

An Evaluation of the Customers' Satisfaction with the Financial Services of Jamuna Bank Limited: A Study on Tongi Branch

JAMUNABANK





An Evaluation of the Customers' Satisfaction with the Financial Services of Jamuna Bank Limited: A Study on Tongi Branch

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LETTER OF TRANSMITTAL

Date: 30 December 2021.

Professor Dr. Mohammed Masum Iqbal

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Daffodil International University

Subject: Submission of internship report on “An Evaluation of the Customers' Satisfaction with the Financial Services of Jamuna Bank Limited: A Study on Tongi Branch.”

Dear Sir,

With great respect and appreciation, I am submitting my internship report which is An Analysis of General Banking of Jamuna Bank Limited” It's a great chance for me to gobble up a lot of information and undertake in-depth study on the topic. I found the study fascinating, informative, and instructive, and I put my heart and soul into this report, which is a vital element of my BBA curriculum.

Furthermore, operating under your supervision and guidance was an honor and a good experience. I hope that this internship report meets all of the internship programs standards.

Your sincerely

Ishrat Jahan Medha

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Approval certificate

This is to certify that the internship report entitled An Evaluation of the Customers' Satisfaction with the Financial Services of Jamuna Bank Limited: A Study on Tongi Branch prepared by Ishrat Jahan Medha, ID: 181-11-609, 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 and acceptance.



Professor Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University.

Student Declaration

I am Ishrat Jahan Medha, a student of Business Administration at Daffodil International University ID:181-11-609, of BBA program and I'm assure you that I developed and completed the report "An Analysis of General Banking of Jamuna Bank Limited" under the supervision of Mr. Mohammed Nafeez Al Amin of Daffodil International University's Department of Business Administration, Faculty of Business and Entrepreneurship.

I also certify that no part of this report has been or will be forwarded to any other institution for the approval of a degree, diploma, or other sort of recognition. Finally, I ensure that my research will not harm a corporation and that all information sources are properly mentioned.

Ishrat Jahan Medha

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ID: 181-11-609

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Acknowledgement

To begin, I'd want to express my profound gratitude to Almighty Allah for giving me the strength and peace of mind to complete the job on time despite several obstacles. I'm Ishrat Jahan Medha, and I'd want to convey my sincere gratitude to everyone who assisted me in completing my internship report on Jamuna Bank Limited.

Next, I'd want to thank everybody who helped me during my internship and helped me fit the criteria for the internship program at Daffodil International University. To beginning, I'd would like to convey my gratefulness to my internship advisor, Professor Mohammed Masum Iqbal. His wise counsel, insightful observations, and delight clarified everything. I was first hesitant about my ability to work on this subject, but with his encouragement, I was resolved to do everything in a systematic and timely manner. He kept me on track to finish my report on time, and his comments helped me make it as good as it could be.

Second, I'd like to express my gratitude to Md.Mozahedul Islam, Assistant Vice President and Sub-Manager, Jamuna Bank Limited Tongi Branch, for allowing me to work for Jamuna Bank Limited.

I'd like to express my heartfelt gratitude to all Jamuna Bank Limited officers for their assistance and support. I'm sorry, but I won't be able to identify them all. Thanks to all of the workers, staff, and officers that took time out of their busy commitments to talk with me.

I'd want to express my gratitude to my parents, whose encouragement helped me finish this course report.

Executive Summary

The report is the outcome of a three-month internship at Jamuna Bank Limited, Tongi branch. On my way to completing my internship, I learned about several banking functions and everyday banking procedures. Jamuna Bank Limited is an unique generation of bank. It is committed to providing high-quality financial services/products that will help the country's GDP grow by stimulating trade and commerce, ramping up industrialization, increasing exports, creating job opportunities for educated youth, alleviating poverty, raising the standard of living of low-income people, and ensuring the country's long-term socio-economic development.

Jamuna Bank Limited is a well-capitalized bank, with Tk.1600.00 million in authorized capital and Tk.390.00 million in paid-up capital, respectively. As of June 30, 2005, the bank's Paid-Up Capital was raised to 429.00 million, and its total equity was 725.00 million.

Currently Jamuna Bank Limited has 123 branches spread throughout 41 Bangladeshi districts. Jamuna Bank Limited is a bank created by a group of local businessmen with a solid reputation in the country's trade, commerce, industry, and commerce. In a variety of ways, the bank promotes trade, commerce, industry, and the country's general business. To ensure long-term growth, a reasonable return, and a contribution to the country's development through a motivated and professional workforce, the Bank is committed to meeting the diverse needs of its customers by offering a wide range of products at a competitive price, utilizing appropriate technology, and providing prompt service.

The Bank is managed and maintained by a team of highly educated and professional individuals with diverse financial and banking experience. The bank's management is always trying to understand and anticipate the demands of its clients. The banking business climate is constantly changing; thus, it is the bank's obligation to devise strategies and new products to keep up. In only two years, Jamuna Bank Ltd. has made enormous strides. The bank has already established itself as one of the most reputable service providers.

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CHAPTER ONE: INTRODUCTION

1.0 Introduction

As part of BBA's internship program, this report was written. The internship's primary goal is to provide students with valuable corporate experience and the opportunity to apply what they've learned in the classroom in a real-world setting. An internship is a term of work experience provided by employers to introduce students to the working world, specifically within a specific area linked to their field of study. Students work in organizations, research institutions, and development projects, among other places. The program lasts for a total of 12 weeks.

A "bank" is a financial entity that deals with money in general. Banks can be classified as Central bank, Commercial bank, Savings bank, Investment bank, Merchant bank, Co-operative bank, and so on. However, when we use the term bank, we usually mean a commercial bank, which is one that is concerned with accepting money deposits from the public, repaying them on demand or otherwise, withdrawing them on demand or otherwise, and using the deposits in the form of loans and investments to meet the financial needs of businesses and other social classes.

In recent years, the banking sector has been modernizing and extending its involvement in many financial events on a daily basis. Simultaneously, the banking procedure is getting faster, easier, and more diverse. As a result, it is now necessary for everyone to have a basic understanding of banks and financial procedures.

Banks are now giving business studies students the most opportunities to do internships in various branches. I was also assigned to the Tongi Branch of the renowned "Jamuna Bank Limited" in Dhaka. This paper primarily focuses on the Jamuna Bank Limited's general banking activities, particularly the Gazipur Branch in Dhaka, where I conducted my internship. In order to keep the report's length standard, I attempted to avoid describing the bank's common and well-known data in a descriptive manner.

1.1 Background of the study

I worked in the Gazipur Branch of Jamuna Bank Limited's general banking department. In this paper, I will attempt to provide an overview of Jamuna Bank Limited's financial services and activities in terms of client satisfaction (Tongi branch). . The goal of this study is to determine how satisfied Jamuna Bank Limited's customers are with its financial services. The outcomes of the study may aid the organization in making strategic decisions on how to improve general banking volume in the future. During the registration season at Jamuna Bank Limited, Tongi branch, I included this report with the help of these courses, as well as my skills and basic information.

1.2 Scope of the study

I sought to look at the various facets of Jamuna Bank's Tongi branch's service quality, as well as its overall financial services. The reader will obtain a basic understanding of Jamuna Bank's operations, programs, its schemes and rewards as a result of this research. This report will be useful to students interested in working in the banking industry.

1.3 Objective of the study

The objectives of the study are following:

1. To explain customer satisfaction;
2. To identify the financial services of Jamuna Bank Ltd;
3. To measure customers' satisfaction with the financial services of Jamuna Bank Ltd, Tongi Branch;
4. To identify the problems related to the customers' satisfaction with the financial services of Jamuna Bank Limited, Tongi Branch;
5. To make some recommendations to improve customers' satisfaction;

1.4 Methodology

The information needed to conduct the study was gathered from both primary and secondary sources. In this regard, data was gathered via published papers and working in the seminar library. Furthermore, when gathering the relevant data, effort was taken to ensure that all variables that could affect the study's aims were eliminated.

I acquired primary data by conducting personal interviews with Jamuna Bank Limited executives. I've mostly communicated with them vocally. I gathered information from them as well as Jamuna Bank Limited's annual report. For my study, I examined magazines, brochures, manuals, and numerous books on finance and banking.

The data I used in this study was gathered in the following manner:

- a) Primary data:
 - Direct interviews with relevant personnel.
 - Official records of Jamuna Bank Limited.
 - Practical Deskwork.
 - Observation in the organization.
 - Face to face conversation with the clients.
- b) Secondary Data:
 - Relevant paper and publications
 - Annual reports of Jamuna Bank Limited.
 - Relevant books and references.

- Past research books & journals.
- Documents of General banking
- Sample size for collecting data is 20 clients. 10 male and 10 female clients
- Here Non probability sampling method is used.

1.5 Limitations of the Study

Regardless of the fact that every attempt has been made to make the report more useful, there are certain limitations and they are:

- Because of our lack of practical knowledge, there may be some flaws in this study.
- Due to official secrecy, it is not possible to obtain all types of information.
- Access to the financial industry is difficult.
- Lack of access to the most recent statistical data
- This report would have been more useful if it had included certain key information. The authority, however, did not share those facts because they were confidential.

CHAPTER TWO: OVERVIEW OF THE ORGANIZATION

2.0 Background of the Organization

On June 3, 2001, Jamuna Bank Limited began operations. And after a short period of time, it had reached breakeven point. It is a unique achievement for any commercial bank to earn operating profit in such a short period of time. The economic environment in which the bank was founded was strained as a result of a global economic recession. Due to the weakening of the major macroeconomic balances, there were less economic activities after the change of government in 2001. Following the September 11 attacks, the situation worsened even further, with the country's manufacturing and export sectors declining. The situation became even worse when "Third Generation" banks were denied access to low-cost public funds. Jamuna Bank Limited was never reliant on government deposits, but the new policy increased the cost of deposits even more, and Jamuna Bank Limited was unable to avoid the indirect consequences. In such a situation, the Board of Directors made no concessions in terms of the bank's asset quality. The management was able to maintain stable business growth. Jamuna Bank Limited was able to maintain a good capital adequacy ratio throughout the procedure. The Bangladesh Bank's new guidelines on portfolio concentration have required the bank's investment diversification. As a result, financial help has been provided to small and medium-sized businesses.

2.1 Historical Background

Jamuna Bank Limited is a Bangladeshi commercial bank that was incorporated in 1994 under the Companies Act. On June 3, 2001, it was officially established. As of February 2021, Jamuna Bank had 149 branches. A group of local entrepreneurs formed Jamuna Bank Limited, a third-generation private commercial bank. Aside from regular banking, the bank also offers Islamic banking through approved branches. To provide online banking, the Bank operates a network of real-time online banking branches (in both urban and rural locations). As an Islamic bank, Jamuna Bank Limited has improved its public image. This was the outcome of the Board of Directors' united efforts and approach, the Managing Director's dedication and time, and the bank's service to its valued clientele. It has a comprehensive correspondent banking relationship with local and foreign banks, encompassing important trade and financial centers at home and abroad, to provide customer services in respect of international commerce. It is suggested that the management improve the quality of human resources by providing ongoing training and incentives. Steps have also been done to make the best use of technology. The bank intends to expand its network by adding more branches. To conduct import and export transactions, Jamuna Bank has 21 Authorized Dealer branches. In addition, the bank operates two Trade Finance Processing Centers, one in Dhaka and the other in Chattogram. TFPC is the bank's trade service center for non-AD branches, which includes import, export, guarantee, inward remittance, and outward remittance. There is only one Offshore Banking Unit in the bank.

Jamuna Bank will become a full-fledged Shariah-based Islami bank in 2020.

2.2 Corporate Information

Name of the company	Jamuna Bank Limited
Industry	Banking
Legal Form	A Private Limited Company incorporate in Bangladesh on 2 nd April 2001 under the company act 1994.
Date of certificate of Incorporation	2 nd April 2001.
Date of certificate of Commencement of Business	1 st May 2001.
Number of Branches	149
Headquarter	Dhaka
Location	Jamuna Bank Tower, Plot# 14, Bir Uttam A. K. Khandaker Road, Block# C, Gulshan-1, Dhaka, Bangladesh.
Website	www.jamunabankbd.com
Logo	

Table 2.1: Corporate Information of Jamuna Bank Limited

2.3 Jamuna Bank Limited Key Individuals

Mr. Gazi Golam Ashria	Chairman
Engr. A. K. M. Mosharraf Hussain	Director
Engr. Md. Atiqur Rahman	Director
Mr. Fazlur Rahman	Director
Al-Haj Nur Mohammed	Director
Mr. Robin Razon Sakhawat	Director
Mr. Redwan-ul Karim Ansari	Director
Mr. Md. Belal Hossain	Director
Mr. Md. Mahmudul Hoque	Director
Mr. Shaheen Mahmud	Director
Mr. Md. Sirajul Islam Varosha	Director
Mr. Kanutosh Majumder	Director
Mr. Md. Ismail Hossain Siraji	Director
Mr. Gazi Golam Murtoza	Director
Mr. Md. Hasan	Director
Mr. Md. Saidul Islam	Representative Director

Mr. Md. Abdur Rahman Sarker	Independent Director
Mr. Obaidul Kabir Khan	Independent Director
Mr. Mirza Elias Uddin Ahmed	Managing Director & CEO

Table2.2: Bord of directors of Jamuna bank Limited

2.4 Mission of Jamuna Bank Limited

The Bank is dedicated to meeting the diverse needs of its customers by offering a diverse range of products at a competitive price, utilizing appropriate technology, and providing prompt service, in order to ensure long-term growth, a reasonable return, and a contribution to the country's development through a motivated and professional workforce.

2.5 Vision of Jamuna Bank Limited

To become a prominent banking organization that contributes significantly to the country's development.

2.6 Objectives of Jamuna Bank Limited

- To achieve and maintain a CAMEL 'Strong' rating.
- Through the establishment of Strategic Marketing Plans, promote relationship banking and increase service quality.
- To remain one of Bangladesh's most profitable and asset-quality-focused banks.
- Through the use of information technology, completely automated systems will be introduced.
- To guarantee a sufficient rate of return on investment.\
- To maintain an appropriate risk posture
- To keep enough cash on hand to cover maturing obligations and commitments.
- Maintaining a healthy business growth while maintaining the intended image.
- Maintaining proper control systems and procedural transparency.
- Maintaining a healthy business growth while maintaining the intended image.

- Through an effective human resources management system, develop and keep a high-quality workforce
- To ensure that all available resources are used to their full potential.
- To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

2.7 Corporate Slogan

“Your Partner for Growth.”

Jamuna Bank Limited's sponsors are successful leading entrepreneurs in the country with interests in various sectors of the economy. They are well-known industrialists and businessmen with a strong business reputation both in the United States and overseas.

2.8 Products and services

The Bank has a range of financial products and services that have been prepared through various modes. Monthly Savings Schemes, Consumer Credit Schemes, Lease Finance and Personal Loan for Women, as well as Shop Finance Schemes, are examples of such programs. Jamuna Bank Ltd, which is also familiar with Q-cash ATM cards, provides 24-hour banking services through Debit Cards to its valued customers.

Customers of Jamuna Bank Limited can take advantage of the following services. The Bank provides a wide range of services. The following are a few of them:

- Deposit Schemes
- Remittance and Collection
- Import and Export handling and Finance
- Loan Syndication
- Project & lease Finance
- Investment Banking
- Hire purchase & Credit Risk Management Of Jamuna Bank Limited.
- Personal Loan for Woman
- 24-hours Banking: Q-Cash ATM facility
- Islamic & Corporate Banking

- Consumer Credit Scheme
- International Banking

2.9 Types of loan of what are offered by Jamuna Bank Limited

- Loan (General)
- House Building Loan (General)
- House Building Loan (Staff)
- Other Loans to Staff • Cash Credit (Hypo.)
- Cash Credit (Pledge)
- Corporate Social Responsibilities of the Jamuna Bank Limited
- Hire Purchase
- Lease Financing
- Time Loan
- Cons SOD (General)
- SOD (Others)
- SOD (Export)
- Export Cash Credit (ECC)
- Packing Credit (PC)
- FDBP
- IDBP
- FBP

2.10 Management Hierarchy

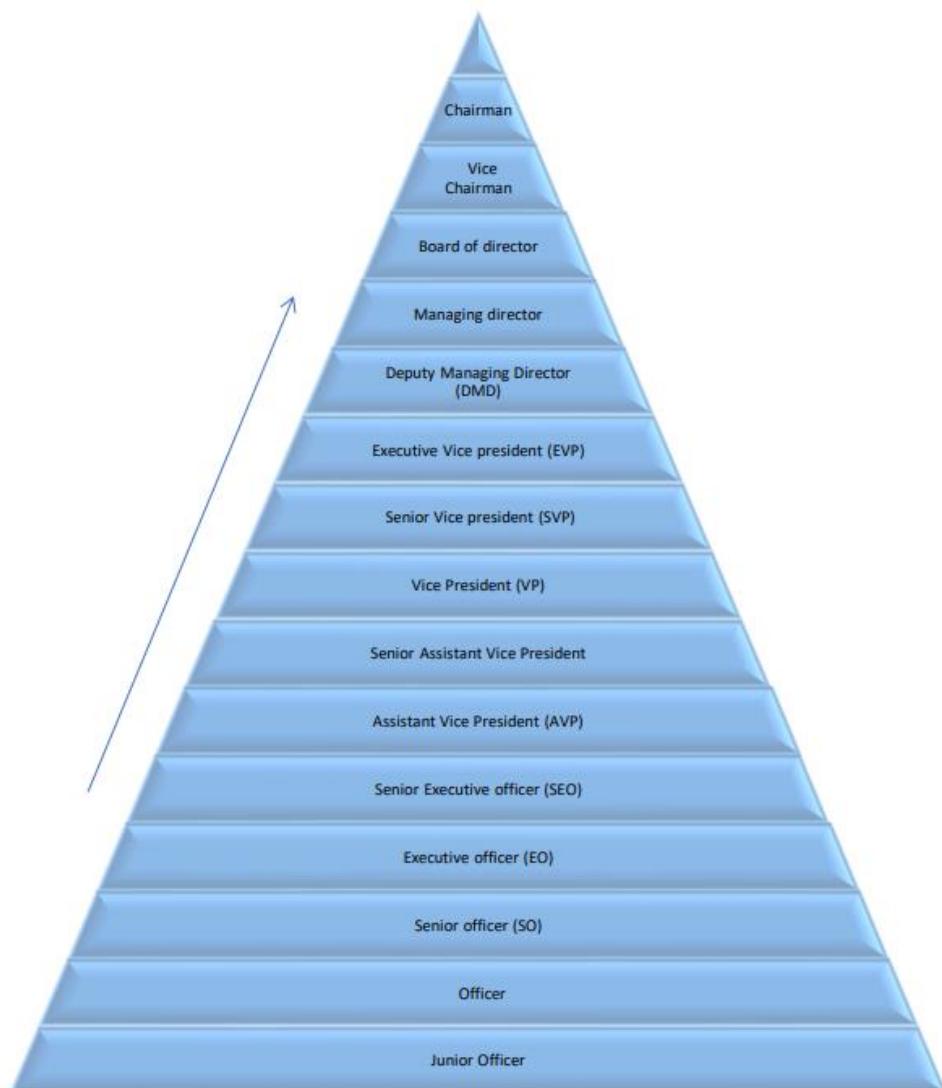


Figure 2.0: Organization Hierarchy

2.11 Hierarchy chart of Jamuna Bank Tongi Branch

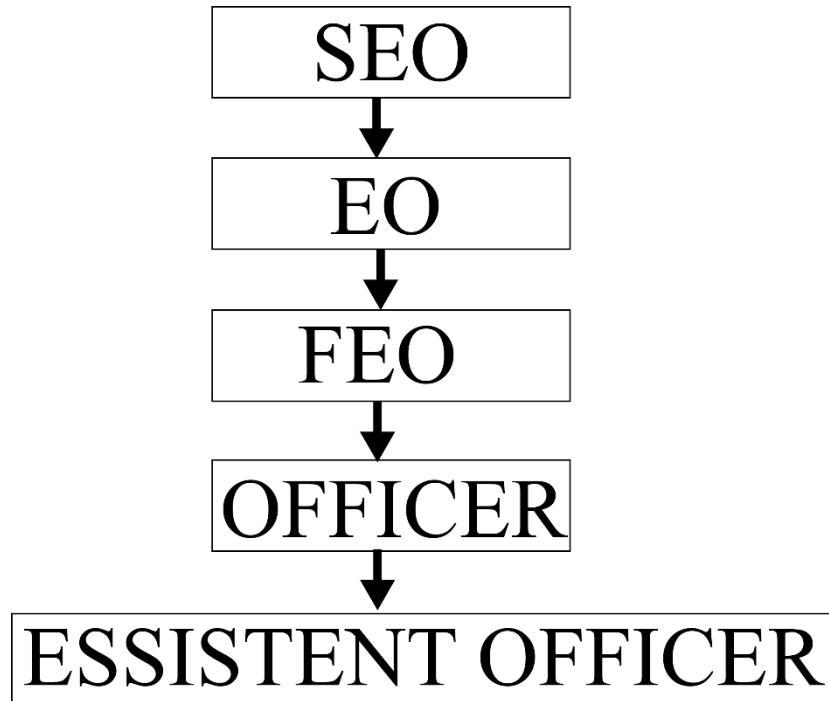


Figure 2.1: Tongi branch Hierarchy

2.12 Management of Jamuna Bank Limited

Jamuna Bank Limited is managed by a group of highly qualified people. The current Managing Director of the Bank is a forward-thinking senior banker with decades of experience and a broad spectrum of knowledge gathered both domestically and internationally. He is supported by a team of highly educated and skilled professionals with extensive finance and banking experience. In order to deliver solutions, the bank's management is always focused on understanding and anticipating clients' demands. Jamuna Bank Limited has made incredible progress in just a few short years of business. The Bank is already known as a reliable and high-quality service provider.

2.13 CORPORATE CULTURE

Jamuna Bank Limited employees share a set of ideals that contribute to the company's culture.

This culture includes

1. The customer is always at the top of the priority list.
2. Make an attempt to be the best in your field.
3. A willingness to consider new ideas and methods for developing creativity.
4. Quick decisions are required.
5. Two attributes that stand out are flexibility and speed of response.
6. A working knowledge of professional ethics

2.14 SWOT Analysis

SWOT analysis is used by businesses to assess internal strengths and weaknesses, as well as opportunities and threats. SWOT analysis can be used to assess a company's current position and potential performance in comparison to competitors. The key strengths, weaknesses, opportunities, and threats recognized by Jamuna Bank Limited are mentioned below.

Strength	Weakness
<ul style="list-style-type: none"> Efficient bank management methods Stable source of funds Largest portfolio among PCBs Strong Liquidity Position Low-Cost Fund Satisfactory Profitability Relationships between bankers and customers that are good. 	<ul style="list-style-type: none"> Inadequate promotional actions Marginal capital soundness Delay in making prompt judgments Other Banks' IT & E-Banking Status Differs
Opportunities	Threats
<ul style="list-style-type: none"> Increasing Public Awareness of the Banking System. A wide product offering and a large banking network allow for market penetration. Business of Credit Cards 	<ul style="list-style-type: none"> Deficit in Foreign Currency Supply The Overall Liquidity Crisis in the Money Market Profits are subject to government taxation and VAT. The Islamic banking system is being adopted by the majority of banks. Increased Market Competition for High-Quality Assets

Table 2.3: SWOT Analysis of Jamuna Bank Limited.

CHAPTER THREE: CUSTOMER SATISFACTION AND FINANCIAL SERVICES OF JAMUNA BANK LIMITED

3.1 Customer Satisfaction

Customer satisfaction is the feeling customers have about a company when their expectations are met or exceeded during the life cycle of a product or service. Customer satisfaction leads to product repurchases and a commitment to the company. This definition has several important ramifications.

- Customer happiness should be linked to bottom-line performance.
- Customer satisfaction measurement requires knowledge of the gap between customer expectations and attribute performance perceptions.
- Because customer satisfaction is a subjective and non-quantitative condition, assessment will be imprecise, necessitating sampling and statistical analysis.

Each industry could contribute to this list depending on the nature of the business and the unique client relationship. Depending on the sort of satisfaction being researched, the quantity of satisfaction a consumer has varies. Supplier satisfaction measurements must include these critical elements since manufacturers, for example, want on-time delivery and adherence to standards.

3.2 Customer Satisfaction's Importance

3.2.1 Strategy for Differentiation

The most crucial component in determining an industry's competitiveness is customer satisfaction. Initially, products or services serve a basic need, which helps to create a market. The ability to deliver the basic minimum of functionality, on the other hand, determines a product's product status. Companies have developed brands to ensure the market's long-term viability. Thanks to the usage of brands, businesses have been able to develop and maintain a brand image, as well as differentiate their products from those of competitors. The majority of companies nowadays want to maximize their brand's potential. The second most likely method for enhancing brand uniqueness is customer delight. Businesses recognize that the brand that best meets the needs of its customers will not only keep them longer, but will also profit from word-of-mouth marketing.

3.2.2 Profitability Enhancement

Improved customer satisfaction can lead to productive teamwork, according to both trust and evidence.

3.2.3 Increased client loyalty

Satisfaction extends the useful life of a customer. Concentrating on the subject of interest also aids in estimating the complainant's unfavorable remarks.

3.2.4 Increase in market share

At any given time, a company has four business options. Four client types were identified for each purchasing option: Customers who are honest, customers who have been traded by competitors, customers who are new to the category, and users who have left the category are the four groups. Each of the four customers in the courtroom has a distinct level of success, since honest customers are the ones who lead the way to increased business, and they deserve more attention and emphasis than they already do. Customer happiness has a big impact on the company now, and it can help in the future. The circle exemplifies this. Consumers are willing to spend more to avoid having to pay for superior employees. This helps to provide a happier and speedier customer experience by making employees more ethical and reducing employee exchanges.

3.2.5 Customer satisfaction as a product

So, strengthen customer connections by doing something that makes them pleased in the beginning, so they are eager in learning more about the organization's value, which could lead to more money.

3.3 Customer Satisfaction Measuring Roles

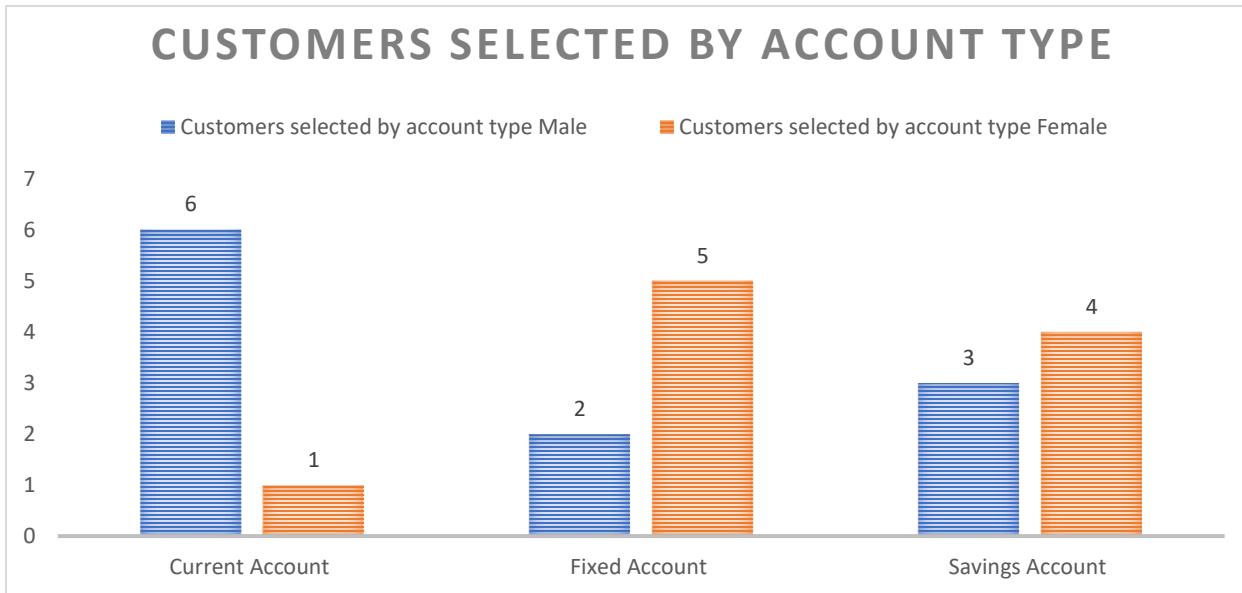
- **Relevant data:** Customer satisfaction measurement is primarily used to collect data on what customers want to change (in a product, service, or delivery system) or to analyze how well an organization is already satisfying their needs. This is a role that will teach you something new. As a result, market research and psychological testing are extremely important.
- **Connectivity:** Only research consumers have excellent communication; the organization is interested in knowing about their well-being, needs, interests, and concerns. While this is technically "media marketing," it's not a bad idea to do some research on both the presentation and the conversation. As a result, the organization's image in the eyes of customers is linked to its offering of products and services as a reality.

3.4 Is it possible to reach 100% customer satisfaction?

It will never be able to satisfy all of its customers. The explanation for this is simple: every time a company tries to meet a customer's expectation, the next level of expectation rises, resulting in a gap between the two. At the very least, the company can try on a regular basis or in close proximity to the needs of the consumer.

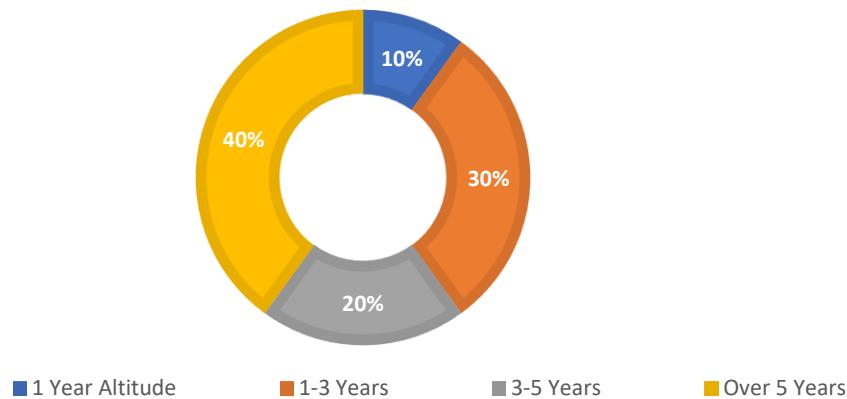
3.5 Analyzing Survey Questionnaires

There were 10 male responses and 10 female responses to the survey. According to the results of the poll, the majority of Jamuna Bank Ltd customers like the bank in some way. It's vital to evaluate research findings and utilize them as a guide for improving the job in a study.

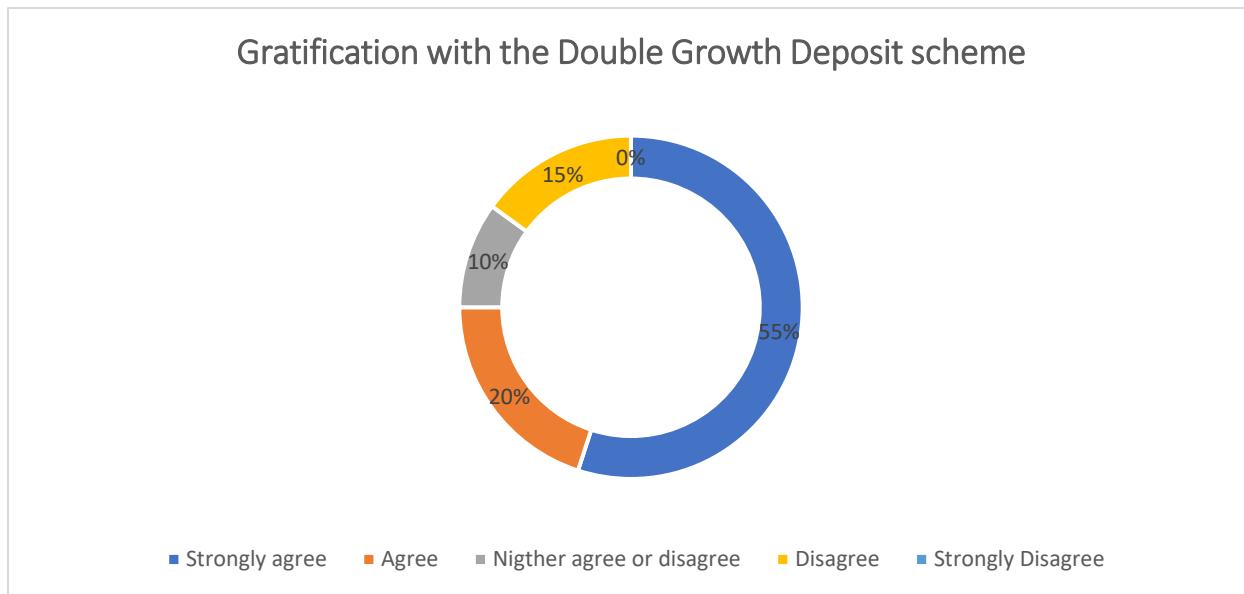


Analysis: The text reveals that 6 male and 1 female client of respondents have a current account, 2 male and 5 female defendants have a fixed account, and 3 male and 4 female respondents have a savings account.

DURATION WITH JAMUNA BANK LIMITED

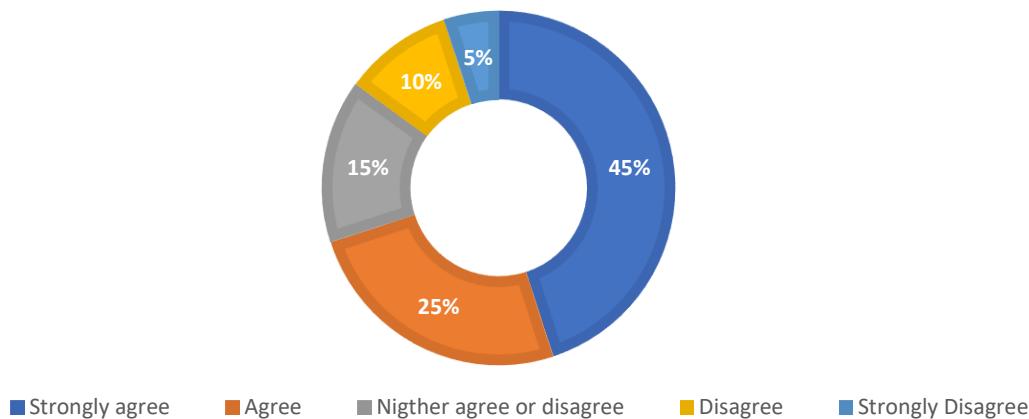


Analysis: According to the graph, 10% of respondents have spent money with Jamuna Bank Limited (Tongi brunch) for 1 year, 30% have spent money with Jamuna Bank Limited (Tongi brunch) for 1 one to 3 years, 20% have spent money with Jamuna Bank Limited (Tongi brunch) for 3 to 5 years, and the remaining 40% have spent money with Jamuna Bank Limited (Tongi brunch) for 5 years and more. For banking services and reputation, this is the majority of Jamuna Bank Limited (Tongi brunch) customers that have been with the bank for at least 5 years. In this case, the bank should increase its customer service and personal relationships.

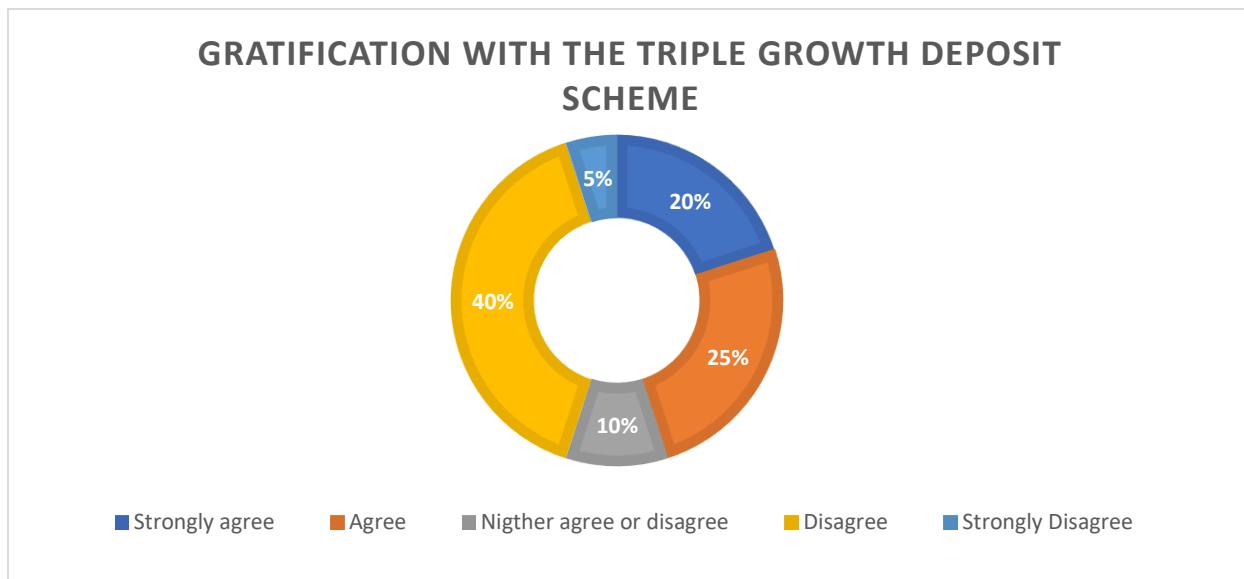


Analyses: According to the graph, 55 percent of clients are quite delighted with the "Double growth despite scheme," 20 percent of clients agree with the scheme, 10% of clients say nothing, and 15% of clients disagree with the scheme.

GRATIFICATION WITH THE LAKHPATI DEPOSIT SCHEME

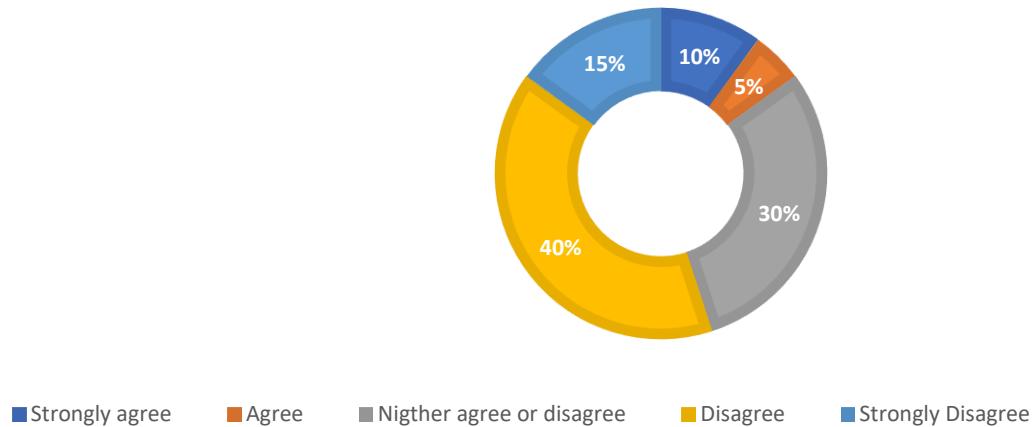


Analyses: In this graph, 45 percent of clients strongly agree with this scheme, whereas 25 percent agree with it. On the other hand, 15% of clients are neither agreeing nor disagreeing, but 10% are disagreeing, and 5% are strongly disagreeing with the "Lakhpatti deposit scheme."



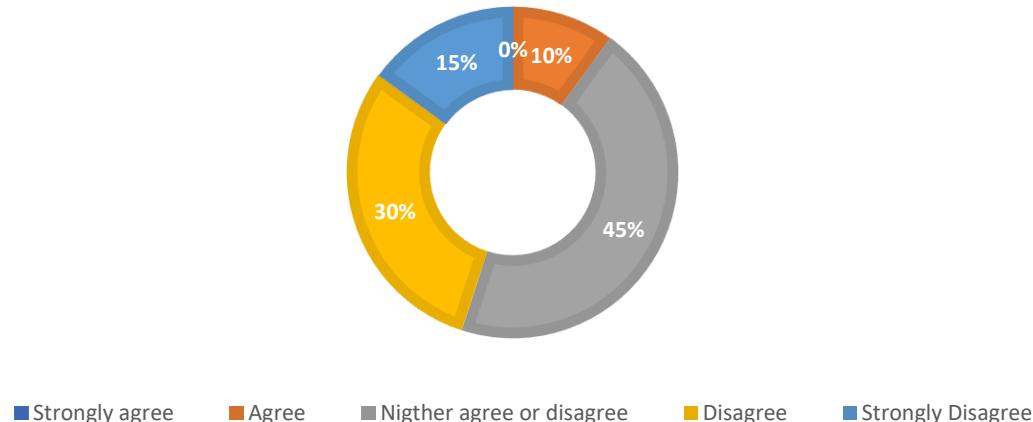
Analyses: In this graph, the majority of clients disagree with this "Triple Growth Deposit scheme," with 40% disagreeing, 20% strongly agreeing, and 25% agreeing with the scheme.

GRATIFICATION WITH THE MILLIONAIRE DEPOSIT SCHEME

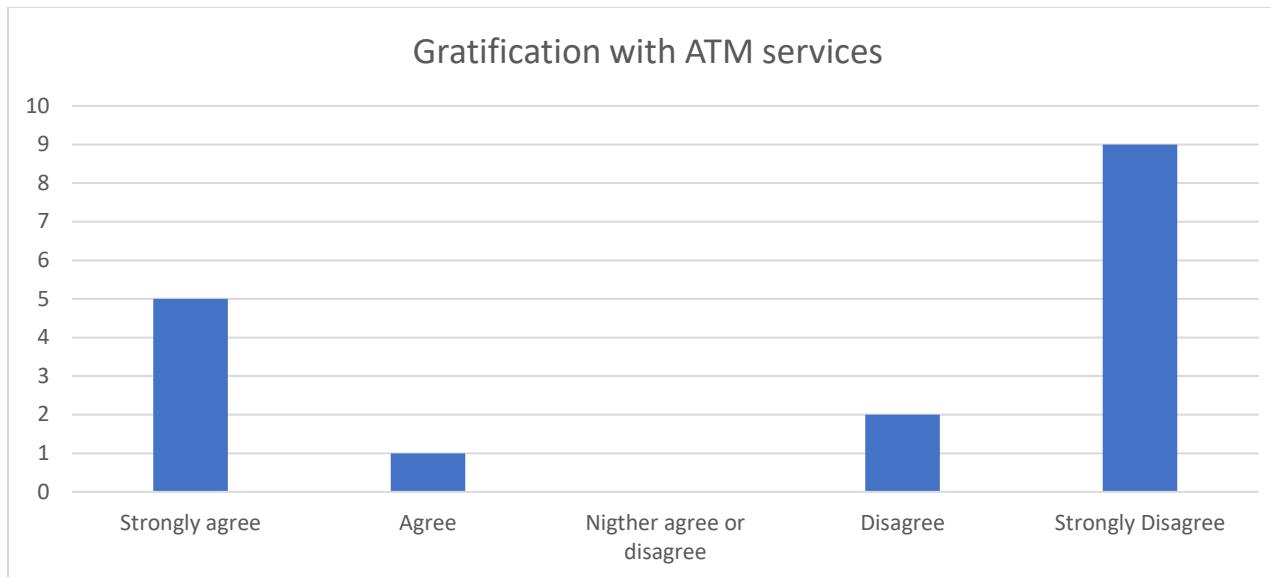


Analyses: This graph demonstrates that just 10% of clients are satisfied with the "Millionaire deposit scheme" and only 5% agree, while 40% are dissatisfied with the scheme and 30% are neither agreeing nor disagreeing.

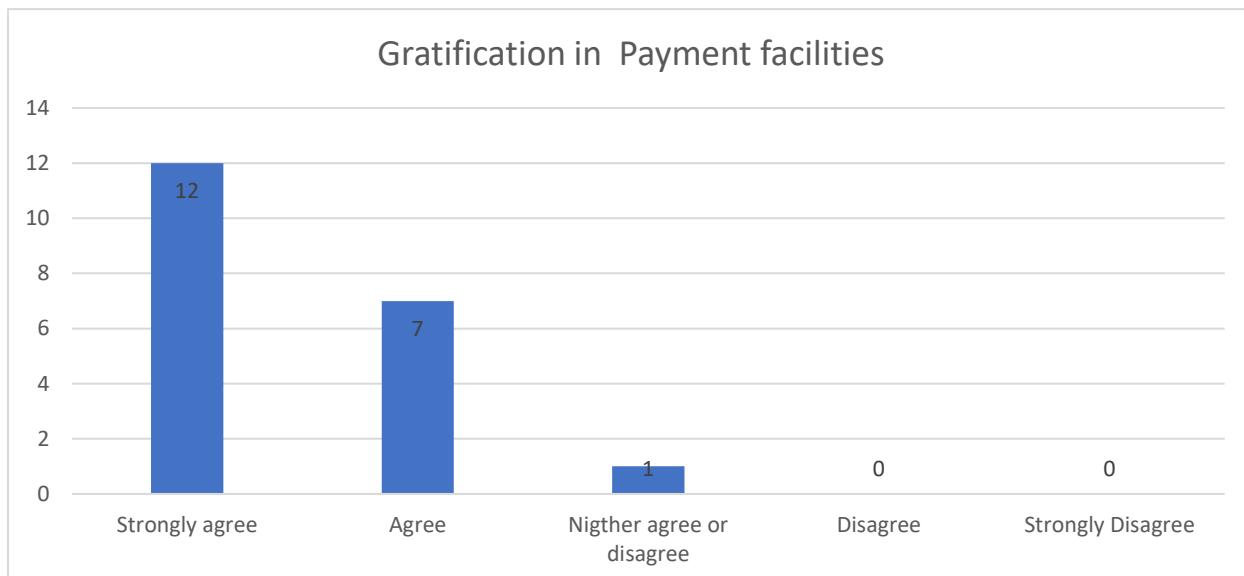
GRATIFICATION WITH THE KOTIPATI DEPOSIT SCHEME



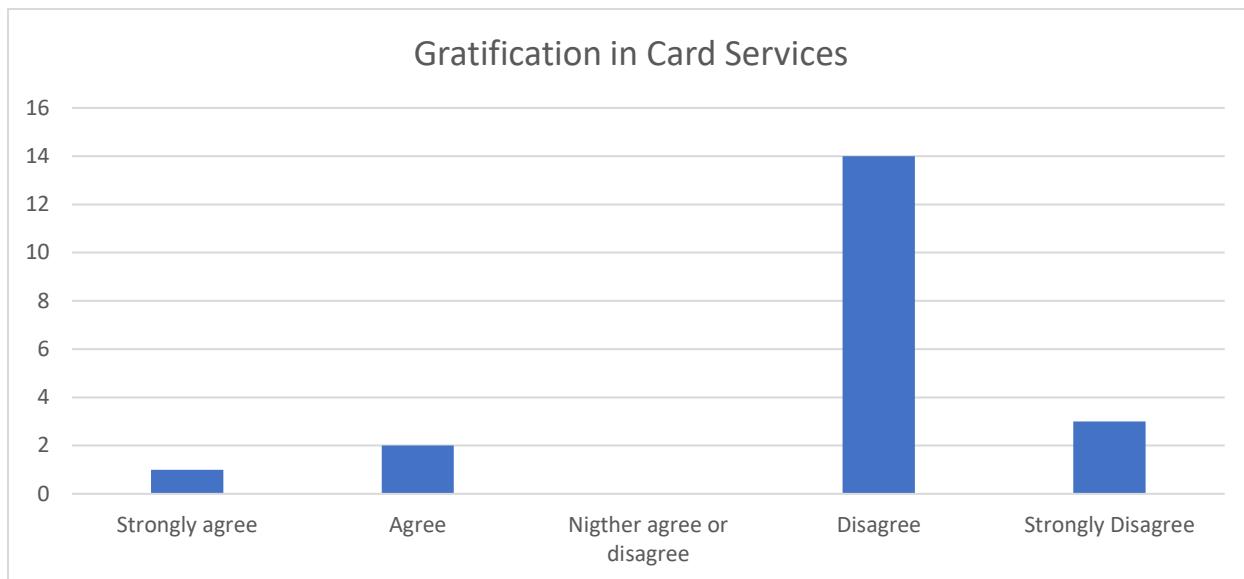
Analyses: Only 10% of clients agree with the "kotipati Deposit system," as seen in this graph, while 30% of clients say nay, and 15% of clients are extremely unsatisfied with the program. In this case, 45 percent of clients are silent about the program. This is by far the least popular scheme.



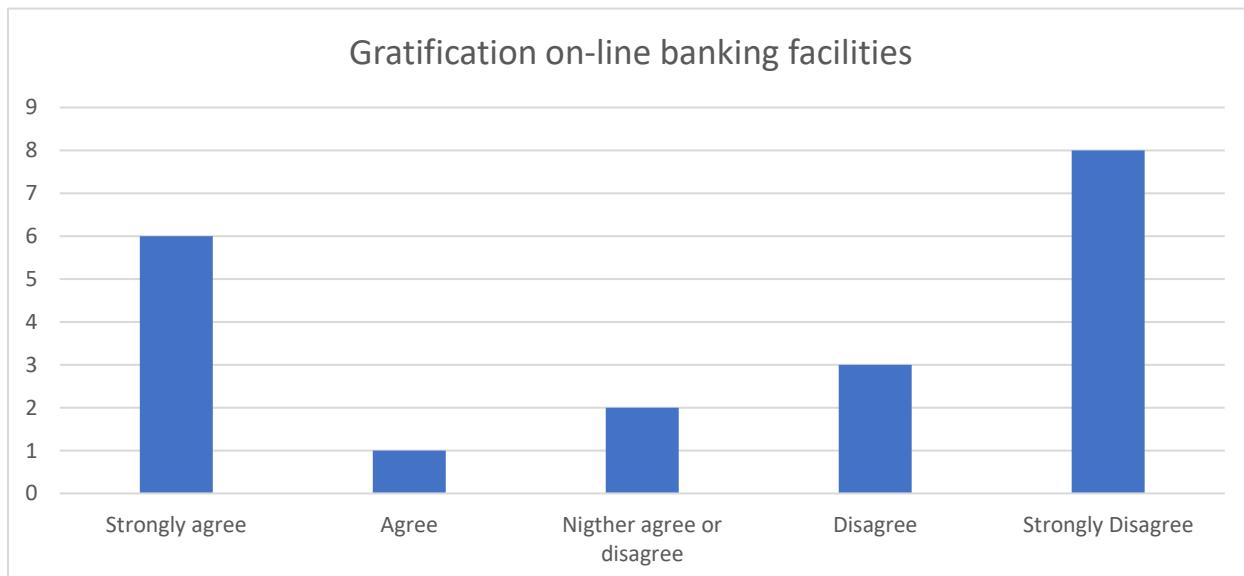
Analyses: The data shows that the vast majority of individuals are extremely dissatisfied with ATM services. This sends the message that the bank's ATM services are not in good working order.



Analyses: As can be seen from the graph, the majority of clients are satisfied with Jamuna Bank's payment services. This shows that the bank provides a decent level of service for its money transfers.



Analyses: We can observe from this chart that the majority of clients are really dissatisfied with their card services.



Analyses: From the chart it shows that, all of the clients are dissatisfied with the on-line banking facilities.

3.6 Financial Services

Most businesses go one of two paths when it comes to this new type of business. One option is for a bank to simply buy an insurance company or an investment bank, keep the purchased company's original branding, and add the purchase to the holding to diversify revenues. Within the holding company outside of Bangladesh, non-financial services companies are permitted. Each business looks to be self-contained in this scenario, with its own customers and so on. In the second option, a bank would simply create its own brokerage or insurance division and try to sell these products to current customers with incentives to do everything with the same firm.

3.6.1 The primary operations of the banks

- Promote mutual funds and other financial products.
- Customers' deposits are accepted, and credit is extended to them.
- Financial and other documents are notarized by a notary.
- Provide a check guaranteed by the bank and prepaid by the customer, such as a cashier's check or a cashier's check
- Provide advances on the payment card for the bank's own money to customers who want to pay off their monthly credit advances.
- Create an internet banking system that allow users to monitor and control their accounts from anywhere.
- To meet the customer's monthly consumption responsibilities on their checking account, the bank can provide overdrafts on temporary advances on the bank's own money.
- Standing orders and direct debits are available, allowing for automatic payment of invoices.
- Allow for bank-to-bank financial transfers.
- Allow for financial transactions at branches or with the use of a "automated Teller Machine" (ATMS)
- Debit cards are issued as a substitute for checks.
- Credit card issuance, transactions, and billing
- Personal loans, commercial loans, and mortgage loans are all available (typically loans to purchase a home, property or business)

- Issuing check books so that bills can be paid and other types of payments can be sent by mail
- Safeguarding funds while enabling withdrawals when necessary.

3.6.2 Investment banking services

- Capital markets services include debt and equity underwriting, assisting companies with transactions (advisory services, underwriting, mergers and acquisitions, and advisory fees), and restructuring loans into debt finance products.
- Private banking is a type of banking that is only available to high-net-worth individuals. Private banks sometimes provide more customized services, such as wealth management and tax planning, than traditional retail banks, and many financial services organizations need an individual or family to have a particular minimum net worth to qualify.
- Brokerage services, allows a buyer and a seller to buy and sell financial securities.

3.6.3 Foreign exchange services

Many banks and professional foreign exchange brokers provide foreign exchange services all around the world. Foreign exchange services include:

- Currency exchange: Customers can purchase and sell foreign currency banknotes at currency exchange.
- Remittance Customers who are migrant workers can send money back to their home country at remittance.

**CHAPTER FOUR: FINDINGS,
RECOMMENDATION, CONCLUSION**

**CHAPTER FOUR: PROBLEMS,
RECOMMENDATION, CONCLUSION**

4.1 Problems Identified

1. One of the most challenging components of creating an account, clients now have to submit too many paperwork to open an account with them, compared to before.
2. Globalization necessitates the use of ATMs and Quick Cash. However, this system is insufficient in terms of Jamuna Bank Ltd. Jamuna Bank's ATM services are not available everywhere
3. On-line banking system is not satisfactory for the clients. Most of the time clients face many problems like server down, app doesn't work properly and network issues.
4. With Jamuna Banks debit or credit card shopping is not flexible everywhere. Customers often face problems with their cards, they can't use it while purchasing a product cause their card is not accepted everywhere and it creates dissatisfaction.
5. Jamuna Bank Limited keep too much charges for their banking facilities. Services like SMS notification, must debit card are mandatory for every customer. Customers don't have any options and have to pay charges for this. This creates customer dissatisfaction.
6. The IT sector is understaffed and occasionally hangs up, causing problems for employees at work and also for the customers. Customers can't do online banking properly and face many problems, which create customer dissatisfaction.

4.2 Recommendation

Despite the fact that Jamuna Bank Limited strives to provide the finest customer service possible, they have some gaps in their network when compared to other banks of the same generation. The following are the report's recommendations:

1. Jamuna Bank should reduce paper work for opening an account cause before now JBL only asked for NID card and electricity bill but now they need too many papers, they should reduce this paperwork process.
2. More branches of Jamuna Bank Limited should be opened in Bangladesh's sub-urban and rural areas, and with branches more ATM booths should also open for easy money withdraw and for quick cash.
3. Jamuna Bank Limited should develop their on-line banking system and also make their app easy to use to the customers cause not every customer is comfortable with the app.
4. Jamuna Bank Limited should take some measures to make shopping available with their cards. Their cards should be accepted everywhere in this modern era.
5. Jamuna Bank should cut their forced services system. Not everyone can pay the charges, otherwise they will lose clients
6. The information technology part must be strengthened, cause in this modern time every one, every business is going digital. Jamuna Bank's IT sector is really weak. For that employs and also the customers suffer. So, for strengthen their IT sector they should keep expert employs in this sector.

4.3 Conclusion

Bangladesh's banking sector, being a service industry, continues to make a significant contribution to the country's economy. One of the country's most promising financial services is Jamuna Bank Ltd. Despite the fact that JBL is a newcomer to the banking market, it has already demonstrated significant promise in its early years of operation.

In a short period of time, Islamic financial institutions have grown in popularity. JBL is a financial institution in Bangladesh that specializes in Islamic finance. JBL must increase its activities in line with the current financial market in order to retain this momentum. It will have to do so by creating Shariah-compliant new items.

Non-Islamic banks are the main source of difficulty. JBL must develop strong client relationships in order to obtain depositor confidence in order to meet these issues. And depositors' funds can only be rewarded with a decent return if they have confidence in the system. In order to compete with other banking institutions, JBL must also devote resources to market research and the development of new financial products. In addition, in order to run the institution successfully and efficiently, JBL will need to hire some individuals with experience in the financial markets as well as the Islamic Banking System.

JBL needs to take product design initiatives, which will necessitate the hiring of dedicated individuals with a real commitment in furthering the cause of Islamic finance while also being familiar with the traditional market. Furthermore, in order to maintain its market positions, the Bank must engage in vigorous lobbying with the Central Bank and other commercial banks based on Islamic Shariah.

4.4 References

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