

**Report on**  
**Analysis on overall customer satisfaction level**  
**of**  
**United Commercial Bank Ltd.**

**By**

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Student ID- 13104243

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**

**January, 2021**



## **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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**Tasnia Tawhid**  
Student ID- 13104243

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

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**Supervisor Full Name**  
Designation, Department  
Institution

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## **Letter of Transmittal**

TANZIN KHAN

Lecturer,

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

**Subject:** Submission of internship report on “Analysis on overall Customer Satisfaction Level of United Commercial Bank (UCBL).”

Madam

This is my greatest pleasure to have the chance to submit my internship paper titled “analysis on overall customer satisfaction level of United Commercial Bank” which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and make it authentic and credible. I have tried to explain the reasons behind the satisfaction and dissatisfaction of the customers of UCBL. By doing the internship, I have gained so much practical knowledge. I believe that I have done my report in a descriptive manner with the most authentic information. I, therefore, will be highly grateful if you accept my paper and oblige thereby.

Sincerely yours,

Tasnia Tawhid

Id- 13104243

BRAC Business School

Brac University

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## **Acknowledgement**

First of all, I would like to thank my Almighty Allah for giving the opportunity and strength to complete this whole report within the assigned time.

This internship program gave me a great opportunity to learn so many things about real corporate world. I genuinely consider myself a lucky person to get the chance to work in a big company like United Commercial Bank. I acknowledge the cordial help of some kind hearted people whose immense support and help was always with me.

Firstly, I would like to convey my gratitude from the bottom of my heart to my internship supervisor Tanzin Khan, Senior Lecturer, BRAC Business School, BRAC University for her constant support and valuable guidelines, suggestions and advice.

Then ,I would like to thank from the core of my heart to some important persons from the organization whose immense support helped me to get through this internship journey. I would like to thank Md Shaleah Ahmed, Assistant Vice President of UCBL , who, despite being super busy helped me and guided me all throughout my journey. Then, I would like to thank the operational manager, Md Shamsuddin Ahmed who was also very supportive towards me all these time.

I apologize if I did not mention the important names who had been a part of my internship journey.

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## **Executive summary**

United Commercial Bank Limited is a first generation bank which has been serving their customers with the best quality of services. UCBL has contributed in country's economy and social welfare for the past years.

This title of my report is "analysis on overall customer satisfaction level of united commercial bank". This report is basically about finding out the reasons and factors behind the satisfaction level of the customers of UCBL. It will explain whether their customers are satisfied or not with them. When I started working there, one thing I noticed very closely that UCB always tries heart and soul to keep their customers satisfied. For that, they try their level best to give the best service and product. To me, I think it is their main objective to keep their customers happy. To find out more, I did a survey on their customers and collected data.

The report was made based on both primary and secondary data. Primary data was collected through observation and interviewing personnel and secondary data was collected from the website. At the end, this report contains some of my opinion and recommendations which might benefit the organization.

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# Chapter 1

## 1.1 Student information:

Name: Tasnia Tawhid

Id- 13104243

Program and major: Bachelor of business administration. Marketing major

## 1.2 Internship information:

### 1.2.1 Period: Three Months. From 24-10-2020 to 24-01-2021

Company Name: United Commercial Bank

Division: General Banking Division

Address: Paradise Tower, Plot 11, Sector 3, Uttara.

### 1.2.2 Internship company supervisor's information:

Name: Shaleah Ahmed Majumdar

Position: Operation Manager

### 1.2.3 Job scope:

Job Responsibilities: an internship program is very significant event for any student's life. After gathering the theoretical knowledge students are given the chance to gather practical knowledge by working in assigned office. I got the chance to work in united commercial bank which is known as one of leading banks in recent time. I was appointed in Joshimuddin Uttara branch. There are several departments in this branch such as general banking, foreign remittance, cash department, credit management. I got to work in general banking division. I got to learn so many realistic things which are not possible to learn only by theories. I found a responsive working atmosphere and I felt like I was one of them. My colleagues were very cordial and they helped me to learn more.

## 1.3 Internship Outcome:

### 1.3.1 Student's contribution to the company:

After joining as an intern, I was guided by my supervisor for few days about their daily activities and services. Then I was told to see how they provided services to their customers. I occupied myself in variety of types of works throughout the time of my internship period which is given below:

- Provide basic information to the customers about how to open accounts in UCBL. I used to write down what they would need to bring with them to open an account here and gave them the note.
- Fill up the whole account opening form. I was told to write Know Your Customer (KYC) part carefully.
- Fill up deposit slips.
- I used to verify customers National Identification Cards for banking purpose.
- I also used to provide information to the clients about their bank statements.
- I used to put seal on the account opening forms on a daily basis.
- I used to preparing pay orders.
- I used to keep record of cheque books.
- I had to write their cheques of old customers to help them and deposit books because senior colleagues remain very busy all day.

- I used to make telephone calls to the respective customers for informing them about their Debit Card and Cheque Books.
- I had to make different data input in the computer.
- I used to update customer profile.
- I used to change Account information
- I used to keep record for captured cards.

### **1.3.2. Benefits To The Student**

For every student internship is a memorable journey. The benefits I have after doing this internship program will always be remarkable. I learned a lot of realistic things by working here. Before joining there I had no idea about a workplace or the job world. After working here for the last few months I know how practically an organization works. Regular office and work make a person more disciplined in life. I got to understand that being late is not an excuse. Maintain time is a must for any employee. I learnt how to work under pressure and be patient at the same time. I also learnt that behaving nicely with customers is mandatory even if they are wrong. Now I know how to behave properly with all the colleagues. I also learnt by watching my senior colleagues that it is necessary to get all the work done within time frame even on a hectic day.

These journey was actually beneficial for me as I got to understand the application of theoretical knowledge in the practical corporate world. It will be like a training session or grooming session for me before entering the corporate world.

### **1.3.3. Problems That I Faced:**

Every experience has both positive and negative sides. I had some difficulties while doing my internship in UCBL. I had no fixed place to sit. Sometimes I had to keep standing because of pressure of clients. Also, the senior colleagues remain so much busy that they could not answer my queries properly on time. In the beginning I could not do my job properly as my supervisor remained busy to give me instructions properly. Also, some customers are quite difficult to deal with which was a problem I faced.

### **1.3.4. Recommendation:**

In my opinion, this type of organization should be more open towards fresh students who need to do internship. They should take more candidates and give them proper grooming session by instructing them how to work in the competitive corporate world. They should make the workplace more comfortable for interns as they are totally new in the job world. When it comes to teach the interns, they should be more flexible. Also, they should provide a decent sitting arrangement for interns. They should not expect so much from the interns as it is a completely new experience for them.



## Chapter 2

### 2.1. Introduction:

It is needless to say that practical knowledge is very important just like theoretical knowledge. It's very important to link practical operation with the theoretical knowledge and no knowledge is fully complete until it is practically implemented. In our field, Business Administration, it is so important to gather practical knowledge of the theories to deal with the business world.

For completing internship, I got the chance to work in united commercial bank which is known as UCBL to get more detailed knowledge about the policies, processes and the services provided by the bank and how much satisfied their customers are with their services.

For completing my Internship report, the topic I have chosen is 'overall customer satisfaction of united commercial Bank Limited'. The customer care section and my supervisor helped me to work on my project. A bank earns its profit as well as its reputation by serving its customers properly. I tried to utilize this opportunity to enrich my knowledge on the assigned topic.

Lastly, after observing thoroughly, I have done this report on the basis of my finding from survey and observation relating to the topic.

#### 2.1.1. Objective of The Report:

Banks play the most crucial role in any country's economy. A country's financial status vastly depends on the banking sector. The image of banking sector has been evolving all over the world with time. The banks in our country are trying to keep pace with the global change. For banks, their customers are key to their business. Consumer satisfaction decides if the bank is fully able to take care of their customer's needs.

The main objective of the report is to fulfill the requirement of the course BUS400 of BBA program at BRAC University. To fulfill the requirement of this course and my internship program which is a mandatory part of whole BBA program, I got the opportunity to work in a reputed bank of Bangladesh which is known as United Commercial Bank Limited. I could manage to secure my internship with them. I worked almost three months and during this time of working there, I was assigned at the general division section. I was able to prepare this report under the supervision of my honorable supervisor, Tanzin Khan, Lecturer of BRAC Business School, of BRAC University, and Salaeh Mahmood, the line manager of united commercial Bank Limited. While working over there, I had the chance to notice the overall customer satisfaction hence I chose the topic.

- **Primary Objective:** In this study, the primary objective is to find out how much effort UCBL put to satisfy their customers. What measures they take, how they approach and their problem solving specialties.
- **Specific Objectives:** Apart from primary objectives, the specific ones are-
  - Focusing on the criteria of customer satisfaction
  - Analyzing key factors that might influence customers and play a vital role on their satisfaction level
  - Finding out the reasons of customer dissatisfactions

### 2.1.2. Methodology:

- **Sample Size:** I could manage to secure 20 customers who were questioned by me personally. I made a questionnaire and gave it to the customers to fill up. As there is still the pandemic going on, my sample size is not so big for many issues.
- **Sources of the Data:** The sources of the report has been collected from means of primary data and secondary data and resources.
- **Primary Data**
  - The first and main source was the customers themselves whom I asked the questions.
  - Observing and talking with the customers directly
  - Data gathered on job
  - Information from supervisor's desk
  - A survey is conducted on the customers
    - Conversation with the service Officers and staffs of UCBL
    - Practical knowledge from Officials.
    - The files related to the study provided by officers.
- **Secondary Data and Resources**
  - UCBL Website
  - Annual reports of UCBL.
  - Papers, journals on UCBL which were published previously.
  - Brochures of Dhaka Bank Limited
  - The online and various study selected reports.

### 2.1.3. Scope of the study:

I have learned so many things during the whole time such as corporate ethics, norms and values; also I learned how to stay calm in a huge pressure by watching the colleagues and how to behave properly with officers and colleagues. I am positive that I can relate my experience with my theoretical knowledge. Working in the branch, I achieved the knowledge about opening an account, money transfer, cheque clearing, cash section, card division so on. During the three months I've tried heart and soul to learn a lot of things which, I hope will help me in the future.

### 2.1.4. Limitation of the study:

The report was supposed to be done as an effective one which can be used for further research purpose. But, during these three months of my internship some problem appeared in the way of conducting the study. While conducting the report, it was not possible for me to do physical visits to all the branches to know the overall banking condition of united commercial bank. As the branch is always very busy and loaded with customers, it was not possible for me to visit other division. The study consists of the following limitations:

Unavailability of some important information as they are highly confidential.

- The total time for this study was not sufficient.
- The scarcity of required Current data.
- All the departments were not present in the Model Branch. (ie. Foreign exchange department, HR Department etc.)
- Every units/department of the bank were not physically visited.
- Difficulties in relating theories with practical knowledge.

## **2.2. Overview of the company:**

United Commercial Bank (UCB) started its journey in mid 1983 under the company Act 1994, with a firm commitment of the economic and social development of Bangladesh, and has since been able to establish itself as one of the largest first generation banks in the country. UCBL listed in the Dhaka Stock Exchange Limited on 30<sup>th</sup> November 1986 and Chittagong Stock Exchange limited on 15<sup>th</sup> November 1995. With a vast network of 195 branches the Bank has already made a distinct mark in the realm of Private Sector Banking through personalized service, innovative practices, dynamic approach and efficient Management industry to agriculture, and real state to software.

Today, UCBL is one of the country's leading banks in the private sector and contributing significantly to the national economy. The authorized capital of the bank today is Tk.15,000 million, paid up capital Tk.11,595 million.

The Bank has expanded its arena in different and diverse segments of banking like Retail Banking, SME Banking, Corporate Banking, Off-shore Banking, and Remittance etc. Besides various deposit and loan products of Retail Banking, the Bank caters export and import loan to deserving candidates which in turn helps the overall economy of the country through increased earning of foreign exchange. Other consumer products like UCB Cards have been showing tremendous success and growth since its inception in 2006 and soon became the leader in local market with around 40,000 card holders.

**Visions for the future:** To ensure maximizing value for clients, shareholders, employees and contributing to the national economy with social commitment and be the bank of first choice.

**Mission:** To offer financial solutions that create, manage and increase our clients' wealth while improving the quality of life in communities we serve.

**Slogan:** United we achieve.

## **2.3. Management practices:**

The United Commercial Bank is one of the leading private banks and it is working efficiently in the banking Industry of Bangladesh for decades. They maintain all of this from their human resource department. Their human resource department takes decision at the time of recruitment and selection process. They care about employee and customer. The shareholders are the proprietors of the banks. There are 20 members of the Board of Director who are managing the total management & Human Resources of the bank including 03 independent Directors and Managing Director. There are three committees under the Board which are Executive Committee, Audit Committee and Risk Management Committee. At present Rukhmila Zaman is the chairman of UCBL and the Managing Director of this bank is Mohammed Shawkat Jamil. From the top to the bottom management body of UCBL can be divided into four levels:

**UCBL Management Hierarchy is demonstrated in the following chart:**

The above mentioned job grades are decided on the basis of an analytical assessment of the position based on the size, responsibilities, decision making authorities and the nature of the job.

#### **2.4. Marketing practices:**

For any kind of business, a structured marketing practice is mandatory. Apart from making several marketing strategies, implementing them on the real business world and making it as a practice is very important. No business can go for a long run without correct marketing practice. United commercial bank follows some unique and workable marketing practices to compete in the corporate world of our country. They mostly focus on: person oriented practice, place oriented practice and occasion oriented practice.

- Person oriented practice: basically it is a kind of practice that ucbl follows that entirely focuses on its customers themselves whom they reach directly and sometimes indirectly. For that they go for-
  - Personal interaction with customers which may also include door to door demonstration.
  - Advertising about their products
  - Mobile banking in where they personally call the customers to offer credit cards and other services
  - Internet banking in where they reach to the customers by e-newsletters.
  - Social media like facebook and twitter play a vital role these days in their marketing practice.
  - Briefing the walk-in customers
  - For advanced marketing, they approached celebrity endorsement. Upay has been promoted by Shakib Al Hasan and mosharaf Karim was seen to promote Ucash system.
  
- Place oriented practice: this kind of practice is based on a particular place rather than only individuals. Places can play a great role in marketing products and services. Place oriented practice includes-
  - Billboards in the whole country
  - Mileposts in whole Bangladesh currently
  - Wall arts in malls, cinemas and local areas
  - Advertising in local news and papers
  
- Occasion oriented: this practice is based on the time to time marketing approaches. This kind of practice is not for whole year rather it is for a certain time frame. They are-
  - By one get one offer (BOGO) in many five star restaurants for dining in.
  - A fair amount discount on many hotels for staying in different destinations in Bangladesh.
  - Credit card discounts offer on many renowned shops.
  - Discounts on airfare in domestic airlines like US Bangla.

Apart from these, they focus on retaining their old customers on whom they rely very much. Rather than attracting new customers every now and then, they focus on serving well their existing customers and meet their needs completely.

## **2.5 Accounting Practices and Financial Performance:**

UCBL's account gets audited by a chartered accounting firm appointed by the Board of Directors. The firm then each year checks the accounting practices and provides their opinion. UCBL follows International Financial Reporting Standards [IFRS] and reporting requirements laid down by Bangladesh Bank [as regulator] and Bangladesh Security Exchange commission [BSEC] as regulator of the security market. While preparing the bank's financials statement compliance of the following is required:

- The Bank Company Act, 1991 and amendment thereon;
- The Companies Act, 1994;
- Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- Bangladesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange ordinance 1969, Bangladesh Securities and Exchange Act 1993, Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015;
- The Income Tax ordinance, 1984 and amendment thereon;
- The Value Added Tax Act, 1991 and amendment thereon;
- Dhaka Stock Exchange Limited (DSE), Chittagong Stock Exchange limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations; and

- Financial Reporting Act 2015.

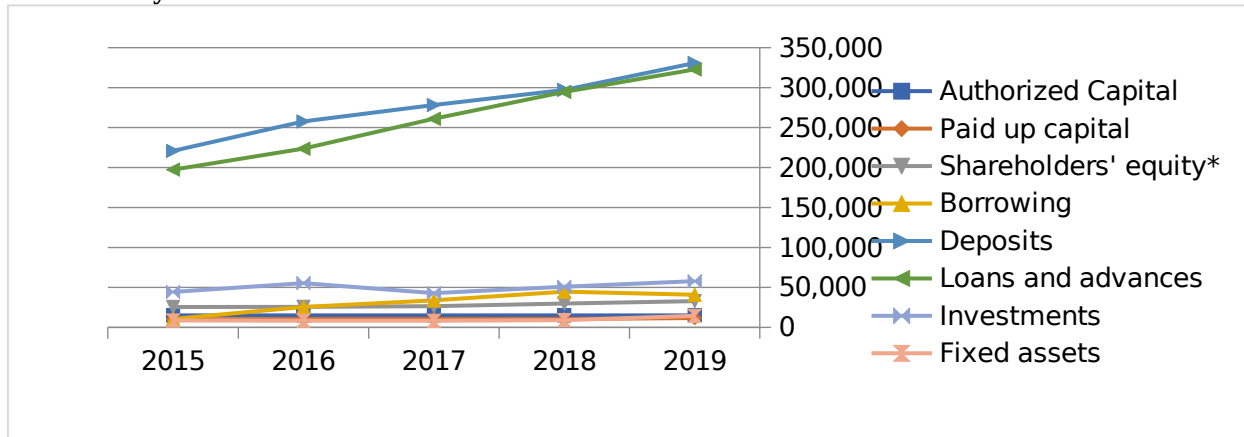
**Financial Performance:** UCBL's key of financial performance from the year 2015 to 2019 is summarized below:

(Figures in million Taka except ratios and per share data)

<b>Balance Sheet</b>					
<b>Particulars</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Authorized Capital	15,000	15,000	15,000	15,000	15,000
Paid up capital	11,595.44	10,541.31	10,541.31	10,541.31	10,039.34
Shareholders' equity*	32,783.02	29,900.25	26,510.26	25,756.32	25,588.82
Borrowing	40,911.33	44,694.26	33,846.39	25,565.10	10,705.57
Deposits	330,786.67	297,172.82	278,195.49	257,704.30	220,866.48
Loans and advances	322,728.14	294,671.94	261,002.88	223,697.18	197,413.64
Investments	57,800.97	50,830.84	42,911.75	55,475.64	44,345.73
Fixed assets	14,454.64	9,056.11	8,344.10	8,380.18	8,586.73

Table 1: Asset and liability of UCBL

**Trend Analysis of Balance Sheet Data from 2015 to 2019:**

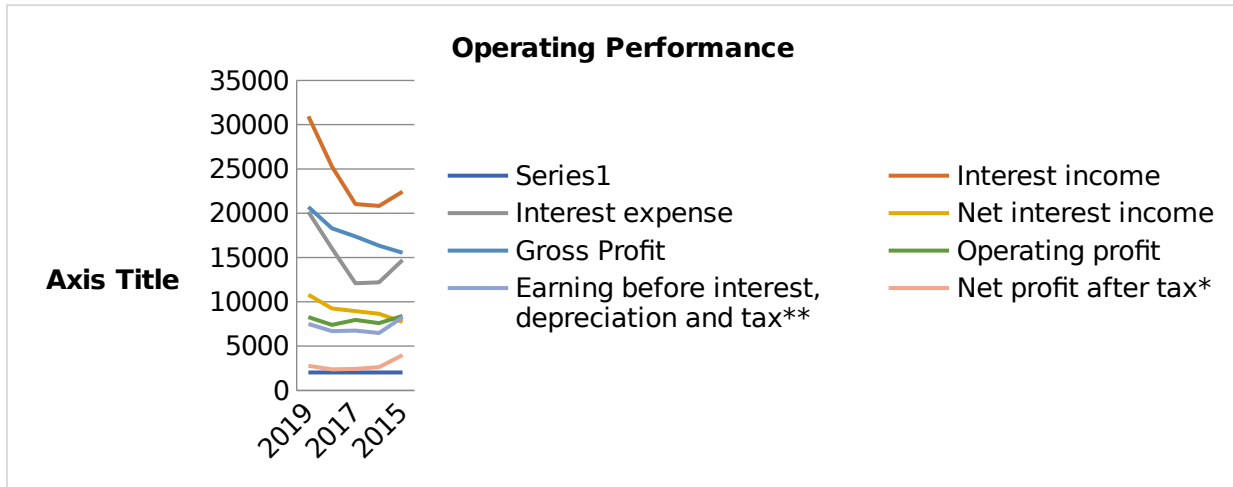


From the balance sheet data of UCBL for the year ended 31.12.2019 it is observed that the paid up capital and shareholder's equity is in increasing trend, indicating UCBL's equity has strengthened. In the end of 2019 their deposit and Loans & Advances has increased by more than BDT 30 K million and BDT 28K million implies that UCBL is making good use of their deposits by making investments.

<b>Results of Operation</b>					
<b>Particulars</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Interest income	30,948.75	25,266.93	21,034.16	20,832.15	22,434.57
Interest expense	20,150.94	16,024.50	12,087.39	12,194.04	14,711.18
Net interest income	10,797.81	9,242.44	8,946.77	8,638.11	7,723.38
Gross Profit	20,708.89	18,292.52	17,382.27	16,342.08	15,548.00
Operating profit	8,278.68	7,390.25	7,951.41	7,587.38	8,402.34
Earning before interest, depreciation and tax**	7,501.33	6,685.52	6,744.42	6,474.45	8,254.73
Net profit after tax*	2,772.04	2,368.95	2,433.91	2,628.63	3,977.34
No. of employees	4,988	4982	4459	4152	3837
Operating Profit per employee (BDT in million)	1.66	1.54	1.78	1.83	2.19

Table 2: Income statement analysis of UCBL

**Trend Analysis of Operating Performance from 2015 to 2019:**



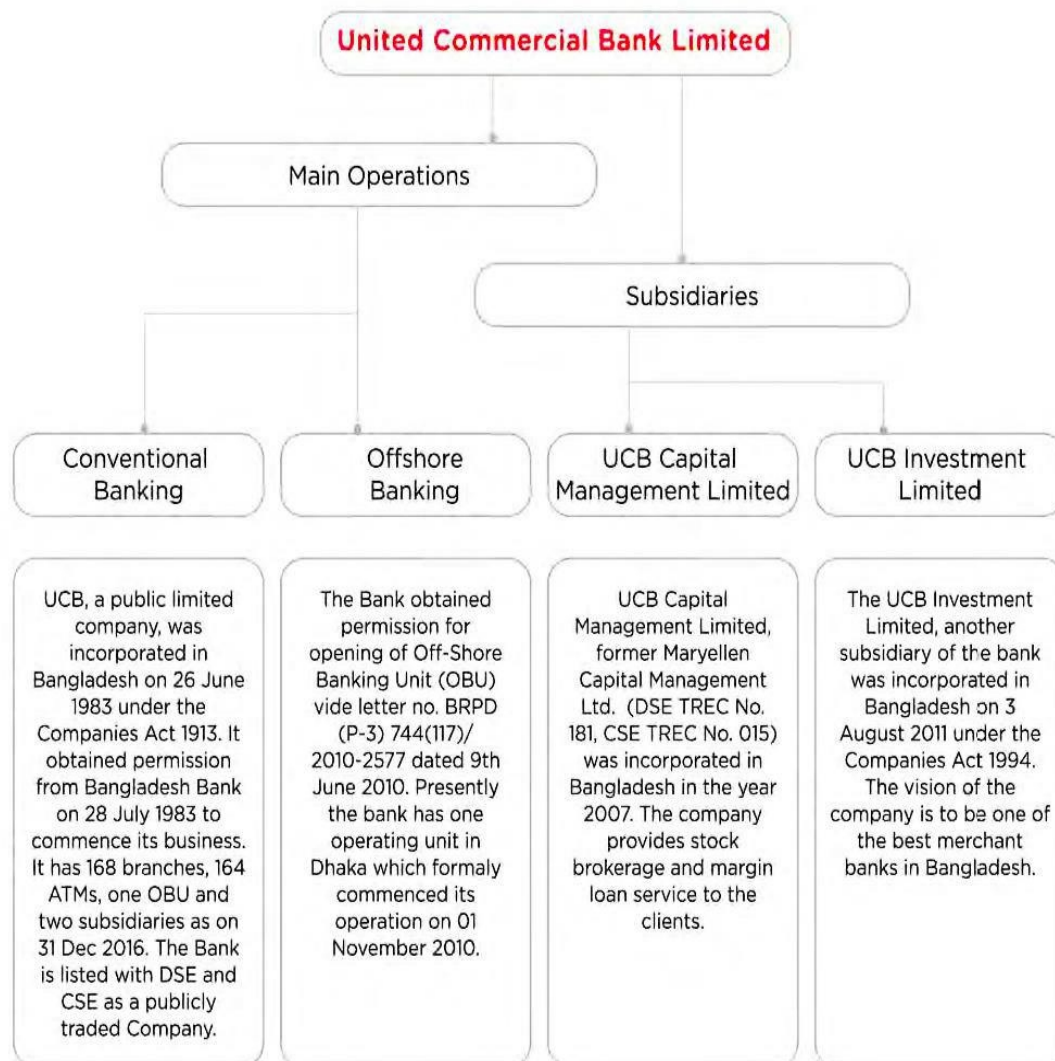
UCBL’s operating performance over the period has dipped in terms of profitability despite its increased investment and return. Since 2015 to 2018 their profitability has been in declining trend especially the EBIT and NPAT. During this period their per employee profitability has also dipped. Indicates their hiring policy may require some re-alignment or deployment of human resources should be made in a cost effective manner.

Asset Quality					
Particulars	2019	2018	2017	2016	2015
Non Performing Loans	11,711.23	20,021.63	19,268.09	17,920.57	10,324.69
% of NPL to Total Loans and advances	3.63	6.79	7.38	8.01	5.23
Total provision for Classified loans and advances	6,430.06	4,940.01	5,020.94	4,160.12	2,730.27
Total provision for Unclassified loans and advances	4,005.39	3,727.76	2,396.52	1,741.87	1,672.98

Table 3: Asset Quality of UCBL

UCBL’s NPL has increased from year 2015 to 2018 but after some effective recovery measures in place the NPL amount has declined from BDT 20K million to BDT 11K million in the year 2019 from 2018.

## 2.6. Operation management of UCBL and Information System Practices:



The other wings of UCBL through which they continue their operations are-

### **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 below-

- CASA Accounts for Individuals
- Deposit Schemes
- Consumer Loans
- Debit & Credit Cards
- SMS Banking
- Bill Payment
- Mobile Banking
- Online Banking



**Corporate Banking:**

Corporate banking is mainly for serving the customers who are in corporate world. They are mainly 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:**

SME banking is for those who need a loan from the bank to start a business.

Loans:

Small Medium Enterprise (SME Banking Loan)						
<b>UCB installment loan</b> Collateral free financing for business	<b>UCB Shopno</b> Cottage & Micro Loan	<b>UCB Dhrubo</b> Overdraft Lending Products For SME	<b>UCB Onkur</b> Terminate Lending Products for SME	<b>UCB Durjoy</b> Fixed Asset purchase lending products	<b>UCB jyoti</b> Overdraft lending products for women SME	<b>UCB Dipti</b> Terminate lending products for women SME

Eligibility of the borrowers:

- Age should be in between 21-65
- To have 3 years of business experience at least
- Business entity Proprietorship, Partnership & Private Limited Company

**NRB Banking**

NRB Banking services are offered to Bangladeshi Nationals who work in another country. NRB services includes money transfer, account opening and maintenance, account operation, savings instrument purchase and liquidation etc. often, such services may require third party alliance like- Western Union, TransFast, Money Gram, Express Money etc.

**Information System Practices:**

The information system of UCB is responsible for providing different kinds of MIS, reports for internal and external consumption. Information System [IS] is distinguished from ICT [Information and Communication Technology]. Hence, ICT deals with the IT [hardware, software] related issues like- requirement analysis of software and hardware, acquisition, operation, monitoring, maintenance, authorization, IT safety, system security etc.

IS on the other hand feeds various reports and MIS to internal stakeholders as well as external stakeholders and regulator.

These feeds are generated periodically and ad-hoc. The internal stakeholder requires different MIS and reports for portfolio monitoring, performance measurement, trend analysis etc. to various management groups and Board on regular basis.

UCB has a dedicated MIS team responsible for deliver these reports based on system data to management. Apart from the dedicated MIS team there are other various MIS related activities required for day to day operation monitoring, tracking, follow-up and potential drawback identification.

Bangladesh Bank [BB] as regulator of banking industry demands quite a number of reports on regular basis which includes-

- Industry wise Portfolio distribution [Manufacturing, Trading, Service]
- Segment wise Portfolio distribution [Large, Medium, Small, Cottage, Micro]
- Classification status
- Provision position
- Deposit maturity
- Single borrower exposure
- AD Ratio
- Staff
- Asset Details
- Director's Loan
- Foreign Exchange Reserve
- LC opening and settlement position

## **2.7. Industry and Competitive Analysis:**

It is a fact that financial institutions play a significant role in economic sector in any country. They invest a handsome amount of money to both govt. sector, and in the non-govt. sector. specially, financial companies like banks play an vital role. A countries economical structure majorly depends on banking industry. They server 4 major areas such as employment, SME, Agriculture, and RMG of financial enhancement in our country. Financial institutions are faced with many different challenges such as poor command, bad ruling system, poor administration and non-willingness with moral values executing to different types of financial scams such as money laundering and Non-Performing Loans

### **Analysis of Banking Industry of Bangladesh**

If we look back, then we can see our economical history. In our country, financial institutions started its journey with four nationalized commercial banks, two stated owned specialized banks and three foreign banks. Then In 1980's the history of private banking sector stated. In 1980, banking sector entered into private sector and achieved essential extension. From the very beginning; banking industry is playing an significant role in the economy of our country. Bangladesh Bank controls the financial institutions of our country. Banking industry of Bangladesh consists of two types of banks.

1. Scheduled banks.
2. Non- Scheduled banks.

Currently, there are 58 scheduled & 5 non-scheduled banks in Bangladesh that are operating under observation and guidelines of Bangladesh Bank. This is authorized to do so through Bangladesh Bank Order, 1972 and Bank Company Act, 1991 (Scheduled Bank vs., Non-scheduled Bank). In Bangladesh scheduled banks are classified into following types:

### **State Owned Commercial Banks:**

Currently in Bangladesh there are 4 state owned commercial banks. Those are:

- Sonali bank ltd
- Rupali bank ltd
- Agroni bank ltd
- Janata bank ltd

### State owned Specialized Banks:

The Bangladesh government owns fully or mostly 3 specialized banks. These banks are launched for some especial purposes like, agriculture or industry development etc. They are:

- Bangladesh Development Bank Limited
- Bangladesh Krishi Bank
- Rajshahi Krishi Unnayan Bank

### Private Commercial Banks:

After starting the journey, private banks managed to be a significant part of our economy. In our country there are 40 private commercial banks (PCBs) which are fully or mostly owned by private entities. PCBs are classified into following groups:

#### Conventional PCBs:

In Bangladesh there are 32 conventional PCBs.

#### Islamic Shariah based PCBs:

Apart from conventional banks, there are few Islamic shariah based banks who focus on religious sides along with making profits. In Bangladesh there are 10 Islamic Shariah based PCBs. Mainly, shariah based banking is done by them like, profit-loss sharing system.

#### Non-scheduled banks:

There are 5 non-scheduled banks in our country which are operating right now. Non-scheduled banks cannot perform all the activities of scheduled banks. Non-scheduled banks are:

- Grameen Bank
- Ansar VDP Unnayan Bank
- Jubilee Bank
- Palli Sanchay Bank
- Karmashangosthan Bank

### Main Competitors:

Almost all commercial banks who are operating in Bangladesh right now are competitors of united commercial bank because of their nature of the business. All want the same thing- attracting more customers and making profits. Also, all the banks try to match their business features to stay competitive. United Commercial Bank is a 1<sup>st</sup> generation commercial bank in Bangladesh. But more than six private commercial banks of same generations exist in Bangladesh. Those are Islami Bank Bangladesh, AB Bank, The City Bank, IFIC Bank, ICB Islami Bank, and Uttara Bank. Now based on their Total Assets on 2019 I can figure the main competitor of United Commercial Bank. Total Assets of 2019 for the seven banks are given below.

Banks	Assets (2019)	Founded
Islami Bank Bangladesh	899,959,772,731	1983
UCB	365,208,516,652	1983
AB Bank	317,098,409,881	1982
The City Bank	278,067,080,739	1983
IFIC Bank	256,718,466,172	1976
ICB Islami Bank	11,785,225,700	1987
Uttara Bank	178,854,790,028	1965

Table 4: Competitors of UCBL

After comparing the total asset of six other 1<sup>st</sup> generation commercial banks we can say that the AB bank have the closest amount of assets compare to United Commercial Bank in 2019. So according to my comparison I can say that AB Bank Limited is the main competitor of UCBL.

## **SWOT analysis of UCBL:**

### **Strength**

- Strong Corporate Identity: United commercial Bank Limited has one of the strongest corporate images and identity and with this image, it has already achieved a better position in our corporate world and in customer's minds by providing excellent product and services.
- Trained and skilled management communities: When it comes to skilled management, UCBL proved it well. The main power of UCBL is leading ministerial. They are known as first generation bank so it has a long life competencies. With time, it has reached the peak point.
- A dynamic and vibrant Board of Directors: United commercial Bank has the most dynamic corporate board of directors who manage the whole operations of the bank. With the best board of directors they are able to reach the highest level of client satisfaction by ensuring the best service.
- Cutting-edge tools and technologies to support real-time online banking: United commercial bank invested in new technologies for their employees to work from home to make sure better services for the customers.
- Income rate: Even in the whole pandemic period, UCBL managed to retain their income rate. Throughout the years UCBL gained a tremendous income enhancement rate.
- Sufficient branches: Throughout the country, there are 170 branches of united commercial bank. The locations of the branches are very convenient for the customers.
- Online banking service: Apart from physical banking service, UCBL introduced online banking service for its customers so that they can fastest delivery of services.

### **Weaknesses**

- The lack of strong marketing activities: UCBL lack any strong marketing activities through mass media e.g. Television. Nowadays, advertisement can create a huge competitive advantage over other banks. Moreover, TV ads play a vital role on attracting and retaining customers. They are not at all focused on marketing campaigns.
- Delayed promotion systems for employees: One of the biggest weaknesses of UCBL is that the company is really very slow in giving promotions to the employees. Even it has gotten worse during this pandemic time as the promotion of the employees got delayed for unknown amount of period.
- Revenue rate: Compared to other banks, the revenue growth of UCBL is low.
- Lack of young workforce: UCBL is a kind of bank where mostly aged employees outnumber the young energetic force. The company is less willing towards a young energetic workforce.
- Lack of opportunities of work from home: In this pandemic time, most of the employees could not have the access to work from home because of the set up of the company. In recent competitive world, it is a great weakness for UCBL.

### **Opportunities**

- Retail banking: UCBL has a good opportunity to invest in retail banking.
- Countrywide strong network: UCBL's ultimate goal is to spread its operations throughout the country. currently It has 170 branches and looking forward to launching more. with this vision & mission & to act as required, it is hopeful that the business will grow more in future.
- Going for Sponsorship: It sponsors television news as the logo has been seen in news. UCBL also provided sponsorship to Bangladesh Cricket Team and became the partner of ticket providers in many matches. So, it can go for furthermore sponsorship in future.

## **Threat**

- New Banks/Branches: The biggest potential threat is threat of new entries in the market. Same goes for united commercial Bank as well. Nowadays, new commercial banks and branches are emerging in the market. It is a huge threat for UCBL.
- Similar products are offered by other banks: In our country, most of the banks provide similar service and products. So, it is a threat for UCBL to stand out from others with their unique service and products.
- Default Loans: United commercial Bank verifies each and every clients background before dealing with them and as a result, the non-performing loans or default loans are very minimum or insignificant. However, this problem may arise in the future , so it can be threat.
- Unique services: Unique services can be increased such as phone banking or home banking.

## **2.8. Summary and Conclusion**

United Commercial Bank has become one of best service provided company in our country. In each step of its service providing plan it has earned a good reputation our economical industry. But they should keep in mind that, in today's competitive world they have so many competitor who serve more or less same services. UCBL tries to satisfy their client through giving diversified services. For that, they assured fast and unique products and services to fulfill the needs of their customers. In the end, it can be said that, banking is all about risks and it sustain on the trust of the people. United Commercial Bank is a bank that always lives up to their customer's satisfaction and makes their life easier.

## **2.9. Recommendations**

- As united commercial bank's HR department is available only in the head quarter, they should focus on the branches to also for all the HR related works to be done.
- UCBL should focus on strong marketing campaign as the corporate world is getting very challenging with time.
- They should focus on pre-pone the promotions of employees as de-motivated employees are threat for any company.
- It should assign team to collect provision credits.
- It should focus on recruiting more young energetic workforce alongside the aged ones.
- UCBL should maintain a certain level of loan investment so that if they default it won't affect significantly.
- The company should arrange work from home facility for the employees.
- More training facilities should be arranged for employees to ensure better service.
- It should offer more different packages to attract customer for loan and deposits.
- UCBL should increase interest on deposits so that it can get deposits in order to have more cash in hand to invest.
- Customers always like fewer formalities while taking services. UCBL should keep that in mind.

## Chapter 3

### 3.1 Introduction

Customers are the god for any kind of business. A business's prime focus is its customers. In the banking industry it is not different as well. In this challenging market where customer needs are always changing, banks struggle to retain its customers. Now the govt. rules and regulations are also responsible for customer retention. After getting the internship at UCBL I got the chance to work in the general division sector. While working in this division I had the privilege to observe the customers closely and I understood that customer satisfaction is the biggest competitive advantage for any bank. As explained before, in our country almost all the banks are offering same services and the charges against those service are also similar to each other. So, the competition between the banks are very high. Customer satisfaction is a vast area to explore. The reasons behind customer satisfaction may vary from one another. To find out more information about this, I have chosen this topic.

### 3.2 Methodology

For achieving the specific objective of this study I went for descriptive research. My research was based on customer satisfaction and the factors which responsible for their satisfaction. So, descriptive research was the best fit for my research.

The sample was the random walk-in customers from the branch where I worked. I picked them and asked the questions directly.

My sample size was 30 individuals. From them 27 individuals responded.

The data collection method used here is quantitative because an online survey has been done on 30 people and based on their responses all the statistical charts were made.

I collected the data through distributing the questionnaire to the customers. I asked them to fill up the form and return it to me.

The questionnaire making process had 3 parts which were-

- Questionnaire development
- Questionnaire distribution
- Doing the survey

The questionnaire was made by talking with 30 individulas who are the customers of united commercial bank. There were some basic warm up questions about their sex, age and occupation to begin with. Then there were some questions that will relate to the topic "customer satisfaction" to find out if they are satisfied with the service of the bank or not. some of them said they are completely satisfied with the services and a few are not so much. then, I asked them to fill up these questions considering their different view towards the service and stamp this from one to five.

After making the questionnaire, the final one I distributed among the customers. They were asked to return it after filling it up. Out of 30 distributed questionnaires, I could collect 27 from which 23 were valid.

### 3.3 Findings and analysis

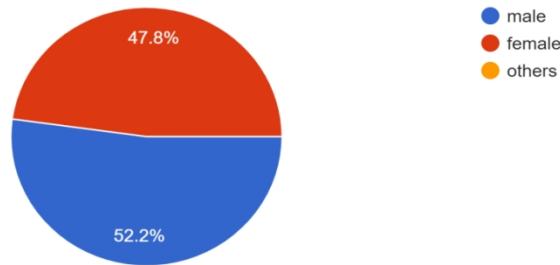
#### Survey Results and Interpretation on Customer Satisfaction of UCBL:

A set of questioner was formed to conduct UCBL customer's satisfaction survey. Respondents were selected based on their availability on the Branch premise and willingness to participate. Total 20 questions were asked to respondent and summary of responses are collaborated below:

##### 1. Respondents Sex:

sex

23 responses

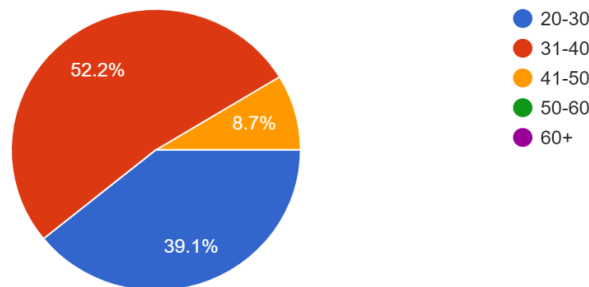


Bangladesh has a gender gap in account ownership of 29 percentage points, one of the highest of the world, according to the ([World Bank's 2017 Global Findex database](#)). But now the scenario has changed. Now female are also increasing numbers in having personal or joint account. While doing the survey, I found out that women are also interested in being customers just like male customers. In the response there was 52.2% male and 47.8% was female.

##### 2. Respondents Age Group:

your age

23 responses

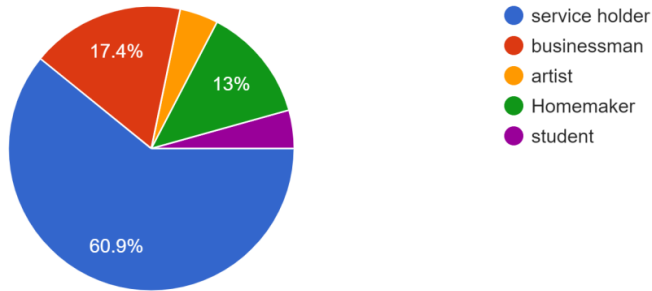


In the study, it has shown that people of middle age outnumbered the other age ranking in being the customers. The study shows people who are in between 31-40 are more in number. Then the second large category falls under the age of 20-30. 59% of young adults want tools to help them monitor their monthly budget. In addition, they want **real-time** adjustments based on their spending ([Accenture – Beyond Digital](#)). This might be reason of the more numbers of young adult customers of banking industry. Also, it is a fact that old people are not that concerned about savings or assets.

##### 3. Occupation of Respondents Segment:

what is your occupation?

23 responses

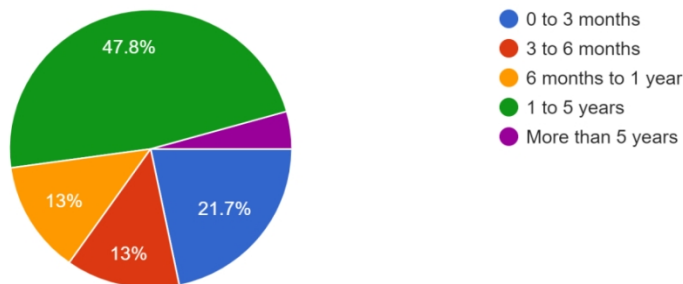


In the survey, I got more responses from service holders. While asking the question that what type of service they take from the bank, the common response was savings account and current account. Maximum service holder now has an account with the bank. The next occupation that I saw who are customers with UCBL was businessmen.

#### 4. Customer's vintage:

for how long you have been UCB's customer?

23 responses

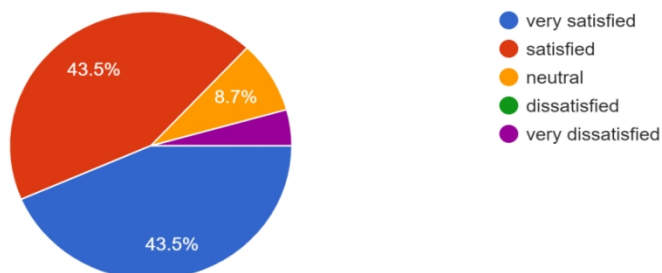


In the study, mixed answers came up. From being a new client to oldest one, I got to know that UCBL has a diversified range of customers.

#### 5. Overall Satisfaction Scale:

Overall, how satisfied are you with the service and support the bank provide?

23 responses



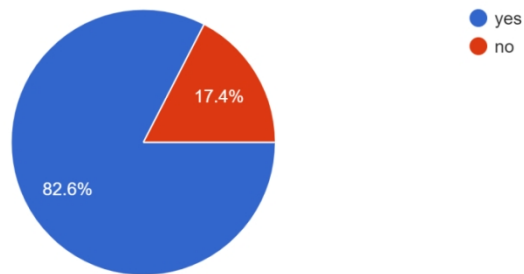
In the study, we can see that 1-5 years long customers are greater in numbers. According to Foss and Stone (2001), customer loyalty can be demonstrated by what customers do. When I asked the customers, I found out that their trust and satisfaction were the main reasons behind this long time journey.



## 6. Agility on requirement addressing:

Do you consider UCB is fast and serious about addressing your requirements?

23 responses

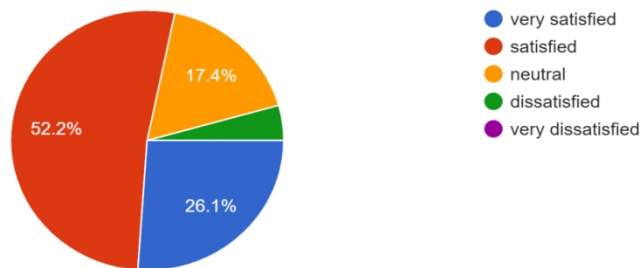


In the competitive banking industry, customer satisfaction is considered as the essence of success. Yee et al (2010) found that service quality has a positive influence on customer satisfaction. In my study, I got exact similar responses over very satisfied and satisfied. And apart from these two there was 8.7% responses which were neutral.

## 7. Timeliness on issue resolving:

how satisfied are you with the length of time to resolve your problems?

23 responses

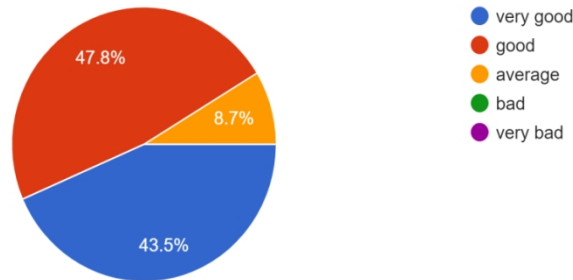


Acronym AIDA- awareness, interest, desire, action. This term goes perfectly with this question. The study shows that 52.2% customers are satisfied with the time UCBL takes to resolve their problems and requirements. According to Davidow (2000), there are six different dimensions of organizational responses to complaints (timelines, facilitation, redress, apology, credibility and attentiveness. UCBL is apparently quite attentive and fast about resolving their clients' problems.

### 8. Employee Behavior:

how is the employee behavior whenever you go to them?

23 responses

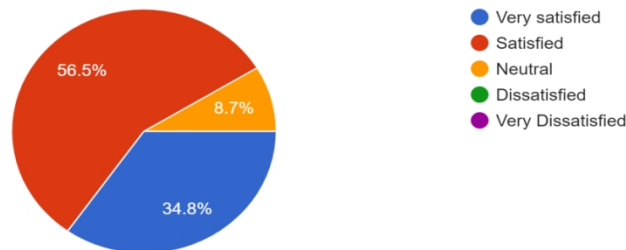


According to Jones and Dent (1994), a smiling face of employee can leave positive effect on customer satisfaction. In the banking industry, one of the most significant variables is employee behavior. The study shows that the employee behavior is quite good with the customers when they go to them.

### 9. Communication Skill of UCBL Officials:

Communication skills: Representative communicated clearly, effectively and professionally

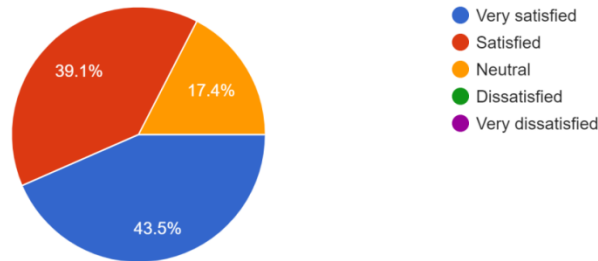
23 responses



Good communication creates better client relationship. Good communication skill can resolve any problem quickly. It can help the employees to represent any information in convincing way to customers. According to Rouse and Rouse (2002), effective communication includes receiving it accurately which is sent by the sender. Since customers often face various issues while transacting money or taking other benefits by the bank, good communication skill is a criteria of employees to serve the customers. In the survey, I found that customers of UCBL are satisfied with the communication skills of the employees.

### 10. Expertise Level of UCBL Officials

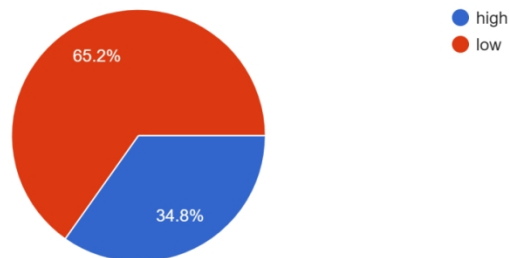
Expertise: Representative had the required skills to understand and resolve your issue  
23 responses



When it comes to satisfied customers, skilled employees is a key variable. An organization’s profitability largely depends on skilled employees, on their ability that how tactfully they can resolve issues of customers. For the economy, a skilled workforce is necessary to grow employment, output and productivity (Lerman, 2015). In the survey, I found out that customers are very satisfied about the skills of the employees of UCBL.

### 11. Charges Policy:

how is the service charge they take against the service they provide?  
23 responses



According to Kotler and Armstrong (2010) price is the amount of money charged for a product or

service, or the sum of the values that customers exchange for the benefits of having or using the product or service

According to Kotler and Armstrong (2010) price is the amount of money charged for a product or service, or the sum of the values that customers exchange for

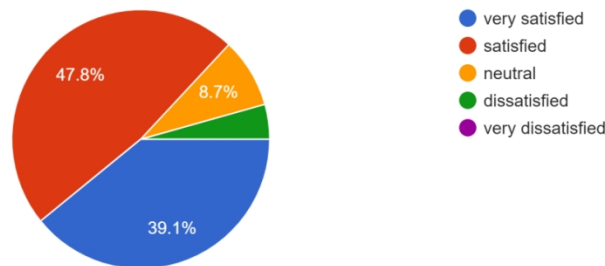
# the benefits of having or using the product or service

In the study, it can be seen that, a huge amount of clients UCBL said that charges of the services is low and they are happy about it. Like, in UCBL they charge 400 taka for the debit card. Comparatively in other banks like DBBL the charge is 460 tk.

## 12. Company Footprint:

how much satisfied are you with the availability of the branches?

23 responses

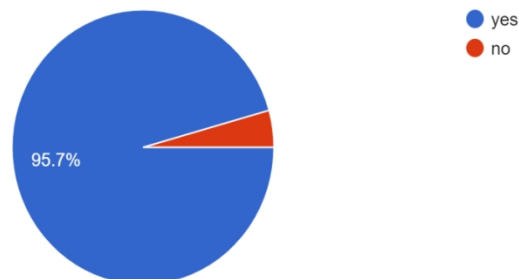


There are 195 branches of UCBL all over Bangladesh which is quite large in numbers. UCBL managed to reach to every district. So, availability of branches is not an issue for the customers. They are satisfied with it.

## 13. IT Adaptability:

do you find any modern and updated technology in their service system?

23 responses

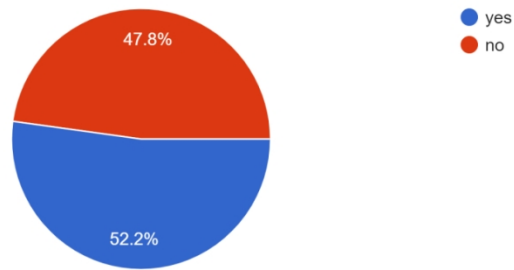


According to authors Harold J. Leavitt and Thomas L. Whisler, a single establishment name can not be enough to describe the contributions of technology in modern life. We shall call it information technology. UCBL has come up with different IT advanced services like internet banking, mobile banking, Upay app. Customers are highly satisfied with the IT services of UCBL.

#### 14. Access to CASA Accounts:

do you think there is enough availability of the ATM booths?

23 responses

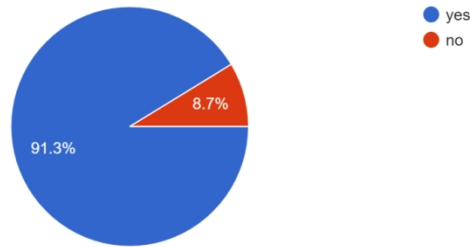


ATM booths are available with every branches. But apart from that there are enough ATM booths are available. However, more booths should be established according to the customers. Also, the location of the booths should be convenient for the customers.

### 15. After Sales Relationship:

are you satisfied with their after-sale-service?

23 responses

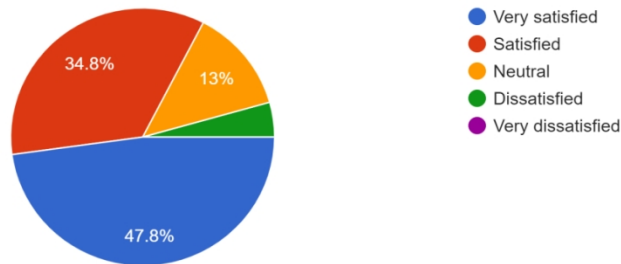


Reaching out to customers after they have taken the service is very important for any company. It can increase customer satisfaction thus it can result in positive word of mouth for the company. Some measures of after sale service that UCBL has taken like- help desk, technical service, online service, customer care service. For example, if customers get ripped notes from ATM booth, they can change it from the branches. UCBL cooperates regarding such issues all the time. After sale, service has been important for organization to compete in the market by using such extended services (Vitasek, 2005).

### 16. Internet Banking Platform:

How much satisfied are you with their online banking service?

23 responses

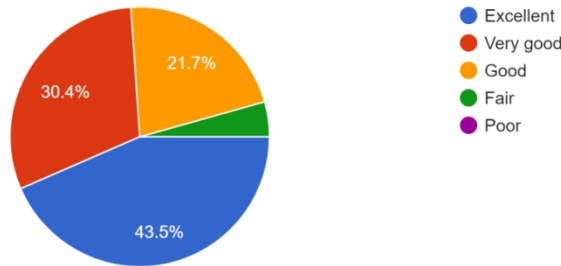


Online banking system has added a new dimension to the banking industry. For saving time and cost for the customers, banks are now providing online banking service which adds value to the customers UCBL has advanced itself in the field of online banking services. Now there is an app available which customers can download and use it for any banking related purpose. While doing the survey, majority of the customers are very satisfied with their online banking service. The Internet Banking System is being widely used to provide the best quality system. With internet banking highly fast response, secure and safe way of banking can be assured (Alanazi et al 2010).

### 17. Office Ambiance:

How is their office environment?

23 responses

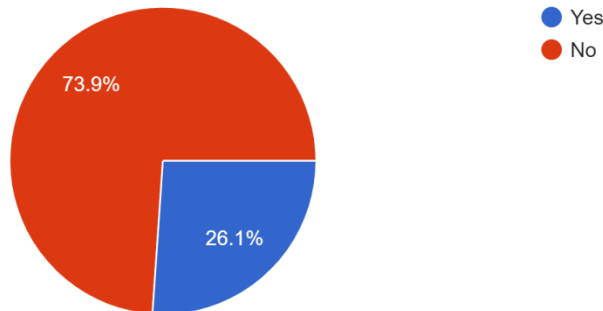


A nice and healthy office environment is very important for employees and customers both. A nice environment of an office makes the clients feel comfortable and connected with the service which will create a positive impression on them. According to Dole and Schroeder (2001), employees who are more satisfied with the physical environment of their workplace are more likely to produce better work outcomes. In the study, we can see that maximum customers are satisfied with the environment of UCBL.

### 18. Operational efficiency during Covid-19:

Did you face any delay in getting service from them during covid time?

23 responses



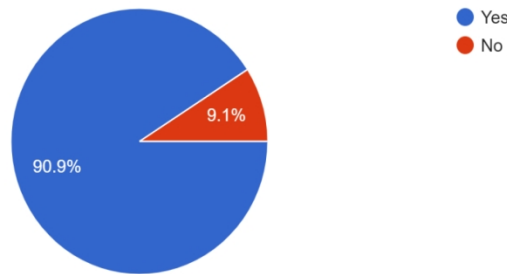
According to Maister (1985), the satge of the service encountered during which the delay occurs, it has been contended, should be a factor influencing perception of wait duration and affective reactions to the wait. The pandemic has been playing a massive role in every aspect of our lives. All the companies are facing a lot of challenges due to the pandemic Covid-19. However, top financial companies like UCBL trying very hard to serve the customers properly even in the middle of this crisis. The study shows that majority of the customers said they did not face any kind of service delay in the time of this crisis.



### 19. Safety Measurement during Covid-19:

Did they take enough measurements for the safety of the customers during COVID?

22 responses

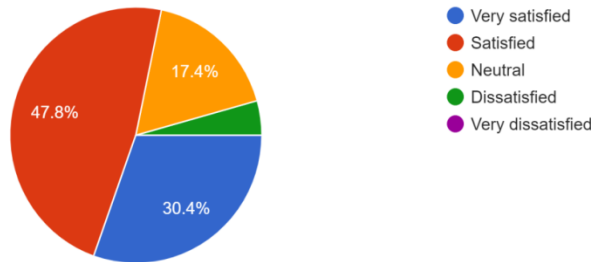


According to Emrana (2007), mass people of Bangladesh are unaware of their rights as customers. The reason behind this is that customer right is still a comparatively new concept to the people of Bangladesh. Health safety is a basic right of customers while taking service from any company. While interviewing the customers, they said UCBL take some safety measurements in this Covid time like- wearing mask was mandatory for customers, their was circles indicating maintain distance, checking temperature of the customers while entering the premise, providing hand sanitizer. Customers are quite happy with all these measurements.

### 20. Feedback during Covid-19:

How satisfied are you with their promptness in getting back to you during covid?

23 responses



According to Benjamin (2012), all over the world, service institutions have responsibility for providing sufficient service to clients as per their request. All the banks were in pressure in this Covid time. But they had to fulfill the customer's need as per their request. UCBL tried to get back to their customer's need as fast as they could even while the pandemic going on.

### 3.4 Summary

After analyzing the survey, we can say that maxim customers of united commercial bank are satisfied with their service but not all the customers have the similar mindset. Few customers are not entirely satisfied with the services they provide. According to them UCBL has some lacking which they should overcome. In addition to that, UCBL should focus on customer needs and desire and work accordingly. Furthermore, they should to build a concrete relationship by providing the best and on-time service they can. For that they should make feasible plans and implement them properly.

## Conclusion:

UCBL has been offering good quality products and services to the clients for quite a long time. It is known as the very first generation private bank in our country. It's position remains on the top listed

Glossary of Terms	
UCBL	United Commercial Bank Ltd.
ATM	Automated Teller Machine
BB	Bangladesh bank
MD	Managing Director
DBBL	Dutch Bangla Bank Limited
HR	Human Resources
NRB	Non Resident Bangladeshi
SME	Small & Medium Enterprise

private banks with expert services so far. When it comes to quality service delivery, it satisfies its clients and manages all works in a very systematic way. So, overall customers are

really very fulfilled with their services. It is the very first promoter who offered loan or credit facilities to its clients in our country. UCBL has also special services for the minor and women. In recent times, software is being used to do all the works and all transactions are online based. So, it is needless to say that service delivery is very accurate and correct to the clients. However, it has some negative sides as well such as the marketing and HR departments are weak as it is a financial institution. Also the employees are mostly seniors as they do not focus on recruiting young people. So the managerial board should concern about it. Despite all these negative points, UCBL is one of the best private banks in our country.

## 3.5 Recommendation

As I have worked there and did a survey on the customers, I can offer some propositions from my point of view.

- Training facilities: UCBL should provide more training facilities to the employees to make them more agile.
- Recruit the worthy manpower: UCBL should recruit the right manpower who are actually suitable for working properly.
- Advertisement activity: They should come up with more advertisement activities which should be unique enough to attract customers.
- Location of booths: UCBL should focus on convenient location when it comes to plant ATM booths. As per the customers, the locations are not good.
- Opening Multiple Counters on the Rush Days: At the end of the month and on Thursdays long lines can be seen in the bank. Branches come under huge pressure for the rushes. So the management should focus on opening more counters for customers for fast service delivery.
- Creating More Facility for the Interns to Work: UCBL has very little facilities for interns. The branch where I got to work, 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.

## Glossary of Terms

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<b>List of Tables</b>		
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- 8

## Appendix

# survey on overall customer satisfaction of united commercial bank

this survey result will be used for my internship study and it will help to identify the satisfaction level of the customers of overall banking service

### Untitled Section

1. sex

*Mark only one oval.*

- male
- female
- others

2. your age

*Mark only one oval.*

- 20-30
- 31-40
- 41-50
- 50-60
- 60+

3. what is your occupation?

*Mark only one oval.*

- service holder
- businessman
- artist
- Homemaker
- student

4. for how long you have been UCB's customer?

*Mark only one oval.*

- 0 to 3 months
- 3 to 6 months
- 6 months to 1 year
- 1 to 5 years
- More than 5 years

5. Overall, how satisfied are you with the service and support the bank provide?

*Mark only one oval.*

- very satisfied
- satisfied
- neutral
- dissatisfied
- very dissatisfied

---

6. Do you consider UCB is fast and serious about addressing your requirements?

*Mark only one oval.*

yes

no

7. how satisfied are you with the length of time to resolve your problems?

*Mark only one oval.*

very satisfied

satisfied

neutral

dissatisfied

very dissatisfied

8. how is the employee behavior whenever you go to them?

*Mark only one oval.*

very good

good

average

bad

very bad

9. Communication skills: Representative communicated clearly, effectively and professionally

*Mark only one oval.*

- Very satisfied  
 Satisfied  
 Neutral  
 Dissatisfied  
 Very Dissatisfied

10. Expertise: Representative had the required skills to understand and resolve your issue

*Mark only one oval.*

- Very satisfied  
 Satisfied  
 Neutral  
 Dissatisfied  
 Very dissatisfied

11. how is the service charge they take against the service they provide?

*Mark only one oval.*

- high  
 low



---

12. how much satisfied are you with the availability of the branches?

*Mark only one oval.*

- very satisfied
- satisfied
- neutral
- dissatisfied
- very dissatisfied

13. do you find any modern and updated technology in their service system?

*Mark only one oval.*

- yes
- no

14. do you think there is enough availability of the ATM booths?

*Mark only one oval.*

- yes
- no

15. are you satisfied with their after-sale-service?

*Mark only one oval.*

- yes
- no

16. How much satisfied are you with their online banking service?

*Mark only one oval.*

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied

17. How is their office environment?

*Mark only one oval.*

- Excellent
- Very good
- Good
- Fair
- Poor

18. Did you face any delay in getting service from them during covid time?

*Mark only one oval.*

- Yes
- No

19. Did they take enough measurements for the safety of the customers during COVID?

*Mark only one oval.*

Yes

No

20. How satisfied are you with their promptness in getting back to you during covid?

*Mark only one oval.*

Very satisfied

Satisfied

Neutral

Dissatisfied

Very dissatisfied