



Inspiring Excellence

**Internship Report On
Customer Service and Satisfaction of
Janata Bank Limited**



Submitted To:

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Date of Submission

(8th May, 2019)

Internship Report on “Customer Service and Satisfaction of Janata Bank”

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Date: 23rd April, 2019

Letter of Transmittal

23rd April, 2019

Ms. Mayesha Tasnim

Lecturer, BRAC Business School

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Subject: Submission of “Internship report.”

Dear Madam,

I am pleased to submit my internship report on “Customer satisfaction on Janata Bank LTD” as part of the requirement for my BUS 400 course. Writing this report has been quite beneficial and insightful and I have tried my level best to prepare a relatable and credible report.

The report contains brief but informative aspects of JBL opinion of consumer interviews.

I'd also like to thank you for your support by giving me a free rein to explore and the opportunity to pen down my experiences.

Sincerely,

Jannatul Nayeem

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Acknowledgements

I specially give to thanks my supervisor MR.Kabir Hossain, Manager for giving me the opportunity to complete my internship under his guidance and supervision in the GB (General Banking Development) department JBL, Dilkusha Branch.

My Sincere gratitude to my supervisor Myesha Tasnim Lecturer (Brac University).She gave me guidance and instructions to complete my internship report throughout whole internship program.

Lastly, I would be grateful towards officers and consumer of Janata Bank, Dilkusha Corporate Branch for their cooperation and assistance towards the smooth conduct the survey.

Executive Summary

In the modern world, banks play a pivotal role in the field of economic development. It occupies a very important place in any nation's economy. It is very necessary to understand that no nation can gain success if its banks are not successful. Bangladesh is no exception. There are more than 70 banks in Bangladesh. Janata Bank is one of the leading public banks in Bangladesh. It always tries to give different types of services in order to attract potential customers.

To complete my BBA program, I needed to work in Janata Bank Limited. This report signifies the three months of my working experience in Janata Bank. I was joined in Dilkusha Corporate Branch of. The main objective of this report is to experience the Customer's satisfaction level of Janata Bank Limited. This report gives the idea of what are their customer's expectations and perceptions and how they meet the requirements. Through survey and data analysis I have tried to show whether current statistics of satisfaction level of Janata bank Limited.

Though it is very short time to prepare report but I tried briefly to discuss satisfaction level of customers on Janata bank.

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Company Profile

Body of the Report:

- **Corporate Profile**
- I am doing my report on Janata Bank Limited, Corporate Dilkusha branch from the month of February. Janata bank established in 1972 and it is nationalized commercial bank of Bangladesh. In 15th November, 2007 Janata Bank became public limited company by registering with the joint stocks. It is one of the largest and leading bank of Bangladesh and more than 11000 employees work there. The bank is run by a very efficient team of professionals. Luna Shamsuddoha, is the chairpersons and Md Abdus Salam Azad is MD & CEO of Janata bank limited. The address of the head office-110, Motijheel commercial area, Dhaka-1000. Janata bank has 913 branches all over the country. Janata Bank Limited had Tk. 30,000 Millions of Authorized Capital and Tk. 19,140 Millions of paid up capital

Mission of Janata Bank:

Janata Bank restricted are a good banking concern by maintaining a constant growth policy, delivering high value financial products, providing excellent customer service through an experienced management team and ensuring smart company governance in each step of banking network.

Vision of Janata Bank:

To turn into the effective largest banking concern in Asian nation to support socio-economic advance of the country and to be a number one bank in South Asia.

Services of Janata bank:

1. Retail banking: It is kind of general banking different types of accountings opening as current, savings and fixed deposits.
2. Loan/advances: Janata bank provides customers different types of loan as house building loan, industrial loan, education loan, agricultural loan and many others consumers loan.
3. Rural banking: Janata bank provides small loan rural unemployed people for small business or agricultural work.
4. Micro Enterprise Credit: This is one kind of business loan provided by Janata Bank. They provide loans to the entrepreneurs for starting business. However, this service is not provided by all branches of JBL and this service not for all the entrepreneurs. There are different terms and conditions.
5. International business: Janata bank has 4 branches in UAE and they provide loan for export and import.
6. Foreign Remittance service: Janata bank pro JBL provides the foreign remittance services. It helps the Bengalis who are working outside Bangladesh to send their money in Bangladesh.
7. Bill collection: Some branches have facilities of collected utility bills.
8. Online services: Now all branches of Janata bank have online service

Awards and Recognition

Janata bank is awarded both nationally and internationally for its good performances. Few of these recognitions are given below:

1. ICMAB Awards 2017:

Janata Bank is awarded the Institute of Cost and Management Accountants of Bangladesh (ICMAB) National Award-2017

2. 14th (ICAB) awarded 2013:

The Institute of Chartered Accountants of Bangladesh (ICAB) awarded Janata Bank Limited with the ICAB National Awards for best presented annual reports in 2013 and in the category of public-sector bank Janata Bank Limited secured first position.

3. Foreign remittance Awards 2014:

On 6th March 2014 Janata Bank Limited achieved the award for success in sending foreign remittance through expatriate customers.

4. Bank of the Year for Bangladesh 2011: London based Financial Times Group's magazine, The Banker, voted Janata Bank Limited as The Bank of the Year for Bangladesh for a consecutive number of years for the Bank's laudable performance.

Chapter 1

Introduction

1.1. Rationale of the study:

My intern topic is “customer service and satisfaction on Jnanata Bank Ltd.” As HR of Janata bank they assign me to complete my internship program in Janata bank on Dilkusha Corporate branch for three months. In three months I actually appointed for general banking sectors. Here I chance to observe customer service speed of different department in general banking. Dilkusha Corporate branch is one of the largest branch of Janata Bank. Dilkusha Corporate branch is online branch. Here I found IT function run slowly and though it is large branch but the place is insufficient space for customer and there is no seat arrangement for customer like private bank.

1.2 Statement of the problems:

Comparing to private bank and public bank we actually found private bank give faster service than public bank. As Dilkusha branch is online branch employees try to complete the work timely. But public bank employee's behavior is quite different than private bank employee's behavior. As I got opportunity to work 2nd largest bank of Bangladesh so I wanted to see that customer of Janata bank how much satisfied with that bank.

1.3 Scope and limitation of the study:

1. Within very short time I have to complete the survey less than one month.
2. The survey has been done one branch of JBL does not show all branches services Of Janata bank.
3. Respondents are not willing to participate in survey.
4. Due to time limit, there is possibility of having some mistakes though

I attempted my best efforts to avoid mistakes.

1.4: Objectives of the study:

I have done internship at Janata Bank Limited. This report is mainly made to fulfill the course Requirement for completion of degree.

There are also some others objectives of this report given below:

- To find out whether JBL customer satisfied or not.
- Find out possible way of improving service
- Analyze customer opinion

1.5 Research Questions:

The main purpose of the research is found out whether the customer satisfied or not. We have to find out satisfactory level of Customer in JBL. To do that, 12 questions were prepared for the survey. Here are those 12 questions:

1. Gender-male/Female.
2. Age level
3. Customer occupation.
4. Janata bank uses modern technology to serve the customer or not.
5. Janata bank office environment satisfied or not.
6. Service quality of Janata Bank.
7. Janata Bank updates their website or not.
8. The behavior of office staffs and employees are helpful or not.
9. It offers one of the best deposit schemes for people.
10. Online Bank service of JBL are faster than others bank.
11. Employees of JBL services provided in timely
12. JBL needs to improve their online banking process.

Chapter-2

Literature review

2.1 Literature Review

There are lot of article, journals and case study about customer satisfaction on bank sectors, difference of service quality between public and private bank. Literature review of these research papers enhances our theoretical knowledge and studies of this topic.

Nazrul Islam and Ezaz Ahemd, (2005) had stated in their journal that “A Measurement of Customer Service Quality of Banks in Dhaka City of Bangladesh.”

The two author talked about their journal was identify the factors as age, occupations, educational background of employees how helped the customer service quality.

Mst. Momena Akhter, (2012) had mentioned in her journal “Service Gap of Selected Public and Private Commercial Banks in Bangladesh.”

Here Author compares two public banks –Janata Bank and Agrani Bank two private Bank-Dutch Bangla bank and Prime Bank Limited. In this paper there's a trial to acknowledge whether or not the service supplier gaps and therefore the client gaps are correlate and takes into thought the issues of structure quality gaps where the quality losses occur.

Annual report of Janata Bank (2016), highest tax provided among the state owned commercial banks. Received “ICMAB Best Corporate Award” (1st position) from The Institute of Cost and Management Accountants of Bangladesh.”

Md. Farijul Islam and Md. Mostafizur Rahman (2015) have mentioned their journal “Service marketing mix and their impact on bank marketing performance”

The two authors talked about the purpose of the study is to analyze the present scenario of service marketing mix elements practiced by banking section to find to show the relationship between service elements of marketing mix with the marketing performance of banking sector especially Janata Bank Limited.

Chapter 3

Research Methodology

3.1 Research Method:

Research methods are basically two types-1. Qualitative Research, 2. Quantitative Research. In this report I used Quantitative research methods. Quantitative data research method that is done through by collection of data by doing survey or interview. For my report I made the questionnaires and done survey of JBL customers of Dilkusha branch. So my research methodology is quantitative methodology.

Source of Data:

There are mainly two types of sources of data.

- **Primary data:** interview, questionnaire, observation. Survey interview with customers who travel by public transports.

We surveyed 50 respondents who are job holders, entrepreneurs and students.

- **Secondary data:** it includes journals, books chapter, online databases, website, and article.

To prepare the report in a valid & presentable way, I used equally primary and secondary data sources along with survey questionnaire and sampling method. For primary data, we collected required information through survey questionnaire from customers of Janata Bank Dilkusha Corporate Branch. I have also used secondary data from journals & online databases.

3.2 Respondents & Sampling Procedure

- **Population:** refers to an entire group or elements with common characteristics. It is an available group of people who meets definite set of eligibility measures for research. If population is clearly defined than sample would be accurately identified. In this project, target inhabitants are customers of Janata bank limited in Dilkusha corporate branch.
- **Sample:** refers to the small subgroup which is consideration to be representative of the larger population. It is subset of population that is selected for research. It also called subjects or respondents of study.

- **Sample size:** sample size is total number of observations in sample. Our sample has 50 respondents. I have collected 50 responses from survey questionnaire.
- **Sampling procedures:** Sampling is the process where a small proportion or subgroup of a population is selected for analysis. There are two major categories of sampling. Those are
 - **Probability sampling:** Here Probability sampling methods need a sample frame. Here population is known. Janata Bank Corporate Branch Customer.
 - **Non probability sampling:** *here* samples are collected in a process that does not give all the individuals in the population equivalent chances of being selected & also population is unknown.

We followed probability sampling's section Simple Random Sampling -SRC. The respondents were selected randomly and target population is known. Every customer of Janata bank dilkusha corporate branch has equal chance to be selected as sample & answer to the perception questionnaire.

Chapter-4

Analysis and Interpretation of the Data

Questionnaire was made to understand the satisfaction level of the customers of JBL. This Survey was conducted in March, 2019 in the Dilkusha corporate Branch of JBL where 50 Customers of this bank responded in this season.

With the help of MS Word's tables & MS Excel Charts the data are analyzed and interpreted. Some diagrams and tables were used in this report for analyzing the collected data to explain certain concepts and findings more clearly. Here is that:

Question 1: Gender

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Male	30
2.	Female	20
Total		50

Table 1: Response from Q1

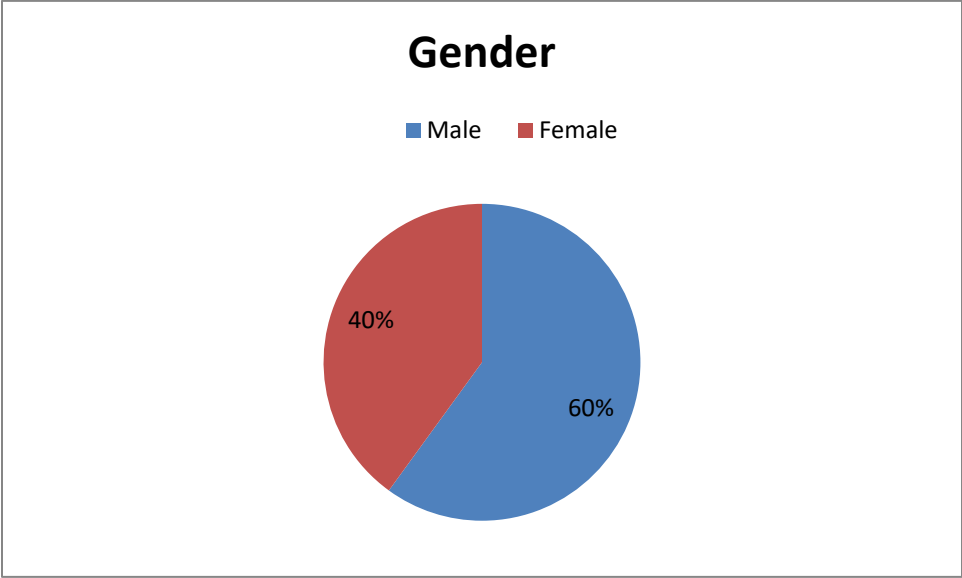


Figure 1: Q1 response percentage

Interpretation: From the above table and chart we can say that among 50 respondents' male respondents are 30 and female respondents are 20.

Questions 2: Age

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	21-30	10
2.	31-40	13
3.	41-50	12
4.	51-60	7
5.	Above 60	8
Total		50

Table 2: Response from Q2

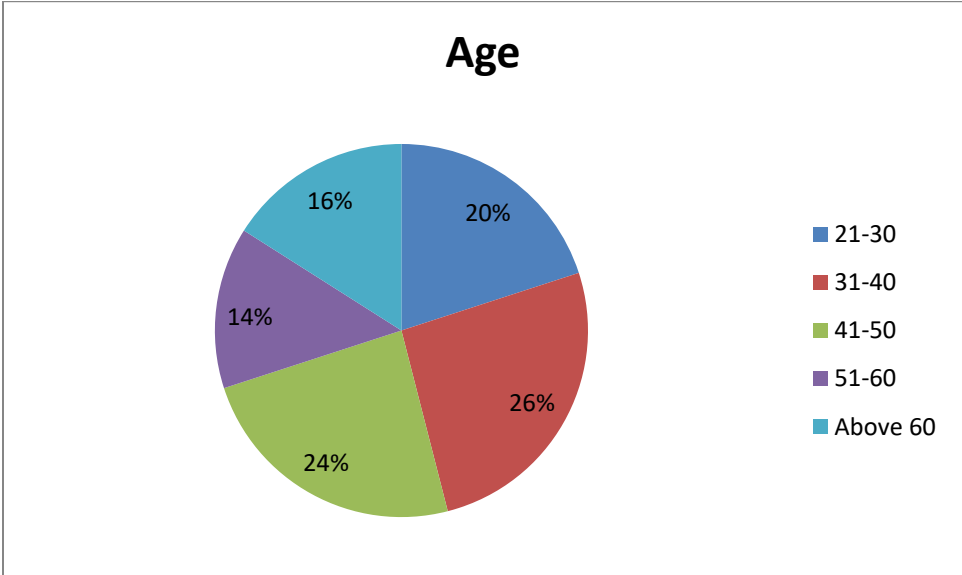


Figure 2: Q2 response percentage

Interpretation: From the above table and chart we can say that among 50 respondents 21-30 age groups there are 10 persons,31-40 age groups there are 13 persons,41-50 age there are 12,51-60 age groups there are 7 respondents and Above 60 there are only 8 respondents.

Questions 3: Occupation:

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1	Student	6
2	Service holder	17
3	Businessman	14
4	Housewife	8
5	Others	5
Total		50

Table 3: Response from Q3

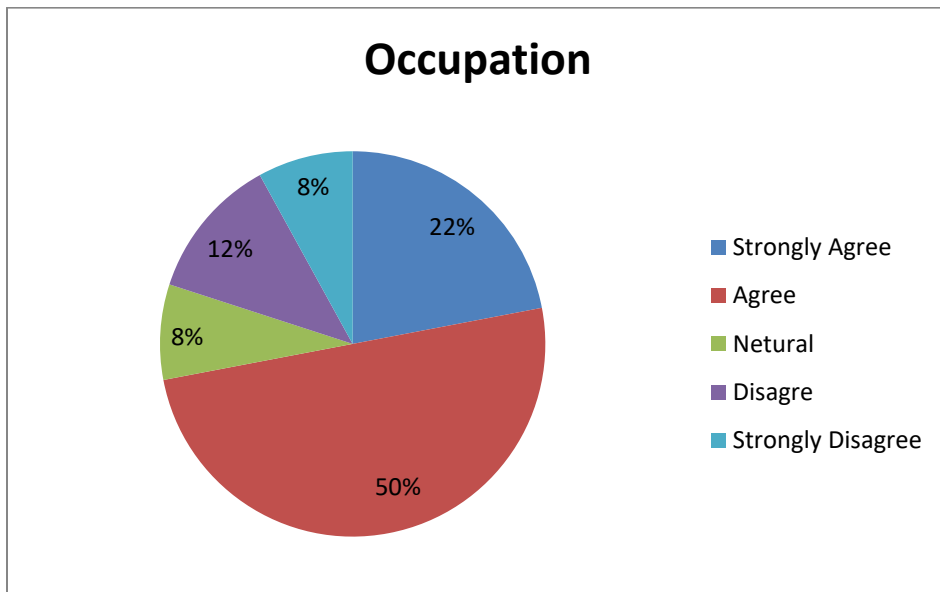


Figure 3: Q3 response percentage

Interpretation: From the above table and chart we can say that among 50 respondents, service holders are 17, Businessman 14, Housewife 8, Students 6 and others 5 occupations like retired man persons.

4. Janata Bank uses modern technology to serve the customers

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Strongly Agree	11
2.	Agree	25
3.	Neutral	4
4.	Disagree	6
5.	Strongly Disagree	4
Total		50

Table 4: Response from Q4

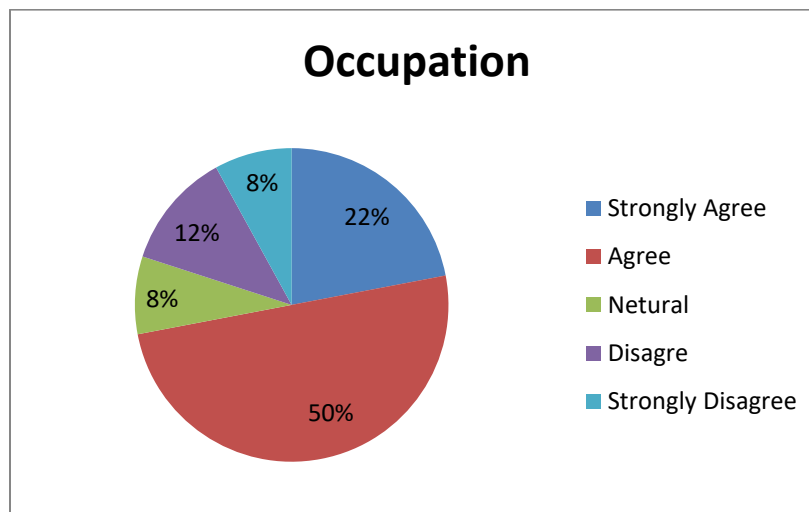


Figure 4: Q4 response percentage

Interpretation: From the above table and chart we can say that only 11 respondents strongly agreed to this fact and 25 agreed. Meanwhile the number of respondent who strongly disagreed to this fact is 4. Here 6 respondents said they disagree to this point and 4 respondents kept them in neutral side.

5. How much satisfied are you with office environment?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Very Satisfied	4
2.	Satisfied	23
3.	Neutral	8
4.	Dissatisfied	9
5.	Strongly Dissatisfied	6
Total		50

Table 5: Response from Q5

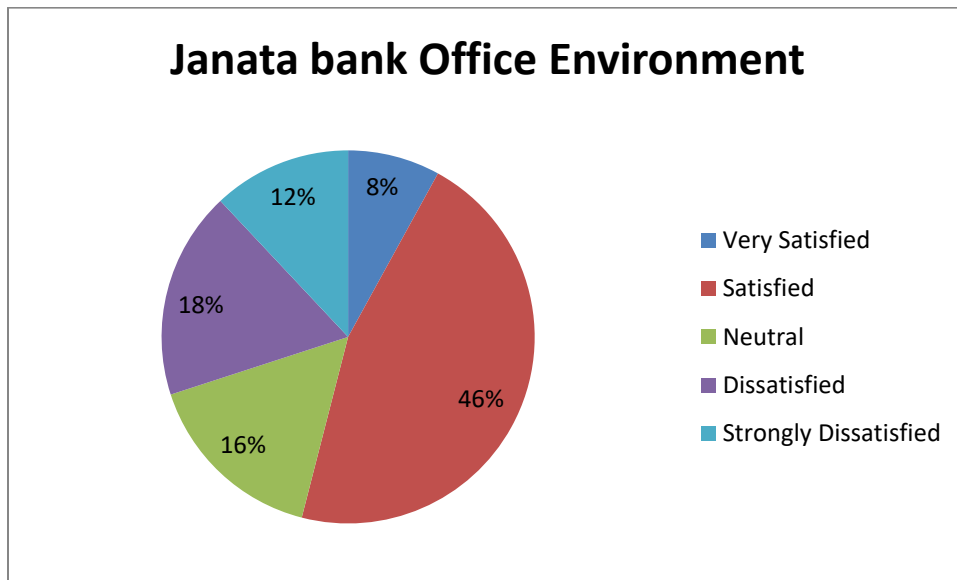


Figure 5: Q5 response percentage

Interpretation: From the above table and chart we can say that only 4 respondents very satisfied to this fact and 23 satisfied. Meanwhile the number of respondent who strongly dissatisfied to this fact is 6. Here 9 respondents said they disagree to this point and 8 respondents kept them in neutral.

6. Service quality of Janata Bank

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Very Good	5
2.	Good	13
3.	Average	21
4.	Bad	7
5.	Very Bad	4
Total		50

Table 6: Response from Q6

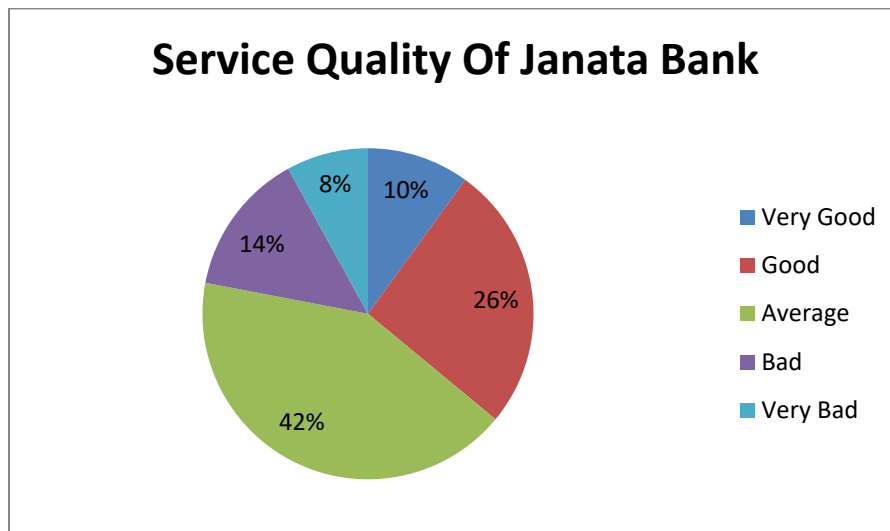


Figure 6: Q6 response percentage

Interpretation: From the above table and chart we can say that only 5 respondents very good to this fact and 13 respondents said good. Meanwhile the number of respondent who said very bad to this fact is 4. Here 7 respondents said bad to this point and 21 respondents marked average.

7. Does Janata Bank updates their websites?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Yes	30
2.	No	20
Total		50

Table 7: Response from Q7

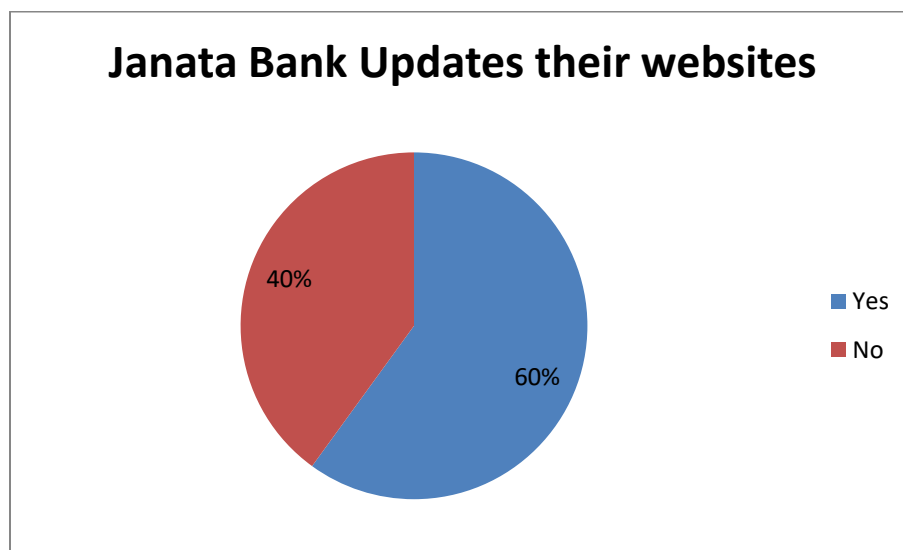


Figure 7: Q7 response percentage`

Interpretation: From the above table and chart we can say that among 50 respondents, 30 respondents said Janata bank updates their website but 20 respondents said Janata bank does not update their websites.

8. The behavior of office staffs and employees are very much helpful

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Strongly Agree	6
2.	Agree	14
3.	Neutral	16
4.	Disagree	8
5.	Strongly Disagree	6
Total		50

Table 8: Response from Q8

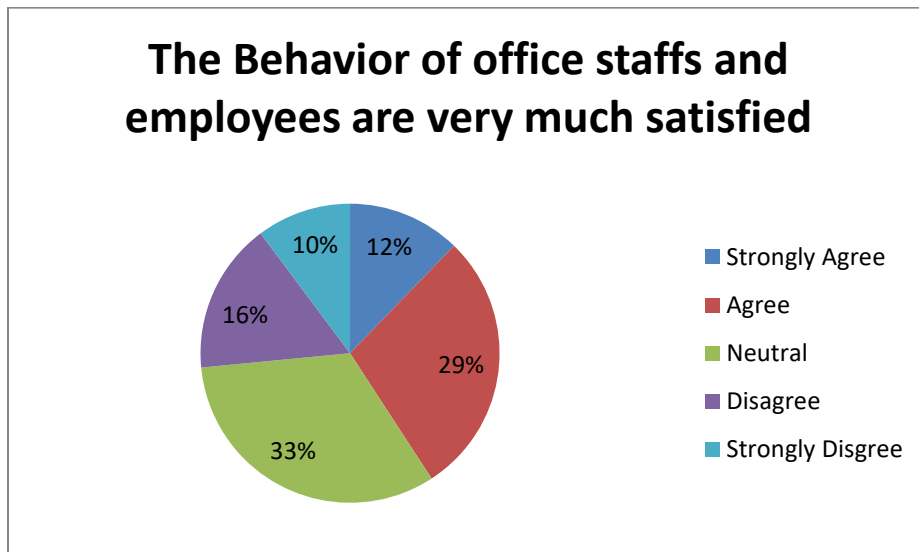


Figure 8: Q8 response percentage`

Interpretation: From the above table and chart we can say that only 6 respondents strongly agreed to this fact and 14 agreed. Meanwhile the number of respondent who strongly disagreed to this fact is 6. Here 8 respondents said they disagree to this point and 16 respondents kept them in neutral side.

9. It offers one of the best deposit schemes for people

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Strongly Agree	5
2.	Agree	19
3.	Neutral	12
4.	Disagree	9
5.	Strongly Disagree	5
Total		50

Table 9: Response from Q9

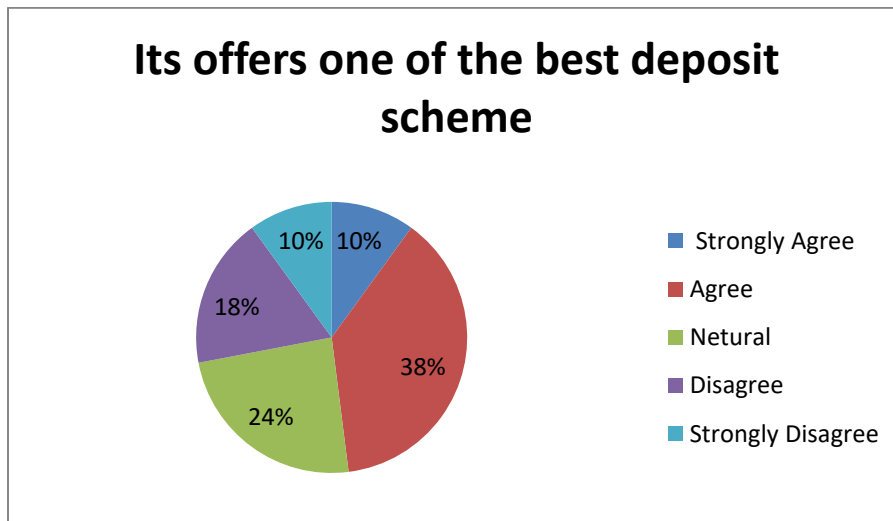


Figure 9: Q9 response percentage

Interpretation: From the above table and chart we can say that only 5 respondents strongly agreed to this fact and 19 agreed. Meanwhile the number of respondent who strongly disagreed to this fact is 5. Here 9 respondents said they disagree to this point and 12 respondents kept them in neutral side.

10. Online Bank service of Janata Bank faster than others Bank

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Strongly Agree	4
2.	Agree	13
3.	Neutral	13
4.	Disagree	11
5.	Strongly Disagree	9
Total		50

Table 10: Response from Q10

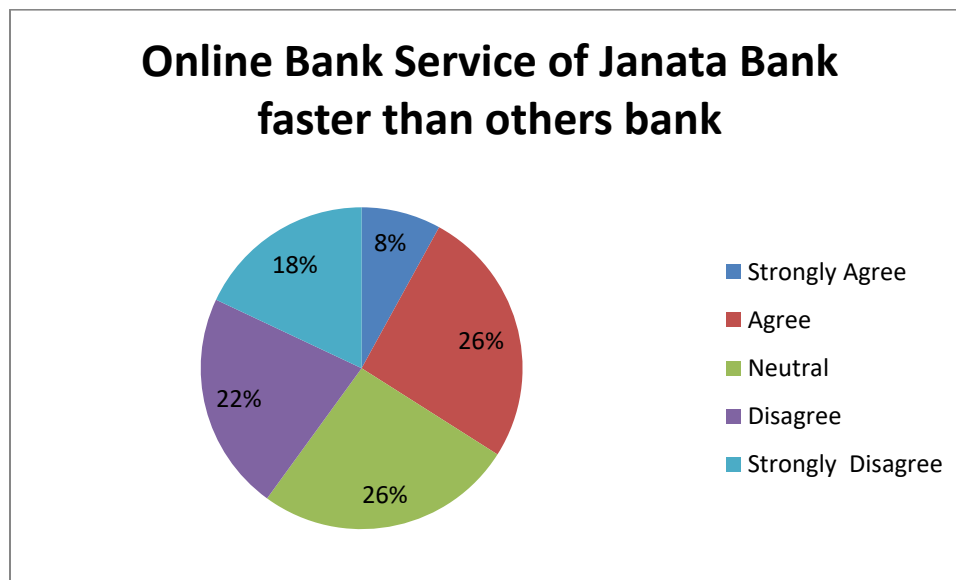


Figure 10: Q10 response percentage

Interpretation: From the above table and chart we can say that only 4 respondents strongly agreed to this fact and 13 agreed. Meanwhile the number of respondent who strongly disagreed to this fact is 9. Here 11 respondents said they disagree to this point and 13 respondents kept them in neutral side.

11. Employees of JBL services provided in timely

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Strongly Agree	6
2.	Agree	14
3.	Neutral	13
4.	Disagree	9
5.	Strongly Disagree	8
Total		50

Table 11: Response from Q11

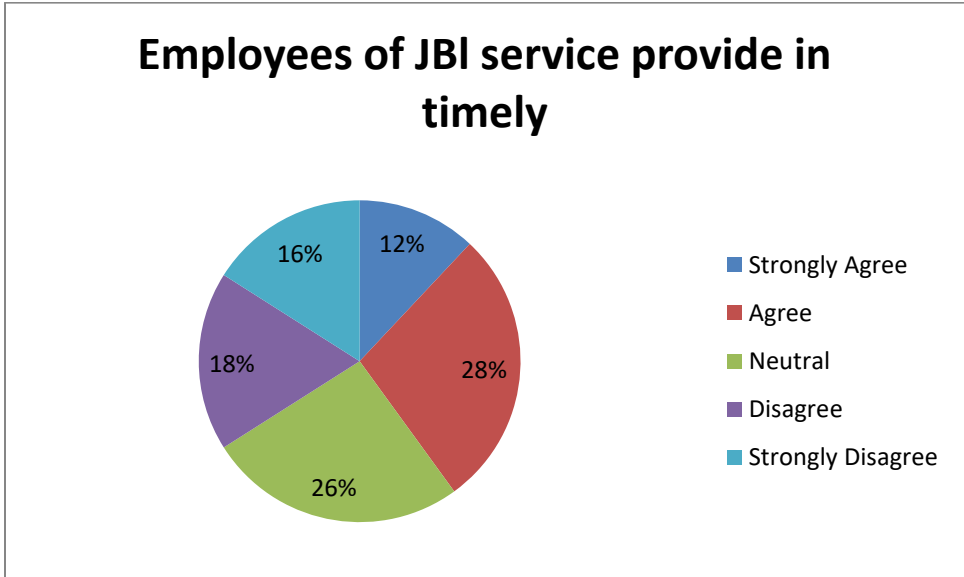


Figure 10: Q11 response percentage

Interpretation: From the above table and chart we can say that only 6 respondents strongly agreed to this fact and 14 agreed. Meanwhile the number of respondent who strongly disagreed to this fact is 8. Here 9 respondents said they disagree to this point and 13 respondents kept them in neutral side.

12. Does JBL needs to improve their online banking process?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1.	Yes	46
2.	No	4
Total		50

Table 12: Response from Q12

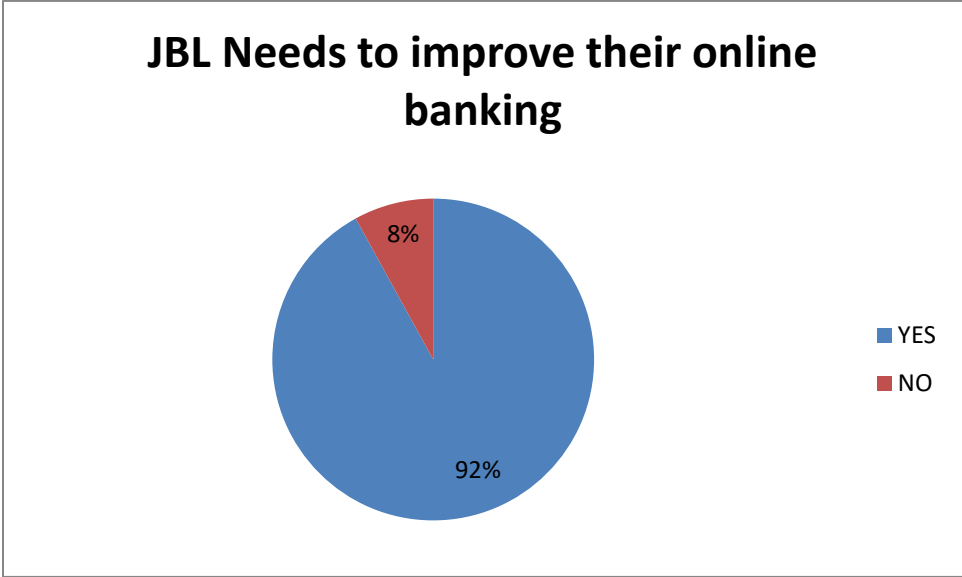


Figure 12: Q12 response percentage`

Interpretation: From the above table and chart we can say that among 50 respondents, 46 respondents said Janata bank needs to improve their online banking and only 4 respondents said Janata bank does not needs improve their online banking.

Chapter-5

Findings of the study

Chapter 5: Findings

If we look at 12 survey questions here found Agree, strongly agree Neutral, Disagree and Strongly Disagree towards Janata Bank. Here Agree means positive that customers are satisfactions of Janata Bank and Disagree means Customers are dissatisfactions of Janata Bank Service.

- Here question 1, 60% Respondents are male and 40% respondents are female.
- Here Question 2,20% are 21-30 age group,26% are 31-40 aged group,24% are 41-50 aged group,24% are 41-50 aged group,14% are 51-60 aged group,16% are above 60 aged groups.
- Here question 3,12% respondents are students,34% are service holders,28% are businessman,16% are housewife and 10% are others occupations.
- Here question 4,22% respondents are strongly agreeing and 50% are agree,8% are neutral,12% are disagree and 8% are strongly disagree. Here 72% respondents that Janata Bank use modern technology to serve the customers only 20% are not agree and only 8% respondents keeps neutral to them.
- Here Question 5, 46% are satisfied, 8%are strongly satisfied, 16% are neutral, 18% dissatisfied and 12% strongly dissatisfied. Here majority of people satisfied of office environment. So here customer satisfaction is high.
- Here Question 6, only 10% said very good and 26% said good. Here 42% respondents marked average for service quality of Janata bank Dilkusha Corporate Branch.14% said bad and 8% said very bad. So customers are not too much satisfied of service quality.
- Here Question 7, 60% response yes and 40% response no. So majority percent said Janata Bank updates their websites regular.
- Here Question 8,12% respondents are strongly agreeing,28% are agree,32% are neutral,16% are disagree and 12% are strongly disagree. Here 40% respondents are positive towards behavior of JBL but 32% keep themselves neutral. So employees and staff behavior needs to be improved.

- Here Question9, 12% are strongly agree, 28% are agree, 32% are neutral, 16% are disagree and12% are strongly disagree that JBL offers best deposit scheme. Here customers think JBL deposit scheme not so different than any others bank.
- Here Question 10,8% respondents are strongly agreeing,26% are agree,26% are neutral,22% are disagree and 18% are strongly disagree that online bank service of Janata bank faster than others bank. Here 40% respondents are not agreed and 26% are neutral. So Janata Bank online services are not faster.
- Here Question 11,12% respondents are strongly agreeing,28% are agree,26% are neutral,18% are disagree and 16% are strongly disagree that Employees of JBL provides service on timely. Here 40% respondents agree and 26% are neutral. So Janata Bank employees try to provide service in timely.
- Here Question12, 92% respondents said yes and only 8% respondents said no for improving online banking service.

Summary of findings: Here 12 survey questions, most of the questions found positive respondents. So overall customers are satisfied of Janata Bank service but few of things as Online service, employees and staffs behavior, providing service timely needs to be improved.

Chapter-6

Recommendations

6.1 Recommendation

Janata bank is the public commercial bank in the Bangladesh. For my internship I had to worked 3 months in Janata Bank Dilkusha Corporate Branch, I have observed their GB operational activity closely. As per my observation and understanding I think they need some modification for there are banking service and quality. Such as –

- In banking sector Customer is king. So Customer wants quick service. For quick service Bank needs efficient employees. In JBL there is not enough customer service section than other private bank. So JBL needs increase employees to provide service in timely.
- Like private bank Janata Bank does not advertise or follow any marketing strategies So that people can know easily their product, deposit scheme, interest rate and many others things. For this JBL lost their customers. They should follow marketing so that people can easily know about them
- To success an organization efficient employee's need. So for efficient employees training is very important. Janata Bank needs to arrange more training session for employee's skill improved.
- Real time online banking has been introduced in 174 branches during 2014. Now a day's online banking is very important. Among 913 branches only 174 branches have online facility. JBL should add more the online banking branch to provide service in short time.
- Janata Bank has not sufficient ATM booths only 64 ATM booths. People want to get money in short time. Janata Bank should increase their ATM booth to increase customers.

Janata Bank needs to decorate and well-furnished to improve office environment. Beautiful environment of Office attracts the new customers and also refresh the employees mind.

- Among 913 branches not more than 250 branches are under BACH (Bangladesh Automated Clearing House), Automated Clearing Center has been established in Local Office of this Bank to perform the clearing activities automatically. To build strong networking among all branches Janata bank should increase branches to automated clearing cheque.

Chapter 7

Conclusion

Conclusion:

Janata Bank is the reputed bank in Bangladesh. It has 913 branches and 2nd largest bank in Bangladesh. So Janata Bank keeps their relationships well with customers and investors. As all the bank provides same sort of the service and bank is increasing so it's makes competition more difficult. As Janata Bank has much limitation as shortage of employees, online banking though they managed well and people are interested to keep their money in Janata Bank for their reputation. This report shows what types of services they provide and the satisfactory level of customers. They offer all kinds of facilities and offers for all classes of customer's. Not only School going kids but also working class of people can open accounts with minimum deposits. In developing country like Bangladesh banks plays vital roles of developed the economy.

However, it was my privilege to do internship in Dilkusha Corporate Branch of Janata bank Limited. I have learned a lot of things about banking activity which I think that will be helpful in my future life.

My work experience in this bank was very interesting and unforgettable. I have come to know about many real life things about job life which book cannot teach.

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Appendix

✓ Research Questionnaire:

Survey on “Service satisfaction of Janata Bank Limited”

1. Gender- Male/Female

2. Age

a) 21-30 b)31-40 c)41-50 d)51-60 e) Above 60

3. Occupation

a) Student b) Service Holder c) Businessman d) Housewife e) Others

4. Janata Bank uses modern technology to serve the customers

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

5. How much satisfied are you with office environment?

a) Very Satisfied b) Satisfied c) Neutral d) Dissatisfied e) Very Dissatisfied

6. Service quality of Janata Bank

a) Very Good b) Good c) Average d) Bad e) Very Bad

7. Does Janata Bank updates their websites?

a) Yes b) No

8. The behavior of office staffs and employees are very much helpful

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

9. It offers one of the best deposit schemes for people

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

10. Online Bank service of Janata Bank faster than others Bank

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

11. Employees of JBL services provided in timely

a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly disagree

12. Does JBL needs to improve their online banking process?

a) Yes b) No