

# **INTERNSHIP REPORT**

## **ON**

**“Services delivered to the cash account customers and the satisfaction level of those customers of City Brokerage Limited-Gulshan Branch”**



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## **SUBMITTED TO**

**Mr. Intisar Alam**

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## **SUBMITTED BY**

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**Date of Submission: 9<sup>th</sup> DECEMBER, 2013**

## **LETTER OF TRANSMITTAL**

December 09, 2013

**Intisar Alam**

Senior Lecturer,  
BRAC Business School,  
BRAC University

**Subject: Submission of Internship Report.**

Dear Sir,

This is my great pleasure to submit the Internship report of my 3 months long Internship program in the City Brokerage Limited at Gulshan Branch in Sales and Trade division. The title of the report is **“Services delivered to the cash account customers and the satisfaction level of those customers of City Brokerage Limited-Gulshan Branch”**. This report has been prepared to fulfill the requirement of my internship program at the City Brokerage Limited- Gulshan Branch under BBA program of BRAC University.

I have tried my best to follow your guidelines in every aspect on my report. I have collected what seems to be most important information to make my report as specific and coherent as possible. It has been joyful and enlightening experience for me to work in the organization and prepare this report. In spite of the various limitations faced while preparing this report, I have tried to be as thorough as possible. I am earnestly thankful to you for your guidance during the preparation of this report. I hope you will appreciate my effort put forth hereby.

It would my immense pleasure if you find this report useful and informative to have an apparent perspective on the issue. I shall be happy to provide any further explanation regarding this report.

Sincerely yours,

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**Marzanul Hasan**

ID: 08304051

Department of Business Administration  
BRAC University

## **ACKNOWLEDGEMENT**

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First of all I am grateful to almighty Allah for giving me the power to finish my internship report with a well established way and at a perfect or schedule time period. To make a report it needs a lot of information, effort and cooperation.

In the preparation of this Internship Report, I would like to acknowledge the encouragement and assistance given to me by a number of people. I am most grateful to my course supervisor **Mr. Intisar Alam**, Senior Lecturer, for providing me detailed feedback and support on this report. I would also like to express our gratitude to **Mr. Md. Hossan Al Masud**, In-Charge; City Brokerage Limited- Gulshan Branch as my organizational supervisor. It would have been very difficult to prepare this report up to the mark without their guidance.

My gratitude goes to entire CSO Department of BRAC University for arranging Internship Program that facilitates integration of theoretical knowledge with real life situation.

Last but not the least, I would like to convey my gratitude to **Mr. Anik Chakma**, Assistant Manager; Sales and Training and **Mr. Suman Chandra Saha**, Officer; Sales and Trading for helping me in furnishing the report. I would like to express my gratitude to them for giving me good advice, suggestion, inspiration and support. They also shared their practical experiences which will be helpful for me in future. I must mention the wonderful working environment and group commitment of City Brokerage Limited- Gulshan Branch that has enabled me to deal with lot of things.

## **EXECUTIVE SUMMARY**

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This report is prepared on the basis of my three month practical experience at City Brokerage Limited- Gulshan Branch. This internship program helped me to learn about the practical scenario of capital market, evaluation process of the shares, technical and fundamental analysis of a company, customers, services provided to the customers and many more.

City Brokerage limited has been set up to cater to the needs of the capital market needs of the institutional and individual clients. It is a wholly owned subsidiary of The City Bank Limited. It has started its operation in 2009. It is now conducting its business across the country through three branches located in Dhaka and other two branches located at Sylhet and Chittagong. In the first part of this report, I have tried to give a view about City Brokerage Limited, its organizational hierarchy, national network, and basic business entities (mission, vision, objective, features). Lastly I have conducted a SWOT analysis to identify the Strength, weakness, opportunity, threats of the organization according to my point of view.

In second part of the report I have shared my experience. In this part I have included my daily duties and responsibilities. This part will give a clear view of my practical experience within this organization.

In this report, I have worked with the topic named “*Services delivered to the cash account customers and the satisfaction level of those customers of City Brokerage Limited-Gulshan Branch*”. In the third part of my report I have informed about the service provided to the cash account customers of City Brokerage Limited- Gulshan Branch. To identify the satisfaction level of those customers I had to conduct a research. I have conducted the research through survey method. For this reason I have prepared a questionnaire and conducted this survey on thirty cash account customers. I have used Likert scaling system to measure the question in a nominal scale. Then I have arranged the answers accordingly and put those answers in SPSS statistical software to measure frequency. I have prepared a hypothesis and conducted a one tailed T-test and also identifying correlation between occupation and customer satisfaction.

Finally the report will end up with recommendation for City Brokerage Limited. I strongly believe the recommendation will provide effective direction to City Brokerage Limited to attract the customer, improving marketing policy and customer satisfaction level.

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**PART- A**

**ORGANIZATIONAL  
OVERVIEW**









This chapter emphasizes on the historical background of the company under study, overview of the company, their product and service, market coverage, market condition, principle business entities of City Brokerage Limited

## **A.1 INTRODUCTION**

City Brokerage limited has been set up to cater to the needs of the capital market needs of the institutional and individual clients. City Brokerage limited offers full- fledged international standard brokerage service for retail and institutional clients and foreign clients. Having seats in both Dhaka and Chittagong Stock Exchange Limited, it is inevitable that City Brokerage limited became the trusted broker to most of the foreign, local institutional investors and high net worth clients investing in Bangladesh and abroad.

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.

## **city **BROKERAGE** FEATURES**

-  International Standard Brokerage Operation
-  Corporate member of both Dhaka Stock Exchange Ltd. (DSE) and Chittagong Stock Exchange Ltd (CSE)
-  Full service Depository Participant (DP) of Central Depository Bangladesh Limited (CDBL)
-  Provide Margin loan to its Clients.
-  Staffed with highly skilled professionals
-  Advanced IT infrastructure for efficient order processing

- city **BROKERAGE** Strict adherence to international Compliance standards regulatory requirements and
- city **BROKERAGE** The City Bank Limited Code of Conduct
- city **BROKERAGE** Exclusive Arrangement for safekeeping of all instruments in own vault
- city **BROKERAGE** Regular reporting of portfolio and transaction status through sms, e-mail fax and website
- city **BROKERAGE** The City Brokerage provides all CDBL related services which includes Dematerialization/re-materialization of script freeze/release of requests and suspension, pledge/un-pledge and confiscation etc.
- city **BROKERAGE** Availability of market research reports and sector wise analysis
- city **BROKERAGE** Facilities for opening brokerage and BO Account for Non Resident Bangladeshis (NRBs)
- city **BROKERAGE** The City Brokerage assists Foreign Institution/NRB set up Custodial and Cash account with local or foreign commercial bank. The company assists in all legal and regulatory affairs involved in the process.

## city **BROKERAGE** FUNCTIONS

- city **BROKERAGE** **CDBL Services as Full service Depository Participant (DP)**
  - 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).
  - BO ISIN balances and master maintenance enquiry
- **Sales and Brokerage**
  - Brokerage service for Institutional Clients.
  - Foreign Fund Managers.
  - Insurance Companies.
  - Banks and Financial Institution.
  - Trust.
  - Corporation.

- Brokerage Service for retail (Individual) Clients.
- Margin long facility at affordable 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.
- Exclusive arrangement for clients to keep their shares in safe custody in our vault.



### **Research & Publication**

- Daily price information Market Overview, Daily Fact Sheet.
- Monthly report.
- Industry/Corporate research report.
- Free access to company research reports through our web-site sectors and Company research reports.
- 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.

## **A.2 FOUNDATION & GROWTH**



To cater the needs of capital market business requirements, CITY BANK launched its brokerage operations in July 2009. Since its inception, brokerage division continuously contributes to the growth of the bank by establishing itself as one of the most profitable division of the bank. Brokerage division is operating with three branches located at Motijheel, Nikunja, Dhanmondi and Gulshan which are directly controlled by the Main Head Office of brokerage division at Motijheel.



## A.3 NATIONAL NETWORK

City Brokerage limited is now conducting its business throughout the country by establishing five branches, two are situated outside Dhaka (Chittagong and Sylhet) rest of the three are located in Dhaka. The main branch is located at the heart of Dhaka city, Motijheel. City Brokerage also has a plan to spread its business through establishing few more branches throughout the country according to the stock market condition. Here the address of the head office and branches are given bellow.



### **Motijheel (Head Office)**

Jibon Bima Tower, 1st & 2nd Floor, 10,  
Dilkusha C/A, Dhaka 1000.

Ph: +88-02-9565925-34, Fax: +88-02-9562347



### **Gulshan**

Hosna Center, 2nd Floor, 106, Gulshan  
Avenue, Gulshan- 1212



### **Dhanmondi**

Road # 27 (Old), 32 (New), House # 312,  
Dhanmondi R/A, Dhaka- 1205,

Phone: +88 02 8128267, +88 02 01714011077



### **Nikunja**

Lotus Kamal Tower One, 57, Zoar Shahara  
C/A, Nikunja-2, New Airport, Dhaka- 1229.

Phone: +88 02 8964013-4, +8801730031857



### **Chittagong Branch**

Ayub Trade Center (6<sup>th</sup> floor) 1269/B  
SK Mujib Road, Agrabad C/A  
Chittagong- 40000.



### **Sylhet Branch**

Holy complex (1<sup>st</sup> floor), East Dorgah  
Gate, Sylhet-3100

## **A.4 PRINCIPLE BUSINESS ENTITIES**



### **city BROKERAGE** **A.4.1 VISION**

Cater to the needs of the capital market needs of the institutional and individual clients by providing a high level of professional and personalized services by maintaining strong ethical standard.

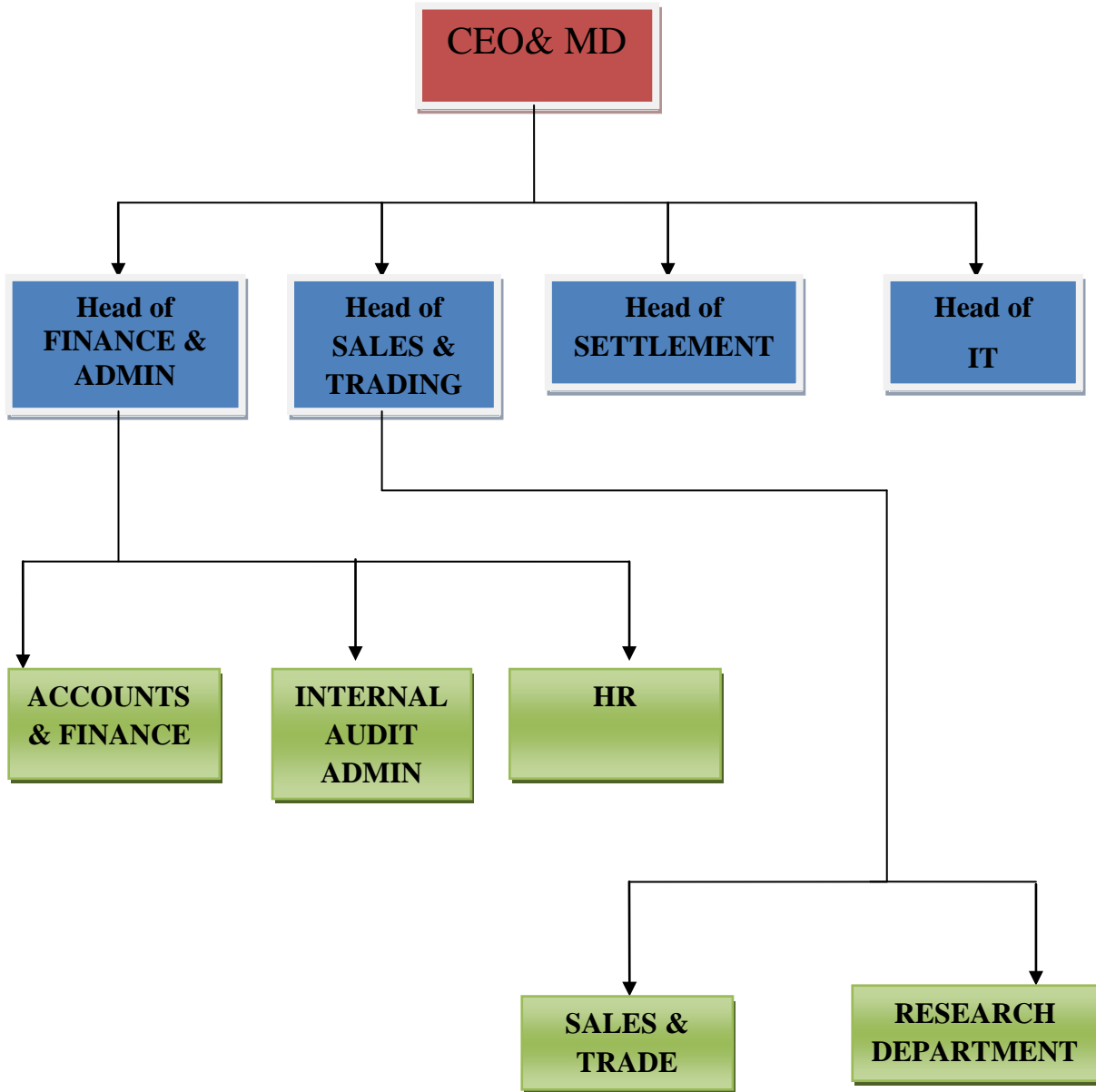
### **city BROKERAGE** **A.4.2 MISSION**

- city BROKERAGE** Offers full- fledged international standard brokerage service for retail and institutional clients and foreign clients.
- city BROKERAGE** Offer high quality product and service at a competitive rate to all clients.
- city BROKERAGE** Continuously challenge processes and platforms to enhance effectiveness and efficiency.
- city BROKERAGE** Be the “Employer of choice” by offering an environment where people excel and leaders are created.
- city BROKERAGE** Becoming trusted and efficient partner of the clients in capital market.

### **city BROKERAGE** **A.4.3 VALUE**

- city BROKERAGE** Accountable & Transparent.
- city BROKERAGE** Courageous & Respectful.
- city BROKERAGE** Engaged & Inspired.
- city BROKERAGE** Focused on Customer Delight.
- city BROKERAGE** Maintaining strong Compliance practices
- city BROKERAGE** Maintaining extreme ethical standard.

## A.5 COMPANY CHART



## **A.6 SWOT ANALYSIS**



It has always been important for a business to know and understand how it fits in and interacts with the surrounding environment on both an internal (office/factory/shop environment) and external view (how the business operates with the outside world). Researching the environment will benefit the organization and management team by putting in a position to develop a strategy for both the long and short term.

### **city BROKERAGE STRENGTH**

#### **city BROKERAGE 1. Strong Corporate Identity**

City Brokerage Limited is the wholly owned subsidiary of The City Bank Limited. The City Bank Limited is the leading provider of financial service in Bangladesh and also having good corporate image and identity. As a subsidiary, City Brokerage Limited uses the corporate image and identity to grab the position of the customer's mind. This image has helped the company to grab the market share very rapidly.

#### **city BROKERAGE 2. Strong Employee Bonding and Belonging**

City Brokerage Limited employees are one of the major assets of the company. The employees have strong sense of commitment towards organization and also feel proud and a sense of belonging towards the company. The strong organizational culture of the company is the main reason behind this strength.

#### **city BROKERAGE 3. Efficient Performance**

City Brokerage Limited provides hassle free customer service to its clients base comparing to the other brokerage house of Bangladesh. The client service is excellent in this regard.

#### **city BROKERAGE 4. Empowered Work Force**

The human resource of City Brokerage Limited is extremely well thought and perfectly managed. As from the very first the top management believed in empowered employees, where they refused to put their fingers in every part of the pie. This empowered environment makes City Brokerage Limited a better place for employees. The employees are not suffocated with the authority but they are able to grow as the organization matures.

## **5. Strict Adherence to Compliance Standard**

The organization abides by the all rules and regulations provided by the regulatory bodies. It has proven reputation in serving customers by maintaining strong compliance practices and presence in the market. This strict adherence to compliance standard is an excellent strength for the company.

## **6. Modern Equipment and Technology**

City Brokerage Limited owns the most modern technologies and competent employees to maintain and operate those technologies. Its ultramodern system starting from terminal PCs to HUB are based on international standard. IT infrastructure is well equipped and managed which is also maintained with high level of professionalism.

## **WEAKNESS**

### **1. Lack of Manpower**

Most important weak point of City Brokerage Limited is shortage of manpower. Due to the insufficient manpower, sometimes the officials cannot serve the customers according to their expected level which leads to customer dissatisfaction.

### **2. Insufficient Advertising**

City Brokerage Limited does not have significant advertising policy. Very few people are concerned about the branches of City Brokerage Limited. Moreover the company still is not adopting initiatives to advertise .

### **3. Limited Number of Trading Machine**

The present numbers of trading machine are limited in a sense that when the market will grow the company might face problem with this limited trading machines to cooperate.

### **4. Underdeveloped Website**

In the age of information and technology, it is important for every business to have a well complied and vastly information added website. The reason is that now a day's people want to get the information in a convenient way. But City Brokerage Limited does not have its own website. It is currently using The City Bank Limited's website and the information given there is insufficient.




**1. Countrywide Network**

The City Bank Limited has a good network of branches in the country. By utilizing the parent company's expanded operation and widen network City Brokerage Limited might increase its profitability as well as tapping the market and secure the existence in the long run.


**2. Huge Market**

The capital market in Bangladesh has tremendous potentials. The size of the market is still small compared to the size of GDP. People as a whole had misconception about the capital market, but gradually we are finding signs of maturity. The market capital is also growing significantly with the entrance of some company like some textile industry, power, insurance and food company. Moreover, a country's economy is largely depends on capital market. So, this everlasting capital market is very much lucrative.


**3. Government & Regulatory Body's Initiative for Market Growth**

Policymakers are gradually taking the securities market as one of the most important factors for development. Entrepreneur's mindset is also changing day by day. Government initiatives in capital market investment in our country made it attractive to the general people to invest. Such as introducing book building system to ensure IPO fair price, tightening listing rules to bring more companies to capital market, giving compensation to the affected investors etc. Here City Brokerage Limited has a large opportunity to tap the growing market.


**4. Weak Marketing Message by Other Organizations**

The basic assumption of the trade business is that customer will come to the organization and ask for the service. That is why brokerage houses are not that much enthusiastic about letting know their service features. This is an opportunity for City Brokerage Limited.

 **1. Other Brokerage House**

The upcoming brokerage houses pose a serious threat to the existing network of City Brokerage Limited. With the new entrance the intensity of competition will rise further and the company will have to develop strategies to compete against the threat.

 **2. Rivalry of Existing Competitors on Commission and Others**

A large number of brokerage service providers increase the rivalry because they are competing for the same customers and resources. The rivalry intensifies if the companies have similar market share, leading to a struggle for market leadership. Competition among the existing service providers in the area of commission, earnings and extending various facilities are also present.

 **3. Similar Services Are Also Provided by Other Banks & Financial Institution**

Now day's different private banks are also offering similar type of services with an almost similar profit margin. So, if all competitors fight with similar weapon, the natural result is declining profit.

 **4. Industrial Downward Trend Due to recession, Inflation, Political Instability & Rumors.**

Bangladesh is economically unstable country. Due to political instability our economy faces huge challenges. This creates a downward pressure in all sector of business. Moreover some businessmen intentionally and unethically influence the capital market by using unfair means and spreading rumors.



**PART- B**

**JOB DESCRIPTION**



## PART-B

### JOB DESCRIPTION

#### **B.1 INTRODUCTION**



It was great pleasure for me to get an opportunity to work in the well known and organized brokerage house of Bangladesh; “City Brokerage Limited”. I was placed to the most dynamic branch of !!! It was at Gulshan, Hosna tower. It works towards insuring improved business performance and competitive advantage by attracting and retaining people in wining culture.

I was part of City Brokerage Limited for three months and started my internship in 1<sup>st</sup> October, 2012. On the very first day, I was greeted by the manager of the branch Mr. Md Hossan Al Masud, who introduced me to the encouraging culture of City Brokerage Limited. I was very happy to work in such an environment where I could apply my academic knowledge to an extent. This delighted me very much.

It was beautiful months and I enjoyed every moment of my working hour. Within these three months I have also visited to the Head Office, at Dilkusha, Jibon Bima Tower. I have met with the CEO & MD Mr. Kh. Asadul Islam. He spent some time with me and gave me some useful guidance. I also met with Mr. M Affan Yusuf, SAVP & Head of Sales & Trading. That was the most memorable day for me during the time of my internship. The friendly and modernized environment of City Brokerage Limited made my stay enjoyable.

On the very first day my supervisor Mr. Md Hossan Al Masud, Mr. Anik Chakma and Mr. Suman Chandra Saha discussed my responsibilities with me. More important is that I am very much grateful to Mr. Anik Chakma and Mr. Suman Chandra Saha for their cordial assistance during the internship period. I tried to bring my educational knowledge, dedication and honesty to discharge all the responsibilities that was given upon me during my internship period.

A small description of the tasks that I have done during my internship period is given bellow.

## **B.2 WORK EXPERIENCE**

### **city BROKERAGE Assisting in Customer Account Opening Process**

- Providing customers information for opening B/O account (Beneficiary Owners Account)
- Helping them to fill up the forms.
- Helping to maintain the required supporting documents.
- Checking the filled up forms.

### **city BROKERAGE Assisting customer service department regarding the voucher, ledger and any other queries.**

### **city BROKERAGE Deposit Collection**

- Assisting customers in receiving cheque.
- Processing the received cheque.
- Taking measures to deposit the collected cheque.
- Maintaining the documents.

### **city BROKERAGE Cheque Requisition**

- Receiving the requisition form.
- Sending fax to the head office.
- Deliver the cheques to the destined persons.

### **city BROKERAGE Maintaining Necessary Documents.**

- Writing order sheets and arranging them accordingly.
- Maintaining documents of deposit collection and requisition.

## **B.3 JOB RESPONSIBILITIES**

The office time starts from 9.30 am in the morning. There are five working days in a week, Sunday to Thursday. Office time ends at 6 pm. My activities begin with the start of office hour.

**9.30 am-** Enter into the office.

**9.45 am-2.00 pm-** During this period I complete my routine work. The tasks are given bellow.

- Sorting out the news from DSE website, print them and attach them in the notice board.
- Find out the order sheets and write them according to the confirmation sheet.
- Maintaining the compliances.
- Receive checks and requisition from the customers.
- Helping the messenger to find out the document and responsibilities which has to be sent to the head office.
- If any customer comes to open account, then I help them.
- Providing solution to the queries of customers.

**2.00 pm- 2.45 pm:** Lunch break and saying my prayer.

**3.00 pm- 4.30 pm :** Helping to deposit the cheque.

- Sending fax to head office.
- Write out the order sheet.
- Checking out the B/O account opening form.

**4.30 pm- 4.40 pm:** Break for offering prayer.

**4.40 pm- 5. 30 pm:** During this period Mr. Anik Chakma discussed with me about the capital mar I have learnt many things from him during this time. In some extent he takes class on capital market for me. He shares his experience with me during this time. I also help him by using my knowledge in doming some sort of research on the entities of capital market.

**5.30 pm:** Break for offering prayer.

**6.00 pm:** I prepare the stuffs required to do for the next day and come out from the office.



**PART- C**

**PROJECT PART**

### **C.1.1 ORIGIN OF THE REPORT**

In BRAC University, Bachelor of Business Administration (BBA) department, all students have to complete a three months internship in a particular organization as a part of completing graduation. The main purpose of internship is to get students exposed to the job world. Being an intern the main challenge was to translate the theoretical concepts into real life experience. I got an opportunity to do my internship in **“CITY BROKERAGE LIMITED” at Gulshan Branch**. As, a report on a particular topic is compulsory part of internship program, I was authorized to make report on **“Services delivered to the cash account customers and the satisfaction level of those customers of City Brokerage Limited-Gulshan Branch”**. Here I have included some information about City Brokerage Limited, its principle business entities, service offering to the customers and service delivering process to the customers and lastly tried to identify the satisfaction level of the customers. Here I have worked with a segment of the customer called cash account holders. In this report I have tried to imply my educational learning with the real job experience.



## **C.1.2 OBJECTIVE OF THE REPORT**



The Objective of the report can be viewed in two forms:

- General Objective.
- Specific Objective.

### **city BROKERAGE General Objective**

The main objective of this report is to give a detailed idea about service delivered to the cash account customers of City Brokerage Limited- Gulshan Branch and identifying the satisfaction level of those customers.

### **city BROKERAGE Specific Objective**

More specifically, the study entails the following aspects:

- To give an overview of City Brokerage Limited and it's functional areas around the country.
- To focus on its functions, types of customers, services delivered to the cash account customers.
- To discuss about the service delivering procedure to the cash account customers of City Brokerage Limited- Gulsahn Branch
- Identifying the satisfaction level of the cash account customers of City Brokerage Limited- Gulsahn Branch.

## **C.1.3 SCOPE OF THE REPORT**



The main intention of the study is to give a detailed idea about service delivered to the cash account customers of City Brokerage Limited- Gulshan Branch and identifying the satisfaction level of those customers. The report covers details about City Brokerage Limited, it's functions, types of customers, services delivered to the cash account customers, service delivering procedure to the cash account customers of City Brokerage Limited- Gulsahn Branch. I am very fortunate that I was directly connected with the customers and served them. So I have had an opportunity to gather experience by working directly with the customers. However the study only covered the cash account customers of City Brokerage Limited- Gulsahn Branch.



## **CHAPTER-2** **LITERATURE** **REVIEW**

Before starting to inform that why I have chosen this topic, I have to say something about capital market. Basically a company raises long term fund from the capital fund. Moreover, a country's economy is largely dependent on the capital market. So, this industry is very much important for a country's growth and a brokerage houses are working in this industry. It is a service based industry and also customer oriented industry. I am very fortunate that I got the opportunity to work in this industry. Working in this industry helped me to gain and brush up my knowledge about Finance and Marketing both subject. It was a great opportunity for me. As it is customer oriented industry so the satisfaction level of customers is very much important for a brokerage house. On the other hand in my point of view very few research works are done on this track. So, I became interested to work on identifying the customer's satisfaction level of City Brokerage Limited. I have chosen Gulshan branch because it was my working place and total customers of all branches of City Brokerage House may not be possible to cover in this little period of time. My supervisor also helped me to choose this topic.

The study is conducted in a systematic procedure starting from selection of the topic to final report preparation. The integral part was to identify and collecting data; they were classified, analyzed, interpreted and presented in a systematic manner to find the vital points. The overall process of methodology followed in explained further.

### C.3.1 SELECTION OF THE TOPIC

I have chosen the topic and my supervisor has approved to work on this the topic. Before the topic was assigned it was thoroughly discussed so that a well organized internship report can be prepared. In this case the problem is **Services delivered to the cash account customers and the satisfaction level of those customers of City Brokerage Limited-Gulshan Branch**

### C.3.2 SOURCES OF DATA

#### Primary Sources

Primary Data was derived from the practical deskwork. Moreover, the survey also helped me to get information directly from the customers. I also discussed with the officials and collected data from them.

#### Secondary Sources

- **Internal Sources:** Different documents were by concerned officers and different manuals of the organization.
- **External Sources:** I have browsed different websites and took help from online resources for the purpose of collecting data.

### **C.3.3 COLLECTION OF DATA**



Conducting a survey on thirty cash account customers helped me to collect primary data. Thirty cash account customers are selected by Non-probability Sampling (Convenience Sampling) Method. I have used structured questionnaire for conducting the survey. The questionnaire is attached in the report in the appendix. I have used Likert Scaling Method for scaling the questions. The survey helped me in both deriving information and also explaining the condition of satisfaction of the customers of City Brokerage Limited- Gulshan Branch. Secondary data was collected from City Bank Limited website and other related websites and documents.

### **C.3.4 CLASSIFICATION, ANALYSIS & PRESENTATION**



Some diagrams and table were used in this report for analyzing the collected data and to explain certain concepts and findings more clearly. The help of SPSS derived the diagram and tables. Moreover, collected data were analyzed more precisely. I have used Frequency Distribution to analyze the data. A have also conducted cross tabulation to compare the satisfaction level with Independent variable (Gender). A hypothesis was also developed to get the accurate situation of the level of customer satisfaction of City Brokerage Limited- Gulshan Branch.

### **C.3.5 FINDINGS OF THE STUDY**



The collected data were analyzed well and were pointed out and shown as findings at the end.

### **C.3.6 FINAL REPORT PREPARATION**



The final report is prepared after some valuable suggestions and correction provided by my honorable advisor.





**PART- C (4)**

**Services delivered to the cash  
account customers and the  
satisfaction level of those  
customers of City Brokerage  
Limited-Gulshan Branch**



## CHAPTER-4 (a)

### Services Provided by CITY BROKERAGE LIMITED

#### C. 4(a).1 TYPES OF CUSTOMER



City Brokerage Limited has two types of customer.

- Cash Account Customer
- Margin Account Holder

#### Cash Account Customer

Cash account holders are that type of customer who operates their business only by their own money. They simply deposit their money in their account and buy shares with those deposited money.


#### Margin Account Holder

Margin account holders are that type of customer who operates their business through their deposited money along with taking loan from the brokerage houses. Firstly customers deposit money in their account and then customer take loan against their deposited money against their purchased share. It has to be noted that the customers have to pay interest against their loan. This interest is also a good source of income for the brokerage house.

In this report I only discussed about service provided to the cash account holders and satisfaction level of those customers.


## **C. 4(a). 2 B/O ACCOUNT OPENING**


At first every customer has to open a B/O account. B/O account means beneficiary owners account. It is more like bank account. People deposit their money in their bank account. In capital market customers deposit their money in their B/O account and shares are kept in their B/O account. The process is discussed below.

 When a customer comes to the Brokerage house for account opening purpose, he/she is given an account opening form. The customer has to fill up the form accordingly with his own hand. Customer may fill up the form by sitting in the brokerage house or taking the form to their house. In both cases the officials provide instruction about the way of filling up the form. Officials mark the areas where the customers should give their signatures. Officials also provide information regarding with the documents needed for B/O account opening. Those things are also written in a single page document which is also being to be enclosed with the form. Documents needed for account opening is given below.

- Two copies passport size photograph of account holder and joint account holder (should be signed by a/c holder)
- Two copies passport size photo of nominee, power of attorney (if any)
- Photocopy of National ID card for both a/c holder and joint account holder and a copy of bank statement of account holder.
- If there is no National ID card then any photo ID card (passport/driving license/ student ID card). In this case bank certificate is essential.

It has to be noted that City Brokerage Limited- Gulshan branch is very strict about maintaining those document for B/O account opening.


 After that the customers submit their documents along with the duly filled up B/O account opening form. An official initially check the form and help the customer where correction is needed. Officials also help customers in attaching the photographs and filling up the empty spaces of the forms. Then the customer pays for account opening purpose. The amount is TK 1000. Every year the account holder has to pay the account maintenance fees of TK 500. The customer is being provided a money receipt after providing money. Sometimes customers ask for the photocopy of specific pages of their filled up B/O account form. Officials also provide those photocopies.

 Then the money provided by the customers is sent to the bank for depositing purpose. Then the officials prepare a soft copy of necessary information provided by the customers and keep that copy in computer. That copy is also printed and kept with the form. The forms are also being checked according to the supporting documents (with national ID card, bank statement, passport etc) along with the printed copy of necessary information. Then the soft copies are sent to the head office by e-mail for getting the B/O account number. The photocopy of money receipt along with the money deposit slip is also sent to head office through the messenger in next day. Head office sends the B/O account number within one day to the branch through e-mail. The B/O account number is also sent to the customer's e-mail account.

The whole procedure of account opening is being completed within one or two days. Within this period the officials of City Brokerage Limited- Gulshan branch, provide necessary support as they can and also provide information regarding any queries.

### **C. 4(a).3 DEPOSITING MONEY**



 City Brokerage Limited- Gulshan branch only takes cheque as a form of deposit. Customers also can deposit cash in the account of City Brokerage Limited- Gulshan branch. In this case the customer has to inform the brokerage house and provide the deposit slip to the brokerage house. The convenient way for the customers is to give cheque to the brokerage house. A money receipt is provided in both cases. The cheques are being deposited by the brokerage house itself after the trade hour. It is the responsibility for the brokerage house to ensure that the money is being transferred to the respective account of each customer. Photocopies of cheque, money receipt, and deposit confirmation are kept for documentation purpose.



## **C. 4(a).4 WITHDRAWAL OF MONEY**



**city BROKERAGE** Customers of City Brokerage Limited- Gulshan Branch can withdraw their money by providing requisition to the brokerage house. For this purpose, the customers have to submit an application form which is also provided by the brokerage house. Customers can also give their requisition by fax or e-mail. In those case, customers have to fill up the application form, give signature and send that document through scanning by e-mail or send that document by fax.

**city BROKERAGE** When the brokerage branch receives the requisition it sends the requisitions to the head office by fax. Then the head office prepares the cheque against the customer's claim. Messenger of City Brokerage Limited- Gulshan Branch bring the cheques in the next working day. Customer can collect the cheque by themselves or send their authorized person to collect that. Some customers sometimes ask for depositing their cheque to their bank account. If it is possible sometimes the brokerage house gives this service though it is not the responsibility of brokerage house. Photocopy of cheque and the requisition paper is being kept for documentation purpose.

## **C. 4(a).5 REGULAR TRADING**



The main service provided by the brokerage house is buying and selling shares of respective customers during the trade hour. The brokerage house charges a certain amount of commission for providing this service. The services which are provided to the customer for trading purpose during and before trading hour are given bellow.

**city BROKERAGE** Firstly the traders take the printed portfolio of the customers. Then they analyze the situation of customer and make a plan for taking further steps. Officials also discuss about their plan in a meeting held before the trading hour.

**city BROKERAGE** When a customer remains present in the trade floor they are provided with their respective portfolio for the betterment to analyze and taking decisions.

**city BROKERAGE** Customers who operate their business through e-mail or over the phone they are provided with updated market information in time to time.





**city BROKERAGE** Documents of regular trading activities of customers (trade confirmation sheet, order sheet) are maintained regularly by the official



## **C. 4(a).6 OTHER SERVICES**

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-  Helping in applying for the IPO of new companies.
-  Helping in changing the address of the customers.
-  Helping customers in dematerialization of the shares (**Dematerialization:**  
Transferring the shares into electronic transferable shares).
-  Helping customers in changing the bank account number and bank.




## CHAPTER-4 (b)


### Identifying Satisfaction Level of Cash Account Holder

As I mentioned earlier that data were collected through survey. The questionnaire contained mostly quantitative questionnaire. In the qualitative options were assigned on a nominal scale, where 5=satisfactory, 4=Somewhat Satisfactory, 3=Neutral, 2=Somewhat Dissatisfactory, 1=Dissatisfactory. In some question 3=YES, 2=No, 1=Neutral. I have used also some other measures like for measuring depositing mode 1=Cheque, 2= Cash, 3=Both. For measuring payment to brokerage house, 1=cheque collected by officials, 2= provide cheque personally, 3=personally deposit cash. For identifying mode of requisition, I have used 1=fax, 2=e-mail, 3=personal appearance. For measuring the mode of conducting trade by customers, I have used 1=being present in the trade floor, 2=SMS, 3=e-mail, 4=over phone call. For measuring the occupation level I have assigned 6= Business, 5=Gov. Service, 4= Private service, 3= Engineer, 2= Doctor, 1= Other. The options are arranged on a nominal scale so that I can put value on the SPSS. Then the collected quantitative data were put in the SPSS according to the nominated points.


## **C. 4(b).1 B/O Account Opening**

 **Level of satisfaction in terms of getting required information from officials during the time of B/O account opening.**


- 20 respondents were satisfied (66.7%)
- 7 respondents were somewhat satisfied (23.3%)
- 3 respondents were neutral about this question. (10%)

 **Level of satisfaction in terms of getting help from officials during filling the form of B/O account opening.**

- 24 respondents were satisfied (80%)
- 2 respondents were somewhat satisfied (6.7%)
- 3 respondents were neutral in this question (10%)
- 1 of the respondents were dissatisfied (3.3%)

 **Level of satisfaction in terms of providing required document processing during the time of B/O account opening.**

- 24 respondents were satisfied (80%)
- 4 respondents were somewhat satisfied (13.3%)
- 2 respondents were somewhat dissatisfied (6.7%)

 **Behavior of employees during the whole process of B/O account Opening.**

- 28 respondents were satisfied (93.3%)
- 2 respondents were somewhat satisfied (6.7%)

 **Promptness of account opening.**

- 15 respondents were satisfied (50%)
- 8 respondents were somewhat satisfied (26.7%)
- 3 respondents were neutral in this question (10%)
- 2 of the respondents were somewhat dissatisfied (6.7%)
- 2 of the respondents were dissatisfied (6.7%)

## **C. 4(b).2 Trading time**

### city **BROKERAGE** **How do you conduct your trading activity?**

- 11 of the respondents conduct their business by remaining present in trade floor.
- 3 of the respondents conduct their business by e-mail.
- 16 of the respondents conduct their business by phone call

### city **BROKERAGE** **Response of the officials during trade hour or over the phone.**

- 25 respondents were satisfied (83.3%)
- 4 respondents were somewhat satisfied (13.3%)
- 1 of the respondents were neutral in this question (3.3%)

### city **BROKERAGE** **Getting market updated information from the officials.**

- 18 respondents were satisfied (56%)
- 5 respondents were somewhat satisfied (16.7%)
- 6 respondents were neutral in this question (20%)
- 1 of the respondents were somewhat dissatisfied (3.3%)

### city **BROKERAGE** **Service related with providing sufficient documents of trade during trade hour.**

- 24 respondents were satisfied (80%)
- 5 respondents were somewhat satisfied (16.7%)
- 1 of the respondents was neutral in this question (3.3%)

### city **BROKERAGE** **Technology used while providing service.**

- 20 respondents were satisfied (66.7%)
- 5 respondents were somewhat satisfied (16.7%)
- 5 respondents were neutral in this question (16.7%)

### city **BROKERAGE** **Behavior of employees during trade hour.**

- 27 respondents were satisfied (90%)
- 1 of the respondents was somewhat satisfied (3.3%)
- 2 respondents were neutral in this question (6.7%)

## **C. 4(b).3. Payments**

### **city BROKERAGE Mode of Deposit**

- 27 respondents deposit their money in their B/O account by Cheque (90%)
- 3 respondents deposit their money in their B/O account by both Cash and Cheque. (10%)

### **city BROKERAGE How the cheques/cash are collected?**

- 27 (90%) respondents told that they provide cheque personally to the brokerage house.
- 3 respondents (10%) told that their cheques are collected by the officials.

### **city BROKERAGE Service provided by the officials in time of receiving cheque**

- 25 respondents were satisfied (83.3%)
- 5 respondents were remained neutral in this question (16.7%)

### **city BROKERAGE Do you think that the process of depositing money in your account is convenient?**

- 22 respondents said “YES” to this question. (73.3%)
- 2 respondents said “NO” to this question. (6.7%)
- 6 respondents remained NEUTRAL to this question. (20%)

### **city BROKERAGE Is your deposit status remains updated in your portfolio on time?**

- All of the respondents said “YES” to this question.

### **city BROKERAGE Do you get any help from the officials when you face problem in depositing money?**

- 26 respondents said “YES” to this question. (86.7%)
- 1 of the respondents said “NO” to this question. (3.3%)
- 3 respondents remained NEUTRAL to this question. (10%)

### **city BROKERAGE Service provided by the officials while facing problem in depositing money.**

- 26 respondents were satisfied (86.7%)
- 3 respondents were neutral in this question (10%)
- 1 of the respondents were dissatisfied (3)

## **C. 4(b).4. Withdrawal of Money**

### **city BROKERAGE How do you provide requisition to the brokerage house?**

- 18 respondents informed that they provide requisition personally (60%)
- 9 respondents provide requisition by e-mail (30%)
- 3 respondents provide requisition by fax (10%)

### **city BROKERAGE Do you get proper service in time of cheque requisition?**

- 28 respondents said “YES” to this question. (93.3%)
- 2 respondents remained NEUTRAL to this question. (6.7%)

### **city BROKERAGE Getting Service of Depositing Requisite Money to Bank Account.**

- 5 respondents said “YES” to this question. (6.7%)
- 23 of the respondents said “NO” to this question. (76.7%)
- 2 respondents remained NEUTRAL to this question. (16.7%)

### **city BROKERAGE Service provided by the officials in time of withdrawal of money**

- 23 respondents were satisfied (76.7%)
- 3 respondents were somewhat satisfied (10%)
- 4 respondents were neutral in this question (13.3%)

## **C. 4(b).5. OTHERS**

### **city BROKERAGE Do you get enough information from the officials about any type of your query?**

- 27 respondents said “YES” to this question. (90%)
- 3 respondents remained NEUTRAL to this question. (10%)

### **city BROKERAGE Response of the officials about the queries.**

- 22 respondents were satisfied (73.3%)
- 4 respondents were somewhat satisfied (13.3%)
- 4 respondents were neutral in this question (13.3%)

**city BROKERAGE** **Do the Employees listen to your complaints with proper attention?**

- 27 respondents said “YES” to this question. (90%)
- 3 respondents remained NEUTRAL to this question. (10%)

**city BROKERAGE** **Service regarded with the customer’s complaints.**

- 20 respondents were satisfied (66.7%)
- 5 respondents were somewhat satisfied (16.7%)
- 3 respondents were neutral in this question (10%)
- 2 of the respondents were dissatisfied (6.7%)

**city BROKERAGE** **Professional attachment of the employees with the clients**

- 28 respondents were satisfied (93.3%)
- 2 respondents were remained neutral in this question (6.7%)

**city BROKERAGE** **Environment of the branch**

- 26 respondents were satisfied (86.7%)
- 4 respondents were somewhat satisfied (13.3%)

**city BROKERAGE** **How much technologically updated City Brokerage Limited- Gulshan Branch is?**

- 26 respondents were satisfied (86.7%)
- 4 respondents were somewhat satisfied (13.3%)

**city BROKERAGE** **Level of satisfaction of cash account customers regarding the entire service of City Brokerage Limited-Gulshan Branch**

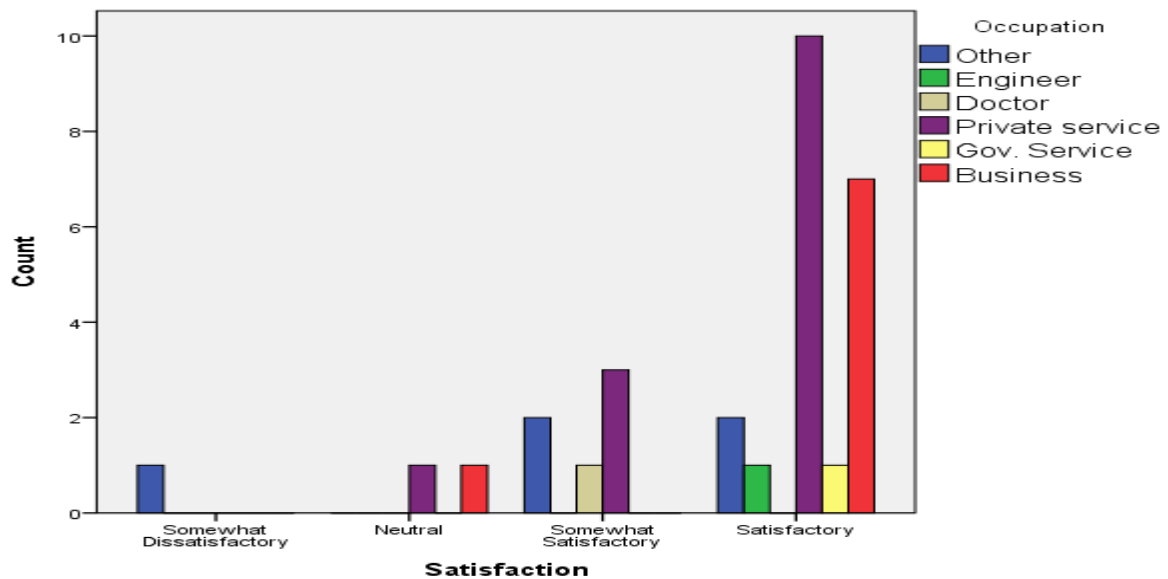
- 21 respondents were satisfied (70%)
- 6 respondents were somewhat satisfied (20%)
- 2 respondents were neutral in this question (6.7%)
- 1 of the respondents were somewhat dissatisfied (3.3%)



**Level of satisfaction of cash account customers regarding the entire service of City Brokerage Limited-Gulshan Branch and Occupation**

Satisfaction \* Occupation Cross tabulation

Count		Occupation						Total
		Other	Engineer	Doctor	Private service	Gov. Service	Business	
Satisfaction	Somewhat Dissatisfactory	1	0	0	0	0	0	1
	Neutral	0	0	0	1	0	1	2
	Somewhat Satisfactory	2	0	1	3	0	0	6
	Satisfactory	2	1	0	10	1	7	21
Total		5	1	1	14	1	8	30



**Figure 1: Correlation between the entire service of City Brokerage Limited-Gulshan Branch and Occupation**

As shown in the above table and figure, the customers who are engaged in private service and business are mostly satisfied with the services provided by City Brokerage Limited- Gulshan Branch. Total 13 respondents of private service holder and 7 businessmen are satisfied with the service level of City Brokerage Limited- Gulshan Branch.

**TABLE-1 One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Satisfaction	30	4.57	.774	.141

**TABLE-2 One-Sample Test**

	Test Value = 4.57					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Satisfaction	-.024	29	.981	-.003	-.29	.29

After analyzing the data, a hypothesis was developed based on the dependent variable which is customer satisfaction about entire service level of City Brokerage Limited- Gulshan Branch.

**Null Hypothesis:** Ho = Cash Account Customers of City Brokerage Limited- Gulshan Branch are satisfied about the entire service level.

**Alternative Hypothesis:** H1 = Cash Account Customers of City Brokerage Limited- Gulshan Branch are satisfied about the entire service level.

The dependent variable was tested with the help of SPSS and Table-1 and Table-2 were derived. As shown in Table-2, the significant value is close to 1 (0.981). According to the Theory of Hypothesis if the significant value is greater than 0.05 then we accept the Null Hypothesis and if the value is less than 0.05, we accept the Alternative Hypothesis. Here the Significant Value is greater than 0.05 which is 0.981. Therefore, we accept the Null Hypothesis and conclude that the cash account customers of City Brokerage Limited- Gulshan Branch are satisfied about the entire service level.

In the last part of the questionnaire, it was told to customers to give their view and suggestion. A little view about their suggestions is given bellow.







Most of the respondents informed about the shortage of manpower at City Brokerage Limited- Gulshan Branch. In their point of view, the officials are now very much dedicated to serve the customers but they sometimes fails to satisfy the customers due to the excess pressure of work. Recruiting more people may solve this problem.

Secondly, some of the customers told about providing guideline and suggestions about shares. They want more financial information and guideline from the officials about any share.


Thirdly one of the customers has pointed out of the importance of website. An website will be helpful to get sufficient information for a customer.


Some customers advised the brokerage house to re-think about depositing money in B/O account. They want more convenient way and hassle free way to deposit their money.

It was great opportunity for me to work in City Brokerage Limited- Gulshan Branch as an intern and make a report on services delivered to the cash account customers and the satisfaction level of those customers of City Brokerage Limited-Gulshan Branch. But there were some limitation while making this report. They are-

-  Some of the relevant papers and documents were strictly prohibited.
-  Relevant data and document collection were difficult due to the organization confidentiality.
-  As maximum number of customers operate their business through phone call and e-mail, it was difficult to make contact directly with the respondents.
-  Respondents were not responding in accurate time.
-  Some of the questions were not to be asked to the respondents due to the official confidentiality.
-  Within this short period of time, it was difficult to conduct a proper research.

After analyzing the data collected from survey and also from practical observation the scenario is quiet clear and understandable. Although information collected were not sufficient to comment on the customer satisfaction level of the entire branch, some useful and essential factors were revealed during the study. In this chapter I tried to explain those facts influencing them according to my point of view.

 To compete with the technology and information based capital market City Brokerage Limited has to develop its website as early as possible. Now, City Brokerage Limited does not have its own website. Little information is given in the website of The City Bank Limited. It is not sufficient for the customers. Today Customers prefer to take help from the website for searching information. Moreover a well developed website indicates the well organized brokerage house which is also helpful to develop a well image among customers. Informative, lucrative and attractive website will also be helpful to attract the young generation investors for choosing City Brokerage Limited who are planning to invest in capital market.

 City Brokerage Limited- Gulshan Branch may take initiatives to advertise their branch with their limited resources. There are some corporate offices, branch of banks situated near the brokerage house. City Brokerage Limited- Gulshan Branch can distribute their leaflets to those offices for advertising purpose.

Although the location of City Brokerage Limited- Gulshan Branch is in convenient place but people face problems in finding the office because there is no significant billboard has been set up there. Initiatives can be taken to make the branch location more noticeable as well as familiar.





 The main problem of City Brokerage Limited- Gulshan Branch is the shortage of manpower. The officials find difficulties to serve the customers properly when there is rush of customers. The officials also find difficulties to maintain proper documentation. This shortage of manpower sometimes leads to dissatisfaction of customers which puts bad effect on the

image of City Brokerage Limited. Although the situation of capital market becomes vulnerable now but City Brokerage Limited can take proper steps to solve this problem.

 Every customer of the capital market wants some kind of suggestion, statistical and financial information about capital market or for a particular share from the brokerage house. As the research team does not provide suggestion or information to the branches, the officials find difficulties to provide some sort of guideline to the customers. The management of City Brokerage Limited can think about to strengthen its research division and find some ways to provide some sort of guideline or financial information to the customers in a technical way.

 City Brokerage Limited can take initiative to introduce “Customer’s Complain Box” or “Suggestion Box” in Gulshan branch. Every month the suggestions or complains can be sent in head office. Head office can take initiatives according to the suggestions or complains if the problems match with City Brokerage Limited’s regulation and policy.

 The officials of City Brokerage Limited- Gulshan Branch should find a way to develop relationship with the customers. They can invite the customers in the brokerage house and arrange a meeting thrice or four times in a year with those customers who becomes infrequent in trading activity. In those meeting the official can provide information about capital market, economy and particular industrial sector to the customers and encourage customers for injecting new investment in their portfolio.

Capital market plays an important role in any country's economy. A country's economy cannot survive without capital market. It is not unusual for Bangladesh also. It is a matter of great sorrow that the capital market of Bangladesh has not become matured yet and is very vulnerable also. Insufficient knowledge about this market, unstable political condition, and downward trend in industrial sectors is the main obstacles in the way of development of capital market. Now the Government is trying to improve the condition by imposing some regulation and guideline.

Capital market gives the opportunity to a company to raise long term capital for further development. It also provides investment opportunity for large and small investor. Brokerage houses facilitate those investors to invest in this market. Brokerage houses provide services to the customers as well as guide those investors by sharing their knowledge and experience. Like other service industries, Brokerage houses deal with the customers and their performance relies on the customer satisfaction. The total satisfaction is not confined only in one segment of the service. It depends on the entire service from B/O account opening till requisition. The officials of City Brokerage Limited- Gulshan Branch are working relentlessly to satisfy their customers with proper honesty and dedication. According to the result of research and my practical observation the customers of City Brokerage Limited- Gulshan Branch are quite satisfied with the service provided to them. The result of the research can be coinciding with the practical situation of the organization. Hopefully the employees will maintain the standard of service level as well as will try to improve the service level providing to the customers.

**8.1 QUESTIONNAIRE**

*Dear Respondent,*

*I, Marzanul Hasan, student of BRAC University (BBA Department) is conducting a survey to measure the level of customer satisfaction of the cash account holder of City Brokerage Limited. This survey is done to derive information that would help me to furnish my internship report. It would be very kind of you if you accurately respond to the questionnaire. I assure you that information is going to be used for academic purpose only.*

**“A Research for Identifying the Customer Satisfaction Level”**

**QUESTIONNAIRE**

**Please rank the level of satisfaction regarding the duration and rules and regulation of the following.**

**The measurement is done on a nominal scale of five points, where 5=satisfactory, 4=Somewhat Satisfactory, 3=Neutral, 2=Somewhat Dissatisfactory, 1=Dissatisfactory**

**Occupation:**

- Business**
- Gov. Service**
- Private Service**
- Doctor**
- Engineer**
- Others**

**B/O Account Opening**

**Level of satisfaction in terms of getting required information from officials during the time of B/O account opening.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory
- Dissatisfactory

**Level of satisfaction in terms of getting help from officials during filling the form of B/O account opening.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory
- Dissatisfactory



**Level of satisfaction in terms of providing required document processing during the time of B/O account opening.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Behavior of employees during the whole process of B/O account Opening.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Promptness of account opening**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**TRADING TIME**

**How do you conduct your trading activity? (You can mark more than one)**

- Over phone call.    E-mail.    SMS    Being present in the trade floor.

**Response of the officials during trade hour or over the phone.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Getting market updated information from the officials.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Service related with providing sufficient documents of trade during trade hour.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Technology used while providing service.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Behavior of employees during trade hour.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

## PAYMENT

### Mode of Deposit

- Cheque    Cash    Both

### How the cheques/cash are collected? (You can mark more than one)

- Personally deposits cash.  
 Provide cheque personally to brokerage house. .  
 Cheque collected by the officials.

Do the officials help in time of receiving cheque?   Yes    No

### Service provided by the officials in time of depositing cheque

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

### Do you get money receipt at the time of payment?

- YES    NO    Neutral

### Do you think that the process of depositing money in your account is convenient?

- YES    NO    Neutral

### Is your deposit status remains updated in your portfolio on time?

- YES    NO    Neutral

### Do you get any help from the officials when you face problem in depositing money?

- YES    NO    Neutral

### Service provided by the officials while facing problem in depositing money

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

## WITHDRAWAL of MONEY

### How do you provide requisition to brokerage house?

- by fax  
 by E-mail  
 Personally come to the house and give requisition

### Do you get proper service in time of processing cheque requisition?

- YES    NO    Neutral

### Do you get the service of depositing the asked money in your bank account by the brokerage house?   YES   NO   Neutral

### Service provided by the officials in time of withdrawal of money.

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Other**

**Do you get enough information from the officials about any type of your query?**

- YES    NO    Neutral

**Response of the officials about the queries.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Do the Employees listen to your complaints with proper attention?**

- YES    NO    Neutral

**Service regarded with the customer's complaints.**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Professional attachment of the employees with the clients**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Environment of the branch**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**How much technologically updated City Brokerage Limited- Gulshan Branch is?**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**Level of satisfaction regarding the entire service of City Brokerage Limited-Gulshan Branch**

- Satisfactory    Somewhat Satisfactory.    Neutral    Somewhat Dissatisfactory  
 Dissatisfactory

**If you have any suggestion about improving service level of City Brokerage Limited-Gulshan Branch, please write your comments bellow.**

## 8.2 TABLE, FIGURES & GRAPHS

Tables and figures are derived from SPSS

		Occupation			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other	5	16.7	16.7	16.7
	Engineer	1	3.3	3.3	20.0
	Doctor	1	3.3	3.3	23.3
	Private service	14	46.7	46.7	70.0
	Gov. Service	1	3.3	3.3	73.3
	Business	8	26.7	26.7	100.0
	Total	30	100.0	100.0	

### Getting Required Information during B/O Account Opening

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	3	10.0	10.0	10.0
	Somewhat Satisfactory	7	23.3	23.3	33.3
	Satisfactory	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

### Getting Help From Officials During Filling Up Forms of B/O Account

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfactory	1	3.3	3.3	3.3
	Neutral	3	10.0	10.0	13.3
	Somewhat Satisfactory	2	6.7	6.7	20.0
	Satisfactory	24	80.0	80.0	100.0
	Total	30	100.0	100.0	

### Required Document Processing During B/O Account Opening

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Somewhat Dissatisfactory	2	6.7	6.7	6.7
	Somewhat Satisfactory	4	13.3	13.3	20.0
	Satisfactory	24	80.0	80.0	100.0
	Total	30	100.0	100.0	

**Behavior of Employees during Account Opening**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Somewhat Satisfactory	2	6.7	6.7	6.7
	Satisfactory	28	93.3	93.3	100.0
	Total	30	100.0	100.0	

**Promptness of Account Opening**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfactory	2	6.7	6.7	6.7
	Somewhat Dissatisfactory	2	6.7	6.7	13.3
	Neutral	3	10.0	10.0	23.3
	Somewhat Satisfactory	8	26.7	26.7	50.0
	Satisfactory	15	50.0	50.0	100.0
	Total	30	100.0	100.0	

**Mode of conducting trading activity**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Being Present in Trade Floor	11	36.7	36.7	36.7
	E-Mail	3	10.0	10.0	46.7
	Over Phone call	16	53.3	53.3	100.0
	Total	30	100.0	100.0	

**Response of Officials During Trade Hour**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	1	3.3	3.3	3.3
	Somewhat Satisfactory	4	13.3	13.3	16.7
	Satisfactory	25	83.3	83.3	100.0
	Total	30	100.0	100.0	

**Getting Market Updated Information**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfactory	1	3.3	3.3	3.3
	Neutral	6	20.0	20.0	23.3
	Somewhat Satisfactory	5	16.7	16.7	40.0
	Satisfactory	18	60.0	60.0	100.0
	Total	30	100.0	100.0	

**Getting Sufficient Document of Trade**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	1	3.3	3.3	3.3
	Somewhat Satisfactory	5	16.7	16.7	20.0
	Satisfactory	24	80.0	80.0	100.0
	Total	30	100.0	100.0	

**Technology Used in Trade**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	5	16.7	16.7	16.7
	Somewhat Satisfactory	5	16.7	16.7	33.3
	Satisfactory	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

**Behavior of employee's during Trade**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	2	6.7	6.7	6.7
	Somewhat Satisfactory	1	3.3	3.3	10.0
	Satisfactory	27	90.0	90.0	100.0
	Total	30	100.0	100.0	

**Mode of Deposit**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cheque	27	90.0	90.0	90.0
	Both	3	10.0	10.0	100.0
	Total	30	100.0	100.0	

**Collection of Deposit**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cheque Collected by Officials	3	10.0	10.0	10.0
	Provide Cheque Personally	27	90.0	90.0	100.0
	Total	30	100.0	100.0	

### Service in Time of Depositing Cheque

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	5	16.7	16.7	16.7
	Satisfactory	25	83.3	83.3	100.0
	Total	30	100.0	100.0	

**Do you think that the process of depositing money in your account is convenient?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NEUTRAL	6	20.0	20.0	20.0
	NO	2	6.7	6.7	26.7
	YES	22	73.3	73.3	100.0
	Total	30	100.0	100.0	

**Is your deposit status remains updated in your portfolio on time?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	30	100.0	100.0	100.0

**Do you get any help from the officials when you face problem in depositing money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NEUTRAL	3	10.0	10.0	10.0
	NO	1	3.3	3.3	13.3
	YES	26	86.7	86.7	100.0
	Total	30	100.0	100.0	

### Service While Facing Problem in Depositing Money

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfactory	1	3.3	3.3	3.3
	Neutral	3	10.0	10.0	13.3
	Satisfactory	26	86.7	86.7	100.0
	Total	30	100.0	100.0	

**Mode of Requisition**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FAX	3	10.0	10.0	10.0
	E-MAIL	9	30.0	30.0	40.0
	PHYSICALLY PRESENCE	18	60.0	60.0	100.0
	Total	30	100.0	100.0	

**Do you get proper service in time of processing cheque requisition?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NEUTRAL	2	6.7	6.7	6.7
	YES	28	93.3	93.3	100.0
	Total	30	100.0	100.0	

**Getting Service of Depositing Requisite Money to Bank Account**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NEUTRAL	2	6.7	6.7	6.7
	NO	23	76.7	76.7	83.3
	YES	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

**Service in Time of Withdrawal of Money**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	4	13.3	13.3	13.3
	Somewhat Satisfactory	3	10.0	10.0	23.3
	Satisfactory	23	76.7	76.7	100.0
	Total	30	100.0	100.0	

**Getting Sufficient Information About Any Type of Query**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NEUTRAL	3	10.0	10.0	10.0
	YES	27	90.0	90.0	100.0
	Total	30	100.0	100.0	



**Response of Officials About The Queries**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	4	13.3	13.3	13.3
	Somewhat Satisfactory	4	13.3	13.3	26.7
	Satisfactory	22	73.3	73.3	100.0
	Total	30	100.0	100.0	

**Do the Employees listen to your complaints with proper attention?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NEUTRAL	3	10.0	10.0	10.0
	YES	27	90.0	90.0	100.0
	Total	30	100.0	100.0	

**Service Regarded with Customer's Complaints**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfactory	2	6.7	6.7	6.7
	Neutral	3	10.0	10.0	16.7
	Somewhat Satisfactory	5	16.7	16.7	33.3
	Satisfactory	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

**Professional Attachment with the Clients**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	2	6.7	6.7	6.7
	Satisfactory	28	93.3	93.3	100.0
	Total	30	100.0	100.0	

**Environment of the Branch**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Somewhat Satisfactory	4	13.3	13.3	13.3
	Satisfactory	26	86.7	86.7	100.0
	Total	30	100.0	100.0	

**How much technologically updated City Brokerage Limited- Gulshan Branch is?**

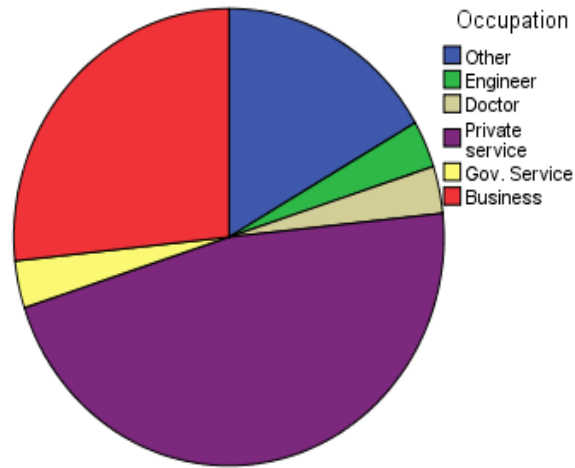
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Somewhat Satisfactory	4	13.3	13.3	13.3
Satisfactory	26	86.7	86.7	100.0
Total	30	100.0	100.0	

**Level of satisfaction regarding the entire service of City Brokerage Limited- Gulshan Branch**

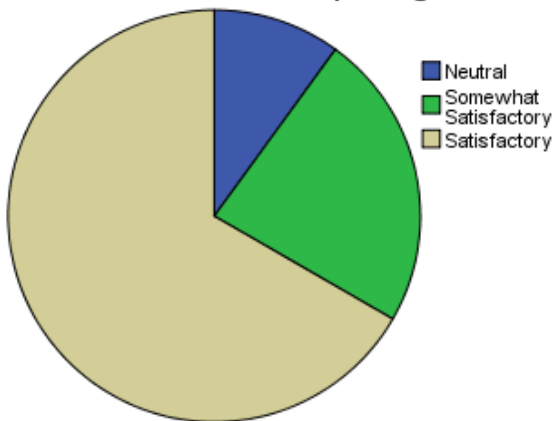
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Somewhat Dissatisfactory	1	3.3	3.3	3.3
Neutral	2	6.7	6.7	10.0
Somewhat Satisfactory	6	20.0	20.0	30.0
Satisfactory	21	70.0	70.0	100.0
Total	30	100.0	100.0	

**Level of satisfaction regarding the entire service of City Brokerage Limited-Gulshan Branch**

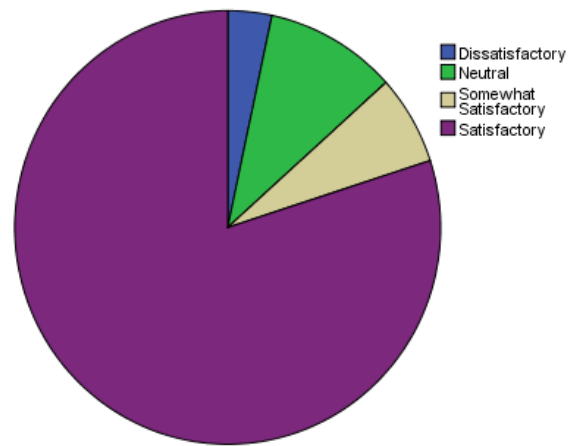
N	Valid	30
	Missing	0
Mean		4.57
Std. Deviation		.774
Variance		.599



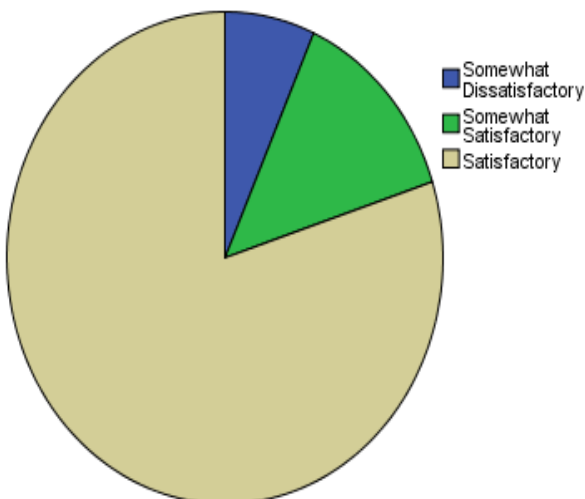
**Getting Required information during B/O account Opening**



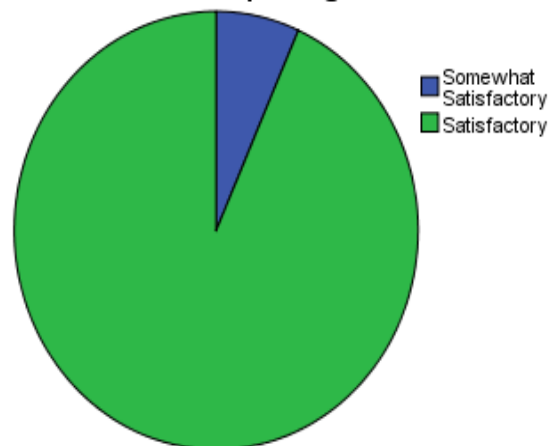
**Getting Help From Officials During Filling Up Forms of B/O Account**



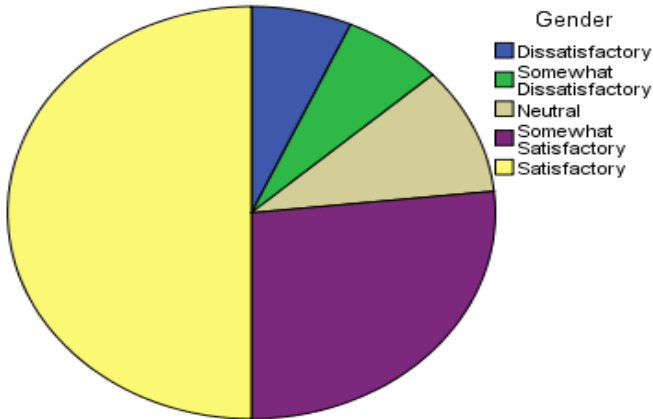
**Required Document Processing During B/O Account Opening**



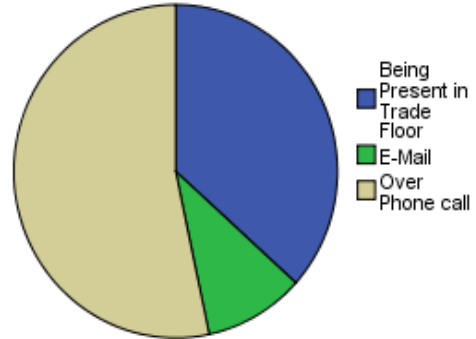
**Behavior of Employees during Account Opening**



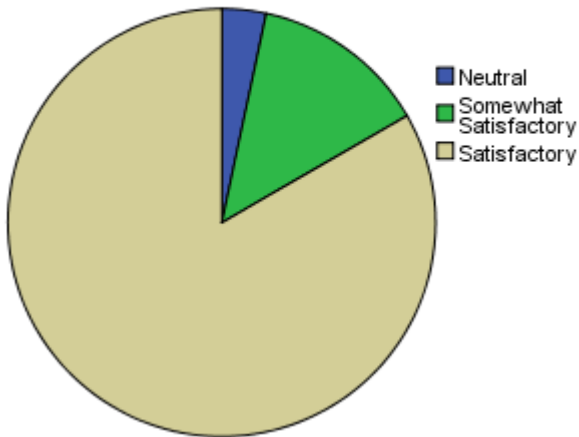
**Promptness of Account Opening**



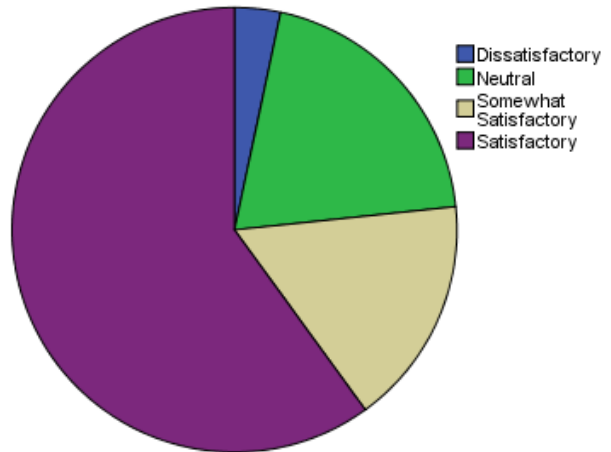
**Mode of Conducting Trading Activity**



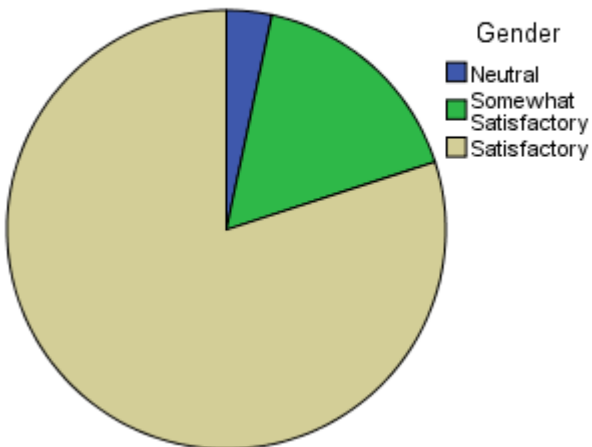
**Response of Officials During Trade Hour**



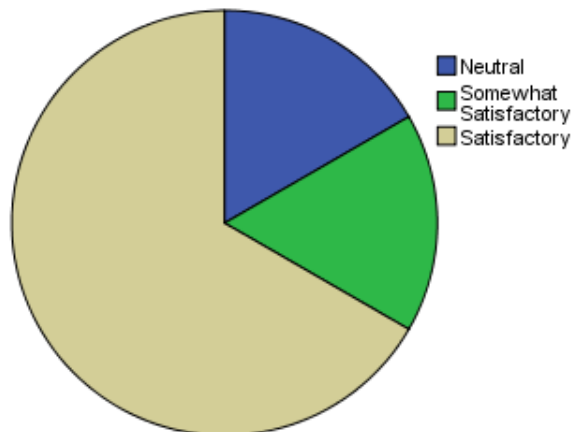
**Getting Market Updated Information**



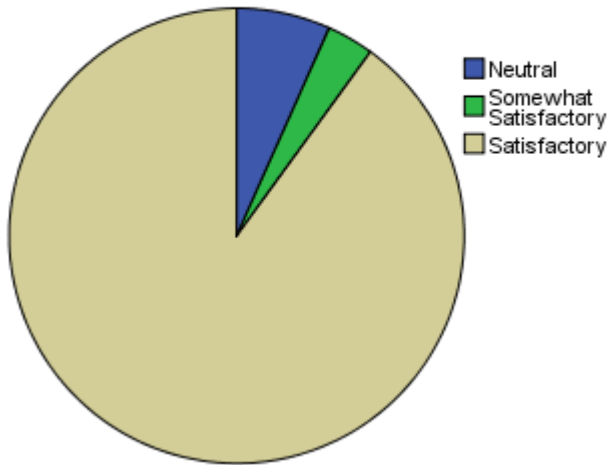
**Getting Sufficient Document of Trade**



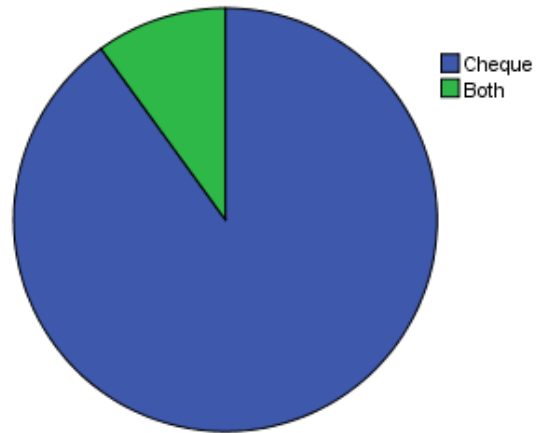
**Technology Used in Trade**



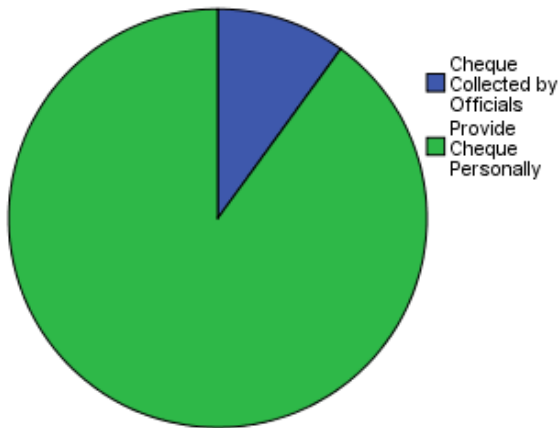
**Behavior of employee's during Trade**



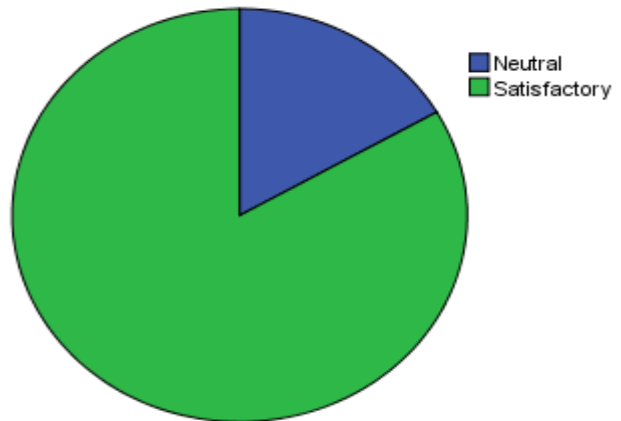
**Mode of Deposit**



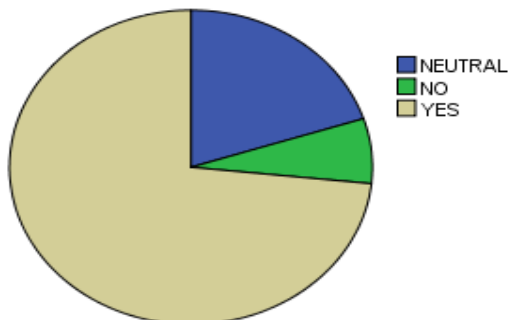
**Collection of Deposit**



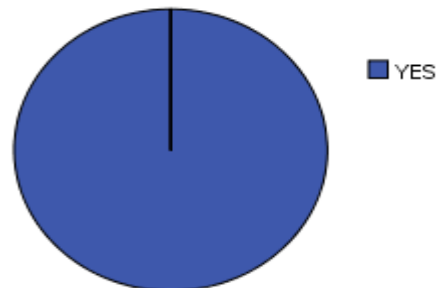
**Service in Time of Depositing Cheque**



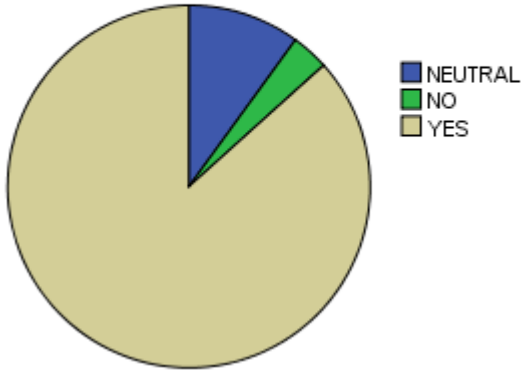
**Do you think that the process of depositing money in your account is convenient?**



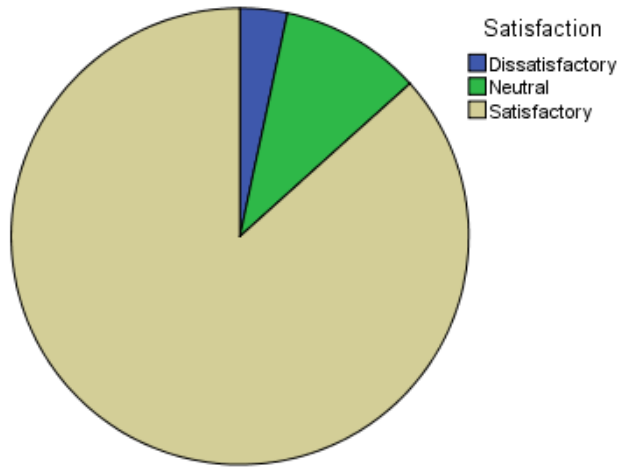
**Is your deposit status remains updated in your portfolio on time?**



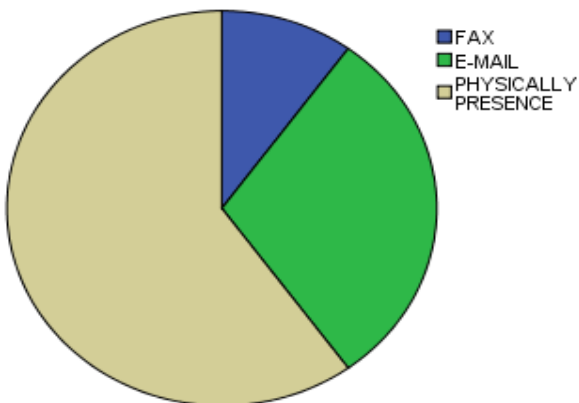
**Do you get any help from the officials when you face problem in depositing money?**



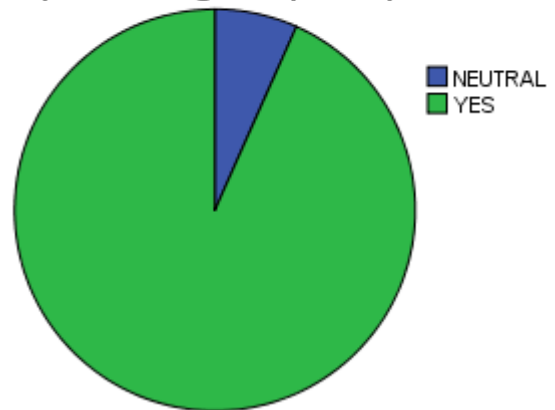
**Service While facing Problem in Depositing Money**



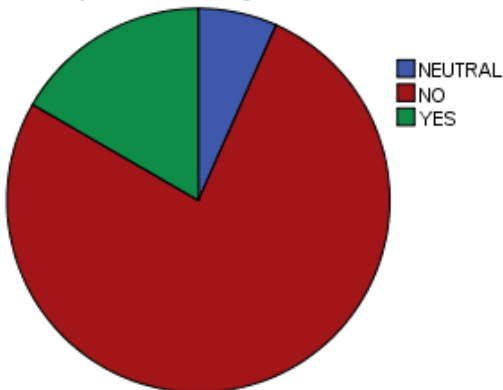
**Mode of Requisition**



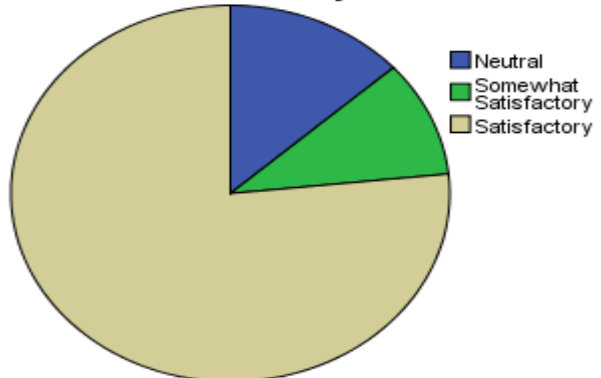
**Do you get proper service in time of processing cheque requisition?**



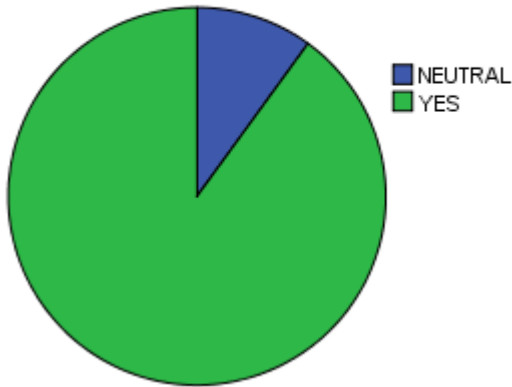
**Getting Service of Depositing Requisite Money to Bank Account**



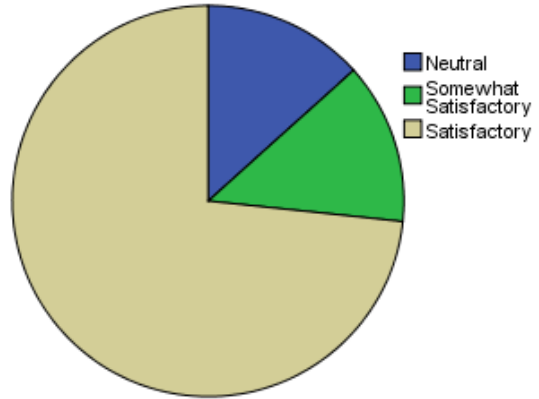
**Service in Time of Withdrawal of Money**



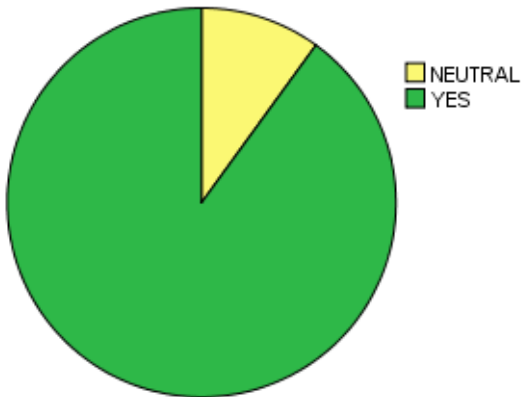
**Getting Sufficient Information About Any Type of Query**



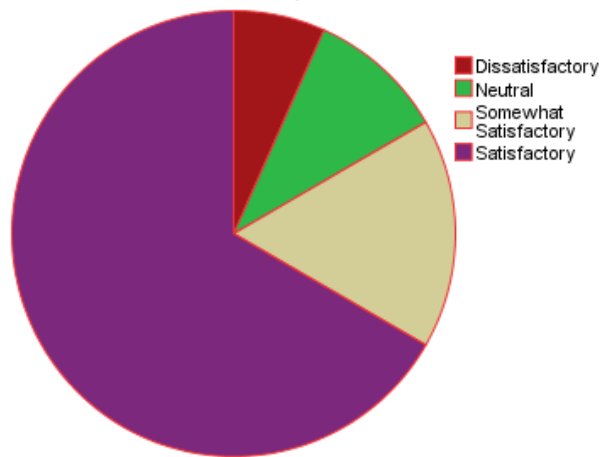
**Response of Officials About The Queries**



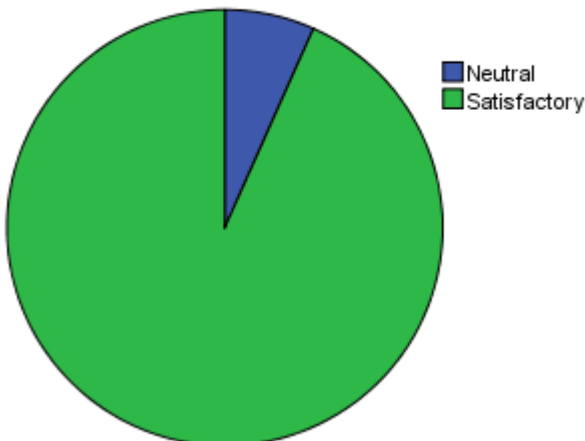
**Do the Employees listen to your complaints with proper attention?**



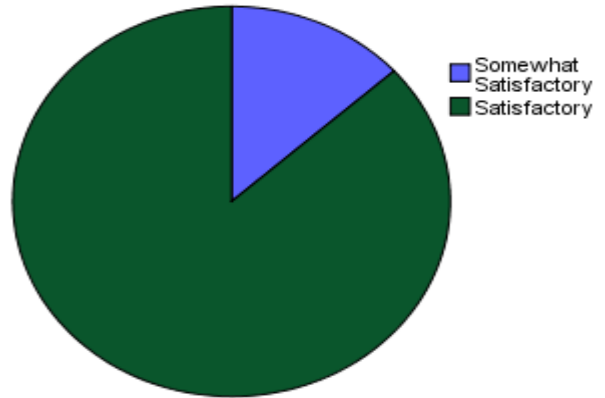
**Service Regarded with Customer's Complaints**



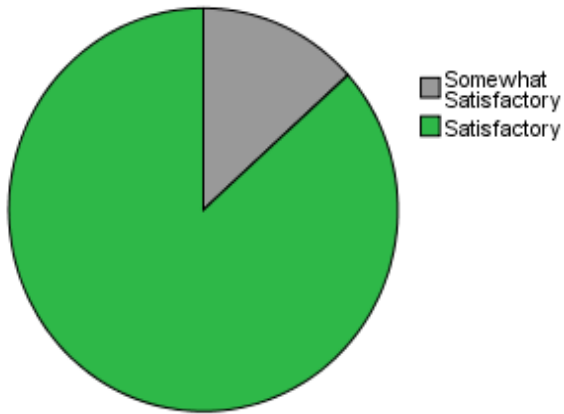
**Professional Attachment with the Clients**



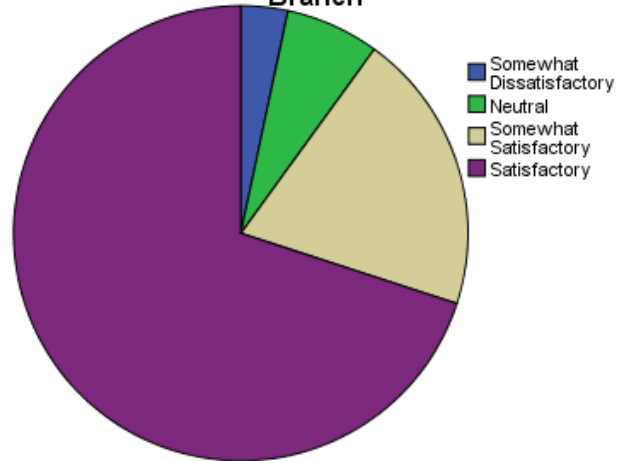
### Environment of the Branch



### How much technologically updated City Brokerage Limited- Gulshan Branch is?



### Level of satisfaction regarding the entire service of City Brokerage Limited-Gulshan Branch





## 8.3 RESPONSE OF QUALITATIVE PART

Respondent-1	Manpower should be increased.
Respondent-2	Employee's behavior is quiet good but they should pay more attention to the clients.
Respondent-3	Number of employee must be increased.
Respondent-4	N/A
Respondent-5	N/A
Respondent-6	Have to think about more depositing money.
Respondent-7	Employees are not sufficient.
Respondent-8	Service provided by officials is quite good.
Respondent-9	N/A
Respondent-10	N/A
Respondent-11	N/A
Respondent-12	Improvement must be needed in depositing money
Respondent-13	Collection of cheque is not so much convenient now. Some solution is needed.
Respondent-14	N/A
Respondent-15	N/A
Respondent-16	I think the employees are very much committed to their work but due to lack of manpower they are facing difficulties to serve the customers.
Respondent-17	Employees have to concentrate more on customer complains.
Respondent-18	Need more suggestion from the officials.
Respondent-19	Customers want profit and for this reason they need some guideline from the officials.
Respondent-20	Suggestions needed from the officials.
Respondent-21	Response to the customer's call is dissatisfactory. Expecting guideline from the authority.
Respondent-22	An improved and organized website is needed to make the process more fruitful.
Respondent-23	I am quite satisfied with the professionalism of the employees. But they should be more informative also.
Respondent-24	N/A
Respondent-25	Need more people
Respondent-26	Employees are very dedicated.
Respondent-27	Website like IDLC has to be introduced. Have to think about the process of depositing money.
Respondent-28	N/A
Respondent-29	N/A
Respondent-30	We expect some suggestion from officials in time of trade.

## **8.3 VARIABLES**

**Independent Variable: Occupation**

**Dependent Variable:**

- ✚ **Getting required Information While B/O Account Opening**
- ✚ **Getting Help from Officials during filling the form of B/O account opening.**
- ✚ **Required Document Processing During B/O Account Opening**
- ✚ **Behavior of Employees during Account Opening**
- ✚ **Promptness of Account Opening.**
- ✚ **Mode of conducting trading activity.**
- ✚ **Response of Officials During Trade Hour.**
- ✚ **Getting Market Updated Information.**
- ✚ **Getting Sufficient Document of Trade**
- ✚ **Technology Used in Trade**
- ✚ **Behavior of employee's during Trade**
- ✚ **Mode of Deposit**
- ✚ **Collection of Deposit**
- ✚ **Service in Time of Depositing Cheque**
- ✚ **Do you think that the process of depositing money in your account is convenient?**
- ✚ **Is your deposit status remains updated in your portfolio on time?**
- ✚ **Do you get any help from the officials when you face problem in depositing money?**
- ✚ **Service While facing Problem in Depositing Money**
- ✚ **Mode of Requisition**
- ✚ **Do you get proper service in time of processing cheque requisition?**
- ✚ **Getting Service of Depositing Requisite Money to Bank Account**
- ✚ **Service in Time of Withdrawal of Money**
- ✚ **Getting Sufficient Information about Any Type of Query**
- ✚ **Response of Officials about the Queries.**
- ✚ **Do the Employees listen to your complaints with proper attention?**
- ✚ **Service Regarded with Customer's Complaints.**
- ✚ **Professional Attachment with the Clients**
- ✚ **Environment of the Branch**
- ✚ **How much technologically updated City Brokerage Limited- Gulshan Branch is?**
- ✚ **Level of satisfaction regarding the entire service of City Brokerage Limited-Gulshan Branch**

## 8.4 REFERENCES

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## ACRONYMS

**A/C**

**ACCOUNT**

**B/O**

**BENEFICIARY OWNER ACCOUNT**

**IPO**

**INITIAL PUBLIC OFFERING**