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An Evaluation of the Customers' Satisfaction of Janata Bank Limited: A Study on Shyamoli Corporate Branch

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Letter of Transmittal

May 14, 2022

Professor Mohammed Masum Iqbal, PhD

Professor, Department of Business Administration
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Subject: Submission of Internship report titled “An Evaluation of the Customers’ Satisfaction of Janata Bank Limited: A Study on Shyamoli Corporate Branch”.

Dear Sir

It is my pleasure to submit the Internship Report titled “**An Evaluation of the Customers’ Satisfaction of Janata bank limited, Shyamoli Corporate Branch**” to you at due time which is an integral part of my BBA degree requirement. The scope of the report is only within the Shyamoli corporate branch. I completed my internship program at the Shyamoli Corporate Branch of Janata Bank Limited in three months. I got a lot of support and information to prepare my report promptly. I also collected different types of information on banking practices that can be applied in professional life.

I believe that the report will meet your expectations and I have tried to do my best to be able to prepare a correct report as per your instructions. I would be very grateful if you would accept my report. Your kind consideration and cooperation will be highly appreciated.

I therefore pray & hope that you would be kind enough to me in accepting this report and oblige thereby.

Sincerely yours



Afroza Akter

ID: 053-11-939

Major: Marketing

Program: BBA

Department of Business Administration

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Certificate of Approval

This is to certify that Afroza Akter, ID: 053-11-939, Bachelor of Business Administration (BBA), Specializing in Marketing a regular student, Bachelor of Business Administration, Faculty of Business and Entrepreneurship from Daffodil International University.

He was looked after by me during her internship. The subject of the report was "**A Janata Bank Limited Client Satisfaction Assessment: A Study of the Shyamoli Corporate Office**". Her report shows that she worked hard to make this report more informative. And the information she provided in the report seems very relevant.

This report was accepted for submission. I wish you a very good future.



Professor Mohammed Masum Iqbal, PhD

Professor, Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

First of all, I want to express my deepest gratitude to the Almighty God, because he has given me strength and peace to complete the report within the planned time. I am very happy and glad to complete this research within a certain period of time. Without the necessary practical knowledge, supported by many annual reports, books, articles, websites and raw data, this internship report may never be created. It has improved my understanding of credit and expected activity. Thanks to everyone who helped me by providing collaborations, books and articles. I would like to especially thank my superior, Professor Mohammed Masum Iqbal, Dean of Daffodil International University, for his efforts and direction., The inspiration during my internship and the creation of this report, friendly and valuable tips and suggestions.

My Hartley attaches great importance to the authorization of the Shyamoli Corporate Branch of Janata Bank Ltd so that I can practice in their bank. I would like to thank the manager and all the staff of Janata Bank Ltd, a branch of Shyamoli Corporate, for their guidance, guidance, support and cooperation for the success of my internship. I would like to especially thank the shareholders meeting and branch managers who gave me the opportunity to work in Janata Bank Ltd. from the very beginning. Special attention has been paid. Although I encountered some difficulties in writing this report, I enjoy every moment of work. Intern at JBL. I am happy for the help and encouragement given by all my professors, friends and students at Daffodil International University. I also thank my parents for their support and inspiration to continue my studies.

Executive Summary

In terms of net assets, Janata Bank Co., Ltd. (JB) is the second largest commercial bank with 901 branches and is wholly owned by the government of Bangladesh. The bank's mission is to actively participate in the country's socio-economic development by operating a commercially sound banking organization. After Bangladesh became independent in 1971, the former Union Bank Co., Ltd. and Union Bank Co., Ltd. were immediately nationalized and renamed Janata Bank.

As the first-generation nationalized commercial bank, Janata Bank Limited has established a milestone in Bangladesh's banking industry. The bank expanded its business to provide customers with diversified products and high-quality services. Its high-quality products and services have enabled customers to continue to succeed in the past 37 years. After completing the internship at the main branch of the Janata Bank Limited branch (Shyamoli), an internship report was compiled based on the customer satisfaction of the Janata Bank Limited Shyamoli branch. In the introduction, the background of the research, the scope of the research, the provenance and limitations of the report are described. In the literature review part, the service quality dimension model (the report questionnaire is based on the elements of the model), describes the research goals and methods.

In the organization part, the historical background of Janata Bank is introduced. The bank conducts business through its headquarters and local offices in Dhaka and 901 branches in Bangladesh. Janata Bank introduced various types of services, such as J-CAS services, Locker services, and many other human welfare services. They also provide different types of loan programs, such as agricultural plans, commercial loans, house construction, small/handicraft industries, and large/medium-sized industries. The learning section will also outline the customer satisfaction and management aspects of Janata Bank. When it is found that Janata Bank Ltd customers are experiencing problems and their satisfaction levels are essentially inconsistent, it is necessary to analyze customer data and measure the customer satisfaction levels of existing customers. There is confusion in the opinions of others and ultimately their overall views. The dispersion can draw specific conclusions on the level of satisfaction, as well as a complete understanding of the entire scene.

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Chapter: One - Introduction

Introduction:

The theoretical knowledge and the practical is not the equal theme. The theoretical knowledge is completed when it can be used in the applied field. The objective of internship is to use one's theoretical in practical field.

Commonly by the word "Bank" we can easily understand the financial institution deals with money. But there are different types of Bank likes: Central Bank, Commercial Bank, Savings Bank, Investment bank, Industrial Bank etc. But when people use the term "Bank" without any obstacle, or qualification it refers to the "Commercial Bank". A commercial bank is a type of financial intermediary. Commercial bank is also known as business banking. It is a bank that provides checking account, savings account and money market account and that accepts time deposit. Janata Bank limited is a state owned commercial bank and is catering the need of the business people. It was corporatized on 15th November 2007. Janata Bank was born with a new concept of determined banking sub serving the developing need of business of the state. Janata Bank Limited will be an useful commercial bank by obeying a stable strategy of development, delivering high quality financial products, with best customer service through an expert management term and conform good corporate governance in each step of banking network.

1.1. Background of the Study:

The internship program of Master of Business Administration (MBA) is a partial need to receive a taste of real life challenge guided by the intern. This program is for three months term. During this time the employees of Shyamoli Corporate Branch worked closely and friendly. This report represents the result of the study during the internship-Janata Bank. Bank assigned me a topic "An Evaluation of the Customers' Satisfaction of Janata Bank Limited: A Study on Shyamoli Corporate Branch".

1.2. Scope of the Study:

As a student of MBA, it is normally essential to know the customer service and satisfaction of any bank. In modern world without Customers' Satisfaction any organization can't run in any moments. This report covers:

- Customers' Service and Satisfaction of Janata Bank Limited, Shyamoli Corporate Branch.
- Organizational Structure and Financial Service of Janata Bank Limited, Shyamoli Corporate Branch.

The scope of this report is limited to the overall description of the company. The Bank's service and customer evaluation about the service which is provided by the customer service department.

1.3. Origin of the Study:

This internship report has made to fulfill the MBA degree requirement under Daffodil International University (DIU). This is an individual assignment which is prepared on the basis of the practical working experience an after working four month under an organization as an intern.

1.4. Objective of the Study:

The Study has been carried out with the following objectives.

1. To explain customers' satisfaction ;
2. To measure customers' satisfaction of Janata Bank Ltd, Shamoli Corporate Brance;
3. To identify problems related to customers' satisfaction of Janata Bank Limited, Shyamoli Corporate Branch;
4. To make recommendation to solve the problems of Janata Bank Limited, Shyamoli Corporate Branch;

1.5. Methodology:

1.5.1. Exploratory Research:

In this study, exploratory research will be conducted to find out and understanding of the overall banking of Janata Bank Limited and also determine some of the attributes of service quality in this bank. I collected data for made the report. I used to the servqual scales to measure customer's satisfaction of Janata Bank Limited, Shyamoli Corporate Branch.

1.5.2. Target Group: Individual customer of Janata Bank Ltd in Shyamoli Corporate Branch.

1.5.3. Sources of Information:

To perform the study data sources are to be collected, the data are to be classified, analyzed, interpreted and presented in a systematical way.

❖ Primary sources:

- a. The official staffs make a friendly conversation face to face to provide information.
- b. Practical deskwork is one of the ways of collection of information.
- c. In order to collect the information simple depth interview technique was used by asking numerous questions.
- d. The concerned officer provide relevant file study

❖ Secondary Sources:

- a. Janata Bank Ltd's annual report of 2016 and 2017.
- b. Janata Bank Ltd's investment manual of 2017.
- c. Online sources: Numerous website of the Janata Bank Ltd
- d. Articles, various books which is related to this report topic.

1.5.4. Data Collection Instruction:

- **In-depth interview:** During the research, this report conducted in-depth interviews with employees and customers of Janata Bank Ltd in Shyamoli Corporate Branch.
- **Questionnaire Survey:** This report also designed a structure and unstructured questionnaire for customer of Janata Bank Limited, Shyamoli Corporate Branch. This structured questionnaire was the major tools of the research project.

1.6. Limitation:

The Current study was not out of limitations. But it was a great opportunity for me to know the activities, practices and management styles of Janata Bank Ltd, Shyamoli Corporate Branch. The study that is carried on has the following limitations:

- a. The main obligation of the study is insufficient access to information, which has hampered the opportunity of the analysis required of the study.
- b. Some problems create confusions regarding verification of data.
- c. The time is insufficient to know all the activities,
- d. Collecting the information from various personal for their job constraint.
- e. As some of the fields of banking practices are still not covered by our courses, there was difficulty in understanding some activities.

Chapter: Two - Literature Review

2. Customer Service

Customer services the set of behavior that is a business take on responsibility during its interaction with its customers. It can also refer to a tangible person or desk which is setup to provide general support to customers (kotler and Armstrong, 2006).

2.1. Satisfaction

According to Cateraetal(2007) satisfaction means the contentment one feels when one has fulfilled a desire, need or expectations.

Customer level of approval when comparing a product felt performance with his/her expectation. Also could refer to discharge, putting out, or retirement of an obligation to the acceptance of the obligator, or completion of a claim. While satisfaction is sometimes equated with performance it means compensation substitute whereas performance explain doing what was actually promise. (Burn and Bush, 2008)

2.2. Customer Satisfaction

Gaining high levels of Customer Satisfaction is very important to a business because satisfaction customer are most probably to be loyal and make repeat orders and to use a wide range of service offered by a business (Haffman and Bateson, 2006)

Rather than a single definition, I think it is appropriate to provide various definition because a single definition gives the impression that there can be only one, which is certainly not true (Burn and Bush, 2008).

Customer Satisfactions equivalent to making sure that product and service performance meets customer expectations (Haffman and Bateson, 2006).Customer satisfaction occurs when acquisition of products and/or services provides a minimum negative departure from expectations when compared with other acquisitions (Koter and Keller, 2008).

2.3. Customer Satisfaction Measurement:

ACSI American Customer Satisfaction Index is highly important indicator that explains the performance of each company and the industry as a whole, and also circuitously reflects the situation on the market.

The model shown in the figure: 1 reflects the cause and effect relevance between the factors and drives of satisfaction and its consequence. On the left side of the figure, there are the factors of satisfaction (customer expectations, perceived quality and perceived value), and the right side there are the effect of those factor (loyalty and complains).ACSI index is used in exercise in the following areas (Anderson &Fornell 2000)

- ❖ Determining the best performance:
 - Comparison of competitors data within a particular industry
 - Exploration of the result outside of the industry
- ❖ Inclusion in the market
 - Involvement in the market research for small and medium sized enterprises
 - Usage of conceptual framework for the creation of multi sectored index for large enterprises
- ❖ Usage of the index in the management model
 - Basic for the development management decisions and the creation of employee incentive systems

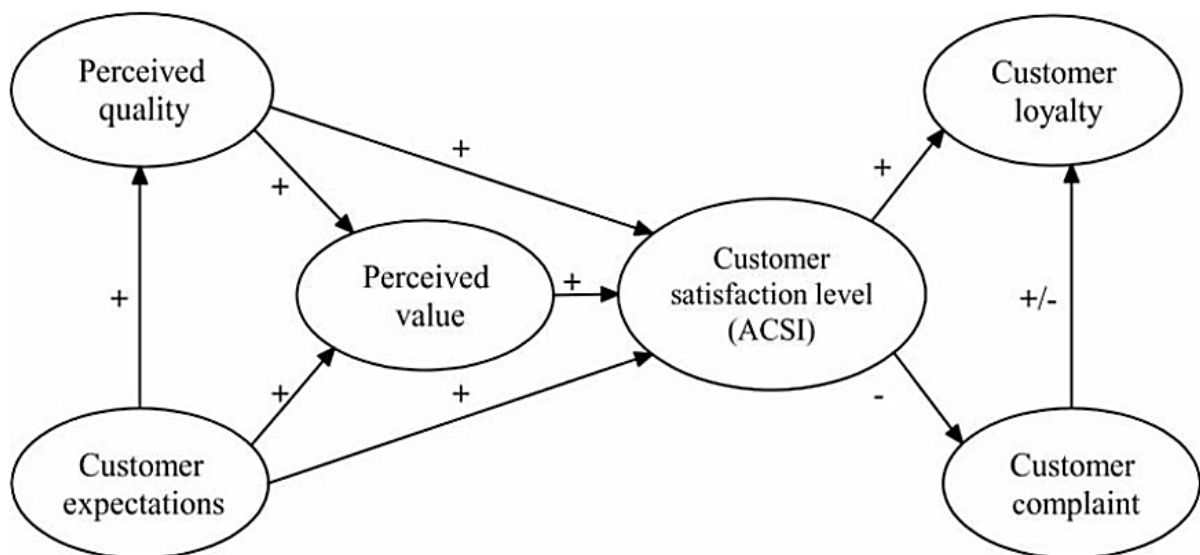


Figure: 1 ACSI Model

Companies have always tried to understand what customer perceives towards them. Therefore satisfaction measurement was based on the probability of reselection of the company the company the willingness to commit repurchase. These indicators were used to measure not only the rational, but also the emotional aspects of customer behavior in relation to the company. The problem was that customers, giving positive responses to the questions about the degree of satisfaction with the product or the company's operations and willingness to choose this company again, in fact, were often showing the opposite behavior and negative economic loyalty (Reichheld& Markey 2011). This problem prompted Frederick Reichheld and his colleagues to explore seriously the question of how emotions related to real economic behavior. In fact, they had a different task find the only valid question about the emotions of a client, the answer to what would accurately reflect his economic behavior.

After years of research a solution was founded and net promotes score model was developed. This figure is found by asking customers simple question. The scale of 0 to 10 used as the basis and the customer divided into three groups

Promoters: 9 or 10 points. These loyal customers make repeat purchase and recommend the company.

Passives: 7 or 8 point. They received only what they paid for, they are passively satisfied and can't ne consider as loyal. These clients rarely recommend the company and can easily go away to a competitor if their offer is better.

Detractors: 6 points or less. They are not satisfied with the company and always criticize it. Their destructive behavior destroys the motivation of the employee.

2.4. Defining Service Quality and Satisfaction:

The two separate terms "Satisfaction" and "Quality" are difficult to define in general, and press writers tend to use those terms interchangeably. However, the more precise meaning and measurement of the two concepts were developed after a considerable debate. Although these two consensuses share something in common, the fundamental causes and outcomes differ from one another. While satisfaction is a wide and broad concept in general, service has specific attributes of the service itself. As shown Figure-2, service quality is reflecting of the customer's perception of reliability, assurance, responsibility, empathy and tangibility.

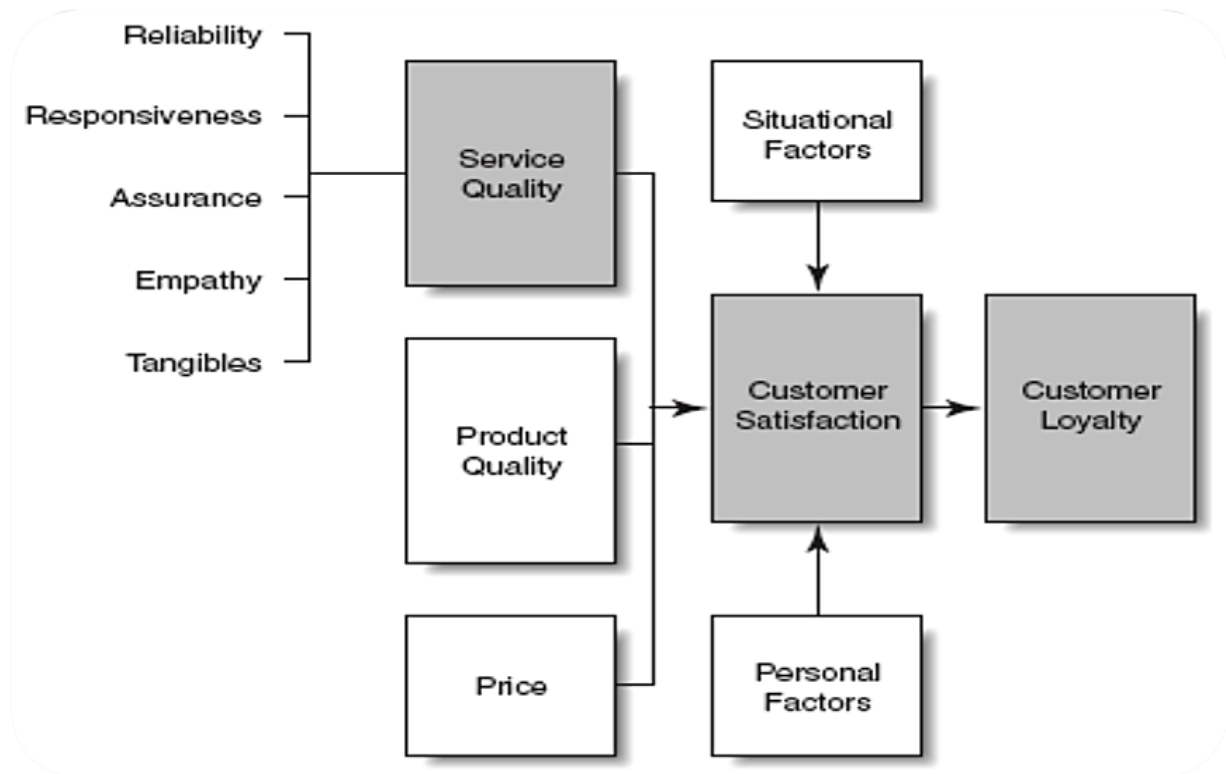


Figure 02: Service Quality and Satisfaction

2.5. Five Dimension of Service Quality

Reliability: Ability to perform the promised service dependably and accurately.

Reliability is termed as the ability to perform the promised service reliably and accurately. More specifically, it means that the company delivers service provision, problem resolution, and pricing according to their promise. In this way, firms can keep customers loyal to them.

Assurance: Inspire trust and confidence.

Assurance is the courtesy and knowledge of employee and their capacity to convey trust and confidence. For high-risk service such as banking, insurance, medical, brokerage and legal services this aspect tend to be particularly important. Companies need to gain confidence in order to create trusting relationships with their customers.

Tangibles: Physical facilities, equipment, and appearance of personnel.

Tangibility is termed as the appearance of physical facilities, equipment, personnel and communications materials. Customers, particularly new customers, can make good use those physical images to assess quality. Service companies can make good use of tangible factors to improve their images, provide continuity and indicate quality to create service quality strategy.

Empathy: Caring, individualized attention the firm provides its customers.

Empathy is an act of caring individualized attention to customers. The objective is to prove customer that they are cared and understood through personalized or customized service, as they are special and important for firms.

Responsiveness: Helping customers and providing prompt service.

Responsive is the consent to helping customer and to provide quick service. The focus is Weighted on how quickly and attentively companies are able to deal with customer request, question, complaints and problems. Company gives all kind of service to maintain customer point of view.

From the literature review I found many methods to use to evaluate the Customer Satisfaction of a Company. Hence, I have decided to go for service quality dimension and therefore came up with the following objectives. Throughout the report I will try to achieve the objectives in the findings.

Chapter: Three - Company Introduction

Janata Bank Limited

Bangladesh was known as East Pakistan before the March 1971 and Bangladesh was a part of Pakistan also. After the liberation war Bangladesh became an independent country. But the banking sector of Bangladesh was totally disorder. Except two local banks incorporated in East Pakistan, all the bigger local banks became operational. After Liberation war, those banks left divided and there was no corporate office to guide them. As their head office was outside of Bangladeshi region.

3.1. Background of Janata Bank Ltd:

Janata Bank Limited, is a pioneer commercial bank with 901 outlets strategically located in almost all the commercial area throughout Bangladesh, overseas exchange house and hundreds of overseas correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Janata Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. Janata Bank Limited started functioning as a going concern basis through a vendors Agreement signed between ministry of finance, Government of the people's Republic of Bangladesh on behalf of the former Janata Bank and the Board of Directors of Janata Bank Limited on November 15, 2007 Janata Bank Limited is governed by a Board of Directors consisting of 13 members headed by a chairman. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Director and General Managers. The bank has 12 divisions, 50 Area offices and 56 AD (Authorized Dealer) Branches and 4 Overseas Branches. According to Janata bank statement, there are 901 branches all over Bangladesh. The corporate and AD Branches are authorized to deal in Foreign Exchange business. BDT 30,000 million is the authorized capital of Janata bank.

3.2. The Mission of Janata Bank Ltd:

Janata Bank Limited will be a successful commercial bank by maintaining a durable growth strategy, delivering high quality financial product, providing excellent customer service through an experienced management team and ensuring good corporate governance in every step of banking network. Side by side, they are also giving highest priority to ensure transparency, according capacity, improved clientele service as well as their commitment to serve the community through which they want to get closer to the people of all stage..

- Janata bank's one of the missions is to become a leading and bank in Bangladesh.

- And another important mission is to operate at international level of ability, quality and customer service.

3.3. The Vision of Janata Bank Ltd:

To become the effective largest bank in Bangladesh to support socio-economic development of country and to be a leading bank of South Asia. They are ensuring best standard of client service through superior application of updated information technology. They are making due contribution to the national economy and establishing themselves steadily it in Bangladesh and abroad as a top ranking bank of the country are their cherished vision.

3.4. Objective of Janata bank Ltd:

- Along up gradation and diversification of banking service to give maximum satisfaction to the respected clients, encouraging saving habit among the general people by offering them attractive and profitable savings oriented products, so JBL is assisting economic development.
- In order to build up a deep and reliable customer-banker relationships by dispensing quick and better services to clients
- JBL uses the hard-earned investment of their valued shareholders. Simultaneously, play their due part in developing a vibrant capital market by ensuring more effective participation in the share market of this bank.
- In order to provide better service to the clients JBL is using the modern and updated technology, so the clients can test a modern banking system.

3.5. Corporate Culture:

Employees of JBL share certain common values, which helps to create a JBL Culture.

- a. Client service always comes first.
- b. Search for professional excellence.
- c. Openness to new & new methods to encourage creativity.
- d. Quick decision making.
- e. Flexibility and prompt response.
- f. A sense of professional ethics.

3.6. Board of Directors:

Designation & Name

Chairman: Dr. S M Mahfuzur Rahman

Directors:

Mr. Ajit Kumar Pau

Mr. Meshkat Ahmed Chowdhuri

Mr. K. M. Shamsul Alam

Mr. Muhammed Asad Ullah

Mr. Ziauddin Ahmed

Mr. Mohammad Helal Uddin

CEO & Managing Director: Mr. Md. Abdus Salam Azad

3.7. Structure of the Origination:

Designation	Acronym
Deputy Managing Director	DMD
General Manager	GM
Deputy General Manager	DGM
Assistant General Manager	AGM
Fast Assistant General Manager	FAGM
Senior Executive Officer	SEO
Executive Officer	EO

Table 3 – Structure of the organization

3.8. Online branches of Janata Bank Limited:-Janata Bank Ltd has 901online branches at this moment.

Chapter: Four - Products and Customer Services

4.1 product & Services:

An organization's main assets are products and services. Better service and product is also the key elements of an organization's success. The products and services are available of Janata Bank Ltd is given below:

- Monthly Saving Scheme
- Special Deposit Scheme
- Consumer Saving Scheme
- Credit Card
- SRC
- IMF
- Monthly Saving Scheme
- Prove Money Transfer
- Placid Money Transfer
- Ria Money Transfer
- JBL Power Card Service
- Western Union Money Transfer
- JBL ATM Service
- Spot Cash
- Q Cash Service

4.2. Popular and Latest Services of Janata Bank:

4.2.1 Janata Bank Customer Credit Scheme:

Customer Credit Scheme of Janata Bank Ltd gives client a great opportunity to buy household and office items on easy installments. This scheme gives clients the advantage of part payment to copy with the high price tags of many necessary home and office appliance.

Refrigerator, Television, Personal laptop, Computer (PC), Micro oven, photocopier, car, washing Machine, Furniture and a number of other costly items are now within their buying ability. JBL makes better living possible for people living on fixed income with this scheme. Customers can buy those official and household equipment's with over taxing their budget.

4.2.2 Janata Bank ATM Service:

Automated teller machine short form is ATM. Janata Bank ATM card gives opportunity to their customer that they can withdraw their money at any time, any day's even holidays at ATM booth.

Subscriber can give various utility bills such as gas, electricity, telephone, bills etc. by using ATM card.

Actually ATM card is a debit card which is really easy to use. Janata Bank Ltd. Has introduced ATM service to its customer in order to provide better service and satisfaction to the customer. As the formalities of withdraw money from a bank is time consuming, ATM cards will able to save their customer's valuable time. ATM service is a smart service which has little chance of error and customer will not feel any hassles to withdraw their money. JBL ATM card will give their smart Clients the opportunity to withdraw cash at any time, even in holidays which service is available in 24 hours in every day.

4.2.3. Telegraphic Transfer (TT):

Telegraphic transfer (TT) is the quickest and self-way of transferring money from one destiny to another destiny. It is done by telephone message, telex message. The message is authenticated by prefixing or suffixing a check cipher.

4.2.4. Credit Card:

Credit Card is the new concept in our country which is at first introduced by the Janata Bank Ltd. Visa card and Master cards are name of popular credit card band. Credit card is a service which is safe, instant and universal money. Actually Janata Bank Ltd. issued two types of credit card which is given below:

4.2. 5. Local Master Card and Visa Card:

Janata Bank Ltd generally issues two types of master card and visa card which are known as 'Gold Card' and 'Silver Card'.

Gold card is limited from 50000 to 1000000 taka.

Silver card is limited from 10000 to 45000 taka.

4.2.6. Remittance Service:

Remittance means transfer of money from one country/region to another country/region. Remittance service is one of the safest ways to transfer money. Janata Bank Ltd has 912 branches so they have strong network whole country and they can easily remit money every districts within the country. Janata Bank Ltd. has different types of money transferring system such as:

- a. Telegraphic transfer (TT)
- b. Pay order (PO)
- c. Demand draft (DD)

4.3. Janata Bank Limited's Utility services for the public & Government:

Janata Bank Limited utility services are given below:

4.3.1. Bills Collection:

- a. Gas bills of Titas, Jalalabad and Bakhrabad Gas Transmission and Distribution Companies.
- b. Electrical bills of Dhaka Electricity Supply Authority, Dhaka Electricity Company, Bangladesh Power Development Board and Rural Electrification Board.
- c. The bills of Telegraph and Telephone Board's.
- d. The bills of Water and Sewerage Authority.
- e. The tax of City Corporation/Municipalities.
- f. A pilot scheme is in progress to provide personalized services to our customer.

Chapter: Five - Data Analysis

5.1. Data Analysis of the Survey:

In our analysis part of survey several aspects were focused. After conducting the survey, the survey questions were compiled. Those answers are compiled for the purpose of showing the customers perception or attitude toward various variables and the general phenomena of their attitude towards the bank. During the survey, 50 persons were questioned who are basically Janata Bank Ltd Shyamoli Corporate branch customers. They were questioned in the bank hour and asked survey questions thoroughly. Most questions are direct or close ended questions and result of each question was showed.

The graphical representations of those answers and the most preferable answer by the respondents via percentage will be shown.

Statement/Question no (1):

I am satisfied with the service of Janata Bank, Shyamoli Branch

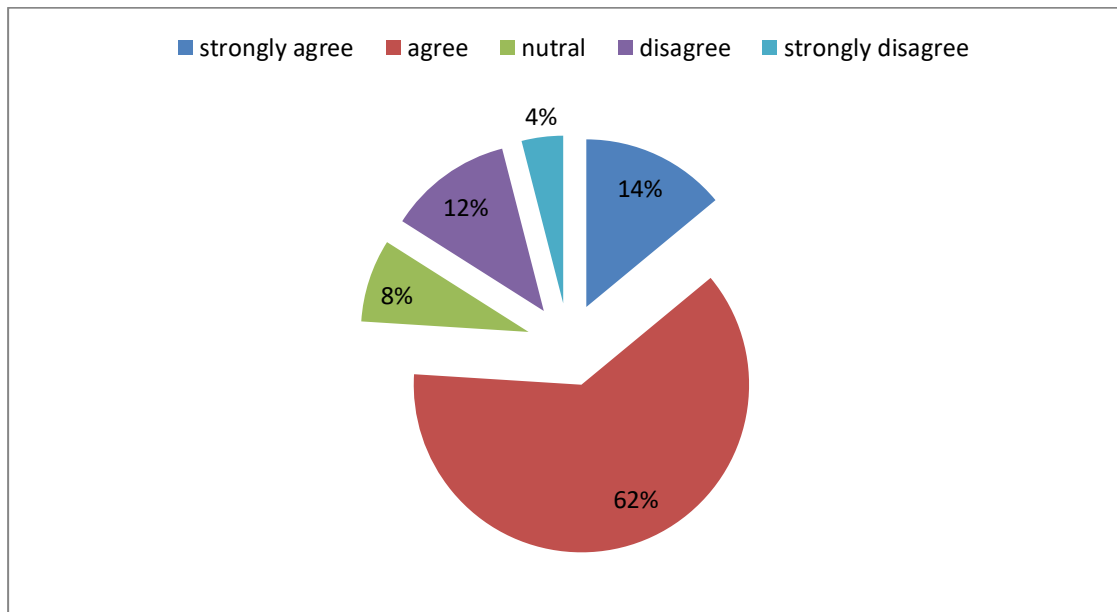


Figure 4 - Satisfaction

Here majority of the respondents have gone for the answer agrees (62%) and that's why the level of customer satisfaction say full for the bank. Though Janata Bank is a nationalized commercial bank but Shyamoli Corporate is an A category bank and it provide better service of other branch.

So the reasons behind the satisfactions are:-

- a. Shyamoli Corporate Branch is an A category branch.
- b. The services quality full and employee are expert

Statement/Question no (2):

Janata Bank Limited, Shyamoli Corporate Branch perform the service right fast time.

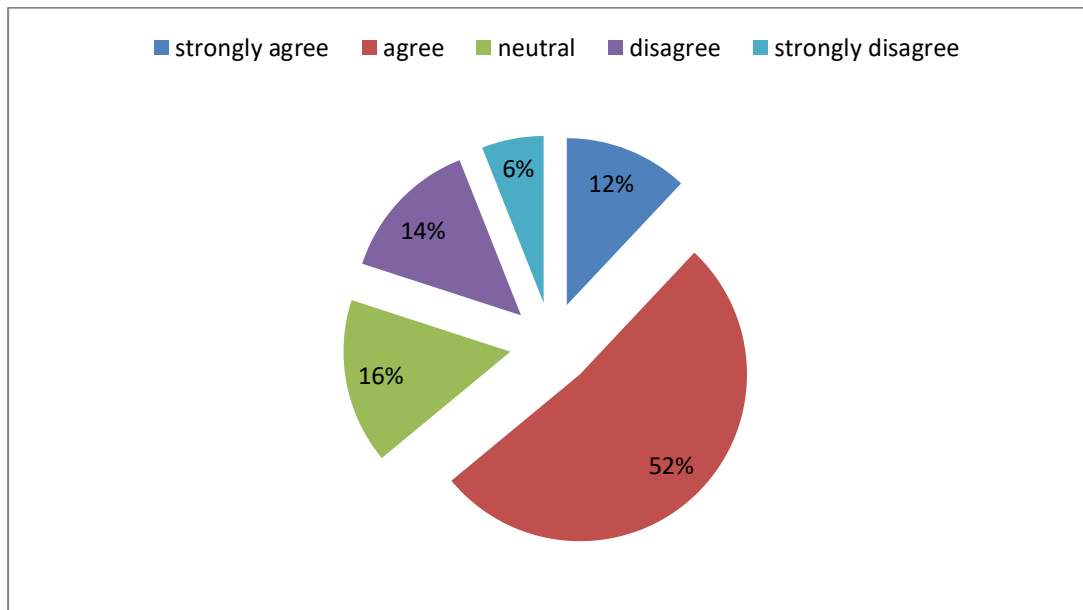


Figure 5– Service

Here the respondents are (52%) Agree and (16%) Neutral but other side (12%) Strongly agree respondent the positive sign of the branch. Because of calculation is shown positive result about the statement. So the reasons behind the satisfactions is gave service timely.

Statement/Question no (3):

The works of the employees are very reliable and accurate.

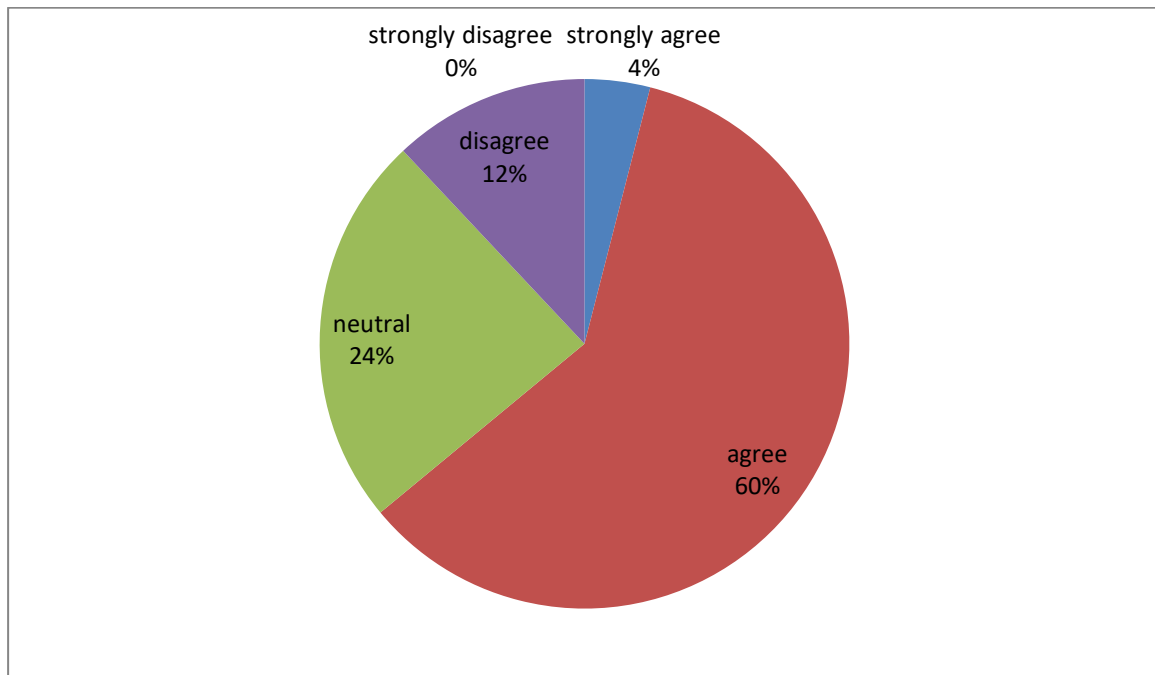


Figure 6 – Reliability & Accuracy

In this statement the customer expectation about the bank employees are reliable and accurate and the result of survey also says the good work of their employee. Because majority is agree of this question. But some respondents are neutral but that's not a big problem for the statement, that's why the branch is maintain is customers expectation.

Reasons behind the Satisfactions are:-

- a. The employee's behavior of Janata Bank.
- b. Back history of Janata Bank.

Statement/Question no (4):

The office is very neat & clean.

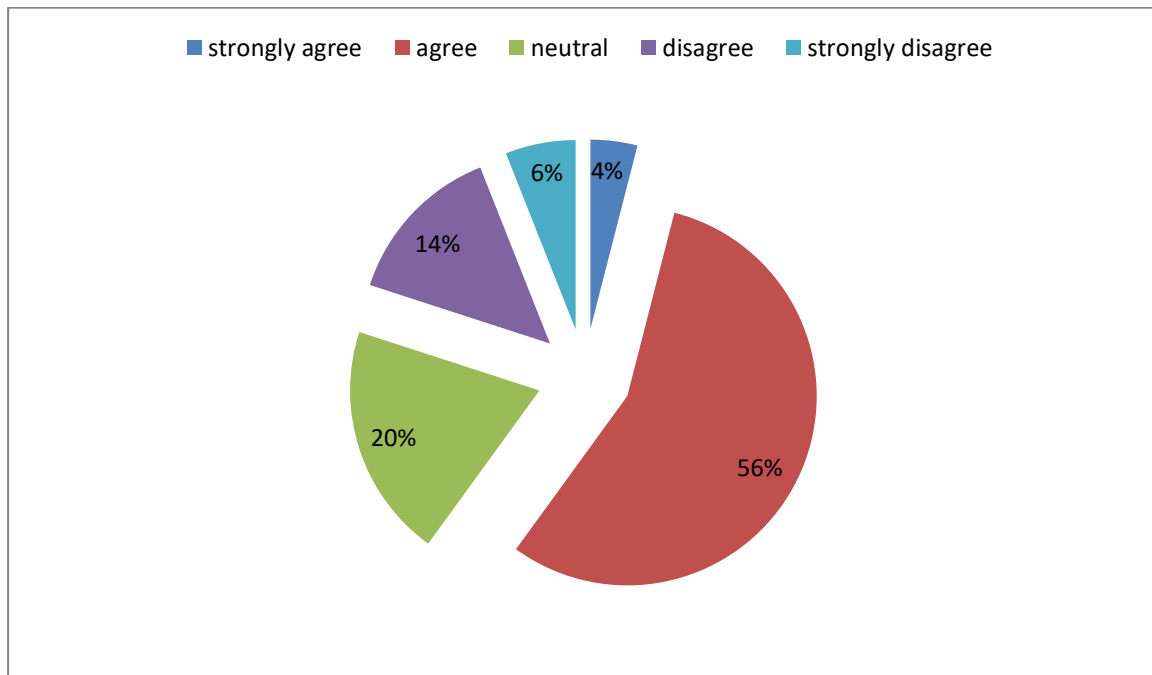


Figure 7 - Cleanliness

In this statement the perceived quality of customer about bank is neat and clean and the answer going to agree or neutral. But overall presentence is positive of the bank. But the strongly disagree (6%) is not expected that types of bank. So the bank should be take care about those types of matter. Reasons behind the satisfactions majority are:-

- a. Shyamoli Corporate Branch is an A category branch and the branch maintain all types of rules.
- b. The management is good for this side.

Statement/Question no (5):

Employees are very well mannered.

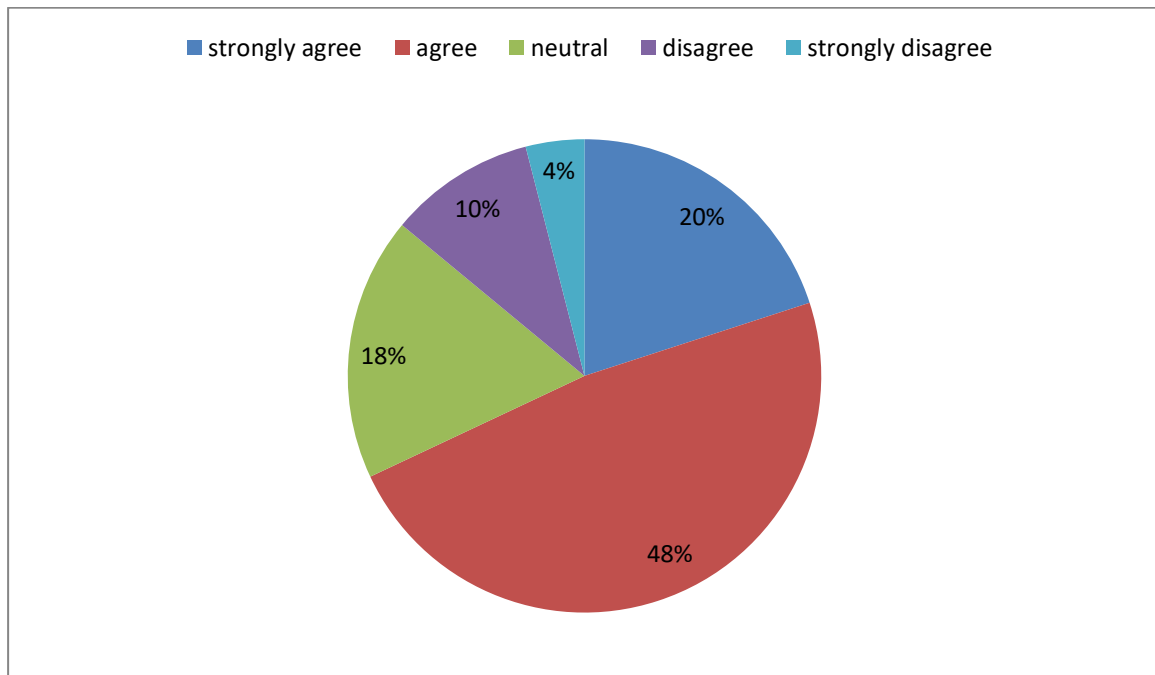


Figure 8 - Manners

These types of statement are following the customer perceived quality. And Janata Bank is nationalized commercial bank so that the customer perception is also high about the bank. Here majority of respondents is going to answer agree or strongly agree. So it is a great success of the bank. Reasons behind the success:-

- a. Janata Bank Shyamoli Corporate Branch maintains the rules of Customer Satisfaction.
- b. Employee behavior is really creating those types of environment.
- c. Janata Bank is nationalized commercial bank.

Statement/Question no (6):

There was complete record of transactions.

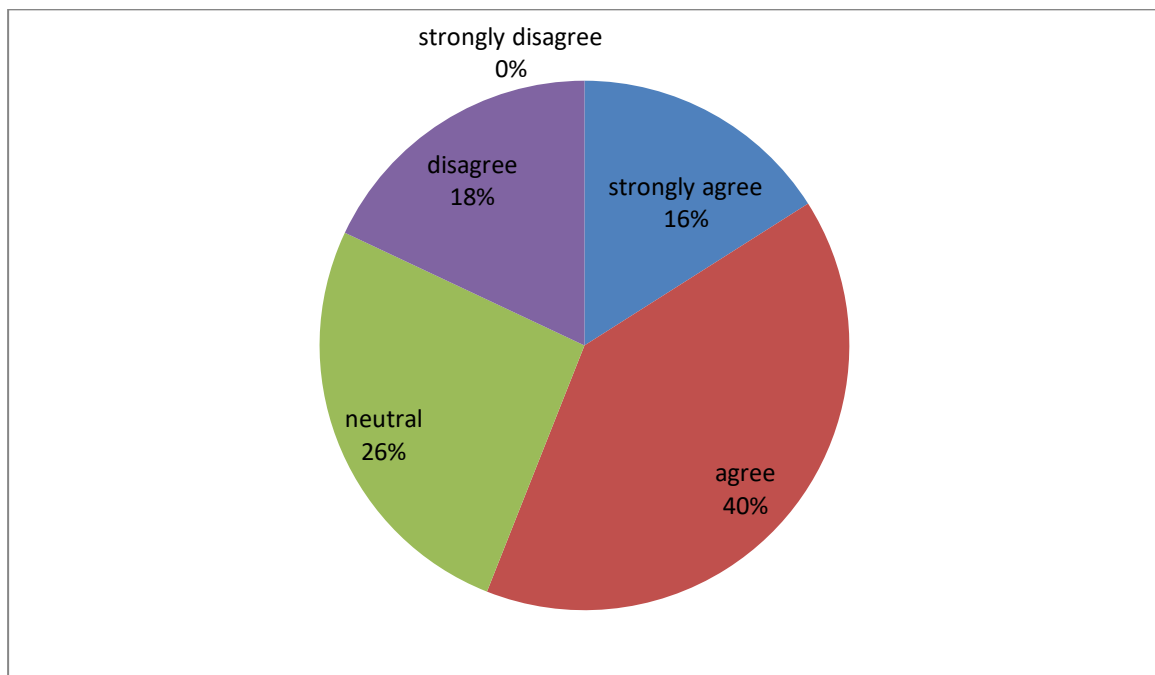


Table 9 – Recording of transactions

Here the customer perceived value is the main theme and the statement is matching the theme. And the respondents going to answer agree or neutral but the (16%) respondent are strongly agree with this statement. The result is also shown positive for this bank.

Reasons behind the satisfaction:-

- a. The rules and regulation is so much significant of Janata Bank
- b. Higher authority always checks these types of things.
- c. To build a good understand of customer and organization.

Statement/Question (7):

The service charge is competitively low.

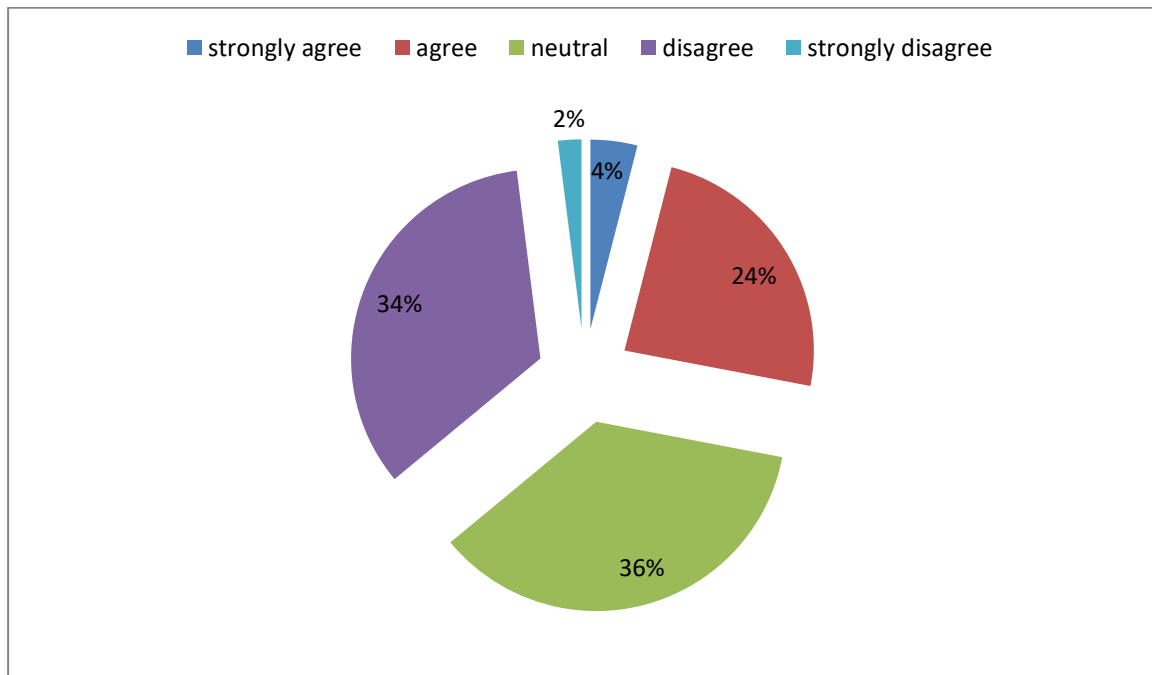


Figure 10 – Service Charge

In this statement customer perceived value is mention. And the answer of respondent are disagree or neutral. So that the service charge is not competitively low. But the reason is if any bank maintain the nationalized corporate culture, it is not possible to reduce the charge. Reasons behind the dissatisfaction:-

- a. Competitor bank creates that's types of environment.
- b. Facility of bank is technology oriented and banks have maintained this thing.

Statement/Question no (8):

Janata Bank provides better service than other state owned banks in Bangladesh.

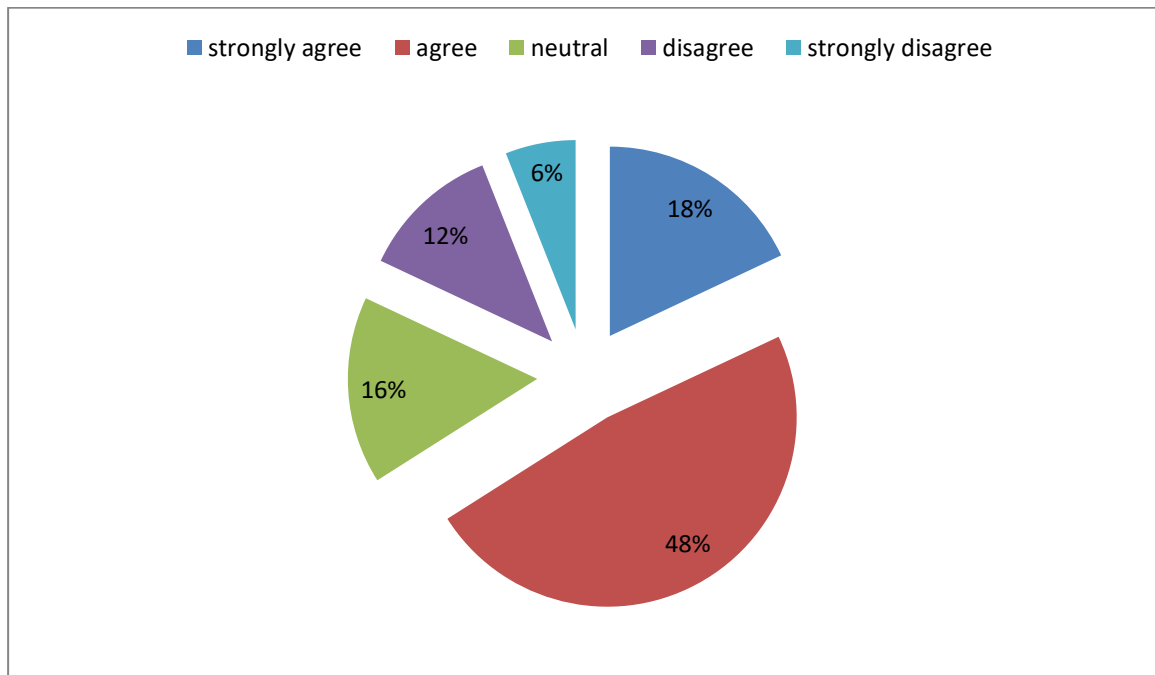


Figure 11 – Providing better service

Here the state talk about Customer Satisfaction level, because if Janata bank provide better service than other state owned bank it must be create a good effect for their customer. And here the respondents are very positive about the bank they answered either agree or strongly agree.

Reasons behind the satisfaction:-

- a. Janata Bank try to full feel their customer need.
- b. The Bank always concern about his position.

Statement/Question no (9):

Office staffs and employees are very much helpful to customers.

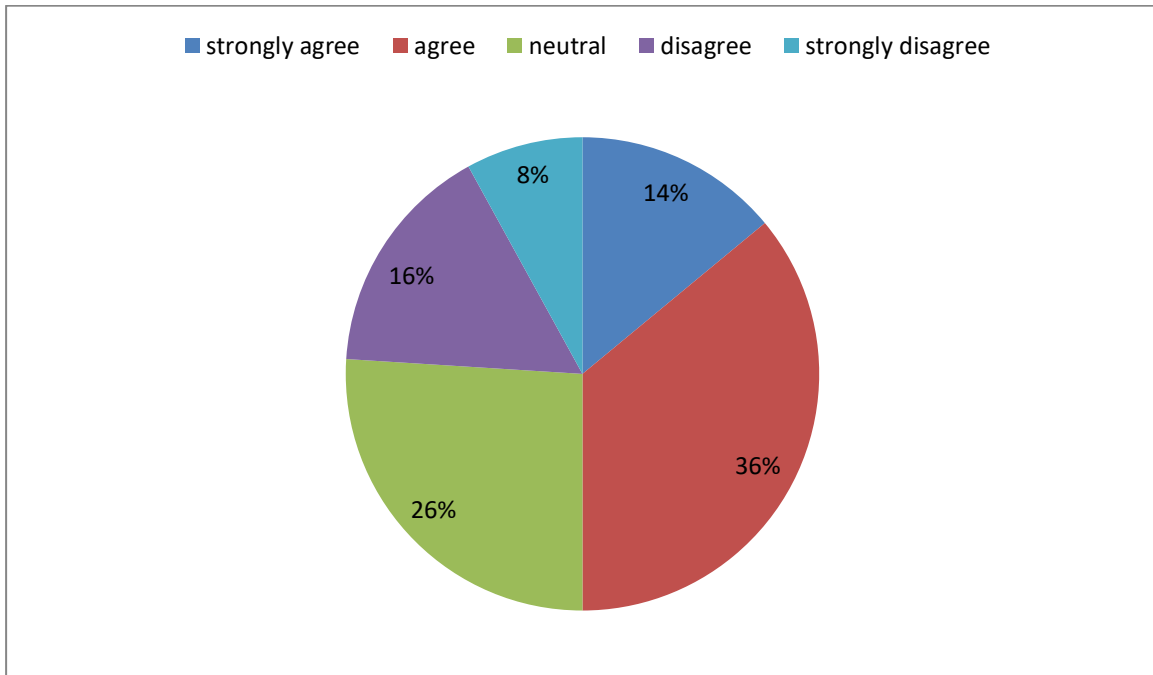


Figure 12 – Helpfulness of employees

This statement is also in Customer Satisfaction level. In every successful organization employee behavior has a big effect if the employee are helpful with his customer they must match the customer level. Here majority of the respondents have gone for answering either agree or neutral but overall result is say positive sign about the branch.

Reasons behind this:-

- a. Bank authority wanted this types of environment
- b. Shyamoli Corporate Branch maintains these things.

Statement/Question no (10):

Its employees maintain good relationship with customers.

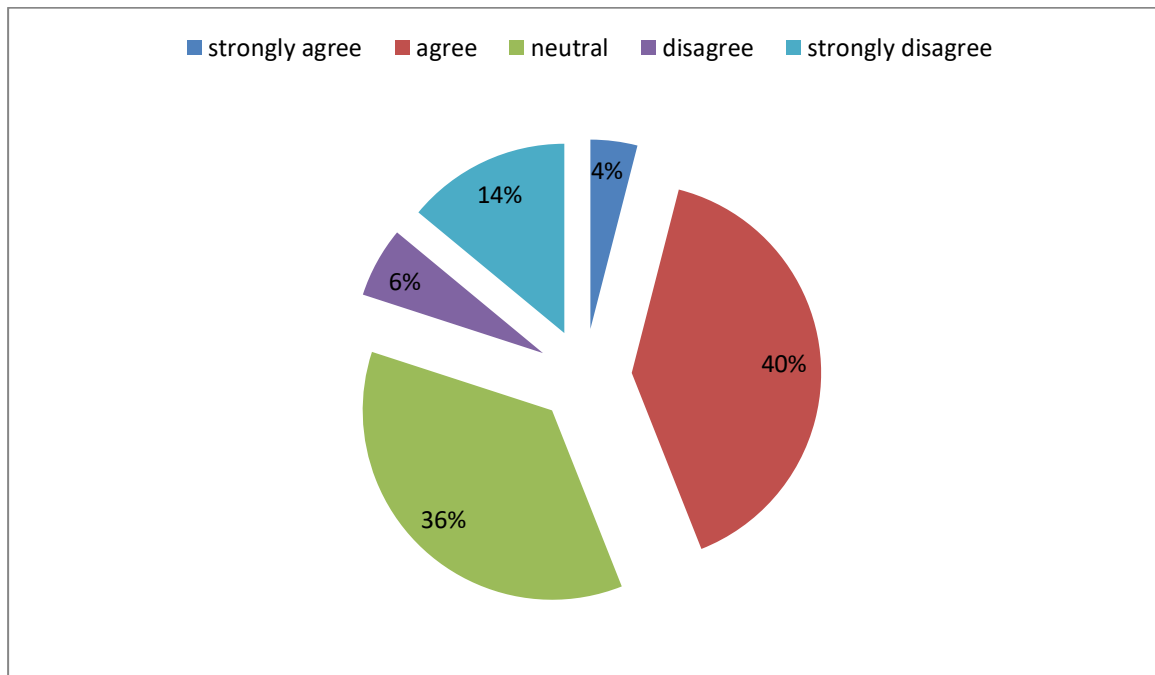


Figure 13 – Maintaining relationship

In this question the main thing is loyalty of customer if the customer and organization maintain his relation they both are satisfy about the business. Here majority of respondents answering either agree or neutral and strong disagree (14%), strongly agree (4%). So the bank must be take care about. Reasons behind this:-

- a. Such a big organization so it should be a problem to find out the solution
- b. Some stuffs are create that problem because of nationalized bank.

Statement/Question no (11):

People will still deposit money in Janata Bank regardless of new charges allocated by government

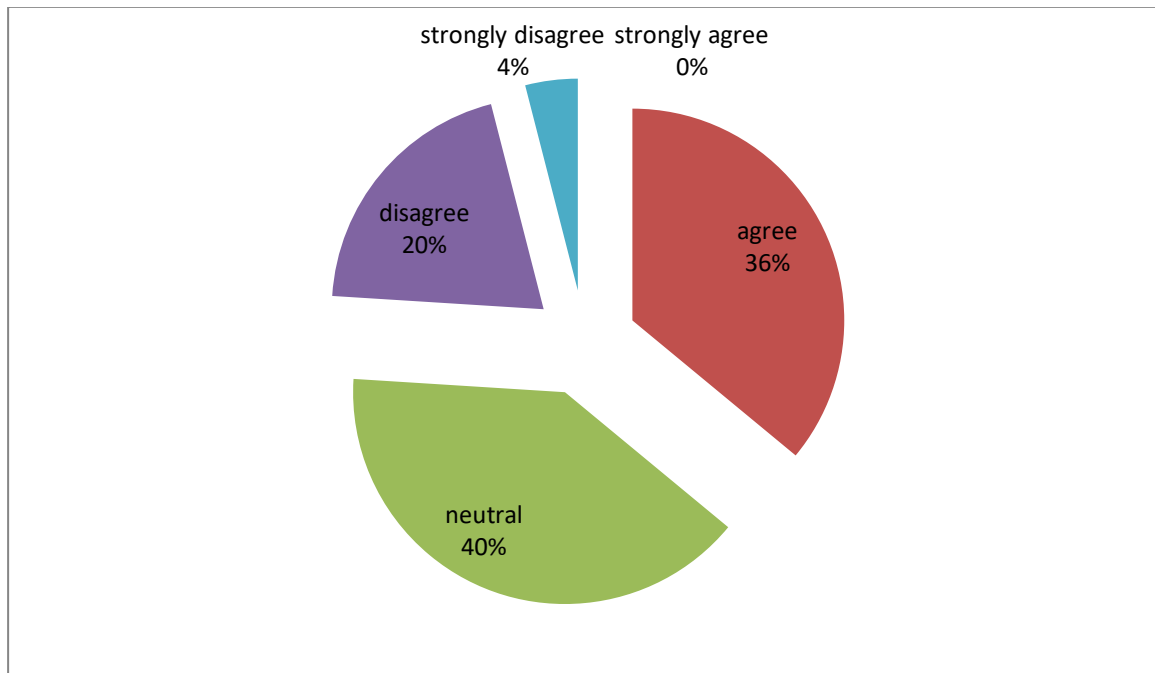


Figure 14 – Loyalty of the customers

Here majority of the respondent are either neutral or agree (40%) are neutral and (36%) are agree. This is an also a statement of loyalty level of customer and the bank is over all positive here. Because the customers of Janata bank know that the bank is nationalized.

Reasons behind this:-

- a. Janata Bank is nationalized commercial Bank.
- b. If govt. creates that it is not a matter of bank.

Statement/Question no (12):

Any kind of information can be received when asked.

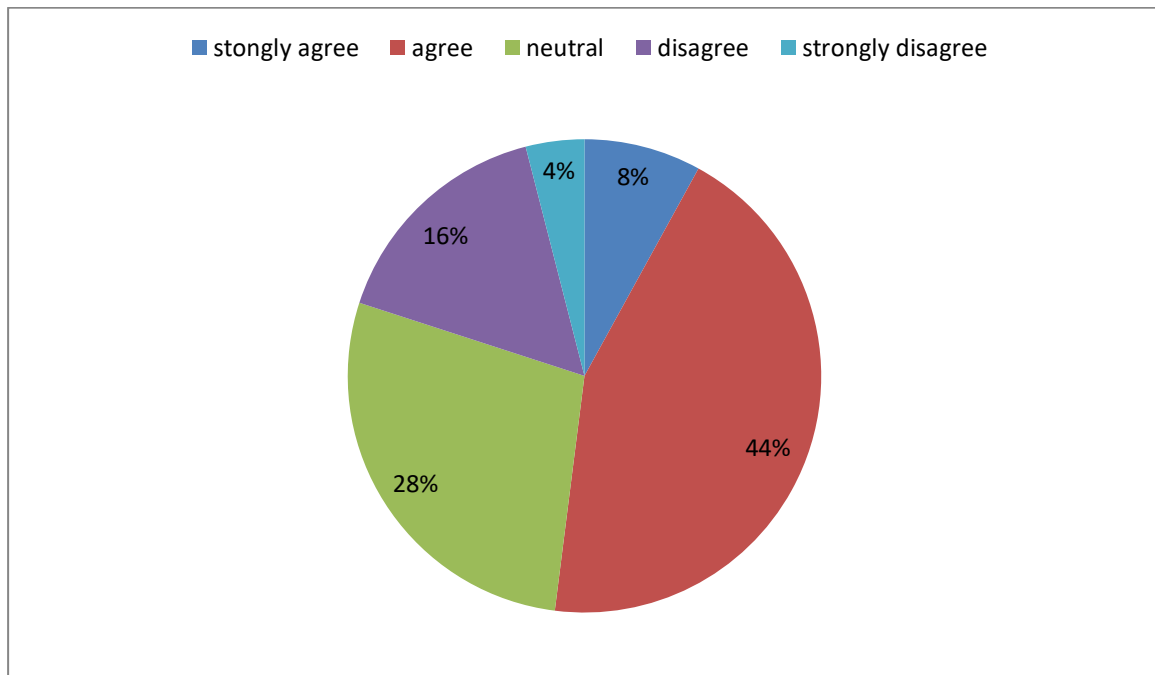


Figure 15 – Information availability

In this state the main thing is customer complaint. If any kinds of organization cannot do that it should be their responsibility to do better for those topics. Here majority of respondents are answering agree and if should be a positive sign for the bank.

Reasons behind the satisfaction:-

- a. Janata Bank board management is so much care for about this side.
- b. Shyamoli corporate branch is an A category bank so they maintain that level.

Statement/Question no (13):

Janata Bank Limited, Shyamoli Corporate Branch discloses necessary information to its customers.

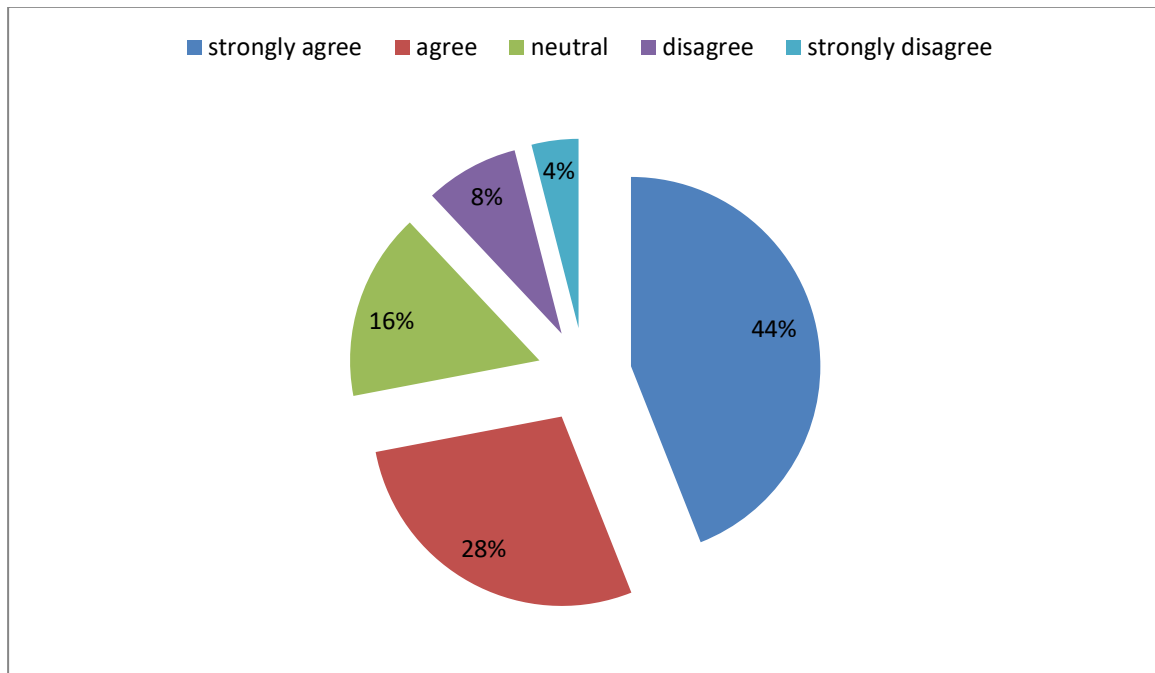


Figure 16 – Disclosure

Janata Bank Ltd is a nationalized bank and here is a question about its complaint and the customers are giving him a positive sign about the bank. And it is a great achievement for the bank. Majority of the respondent answering either strongly agree or agree.

Reasons behind this:-

- a. Bank management always maintains their organization rules.
- b. Shyamoli Corporate Branch also follow those rules.
- c. They successfully have done to create a good environment.

Do customers have any suggestion?

Answer to this statement also resembles whether customers are satisfied or not. Generally dissatisfied and neutral customers have gone for suggesting or referring some ideas. They want to give their feedback to get the service better. Some satisfied customers have also gone for suggesting or referring ideas.

Most of the suggestions have some good points. Those important points are listed below:

- a. Customers suggested for mobile banking.
- b. They urged for internet banking.
- c. Customers suggested for adopting extensive technology use.
- d. All banking activities should be performed using IT.
- e. Bank should neglect the manual based operation.
- f. All branches should be well decorated.
- g. Bank should introduce new product.
- h. Bank should consider experience, written test and viva examination in cases of promotion.

If valuable suggestions can be brought into action, then it would be brighter prospect for Janata Bank Limited, Shyamoli Corporate Branch. These inclusions of suggestions will enrich their image as well. So, higher authority should put more concentration about the implication of those suggestions.

Chapter: Six – Problems, Recommendations & Conclusion

6.1. Problems Identified:

The following problems have been identified:

1. Janata Bank Limited, Shyamoli Corporate Branch doesn't deliver quick service to the customers.
2. Janata Bank Limited, Shyamoli Corporate Branch employees doesn't give in attention to every individual properly.
3. Customers are always trying to get appropriate solution but Janata Bank Limited, Shyamoli Corporate Branch employees properly doesn't give the problems solutions.
4. Janata Bank Limited, Shyomoli Branch lack of insufficient focus about customer profile.
5. For the customers of Janata Bank Limited, Shyamoli Corporate Branch area is not enough ATM booths.
6. Janata Bank Limited, Shyamoli Corporate Branch employees are insufficient focus on quality customer services.
7. Janata Bank Limited, Shyamoli Corporate Branch employees give less importance to the students.
8. Janata Bank Limited, Shyamoli Corporate Branch doesn't provide within the time promised properly services.
9. Most of the respondents that the analysis explained that Janata Bank Limited, Shyamoli Corporate Branch some employees are not enough skilled in computer programs knowledge that related to banking services.
10. Janata bank limited, Shyamoli Corporate Branch not modern looking and no hi-tech equipments.

6.2 Recommendation of the organization:

In recommendation part, the following recommendations made to improve customer's satisfaction; otherwise they will lose their market share and valuable revenues as well.

1. Janata Bank Limited, Shyamoli Corporate Branch banking activities should be performed by using IT.
2. Manual based operation should not be used.
3. Janata Bank Limited, Shyamoli Corporate Branch should maintain to improve their individual attention to the customers.
4. Janata Bank Limited, Shyamoli Corporate Branch officers and staffs should speak more friendly.
5. For the customers should be arrange to enough ATM boots service of Janata Bank Limited, Shyamoli Corporate Branch area
6. The Bank must consider experience, written test and viva examination in case of promotion.
7. Janata Bank Limited, Shyamoli Corporate Branch need to provide appropriate training.
8. Janata Bank Limited, Shymoli corporate Branch should take motivational effort for better services.
9. Janata Bank Limited, Shyomoli Corporate Branch should take steps to stop customer switching.
10. The Bank Should be trying to modern looking and use to hi-tech equipments.

6.3. Conclusion:

The one of the most important part of Master of Business Administration (MBA) program is internship. In internship a student gains practical experience as well as theoretical knowledge. The main objective of this report is to fulfill the academic requirements of the MBA Degree and gather some practical experience.

The research has tried to focus strongly on each and every essential part proportionately and gained the ability to fulfill the specific object. The customers satisfaction attributes, techniques, measurements, are described, applied and disseminated in a manner which helps it easily understandable and recommendable to solve the problem. As with increasing problems and competitors are keen to get those advantageous positions, so Janata Bank Limited, Shyamoli Corporate Branch should improve their online and technology based actions to improve their image properly. If the decision making authority places little attention to the recommendations that has made by research findings, lead to success and satisfaction.

Customer is the vital for every business. It is not possible to make a profitable business without concerning the customer benefit. Janata Bank is a great domestic bank. To achieve the desired position in the market, timely improvement in service is essential

Appendix 1:

Survey Questionnaire:

- ❖ **Total respondents: 50**
- ❖ **Total question: 13**
- ❖ **Respondent's types: respondents are bank customer, and all of them are Janata Bank Shyamoli Corporate Branch customer.**

Date:

Respondent's serial numbers.....

Bank Customer survey
Janata Bank Limited
Shyamoli Corporate Branch

Dear Customers,

Janata Bank Limited, Shyamoli Corporate Branch wants to offer you the best service, but your help is needed. You can provide your valuable opinion whether the service you received is up to your standard or not. The bank will appreciate it very much if you would take a few minute and complete this questionnaire on branch services.

Your response will be kept in strict confidence. The collected information will help the bank to improve their service and the banks willable to know where they are doing well or where they should fix their problem.

The questionnaire and the respondents' frequencies are given below:

Serial No:	Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I am satisfied with the service of Janata Bank, Shyamoli Corporate Branch.	7	31	7	6	2
2	Janata Bank Limited, Shyamoli Corporate Branch performs he service right the first time.	6	26	8	7	3
3	The works of the employees are very reliable and accurate.	2	30	12	6	0
4	The office is very neat & clean.	2	28	10	7	3
5	Employees are very well mannered.	10	24	9	5	2
6	There was complete record of transactions.	8	20	13	9	0
7	The service charge is competitively low.	2	12	18	17	1
8	Janata Bank provides better service that other state owned banks in Bangladesh.	9	24	8	6	3
9	Office staffs and employees are very much helpful to customer.	7	18	13	8	4
10	Its employees maintain good relationship with customers.	2	20	18	3	7
11	People will still deposit money in Janata Bank regardless of new charges allocated by government.	0	18	20	10	2
12	Any kind of information can be received when asked.	4	22	14	8	2

13	Janata Bank Ltd, Shyamoli Corporate Branch discloses necessary information to its customer.	22	14	8	4	2
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Appendix 2:

BB: Bangladesh Bank

JBL: Janata Bank Limited

ATM: Automated Teller Machine

BDT: Bangladeshi TAKA

DPS: Deposit Premium Scheme

FCB: Foreign Commercial Banks

IFC: International Financial Corporation

IFFD: Interest First Fixed Deposit

L/C: Letter of Credit

NBFI: Non-Bank Financial Institution

NCB: Nationalize Commercial Banks

PCB: Private Commercial Banks

POS: Point of Sales

SB: Specialize Banks

SOD: Secured Overdraft

STD: Short Term Deposit

SWIFT: Society for Worldwide Inter-bank Financial Telecommunication

USD: United State Dollar

VFC: Visa Fee Collection

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