

Report On
“An Analysis of Customer Satisfaction at City Bank Limited”

By

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17304041

A report on an internship presented to the BRAC Business School in partial completion of the requirements for the Bachelor of Business Administration degree.

BRAC Business School
Brac University
June 2022.

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Declaration

1. The internship report presented is my/our own unique work completed while studying at Brac University.
2. The report contains no previously published or written content by a third party unless properly cited through thorough and correct referencing.
3. No content in the report has been approved or submitted for any other degree or certificate at a university or other organization.
4. I/We have acknowledged all major sources of assistance.

Student's Full Name & Signature:



Ashfaqul Islam Siddique Rafi

17304041

Supervisor's Full Name & Signature:

Md. Shamim Ahmed

Lecturer, BRAC Business School

BRAC University

Letter of Transmittal

Md. Shamim Ahmed
Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of internship report after successful completion of BUS400 in Spring 2022.

Dear Sir,

With utmost respect and thanks, I am giving my internship report on "An Analysis of Customer Satisfaction at City Bank Limited". This report was created to fulfill the requirements of my BRAC Business School Bachelor of Business Administration degree. I was posted to the Pragati Sarani Branch of The City Bank Limited. I gathered survey data in order to assess CBL's branch customer satisfaction.

If you approve my internship report, I will be thankful. I did my utmost to make my report using what I knew.

Your acceptance and approval of my report would motivate me. If you do have any questions, I would be happy to answer them.

Sincerely yours,

Ashfaque Islam Siddique Rafi

17304041

BRAC Business School

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Non-Disclosure Agreement

[This page is for the Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between The City Bank Limited and the undersigned student at Brac University

Ashfaquul Islam Siddique Rafi

17304041

BRAC Business School

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Acknowledgment

At the very beginning, I would like to say my gratitude to Almighty Allah for his generosity.

From the beginning to the finish of this report, the success of this study is based not only on my efforts but also on the contributions of those who inspired, guided, and directed my work.

I would like to express my heartfelt thanks to my honored adviser, Md. Shamim Ahmed sir, Lecturer at BRAC Business School, guided me in preparing this report. I could not have finished the necessary arrangements and processes for this report without his constant support and bravery.

Moreover, my heartfelt thanks go to my supervisor, Md. Mizanur Rahman, Senior Customer Service Manager of The City Bank Limited, Pragati Sarani branch, who not only assisted me in working there but also in understanding so many useful things throughout my three-month internship.

Finally, I'd want to express my deepest gratitude to my entire family for their physical, psychological, and financial support throughout my graduating program.

Executive Summary

No nation on earth does not have a significant banking industry. To grow in the banking business, banks must have efficient procedures that benefit not only the economy but also society.

It is the purpose of this research to determine how delighted The City Bank Limited's General Banking customers are with the quality of its customer service. This research focuses on determining whether or not customers are satisfied with their purchases. Because customer satisfaction is fundamental for a bank's success, I will provide some suggestions after analyzing the levels of satisfaction and displeasure.

The survey has four questions. The answer to the first question about branch staff is one hundred percent. The response to the second question is separated into three categories: low, average, and high ratings for bank branches. The good rating is 97% out of a possible 100%. In the 3rd question, 198 out of 211 people is 94 percent, which means that the service time is excellent. In addition, the fourth question is the same branch hypothesis 3 phase as the second and third questions. The number of people that are in a positive situation is 202 out of 211. Thus, the quality is 96 percent.

The purpose of this article is to offer the right insight into the degree of customer satisfaction who visit the CBL Pragati Sarani Branch, along with comprehensive assessments based on a proper questionnaire used for monitoring and data collecting. This article's objective is to accomplish this goal by providing proper knowledge of the quantity of satisfaction of customers who attend the CBL Pragati Sarani Branch.

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Chapter 1: Internship Overview

1.1 Student Information

Table:1 Student information

Name	Ashfaqul Islam Siddique Rafi
ID	17304041
Program	Bachelor of Business Administration (BBA)
Major	Human Resource Management
Minor	Marketing

1.2 Internship Information

1.2.1 Period, Company Name, Department/Division, Address

Table:2 Internship information

Period	3-months period (February 13, 2022 to May 12, 2022)
Company Name	The City Bank Limited
Department/Division	Customer Service
Address	Pragati Sarani Branch The Pearl Trade Center (Ground Floor), Cha-90/3, Pragati Sarani, Shahajadpur, Dhaka.

1.2.2 Internship Company Supervisor's Information:

Table-3: Company supervisor information

Company Supervisor's Name	Md. Mizanur Rahman
Position	Senior Customer Service Manager

1.2.3 Job Scope

City Bank has a lot of career opportunities. The bank's Human Resource Management primarily hires workers as Customer Service Officers and Cash Officers. Officers are recent graduates with no prior professional experience. They are often hired to work in any area, such as General Banking, Cash, or Investment. The purpose is to adapt them to business culture.

Furthermore, they hire interns to assist them in completing their required academic degrees as well as to provide them with a basic understanding of banking operations.

1.3 Outcomes of Internship

1.3.1 Student's contribution to the company

Working in The City Bank Ltd.'s Pragati Sarani Branch was a wonderful experience and opportunity for me. I was assigned to the Customer Service section of the bank, which mostly deals with direct customers. My responsibilities were:

- I was first tasked with writing out cheque books and account opening formalities for customers looking to open new bank accounts, and also completing unfinished forms.

- I was also tasked with calling clients to remind them to get their debit cards and cheque books.
- I have to guide customers about what service they want and tell them at which desk/counter they would get their desired service.
- Keep note of the number of cheque books and debit cards received in register books.
- Take Survey of Customer about the service of our branch.
- I learned about the information and documentation needed to open an account, and by observing my colleagues, I learned about how employees should engage with a client and handle their difficulties.

During my internship, I had the chance to work with very kind and supportive coworkers, notably my supervisor, who guided me and thoroughly explained any component I didn't understand.

1.3.2 Advantages for the individual student

- • Prior to my time here, I had very little knowledge about the inner workings of a typical business workplace. I was not very knowledgeable about the banking sectors in Bangladesh, including how they function and how significant monetary transactions are processed. I also learned how to maintain positive relationships among coworkers and how to retain a positive attitude even under stress.
- I was able to witness the working environment and obtain some very basic banking information from the professionals of The City Bank Ltd, Pragati Sarani Branch, where I was an intern.
- As customer service was a major job there, I learned a lot about socialism. A fundamental tenet of CBL general banking is to smile and make positive gestures

while talking with consumers. This practice is excellent among the various others available.

- I used to watch my senior engage with customers and try to learn from them.
- In this branch, I got to meet a lot of important business executives. They are:
 - Mr. Md. Mizanur Rahman, senior customer service manager. He is in charge of my internship.
 - Mr. Mohammed Shakil, Branch Manager, is the Branch's Head.
 - Ms. Rubana Kabir, Senior Branch Operation Manager, also known as Senior Assistant Vice President.

They are the branch's top bankers who used to ensure that interns received good teachings and gained some fundamental insights. Most significantly, they helped me expand my professional network. They used to provide me with helpful recommendations about employment markets. They used to give me advice on how I should plan to acquire a career in the future.

1.3.3 Challenges and obstacles experienced throughout Internship

Although completing an internship at the Pragati Sarani Branch of the CBL was a fantastic experience for me, I faced several challenging situations.

- As my home is in Uttara so, every working day in the morning when I go to the branch, I faced lots of traffic jams.
- As an intern, I had to help them finish their bunches of unfinished business. As a result, I didn't have much opportunity to learn and ask questions.
- Unlike the other banks or organizations, CBL's Pragati Sarani Branch lacks a desk where interns can sit and complete their tasks. As a result, we had to sit in the clients'

seats, and if a client came to our branch, we had to hand over the chair for them to complete their service. As a result, I used to feel uneasy.

Considering the above-mentioned problems that I had as an intern at my employment, I was still eager to do my responsibilities, learn, and show respect to my coworkers.

1.3.4 Future internship recommendations to the CBL.

First and initially, I would suggest that Human Resource Management make some minor adjustments to the Human Resource Framework for the benefit of employees, particularly interns. All CBL branches should provide interns with a workstation so that they may complete their responsibilities comfortably.

CBL Human Resource Management should place the posting near their home. Such as, they could give me in Uttara branch or Nikunjo Branch so that I can reach the office in time.

The token machine of the CBL's Pragati Sarani Branch is not working properly. So, people had to stand in line and took the service from the cash counter.

Furthermore, bank activities are fully reliant on consistent internet connectivity. As a result, any delays in internet connectivity cause workers to delay their work, extending the time it takes to complete a task. As a consequence, backup internet service is vital to maintaining continuous service.

Chapter 2: Organization Part

2.1 Introduction

A bank is a type of financial institution that may receive deposits as well as give loans. Banks could also offer financial services including capital management, currency trading, and cash deposit, lockers. the three types of banks are retail banks, commercial or corporate banks, and investment banks. Banks are key to the economic system because they serve essential services to both consumers and companies. As a financial institution, they give you secure space to put your cash. You may execute typical banking operations such as deposits, withdrawals, check writing, and bill payments using a range of account types such as checking and savings accounts and certificates of deposit (CDs). People can save money and receive interest in their investments.

Bangladesh now has 61 scheduled banks, consisting 6 state-owned commercial banks (SOCBs), 3 specialized banks (SDBs), Forty-Three private commercial banks (33 conventional PCBs and 10 Islami Shariah-based PCBs), and nine foreign commercial banks, according to the Bangladesh Bank's website (May 2022).

2.2 Overview of City Bank Limited

City Bank is a private retail bank that dates back to the first generation and is one of the oldest private banks in the nation. It was founded on March 28th, 1983 by 12 small-town business owners around the country. When they first started the business, there were a lot of unknowns, but now that it is a household name, we all recognize where it ranks. Originally, they had just BDT 34 million to their name, but their capital and assets have since increased to a remarkable

BDT 3.3 billion. Bangabandhu Avenue was the site of City Bank Limited's first Dhaka branch opening.

The retail banking system, financial analysis, SME banking, Islamic banking, women banking, Online Banking, and safety have been some of the products and services offered by the bank. A licensee of Visa, MasterCard, and American Express cards is also held by the bank in Bangladesh, as is the only licensee of these cards in the country.

There are now 132 physical branches of City Bank Limited. Additionally, the bank has a strong presence in alternative distribution areas. It owns 138 ATMs and leases 550 from other banks in different places. By the end of 2013, City Bank has 10 branches in Malaysia, one regional branch, and one subordinate office in Hong Kong. Also available are services such as SMS banking and interest banking. A Customer Support Team is also active at CBL. The bank's internet banking service is called Citytouch.

The city bank won accolades for "Best Bank in Bangladesh," "Best Digital Bank in Bangladesh," and "Best CSR Bank in Bangladesh" in 2021.

2.2.1 Vision, Mission, and Values

Vision

- The Financial Market Place That Has a Vibrant Culture And Offers Entertaining Experiences

Mission

- Give customers a wide variety of product lines and services that set you apart and get them excited.
- Be the "employer of choice" by creating a place where people can do their best work and new leaders can emerge. • Always question processes and platforms to make them more effective and efficient.
- Encourage innovation and automation to make sure and improve the quality of service
- Make sure that everything we do is done with respect for society, good governance, and compliance.

Values

- Focused on getting things done
- Accountable and open
- Brave and respectful
- Involved and motivated
- Focused on making customers happy

2.2.2 Products and Services

Retail Banking

Auto loans, deposit products, CASA, and credit/debit cards are all examples of retail banking services.

Loan Products: Auto loans, personal loans, mortgages, and motorcycle loans are all available from City Bank. You may open a savings account, a money market account, a certificate of

deposit, a certificate of deposit with interest, a city Islamic account, a salary account, a current account, and a certificate of deposit with interest.

Cards: MasterCard, CityMaxx Debit MasterCard City Visa MasterCard City Alo MasterCard City Visa Union Pay MasterCard, and so on are among the several credit and debit cards that may be used in Bangladesh.

SME Banking

It's a new day for City Bank's SME Banking. For small and medium-sized enterprises, City Bank is the industry's best source of funding. It gives it more options. Small and medium-sized enterprises (SMEs) have been given banking services as a means of boosting them to the next level in their businesses.

The loan amounts for small and medium-sized enterprises (SMEs) vary from 3Lacs to 1 crore. Please pay back the money within 12 to 60 months after taking up this loan.

Other Services are:

- Citytouch (App)
- Trade Finance
- Priority Banking
- Corporate Banking

2.2.3 Objectives

The basic objective of City Bank Ltd. is to develop a sound capital foundation, generate a reasonable profit, and provide reasonable dividends to the shareholders. For this reason, the bank is always on the lookout for new, high-quality customers from whom to borrow.

2.3 Management Practices of CBL

A company's management is a key to its overall performance, but this is particularly true for financial institutions. 11 people make up the City Bank's leadership team, which includes the bank's CEO.

-Mr. Aziz Al Kaiser, Chairman;

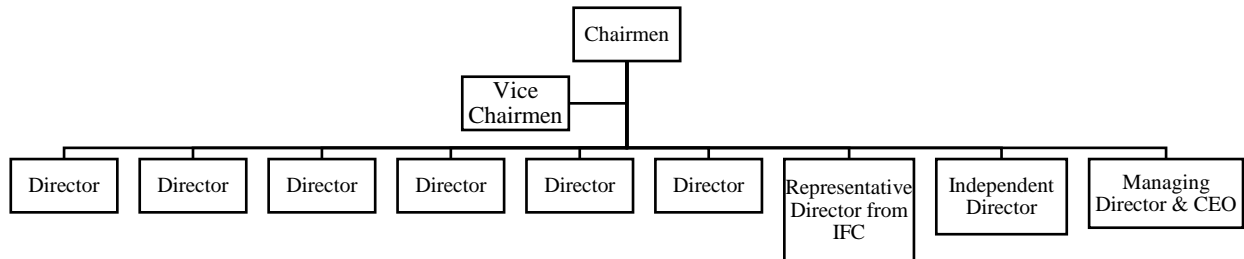
-Mr. Hossain Khaled, Vice Chairman; and

-Mr. Hossain Mehmood, Director.

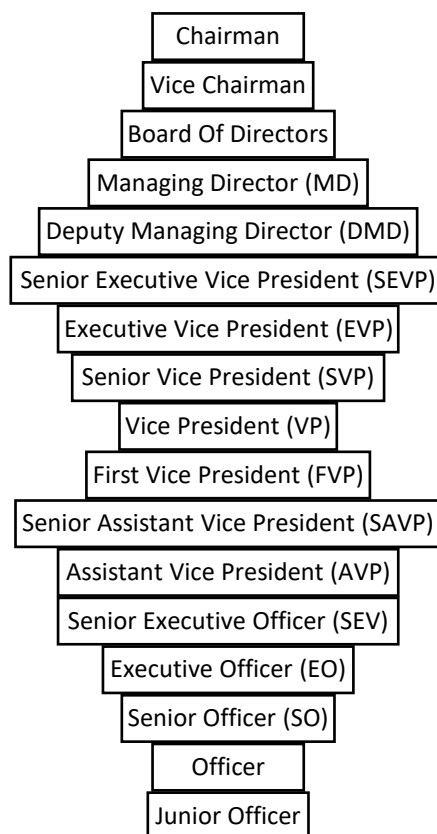
Members of the Board of Directors are constantly coming up with new strategies to improve CBL's overall performance.

2.3.1 City Bank's management organogram

A. Board of Directors



B. Management Committee



2.4 Marketing Practices

The media department of City Bank is dedicated to promoting the bank's products and services. The MD and CEO of City Bank often provide interviews to newspapers such as The Daily Star & Prothom Alo because of the bank's global recognition. Public issues may be addressed through news conferences.

2.5 Financial Performance and Accounting Practices

Figures in BDT mn unless specified

Particulars	2021	2020	2019	2018	2017
Balance Sheet					
Authorised Capital	15,000	15,000	15,000	15,000	15,000
Paid-up Capital	10,672	10,164	10,164	9,680	9,219
Reserve Fund & Surplus	20,552	18,654	15,252	14,750	15,650
Total Shareholders' Equity	31,224	28,818	25,416	24,430	24,869
Bond	11,690	11,600	9,200	8,800	7,250
Deposits	282,064	254,781	246,704	205,170	183,493
Borrowings	54,895	58,769	44,168	60,453	37,906
Loans and Advances	286,380	268,202	246,944	231,391	196,596
Credit to Deposit Ratio	81.3%	74.7%	79.1%	82.5%	84.9%
Credit to Deposit Ratio (including Off Shore Banking Unit)	85.3%	82.7%	79.4%	77.7%	84.7%
Investment to Deposit Ratio (IDR)	64.7%	30.9%	67.5%	29.6%	35.1%
Debt - Equity Ratio (times)	12.4	12.3	13.0	12.3	10.1
Investments	54,920	46,251	39,452	27,882	25,508
Fixed Assets	6,465	5,920	5,675	3,519	3,277
Earning assets	345,361	325,011	290,209	273,006	220,875
Total Assets	416,902	382,926	354,689	324,780	275,531
Off-Balance Sheet Exposures	228,065	136,338	118,329	135,748	98,845
Income Statement					
Net Interest Income (excluding investment income)	12,048	8,363	10,832	9,201	7,495
Investment Income	2,579	3,438	2,086	1,842	2,791
Non-interest Income	6,776	4,936	5,367	4,859	4,630
Operating Income	21,403	16,737	18,285	15,902	14,916
Operating Expenses	10,403	9,697	9,998	9,223	8,047
Operating Profit (profit before provision and tax)	11,001	7,040	8,287	6,679	6,869
Provision for Loans, Investment and Other assets	2,546	644	2,556	2,324	1,718
Profit Before Tax	8,455	6,395	5,731	4,355	5,152
Profit After Tax	4,743	4,012	2,472	2,018	3,628

The period covered by these financial accounts is a calendar year, which begins on January 1 and ends on December 31. In addition, each of the financial statements has been presented in accordance with the principles that are detailed below:

- IAS, IFRS Banking, and the Companies Act of 1991 are examples of these (Amendment in 2013)

- Bangladesh Bank Regulations
- The Companies Act of Bangladesh from 1994
- Standards Applied in Bangladesh for Accounting
- The Standards for Financial Reporting in Bangladesh
- Act of 1993 Relating to Financial Institutions
- Rules of the Securities and Exchange Commission from 1987

2.6 Information System Practices

In 2019, a record number of 334 million takas was spent in City Bank's IT division across all eight departments, and those are:

- IT Governance (ITG)
- IT Service Management (ITSM)
- Cards and ADC Systems (C&A)
- Enterprise Architecture (EA)
- Project Management Office (PMO)
- Enterprise Software Solutions (ESS)
- Innovation (INV)
- Information Security (IS)

A significant amount of money has been put into the development of important financial infrastructure. In addition to that, many other key elements as well as dual currency were suggested when Bangladesh Automated Clearing House was being discussed. In addition, technology invoicing, China UnionPay Acquire, instant Debit Card issuance, purchase and sell installments utilizing AMEX Card, remittance facilities, and transfer ways have all been implemented in order to keep an effective and efficient solution in place. The establishment of

a banking institution in Hong Kong to promote commerce across Asia was made possible by a full-fledged improvement in information technology.

2.7 Industry and Competitive Analysis

2.7.1 PESTEL Analysis

In order for City Bank to thrive in the face of external pressures and competition, it also plays a role in the larger environment. You may find that doing a PESTEL study is helpful in understanding it.

In a political sense, all decisions were taken in accordance with the policies of the government, notably the norms of the Bangladesh Bank. A loan in the amount of 9 percent was recently issued so that people may fight the disease. As a direct consequence of this, all financial institutions, including City Bank, reacted by developing new commercial practices.

Next, in terms of the economy, City Bank has been instrumental in the development of commercial linkages with the economies of Malaysia and Hong Kong via the opening of branches in other countries. Additionally, opportunities for employment are expanding as the economy of Bangladesh continues to grow. In a similar manner, City Bank contributes to the total income of the government by creating new business opportunities and providing loans, therefore facilitating the growth of small and medium-sized businesses.

In line with the UN Sustainable Development Goals, a number of financial initiatives have been formed, and these efforts have enabled more methodical and technologically sophisticated solutions for society as a whole.

Technology: In order to develop solutions that are more systematic, City Bank has made major investments in the information technology (IT) sector. Core banking systems, sustainable finance, and internet banking solutions are just a few examples of recent innovations in the banking industry. Providing employees in Digital Bangladesh with access to technology-savvy Digital Channels to work on.

The City Bank operates inside the legal framework with a number of different laws and loan security procedures, and Sanchaypatra complies with all standards set out by the government. This is as a result of the fact that if any dispute may end in a civil action or possible imprisonment for the parties involved. As a consequence of this, City Bank is able to provide sound counseling, continuity in its services, and innovative approaches to the management of casework.

2.7.2 SWOT Analysis

To be successful in this industry, banks need to be aware of their primary advantages and disadvantages.

In a similar vein, the brand image and total value that City Bank has established after 39 years of earning the confidence of its customers are two of the reasons the bank has been able to expand into such a broad network. In addition, the highly trained human resources available at City Bank contribute to the accomplishment of City Bank's primary goal, which is to provide excellent services to each and every customer. In addition, City Bank is able to quickly comprehend the requirements of the market and the authorities because of its dynamic working environment and its fast reaction operations. Last but not least, due to the fact that City Bank has exclusive issuer of the American Express (AMEX) Card, it has a competitive advantage in the market that no other bank can match.

There are weaknesses, and these weaknesses act as roadblocks for City Bank's activities. The increasing number of loans that are considered to be non-performing, the difficulty in collecting funds, diminishing earnings, economic uncertainty, and new threats are some of the challenges that City Bank faces.

There are more options that might result in a growth in sales and greater control of the industry. Because operations are extended globally, the resultant customer pool is broader, which is an additional advantage of this strategy. Furthermore, opportunities are created when money is spent in online marketplaces, leading to components of cost reduction that may become apparent in the near future as customers decrease the number of conventional bank visits they make.

Despite this, the bank is vulnerable due to the rising competition from new entrants into the market. Apart from that, the epidemic can result in an assortment of previously undiscovered dangers and a change in the demand from customers. As a consequence of this, uncertainty may continue, which may increase the risk of higher non-performing loans in the event that businesses are forced to shut down because of the epidemic.

2.8 Summary and Conclusions

As a result of the significant findings made by City Bank as an entity, many different aspects of the bank's business operations and policy were analyzed as part of this research. Additionally, several external responsibilities that had an impact on the operations of the bank were addressed.

As a consequence of this, City Bank may be able to advance toward new prospects for success by using information, the skills of qualified individuals, and inventive technology-based solutions.

2.9 Recommendations

In order to respond to increasing problems and to increase profitability, It is possible for City Bank to focus on strategies for lowering the number of loans that are considered to be non-performing. In order to provide assistance to the economy in its stage of development, new concepts and strategies may be put into action. Last but not least, they provide excellent customer service; hence, in order to keep their clients' trust and grow their business, they need to be consistent in the primary banking services and products as well as bearers they provide.

Chapter 3: Analysis, Interpretation, and Findings

3.1 Introduction

The degree to which customers are pleased with a company's offerings, including its goods, services, and employees, is known as the "customer satisfaction" statistic. Customer satisfaction information, such as questionnaires and rankings, may aid a business in understanding how to improve or modify its goods and services. It's a mistake for companies to assume they know what their consumers want before they ask them for it. Instead, methods like customer feedback, suggestion boxes, and opinion surveys are essential for gaining an understanding of the voice of the customer. Using these innovations, corporations may get broad views into what their customers want, enabling them to better adapt their offerings to meet or exceed the requirements of client expectations.

3.1.2 The five criteria for determining the efficiency

Experts have identified five major elements that must be in place to ensure the achievement of efficient establishment and increased revenue measurements. Trustworthiness, responsiveness, confidence, empathy, and other qualities are some examples. A superior customer relationship, a magnificent physical location, a wonderful administrative outcome, and all of these things combine to make the area of excellence in service delivery really exceptional.

1. Reliability: Consistent and effective implementation of promised services is a measure of this capability. Fulfilling promises such as delivery, service supply, issue resolution, and budget are all examples of a company's dedication to consistency. Organizations that keep their commitments to their clients, particularly

when it comes to service outcomes and important service criteria, are preferred by consumers. Many people like CBL because they feel it is much more stable than the competition when it comes to offering a number of well-designed features (Bangladesh global).

2. Responsiveness: The flexibility to react quickly to customer needs is what we mean when we talk about responsiveness. Customers' demands, inquiries, concerns, and challenges are the focus of this sector. A company's availability may be evaluated by the length of time it takes to provide customer service, answer questions, or act on feedback. It is important to note that responsiveness also includes the concepts of adaptability and the ability to meet a customer's needs.
3. Assurance: It is the act of influencing others with faith and self-assurance. The ability of a company and its workforce to meet or exceed customer expectations are two of the most important characteristics of an assurance organization. This element is likely to be primarily important for solutions that clients see as high-risk and/or for which they are uncertain about their ability to evaluate. CBL is well-understood by customers, who behave in line with the assurance they get. Customers may choose to move to another bank if their promises are not satisfied, thus this has a big influence on the basic leadership. Employees are consequently knowledgeable of the need of developing customer credibility and assurance in addition to creating a comparative advantage and customer satisfaction.
4. Empathy: Commitment to customer care and individual concern is referred to as "empathy" in this context. In certain countries, personal attention is essential to show to the customer that the institution goes out of its way to suit his needs. A further advantage of responsive customer service is that it enhances both customer credibility and commitment. In this challenging marketplace, customers' demands

are rising, and it is the responsibility of organizations to meet them; customers who don't even get individual focus will seek somewhere. Employees at CBL have a brighter and more passionate approach, and they often consult about their customers' satisfaction and disappointment.

5. Tangibility: To assist customers, and connect their thoughts with the best practices of the organization, tangibles play a vital role. In the context of a consultancy firm, tangibles include things like facilities, technology, and the like. Ambient, such as the color scheme, furniture arrangement, temperature, and level of hygiene and odor, all have an impact on how satisfied customers are with an organization's services and employees. All of CBL's branches have shown an elegant interior décor, and the company aims to keep the quality of its administration's policy apparel constant across the globe. There are no differences across branches when it comes to stuff like seats, rugs, and other furnishings.

3.2 Customer Satisfaction Analysis and Interpretation

Customer satisfaction is simply how pleased consumers are with services delivered to them, and the best way to evaluate it is through a survey. For my report, I conducted a walk-in survey, handing out questionnaires and asking people to fill them out. This was not an easy task. Some consumers were really unpleasant, refusing to spend time and complete the survey, and others had little understanding of banking services. Nevertheless, I managed to obtain 211 survey replies.

The survey form is divided into four sections: branch personnel, branch rating, service time, and branch premises.

1. Branch Personnel: The 1st question of the survey is “Did our officer Serve you as you expected?” CBL branch workers are highly skilled and undergo specialized training in order to be involved in certain sectors. As a result, their expertise cannot be called into doubt. Customers may still have issues about it, so the opinion of the customer differ from one another.

DID OUR OFFICER SERVE YOU AS YOU EXPECTED?

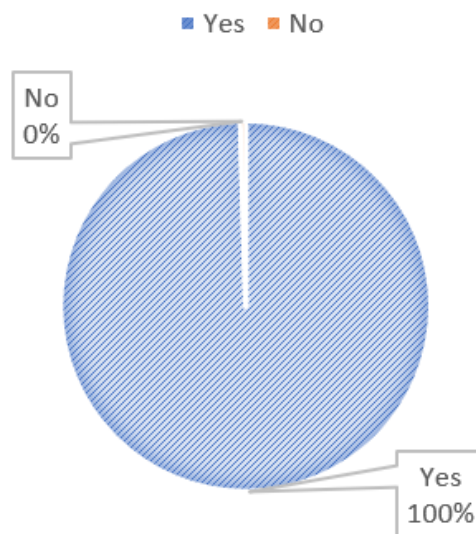


Fig 3.2.1: Branch personnel

In CBL, Pragati Sorani Branch 100% of customer thinks that they got their service as they expected. The primary purpose of the branch and its workers is to service their clients' financial needs. Banks provide a variety of financial services and products, but the most common include current and savings accounts, credit and debit cards, financial products such as bank deposits and money market accounts, house loans (mortgages), auto loans, and other sorts of loans.

In the branch, there are 18 employees to serve. 6 employees are assigned to a customer service department, 6 people are in the cash department, 3 relationship managers, 1 employee is

assigned in the card division, 1 employee is assigned as branch operation manager, and lastly the branch manager.

It is critical in general banking for workers to be informed about the duties they are allocated. Because they interact with clients directly. It carries a bank's image.

2. Branch Rating: The 2nd question of the survey is “How would you rate the overall service of this branch?” The survey questioned the overall service provided by the CBL Pragati Saroni branch. Like the branch environment, employee behavior, our products, and features.

HOW WOULD YOU RATE THE OVERALL SERVICE OF THIS BRANCH?

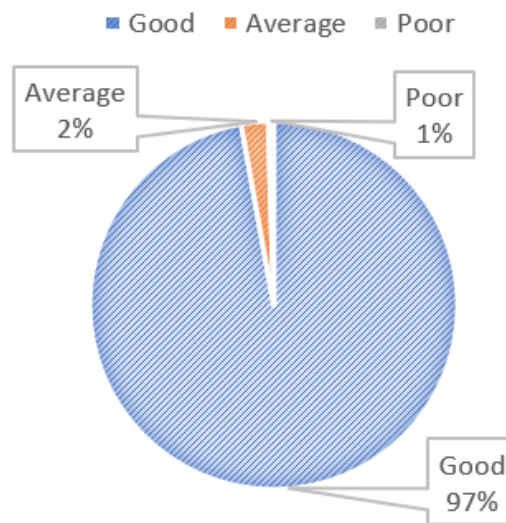


Fig 3.2.2: Branch Rating

As I have already told you that the survey is taken from 211 people. From the figure, we can see that 97% of people rate the branch as good, 2% people rate it as average and 1% are poor. We can count this as a good rating of the CBL Pragati Sarani Branch.

3. Service Time: Here I asked the question “What do you think about the timeliness of receiving the desired service?”. In how much time did the customer get their service. As this branch is not so big in space employees try to give their service in time. People come for opening a new accounts like current accounts and saving accounts, deposit money, collect income statements, fund transfer by cheque or pay order, collect cheque books and debit cards, and so on. On Thursday and Sunday, there are so many customers in the branch. I saw people who cannot get a seat; they have to stand for a lot of time to get their desired service but the customer can understand the situation.

WHAT DO YOU THINK ABOUT THE TIMELINESS OF RECEIVING THE DESIRED SERVICE?

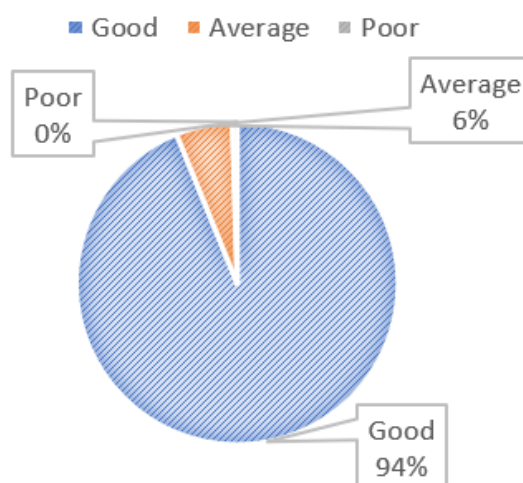


Fig 3.2.3: Service Time

In figure 3.2.3 we can see that 94% of customers rate as good, 6% of customers rate as average, and no one rates poorly. So, we can say that people are getting their service in time.

4. Branch Premises: The interior of any building inhabited by a financial company with which the Covered by insurance has an arrangement or which has control of the Insured's Money or Securities is referred to as the Banking Premises. CBL Pragati Sorani branch is well decorated and has a good security system for their customer.

HOW WOULD YOU RATE THE PREMISES OF THIS BRANCH?

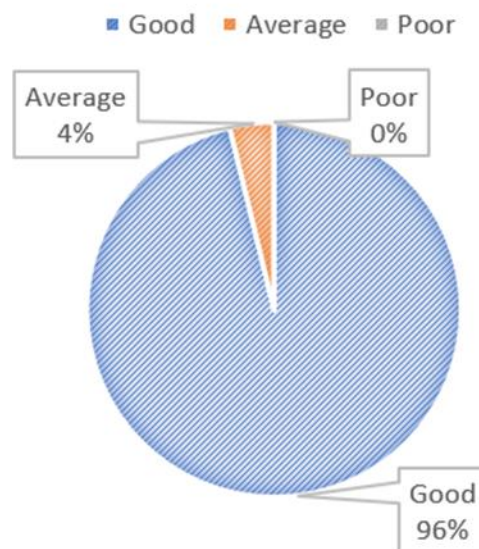


Fig 3.2.4: Branch Premises

In this figure, we can see that 96% of people rate the CBL Pragati Sarani branch premise is rate as good whereas 4% rate it as average and 0% in poor rating. Some of the customers complained that the ATM of the branch does not have money to withdraw, most of the time clients face that there is no network or there is no cash to withdraw.

Nowadays people are concerned about impression and security. If any organization does not provide, they lose their customer, especially in the banking sector. So, every CBL branch is well decorated and provide a good amount of security to their customer.

3.3 Findings:

3.3.1 Positive findings

- 100% of people are getting their service as they expected.
- CBL Pragati Sarani branch rate is 97%.
- The timeliness of receiving the customer's desired service is 94%.
- CBL is doing business for about 39 years and has a good brand image.
- The branch premise is 96% which counts as a good premise for the Pragati Sarani branch.

3.3.2 Negative findings

- The branch ATM does not give proper service.
- When the electricity is gone, that time internet does not give backup, employee have to wait a few minutes which make their work delays.
- 6% of clients rate the average for timeliness of receiving the desired service.

3.4 Summary of the survey

According to the audit's supporting findings, it's far demonstrated that beneficial disclosures exceed unfavorable disclosures. So we can claim that clients are presently not satisfied with the services of the CBL Pragati Sarani Branch. Regardless, there is some sort of things that

need to improve. They must also pay close attention to the client's needs and expectations. They should build a strong relationship with their clients by providing the best service possible.

3.5 Conclusions

It is a city bank internship report; I will do my best in this report. The topic is customer satisfaction analysis. CBL's Customer Experience Department provides the survey form. That is why I took the survey to get feedback from clients. First, I will provide a description of City Bank, including its fundamental principles and product offerings. I basically worked in the City Bank Pragati Sarani branch, so I am familiar with the entire scene. The results and figures are excellent after completing the survey data in Microsoft Excel. This report is based on four questions: such as meet expectations, branch personnel 100%, branch rating 97%, service time 94%, and branch premise 96%.

3.6 Recommendations

I worked as an intern in this branch for three months and witnessed all of the tasks that were performed. In addition, I studied client comments to determine whether or not they are pleased with their service. After all of this, I have some recommendations for the whole branch. I'll explain further below;

- To provide speedier service, branch employees' work should be expanded. The CBL Pragati Sarani branch is extremely busy, with just one staff assigned to each job. For example, there is one employee for dollar endorsement, one employee for cheque handling, one employee for pay order, and so on. Before national or religious festivities, the crowds get inhumane, and staff stress becomes unbearable.

- The token system is also known in CBL as Queue Management System must need work properly. In my 3 months internship, I saw that 3 or 4 times used by the branch. Most of the time it does not work accordingly.
- There should be a rotation of duty and responsibility, so that employee does not get the bored working same thing every day. Such as, if an employee knows how to do pay orders, other employees should learn and do the work so that the branch could decrease the pressure of service & and remove boredom.
- An employee should know the major & minor details of the product that they are working on.

Acronyms

DPS- Deposit Plus Scheme

CBL- City Bank Limited

CDM- Cash Deposit Machine

AMEX- American Express

FD- Fixed Deposit

ATM- Automated Teller Machine

NPL- Non-Performing Loans


CASA- Current and Savings Account

SME- Small and Medium Enterprise

Appendix

Sample of survey question

CITY BRANCH BANKING SURVEY

 **City Service Quality**

Branch Name: Pragati Sarani Branch, Dhaka Date:

Customer's Name: Contact No.:

Respondent Type

Customer

Non-Customer

Service Area

Cash Area / Teller Service

Customer Service / Query

Relationship Manger

Please Tick (✓) your answers

1. Did Our officer serve you as you expected?

Yes No

2. How would you rate the overall service of this Branch?

Good Average Poor

3. What do you think about the timeliness of receiving the desired service?

Good Average Poor

4. How would you rate the premises of this Branch?

Good Average Poor

5. What is the best thing you like about our product / feature?

CA/SA FDR Loan AMEX

Others:

Your additional comments / suggestions:

.....

.....

.....
Signature

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