



## **“An Evaluation of the Services Quality of Janata Bank Limited, Nabinagar Branch”**

### **Submitted To:**

Professor Dr. Mohammed Masum Iqbal  
Dean and MBA Coordinator  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

### **Submitted By:**

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

**Date of Submission: 31 January, 2021**



## Letter of Transmittal

January 31, 2021

To,  
Professor Dr. Mohammed Masum Iqbal  
Dean and MBA Coordinator  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University  
Subject: **Submission of “Internship Report”**.

Dear Sir,

With the proper respect, I would like to ensure you that I have completed my MBA internship report on **“An Evaluation of the Services Quality of Janata Bank Limited, Nabinagar Branch.”** I have tried my best to focus on how Janata Bank Limited manages services quality, evaluation of the service quality & best tried to prepare this internship report for consistency with the optimal standard under your direction and guideline.

I will feel very pleasure, if this report acceptable and done for actual purpose. For any mistakes, I will explain it if necessary.

Sincerely yours,

.....  
Signature of the Student  
Md. Redwanul Islam  
ID. No. 151-11-4383  
Program: MBA  
Major in Marketing  
Daffodil International University



## Declaration

I am Md. Redwanul Islam, a proud DIU Student of Business Administration department, which ID no: 193-14-163 & major in Marketing from Daffodil International University would like to confirm that presented report on “**An Evaluation of the services Quality of Janata Bank Limited, Nabinagar Branch**” is fully prepared only by me, after 3 months work program at Nabinagar Branch of Janata Bank Limited. My Supervisor name: **Professor Dr. Mohammed Masum Iqbal, Dean and MBA Coordinator**, Daffodil International University.

I confirm you that this awesome report is only done for my university requirement or purpose, not other things. No third party can't use it or this report for extra other purpose.

.....  
Signature of the Student  
Md. Redwanul Islam  
ID: 193-14-163  
Program: MBA  
Major in Marketing  
Daffodil International University



## **Certificate of Approval**

This is to certify that the internship report entitled **An Evaluation of the Services Quality of Janata Bank Limited, Nabinagar Branch** prepared by **Md. Redwanul Islam, ID: 193-14-163** of MBA program, Department of Business Administration, DIU as a requirement of MBA program.

The report is recommended for submission.

.....  
Professor Dr. Mohammed Masum Iqbal  
Dean and MBA Coordinator  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **Acknowledgement**

Internship program is a mandatory requirement for fulfillment of MBA program. During my internship period at Janata Bank Limited at Nabinagar Branch, I involved myself with practical working program. In University, we learn only about the theoretical knowledge, where practical knowledge is very rare. Any internship program makes a better way for me to exercise, introduce and gain practical knowledge.

I was placed at Janata Bank Limited and assigned a topic named “An Evaluation of the Services Quality of Janata Bank Limited” so that I can get opportunity to involve myself with practical working environment. I also get mentally prepared for corporate environment. For relating of my topic, I collected many attractive information to prepare my report & gain practical knowledge from the powerful sources and internet.

At first, thanks to Almighty Allah for helping me to complete this awesome report. Then, very big thanks my teacher & supervisor Professor Dr. Mohammed Masum Iqbal, Dean and MBA Coordinator, Department of Business Administration, DIU. I appreciate his cooperation, advice, guidance & support in preparing this perfect report.

At last, I would like to express my special thanks to Janata Bank Limited, Nabinagar Branch for allowing me to complete my internship. I also spread love to branch manager Md. Rezaul Islam for your cooperation & support. My heartiest thanks and love to branch other officials who gave their proper support to complete my Internship program.

## **Executive Summary**

This is mandatory process for every MBA program student & practical 3 months training season is here. I'm Md. Redwanul Islam, ID: 193-14-163 join with Janata Bank Limited, Dhamrai Branch. This practical program gives me some strong creative idea about all activities & situation of the bank. My research topic is very unique & this is: "An Evaluation of the Services Quality of Janata Bank Limited at Nabinagar Branch."

Janata Bank Limited offers the biggest range of financial services specially credit, savings, payment services etc. Many types loan, interest, commission, deposit is also here. My research sample is 60 only. Descriptive analysis, which help me to complete this awesome report. I import some data on Microsoft Excel and find correct output. Other side, Microsoft Word also help me lot.

For customers satisfy, management use some technique & objective, like: To know about the customer reliability, responsiveness, assurance, empathy, tangibles, satisfaction about service quality of JBL at Nabinagar Branch & to know about the findings, recommendations, conclusions of JBL Branch.

In this part, JBL's marketing issues has been discussed & also consists of some recommendation that made by only me. If those recommended things apply, then people like more about this branch. It must create positive image, more loyal people or customers, who are best customers for any business.

In this awesome report, I involves overall practical ideas, experiences, findings, recommendations and others many more. This practical journey was very awesome & I'm very sure that this practical internship program helps too much for my future journey.



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## Chapter: One

### **Introduction**



**Janata Bank Limited**

**জনতা ব্যাংক লিমিটেড**

*A committed Partner in Progress*



## **Introduction:**

This report main purpose is to get knowledge about the 21<sup>st</sup> century bank of our country & my main analyze part is finding and research about Services Quality of Janata Bank Limited at Nabinagar Branch. Most of the people thinking: Bank means loan, interest, deposit etc. Actually, Banks means reliable money transaction process. This is financial institution, where deliver or receive money. We know, every bank collect deposit & provide loans system. Maximum people involve with banks for reliable money transactions. Other side, commercial banks which create people level banking process.

Now a days, world banking system changing day by day. Technology that effect to changing banking process & globalization also effect equally. Actually, banking side effect local & foreign institutions also. Everyone agree that practical work is the best part for knowledge about banking area. Practical flavor teach people that what is banking, banking area & all other materials, which involve with banking sector. So, to get proper knowledge, ideas & benefits; need it more & more practical.

Other side, Customer demand & thinking is very much important. Excellence that produce better result. If customer happy with any bank service; then, you must need too analysis there happiness issue. In this awesome report, I perfectly done this process, process & know about customer or people want, need, problem and other issues.

## **Background of the Study:**

Daffodil International University MBA Program attach this report to my carrier and observe about my talent & other executives. This report talks briefly about my gaining experience in three months internship period. In this period, I know about office or job environment, culture, thinking, behavior and other issues. It develop my thinking, skills & practical experience. Theoretical knowledge is not suitable for our future practical life. But, Practical knowledge that help for future life perfectly. In this three months internship period, I develop my theoretical thinking to practical easily. Also know about the banking sector management process, how it works & how it create perfect decision.

After complete all credits & courses, all student go to any popular company or organization or firm for practical work & knowledge. For internship final presentation, I complete a report named “**An Evaluation of the Services Quality of Janata Bank Limited at Nabinagar Branch**”. My Internship supervisor name: **Professor Dr. Mohammed Masum Iqbal, Dean & MBA Coordinator** of Daffodil International University (DIU). I complete my awesome internship report on “**Janata Bank Limited**” one of the branch that situated in Nabinagar, Dhaka. I try my best for reflect my observation & also attach huge knowledge in this report.

## **Scope of the Study:**

In this perfect internship report, I attach maximum details information about Janata Bank Limited, Nabinagar Branch. This perfect report focused on customer satisfaction of Janata Bank Limited Branch. In this awesome report, I also includes about customers need, demand, want & positive or negative thinking. Reliability, responsiveness, satisfaction, assurance, empathy, tangibles; all those key dimensions help more and more.

## **Objectives of the Study:**

The study has been carried out with the following objectives:

1. To explain services quality of Janata Bank Limited, Nabinagar Branch.
2. To measure the quality of services provided by Janata Bank Limited through SERVQUAL model.
3. To identify the problems related to the services quality of Janata Bank Limited, Nabinagar Branch.
4. To make recommendations to improve the services quality of Janata Bank Limited, Nabinagar Branch.

## **Purpose of the Study:**

Main target of this study is to relate clients or visitors satisfaction with service quality issue. This is the leading branch in this area & people attract with this branch very much. In this report, we all know about customer satisfaction with different type of area with Nabinagar branch.

## **Methodology of the Study:**

It explains the problem relate in researching a strong systematic & ordered way. Decisions and calculations in this report have been made based on past experience & information also available. This perfect collection can be collected in one or more of the following ways:

**Sources of Data Collection:** All primary & secondary sources that help to collect info:

**Primary Data:** When people came at Nabinagar branch; then, I requested them to provide some information. Some selective questionnaire, those helps me to asking. If those people interested or agreed; then, this process perfectly done.

**Secondary Data:** Many annual report about Janata Bank Limited; newspapers or this type of things, conceptual writing that help to collect more information. There are some special articles or website or other secondary sources help me very much. Some secondary Sources:

1. All annual reports of JBL.
2. Some published documents, articles or others about 'JBL'.
3. Bangladesh Bank website & mainly JBL website.

**Research Design:** This awesome report research process is descriptive & for that 1st select topic, then complete research; which is mandatory exploratory type. In this perfect process, I carefully collect data & done it. 'Seroquel Scale' which help to introduce peoples or customers satisfaction about JBL, Nabinagar Branch.

**Target Population:** There are more than 1000 plus population. I complete 70 sample only, which 40 sample male & 30 sample female customers. I collet JBL's customer information, departmental officials, especially those who is related to JBL financial process.

**Sample Size:** In this perfect research, my sample size is only seventy (70).



**Sampling Technique:** Non probability sampling system or technique that help for complete this report.

**Scales of Measurement:** Nominal scale to measure mean, percentages & standard deviation.

**Statistical Tool:** For descriptive statistics, I input collected data into Microsoft Excel & then collect output, of those data's perfectly. Microsoft Excel which help me more. Main following process: Firstly, define the problem at first. Secondly, planning the research design perfectly. Thirdly, planned the sample. Fourthly, gathered the data at last.

**Lack of Secondary Information:** Actually, secondary info for this topic is not very available. So, I face some problem to collect secondary information badly.

### **Limitations of the Study:**

During prepare this report, I've faced some limitations, likes:

- Lack of knowledge: As a student in study field, I've only one experience before to this awesome internship report.
- Short time: Short time (3) internship issue also big factor.
- Fears to disclosure: The Bank Administration was afraid to publish the bank information & it was also encirclement for the study.
- Lack of opportunity: Actually, to penetration to internal data, secrecy matter.
- Deficiency of kindness: Many customers, whom I interviewed did not want to relevant information & create helpless situation.



## Chapter: Two

### Profile of the Organization





## **Historical Background of Janata Bank Limited:**

Janata Bank Ltd. is a state-owned commercial bank of BD, which established in 1972. Its headquarters is situated at Motijheel, Dhaka. It's the 2nd biggest commercial bank in Bangladesh. Following the independence of Bangladesh, Janata Bank Limited was formed combining both the United Bank Limited & Union Bank Limited under the Bank Nationalization Ordinance of 1972 (President's Order 26). The management of Janata Bank has been transferred to JBL after transforming the bank into a company following the existing company act under the Enterprise Growth & Bank Modernization Project (EGBMP); which has been taken in 2004–05 in order to reform the nationalized commercial banks actually. JBL has perfectly started its operation from 15 November, 2007.

## **Service Perspective & Quality Evaluation of Janata Bank Limited:**

This is financial institution, which solely a service oriented organization and consumer or clients comes here for financial support & help. Maximum time, they get the financial help & sometimes not. But, all time they are treated by the employees. The consumer thought of receiving super-fast loan system processing event where as in reality the process is very slow actually, so customer gap is seen. A provider gap arises for the discrepancy seen in the service given to the peoples or clients & the service expected by the consumer also.

## **Janata Bank Limited Vision:**

To become the effective largest commercial bank in Bangladesh, which to support socio-economic development of the country & to be a leading bank in South Asian Area.

## **Janata Bank Limited Mission:**

JBL will be an effective commercial bank by control a stable growth strategy, delivering high quality financial products, providing excellent customer service & ensuring best corporate governance in every step of banking network system.

## **Objectives of Janata Bank:**

Janata Bank Ltd. will be the best market leader in the number of loans given to medium & small sized enterprises in BD. It will be a world class organization, in terms of service quality & establishing relationships that help its clients to develop successfully.

## **Functions of the Bank:**

Both domestic & foreign clients, Janata Bank Ltd. provides best range of services. Among them: Deposit mobilization, general banking facilities & utility services, providing various credit facilities including working capital, outward & inward remittances, investment, financing import & export etc. are the major functions performed by Janata Bank Limited. JBL also handle sophisticated operations through a well-trained, efficient manpower group, provide prompt & efficient services to the Customers.



### **Specific Objectives of JBL, Nabinagar Branch:**

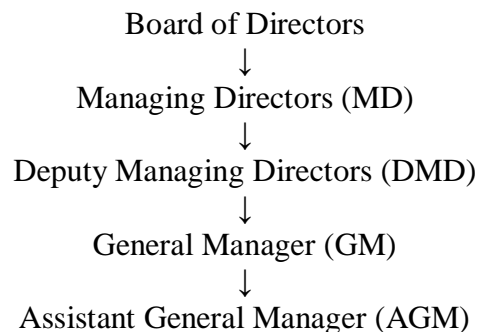
1. To know about the customer's Perception of Janata Bank Ltd. at Nabinagar Branch.
2. To know about the customer opinion of the JBL, Nabinagar Branch.
3. To know about the employee attitude of JBL at Nabinagar Branch.
4. To know about the branch environment of the customer side of Janata Bank Limited at Nabinagar Branch.

### **Branch Information:**

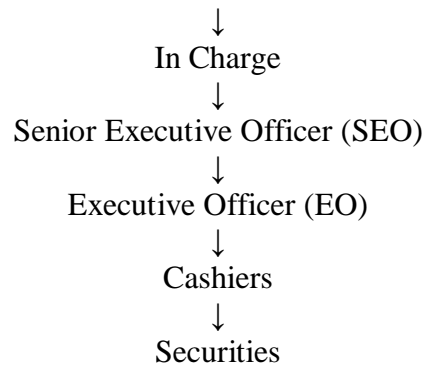
Janata Bank Limited at Nabinagar Branch is located beside Nabinagar, Dhaka. It's very busy branch in Savar area. Branch info:

Branch Name	: Janata Bank Limited at Nabinagar Branch
Registered Address	: 2 <sup>nd</sup> Floor, Sena Shopping Complex, Nabinagar.
Legal Stats	: Public Limited Company
General Manager	: Md. Rezaul Islam
Assistant General Manager	: Md. Nurul Islam Tanim
In Charge	: 1 person
Senior Executive Officer (SEO)	: 2 persons
Executive Officer (EO)	: 5 persons
Cashiers	: 3 persons
Securities	: 2 persons
Number of Employees	: 15 persons

### **Organizational Structure of Janata Bank Ltd. Branch:**







### **Janata Bank Limited Product & Service:**

- ❖ Products & Services.
- ❖ Financing (IT) sector.
- ❖ Financing of industry sector.
- ❖ Ready cash.
- ❖ Windows for SMEs terms.
- ❖ Loan to 'travel agencies'.
- ❖ Loan to 'diagnostic center'.
- ❖ Escrow account: NRB.
- ❖ Gift check: NRB.

### **General Banking & Account Opening Section:**

Janata Bank Limited is a financial organization, which receive deposits from the public & make credit. Impart activities, which can be present either directly or indirectly across capital market very much. I did my internship at Janata Bank Ltd. Nabinagar branch, last three months. So I will try to see their activities, below:

**General banking:** This department is provide direct customer or client service. It's starting point of all over the banking process. Opening new account: cash account, takes deposit, clearing process, pay order, local remittance, bank draft etc. We also know, general banking also called retail banking.

**Advance banking:** Actually, almost all banks are created for the purpose of credit, which means: the borrower provides a certain percentage of the mainstream capital amount as compensation for the loan and others. Most lenders have a maturity date by which the borrower is forced to repay the debt & a bank loan is sometimes called advance banking.

**Foreign banking:** A foreign branch bank is a type of foreign bank, which is mandated to follow both terms: regulations of home & host countries. Because the limits of the banks of the foreign branches can be extended, also depending on the capital of the capital & the foreign banks can provide more loans, than the supportive banks.

General banking department of Janata Bank Ltd. are as follows:-



- ❖ Maintenance of Deposit A/Cs: Saving accounts, fixed deposits, cash credit deposits, current accounts, short term deposits, bond deposits, margin deposits, F.C. bond deposits.
- ❖ Receipts & payment of cash process.
- ❖ Handling transfer transactions & operations of clearing system.
- ❖ Control of accounts with Bangladesh Bank & other banks etc.
- ❖ Collection of issue, checks & Bills and also payment of demand drafts.
- ❖ Telegraphic transfers & payment orders also.
- ❖ Instructions & maintenance of safe deposit lockers system.
- ❖ Control of internal accounts.
- ❖ Reporting to head office about daily progress & position.
- ❖ Saving all transaction record in computer or others.
- ❖ Closing & transfer of many types of accounts.
- ❖ Keeping best relation with valued client & providing gorgeous support.

During my three months practical internship period in Janata Bank Limited, Nabinagar Branch, Dhaka. It came to the observation some account process, like:

#### **Current Deposit (CD) Account:**

A current account is active & running account: no problem on the number, amount withdrawals from current a/c & not allow any interest.

Initial Deposit or Opening Amount	Tk. 500
Service Charge per year	Tk. 100
Balance Requirement (Minimum)	Tk. 5000

Current a/c may be joint or partnership or individual or can be formed any name & it provides some facilities, like: Rendering agency, general utility services, overdraft facility, transfer of money & other facilities like collection of checks.

#### **Savings Bank (SB) Account:**

Savings account is meant for those who want to save a certain amount of their income & also earn interest for future needs. Number of withdrawals period is limited & withdrawing amount is not to exceed 25 percent of the total balance. This A/C mainly open a person name & withdraw money not more than two (2) times per week.

#### **Fixed Deposit Receipt (FDR) Account:**

Actually, a fixed deposit is repayable on the expiry of a specified time or period, may be made for 3, 6, 12, 24 or 36 months.

Fixed Deposit	Interest Rate
3-6 Month	7.00%
6-12 Month	7.50%
12-24 Month	7.75%



2 Years & Above	8.00%
Prime Rate (Only for Govt.)	
6-12 Month	7.50+ Prime Rate (PR)
Above (12 Month)	General Rate+ PR

### Deposit Scheme (JBDS):

Attractive advantage with this scheme is: After the scheduled period, the client can withdraw the full amount or can draw pension on monthly basis. Client can open account in his name in any JBL branch.

Monthly Installment Quantum Tk.	Money at the end of 10 years Tk.
500	94609
1000	188218
2000	375435
5000	937088
10000	1873176
20000	3745352

### Education Savings Scheme (ESS):

Client can nominate their children & open maximum three accounts. The applicant should be of minimum 18 years age & Bangladeshi. Monthly installment: TK. 500, 1000, 2000, 3000, 4000, 5000, 6000, 7000, 8000, 9000 & 10000. It may be 4 years, 6 years, 8 years & 10 years & the monthly installment must be paid by the 10th day of every month or delay fine tk.2 per day.

### Agency Service:

Agency Banking (or Bank less Banking) is a means of extending its branch network effectively through the use of agents authorized by a traditional bank, which is less risky services to remote and rural areas using traditional branches. Here below are few of them:

- Receive of utility bills, like: Telephone bill, gas bill, electricity bill (DESA, DESCO, PDB), oil bill of Meghana petroleum Co limited, railway bill. Actually, there taken all of bills without service charge.
- Purchase or sales of price bond.
- Payment to army/civil pension.
- Payment to primary or secondary or college or madrasha teacher's benefits.
- Payment of Food Procurement bills.

### Locker Service:

Customer can rent this service for special safety like gold, jewelries and important documents & this service is available most of the branches, like JBL's Nabinagar branch.

Rate of Charges:



- For small size locker, tk.900 yearly.
- For medium size locker, tk.1200 yearly.
- For big size locker, tk.1800 yearly.

### **E-service:**

Janata Bank has very strong networking system & latest modern technology system. So, client or customer can easily to access those services. JBL or JBL Nabinagar branch always committed with the customer to provide fast, easy, modern & perfect service. JBL's online banking services are:

- ATM.
- E-GP payment service.
- Green banking.
- Automated Branch Banking.
- Internet Banking.

### **Janata Bank Limited SWOT Analysis:**

#### **Strengths:**

- Name recognition within the banking area.
- Big number of customer base.
- Management experience of banking sector.
- Community involvement presence in the target area.
- Strong capital & asset quality in financial side.
- JBL main control body performance is strong & positive.
- Good & attractive environment in side of the branch.
- Good relation among employees.
- Attractive Location & get old bank facilities, like reliance.

#### **Weaknesses:**

- Lack of technological resources & knowledge of customer profile area.
- Focus on perfect customer service & mortgage banking also.
- Overall market share needs to grow, otherwise it's create bad impact.
- Enhanced business growing in all product areas.
- Potential market for internet banking, which JBL area is not perfect.
- Lack of insurance products & concept of firs generation banking.

#### **Opportunities:**

- Bullet point is: More Experienced & Managerial process know-how!
- Geographically expand within BD.
- Clients are looking for best quality & have the willingness to JBL.

#### **Threats:**



- Strong competitive bank in same area.
- Political situation of our country.
- Lack of proper service to younger, student etc.
- Non-bank competitors offering similar type of services.
- Globalization of services & deregulation.
- More stringent regulations & lack of flexibility.
- Gap between technological innovation & technology costs & credit risk.

## Chapter: Three

### **Analysis**



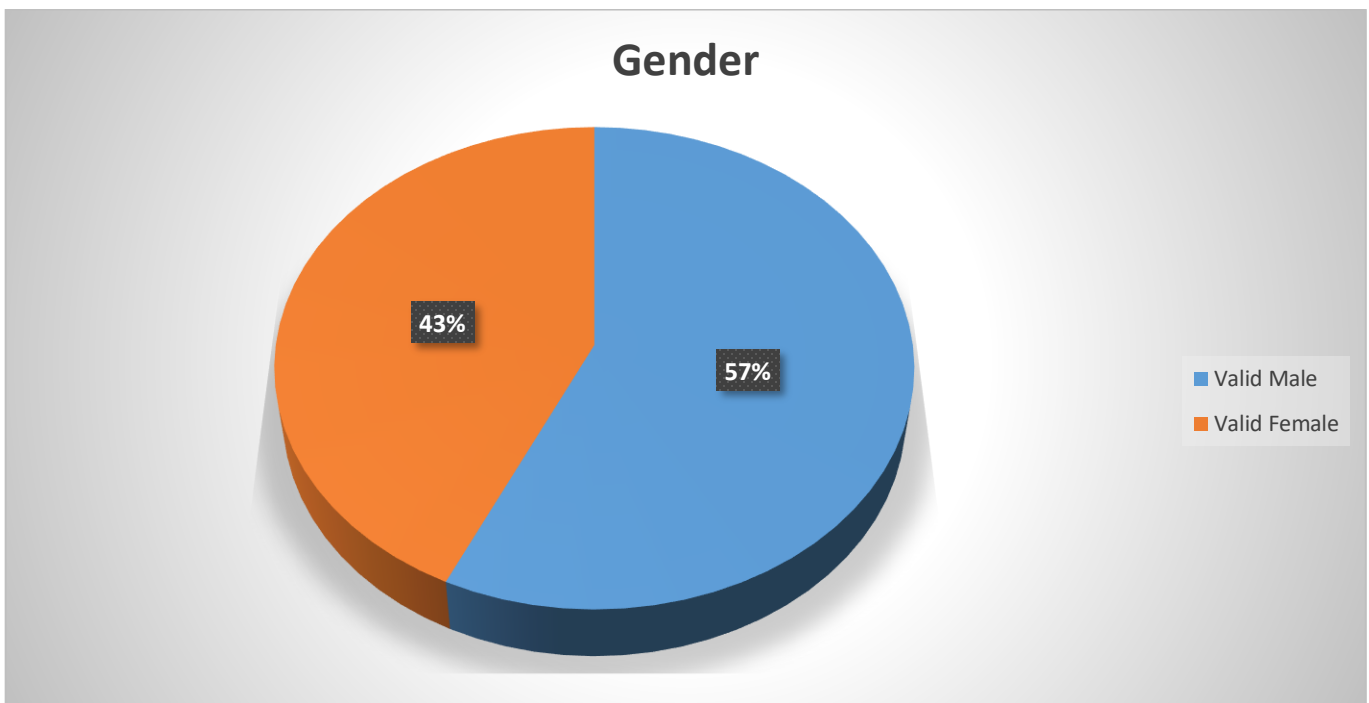
## Descriptive Analysis and Frequency Distribution:

For descriptive analysis & frequency distribution; my sample size is only seventy (70). I used pie chart for gender, age, occupation & bar chart for other issues in this awesome report. I communicate many type of clients or customers, who are JBL's visitor or customer or interested people. This report bullet point is to know about customer satisfaction on services quality about JBL Nabinagar branch. So, frequency distribution & descriptive analysis that support me too much for complete this awesome report. Now, I briefly discuss those with pie & bar chart:-

### Q1: Gender.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	40	57	57	57
Valid Female	30	43	43	100
Total	70	100	100	

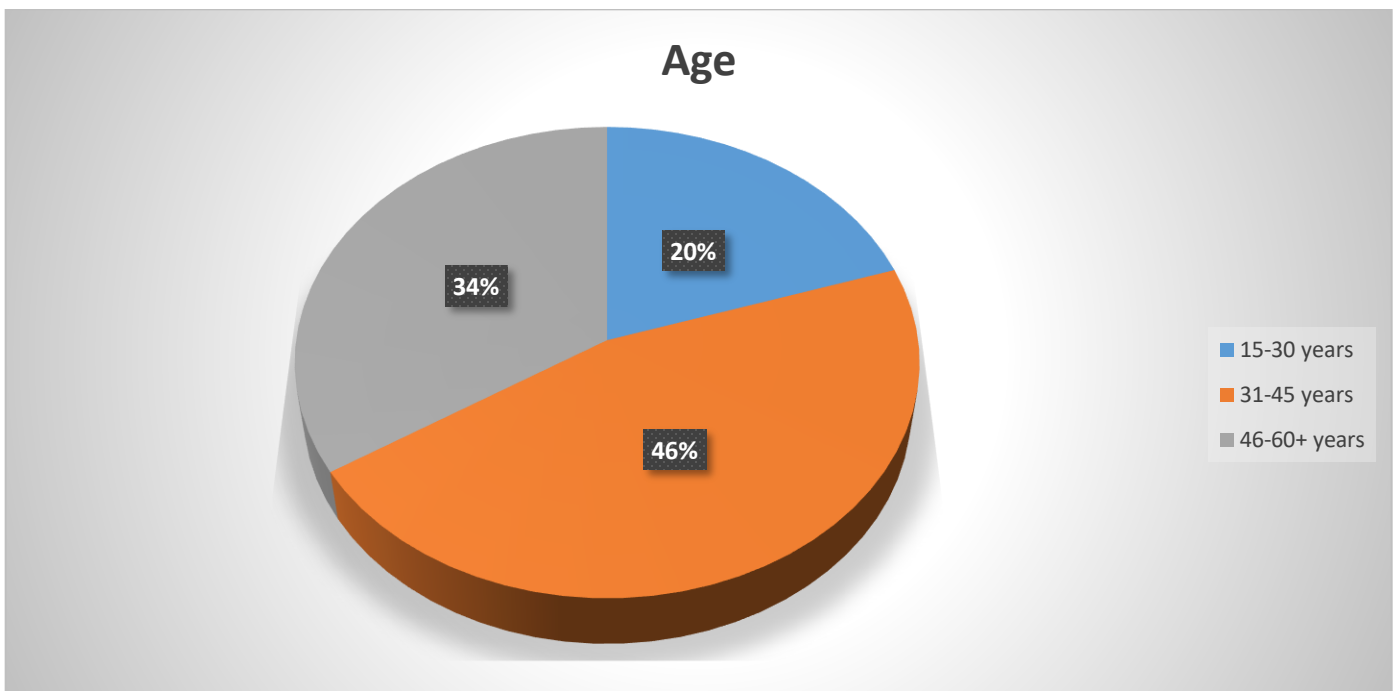
In this first survey topic named "Gender" there are 57% male, 43% female & different between two is only 14%. Here, the pie chart:-



**Q2: Age.**

	Frequency	Percent	Valid Percent	Cumulative Percent
15-30 years	14	20	20	20
31-45 years	32	46	46	66
46-60+ years	24	34	34	100
Total	70	100	100	

Second survey topic named “Age” is the most common & important factor; because, under age people don’t have any bank account. Three (3) range of people: There are fourteen (14) person, who are 15-20 year old. There are also thirty two (32) person, who are 31-45 years old & 24 person, who are 46-60+ years old. Here, the pie chart:-

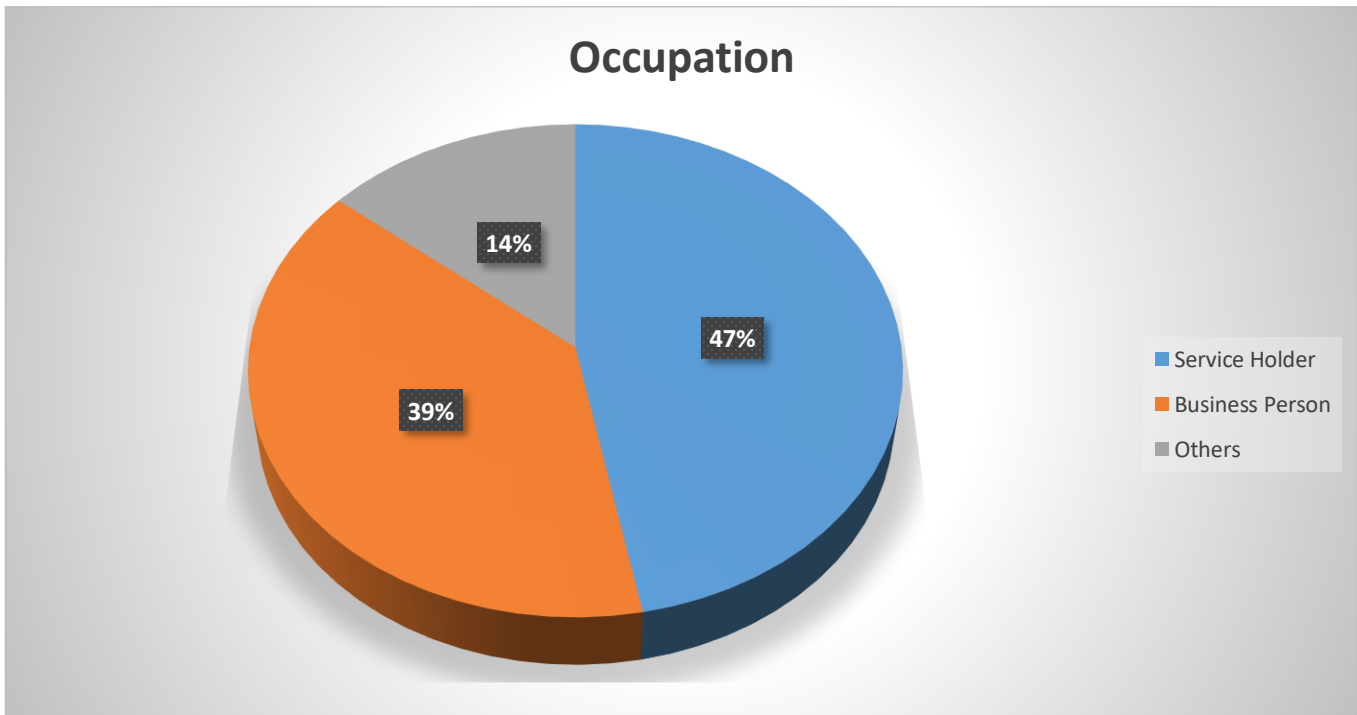




### Q3: Occupation.

	Frequency	Percent	Valid Percent	Cumulative Percent
Service Holder	33	47	47	47
Business Person	27	39	39	86
Others	10	14	14	100
Total	70	100	100	

In my third survey issue named “Occupation” There are 33 service holder related persons, 27 person are business holder & ten (10) person vary other occupation. Here, service holder percentage is only 47%, 39% is business holder & 14% others. Now, the pie chart in below:-

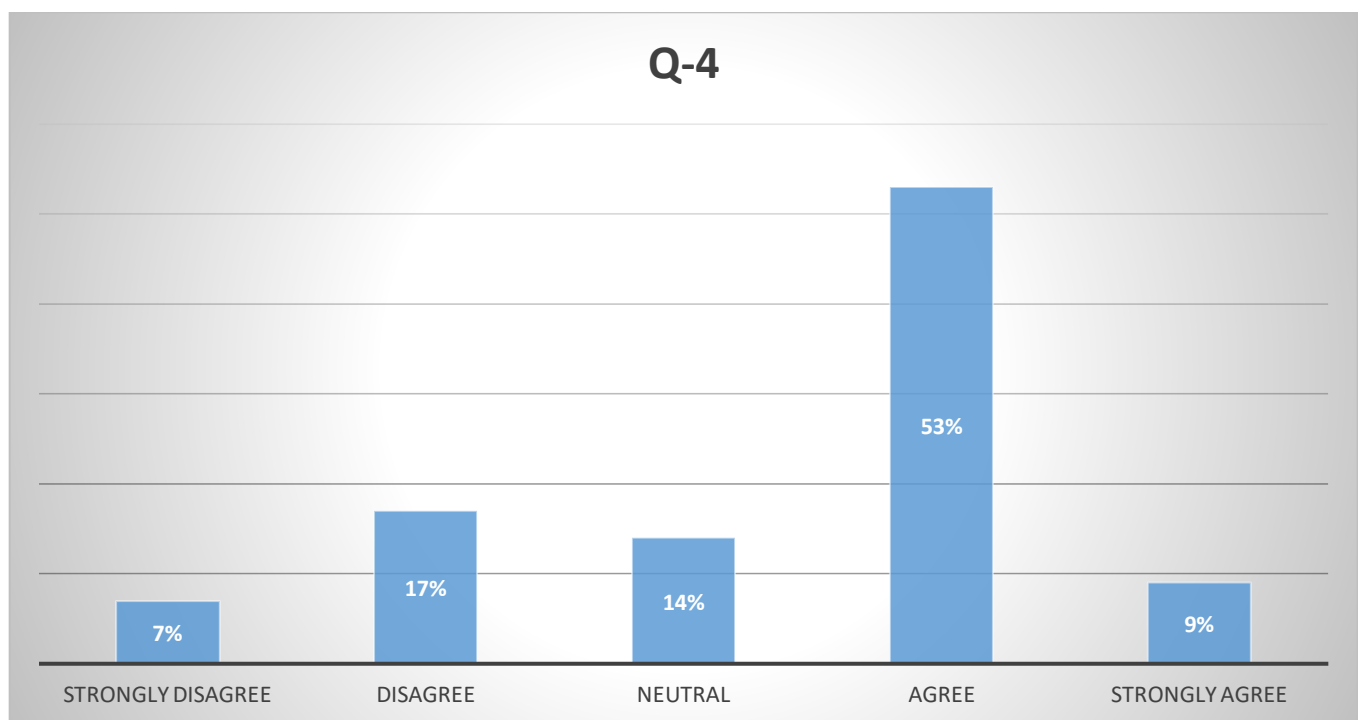


**Perception Statements in the Reliability Dimension:**

**Q-4: When this branches employees promises to do something by a certain time, it does so.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	7	7	7
Disagree	12	17	17	24
Neutral	10	14	14	38
Agree	37	53	53	91
Strongly Agree	6	9	9	100
Total	70	100	100	

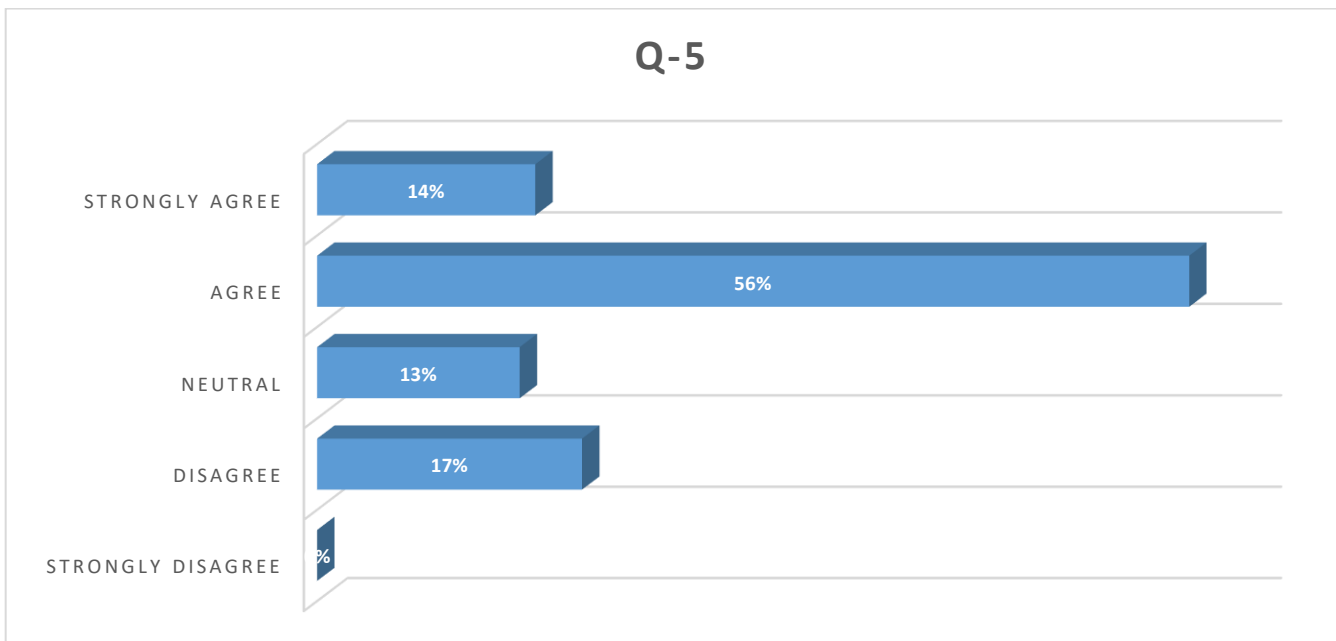
In this fourth survey question, this result is mixed. Here, 12 disagreed person & 5 strongly disagreed person. Other-side, 37 agreed people, 6 strongly agreed people & also 10 neutral person is there. Here the bar chart:-



**Q-5: When you have a problem, the employee shoes a sincere interest in solving your problems.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	12	17	17	17
Neutral	9	13	13	30
Agree	39	56	56	86
Strongly Agree	10	14	14	100
Total	70	100	100	

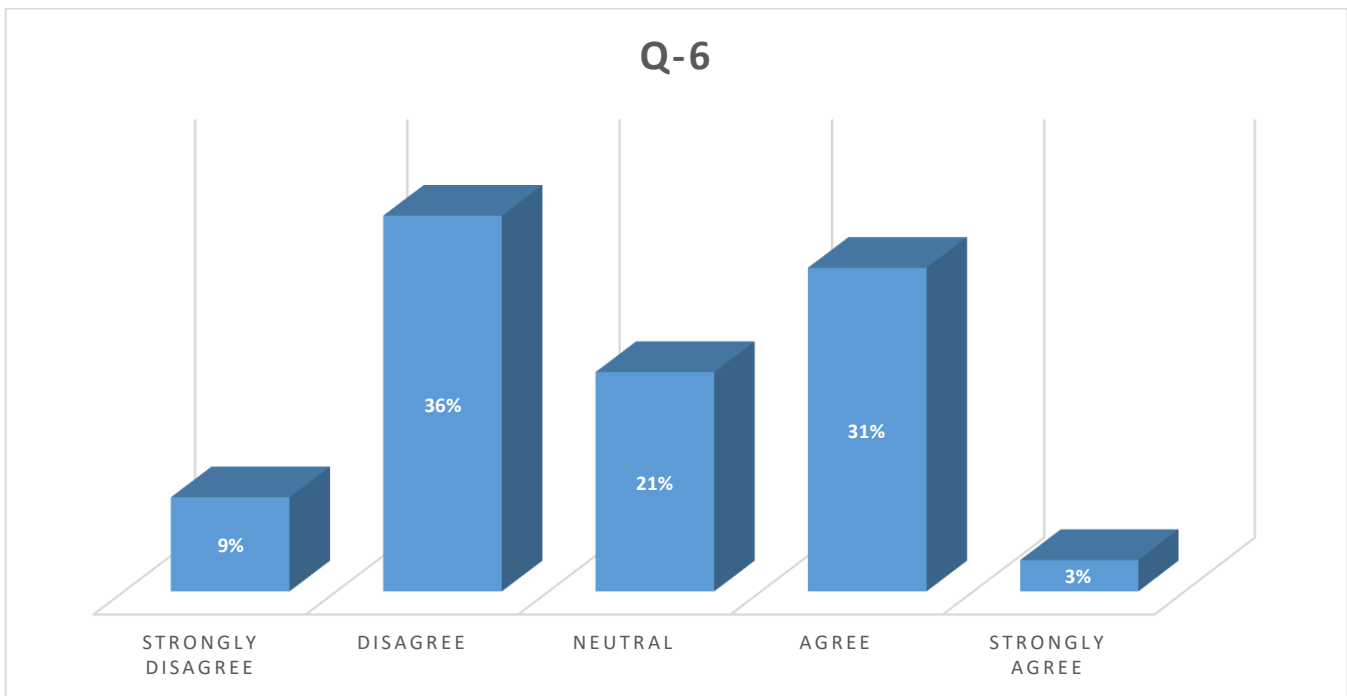
After complete seventy (70) survey report: there are 39 agreed person, 9 neutral person, 12 disagreed people, 10 strongly agreed people & no one strongly disagreed people here. Bar chart:-



**Q-6: The employee performs the right service at first time.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	6	9	9	9
Disagree	25	36	36	45
Neutral	15	21	21	66
Agree	22	31	31	97
Strongly Agree	2	3	3	100
Total	70	100	100	

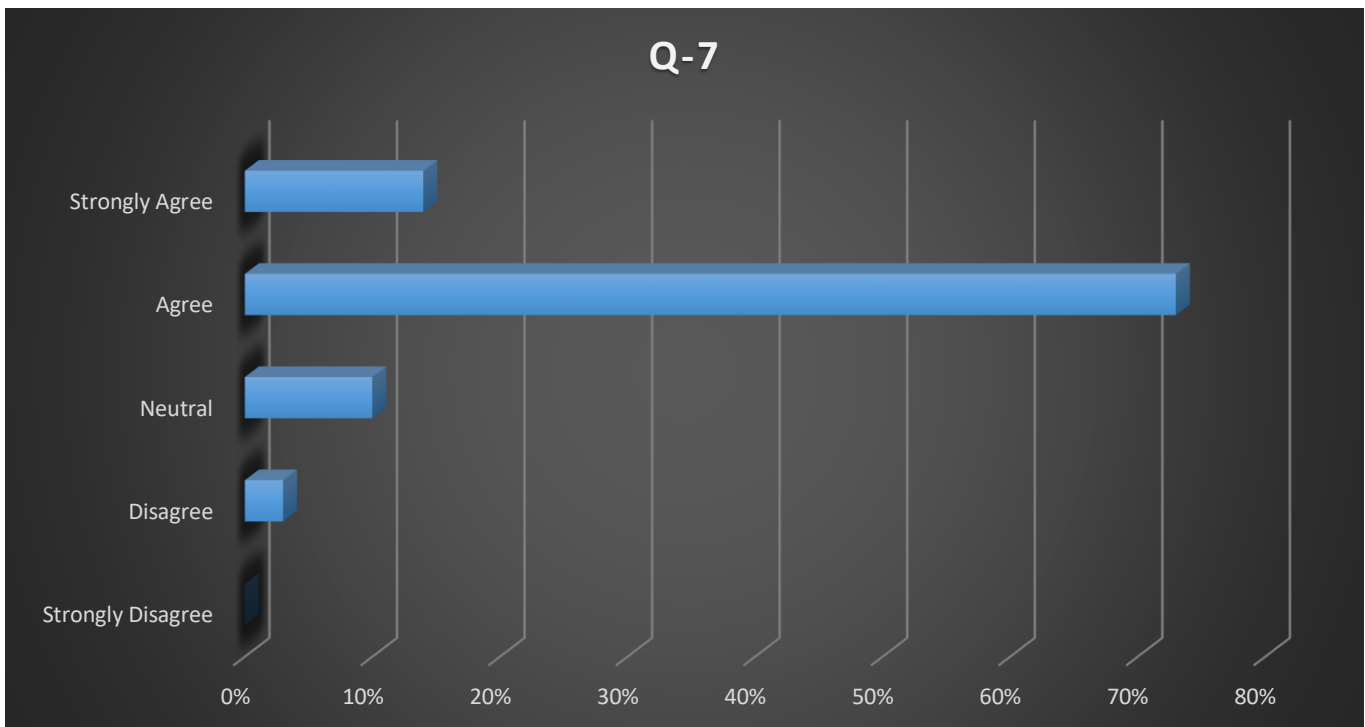
In six (6) survey question, big number of people are not happy with this statement. Here, 25 people are disagreed & 6 people are strongly disagreed with this statement. And 15 neutral person, 22 agreed & 2 strongly agreed person. The bar chart in below:-



**Q-7: This branch provides its services at the time it promises to do so.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	7	10	10	13
Agree	51	73	73	86
Strongly Agree	10	14	14	100
Total	70	100	100	

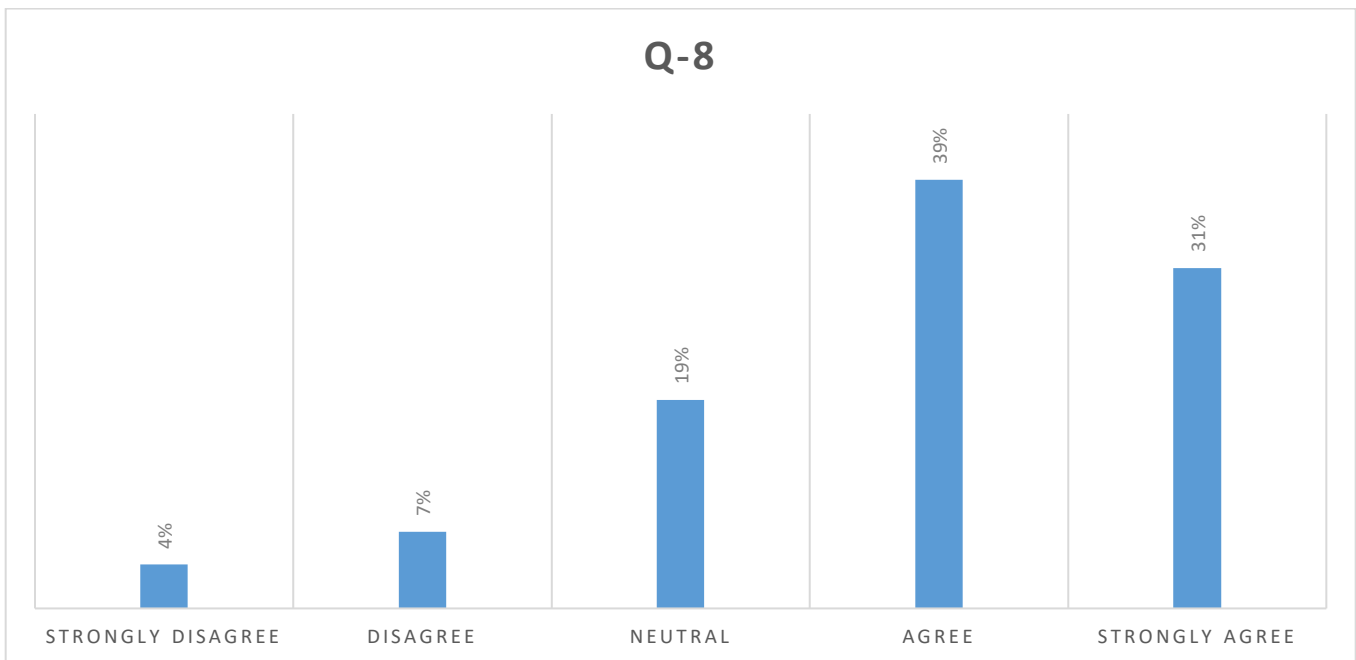
Almost Maximum people are agreed with this statement. 50 people are agreed, which percent is 71.5 and 10 persons are strongly agreed with this statement. Also 8 neutral people, 2 disagreed and nil strongly disagreed person. The bar chart:-



**Q-8: Janata Bank Limited Nabinagar branch keep you informed about when services will be performed.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	3	4	4	4
Disagree	5	7	7	11
Neutral	13	19	19	30
Agree	27	39	39	69
Strongly Agree	22	31	31	100
Total	70	100	100	

In this survey topic: There are 27 agreed & 22 strongly agreed person, 13 neutral, 5 disagreed, 3 strongly disagreed people. Here the perfect bar chart:-

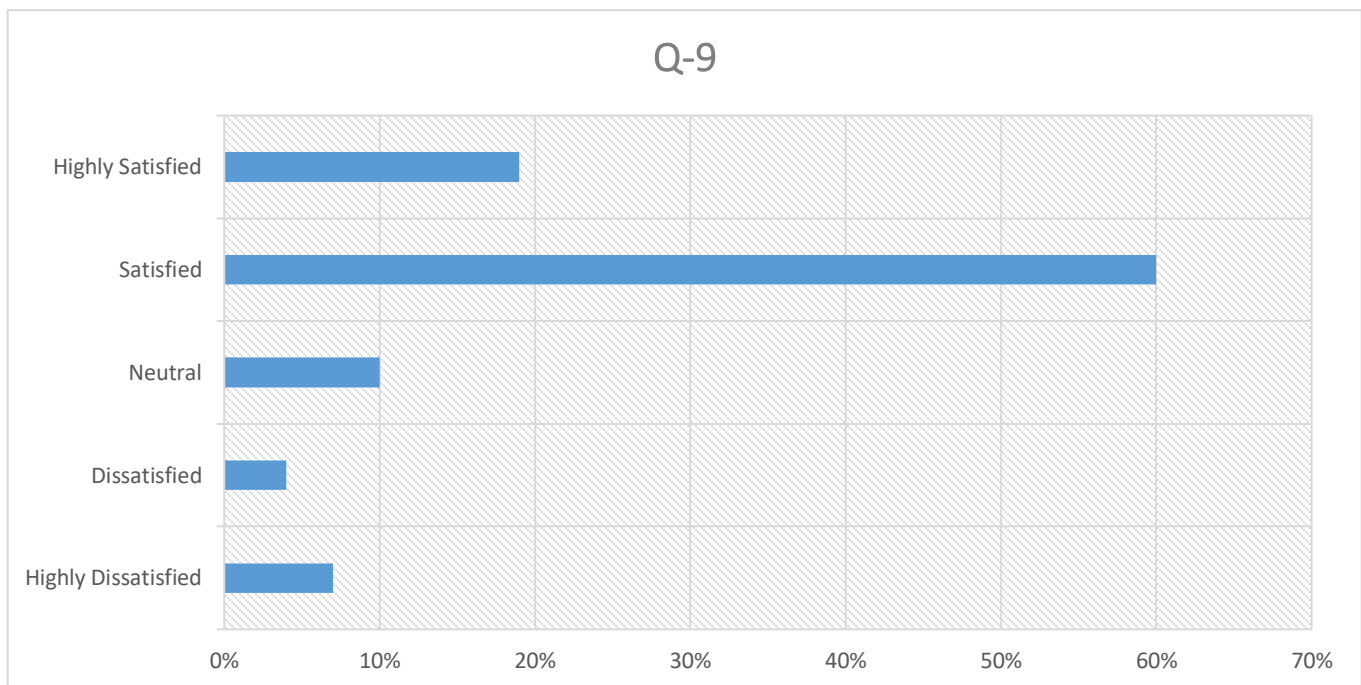


**Statement in the Satisfaction Dimension:**

**Q-9: How satisfied are you with the behavior of the branch staff.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Dissatisfied	5	7	7	7
Dissatisfied	3	4	4	11
Neutral	7	10	10	21
Satisfied	42	60	60	81
Highly Satisfied	13	19	19	100
Total	70	100	100	

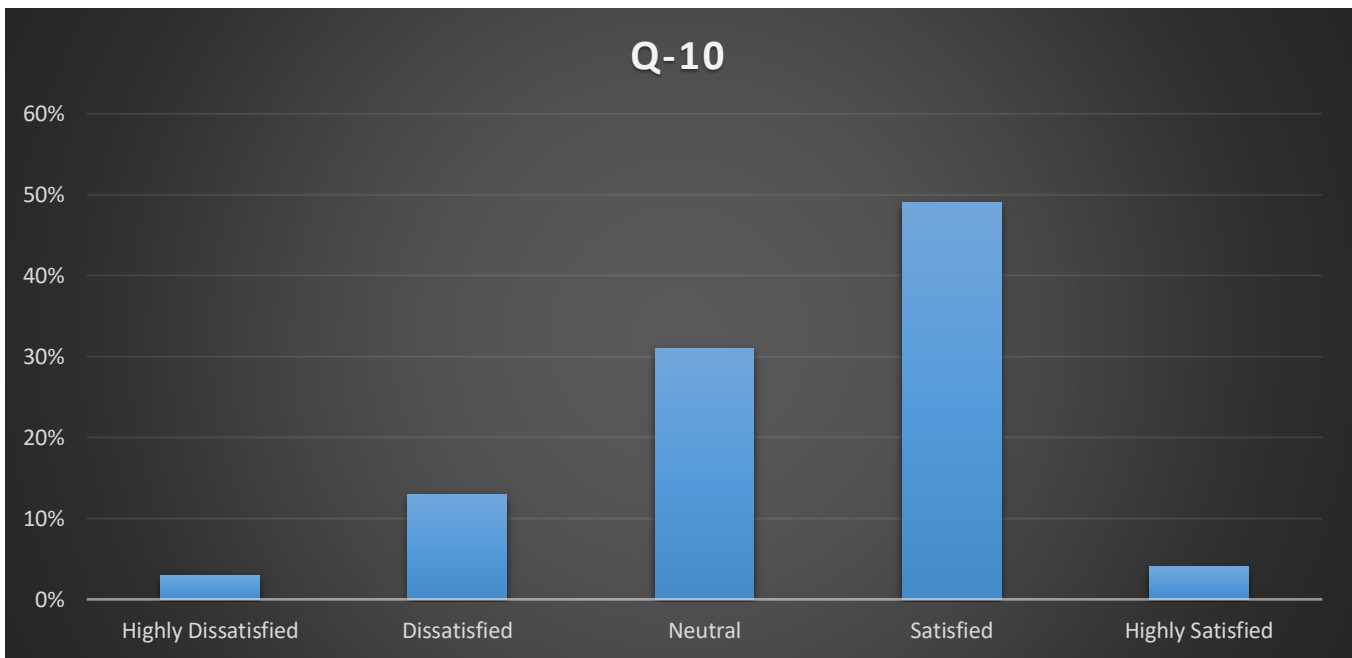
Janata Bank Limited, Nabinagar branch employee behavior & attitude was good. In 70 sample: 42 persons were satisfied with this statement, 13 peoples were highly satisfied, 7 neutral, 3 dissatisfied & 5 highly dissatisfied persons were found. The bar chart reflect in below:-



**Q-10. How satisfied are you with the fees or service charges of the branch.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Dissatisfied	2	3	3	3
Dissatisfied	9	13	13	16
Neutral	22	31	31	47
Satisfied	34	49	49	96
Highly Satisfied	3	4	4	100
Total	70	100	100	

Number ten survey question (70 sample): 34 persons were satisfied & 22 persons were neutral. Here, also 2 public were highly dissatisfied, 9 persons were dissatisfied & 3 persons were highly satisfied. Bar chart in below:-

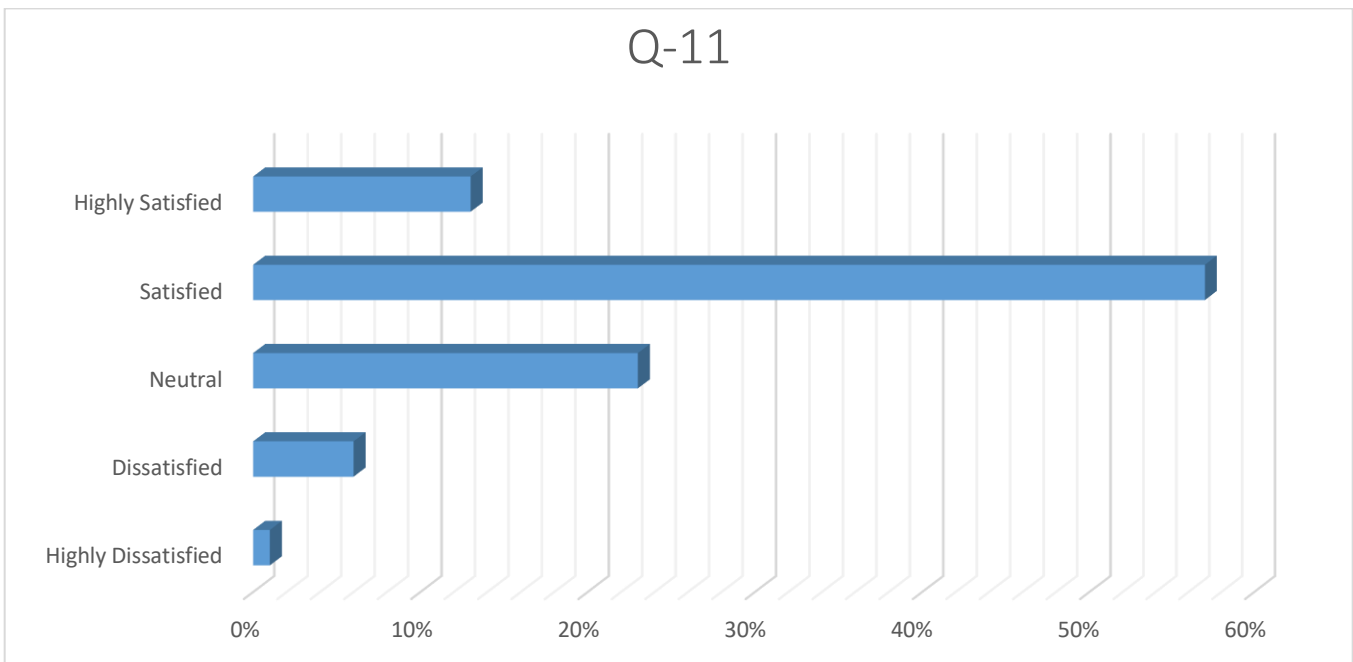




**Q-11: How satisfied are you with the checkbook or delivery.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Dissatisfied	1	1	1	1
Dissatisfied	4	6	6	7
Neutral	16	23	23	30
Satisfied	40	57	57	87
Highly Satisfied	9	13	13	100
Total	70	100	100	

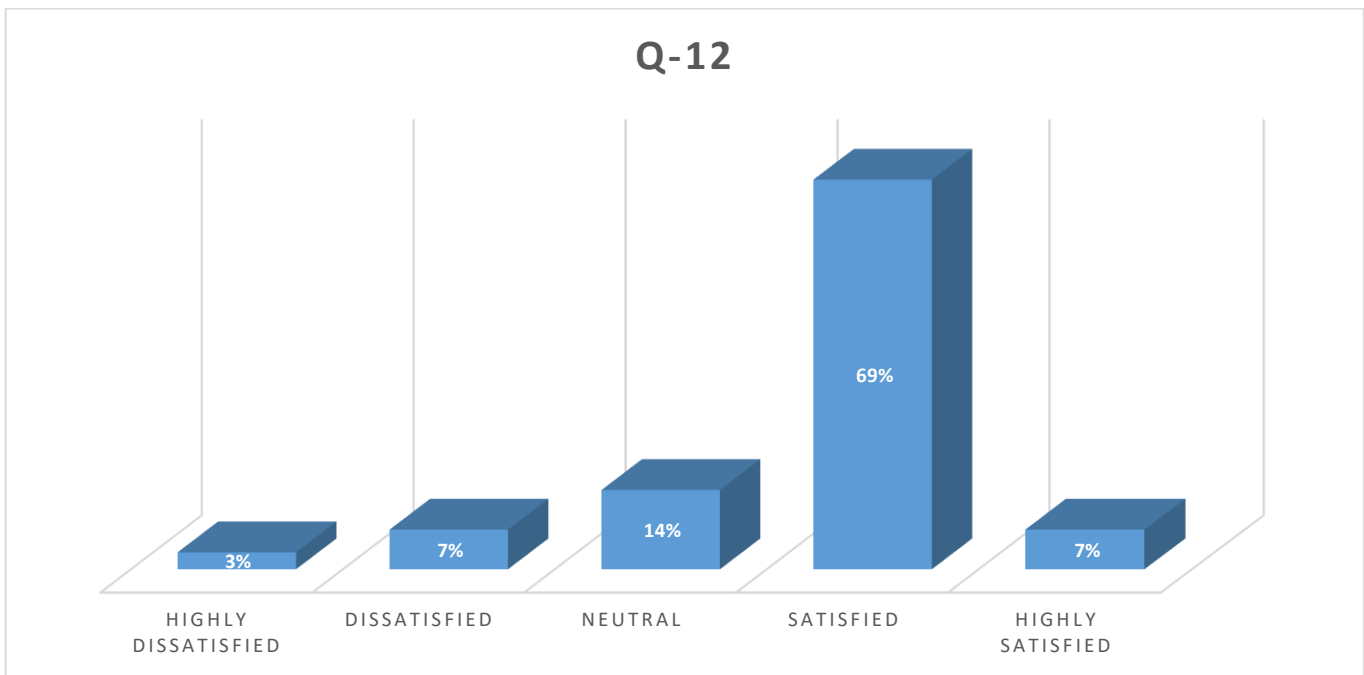
Most of the persons were satisfied with this statement. Here, 40 peoples were satisfied, 9 persons were highly satisfied & 16 persons were neutral. On the other hand, 4 peoples were dissatisfied & only 1 highly dissatisfied persons found. Bar chart:-



**Q-12: Would you recommended this branch to your relatives or friends or colleagues.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Dissatisfied	2	3	3	3
Dissatisfied	5	7	7	10
Neutral	10	14	14	24
Satisfied	48	69	69	93
Highly Satisfied	5	7	7	100
Total	70	100	100	

Here, maximum people were Satisfied: 48 persons were satisfied, 5 peoples were highly satisfied, 5 peoples were dissatisfied, 2 peoples were highly dissatisfied & 10 peoples were neutral actually. Here also shown bar chart in below:-

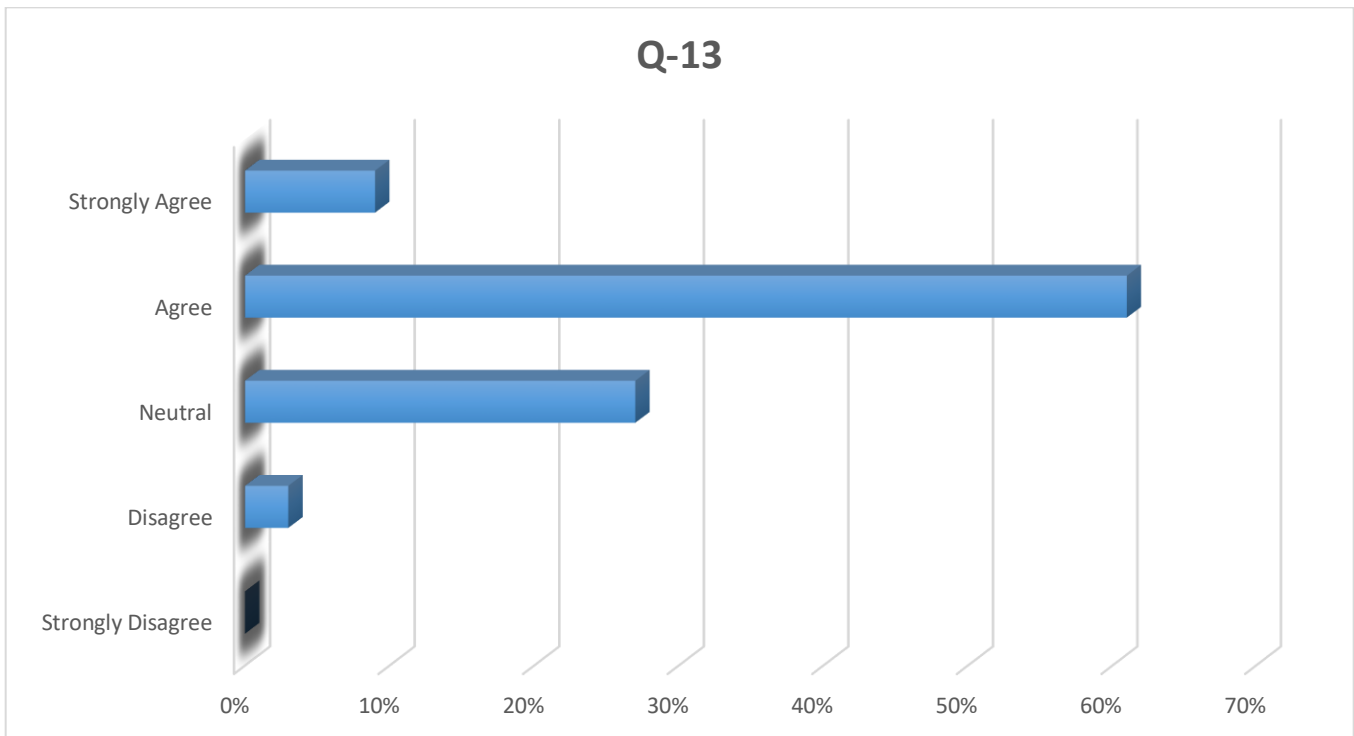


**Statements in the Responsiveness Dimension:**

**Q-13: The employees in JBL give your prompt service.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	19	27	27	30
Agree	43	61	61	91
Highly Agree	6	9	9	100
Total	70	100	100	

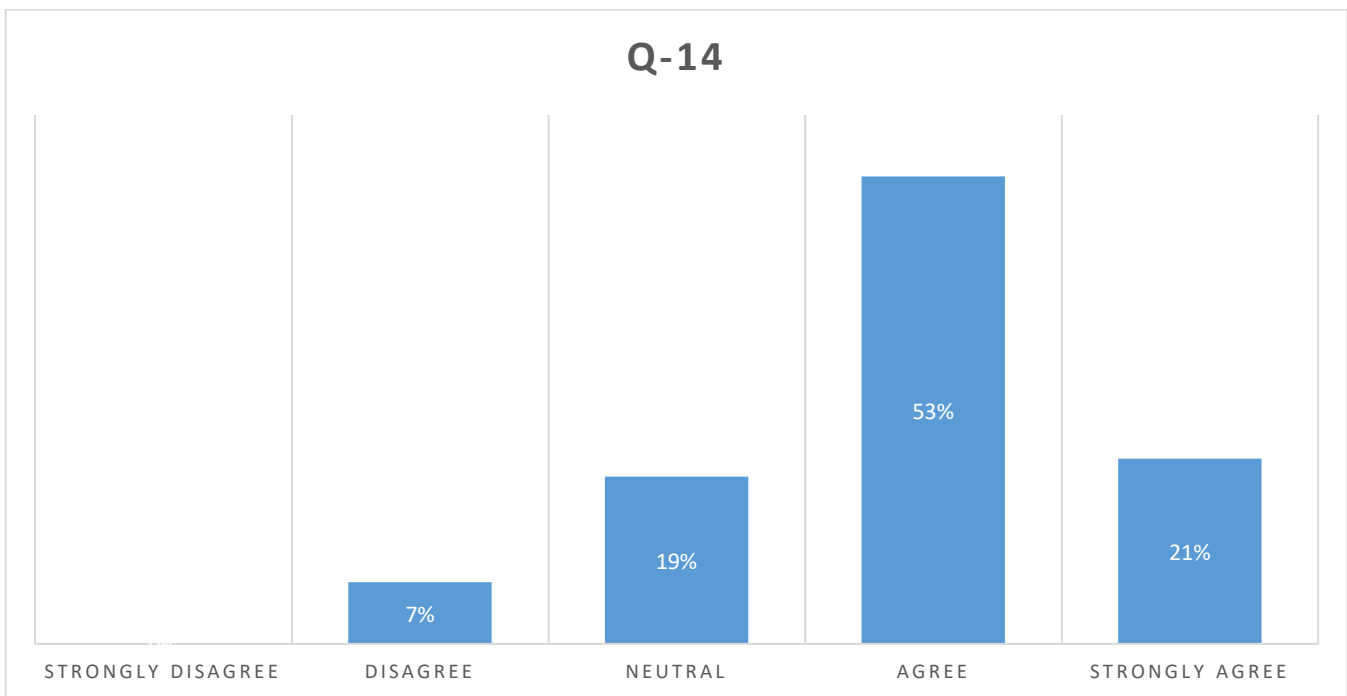
In this seventy (70) people: There are 43 agreed persons, 6 highly agreed, 19 neutral, 2 disagreed & 0 highly disagreed persons or peoples. Here the bar chart:-



**Q-14: The employees in this branch always willing to help you.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	5	7	7	7
Neutral	13	19	19	26
Agree	37	53	53	79
Highly Agree	15	21	21	100
Total	70	100	100	

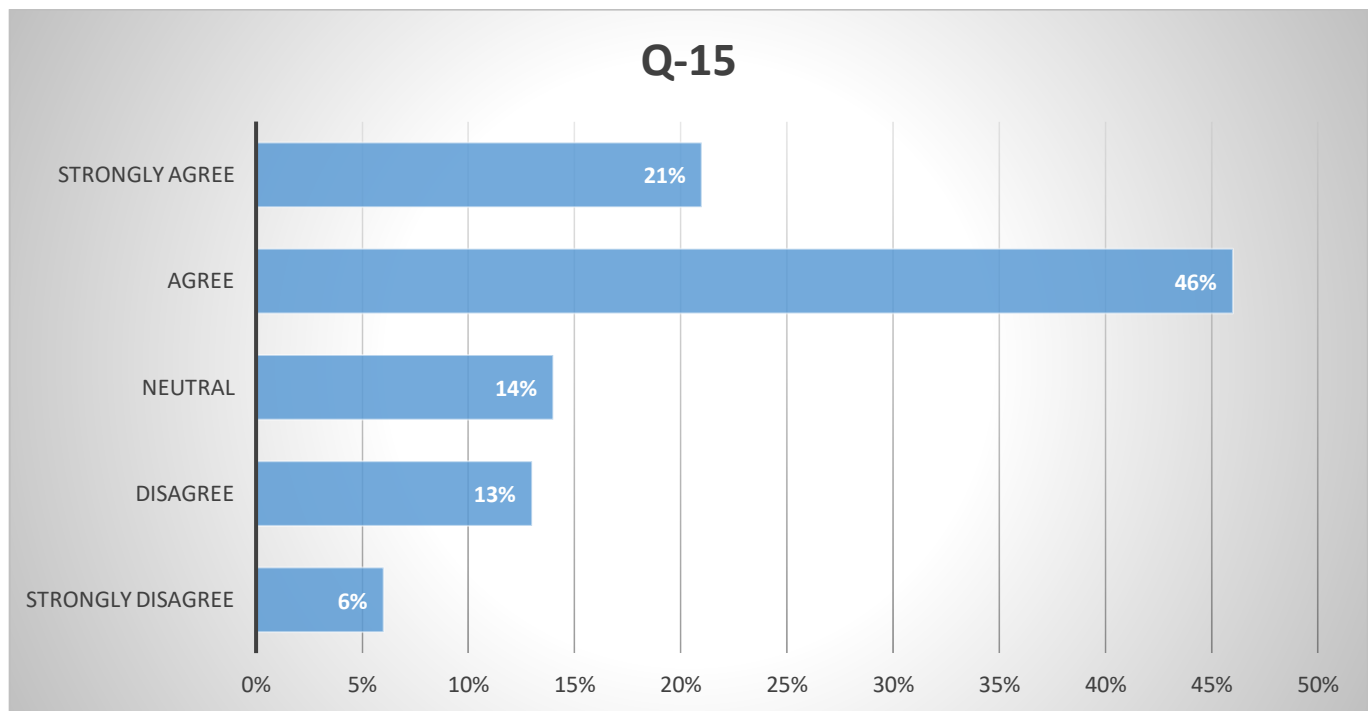
In this statement, most people select agreed. There are 37 agreed peoples & 15 highly agreed peoples. Here also 13 neutral, 5 disagreed peoples & nil highly disagreed persons. Now the bar chart is:-



**Q-15: The employees to the branch never too busy to respond to your request.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	4	6	6	6
Disagree	9	13	13	19
Neutral	10	14	14	33
Agree	32	46	46	79
Highly Agree	15	21	21	100
Total	70	100	100	

In this number fifteen (15) question: 32 persons are agreed, 15 persons are highly agreed, 10 neutral, 9 disagreed & 4 highly disagreed persons here. Now the bar chart:-

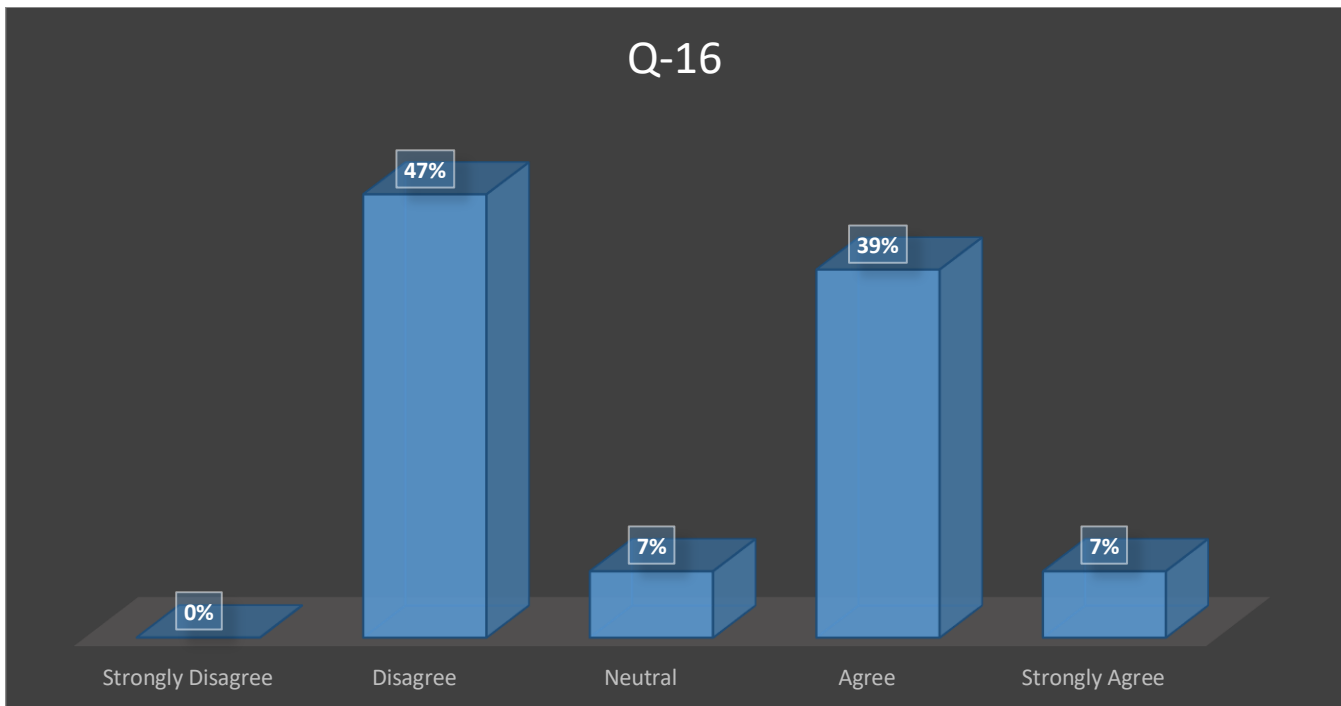


**Statements in the Assurance Dimension:**

**Q-16: The behavior of the employees of the branch inspires confidence in you.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	33	47	47	47
Neutral	5	7	7	54
Agree	27	39	39	93
Highly Agree	5	7	7	100
Total	70	100	100	

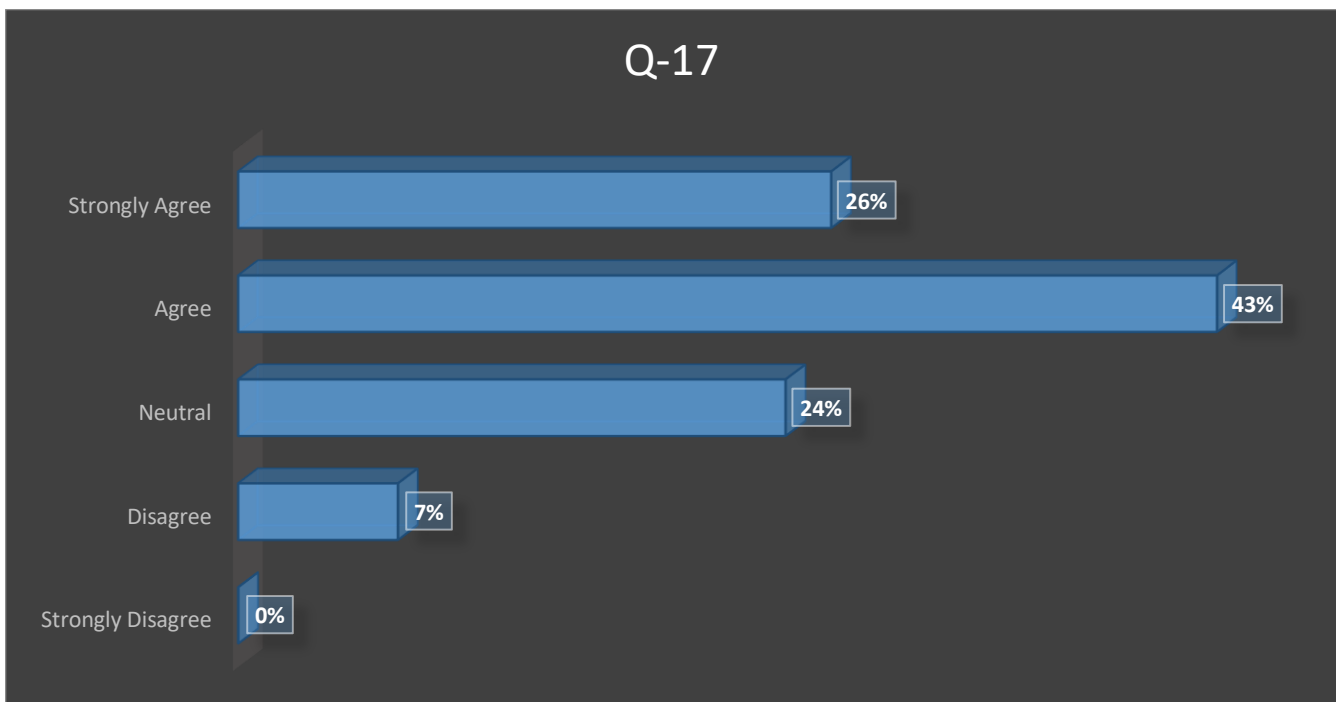
Huge number of people are unhappy with this statement: Here 33 people are disagreed, 5 neutral, 27 agreed, 5 highly agreed & nil (0) highly disagreed persons. Bar chart in below:-



**Q-17: You feel safe in your transactions with in this branch.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	5	7	7	7
Neutral	17	24	24	31
Agree	30	43	43	74
Highly Agree	18	26	26	100
Total	70	100	100	

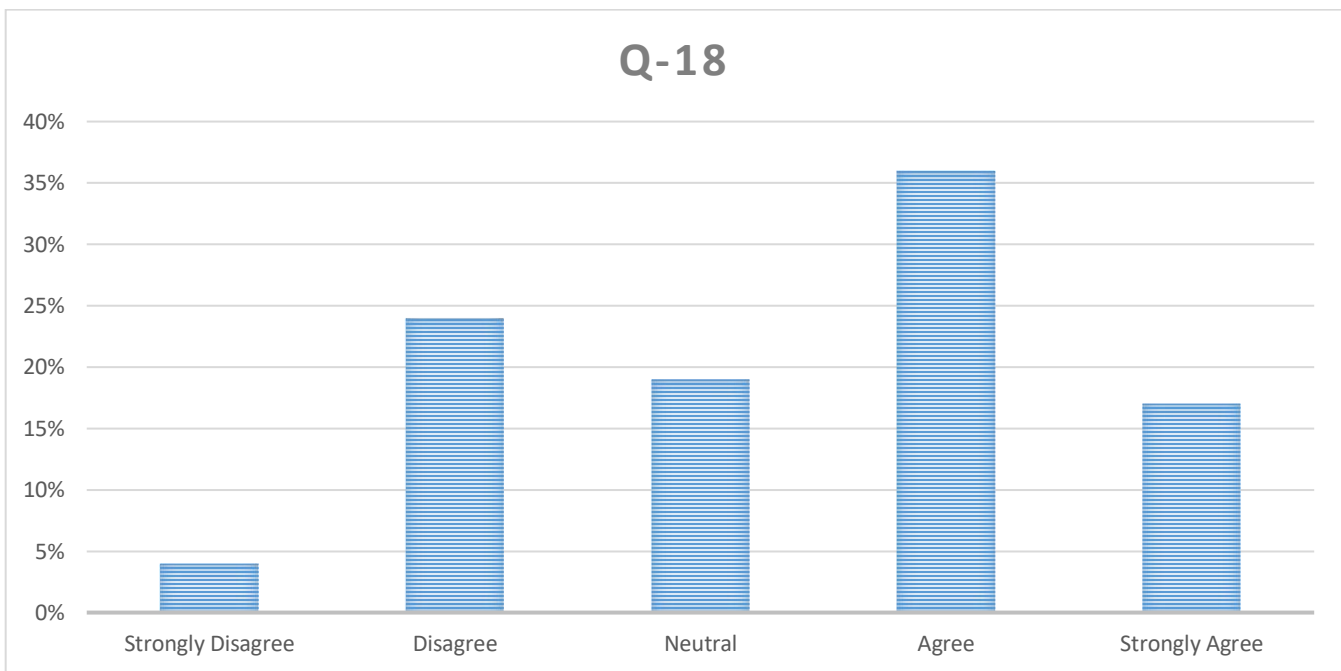
Most of the people are happy in this statement: 30 people are agreed, 18 peoples are highly agreed, 17 neutral, 5 disagreed & no highly disagreed person. The bar chart in below:-



**Q-18: The employees of the branch understand your specific needs.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	3	4	4	4
Disagree	17	24	24	28
Neutral	13	19	19	47
Agree	25	36	36	83
Highly Agree	12	17	17	100
Total	70	100	100	

In (70) sample: There are 25 agreed, 12 strongly agreed person, 13 neutral person, 17 disagreed & 3 strongly disagreed persons. Here, the bar chart:-

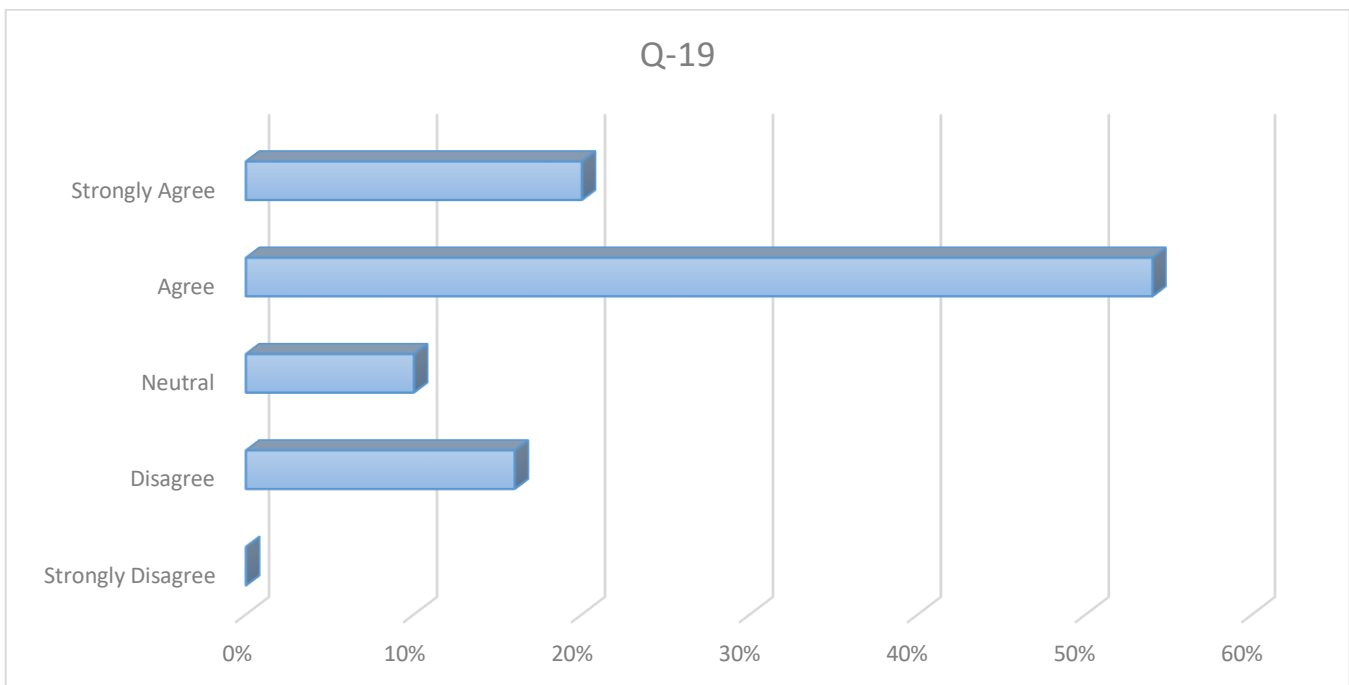




**Q-19: JBL Nabinagar branch has model-looking and hi-tech equipment's.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	11	16	16	16
Neutral	7	10	10	26
Agree	38	54	54	80
Highly Agree	14	20	20	100
Total	70	100	100	

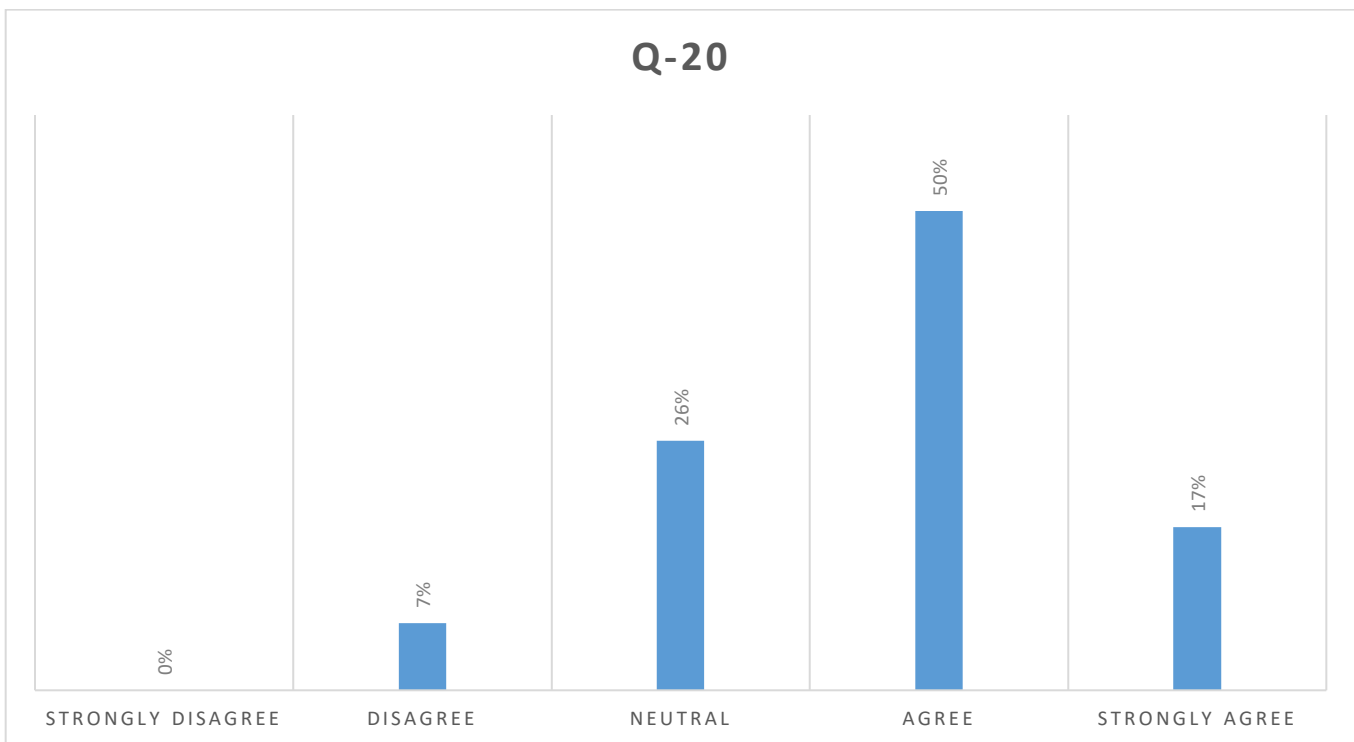
Most of the peoples are happy: 38 people are agreed, 14 persons are highly agreed, 7 neutral, 11 disagreed & no highly disagreed person there. Now, the bar chart:-



**Q-20: The employee of this branch appear neat & clean.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	5	7	7	7
Neutral	18	26	26	33
Agree	35	50	50	83
Highly Agree	12	17	17	100
Total	70	100	100	

In this statement: 35 persons are agreed, 12 highly agreed, 18 neutral, 5 disagreed & no (0) strongly disagreed person. Here the bar chart in below:-



## **Chapter: Four**

### **Problems, Recommendations & Conclusions**



## **Problems Identified**

After analyzing twenty (20) questionnaire, some important problem findings here:-

1. Maximum respondents are agree with number four question that JBL Nabinagar branch employees promises to do something by a certain time. But, a huge number of people select disagreed or neutral option.
2. JBL Nabinagar branch employees performs the correct services at perfect time: Almost half people aren't happy with this & also big number of people select neutral option.
3. A big number of people, who are confused & also found many disagree respondents "with the fees or service charges of this JBL branch or checkbook or delivery issues".
4. Huge number of respondents aren't agree with this "JBL branch employees never too busy to respond to visitors or clients request" statement.
5. Almost half number of respondents are select disagree option with this statement that JBL Nabinagar branch employee behavior inspires confident in customers or visitors.
6. In this eighteen number of question: JBL Nabinagar branch employees understand customer specific needs. Big number of people select agree & neutral option with this statement.
7. Many person aren't happy with this 'The employee of this branch appear neat' is correct" statement. Those people are select disagree & neutral option.
8. Attractive number of people, who are confident about that Absence of model-looking & hi-tech equipment's.
9. Some people aren't feel safe in their transactions within this branch.
10. Some respondents complaint about that sometime JBL Nabinagar branch are not keep customer informed, when services will be performed.
11. Actually, some people are not happy with customer services which provide JBL Nabinagar branch employees.

## **Recommendations:**

After found all those problem findings, some perfect recommendations of this report have been made for the further improvement of JBL Nabinagar branch. From my research, big number of respondents from my sample were very aware about JBL services quality of Nabinagar Branch. Some important points that can improve this branch service quality much better & better. Here the points are in below:-

1. For encourage more customers, provide best service, when employees promises to do something by a certain time.
2. Now a days, peoples are very careful about best service quality issue. Need to improve service quality much better that customers found right service at first time.
3. Customers have more similar option now. So, to attract more people, always control fees or service charges issue that customers easy to access.
4. If JBL Nabinagar branch employees should take necessary steps quickly to solve customer problem, then, they can attract more customers easily with visitor advice or suggestion.
5. Many respondents complaint about that sometime they don't get proper attention. For ignore complaint issue, JBL branch customers need more individual attention.

6. For more attraction, JBL Nabinagar branch should use more high technology service & modern looking equipment.
7. JBL Nabinagar branch should must keep customers informed about when service will be performed. It's common issue for any service, those attract more involvement.
8. Janata Bank Ltd. should install ATM booth in every new area as per as customers demand, provide more service facility for attract more customers.
9. Nabinagar branch employees need to improve their own behavior so that many customers face reflect happy attitude & behavior.

By improving all those perfect recommendations, JBL Nabinagar branch can improve their services quality perfectly. It also create more value, increasing loyal customers & attract new customers easily.

### **Conclusions:**

Three month internship period is best practical experience for me. I got many things in this period & learn many things. JBL Nabinagar branch every employees helps me very much to complete this awesome journey. They provide all their best support & teach about how customer & employee relationship play.

Yes, this report increased my practical knowledge or experience of banking area, teach about part of marketing & business studies. Huge number of theoretical sector, which student only study in many courses; those issues practical study I found at JBL Nabinagar branch. I feel too happy & very thankful.

### **Appendices** **(Sample Questionnaire)**

#### **A Survey on Customer Satisfaction in Janata Bank Limited, Nabinagar Branch**

1. Name.....
2. Gender
  - a) Male
  - b) Female
3. Age
  - a) 15-30 years
  - b) 31-45 years
  - c) 46-60 years
4. Occupation
  - a) Service Holder
  - b) Business person
  - c) Other.....

#### **Perception Statements in the Reliability Dimension:**

Serial	About	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	When this branches employee promises to do something by a certain time, it does so.	5	4	3	2	1
6	When you have a problem, the employee shoes a sincere interest in solving your problems.	5	4	3	2	1

7	The employee performs the right service at first time.	5	4	3	2	1
8	This branch provides its services at the time it promises to do so.	5	4	3	2	1
9	Janata Bank Limited Keeps you informed about when services will be performed.	5	4	3	2	1

**Statement in the Satisfaction Dimension:**

Serial	About	Highly Agree	Agree	Neutral	Disagree	Highly Disagree
10	How Satisfied are you with the behavior of the branch staff.	5	4	3	2	1
11	How satisfied are you with the fess/ service charges of the branch.	5	4	3	2	1
12	How satisfied are you with the check book/delivery.	5	4	3	2	1
13	Would you recommended this branch to your relatives, friends & colleagues.	5	4	3	2	1

**Statements in the Responsiveness Dimension:**

Serial	About	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Disagree
14	The employees in JBL give your prompt service.	5	4	3	2	1
15	The employees in this branch always willing to help you.	5	4	3	2	1
16	The employees to the branch never too busy to respond to your request.	5	4	3	2	1

**Statements in the Assurance Dimension:**

Serial	About	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Disagree
17	The behavior of the employees of the branch inspires confidence in you.	5	4	3	2	1
18	You feel safe in your transactions with in this branch.	5	4	3	2	1



19	The employees of the branch understand your specific needs.	5	4	3	2	1
20	JBL Nabinagar branch has model-looking and hi-tech equipment's.	5	4	3	2	1
21	The employee of this branch appear neat & clean.	5	4	3	2	1

### **References:**

- ❖ **Naresh K. Malhotra and Satyabhushan Dash, Marketing Research, Sixth Edition.**
- ❖ **Parasuraman, A., Zeithaml, V., & Berry, L. L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. Journal of Retailing, 64(1), 12-40.**
- ❖ **Website:**
  - <https://www.bb.org.bd/>
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  - [https://en.wikipedia.org/wiki/Janata\\_Bank](https://en.wikipedia.org/wiki/Janata_Bank)
  - <http://dspace.daffodilvarsity.edu.bd:8080/bitstream/handle/123456789/1987/P12935%20%2834%25%29.pdf?sequence=1&isAllowed=y>