

Customer satisfaction level
Of
United Commercial Bank



Submitted to
DR. Salehuddin Ahmed
Professor
BRAC Business School, BRAC University

Submitted By
Md. Mahmudul Islam
ID: 10104094
BRAC Business School
BRAC University
Date of Submission: 16th
June, 2014

Internship Report

On

*United Commercial
Bank Limited*



LETTER OF TRANSMITTAL

Date: 16th June, 2014

DR. Salehuddin Ahmed
Professor, BBA Program
BRAC Business School
BRAC University

Subject: Submission of Internship Report

Dear Sir,

I am here by submitting my Internship Report, which is a part of the BBA Program curriculum. It is great achievement to work under your active supervision. This report is based on, “Customer satisfaction level” of “United Commercial Bank Limited”. I have got the opportunity to work in United Commercial Bank Limited, under the supervision of Md. Kamrul Islam, First Asstt. Vice president and Operation manager. This project gave me both academic and practical exposures. First of all I learned about the organizational culture of a prominent Bank in our country. Secondly, the project gave me the opportunity to develop a network with the corporate environment.

I shall be highly obliged if you are kind enough to receive this report and provide your valuable judgment. It would be my immense pleasure if you find this report useful and informative to have an apparent perspective on the issue.

Sincerely Yours

Md. Mahmudul Islam
BRAC Business School
ID: 10104094
BRAC University

ACCKNOWLEDGEMENT

As part of my internship for BUS400 from BRAC University I have been assigned this report to reflect my learning and it is with great pleasure that I express my gratitude to following institutions and individuals. First and foremost I thank BRAC University and the BRAC Business School for enlightening me over the period of my Bachelors in Business Administration. Every faculty of the BRAC Business School receives my greatest praise because of all their teachings which generated an interest in me to excel. My gratitude goes to United Commercial Bank Limited for selecting me as intern out of a highly competitive environment and allowing me to learn from one of the prominent Bank in Bangladesh. The learning has been paramount and immensely enlightening. At United Commercial Bank Limited I had the opportunity to learn from Md. Kamrul Islam, First Asstt. Vice president and Operation manager at UCBL. He was my on-site supervisor. He had been extremely supportive and optimistic with me and my efforts since the day I joined. Along with that I would also like to show my heartfelt gratitude to all the members of the General Banking Division, Credit division and Foreign Division who have always been very supportive towards me and encouraged me to work creatively. Last but not the least I must render my heartfelt gratitude for DR. Salehuddin Ahmed, Professor of BBA program at BRAC Business School and my Internship Supervisor on behalf of BRAC University.

Table of content

| <i>Contents</i> | <i>Page Number</i> |
|---|--------------------|
| <i>Chapter 1 : The Organization</i> | |
| Over view of UCBL | <i>1</i> |
| Product and Services of UCBL | <i>2</i> |
| Operational Network Organogram | <i>4</i> |
| <i>Chapter 2 : Job</i> | |
| Nature of Jobs | <i>5</i> |
| Specific Responsibilities Of the Job | <i>5</i> |
| Different Aspects of Job Performance | <i>7</i> |
| Critical Observation and Recommendation | <i>8</i> |
| Vision for the Future | <i>9</i> |
| <i>Chapter 3 : The Project</i> | |
| Introduction | <i>10</i> |
| Objective of the report | <i>10</i> |
| Importance | <i>11</i> |
| <i>Analysis and findings :</i> | |
| Descriptive Statistics | <i>14</i> |
| Cross table | <i>16-25</i> |
| T- test | <i>26-35</i> |
| Conclusion | <i>35</i> |
| <i>Appendix</i> | |
| | <i>36-39</i> |

EXECUTIVE SUMMERY

As part of my academic requirement and completion of my BBA program, I needed to complete a three month period of Internship program. I chose to do my Internship at United Commercial Bank Ltd. At UCB I was assigned to do my intern in two different sections as general banking, and in foreign division. In General Banking Division I took the opportunity to learn about as much as possible while I was working on the division. United Commercial Bank Limited is one of the prominent banks in Bangladesh. In these years of long journey the bank has achieved trust from people by providing its services. The main motto of the bank is to give best quality and swift service to customers. In these three months of internship period I learn from them how to motivate customers and give quick services. General banking division is a very important department of a bank. Relationships with customers develop from here. In this report I describe the different functions of these three division. Here I also did a research about customer satisfaction level of UCBL. The report also gives an idea of different products and offerings given by United Commercial Bank Limited.

Chapter 1: THE ORGANIZATION

Over view of UCBL:

United Commercial Bank Limited (UCBL) is a Bangladesh based private commercial bank that provides banking services. The services include corporate and retail banking, loans, and credit cards, online Banking and money transfer services. The bank operates in Bangladesh having its headquarter in Gulshan, Dhaka.

United commercial bank started its journey in the year 1983 with an initial paid-up capital of TK 35.50 million with the object of excellence in customer service with pleasure and happiness. Its vision is to be the bank of first choice in all terms, sustainable inclusive business growth by ensuring efficiency, regulatory compliance, good asset quality, combination of experience and professional talents, consistent profitability and of course good governance. The formally started its commercial operation on 27 June in the same year. During the year 2012 the bank set record indeed in terms of advance, deposit and expansion of business through its continuous diversification. The bank obtained license to open offshore unit on June 9, 2010. As on 2014 the bank feel proud of having 139 branches country.

As a fully licensed commercial bank, UCBL is being managed by a highly professional and dedicated team with long experience in banking. They constantly focus on understanding and anticipating customer needs. As the banking scenario undergoes changes so is the bank and it repositions itself in the changed market condition.

UCBL offers all kinds of Commercial Corporate and Personal Banking services covering all segments of society within the framework of Banking Company Act and rules and regulations laid down by our central bank. Diversification of products and services include Corporate Banking, General Banking Retail Banking and Consumer Banking right from industry to agriculture, and real state to software.

With its firm commitment to the economic development of the country, the Bank has already made a distinct mark in the realm of Private Sector Banking through personalized service,

innovative practices, dynamic approach and efficient Management. The Bank, aiming to play a leading role in the economic activities of the country, is firmly engaged in the development of trade, commerce and industry through a creative credit policy.

United Commercial Bank, since its beginning has attached more importance in technology integration. In order to retain competitive edge, investment in technology is always a top agenda and under constant focus. Keeping the network within a reasonable limit, our strategy is to serve the customers through capacity building across multi-delivery channels. Our past performance gives an indication of our strength. We are better placed and poised to take our customers through fast changing times and enable them compete more effectively in the market they operate.

Product and Services of UCBL:

The Bank provides a broad range of financial services to its customers and corporate clients. The Products and services UCBL offers are provided in the Appendix. However, description of some Products are given below:

UCBL has several types of deposits for its customers. Like:

➤ ***Savings Bank (SB) Account***

This is an interest bearing account and only individuals can open this type of accounts. The code for SB account is 121. Customers can deposit or withdraw money from their SB account ten times in a month.

SB account is essential if anyone wants to apply for a debit card in UCBL.

There are two types of SB account.

- ✓ Savings with interest
- ✓ Non- Interest account

A certain amount of interest is given in the Savings with interest account where no interest is given in the Non-interest savings account.

➤ **Current Deposit (CD) Account**

It is popularly known as Current Account. Any individual, company, firm, are eligible to open this type of account in its own name. This is non-interest bearing account. The account holder can deposit or withdraw money from his or her account any time he or she wants. The code for CD account is 111.

➤ **Short Term Deposit (STD) Account**

This is opened and operated for short term and for specific purpose like salary payment etc. It is also an interest bearing account and where rate of interest is generally below the savings rate. The code for STD account is 132.

➤ **Fixed Deposit Receipt (FDR) Account**

Individuals, Firms, Companies, Associations may open this account. The deposit is taken for a specific fixed period of time, such as 3 months, 6months, 1-year etc.

There are also few schemes UCBL is offering its customers. Such as

- ✓ UCB DPS Plus
- ✓ UCB Earning Plus
- ✓ UCB Multi-Millionaire

➤ **UCB DPS Plus:**

In this scheme, customers are required to deposit a certain amount of money which they can withdraw after 5 years including the profit.

- ✓ Monthly installment starts from Tk. 500 to Tk. 25,000
- ✓ Customers can take 90% of the deposit as loan
- ✓ Applicant should be at least 18 years old

➤ **UCB Earning Plus:**

This is more flexible for the customers than the UCB DPS Plus if they want to withdraw their money after a shorter period. The duration of this scheme would be 3 or 5 years. Customers can withdraw money from their account after each 1 or 3 months along with the profit.

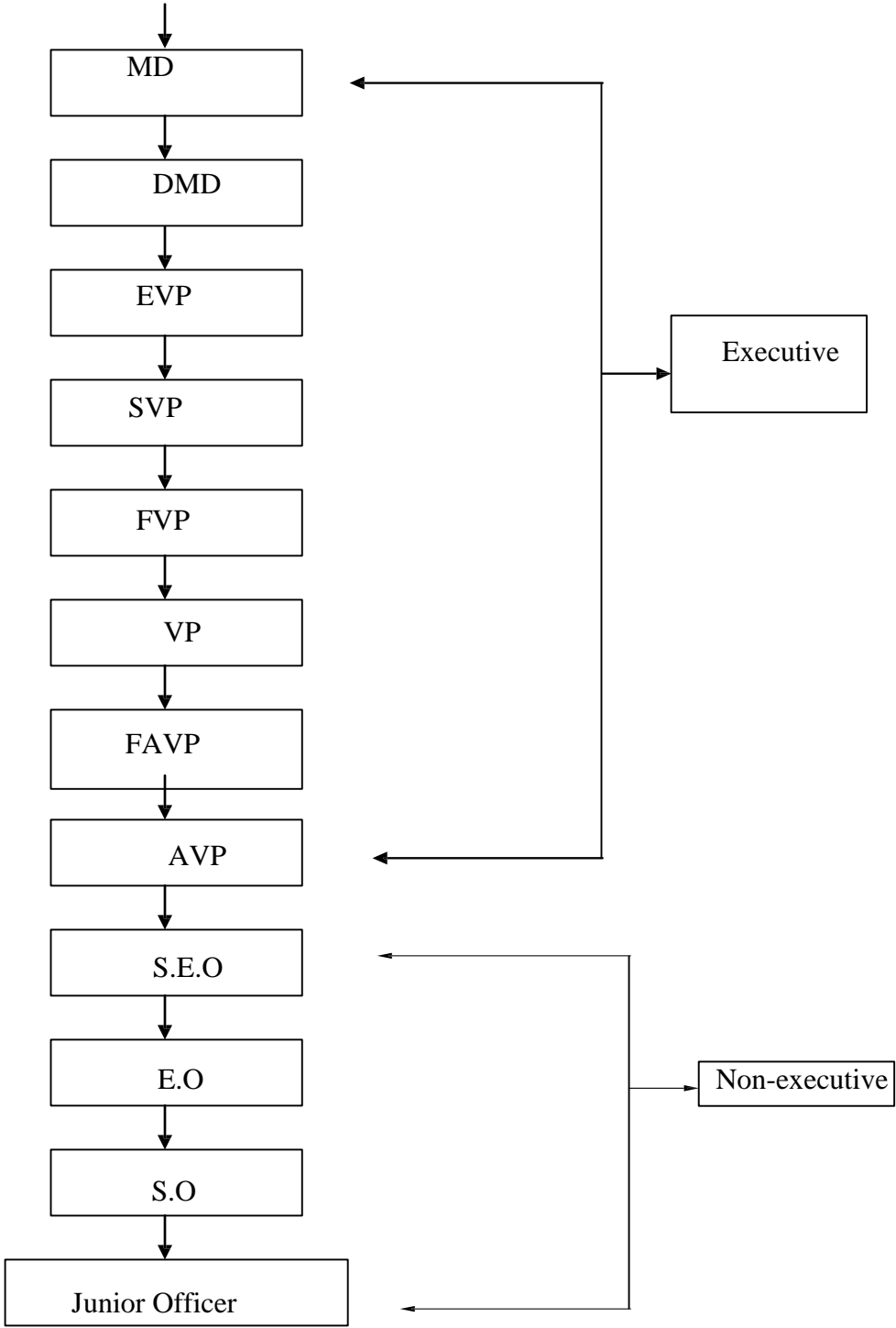
- Minimum Tk. 50,000 and maximum Tk. 50, 00,000 is required to open
- Customers can take 90% of the deposit as loan
- Applicant should be at least 18 years old
- Older Citizens (55 years above) will get .25% interest more

➤ **UCB Multi-Millionaire:**

In this scheme, the duration would be 5 to 15 years with different size of monthly installment. When the account will be matured, customers can get 10 Lac to 1 Crore Taka depending on which category they chose.

- ✓ Monthly installment would be Tk. 5,150 to Tk. 60,000
- ✓ Customers can take 90% of the deposit as loan
- ✓ Applicant should be at least 18 years old

Operational network organogram:



Chapter 2: Job

Nature of the jobs:

In UCB I worked in two different departments. They are General banking division and Foreign exchange division. As a service oriented company the major responsibilities were to give better services to the clients. In the following there is a short description of each department.

General Banking Division:

General Banking is the starting point of all the banking operating. General Banking department aids in taking deposits and simultaneously provides some ancillaries services. It provides those customers who come frequently and those customers who come one time in banking for enjoying subsidiary services. It is the department, which provides day-to-day services to the customers. Every day it receives deposits from the customers and meets their demand for cash by honoring Cheques . It opens new accounts, transfer, issue bank drafts, cheque book, pay orders, FDR, encashment of FDR, etc.

Foreign Exchange Department:

Foreign Exchange Department is an important one in UCB Uttara Branch that deals with import, export, and foreign remittance and post import financing. Through this is an additional service provided by the Bank. The Bank is purchasing primary security by giving loan in form of loan against imported merchandise (LIM), and loan against trust receipt (LTR). Bank branch should be, Authorized Dealer with the approval of Bangladesh Bank to run foreign exchange business. This department is playing an important role in enhancing export earnings, which aids economic growth and, in turn, will be helpful for economic development. On the other hand, it also helps to meet those goods and services, which are more demandable and not adequate in our country.

Specific responsibilities of the job:

General Banking division was my first department. I was given the responsibility of service related issues under the supervision of the respective officers.

Open an Account:

Responsibility of the customer service starts with opening of new account in the name of new customer. This is the starting point of the client bank relationship. By opening an account, the bank bridge with its customer to avail the facilities provided by the bank. I helped the new customer to know about our products and services and the requirement for opening new accounts.

For closing an Account When a customer wants to close his account in the bank he has to follow the following procedure

- The client writes a written application
- She/he surrenders the unused checkbook
- The bank takes charge for closing fee
- The rest amount gives to the customer
- Closed rubber stamp uses top of the respective account opening form and file.

Issuance of Cheque Book:

All the account opening formalities must be completed before, issuance of cheque book. Particulars of the cheque book requisition should be completed containing title of account, account number, number of leaves and signature of the customer. Signature of the customer is verified on the requisition. If customer is unable to collect his cheque book, then he can give authority to the third person to collect his cheque book on his behalf by signing on the back of the requisition. Cheque book is taken out from the locker. It is assured that series of the cheque book is in order. Particulars are entered in the cheque book issuance register. Account number is stamped on every leaf of the cheque book and those leaves are counted. Name of the account holder is written on the cover of the cheque book and requisition on the cheque book for further issuance is properly filled stamped and signed by officer of the bank. Cheque book is delivered to the customer and his signature is taken on the cheque book issuance register, cheque serial number is entered in the system (PcBANK2000). Stock of Cheque books are balanced at the end of each day and kept under safe custody.

Issuance of Pay Order:

- The customer should fill up PO application form.
- Money should be received by cash or by debiting clients account.
- Give necessary entry in the Pay Order register where payee's name, date, PO no, etc. is mentioned.
- Printed payment order leaf should be filled and signed by two authorized officers.
- Entry should be given in computer under supervision of authorized officers.
- After scrutinizing and approval of the instrument by the authority, it is delivered to customer.
- Signature of customer is taken on the counterpart

Foreign exchange department:

In UCBL foreign exchange department my main responsibilities was to maintain daily register. Register is a vital work for processing LC. More over filling up the documents of LC and helping the officers to accelerate their work was my responsibilities.

Different aspects of job performance:

- Banking jobs are critical and also need lots of time and patients to perform because bankers have to deal with every aspect in order to satisfy clients and also earn revenue for the bank.
- Manager or head of the branch is in total in charge of the bank to take any decision. Officers mainly follow his instruction to perform their job successfully.
- General banking is mostly responsible for doing different formulation of works such as preparing report, statements, salary sheets, discussing any reports and providing ideas. They also do some sensitive work related to provide money by receiving cheques, computerized account information, provide interest on deposit
- Remittance is responsible to give daily transactions, receiving and crossing cheques, provide foreign currency which comes from abroad with the support of Western Union Money Transfer. Preparing demand draft and other bill related activities. Open new account like current or saving accounts.
- Foreign exchange department deals with opening Letter of Credit and providing support to client through bank guarantees and deal with other foreign banks and institutions from the clients' point of views.
- Card division mainly provides client information related to debit/credit card. The types of benefits the customer will get if he/she have the card. Often they go for clients' office to convince them to have the credit card. They also prepare different statements and voucher related to card.

Critical Observation and recommendation:

- The numbers of employees are not efficient to perform task effectively. For example in general banking and in foreign division the numbers of employees are more than advance department. So in advance department there is always rushing to perform activities.
- The officers in charge remain always busy with their works for this they don't have enough time to provide information even to clients or interns even if they have the intension to do so.
- Advance works are very much critical and sensitive. Because of this it takes long time to perform any task. Officers and in charge always remain very much cautious to perform their activities.
- Sometimes they give pressure to clients to give interest of loans and other sanctions which sometimes create unpleasant environment.
- Should upgrade online banking operation. PcBANK2000 database software needs to be upgraded.
- They have many attractive product/ services but they do not promote their products. They can do advertise of their product/ services so that more people get attracted to it.
- Management should arrange appropriate training facilities to their staff to be always helpful, courteous and knowledgeable.

Vision for the future:

To be the bank of first choice through maximizing value of our clients, shareholders and employees and contributing to the national economy with social commitments. Beside these UCBL is planning to take some initiatives very soon. They are

- UCBL is planning to increase their ATM booths by this year to expand their service and serve their customers up to root level.
- UCBL recognizes the need for contribution in the society. Therefore, they are planning to Contribute more in the CSR activities in the upcoming year.
- They are going to increase the amount of SME loan for the entrepreneurs. So that they could help the socio economy infrastructure to develop faster.
- UCBL emphasizes on having efficient workforce to serve their customers in the best way possible. In order to do that, UCBL is planning to increase the number of employees to be send for abroad for training purpose.

Chapter 3: THE PROJECT

Introduction:

Customer satisfaction is the fact where an organization can access to where customer is looking for and 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 we can find customer satisfaction level of United Commercial Bank Limited. We choose credibility of bank, behavior of employee's to know of outlook impact Bank in the sight of customer mind. On the other hand, for the day to day fact which customers face due to deal with banks, like network efficiency, technological excellence, waiting time to get service are the key criteria. On the basis of that, we go through to reach to find out customer satisfaction level of United Commercial Bank Limited.

In here, it also necessary to know about brand image of United Commercial Bank Limited. It needs to whether customers are related credibility of the bank with other facts or not.

Objectives of the Report:

Broad Objective:

The main objective of our selected topic is to find out the customer satisfaction of United Commercial Bank Limited, Uttara Branch.

Specific Objective:

The specific objective of this topic is to find out the customer satisfaction level of United Commercial Bank Limited, Uttara Branch. In my whole report, I will thoroughly discuss about customer of United Commercial Bank Limited, Uttara Branch were satisfied or not regarding their service from this particular bank. I shall also try to find out what are the effective sides and limitations of the United Commercial Bank Limited.

Importance:

Here, we try to find out customer satisfaction level of United Commercial Bank Limited. 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.

Analysis and findings:

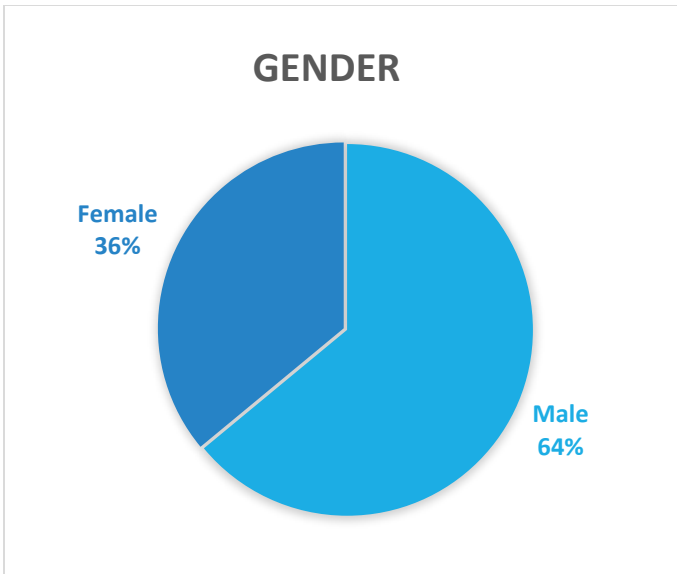
Statistics:

Gender

| | | |
|---|---------|-----|
| N | Valid | 100 |
| | Missing | 0 |

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Male | 64 | 64.0 | 64.0 | 64.0 |
| | Female | 36 | 36.0 | 36.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Among total sample of 100 customers, 64 are male and 36 are fem



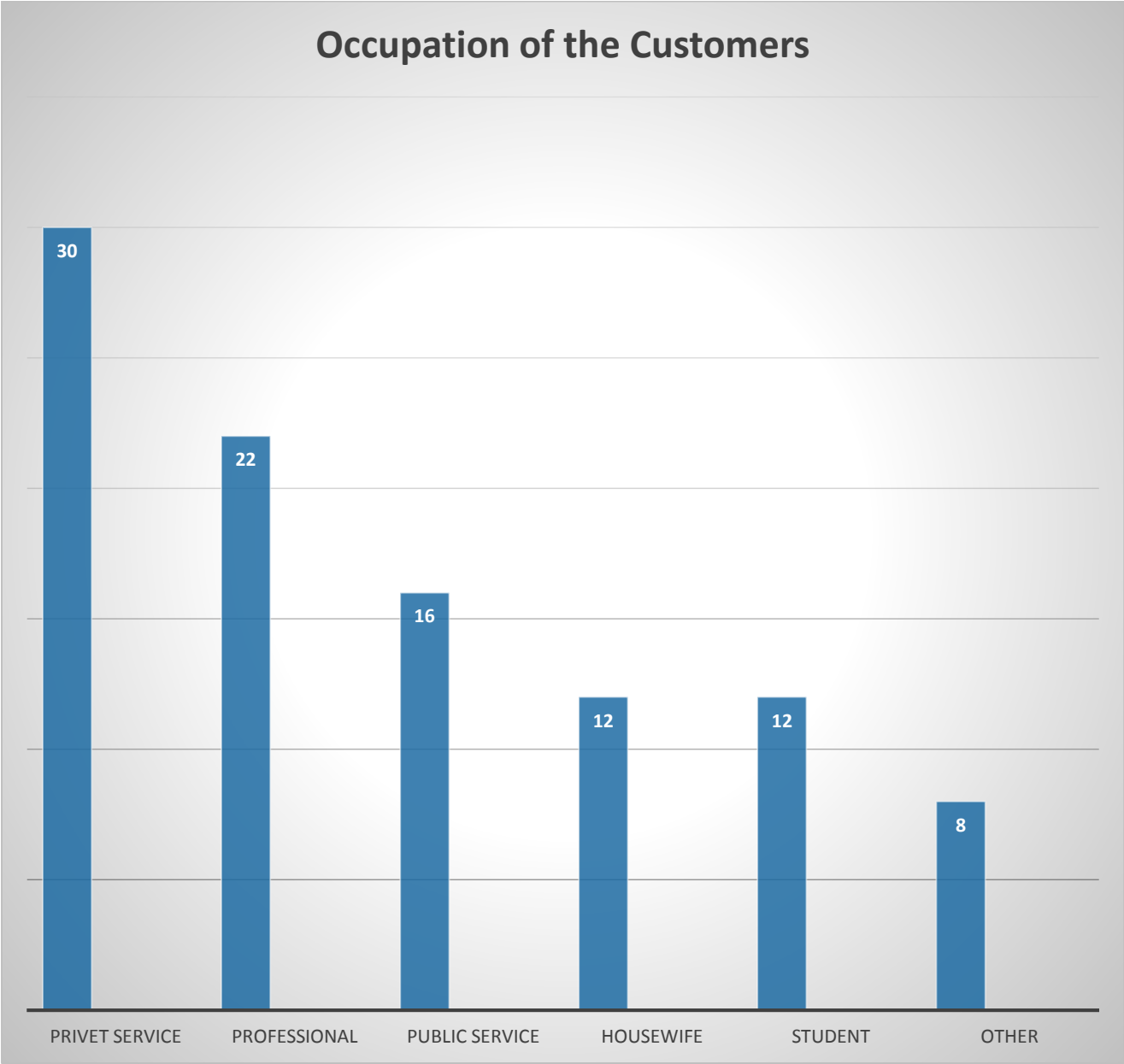
Statistics

| | | |
|---|---------|-----|
| N | Valid | 100 |
| | Missing | 0 |

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|------------------------|-----------|---------|---------------|--------------------|
| Valid | Private service holder | 30 | 30.0 | 30.0 | 30.0 |
| | Professionals | 22 | 22.0 | 22.0 | 52.0 |
| | Public service holder | 16 | 16.0 | 16.0 | 68.0 |
| | Housewife | 12 | 12.0 | 12.0 | 80.0 |
| | Student | 12 | 12.0 | 12.0 | 92.0 |
| | Others | 8 | 8.0 | 8.0 | 100.0 |
| | Total | 100 | 100.0 | 100.0 | |

Total number of sample is 100. Among the total sample, 30 are private service holder, 22 professionals, 16 public service holder, and 12 housewife, 12 student and others 8.. Percentage of

this is, 30% are private service holder, 22% are professionals, 16% public service holder, 12% housewife, 12% student and 6% others. In the others, there is included retired person, businessman, social worker etc.



Descriptive Statistics

| | N | Minimum Statistic | Maximum Statistic | Mean Statistic | Std. Deviation Statistic | Skewness | | Kurtosis | |
|--|-----------|----------------------|----------------------|-------------------|-----------------------------|-----------|------------|-----------|------------|
| | Statistic | | | | | Statistic | Std. Error | Statistic | Std. Error |
| Employees behavior is satisfactory | 100 | 1 | 4 | 2.29 | .832 | .159 | .241 | -.514 | .478 |
| Responsive enough to solve the problem is satisfactory | 100 | 1 | 4 | 2.15 | .809 | .186 | .241 | -.572 | .478 |
| Collaboration With customers is satisfactory | 100 | 1 | 4 | 2.19 | .706 | .239 | .241 | .010 | .478 |
| Satisfied on product variety | 100 | 1 | 4 | 2.08 | .720 | .045 | .241 | -.641 | .478 |
| Cost of service is satisfactory | 100 | 1 | 5 | 3.17 | .900 | -.005 | .241 | -.384 | .478 |
| Satisfied with Credibility of the bank | 100 | 1 | 4 | 2.47 | .745 | .030 | .241 | -.264 | .478 |
| Technological excellence is satisfactory | 100 | 1 | 4 | 2.25 | .702 | -.034 | .241 | -.373 | .478 |
| Satisfy the future needs | 100 | 1 | 4 | 2.39 | .764 | .034 | .241 | -.332 | .478 |
| Waiting time of getting service is satisfactory | 100 | 1 | 5 | 2.91 | .889 | .091 | .241 | -.316 | .478 |
| Troubles of network is less | 100 | 1 | 5 | 2.40 | .841 | .270 | .241 | .068 | .478 |
| Valid N (list wise) | 100 | | | | | | | | |

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. We 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: symmetric and bell shaped.

Responsive enough to solve the problem is satisfactory: symmetric and bell shaped.

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

Satisfied on product variety: symmetric and bell shaped.

Cost of service is satisfactory: non symmetric and not bell shaped.

Satisfied with Credibility of the bank: symmetric and bell shaped.

Technological excellence is satisfactory: non symmetric and not bell shaped.

Satisfy the future needs: symmetric and bell shaped.

Waiting time of getting service is satisfactory: symmetric and bell shaped.

Troubles of network are less: non symmetric and not bell shaped.

Cross table:

Customer types * Satisfaction regarding employees friendliness- Cross tabulation

| | | | Level | | | | Total |
|----------|-----------------------|-----------------------|--------------------|-----------|---------|--------------|--------|
| | | | Strongly satisfied | Satisfied | Neutral | Dissatisfied | |
| Customer | Private | Count | 8 | 13 | 6 | 3 | 30 |
| | | % within Customer | 26.7% | 43.3% | 20.0% | 10.0% | 100.0% |
| | | % within all customer | 47.1% | 29.5% | 18.8% | 42.9% | 30.0% |
| | | % of Total | 8.0% | 13.0% | 6.0% | 3.0% | 30.0% |
| | Professionals | Count | 3 | 9 | 7 | 3 | 22 |
| | | % within Customer | 13.6% | 40.9% | 31.8% | 13.6% | 100.0% |
| | | % within all customer | 17.6% | 20.5% | 21.9% | 42.9% | 22.0% |
| | | % of Total | 3.0% | 9.0% | 7.0% | 3.0% | 22.0% |
| | Public | Count | 3 | 8 | 5 | 0 | 16 |
| | | % within Customer | 18.8% | 50.0% | 31.2% | .0% | 100.0% |
| | | % within all customer | 17.6% | 18.2% | 15.6% | .0% | 16.0% |
| | | % of Total | 3.0% | 8.0% | 5.0% | .0% | 16.0% |
| | Housewife | Count | 1 | 3 | 5 | 1 | 10 |
| | | % within Customer | 10.0% | 30.0% | 50.0% | 10.0% | 100.0% |
| | | % within all customer | 5.9% | 6.8% | 15.6% | 14.3% | 10.0% |
| | | % of Total | 1.0% | 3.0% | 5.0% | 1.0% | 10.0% |
| | Student | Count | 0 | 8 | 7 | 0 | 15 |
| | | % within Customer | .0% | 53.3% | 46.7% | .0% | 100.0% |
| | | % within all customer | .0% | 18.2% | 21.9% | .0% | 15.0% |
| | | % of Total | .0% | 8.0% | 7.0% | .0% | 15.0% |
| Others | Count | 2 | 3 | 2 | 0 | 7 | |
| | % within Customer | 28.6% | 42.9% | 28.6% | .0% | 100.0% | |
| | % within all customer | 11.8% | 6.8% | 6.2% | .0% | 7.0% | |
| | % of Total | 2.0% | 3.0% | 2.0% | .0% | 7.0% | |
| Total | Count | 17 | 44 | 32 | 7 | 100 | |
| | % within Customer | 17.0% | 44.0% | 32.0% | 7.0% | 100.0% | |
| | % within all customer | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| | % of Total | 17.0% | 44.0% | 32.0% | 7.0% | 100.0% | |

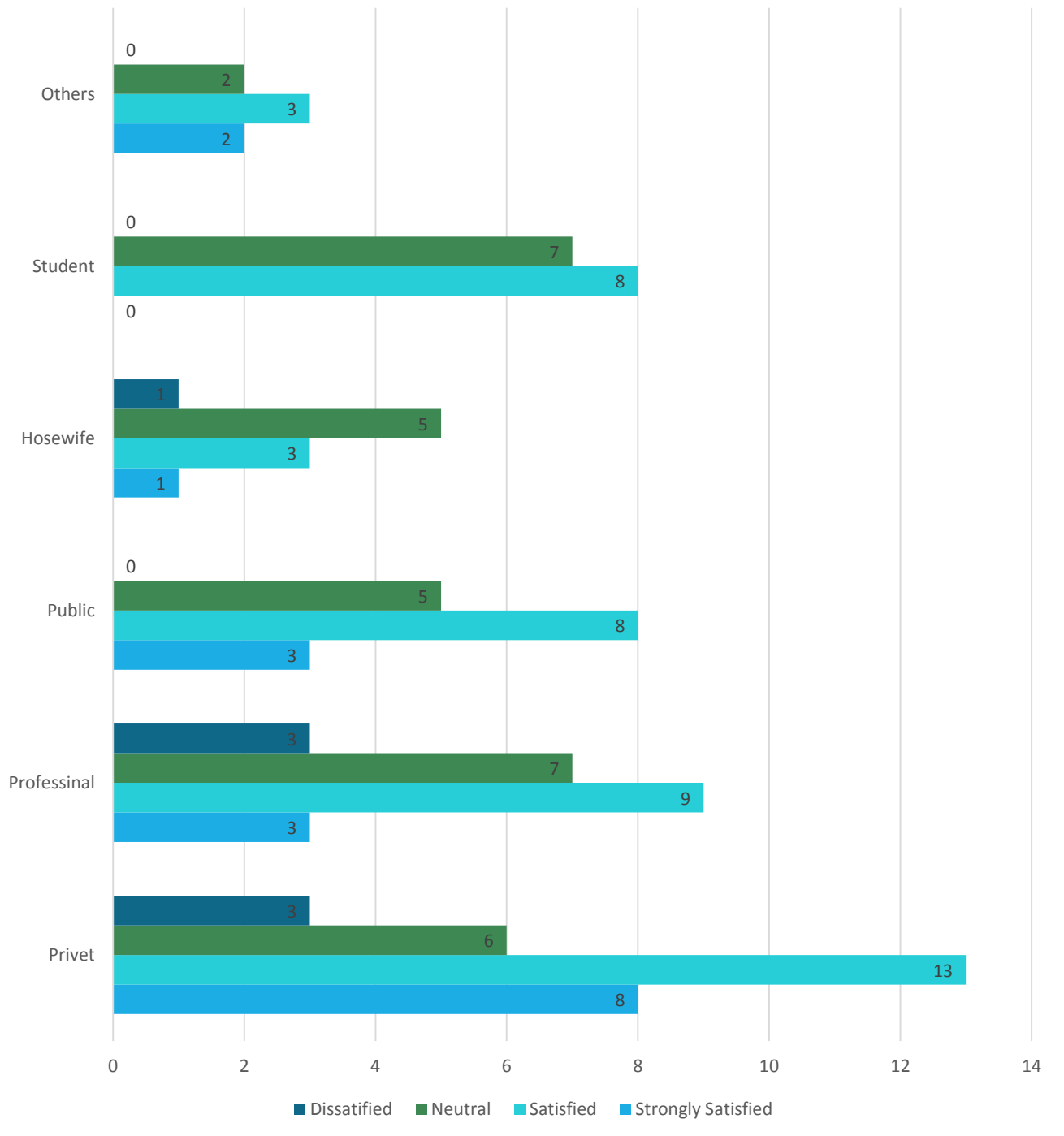
This table shows us the relationship between customer types and customer satisfaction regarding employees' behavior. And the sample size is 100. 30% of the total customers are private service holders. Customers, who are strongly satisfied with employee's behavior among the customers who are believed that in this regard strongly, are 47.1%. There are 22 professionals in the sample. Among them, 17.6% are strongly satisfied to see the behavior of employees of United Commercial Bank Limited. Similarly, 17.6% customers are also strongly satisfied with same reason. Moreover housewife and others are 5.9% and 11.8% strongly satisfied respectively. On the other hand, none of student is strongly satisfied with the employee's behavior.

Now, we will look over how many customers are only satisfied as regards employee's friendliness. Among 30 private service holders, 13 are satisfied. The percentage is 29.5%. Among all customers, 20.5% professionals are satisfied a propos of customer manners. 18.2% of public service holder is pleased in terms of employee's behavior. From the total number of housewives, 6.8% are satisfied. Among the student and others, 18.2% and 6.8% respectively satisfied.

Here, we will observe the neutral customer, who are not satisfy or strongly satisfy or either dissatisfy or strongly dissatisfy. Among the private service holder 18.8% are neutral about employee's friendliness. Sequentially, 21.9%, 15.6%, 15.6%, 21.9% and 6.2% are neutral from professionals, public service holder, housewives, students and others respectively.

There is no one, who is strongly dissatisfied in regarding employee's friendliness. From the total sample size, only 7% are dissatisfied about employee's behavior. In the midst of them, 3 are private and public service holder each. Moreover, one housewife is showing dissatisfaction in same question.

Satisfaction regarding employees friendliness



*Customer types *Satisfaction regarding communication of bank with customers- Cross tabulation*

| | | | Level | | | | Total |
|----------|---------------|-----------------------|--------------------|-----------|---------|--------------|--------|
| | | | Strongly satisfied | Satisfied | neutral | Dissatisfied | |
| Customer | Private | Count | 4 | 20 | 5 | 1 | 30 |
| | | % within Customer | 13.3% | 66.7% | 16.7% | 3.3% | 100.0% |
| | | % within all customer | 28.6% | 35.7% | 18.5% | 33.3% | 30.0% |
| | | % of Total | 4.0% | 20.0% | 5.0% | 1.0% | 30.0% |
| | Professionals | Count | 4 | 11 | 6 | 1 | 22 |
| | | % within Customer | 18.2% | 50.0% | 27.3% | 4.5% | 100.0% |
| | | % within all customer | 28.6% | 19.6% | 22.2% | 33.3% | 22.0% |
| | | % of Total | 4.0% | 11.0% | 6.0% | 1.0% | 22.0% |
| | Public | Count | 2 | 8 | 5 | 1 | 16 |
| | | % within Customer | 12.5% | 50.0% | 31.2% | 6.2% | 100.0% |
| | | % within all customer | 14.3% | 14.3% | 18.5% | 33.3% | 16.0% |
| | | | | | | | |

| | | | | | | |
|-----------|-----------------------|--------|--------|--------|--------|--------|
| | % of Total | 2.0% | 8.0% | 5.0% | 1.0% | 16.0% |
| Housewife | Count | 1 | 6 | 3 | 0 | 10 |
| | % within Customer | 10.0% | 60.0% | 30.0% | .0% | 100.0% |
| | % within all customer | 7.1% | 10.7% | 11.1% | .0% | 10.0% |
| | % of Total | 1.0% | 6.0% | 3.0% | .0% | 10.0% |
| Student | Count | 1 | 8 | 6 | 0 | 15 |
| | % within Customer | 6.7% | 53.3% | 40.0% | .0% | 100.0% |
| | % within all customer | 7.1% | 14.3% | 22.2% | .0% | 15.0% |
| | % of Total | 1.0% | 8.0% | 6.0% | .0% | 15.0% |
| Others | Count | 2 | 3 | 2 | 0 | 7 |
| | % within Customer | | | | | |
| | % within all customer | 28.6% | 42.9% | 28.6% | .0% | 100.0% |
| | % of Total | 14.3% | 5.4% | 7.4% | .0% | 7.0% |
| | | 2.0% | 3.0% | 2.0% | .0% | 7.0% |
| Total | Count | 14 | 56 | 27 | 3 | 100 |
| | % within Customer | 14.0% | 56.0% | 27.0% | 3.0% | 100.0% |
| | % within all customer | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| | % of Total | 14.0% | 56.0% | 27.0% | 3.0% | 100.0% |

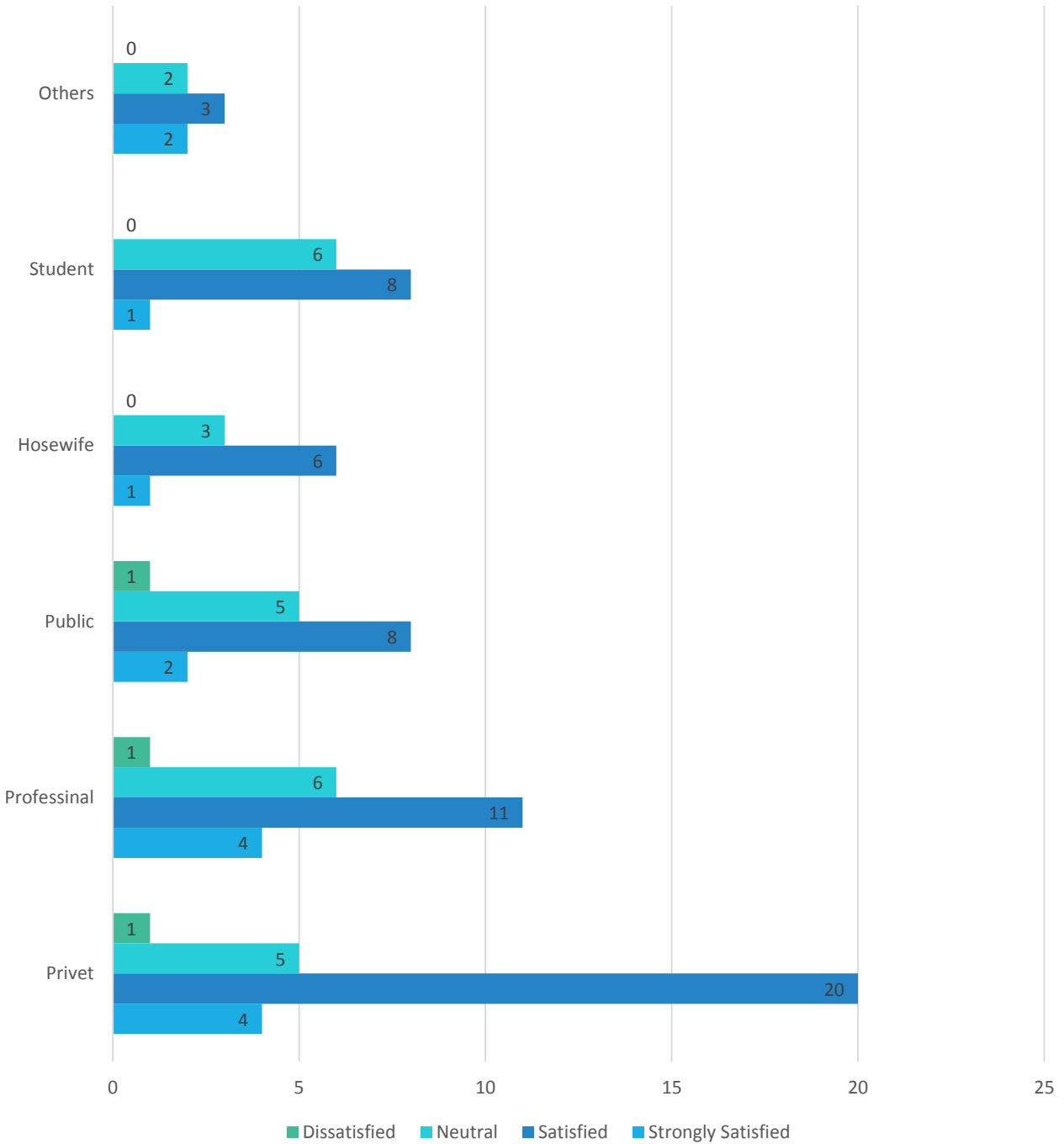
Among the clients, who are strongly satisfied, there is 28.6% private service holder included with them. Professionals are also 28.6%. Public service holders are 14.3%, who are strongly satisfied regarding communication and collaboration of employees of United Commercial Bank Limited. 7.1% housewife and student are also strongly satisfied in same reason. In contrast, this percentage is going up double in the case of others. 14.3% other customers believe that United Commercial Bank Limited has done well enough to communicate and collaboration with customers.

Now, we look over the customers, who are satisfied in response to communication and collaboration of employees of UCBL. 35.5% of private service holders are satisfied in order to communication and collaboration of United Commercial Bank Limited with customers. Moreover, 19.6% professionals are satisfied with same fact. 14.3% public service holders are also shown satisfaction regarding communication and collaboration of UCBL with customers. 10.7% of housewife believes that United Commercial Bank Limited has satisfied their customers in the way of communication and collaboration. 14.3% and 5.4% respectively, students and others are satisfied with same cause of United Commercial Bank Limited among all customers, who believed that they satisfy their customers.

Here, we come to discuss about the section of neutral customers. 18.5% private and public customers are neutral; about the view regarding communication and collaboration of employees of United Commercial Bank Limited. In similar fact, 22.2% professionals are neutral and 22.2% students. 11.1% housewives and 7.4% others are respectively are shown neutral view in the case that United Commercial Bank Limited employees are well communicated and collaborated with customers.

33.3% Private Service holder are dissatisfied with the fact that UCBL employee's communicating and collaborating with customers well. The percentage is also similar for private service holder and for professional.

Satisfaction regarding communication of bank with customers



*Customer types *Satisfaction regarding variety of products- Cross tabulation*

| | | | Level | | | | |
|-----------|-----------------------|-----------------------|--------------------|-----------|---------|--------------|--------|
| | | | Strongly satisfied | Satisfied | Neutral | Dissatisfied | Total |
| Customer | Private | Count | 7 | 16 | 6 | 1 | 30 |
| | | % within Customer | 23.3% | 53.3% | 20.0% | 3.3% | 100.0% |
| | | % within all customer | 33.3% | 31.4% | 22.2% | 100.0% | 30.0% |
| | | % of Total | 7.0% | 16.0% | 6.0% | 1.0% | 30.0% |
| | Professionals | Count | 7 | 10 | 5 | 0 | 22 |
| | | % within Customer | 31.8% | 45.5% | 22.7% | .0% | 100.0% |
| | | % within all customer | 33.3% | 19.6% | 18.5% | .0% | 22.0% |
| | | % of Total | 7.0% | 10.0% | 5.0% | .0% | 22.0% |
| | Public | Count | 2 | 7 | 7 | 0 | 16 |
| | | % within Customer | 12.5% | 43.8% | 43.8% | .0% | 100.0% |
| | | % within all customer | 9.5% | 13.7% | 25.9% | .0% | 16.0% |
| | | % of Total | 2.0% | 7.0% | 7.0% | .0% | 16.0% |
| Housewife | Count | 1 | 7 | 2 | 0 | 10 | |
| | % within Customer | 10.0% | 70.0% | 20.0% | .0% | 100.0% | |
| | % within all customer | 4.8% | 13.7% | 7.4% | .0% | 10.0% | |
| | % of Total | 1.0% | 7.0% | 2.0% | .0% | 10.0% | |
| Student | Count | 3 | 7 | 5 | 0 | 15 | |
| | % within Customer | 20.0% | 46.7% | 33.3% | .0% | 100.0% | |
| | % within all customer | 14.3% | 13.7% | 18.5% | .0% | 15.0% | |
| | % of Total | 3.0% | 7.0% | 5.0% | .0% | 15.0% | |
| Others | Count | 1 | 4 | 2 | 0 | 7 | |
| | % within Customer | 14.3% | 57.1% | 28.6% | .0% | 100.0% | |
| | % within all customer | 4.8% | 7.8% | 7.4% | .0% | 7.0% | |
| | % of Total | 1.0% | 4.0% | 2.0% | .0% | 7.0% | |
| Total | Count | 21 | 51 | 27 | 1 | 100 | |
| | % within Customer | 21.0% | 51.0% | 27.0% | 1.0% | 100.0% | |
| | % within all customer | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| | % of Total | 21.0% | 51.0% | 27.0% | 1.0% | 100.0% | |

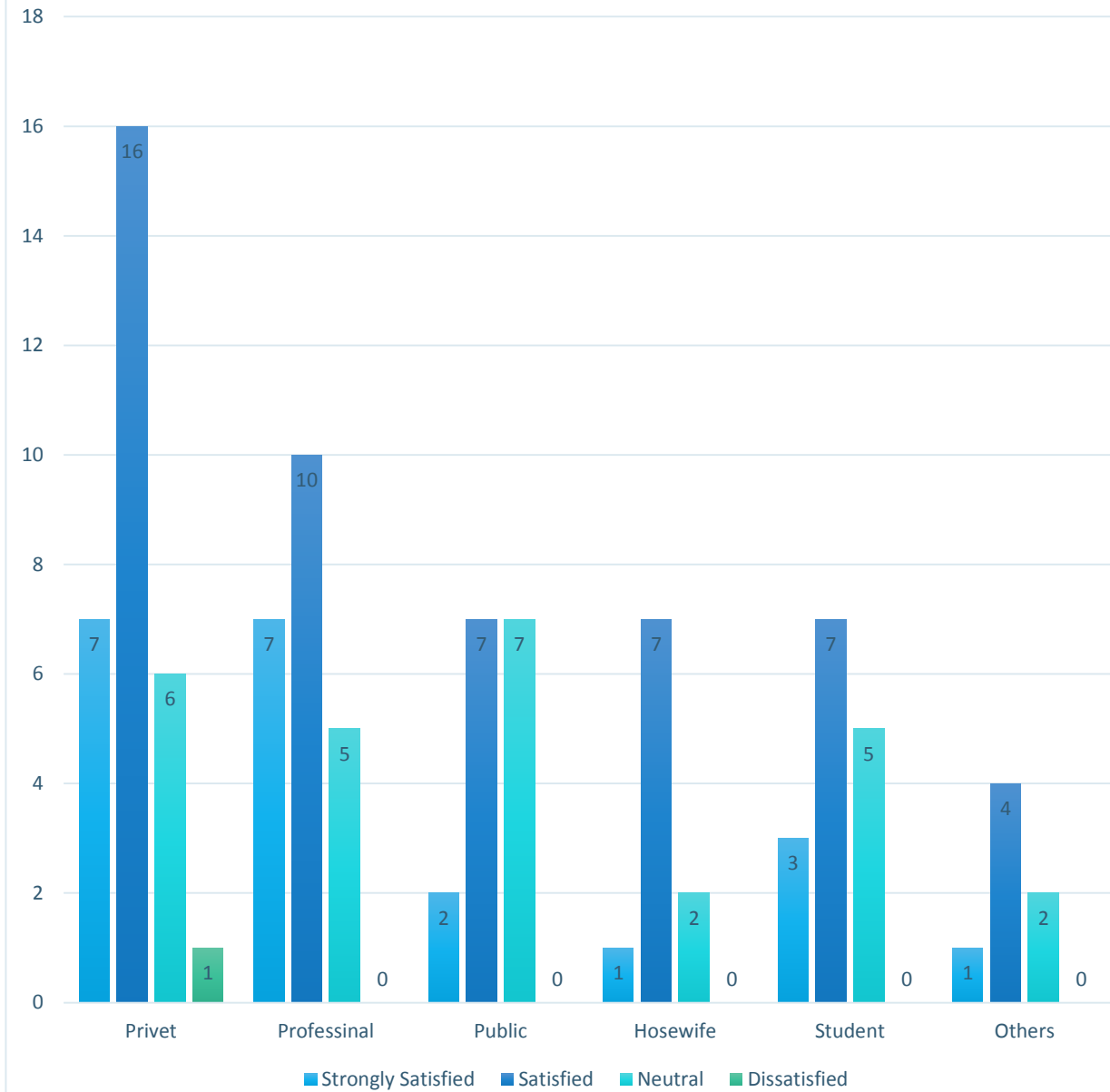
Among the entire customer who believe strongly that United Commercial Bank Limited has provided variety of products, 33.3% of them are Private Service holders and professionals. 9.5% professionals are also strongly believed same. The percentage is coming down in the case of housewives. It is 4.8%. 14.3% of students are strongly believed in same fact. 4.8% have given strong statement about product varieties of United Commercial Bank Limited.

31.4% of private service holders have shown satisfaction in response to product variety of UCBL. 19.6% professionals are also believed in regard of product variety of United Commercial Bank Limited. Percentage comes down, when we took the survey from public service holders. In the case of housewives and student, the percentage is also remaining same. On the other hand, for the other customers, percentage of satisfaction regarding product variety is relatively low.

In the fact of neutral customer, maximum 25.9% public service holder has shown neutral view in the regard of product variety. 22.2% private service holder and 18.5% professionals are also impartial in terms of product variety of United Commercial Bank Limited.

When, we come to discuss about percentage of dissatisfied customers, there is only one private service holder is dissatisfied. There are no customers, who are strongly dissatisfied regarding product variety.

Satisfaction regarding variety of products



T- Test:

Before starting T-test, we 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, we 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 | -8.385 | 99 | .000 | -.70000 | -.8657 | -.5343 |

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

Ho: $\mu=3$

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

In that one sample test, t value is -8.385. So, we can consider to reject Ho. Then, p value is .000(2 tail).for one tail=.000/2=.000<5%. So we can reject the Ho. So satisfaction regarding employee's behavior is less than 3.That means, Customers are satisfied or strongly satisfied with their work place.

One-Sample Test

| | Test Value = 3 | | | | | |
|--|----------------|----|-----------------|-----------------|---|--------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Satisfaction regarding responsiveness of bank to solve the problem | -10.510 | 99 | .000 | -.85000 | -1.0105 | -.6895 |

Here, we try to find out that, customers are satisfied regarding bank responsiveness of solving the problem or not.

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

Ho
 $\mu:=3$

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

In that one sample test, t value is -10.510. 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 responsiveness of bank to solve the problem.

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 | -11.468 | 99 | .000 | -.81000 | -.9501 | -.6699 |

Here, we try to find out that, customers are satisfied or dissatisfied regarding communication and collaboration way of bank with customers. We assume test value 3. Here, 1= strongly satisfied, 2= Satisfied, 3=Neutral, 4= dissatisfied and 5=strongly dissatisfied.

$H_0:\mu = 3$

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

In that one sample test, t value is -11.468. 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.

One-Sample Test

| | Test Value = 3 | | | | | |
|--|----------------|----|-----------------|-----------------|---|--------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Satisfaction about variety of products | -12.773 | 99 | .000 | -.92000 | -1.0629 | -.7771 |

Here, we try to find out that, customers are satisfied regarding that bank's providing variety of products or not.

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

$H_0: \mu=3$

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

In that one sample test, t value is -12.773. 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 providing variety of product is less than 3, So, Customers are satisfied or strongly satisfied in this fact.

One-Sample Test

| | Test Value = 3 | | | | | |
|------------------------------------|----------------|----|-----------------|-----------------|---|-------|
| | T | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Satisfaction in terms of less cost | 2.283 | 99 | .025 | .20000 | .0261 | .3739 |

Here, we try to find out that, customers are satisfied about cost of service of UCBL or not.

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

Ho: $\mu=3$

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

In that one sample test, t value is 2.283. So, we cannot consider to reject Ho. Then, p value is .025(2 tail).for one tail=.025/2=.0125 or 1.25 % < 5%. So, now we can reject the Ho. So satisfaction regarding bank's communication with customers is less than 3, So, Customers are Satisfied or strongly satisfied regarding cost of UCBL to serve their customers. Here, we have seen type 2 error.

One-Sample Test

| | Test Value = 3 | | | | | |
|--|----------------|----|-----------------|-----------------|---|--------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Satisfaction regarding credibility of the UCBL | -7.117 | 99 | .000 | -.53000 | -.6778 | -.3822 |

Here, we try to find out that, customers are satisfied about credibility of the bank or not.

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

Ho: $\mu=3$

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

In that one sample test, t value is -7.117. So, we can consider to reject Ho. Then, p value is .000(2 tail).for one tail=.000/2=.000<5%. So we can reject the Ho. So satisfaction regarding bank's credibility of the bank is satisfactory.

One-Sample Test

| | Test Value = 3 | | | | | |
|---|----------------|----|-----------------|-----------------|---|--------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Satisfaction regarding technological excellence of the bank | -10.688 | 99 | .000 | -.75000 | -.8892 | -.6108 |

Here, I try to find out that, customers are satisfied about technological excellence of the United Commercial Bank Limited or not.

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 -10.688. So, we can consider to reject H_0 . Then, p value is .000 (2tail).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 the fact of technological excellence of the bank.

One-Sample Test

| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
|--|--------|----|-----------------|-----------------|---|--------|
| | | | | | Lower | Upper |
| Satisfaction regarding customer expectation of satisfying future needs | -7.567 | 99 | .000 | -.59000 | -.7447 | -.4353 |

Here, we try to find out that, customers are satisfied about that UCBL is well enough capable to mitigate future needs of customers or not. We 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 -7.567. So, we can consider to reject H_0 . Then, p value is .000 (2tail).for one tail=.000/2=.000<5%. So we can reject the H_0 . So satisfaction about above fact is less than 3, So, Customers are satisfied or strongly satisfied regarding in the fact of satisfying future needs of customers

One-Sample Test

| | Test Value = 3 | | | | | |
|---------|----------------|----|-----------------|-----------------|---|-------|
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Waiting | -.786 | 99 | .434 | -.07000 | -.2467 | .1067 |

Here, I try to find out that, customers are satisfied or dissatisfied about the waiting time to get service in UCBL.

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 -.786. So, we can consider to reject H_0 . Then, p value is .434 (2tail).for one tail=.434/2=21.7% <5%. So, now we cannot reject the H_0 . So satisfaction regarding waiting time to get service is equal to 3, So, Customers are neutral in the fact of waiting time of customers to get the service. Here, we have seen type 1 error.

One-Sample Test

| | Test Value = 3 | | | | | |
|---|----------------|----|-----------------|-----------------|---|--------|
| | t | Df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Satisfaction about the server of United Commercial Bank Limited | -7.265 | 99 | .000 | -.61000 | -.7766 | -.4434 |

Here, I try to find out that, customers are satisfied or dissatisfied about the server troubles in UCBL.

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

Ho:
 $\mu = 3$

H₁: $\mu < 3$ (LEFT TAIL)

In that one sample test, t value is -7.265. So, we can consider to reject Ho. Then, p value is .000 (2tail).for one tail=.000/2=.000<5%. So we can reject the Ho. So satisfaction regarding network of bank is less than 3, So, Customers are satisfied or strongly satisfied with this fact.

Conclusion:

United Commercial Bank Limited has well reputation being satisfying their customer through providing different service. None the less, they have launched new technology to give fastest service to their customers known as CBS (Core Banking System). On the hand, upcoming years banking sector will become more competitive. In this regard they have been more competitive. For sustainable growth, by implementing new technology and innovation they have to walk with the time. In this purpose, they have to identify their strength and need to recover their weak sides.

Appendix

Product and services of UCBL:

DEPOSIT PRODUCTS

Traditional/Conventional Banking Products

- ▾ Current Deposits
- ▾ Savings Bank Deposits
- ▾ Fixed Deposits
- ▾ Special Notice Deposits

School Banking Products

- ▾ UCB Youngsters' Savings
- ▾ UCB Youngsters' DPS

Imperial Banking

- ▾ UCB Savings Plus

Consumer/Scheme Products

- ▾ UCB Earning Plus
- ▾ UCB Money Maximize
- ▾ UCB Multi-Millionaire
- ▾ UCB DPS Plus
- ▾ UCB Women's Savings
- ▾ UCB Women's DPS
- ▾ UCB NRB Savings
- ▾ UCB NRB DPS Plus

OTHER PRODUCTS & SERVICES

- Western Union Money Transfer
- SMS Banking Service
- Online Service
- Credit Card
- One Stop Service
- Inward & Outward Remittances
- Travelers Cheques

SAMPLE QUESTIONARY:

1) Gender?

a) Male b) Female

2) Profession?

A)Privet service holder b)Professionals c)Public service holder d)Housewife e)Student
f)others

3) Is employee's behavior satisfactory?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

4) Responsiveness enough to solve problem?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

5) Collaboration with customer?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

6) Satisfaction about product variability?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

7) Satisfaction about cost of services?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

8) Satisfaction about creditability of the bank?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

9) Satisfaction level regarding technological excellence?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

10) Satisfaction about future needs?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

11) Waiting time for getting service?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied

12) Is troubles of network less?

a) Strongly satisfied b) Satisfied c) Neutral d) Dissatisfied