



Report

On

**An investigation to customer satisfaction level of NCC Bank
LTD in the general banking services**

Submitted To

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Date of Submission: 30.11.2016

Letter of Transmittal

Humaira Naznin

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Subject: Submission of the Internship Report

Dear Madam,

It is a great pleasure for me to submit the internship report as a part of my BBA program to you that I am assigned to prepare under your direct supervision of the topic entitled “An investigation to customer satisfaction level of NCC Bank LTD in the general banking services”. I am fortunate enough that I have got an experience and efficient professional team in the Bank. I have got an opportunity to work with them at different Departments to learn their “activities and services that they provide to the customer” effectively.

I tried my best to show my skill, which is achieved by 3 months, practical experience of this report. Finally I would like to assure that I will remain standby for any clarification and explanation when required.

Thank you in advance for your kind assistance. I enjoyed working on the report and hope you will consider all my mistakes generously.

Sincerely Yours,

.....

Mysha Chowdhury

ID. No: 12104138

BRAC Business School

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Dhaka.

Acknowledgement

My acknowledgement begins with thanking my academic supervisor Mrs Humaira Naznin, who has provided me suggestions for making this Final Internship Report and also provided me with format for making and preparing the whole report. I like to thank madam for her generous cooperation and regular supervision that made me really confident about the desired outcome of my internship project.

I would like to show my warm hearted gratitude to the whole Department of NCC Bank which has provided me with great deal of information's, adequate data and finally cooperated me for the accomplishment of the report successfully. I would like to thank each staffs of the different Department. I am especially grateful to A.S.M. Iqbal Hossain (Deputy Manager) for his invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under him and really grateful to him for a big time for helping me in my each and every step of work at office.

After that I would like to thank Mr. Anis Ahmed (Loans and Advance Department), Mr. Mohammad Chowdhury Imran Khan (SME Department) & Mr. Anisur Rahman (Head of Credit) for their kind assistance regarding the report. Without them it would not possible for me to complete this difficult task. I got all necessary guidelines, cooperation and advice from them to complete this complicated task.

I am very much thankful to NCC Bank, its management specially the employees of the entire Department for their cordial support to prepare this difficult study with important information and data.

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Executive Summary

This study is the result of my internship program ran for the past three months placed at the NCC Bank Ltd, Gulshan branch. The purpose of the study is to understand the satisfaction level of customer in the general banking services of NCC Bank. For this reason I had to gain some practical knowledge about the services that is provided to customers. I also had direct conversation with them to know their views about the services. This study shows that customer satisfaction is largely depends on the employee's cooperation, office outlook, service charges, interest rates, bill payment facilities, ATM network quality. The sample for this study was the current account holders of National Credit &Commerce Bank Ltd. Printed questionnaires were distributed among 30 respondents and all the questionnaires have been collected and taken as the data for the study. This data has been analyzed by MS Excel and some of the results were satisfactory which shows that the items of questionnaires are appropriates with this study. Despites some different opinion of the customers was also there. The study shows that customers are overall satisfied with the services they get.

2. ORGANIZATION

2.1 Background of NCC Bank Limited:

National Credit and Commerce Bank Ltd. bears its very own history. The association began its excursion in the money related division of the nation as a speculation organization in 1985. The point of the organization was to activate assets from inside and put them in such path in order to build up nation's Industrial and Trade Sector and assuming an momentum in the arrangement of capital market too. The organization worked up to 1992 with 16 branches and from there on with the consent of the Central Bank changed over into a completely fledged private business Bank in 1993 with paid up capital of Tk. 39.00 crore to serve the country from a more extensive stage. (NCC Bank Limited, 2016).

Since its origin NCC Bank Ltd. has procured honorable notoriety by giving genuine customized administration to its clients in an innovation based environment.

The Bank has set up another standard in financing in the Industrial, Trade and Foreign trade business. Its different store and credit items have additionally pulled in the customers both corporate and people who feel comfort in working with the Bank.

2.2 Vision of NCC Bank Limited:

To serve the Nation as a dynamic and Socially Responsible monetary organization by uniting credit and business for benefit and practical development.

Mission: To mobilized financial resources from within and abroad to contribute to Agricultures, Industry & Socio-economic development of the country and to pay a catalytic role in the formation of capital market.

Objectives: Be one of the best banks of Bangladesh. Accomplish incredibleness in client benefit by none and better than all contenders. Take into account every separated portion of Retail and Wholesale Customers. Be a top notch merchant of item and administrations. Utilize cutting edge innovation in all circles of managing an account. (NCC Bank Limited, 2016)

2.3 Slogan:

Where Credit & Commerce Integrates

Motto: The Bank will be a confluence of the following three interests:

- i. Of the Bank: Profit Maximization and Sustained Growth.
- ii. Of the Customer : Maximum Benefit and Satisfaction.
- iii. Of the Society: Maximization of Welfare. (NCC Bank Limited, 2016)
(NCC Bank Limited, 2016)

Nature of Business:

NCCBL is a dynamic business bank in private segment in Bangladesh. It makes now open doors for its customers. It gives customized benefits and keeps up harmonious banker and customer relationship. It contributes towards development of national capital, development of reserve funds and interest in exchange, trade and mechanical areas. It provides diverse sorts of business managing and account administrations to the clients of all strata in the general public inside the condition set down in the bank organizations Act. 1999, guidelines and directions surrounded by the Bangladesh Bank every once in a while.

Branches:

Branches are the terminals through which administrations offered by the Bank reach to the customers. Every branch is going by a Head of Branch (HO) who thus gets the help of the Manager Operation (MO) in managing a few everyday exercises of business keeping money. At present, the Bank has 68 branches.

Situation of branches is most essential piece of client administrations. As money business depends on client benefits, the place or appropriation channel is a most noteworthy here. A bank ought to outline the circulation channel by breaking down client's needs. Head office or any bank should be placed in an area from which other branches can easily obtain and send the information as well as transaction. Then again, a branch should be opened where business and sources are accessible. Remembering all these, administration has opened 59 branches all through the imperative spots of the nation and numerous more branches are yet to be opened.

Board of Directors:

At present the Board of directors consists of 13 members including the Chairman and Vice Chairman of the Bank. Out of 26 members 13 of them are the sponsors of the shareholders. Most of the members are reputed industrialist and businesspersons of our country. The Chairman heads the Board. Each of the directors is the member of the Board. The members are obliged to maintain the annual general meeting and declare the dividend pay-out schedule on due time. Moreover, the committee selected by the shareholders represents individual body that then looks after the periodic issue with the management and tries to solve the problems.

The Board has appointed the management, which is responsible for the welfare of the banks directors. Some members of the Board have formed the Executive Committee, which organizes a meeting in every week to deal with the minor issues such as promotion of cadre change of a confirmed employee. Conversely at least one meeting of the Board is held in every month to deal with major issues such as modification of the existing policy or major policy reforms. (NCC Bank Limited, 2016)

2.5 Management Information System -

Since its excursion as business Bank in 1985 NCC Bank Limited has been laying incredible accentuation on the utilization of enhanced innovation. It has gone to online operation framework since 2003. What's more, the new Banking Software Flexible is under procedure of establishment. Thus the bank will ready to give the administrations of worldwide norms. (NCC Bank Limited, 2016)

2.6 Departments of NCCBL:

If the jobs are not organized considering their interrelationship and are not allocated in a particular department it would be very difficult to control the system effectively. If the department is not fitted for the particular works there would be haphazard situation and the performance of a particular department would not be measured. NCC Bank Limited has does this work very well. Different departments of NCCBL are as follows:

- i. Human Resources Division
- ii. Personal banking Division

- iii. Treasury Division
- iv. Operations Division
- v. Computer and Information Technology Division
- vi. Credit Division
- vii. Finance & Accounts Division
- viii. Audit & Risk Management Division (NCC Bank Limited, 2016)

2.7 Human Resources Management of NCCBL

NCC Bank Limited perceives that a beneficial and inspired work drive is an essential to initiative with its clients, its shareholders and in the market it serves. NCC bank treats each representative with nobility and regard in a strong situation of trust and openness where individuals of various foundations can achieve their maximum capacity. The bank's human resources policy emphasize on providing job satisfaction, growth opportunities, and due recognition of superior performance. A good working environment reflects and promotes a high level of loyalty and commitment from the employees. Realizing this NCC Bank limited has placed the utmost importance on continuous development of its human resources, identify the strength and weakness of the employee to assess the individual training needs, they are sent for training for self-development. To orient, enhance the banking knowledge of the employees NCC Bank Training Institute (NCCBTI) organizes both in-house and external training. The remuneration is very competitive in comparison with industry average. Beside these the recruitment procedure is comprehensive. (NCC Bank Limited, 2016)

2.8 General Banking Department:

General banking creates a very important link between customers and bank. It's really a crucial department for the bank. It is the starting department of the bank to its customers. The NCCBL Gulshan branch has all the required sections of general banking. Every day it receives deposits from customers and meets their demands for cash by honoring instruments. General banking department is mostly exposed department to the maximum number of bank customer.

Account Opening:

A man is dealt with as a client when he/she opens an account on that bank. At that point it turns into a legally binding broker client relationship. The account opening area of NCCBL Gulshan branch is a vital segment. This area deals with all the applicable obligations identified with the opening of an account.. A client needs to take after a few stages to open an account.

There are different types of account facilities provided by this branch. These are:

a) Current Deposit (CD):

Current deposit is an account where various exchanges can be made by the account holder inside the assets accessible in its credit. No interest is paid on these deposits. Current account is mainly suitable for businessmen though nobody is debarred from opening such an account for any purpose. For opening CD account the initial deposit that is to be of minimum Tk. 5000 in NCCBL and the introducer must be current account holder.

b) Saving Deposit (SD):

To promote saving practice among general people, banks permit depositors to open savings accounts. The name indicates, these accounts are opened for the motive of savings. For this account customers get interest. To open a savings account minimum Tk. 500 is taken as deposit. Attractive rate of profits is offered by NCCBL for its saving deposits.

c) Fixed Deposit Receipt (FDR) :

Fixed deposit is a deposit that customers keep an amount for a certain period of time. The time period for FDR is 1 month to 3 years and may be more than 3 years. An attractive rate of interest is given for the FDR. . For opening a fixed deposit minimum Tk. 50000 is taken as deposit. Duration of this deposit is 5 years.

d) Short Term Deposit (STD):

STD accounts are similar to current account. The procedure of opening this account is also similar to current account. The account runs like an ordinary current account with the exception that seven days notice is required to be given to the bank before each withdrawal interest is paid at prescribed rate. Generally Government, semi-

Government, Autonomous Bodies etc maintain STD account. NCCBL offers attractive rate of profits to its short-term deposits.

Clearing Department

Cheque clearing section of NCCBL, Gulshan branch receive cheque, demand drafts and pay orders of their clients. Upon the receipt to the instrument the cheque clearing section examines:

- a) Whether the paying bank is outside Dhaka city.
- b) Whether the paying bank is from its own branch

2.9 Job responsibility and observation:

During my internship program at first I worked in the General Banking department. I was given the responsibility of service related issues under the supervision of the respective officers. General Banking is the starting point of all the banking operation. General banking basically deal with Account opening, Account closing, Account Transfer, Opening of various deposit Schemes, Payment Order Issue, Cheque book delivery, Debit card delivery, Register entry etc. I have got an overall idea about general banking of the bank as I worked with front desk employees. I had some key responsibilities in general banking like preparing all kinds of statements, issuing DD, TT, PO, cheque book, client statement, maintenance of all account opening form & taking approval from manager, outward & inward clearing with all related works and Daily voucher counting, stitching and recording in register properly.

The activities of general banking that I was given are:

- Account Opening
- Issuance of Cheque book
- Register Dispatch number
- Give entry of different bill
- Call for giving debit card
- Give customer care service

Learning and observation:

Now I will describe what I have learnt and what my observation about bank and banking activity are:

Account Opening Section

Account opening procedure of NCCBL is very good. I had to collect all the necessary documents whenever they open an account. Only five to ten minutes are required to open an account if all the documents are correct. Peoples are eagerly comes to open an account in this branch. They don't need to force or convince to their client to open an account in their branch. A bank has to maintain different types of accounts for different purposes. By opening an account, the bank is connected with its customer to provide the facilities. I helped the new customer to know about our products and services and the requirement for opening new accounts.

Cheque book issue:

I used to work on issuing different accounts check book in general banking section. Those are current account, saving account and special saving scheme (SSS) account, Check book contain different quantities leaf according to different account.

Give customer care service:

In every bank, customer wants the best service without face with any problem to continue their transaction. Basically, I had to work in customer help desk where I had to give the information about NCCBL. I had to give some information such as-

- Savings/current/STD/student/DPS/FDR account
- Restriction to account
- Collect Cheque book requisition
- Queries about different deposit schemes
- Inquiries about profit rate
- Different Investment related information
- online banking/SMS Banking/ Mobile Banking related information and services
- ATM related queries/ request and complaints services. (NCC Bank Limited, 2016)

PROJECT ON CUSTOMER SATISFACTION LEVEL OF NCCBL

3.1 INTRODUCTION

Banks and customers are deeply related to each other. Banks play an important role in the economic development of a country. And customer's satisfaction is the main focus of the banking industries. Business organizations in today's world are mainly customer oriented. In the banking sector of Bangladesh customer satisfaction is very essential as the competition in this sector is increasing day by day. National Credit and Commerce bank is also customer concentrated and always committed to provide best service to its customer which is first priority of this bank.

This report has been prepared as the requirement of the internship program. I have chosen "customer satisfaction level in general banking services of NCC Bank" From this project I have come up with some issues related to customer's satisfaction on general banking services. To have a better insight I did a survey from the customers of NCC bank (Gulshan Branch). And I have found what problem they have with the service. What is their expectation and how the bank is providing friendly environment. In the "finding" part I have described the survey briefly.

3.2 PROBLEM STATEMENT

In the appendix part I have attached the survey questionnaire regarding customers satisfaction level of general banking services which will guide us through the investigation at the initial level.

3.3 OBJECTIVES OF THE STUDY

Broad objectives: The overall purpose of the study is to assess the satisfaction of Banking services among the customers.

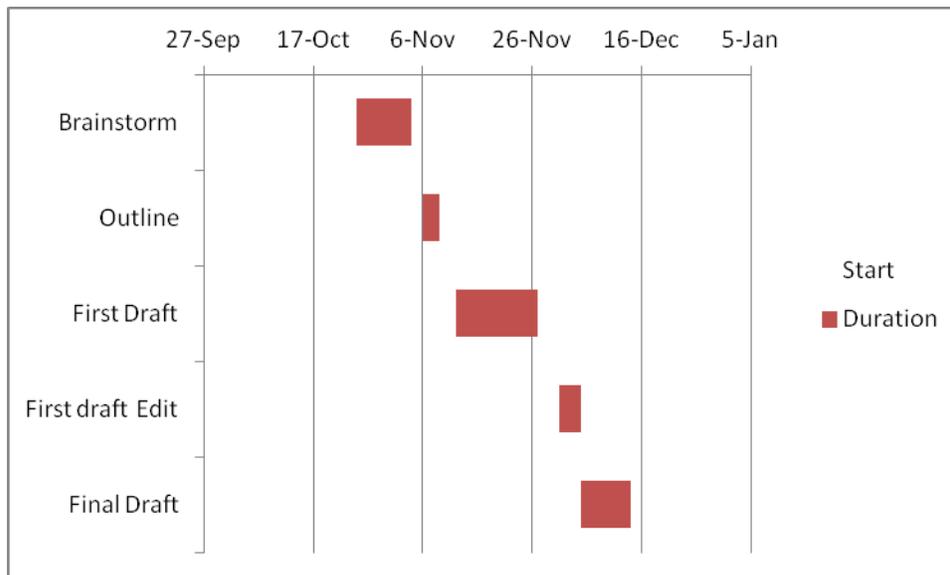
Specific objectives:

- To determine the customer's expectation on banking service.
- To find out the key factors that influence the satisfaction level of customers.
- To find out the deficiencies of current service of Gulshan branch and also the cause of those deficiencies.

- To suggest ways of improving the service standard that accommodates a rapidly growing customer volume.

3.4 TIMELINE

I have prepared this report on the basis of my three months practical working experience and under the supervision of Humaira Naznin, Lecturer of BRAC Business School, BRAC University. She approved the topic on which I have prepared my internship report.



3.5 LIMITATIONS

Limitation of time was one of the most important factors that shortened the present study. Due to time limitation many aspect could not by discussed in the present study. Due to time constraints, the sample size had to be restricted to 30 only.

1. The samples are not the representative of the whole bank because they are a very small in number
2. As I had more dependence on the primary sources, so there might be some levels of inaccuracy with this collected information.
3. The major problem that I faced that is the management of the bank was unwilling to share or disclose some information which was really required to prepare the report due to confidential issues.

3.6 Methodology

Selection of topic: The topic was approved by my respective advisor and it was completely discussed with her where madam provided her view so that a efficient report can be prepared.

Sources of data:

Primary Sources:

- Face to face conversation with the customers: I chose this to get detail idea about the customer's views.
- Direct Observation: I observed both the employees behavior towards the customer and the customers behavior so that I can relate and compare the observation and the data I got through the survey.
- Practical desk work: practical desk work helped me to learn about how the process of banking services is provided to customers.
- A survey is conducted to find out customer satisfaction level.

Secondary Sources:

- NCC Bank's internal server and external websites
- Different documents provided by the concerned officers of the organization
- Relevant books, research paper, Websites.

Questionnaire:

As part of the investigation of customer's satisfaction about the banking service of NCCBL the interview respondents were given a multiple choice questionnaire to explore their understanding related to this banking service. A qualitative research was done to establish multiple choice questionnaires so that it will reveal the ideas of customer. The questionnaire consists of 13 questions with multiple choices and likert scale. Respondents were engaged at a variety of ideas with face-to-face interviews.

Finding of the study:

The collected data were analyzed methodically and pointed out in a synchronized way and finally shown as findings at the last portion of the report. The study is done through exploratory research to get detailed insights.

3.7 Findings:

Method to find out customers satisfaction:

- Analysis of the survey data
- Finding from analysis
- Result

As I have already mentioned that I made 13 questions to find out the satisfaction level of customers of NCC Bank Gulshan Branch. The survey was conducted by 30 customers of NCC bank. Most of them have accounts on the basis of savings and some have current accounts for their business purpose.

To measure the answer I have used nominal scale, likert scale. And I also used structured and semi structured question to get a better insight. So I will analyze the data that will be described in the findings part and then I will give the result.

The questionnaire is made in basis of some variables that is related to customer satisfaction. For example: office environment, confidentiality, behavior of staffs, ATM services, other services, rates etc. the analysis of the survey data is given below:

Customers are related with NCCBL through

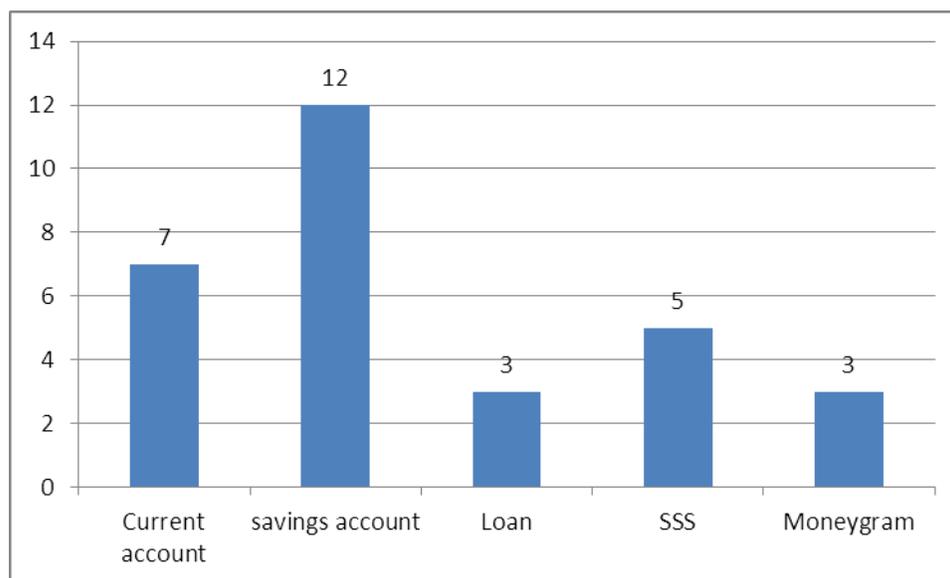


Chart 1: how customers are related with NCCBL

According to the given table we can see that 40% customers are related with the bank through savings account, and 23% are related through current account and rest of them are

related through loan, SSS and MoneyGram. This data analysis shows that most of the customers are coming to the bank for saving purpose and for that the general service facilities should be standardized.

Time duration of their involvement with NCCBL

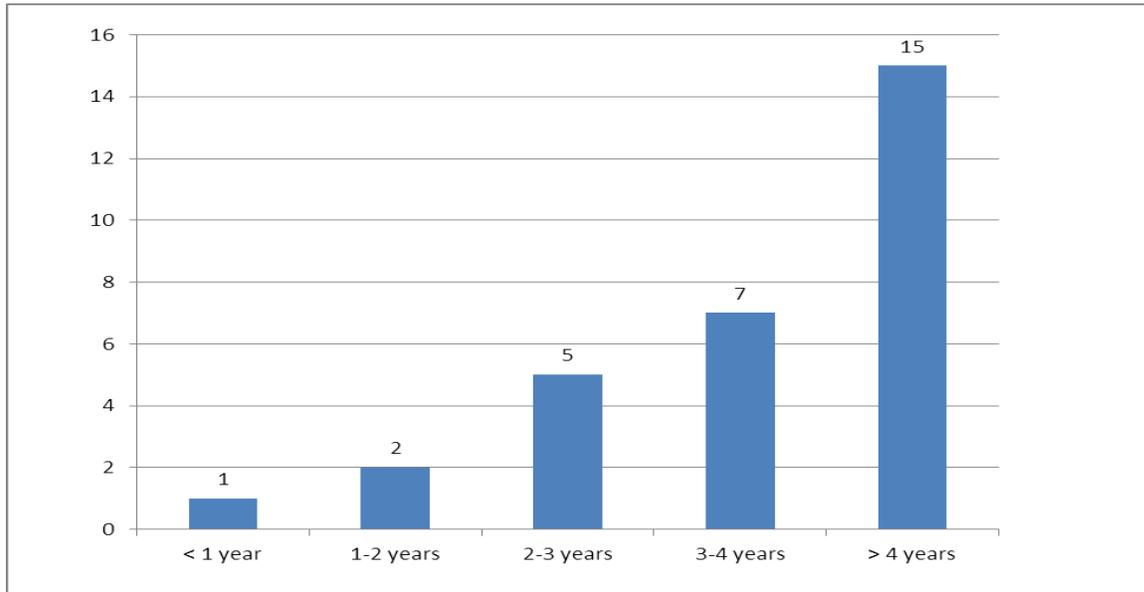


Chart 2: Time duration of their involvement with NCCBL

From this chart it is shown that 50% of the sample size is involved with the bank for more than 4 years. And 23% are involved for 3 to 4 years. This analysis shows that NCCBL has a good customer service reputation for those customers have a long lasting relationship with NCCBL.

The office environment is well organized:

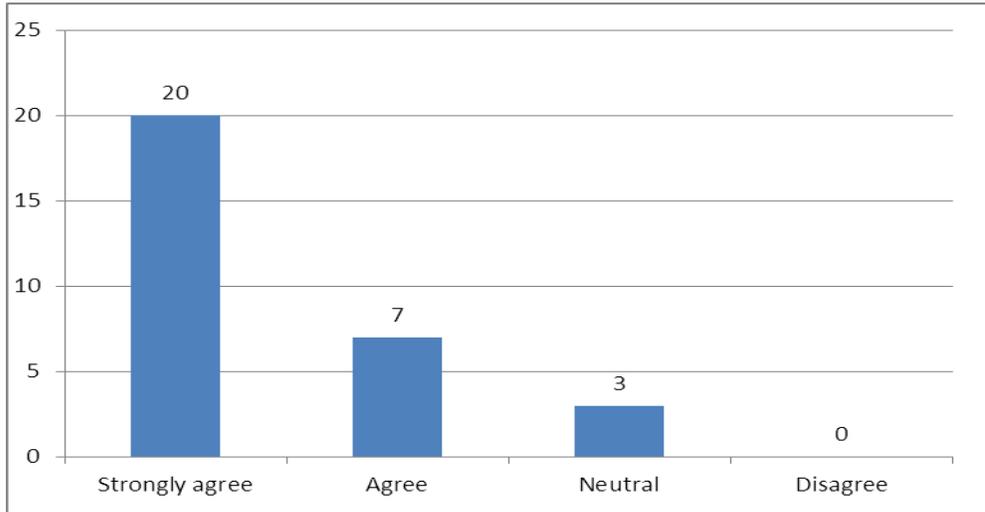


Chart 3: The office outlook is well organized

From the 30 respondents 20 people says they strongly agree with the statement. That means 67% of the customers are very much satisfied with the office environment of NCCBL. 7 respondents which is 23% of the total sample size agree with the statement and (10%) of the respondents are neutral about the statement. And the good thing is no one has disagreed with the statement. This means customers are mostly satisfied with the office environment of the bank.

Maintain strong privacy to the flow of information towards the client:

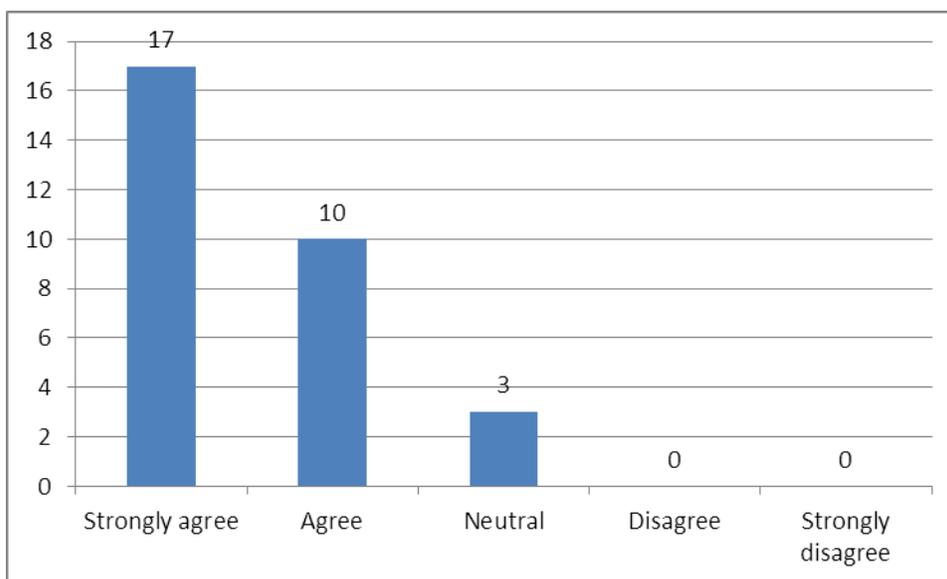


Chart 4: Maintain strong privacy to the flow of information towards the client.

Customers are very much concerned about the confidentiality of their information.

Among the 30 respondents 17 people that mean 57% of the total number say that they strongly agree with the statement. (33%) of the respondents agree to the statement. This analysis also shows that customers are happy with the bank's privacy policy.

The behavior of the employees is friendly

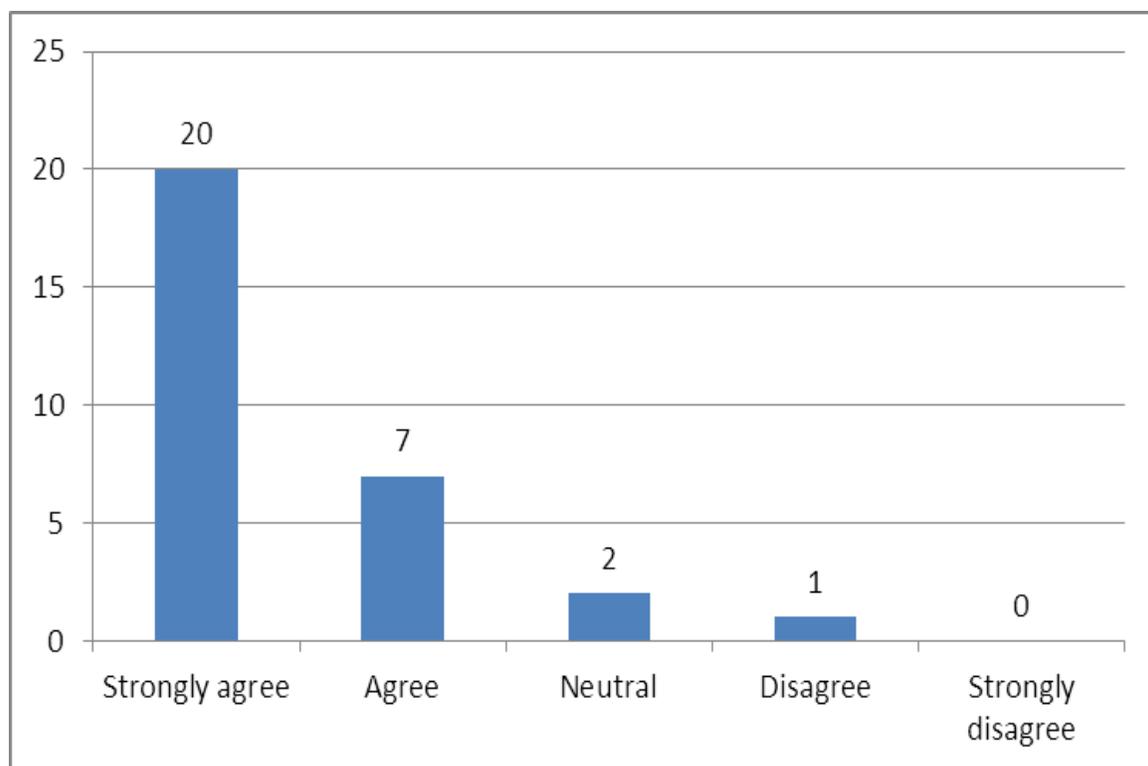


Chart 5: Behavior of the employees.

Behavior towards the clients is very essential in banking sector. To find out the customers satisfaction level it is also very important to know the behavior of the employees toward them. I also asked the respondent about the employee's behavior of NCCBL. From the data I found that 20 respondents that mean 67% of them strongly agree that the employees are very friendly and cooperative and helpful. 7 respondents which is 23% of the sample agree to the statement and 2 of them are neutral about the statement. But I found 1 customer who disagreed to the statement. I asked him why he feels so. He said one of the staffs behaved with him rudely. So from this analysis I came to the result that

most of the clients are very happy with the behavior of the employee's behavior and cooperation.

Provides quality network for ATM services:

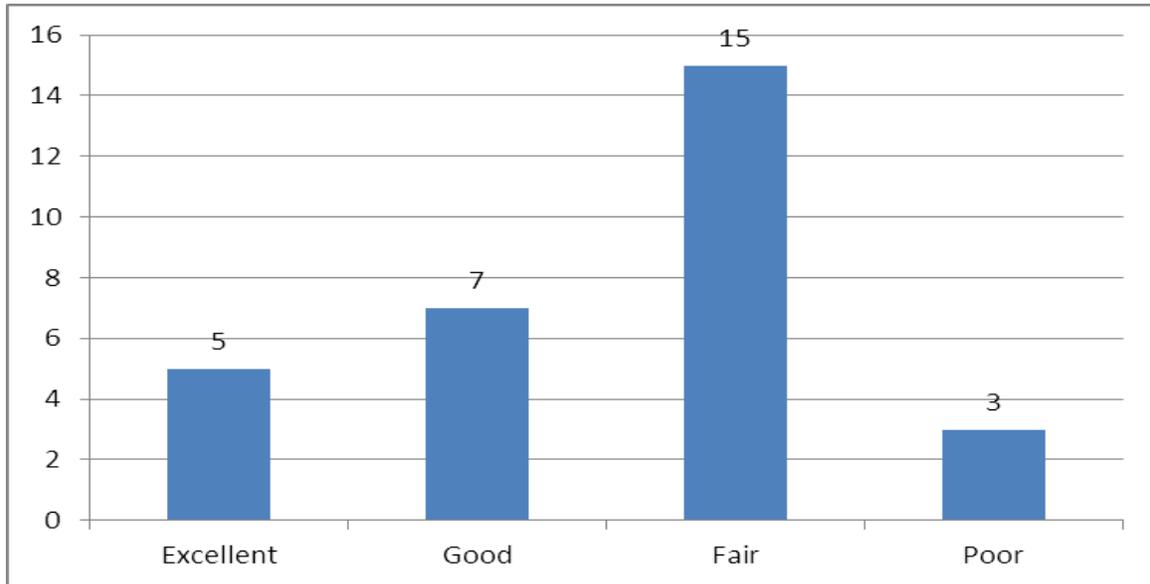


Chart 6: Quality network of ATM service.

In the banking sector ATM service is very important service now days. Every customer has debit cards to have 24/7 cash withdrawal. So to provide a quality debit card service every bank should focus on their ATM service. So to determine the satisfaction level of the customers I asked the respondents to rate how NCCBL is providing ATM services to its customers. 15 people among the 30 respondents rate "Fair" which means 50% customer think that the bank is providing a neutral ATM service to its customers. Then 7 (23%) customers rate "Good" . 5(17%) respondents rate the ATM service as "Excellent" which shows that few customer gets very good ATM service . from this question I also got some negative answer. From the 30 respondents 3 rate the ATM service as "Poor" they rate it because whenever they went to the NCC bank's ATM booth they found the machine did not work or other technical problems occurred. This is one area where the bank can improve the service quality of ATM booth

Facility of utility bill payment:

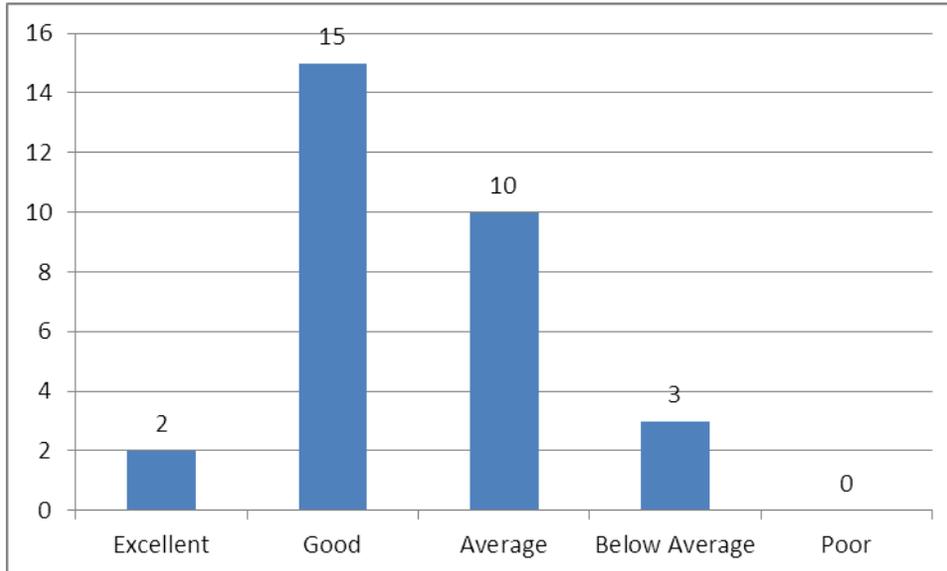


Chart 7: Facility of utility bill.

Utility bill payment through bank is important criteria where customers are interested in. They want to pay the bill from their nearest bank. So I asked them to rate the bill payment service of NCCBL. 20 respondents which is (67%) of the sample rate the service as “Good” and 10 respondents which is (33%) of the sample rate it as “Average”. No one rate this service as “poor” and “excellent” so the data says that the bill payment service is not very good and not very bad. So in this area the bank can work on.

Ensuring online banking services:

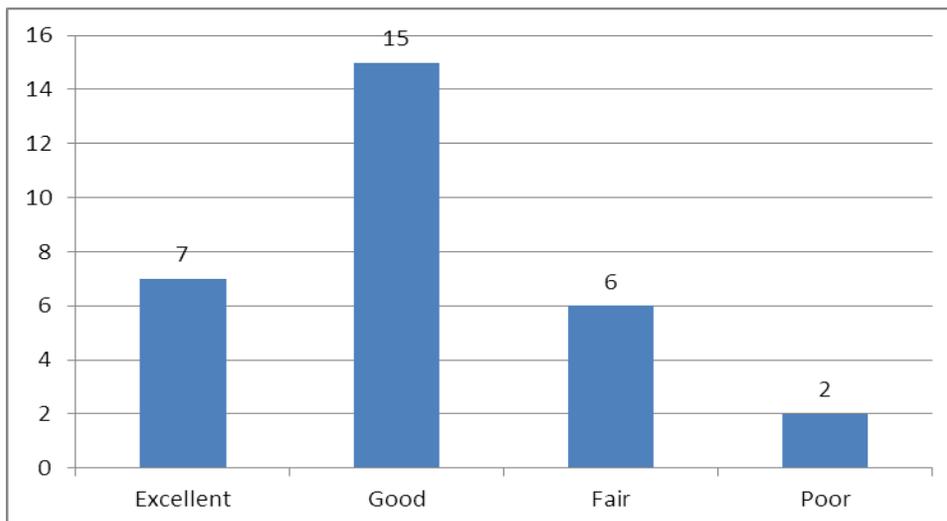


Chart 8: Online banking service.

In this modern banking service online banking has added a new dimension. Through online banking customer can deposit money to their accounts sitting at their home. They can also see their accounts statement without going to the bank. This value added customer service can save time and cost for customer. NCCBL has also started this service. 15(50%) respondents have rate the online banking service as “ Good” and 9(30%) respondents have rate it as “Excellent”. so the survey indicates that NCCBL provide a good online banking service to its customers.

Service charge in respect of all schemes:

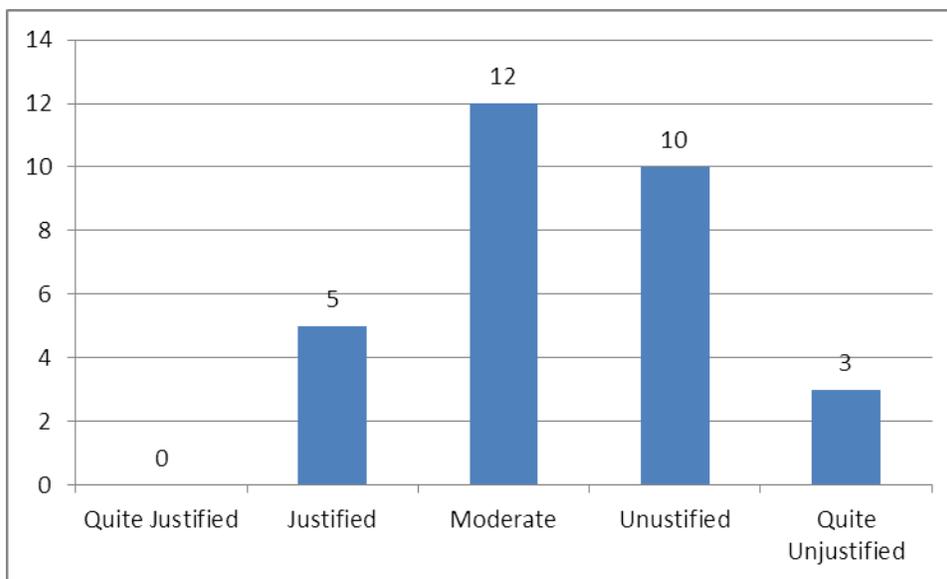


Chart 9: service charge.

Service charge is another important factor that is directly connected to the customer’s satisfaction. According to the study 50% of the respondents rate it as moderate and 50% rate as “Unjustified”. As a result the customers are not satisfied with the service charge that is taken by the bank.

Interest rate:

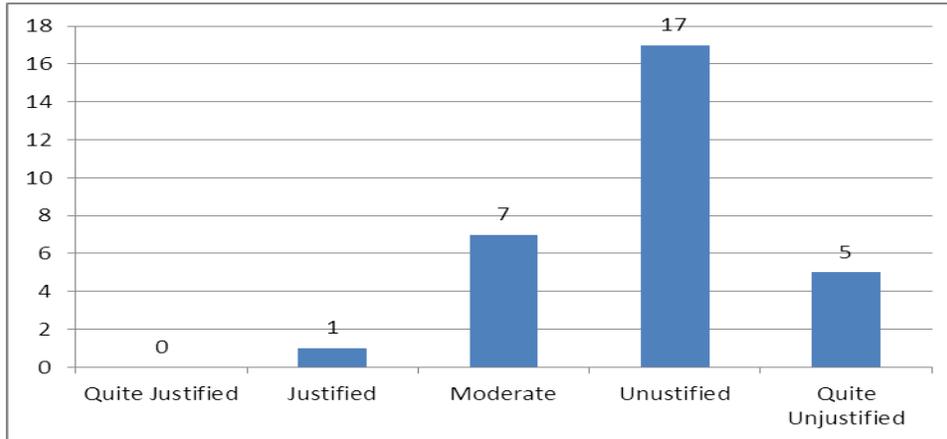


Chart 10: Interest rate.

Interest rate is the element that grabs the customer's attraction. Though respondents are satisfied with other issues of NCCBL they are not satisfied with the interest rate. When I asked them about the interest rate 57% respondents rated that the interest rate of NCCBL is unjustified. And the rest 43% rate as "Moderate". They said that NCCBL is giving lower rate than others. So from the survey I can say that customers want more interest rate for all schemes.

The most satisfactory facility:

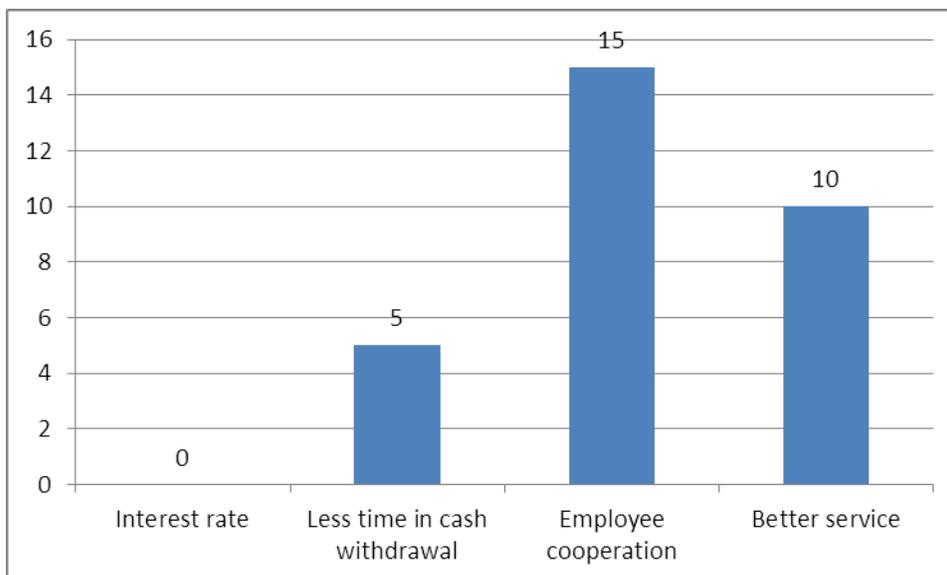


Chart 11: Most Satisfactory facility.

I asked the respondents which facility of NCCBL they like most. None of them selected interest rate. From this we came to know that no one is satisfied with the interest rate. 50% of the respondents selected “employee cooperation”. 33% of respondent selected “better service” and 17% selected “less time in cash withdrawal”. So from the survey we found that customers are mostly satisfied with employee cooperation.

Improvement customers want to see:

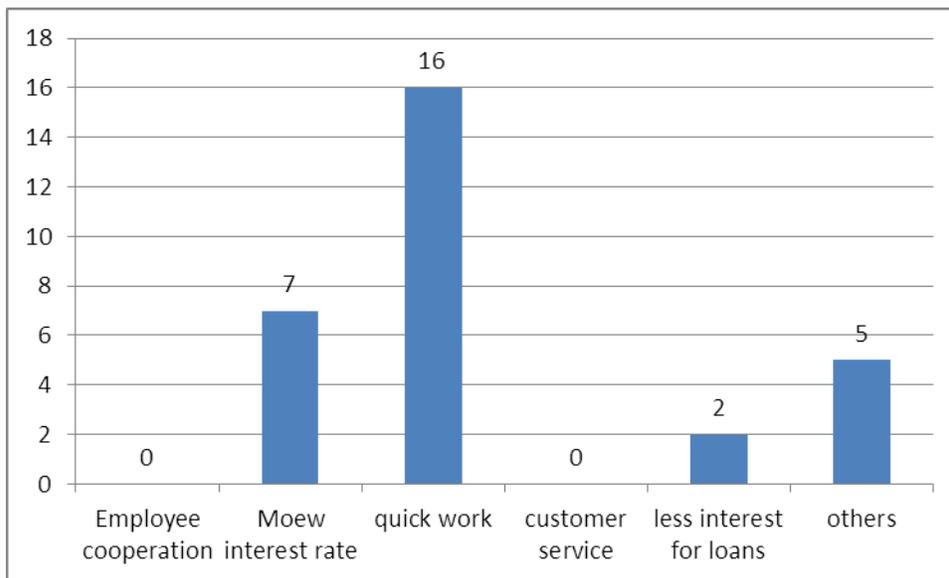


Chart 12: Improvement needed.

In the survey questionnaire I put a question about the improvements that customer want to see. Almost every one wants an increase in interest rate. Along with that 55% of the respondents want to see improvement in “quick work”. And rest of the respondent wants improvement in “others” sector. They told about the improvement in ATM service, a moderate service charge. So from this survey I found that customers will be more satisfied if the bank provides quick work facility to the customers and also bank should provide a good interest rate. And ensure some other value added services as they mentioned.

If customers like NCCBL's overall service:

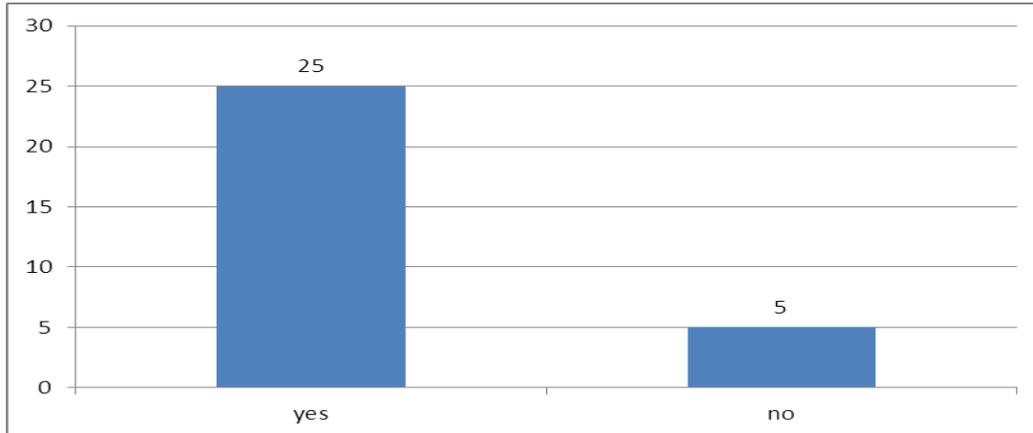


Chart 13: overall service satisfaction.

At the end I wanted to know about the overall services of NCCBL. 25 respondents said “yes” and when I asked them why they like the services most of them said the employees are very friendly and cooperative. And the rest 5 respondents said “No”. The reason they said is sometimes the when there is rush in the bank they get a low quality service. Some times their work is done slowly.

Findings from analyzed data:

From the analysis of the survey I found both positive and negative findings. By comparing these findings I can determine the customer satisfaction level.

Positive findings:

- 50% of the customers are involved with NCCBL for more than 4 years which indicates they are satisfied with the banking services.
- 67% of the customers are very much satisfied and 23% are somewhat satisfied with the office environment.
- 57% of the customers are very happy with NCCBL about their reliability of privacy maintenance.
- 67% of the customers are very much satisfied and 23% are satisfied about the bank's friendly behavior.
- 50% of the customers are satisfied with online banking service of NCCBL.
- 50% of customers are satisfied with the bill payment facility of the bank.

Negative findings:

- 50% of the customers are somewhat satisfied with the ATM services.
- In terms of service charge 50% are somewhat satisfied and other 50% are not satisfied.
- Customers are not satisfied with the interest rate of NCCBL. 57% mentioned that interest rate is unjustified.

Result of the survey:

According to the following findings of the survey it is proved that the positive findings are far more than negative findings. So we can say that most of the customers are satisfied not fully with the services provided by NCC Bank Limited Gulshan Branch. However NCC bank can have some improvements to provide a better service quality and atmosphere to its customer. Moreover they need to focus on customer's requirements and expectations. They need to build a strong relationship with the customers by providing the best service they can. They should focus on the variables like: employee behavior, service charge, network, utility services as essential elements that have direct or indirect impact on customer satisfaction.

3.8 Recommendation:

To reduce gaps between the expected level of and actual level of satisfaction some recommendation for NCCBL are given below:

- NCCBL should always update the ATM machines so that clients can withdraw cash without any obstacle.
- The facility of utility bill payment should be upgraded. They can open new cash counter only for bill payment.
- NCCBL should reduce their service charge to attract more customers in all schemes.

- NCCBL can introduce token system service so that customer can get their work done without any trouble.
- They should focus more on their promotional activity. As they do not do much promotional activity they can have campaign, more advertisement on newspaper and also on the social websites.
- As the findings of the survey say that customers are not satisfied with the interest rate NCCBL should focus on increasing the interest rate on deposit and decrease on loans as other competitor banks are doing so.
- NCCBL should give more attention to the individual customer in solving their specific needs.
- NCCBL should provide training to the employees to enrich their skills in communicating with the customers and to provide quick service to the customers.

3.9 Conclusion:

NCC Bank Limited has created a good image around Bangladesh. Even after high competition between the bank operations in Bangladesh both local and international, NCC Bank Limited has made tremendous progress in every aspect of its activities. But they also have their competitors who are working hard to take up the benefits from every side. Customers are quite satisfied the employ cooperation, online banking service, office environment, confidentiality, and the overall customer services. After the study, the findings illustrate that the customers are quite satisfied with their services. To attract more customers they should implement new innovations and technology.

4 Supplementary part

4.1 APPENDIX

QUESTIONNAIRE

1. How you are related with NCCBL?

- By current A/C
- Saving A/C
- Loan
- SSS
- Money gram

2. How long you are involved with NCCBL?

- <1 year
- 1-2 years
- 2-3 years
- 3-4 years
- > 4years

3. The office environment is well organized.....

- Strongly Agree
- Agree
- Normal
- Disagree

4. Bank maintains strong privacy to the flow of information towards the clients.....

- Strongly Agree
- Agree
- Normal
- Disagree
- Strongly Disagree

5. The Behavior of Staffs of the Branches are Friendly.....
 - Strongly Agree
 - Agree
 - Normal
 - Disagree
 - Strongly Disagree

6. What do you think. NCC bank is providing quality network for ATM services?
 - Excellent
 - Good
 - Fair
 - Poor

7. Facility of utility bill payment is.....
 - Excellent
 - Good
 - Average
 - Below average
 - Poor

8. What do you think, NCC bank is ensuring good online banking service?
 - Excellent
 - Good
 - Fair
 - Poor

9. Service Charge of NCC Bank in respect of all Schemes is.....
 - Quite Justified
 - Justified
 - Moderate
 - Unjustified
 - Quite Unjustified

10. Interest rate of NCC Bank is.....

- Quite Justified
- Justified
- Moderate
- Unjustified
- Quite Unjustified

11. Which facility of NCCBL satisfies you most?

- Interest rate
- Less time in cash withdrawal
- Employees cooperation
- Better service

12. What improvement would you like to see?

- Employee should be more cooperative
- More interest rate for A/C holder
- Quick work
- Improve customer service
- Less interest for loan
- Others:

13. The overall Customer Service is.....

- Excellent
- Good
- Average
- Below Average
- Poor

4.2 Bibliography

*NCC Bank Limited*2016