

**Report On**  
**Analysis of Customer Satisfaction Level of Dutch Bangla Bank**  
**Limited, (DBBL)**

**By**

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**Id: 15104164**

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

**BRAC Business School**  
**BRAC University**  
**August 2019**

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## **Declaration**

It is hereby declared that

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

**Student's Full Name & Signature:**

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**Maisha Ibnath Anima**  
Student ID : 15104164

**Supervisor's Full Name & Signature:**

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**Md. Shezanur Rahman**  
Lecturer , BRAC Business School  
BRAC University

## Letter of Transmittal

Md. Shezanur Rahman  
Lecturer,  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

Subject: Submission of internship report on “Analysis of Customer Satisfaction Level of Dutch Bangla Bank Limited, (DBBL).”

Dear Sir,

It is my immense pleasure to submit my internship report titled “Analysis of Customer Satisfaction Level of Dutch Bangla Bank.”

I tried to make the report fully informative with relevant issues related with the study. This report tried to follow the structure as it was suggested. I honestly believe that this report helped me to gain much more knowledge about the banking sector, particularly on the general banking sector of DBBL.

I, therefore, will be highly grateful if you accept my report and oblige thereby.

Sincerely yours,

---

Maisha Ibnath Anima  
Student ID: 15104164  
BRAC Business School  
BRAC University  
Date: September 12, 2019

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between Dutch Bangla Bank Limited and the undersigned student at BRAC University, Maisha Ibnath .....

## **Acknowledgement**

First of all, I would like to express my gratitude to the Almighty ALLAH for allowing me to complete this whole report. I appreciate the efforts of some people, because without them it would not be possible for me to complete the whole report.

So firstly, I would like to show gratitude to my respected supervisor Md. Shezanur Rahman, Lecturer of BRAC Business School, for his immense support and guidance in every aspect of the research. His guidance and response for my every query helped me a lot to prepare my internship report.

Then, I would like to acknowledge gratefully to some officers of Dutch Bangla Bank Ltd. namely Gazee Ziaul Hoque, Mrs. Helenoor Parvin, and Mr. Wahiduzzam who gave me some special instructions, information and guidance about a variety of banking systems and procedures from time to time. I would convey my special thanks to my parents who inspired me to complete the report of this particular course.

I apologize whole heartily for overlooking any name whose contribution was complementary for preparing this report.

## **Executive Summary**

This report is about “Analysis of Customer satisfaction of Dutch Bangla Bank Limited”. The report is the mirror of the hard work I have done in the period of my three months of internship program.

The report mainly explains, whether the customers of DBBL are satisfied with the bank or not. The thing that really caught my eye while I was in DBBL as an intern is that, DBBL always attempts to keep its customers happy. And that is the prime objective of the banks. To find out more about the satisfaction of the customers of DBBL, and the reasons of their dissatisfaction, some data was collected through personal observation and a survey.

At the very end, some suggestions are given to improve the performance of the bank and to remove the little doubts customers have in their mind which makes them dissatisfied.

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## **List of Acronyms**

A/C	Account
ATM	Automated Teller Machine
BB	Bangladesh Bank
CD	Current Account
FDR	Fixed Deposit Receipt
PO	Pay Order
SB	Savings Banking

# **Chapter 1**

## **Introduction**

### **1.1 Origin of the Report**

A country's financial status is good or bad, it predominantly depends on the banking sector. The dimension of banking has been changing all over the world in short order of time. The banks in our country are trying to keep pace with the global change. For banks, the customers are the main component. Consumer satisfaction encompasses when the customers are pleased fully.

In each field of study, on hand experience is needed along with the theoretical courses to shape the skills and knowledge of students. And when it comes to business studies, the on hand experience makes the difference in many aspects.

The elementary purpose of the report is to fulfill the requirement of the course BUS400 of BBA program at BRAC University. For the completion of this course and my internship program, I worked at one of the most well known banks in Bangladesh which is Dutch Bangla Bank Limited. In my twelve weeks of practice period, I worked in the general banking division of the bank. This report has been prepared by the supervision of Shezanur Rahman Lecturer of BRAC Business School, of BRAC University, and Gazeem Zeaul Hoque, the Executive Officer of Dutch Bangla Bank Limited. During my time spent in there, I have observed how the functions of the bank put impression on the customers and hence I have chosen this topic.

## **1.2 Objective of the study**

### **➤ Primary Objective**

In this study, the initial aim is to find out how much the facilities of DBBL can satisfy their customers.

### **➤ Specific Objectives**

The following objectives were met in the report:

- ✓ Understanding the elements of customer satisfaction
- ✓ Analyzing selected factors which influence customers
- ✓ Investigating the reasons of customer displeasure
- ✓ Suggesting DBBL some measuring steps to remove customers displeasure

## **1.3 Scope of the study**

There are many divisions in the head office of Dutch Bangla bank Limited like- HRM, Marketing etc. But in the branches there is only one section which is General banking where the employees' works in the front desks and deliver services to customers. So, there was not much chance to perceive from the ring road branch yet I tried to make a report to find out customer satisfaction level of DBBL.

## **1.4 Methodology**

### **➤ Sample Size**

30 customers in the Ring road branch of DBBL were questioned directly face to face. A questionnaire was prepared and was given to the customers. Also for the comparison of

the satisfaction level of DBBL with other competitive banks, Islami Bank Bangladesh Limited (IBBL) was chosen because IBBL and DBBL deals with huge amount of retail deposit. And it is also considered as a tops bank. So for the comparison I've surveyed 30 people in that bank as well who were walking customers.

#### ➤ **Sources of the Data**

The source of the report has been retrieved from means of primary data and secondary data and resources.

#### **Primary Data**

- The main resource was interviewing the customers of DBBL
- Visual observance
- On the job desk work
- A survey is conducted on the customers

#### **Secondary Data and Resources**

- Previously published annual report on DBBL
- Dutch Bangla Bank's website is also used for collecting data.
- Previous published papers, journals on Dutch Bangla Bank.
- Sources of all secondary data are narrated in the reference part

### **1.5 Purpose of the Statement**

The study focuses on analyzing the factors which dominate the minds of customers and influence the level of customer satisfaction.

## 1.6 Limitations of the Study

- For having a small sample size, so it was not possible for me to do statistical tests. Because, a large sample size is needed for running statistical tests. And as the number of the respondents is very low, the analysis might not be 100% accurate.
- This study focuses more on customer perspective. Therefore, a very little information is available on the officers' perspective of what they feel about the customer satisfaction of their bank.
- Also, the information in the internet about Dutch Bangla Bank Ltd and Islami Bangladesh Bank Limited is not trendy enough. It was a significant obstacle in finding a trend and meaningful information.
- The study only covers Dhaka division. It does not cover the whole country. Because, the survey was done on the customers of the ring road branch, so they mainly focused the facility in Dhaka division.
- Furthermore, because of the privacy policy of the bank, getting the required data was troublesome. Because, the employees working in there were not allowed to share any internal confidential matter with the interns.

## **Chapter 2**

### **Company Overview**

#### **2.1 Overview of Dutch Bangla Bank Limited**

Dutch-Bangla Bank Limited is known as one of the top ranked commercial banks. It was founded in 1991. And then in 1994, it became a public limited company. This bank is listed with DSE (Dhaka stock Exchange) and also with CSE (Ctg Stock Exchange). In 2008, DBBL had the utmost share price in DSE.

DBBL inaugurated their function as Bangladesh's first joint venture bank. It was a collaboration of the shareholders led by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO. Their head office is situated at Motijheel, Senakalyan Bhaban.

Their main priority is to finance the manufacturers to export our country's products globally. Another concern of DBBL is CSR which means Corporate Social Responsibilities. DBBL is now one of the major donors in Bangladesh because of their investments in this sector. DBBL achieved numerous international awards and it was known as the first fully automated bank in Bangladesh banking history. In 2002, their E-banking division was founded. DBBL manages a lot of ATM booths. And it helped the customers by cutting an intensive amount of cost. DBBL always believes in social responsibility by helping the businesses and industries. Because, by fulfilling the needs of its customers, DBBL is committed towards its customers and have the target to become their first choice in banking industry.

### **2.1.1 Mission of the Bank**

DBBL believes in social responsibility by helping the businesses and industries. Because, it considers making profit singly is not their original focus. DBBL's main focus is to become the faithful partner to the common people.

### **2.1.2 Vision of the Bank**

DBBL contributes toward human development. DBBL has an imagination of such Bangladesh where the fatality and ethics of the society will build our lives worth living with a better quality education, health, and atmosphere.

### **2.1.3 Core Objective**

Dutch Bangla Bank's core objective is to stick to its commitment towards its customers' by fulfilling their needs and satisfy them and become their first choice in banking by upholding and optimizing its slogan which is "Your Trusted Partner".

### **2.1.4 Slogan of DBBL**

**“Your Trusted Partner”**

## **2.2 Strategy of the Bank**

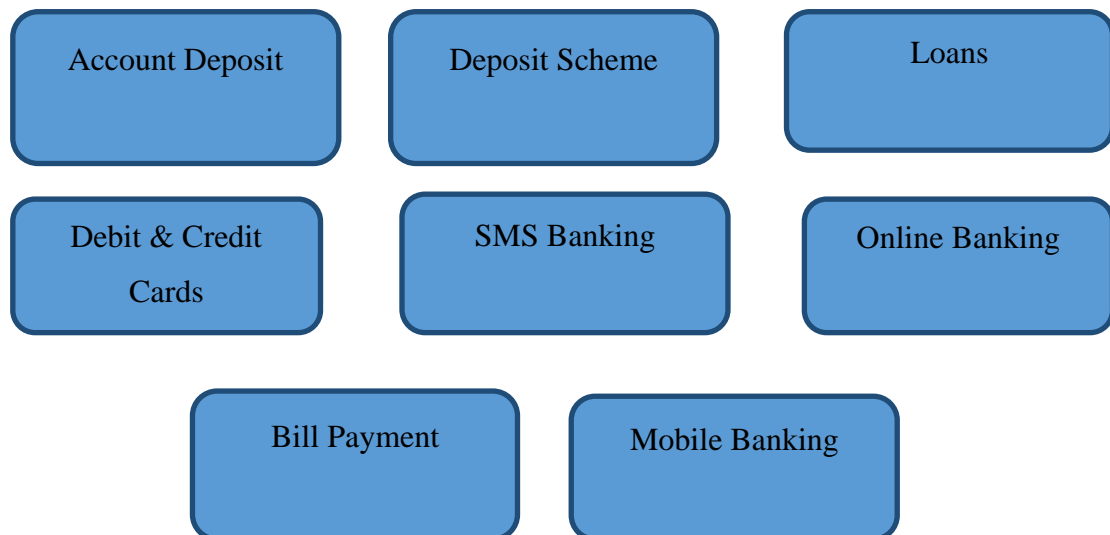
They basically do not have any specific strategy to follow. But they have a target to reach which is to become a main financial service provider to the small and medium enterprises, institutional investors and the individuals in Bangladesh. And for that, they just follow the strategy by giving expedient banking services to the people of our country.

## 2.3 Operations of Dutch Bangla Bank Limited

DBBL always attempts to provide the excellent banking experience by providing them various types of products and services. The offered types of banking services are given below-

### ➤ **Retail Banking:**

To deal with the customers directly, retail banking is an effective way to serve. The different types of functions of retail banking are given bellow–



*Figure 1: Services of Retail Banking*

### ➤ **Corporate Banking:**

Corporate banking is mainly for the corporate customers who are large and medium sized. There are six types of functions in corporate banking which are project finance, working capital, trade finance, structured finance, equity finance and social and environmental finance.

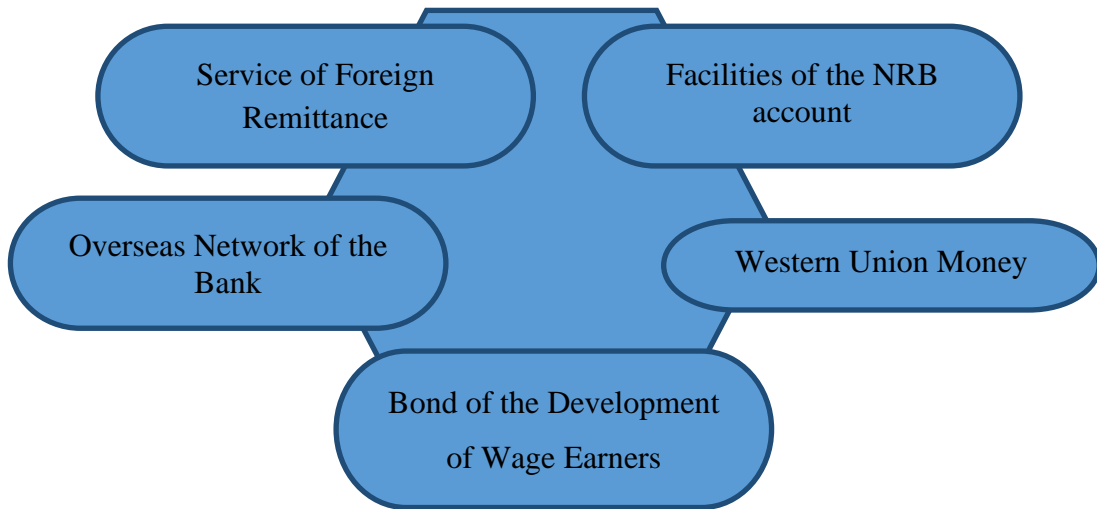


➤ **SME Banking:**

It is for those who need a loan from the bank to start the operations of their business. The different types of loans given to the SME's are – Smart Term loan, Somridhi, Women Entrepreneurs Financing, Shofolota, and Janala

➤ **NRB Banking**

This service is for those Bangladeshis who work in another country and wants to send money to their family who lives in Bangladesh.



*Figure 2: Services of NRB Banking*

➤ **Other Services**

Dutch Bangla Bank LTD. Provides more variety of services to their customers like –

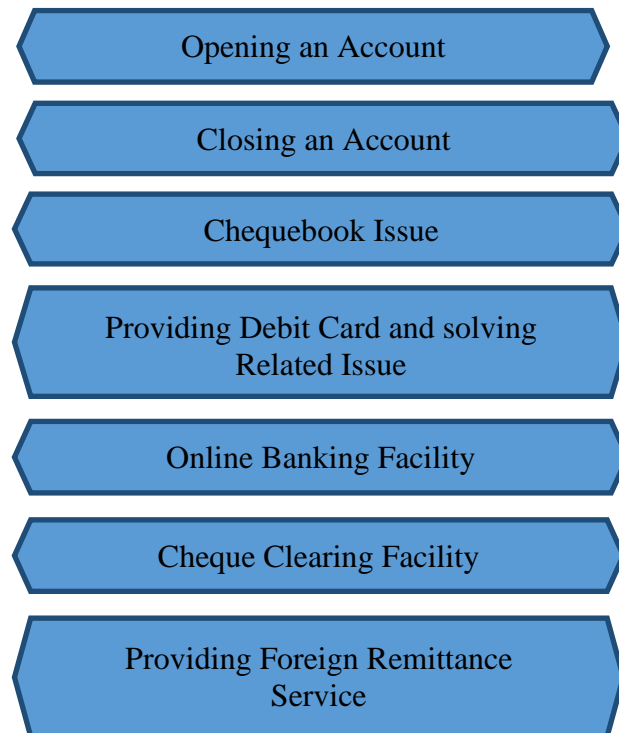
Asset Product	Liability Products
<ul style="list-style-type: none"> <li>➤ Credit Scheme</li> <li>➤ Rental Finance</li> <li>➤ Cash Credit</li> <li>➤ Team Loan</li> <li>➤ House Building Finance</li> <li>➤ Transport Loan</li> <li>➤ Demand Draft</li> <li>➤ Loan for Export Development</li> <li>➤ Loan against FDR</li> </ul>	<ul style="list-style-type: none"> <li>➤ Health Loan</li> <li>➤ Education Loan</li> <li>➤ Marriage Loan</li> <li>➤ Car Loan</li> <li>➤ Home Loan</li> <li>➤ FDR</li> <li>➤ CD &amp; SD Deposit Account</li> <li>➤ Deposit Account of Non Residents</li> </ul>

*Table 1: Other Services of DBBL*

## 2.4 Operations of the General Banking Division of DBBL, Ring Road

### Branch

The provided services and products of Dutch Bangla Bank, Ring Road Branch are given bellow-



*Figure 3: Services of General Banking Division of DBBL, Ring Road Branch*

## **Chapter 3**

### **Literature Review**

Customer satisfaction is reckoned to be the most crucial variable that urges profitability to the banking sector (Ennew, Binks & Chiplin, 2015). Customer satisfaction is the feeling which the customer gets when he/she believes that service has met or exceeded their expectations (Chiguvi, 2016). In addition to that, consumer satisfaction is believed to be the core purpose of all the organization. The capacity to satisfy the customers is constitutive for so many reasons like, it has been appeared that, the disappointed or dissatisfied customers will in general complain to the establishment or look for review from others to relieve their psychological conflict. In the event, if that specialist organization does not address such problem immediately, it can have genuine implications. For instance, customers may depend on negative verbal exchange. A displeased client can, in can deter other customers who are loyal to the organization. A business's profitability is directly affected by customer satisfaction (Houmbarg, 2007). He also explained that, if the customers are satisfied then they will become the loyal customers and will do positive word of mouth.

Good and trusted quality service can lead customers to have higher customer satisfaction (Chiguvi, 2016). In addition to that, in the banking industry service quality includes price of the services, behavior of the employees, on time service, after sales service etc. Charging fair prices of the services leads to customer satisfaction which includes under the service quality in the banking sector (Kortler and Armstrong, 2010).

Trust is considered as pioneer of customer satisfaction (Ball, 2005). Trust is one factor that lowers the illegibility that a customer may feel towards a particular setting and environment where they are vulnerable (Aydin & Ozer, 2005). In addition to that trust incorporates safe money transaction, error free service, reliable online services etc.

Furthermore, a bank's reputation in the market is also considered a big factor for customer satisfaction. A good reputation of a company always holds a positive impact on customer attitudes towards their purchasing decision (Jeng, 2011). In addition to that, the relationship between bank reputation and customer satisfaction, (Helm et al. 2009), have implicit that a high quality offering is one of the most factors of reputation management. It is a prerequisite for generating customer satisfaction (Kuo-Chein, 2013). Higher customer satisfaction depends on the growth of the firm and brand image that forms long term relationship with the customers.

## Chapter 4

### Job Responsibilities

Internship program refers to an experience which basically enlarges an individual's educational, professional and personal improvement. During the Internship program, all the tasks that I performed are going to help me a lot in my future career. I was appointed in the ring road branch of DBBL. There are several departments in this branch such as general banking, foreign remittance, cash department, credit management. From the very first day of my internship program, I started to work on the general banking sector. I worked under the supervision of the respective officers and there I got the chance to know more about the activities.

Responsibilities that I actually performed there is given below-

- Taking authorization and signatures for various purposes like account opening, FDR, monthly benefits, pay order, statements of the customer's account, DPS etc.
- Maintaining Debit Cards and their pins. I had to made the balancing at the end of each day of delivered and take signature from the GB In Charge, Gazee Ziaul Hoque.
- Maintaining the cheque books of the customers. When any customer came to take the cheque book I took signature from them and gave the requisition slip to the officer, Helenoor Parvin, for further activation and approval.
- Also worked in the fund transfer desk, where I had to receive the cheques from the customers and put seals on it and handover the cheques to the officer for further work.
- Helping the customers to fill up the FDR, DPS forms and then gave the officer for further activation and then had to take signature from the GB In Charge for the authorization of the account.
- Filling up the account opening forms by putting the proper information.

- The customers who wanted to give a pay order then I had to ask them to fill up a form and then had to write a pay order cheque for them. Then take further signatures and handover the cheque to the customers.
- Making telephone calls to the respective customers for informing them about their Debit Card and Cheque Books and further inquiry.
- Different data input in the computer.
- Updating customer profile.
- Working on the cheque clearing section. There I received the cheques and reviewing the cheque numbers and counting the total receiving cheques of any particular day.

Throughout the whole internship program my on site supervisor Gazee Ziaul Hoque Sir helped me a lot. His proper guidance and assistance made my works more accurate and easy.

## **Chapter 5**

### **Research Part**

For any kind of business, customers are always the prime focus. And this is not different from the banking sector as well. All the Bangladeshi banks also believe that, keeping the customers is challenging and very much important to survive in the market. I was allotted to the general banking division of DBBL and by working here I understood that, in banking industry, satisfaction of the customer is the biggest competitive advantage. In this industry, everyone is offering almost the same services to the customers with almost the same service charge. But the competition arises on the basis of the experience of the customers. For this reason, I have chosen this topic to work on and find more on this.

#### **5.1 Measuring the Level of Customer Satisfaction**

- ✓ Questionnaire making
- ✓ Doing the survey
- ✓ Analyzing the data from the survey
- ✓ Result of the survey

For this a questionnaire was made by using 17 questions for the customers of DBBL. 30 respondents were questioned for the survey. Same method goes for the survey of the Islami bank Bangladesh Limited. . The questionnaire was broken down into two parts. The intention of the first part was to gather personal information about the respondents with the help of nominal scale and other part of the questionnaire composed of the mind-set of the respondents by using a five point likert scale.

After analyzing the data from the survey received from the customers of DBBL and a brief was given and compared it with the data which was analyzed from the survey of IBBL. And finally the result of the survey is given based on the analyzed data from both banks.

## **5.2 Questionnaire**

Questionnaire is made based on some variables that have directly or indirectly influence on the customer satisfaction level. Secondary sources were used which includes past researches to have idea about the factors that works as the driving force for customer satisfaction. In addition to that, in the banking industry service quality includes price of the services, behavior of the employees, on time service, after sales service etc. Good and trusted quality service can lead customers to have higher customer satisfaction (Chiguvi, 2016). Trust is considered as pioneer of customer satisfaction (Ball, 2005). Furthermore, a bank's reputation in the market is also considered a big factor for customer satisfaction (Jeng, 2011).

This survey was done by talking with 30 strolling individuals who are the clients of DBBL. And to begin with, they were inquired questions like, for how many years they are being clients of DBBL and in case they are fulfilled with their general administrations or not. Answering to this question, some of them said they are completely fulfilled with the administrations and a few not appears so. At that point, I inquired them to fill up these questions considering their so distant encounters in DBBL and stamp this from one to five. Moreover, I did an online survey to know the satisfaction level of customers of Islami Bank Bangladesh Ltd. Reason behind choosing this bank to compare is that they both deal with huge retail deposit base.



### 5.3 Analysis on the Survey

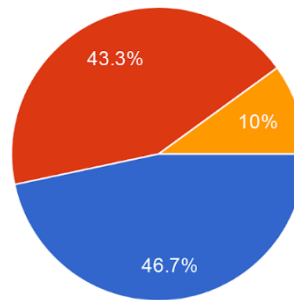
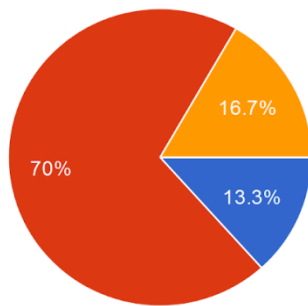
- **Employee Behavior**

Employee behavior is good with the customer

30 responses

DBBL

IBBL



- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

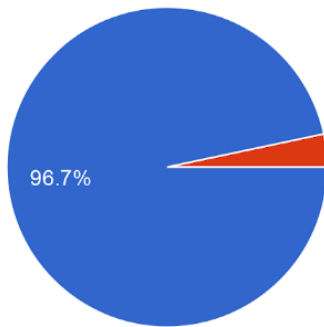
In banking industry, one foremost imperative variable for customers to be fulfilled is the behavior of the employees. Here within the study comes from both banks we can see that, in both banks clients are pretty much happy with the behavior of the employees. However, comparing with Islami Bank, a limited number of customers of Dutch Bangla Bank strongly agreed with this statement. Because they feel like as Dutch Bangla Bank Limited deals with a huge number of people so sometimes the employees become less responsive towards their customers. And it happens mostly in the rush times like Eid. So for Dutch Bangla bank, this is one sector they need to be focus on.

- **Service Charge**

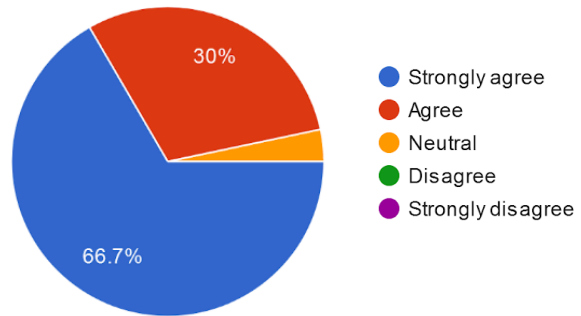
### Reasonable Service Charge

30 responses

#### DBBL



#### IBBL



Benefit charge is taken by the banks is continuously considered as a critical variable for the clients to be fulfilled with. Here within the study of both banks, it can be seen that, A huge amount of clients of DBBL are exceptionally much fulfilled with the cost of their administrations. Like, in Dutch Bangla Bank the charges 460 taka for the debit card whereas, in Islami Bank they charge 500 taka for the debit card. NID verification charge is 5 tk per NID in Islami Bank. But in DBBL they don't take any charges for the verification of the NID. Also for bank statement DBBL charges 230 tk whereas, in IBBL they charge 280 tk. So it can be said that, the clients of DBBL are exceptionally fulfilled with their reasonable benefit charge.

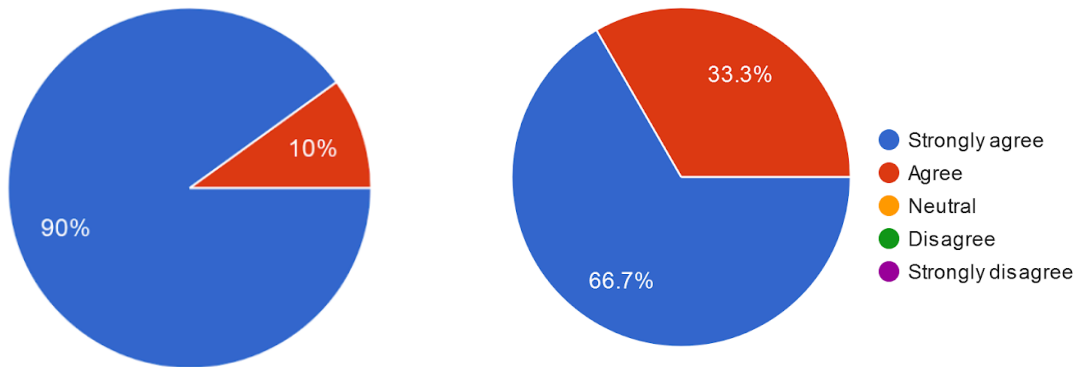
- **Accurate Service Delivery**

Provide prompt and accurate service

30 responses

DBBL

IBBL

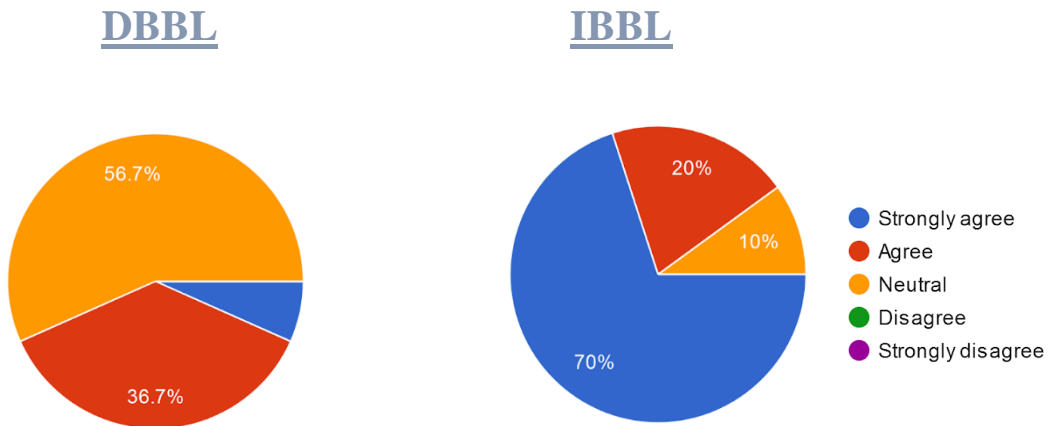


Getting an error free service is another significant variable of client fulfillment in banking sector. In case a bank comes up short to supply the faultless service then in result, there is a high chance of clearly losing its important clients. They might lose their reputation which will affect them badly in the long run. For this reason, it is exceptionally much important for the banks to envisage it while giving service. And here we can see that, the customers are very pleased with both of the banks. Also as I have observed in DBBL, the employees takes some time because of the slow network but they try to provide accurate services to their employees. So customers are satisfied with their accurate services.

- **Skilled Employees**

### Highly skilled Employees

30 responses



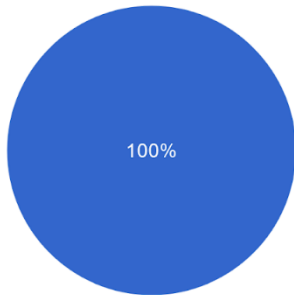
The capability of issue understanding and solving of the representatives working in banks, is a genuine matter to think on the basis of fulfillment or disappointment of the clients of the bank. Since clients often confront distinctive issues while transacting money or taking other benefits by the bank so, this has become a genuine matter for banks that how much readiness or energy is appeared by the representatives of the banks and time taken to illuminate the issue. Here we can see that, more people find the employees of IBBL are highly skilled rather than the employees of DBBL. What the customers think that, as DBBL deals with huge amount of customers so, they need more employees in the branches. And for that, sometimes they end up hiring the wrong person to the wrong position. And sometimes the customers find it as a problem.

- **Availability of the Branches**

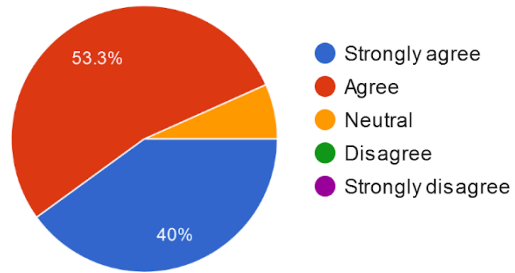
**Branches are available**

30 responses

DBBL



IBBL



- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

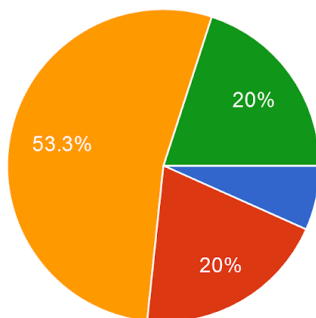
To make people’s life more easy and handy and forming banking service overwhelming, banks always tries to avail their branches to the people. There are total 60 branches of DBBL in Dhaka whereas; there are total 49 branches of IBBL in Dhaka. So for this reason, the clients of DBBL are highly pleased with their branches.

- **On Time Service**

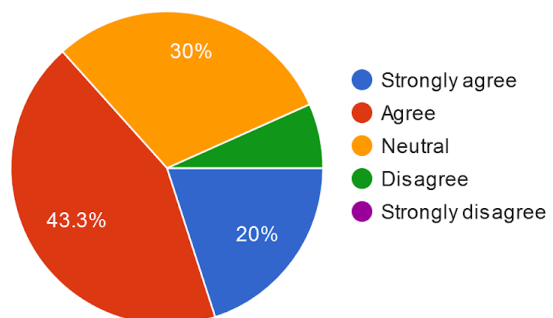
**Find service on time**

30 responses

DBBL



IBBL

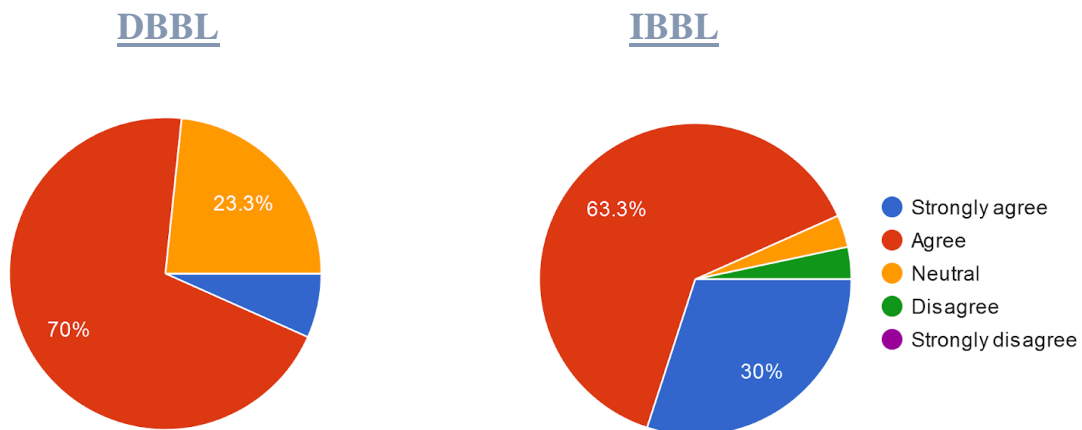


- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

Customers always go for the financial institutions where handy and quick services are provided to their clients. In case banks go beyond their expectations, then it will make happy and loyal customers. Above it can be seen that, more percentage of people agreed strongly with this statement of IBBL rather than DBBL. In both banks, they use token system to provide their services. But sometimes in Dutch Bangla Bank it takes more time to give services to the customers.

- **Use of Modern and Updated Technology**

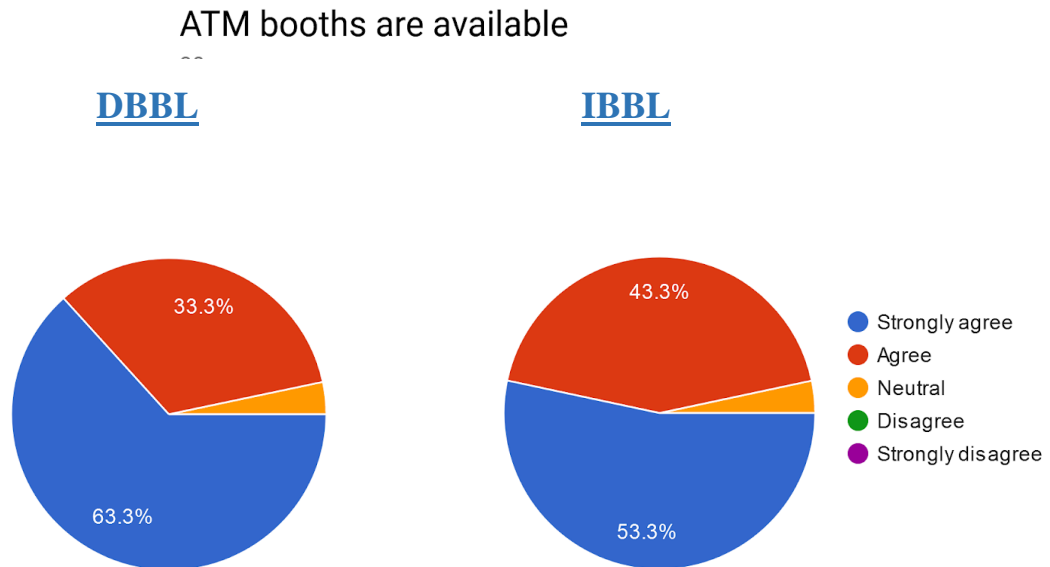
Using modern and updated technology



In the present world, technology is considered an awfully imperative variable to fulfill the clients in any trade. Within this industry, for recording the transactions the need updated software. So, in that case, when the usage of most recent and solid program gadgets goes higher, at that point it will have a good impact on the fulfillment of customers. Here we can see that less percentage of people are highly satisfied with this statement of DBBL rather than IBBL. Because while talking to the customers of Dutch Bangla Bank, some of them find that in some front desks the employees were having issues with their software for which they

become slow while providing the services to the customers. So this is one sector they need to focus on.

- **Availability of ATM Booths**

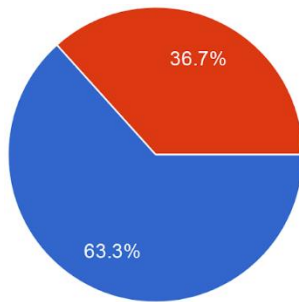


When banks ensure a good quality network provided for ATM service, the customers become happy because they don't have to face any problem with money withdrawal or deposit from ATM booths. But while asking the customers about the availability of the ATM booths of DBBL, they said that, before this Ramadan Eid, some ATM booths were not working because of the lack of maintenance. And for this the percentage is lower in terms of DBBL.

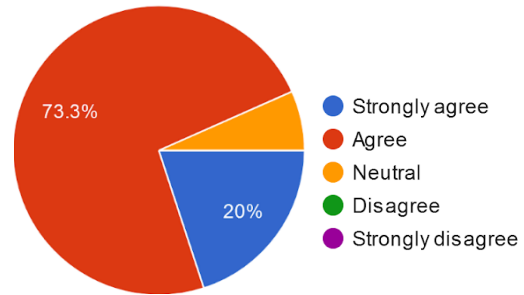
- **After Sales Service**

After sales service is satisfactory

DBBL



IBBL



- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

DBBL has to hold its popularity, regarding their after deals benefits because; it enhances the satisfaction of customers which results to have the loyalty of customers for a long term. It basically means, the after transaction service given by the banks. For instance, staying in touch with the customers, give them necessary support, exchange opportunity, taking feedbacks etc. And comparing to the after sales service of Islami Bank Ltd, we can see that some customer of IBBL are neutral about this statement. Because, it is true that IBBL’s after sales service is also very good but sometimes the after sales services takes some time to response. Some customers found ripped money from their ATM booths. And when they went to the bank for exchanging it, they had to go through some paper works and above all that; they had to wait 1-2 days to get the exchanged money. But DBBL always tries to solve their customers problems as sson as possible. So from that perspective it can be said that, DBBL’s after sales service has a good reputation in the mind of its customers.



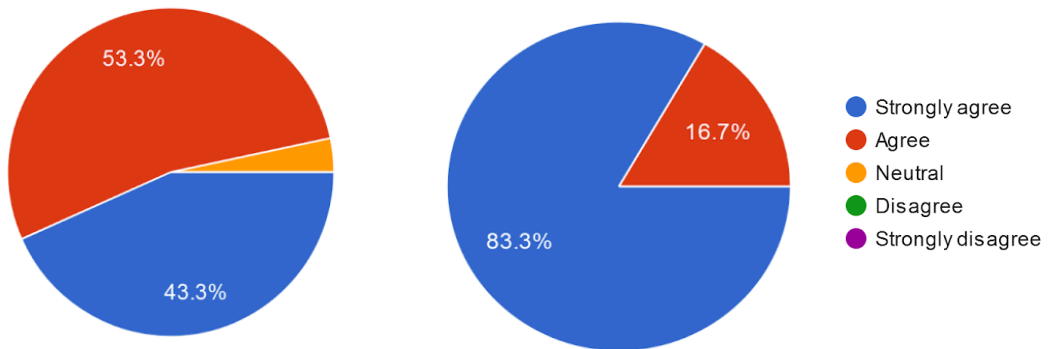
- **Safe Money Transaction**

Customer feels safe by making transaction

30 responses

DBBL

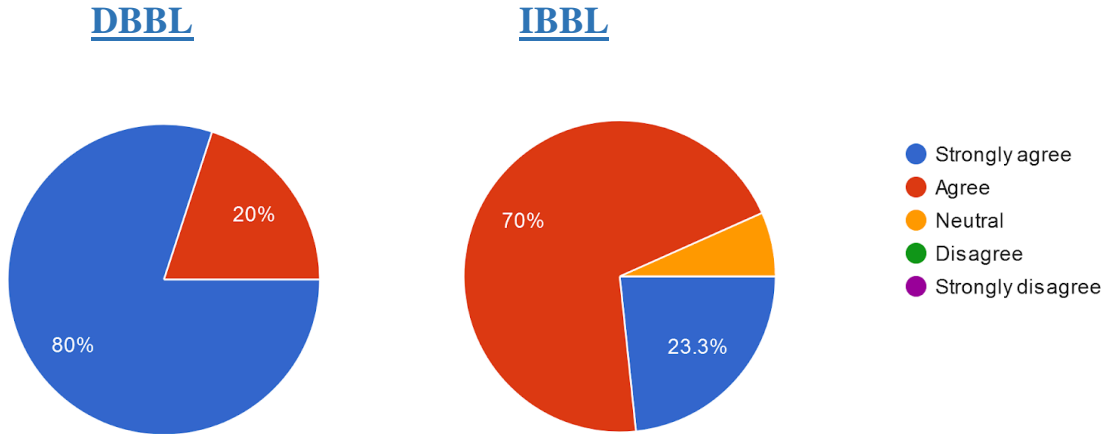
IBBL



Securely managing cash via bank enhances the satisfaction of the clients. Moreover, it can be seen that, less percentage of customers of DBBL strongly satisfied with the statement. After the incident of six foreigners who stole money from the ATM booths, customers had a little doubt in their mind, which created a bad image on the bank. But, they still have trust while making transactions. Whereas, in the Islami bank no such incident occurred so they do not have any doubts in their minds. And that is why most of them strongly agreed with the statement.

- **Online Banking Service Quality**

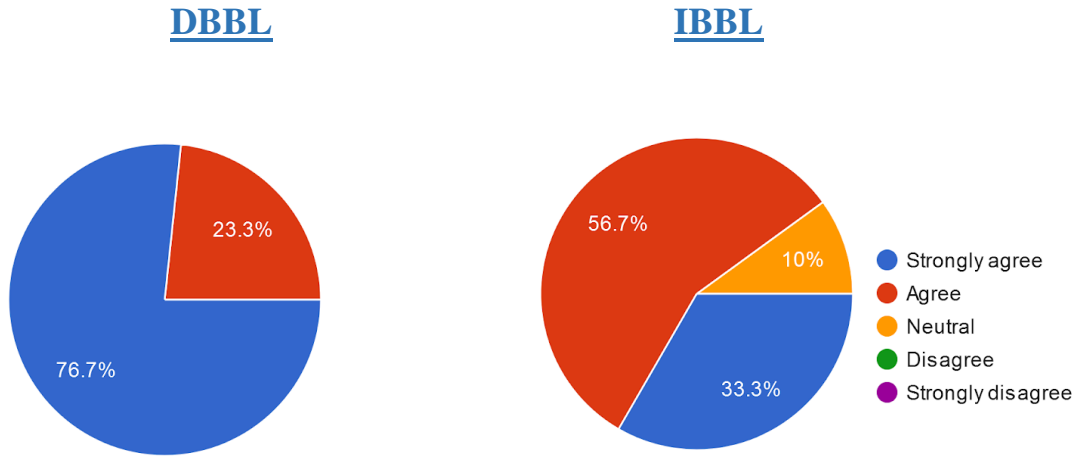
Ensure good online banking service



Online banking has brought a new dimension in the modern banking system. For saving time and cost for the customers, banks provide this service which adds value to the customers. By using the internet connection customers can easily deposit money, make payments by sitting at home. They introduced their online banking back in 2003 where IBBL introduced their online banking 3 years later in 2006. And in here, it can be seen that, the clients of DBBL are fully pleased with this service. Both of the banks online banking features are pretty much same. But from DBBL's online banking, the customers can initiate the Letter of Credit application, also they can initiate, bank guarantee which the IBBL's online banking did not include in their online banking features. And for this reason it can be said that, the customers of DBBL are happier with this service.

- **Office Environment**

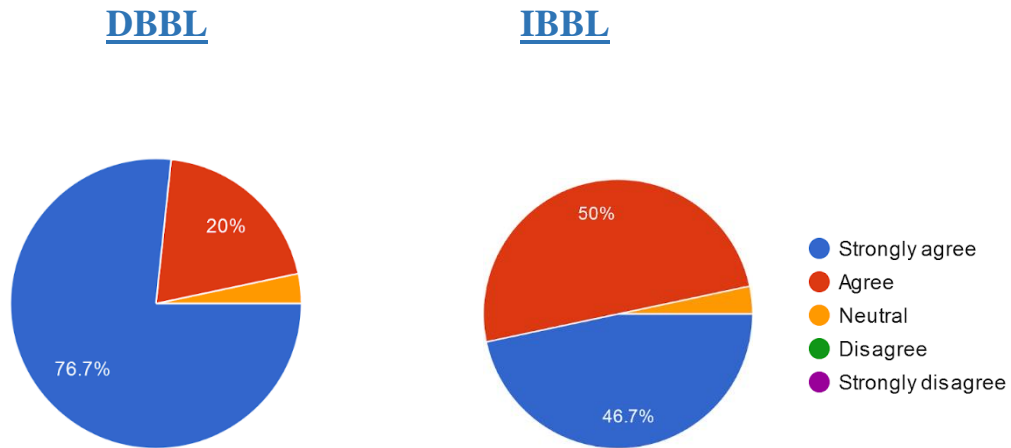
Well organized office environment



The environment of an office is one thing which continuously impacts the clients as well as the representatives working in banks. A good environment of an office makes the clients feel comfortable which will create a good impression on them. On other hand, the employees also feel new to work which has a good impact on their performance as well. So it is additionally considered as a vital component of client fulfillment. Here, the more percentage of customers of Dutch Bangla Bank is highly pleased with the office environment. Because they have a good space for the customers to seat in their every branch along with this branch and the office environment seems very soothing to their eyes.

- **Keeping Promise**

Keeps promises



Giving commitment and working according to that makes customers feel ease which creates the satisfaction of the clients. If financial institutions do not act according their commitment towards their clients, they may depend on negative verbal exchange. A displeased client can, in can deter other customers who are loyal to the organization. It directly affects the clients. Here we can say that, the customers are pretty satisfied with overall DBBL’s service which they always promise to their customers.

#### 5.4 Result of the Survey

From analyzing the answers of the survey, we are able to say that, clients of DBBL are pleased but not fully pleased by the benefits given by the bank. According to customers, DBBL has a few ranges where they need to enhance the best of their services. In addition to that, they got to think approximately the customer’s necessity, crave and desires and ought to

work on those. Furthermore, they ought to construct a solid relationship by supplying the best benefit they can. And to do that, they ought to set a objective to make the client completely fulfilled by progressing all the missing they currently have. From survey it can be said that, time consuming service is one of the problems for the bankers and customers as well. In terms of the employees, they have to find a lot of files in short time. Because of a backdated system, customers need to hold up a long time. Sometimes because of the rush, the officers find it a problem to maintain the token system.

## **5.5 Recommendations**

In reality, financial institutions like banks are the provider of benefit organizations. According to customers, DBBL has a few ranges where they need to enhance the best of their services by taking some actions. As I have worked in their general banking sector and observed their work very closely, I would like to offer some propositions and supports to overpower the challenges that DBBL is facing now so that they can move forward and enhance the quality of their performance and hold on to their customers.

- **Introducing a Smoother Function :**

For handling and dealing with the clients, all the branches of DBBL ought to present an easy going and trouble free operation. Because of this problem the customers have to suffer sometimes. Like in the survey we could see that for not using updated technology customers have to suffer sometimes. So, by introducing a smoother function, they will be able give the services to the customers very quickly and smoothly without any disruption. For that, updating the system of providing the benefits of their general banking is one thing they really should focus on, rather than following the traditional system.

- **Giving Proper Training to Employees :**

They need to set the right staff to the right position. And they need to give the new employees proper training about their work and about handling the customers as well.

- **Opening Multiple Counters on the Rush Days :**

In the beginning of the week of the month and also in the Sundays and Thursdays long lines can be seen in the bank. As there is a limited number of counters in the branch, so in these days customers need to hold up a long time. So in these days they can open adaptable numerous counters to give fast service to the customers.

- **Proper Maintenance of the ATM Booths :**

The maintenance of the ATM booths should be done properly. Like some customers said earlier that, sometimes some ATM booths are out of service and for this they have to face some difficulties while transacting money. So proper maintenance is need for the ATM booths. Like in the survey we saw that, before this Ramadan Eid customers had to face some difficulties while transacting money from ATM booths, because, most of them were out of service. Even after the Eid, the ATM booth located in Bitul Aman Tower is closed because of this problem. So, they definitely need to focus on this problem.

- **Creating More Facility for the Interns to Work :**

Here in the bank, interns have a limited amount of facilities to carry on their work like- the branch where I was allotted there was no extra PC for the interns. So I had to wait for the officers to finish their work and then do the remaining work. So they need to focus on this.

## **Conclusion**

Dutch Bangla Bank Ltd. has become one of the best levels banks in our country. In each circle of its exercises it has earned a good reputation within this industry. But they should keep in mind that, they have a lot of competitors who are effectively endeavoring to be in the top. DBBL attempts to fulfill their client through giving diverse administration. And for that, they have urged modern development to provide the fastest services to their customers. In the conclusion it can be said that, banking is all about risks and it is build on believe of the people. Dutch Bangla Bank is a bank that always fulfills its duties towards its customers and brings joy in their lives.

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## **Appendix A.**

Measures of constructs (5-point Likert scales: Strongly agree-strongly disagree)

### Service quality

1. Their locations are convenient
2. Friendly behavior of bank personnel
3. Highly skilled bank personnel
4. Service on time
5. After sales service

### Trust

1. Ensure good online banking
2. Fulfills its commitments toward customers (keep promise)
3. Safe money transaction
4. Accurate service

### Reputation

1. Branches are available
2. ATM booths are available
3. Well organized office environment

### Survey Questionnaires

#### a) Gender \*

- Female
- Male
- other

#### b) Age \*

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

- c) Employment Status \*
- Employed
  - Self-employed
  - Part-time
  - Student
- d) Income range \*
- 5000-10000
  - 11000-20000
  - 21000-30000
  - 30000+
- e) Employee behavior is good with the customers\*
1. Strongly Agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly Disagree
- f) Reasonable service charge\*
1. Strongly Agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly Disagree
- g) Provide prompt and accurate service \*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- h) Highly skilled employees\*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree

5. Strongly disagree
- i) Branches are available\*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- j) Find service on time \*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- k) Using modern and updated technology\*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- l) ATM booths are available\*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- m) After sales service is satisfactory\*
1. Strongly agree
  2. Agree
  3. Neutral
  4. Disagree
  5. Strongly disagree
- n) Customers feels safe by making transactions\*
1. Strongly agree
  2. Agree

3. Neutral
4. Disagree
5. Strongly disagree

o) Ensure good online banking service\*

1. Strongly agree
2. Agree
3. Neutral
4. Disagree
5. Strongly disagree

p) Well organized office environment\*

1. Strongly agree
2. Agree
3. Neutral
4. Disagree
5. Strongly disagree

q) Keeps promise\*

1. Strongly agree
2. Agree
3. Neutral
4. Disagree
5. Strongly disagree