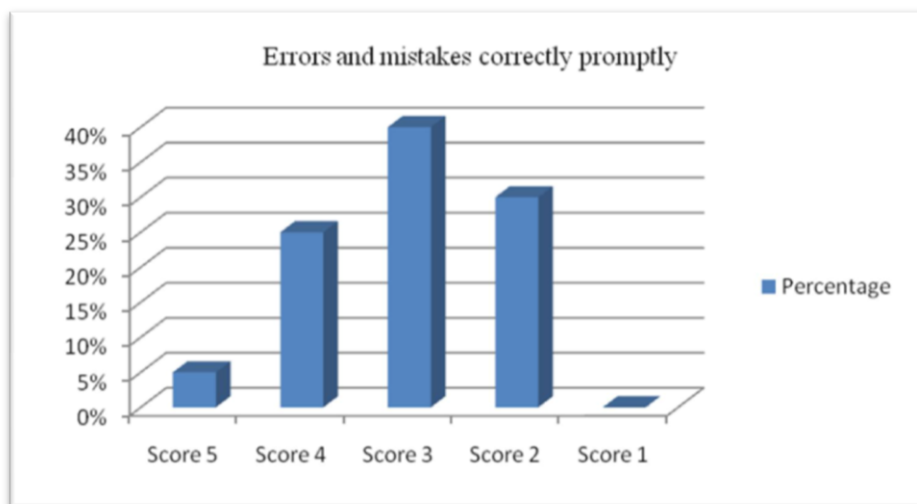


Chart-3: Errors and mistakes correctly promptly.



## Receptiveness:

Some question given below-

### Q1: Employee give you on time repair

An extremely high percentage of Satisfaction was given in this attribute of service. The majority of the respondents are satisfied. 3% customers are highly satisfied, 56% customers are satisfied with this announcement, 30% customers are unsympathetic as well as 28% regulars are downbeat with this account The results are as follows:

Satisfaction Score	Satisfaction Percentage (%)
5	2%
4	40%
3	30%
2	28%
1	0%

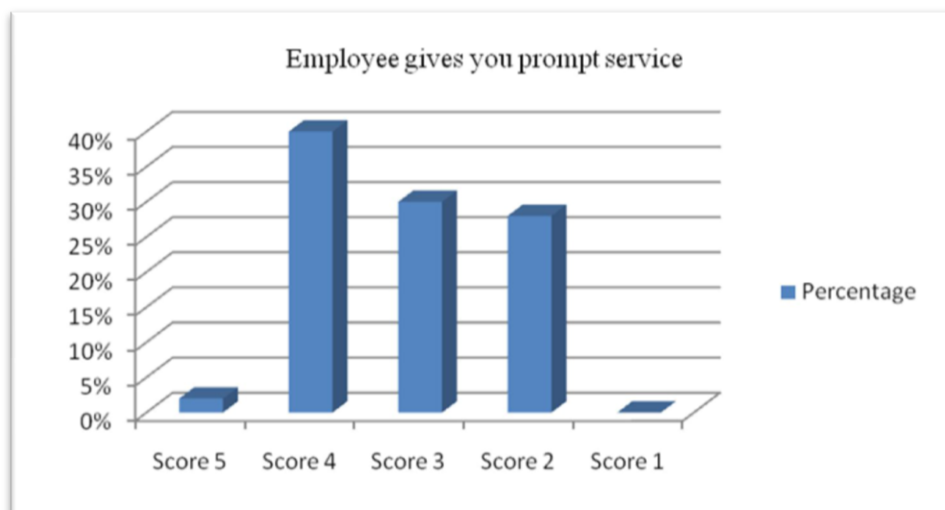


Chart-4: Employee gives you prompt service.

**Q2: Employees are for eternity keen to help out.**

A restrained weight was located on this feature of openness breadth where the contentment take is high. human resources are for eternity prepared to help out but their funds are some extent of so they cannot grant higher entitlement of satisfaction. The majority of the respondents are fulfilled 10% regulars are highly satisfied, 45% customers are happy with this statement, 25% customers are apathetic as well as 20% patrons are unhelpful with this report. The results are as follows:

Table 5: Employees be always willing to help.

Satisfaction Score	Satisfaction Percentage (%)
5	10%
4	40%
3	25%
2	20%
1	0%



Chart-5: Employees are for all time willing to help out

### Q3: Employee forever search for resolution.

nearly all of the respondents were in apathetic while express their fulfillment towards this part. The happiness percentages of this point were dissatisfactory. 23% customers are satisfied, 67% customers are unconcerned, 34% customers are disagreeing with this statement and 5% customers are highly disagreeing with this report.

Table 6: Employee until the end of time searches for answer

Satisfaction Score	Satisfaction Percentage (%)
5	0%
4	35%
3	40%
2	20%
1	5%



Chart-6: Employee always searches for solution.

### 3. Declaration:

aspect connecting to declaration length of overhaul superiority where ask three different question. The results are as follows:

#### Q1: openness & politeness of the worker

This power was also start to be an extra one of the a good number chief ones. In this feature satisfaction fraction is not much higher. 24% customers are happy, 30% customers are apathetic, 25% customers are incompatible with this report and 4% customers are highly incompatible with this report

Satisfaction Score	Satisfaction Percentage (%)
5	0%
4	32%
3	40%
2	25%
1	3%



**Q2: You sense safe in your contact with Janata Bank.**

the majority of the respondents were in pleased while express their approval towards this facet. 30% customers are extremely satisfied, 34% customers are satisfied with this account, 23% customers are indifferent. nearly all of the respondent's constructive with this statement. The results are as follows:

Table 8: You feel safe in your transactions with Janata Bank.

Satisfaction Score	Satisfaction Percentage (%)
5	25%
4	45%
3	30%
2	0%
1	0%



Chart-8: You feel safe in your transactions with Janata Bank.

#### 4. Mind & understanding

Some question given blow-

##### Q1: Janata Bank give attention toward every person

Most of the respondents were in unresponsive while express their approval towards this facet. In this feature satisfaction take is not much advanced 30% customers are satisfied, 42% clients are indifferent, 30% customers are incompatible with this statement and 8% customers are highly inconsistent with this statement.

Table 9: Janata Bank gives attention to every individual

Satisfaction Score	Satisfaction Percentage (%)
5	0%
4	20%
3	42%
2	30%
1	8%

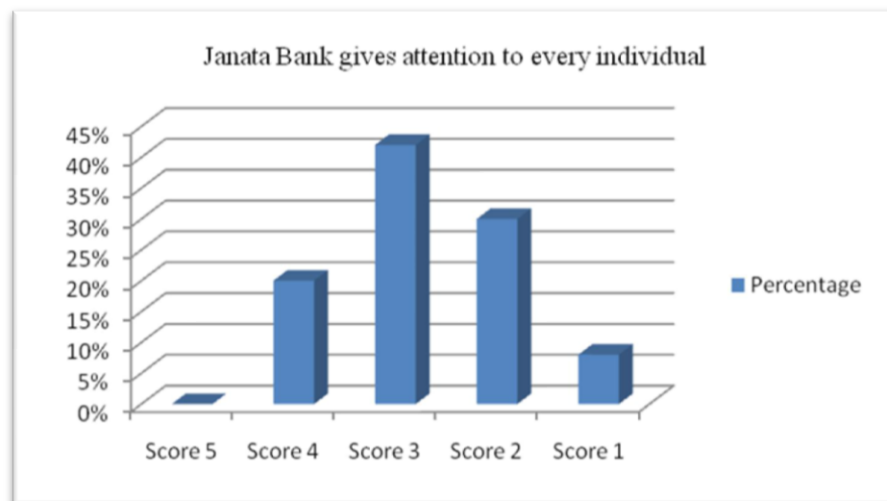


Chart-9: Janata Bank gives attention to every individual

## Q2: Employees of Janata Bank understand your exact wants

Most of the respondents were in apathetic while expressing their happiness towards this portion In this trait satisfaction take is not much higher. 34%customers are pleased 54% customers are unsympathetic, and 45% customers are incompatible with this statement.

Table 10: Employees of Janata Bank understands your specific desires

Satisfaction Score	Satisfaction Percentage (%)
5	0%
4	25%
3	55%
2	20%
1	0%

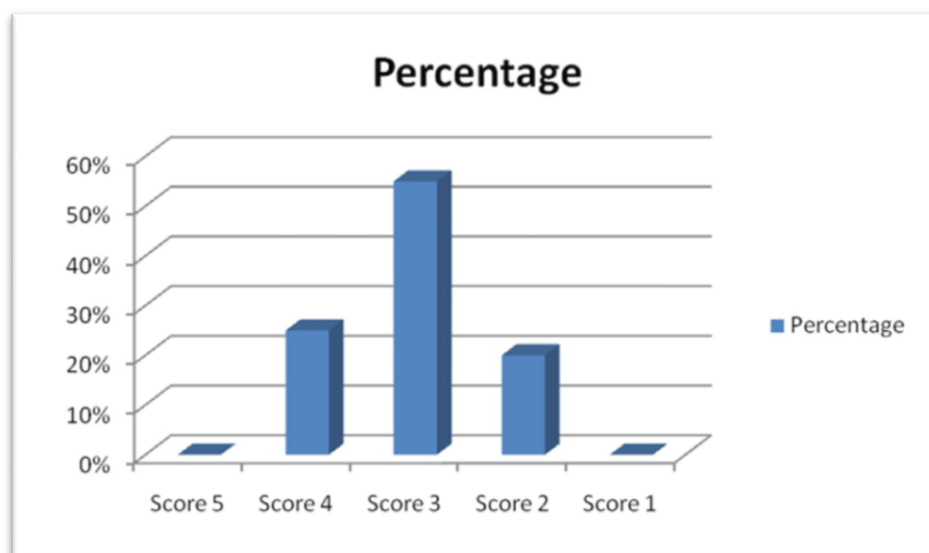


Chart-10: Employees of Janata Bank understand your specific needs

## Chapter4

### Findings from the observation

in addition the prescribed survey I have originate out some significant details. Those facts were open from the inspection through the three months of age Such facts reaction the customer's anticipation concerning the service provide by the bank. Such details are as

Follows:

- Though the ATM machines are latest in technology but every the customers are coming up with complaint regarding the ATM booths are not available in different area.
- Quality of service is the most imperative part of the Janata Bank. But they do not give quality full service. So it is very necessary to pick up their service quality
- Janata Bank does not use modern equipment and technology that better satisfy customers needs
- Janata Bank does not give person attention to the customer
- Customers have to pay charge to get second copy of bank statement. If it is for last six months then the bank provide it instantly, but they seek for more than six months, statements are deliver on after two or three days.



## **Recommendation**

JANATA BANK is one of the a good number affluent Bank of Bangladesh with ample expansion opportunity in the commerce The estimate on the patrons of Janata Bank was demeanor with an plan of calming the generally customer pleasure at Janata depository . The explore gives expensive insights as to where enhancement were required to look up the eminence of check. Janata Bank has brawny organizational potency can busily utilize the opportunity and trounce its weak spot. These are given below:

Use of Marketing Research Focus on relationship strategic Clarity of the statements  
Available the ATM booths Reconsider interest rate and savings

## Conclusion

This investigate has provide some stirring approaching in to pardon? kind of repair the customers present meaning to and what eminence overhaul they get beginning Janata Bank Ltd. It is pretty apparent from the research that the customer goods are not fully meet and they are very discontented with some of the aspect of the bank. Again the delve into open that lone one third of regulars were more or lessatisfied with the service of the bank and more than half of the respondents were on the neutral side of fulfillment line up

Customers are the imperative for every trade. It is not potential to make a money-making business lacking regarding the customer's profit. Janata Bank is a massive house bank. To realize the much loved location in the market, timely advance in check is indispensable.

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