

Fall
2012

Internship Report

On

CUSTOMER SATISFACTION LEVEL AND
OPERATING PROCESS OF CITY
BROKERAGE LIMITED; NIKUNJA BRANCH

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**CUSTOMER SATISFACTION LEVEL AND
OPERATING PROCESS OF CITY
BROKERAGE LIMITED; NIKUNJA BRANCH**



Submitted To:

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Date of Submission: January 9, 2013.

LETTER OF TRANSMITTAL

January 9, 2013

Mr.Showvonick Datta

Lecturer

BRAC Business School

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66, Mohakhali,

Dhaka-1212, Bangladesh

Subject: Submission of Internship Report on Customer satisfaction level and operating process of City Brokerage Limited, Nikunja Branch.

Dear Sir,

This is my pleasure to present my internship report that I have completed as part of fulfilling the requirement for the Internship (BUS 400) course from BRAC Business School. I have completed my internship program from City Brokerage Limited at Nikunja Branch. And I have tried my best to make an effective and credible Internship Report.

The report contains a comprehensive study on customer satisfaction level and operating process of City Brokerage Limited. It was a great delight for me to have the opportunity to work on the above-mentioned subject.

I believe that the knowledge and experience I gathered during the internship period will be helpful in my future professional life. I will be grateful to you if you accept the report.

Thank you.

Sincerely yours,

Name: Md.Mizanur Rahman -----

ID No. : 08304083

ACKNOWLEDGEMENT

At first, I like to thank Carrere Service Office, BRAC University and City Brokerage Ltd (wholly owned subsidiary of The City Bank Limited) for giving me the opportunity to undergo the internship program. My placement of internship program was at Nikunja Branch of City Brokerage Ltd. And my special thanks go to the clients of Nikunja Branch, without whose response, it would not be possible to make this report.

The successful completion of this Internship Report has made me grateful to a number of persons, especially those who took time to share ideas and views to prepare an effective report. For the successful completion of my report I would like to thank and convey my sincere gratitude to my respected academic Supervisor, Mr.Showvonick Datta, Lecturer, BRAC Business School, BRAC University, for giving valuable advice, suggestion and inspiration to complete the report in an appropriate manner and I would also like to express my sincere appreciation for his wholehearted support and guidance.

At the same time I am also grateful to my organizational Supervisor, Mr.Shahadat Hossen, Officer, Sales and Trading and Branch In Charge, City Brokerage Ltd, Nikunja Branch, for his spontaneous support and supervision, suggestions and providing me valuable information that was very much needed for the completion of this report. I also thankful to Mr.Muzibul Haq, Officer Sales and Trading, City Brokerage Ltd, Nikunja Branch for his kind co-operation.

Finally, I would also like to take the opportunity to express my appreciation to my family, friends, near and dear ones who helped me to make this report a comprehensive one.

EXECUTIVE SUMMARY

There is a phrase, that your customer is always right. This single line helps to understand the value of customer and their satisfaction toward an organization. By inspiring with this, I have made an internship report titled as customer satisfaction level and operating process of City Brokerage Limited. In this report, I mainly concentrate on the understanding of operating process and the customer satisfaction level of the City Brokerage Limited at Nikunja Branch. To give an ample outlook the report, is segmented into six chapters. It starts with the chapter one covering the background of the study, objectives, scope, methodology and the limitation of the report. Then the second chapter describes the organization part it includes the overview, features and main functions of City Brokerage Limited where I pursue the internship period. Next part of the report contains the theoretical analysis and the detail job responsibilities performed by me as an intern at Nikunja branch and experience with City Brokerage limited. Fifth chapter of this report titled as 'findings and analysis' it contains comprehensive description of the survey conducted with the clients at Nikunja Branch of City Brokerage Limited to find out the satisfaction level of the customers. For my findings, at first I determine my sample to which I collect my information or conduct my survey. Customers of City Brokerage Limited would have better idea than others, for that reason I have chosen customers of City Brokerage Limited as a sample. After choosing my sample, I prepare questionnaires in terms of that I will determine the customer satisfaction level of City Brokerage Limited. Maximum questions in related to service, product, network of City brokerage Limited, other in regarding of employee's friendliness, communication of the organization etc. It has taken three days to obtain sample of 20. In the sampling questionnaires, there is taken information of gender, age and occupation of customers. Then, I go for finding out the all related things which would help me to find out customer satisfaction level of City brokerage Limited. I use SPSS software to find out cross tabulation, one sample test, two sample test, regression analysis and global test. Finally the report is concluded with some discussion where the CBL has opportunity to further exploration.

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CHAPTER: ONE

INTRODUCTION

1.1 INTRODUCTION:

This Internship report is the output of my three months internship as a partial requirement of graduation. It comes to me with a great opportunity -to be introduced with practical job field. To prepare this report I have to make connection my academic knowledge and internship experience. Here, I go through the operating process and the customer satisfaction level of City Brokerage Limited at Nikunja Branch. As realizing the importance of customer satisfaction and the disciplined operating process I chose the topic to give an intense look on that.

There are many arguments on what causes customer satisfaction. Various theories on customer satisfaction have been developed, presented, and ultimately have been either supported or questioned by others in the field. Traditional theories have contended that customer satisfaction and dissatisfaction share a single continuum; certain factors create feelings of satisfaction when they are present and feelings of dissatisfaction when they are absent.

Traditionalists have claimed that both intrinsic and extrinsic factors have the capacity to create satisfaction or dissatisfaction. Intrinsic factors include credibility, image and reputation. Extrinsic factors of the customer satisfaction include behavior of employees, product variety, cost of service and technological excellence.

Customer satisfaction is the fact where an organization can access to where customer is looking for where they are satisfied. They can make feel them more pleasant in those areas where they find satisfaction.

In this report to find satisfaction level, select key facts where I can find customer satisfaction level of City Brokerage Limited. I choose employee's behavior, friendliness, communication and collaboration of employee with customers. Besides these, some other fact like cost of services, operating process of the broker house to know the impact of customer mind. On the other hand, for the day to day fact which customers face due to deal with broker house, like office atmosphere to do business with City Brokerage, technological excellence, waiting time to get service is the key criteria. On the basis of that, I go through to find out customer satisfaction level of City Brokerage Limited and able to realize how these factors keep contribution towards an organization.

1.2 ORIGINE OF THE REPORT:

Internship Program is a requirement for the Graduation of the BBA students, which is also a requirement of the Internship program of BBA curriculum. The main purpose of internship is to get the student exposed to the job world. Being an intern, the main challenge was to translate and apply the learned theoretical concepts into real life experience and in the practical working field. The internship program and the study have purposes which are as follows-

- ✓ To get and organize detail knowledge on the job responsibility.
- ✓ To experience the real business world.
- ✓ To compare the real scenario with the lessons learned in the University
- ✓ To fulfill the requirement of BBA Program.

To accomplish the internship, I was placed at City Brokerage Limited, Nikunjo, under the guidance of **Mr. Shovonick Datta, Lecturer with BRAC Business School, BRAC University.** The report topic was approved by the faculty supervisor to satisfy the organizational requirements and fulfillment of the internship program. As a requirement of the completion of the internship program, I had to submit this report, which includes an overview of the organization and a research and analysis part.

1.3 OBJECTIVE OF THE REPORT:

Objective of the report can be divided into two parts. These are:

- ✓ General objective
- ✓ Specific objective

General objective

The general objective of the report is to gain insights and understanding of daily operations performed by the different officials of City Brokerage Limited at Nikunja Branch. And find out the customer satisfaction level in this branch office.

Specific objective

The specific objective of this topic is to find out the customer satisfaction level of, City Brokerage Limited, Nikunjo Branch. In our whole report, we will thoroughly discuss about customer of City

Brokerage Limited, Nikunjo Branch were satisfied or not regarding their service. We will also try to find out what are the effective sides and limitations of the City Brokerage Limited, Nikunja Branch.

1.4 SCOPE & IMPORTANCE

Scope:

In my whole report, I will focus on customer satisfaction level and operating process of City Brokerage Limited at Nikunja Branch. What are the reasons which make them satisfied and what are the barriers they find out. To complete a reflective and informative report I have taken 20 regular customers opinion through questioners. As well as I talked to others customer who occasionally visited our office. More over about the operating process of Nikunja Branch of City Brokerage Limited, I have been experienced with practical job done by me at that Branch Office. I also get know about their operating process by having several discussions with officials of City Brokerage Limited.

Importance:

Here, I try to find out customer satisfaction level of City Brokerage Limited, Nikunja Branch by using different factors like personnel, service, cost and operating process. If, any organization have familiar with their customer satisfaction level, it helps them to take initiatives where they have lacking and on the other hand they take competitive advantage by knowing their strengths. Customer satisfaction level also creates the brand image of Organization. If, customers are satisfied then it helps to build up credibility of the bank. A good brand image is helpful for organization to sustain in a long run strongly. As we know customer is the main fuel which runs the organization. Moreover I took a close observation and took part on operating process of City Brokerage Ltd. at Nikunja Branch in my Internship period, and in my report I try to make some comments based on my experience.

1.5 METHODOLOGY:

The task of data collection begins after the research problem has been defined and research design chalked out. While deciding the method of data collection to be used for the study, the researcher should keep in mind two types of data. They are given below:

1. Primary and
2. Secondary data.

Primary: Survey

The number of customers of City Brokerage Ltd at Nikunja Branch is around 300. Among them, I took 20 customer's opinion as samples to conduct my survey. And my primary sources of data is the customer's opinion of city Brokerage Limited and

Secondary: Internet, textbooks, Journals, Articles etc

The relevant information was obtained from the Internet and the textbook. For the secondary data, I had to rely mainly on the different books of management, articles on job satisfaction, online journals and different websites. Unfortunately, there were not enough sources to obtain secondary information which was one of my limitations.

1.6 TYPES OF DATA:

Quantitative/Qualitative:

Basically the questions I ask to our customers all are qualitative question. Qualitative data is extremely varied in nature. It includes virtually any information that can be captured that is not numerical in nature.

Sampling approach:

Sampling approach are basically two types proxy and sampling. Here I use sampling.

Probability/non-probability:

Here it is probability sampling because we picked sample randomly.

Sampling method:

The method I use is the random sampling. A probability sampling method is any method of sampling that utilizes some form of random selection. In order to have a random selection method, you must set up some process or procedure that assures that the different units in your population have equal probabilities of being chosen. Humans have long practiced various forms of random selection, such as picking a name out of a hat, or choosing the short straw. These days, we tend to use computers as the mechanism for generating random numbers as the basis for random selection.

The research is basically about customer satisfaction which was conducted on a specific category of sample. The sample consists of the customer of City Brokerage Limited. Customers, from whom, I took the sample they are relatively from different arena like private service holder, public service holder, professionals, housewife, student and others. The main aim is to select all these customers because of they are the regular and key customers of broker house. On the other hand, in others there is other category like businessman, retired person.

The questions basically setup on the basis of five things. They are personnel, products, image, service and access. Firstly, a customer always expects good behavior and organization intensity to solve their problem. Also, better communication and collaboration with customers, will increase the positive word of mouth about the company. It would help to increase more clients of business and expand the company's growth. Otherwise, they will switch their service provider. Office environment and cost of product and special services also affect the satisfaction level of customers. Moreover, the trustworthiness and ethical standard of employee is highly contribute to make a strong customer satisfaction level.

Population:

Accessible: Accessible population of my study is the regularly coming 20 customers of City Brokerage Limited.

Theoretical: The total number of customer at Nikunja Branch of City Brokerage Limited is 300 approximately is the theoretical population of this study. .

Sampling:

Sample size consists 20 of the customers of the City Brokerage Limited, Nikunja Branch. Sample is taken from City Brokerage Limited, Nikunja Branch Office.

Data collection:

In case of data collection I used questioner. In a form I gave 17 questions to the customers to get their opinion. Moreover there was a comment box too, for further comment if any client have wish. On the basis of those questions they give the answer.

Analysis Tool

Frequency table:

Frequency table gives us the total number of variables and their percentages. It also shows the valid and missing number.

Descriptive statistics:

Descriptive statistics explain the quantitative and qualitative data. Its skewness and kurtosis shows the data distribution and shape of the data.

Cross tables:

Crosstabs statistics shows the relationship between two qualitative variables. If the data is quantitative then I need to convert it in qualitative variable.

Correlation:

Correlation exists between two quantitative variables. It show how fitted the relationship between these two variables.

Regression:

Regression is for multiple variables. Through R square we would know what percentage of variation of dependent variable is explained by the independent variables. In regression, from coefficient table I can find that how much an independent variable can influence a dependent variable.

One sample T test: The One-Sample T Test compares the mean score of a sample to a known value. Usually, the known value is a population mean.

Two sample T test:

The two-sample t -test is used to determine if two population means are equal. A common application of this is to test if a new process or treatment is superior to a current process or treatment.

For this test, I have to do one more test to find out whether these two variables are equal or not. For finding this, I have to do F- test first. According to the result I have to process further.

1.7 LIMITATIONS OS THE REPORT:

Throughout this report, I communicate with customers to conduct the survey. However, from the nature of the study it could be easily understood that respondents were hard to reach. Unlike other surveys, this was not just distributing the questionnaire among respondents and getting it back. Customers are always busy and they leave when their work has done. Within a short period, in whatever time they stay in the house, I try to take their response as quickly as possible. Many customers feel uncomfortable to give answers of questionnaires due to presence of brokerage official. So, I attempted to take survey as private as possible, but all the time it was not accessible to the customers apart from the brokerage employees. Some customers had just ignored to give the answers of questions, which made the survey difficult to conduct. Finally, I managed to get 20 respondents which might be a viable number but still insufficient for in depth analysis. Another limitation was time constraint. The time was too short to complete a research on a topic like this. For further analysis, more time was required. Lack of secondary source is another limitation that I have faced. In fact, I did not find any previous research on this topic. However, I had to rely on other relevant studies, books and websites for this purpose. The limitation could be summarized as follows:

- Respondents were hard to reach
- Reluctance of the respondents to participate
- Time constraint
- Lack of secondary sources.

CHAPTER: TWO

COMPANY OVERVIEW

Background:

City Brokerage Limited has been set up in 2010 as a wholly owned subsidiary of The City Bank Limited to provide the capital market business requirements to the institutional and individual clients. City Brokerage Limited come to the market with full- fledged international standard brokerage service for retail, institutional and foreign clients. And before being a wholly owned subsidiary City Bank Limited has obtained membership in both Dhaka Stock Exchange and Chittagong Stock Exchange bearing member Id No. 145 and 133 in consecutively in 2009. Moreover an important thing about City Brokerage Limited is, it is a full service depository participant of Central Depository Bangladesh Limited bearing depository participant Id. No. 45000 and the company is able to open BO account as requirement of clients. City Brokerage Limited has a bunch of dedicated and highly skilled professional with maintaining strong ethical standard to provide the best service to local and foreign investor. And it has established reputation in serving customer with maintaining strong compliance practices.

2.1 Vision, Mission and Values

Vision:

- ✓ The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences

Mission:

- ✓ Offer wide array of products and services that differentiate and excite all customer segments
- ✓ Be the “Employer of choice” by offering an environment where people excel and leaders are created
- ✓ Continuously challenge processes and platforms to enhance effectiveness and efficiency
- ✓ Promote innovation and automation with a view to guaranteeing and enhancing excellence in service
- ✓ Ensure respect for community, good governance and compliance in everything we do

Values:

- ✓ Result Driven
- ✓ Accountable & Transparent
- ✓ Courageous & Respectful
- ✓ Engaged & Inspired
- ✓ Focused on Customer Delight

2.2 City Brokerage Limited at a glance:

Name of the Company	City Brokerage Limited
Legal Status	City Bank Limited. Registered in the both stock exchange according to 1993(15 no. rules), and 10(1) regulation 2000 of SEC.
Represented By	Mr. Kh. Asadul Islam
Address	Jiban Bima Tower Building (1st & 2nd Floor), 10, Dilkusha C/A, Dhaka-1000.
Office Phone	8802-9572034, PABX: 9565925-34, Ext-302
Website	www.thecitybank.com
E-mail	asadul.islam@thecitybank.com
DSE and CSE Membership Number	145 &133
CDBL A/C No	CDBL A/C No SEC/Reg./CDBL-DP-64

2.3 Key executives of City Brokerage Limited:



2.4 Operating process of City Brokerage Limited:

As I had been done my Internship at Nikunja Branch, I had an opportunity to have a close look on the operating process of City Brokerage Limited at Nikunja Branch. The day to day operations of Nikunja branch, City Brokerage Limited, is divided into two parts. These are front office and back office operations, are equally important. Front Office operations include all the customer management functions including new beneficiary account opening, liaison maintaining with existing and potential customers, acquiring buy and sell orders and executing them swiftly and accurately. Front office is also providing the available and current price sensitive news and other important news about the capital market of Bangladesh. Moreover, providing the daily portfolio to the clients is another job of front office. After trade hours, saving the trade report is also a part of front office operation, is performed at Nikunja Branch.

And the back office operation of City brokerage Limited at Nikunja branch performs data entry of cash and check receipt and payment, data entry of newly opened BO Account's information in the back office. Vouchers writing and documentation task is also performed by back office at

Nikunja Branch. Back office operation also includes daily data entry of trade confirmation note in a recognized form. Accounting and reconciliation, verification of deals, corrections, getting customer authorization and follow up with customer and payment and settlement services is also the part of back office job of the Nikunja Branch. Maintaining different register including, client register, complaint register, attendance register with proper documentation process is also job of Nikunja Branch.

There are some other jobs, is performed by city brokerage officials at Nikunja branch. For an example, morning discussion often happens with the participation of officials at this branch. Furthermore, officials of this branch keep in touch with the customer and inform them their current status of their portfolio. Nevertheless, any customer of Nikunja Branch faces negative equity on their portfolio, and then city brokerage officials pursue them to get the positive equity on their portfolio.

2.5 Main functions of City Brokerage Limited:

Since the establishment of the company as a wholly owned subsidiary of The City Bank Limited, City Brokerage Limited is engage in different functions to provide the promising services to its existing and potential clients and stakeholders. It has developed a disciplined approach toward providing capital market services, including beneficial owner accounts opening and maintaining, margin lone providing and with the research and publication. The main functions operated by City Brokerage Limited are as follows:

❖ CDBL Services as full service Depository Participant:

- ✓ Bo (Beneficial Owner) accounts opening and maintenance
- ✓ Dematerialization and Re-materialization
- ✓ Transfers and multiple accounts movement
- ✓ Pledging, un-pledging and confiscation
- ✓ Lending and borrowing
- ✓ Corporate events announcement enquiry (Cash and non Cash).

❖ **Sales and Brokerage Services:**

- ✓ Brokerage services for Intuitional Clients :
- ✓ Foreign Fund Managers
- ✓ Insurance Companies
- ✓ Banks and Financial Institution
- ✓ Trust
- ✓ Corporation

- ✓ Brokerage Service for retail (Individual) Clients
- ✓ Provide Margin lone at competitive interest rate
- ✓ International and Domestic Placement of Securities
- ✓ Brokerage Services
- ✓ Trade Execution Dhaka and Chittagong Stock Exchange Limited
- ✓ Pre-IPO private placement opportunities through Merchant Banks
- ✓ Appointment of dedicated and skilled sales representative
- ✓ Opportunities for trading in different financial instruments

❖ **Custodial Services:**

- ✓ Safe Deeping of securities
- ✓ City Brokerage Limited have an exclusive arrangement for clients to keep their shares in safe custody in our vault

❖ **Research and Publication:**

- ✓ Daily price information Market Overview, Daily Fact Sheet
- ✓ Monthly report
- ✓ Industry/Corporate research report
- ✓ Industry/Corporate research report
- ✓ Free access to our company research reports through our web-site
- ✓ Half yearly political and economic update

❖ **Value Added Services:**

- ✓ Daily portfolio services through email
- ✓ Daily trade confirmation through SMS service
- ✓ Web services for portfolio and report

2.6 SWOT ANALYSIS:

Every single business entity has some strength, weakness, opportunity and weakness. As other organization City Brokerage Limited also has some strength and opportunity and besides these the company has some weakness and threats. Anyway, strength and weakness are internal factor, which company can increases and decrease by implementing different plan of work. On the other hand opportunity and threats comes from external environment where organization doing their business. Though there is no role of company itself for facing these threats, or creating opportunity, but company has the chance to realize the opportunity comes from external factor and can take defensive actions to minimize the threats.

Strength:

- Skilled and knowledgeable employees of City Brokerage Limited
- Realize the reputation of City Bank as wholly owned subsidiary of City Bank.
- Sophisticated tools and financial analysis
- Highly complained operating system

Weakness:

- Less number of branches
- Lacking of manpower
- Insufficient marketing effort
- Not availability of online trading facility

Opportunity:

- Increase the volume of trade by attracting foreign investor and renitence earners
- Having a scope to expanding the market share

- Investor are began to be sophisticated, now they are locking better service and start to take calculative judgment about the service of broker house.
- Provide the online trading service

Threats:

- Low turnover in the capital market of Bangladesh
- Political and social unrest in Bangladesh
- Existing and upcoming broker houses in the market with attracting facilities.
- Frequent uncoordinated policy making by different regulatory bodies

SWOT analysis in diagram:

Strength:

1. Skilled and knowledgeable employees
2. Sophisticated tools and financial analysis

Weakness:

1. Less numbers of branches
2. Lack of human resources

Opportunity:

1. Having a scope to expanding the market share
2. Provide the online trading service

Threat:

1. Low turnover in the capital market
2. Political and social unrest in Bangladesh

CHAPTER: THREE

THEORETICAL ANALYSIS

3.1 THEORETICAL ANALYSIS:

Customer satisfaction, a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. In a survey of nearly 200 senior marketing managers, 71 percent responded that they found a customer satisfaction metric very useful in managing and monitoring their businesses.

It is seen as a key performance indicator within business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy.

"Within organizations, customer satisfaction ratings can have powerful effects. They focus employees on the importance of fulfilling customers' expectations. Furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. These metrics quantify an important dynamic. When a brand has loyal customers, it gains positive word-of-mouth marketing, which is both free and highly effective.

Therefore, it is essential for businesses to effectively manage customer satisfaction. To be able to do this, firms need reliable and representative measures of satisfaction.

"In researching satisfaction, firms generally ask customers whether their product or service has met or exceeded expectations. Thus, expectations are a key factor behind satisfaction. When customers have high expectations and the reality falls short, they will be disappointed and will likely rate their experience as less than satisfying. For this reason, a luxury resort, for example, might receive a lower satisfaction rating than an ordinary motel. Even though, its facilities and service would be deemed superior in 'absolute' terms.

The importance of customer satisfaction diminishes when a firm has increased bargaining power. For example, cell phone plan providers, such as AT&T and Verizon, participate in an industry that is an oligopoly, where only a few suppliers of a certain product or service exist. As such,

many cell phone plan contracts have a lot of fine print with provisions that they would never get away if there were, say, a hundred cell phone plan providers, because customer satisfaction would be way too low, and customers would easily have the option of leaving for a better contract offer.

CHAPTER: FOUR

JOB SITE EXPERIENCE

4.1 JOB SITE EXPERIENCE:

Internship facilitates me to take a valuable experience regarding job. Also, it introduces to me with a corporate culture. Punctuality, discipline and team work, these three facts are coming in my mind when I think about my experience of internship. All the employees are working with a one goal by setting themselves different objectives. Without co-operation with each other, it is difficult to sustain projected goal. I did my internship in City Brokerage Limited at Nikunja .Branch. It is a wholly owned subsidiary of City Bank Limited providing the brokerage services of local and foreign individual and institutional clients.

At the very beginning of my internship program I have been experience an orientation program at Head office of City Brokerage Limited along with two others intern at City Brokerage. Here I had a chance to get familiar with the different department of the office. Besides this, this was my pleasure to be introduced with the brilliant and smart team of head office who are playing vital role for successfully run the organization. Moreover in this orientation program, there are an introducing part with CEO and Managing Director of the City Brokerage Limited, in terms of time frame it was a very short meeting, but the smart guy make the meeting very fruitful with his valuable speech, which inspire me lot and he give a brief idea about corporate world, his valuable guideline make me thrust to learn new things and keep some contribution to the society.

Moreover, in my twelve week internship opportunity at Nikunja branch of City Brokerage gives me the chance to be experience with two types of job known as front office job and back office job and both are interrelated with each other. Customer management, providing them relevant information as requirement was some of job at front office done by me. Moreover, through the internship period I am continuously assist the officials of City Brokerage Limited to perform their day to day job. One of the frequently done jobs of me was mitigating the client's query regarding the account opening process. In this way I help the officials to open a new beneficiary owner account.

Moreover, I had learnt about preparing voucher, making requisition to withdraw balance from an account and process the delivering of cheque according to client's requirement. Also, I had learnt the detail process of a new BO account. I was also viewing the petty cash preparing and at the end of every month.

In addition, I have done buy and sell order execution at DSC using TESA software. It was really an exciting job for me. With full of concentration I have executed some order of clients with hundred percent accuracy. Besides this, to make the execution hundred percent accurate I take some more time than the regular officials of branch, some customer did not like it. It was a difficulty I faced.

Besides these there are some unfortunate moments comes too. For example, very beginning of my Internship I have made a mistake when I wrote the voucher, I forgot to use carbon copy it was one of my mistake.

A list of job performed by me at Nikunja Branch is given below:

- ✓ Providing the portfolio print out to the clients.
- ✓ Assisting in customer account opening process
- ✓ Responding the customer's queries regarding the documents needed to opening a BO account with City Brokerage Limited
- ✓ Assisting in Cheque receiving and proceed to deposit it at Bank, and giving the client proceed received entry in the system.
- ✓ Providing the acknowledgement to the clients against proceed received.
- ✓ Vouchers writing for payment and receiving and delivering it to the clients
- ✓ Obtaining the cheque requisition from customer
- ✓ Writing the daily trade confirmation note and Buy/Sell order sheet
- ✓ Trade execution at DSE

CHAPTER: FIVE

ANALYSIS AND FINDING

5.1 Data analysis:

Customer

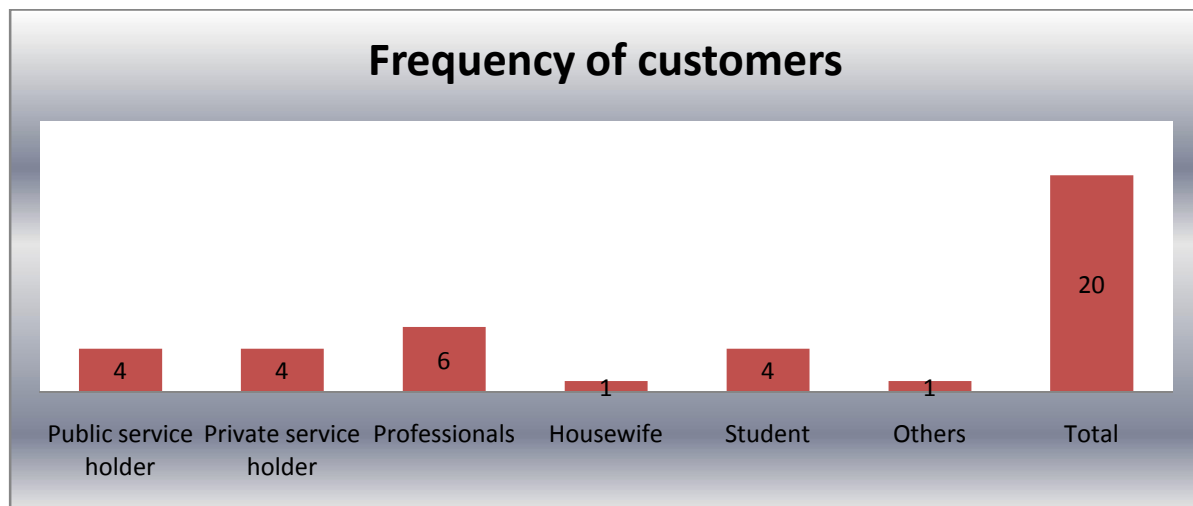
N	Valid	20
	Missing	0

Customer type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public service holder	4	20.0	20.0	20.0
	Private service holder	4	20.0	20.0	40.0
	Professionals	6	30.0	30.0	70.0
	Housewife	1	5.0	5.0	75.0
	Student	4	20.0	20.0	95.0
	Others	1	5.0	5.0	100.0
	Total	20	100.0	100.0	

Total number of sample is 20. Among the total sample, 4 are private service holder, 6 professionals, 4 public service holder, and 2 housewife, 4 student and others 1. Percentage of this is, 20% are private service holder, 30% are professionals, 20% public service holder, 5% housewife, 20% student and 5% others. In the others, there are included retired person, businessman, social worker etc.

Graphical representation:

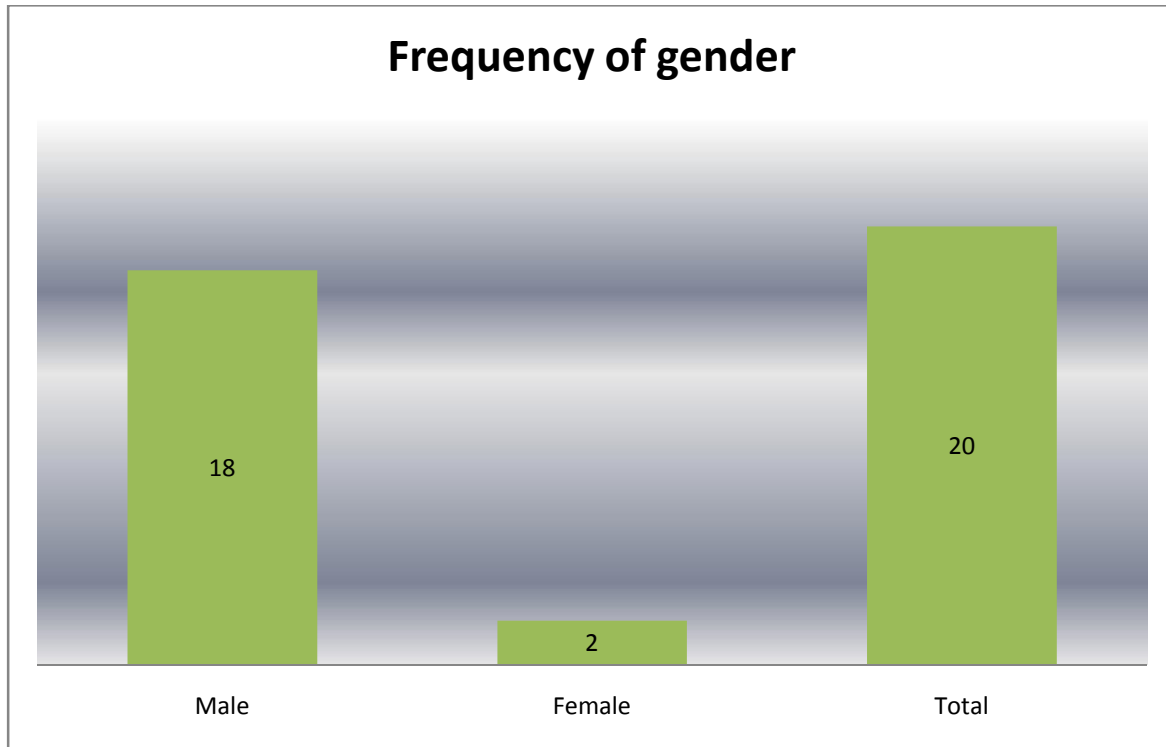


The graph shows the frequency of types of customer, among the sample of twenty customers, number of professionals is 6. And there are 4 public service holder, 4 private service holders, and 4 students. Moreover there are one housewife and one other category's customer.

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	18	90.0	90.0	90.0
	Female	2	10.0	10.0	100.0
	Total	20	100.0	100.0	

Here, I took sample of twenty customers. Among them, 18 are male and two are female. In a percentage, 90% are male and 10% are female.



Here majority of my sample clients are male, in total they are 20. And, only 2 customers are female in my total sample of 20 customers.

Descriptive Statistics

	N	Range	Minimum	Maximum	ST. Dev.	Variance	Skewness		Kurtosis	
	Statistics	Statistics	Statistics	Statistics	Statistics	Statistics	Statistics	Standard error	Statistics	Standard error
Employees are friendly	20	2.00	1.00	3.00	.68056	.463	1.514	.512	1.170	.992
Proactiveness of towards customer	20	3.00	1.00	4.00	.88258	.779	-.429	.512	-.760	.992
Communication and collaboration with customers	20	3.00	1.00	4.00	.74516	.555	1.546	.512	4.018	.992
Dedication of employee	20	3.00	1.00	4.00	.80131	.642	1.309	.512	2.256	.992
Easeness to open account	20	3.00	1.00	4.00	.88852	.789	.750	.512	-.497	.992
Confidentiality of customer	20	2.00	1.00	3.00	.59824	.358	1.245	.512	.783	.992
Less expense service	20	3.00	1.00	4.00	.71635	.513	-.537	.512	.820	.992
Less waiting time	20	3.00	1.00	4.00	.80131	.642	1.418	.512	1.415	.992
Technologically advanced	20	3.00	1.00	4.00	1.05631	1.116	.453	.512	-.894	.992
Troubles in service system	20	3.00	1.00	4.00	.97333	.947	.761	.512	-.159	.992
Highly equipped service	20	4.00	1.00	5.00	1.40955	1.987	.117	.512	-1.446	.992
Availability of sensitive news	20	3.00	1.00	4.00	1.10024	1.211	.132	.512	-1.259	.992
Maintain of rules and regulations	20	3.00	1.00	4.00	1.02084	1.042	.877	.512	-.267	.992
Transparent and trustworthy	20	2.00	1.00	3.00	.67082	.450	.549	.512	-.548	.992
Good working environment	20	3.00	1.00	4.00	1.11921	1.253	-.285	.512	-1.521	.992
Systematic operation system	20	3.00	1.00	4.00	.74516	.555	-.151	.512	.082	.992
Ethically standard	20	4.00	1.00	5.00	1.20852	1.461	.658	.512	-.334	.992
Valid N (listwise)	20									

From descriptive statistics, we can find out the distribution and shape of the data. For this we have to check the statistics value of both the skewness and kurtosis. I consider the range from -1

to 1 as symmetric and bell shaped otherwise not. Distribution and shape of the data are given below:

Employee's behavior is satisfactory: non symmetric and not bell shaped.

Proactive towards customer: non symmetric and not bell shaped.

Collaboration With customers is satisfactory: non symmetric and not bell shaped.

Dedication of employee is satisfactory: non symmetric and not bell shaped.

Customers are comfortable to open account: symmetric and bell shaped.

Main confidentiality of customer: non symmetric and not bell shaped.

Satisfied with the charge of service: symmetric and bell shaped.

Waiting time of getting service is satisfactory: non symmetric and not bell shaped.

Technological excellence is satisfactory: symmetric and bell shaped.

Troubles of service systems are less: symmetric and bell shaped.

Satisfied with the highly equipped service: symmetric and bell shaped.

Availability of sensitive news: symmetric and bell shaped.

Maintain rules and regulations: symmetric and bell shaped.

Services are transparent: symmetric and bell shaped.

Good working environment: non symmetric and not bell shaped.

Systematic operation system: symmetric and bell shaped.

Maintain ethical standard: symmetric and bell shaped.

Customer types*Freindliness of employee-Crosstabulation

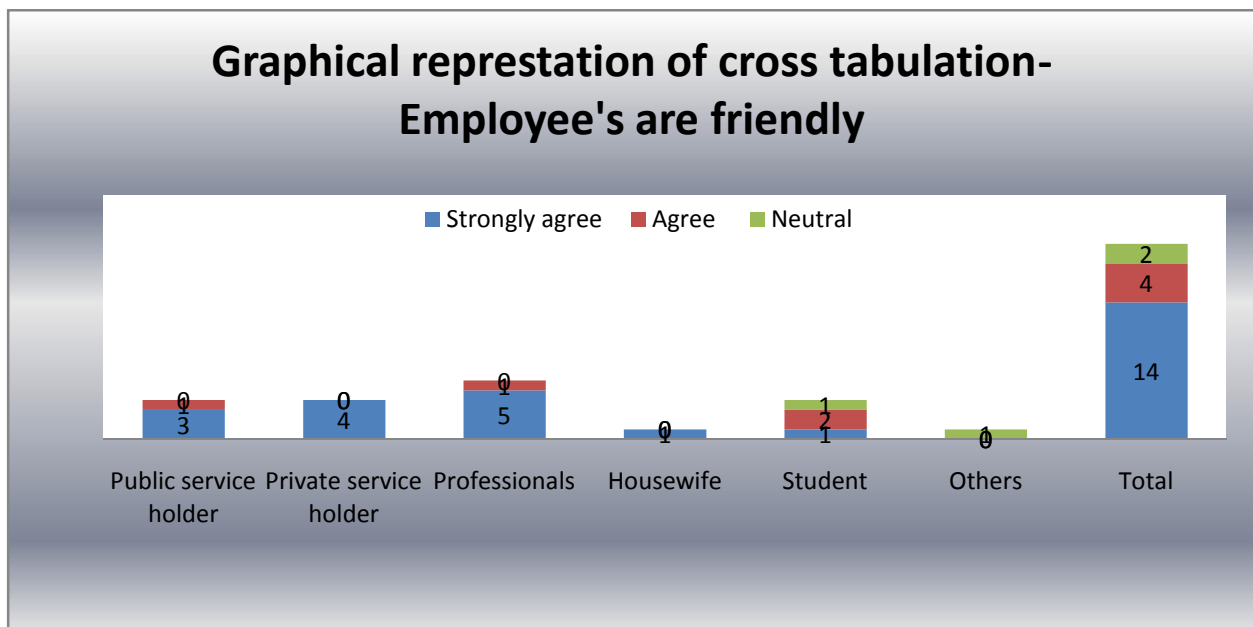
		Level			Total	
		Strongly agree	Agree	Neutral		
Customer	Public service holder	Count	3	1	0	4
		% within Customer	75.0%	25.0%	.0%	100.0%
		% within all customer	21.4%	25.0%	.0%	20.0%
		% of Total	15.0%	5.0%	.0%	20.0%
	Private service holder	Count	4	0	0	4
		% within Customer	100.0%	.0%	.0%	100.0%
		% within all customer	28.6%	.0%	.0%	20.0%
		% of Total	20.0%	.0%	.0%	20.0%
	Professionals	Count	5	1	0	6
		% within Customer	83.3%	16.7%	.0%	100.0%
		% within all customer	35.7%	25.0%	.0%	30.0%
		% of Total	25.0%	5.0%	.0%	30.0%
	Housewife	Count	1	0	0	1
		% within Customer	100.0%	.0%	.0%	100.0%
		% within all customer	7.1%	.0%	.0%	5.0%
		% of Total	5.0%	.0%	.0%	5.0%
Student	Count	1	2	1	4	
	% within Customer	25.0%	50.0%	25.0%	100.0%	
	% within all customer	7.1%	50.0%	50.0%	20.0%	
	% of Total	5.0%	10.0%	5.0%	20.0%	
Others	Count	0	0	1	1	
	% within Customer	.0%	.0%	100.0%	100.0%	
	% within all customer	.0%	.0%	50.0%	5.0%	
	% of Total	.0%	.0%	5.0%	5.0%	
Total	Count	14	4	2	20	
	% within Customer	70.0%	20.0%	10.0%	100.0%	
	% within all customer	100.0%	100.0%	100.0%	100.0%	
	% of Total	70.0%	20.0%	10.0%	100.0%	

This table shows us the relationship between customer types and customer satisfaction regarding employees behavior. And the sample size is 20. 20% of the total customers are private service holder. Customers, who are strongly satisfied with employee’s behavior among the customers who are believed that in this regard strongly, are 75%. There are 4 private service holders in the sample. Among them, 100% are strongly satisfied to see the behavior of employees of City Brokerage limited. Similarly, 83.3% of professional customers are also strongly satisfied with same reason. Moreover housewife and student are 100%, and 20%

strongly satisfied respectively. On the other hand, none other customer includes retired person, unemployed person is strongly satisfy with the employee’s behavior.

Now, we will look over how many customers are only satisfied as regards employee’s friendliness. Among 4 public service holders, 1 are satisfied. The percentage is 25%. Among all customers, 25% professionals are satisfied a propos of customer manners. 25 % of public service holder is pleased in terms of employee’s behavior. Among the student 50 % are satisfied.

Here, we will observe the neutral customer, who are not satisfy or strongly satisfy or either dissatisfy or strongly dissatisfy. Among the students, 50% of them are neutral about employee’s friendliness. And from private service holder, professionals, public service holder, housewives are not remaining neutral about friendliness of employee. There is no one, who is disagree and strongly dissatisfied in regarding employee’s friendliness.



Here, most of the customers of my sample size are strongly agreed that employees of CBL are friendly. Number of total strongly agreed customers is 14. And number of customer who goes for opinion that they are agree on that matter are 4. And only 2 customers among the sample size 20, remain neutral on this case. There is no one who shows negative opinion on this fact. Moreover,

here, most of the strongly agreed customers' portion comes from professionals, private and public service holder.

Customer types* Communication and collaboration- Crosstabulation

			Level			Total
			Strongly agree	Agree	Disagree	
Customer	Public service holder	Count	2	2	0	4
		% within Customer	50.0%	50.0%	.0%	100.0%
		% within all customer	22.2%	20.0%	.0%	20.0%
		% of Total	10.0%	10.0%	.0%	20.0%
	Private service holder	Count	2	2	0	4
		% within Customer	50.0%	50.0%	.0%	100.0%
		% within all customer	22.2%	20.0%	.0%	20.0%
		% of Total	10.0%	10.0%	.0%	20.0%
	Professionals	Count	3	3	0	6
		% within Customer	50.0%	50.0%	.0%	100.0%
		% within all customer	33.3%	30.0%	.0%	30.0%
		% of Total	15.0%	15.0%	.0%	30.0%
	Housewife	Count	0	1	0	1
		% within Customer	.0%	100.0%	.0%	100.0%
		% within all customer	.0%	10.0%	.0%	5.0%
		% of Total	.0%	5.0%	.0%	5.0%
	Student	Count	2	1	1	4
		% within Customer	50.0%	25.0%	25.0%	100.0%
		% within all customer	22.2%	10.0%	100.0%	20.0%
		% of Total	10.0%	5.0%	5.0%	20.0%
	Others	Count	0	1	0	1
		% within Customer	.0%	100.0%	.0%	100.0%
		% within all customer	.0%	10.0%	.0%	5.0%
		% of Total	.0%	5.0%	.0%	5.0%
Total	Count	9	10	1	20	
	% within Customer	45.0%	50.0%	5.0%	100.0%	
	% within all customer	100.0%	100.0%	100.0%	100.0%	
	% of Total	45.0%	50.0%	5.0%	100.0%	

Among the clients, who are strongly satisfied, there is 22.2% public service holder included with them. Private Service holders are also 22.2%. Professionals are 33.3%, who are strongly satisfied regarding communication and collaboration of employees of City Brokerage Limited. Among the

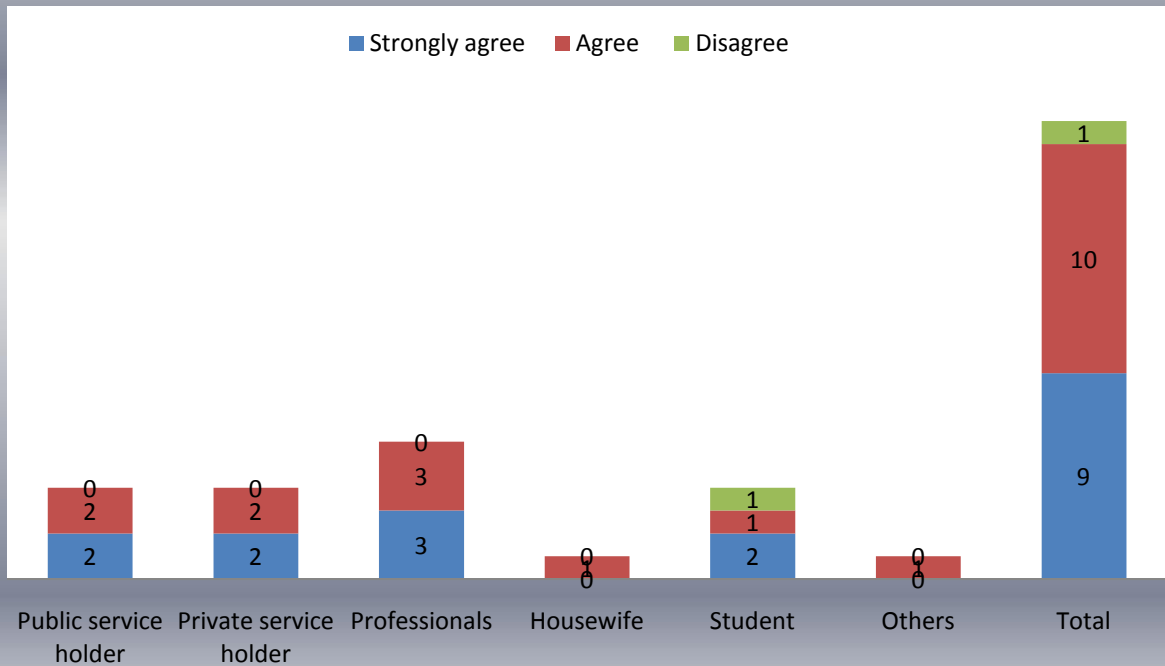
clients 22.2% student are also strongly satisfied in same reason. In contrast, this percentage is going to zero in case of housewife and other category clients from the among sample clients.

Now, we look over the customers, who are satisfied in response to communication and collaboration of employees of City Brokerage Limited. 20% of public and private service holders are satisfied in order to communication and collaboration of City Brokerage Limited with customers. Moreover, 10% professionals are satisfied with same fact. 10% housewives are also shown satisfaction regarding communication and collaboration of City Brokerage officials with customers. 10% of students believe that City brokerage Limited has satisfied their customers in the way of communication and collaboration. In case of others type of customer, 10% of them are satisfied with same cause of City Brokerage Limited among all customers, who believed that they satisfy their customers.

Here, we come to discuss about the section of disagreed customers. 100% student customers are dissatisfied; about the view regarding communication and collaboration of employees of City Brokerage Limited. In similar fact, no other are shown dissatisfaction in the case that City Brokerage Limited employees are well communicated and collaborated with customers.

In addition, there are no neutral and strongly dissatisfied customer regarding the communication and collaboration of City Brokerage employees.

Graphical representation of crosstabulation- Communication and collaboration



Among the 20 clients 9 are strongly agreed that CBL communicate and collaborate with customer properly. And 10 customers are agreed on this issue, and only one customer disagreed on this matter.

Customer types*Technologically advanced-Crosstabulation

			Level				Total
			Strongly agree	Agree	Neutral	Disagree	
Customer	Public service holder	Count	3	1	0	0	4
		% within Customer	75.0%	25.0%	.0%	.0%	100.0%
		% within all customer	50.0%	14.3%	.0%	.0%	20.0%
		% of Total	15.0%	5.0%	.0%	.0%	20.0%
	Private service holder	Count	0	2	1	1	4
		% within Customer	.0%	50.0%	25.0%	25.0%	100.0%
		% within all customer	.0%	28.6%	25.0%	33.3%	20.0%
		% of Total	.0%	10.0%	5.0%	5.0%	20.0%
	Professionals	Count	1	3	1	1	6
		% within Customer	16.7%	50.0%	16.7%	16.7%	100.0%
		% within all customer	16.7%	42.9%	25.0%	33.3%	30.0%
		% of Total	5.0%	15.0%	5.0%	5.0%	30.0%
	Housewife	Count	0	0	1	0	1
		% within Customer	.0%	.0%	100.0%	.0%	100.0%
		% within all customer	.0%	.0%	25.0%	.0%	5.0%
		% of Total	.0%	.0%	5.0%	.0%	5.0%
	Student	Count	2	1	0	1	4
		% within Customer	50.0%	25.0%	.0%	25.0%	100.0%
		% within all customer	33.3%	14.3%	.0%	33.3%	20.0%
		% of Total	10.0%	5.0%	.0%	5.0%	20.0%
Others	Count	0	0	1	0	1	
	% within Customer	.0%	.0%	100.0%	.0%	100.0%	
	% within all customer	.0%	.0%	25.0%	.0%	5.0%	
	% of Total	.0%	.0%	5.0%	.0%	5.0%	
Total	Count	6	7	4	3	20	
	% within Customer	30.0%	35.0%	20.0%	15.0%	100.0%	
	% within all customer	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	30.0%	35.0%	20.0%	15.0%	100.0%	

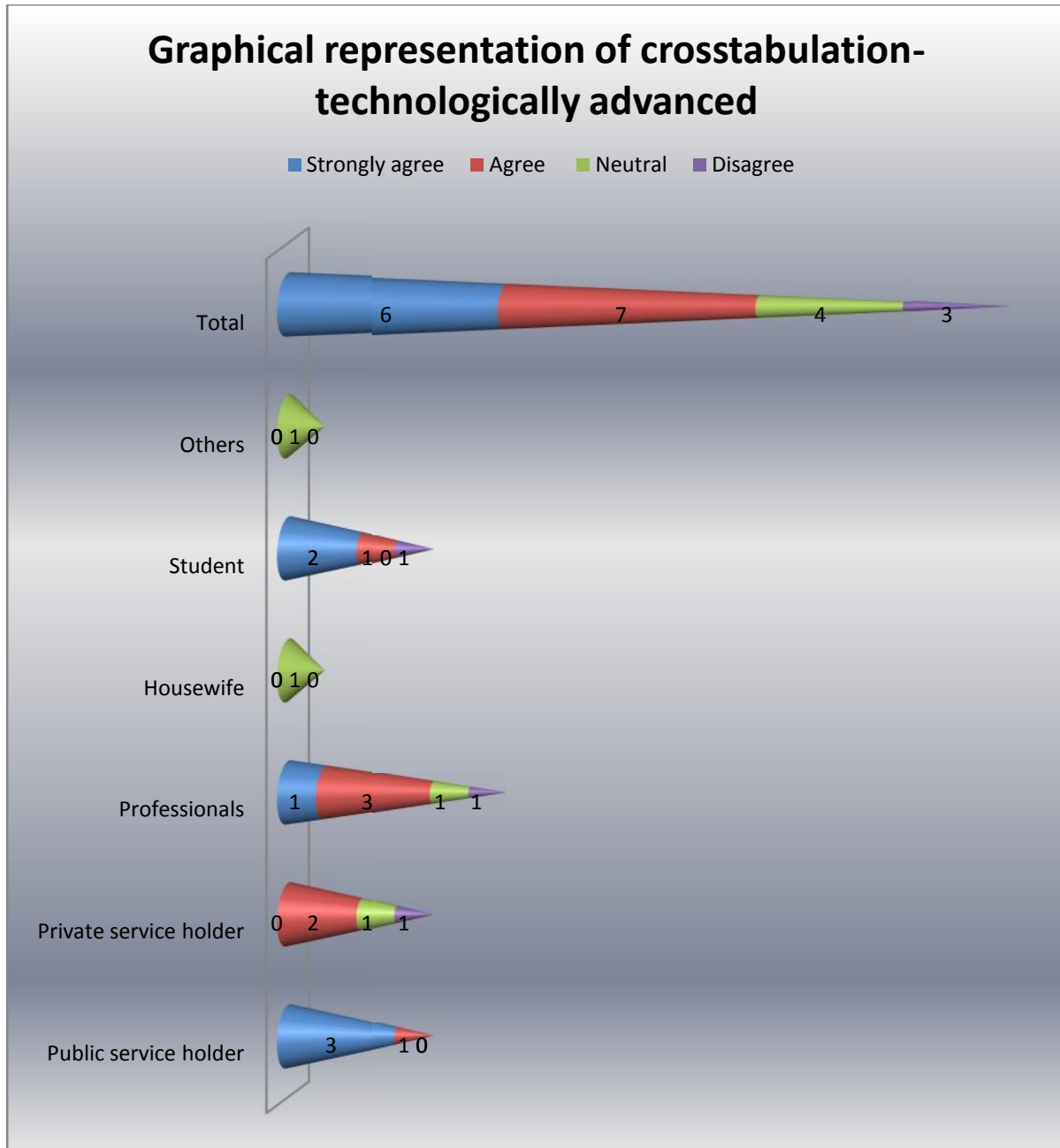
The statement regarding technological advancement of City Brokerage Limited, among the customers 50% public service holder is strongly agreed toward this fact. 16.7% professionals also have shown strong positive note that City Brokerage Limited has enough technological advancement

33.3% of student strongly agreed that City Brokerage has well technological excellence to foster the pace of service. This percentage is zero for private service holder, housewife and other types of customer.

It is 14.3% for the students and public service holder, who satisfy regarding technological excellence of the City brokerage Limited. In case of public service holder and professional this percentage is 28.6% and 42.9% consecutively.

The neutral side has taken by 4 and only 2 customers are strongly dissatisfied about technological excellence .Dissatisfied customers are belonging from and private service holder, professionals and students.

Here, in the total sample size of 20 customers, six customers strongly agreed, seven customers agreed, four customers remain neutral and three of them are disagreed about the technology advancement of CBL.



Customer types*Operations are systematic-Crosstabulation

			Level				Total
			Strongly agree	Agree	Neutral	Disagree	
Customer	Public service holder	Count	1	1	2	0	4
		% within customer	25.0%	25.0%	50.0%	.0%	100.0%
		% within all customer	100.0%	14.3%	20.0%	.0%	20.0%
		% of Total	5.0%	5.0%	10.0%	.0%	20.0%
	Private service holde	Count	0	3	1	0	4
		% within customer	.0%	75.0%	25.0%	.0%	100.0%
		% within all customer	.0%	42.9%	10.0%	.0%	20.0%
		% of Total	.0%	15.0%	5.0%	.0%	20.0%
	Professionals	Count	0	2	3	1	6
		% within customer	.0%	33.3%	50.0%	16.7%	100.0%
		% within all customer	.0%	28.6%	30.0%	50.0%	30.0%
		% of Total	.0%	10.0%	15.0%	5.0%	30.0%
	Housewife	Count	0	0	1	0	1
		% within customer	.0%	.0%	100.0%	.0%	100.0%
		% within all customer	.0%	.0%	10.0%	.0%	5.0%
		% of Total	.0%	.0%	5.0%	.0%	5.0%
	Student	Count	0	1	3	0	4
		% within customer	.0%	25.0%	75.0%	.0%	100.0%
		% within all customer	.0%	14.3%	30.0%	.0%	20.0%
		% of Total	.0%	5.0%	15.0%	.0%	20.0%
Others	Count	0	0	0	1	1	
	% within customer	.0%	.0%	.0%	100.0%	100.0%	
	% within all customer	.0%	.0%	.0%	50.0%	5.0%	
	% of Total	.0%	.0%	.0%	5.0%	5.0%	
Total	Count	1	7	10	2	20	
	% within customer	5.0%	35.0%	50.0%	10.0%	100.0%	
	% within all customer	100.0%	100.0%	100.0%	100.0%	100.0%	
	% of Total	5.0%	35.0%	50.0%	10.0%	100.0%	

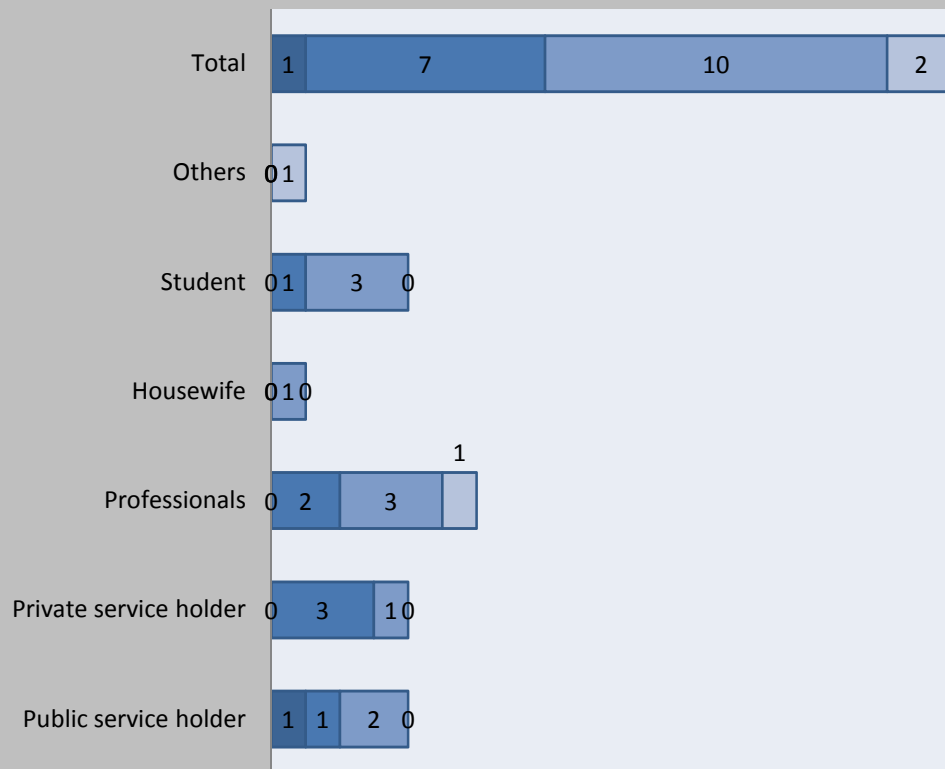
Among the entire sampling size, 10 customers are neutral regarding the operating process of City Brokerage Limited. On the other hand, 7 customers are agreeing that City Brokerage operates their operations in very systematic way; and 1 customer is strongly agreed about the systematic operations of City Brokerage Limited. In same fact, only 2 customers are disagreed.

On the other hand, 42.9% of private service holders are satisfied in the above fact among the customers who believed that City Brokerage Limited has maintain systematic operating process to give their service to the customer. 14.3% of public service holder and student are also given their statement in same regard.

In contrast, 50% professionals and other types of customer are disagreeing in the case of systematic operating process of City Brokerage Limited to give their service. There is none other customers, who are strongly dissatisfied.

Graphical representation of crosstabulation- Operations are systematic

■ Strongly agree ■ Agree ■ Neutral ■ Disagree



In Case of operation regarding question of City Brokerage Limited, Most of the respondents of my study remain neutral , and the the second largest portion of respondents are agreed. and only 2 customer disagreed about this issue. At the same time there are one customer who, strongly agreed on this matter.

Customer type*Transparent and trustworthy-Crosstabulation

			Level			Total
			Strongly agree	Agree	Neutral	
Customer	Public service holder	Count	2	2	0	4
		% within Customer	50.0%	50.0%	.0%	100.0%
		% within all customer	22.2%	22.2%	.0%	20.0%
		% of Total	10.0%	10.0%	.0%	20.0%
	Private service holder	Count	4	0	0	4
		% within Customer	100.0%	.0%	.0%	100.0%
		% within all customer	44.4%	.0%	.0%	20.0%
		% of Total	20.0%	.0%	.0%	20.0%
	Professionals	Count	3	3	0	6
		% within Customer	50.0%	50.0%	.0%	100.0%
		% within all customer	33.3%	33.3%	.0%	30.0%
		% of Total	15.0%	15.0%	.0%	30.0%
	Housewife	Count	0	0	1	1
		% within Customer	.0%	.0%	100.0%	100.0%
		% within all customer	.0%	.0%	50.0%	5.0%
		% of Total	.0%	.0%	5.0%	5.0%
	Student	Count	0	4	0	4
		% within Customer	.0%	100.0%	.0%	100.0%
		% within all customer	.0%	44.4%	.0%	20.0%
		% of Total	.0%	20.0%	.0%	20.0%
Others	Count	0	0	1	1	
	% within Customer	.0%	.0%	100.0%	100.0%	
	% within all customer	.0%	.0%	50.0%	5.0%	
	% of Total	.0%	.0%	5.0%	5.0%	
Total	Count	9	9	2	20	
	% within Customer	45.0%	45.0%	10.0%	100.0%	
	% within all customer	100.0%	100.0%	100.0%	100.0%	
	% of Total	45.0%	45.0%	10.0%	100.0%	

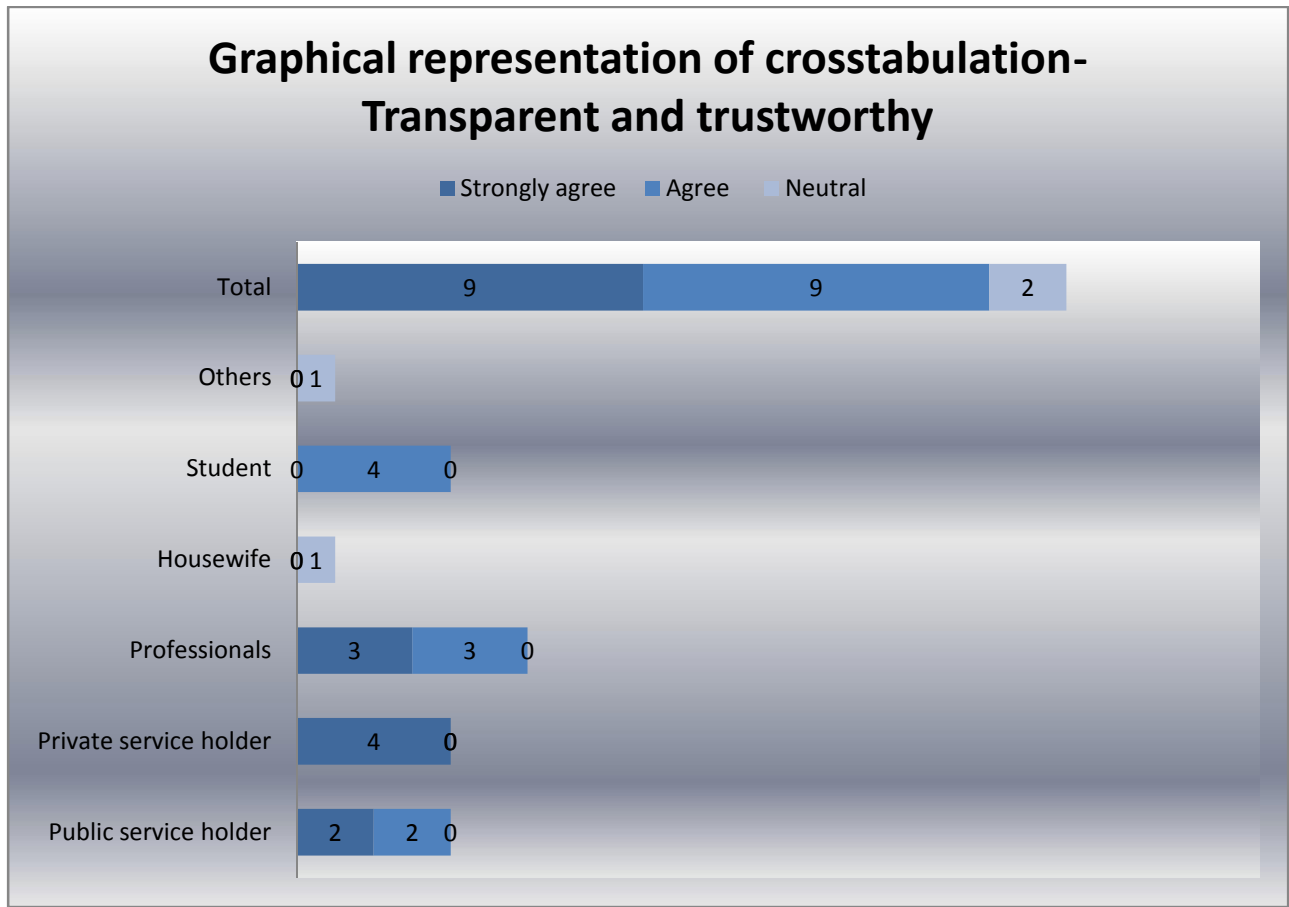
Among the entire sampling size, only two customers are neutral regarding the transparency of City Brokerage Limited. On the other hand, 9 customers are agreeing that City Brokerage is well enough to maintain transparency and trustworthiness; and similarly 9 customers are strongly agreed about this regard.

In contrast, 50% professionals and other types of customer are disagreeing in the case of systematic operating process of City Brokerage Limited to give their service. There is none other customers, who are strongly dissatisfied.

On the other hand, 100% of private service holders are satisfied in the above fact among the customers who believed that City Brokerage Limited has maintain systematic operating process to give their service to the customer. 10% of public service holder among total are strongly satisfied.

Among the housewife, no one is strongly satisfied or satisfied about transparency and trustworthiness of city brokerage Limited. Among others, all is given neutral view. Students are said that they are only agreeing on the above fact.

Now, coming to see the view of professionals, they are strongly agreed or agree about the point of transparency and trustworthiness of City brokerage Limited. Six are said they are strongly agreed about this fact. Similarly, three professionals are agreeing with the same fact.



In the total sample size of twenty customers of City Brokerage Limited, there are 9 respondents who are strongly agreed and agreed, and only two of them are neutral about the transparency and trustworthiness of CBL. And it is noticeable that, there is no one who disagreed or strongly disagreed on this particular issue.

T -TEST

Before starting T-test, I want to deliver some facts, which will make this interpretation of one sample test make easier. Here, I work with null hypotheses. That is differing from the alternative hypothesis. Null hypothesis helps to find out that, statement is true or false. For an example, if one hypothesis $H_0:\mu=3$, alternative hypothesis will be $H_0:\mu>3$.

Here, I use SPSS software to get result of one sample test. In the one sample test, we require t value and significant value to reach a result. If, t value is negative, we can reject H_0 . Because, it shows it is equal to given value. So, we can reject it. Then to check it out, we can go for measure significant value. If, error is less than 5%, then we can reject Null hypothesis. After that, we find our solution on the test over one variable.

On this test, two types of error can be existed. One is Type 1 error and another is type 2 Error. Type 1 error is more severe for researcher. As, it is the statement of the other and you reject it it can come to you again, it is known as type 1 error. It is not possible to reduce both of the error. We need to try reduce one type of error. If we choose right types of statistical tool type 2 error can be reduced.

By μ , it means average statement of customers regarding their satisfaction or dissatisfaction. Now, in the below there are given one sample test of ten criteria, on the basis of that we can find out satisfaction of customer in terms of each fact.

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Satisfied with employee's behavior	-10.514	19	.000	-1.60000	-1.9185	-1.2815

Here, I want to find out that average satisfaction with employee's behavior is less than neutral or not, for that reason, I assume test value 3. Here, 1= strongly satisfied, 2= Satisfied, 3=Neutral, 4= dissatisfied and 5=strongly dissatisfied.

$H_0: \mu = 3$

$H_1: \mu < 3$ (LEFT TAIL)

In that one sample test, t value is -10.514. So, we can consider to reject H_0 . Then, p value is .000 (2 tail). for one tail = $.000/2 = .000 < 5\%$. So we can reject the H_0 . So satisfaction regarding employee's behavior is less than 3. That means, Customers are satisfied or strongly satisfied with the behaviour of employee's.

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Satisfaction about to communicate and collaboration with customers	-8.102	19	.000	-1.35000	-1.6987	-1.0013

Here, I try to find out that, customers are satisfied or dissatisfied regarding communication and collaboration way of bank with customers.

I assume test value 3. Here, 1= strongly satisfied, 2= Satisfied, 3=Neutral, 4= dissatisfied and 5=strongly dissatisfied.

$H_0: \mu = 3$

$H_1: \mu < 3$ (LEFT TAIL)

In that one sample test, t value is -8.102. So, we can consider to reject H_0 . Then , p value is .000(2 tail).for one tail=.000/2=.000<5%. So we can reject the H_0 . So satisfaction regarding bank’s communication with customers is less than 3, So, Customers are satisfied or strongly satisfied in reaction to bank’s communication with customers.

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Employee's are friendly	Male	18	1.4444	.70479	.16612
	Female	2	1.0000	.00000	.00000

Independent Samples Test

		Levene's Test for Equality of Variance		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Employee's are friendly	Equal variance assumed	5.358	.033	.871	18	.395	.44444	.51052	-.62812	1.51701
	Equal variance not assumed			2.675	17.000	.016	.44444	.16612	.09396	.79493

I want to find out that, customers are satisfied or dissatisfied on the fact of freindliness of the employees.

Ho: $\mu_m = \mu_f$

Ha: $\mu_m > \mu_f$ (right tail)

F test:

Ho: $\sigma_m = \sigma_f$

Ha: $\sigma_m \neq \sigma_f$

Here, we have to check tha leven's test sig. which is $.033 < .05$. so we can reject the Ho.

So we will take the equal variance assumed.

Where, t value is positive (.871) and $\text{sig} = .871/2 = .4355 > .05$. so we can not reject the H_0 . That means, average male and female faculties are equally satisfied with employee's behavior.

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Communication and collaboration	Male	18	1.6667	.76696	.18078
	Female	2	1.5000	.70711	.50000

Independent Samples Test

		Levene's Test for Equality of Variance		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Communication and collaboration	Equal variance assumed	.076	.787	.293	18	.773	.16667	.56928	-1.02934	1.36267
	Equal variance not assumed			.313	1.277	.797	.16667	.53168	-3.94334	4.27668

I want to find out that, customers are satisfied or dissatisfied on the fact of communication and collaboration of employees with the customer..

$H_0: \mu_m = \mu_f$

$H_a: \mu_m > \mu_f$ (right tail)

F test:

$H_0: \sigma_m = \sigma_f$

$H_a: \sigma_m \neq \sigma_f$

Here, we have to check the Levene's test sig. which is $.787 > .05$. so we can not reject the H_0 .

So we will take the equal variance assumed.

Where, t value is positive (.293) and $\text{sig} = .293/2 = .1465 > .05$. so we can not reject the H_0 . That means, average male and female faculties are equally satisfied with communication and collaboration of City Brokerage Limited.

INTERPRETATION OF R- SQUARE

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.539 ^a	.291	.038	.73098

- a. Predictors: (Constant), Freindliness of employee, Communication and collaboration, Transparent and trustworthy and technology advancement

29.1% of the variation in dependent variable (Service, operation of the City Brokerage Limited)) is explained by the independent variables (Freindliness of the employees, Communication and collaboration, Transparent and trustworthy and technology advancement).

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.069	5	.614	1.149	.381 ^a
	Residual	7.481	14	.534		
	Total	10.550	19			

- a. Predictors: (Constant), Freindliness of employee, Communication and collaboration, Transparent and trustworthy and technology advancement
 b. Dependent Variable: Operations are conducted in a systematic ways

CHAPTER: SIX

CONCLUSION & RECOMMENDATIONS

6.1 CONCLUSION:

City Brokerage Limited is a brokerage house under the city Bank. They have a well reputation for satisfying their customer through providing services; since they have been starting their journey 2009. Along with other brokerage house, they have modern technology to give service to their customers. City Brokerage limited is dedicated to providing a high level of professional and personalized services to its domestic and international clients. The company intends to offer high quality product and service at a competitive rate to all clients. It has proven reputation in serving customers by maintaining strong Compliance practices and extreme ethical standard.

After the 2010, capital market had been passing a tough time. During this period, City Brokerage Limited has tried to give their better service to their clients as possible. Also, they have ensured the customer satisfaction through their service. Though, it is hard time for everyone, who is related in capital market. For sustainable growth, by implementing innovation they have to walk with the time. In this purpose, they have to their strength and need to recover their weak sides. At the same time they can look after the opportunity and threats as well as.

By the analyzing the tools of measurement of customer satisfaction level of City Brokerage Limited, I find out that customers are satisfied with the employee's behavior, transparency of brokerage Limited. Equally male and female are equally satisfied with same regard.

To find out the effectiveness of operation systems of City Brokerage Limited, I assume some criteria's, that criteria's helping me to measure dependency of satisfaction level over operation system.

6.2 RECOMMENDATIONS:

- ✓ City Brokerage Limited should develop a well organized website to make them more accessible to their existing and potential clients.
- ✓ In addition they should introduce online trading facilities for their clients.
- ✓ City Brokerage Limited can introduce investor awareness program, should take the initiative to produce wise and educated investor. In this way both the clients and house will be benefitted.
- ✓ City Brokerage Limited should give more emphasize on the research and publications. And it should be ensured that research and publications are available to the clients.
- ✓ Branch offices should more closely monitored by the management of the City Brokerage and there can be sudden visit to the branch office to have a look on the office.
- ✓ There should be a way to get the feedback from the clients.
- ✓ Office should be well decorated with all necessary instrument, for example, there is no television at Nikunja Branch, but clients are strongly want to have TV to stay with the current issue, this type of matter should be addressed properly.
- ✓ Should take effective initiative to make the all employees up to date about necessary rules and regulation about the capital market of Bangladesh.
- ✓ City Brokerage Limited can arrange seminar and workshop with the different stakeholder of this organization about the investment of capital market.

References:

<https://www.thecitybank.com.bd>

Research Methods, Knowledge Base, William M.K.Trochim

<http://www.dsebd.org/>

http://www.cdbl.com.bd/dp_details.php?dp_type=2

<https://www.thecitybank.com.bd/brokerage.php>

Appendix:

CUSTOMER SATISFACTION LEVEL OF CITY BROKERAGE LIMITED AT NIKUNJA BRANCH

Questionnaires for survey

*All the information you provide will be used only for **academic** purpose and your identity will be kept **anonymous and confidential**. Thanks in advance for your co-operation*

Gender: Male/ Female

Age:

Customer's type:

1. Public Service holder
2. Privet service holder
3. Professionals
4. Housewife
5. Student
6. Others (write specifically).....

Please encircle your best answer for the following questions.

1. Employees of the City Brokerage Limited are friendly
 - Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree

2. City Brokerage Limited is proactive enough to provide desired customer service
 - Strongly agree
 - Agree
 - Neutral
 - Disagree

- Strongly Disagree
3. City Brokerage communicate and collaborate with customer properly
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
4. Employees are dedicated enough to provide professional services.
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
5. Account opening process and icebreaking trading was enjoyable at City Brokerage
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
6. City Brokerage Limited maintain confidentiality of customer information
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
7. Cost of services are relatively less expensive
- Strongly agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
8. Customer have to wait less time to get the services
- Strongly agree
 - Agree

- Neutral
- Disagree
- Strongly Disagree

9. City Brokerage is technologically advanced

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

10. Troubles in the service system occur less frequently

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

11. Office is highly equipped to give better service to customer

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

12. Research and publication and other price sensitive news are available at Branch

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

13. City Brokerage is up-to date about the rules and regulation of different regulatory bodies

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

14. Transaction with City Brokerage Ltd. is transparent and trustworthy

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

15. Office Environment of City Brokerage Ltd. is good enough

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

16. Daily Operation system of City Brokerage Limited is systematic enough

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

17. Employees of City Brokerage maintain highly ethical standard.

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

Comment (if any):