



Inspiring Excellence

Internship report on:

**Customer Satisfaction with Government banks: A Study on Agrani
Bank Limited**

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Letter of Transmittal

April 29, 2019

Md. HasanMaksudChowdhury
Assistant Professor, BRAC Business School
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Subject: Submission of Internship report on

Dear Sir,

I am very much grateful to you for presenting herewith my “Internship Report”, as per your instructions. I have successfully completed my internship report focusing on the “**Customer satisfaction in Central Law College Branch** of “Agrani Bank Limited”, as a partial completion of the MBA.

Preparing this report was a good experience for me and therefore I am grateful to you for taking such initiative of practical oriented education.

In spite of various inadequacies, I have tried to follow your guidelines & all the relevant information that you have assigned me. I tried my best to give the most appropriate and important information available. Any shortcomings or flaws may arise, I will welcome for any clarification and suggestions regarding this report.

Sincerely yours

Farhana Sultana

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Acknowledgment

Education involves not only reading and doing exercise according to the book but also acquiring knowledge by doing something practical. A report requires a lot of information from the various corners for creating an informative report; information is also needed from people who have experience in that particular field.

The contributions of many different people, in their different ways, have made this possible. Sincere gratitude is hereby extended to the following people who never ceased in helping until this paper is structured. I am pleased to get this opportunity to give special thanks to the persons whose ideas, views and supports have provided fluency to prepare this report and enriched this report. Especially to my internship supervisor, Md. Hasan Maksud Chowdhury, Assistant Professor, BRAC Business School, BRAC University for her whole-hearted guidance and supervision.

I am grateful to all officials and staffs of “**Agrani Bank Limited, Central Law College Branch**” for their cooperation.

Executive Summary

This internship report based on the three month long internship program that I had successfully completed in Agrani Bank Limited as a requirement of my MBA program. At the initial stage of this report, I have provided with a background, which narrates the overall content of the report. Following that, I have briefly narrated the overview of Agrani Bank Limited.

To make this report a survey was done in Agrani bank Limited. From that survey I get data about the satisfaction level of the customers of Agrani bank limited towards its services.

Bangladesh is a developing country. Banking sector plays a vital role in the economic development of the country. Now-a-days, banks not only act as custodian of public money but also are indispensable as vital agent for maintenance of sound financial position of a country.

Banking industry of Bangladesh has achieved positive changes in terms of expansion modernization, application of international standard, technology adaption, and corporate governance and improved regulatory and supervisions environment.

Due to globalization and free market economy banking sector facing a competitive environment in Bangladesh. To survive this competition bank provide good services to the customers. The goal of every bank should be to satisfy the customer. We know that customer is the king of market. In this report I try to measure the customer satisfaction in AGRANI BANK LIMITED. In case of service a survey is done in AGRANI BANK LIMITED for checking the satisfaction level of customers. For asking people about what they think about the service of ABL, a set of questionnaire has been made. In the survey all of them are ABL account holder and those who pays bills here.

However before drawing any conclusion based on this report it may be noted that the report was prepared in a very short term and there is lack of data. But still the report may be useful for Agrani Bank Limited to understand their customers.

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CHAPTER - 1

INTRODUCTION

All over the world, the dimension of the banking system is changing fast due to globalization, technological innovation and regulation. Banking in Bangladesh has to work thoroughly as well as effectively to keep up with the rapid globalization. Banks nowadays must be competitive in the marketplace with both local institutions as well as foreign ones. Surviving and thriving in such a competitive banking world, two vital developments are necessary.

One is the development of “professionalism” in the sense of developing an appropriate manpower structure and its expertise and experience and the other even more important is the development of an appropriate financial infrastructure by the central bank. Introducing a skilled banker is not sufficient with only theoretical knowledge in the field of banking efficiency. An academic course of the study has a great value when the academic knowledgeable person knows its practical application in the real life situation. Therefore, we need to know proper application of our knowledge to get benefit from the theoretical study.

Bangladesh is a developing country. Banking sector plays a vital role in the economic development of the country. Now-a-days, banks not only act as custodian of public money but also are indispensable as vital agent for maintenance of sound financial position of a country.

After the liberation war in Bangladesh, “Bangladesh Bank” officially started its journey in 1972. In March 1972, Bangladesh Bank declares that total 12 Pakistani banks along with the branches will be combined and make 6 new state owned banks for republic of Bangladesh. **AGRANI BANK LIMITED** was among those 6 new state owned banks which started its journey on that particular day.

Banking industry of Bangladesh has achieved positive changes in terms of expansion modernization, application of international standard, technology adaption, and corporate governance and improved regulatory and supervisions environment.

Effective leadership, sound governess framework and emotional intelligence are tools for tomorrow's banks to survive. Due to globalization and free market economy banking sector facing a competitive environment in Bangladesh. To survive this competition bank provide good services to the customers. The goal of every bank should be to satisfy the customer. We know that customer is the king of market. In this report I try to measure the customer satisfaction in AGRANI BANK LIMITED. In case of service a survey is done in AGRANI BANK LIMITED for checking the satisfaction level of customers. For asking people about what they think about the service of ABL, a set of questionnaire has been made. In the survey all of them are ABL account holder and those who pays bills here.

CHAPTER - 2

2.1 History of Agrani Bank Limited

Agrani Bank Limited, a state owned leading commercial bank with 952 outlets strategically located in almost all the commercial areas throughout Bangladesh, overseas Exchange Houses and hundreds of overseas Correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Agrani Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state.

Agrani bank, in pursuance of Bangladesh banks (nationalization) order 1972 (P.O. No-26 of 1972) came into being in 1971 taking over the assets and liabilities of the east while Habib bank ltd. And commerce bank ltd. Functioning in the then East Pakistan. The bank started operation with 249 branches with its head office in Dhaka. In principle, it changed its motto from class banking to mass banking. As there had been poor banking structure and it failed to build sound banking infrastructure by local entrepreneurs before independence and the newly born independent country was down with enormous economic problem, the new govt. Agrani Bank being one of the largest nationalized commercial bank must shoulder the responsibility of expanding its network in rural area.

A Board of Directors consisting of 10 members headed by a Chairman governs Agrani Bank Limited. The Bank is headed by the Managing Director & Chief Executive Officer; Deputy Managing Directors and General Managers assist Managing Director. The bank has 11 Circle offices, 36 Divisions in head office, 53 zonal offices and 952 branches including 34 corporate , 42 AD (authorized dealer) branches and 5 subsidiary companies.

I was placed in the Central Law College Branch under Head office of ABL. I enjoyed my total working with the young, skilled & professional employees and earn my knowledge regarding financial and non-financial performance of Agrani Bank ltd. Bangladesh

2.2 Vision, Mission & Value of Agrani Bank Limited

➤ Vision of ABL

The vision is to become the best leading state-owned commercial bank of Bangladesh operating at the international level of sound management, efficiency, quality, strong liquidity along with customer service

➤ Mission of ABL

The mission of ABL is to operate ethically and fairly within the stringent framework set by their regulators and to assimilate ideas and lessons from best practices to improve their business policies and procedures to the benefit of their customers as well as their employees.

➤ Values

The ABL value in integrity, transparency, growth, dignity, diversity, accountability and professionalism to provide a high quality of service to all their customers and stakeholders inside and outside the country

2.3 Strategic objectives of ABL

- Gaining competitive advantage by lowering overall cost compared to that of others banks.
- Overtaking the competitors by proving good quality customer service.
- Achieving technological leadership among the peer groups in the country.
- Emphasizing in research capability for innovative products.
- Contributing towards the economic well-being by focusing moreover on SME and agricultural sectors in the country.
- Strengthening the Bank's brand image

2.4 Hierarchy of Agrani Bank

The Bank is being overseen and worked by a gathering of profoundly taught and expert group with enhanced involvement in fund and saving money. The Management of the bank always concentrates on comprehension and foreseeing clients' needs. The situation of managing an account business is changing step by step, so the bank's duty is to gadget system and new items to adapt to the evolving environment. Agrani Bank Ltd. has as of now accomplished enormous advance inside just two years. The bank has officially positioned as one of the quality specialist co-ops and is known for its notoriety.

Hierarchy Of Agrani Bank



2.5: SWOT Analysis of Agrani Bank Limited

The acronym “SWOT” stands for **Strength, Weakness, and Opportunities & Threats**. Here is SWOT analysis of ABL:

Strength:

1. One of the oldest and trusted banks in Bangladesh.
2. Always get support from the government
3. Low transaction charges and diversified benefit schemes
4. Agrani Bank has a research division
5. Less threat of losing business or being bankrupt.

Weakness:

1. Technology is not up to mark.
2. Agrani Bank lacks aggressive advertising.
3. Insufficient marketing campaigns
4. Not aware of customer satisfaction.
5. Employee is not well trained and qualified.

Opportunities

1. ABL can invest in many sectors in Bangladesh and increase their fund.
2. If ABL adopt to advance technology, it can provide customer satisfaction.
3. They can start new schemes for the customer that's why increase competition.

Threats

1. The worldwide trend of mergers and acquisition in financial institution is causing problem.
2. Frequent rate devaluation and foreign exchange rate fluctuation is causing problem.
3. Lots of new banks are coming in the scenario with new service.
4. Government is imposing newer and harder rules and regulations

2.6: Activities of Agrani Bank Limited

Bank is nothing but an intermediary between lender and borrowers. Savings and deposits are the main strength of the banks to provide loan. And the interest earned from the difference between borrowing and lending is the major portion of banks income. Banks also earn from variety of operation. ABL provides its corporate, SME and retail clients with a wide range of services such as extensive deposit and loan option that include Islami banking, foreign currency and pension schemes. They offering includes personal financial services, business banking, commercial and corporate banking, transaction banking, corporate finance, capital market activities, treasury services and clearing services. Through their subsidiaries, we also provide assets management, venture capital management, SME finance and foreign remittance service.

Branch banking includes three operational divisions in Agrani Bank Ltd. And they are as follows:

1. General Banking
2. Loan and Advance
3. Foreign Exchange

FUNCTIONS OF GENERAL BANKING

During my practical orientation in Agrani Bank Ltd, Central Law College Branch, Dhaka, I observed the function of general banking.

The functions of general banking department are as follows:

Maintenance of Deposit A/Cs: Saving accounts./ Current accounts./cash credit deposits/Fixed deposits/short term deposits/margin deposits/Bond deposits/F.C. Bond deposits.

1. Receipts & payment of cash.
2. Handling transfer transactions.
3. Operations of clearing house.
4. Maintenance of accounts with Bangladesh Bank & other banks.
5. Collection of Cheques & Bills.

6. Issue and payment of Demand Drafts, Telegraphic Transfers and payment orders.
8. Executing customers standing Instructions.
9. Maintenance of safe Deposit Lockers.
10. Maintenance of Internal Accounts of the banks.
11. Reporting to head office about daily position.
12. Saving all transaction record in computer.
13. Closing and transfer of different types of accounts.

CHAPTER - 3

3.1 Scope of the study

Agrani Bank Ltd, Central Law College Branch office of is used as sources for collecting information. The scope of the study is limited to the branch level only. However, this report focuses on the general banking activities performed in Agrani Bank Ltd. It covers different types of loans that are being provided by the branch. Therefore, scope of this report is the banking activities and accounting systems. It is said that scope of this report is overall activities and accounting policy and practices of government bank on the light of ABL.

3.2 Objectives of the study

As a partial fulfillment of the Internship in MBA is a requirement at the end of the completion of all the credit courses. The main purpose is to be familiar with the real world situation and practical experience in a business firm. Agrani Bank Limited is a scheduled commercial bank in the govt. sector, which is focused on the established and emerging markets of Bangladesh. The purpose of this study is to learn a real life practical experience on customer satisfaction of the banking system.

The study mainly conducted with the following objectives:

- To find out the various factors of customers' dissatisfaction
- To know about the customer's satisfaction level through questioning customer
- To find out whether the customer is satisfied with service of government bank or not
- To come up with some suggestion of improving service quality
- To understand the competitive strength and weakness of the bank

3.3. Limitations of the report:

However, I have given utmost effort to prepare this paper but there are some limitations of the study. Such are as follows-

- The main constrain of the study was insufficiency of information, which was required for the study. There are various information the bank employee cannot provide due to security and other corporate obligations.
- Due to time limitation, many of the aspects could not be discussed in the present report.
- Since the bank personnel were very busy, they could not provide enough time to me. Lack of opportunity to have conversation with people assigned in different sections.
- The functions and activities of bank are too vast, so they change their strategy also.
- Respondent unwillingness to participate and to give information.

3.4. Research Question

I prepared questions for research to determine the satisfaction level of customer of ABL. I choose 30 customers randomly. The questions are given below:

1. Bank is located in suitable place.

a. Strongly agree b. agree c. disagree d. strongly disagree

2. Bank is well decorated.

a. Strongly agree b. agree c. disagree d. strongly disagree

3. Employees provide service at the promised time.

a. Strongly agree b. agree c. disagree d. strongly disagree

4. Employees handle customer's problem sincerely.

a. Strongly agree b. agree c. disagree d. strongly disagree

5. Customers are satisfied of ATM service of the bank.

a. Strongly agree b. agree c. disagree d. strongly disagree

6. Customers are satisfied of online service.

a. Strongly agree b. agree c. disagree d. strongly disagree

7. Bank charges are comparatively low.

a. Strongly agree b. agree c. disagree d. strongly disagree

8. Bank offers attractive deposit and loan products.

a. Strongly agree b. agree c. disagree d. strongly disagree

9. Employees are always polite and well behave with customers

a. Strongly agree b. agree c. disagree d. strongly disagree

10. Customer satisfies the rules and regulation in banking sector.

a. Strongly agree b. agree c. disagree d. strongly disagree

CHAPTER - 4

4.1 Literature Review:

Customer satisfaction used as marketing term which is measure of how products and services supplied by a firm meet the customer expectation. Customer satisfaction in bank are defined as the number of customers or percentage of total number of customer whose reported experience with the bank, its product and mainly its services exceeds specified satisfaction goals.

Customer satisfaction indicates the fulfillment that customers derive from doing business with a firm. In other words, it's how happy the customers are with their transaction and overall experience with the company. There are many articles, journals and case studies published on public and private bank and its services.

Australian academy of Business and Economics review published a journal (2016) on Agrani bank Limited and Shahjalal Islami Bank Limited which was written jointly by **Reza Ahmed Md. Nazrul Islam** and **Md. Abu Sina**. It's a comparative analysis. This case is about the reason of customer dissatisfaction of Agrani Bank Limited. They had stated that "The main reasons of dissatisfactions of customers are due to having low technological knowledge of employees, no-seriousness of employees about providing better service to customers and no furnishing the branches with modern equipment etc. "

Islam and Niaz (2016) wrote their article that "Delivering superior service quality to customers in today's business environment is very crucial and important due the stiff competition in the local and international market. The ability to provide high service quality will strengthen the image; enhance retention of customers, attracting new potential customers through customer satisfaction and loyalty". This article was about the analysis of service quality satisfaction of banks customer.

Kaura (2013) has done a research on customer loyalty in Indian commercial banks. She categorized service convenience into decision convenience, access convenience, transaction convenience, benefit convenience and post benefit convenience. According to her decision convenience influences customer satisfaction more than the dimensions of service convenience.

Singh and Arora (2011) suggested that training on stress management and public dealing should be imparted to the employees of nationalized banks. Their results indicate that the customers of nationalized banks were not satisfied with the employee behavior, ambience and infrastructure, while respondents of private and foreign banks were not satisfied with high charges, accessibility and communication.

Fornell (1992) noted that although customer satisfaction and quality appear to be important for all firms, satisfaction is more important for loyalty in industries such as banks, insurance mail order and automobiles.

Several studies (**Schleringer and Heskett, 1991; Norman and Ramirez, 1993; Liedtka et al, 1997**) focused on the specific relationship between employee satisfaction, service quality and customer satisfaction. In these studies, the relationship is often described as the “Satisfaction Mirror” reinforcing the idea that business success results from employee satisfaction being “reflected” in terms of customer satisfaction.

Wahidur Rahman (2013) had stated “Customers are satisfied when they get the service at promised time. They feel important as the employees show sincere interest in their problems and give individual attention to them. The customers feel blissful when employees of the banks are courteous and knowledgeable and they understand specific needs of the customers. The customers are contented when the delivery of services is regular and efficient and their complaints are handled regularly and in effective manner. This study also identifies that the presence of some tangible amenities like visually appealing physical facilities, availability of modern banking equipment, good and secured e-banking services, ATMs and multiple locations and well-dressed employees who are neat in appearance made the customer satisfied. Despite these positive things of banks, customers also determine some problems. Firstly, the inconvenient operating hours followed by banks. They also noticed that the remittance services of banks are not satisfactory at all. Finally, they discerned that the banks are running complicated loan processing systems. The documentation in taking loans made lackadaisical attitude toward taking this service.”

CHAPTER - 5

5.1. Methodology

Methodology refers to the essential part of the study and the process of collecting information and arranging it in terms of the relevant issues of the study. It is designed in a way so that it correspondent to achieve the objectives of the study.

5.2. Sources of data collection

Primary sources:

For collecting primary data I have prepared questionnaire which have 10 questions. I gave that question to the customer of Agrani Bank Ltd. Central Law College branch to fill up. My sample size was 30 for this study.

Secondary sources:

- Annual report of ABL.
- Official website of ABL.
- Several publications and manuals of Bangladesh Bank.
- Several publications and manuals of ABL

5.3. Data collection process

Mainly, the purpose of data collection is to obtain information to keep on record, to make decisions about important issues, to pass information on to others. Primarily, data is collected to provide information regarding a specific topic.

A formal data collection process is necessary as it ensures that data gathered is both defined and accurate and that subsequent decisions based on arguments embodied in the findings are valid. However, I've collected both primary & secondary data by different processes.

➤ **Data analysis & reporting:**

Analysis of data is a process of inspecting, cleaning, transforming, and modeling data with the goal of highlighting useful information, suggesting conclusions and supporting decision making.

➤ **Techniques:**

Data-collection techniques allow us to systematically collect information about our objects of study and about the settings in which they occur. In the collection of data, we have to be systematic. Data are analyzed and interpreted by tables and graphs. To finding the problem and explaining the concept in this report graphs and table are used.

➤ **Tools**

The tool those I have used to implicate the techniques for analyzing data, are simple MS Word & MS Excel.

CHAPTER - 6

6.1 Data Analysis:

I made a questionnaire to understand the satisfaction level of the customers of ABL. This survey was conducted in March, 2019 in the Central Law College Branch of ABL. In this survey 30 customers of the bank is responded.

Data are analyzed and interpreted by tables and graphs. To finding the problem and explaining the concept in this report graphs and table are used.

Question 1: Bank is located in suitable place.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	21
2	Agree	4
3	Disagree	5
4	Strongly disagree	0
Total		30

Table 1: Responses customer from Q1

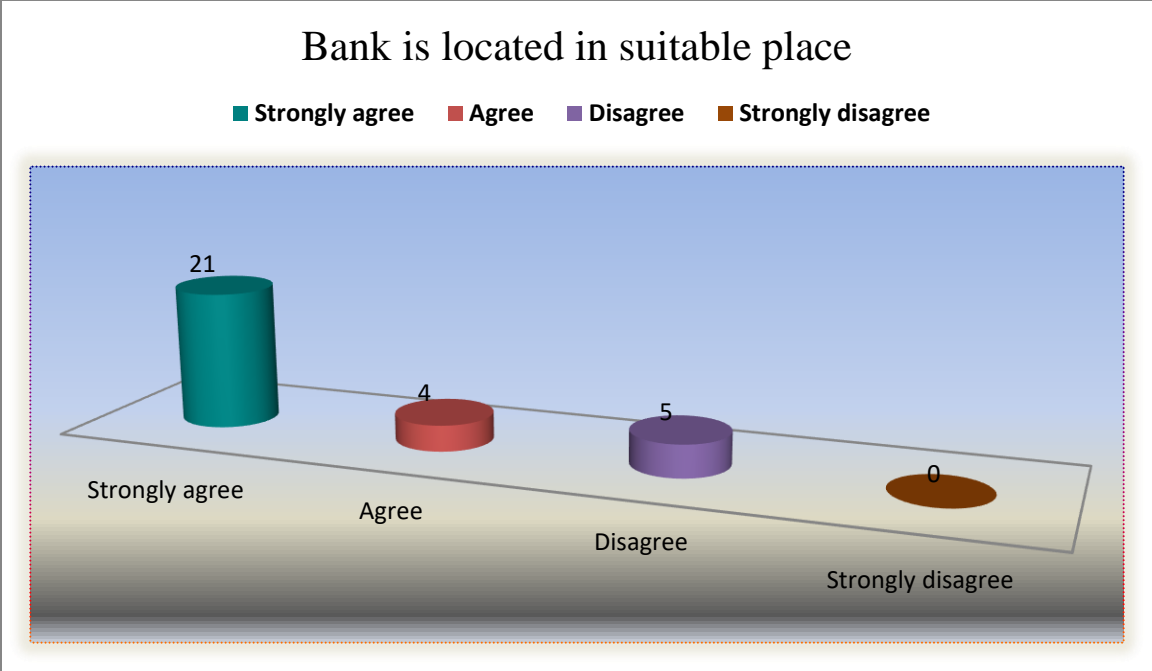


Fig 1: Responses customer

Interpretation: The result in Table 1 and Figure 1 show that most of the respondents are strongly agree to this topic and no one strongly disagree. Here 5 respondents are agreed and 4 are disagreed on this point.

Question 2: Bank is well decorated

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	28
2	Agree	2
3	Disagree	0
4	Strongly disagree	0
Total		30

Table 2: Responses customer from Q2

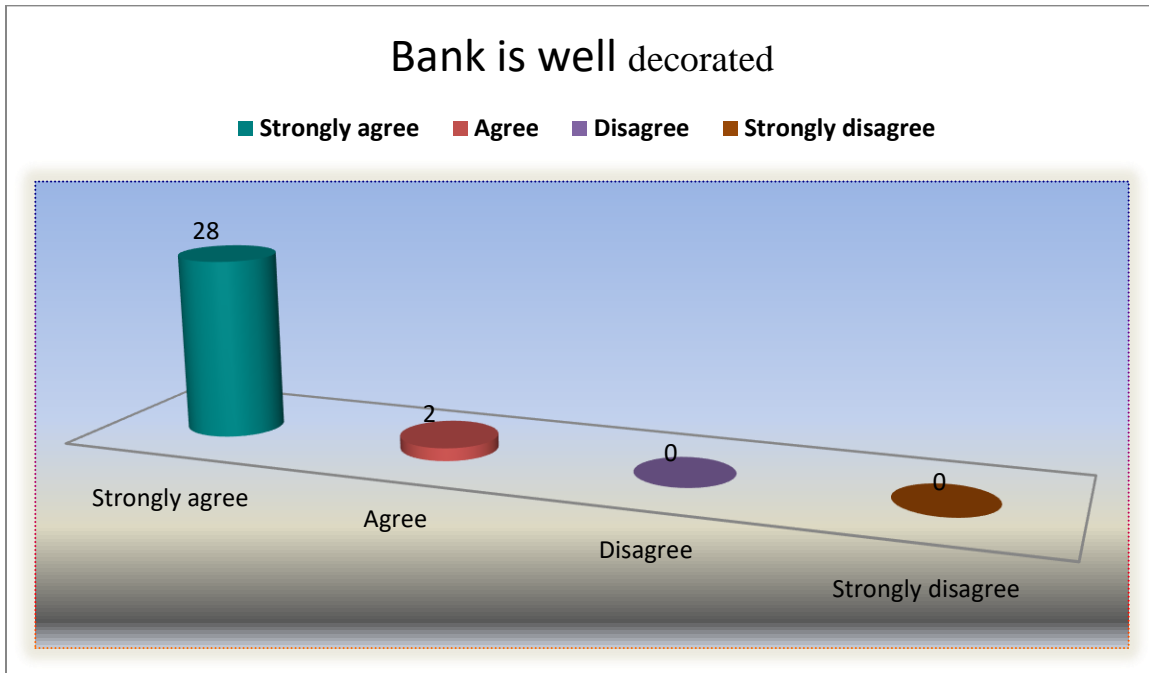


Fig 2: Responses customer

Interpretation: The result in Table 2 and Figure 2 show that most of the respondents are strongly agree to this topic. Here 28 respondents are strongly agreed and 2 are agreed on this point. No one is strongly disagreed. Meanwhile no one disagree with this topic.

Question 3: Employees provide right service at the promised time.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	5
2	Agree	8
3	Disagree	5
4	Strongly disagree	12
Total		30

Table 3: Responses customer from Q3

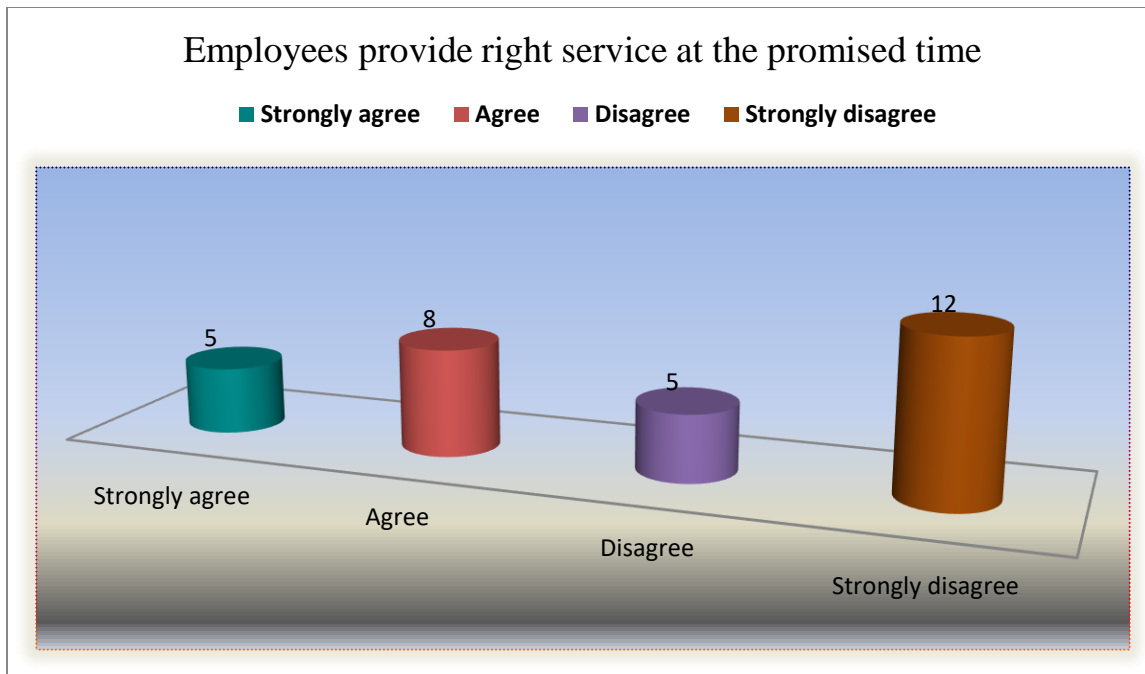


Fig 3: Responses customer

Interpretation: The result in Table 3 and Figure 3 show that 12 respondents are strongly disagree to this topic and 5 are disagree. On the other hand, 5 respondents are strongly agreed and 4 are agreed on this point.

Question 4: Employees handle customer’s problem sincerely.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	4
2	Agree	8
3	Disagree	10
4	Strongly disagree	8
Total		30

Table 4: Responses customer from Q4

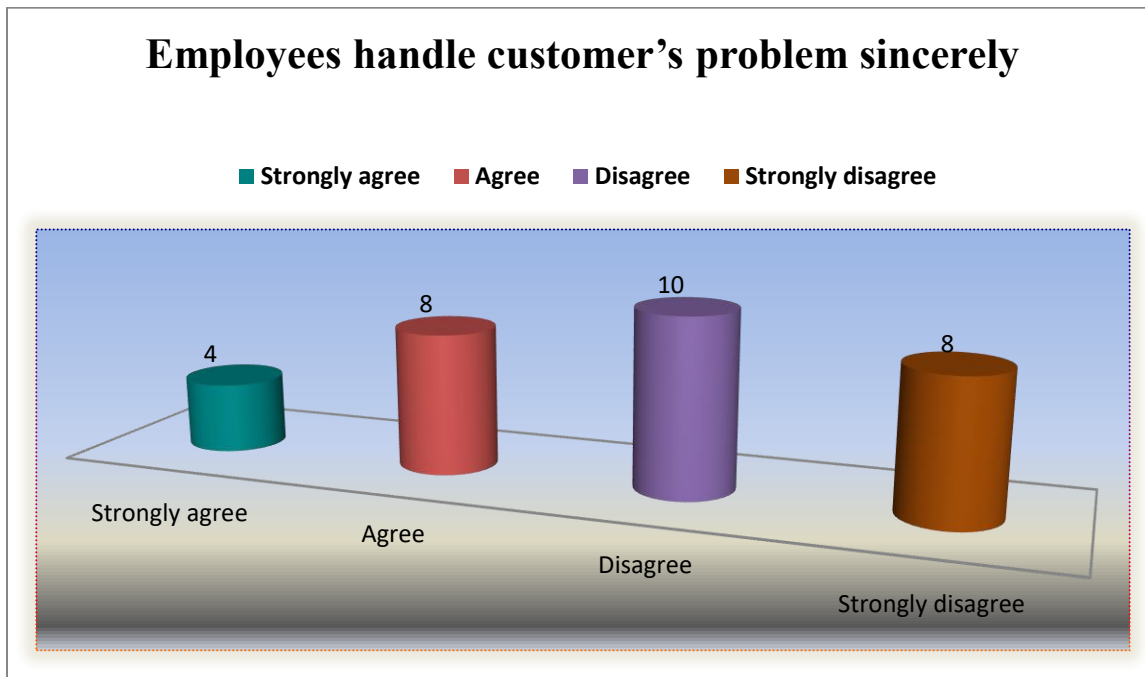


Fig 4: Responses customer

Interpretation: The result in Table 4 and Figure 4 show that 10 respondents are strongly disagree to this topic and 4 respondents are disagree. Here 4 respondents are strongly agreed and 8 are agreed on this point.

Question 5: Customers are satisfied of ATM service of the bank.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	0
2	Agree	2
3	Disagree	0
4	Strongly disagree	28
Total		30

Table 5: Responses customer from Q5

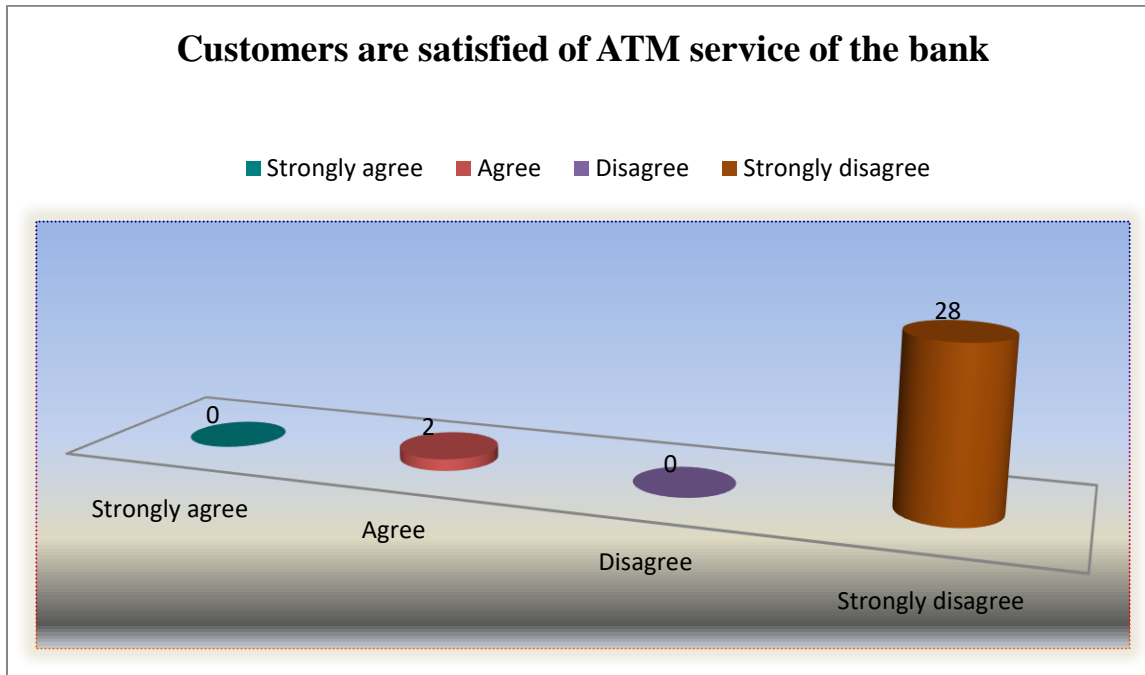


Fig 5: Responses customer

Interpretation: The result in Table 5 and Figure 5 show that almost all the respondents are strongly disagree to this topic. Only 2 respondents are agreed to this topic.

Question 6: Customers are satisfied of online service.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	0
2	Agree	2
3	Disagree	0
4	Strongly disagree	28
Total		30

Table 6: Responses customer from Q6

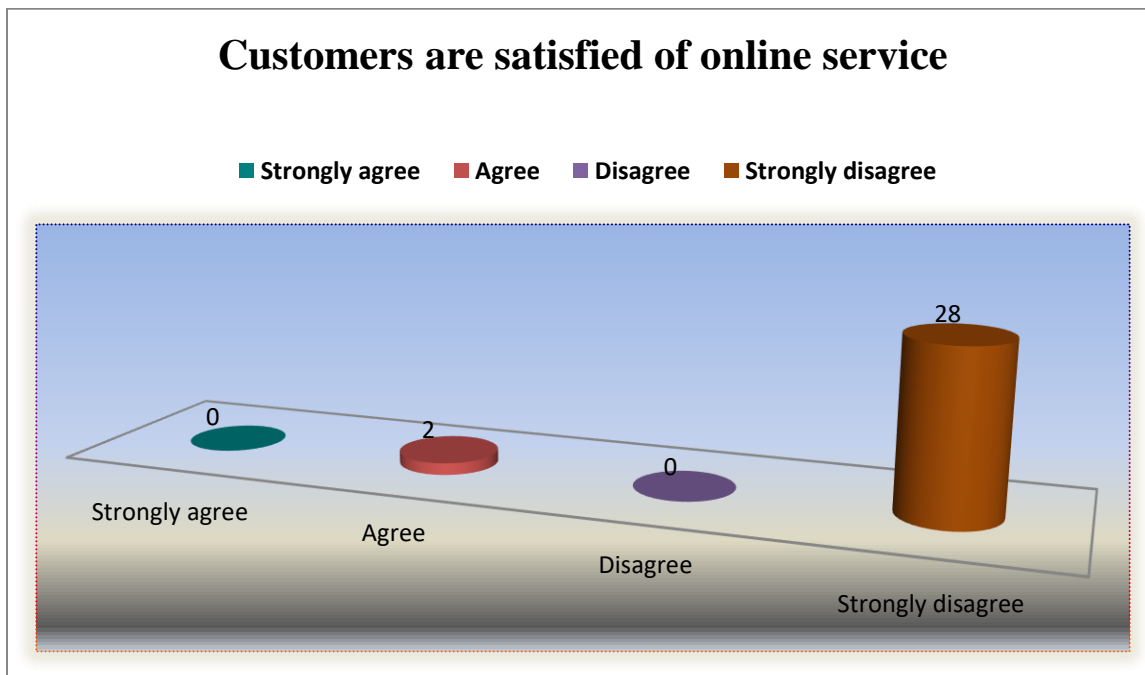


Fig 6: Responses customer

Interpretation: The result in Table 6 and Figure 6 show that almost all the respondents are strongly disagree to this topic. Only 2 respondents are agreed to this topic.

Question 7: Bank charges are comparatively low.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	22
2	Agree	7
3	Disagree	1
4	Strongly disagree	0
Total		30

Table 7: Responses customer from Q7

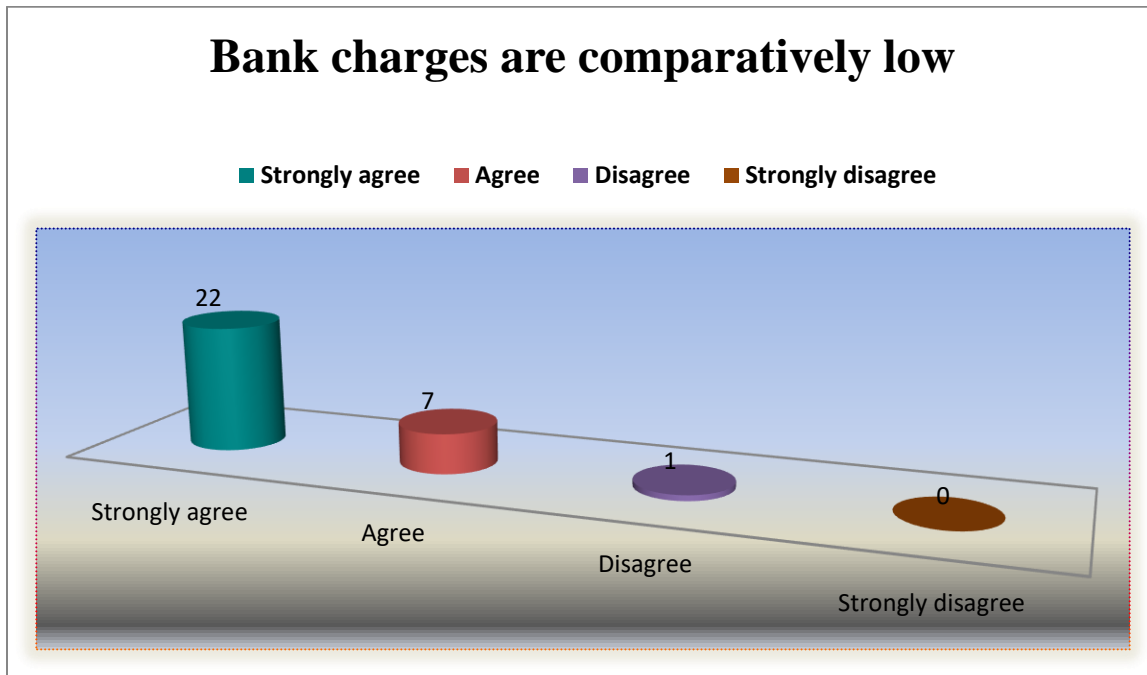


Fig 7: Responses customer

Interpretation: The result in Table 7 and Figure 7 show that most of the respondents are strongly agree to this topic and no one strongly disagree. Here 7 respondents are agreed and 1 are disagreed on this point.

Question 8: Bank offers attractive deposit and loan products.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	0
2	Agree	5
3	Disagree	0
4	Strongly disagree	25
Total		30

Table 8: Responses customer from Q8

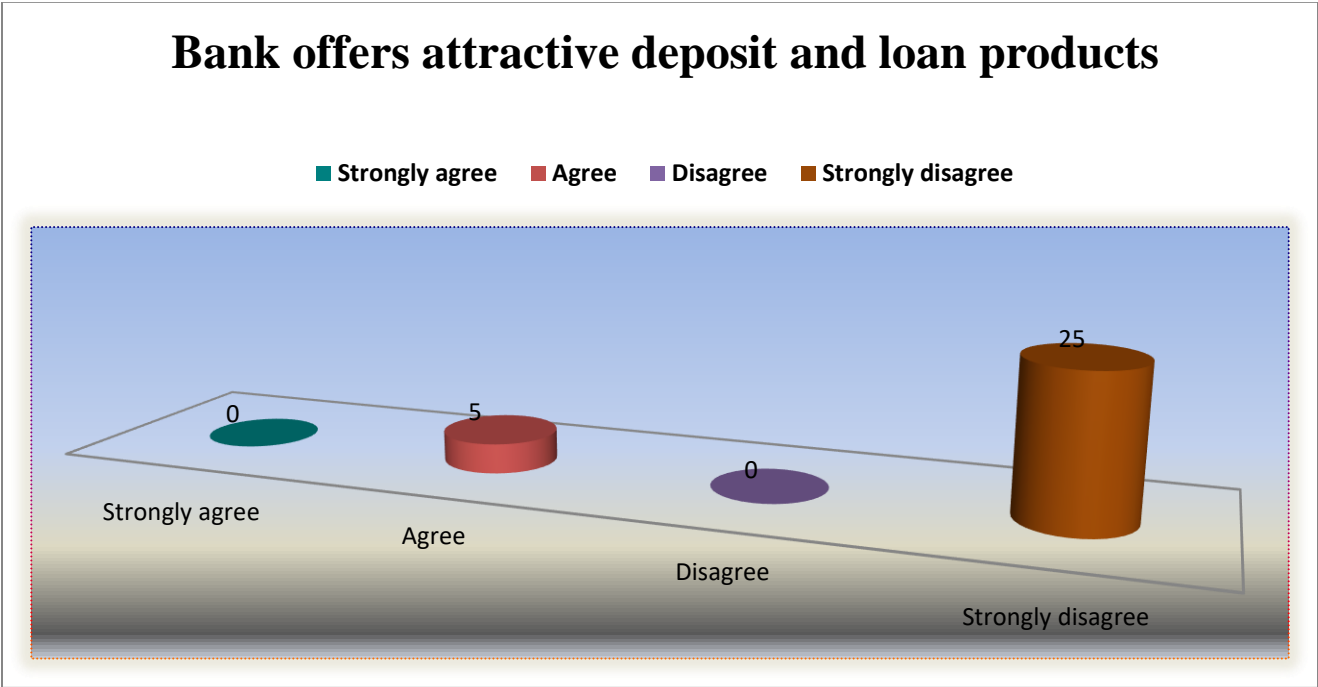


Fig 8: Responses customer

Interpretation: The result in Table 8 and Figure 8 show that almost all the respondents are strongly disagree to this topic. Only 5 respondents are agreed to this topic.

Question 9: Employees are always polite and well behave with customers.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	10
2	Agree	3
3	Disagree	7
4	Strongly disagree	10
Total		30

Table 9: Responses customer from Q9

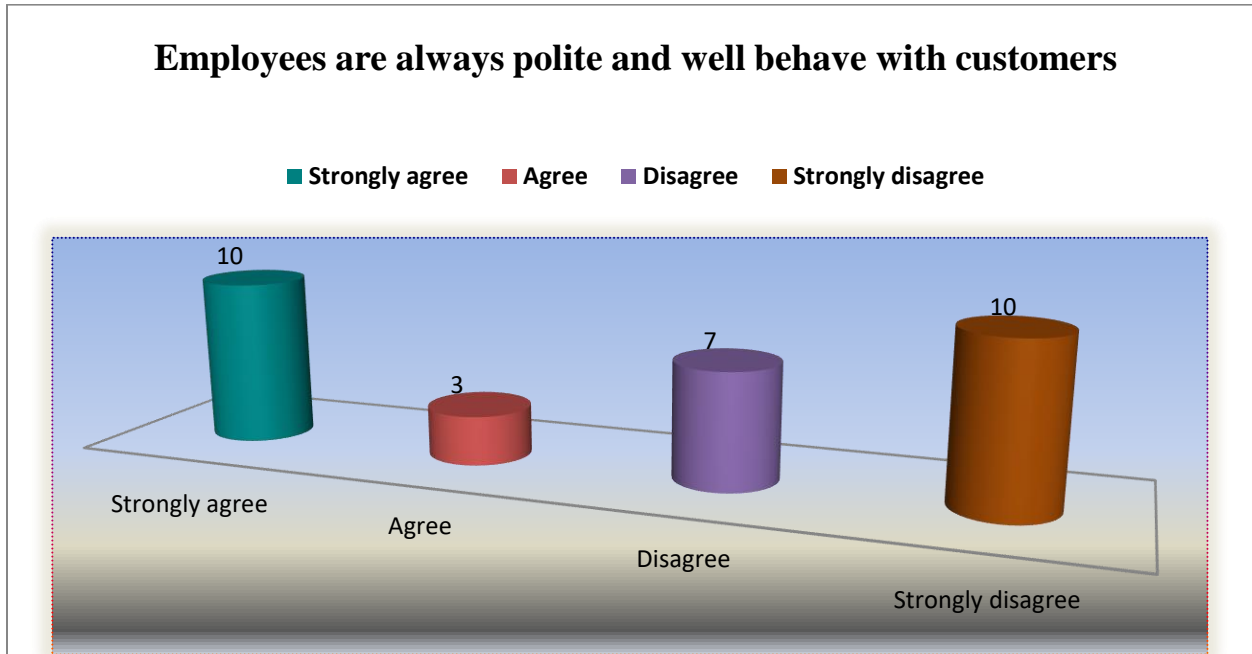


Fig 9: Responses customer

Interpretation: The result in Table 9 and Figure 9 show that same number of respondents are strongly agreed and strongly disagreed on this topic. Here 3 respondents are agreed and 7 are disagreed on this point.

Question 10: Customers satisfies the rules and regulation in banking sector.

Analysis: Flowing table and graphs shows the analysis of specific topic:

Frequency		
1	Strongly agree	0
2	Agree	0
3	Disagree	3
4	Strongly disagree	27
Total		30

Table 10: Responses customer from Q10

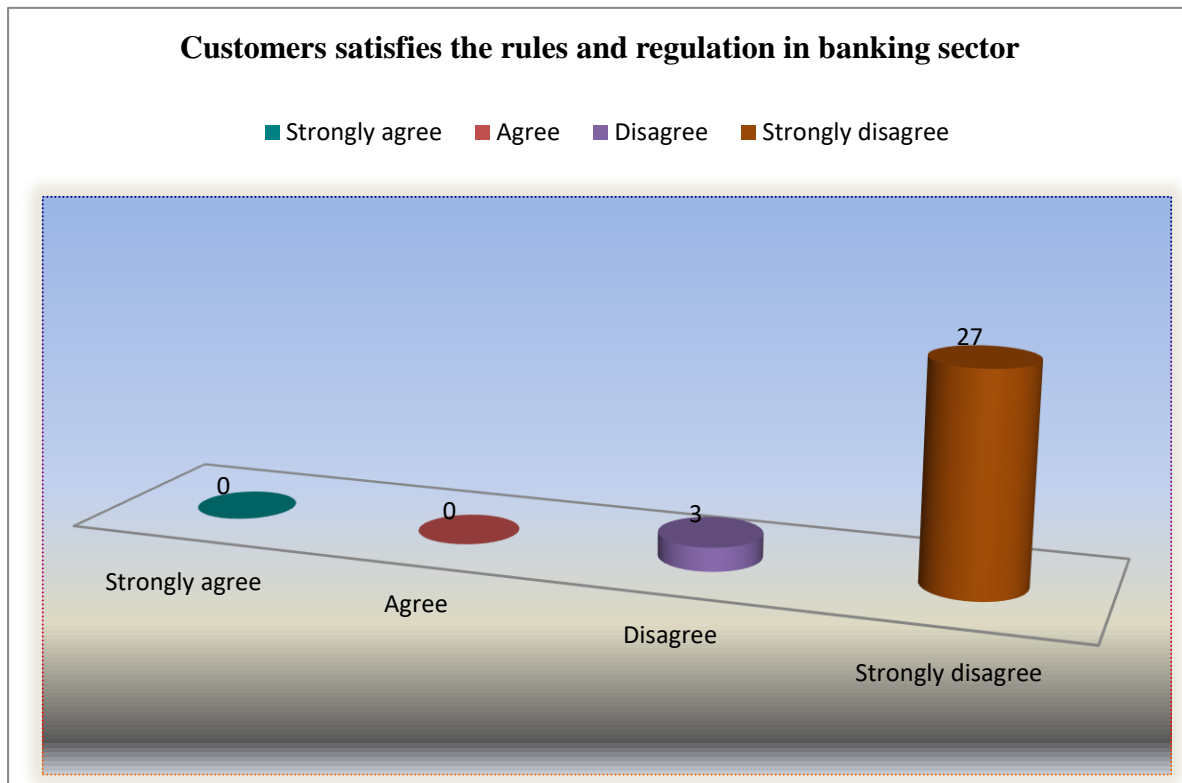


Fig 10: Responses customer

Interpretation: The result in Table 10 and Figure 10 show that no one satisfies with the rules and regulation in banking sector. Here 27 respondents are strongly disagreed and 3 are disagreed on this point.

CHAPTER - 7

7.1 Findings:

When I asked question to the respondents they used **AGREE** and **DISAGREE** to answer the question. If they were satisfied they used AGREE in positive tone. But if they were dissatisfied they used DISAGREE in negative tone. Here is finding of that survey:

- Question 1 was about the location of bank. 25 customers were positive. On the other hand 5 customers were negative. So we can say that customers were satisfied the location.
- In question 2, we saw that all the respondent were positive with this topic. So there is no doubt Central Law College branch is well decorated.
- Here question 3 was about the customer service of this branch. 17 customers were negative response. They were dissatisfied the service in cash section. On the other hand 13 customers were positive. They were satisfied in the service of account opening, clearing, transfer and loan section.
- Question 4 was about the sincerity of the employee. 18 customers were dissatisfied and 12 customers were satisfied about the sincerity of the employee.
- In question 5 we saw that most of customer dissatisfied the service of ATM card. Only 2 customers out of 30 were satisfied with this point.
- Here question 6 was about the online service of the bank. Like ATM card it had more negative response. 28 customers said they are disappointed with the online service of ABL.
- Question 7 was about the service charge of the ABL. As a state owned bank it charges very low charges. That's why 29 customers were positive response. Only one customer was negative about ABL service charge.

- Here question 8 was about the deposit and loan products of ABL. 25 customers were dissatisfied to the products of ABL. They thought the deposit and loan products were not attractive.
- In question 9 we saw that 17 customers were negative with the topic. They thought employee of Central Law College were not polite and well behaved with the customer. On the other hand 13 customers were satisfied the behavior of employee.
- Question 10 was about the rules and regulation of banking sector. Rules and regulation is determined by Bangladesh bank. All of the customer were dissatisfied with this.no customer were satisfied to the topic.

7.2 Summary of finding:

There were 7 of 10 questions had negative responses. Question 5, question 6, question 10 has more negative responses than other questions. Those questions were about ATM service, Online service and rules and regulation in banking sector. Question 3, question 4 and question 9 were about the employee's behavior, sincerity. Customers of Central Law College Branch were dissatisfied the service of cash section. They advised employee have to improve their behavior, relation with the customer. But they were satisfied of employee behavior of GB section. So we can say that most of the customers were dissatisfied with the service of Central Law College Branch.

CHAPTER - 8

8.1 Recommendation:

Agrani Bank Limited runs their business successfully. They have a brand name. They run 939 branches with good service. So it is not easy for me to give recommendation to them. But in this survey customers gave some recommendation for the bank. I sort out these recommendations which are given below:

- Employee should be trained to deal with customers on one to one basis.
- Employee should be sincere to help the customer on promised time.
- Employee should be friendly and approachable.
- ABL should be improved their online system. They have to arranged good speed in network.
- ABL should be increased ATM booths.
- ABL should be provides attractive deposit and loan products.
- ABL should be taken marketing strategies. Advertisement campaign should be beneficial for the bank. By the advertisement people can know their products, offers, interest rate and many others things.
- ABL should emphasis on mobile banking.

CHAPTER – 9

9.1: Conclusion:

As a government bank ABL has introduced a new dimension in the field of innovation and benevolent banking in our country. People have more trust of this bank. ABL complete other state owned and private commercial bank. ABL have to ensure quality service to the customers. For better growth and healthy economic position, it should provide not only attractive products but also better customer service.

I hope ABL do more work for social economic development besides their banking system. ABL should be more pro-active and responsive to introduce new market strategy to hold the strong position in home and abroad.

My report was based on the Agrani Bank Limited Central Law College branch. In this report I determined the reason of customer dissatisfaction. I hope this report provide a good guideline to satisfied the customer. I wish continuous success and healthy business portfolio of Agrani Bank Limited Central Law College branch.

9.2 Bibliography

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9.3 Appendix

✓ Research Questionnaire:

1. Bank is located in suitable place.

a. Strongly agree b. agree c. disagree d. strongly disagree

2. Bank is well decorated.

a. Strongly agree b. agree c. disagree d. strongly disagree

3. Employees provide service at the promised time.

a. Strongly agree b. agree c. disagree d. strongly disagree

4. Employees handle customer's problem sincerely.

a. Strongly agree b. agree c. disagree d. strongly disagree

5. Customers are satisfied of ATM service of the bank.

a. Strongly agree b. agree c. disagree d. strongly disagree

6. Customers are satisfied of online service.

a. Strongly agree b. agree c. disagree d. strongly disagree

7. Bank charges are comparatively low.

a. Strongly agree b. agree c. disagree d. strongly disagree

8. Bank offers attractive deposit and loan products.

b. Strongly agree b. agree c. disagree d. strongly disagree

9. Employees are always polite and well behave with customers

b. Strongly agree b. agree c. disagree d. strongly disagree

10. Customer satisfies the rules and regulation in banking sector.

a. Strongly agree b. agree c. disagree d. strongly disagree