

Report On
The Relationship of Customer Satisfaction with Deposit and
Premium Banking of BRAC Bank Limited

By

Md. Alamin Bepari
Student ID: 14204071

An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of
Bachelor of Business Administration

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Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

Md. Alamin Bepari
14204071

Supervisor's Full Name & Signature:

Tofazzal Hossain
Lecturer, BRAC Business School
BRAC University

Letter of Transmittal

Tofazzal Hossain
Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of internship report

Dear Sir,

I am glad to submit my internship report for the completion of my degree on Bachelors of Business Administration. You will be glad to know I successfully finished Internship program at BRAC Bank, Retail Banking Division, under the supervision of Mr.Almas Hossain, Associate Manager of products, Deposit & NFB. It has been a great privilege to work and learn from such helpful supervisor in a cordial environment.

It was a great experience for me to work at renowned Bank and gain in-depth knowledge on how bank operates and handle clients.

I am grateful to you for your guidance and kind cooperation at every step of my attempt on this report. I shall remain deeply grateful if you kindly go through my report and evaluate my performance.

Sincerely yours,

Md.Alamin Bepari
14204071
BRAC Business School
BRAC University
Date: September 29, 2019

Non-Disclosure Agreement

The non-disclosure agreement is made and entered into by and between BRAC Bank Limited and the undersigned student at BRAC University Md.Amin Bepari.

Acknowledgement

I express most deep gratefulness to each individual person. They furnished me with the likelihood to finish this report.

Firstly, I express my gratitude to the Allah for making my attempts fruitful. Next, I want to thank my parents for all their support.

After that, I want to thank my supervisor, Mr.Tofazzal Hossain, Lecturer of BBS for his constant and spontaneous support. His suggestions helped me in every stage to complete this report.

My genuine appreciation goes Mr.Almas Hossain, Associate Manager of Product, Deposit & NFB for giving me the opportunity to work under his supervision and allocating me with works that helped me to learn so much. It would have been difficult to achieve the report so easily without his support.

However, I give my respect and gratitude to Sarah Anam, Head of Product, and Deposit & NFB for her constant support. Then the entire teams of Retail Banking Division, BRAC Bank Limited, who have made me feel very comfortable from the very beginning till the end. In these three months they have helped to learn work through discipline. The environment was so friendly and helpful throughout my internship. This report is the result of the cooperation of the team.

Lastly, my special thanks to the entire employees in the BRAC Bank limited who support me in finishing this report.

Executive Summary

This report has been prepared on Customer Satisfaction and its relationship with Deposit and Premium Banking at BRAC Bank Limited, which covers all the non- confidential details about the organizations Customer Satisfaction and it also shows my work as an intern for a period of 3 months. The first chapter is an introduction to the report which includes rationale of the study, objective of the report, methodology, scope and limitations. It helps to give a clear idea on what the paper is about. The second chapter describes on BRAC Bank limited. It includes brief knowledge over the company and how it operates. The third chapter is the research portion focusing on Customer Satisfaction's relationship with Deposit and Premium Banking at BRAC Bank Limited. The chapter includes the research question, research model, the sample that has been used and all the other necessary details about the research. The last chapter is a focus on the data analysis of the research conducted, the findings, the recommendations and the concluding statement for the report.

Keywords: Deposit, Premium Banking, BRAC Bank, Customer Satisfaction.

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List of Acronyms

BBL- BRAC Bank Limited

PB- Premium Banking

CA- Current Account

SA- Savings Account

TDA- Term Deposit Annual

FD- Fixed Deposit

NFB-Non Funded Business

SPSS- Statistical Package for the Social Science

Glossary

Deposit

A deposit account is a savings account, current account or any other type of bank account that allows Money to be deposited and withdrawn by the account holder.

Premium Banking

Premium Banking is also called private banking. There are certain categories that some customer considered as a premium banking customer. They get some extra facilities from BRAC Bank Limited.

Chapter 1

Introduction

1.1 Origin of the Report

As we know an internship may be a brief period of work to pick up involvement by working in an organization for three to four months. A country's money related status is sweet or terrible; it overwhelmingly depends on the keeping money division. The measurement of managing an account has been changing all over the world in brief arrange of time. The banks in our nation, are attempting to keep pace with the world wide alter. For banks, the clients are the most component.

Consideration in each field, on hand encounter is required beside by hypothetical courses to shape the aptitudes and information of understudies. And in the stud of any business, the on hand encounter makes distinction in numerous viewpoints.

The rudimentary reason of the report is to fulfill the necessity of the course of BUS400 of BBA program at BRAC University. For the competition of this course and my internship program, I worked at one the foremost well known banks in Bangladesh which is BRAC Bank Limited. In my twelve weeks of practice period, I worked in the products department under Retail Banking Division. This report has been arrangrd by the supervision of Md. Tofazzal Hossain, Lecturer of BRAC Business School, and Md. Almas Hossain, Associate Manager, Deposit and NFB. During my practice period, I have observes how deposit and premium banking ensures the customer satisfaction of BRAC Bank Limited, subsequently I have chosen this topic.

1.2 Objective of the Study

The following objectives were met in this report:

- ✓ Understanding the operations of deposit and premium banking of Retail Banking Division
- ✓ Understanding the relationship between deposit (NFB) also premium banking with the clients.
- ✓ Getting to know about how deposit (NFB) and premium banking keeping money work to serve their customer
- ✓ Assessing the resourcing work exercises of the particular department

1.3 Methodology

Primary and secondary data sources were used in this report. And those are given bellow-

Primary Sources:

- A survey was done by using questions
- Conducting interview on BBL customers
- Evident Observation

Secondary Sources:

- Former published annual report of BBL
- Former published journals, articles etc
- BBL's website was also used for collecting data

1.4 Scope of the Study

Deposit & NFB and premium banking may be a vital item of retail banking division. Since it makes a difference determined how a company made benefit by the assistance of deposit items and to persuade their workers and make a extra ordinary view point foe their trade; all the works are associated. This report gives a brief thought of how customers fulfillment is influenced by deposit & NFB and premium banking. It will too give a common understanding on how the product department of retail banking division of BRAC Bank Limited.

1.5 Limitations of the Study

- Shortage of time is genuine restriction that discourages me to consider a strong report and to create exhaustive report. The brief work time outline term was for three months which was not adequate to get it the execution of each perspective of report.
- As I worked in product department of BBL, so I as it were got the chance to work with this data that's why I focused primarily on premium banking sector. Within the ponder, a few information was secret which was the greatest deterrent to bargain with.
- Lack of compelling thinks about on the zone was moreover a primary concern as premium banking, investigates are not accessible on secondary data. That's why I had to confront issue with respect to this issue.
- Lack of information or of dependable information was moreover the greatest issue in of the report because it is exceptionally much particular segment.

Chapter 2

Overview of the Company

BBL has been quickest finished company in early for a long time. BRAC Bank Constrained works where advantage and social obligation associated to each other. BRAC Bank centers on looking for after unexpected showcase. The Bank's impression has created to a broad number presently a day.

Corporate information:

BRAC Bank was established in 2001. Their enlisted head office is Anik Tower, 220/B Tejgaon Link Road, Dhaka-1208. They have right now 186 branches all over Bangladesh. Their add up to income is 9.26 Billion BDT. BRAC bank has 447 ATM'S all over the nation as well as 1800 Settlement Conveyance Focuses. At display they have more than 8000m workers. They have their claim site address which is <http://bracbank.com>. They did their introduction in Fourth July 2001 and marking with IFC as budgetary pro in 8th may 2004. They have presented their to begin ATM on third April in 2005. They recorded in "DSE" on 28th January 2007. In addition graduation of offer trading DSE and CSE date was 31st January 2007.

2.1 Products and Services

BRAC bank has restricted offers diverse items to their Retail clients. The items are given below:

Products:

- Providing Deposit service
- Providing Cards service
- Providing Loans Service

Loan Services:

- Providing Home loan
- Providing Auto Loan
- Providing Personal Loan like salary or business loan
- Providing Secured Loan

Cards Services:

- Providing Debit Card Facility
- Providing Credit Card Facility
- Providing Hajj Card Facility
- Providing Travel Card Facility
- Providing Gift Card Facility
- Providing Health Card Facility

Deposit Services:

- Opening Current Account
- Opening Salary Account
- Opening Savings Account
- Opening Short Term Deposit Account
- Opening Aporajita Account
- Opening Residence Foreign Currency Account
- Opening Non-Residence Foreign Currency Account

- Opening Tipple Benefit Savings Account
- Opening Fixed Deposit Account

2.2 Vision and Mission

Vision:

Building beneficial and socially able cash associated establishment focusing on showcase and trade with development potential moreover serving their share holders to make a straight forward strong evenhanded and where as not poverty Bangladesh.

Mission:

Keep up reasonable store development. Company resources to be sponsored through self-risk planning and advancement in resources. Be that as it may, nonstop endeavor to non supported pay and accomplished collaborations between organization .at last, keep a jumper-controlled condition with no exchange of organization.

2.3 Job Responsibilities

The Internship program was outstandingly down to soil and in the midst of three months momentary work program I was doled out particular work out. But most basic assignments were:

- Preparing correlative plane terminal “Pick-Drop” and “Meet-Greet” advantage for beneficial clients by persistently checking their equalizations. The activity was asserted through Microsoft outlook.

- Preparing “Health Voucher” with the want of complementary yearly once well being checkup at Apollo, Square and joined together Clinic for critical clients.
- Preparing month to month Birthday cake movement list of premium banking clients. I had to check whether they fulfill the necessities or not.
- Premium Banking Upgrading concurring to ask from Retail Banking division . in case a clients keep up to 40 lac at a point the upgrade ask is grasped because it were at that point a people gets to be premium banking customer.
- Receive and check through month to month bills from divers marshal organizations, Four points by Sheraton, Intercontinental, Aamari for the premium banking clients.
- Disseminating different voucher and basic records to 186 branches of BRAC Bank limited autonomously pressing them through mail room.
- Collecting POS data of individual months and cross checking them with particular bill’s list for common and premium banking clients.

Chapter 3

Research Project

3.1 Introduction

A monetary Cognizant Organization is continuously mindful of the fulfillment level of the client. Retail Banking Division Gives cash related support to the clients. Retail Banking Division of BRAC Bank offers diverse sorts of advance. In conjunction with these sort of advances benefit BRAC Bank gives divers sorts of offers to their clients and Premium Banking clients additional benefits. Whereas running such commerce Bank ought to not continuously think around benefit and advantage. A business's benefit specifically influenced by client fulfillment (Houmbarg, 2007). Be that as it may, indeed on the off chance that they think almost their benefit they ought to make their client fulfilled. Clients are most pivotal assets for the commerce and it is exceptionally vital to serve them as long as conceivable. In later times it has been a colossal address to know what the variables that will client fulfillment. There are numerous components in this manner to limit down in this paper will be centering on Deposit and Premium Banking as the Factors that can affect the satisfaction the customer.

3.2 Research Question

The inquiry about address driving this consider is “what is the relationship of client fulfillment with Deposit and Premium Banking at BRAC Bank Limited” this address is utilized to discover out how client fulfillment could be influence at BBL through their Deposit and Premium Banking.

3.3 Research Objectives

In this term paper, our fundamental objective is to discover the relationship of client fulfillment with Deposit and Premium Banking at BRAC Bank Limited. In doing so, this paper will moreover offer assistance BBL and other banks to get it the significant of client fulfillment way better and will act as a rule for future inquire about.

3.4 Literature Review

Satisfaction of the Customer:

Shopper fulfillment is accepted to be the centre reasons of all the organizations. The capacity to fulfill the clients is constitutive for so numerous reasons like, it has been showed up that, the disillusioned or disappointed clients will in common complain to the foundation or explore for the survey from others to calm their mental struggle, customer fulfillment is the filling which the client gets when he/s accepts that benefit has met or surpassed their desires (Chiguvi,2016). In the event that muster organizations does not address such issue instantly, it can have honest to goodness suggestion for occurrence, clients may depend on negative verbal trade. A disappointed client can, in can prevent other clients who are steadfast to the organization. A business's productivity specifically influenced by client fulfillment (Houmbarg,2007). On the off chance that the clients are fulfill at that point they will gotten to be the most important variable to banking sector (Ennew, Binks & Chiplin, 2015).

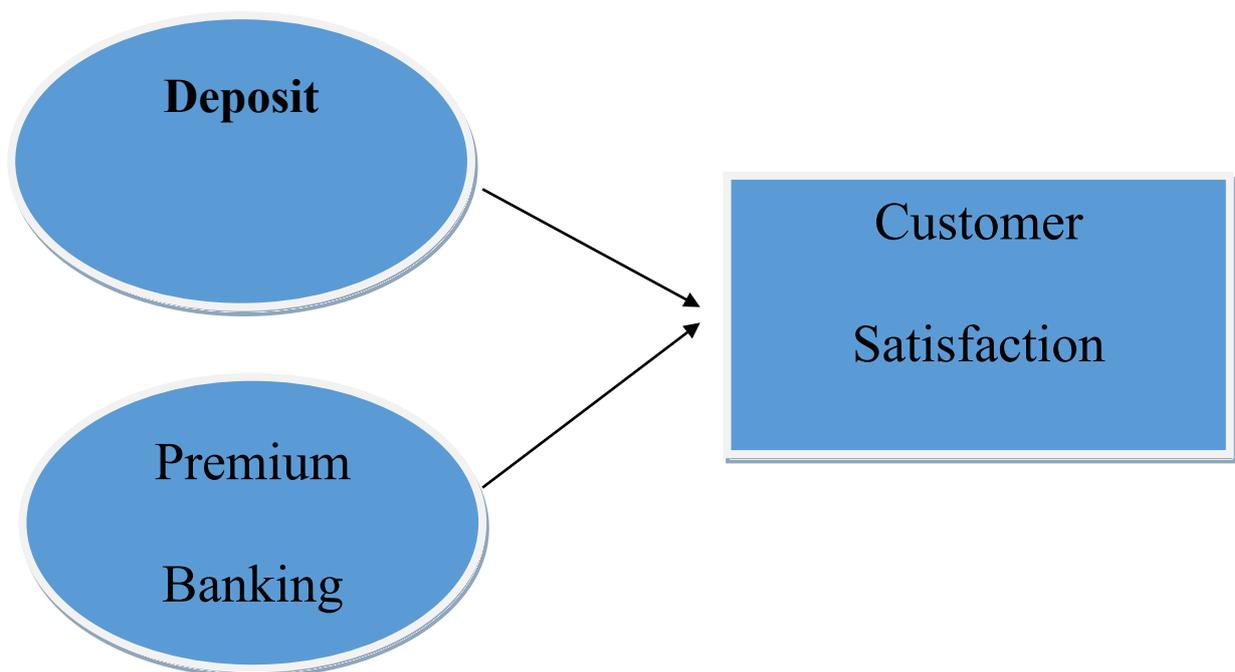
Your intellect is like a bank , what you store is what you will pullback(Warren Buffett,2016). The Retail Department Of BRAC Bank constrained developed at 35% amid the year of 2017, agreeing to investigate. There are assortments of retail item BRAC Bank give for their client and each year they gain tremendous some of cash from this departments conspire they

attempts to deliver all the need bolster for the client which eventually guaranty the higher level of client fulfillment.

Premium Banking is additionally called private managing account. A past ponder an articles appear that, this segment has continuously impacted the Retail Banking industry as well as monetary benefit funds. The capital quality of a bank is related to the' High value' clients Deposit. Creator Avery , H.(2018) in his article “ Private Banking and Riches Administration Overview: Enormous Monsters Dominate” Specified that, “ The Most Noteworthy Calculate Behind Benefit Of Any Firm Has Been the proficiency of relationship managers related with the method with clients”.

3.5 Model Development and Hypothesis

Figure 1-Research Model



Deposit:

Some items are known as one of the foremost productive items beneath retail banking. In each year they got tremendous some cash from current, settled deposit and investment funds account. These are too known as CASA, TD and FD. Since, BRAC Bank wins gigantic some of cash so that they ought to provide all the administration to create their client fulfilled. The concurring to investigate Retail Banking of BRAC Bank constrain at 35% amid the year of 2017. So client fulfillment depends on deposit items.

H1: The satisfaction of the customer positively affected by Deposit.

Premium Banking:

Premium is known as private banking. There is certain some of client get this premium banking benefit. On the off chance that client has more than 40 lac in their CASA account and more than 75 lac in their TD account they will be consider as a premium banking customer. These premiums banking client will get a few additional benefits. For illustration- in each month they get birthday gift, well being voucher, Gift voucher, health voucher, pick-drop and meet& greet service. So premium banking plays a crucial role to guaranty client fulfillment.

H2- There is a positive relationship between Premium Banking and Customer Satisfaction.

Chapter 4

Methodology of Research

4.1 Research Methodology

The strategy utilize for collecting information and gathering fundamental data both quantitative and qualitative. Be that as it may the investigation was conducted utilizing SPSS calculate examination and check reliability.

4.2 Collection of Data

Primary Data collection strategy:

For the essential information I utilize online survey on those who have BRAC Bank accounts. Additionally, those clients have Deposit accounts to BRAC Bank limited.

Secondary Data collection Strategy:

The secondary information was collected from already distributed investigate paper and articles related to client fulfillment found within the web destinations and the bank website.

4.3 Measurement and Sampling Technique

The overview survey were made utilizing the 5 point likert scale and replied in like manner. The study instrument is utilized on a scale of one to five permits the people to precise whether they concur or oppose this idea on a specific subject. I have utilize 5 reaction categories for each address where introductory scale '1' indicates 'strongly disagree' and to final scale '5' demonstrate 'strongly agree'. In addition, to be more particular approximately a respondent judgment the scale '3' demonstrates 'Neutral' which appears that the respondent is befuddled between concur and oppose this idea. The other two things speak to '2' as 'agree' and '4' as 'disagree'. The survey included 18 questions where nine questions were

made for autonomous variable, five questions for the subordinate variables and the other four question contained statistic data.

4.4 Characteristics of Sample

The entire numbers of respondents were 115 which included 60.9% of male and 37.4% female respondents. The statistic examination of the respondents and organized underneath that incorporates information of their age, worker status and income.

	Frequency	Percentage
Gender-		
Male	70	60.9%
Female	43	37.4%
Age-		
18-25	71	61.7%
26-35	37	32.2%
36-45	3	2.6%
46+	4	3.5%
Employment Status-		
Employed	58	50.4%
Self-Employed	11	9.6%
Part-time	7	6.15%
Student	39	33.9%
Income Range-		
5,000-10,000	45	39.1%
11,000-15,000	10	8.7%
16,000-20,000	12	10.4%
21,000+	48	41.7%

Table 1-Demographic Data

Chapter 5

Data Analysis

The survey was checked and affirmed by my regarded faculty and supervisor Mr. Tofazzal Hossain. In addition SPSS computer program was utilized for the unwavering quality test.

Factor Analysis-

Once the location of any lost values or exception is wrapped up, an component examination takes put. In terms of this relationship test, it completely was coordinated with varimax revolution to appear at be that as it may the chosen measures organized on anticipated creates. Three factors were recovered from the examination those are Deposit, Premium Banking and Customer Satisfaction.

Proceeding the investigation, we at to begin with ran KMO and Bartlett's the result is being appeared.

Here-

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.872
Approx. Chi-Square	466.993
Bartlett's Test of Sphericity	df
	21
	Sig.
	.000

Table 2-KMO and Bartlett's

The Bartlett's test of Sphericity appears that it is less than .05 which appears that it statistically significant.

The extraction within the communalities table ought to be more than 0.5 which it was for all of them. This means that all are noteworthy.

	Initial	Extraction
A1	1.000	.986
sq1	1.000	.856
sq2	1.000	.860
pr4	1.000	.892
pr5	1.000	.868
cs4	1.000	.962
cs5	1.000	.839

Extraction Method: Principle Component Analysis

Table 3-Communalities

Table 4-Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.361	62.306	62.306	4.361	62.306	62.306	2.084	29.767	29.767
2	.802	11.463	73.769	.802	11.463	73.769	1.741	24.878	54.645
3	.612	8.741	82.510	.612	8.741	82.510	1.313	18.750	73.395
4	.488	6.969	89.479						
5	.298	4.253	93.732						
6	.243	3.470	97.202						
7	.196	2.798	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix-

The rotated component matrix, moreover known as the loading is the key of rule components examination. It contains gauges of the relationship between each of the factors and the assessed components. It given underneath-

	Component		
	1	2	3
pr4	.877		
pr5	.804		
sq1		.824	
sq2		.832	
cs4			.892
cs5			.542

Extraction Method: Principle Component Analysis

Rotation Method: Varimax with Kaiser Normalization

a. Turn Focalized in 5 emphases

Table 5-Rotated Component Matrix

5.1 Reliability Test

Cronbach's Alpha is utilized to check the under wavering quality and check the degree of inner consistency between different factors. Hair Et A1, (2010) states that cronbach's Alpha in an exploratory test ought to be more than 0.6 or over 0.6 to demonstrate unwavering quality. The test between pr4 and pr5 shows the unwavering quality as the cronbach's Alpha is .865 which is more than .6.however, we can moreover determine from the comes about that sq1 and sq2 too dependable since the cronbach's Alpha is .832. At last, the final test between cs4 and cs5 they are also dependable since cronbach's Alpha is .810.

Cronbach's Alpha	N of Items
.865	2

Cronbach's Alpha	N of Items
.832	2

Cronbach's Alpha	N of Items
.810	2

Table 6-Reliability Statistics

Regression Analysis-

The regression analysis shows that the SQQ means Deposit, moreover, PPR indicates Premium Banking and finally, CCS says it is Customer Satisfaction.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 ^a	.618	.608	1.06188

a. Predictors: (Constant), ppr, sqq

Table 7-Model Summary

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	202.403	3	67.468	59.834	.000 ^b
	Residual	125.162	111	1.128		
	Total	327.565	114			

a. Dependent Variables: ccs

b. Predictors (constant):ppr,sqq

Table 8-Anova

After analyzing ANOVA table it can be said that the complete show is noteworthy because it is lower than 0.05, which is 0.000.

Table 9-Coefficients

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.772	.481		3.683	.000
	sq	.282	.082	.277	3.437	.001
	ppr	.518	.073	.552	7.100	.000

a. Dependent Variable: ccs

Among two of the variables (Deposit and Premium Banking) both has noteworthy affect because it is underneath 0.05, which are sq .001 and ppr .000. Therefore, it can be said that the relationship between Deposit and Premium Banking in significant.

5.2 Findings of the Report

The report was basically centered on client fulfillment. A couple of imperative discoveries were made from it, they are given below:

- Retail Banking Division of BRAC Bank in idealizes condition from each reason. There are few essential discernments exists. For case, Retail Banking division needs progressively junior agents for fresh considerations and correspondence reason.
- Customer Satisfaction had a positive relation with deposit and premium banking administrations. In each year BRAC Bank win tremendous sum of benefit from these two items, so they give additional offers to their qualified customer.
- This report appears that the client fulfillment level is direct to tall of BRAC Bank restricted. In case the clients are attending to be fulfilled at that point they will get more confidence on BRAC Bank since when it includes cash individuals will think

for security. Be that as it may, BRAC Bank gives locker offices with respect to security and securities issues in their each branch.

- The model has been utilized demonstrate noteworthy and it can be utilized for more investigation amid a comparable topic.

5.3 Recommendations

Realizing the approaches to improve benefits is basic victory. Concurring to me, a few suggestions can be make for BRAC Bank's enhancement-

- Customer benefits group ought to be re-introduced as the group is exceptionally vital to basically analyze the client fulfillment level and for commutation. This unit too plays a diversion changing part in advancement of client satisfaction.
- Customer benefits workers ought to get more preparing so that they can unravel client issue inside brief period of time.
- Premium banking segment ought to have more offices toward their tall esteem clients and the offices ought to meet the customer fulfillment level.
- Administration ought to be more cognizant with respect to client fulfillment. So, that they can give administrations to the clients exceptionally rapidly and easily without any disruption.
- Finally, administration ought to analyze the client fulfillment of BRAC Bank and take activity to make strides on their shortcoming by taking the steps. This will offer assistance them to extend client fulfillment level in future.

5.4 Conclusion

BRAC Bank is one of the driving banks in our nation and it has earned a great notoriety inside bank industry. In banking industry right presently there's a tall challenge to be lively in Bangladeshi managing account industry. Each bank has their exceptionally possess unprecedented thoughts for their clients and they have a solid client base for operation. BBL endeavors to fulfill their client through giving different organization. In any case, neighborhood banks are also with their deceiving methodology and BRAC Bank must compete with adjacent and outside banks both. They ought to encourage advanced advancement to supply the quickest administrations to their clients. Premium banking can be essential segment to make strides the benefits level in banking division of Bangladesh. Within the conclusion it can be said that, banking is all approximately dangers and it is construct on accept the clients. BRAC Bank may be a bank that continuously fulfills its obligations towards its clients and brings bliss in their lives.

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Appendix A.

Questionnaire

1-Personal Information

a. Gender

- Female
- Male
- Prefer not to say

b. Age

- 18-25
- 26-35
- 36-45
- 46+

c. Employment Status

- Employed
- Self-employed
- Part Time
- Student

d. Income Range

- 5000-10000
- 11000-15000
- 16000-20000
- 21000+

2- Deposit

1. The Quality of Deposit Service is good

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Disagree

2. Quality of Deposit Service Representatives are good

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Disagree

3. The employees solved deposit related problem within a short amount of time

- Strongly Disagree

- Disagree
 - Neutral
 - Agree
 - Strongly Disagree
4. Solutions for Deposit related problem given by the employees are effective
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Disagree

3-Premium Banking

1. The Bank Provides Good Interest Rate to Premium Banking Customer
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Disagree

2. The Bank is Known to give Extra Facilities to Premium Banking Customer
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Disagree

3. BRAC Bank provides premium banking service to their eligible customer
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

4. BRAC Bank Provides “Buy one get one and Buy one get two” Premium customer
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

5. The Bank sends gift voucher to their premium Banking customer
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

3- Customer Satisfaction

1. The Bank Provides Bank Guarantee to their customer
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

2. Full Priority Given to Customer Service
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

3. There's Confidentiality of Account and Transaction
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

4. The Information Provided by the Bank Is always Accurate
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree

5. Bank Procedures are very Standardized
 - Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree