

Report On
“Customer Satisfaction of The City Bank Limited”

By

Kishwar Kaniz Tanzim
14304112

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

BRAC Business School
BRAC University
August, 2019

© 2019. BRAC University
All rights reserved.

Declaration

It is hereby declared that,

1. The internship report submitted is my own original work while completing Graduation 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:

Kishwar Kaniz Tanzim

Student ID: 14304112

Supervisor's Full Name & Signature:

Mr. Ariful Ghani

Lecturer, BRAC Business School

BRAC University

Letter of Transmittal

Muhammad Ariful Ghani
Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report.

Dear Sir,

With due respect I would like to state that I'm submitting my internship report on 'Customer Satisfaction of The City Bank Limited' and it's my pleasure to inform you that I've completed my internship report under your supervision.

I'll be grateful to you if you receive and accept my internship report. I've tried my best to prepare my report with my limited knowledge.

Your approval and acceptance about my report would inspire me. If you have any query, I would be pleased to clarify that.

Sincerely yours,

Kishwar Kaniz Tanzim
Student ID: 14304112
BRAC Business School
BRAC University
Date: 29th August, 2019



Non-Disclosure Agreement

This agreement is made and entered into by and between The City Bank Limited and the undersigned student of BRAC University

Acknowledgement

At the very beginning, I would like to thank almighty Allah for giving me the strength to finish my internship report on due time. This paper couldn't be here if some people weren't there beside me while I was struggling to prepare this paper.

Then, I would like to show my deep gratitude to my honorable advisor Mr. Ariful Ghani sir, Lecturer of BRAC Business School who helped me with his guidance to prepare this report.

Additionally, my cordial gratitude goes to my supervisor Mr. Zafor Chowdhery, Branch Manager of The City Bank Limited, Gulshan Avenue branch who not only helped to work there but also, he helped me learning so many valuable lessons during three months of my internship.

Executive Summary

Banks in a country have the major role in a country economy. In order to progress in banking sector, the banks must have some sound systems, not only for country economy, but also a society.

The aim of this report is to discuss about the customer service of the General Banking division of The City Bank Limited and how much satisfied the customers are. This paper is specially focused on if the customers are satisfied or not. As the satisfaction level of customers is a crucial matter for progress of a bank, so after analyzing the satisfaction and dissatisfaction level I will be giving some recommendations as well.

The paper starts with the overview of the organization. In this section, history, vision, mission, values, products and services, objectives of the company and also the SWOT analysis is discussed. After that, to give a clear idea about what this paper is about and how or why I worked for this paper is described. Followed by analysis of the data, interpretation, findings, constraints and recommendations.

The purpose of this paper is to give a clear idea about the satisfaction level of customers come into CBL Gulshan Avenue Branch, with detailed interpretations based on proper questionnaire used to interview and data collection.

Keywords: General banking, rules and regulations, customer, behavior, satisfaction, evaluation, role.

Table of Contents

Executive Summary	vi
Chapter 1 Organization Overview	1
1.1 Background of The City Bank Limited.....	1
1.2 Vision, Mission and Values	2
1.3 Products and Services	3
1.4 Objectives.....	4
1.5 Organization Organogram.....	5
Bangladesh Bank Rules and Regulations.....	6
Chapter 2 Report Overview.....	7
2.1 Rational of the study.....	7
2.2 Background of the study	7
2.3 Scope of the study.....	8
2.4 Objectives of the study.....	8
Research Questions	8
2.5 Review of Related Literature	9
2.6 Methodology	9
2.7 Limitations of the Study.....	10
Chapter 3 Job Responsibilities and Observations	10
3.1 Services provided in the Branch.....	10

My duty as an intern	12
Learnings from Internship	14
Chapter 4 Analysis, Interpretation and Findings	15
4.1 Analysis and Interpretation on Customer Satisfaction	15
4.2 Findings of the Study	26
Recommendations	27
Conclusion	28
References.....	29
Appendix A.....	30
Survey Questionnaire	30

List of Acronyms

CBL	The City Bank Limited
ICCL	Internal Control & Compliance Division
KYC	Know Your Customer
TP	Transaction Profile
GAD	General Administration Division

Chapter 1

Organization Overview

1.1 Background of The City Bank Limited

The City Bank Limited is a Commercial Bank, operating in Bangladesh. It is one of the oldest which started operating in 1983. It is a top bank among the best five Commercial Banks in the country. The City Bank Limited was a dream of around 13 local businessmen who took a challenge and made the most unrealistic plan work out in a developing country like Bangladesh. There was loads of risks and uncertainties when they started the organization and now, we all know where it stands, this became a brand. They started this journey with only Taka 3.4 crore worth of capital, and now it has capital worth more than Taka 330.77 crore.

Among all the other banks in Bangladesh, The City Bank Limited does not follow the traditional, regionalized, geologically managed, branch-based business or profit model. The City Bank Limited has corporate and investment banking facility, SME banking, Online banking, etc.

In an online banking dominating market, the offline business divisions are still out there for a strong service delivery or operations setup and also a smart IT Backbone. Such unified business segment-based business & operating model ensure dedicated conduct and services to the bank's different customers.

The City Bank Limited has 90 physical branches currently. Besides traditional distribution centers, the bank is also very active in the substitute distribution areas. The number of ATMs of its own are 138; and 550 sharing ATMs with some other banks in places. It also offers SMS Banking; Interest Banking and so on. CBL has Customer Call Center operation facility too. The bank also has online banking facility named Citytouch.

1.2 Vision, Mission and Values

Vision Statement:

The Monetary Hypermarket with a Captivating Principles Offering Pleasant Experiences

Mission Statement:

- ❖ Offer wide collection of products and services that distinguish and excite the target market
- ❖ Be the "Employer of choice" by offering an atmosphere to help employees outshine and become future leaders
- ❖ Uninterruptedly test procedures and stages to improve effectiveness and efficiency
- ❖ Indorse invention and automation with a view to assuring and improving fineness in service
- ❖ Guarantee respect for public, good governance and acquiescence in everything they do

Values:

- ❖ Outcome Driven
- ❖ Accountable & Transparent
- ❖ Courageous & Respectful
- ❖ Engaged & Inspired
- ❖ Focused on Customer Delight

1.3 Products and Services

Services provided by The City Bank are,

A. Credit Cards

- ❖ **American Express:** AMEX has been launched in 2010 by CBL as franchised product. There are three categories in it; i. Platinum, ii. Gold and iii. Silver.
- ❖ **VISA:** It is a global card facility. It is available in dual currency manners. There are 2 categories - I. Silver II. Gold

B. Debit Cards or ATM Cards

- ❖ **City Maxx American Express Card:** CBL issues the City Maxx as a card comes any account. That means, all the account holder gets this card. It is a specialized debit card which can be used as American Express.

C. Retail Banking Service

- ❖ General banking services, like Bank Accounts, etc.
- ❖ Multiple types of Schemes, like Deposits, Savings etc.
- ❖ Different kinds of Loans, like Personal loan, Education loan, Health Loan etc.

D. SME Banking Service: SME banking services are done through 3 separate parts

- ❖ Small Segment SME Service.
- ❖ Medium Segment SME Service.
- ❖ Agro SME Service.

E. Wholesale Banking Service: Under this service, CBL offers a wide range of services, those are defined as,

- ❖ Long term Finance
- ❖ Midterm Finance
- ❖ Structured Finance

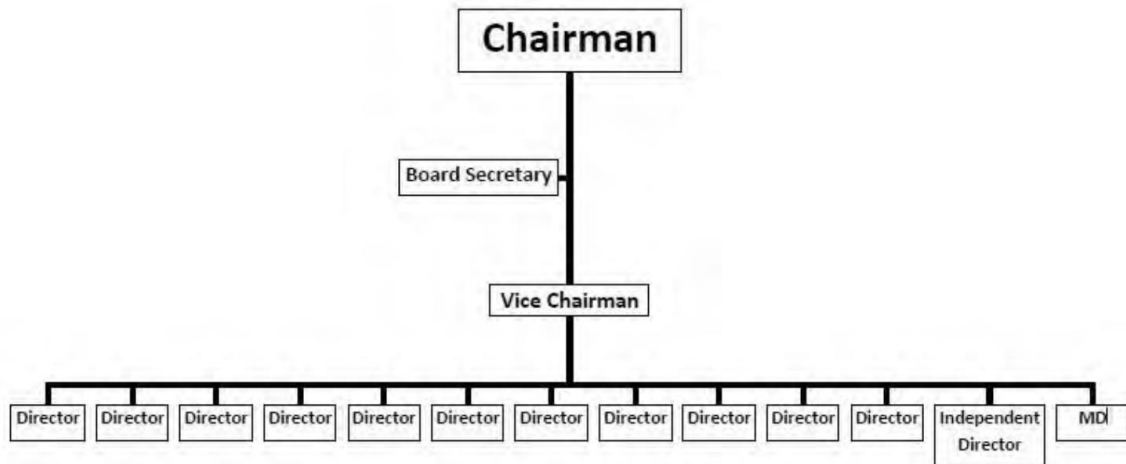
- ❖ Cash Supervision
- ❖ Project Supervision: Other services;
 - Priority Banking Service
 - Corporate Banking Service
 - City Touch (Online Banking)
 - Trade Services (Foreign and Local)

1.4 Objectives

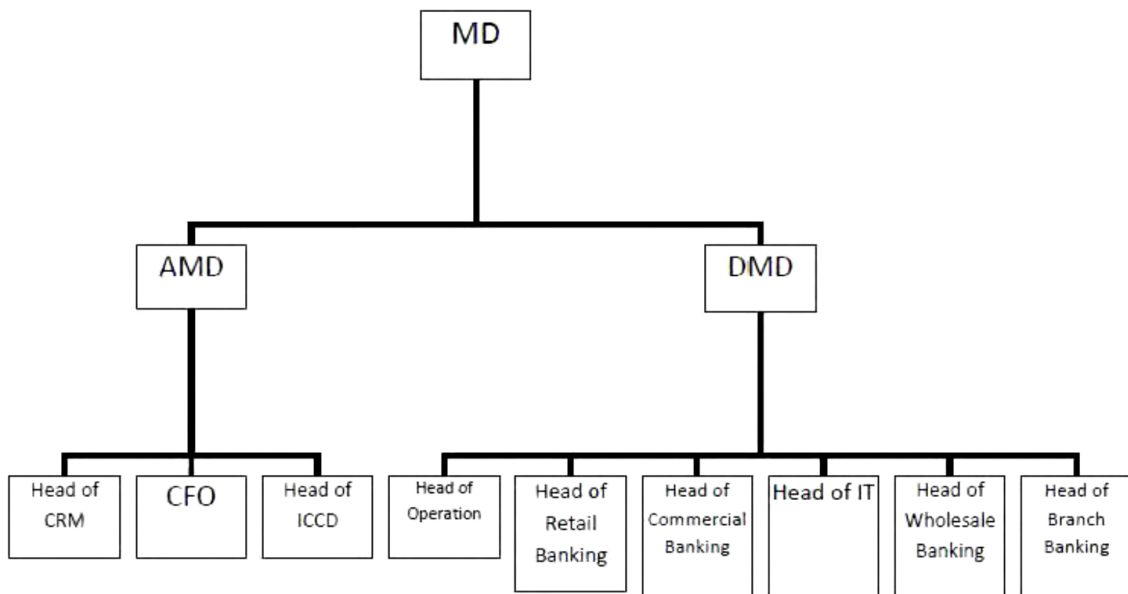
The major objective of The City Bank Ltd. is to generate a strong capital base, to receive decent amount of profit and pay pleasing dividend to respective Shareholders, to attain the purposes, the bank works for refining the excellence of bank's possessions by recognizing possible good debtors.

1.5 Organization Organogram

A. Board of Director's



B. Management Committee



Bangladesh Bank Rules and Regulations

As Bangladesh Bank is the Central Bank of Bangladesh, it is mandatory for all the banks of our country to follow rules as per regulated by Bangladesh Bank. Some crucial rules and regulations are discussed below;

Staffs are required to fulfil all formalities while opening new account. For example; ensuring KYC (Know Your Customer) submission in KYC form and Transaction Profile (TP) while opening an account and examine the accounts every so often as per regulatory rules. Staffs are anticipated to report any alleged transaction/s of resources being used for money filtering to the internal management and also to Bangladesh Bank.

To guarantee proper level of inside controlling structure, CBL's Internal Control & Compliance Division (ICCD) has been organized as per the prearranged administrative construction of Bangladesh Bank's Core Risk Management Guidelines.

Risk valuation by inner control emphasizes on guaranteeing acquiescence with the Bank's rules, composed with regulatory necessities (together with all core risk management plans given by Bangladesh Bank), societal, moral and environmental risks and also endorsing suitable actions for further progression of the core control framework.

CBL's General Administration Division (GAD) is accountable to guarantee continuous banking actions by providing nonstop provision in the form of security, infrastructure, logistics and maintenance of assets and premises, etc. As a support division, they do their best to enhance spending, which acts positively to the year-end income stability, as well as acts as acquiescence implementation for guaranteeing that the Bank imitates to the current guidelines of Bangladesh Bank.

The Directors of CBL, to the best of their acquaintance and credence, are gratified to accomplish the associated tasks of the Board of Directors directed by the Companies Act, 1994, The Bank Company Act, 1991, Guidelines delivered by the Bangladesh Bank and Securities and Exchange Commission.

Chapter 2

Report Overview

2.1 Rational of the study

The core duty done in bank is transaction, customers deposit and withdraw money in bank and this crucial job is done in General Banking division of the banks. The City Bank Limited has 90 branches to do this job.

In my report, I want to show the general banking jobs done in this commercial bank. For academic purpose, students need to do internship in a company to enrich their practical knowledge on particular sectors. I worked in general banking section of the head quarter branch of The City Bank Limited so here I am going to show how the works done there, the good practices and will be recommending for their betterment where needed.

2.2 Background of the study

Each and every bank has significant roles in a country's economy. In our country, The City Bank Limited is one of the oldest private commercial banks and playing the most leading roles. Though bank sector is getting competitive every day, yet CBL has kept its good will till date. As Bangladesh Bank is our national bank, so it takes care of the policies maintained in any banks in Bangladesh.

In general banking, the prior work is to directly dealing with customers. From opening account to cash transaction, debit/credit card service, any kind of maintenances, endorsement, till account closing etc. jobs are done in this section. As this department directly communicate with the customers so there is one thing they always should be prepared for and that is satisfying customers.

2.3 Scope of the study

This report is wholly about the customer satisfaction in CBL (Gulshan Avenue Branch). As this branch is the head quarter branch, so pressure is too much in this branch. Most of the customers come to this branch. Also, all the problematic issues and customers are referred to this branch. So, for so many reasons, the load of customers are more in here than any other branches of CBL. They must try to satisfy all their customers, yet they lack behind sometimes. From this report, they can understand their problems and for their betterment they obviously can look into the recommendation part.

2.4 Objectives of the study

- ❖ To get the proper knowledge about the jobs done in general banking dept.
- ❖ To know how the bank deals with customers
- ❖ To find out the major reasons of lagging behind
- ❖ To recommend some of the solutions to facilitate

Research Questions

1. How the customers of the General Banking department in CBL (Head Office Branch) can be made even satisfied?
2. How the Customer Service section of the branch can be improved?

2.5 Review of Related Literature

The main idea to provide through this report is idea of general banking section of a bank, how they work, how they deal and should deal with customers. CBL is one of the oldest and most famous banks in Bangladesh and there're so many reasons for this major position in our country. Over the years, so many books, journal and reports have cover about customer service and customer satisfaction. It is definite that fulfillment of patrons is not simply familiarizing innovative products and services but much more than that (Ameme, B., & Wireko, J. 2016). Also, accumulation of the value which the patrons were observing for can convey a lot of revenue for the company. Thus, patron fulfillment is essential for all the banking organizations. Study specified that in contrast with displeased patrons, pleased patrons were suggestively more like to endorse their bank to their supports and to reflect using their present bank in the imminent, and they are more resilient to the suggestions from other banks (Chochol'áková, A., Gabcová, L., Belás, J., & Sipko, J. 2015). When the desires of patrons are encountered, they become devoted to the specific company which is also helpful to that company. Devoted customers are more interested in the services of their own banks when considering investments in all the features such as in the monetary marketplace, deposit their personal savings to their personal bank, take out a mortgage from their personal bank and practice other banking products and services from their current bank. Research findings show patrons are more reliable to those banks who are simplifying internet banking services (Rahi, S. 2015). So, this quotation demonstrations patrons are reliable to them who listens to them and also brings innovation in the banking organization.

2.6 Methodology

Both primary and secondary types of methodology were used for research purpose. In secondary methodology, I have gone through so many articles, website of CBL, some journal

and previous reports for the research about The City Bank Limited. For the primary methodology, first of all, I have talked to my supervisor Mr. Zafor Chowdhery, Branch Manager of Gulshan Avenue Branch, CBL for any kind of help. Besides that, I did this survey on customer satisfaction of 50 sample size. I also talked to the employees of customer service whenever needed as they were very friendly. Most importantly, I observed I all their stances.

2.7 Limitations of the Study

- ❖ Time limit
- ❖ Communication with customers
- ❖ For being a busy branch, employees couldn't give me much time
- ❖ Customer's lack of knowledge about services of a bank
- ❖ Limited access to gather some of the information

Chapter 3

Job Responsibilities and Observations

I was assigned as a full-time intern for the General Banking sector in The City Bank Limited, Gulshan Avenue Branch. I joined there on 7th May, 2019 and ended my job there on 6th August, 2019. My core job as an intern was to help the employees in the Customer Service division and deal with customers if needed.

3.1 Services provided in the Branch

- Transaction:
 - Cash Transaction
 - City Manarah: Islamic Banking
- Service

- Pay Order
- Product Information
- Complaint
 - Card Related Complaints
- Account Management
 - Delivery
 - New/Duplicate Statement
 - Card Delivery
 - Cheque Book Delivery
 - FDR/DPS Opening
 - FDR/DPS Closing
 - Sanchaypatra Opening
 - Sanchaypatra Closing
- Cash Dollar Deposit/Purchase paper Work
- Card Service
- Cheque Book Request Service
- Remittance
- Locker
- Account Opening
- Account Closing
- NRB Payment
- Enquiry
 - Cards Related Enquiry
 - Interest and Currency Rates Queries
 - Info Update/Change

- Tax Certificate
- Solvency Certificate
- Non-Account Holders
 - Transaction
 - Cash Deposit/Withdrawal
 - Dollar Endorsement/Purchase Paper Work
 - NRB Payment
 - RFCD Account Transaction
 - Clearing Cheque: Stopping cheque book service
- City Alo – Women Banking

My duty as an intern

My core responsibility was to assist the employees of Customer Service section. In Customer Service there are lots of works. I used to help customers to,

- ❖ **Open new accounts:** Whenever new customers used to come to open new account, I used to suggest them bank's best offer, like suggesting women to open Alo account (woman banking) etc.. Then according to their demands and bank requirements I used ask them to provide us the required documents and then used to give them the forms to fill up with proper instructions.
- ❖ **Sanchaypatra purchase:** In same way understanding their demands I used to suggest best Sanchaypatra offers to them and then used to help them filling up the forms.
- ❖ **Cheque Book Requisition Accepting and Delivery Service:** In CBL, the procedure of taking request for issuing new cheque book against customer's old account is, there's a page given at the back of the cheque book for requisition. Customer signs in that page with writing the number of pages and cheque books he or she needs and submit it to the

required staff. CBL offers 25, 50 and 100 pages of cheque books of 13 Taka per page. It takes 3 working days to prepare new cheque books and deliver. When customer comes to collect their requested cheque books, they need to sign in a particular register and on the requisition slip along with the sign of the staff delivers it and takes the cheque book with them. I have done these jobs for many times.

However, the whole procedure is very risky as a bit of negligence can end up to horrible consequence, like – if mistakenly staff gives someone else's cheque book to someone else, he or she can use it to withdraw money of that other person, and whenever the other person will get to know about it, he or she can file case even against the bank.

❖ **Cash Endorsement:** One of the most important work done in a bank. Here, if someone wants to go to other country the customer will need that country currency. Bank gives this opportunity to the customers to change one currency to other. CBL also provide this service. A person needs to submit passport and visa detail to the bank and the required staff will help him or her with the currency change.

I used to collect passport and visa, after checking these I used to inform about the place the client's going to, then used to give him or her a TM Form to fill up. I used to assist them to fill it up.

❖ **Personal Loan:** When a person needs loan for him or her and not for any business, that is personal loan. Loan is a very sensitive thing, mostly because of its tough requirements. To file a loan, one needs to provide a guarantor who will give the assurance that if the person fails to pay the loan in given time the guarantor will do it for him or her. Also, for loan, reference is also needed, so that, if guarantor also cannot do anything, bank can inform references about the issue.

- ❖ **Debit Card service:** CBL provides an instant Debit Card service where customer gets an instant debit card as soon as they open new account. This requires a form to fill up and printing name on the card.
- ❖ **Citytouch - online banking service:** This is one of the most important I did there as a Digital Consultant. There are different types of customers come to the bank. Not everyone is familiar with online applications and online banking. To make them understand what this app is all about, downloading, installing and opening new Citytouch account was my job here. I used to counsel them about the whole procedure.

Additionally, there were some other works too; like – talking to foreign customers, showing customers path to solve their problems, etc.

Learnings from Internship

Implications to organizations: I didn't have clear idea of how a corporate office runs, which I got to experience here. I had very little idea about bank sectors of Bangladesh, how they work, how the big monetary jobs are done, I got practical idea about that. I also learned how to maintain good relationship between colleagues, how to maintain an affirmative gesture even in pressure.

Interpersonal Skill Development: As customer dealing was a prior work there, so I learned a lot about socialism. A core rule to be in general banking of CBL is you have to smile and have an affirmative gesture while communicating with customers. This practice is a great one among so many other good practices there.

Chapter 4

Analysis, Interpretation and Findings

4.1 Analysis and Interpretation on Customer Satisfaction

Customer satisfaction is basically how much satisfied customers are with the services provided to them and to measure that survey is the best option. For my report, I did walk-in survey by giving them papers of questionnaire in hand to fill it up and also did online survey. Though doing this wasn't easy. Some of the customers were very rude, refused to give time and do the survey and there were customers who had minimal knowledge about banking offers. Still, anyhow I managed to collect 40 survey responses.

There 4 categories for the survey questionnaire; about branch employees, branch appearances, online banking service and complaints handling.

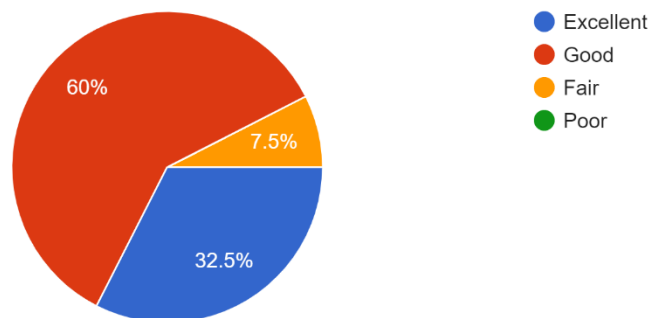
Branch Employees: In this section I have asked about the knowledge, overall behavior and appearance of the employees, if it is satisfactory for the customers or not.

❖ Knowledge of branch employees about the services:

Branch employees of CBL are highly educated and are given certain trainings to specialize them in particular areas. So, their knowledge cannot be questioned. Still, customers may have question against it, so I felt the necessity of keeping this question in survey paper.

The branch staff have the required skills and knowledge about the bank's products and services:

40 responses



According to branch customers, 60% think they are working just fine, and 32.50% believe that they are doing outstanding job, whereas 7.5% believe that they are doing okay but need improvement.

In the branch, there are total 21 employees all together. There are 6 employees assigned for Customer Service division where two are new employees who joined as officers, 5 cashiers, 3 relationship managers, one of them joined recently, 3 employees assigned for loans, 2 employees are assigned as debit and credit card dealers, branch manager and assistant branch manager. As we can see there are some new employees and they are still learning so they still gathering knowledge about the works. Except them most of the employees are knowledgeable and experts in their jobs.

In general banking it is very important to be knowledgeable about the jobs employees are assigned. As they deal directly to the customers. It carries reputation of a bank.

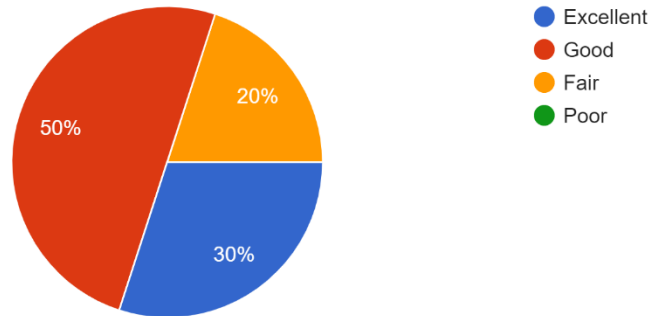
❖ Behavior of the staffs:

Whenever and wherever dealing with customers, it is necessary to behave better.

Because, end of the day they are the people will help you to survive in the market.

Staffs are friendly and behave in a courteous manner when dealing with you:

40 responses



In CBL Gulshan Avenue Branch, 50% customers believe that they are well behaved where around 30% believe that they are outstanding but 20% believe that their behavior is somewhat okay.

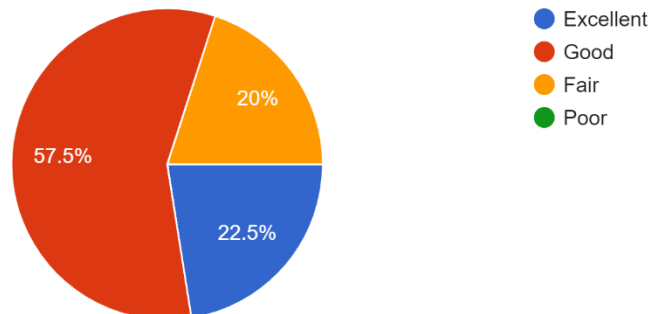
Not a single customer should get chance to say that staffs are not well behaved. Though none of the sample claimed to be behaved negatively, still “Fair” is not a good comment. So, by this statement I think CBL should look after in here.

❖ Staffs’ appearances:

In CBL, there’s a very strong dress code to follow, apart from dress code the staff needs to be presentable and professional with the customers. For example, while I was working there was a complaint against an employee, filed just because that employee did not talk with a smile on her face.

They are professional and have a pleasing and presentable appearance:

40 responses



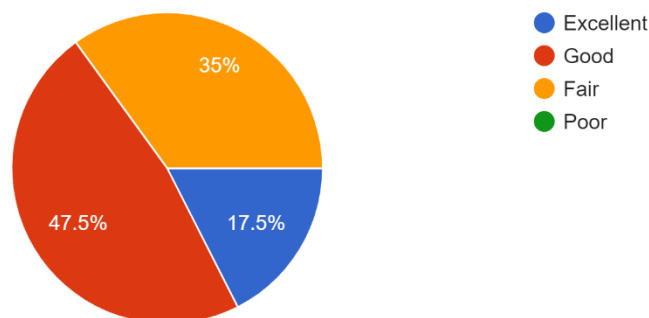
In here, we can see that, 80% customers are satisfied with their appearances whereas, 20% have rated them as “Fair”. So, CBL should give it a second thought to do even better in this part.

❖ Staffs willingly listen and respond or not:

This is another crucial area to look after while dealing with customers. Customers deserves to be heard out.

The branch staffs are willing to listen and respond to your needs on time:

40 responses



In this graph, 65% of the customers are happy, whereas, 35% has rated them s “Fair” which is not a good sign. 14 people out of 40 rated them Fair which should be kept into the concern of

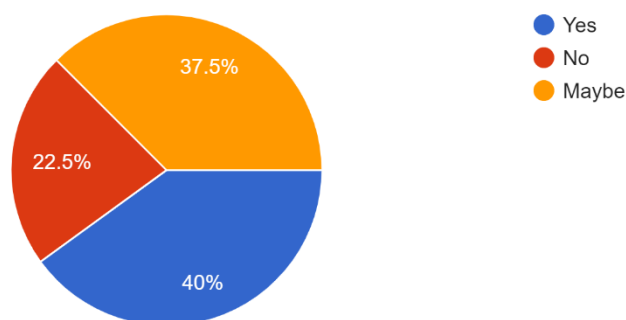
CBL. The good sign is no one rated them poor but fair is near to poor so this should get a serious concern.

❖ Time taken to provide service:

This is a crucial part to consider about. There's a saying that "never test the patience of your customer." By this phrase we clearly understand that customers should get proper service as soon as they demand for it. However, in banks there are humans work as employees to fulfill their demands, so they may need some time to provide services.

Do they take so long to provide service?

40 responses



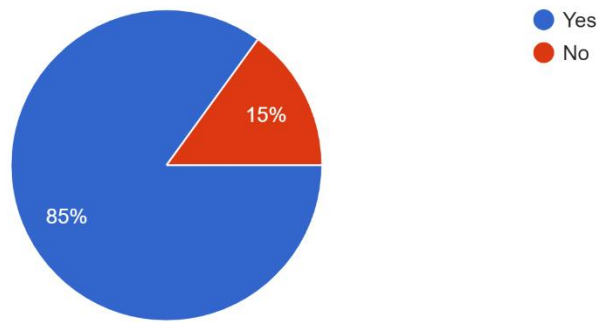
Here, 40% of the sample size claim that they delay so much to provide service, whereas 22.5% believes that they do not delay much and 37.5% are not sure about the fact. By this graph, we can understand that customers are not happy about this delaying practice of the branch. Additionally, this is very harmful for the branch reputation. So, this issue need to be solved.

Branch Appearance: Bank appearance should be welcoming as this is considered as one of the most boring places in earth. Yet, there are some other matters to consider too, if there's enough sits for the customers, if the place is secured enough as money is something they deal with, if the place is neat and clean or not etc.

In CBL Gulshan Avenue branch they try their best to keep this place neat and customer friendly. They also have CDM (Cash Deposit Machine) so that customers do not need to wait much to deposit their cash. Less than 50,000 takas can be deposited in CDM. So, they try to minimize the crowd in the branch, still it gets hazardous when any occasion like Eid is coming over.

The branch overall appearance is neat and orderly:

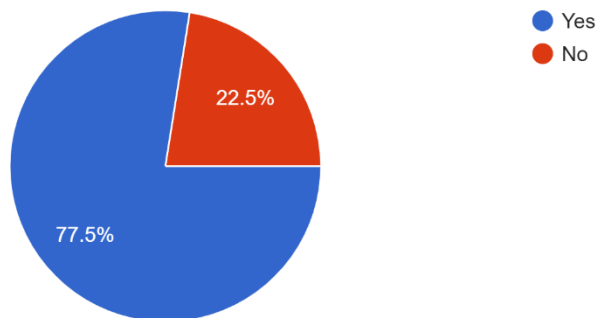
40 responses



In the graph, 85% of the customers think the overall appearance is neat and orderly in the branch. So, this is satisfactory.

The branch has sufficient and comfortable seating arrangements:

40 responses



In the graph, we can see that 77.5% people believe that the branch has sufficient and comfortable seating arrangement, whereas, 22.5% (which is not so less) believe that seating arrangement should be changed. So, the branch can have a renovation to please the most customers.

Online Banking Service “Citytouch”:

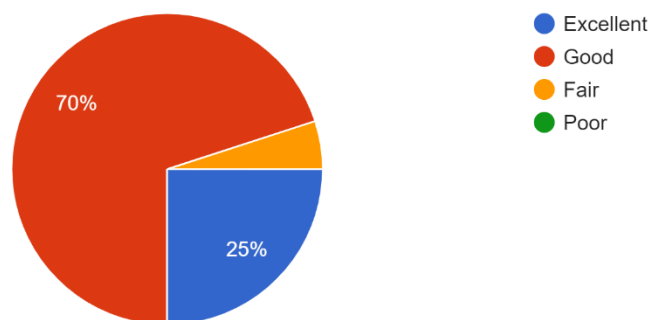
Online banking is a common and most popular practice in banks these days. Humans are getting fond of automation in any services every day. Considering these bunch of consumers CBL introduced its online banking service Citytouch last year (2018) which is one of the most user-friendly online application.

❖ Usefulness of Citytouch:

Online banking is one of the most helpful banking systems these days. It is considered as a blessing in banking history.

How would you rate ease of access and the usefulness of our online banking service ‘Citytouch’?

40 responses



In this graph, most amount of people around 70% rated it as Good though only 25% consumers believe its Excellent. However, by analyzing this graph this can be said that people like Citytouch app and website service.

As I have already mentioned above, I worked as a digital consultant whenever needed in the branch, so my job was to open Citytouch account for the particular customer which is linked with the debit card provided to them. The system here is, first one has to activate the debit card by generating the pin number by calling to the customer care, then one can proceed to open a new Citytouch account against that card number. Consulting the customer during this whole procedure was my job.

However, using Citytouch is very easy but some of the consumers who are not that much friendly with automation find it difficult. As soon as one gets to understand the app, they become fond of it.

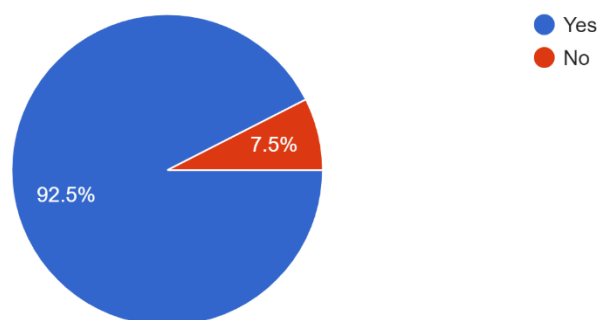
Complaints Handling: In handling complaints, The City Bank Limited works really hard. They try their best so that they do not need to face complaints.

❖ Interest to resolve complaints:

Staffs of CBL Gulshan Avenue branch have meetings every morning to discuss all the issues faced yesterday. They try their best to sort out problems faced by customers. They are so much concerned about the sufferings faced by the customers .

The staff assigned is genuinely interested in assisting me and resolving my complaint:

40 responses



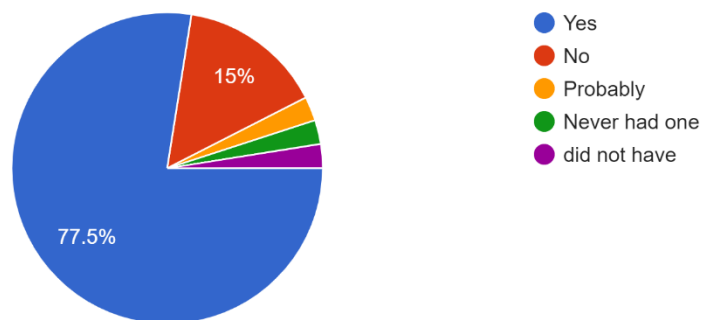
From this graph we can have a clear idea about majority of the customers, 92.5% get their complaints resolved which is very good for a bank. However, this should be 100% for their betterment.

❖ Actions taken for the complaints:

In every branch of CBL they try to take actions right at the moment whenever a complaint is filed to help out the customers.

Do they take proper action after hearing out the problems or complaints?

40 responses

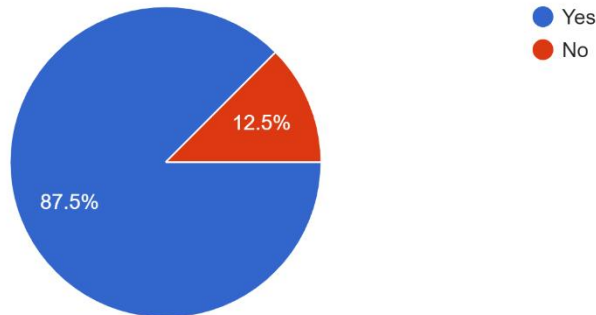


In this graph we can see that 77.5% customers believe that proper actions are taken as a complaint is been discussed by customers, though 15% of the customers didn't agree with the fact.

Customer satisfaction level on overall branch service of CBL:

Overall, I am satisfied with the branch staff:

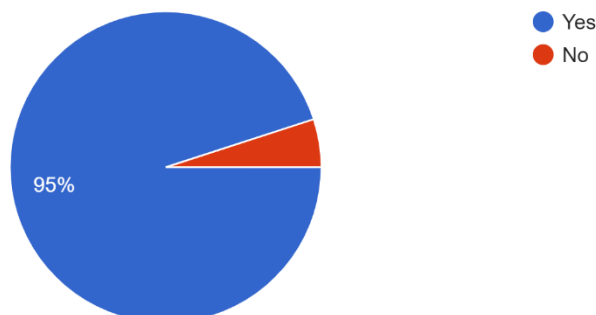
40 responses



From this graph we can get an idea about the satisfaction level of customers on the overall staffs of the branch. 87.5% customers gave affirmative ratings about being satisfied with the staffs, whereas 12.5% are not happy with the staffs. This can be very alarming for the reputation of the bank if the number increases.

Are you satisfied with this online service?

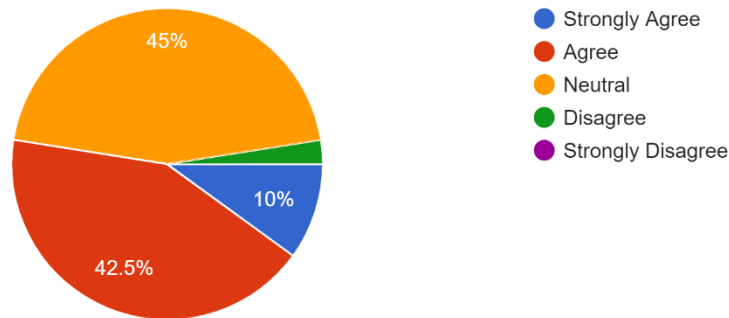
40 responses



By this graph, we can get an idea that majority of the customers are happy with Citytouch app as 95% stated that they are happy with this app.

Overall, I am very satisfied with the service quality provided by The City Bank Limited:

40 responses



From this graph, we can get idea that about 42.5% of the sample size agree and 10% strongly agree with the statement that they are satisfied with the service quality provided by CBL. However, 45% of them are neutral about the statement and 2.5% which is 1 person disagree with the statement, which is really minor in number. So, overall this can be said that they are doing somewhat good in market but the good works should be increased even more to increase the number of satisfied customers.

4.2 Findings of the Study

The report is conducted with the title of “Customer Satisfaction of The City Bank Limited Gulshan Avenue Branch” where the customers of the branch participated by filling up the questionnaire conducted to them for analysis on their satisfaction level. The questionnaire was made to get idea of customer’s opinion about the branch. After collection of data, I went through the whole thing, then analyzed and interpreted above. Based on this analysis and interpretation, the core finding about the study is customers are more satisfied with the online service of CBL than offline services. About offline services, customers are satisfied with the behavior and knowledge of branch staffs, though they are not much satisfied with employees’ timing sense, they take much time to provide service. Then, the about branch decorations, customers are satisfied. After all the specific question when it is asked rate the overall service of the branch, 52.5% customers gave good ratings, which isn’t a good sign, clearly a big mount of customers aren’t satisfied with the service. So, as a result, this can be said that CBL should focus on their offline services and make these better.

Recommendations

I have worked in this branch for 3 months and observed all the duties done in there. Also, I have taken customer feedback and analyzed whether they're satisfied with their service or not. After doing all these, I have some of the recommendations for the branch. I am explaining below;

- ❖ First of all, from my point of view, the branch appearance should be changed. If I make a list of most boring places in earth, bank would in top five of that list. So, a bank's appearance should be lucrative, can be colorful, some decorative pieces can be kept there etc. so that people do not get so bored in there.
- ❖ Secondly, branch staffs should be increased to provide faster services. CBL Gulshan Avenue branch is a very busy branch, for each duty there are only a single employee. Like – for endorsement there's an employee, for cheque dealing there's one employee, for Sanchaypatra an employee etc. Before the national festivals or religious festivals, the crowd become inhuman and the pressure of employees become out of hand.
- ❖ There should be mandatory training facility for new employees, so that customers cannot question about knowledge of the employees.
- ❖ There should be an anonymous complaint box in the branch, so that customers can complaint anonymously in branch.

Conclusion

The City Bank Limited is one of the most popular private centralized banks in Bangladesh. Success of any business comes holding hand of both employees and customers. Employees work hard to make customers happy as they are the people who helps a business to grow. In this long report, initially there were two research questions, one is how can this branch satisfy more customers and another question was how the customer service section be improved; I believe that both of the questions have been answered in the report. I tried to discuss about the satisfaction level of the Gulshan Avenue branch of CBL, I also recommended for branch's betterment; though satisfaction level may vary branch to branch. Overall The City Bank Limited still has a tremendous reputation in Bangladesh.

References

- The City Bank Limited Annual Report, (2016). thecitybank.com. Retrieved 10 August 2016, from <http://www.thecitybank.com/>
- The City Bank Limited Annual Report., (2017). thecitybank.com. Retrieved 10 August 2017, from <http://www.thecitybank.com/>
- The City Bank Limited Annual Report., (2018). thecitybank.com. Retrieved 10 August 2018, from <http://www.thecitybank.com/>
- Rahman, S. (2018). Banking needs met anytime, anywhere. *The Daily Star*. 5.
- Stevenson, W. J. (2011), Operation Management (11th Edition), Ohio, U.S.A: Blacklick
- Ameme, B., & Wireko, J. (2016). Impact of technological innovations on customers in the banking industry in developing countries. *The Business and Management Review*, Volume (7), Page no. 3.
- Chochořáková, A., Gabčová, L., Belás, J., Sipko, J. (2015), Bank Customers' Satisfaction, Customers' Loyalty and Additional Purchases of Banking Products and Services. A Case Study from the Czech Republic, *Economics and Sociology*, Volume 8, No 3, pp. 82-94.
- Rahi, S. (2015), Moderating Role of Brand Image with Relation to Internet Banking and Customer Loyalty: *A Case of Branchless Banking*. *J Internet Bank Comer*. Volume. 20. Page 131.

Appendix A.

Survey Questionnaire

The branch employees have essential understanding and skills for providing products and services:

- Excellent
- Good
- Average
- Poor

Employees are welcoming and well-mannered when dealing with patrons:

- Excellent
- Good
- Average
- Poor

They are proficient and have a respectable and pleasing appearance:

- Excellent
- Good
- Average
- Poor

The branch staffs are keen to pay attention and respond to customer's needs when asked:

- Excellent
- Good
- Average
- Poor

Overall, I am happy with the branch employees:

- Yes
- No

The branch overall appearance is neat and orderly:

- Yes
- No

The branch has enough and comfortable seating preparations:

- Yes
- No

Do they take so long to provide service?

- Yes
- No

How would you rate usefulness and accessibility of the online banking service 'Citytouch'?

- Excellent
- Good
- Average
- Poor

Are you pleased with this online service?

- Yes
- No

The staff assigned is sincerely interested in assisting me and resolving my complaint:

- Yes
- No

Overall, I am very happy with the service excellence provided by The City Bank Limited:

- Strongly Agree
- Agree
- Disagree