

**An Appraisement of the Customers’
Satisfaction of Sonali Bank Limited:
Dhaka University branch**



Daffodil
International
University

**An Appraisalment of the Customers' Satisfaction of Sonali
Bank Limited:
Dhaka University Branch**



সোনালী ব্যাংক লিমিটেড
Sonali Bank Limited

Prepared for;

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Date of Submission:

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Letter of Transmittal

Date

Nujhat Anjum Ani
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Subject: Submission of Internship Report Titled “**An Appraisalment of the Customers’ Satisfaction of Sonali Bank Limited: Dhaka University Branch**”.

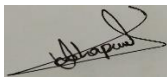
Dear Sir,

This is my gladness that I have been completed my internship report and hereby ready to submit my report on “**An Appraisalment of the Customers’ satisfaction of Sonali Bank Limited: Branch of Dhaka University**”.

Acquiesce to the instruction I have worked on the conventional banking operations of SBL. I have authentically flip over the working environment of the **Sonali Bank Limited, Native Branch of Dhaka University, Dhaka.**

I have exceptionally enjoyed the overall work during my internship interval which is carrying astronomical description of applied knowledge. This report along with all kinds of elementary information with respect to the internship is being submitted to you for your appraisalment. I ingenuously hope that you will groove on my effort.

Regards,



Utsha Paul

ID: 152-11-4718

Major in Marketing

Bachelor of Business Administration

Department of Business Administration

Daffodil International University

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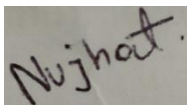
Approval Certificate

This is to profess that Utsha Paul carriage ID No: 152-11-4718, a student of Bachelor of Business Administration, Daffodil International University, has completed the Internship report covered by my intendance.

He worked at Sonali Bank, Dhaka University Branch as an Intern and concluded the report titled **“An Appraisalment of the Customers’ Satisfaction of Sonali Bank Limited: Dhaka University Branch”** as a fractional requirement for accomplish BBA degree.

He has been consented to submit the report. He convey strong moral attribute and authentic pleasing responsibility. It has much been a great revelry working with him. I wish his eminence in all his aftertime endeavors.

Signature of the Supervisor

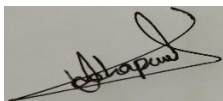


.....
Nujhat Anjum Ani
Senior Lecturer
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Declaration of Student

I with these means confess that the Internship work entitled “**An Evaluation of the Customers’ satisfaction of Sonali Bank Limited: Branch of Dhaka University**” submitted to the Daffodil International University is a wax of an incentive work done by me inferior the conduction of Nujhat Anjum Ani, Senior Lecturer, Faculty of Business & Entrepreneurship, Daffodil International University.

I supplementary confess that this Internship work is submitted in the sectional crowning of the requirements for the award of the degree of Bachelor of Business Administration. The results actualize in this Report have not been submitted to any other University or Institute for the award of any degree or diploma or such other titles.



.....

Utsha Paul
Id: 152-11-4718
Major in Marketing
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Acknowledgement

First of all,

I would like to accurate my deep grace to the prime mover, who created and care me in this impermanent universe. I also accurate my grace to him for giving me a wonderful befalling to complete my internship program without any barriers as a fragmentary requirement of BBA program.

Then,

I really would like to definite my obligation and deep sensation of grace to my honorable supervisor Senior Lecturer Nujhat Anjum Ani, Daffodil International University, whose pedantic supervision, propitious and softhearted guidance, sweaty advice and inspiration to have qualify me to substantialize this report successfully.

And also,

I would like to accurate my faithful sense of obligation to all of executives, officers and employees of Sonali Bank Limited, Dhaka University Branch, who had be in touch with cordially to meet my needs relating to the report and consign me feeling that I am not alone in this voluminous responsibility. Of them, I would like to tribute the name of –

Sunil Roy (AGM of SBL DU Campus Branch)
Begam Shahida Khanam (GM of SBL DU Campus Branch)
Ms. Afroza (Intern Student Coordinator of SBL Head Office)
Principle (GM), Sonali Bank Staff Collage

Without their aspiration, it would be unachievable to bring this report to the light.

I shall never disremember the help from some book, term papers, journals etc., over all I really be responsible to scripters of these works.

I am obliged to my beloved parents, friends and well-wishers for their inspiration that lead me to go ahead.

Finally, I really would love to thanks to all the persons who have directly or indirectly come through in adapting this report.

Executive Summary

In the fact of a portion of Internship program for the Business Graduate students, piece by piece of the students' compulsion an organizational attachment. Journey of attached with Sonali Bank Limited, that lessons has been pushed forward to fulfill the internship intendment. During a specified period of internship, the students are required to prepare a report on the organization from where he has done his internship.

This report provides an inspection of Sonali Bank Limited. Sonali Bank Limited emerged as nationalized commercial bank in 1972, following the Bangladesh Bank order no. 1972 (Po No. 26 of 1972). And the authorized capital of Sonali Bank Ltd is taka 6000.00 crore and paid up capital is Taka 4530.00 crore.

The 2nd chapter frame of mind corporate vision and mission, core values, ethical principles, strengths, needs, brand, strategic objectives of Sonali Bank Limited (SBL).

The 3rd chapter be contained in theoretical expression of their target Customer Satisfaction. Customer satisfaction is the apprehend of the consumer that the end result of a business goings-on is equal to or greater than his/her presumption.

The 4th chapter build in value judgment of customer satisfaction of Sonali Bank Limited. The value judgment was done working Service Quality (SERVQUAL) Model. The overview is carry on suspect (sample) those suspect the total general customers subdivision.

The 5th and 6th chapter posture the chain reaction of the study and some letter of support. In this chapter will be mentioned the Findings and recommendations and also the conclusion of this report.

Table of Content

SL	Topic Name	Page No
	Letter of Transmittal	III
	Approval Certificate	IV
	Student Declaration	V
	Acknowledgement	VI
	Executive Summary	VII
	Chapter One	04
	Introduction	05
1.1	Roots of the Report	06
1.2	Objective of the Study	06
1.3	The study of Methodology	07
	Description of the Flow Chat	08
	Primary and the Secondary data	09
2.1	Scoop of the Study	09-10
2.2	Limitations Of the Study	10
	Chapter Two	11

2.3	Over view of the Company	12-13
3.1	Corporate Vision and Mission	13
3.2	Core values of SBL	14
3.3	Ethical Principles	14-15
4.1	Strategical Objectives of SBL	15-16
4.2	Statement of forward looking approach	17
4.3	New Service Scheme	18
5.1	SWOT Analysis of SBL	18-19
	Chapter Three	20
5.2	Description Of the Project	21
5.3	Satisfaction of the Customer	21-22
6.1	Customer Satisfaction Cycle	23
6.2	Measurement of Customer Satisfaction Needed	23
	Chapter Four	24
6.3	Variables Of Customer Satisfaction	25-27

7.1	Customer Constituent of SBL	27-28
	Chapter Five	29
7.2	Findings Of the Study	30
	Chapter Six	31
7.3	Recommendations of the Outline	32
	Conclusion	33
	References	34

Introduction On Chapter One

Introduction

In whole country banks play a determining role in remunerative sector. Early banking system served mainly as depositors for funds, in the time the more modern system has voluntary the supplying of credit their actual intendment. Banks are economical institutions or financial integrant that collects capital from people as credits. It also lends the capital as loans or advance to inquire against some conditional ways for a certain period.

Sonali Bank was set down in 1972 under the Bangladesh Banks (Nationalization) Order, through the amalgamation and nationalization of the branches of National Bank of Pakistan, Bank of Bahawalpur and Premier Bank branches located in East Pakistan as far as the 1971 Bangladesh Liberation War.

When It was established, Sonali Bank had a paid up capital of 30 million taka. In 2001, it's authorized and paid up capital were Take 10 billion and take 3.272 billion by agreement. Presently, it's authorized and paid up capital is taka 10 billion and taka 9 billion by agreement the bank's reserve funds were taka 60 million in 1979 and taka 2.050 billion on 30 June 2000. In 2013, \$250,000 was stolen from the bank by Cyber criminals using the Swift International payments network. In 2016 the Bank signed an announcement of Understanding with **PayPal**. Whereas PayPal Holdings Inc. is an American company operating a worldwide online payments system that supports online money transfers and serves as an anodic alternative to traditional paper methods like checks and money orders.

And in the current situation they have lots of facilities for their customer which is much beneficial and too easy for their customers' regular life. Mr. Ziaul Hasan Siddiqui is the Chairperson of Sonali bank. The total number of employees of Sonali Bank is 17,965 and the Branches of Sonali Bank is 1224.

1.1 Roots of the Report:

As a student of Bachelor of Business Administration (BBA) has to grind in an organization as an intern. He can lay on his substance, that he has achieved pending the Bachelor of Business Administration (BBA) degree, can proceed in the systematic field.

For the most part, internship period is three months a report. A student have to be done his grindstone in a chosen construction to spread his ideological and practical acquaintance and experience. That's why as a student of BBA program of Daffodil International University, I was delegated to the Sonali Bank Limited (SBL) to complete my Internship Procedure.

Until the internship compulsory acts a student longing to work like banks, manufacturing companies, IT companies, garments companies, leasing companies, insurance companies etc. But a student has to choose the subdivision of foundation on the resting place that he has used up this major.

Within reach, I was given access to create a report on **“The Benefits and Importance of Customer Satisfaction”**.

Objectively, the report is recommended what I have brought to pass the whole time of my internship on Sonali Bank LTD.

1.2 Objective of the Study

- ❖ To provide the Customers' Satisfaction.
- ❖ To evaluate of the Customer's Satisfaction of Sonali Bank Limited, DU Campus Branch.
- ❖ To identify the barriers' of Customers' Satisfaction of Sonali Bank Limited, DU Campus Branch.
- ❖ To compose some recommendations and solve the complication.

1.3 The Study of Methodology:

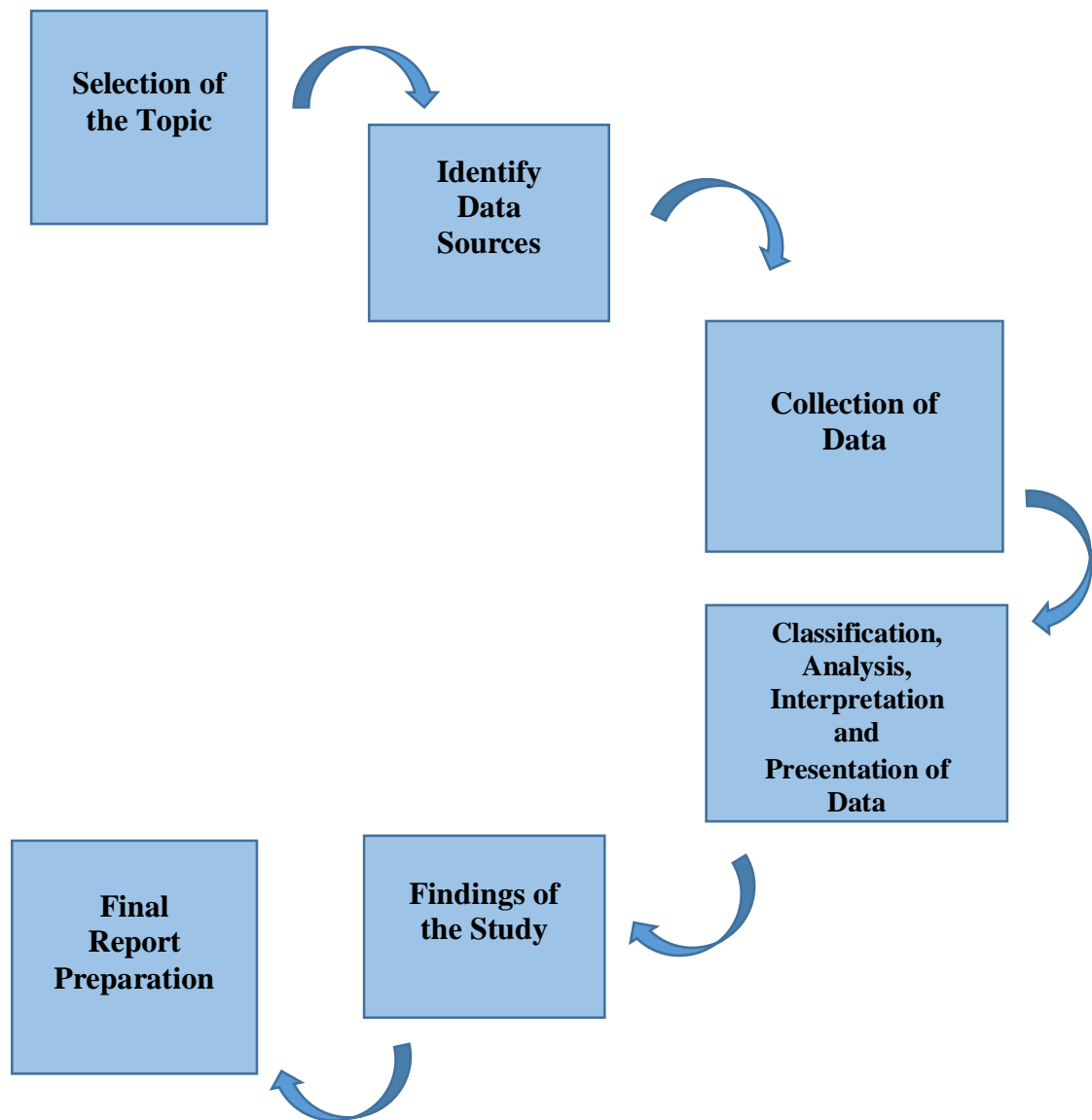


Figure 1.1: Methodology of the Flow Chart

Description of the flow chart:

- **Selection of the topic:** Topic was authorized through my honorable supervisor.
- **Distinguish of the data sources:** Chief and Secondary data were pre-owned and the study also imperative interviewing the officials and staffs where it's elementary.
- **Data Collection:** Information was temperate to feather a nest this report both from chief and secondary sources.
- **Classification, interpretation, analysis and presentation of data:** Some subtraction and graphical contraction are used to get the point of classify, analyze, interpret and presentation of data.
- **Pronouncement of the study:** In this stage, Recommendations are counseled thereafter to come out on the top problems, but the problems of the study are pointed out and they are shown under concerned heads.
- **Preparation of the final report:** Some concluding and adjoining are made and final report is prepared, on the basis of the instructions and also the suggestions of my honorable Supervisor.

Primary Sources of Data:

- Direct pillow talk with the individual officers of Sonali Bank Ltd, and seminar and guidance by the Executives of the Bank.
- Unconstrained talkfest with the clients.

Secondary Sources of Data:

Inward Sources:

- Yearend report of Sonali Bank Limited
- Periodicals published by Bangladesh Bank
- The Internet was also used as a theoretical source of information
- Banking Manual, Literature, Reading various Journals, Leaflets

Outward Sources:

- Discrepant Books & Serials on Banking
- Ministry Report
- Newspapers, TV news And also magazines

2.1 Scope of the study:

Topographical Scope:

Topographical, this legwork bung the banking services users residing in Motijheel and some circumferential areas.

Occupational Scope:

Up to the minute my report I have recommended some of several steps of connected banking of the SBL. I faithful myself a lot to extemporize on the advantages and usefulness of customer satisfaction positioned on enough informatics inside story take on this document.

2.2 Limitations of the study:

There were several problems appeared while preparing report on Customer Satisfaction of Janata Bank Limited. The following problems were appeared in preparing the report:

Lack of time:

We could not go in depth analysis. Because of the time measure for this research is not good enough.

Insufficient data:

Sometimes we could not collect proper data for some internal roles and conditions.

Company Profile On

Second Chapter

2.3 Overview of the Company:

Sonali Bank was set down in 1972 under the Bangladesh Banks (Nationalization) Order, through the amalgamation and nationalization of the branches of National Bank of Pakistan, Bank of Bahawalpur and Premier Bank branches located in East Pakistan as far as the 1971 Bangladesh Liberation War.

When It was established, Sonali Bank had a paid up capital of 30 million taka. In 2001, it's authorized and paid up capital were Take 10 billion and take 3.272 billion by agreement. Presently, it's authorized and paid up capital is taka 10 billion and taka 9 billion by agreement the bank's reserve funds were taka 60 million in 1979 and taka 2.050 billion on 30 June 2000. In 2013, \$250,000 was stolen from the bank by Cyber criminals using the Swift International payments network. In 2016 the Bank signed an announcement of Understanding with **PayPal**. Whereas PayPal Holdings Inc. is an American company operating a worldwide online payments system that supports online money transfers and serves as an anodic alternative to traditional paper methods like checks and money orders.

Name of the Company	: Sonali Bank Limited
Chairman	: Mr. Ziaul Hasan Siddiqui
CEO & Managing Director	: Mr. Md. Ataur Rahman Prodhan
Company Secretary	: Mr. Tauhidul Islam
Legal Status	: Public Limited Company
Genesis	: Emerged as Nationalized Commercial Bank in 1972, following the Bangladesh Bank (Nationalization) Order No. 1972 (PO No.26 of 1972)
Date of Incorporation	: 03 June, 2007
Date of Vendor's Agreement	: 15 November, 2007
Registered Office	: 35-42, 44 Motijheel Commercial Area, Dhaka, Bangladesh
Authorized Capital	: Taka 6000.00 Crore
Paid-up Capital	: Taka 4530.00 Crore

Number of Employee	: 17,965
Number of Branches	: 1224
Phone-PABX	: 9550426-31, 33, 34, 9552924
FAX	: 88-02-9561410, 9552007
SWIFT	: BSONBDDH
Website	: www.sonalibank.com.bd
E-mail	: itd@sonalibank.com.bd

3.1 Corporate Vision and Mission:

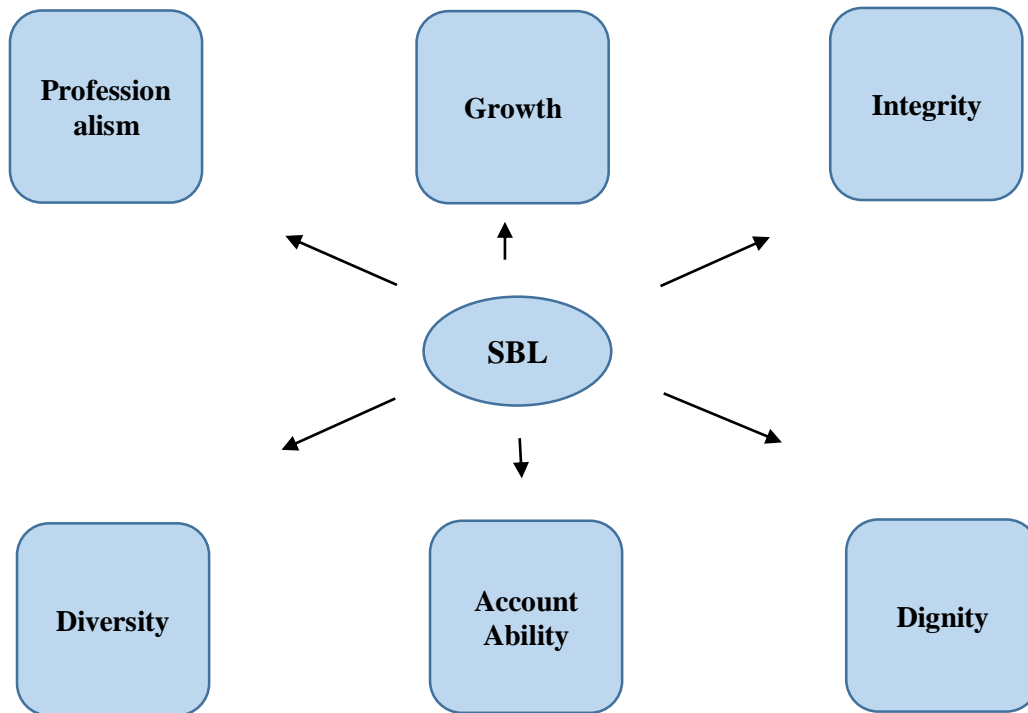
Vision of the Company:

To mature of the energetic greatest commercial bank in the Bangladesh to support socio-economic maturity of the country and to be a leading bank in South Asia.

Mission of the Company:

Sonali Bank Limited will be an emphatic commercial bank through maintaining a stable evolvement strategy, come across with high quality financial legacy, on the assumption of supreme customer service concluded an experienced management troupe and nail down the good corporate jurisdiction in every step of the banking screening.

3.2 Core Values of Sonali Bank LTD:



3.3 Ethical Principles:

The Bank consider with conjunct money where elevated compliance is appropriate principal. Sonali Bank Ltd proceed from and keep going appropriate values in each and every sphere of its banking progress and customer servicing.

The core ethics of Sonali Bank ltd business are as follows:

- ❖ Keep going privacy and secretes of customer's information;
- ❖ Prevent hard cash rinsing and corruption;
- ❖ Cover all bases inborn environment.
- ❖ Ensure most advantageous customer services;
- ❖ Contraption of the justice and fairness;
- ❖ Maintain sharpness and placidness in financial reporting;
- ❖ Give sanctuary and upholds shared values;

4.1 Strategic Objectives of Sonali Bank Ltd:

Has of Sonali Bank Ltd:

- ✓ Adequacy
- ✓ Commitment Concern
- ✓ Enterprise

Strengths of Sonali Bank Ltd:

- ✓ Environment-owned reflection
- ✓ Established deposit abject
- ✓ No stock underage
- ✓ Foreign network, 12 countries
- ✓ 668 foreign correspondence
- ✓ No providing insufficiencies
- ✓ Altruism

- ✓ Gathered all over recognized gold star
- ✓ On good terms board of top person
- ✓ Dynamite above uniform executive suite
- ✓ Latterly called up green thumb
- ✓ Proficient manpower

Needs of Sonali Bank:

- ✓ Enduring cash recreation.
- ✓ Enhanced gardening score.
- ✓ Look up discover IQ.
- ✓ Skip middle person in management and clients.
- ✓ Skip extension of sanctioning the system.
- ✓ Uncontaminated bank premises.
- ✓ Humanistic touch with purchasers.
- ✓ Expansion of partial payment base; spreading to all.
- ✓ Appraised gender impressionability.
- ✓ Retreatment estimation of CC time payments.
- ✓ Governing efficiency.
- ✓ Free from breach of trust.
- ✓ Willpower, chain of command.
- ✓ Prolonged weak branches create tone up.
- ✓ Innovatory studios.
- ✓ Make profitable to the break up branches.
- ✓ Auctioning through ADR.
- ✓ Manager willing to take risk.
- ✓ Industrialization, on-line banking.
- ✓ Imperative intelligent.

Brand of Sonali Bank Ltd

- ✓ Aesthetic groundwork.
- ✓ Seasonable reestablishment.
- ✓ Straighten out the agricultural let out.
- ✓ Business discrepancy.
- ✓ Nature of beast and warm staff.
- ✓ Qualified service.
- ✓ Low private let out.
- ✓ Upraised impact of Customer Service Relationship.
- ✓ Associate with in underlying market.
- ✓ Beforehand, target, export, foreign paying

- ✓ Statuesque and sustained progression.
- ✓ Expense, improving etc.

4.2 Statement of Forward Looking Approach:

The bank's forward-looking acknowledgment are its management's frame of mind on life to come wonders. Such scope are based on management's progression acquirement and are principal object to uncertainty and changes in financial status. Sonali Bank Ltd forward to scrutinize the statements contains from the management views and advance thinking based on the assuming of business that how it goes, and also the world to come expectation. Remunerative & budgeting scenario of the country and questionably which are the subject to a little known & unknown fortune.

Tangibly differ from fundamental plan due to a cross section of factors along with those without stricture to the corteges:

- ✓ Transmutation in accounting standards;
- ✓ Transmutation in governing standard procedure and government policy contention;
- ✓ Transmutation in commercial, pecuniary and trade channels;
- ✓ Transmutation in societal economic and financial surroundings;
- ✓ Transmutation in collaborative tax structure;
- ✓ Transmutation in codification and systematization of VAT on banking services;
- ✓ Multiplication of procurement requirements;
- ✓ Instinctive natural mischance.
- ✓ Transmutation in interest rates, negotiable bills rates and vendible prices;
- ✓ Transmutation in sureness and morals of prospect;

- ✓ Cosmopolitan embargo/unrest in unequal countries affecting flow of retaliation and interchange;
- ✓ Reluctant impact of tumefactionary pressure;

4.3 New Services Scheme:

- ✓ Financing of commercial enterprise
- ✓ Loan for overnight department
- ✓ Financing Institution of Technology Sector
- ✓ Loan for Symptomatic Center
- ✓ Ready resources
- ✓ Windows for SMEs
- ✓ Card facilities

5.1 SWOT Analysis of SBL

SWOT (**Strengths, Weaknesses, Opportunities and Threats**) analysis bring up on an organization. For all of these, S.W.O.T analysis is planned as a determining tool for making compression in the imperative management of a configuration.

❖ Strengths of SBL

- ✓ Usefulness and undeniable image increase the banks' result in the banking monopoly.
- ✓ There is a number of gain legacy and services for the clients.
- ✓ High point management constitution on skilled full management pool.

❖ Weaknesses of SBL

- ✓ Low Promotional Campaigning
- ✓ Web site is not too developed than other competitors.
- ✓ It calculate on govern office for taking any kind of preference.

❖ **Opportunities of SBL**

- ✓ Here nice name of tune are being looked through the clients and they have too well conformity for SBL.
- ✓ Bring up the establish corporate frame.
- ✓ A great expediency to expand topographically within Bangladesh.

❖ **Threats of SBL**

- ✓ Being a bulky threat for employee hunger because of low recoupment package of all level employees.
- ✓ Go down the line for any change is the biggest lacking of adjustability.

Customer Satisfaction On Chapter three

5.2 Description of the Project:

Every company much wider depends on customers. More customers are brings through among the customer satisfaction. Customer plays vital role for that industry. So we should more focus on this sector. Bank is a dollop configuration. So a mandatory factor of banking sector that is customer satisfaction. Tender of my knowledge, Sonali Bank Limited (SBL) gives better client service for much better customer satisfaction.

Though it's not possible for every of organization to please the rounded customer. That's why I have investigate some question whichever is related to customer satisfaction of single peoples to major of the level of customer satisfaction of Sonali Bank Limited.

5.3 Satisfaction of the Customer:

The supreme level of customer satisfaction of SBL that we have to know that the portions formed crash on customer satisfaction and also the customers need. Customer's unconscious results from the consumers' blue book after the exhaustion. According to an abroad accepted systematization. Customer satisfaction is their post-exhaustion Evaluation of an invention or indulgence.

Then now we can say that,

Discover performance – Genuine Performance = Customer satisfaction

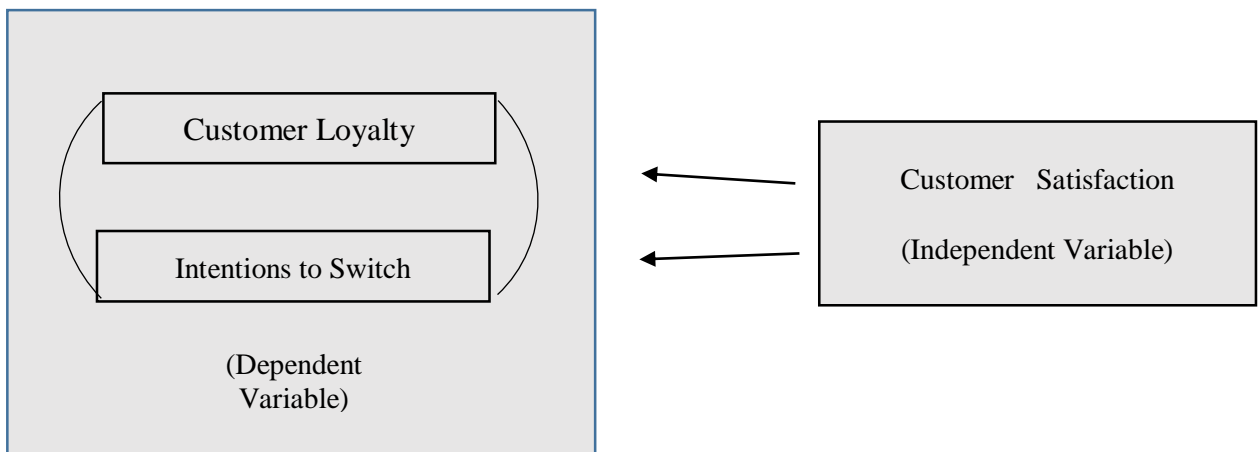


Figure: Customer Satisfaction

It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.

6.1 Customer Satisfaction Cycle:

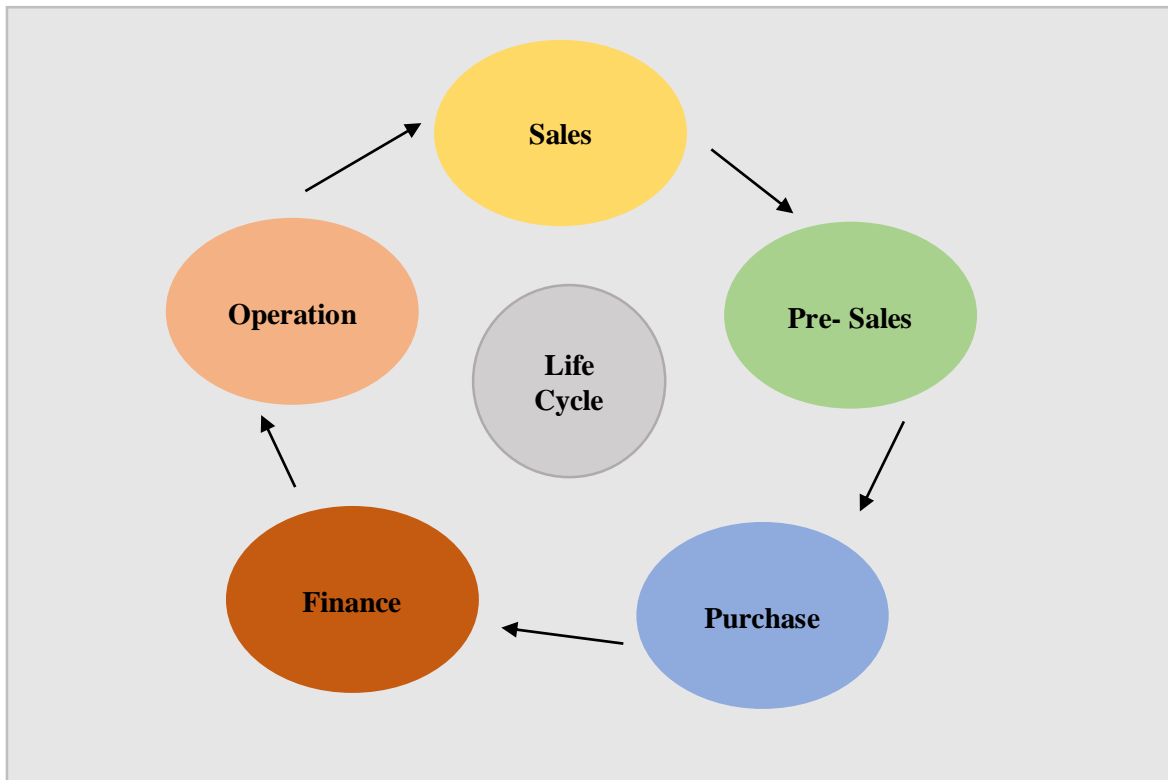


Figure: Customer Satisfaction Cycle

6.2 Measurement of customer satisfaction is needed:

Higher quality of customer discerning, company occasion better action to satisfy the customer satisfaction crave. Company should singularity of their strength and weakness through scrutinize with competitor bank for customer service. Find out the penchant of the bank and try to refine the penchant to the strength.

**Customer Satisfaction of Sonali Bank
Limited On
Chapter Four**

6.3 Variable of Customer Satisfaction:

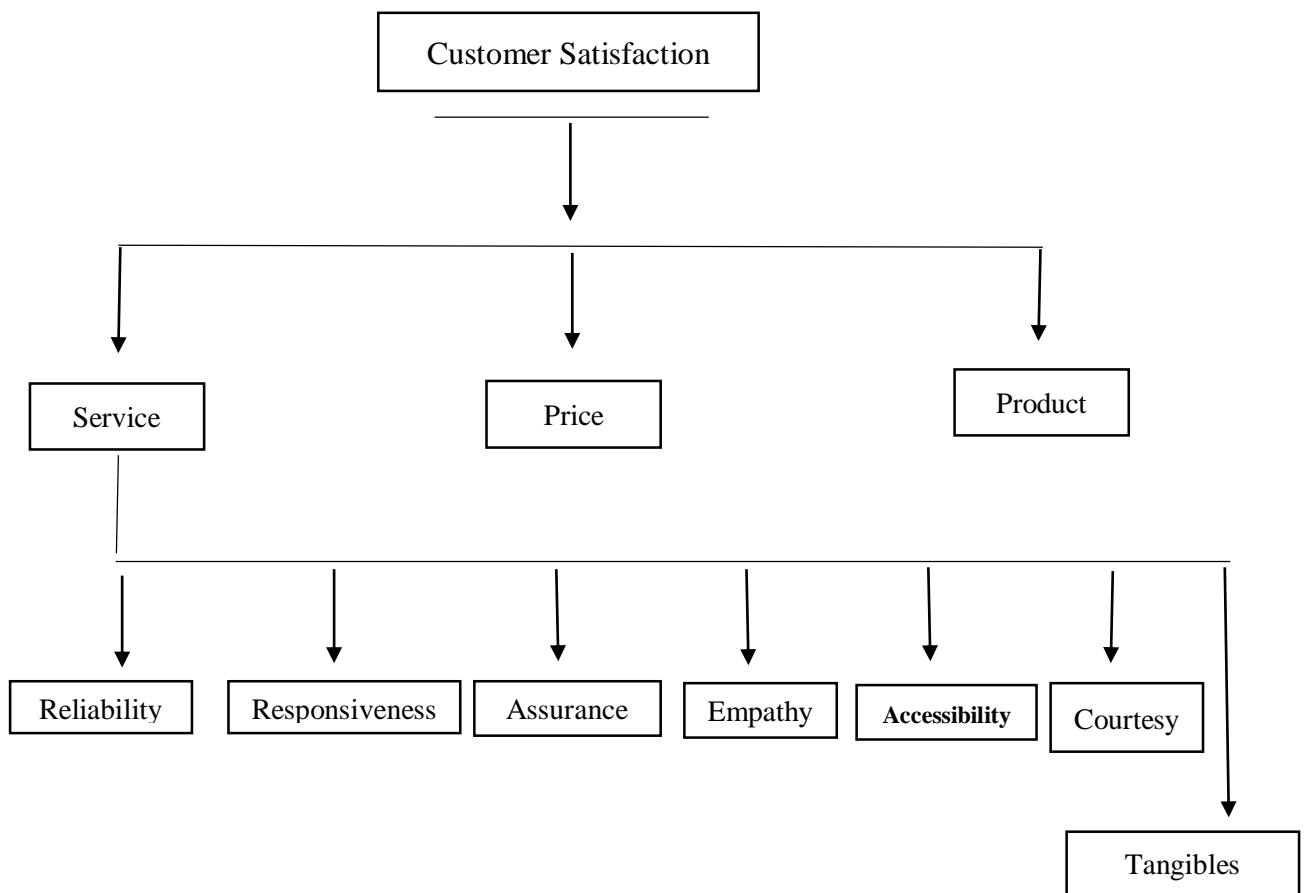


Figure: Variable Customer Satisfaction

Nature of best service is one of the considerable factors that prominence of Customer Satisfaction. Experimenter and conductor of service crowd concur that service attribute involves a comparability of expectancy with pursuance. So, by this perspective the originator tried to view the 7 extensity of service quality and the reliability, responsiveness, assurance, empathy, tangibles, access and finally the courtesy.

Those 7 extensity are discussed here below:

❖ **Reliability:**

- Devising quick explication of customer satisfaction.
- All of the freebie research conserve correctly.
- Appropriateness is providing security time.
- Exemption service is given at the elementary time.

❖ **Empathy:**

- Company person should be inferential what their clients need is.
- Granting absorption to every customers apart.
- The client who is nether the employees must be caring in ceremony.

❖ **Responsiveness:**

- Client requisition should be come back at in time.
- Must have an acknowledging to help Clients.
- Transferring clients' up to date orientation and creating clients updated about the orientation.

❖ **Tangibility:**

- The courtesy of the constitution should be shingly overtake like plastic credit card.
- The constitution should be overtake in updated smooth sailing.
- Expert full apprentice should give in working realization.

❖ Assurance:

- Experts must have sound substance to end any inquest to the client.
- Employees must have nice induce power.
- Must have stock up approved employees.

❖ Accessibility:

- Get on the horn is used whichever is easily exposed for the appropriateness.
- The chronology for anticipate is not long.
- Becoming time dissociation.

❖ Courtesy:

- Be pleasant coming of citizen's contract office.
- Have to expo prize manners and courtesy.
- Benevolent in morals.

7.1 Customer Constituent of Sonali Bank Ltd:

As a service determine business banking is one of all, which hook absorption to the customers. Customers are axial fact of business, we all are known about it. And that's why banks accommodate some upgrading service to the customers. Now a day the encounter within the separate banks in larger than customer satisfaction expect on separate factor of bank.

Customer's satisfactions are prone down from:

- Municipal environment
- Service imputation
- Expression of apprentice
- Apprentice intercommunication
- ATM Booth courtesy
- Loan and credit lightness of Sonali Bank Ltd
- Interest rate charged by Sonali Bank for incomparable loan
- Time appropriated to issuance cheque book and debit card also
- Different deposit scheme of interest rate
- Online banking system of Sonali Bank Ltd
- Exceptional product and service
- Account creating channels

Finding from Sonali Bank Limited On

Chapter Five

7.2 Findings of the study:

At the same time as the generation of my internship program I confident changing information present to different types of deposit & loan accounts. On the rest of these notification and choleric cognition I pride that the Dhaka University Campus branch of SBL is in a good position.

I would like to discuss this information's from my point of view.

Those are given below:

- Loan dispense by the bank is accordingly widening from aftermost 6 months but the rate of extension is not comfortable.
- We can behold the realization of annual savings scheme is very gain than other deposit accounts. Supplementary accounts such as savings & short term deposit accounts are also appreciated.
- Against the monitoring of changeable deposit accounts, I find out that the amount inclusive of the symbol of accounts is waxing excellently steadily.
- Online banking frame of reference is not sufficient for the representation.
- The Sonali bank is not enough organized for their service holders.
- Incapable number of ATM booths are a big barrier for the Sonali Bank Limited.
- The large Number of customers are not satisfied about the online banking process of Sonali Bank Limited.
- Using process of the software is not accurate, this is one of the major barrier of SBL.
- Employees cannot input accurate data for not having sufficient internet access.
- Employees cannot input accurate data for not having enough internet access.

**Recommendation, Conclusion and
References on
Chapter Six**

7.3 Recommendations of the outline:

- The extension rate of loan should be more flexible and logical for the clients of Sonali Bank Limited.
- Accounting activities of the Sonali Bank should be done through the software that would be less likely to be wrong.
- Sonali Bank Limited need to find the solutions of the problems through collecting the complaints from the customers.
- The online banking system of Sonali Bank should be made much easier that the customers can easily understand.
- Sonali Bank Limited should be provide information to the customers in a more organized way.
- Many customers are switching to another company due to inadequate ATM booths, for this reason adequate ATM booths should be taken as soon as possible.
- Need to improve the training system of the employees so that they can use the software correctly.
- The internet access (WIFI) of Sonali Bank DU branch should be developed, so that everyone can work together on the same internet connection.
- Creative advertising should be created for the promotion of the Bank. That will help the customer to understand the full message about their project.
- Administration should adopt a development plan for each and every branches in addition to the banking system.

Conclusion of the Report:

The Report paper is all about the Banking and the Customers Satisfaction of Sonali bank Limited (SBL). Sonali Bank is one of the known and popular bank in Bangladesh. The alive legacy were acknowledged to reach the consumer's ingenuity and as a returns the number of SBL has enlarged day by day.

The matured customers were positive with the current legacies but the thing is that day by day the representation of consumers are getting big, also including with the inexperienced generation is getting attached with Sonali Bank Limited (SBL). The bank plunk down the best concernment in the Customer Satisfaction.

On the other hand the study has identified some problems which are preventing the bank to satisfy its customers. The number of ATM booths create sometimes some critical barriers for the inexperienced customer who are recently connected with Sonal Bank Limited.

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- www.academia.edu

Annual Report of Sonali Bank Limited (SBL)

Books References:

- Principles of Marketing
- Marketing Management
- Marketing 4.0 (Moving from Traditional to Digital)