

**“An Evaluation of the Services Quality of Lanka Bangla Securities Limited: A Study on Corporate Branch, Dhaka”**

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**Daffodil International University**  
**Dhaka, Bangladesh**

**Date of Submission: 05/04/2022**

## LETTER OF TRANSMITTAL

**Date: 05/04/2022**

**Professor Dr. Mohammed Masum Iqbal**

Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

**Subject: Submission of Internship Report on “An Evaluation of the Services Quality of Lanka Bangla Securities Limited, A Study on Corporate Branch, Dhaka”.**

Dear Sir,

With great pleasure, I am submitting my internship report on “**An Evaluation of the Services Quality of Lanka Bangla Securities Limited, A Study on Corporate Branch, Dhaka**” which was assigned me as a part of my BBA Program. I have completed this report as per suggestion and necessary information you give me time to time.

I am highly appreciated for your guide and consistent cooperation and I hope that the report will be completed as your expectations.

Thank you

Sincerely yours,



**Md. Shorab Bin Alam**

**ID#171-11-5510**

BBA Program

Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## **STUDENT DECLARATION**

I am **Md. Shorab Bin Alam**, ID: **171-11-5510** student of BBA program, Daffodil International University, thusly pronounces that the internship report entitled on “**An Evaluation of the Services Quality of Lanka Bangla Securities Limited, A Study on Corporate Branch, Dhaka**” Corporate Branch, Completely ready by me just after my internship at Lanka Bangla Securities Limited under the supervision and guidance of **Professor Dr. Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.**

I announce that this report entitled “**An Evaluation of the Services Quality of Lanka Bangla Securities Limited, A Study on Corporate Branch, Dhaka**”. Submitted by me to Daffodil International University, Dhaka for the fulfilment of BBA is of own and has not submitted to any other university.



**Md. Shorab Bin Alam**  
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## LETTER OF ACCEPTANCE

This is to certify that the internship report entitled **An Evaluation of the Services Quality of Lanka Bangla Securities Limited: A Study on Corporate Branch, Dhaka** prepared by Md. Shorab Bin Alam, ID # 171-11-5510, as a requirement of BBA Program under the Department of Business Administration and the Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.



---

**Professor Dr. Mohammed Masum Iqbal**  
Department of Business Administration  
Faculty of Business & Entrepreneurship  
Daffodil International University

## ACKNOWLEDGEMENT

First of all, I like to give thanks to my almighty for enable me complete this internship report within the scheduled time. With support of my Allah, I would not be able to complete this report in time.

Internship report is the part of BBA program as one can get practical knowledge within the period of three months by observing and doing the daily works of chosen organization. In this regard my internship has been arranged at Lanka Bangla securities Limited.

At first, I would like to give thanks to my supervisor Mohammed Masum Iqbal, PhD Professor & Dean Faculty of Business & Entrepreneurship, Daffodil International University of Bangladesh who supervised me in the right way and given me best instruction for preparing this Internship report.

I acknowledge my indebtedness to Mr. Mahfuz Ahnedur Rahman Chowdhury, Manager for his consistent guidance and valuable suggestion from time to time and I am also grateful to Md. Morshed Alam, Junior Executive Ali in-charge and also to the Sir for their personal guidance during the internship.

I am also grateful to all of the officers and employs and some of my friends who are doing their internship with me in this organization.

I must mention the wonderful working environment and group communication of this organization that enabled me a lot deal to do and services activities during my internship period of three month. Finally, I give thanks all of my friend for give inspired me to complete this report and the course as well.

## EXECUTIVE SUMMARY

Practical knowledge is greatly differing from academic knowledge through its operation, complexity and implementation. To justify the academic knowledge, practical knowledge has great importance. Internship program is a great opportunity to justify the academic knowledge in respect to the practical world. So, this reason Department of Business Administration introduce this type of internship program for the students of B.B.A. for getting practical knowledge.

This report investigates An Evaluation of the Services Quality of Lanka Bangla securities Limited by using SERVQUAL model. Lanka Bangla Securities Limited started its journey in 1997 as a joint-venture financial institution in multinational collaboration with a license from Bangladesh Bank under Financial Institution Act-1993. Today, Lanka Bangla Securities is the country's leading integrated financial services provider that include Corporate Financial Services, Retail Financial Services, SME Financial Services, Liability Management, Stockbroking, Corporate Advisory and Wealth Management Services.

Data and information were collected from several way. A total of 40 customers and 10 officers were interviewed. Some of them are already client of Lanka Bangla Securities limited, some are not. And also, I get information from those who are working in this organization for a long time. Direct working with officials of Lanka Bangla Securities limited, Face to face conversation with client, Practical deskwork, Annual report of Lanka Bangla Securities limited and Website Browsing of Lanka Bangla Securities limited.

Shortly it can be said; this report in its beginning introduced the Lanka Bangla Securities Limited. This shows its historical background, the vision, mission, corporate strategy and the other aspect like the financial institution principles etc. Then it's come with the topic to evaluate the quality of services offered by Lanka Bangla Securities limited using SERVQUAL model also my duties and responsibilities with that. Different services offered by Lanka Bangla Securities limited are shown in the brief.

All the information is very vital to find out the problem of services quality and also customer satisfaction.

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# **Chapter 01**

## **Introduction**

## **1.1 Introduction of the Study**

Lanka Bangla Securities Limited is Bangladesh's non-bank financial organization. They launched their company in 1997 in collaboration with a global corporation. They are now one of the country's top financial service providers. Under the Act of 1993, they have a licensee from Bangladesh Bank. They provide a wide range of financial services. This includes services such as Brokerage Service, Retail Banking Services, SME Services, Corporate Financial Services, and Wealth Management Services.

The major purpose of this study is to get a better understanding of Lanka Bangla Securities Limited's service quality.

Lanka Bangla Securities has been named the recipient of the Institute of Chartered Accountants of Bangladesh's National Award for the Best Published Accounts and Reports for the last several years. Additionally, it got the South Asian Federation of Accountants' (SAFA) award for "Best Presented Annual Report" for four consecutive years (2014-2017). (an Apex body of SAARC). This is an undeniably inspiring accomplishment that reflects ethical procedures, proper compliance, and exceptional teamwork.

## **1.2 Background of the study**

A report on practical experience is required to complete the BBA program. It helps a student get used to the different types of corporate environments. I had the opportunity to intern at Lanka Bangla Securities Limited. During my time as a marketing student, I chose Lanka Bangla Finance Limited's service quality. My supervisor, Mohammed Mausm Iqbal, Sir, provided me with guidance throughout the report-writing process. Collaborating with a Lanka Bangla employee, I obtained the data. Additionally, I gather information from their various clientele. I gathered some information from their webpage. This internship time has assisted me in developing my abilities and increasing my confidence in the workplace. This moment is one of my favorites. During this time, I learn something new. When I wrote this, I used on my practical experience, academic knowledge, and skills gained from many workshops, seminars, and training sessions.

### 1.3 Objectives of the study

The study has been carried out with the following objectives:

- To identify the services of Lanka Bangla Securities Limited;
- To measure the quality of services provided by Lanka Bangla Securities Limited through SERVQUAL model;
- To identify the problems related to the services quality of Lanka Bangla Securities Limited, Corporate Branch;
- To make recommendations to improve the services quality of Lanka Bangla Securities Limited, Corporate Branch;

### 1.4 Scope of the study

This report examined the overall service quality provided by Lanka Bangla Securities Limited, as well as the interaction between customers and the company, as well as the principles covered by the firm's operating system, among other things.

### 1.5 Methodology of the Study

The study used both primary and secondary data in order to conduct the analyses that were included in the report. Information on general activities and customer satisfaction levels was initially gathered from employees at Lanka Bangla Securities Limited and from customers who had purchased securities from the company. Secondary information was gathered from many sources, including annual reports, pertinent publications, websites, and so on.

#### 1.5.1 Data Collection

To complete the study two types of data are used those are given bellow

##### **Primary Data:**

- Direct work in the corporate office of Lanka Bangla Securities Limited
- Face to face conversation with the customers.
- Practical desk work.
- Observation from the internship period.

##### **Secondary Data:**

- Annual Report of Lanka Bangla Securities Limited.
- Previous internship report, Research paper, Journal, etc.
- Web page of Lanka Bangla Securities Limited

### 1.5.2 Sample Unit

Customers of Lanka Bangla Securities Limited who have purchased one or more securities or who have received any other services from the organization are considered to be Targeted Sample Units. The decision sampling approach was used to pick the sample unit from among the many clients of the organization who were willing to participate in the survey by answering the questionnaire.

### 1.5.3 Sample Size

The sample size was comprised of 60 respondents who were real customers of the Lanka Bangla corporate branch. The respondents were divided into two groups. Corporate consumers are often smaller in number; at the same time, corporate customers may hesitate from participating in research because of confidentiality issues. Those consumers who have the best possible outcomes when responding to the review questions have been selected to participate in this study. In this manner, while keeping in mind the limitations, a sample size of 60 corporate customers of Lanka Bangla Securities Limited was examined.

### 1.5.4 Sampling Method

To complete the study Convenience sampling technique or systems have been used, which is a type of non-probability sampling.

### 1.5.5 Data Collection Method

In order to compile this study, data was gathered through SERVQUAL model which helps to collect the information about the service quality of the organization in this model consumers were asked questions in a questioner format. Additionally, data for the research was gathered through informal conversations with the valued consumers. This study also included information from Lanka Bangla Securities Limited and local consumers.

## 1.6 Limitations of the Study

However, there are significant restrictions that prevent the program and the research from being successful. The following were the restrictions:

- This study has some flaws due to my lack of experience.
- We know that financial organizations don't like to disclose information for security reasons, so I won't be able to access all of this organization's accurate data.
- Everyone is so busy in the service life that they don't allow me enough time to collect the necessary data.
- Because this is my first time writing this type of report, several limitations are there in my papers.
- Customers may refuse to provide information if they are not interested.
- Three months is insufficient time to prepare for this type of research, which necessitates long-term efforts. As a result, there is a mistake in the paper.
- Obtaining information from the financial sector is quite tough.

## Chapter 02

### Organization Overview



## 2.1 About Lanka Bangla Securities Limited

Lanka Bangla Securities Limited began its journey two decades ago in 1997 as a joint-venture financial company in global collaboration, with a license from the Bangladesh Bank under the Financial Institution Act of 1993. Lanka Bangla is now the country's top provider of integrated financial services, including Corporate Financial Services, Retail Financial Services, SME Financial Services, Liability Management, Stockbroking, Corporate Advisory, and Wealth Management Services.

Lanka Bangla has done business process re-engineering to increase capacity for better service to its customers. Through a cutting-edge technology environment, the company currently functions from a consolidated administrative framework. Lanka Bangla is generating a vast operational peripheral that encompasses the country's major business areas.

Lanka Bangla is the only financial institution in Bangladesh that operates credit cards (Master and VISA) and also provides third-party card processing services to several Bangladeshi banks.

Lanka Bangla is the industry leader in capital market services, and it has been working tirelessly to establish a lively, efficient, and transparent capital market in Bangladesh. Lanka Bangla Securities Limited, a subsidiary of the company, provides top-notch brokerage services and is a market leader in cutting-edge trading, top-rated research information, and client support. Lanka Bangla Investments Limited is another component of the business. It is the country's leading investment bank, specializing in corporate advice, problem management, and portfolio management. Some of Lanka Bangla Asset Management Company Limited's clients get professional wealth management services. Lanka Bangla is positioned itself to offer long-term value to its workers, customers, shareholders, and communities in the pursuit of a sustainable company. Other essential divisions are engaged in establishing strategic goals and maintaining our community's living standards. These divisions are engaged in a variety of activities, including careful balance sheet management, the operation and maintenance of a solid IT infrastructure, and the recruitment and development of top-tier human resources.

## 2.2 Vision

To be the most chosen financial service provider in the creation, nurturing, and maximization of value to the stakeholders, resulting in GROWING TOGETHER as a team.

## 2.3 Mission

- Be a growth partner for our clients, ensuring that they have access to capital and a good customer experience.
- Ensure that a culture of meritocracy is ingrained in the company's DNA.
- Be long-term in our approach and provide exceptional returns to our loyal stockholders.
- Continue to support efforts to enhance our community.

## 2.4 Core Values

Lanka Bangla Securities is a company with strong values that are deeply ingrained in its culture.

Our values inspire the following objectives that will assist us in achieving our strategy:

- Cherish a sense of ownership
- Be customer centric
- Grow as a team
- Act with Integrity and Professionalism
- Deal with respect.

## 2.5 Services offered by Lanka Bangla Securities

### 2.5.1 Brokerage Services

- International trade may be conducted from any location on the planet.
- Orders may be placed through email, phone call, or via the use of an online trading platform.
- They may submit an application to the IPO using our online system, and they will get a 10 percent quota in the IPO.
- 100 percent of dividends and capital gains are returned to the country of origin.
- The Commercial Bank of Ceylon will offer custodian services for the fund.

### 2.5.2 Margin Loan Facilities

- Providing a margin facility within the regulatorily permitted limits
- A client's profile and risk-taking capabilities are evaluated prior to increasing the facility's reach.
- The interest rate on a margin loan is determined by the current interest rate in the market.

### 2.5.3 Investor Relation Services

- Our knowledgeable IT team has created a custom designed "Investor Relations" page just for you.

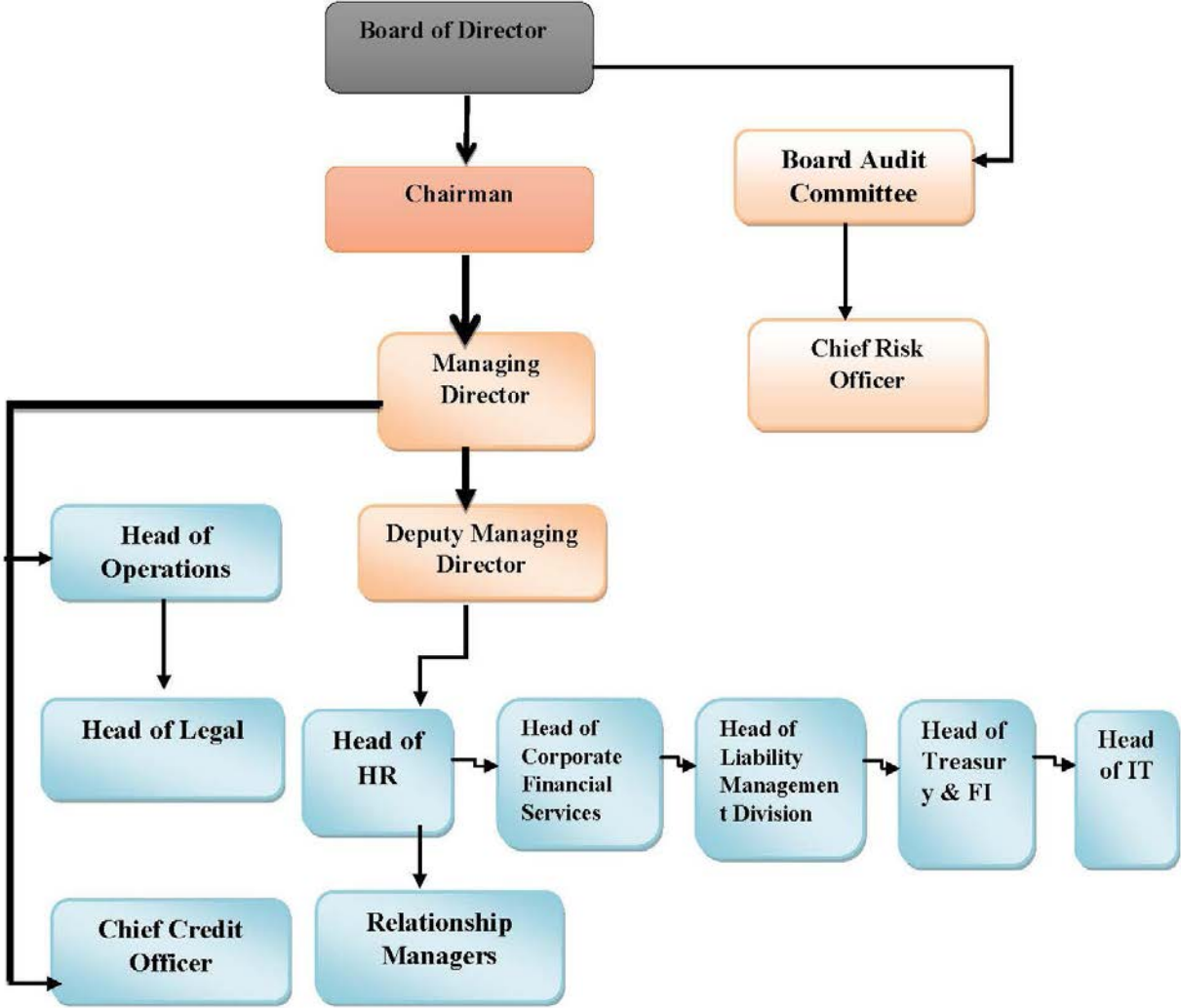


- The Investor Relations tab is mandated by law by the British Securities and Exchange Commission.
- Minimal cost for you, with little bother on your part.

#### 2.5.4 DP Services

- Account creation and maintenance for BO account
- Dematerialization of financial instruments
- The re-materialization of financial instruments
- Ownership has been transferred.
- Services for pledging and unpledging.
- Transfer of ownership of securities
- Securities are transferred over the mail.

## 2.6 Organization Organogram

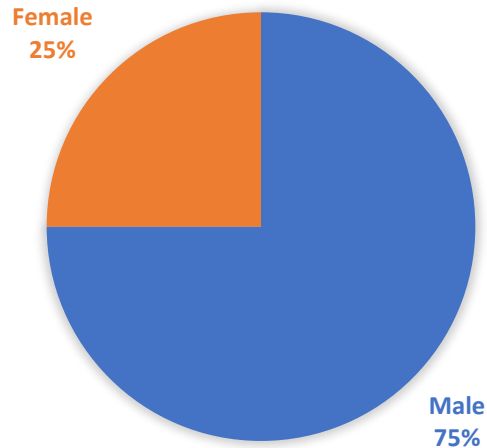


**Chapter 03**  
**Service Quality of Lanka Bangla Securities  
Limited**

### 3.1 Questionnaire survey analysis

Five-grade questionnaires were filled out to assess customer satisfaction. The following are the outcomes:

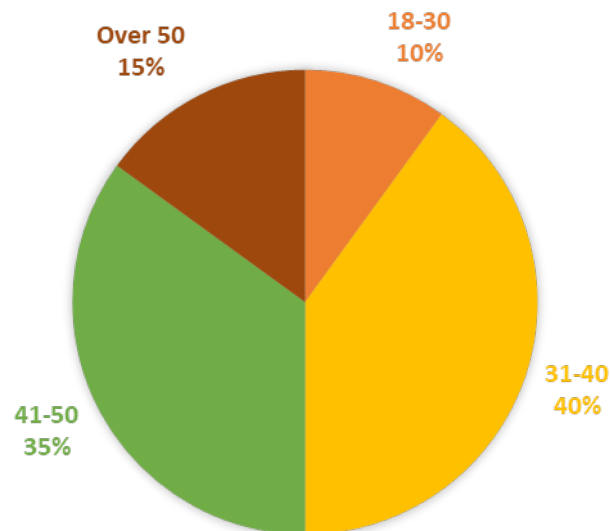
#### 3.1.1 Gender



#### Interpretation:

My fieldwork has demonstrated that 75 percent of respondents are male and only 25 percent of respondents are female when completing the questionnaire (see above table).

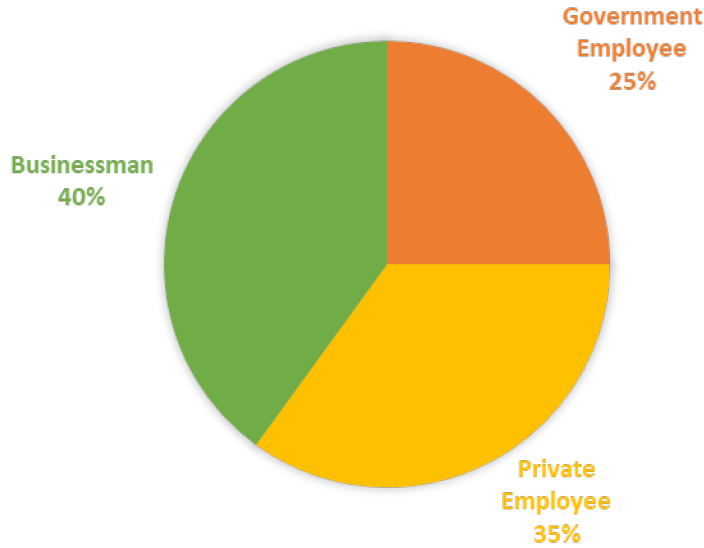
#### 3.1.2 Age



#### Interpretation:

According to this chart, 40% of customers are between the ages of 31 and 40, 35% are between the ages of 41 and 50, and 10% are between the ages of 18 and 30 years old.

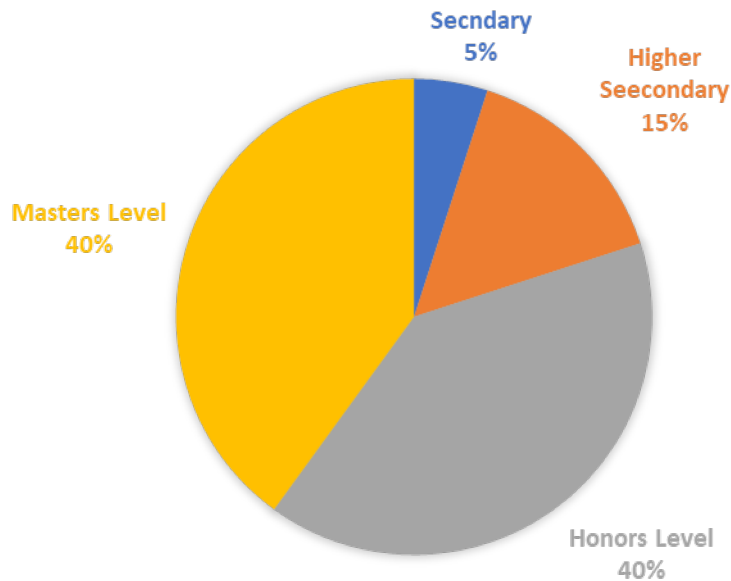
### 3.1.3 Profession



#### **Interpretation:**

According to the findings of the research mentioned above, 40 percent of Lankabangla customers are business owners, while 35 percent are employees in the private sector and 25 percent are government employees.

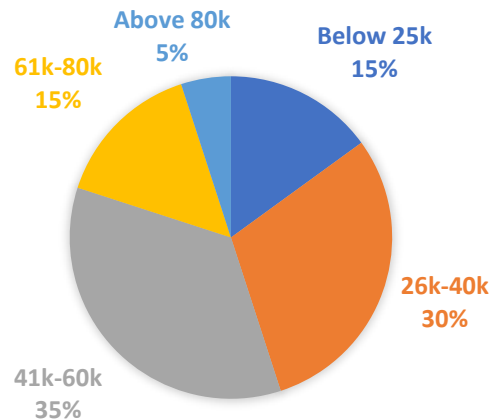
### 3.1.4 Educational Qualification



#### **Interpretation:**

According to the findings, 40 percent of Lankabangla customers are master's level, 40 percent honors level, and 5% are secondary level.

### 3.1.5 Monthly Income



#### Interpretation:

In this statement, the income level of 35 percent of customers ranges from 41k to 60k. Customers with an income of more than 80k make up 5% of the total, while people with an income of 26k to 40k make up 30% of the total.

### 3.1.6 Reliability

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
When LBSL promise to do something by a certain time, it does so.	30%	35%	12%	13%	10%
LBSL performs the service right the first time.	11%	26%	40%	18%	5%
LBSL meets their promised time-frames for response.	20%	30%	15%	20%	15%
LBSL keep error-free records.	40%	30%	20%	7%	3%

#### Interpretation:

**LBSL promise to do something by a certain time, it does so:** According to this table, 35% of customers agree that LBSL keep their promise to do something by a certain time, 30% strongly accept it, and 10% strongly reject it

**LBSL performs the service right the first time:** According to this table, 26% of people believe Lanka Bangla Securities Ltd. performs the services right the first time. 18% of people disagree, 11% of people strongly agree, and 40% of people are neutral on this issue, respectively.

**The organization deliver their service on time:** According to this table, 30% of customers accept that LBSL performs services correctly the first time, 20% strongly accept it, and 15% strongly reject it.

**LBSL is concern about Removing Error:** According to this table, 40% of Lanka Bangla Securities customers accept Lanka's concern about removing errors, 30% are highly accepted, and 3% are not accepted.

### 3.1.7 Responsiveness

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
LBSL keeps customers informed about when service will deliver.	12%	30%	42%	12%	4%
Employees of LBSL give your Prompt Service	30%	30%	27%	7%	6%
Employees of LBSL are Willing to help you.	25%	45%	10%	15%	5%
Employees of LBSL are never too busy to respond your request.	20%	42%	18%	12%	8%

#### **Interpretation:**

**LBSL keeps customers informed about when service will deliver:** According to this graph, 42 percent of people provide a neutral response, 30 percent of people agree with it, and just 4 percent of people disagree with that answer.

**LBSL give fast service to the customers:** In this graph, 35 percent of customers agree that Lanka Bangla Securities provides prompt service, while 6 percent disagree, claiming that Lanka Bangla Securities does not provide prompt service.

**Lanka Bangla employees are willing to help customers:** In the graphic above, we can see that 40 percent of customers believe that Lanka Bangla employees are helpful, while just 8 percent of consumers disagree and 20 percent of customers are neutral.

**Lanka Bangla securities employees give proper response:** The data in the above table demonstrates According to the survey, 42 percent of consumers highly agree, 20 percent agree, and 8 percent strongly disagree. They also claim that Lanka Bangla employees do not respond effectively to their questions.

### 3.1.8 Assurance

Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The behavior of the employee of LBSL instill confidence in you.	11%	22%	52%	12%	3%
Customer Feel safe when transacting with employees	20%	25%	27%	17%	11%
Employee in LBSL is consistently courteous with you.	13%	45%	20%	12%	10%
Employees of the LBSL has proper Knowledge to answer your questions.	25%	32%	28%	10%	5%

#### **Interpretation:**

**The behavior of the employee of Lanka Bangla Securities are instill confidence:** In this graph, 50% of consumers provide a natural response and 30% accept it, however 3% of customers vehemently disagree.

**Transaction process of Lanka Bangla is very safe and smooth:** The preceding data shows that 27% of consumers believe the transaction procedure in Lanka Bangla is secure and smooth. Customers are split, with 30% saying they are neutral and 11% saying they are not safe or smooth.

**Lanka Bangla Securities' employee is consistently courteous with you:** According to the data in the table above, 45 percent of consumers are neutral, 10 percent of customers are in agree, and the remaining 10 percent of customers are in disagree.

**LBSL employees have the proper knowledge to solve your problem:** According to the graph above, 32 percent of consumers agree with this, and another 25 percent strongly agree, while just 5 percent of customers strongly disagree.



### 3.1.9 Empathy

Questions	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
LBSL gives you individual attention.	11%	35%	12%	20%	30%
LBSL's operation hours convenient to all its customers.	15%	45%	20%	35%	5%
LBSL has employees who give your personal attention.	10%	25%	40%	12%	13%
Employees of LBSL understand your special needs.	20%	34%	18%	12%	18%

#### **Interpretation:**

**The employees of LBSL gives Individual attention:** As seen in the above table, 35 percent of respondents agree, while 20 percent strongly disagree that LBSL provides you with personalized service and considerations. 30 percent of the population does not agree with this.

**LBSL official service Time is enough for all their customers:** According to the graph above, around 45 percent of consumers agree that service time is sufficient, 20 percent of customers express a neutral opinion, and 5 percent of customers think that service time is insufficient.

**The organization has employees who give your personal attention:** According to this graph, 40 percent of customers provide a neutral response, 25 percent of customers strongly agree with this, and 13 percent of customers strongly disagree, believing that LBSL employees do not provide enough attention to their customers.

**The employee of LBSL have the ability to understand the customer need:** The graph above shows that 34 percent of consumers believe that employees are capable ti understanding their demands, 20 percent of customers provide neutral responses, and 18 percent of customers disagree with this statement.

### 3.1.10 Tangibles

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The organization has modern-looking equipment	13%	40%	12%	20%	15%
The Organizations 'physical facilities are visually appealing	20%	35%	37%	5%	3%
The Organizations employees are neat appearing	25%	35%	16%	12%	12%
Material associated with the service is visually at appealing LBSL	18%	50%	12%	15%	5%

#### **Interpretation:**

**LBSL has modern-looking equipment:** According to this graph, 40 percent of customers agree that LBSL uses modern equipment's, 13percent of customers strongly agree with this, and 15 percent of customers strongly disagree, and 12 percent are neutral.

**LBSL's physical facilities are visually appealing:** In this graph, 35 percent of consumers are accepted, 25 percent of people strongly believe that LBFL personnel seem smart, and 12 percent of customers reject this.

**LBSL employees are appear neat:** According to the data in this table, 35 percent of consumers are accepted, 25 percent of people strongly agree that LBFL staff seem neat, and just 12 percent of customers deny this information.

**Material associated with the service is visually at appealing:** In this graph, it can be seen that 50% of consumers accept, 18% of customers strongly accept, and 5% of customers strongly reject the materials related with the service (LBSL).

## **Chapter 04**

# **Problems, Recommendations and Conclusions**

## 4.1 Problems identified

- Many individuals are unaware of the services offered by Lanka Bangla Securities Limited, due to the absence of expertise in marketing and an ineffective advertising strategy.
- Customers that use credit cards, master cards, and other payment methods are not appropriately notified about when services will be provided by Lanka Bangla.
- Employees of Lanka Bangla do not understand customer's queries due to their lack of knowledge and training.
- Lack of efficient employees creates a gap between customer expectation and customer perception.
- Lanka Bangla makes it late to perform the services, due to their unskilled employees.
- Lanka Bangla Securities Limited uses updated electronic device or machine but the employees can't operate those devices due to lack of skill.

## 4.2 Recommendations

- Lanka Bangla Securities Ltd. Should pursue an aggressive advertising campaign to inform people & quality service.
- Lanka Bangla Securities Ltd. Should notify the customers about when services will be performed.
- Employees need additional training and development programs in order to gain more skills to assist the organization in expanding through their various skills.
- Employees should be more sincere in their commitment to their jobs.
- Create a customer-friendly office environment.
- It is necessary to pay more attention to what customers want.
- Associates should be more careful about their responsibilities. Service quality is important, but they must also consider additional actions to ensure that operational breakdowns do not occur.

### **4.3 Conclusions**

Lanka Bangla Securities Limited is a financial firm with a great reputation in the industry. They provide a wide range of beneficial services and make significant contributions to a number of social welfare organizations. The company provides capital market help to its clients' businesses. Currently, Lanka Bangla is the most well-known banking institution in Bangladesh. Lanka Bangla Securities Limited makes significant contributions to the national economy as well. Finally, we can say that Lanka Bangla Securities Limited did an excellent job in Bangladesh when it came to providing financial services. Lanka Bangla is committed to providing the high-quality service that they guarantee to its consumers.

## Appendix

### An Evaluation of Services Quality of Lanka Bangla Securities Limited

(Questionnaire)

Dear sir,

I am a student of Daffodil international university (DIU) for BBA report properly done I need this questionnaire information my topic is service quality of Lanka Bangla Securities limited.

This information you can give me 4/5 minutes to complete. This is open handed question. Please sir co-ordinate me for fulfillment my reports. Thank you for considering your important time.

In this questionnaire you see that Strongly agree=5, Agree=4, Natural=3, Disagree=2, Strongly Disagree=1. Please response correctly.

**1. Gender**            a) Female            B) Male

**2. Age of Responder**

Age	18 to 30	30 to 40	40 to 50	50 above
	a	b	c	d

**3. Professional**

A) Businessman            b) Private job employee            C) Government Job employee

**4. Educational Qualification**

A) Secondary            B) Higher Secondary            C) Honors            D) Masters

**5. Monthly income**

a) Below 25000Tk            b) Above 25000Tk to 40000Tk            c) Above 40000Tk to 60000Tk  
d) Above 60,000Tk to 80000Tk            e) Above 80000Tk

## 6. Reliability

Reliability	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
When LBSL promise to do something by a certain time, it does so.	5	4	3	2	1
LBSL performs the service right the first time.	5	4	3	2	1
LBSL meets their promised time-frames for response	5	4	3	2	1
LBSL keep error-free records	5	4	3	2	1

## 7. Responsiveness

Responsiveness	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
LBSL keeps customers informed about when service will deliver.	5	4	3	2	1
Employees of LBSL give your Prompt Service	5	4	3	2	1
Employees of LBSL are Willing to help you.	5	4	3	2	1
Employees of LBSL are never too busy to respond your request.	5	4	3	2	1

## 8. Assurance

Assurance	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The behavior of the employee of LBSL instill confidence in you.	5	4	3	2	1
You Feel safe when transacting with employees	5	4	3	2	1
Employee in LBSL is consistently courteous with you.	5	4	3	2	1
Employees of the LBSL has proper Knowledge to answer your questions.	5	4	3	2	1



## 9 Empathy

Empathy	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
LBSL gives you individual attention	5	4	3	2	1
LBSL's operating hours convenient to you.	5	4	3	2	1
LBSL has employees who give your personal attention	5	4	3	2	1
Employees of the has the knowledge to understand your special needs.	5	4	3	2	1

## 10. Tangibles

Tangibles	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
LBSL has modern-looking equipment	5	4	3	2	1
LBSL's 'physical facilities are visually appealing.	5	4	3	2	1
LBSL's employees are neat appearing.	5	4	3	2	1
Material associated with the service is visually at appealing LBSL.	5	4	3	2	1

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