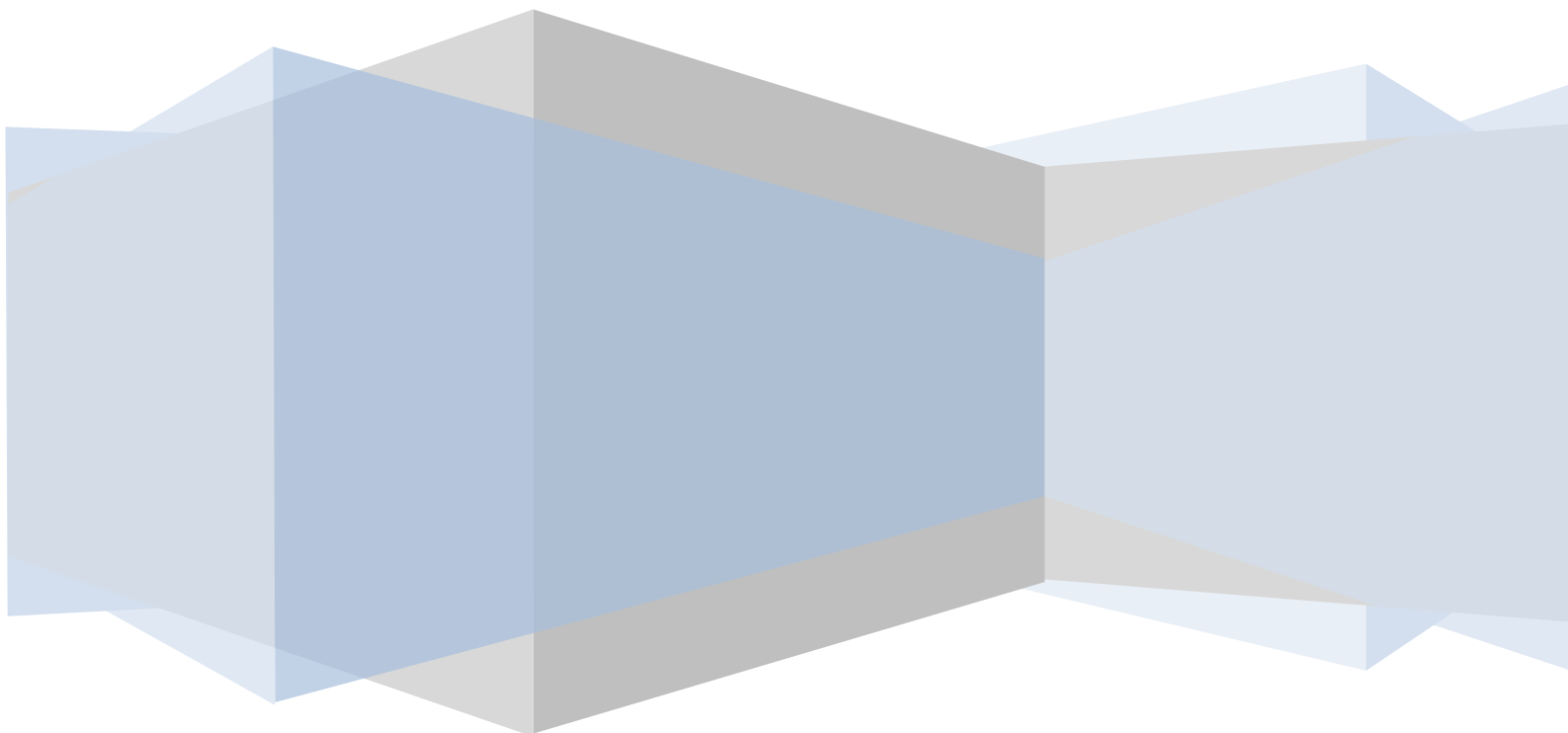




Internship Report

Evaluation of Customer Satisfaction Level at Prime Bank Limited, Tejgaon Branch

Md. Imran Sharif



“Evaluation of Customer Satisfaction Level
At
Prime Bank Limited, Tejgaon Branch”

Submitted to:

Sohana Wadud Ahmad

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10304015

BRAC Business School

Date of submission: 18th September, 2014

LETTER OF TRANSMITTAL

18th September, 2014

Sohana Wadud Ahmad
Lecturer
BRAC Business School

BRAC University
Mohakhali, Dhaka

Subject: Submission of internship report on “*Evaluation of Customer satisfaction level at Prime Bank Limited, Tejgaon Branch*”.

Dear Madam,

I am feeling happy to submit internship report on “*Evaluation of Customer satisfaction level at Prime Bank Limited, Tejgaon Branch*”. This report is intended to fulfil the essential requirement for the successful completion of BBA program. All the information is done with utmost sincerity and honesty. The observations and result of my study are embodied on this report. I have tried my best to match my theoretical knowledge with the practical field. I also confess that my report has some limitations because I am still student and I am in a process of developing my skills. So I hope that you will be kind enough to consider the limitations of this report.

I would like to express my gratitude for the effort you have provided during my internship with all your valuable suggestions and directions which have helped a lot to enhance the quality of this report.

Thank You.

Sincerely yours,

.....
Md. Imran Sharif
ID: 10304015
BRAC Business School
BRAC University

ACKNOWLEDGEMENT

Though the internship program has to be done individually in a sense of completion of the credit hour but it is quite impossible to do alone without the sincere and outmost cooperation of some individuals. It is a very great and unique pleasure to me that I have got a chance to thank some individuals for their help and encouragement to make the internship successful.

First of all I would like to express my sincere & immense gratitude to my internship supervisor **Mrs. Sohana Wadud Ahmad**, Lecturer of BRAC Business School, BRAC University. I am deeply indebted to her whole hearted supervision to me during the Internship Period. Her valuable suggestion & guideline helped me a lot to prepare the report in a well-organized manner.

I would also like to thank the authority of Prime bank Limited for giving me the opportunity to do my internship in their well renowned bank. The experience & knowledge gained in Prime Bank Limited helped me to understand different elements related to my study. I would like to give thanks to:

- **Mr. Habibur Rahman**, Head of Branch (Prime Bank Ltd. Tejgaon Branch)
- **Mr. Sakil Ahmed**, Head of Operation (Prime Bank Ltd. Tejgaon Branch)
- **Mr. Roichul Islam**, Head of Credit Department (Prime Bank Ltd. Tejgaon Branch)
- **Mr. Tariqul Islam**, Senior Executive (Prime Bank Ltd. Tejgaon Branch)
- **Mr. Ashraf Ali Akanda**, Executive Officer (Prime Bank Ltd. Tejgaon Branch)
- **Mr. Abdul Kaddus**, Senior Officer (Service) and schemes specialist (Prime Bank Ltd. Tejgaon Branch)
- **Mr. SM Golam Faiyaz**, Jr. Officer & Clearing and Remittance Specialist (Prime Bank Ltd. Tejgaon Branch)
- **Ms. Mousumi Sabnam**, M.T.O & Temenos Expert (Prime Bank Ltd. Tejgaon Branch)

Executive Summary

In 21st century, we have entered into a new age of business world. We have seen how business organizations have changed from profit centric to more customers centric. There is no business organization that can survive in market without satisfying its customers. Quality service is a precursor of customer satisfaction. Only purchasing product does not satisfy customers anymore. In banking industry where almost all the products are indistinguishable, with nominal difference in charges set by market, service quality can be key differentiator. PRIME bank is offering wide arrays of products to its customers.

I took, “Evaluation of customer satisfaction level at Tejgaon Branch: PRIME Bank LTD” as my intern topic. During my internship, I came to realize dealing with customers, pleasing them requires special skills and a deep understanding of customer’s mind.

PRIME bank has set some code & conducts for all its employees to follow. Bank is committed to make customers leave bank with a hassle free, contented experience. While conducting my research I came to know about customer’s complaints, suggestions and satisfaction. There are number of issues Tejgaon branch should improve. They need to employ adequate staffs in some places to speed up the service. Server system in this branch is little slow sometime which sometimes becomes reason of customer’s irritation. Tejgaon branch is very concerned about their honored customers and always ready to help them. Customers are also happy about most of the services. Some of them expressed their disappointment how bank is taking too long to disburse their loan. Similarly, there are some other issues customers think bank should improve.

Prime bank’s quality service and diverse range of products already have left good impression on customer’s mind. To be a market leader in long run they need to keep improving in all aspects of their service.

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Chapter-01

The Prime Bank Limited

1.1 Introduction:

In the backdrop of economic liberalization and financial sector reforms, a group of highly successful local entrepreneurs visualized an idea of introducing a commercial bank with different outlook. For them, it was competence, excellence and consistent delivery of reliable service with superior value products. Accordingly, Prime Bank was created and commencement of business started on 17th April 1995.

As a fully licensed commercial bank, Prime Bank 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.

Prime Bank has already made significant progress within a very short period of its existence. The bank has been graded as a top class bank in the country through internationally accepted CAMELS rating. The bank has already occupied an enviable position among its competitors after achieving success in all areas of business operation.

Prime Bank 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, Retail Banking and Consumer Banking right from industry to agriculture, and real state.

Prime 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, its strategy is to serve the customers through capacity building across multi-delivery channels. PBL is better placed and poised to take its customers through fast changing times and enable them compete more effectively in the market.

1.2 History of Prime Bank:

Prime Bank Ltd was incorporated under the Company ACT, 1994 on February 12, 1995. On this day filed a duly verified, declaration in the prescribed form that the condition of section 150 (1) (a) to (b) of the said Act, have been complied with is entitled to commence business as public limited company. PBL being a banking company has been registered under the

Companies ACT 1913 with its registered office at 5, Rajuk Avenue, Motijheel C/A, Dhaka 1000, Later it was shifted to Adamjee Court Annex Building, 119-120, Motijheel C/A Dhaka 1000. The Bank Operates as a schedule Bank under banking license issued by Bangladesh Bank the central banking of the country on April 17, 1995 though opening its Motijheel Branch at Adamjee Court Annex Building, 199-120, Motijheel C/A, Dhaka 1000. A group of renowned industrialist, business house and professionals of the country is sponsored from the incorporation of the bank. Initially the bank was having authorized capital of TK 1000 million and paid up capital of TK 100 million sponsored by 22 members of Board of Directors.

1.3 Vision:

“To be the best Private Commercial Bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound management and profitability having strong liquidity”

1.4 Mission:

“To build Prime Bank Limited into an efficient, market driven, customer focused institution with good corporate governance structure. Continuous improvement in our business policies, procedure and efficiency through integration of technology at all levels.”

1.5 Slogan:

- A Bank with a difference.

1.6 Core Values:

For customers: To become most caring Bank - by providing the most courteous and efficient service in every area of business.

For employees: By promoting the well-being of the members of the staff.

For shareholders: By ensuring fair return on their investment through generating stable profit.

For community: By assuming role as a special responsibility corporate entity in a tangible manner through close adherence to national policies and object

1.7 Management of the Bank:

Boards of directors are the sole authority to take decision about the affairs of the business. Now there are 18 directors in the management of the bank. All the directors have good academic background and have huge experience in business. Azam J Chowdhury is the chairman of the bank.

- **Executive committee:** The Executive Committee consists of the members of the Board of Directors. This committee exercises the power as delegated by the Board from time to time and approves all matters beyond the delegation of management.
- **Management Committee:** The Management Committee consists of the Managing Directors and Head Office Executives. They discuss about the progress on portfolio functions. Different ideas and decisions, guidelines regarding deposits, lending and Management of Human and Material resources are the main concern of this.

All these committees meet on a regular basis for discussing various issues and proposals submitted for decisions.

1. 8 Major Functions & Services Offering:

The Prime Bank Ltd. focuses on a wide range of banking and financial services which include commercial banking, retail & SME asset management, Islamic banking, investment banking, merchant banking, and card business. Moreover, Prime Bank is a market leader in corporate to consumer banking and retail lending to SME in Bangladesh. Prime Bank's services and products are following.

<p>Deposits</p> <p><i>Local currency deposit accounts</i></p> <p>a) Conventional Banking:</p> <ul style="list-style-type: none"> • Current Deposit • Saving Deposit • Short Term Deposit • Non Resident Taka Deposit • NR Investors Taka Account 	<p>Treasury</p> <ul style="list-style-type: none"> • Primary dealer unit • Treasury Bills • Treasury Bonds • Repo's • Reverse Repo's <p>Forex & Fund Management</p> <ul style="list-style-type: none"> • SWAP
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<ul style="list-style-type: none"> • Security Deposit Receipt • Deposit Under Schemes <ul style="list-style-type: none"> - Contributory Saving Schemes - Lakhopoty Saving Scheme - Monthly Benefit Scheme - Double Benefit Scheme - Education Saving Scheme - Prime Millionaire Scheme b) Islamic Banking: <ul style="list-style-type: none"> • Al-Wadiah Current Account • Mudaraba Saving Deposit • Mudaraba short Term Deposit • Convertible Taka Account • Mudaraba Term Deposit • Mudaraba Special Saving Deposit <ul style="list-style-type: none"> - Contributory Saving Scheme - Lakhopoty Saving Scheme - Monthly Benefit Scheme - Double Benefit Scheme - Education Saving Scheme - Prime Millionaire Scheme - Hajj Deposit <i>Foreign Currency Deposit Accounts</i> <ul style="list-style-type: none"> • Foreign Currency Account • Resident FC Deposit • Non Resident FC Deposit 	<p>Import/Export Financing</p> <ul style="list-style-type: none"> • Custodian Service • Money Market Lending • Money Market Borrowings <p>Cash Services</p> <ul style="list-style-type: none"> • ATM Services • Cheque Encashment • Foreign Currency <p>Fund Transfer</p> <ul style="list-style-type: none"> • Inter Branch Money Transfer • SWIFT • Telegraphic Transfer • Issue of Foreign Drafts • Encashment of Foreign Drafts <p>Travel Services</p> <ul style="list-style-type: none"> • Travelers Cheque <p>Value Added Services</p> <ul style="list-style-type: none"> • Locker Services • Insured Deposit • Senior Citizen Scheme <p>Credit Cards</p> <ul style="list-style-type: none"> • VISA Credit Card – Local • VISA Credit Card – Int. • Master Card – Local • Master Card – Int.
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1.9 Functional Structure of PBL:

•
 Prime Bank Ltd. has several functional departments. Among those, followings are the most significant functional departments of Prime Bank Limited.

Logistic & Support Services Division (L&SSD):

This Division was formerly known as General Services Division (GSD). Their main function relates to procurements and supply of all tangible goods and services to the Branches as well as Head office of Prime Bank Limited. This includes

- Every tangible functions of Branch opening such as making lease agreement, interior decoration etc.
- Print all security papers and Bank Stationeries.
- Distribution of these stationeries to the branch
- Purchase and distribute all kinds of bank's furniture and fixtures.
- Receives demand of cars, vehicles, telephones etc from branch and different divisions in head office and arrange, purchase and delivery of it to the concerned person / Branch.
- Install & maintain different facilities in the Branches.

Financial Administration Division (FAD):

Financials Administration Division mainly deals with the account side of the Bank. It deals with all the Head Office transactions with bank and its Branches and all there are controlled under the following heads:

- Income, Expenditure Posting: All income and expenditures are maintained and posted under these heads.
- Cash Section: cash section generally handles cash expenditure for office operations and miscellaneous payments.
- Bills sections: this section is responsible for inland bills only.
- Salary & Wages of the Employee: Salary and wages of the Head Office executives, Officers are given in this department.
- Maintenance of Employee Provident Fund: Employee provident fund accounts are maintained here.

Credit Division:

The main function of this division is to maintain the Bank's credit portfolio. A well reputed and hard working group of executives & officers runs the functions of this division. Other major functions are the following:

- Receives proposals
- Proposes and appraises.
- Get approval
- Communication and Sanction
- Monitoring and follow-up
- Set price for credit and ensure effectiveness of it.
- Prepare various statements for onward submission to Bangladesh bank.

International Division:

The objective of this division is to assist management to make international dealing decisions and after decision is made, guide Branches in their implementation. Its functional areas are as follows:

- Maintaining correspondence relationship
- Monitoring foreign exchange rate and exchange dealings
- Authorizing of signing and test key.
- Monitoring foreign exchange returns & statements
- Sending updated exchange rates to concern branches

Computer Division:

Prime Bank operates and keeps records of its assets and liabilities in computers by using integrated software to maintain client Ledger and general Ledger. The main function of this division is to provide required Hardware and Software. The functions of this division are:

- Designing software to support the accounting operation
- Updating Software, if there is any lagging
- Improvisation of software to get best possible output from them
- Hardware and Software troubleshooting
- Maintain Connectivity in through LAN, Intranet & Internet.
- Provide updated CD's of Online Accounts to the Branches
- Routine Checkups of Computers of Different Branches
- Preventing online security loopholes
- Providing instant troubleshootinn

Public Relations Division:

It has to perform certain functions related to all types of communication. The broad routine functions can be enumerated as follows:

- Receiving and Sanctioning of all advertisement application
- Keeping good relation with different newspaper offices
- Inviting concern ones for any occasion.
- Keeping good relation with different officers of electronic media

Marketing Division:

Marketing Division is involved in two types of Marketing.

Asset Marketing: Marketing of assets refers to marketing of various kinds of loans and advances. In-order to perform this job, they often visits dome large organizations and attract them to borrow from the Bank to finance profitable ventures.

Liability Marketing: The process of Liability marketing is more of less same as Asset marketing. In this case different organizations having excess funds are solicited to deposit their excess fund to the Bank. If the amount of money to be deposited is large, the Banks sometimes offer a bit higher price than the prevailing market rate.

Human Resources Division:

HRD performs all kind of administrative and personnel related matters. The broad functions of the division are as follows:

- Selecting & Recruitment of new Personnel.
- Prepare all formalities regarding appointment and joining of the successful candidates.
- Placement of Manpower
- Deal with the transfer, promotion and leave of the employees
- Training & Development
- Termination and retrenchment of the employees
- Keeping records and personal file of every employee of the Bank
- Employee welfare fund running.
- Arranges workshops & trainings for employee & executives

Inspection & Audit Division:

Inspection and Audit division works as internal audit division of the Company. The officers of this division randomly go to different Branches examine the necessary documents regarding each single account. If there is any discrepancy, they inform the authority concerned to take care of that/those discrepancies. They help the bank to comply with the rules and regulation imposed by the Bangladesh Bank. They inform the Bangladesh Bank about the Current position of the rules and regulation followed by the Bank.

Credit Card Division:

Prime Bank obtained the principal membership of Master Card International in the month of May, 1999. A separate Division is assigned to look after this card. The Marketing Team of this division goes to the potential customers to sell the card. Currently Prime Bank Ltd. offers five types of card:

- Master card Silver credit Card
- Master card Gold credit card
- VISA Classic credit Card
- International credit Card
- VISA gold credit Card

Merchant Banking and Investment Division:

This division concentrates its operation in the area of under writing of initial public offer (IPO) and advance against shares. This division deals with the shares of the Company. They also look after the security Portfolio owned by the Bank. The Bank has a large amount of investment in shares and securities of different corporations as well as government treasury bills and prize bond.

1.10 Visions for the Future:

Prime Bank Limited aims to provide more efficient and quality services to their potential customers through safe and beneficent financial activities and increasing number of services, product schemes, enhanced online banking and increased ATM booths. It is seeking continuous improvement to reach the apex position of the banking industries comparing to the other commercial banks in Bangladesh.

1.11 Prime Bank at a Glance:

1) Date of Incorporation	12 th February, 1995
2) Date of Commencement of Business	17th April, 1995
3) Capital Authorized	Tk. 25000 Million
4) Paid-up Capital	Tk. 10293 Million
5) Net Profit	Tk. 1829 Millions
6) Deposits	Tk. 201907 Millions
7) Loans & Advances	Tk. 153589 Millions
8) Global Reach	661 Correspondents Worldwide
9) Number of Employees	2734
10) Cash Reserve Ratio	6.97%
11) Market Price Per Share	25.90 taka
12) Return on Equity	8.35%
13) Return on Assets	0.76%
14) Earnings per Share (EPS)	1.78 taka
15) Name of the Chairman Of PBL	Azam J Chowdhury
16) Number of Branches	117
17) Number of SME Branches	17
18) It is a Publicly Traded Company	Share quoted daily in DSE & CSE
19) Credit Card	Master Card, Platinum Card
20) Banking Operation System	Both conventional & Islamic Shariah System
Source: Prime Bank Limited Annual Report 2013	

Chapter-02

Job Responsibilities at Prime Bank Limited

Working in Prime Bank Limited Tejgaon Branch as an intern was the very first opportunity for me to acquire practical knowledge about banking sector. I worked in under the supervision of Mr. Sakil Ahmed, Head of Operation of the bank along with Mr. SM Golam Faiyaz, Jr. Officer. I worked in almost every division by rotation. It was a tremendous journey for me to go through the actual experience of banking sector.

Real world is far away different from the theoretical knowledge. Especially in service sector there are both encouraging and off-putting things to experience every day. As an intern of Prime Bank Limited Tejgaon Branch I had experienced of so many new things. I came to know actual works of bankers and observed how the works are being done accordingly to serve the customer properly.

2.1 Job responsibilities:

There are several responsibilities has been carried out by me in Prime Bank Limited (Tejgaon branch). Every day I used to start my job at 10.00am by preparing voucher of the transactions of previous day and it ends with preparing the inward register at 06:00pm. Within this time different types of job is done by me and those are given below.

2.2 My Experience in General Banking:

As I was the only intern in Tejgaon Branch of Prime Bank Limited at that time as a result I got a chance to work in general banking. Working in general banking was different and spontaneous experience. As in general banking sector I had to deal with the customers directly. The main job in general banking was to collect the cheque and helping the customers to fill up their account opening form. Some other works were also done by me. The list jobs that I have done in general banking are given below:

- Collecting cheque from the customers
- Helping customers in filling their forms
- Briefing the customers about different Deposit Scheme of PBL
- Writing Inward and outward register
- Issuing cheque books
- Making phone calls to clients to acknowledge customers about the arrival of their cheque books
- Registering the new cheque books
- Receiving cheque book requisition.

2.3 My Experience in Card Division:

I was also working in card division of Prime Bank Limited Tejgaon Branch. My responsibilities while working in card division were as follow:

- Inputting data in Card Register
- Sorting collected cards from Alternative Delivery Channel (ADC)
- Maintaining Card pin and acknowledgement slips
- Delivering cards to the customers

2.4 My other job experiences

Rather than the above mentioned jobs, I have done some other jobs too. They are given below;

- Updating the register of all Accounts
- Pay order balancing
- Preparing Account Opening Forms
- Making phone calls to customers if any document is needed
- Confirming customers of the return of their cheques through phone call
- Preparing thanks letters
- Preparing database
- Registering data
- Sorting out AOF for final authorization

2.5 My Experience in School Banking Champaign:

I was specially assigned to a School Banking campaign program by the head of branch along with Mahmuda Akteer, another Jr. Officer of Prime Bank Limited Tejgaon Branch. The main objective of the campaign was encouraging school going students to School Banking and getting as much school accounts as possible. We performed successful campaign program in several schools in Tejgaon area and accomplished more than 100 school accounts.

2.6 Different Aspects of Job Performance:

Banking industry stands for providing different kinds of banking services to its customers. So the different job responsibilities performed by me has the aim to give premium quality service to every individuals who came the Tejgaon branch of The Prime Bank Limited. The

different aspects of my job responsibilities are given below.

Accounts Opening: Open an account is the first step to be a customer of The Prime Bank Limited and executing different services of it. For depositing and withdrawing money from The Prime Bank and having other services, an account is mandatory for every individual and institutional customer. So my responsibility is to giving premium quality services and creating an attempt to sustain our customer for a long time with Prime Bank.

Closing Accounts: Customer accounts are closed for many reasons as mentioned before. So we close accounts with maximum attention to the customer so that next time when they will be thinking for open a bank account at first Prime Bank's name will come to their mind.

Receive Cheque Requisition: A cheque requisition is received from the customer for giving a new cheque book containing a specific number of pages mentioned by customer.

Maintaining Dispatch:

As a bank Prime Bank has to send a huge number of documents to different destinations every day. So each and every document is recorded in dispatch to make the process more transparent.

Maintaining Inward Register:

Inward register is maintained to keep record of different documents that are coming to The Prime Bank of Tejgaon branch. It also avoids the loss of inward documents and letters.

VISA and Master Card Debit Card Issue:

VISA and Master Card debit card issue is a process for the customer who wants to have a new debit card for the first time or who lost his or her card and want to have another.

Preparing Voucher:

The aim of preparing voucher is to making a record of all financial transactions that took place in previous day. One can also know the total number of debit and credit transactions by going through a voucher

2.7 Critical Observation about Prime Bank Ltd. (Tejgaon Branch):

Prime Bank Ltd (Tejgaon Branch) should be evaluated for a better working place due to its environment and employees. During my three months internship program I really enjoyed a healthy and warm atmosphere there. But still there are some shortcomings too.

- There is only one management trainee who delivers the ATM card and cheque books.
- Like there is only one junior officer for the entire branch who does the cheque clearing process. Sometimes due to excessive pressure of clients it just becomes burden for him. And the customers have to wait for a long time.
- No particular officer for the remittance service. The officer who does the cheque clearing process also does the remittance providing service.
- Also there is there are shortage of officers in customer service desk. As a result the customers are sometimes being made to wait for a while and some customer become impatient.
- Account opening forms and other documents are not that much organized.
- Messengers are need to be more efficient

2.8 Few suggestions to overcome those short comings:

My observation is very clear about the service of the Prime bank limited of Tejgaon branch. Every employee in this branch is trying their best for serving the premium quality service to their customers. The employees are very qualified and positive to serve each and every problem of the customers. There have been very helpful and cooperative to me and also provided different types of information for preparing the report. However, I have some recommendations given below.

- Increasing the number of employees in customer service desk
- Appoint an employee for the remittance service
- Keeping all the documents organized making files and numbering them.

- Increase number of support staff
- More efficient messengers needed
- Service officers need to be more professional

Chapter-03

Evaluation of Customer Satisfaction of Prime Bank Limited, Tejgaon Branch

3.1 Summary

Today, banking sector is expanding and commercial banking is considered as a service industry. At the same time the banking process is becoming faster. As the demand for better services is increasing day by day, banks are coming up with different ideas and products. To survive in the banking sector and to become successful in own business a commercial bank must try to attract its customers. In the competitive economy it is expected that customer should consider some factors before selecting banks. If bank executives can know the factors that influence the customer's choice of selecting bank, they can try to improve those factors to make those more attractive.

Banking can be considered the business that really appreciates the value of building long-term relationships with customers. If a banker wants to attract depositors and borrowers, he/she must control the factors that influence the decision regarding choice of banks. Some of these factors are financial condition of banks, location, reputation of banks, personal relationship with bank's executives, behavior of bank executives, ownership of banks, interest rate, physical facilities available in banks, security, promptness in giving services, ensure error free record and so on.

3.2 Origin of the Report:

This report has been made as a completion of academic requirement endorsed by BRAC business school, BRAC University. The principle goal of internship program is to assess student's ability for a particular career before choosing any career permanently and to provide an opportunity to converting theoretical knowledge to practical situation. It assists students to accommodate with the work environment. It is a three months long program in which students get opportunities to work in different business organizations, financial institutions, research institutions. Based on their working experience they have to make a project report.

3.3 Objective of the Report:

The objective of the report can be viewed on two forms:

- Broad objective
- Specific objective

Broad Objective:

The primary objective of my report is to evaluate the customer satisfaction level of Prime Bank Limited Tejgaon Branch and fulfill the internship program requirements to complete the BBA program.

Specific Objective:

- To get an overall view of the Prime Bank Ltd. and its products and services
- To analyze customer satisfaction level at Tejgaon Branch
- To come up with some suggestions that can upgrade current service quality.

3.4 Methodology of the Project:

This report is investigative in nature. The study has been performed based on the information extracted from different sources and organized by using a specific methodology.

3.5 Collection of data***Primary sources of data:***

- Face-to-Face conversation and shared experience with the respective officers.
- Questionnaire based survey over the regular customers of Prime Bank Limited, Tejgaon Branch.

Secondary sources of data:

- Annual Report 2013 of Prime Bank Ltd.
- Bangladesh Bank publications
- Official websites of Prime Bank Ltd.
- Official websites of Bangladesh Bank and Prime Bank Ltd.
- Other websites such as Wikipedia, Investopedia etc.
- Related books, journals, and articles

3.6 Organization of data

The collected data was compiled in the following steps-

- In the first step, the data from the conversation and experience with the respective officers, along with the downloaded information available on the internet and other publications, was organized to create a theoretical platform.
- Questionnaire based survey conducted over the regular customers of Prime Bank Limited.
- Drafts of the report parts were prepared and mistakes were corrected through modification after consulting with the respective supervisor.
- Finally, both the soft copy and the hard copy of the report were submitted.

3.7 Limitation of the Project:

- It was not possible to cover adequate sample size for the survey.
- Limited accessibility and permission for revealing of some data due to confidentiality.
- Less availability of concrete data regarding the banking procedure.
- Long times to collect the required data from survey as the respondents were busy.
- The sampling method may have omitted many respondents from selection, who could have provided better feedback.
- Inadequate time to prepare an expert level research report.

Chapter-04

Project

Evaluation of Customer Satisfaction level at Prime Bank Limited; Tejgaon Branch

4.1 Customer Satisfaction

Customer satisfaction is really hard to define as many factors have a great influence on it. The most straight forward definition of customer satisfaction was provided by Philip Kotler “if the product matches expectation, the customer is satisfied; if it exceeds them, the customer is highly satisfied; if it falls short, the customer is dissatisfied.” The generally accepted definition of customer satisfaction is “The extent to which a product perceived performance matches a buyer’s expectation. If the product’s performance falls short of expectations, the buyer is dissatisfied. If performance matches or exceeds expectation, the buyer is satisfied or delighted”.

So,

Customer Satisfaction = Expected Performance – Perceived Performance

When Customers are Satisfied?

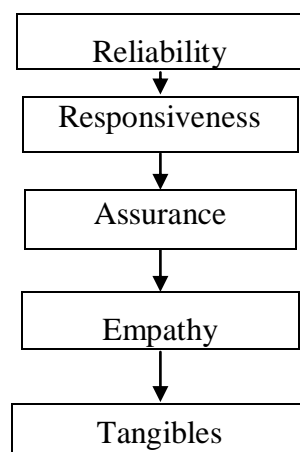
Dissatisfaction: It occurs when the actual performances fail to meet its expectation.

Satisfaction: It occurs when the performance meets the expectation.

Delight: It occurs when the performance level exceed it expectation.

Customer satisfaction has been a constant subject of numerous researches to find out how customers perceive quality service. There are number of models to draw customer’s perspective on service quality. One of such model is “SERVQUAL” or “Rater”, a service quality framework developed by Zeithaml, Parasuraman & Berry. This framework is an instrument of assessing customer’s perception of service quality especially in service and retail businesses. According to SERVQUAL customer’s perception in this regard can be described through five dimensions. If these five dimensions can be ensured customers will be converted into royal customers of the organization. However, not all the dimensions are equal; they usually vary from customer to customer.

The five SERVQUAL dimensions are-



- **Reliability:**

Reliability means service provider's ability to provide services the way it was promised, accurately and dependably. So it should be service provider's utmost effort to make service reliable.

- **Responsiveness:**

Responsiveness means how cordial service providers towards customer's problem and ability to provide prompt service. Service providers are expected to responsive to customers request. Besides, delay in providing service makes for disappointing experience for customers.

- **Assurance:**

Clients trust service providers thinking that they are seasoned in delivering service; it is definite from customer's side. But if service provider's aptitude does not become visible to customers, their assessment on overall service will be negative because service providers are the person they deal face to face. Therefore, service provider's approach should install faith into customers.

- **Empathy:**

Customers tend to feel being cared by the service employee. Service employee should make customers feel that they are taken important individually. If customers feel that service employees only care about them during service delivery, they are not available after that then customer will develop a negative assessment about service quality.

- **Tangibles:**

A dimension sometime considered least important among the model, may not be least important in all places, in all context. It refers attractiveness of physical facilities, availability of technology, personal communication etc. Issues like employees uniform, equipment, office environment may appear to be source of customer's dissatisfaction.

4.2 Customer satisfaction factor:

Banking is a service oriented business. They are providing service to attract the customer. They are the key element of business. So Banks are mostly emphasizing on providing better and quality service to the customer. They should more concern about what type of service they are providing. Now in the market there are tough competitions among banks. Customer satisfaction depends on several factor of bank. Herewith we can measure the level of customer satisfaction by analyzing different satisfaction factor. Customer satisfaction factor are given bellow.

- Location of the branch
- Comfortable waiting place
- Cash counter's efficiency
- Service officer's efficiency
- ATM booth service
- Account opening procedure
- Availability of necessary stuffs
- Loan service
- Remittance service
- Providing statement with proper format
- Behavior of employee
- Time taken to provide any service
- Office environment
- Security system
- Using of modern and updated technology

Here I have taken information from the general customer of the bank who has taken service from the bank at different times.

4.3 Population:

The population of this research is defined below;

- Elements: Existing clients of Prime Bank Ltd.
- Unit: Individual clients of Prime Bank Ltd.
- Extent: Tejgaon Branch
- Time: 3 months
- Types of Research: Exploratory

4.4 Sample Frame and Sample Size:

My research has been conducted by questionnaire. Population of this research is all the customers of Prime Bank of Tejgaon branch. In view of the fact that there is not precise data recorded on exactly how many customers visit this branch everyday so I have taken the entire customer as population. I have selected a sample size of 50 customers. All the questionnaire respondents are active with bank service and visit this branch at least twice a month. I have distributed questionnaire randomly to the customers irrespective of their gender, occupation, location etc.

4.5 Research Method:

To conduct this research I have used research software SPSS 16.0 and Microsoft Office Excel. I have used likert scale; a psychometric rating scale widely recognized scaling used in survey research. To testify my findings I have used frequency testing in SPSS software.

Chapter-05
Analysis and Findings
Evaluation of Customer
Satisfaction level at Prime Bank
Limited; Tejgaon Branch

Frequency distribution of the findings on the survey and discussion

i) Satisfaction with the location of the branch

Are you satisfied with the location of the branch?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	3	6.0	6.0	6.0
	Neutral	5	10.0	10.0	16.0
	Satisfied	26	52.0	52.0	68.0
	Highly satisfied	16	32.0	32.0	100.0
	Total	50	100.0	100.0	

Interpretation: The above table represents that 52% of the customers are satisfied with the location of the branch. 32% are highly satisfied, 10% are neutral that means they are neither satisfied nor dissatisfied with the location of the branch. And only 6% customers are dissatisfied with the location of the branch.

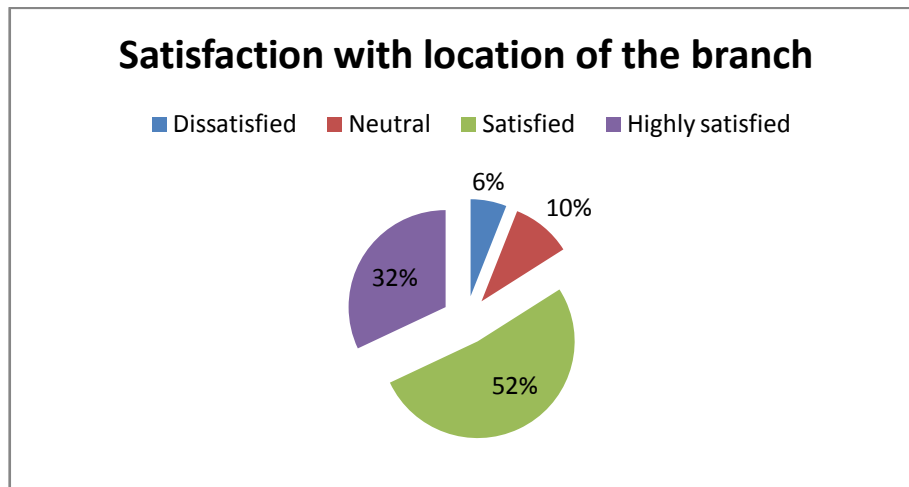


Figure-01: Pie chart on satisfaction with location of the branch

Discussion: The first question I put in my questionnaire is if they are satisfied with the location of the bank. Some customers selected this branch because this branch is nearer to their residence or work place. Some people chose it because of some degree of personal connection with bank staffs. From the above frequency table it has been founded that 52% respondents are satisfied and 32% are highly satisfied with the location of the branch. Customers chose this branch either because it is near to their home or workplace, so it is natural of them being satisfied with the location. Besides another advantage of this location is it can be traced because it is situated in a very popular building named 'SHANTA WESTERN TOWER'. 6% are dissatisfied with the location. These respondents usually come from far place because of official work. On top of that, this place is slightly inside from the main road.

ii) Comfortable waiting place

Do you think customer-waiting place is comfortable?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	2	4.0	4.0	4.0
	Neutral	3	6.0	6.0	10.0
	Satisfied	23	46.0	46.0	56.0
	Highly satisfied	22	44.0	44.0	100.0
	Total	50	100.0	100.0	

Interpretation: From the Frequency table above we can illustrate that 46% of the customers believe that the waiting place is comfortable and they are satisfied where 44% of the customers are highly satisfied with the waiting place.

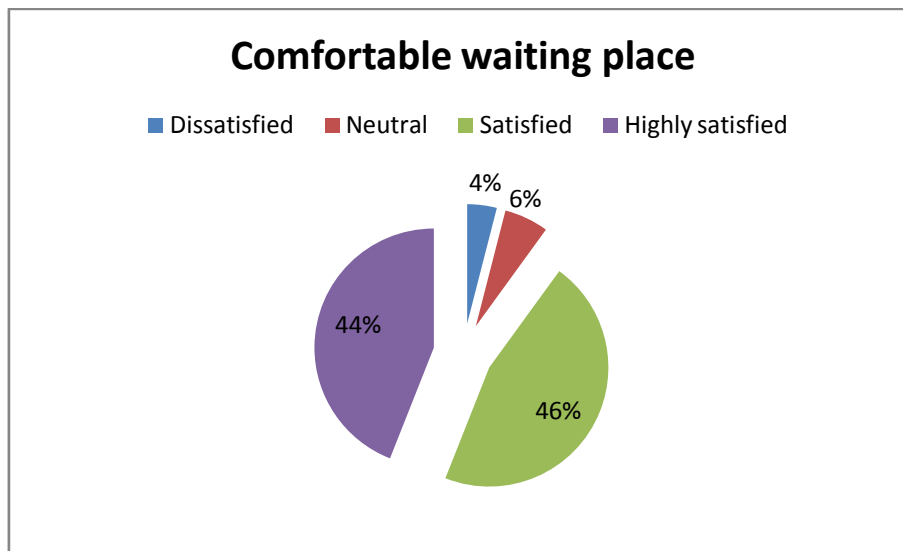


Figure-02: Responses of comfortable waiting place

Discussion: We have found that 46% of the respondents are satisfied and 44% are highly satisfied. There is ample space for sitting. There is a long sofa where the customers can wait. There are televisions where the customers can see different news channels and updated news.

iii) Efficiency of cash counter

Do you think cash counter is efficient enough to provide you a quick service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	2	4.0	4.0	4.0
	Dissatisfied	10	20.0	20.0	24.0
	Nuetral	3	6.0	6.0	30.0
	Satisfied	32	64.0	64.0	94.0
	Highly satisfied	3	6.0	6.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 64% of the customers are satisfied with the efficiency of the cash counter. But here 20% customers are also dissatisfied with the cash counter service which the branch should notice immediately.

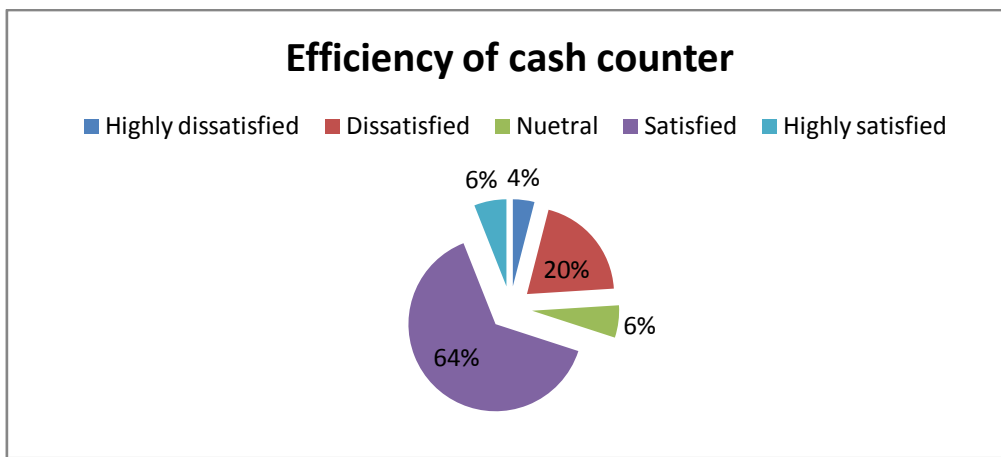


Figure-03: Pie chart of the efficiency of cash counter

Discussion: There are only two tellers in the cash counter including the head of cash. One does the receiving process and the other the payment process. We found that 64% of the respondents are satisfied with the efficiency of the cash counter. As the branch is a small one and a new one, so there is not that much pressure on cash counter except the time of salary giving. This is the reason why the 20% respondents are dissatisfied.

iv) Service officer's efficiency

Do you think service officers/help desk are able to solve your problem?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	3	6.0	6.0	6.0
	Dissatisfied	7	14.0	14.0	20.0
	Neutral	3	6.0	6.0	26.0
	Satisfied	36	72.0	72.0	98.0
	Highly satisfied	1	2.0	2.0	100.0
Total		50	100.0	100.0	

Interpretation: The above illustration shows that 72% of the customers are satisfied with the service of the help desk/service officers. Also 14% are dissatisfied which is really a bad impression towards the service along with 6% of highly dissatisfied customers.

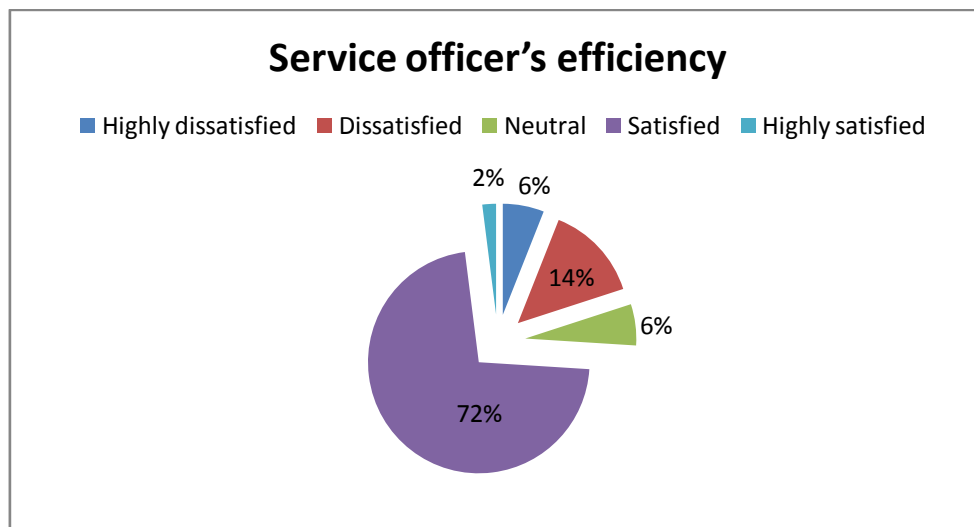


Figure-04: Pie chart of the service officer's efficiency

Discussion: At present there are three employees in the help desk, one of them is new and is assigned for delivering the cheque book and ATM card. The rest two are very active and knowledgeable who do other jobs, except cheque book and ATM card delivery. 14% customers are dissatisfied. It's because sometimes the new employee needs a bit more time to provide service. Other than that most of the customers are happy.

v) Opinion about the distance of ATM booth from the branch

Your opinion about the distance of ATM booth from the branch?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	3	6.0	6.0	6.0
	Dissatisfied	25	50.0	50.0	56.0
	Neutral	13	26.0	26.0	82.0
	Satisfied	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Interpretation: The above illustration shows that 50% customers are dissatisfied with the distance of the ATM booth from the branch. This will play negative impact on the customer's satisfaction level. Also 26% of the customers are neutral about the fact where 18% customers are satisfied with the location of the branch.

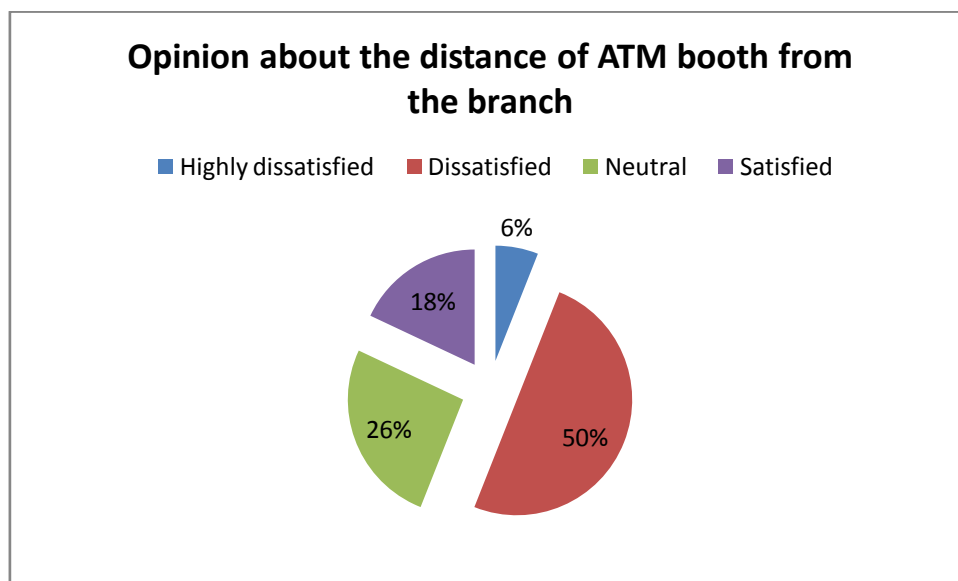


Figure-05: Pie chart of Opinion about the distance of ATM booth from the branch

Discussion: Here we see that 50% of the respondents are dissatisfied with the distance of the ATM booth. There is no ATM booth nearby the branch. The most nearby one is in Prime view at Gulshan. So this is very much time consuming for customers to go there. But they can use the Dutch Bangla Bank's ATM booth for cash out. In tejgaon link road there is an ATM booth of DBBL.

vi) No problem in opening an Account

You face no problem in opening an Account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	4	8.0	8.0	8.0
	Neutral	3	6.0	6.0	14.0
	Satisfied	30	60.0	60.0	74.0
	Highly satisfied	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

Interpretation: From the above frequency table we can illustrate that 60% of the customers are satisfied with the account opening system along with 26% customers with highly satisfaction. But 8% respondents are also dissatisfied with the account opening process.

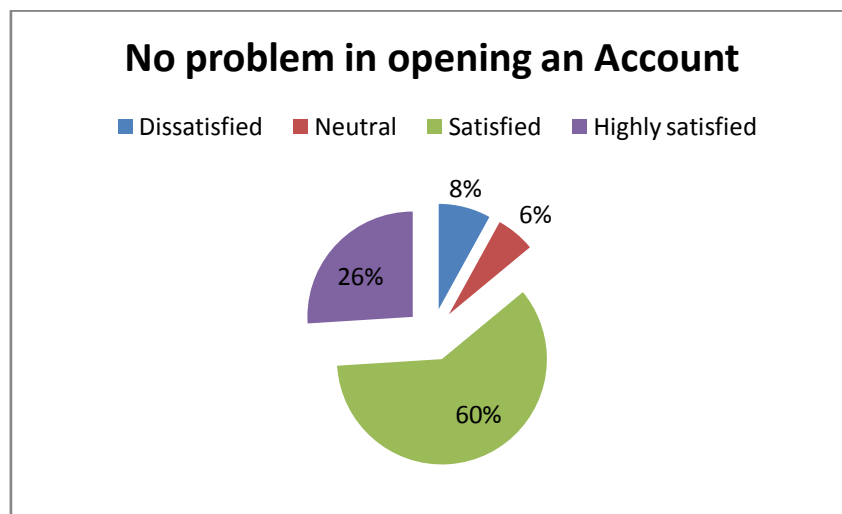


Figure-06: Opinion about opening an account

Discussion: Customers are satisfied with the account opening service. The help desk employees facilitate the customers to fill up the form properly and provides any information needed to fill up AOF.

vii) Satisfied with the stuffs needed

Are you satisfied with the stuffs you need in the branch?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Dissatisfied	4	8.0	8.0	8.0
Neutral	5	10.0	10.0	18.0
Satisfied	31	62.0	62.0	80.0
Highly satisfied	10	20.0	20.0	100.0
Total	50	100.0	100.0	

Interpretation: From the frequency table above we can illustrate that 62% of the respondents are satisfied with the stuffs needed in the branch. 20% respondents are highly satisfied with the stuffs needed in the branch. 10% were neutral and 8% are dissatisfied.

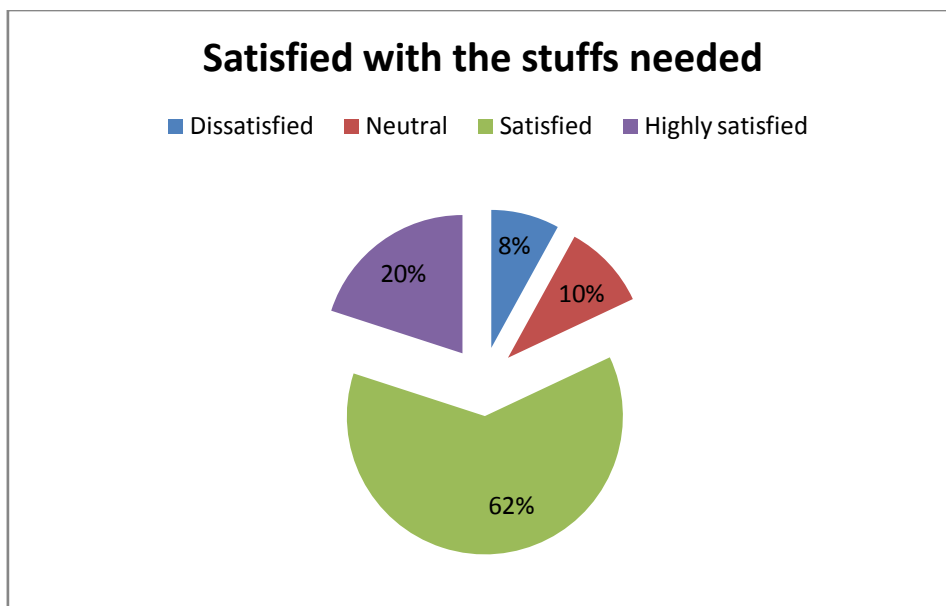


Figure-07: Pie chart on satisfied with the stuffs needed.

Discussion: 20 % of the respondents are highly satisfied and 62% are satisfied with the stuffs needed in the branch. The stuffs like deposit slips, credit card bill payment slips, cheque book holder envelop, jacket envelop to keep the cheque etc are available on the branch. However some customers are dissatisfied. I have seen one time that the deposit slips were in short. Because the head office was unable to provide deposit slips due to some printing problem.

viii) Branch informs in advance of the issuance of new card and cheque book

Branch informs you in advance of the issuance of new card and cheque book?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	2	4.0	4.0	4.0
	Dissatisfied	2	4.0	4.0	8.0
	Neutral	4	8.0	8.0	16.0
	Satisfied	24	48.0	48.0	64.0
	Highly satisfied	18	36.0	36.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above we can illustrate that 48% of the respondents are satisfied with the service that is informing customers in advance of the issuance of new card and cheque book. 36% of the respondents are highly satisfied whereas 8% respondents are neutral about that.

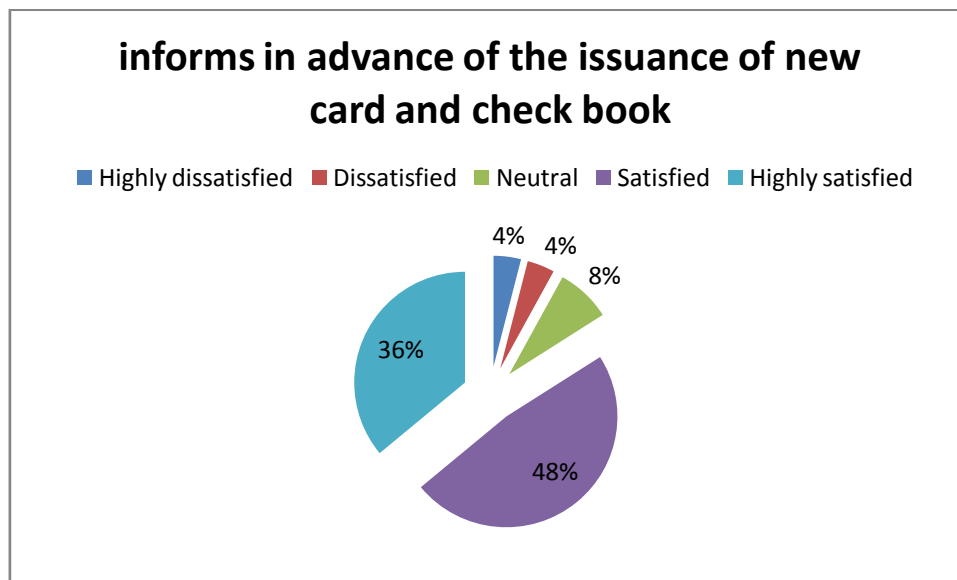


Figure-08: informing in advance of the issuance of new card and cheque book

Discussion: The respondents are satisfied with this service. Usually it takes three working days to get a cheque book and fifteen to get a card. If someone doesn't come to collect their instruments within that days, then the bank informs them through phone call of the arrival. Again if someone other than the A/C holder comes to collect the cheque book or ATM card then the banks asks for 'Authorization' and if that is available then the bank informs the A/C holder of the delivery of the instrument.

vix) Satisfaction with the loan service

Are you satisfied with the loan service in terms of receiving it shortly after applying?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	6	12.0	12.0	12.0
	Dissatisfied	15	30.0	30.0	42.0
	Neutral	18	36.0	36.0	78.0
	Satisfied	11	22.0	22.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 36% of the respondents are neutral about the satisfaction of the loan service. 30% of the respondents are dissatisfied whereas only 22% respondents are satisfied with the time it takes to process any loan.

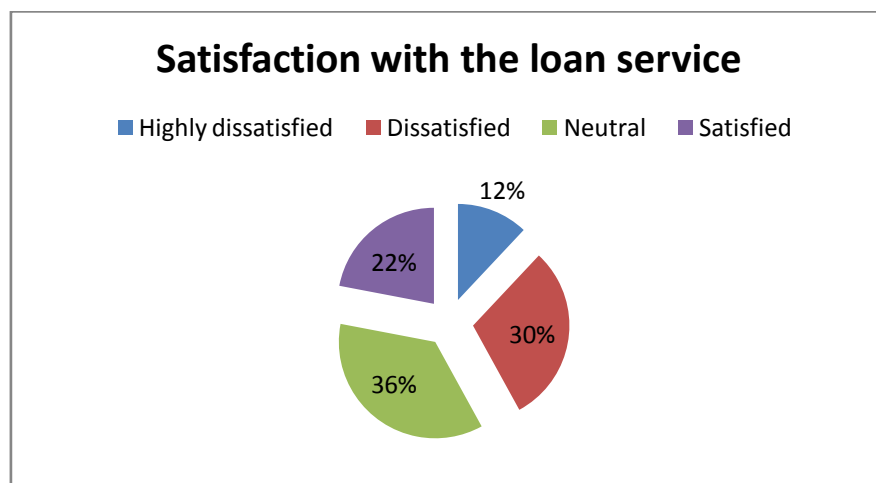


Figure-09: Pie chart indicating satisfaction with the loan service

Discussion: PRIME bank retail outlets are providing wide range of loan products such as – salary loan, Auto loan, Home loan, Any person loan. Customers expect bank will arrange their loan soon after submitting the application for loan. Yet, PRIME bank has a very centralized system. It takes quite a long time to receive approval from head office. By the time, it goes through all the processing customers become impatient about it. That’s why 12% customers are highly dissatisfied and 30% customers are dissatisfied with the loan service. The 36% who are neutral doesn’t have any loan in the branch.

x) Satisfaction with the remittance service

Are you satisfied with the Remittance service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	2	4.0	4.0	4.0
	Dissatisfied	5	10.0	10.0	14.0
	Neutral	24	48.0	48.0	62.0
	Satisfied	17	34.0	34.0	96.0
	Highly satisfied	2	4.0	4.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 36% of the respondents are neutral about the satisfaction of the remittance service. 34% of the respondents are satisfied whereas only 10% respondents are dissatisfied with the remittance service.

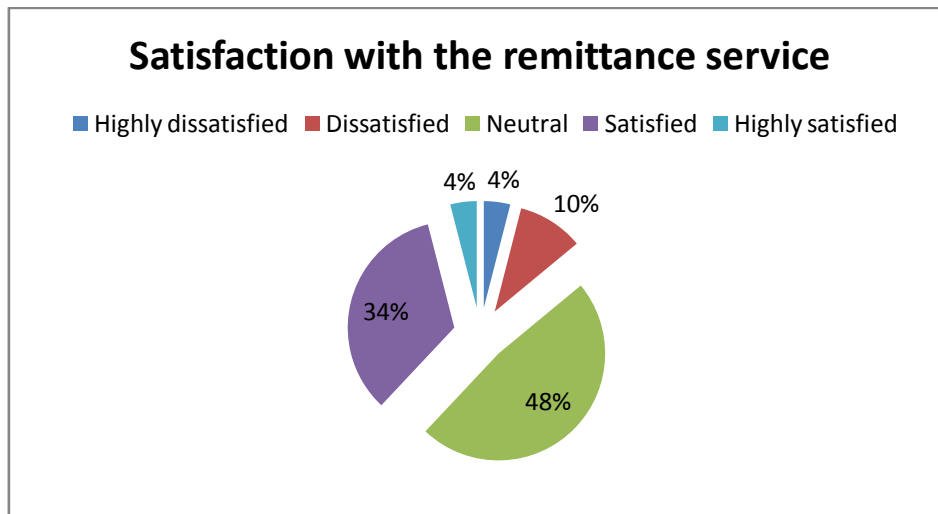


Figure-10: Pie chart on satisfaction with remittance service

Discussion: There are a few numbers of customers who actually receive the remittance service. That's why 48% respondents are neutral. 34% of the respondents are satisfied. The reason of customers being dissatisfied about remittance service is slow processing. The person, who does the cheque clearing process, provides the remittance service as well. Western union customer is very frequent compared to other remittance mediums. Since there is only one computer to use for remittance service, sometimes it keeps customers waiting.

xi) Statement with proper format

Bank statement are provided with proper format-

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Satisfied	12	24.0	24.0	24.0
	Highly satisfied	38	76.0	76.0	100.0
	Total	50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 76% of the respondents are highly satisfied with the format of the bank statement and 24% are satisfied.

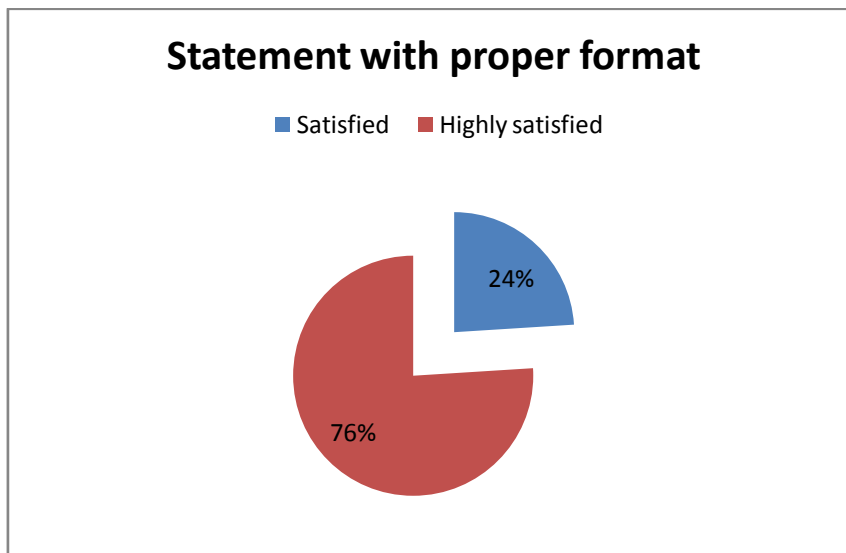


Figure-11: Pie chart on Statement with proper format

Discussion: Bank account statement is the summary of bank transaction of a customer for given period. Every day number of customers who have account in this branch come to this branch to receive printed copy of bank account statement. Bank account statements are required for receiving loan, bill payment of credit card or utilities, for checking salary account. Customers expect this bank statement will be provided with proper format. Statement of account includes account holder's name, account number, address, and transaction information for a given period. Prime bank provides all these information in the bank statement. So, the respondents are all satisfied with this service.

xii) Employees behavior evaluation

What do you think about the behavior of the Employee's with the customer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	2	4.0	4.0	4.0
	Dissatisfied	9	18.0	18.0	22.0
	Neutral	3	6.0	6.0	28.0
	Satisfied	25	50.0	50.0	78.0
	Highly satisfied	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 50% of the respondents are satisfied with the behavior of the employees. 22% of the respondents are highly satisfied whereas 18% respondents are dissatisfied with the behavior of the employees with the customers.

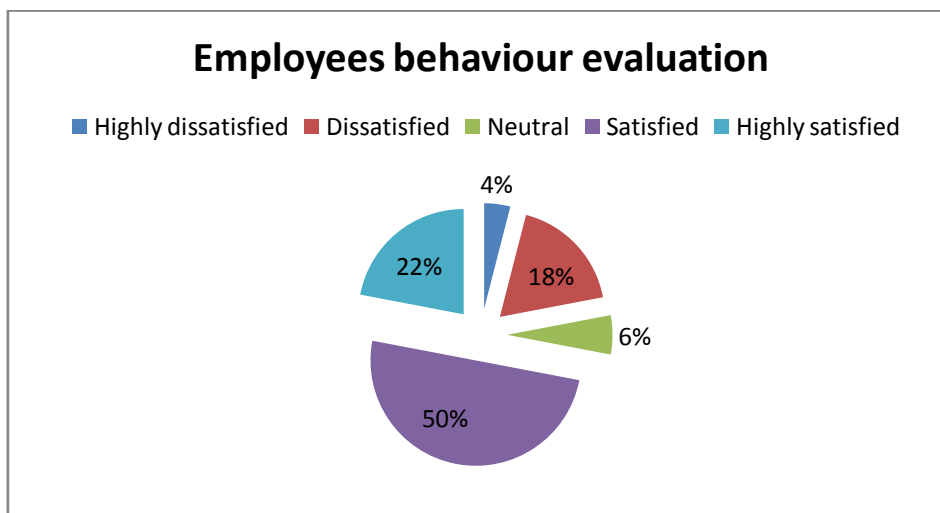


Figure-12: Pie chart on Employee's behavior evaluation

Discussion: Customers expect that bank staffs will do their utmost to help them. Any negative response from staffs may adversely affect customers. If they are not happy about the standard of courtesy of bank's employees, it may accelerate their decision to switch the bank. Here 50% of the customers are satisfied with the behavior of the employees and 22% are highly satisfied. Sometimes it may occur that the customers are not treated the way they should have.

xiii) Service manages responsiveness

Customer service manager is responsive towards any query?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	1	2.0	2.0	2.0
	Dissatisfied	6	12.0	12.0	14.0
	Neutral	12	24.0	24.0	38.0
	Satisfied	26	52.0	52.0	90.0
	Highly satisfied	5	10.0	10.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 52% of the respondents are satisfied with the service manager’s responsiveness. 24% of the respondents are neutral whereas 12% respondents are dissatisfied with the customer manager’s responsiveness.

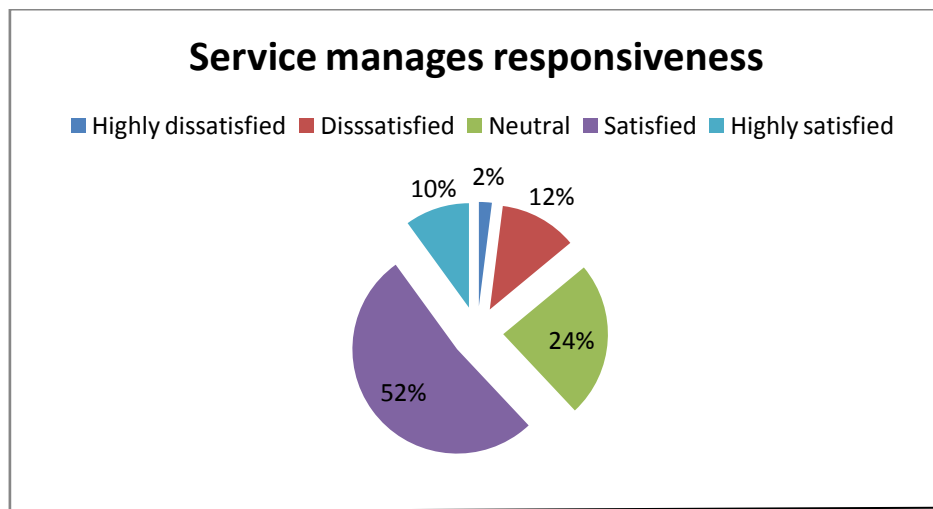


Figure-13: Opinion on service manager’s responsiveness

Discussion: Customer service manager is a very busy person. He has to maintain contacts with the customers. Most of the times he remains busy with customers. Here also the respondents are satisfied with the customer manager’s service.

xiv) Using of modern and Updated Technology

Ussing of modern and Updated Technology in the branch?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	5	10.0	10.0	10.0
	Neutral	7	14.0	14.0	24.0
	Satisfied	29	58.0	58.0	82.0
	Highly satisfied	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 58% of the respondents are satisfied with the using of modern and updated technology in the branch. 18% of the respondents are highly satisfied whereas 14% respondents are neutral about the fact.

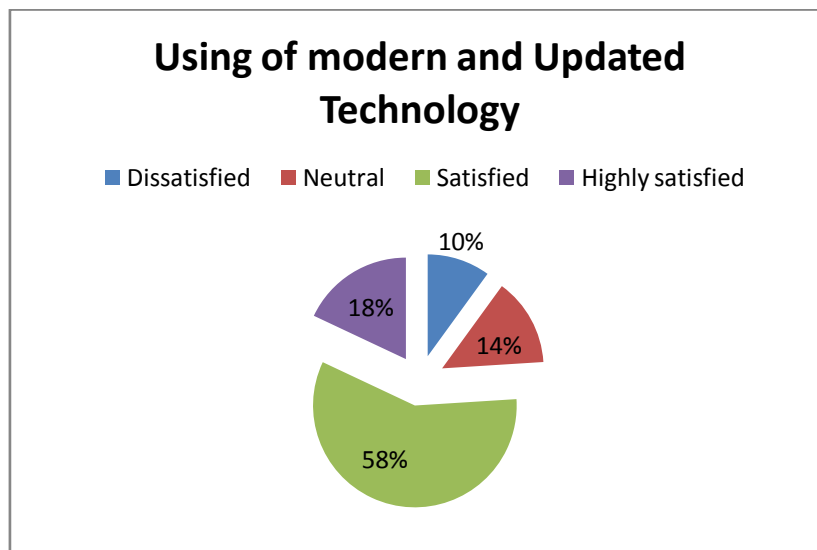


Figure-14: Opinion on using of modern and updated technology

Discussion: Prime bank Tejgaon branch uses modern and updated technology for serving the customers. There are Close circuit cameras in the branch which monitors every single activity of the people who are in the branch. There are updated PC's for the service. The server network is good most of the times. There is a machine to recognize faulty cheques and also cheque scanner which makes the work easier of the cheque clearing. But sometimes the server goes down and takes time to process work.

xv) Time takes to provide any service

Are you satisfied with the time it takes to provide any services?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	3	6.0	6.0	6.0
	Dissatisfied	7	14.0	14.0	20.0
	Neutral	6	12.0	12.0	32.0
	Satisfied	30	60.0	60.0	92.0
	Highly satisfied	4	8.0	8.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 60% of the respondents are satisfied with the time it takes to provide any service. 14% of the respondents are dissatisfied whereas 12% respondents are neutral about the fact and 8% are highly satisfied. 6% of the respondents are highly dissatisfied with the time it takes to provide any service.

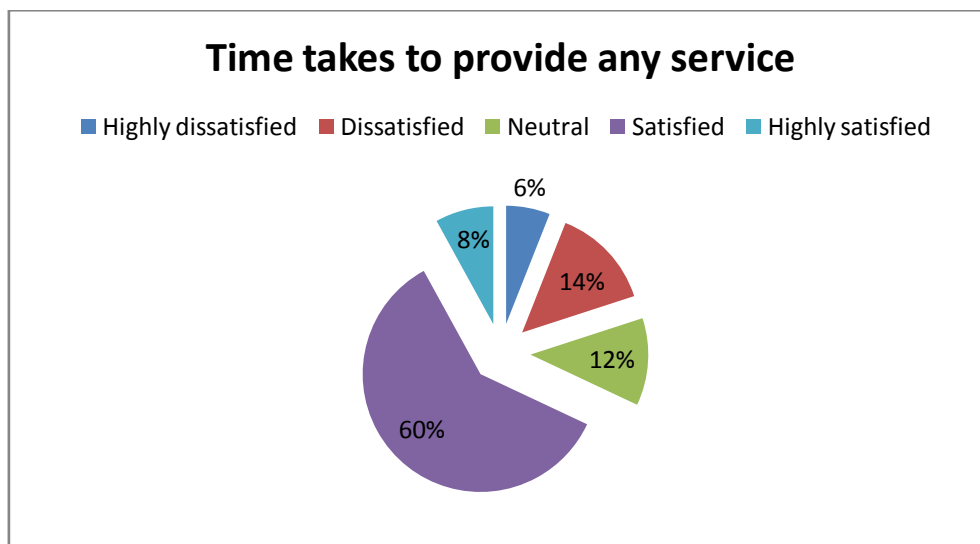


Figure-15: Pie chart on Time takes to provide any service

Discussion: Most of the respondents are satisfied with the time it takes to provide any service. As the numbers of customers are very few in the branch so customers don't have to wait for a long time. But when it's time of salary payment of different companies then it takes time.

xvi) Opinion about security system

What is your opinion about the Security system of the branch?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly dissatisfied	1	2.0	2.0	2.0
	Dissatisfied	13	26.0	26.0	28.0
	Satisfied	33	66.0	66.0	94.0
	Highly satisfied	3	6.0	6.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 66% of the respondents are satisfied with the security system of branch. 26% of the respondents are dissatisfied whereas 6% respondents are highly satisfied.

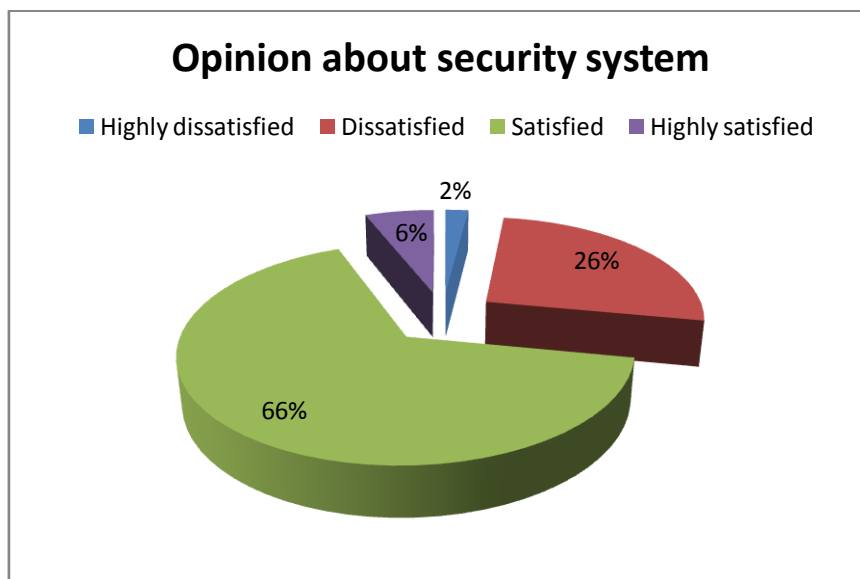


Figure-16: Pie chart on opinion about security system

Discussion: The branch is monitored by CC camera all the time. There is a computer in Manager's room which views the activities. Moreover the branch is in a very well structured building. There two security guards along with A gunman. There is fire alarm system in case of fire. In time of my internship I got a meeting arranged on fire fighting which was very much effective.

xvii) Office environment evaluation

What is opinion about the office Environment?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	3	6.0	6.0	6.0
	Satisfied	20	40.0	40.0	46.0
	Highly satisfied	27	54.0	54.0	100.0
Total		50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 54% of the respondents are highly satisfied with the office environment of branch. 40% of the respondents are satisfied whereas 6% respondents are dissatisfied.

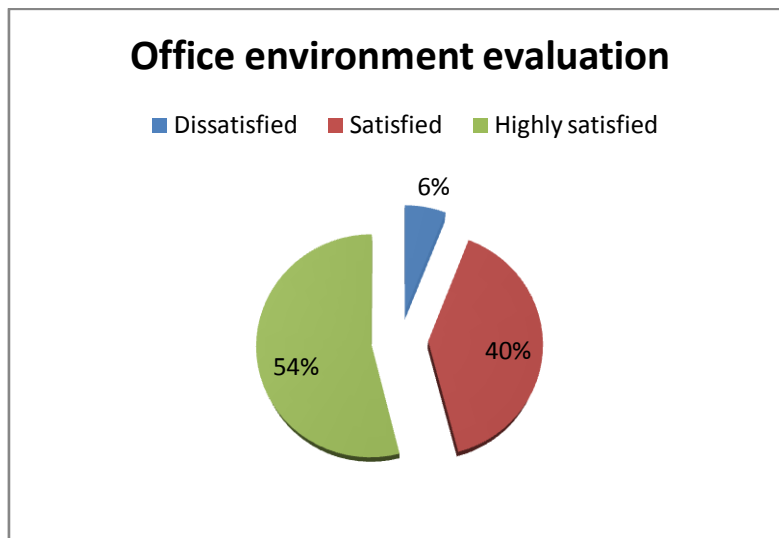


Figure-17: Pie chart on office environment evaluation

Discussion: The office environment is very good at tejgaon branch of Prime Bank limited. The branch is in second floor of the shanta western tower which is a very nice structural symbol of modern architecture. There are ample spaces outside the branch. The whole building is centrally air conditioned. There are elevators to reach to the branch. The branch is well decorated. The employees are very much friendly to each other. They help each other in case of any difficulty to do any work. When a customer has to wait, he/she is served with tea or coffee. All these makes the customers satisfied.

xviii) Attachment of most important papers with products

Your opinion about the Attachments of most important papers with product?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	4	8.0	8.0	8.0
	Neutral	11	22.0	22.0	30.0
	Satisfied	31	62.0	62.0	92.0
	Highly satisfied	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

Interpretation: From the frequency table above, we can illustrate that 62% of the respondents are satisfied with the office environment of branch. 22% of the respondents are neutral whereas 8% respondents are dissatisfied and same percentage is highly satisfied.

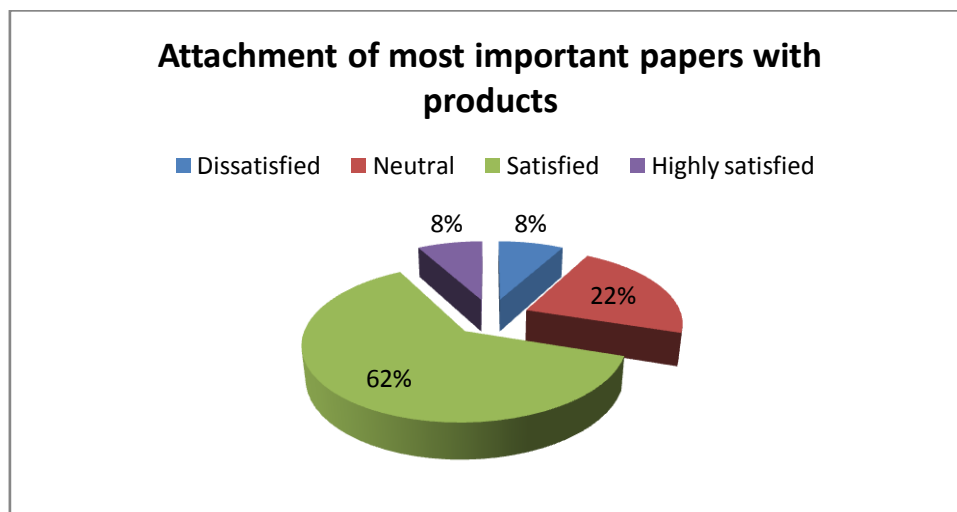


Figure-18: Pie chart representing customer's opinion about attachment of most important papers with products

Discussion: Terms and condition papers are attached with product to educate customers about products. It educates customers about their rights and obligations, procedures to receive service, charges, requirements, bill payment, and termination of service and all the other aspects of product. Although service staffs describe everything to the customers before handing over product but terms and condition papers give customers proper understanding of the product and in doing so it prevents future misunderstanding. Here the respondents claim that they are given all the necessary terms and conditions with products.

Chapter-06

Recommendation and Conclusion

6.1 Recommendation:

Though Prime Bank's Banking Service is satisfactory, but to cope up with the competition and keep them ready with the changing trend they should always keep upgrading their services. Some proposals for improving their Customer Services:

- ATM card delivery time should be reduced.
- Should appoint some more employees in cash counter and customer service help desk.
- Bank should introduce welcome desk to operate the telephone calls.
- Should set up an ATM booth nearby the branch.
- Increase the messengers to help the customers while need anything
- Should set up a machine from where service tokens are provided. Then the service will be more organized and reduce time.
- Should introduce locker service in the branch.
- Loan processing time should be reduced.
- Cheque authorization Process should be developed to save the time of customer.
- Periodically organizing training for the employees to enhance technical knowledge and perform in a better way.

6.2 Conclusion:

Prime Bank Limited is one of the leading private banks in the country with commendable performance directed by mission. It is providing a wide range of banking services. It has achieved success within a short period of time among its peer competitors. It has dynamic professional, dedicated team management having long experience and expertise in modern banking. Prime Bank Limited has adequate technology and efficient management to satisfy its present clients. With all of its resources management of Prime Bank Limited believes that the bank would be able to face all the challenges coming in the future. I have the opportunity to complete my internship in this reputed bank. As an intern I have worked in general banking division and learnt to do tasks like account opening, closing of accounts and scheme, maintaining register, issue cheque, issue pay order, making voucher and other several tasks instructed by different officers. These leanings will help me to sharpen my future career. At last I wish a very successful future for Prime Bank Limited according to its vision and Goals.

APPENDIX

Questionnaire

Dear Sir/Madam,

The following are a few questions which will help us to know about your opinion about the customer satisfaction level of our bank. Please answer them to give your valuable feedback.

Satisfaction Scale

Highly Dissatisfied/ Strongly Disagree	Dissatisfied/ Disagree	Neutral/ Neither Agree or Disagree	Satisfied/Agree	Highly Satisfied/ Strongly Agree
1	2	3	4	5

Sl. No	Statement	1	2	3	4	5
1	Are you satisfied with the location of the branch?					
2	Do you think customer-waiting place is comfortable?					
3	Do you think cash counter is efficient enough to provide you a quick service?					
4	Do you think service officers/help desk are able to solve your problem?					
5	Your opinion about the distance of ATM booth from the branch?					
6	You face no problem in opening an Account?					
7	Are you satisfied with the stuffs you need in the branch?					
8	Branch informs you in advance of the issuance of new card and check book?					
9	Are you satisfied with the loan service in terms of receiving it shortly after applying?					
10	Are you satisfied with the Remittance service?					
11	Bank statement are provided with proper format					
12	What do you think about the behavior of the Employee's with the customer?					
13	Customer service manager is responsive towards any query?					
14	Using of modern and Updated Technology in the branch?					
15	Are you satisfied with the time it takes to provide					

	any services?					
16	What is your opinion about the Security system of the branch?					

Satisfaction Scale

Highly Dissatisfied/ Strongly Disagree	Dissatisfied/ Disagree	Neutral/ Neither Agree or Disagree	Satisfied/Agree	Highly Satisfied/ Strongly Agree
1	2	3	4	5

Sl. No	Statement	1	2	3	4	5
17	What is opinion about the office Environment?					
18	Your opinion about the Attachments of most important papers with product?					

Thank you very much for your time and patience. ☺

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