



Daffodil *International* **University**

INTERNSHIP REPORT

On

An Evaluation of Customers' Satisfaction Level of Mutual Trust Bank Limited: A study on Pragati Sarani Branch, Dhaka

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BBA Program

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Date of Submission:

Letter of Transmittal

Date: 18 October. 2016

To

Mohammed Masum Iqbal

Associate Professor and Head

Department of Business Administration

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Subject: Submission of Internship Report

Dear Sir,

With immense pleasure, I am submitting my internship report of “**An Evaluation of customers’ satisfaction Level of Mutual Trust Bank Limited: A study on Pragati Sarani Branch, Dhaka**” which was assigned me as a part of my BBA Program. I have tried my level best to complete this report with the necessary information and suggested proposal that you were provide me as your best as well.

I am highly obliged for your guide and continuous cooperation and hope that the report will be completed as your expectations

Thank You

Sincerely yours,

Shadia Zaman

Shadia Zaman

ID: 123-11-2760

BBA: 33th Batch

Department of Business Administration

Daffodil International University



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

An Evaluation of Customers' Satisfaction Level of Mutual Trust Bank Limited: An study on Pragati Sarani Branch, Dhaka

Certificate of approval

This is to certify that, **Shadia Zaman & ID No: 123-11-2760** a student of **BBA** program major in marketing under the Department of Business Administration at Daffodil International University has successfully completed internship report on An Evaluation of Customers' Satisfaction Level of Mutual Trust Bank Limited. The report is recommended for submission.

I wish her every success in life.


.....
(Signature of the Supervisor)

Mohammed Masum Iqbal

Associate Professor and Head

Department of Business Administration

Faculty of Business & Economics

Daffodil International University

Acknowledgement

First of all I like to give the greatest gratitude to my almighty for making me enable to make this report. Without the support of Allah I would not be able to complete a huge task of preparing this internship report within the scheduled time.

Internship report is an essential part of BBA program as one can gather 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 **Mutual Trust bank Limited, Pragati Sarani Branch, Dhaka.**

At the very beginning, I want to thank my academic supervisor **Mohammed Masum Iqbal** Associate Professor & Department of Business Administration, Daffodil International University, for providing me all the necessary helps for the completion of this report. I want to give the greatest thanks to Sir for guiding me as an advisor to start and complete successfully of this report.

I am also thankful to other officers of Mutual TrustBank Limited namely Md. Shoaib Bin Alam, Md. Younus Ahmed, Md. Abul Kalam Azad, Dipa Akter.

I would convey our special thanks to our parents whose inspirations have enabled me to complete this report of this particular course.

I also apologize heartily for any omitted name whose contribution was also complementary for any possible aspect. Lastly, I solemnly thank the Almighty.

Executive Summary

Practical orientation is greatly differing from theoretical knowledge through its operation, complexity and implementation. To justify the theoretical orientation has great importance. Internship program is a great opportunity to justify the theoretical knowledge in respect to the practical world. So it is timely decision for Department of Business Administration and orientation with the Practical job environment.

We know that in modern world, banks are playing a key role for the development of an economy. In Bangladesh it is not different in this case. Business opportunities day by day rising, new products and services come in every month. Need for data and information about different topics and issue is very essential for building and operating a business. Information plays a major role in all sector of a society, whether in social sector or business sector. For this reason, Mutual Trust Bank Limited always try to think in a different way, which facilitates their existing customers to get their account related information and other products like loan in an easy way. Moreover different services of alternate channel (like: Online banking, SMS banking, internet banking e.t.c) attract potential customers to deposit their money in this bank.

Data were collected from several sources. A total of 30 customers and 10 officers were interviewed. Some of them are already client of Mutual Trust Bank Limited, some are not. And I gather information from those who are working in this organization for a long time.

Shortly it can be say; this report in its beginning introduced the Mutual Trust Bank Limited. This shows its historical background, the vision, mission, corporate strategy and the other aspect. Then it's come with the topic to evaluate of customers satisfaction level on mutual trust bank limited.

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CHAPTER- 1

Introduction

1.1 Introduction of the Study

Banks are playing a crucial role in economic development of a country. For an economy, money is one of the most important and essential elements which can be compared with blood of our body when financial institutions like banks act as an artery system of the economy. The banking system occupies an important place in a nation's economy because of its intermediary role; it ensures allocation and keeps up the momentum of economic activities. Bangladesh's economy has been experiencing a rapid growth since the 1990s.

For the local community, banks provide access to funding and financial services to both local businesses and citizens, as well as the money banks invest back into the community through employee payroll, business investments, and taxes. First of all, banks cater to the needs of society by offering deposits in different forms like savings, MFS, FD, and many other options at reasonable rates. Also, banks provide credit facilities to high-end investors for big projects in the industrial, infrastructure, and services sectors.

Mutual Trust Bank Limited started its journey long on September 29, 1999, under the Companies Act 1994. The Company was also issued a Certificate for Commencement of Business on the same day and was granted a license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and started its banking operations on October 24, 1999. MTBL has introduced several new products on credit and deposit schemes. It also goes for Corporate and Retail Banking etc. The Bank also participated in fund syndication with other banks. Through all these myriad activities, MTBL has created a positive impact in the market.

The primary purpose of this report is to get an idea about the customer satisfaction level of Mutual Trust Bank Limited.

This report is an attempt to reflect the position of Mutual Trust Bank Limited in the financial industry, policies, activities, and service qualities of customer satisfaction.

1.2 Background of the Study

It is a customer satisfaction survey of Mutual Trust Bank Limited in Pragati Sarani Branch. There is no previous report on customer satisfaction. That's why decided to research on customer satisfaction. Customer satisfaction is the individual's perception of the performance of the products or service in relation to his or her expectation (Leon G. Schiffman)

Basically Banking is service oriented business. In service oriented business customer satisfaction depend on good service quality, service recovery paradox, low price and how much easily it is available to customer. Mutual trust bank limited always tries to provide better customer service.

In most all business situations it is more expensive to win new customer than to keep new customer (Leon G. Schiffman).

According to Schiffman and Lazar Kanuk, Satisfied customer buy more products, satisfied customer are less price sensitive, it is cheaper, satisfied customer spread positive word of mouth.

1.3 Objective of the Study

The objectives of the study are given below:

1. To explain Customer Satisfaction.
2. To evaluate customers' satisfaction of Mutual Trust Bank Limited, Pragati Sarani Branch through SERVQUAL model.
3. To identify problems related to customers' satisfaction of Mutual Trust Bank Limited.
4. To make some recommendations to improve customers' satisfaction.

1.4 Scope of the Study

Defining the scope of the study is a broad aspect to be described. Still the officers of Pragati Sarani Branch of Mutual Trust bank helped me to prepare the report. On the other hand due to some confidential resolutions there were difficulties to find out some information as well as. This report is prepared in a systematic way from selecting of the topic to final report preparation.

1.5 Methodology of the Study

Correct smooth competition of research requires some rules and methodologies.

Methodology is an important part of any research or study. To perform the study, sources were identified, collected, classified, analyzed and presented in a systematic manner and key points were found out. This overall process of methodology is given in below that has been followed in the study.

1.5.1 Type of Data

To conduct the study following types of data are used. Those are:-

- Primary Data &
- Secondary Data

1.5.2 Sources of Data:

Primary Data	Secondary Data
<ul style="list-style-type: none">• Direct working with officials of Mutual Trust Bank Limited• Face to face conversation with client.• Practical deskwork• Observation for the total internship period	<ul style="list-style-type: none">• Annual report of Mutual Trust Bank Limited• Previous research books and journals• Website browsing of Mutual Trust Bank Limited

1.5.3 TargetPopulation:

The target population of all the customer of Mutual Trust Bank Limited, Pragati Sarani Branch.

1.5.4 Samplesize:

10 officers and 30 clients of Mutual Trust Bank Limited, Pragati Sarani Branch.

1.5.5 SamplingTechnique:

Judgmental sampling was applied to collect the data.

1.5.6 StudyLocation:

The area of the study has been encompassed the operation area of Mutual Trust Bank Limited, Pragati Sarani Branch, Dhaka, Bangladesh.

1.5.7 Time ofStudy:

The period for internship was on February 15, 2016 to May 15, 2016.

1.5.8 Method of DataCollection:

- Face to face conversation withcustomers.

1.6 Limitation of the study:

In Spite of having the wholehearted effort, there were some limitations, which acted as a barrier to conduct the program and for doing an empirical research work. The limitations were:

- We have completed our internship within 3 months only. This is not enough time to complete a fruitful research study.
- The Pragati Sarani Branch of MTBL is not so large. For this, the sample size (Population) is limited in terms of its size and composition.
- Due to the time constraint, the data has only been collected from the clients of Mutual Trust Bank Ltd. Pragati Sarani Branch only, which may fail to represent the factual scenario of the relationship between measurable variables.
- I had to face some limitations to collect some information's about internet banking of MTBL as these were not so available for the general peoples.
- Respondents were too busy to read the questions properly and tick the answer just for the sake of completing the survey quickly. So there is no guarantee that the data collected is 100% correct and hence while analyzing the researcher has considered level of significance.
- Unavailability to required published documents.
- Lack of my experience and efficiency to prepare the standard report.
- Time constraint was also one of the factors that curtailed the scope of the study.

CHAPTER-2

Company Profile

2.1 Mutual Trust Bank Limited MTBL:

Mutual Trust Bank Ltd. is a third generation private bank in Bangladesh. This is one of the leading commercial banks which has ingenuous objective of bringing about qualitative changes. It has achieved immense success in all areas of ultimate objective in improving the socio-economic development of the country. MTBL started its operation in October 1999 in Bangladesh. The company operates various financial activities through its head office and 106 branches situated in Bangladesh. MTBL provides various consumer banking products and a wide range of commercial banking services also.

The Company was incorporated on September 29, 1999 under the Companies Act 1994 as a public company limited by shares for carrying out all kinds of banking activities with Authorized Capital of Tk. 38,00,000,000 divided into 38,000,000 ordinary shares of Tk.100 each.

The Company was also issued Certificate for Commencement of Business on the same day and was granted license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and started its banking operation on October 24, 1999. The bank conducts all types of commercial banking activities including foreign exchange business and other financial services. During the first two years of operations, the bank's main focus was on the delivery of personalized customer services and expansion of its clientele base.

As envisaged in the Memorandum of Association and as licensed by Bangladesh Bank under the provisions of the Banking Companies Act 1991, the Company started its banking operation and entitled to carry out the following types of banking business:

- All types of commercial banking activities including Money Market operations.
- Investment in Merchant Banking activities.
- Investment in Company activities.
- Financiers, Promoters, Capitalist etc.
- Financial Intermediary Services.
- Any related Financial Services.

2.2 Mission

The mission of MTBL known as “We aspire to be one of the most admired banks in the nation and be recognized as an innovative and client-focused company, enabled by cutting-edge technology, a dynamic workforce and a wide array of financial products and services.”--- MTBL Group.

2.3 Vision

Mutual Trust Bank's vision is based on a philosophy known as MTB3V. The organization envisions MTB to be:

- One of the Best Performing Banks in Bangladesh.
- The Bank of Choice.
- A Truly World-class Bank.

2.4 Core Values of Mutual Trust Bank Ltd:

Mutual Bank Limited practices the following values :

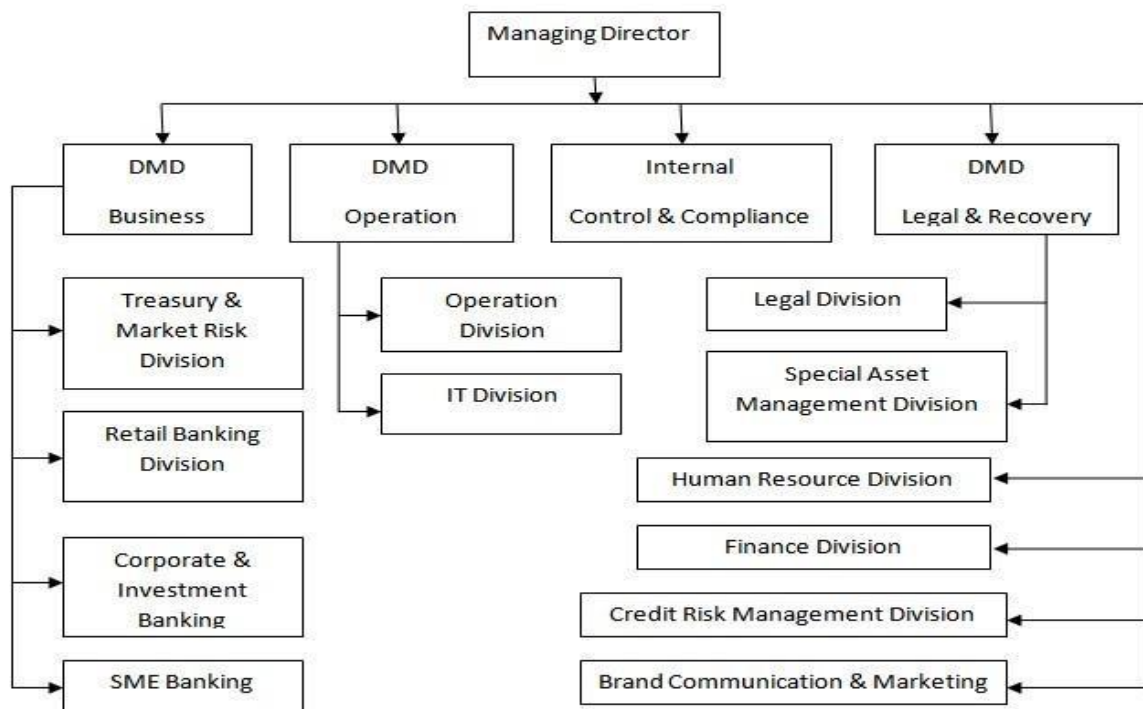
- **Our Shareholders:** By ensuring fair return on their investment through generating stable profit.
- **Our employee:** By promoting the wellbeing of the members of the staff.
- **Our customer:** To become most caring bank by providing the most courteous and efficient service in every area of our business.
- **Community:** Assuring our socially responsible corporate entity in a tangible manner through close adherence to national policies and objectives.

2.5 MTB Board of Director

The following are members of the MTBL Board of Directors

- Dr. Arif Dowla, Chairman
- Mr. Rashed Ahmed Chowdhury, Vicechairman
- Mr. Sayeed Manzur Elahi
- Mr. Md. Hedayetullah
- Mr. Mohammed Abdur Rouf
- Mr. Md. Abdul Malek
- Mr. Md. Wakiluddin
- Mrs. Khwaja Nargis Hossain
- Mr. Anjan Chowdhury
- Mr. Q.A.F.M Serajul Islam
- Mr. Anis A. Khan, Managing Director & CEO.

2.6 Company Organgram:



2.7 Corporate Culture of Mutual Trust Bank Ltd:

Employees of MTBL share certain common values, which helps to create a MTBL culture and distinguishing them from competitors,

- Serving the client is the first priority.
- Search for professional excellence.
- Openness to new ideas & new methods to encourage creativity.
- Quick decision making.
- Flexibility and prompt response.
- A sense of professional ethics and morality.

2.8 CSR Activities:

- MTB supports the farmer of Dashiar Chora in Fulbaria
- Bicycle distribution among female student Panchagar and Thakurgo and district by MTB
- MTB support earthquakes affected victims of Nepal
- MTB distributes The Daily Prothom alo under the agiye jao agiye dao campaign at Dhunia, Bogra
- MTB distributes free pot plants under the campaign tag for free commemorating World's environment day.

CHAPTER- 3
Services of Mutual Trust Bank Limited

3.1 MTBL Packages:

Retail	Wholesale	SME Financing	NRB Savings	Treasury
Deposit Products:	Term Finance	MTB Krishi	NRB saving	Money
Regular Savings Account	Working Capital Finance	MTB Mousuim	A/C	Market
Current Account	Trade Finance	MTB Revolving Loan	NRB DPSA/C	DIBOR
Brick by Brick	Syndication & Structured Finance	MTB Digoon	NRBFDR	Foreign Exchange
MTB Double Saver Plan	Off-Shore Banking	MTB Small Business Loan		Primary Dealers
MTB Education Plan		MTB Green Energy Loan		Business
Fixed Deposit				
MTB Millionaire Plan				
Monthly Benefit Plan				
MTB Senior				
MTB Inspire				
MTB Junior				
MTB Graduate				
Loan Products:				
MTB Personal Loan				
MTB Auto Loan				
MTB Home Loan				
MTB Home Equity Loan				

3.1.3 SMEBanking

MTB has started SME banking in 2007. Since then, it has become one of the leading SME Banks in Bangladesh. Within a span of 7 years, MTB has secured two highly prestigious awards: Women Entrepreneur Friendly Bank of the Year 2014 and SME Bank of the Year 2014 at the SME Financing Fair-2014 organized for the first time by Bangladesh Bank and SME Foundation jointly. MTB won the award for its outstanding contribution to development of SMEs in Bangladesh. The products are:

- MTBKrishi
- MTBMousumi
- MTB WomenEntrepreneur
- MTB AgriFinance
- MTB Green EnergyFinance



ছোট ব্যবসা বড় করতে
টাকা যেন বাধা না হয়



3.1.4 NRBBanking

MTB offers an array of deposit products in local currency for the NRBs who are residing abroad and want to save their hard-earned money to utilize in future and facilitate their family maintenance.

- NRBFDR
- NRB DPSA/C
- NRB SavingsA/C



3.1.5 Treasury

MTB has a dedicated Treasury team. Our aim to deliver the widest range of services customized to our client requirement. Our focus is to be the risk solution provider of choice and the premier market maker in the country.

MTB treasury offers sophisticated solutions supported by a large sales force and a state of the art dealing room in Bangladesh.

Currently our team covers Foreign Exchange, Fixed Income, Money Market, Corporate Sales and Primary Dealers Business.

- MoneyMarket
- DIBOR
- ForeignExchange
- Primary Dealers'Business

CHAPTER- 4

Analysis of the Study

4.1 Analysis of the Study

Analysis from Questionnaire survey:

To analyze the customer satisfaction there are five grade questionnaires. The results are given below:

Gender

Gender		
	Male	Female
Total No	70%	30%

Figure: Gender

Source: Field work

In this statement 70% people is male and 30% people is female.

Age

Age				
Years	18 to 30	31 to 40	41 to 50	Over 50
	25%	45%	17%	13%

Figure: Age

Source: Field work

From the statement we can see that 45% customer is 31 to 40 because in this stage people are more concern about savings in bank. 25% people are 18 to 30 age and 13% people are over 50.

Marital Status

Marital Status		
	Single	Married
Customer	30%	70%

Figure: Marital status

Source: Field work

From the above table we can see that 70% people is married and only 30% are single.

Profession

Profession					
	Housewife	Student	Private service holder	Govt. Service holder	Business
	20%	5%	30%	10%	35%

Figure: Profession

Source: Field work

In this statement 35% people is businessman and 30% people is private service holder. 20% people are housewife and only 10% people is govt. service holder.

Monthly Income

Monthly Income					
	Below 25000Tk	26000Tk to 40000Tk	41000Tk to 60000Tk	61000Tk to 80000Tk	Above 81000TK
Customer	15%	30%	35%	15%	5%

Figure: Education Level

Source: Field work

In this statement 35% customers income level is 41000tk to 60000tk. 5% customers income is above 80000Tk and 30% people is 26000Tk to 40000Tk.

Reliability

Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Mutual Trust Bank Limited is the most preferred service provider bank	10%	26%	40%	18%	6%
When the customers have a problem, MTBL shows a sincere interest in solving it.	20%	30%	15%	20%	15%
MTBL performs the service right the first time.	30%	35%	12%	13%	10%
MTBL provides its services at the time it promises to do so.	30%	39%	13%	12%	6%
MTBL insists on error free records.	40%	30%	20%	7%	3%

1. Most preferred service provider bank

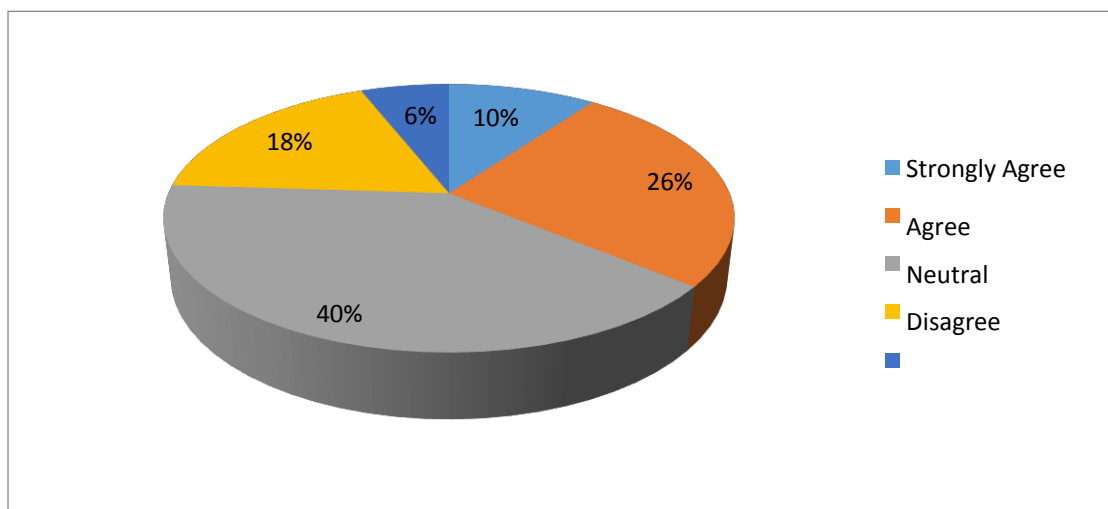


Figure: Reliability

Source: Field work

From the above pie chart 26% people agree that Mutual Trust Bank Limited is the most preferred service provider bank. 18% people are disagree, 11% people are strongly agree this and 40% people are neutral.

2. When the customers have a problem, MTBL shows a sincere interest in solving it.

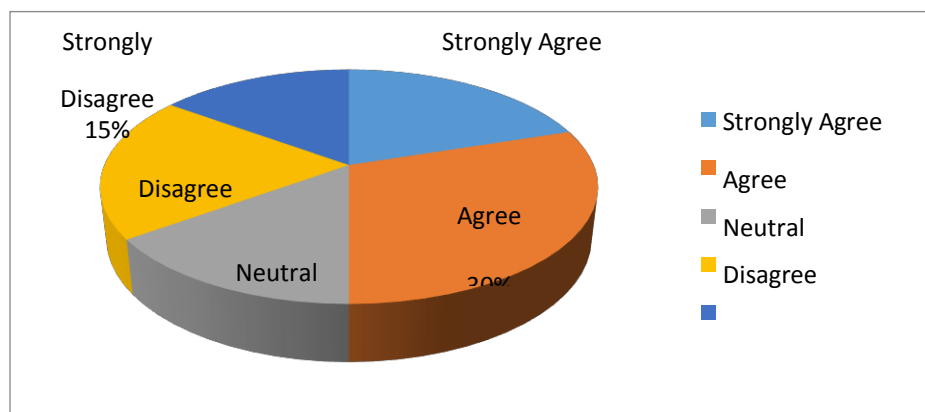


Figure: Reliability

Source: Field Work

According to this statement found that 30% people are agree that MTBL shows a sincere interest in solving the problem, 20% are strongly agree this and 15% people are strongly disagree.

3. MTBL performs the service right the firsttime.

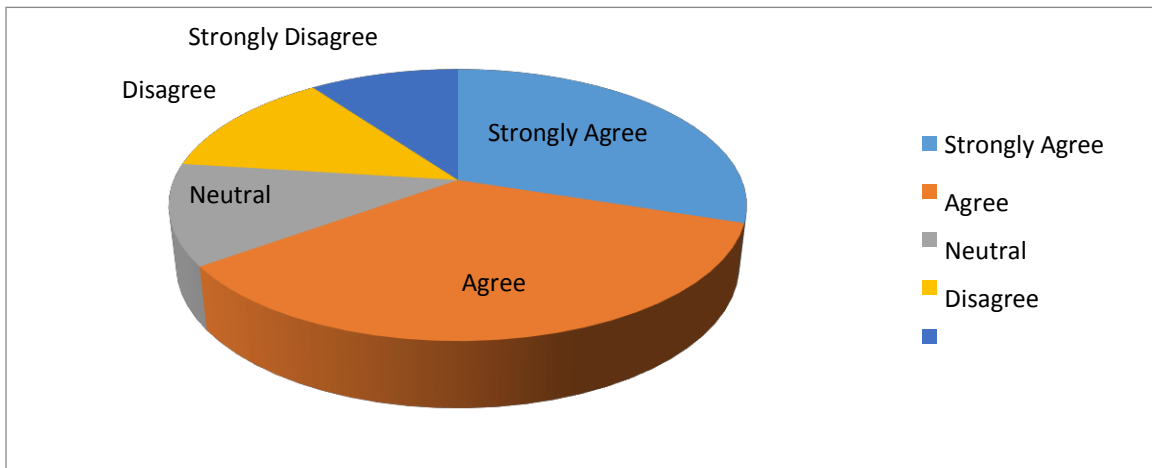


Figure: Reliability

Source: Field Work

Accordingtothisstatementfoundthat35%peopleagreethatMTBLperformstheserviceright the first time,30% people are strongly agree,12% neutral and 13%disagree.

4. MTBL provides its services at the time it promises to doso.

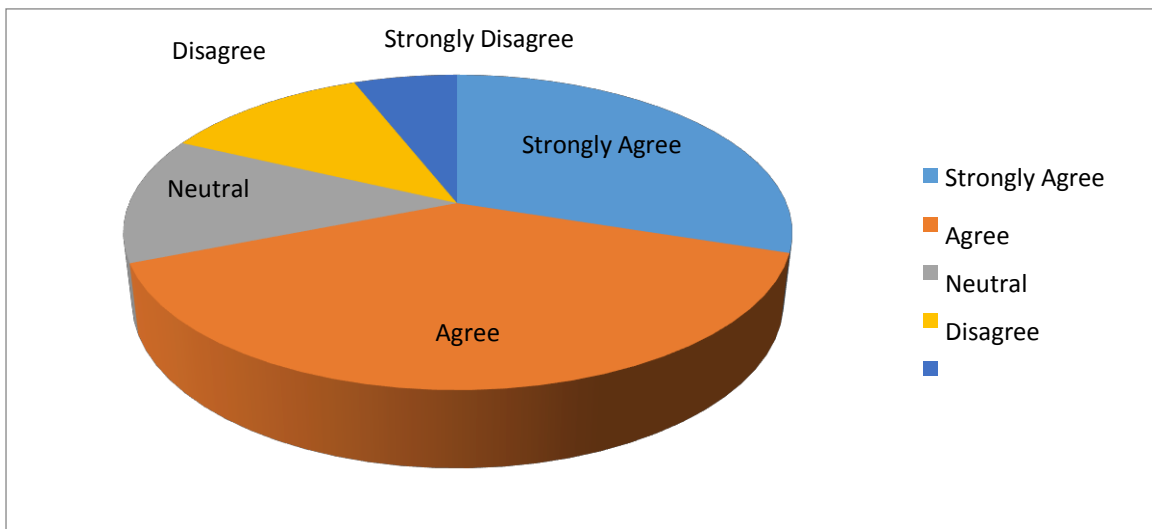


Figure: Reliability

Source: Fieldwork

According to this statement found that 30% people are strongly agree that MTBL provides its services at the time it promises to do so, 39% people agree this and 12% people disagree this statement.

5. MTBL insists on error free records.

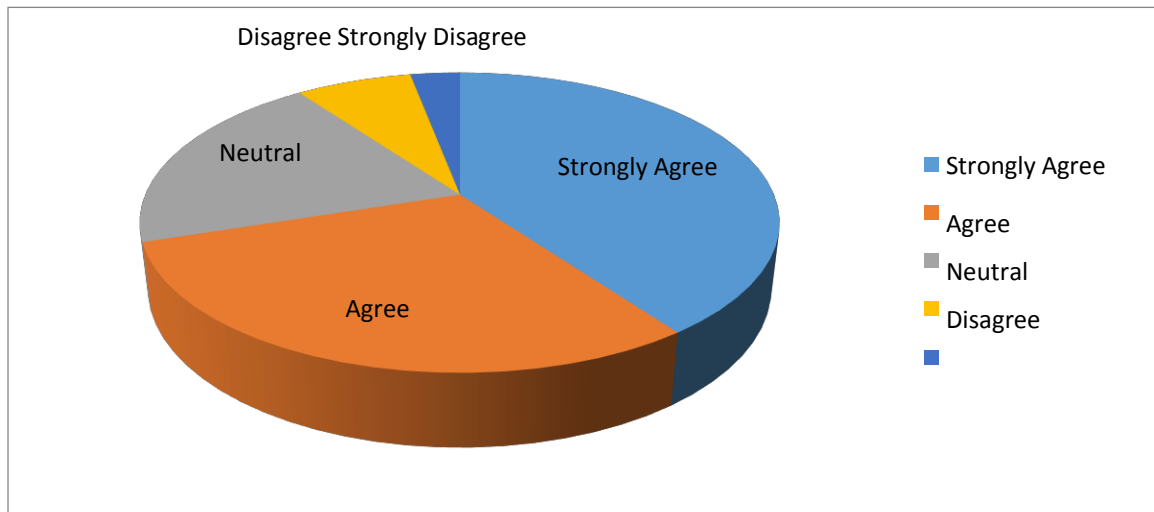


Figure: Reliability

Source: Field Work

According to this statement found that 40% people are agree that MTBL insists on error free records, 30% people agree, 20% people neutral and only 3% people strongly disagree.

Responsiveness

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
MTBL keeps customers informed about when services will be performed	12%	30%	42%	12%	4%
Employees in MTBL give your prompt service	30%	30%	27%	7%	6%
Employees in MTBL are always willing to help you	25%	45%	10%	15%	5%
Employees in MTBL are never too busy to respond to your request	20%	42%	18%	12%	8%

6. MTBL keeps customers informed about when services will be performed

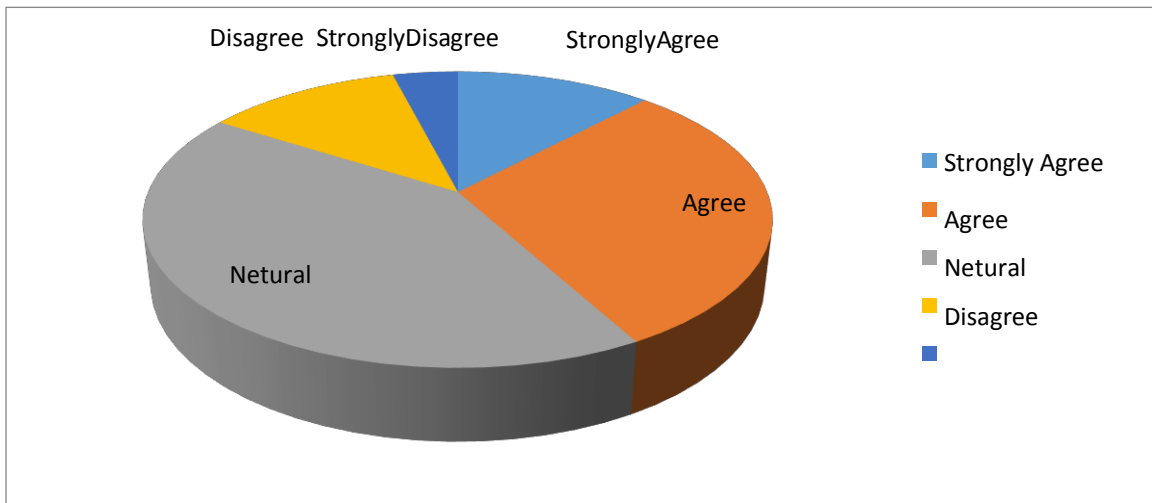


Figure: Responsiveness

Source: Field Work

According to this statement found that 42% people are given neutral answer, 30% people are agree that and 4% people are disagree.

7. Employees in MTBL give your prompt service

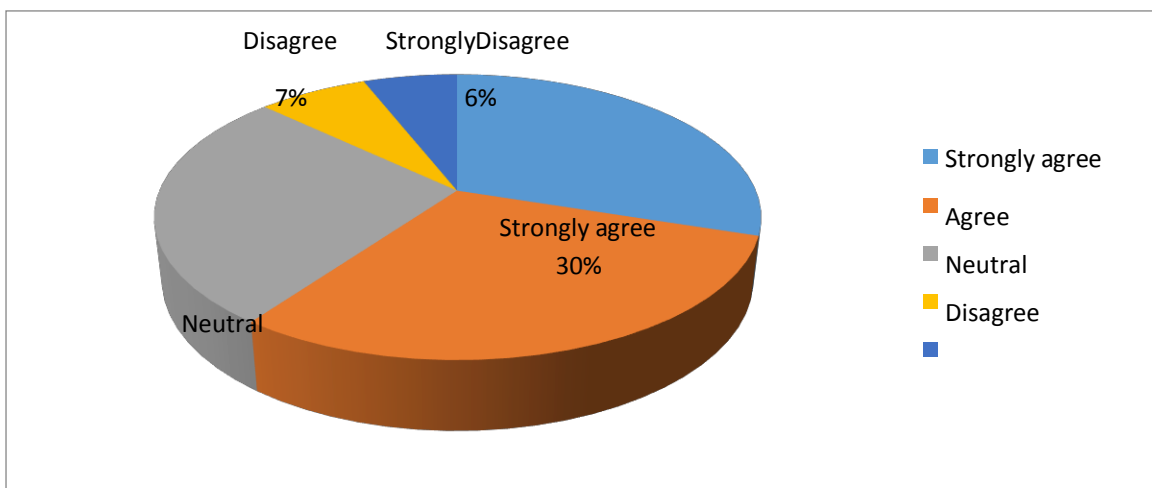


Figure: Responsiveness

Source: Field Work

From the above pie chart 30% people are strongly agree, 30% people are agree that Employees in MTBL give you prompt services, 65 people are strongly disagree this.

8. Employees in MTBL are always willing to help you

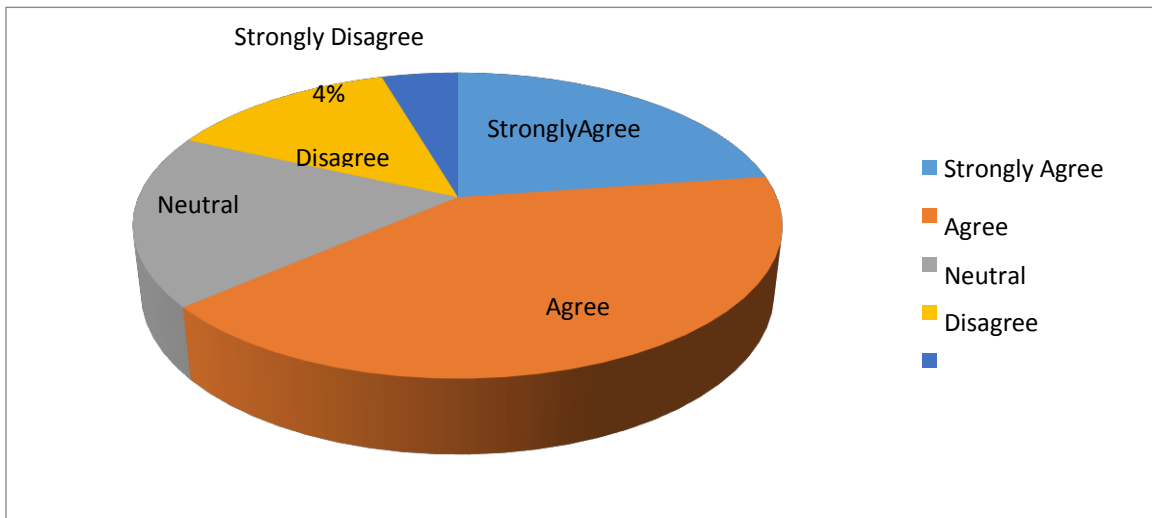


Figure: Responsiveness

Source: Field work

From the above pie chart 45% people are agree, 25% people are strongly agree that Employees in MTBL are always willing to help you, 5% people are strongly disagree this.

9. Employees in MTBL are never too busy to respond to your request

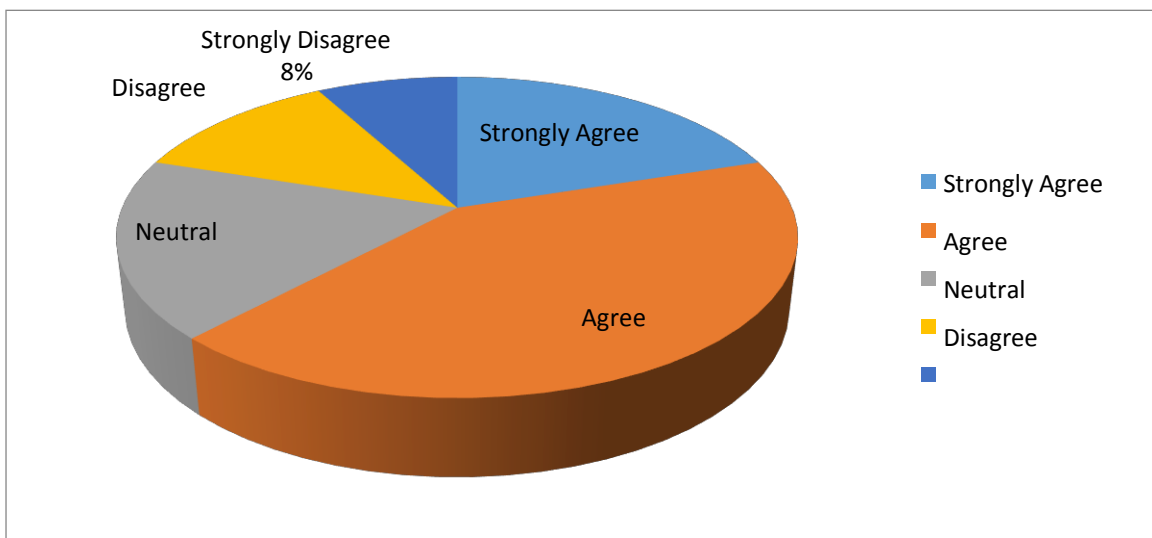


Figure: Responsiveness

Source: Field Work

From the above pie chart 42% people are agree, 20% people are strongly agree that Employees in MTBL are never too busy to respond to your request, 8% people are strongly disagree this.

Assurance

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The behavior of employees in MTBL instills confidence in you.	11%	22%	52%	12%	3%
You feel safe in your transaction with MTBL.	20%	25%	27%	17%	11%
Employees in MTBL are consistently courteous with you.	13%	45%	20%	12%	10%
Employees in MTBL have the knowledge to answer your questions.	25%	32%	28%	10%	5%

10. The behavior of employees in MTBL instills confidence in you.

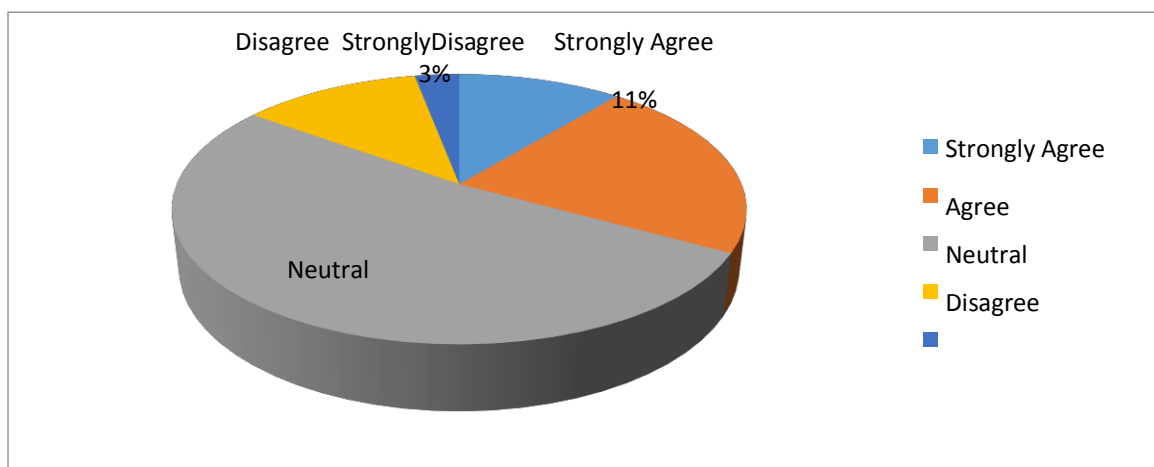


Figure: Assurance

Source: Field work

From the above pie chart 52% people are neutral, 25% people are agree that The behavior of employees in MTBL instills confidence in you , 3%people are strongly disagree this.

11. You feel safe in your transaction with MTBL.

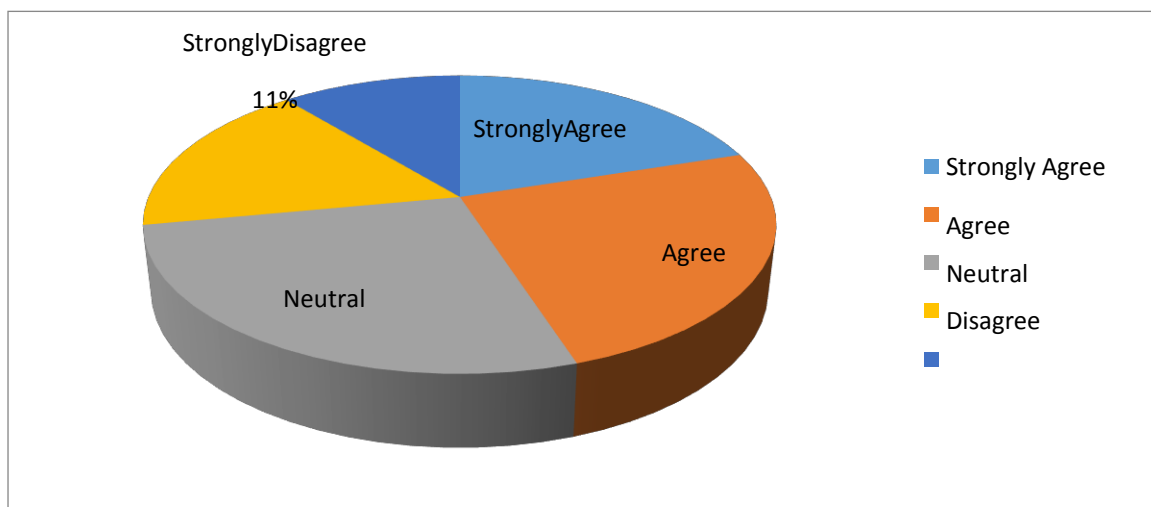


Figure: Assurance

Source: Field work

From the above pie chart 27% people are neutral, 22% people are agree that You feel safe in your transactions with MTBL 11% people are strongly disagree this.

12. Employees in MTBL are consistently courteous withyou.

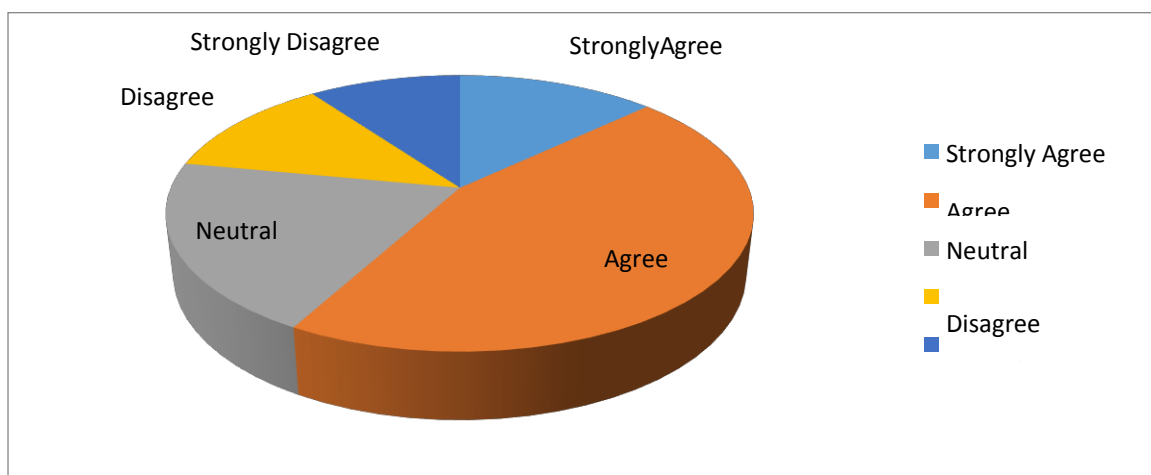


Figure: Assurance

Source: Field work

From the above pie chart 45% people are neutral, 13% people are strongly agree that Employees in MTBL are consistently courteous with you 10% people are strongly disagree this.

13. Employees in MTBL have the knowledge to answer your questions.

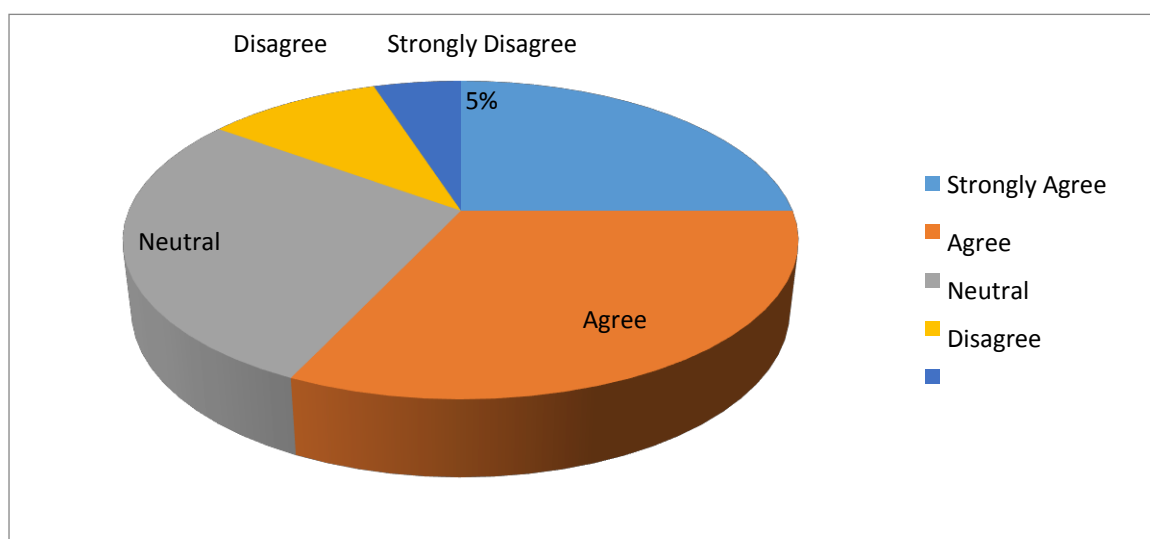


Figure: Assurance

Source: Field work

From the above pie chart 32% people are neutral, 28% people are agree that Employees in MTBL have the knowledge to answer your questions 5% people are strongly disagree this.

Empathy

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
MTBL gives you individual attention.	11%	35%	12%	20%	30%
MTBL has operating hours convenient to all its customers.	15%	45%	20%	35%	5%
MTBL has employees who give you personal attention.	10%	25%	40%	12%	13%
The employees of MTBL understand your specific needs.	20%	34%	18%	12%	18%

14. MTBL gives you individual attention.

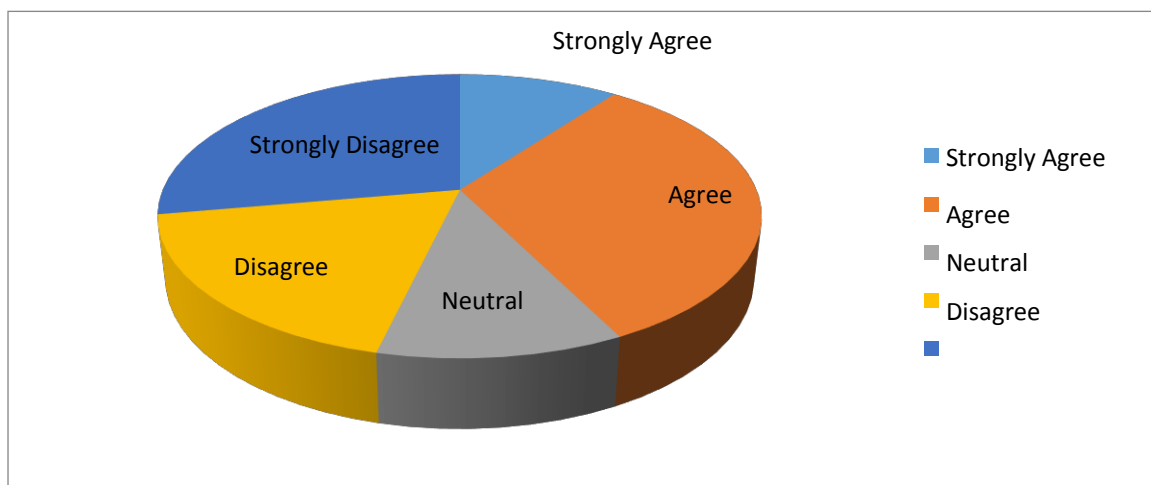


Figure: Empathy

Source: Field work

From the above table found that 35% people are agree, 20% people are strongly disagree that MTBL gives you individual attention 3% people are disagree this.

15. MTBL has operating hours convenient to all its customers.

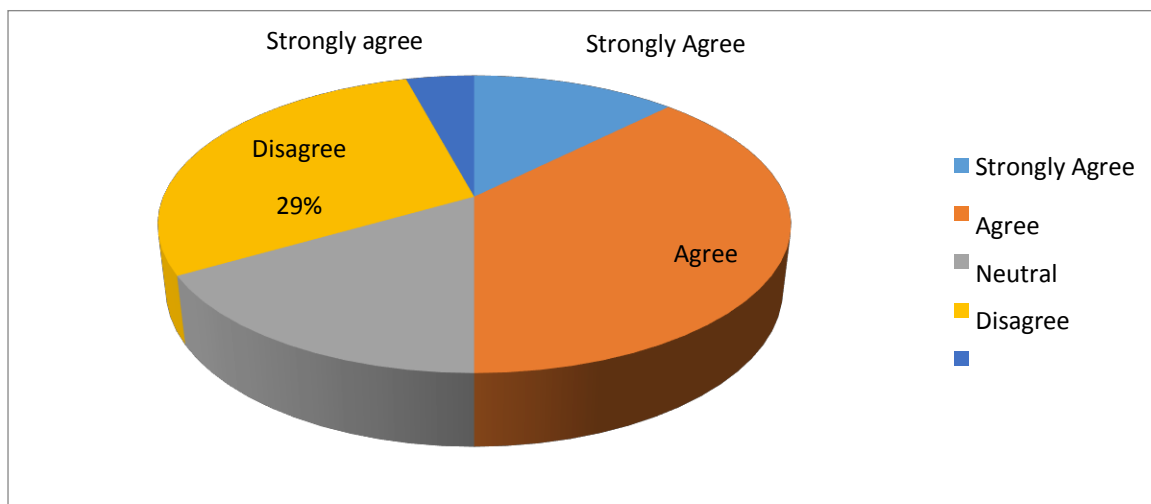


Figure: Empathy

Source: Field work

From the above pie chart 45% people are agree, 35% people are disagree that MTBL has operating hours that are convenient to all its customers, 5% people are strongly disagree this.

16. MTBL has employees who give you personal attention.

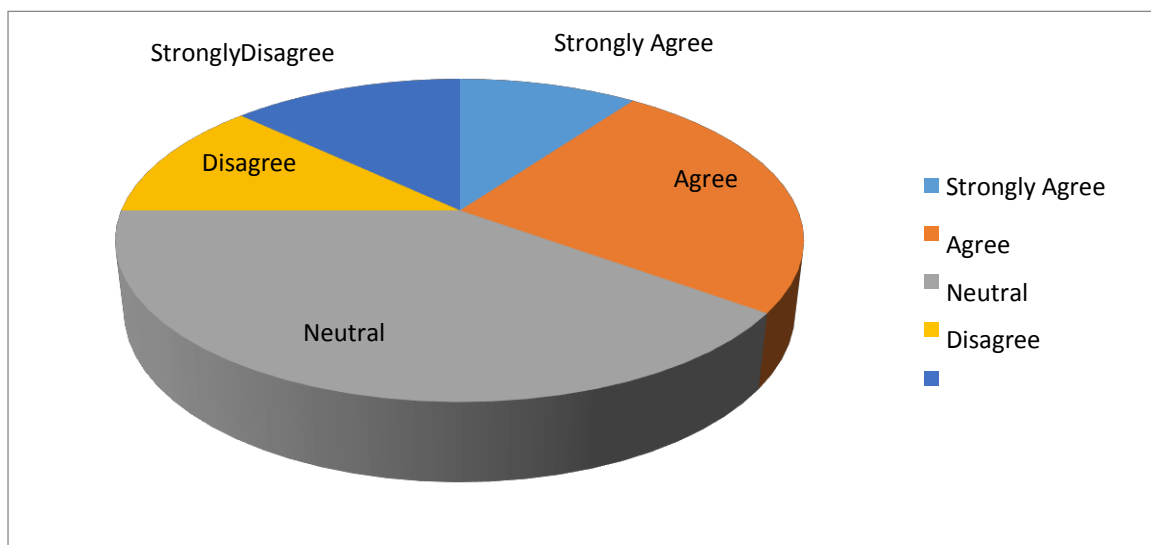


Figure: Empathy

Source: Field work

From the above pie chart 34% people are agree, 25% people are agree that MTBL has employees who give you personal attention 13% people are strongly disagree this.

17. The employees of MTBL understand your specific needs.

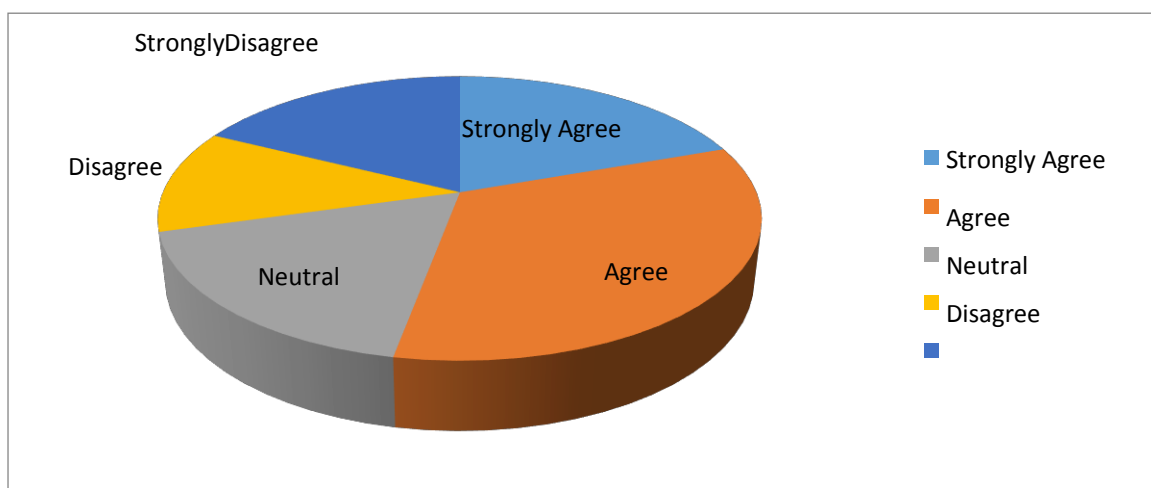


Figure: Empathy

Source: Field work

From the above pie chart 34% people are agree, 20% people are strongly agree that Employees Of MTBL understand your specific needs 18% people are strongly disagree this.

Tangibles

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
MTBL has modern-Looking equipment.	13%	40%	12%	20%	15%
MTBL physical features are visually appealing.	20%	35%	37%	5%	3%
MTBL employees appear neat	25%	35%	16%	12%	12%
Materials associated with the service are visually appealing at MTBL.	18%	50%	12%	15%	5%

18. MTBL has modern-Lookingequipment.

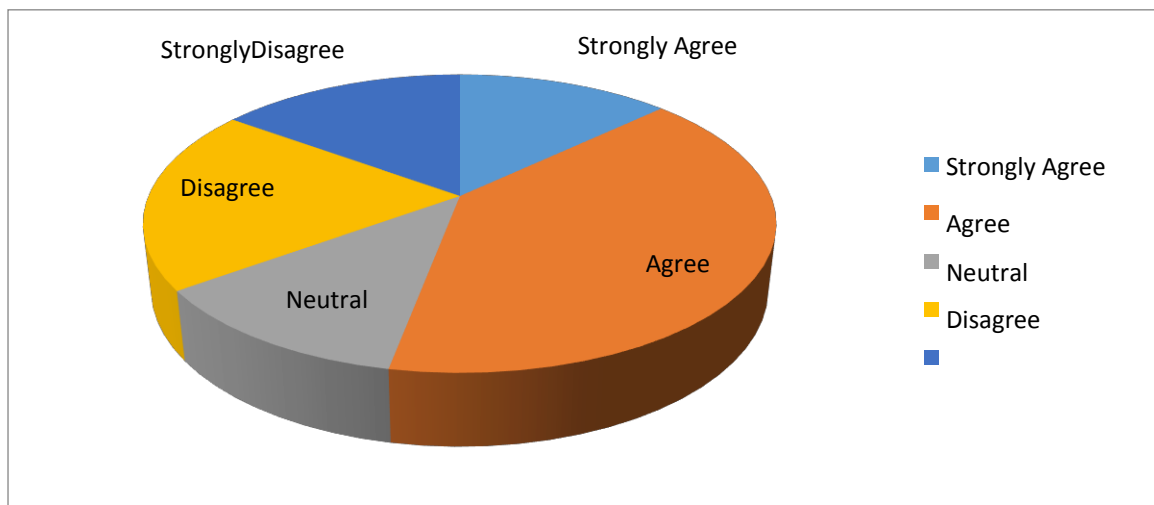


Figure: Tangibles

Source: Field Work

From the above pie chart 40% people are agree, 20% people are disagree that MTBL has modern-looking equipment and 15% people are strongly disagree this.

19. MTBL physical features are visually appealing.

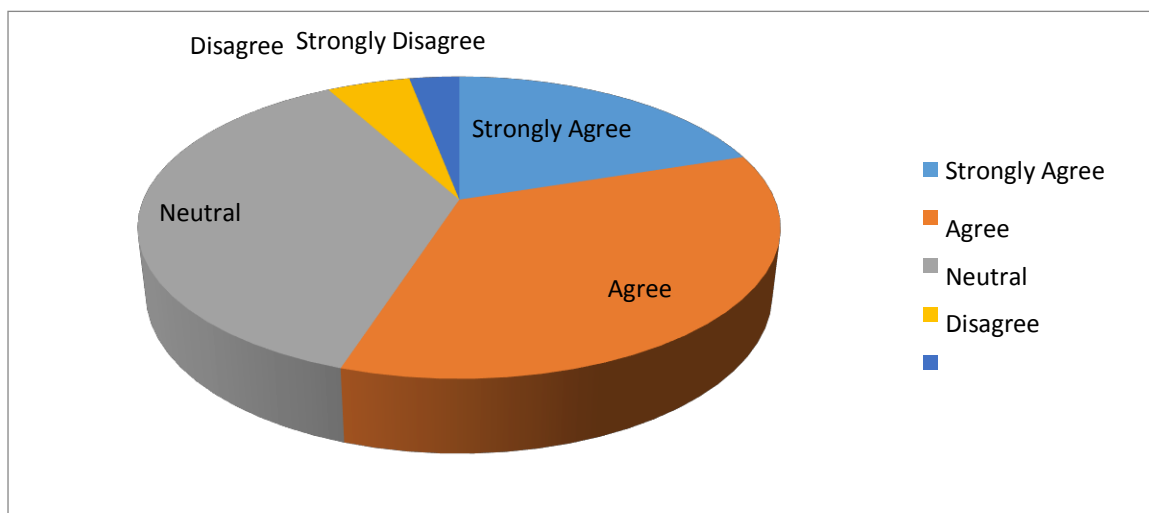


Figure: Tangibles

Source: Field work

From the above pie chart 37% people are neutral, 35% people are agree that MTBL physical facilities are visually appealing and 3% people are strongly disagree this.

20. MTBL employees appear neat

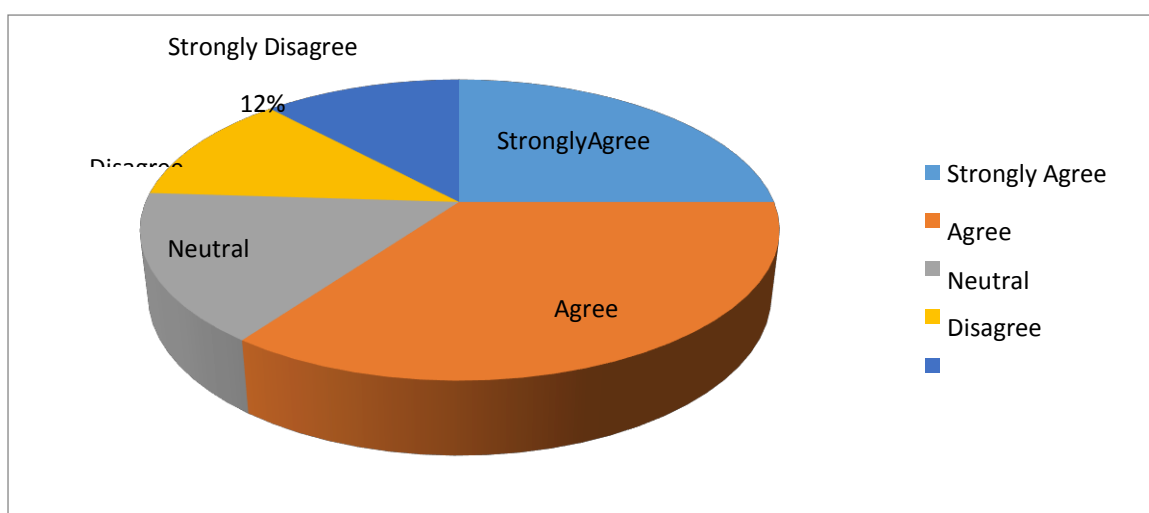


Figure: Tangibles

Source: Field work

From the above pie chart 35% people are agree, 25% people are strongly agree that MTBL employees appear neat and 12% people are strongly disagree this.

21. Materials associated with the service are visually appealing atMTBL.

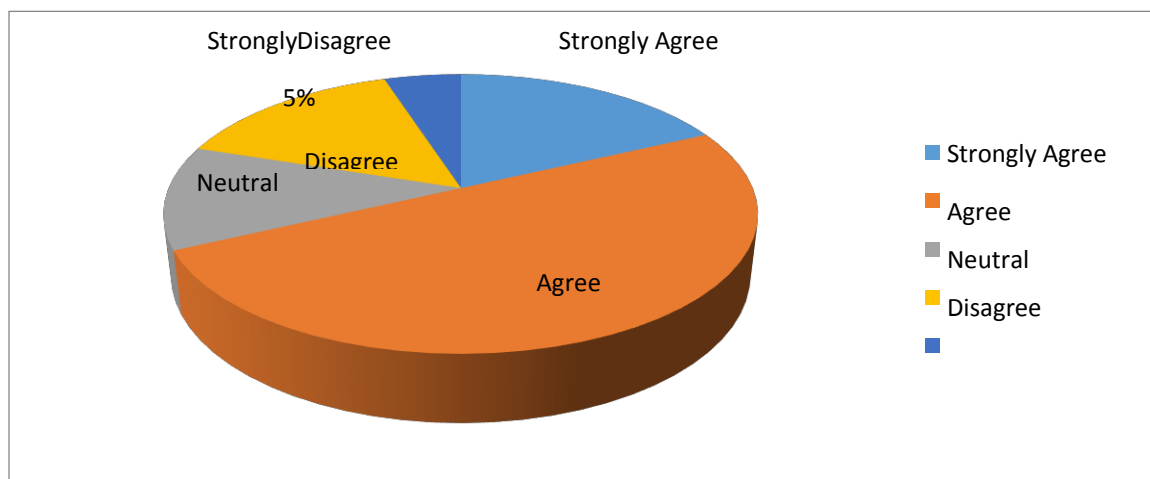


Figure: Tangibles

Source: Field work

From the above pie chart 50% people are agree, 18% people are strongly agree that Material associatedwiththeservicearevisuallyatappealingMTBLand5%peoplearestronglydisagree this.

CHAPTER-5

Finding, Recommendations and Conclusions

5.1 Problems Identified

- MTBL has almost 106 branches throughout the country and most of the branches are in Dhaka and Chittagong. So the service coverage of MTBL in other districts is very narrow.
- MTBL has maintained lengthy process in maintaining record for any type's of data sending and receiving such as issuing debit card and cheque book. Sometimes it's good as it become secured and sometimes it has negative effect that the customer become bored and it takes more time to maintain the process.
- Employees in MTBL do not understand customer's queries due to their lack of knowledge and training.
- Employees of MTBL do not understand their customer specific needs lack of their efficient knowledge and techniques.
- The Bank has adopted online banking. It provides all the modern services with latest technology.
- The branch frequently face network problem but there are no network operator in the branch. Every time the branch has to call network operator from Head Office, which cause loss of many valuable time.
- The communication network used for online banking by the bank often goes down, which cause many problems to the clients to make or get payments or balance transfer and hamper their business.

5.2 Recommendations

In Recommendations, certain suggestions can be followed. They are given below.

- MTBL should focus on the marketing aspects to let customers know about their products and offerings and more promotion should be given to attract new customer. So that customer will know the benefit of becoming customer in Mutual Trust Bank Limited through different advertisement and marketing program. For that they can use print media, electronic media or they can distribute leaflets to customers, also they can set up stall in different tradefair.
- AneedtoextendbranchnetworkandmorenewbranchtobeopenedinotherCitiesand Towns of Bangladesh to reach out the PotentialCustomers.
- Difficulties in account opening procedure should be reduced. If they cancel the introducer system they can collect more deposit through opening ofnew accounts and, hence, it will also satisfy thecustomers
- Mutual Trust Bank Ltd. should emphasis more on empathy to customers which means that MTBL should take more attention to individual care of customers and solves their specificneeds
- MTBL should reduce their ATM and Credit card charge. Extra charge is discouraging customers to make business withMTBL.
- Employees should more sincere about theirresponsibility.
- Improve office atmosphere to give customers friendlyfeeling.
- Have to aware about customer'sright.
- Have to aware priority to the existingcustomers.
- Associatesshouldbe morecarefulabouttheirdutiesbecausecustomers'satisfactionis a big deal.
- They can arrange more CSR activities and take sponsorship forsocialization.

5.3 Conclusion

Mutual Trust Bank Limited has earned a good reputation around Bangladesh. Despite competition among banks operation in Bangladesh both local and international, MTBL has made remarkable progress, practically in every sphere of its activities. But they have their competitors who actively striving to take the advantages in every side. They should aware about this. They have reputation about online banking transaction. Customers are quite satisfied about the online banking. But the users of online banking are limited in regard to their total customers. It must be a concerning fact. They try to satisfy their customer through providing different service. So, they should improve their service quality to attract more customers. None the less, they have launched new technology to give fastest service to their customers. For sustainable growth, by implementing new technology and innovation they have to walk with the time. In this purpose, they have to identify their strength and need to recover their weak sides.

CHAPTER-6

References & Appendixes

6. References

1. Website of Mutual Trust Bank Limited.

<http://www.mutualtrustbank.com/>

2. MTBL's Annual report.

3. Prospects of Mutual Trust Bank Limited.

4. <https://www.bb.org.bd/>

5. Valaire A. Zeithaml, Service Marketing, 6th Edition, McGraw Hill Education, India 2013.

Appendix

An Evaluation of Customers' Satisfaction Level of Mutual Trust Bank Limited

Questionnaire

Dear Sir or Madam,

This is a questionnaire from **Daffodil International University** to collect data on service quality of **Mutual Trust Bank Limited**. This survey is designed to look at the various needs of the customer and its level of fulfillment.

The Survey will take about 8 to 10 minutes to complete. There is no right or wrong answer. Particular in this survey is completely voluntary. To ensure that your responses are strictly confidential, please don't identify yourself anywhere in the survey. Please try to complete all the questions. Your individual responses will be combined with those of other respondent & only aggregated data will be reported. Thanks for taking the time to share your valuable opinion.

I would like to know whether you Strongly Agree =5, Agree =4, Neutral =3, Disagree =2, Strongly Disagree =1, with each statement. Please circle (0) the number that response your opinion correctly.

1. Gender

a) Male b)Female

2. Age of therespondent

Age(Years)	18-30	31-40	41-50	Over 50
	a	b	c	d

3. Maritalstatus

a) Single b)Married

4. Professions

a) Housewife

b)Student

c) Private ServiceHolder

d) Govt. ServiceHolder

e) Business

5. MonthlyIncome

a) Below25000Tk

b) Above 25000Tk to40000Tk

c) Above 40000Tk to60000Tk

d) Above 60000Tk to80000Tk

e) Above80000Tk

Reliability	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Mutual Trust Bank Limited is the most preferred service provider bank	5	4	3	2	1
When the customers have a problem, MTBL shows a sincere interest in solving it.	5	4	3	2	1
MTBL performs the service right the first time.	5	4	3	2	1
MTBL provides its services at the time it promises to do so.	5	4	3	2	1
MTBL insists on error free records.	5	4	3	2	1

Responsiveness	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
MTBL keeps customers informed about when services will be performed	5	4	3	2	1
Employees in MTBL give your prompt service	5	4	3	2	1
Employees in MTBL are always willing to help you	5	4	3	2	1
Employees in MTBL are never too busy to respond to your request	5	4	3	2	1

Assurance	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The behavior of employees in MTBL instills confidence in you.	5	4	3	2	1
You feel safe in your transaction with MTBL.	5	4	3	2	1
Employees in MTBL are consistently courteous with you.	5	4	3	2	1
Employees in MTBL have the knowledge to answer your questions.	5	4	3	2	1

Empathy	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
MTBL gives you individual attention.	5	4	3	2	1
MTBL has operating hours convenient to all its customers.	5	4	3	2	1
MTBL has employees who give you personal attention.	5	4	3	2	1
MTBL has your best interest at heart.	5	4	3	2	1
The employees of MTBL understand your specific needs.	5	4	3	2	1

Tangibility	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
MTBL has modern-Looking equipment.	5	4	3	2	1
MTBL physical features are visually appealing.	5	4	3	2	1
MTBL employees appear neat	5	4	3	2	1
Materials associated with the service are visually appealing at MTBL.	5	4	3	2	1