

Customer satisfaction on customer services of UCB Bank

**By
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**An Internship Report submitted to the BRAC Business School in partial
fulfillment of the requirements for the degree of Bachelor of Business
Administration**

**Department of BRAC Business School
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Declaration

It is hereby declared that

1. The report submitted is my own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

My full name and signature

Ridita Afroz

17104165

Approval

The report titled “Customer satisfaction on customer services of UCB Bank”

Submitted by-

Ridita Afroz

17104165

BRAC Business School

Supervisor’s Name & Signature

Mohammad Atiqul Basher

Lecturer

BRAC Business School

This is an internship report, which is to be submitted to my respective supervisor Mohammad Atiqul Basher Sir, in order to complete my degree of Bachelor of Business Administration (BBA).

Keywords

i. UCB Bank

ii. Customer

iii. Customer Satisfaction

iv. Banking

v. Client

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Brac Business School

Bank's Supervisor's Information

Zarif Nadim Ahmed

Manager

UCB Bank

Academic Supervisor's Information

Mohammad Atiqul Basher

Lecturer

Brac Business School

Letter of Transmittal

12th February 2022

Mohammad Atiqul Basher

Lecturer

Brac Business School

Brac University

Subject: Submission of a report named “Customer satisfaction on customer services of Ucb Bank”

Sir,

With due respect, I would like to state that I have done a 3 months period internship at UCB Bank and with all the experience I have written this internship report. As this report is a part of BBA programme and without this report the programme is incomplete. My topic of the internship report is “customer satisfaction on customer services of UCB Bank”. Maintaining all the rules and regulations I have written this report point to point.

The help of my supervisor and in-site supervisor worked for me a lot and with their help I finished my report writing following all the instructions and guidelines. I would like to thank my respective supervisors for helping me whenever I needed.

Yours sincerely,

Ridita Afroz

17104165

Brac Business School

Acknowledgement

I would like to thank my in-site supervisor, academic supervisor and co-supervisor who have helped me throughout my internship journey in order to complete my report .

My in-site supervisor and my academic supervisors are very co-operative and friendly , they always share their opinion and give me advice about my internship report that this is wrong or this is correct or i can do better in this section etc.

Firstly, I am lucky enough to get an opportunity to do an internship in a bank named UCB. My mothers always dreamed of me doing an internship in a bank.

Secondly, my supervisor Mohammad Atiqul Basher sir and my co-supervisor Jubairul Islam Shaown sir guided me a lot , i mailed them in any situation and in any urge i needed they never missed any chance to help me, through mail and also meet call. My heartiest gratitude to them.

On the other hand, my in-site supervisor Zarif Nadim Ahmed sir who is the manager of our branch and Mr.Tanim sir who is the operation manager of my branch guided me in each and everything, they showed me the right and wrong way of working. They treated me like their own officers, not like an intern. I am so lucky to met such a person in my life.

Finally, I am so so lucky enough to met all the seniors apu's and bhैया's in my office, they are like my own brothers and sisters who taught me the work, they gave me food treats and also they did some fun stuff with me. All are very friendly and helpful.

Executive Summary

I have secured an intern position at UCB Bank Sonargaon Janapath branch at Uttara. So I have written a report in the context of this bank. My report topic is “customer satisfaction on customer services of UCB Bank.

Doing an internship is a part of a BBA programme and as a part of it I have finished my long three months period journey doing internship in UCB Bank. It was a wonderful life time experience of mine. I got a call from two banks after my application through mail. One is Mercantile Bank and the other one is UCB Bank. But Mercantile bank was very far from my home so I chose UCB over that bank.

UCB Bank is mainly known as the bank who provides the best customer services with limited time and limited issue. So my choice was definitely correct. The working environment here is very neat and clean, there is no chaos and there is no breaking of rules. Everyone is doing their job greatly and taught me also the same way.

UCB Bank was established in 1983 and from one branch now it has more than 215+ branches. Day by day it has grown to its best. The Customer's choice is now UCB Bank. It is now one of the largest commercial private banks in Bangladesh and is listed in both Dhaka stock exchange and Chittagong stock exchange.

It has their own app named “Upay” where anyone can make their transactions, anyone can cash out or send money to the bank also. Upay has recently had successful acquisitions with companies like Grameenphone, Robi and Banglalink to ensure that their users will not need an active internet line to use the application. This makes it easier for users to use Upay, as now they will not have to buy additional mobile data to have access to their Upay account unlike many of its competitors.

Overview of Internship

About myself

I am Ridita Afroz and my code number is 17104165 . I am a student of the BBS department of BRAC University. The topic of my report is on :Customer Satisfaction of Customer Service at UCB Bank” of Uttara Branch where I have done my internship of two months.

About Internship

At this organization my supervisors were Zarif Nadim Ahmed (manager), Mr.Tanim (operation manager), Shahid Parvez (Junior Officer), Nazneen Chowdhury (Executive Officer), Protiva Talukder and Manya Hossain. During my internship period, I had specific duties and responsibilities. Initially, I was assigned to perform the first one and half months of my internship period in the General Banking department to know how general banking works. The work environment was very welcoming and I easily got used to the corporate culture. I learned several types of work from GB under all the supervisors at GB. The next one month I spent it at the LC department which is the loan and credit department. Here, the working experience was quite different from General Banking but then again the credit, loan and trade department was really amiable and taught me how this department worked by performing several tasks. All my seniors are very friendly and they taught me in a very good manner ,they never had to teach me twice as I am a quick learner.

Results

During my time in the bank I have learned many things. I can reply to customer queries, I can open a savings account, current account, FDR, DPS, I can issue new cheque books, debit card, credit card, I can now tell which one is fake note, I can receive pay order and transfer cheque. I did not face any problems during my internship period as most of my seniors gave their best effort in teaching me properly with proper guidance.

1. Introduction

BACKGROUND OF THE STUDY

Background of the Study-

The banking system in our country plays an important role in the financial sector for the economic development of our country. The banking sector in our country, after being introduced, has helped to improve the socio-economic and financial development of our country. It is not possible for any country to improve the socio and economic development without the banking sectors. Trading systems, civilization, agriculture, industrial development, lending and money remittance have accelerated their pace in improving due to the presence of the banking system. There is always growth in modern economic and social development. The central bank in our country is called Bangladesh Bank (BB) that has started its journey after the independence of this country and under this bank, all other banking sectors follow the rules and regulations.

Bangladesh Bank is the chief regulatory authority of other banks. The fundamental job of Bangladesh Bank is to provide policies for formulation and implementation for monetary and credit. Bangladesh Bank focuses on regulation and supervision of banks, non-banking financial institutions, development in financial domestic markets and country's international reserves. Therefore, the banking sector plays a vital role in the development of civilization, socio and modern economy of the country. There are foreign banks, local banks, and government banks, private, public and Islamic banks in our country. There are 49 private banks in our country and all of these banks provide very good products along with better services to the customers. These banks are very profitable for the development of the economy. Like other private banks, Dhaka Bank Limited is known to be one of the best service oriented private banks. It is known for its successful performance in service providing on a day to day basis. It is growing on a daily basis compared to other private banks after the Financial and Banking Company Act 1991.

2. ORGANIZATIONAL PROFILE

BACKGROUND OF UCBL

The process of operating private banks in the banking sector of Bangladesh was announced by the Government to bring improvements in financial institutions and economy of the country. The economy of Bangladesh grew since 1990 due to vast development in the industrial and agricultural sector. These developments also helped improve communication, transportation, construction, food preservation and processing etc. Overall the lifestyle of people in this country improved. This creates a massive demand on banking service.

With a firm commitment to the economic and financial development of Bangladesh, United Commercial Bank (UCB) started its journey in mid 1983 and established itself as one of the largest first generation banks in Bangladesh. With a wide network of 204 branches the bank has already made a huge mark in the sector of Private Sector Banking through personalized service, innovative practices, dynamic approach and efficient Management. The bank has increased its diversement through opening many sections like corporate banking, SME banking, offshore banking, retails banking , remittance etc. UCB bank also handles the export and import loan department. This helps the bank to earn the foreign exchange. After the year 2006, UCB bank has expanded a lot and reached to a high level because the customers of the bank increased in a tremendous number. Besides, bank gives the customers the opportunity of incoming and outgoing remittance services in a very easy way. The Bank, aiming to play a leading role in the economic activities of the country, is firmly engaged in the development of trade, commerce and industry by investing in network expansion and new technology adoption to have competitive advantage.

VISION

"To expand as a financial institution and achieve sustained economic growth while remaining committed to the prosperity and well-being of our clients and the country of Cambodia, and continuing to exceed our customers' expectations for top-tier service and innovative financial solutions."

MISSION

"To promote the well-being and prosperity of individuals and businesses in Cambodia by delivering superior financial products and services in an environment of integrity, openness, and client centricity; to create value and achieve growth for shareholders based on specialized insight of local markets; and to foster and reward the talents of our employees, and develop meaningful relationships with the local communities we serve."

OBJECTIVES

The objectives of United Commercial Bank Limited are mentioned below:

- Offering best client services by using modern technology.
- Friendly banker-customer relationship.
- Ensuring highest possible dividend to the respected shareholders
- Maintaining balanced growth of the bank in all sectors.

- Consolidating our position in the competitive market by introducing innovative banking products.
- 8
- Ensuring highest professional excellence for our working environment.
- Expanding the bank's investment through large loan financing.
- Increasing finances to the small and medium enterprise sector including agriculture and agro based industries, thus making due contribution to the national economy.
- Upholding the image of the bank at home and abroad.
- Ensuring maintenance of capital adequacy and highest profit through successful implementation of the Management Core Risk Program.

DEPARTMENT DIVISION OF UCBL (Uttara Branch)

General Banking (GB) & Deposit Management:

- ✓ Account opening
- ✓ Cheque book issuance
- ✓ Issuance of certificate
- ✓ Issuance of pay-order
- ✓ Online money transfer
- ✓ Providing of accounts balance

✓ Closing of account

✓ Other information related to banking

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Credit Department:

✓ Processing of Credit Proposals

✓ Documentation and Loan Disbursement

✓ Overview on all Returns

Foreign Trade Department:

✓ Export Section

✓ Import Section

✓ Foreign Remittance Section

THE BOARD OF DIRECTORS

The board of directors of UCB Bank are:

Mrs Rukhmila Zaman	Chairmen
Mr Bazal Ahmed	Vice-Chairmen
Mr Anisujjaman Chowdhury	Director and Chairman, Executive Committee
Mr Akhter Matin Chaudhury	Independent Director & Chairman, Audit Committee
Mr M.A. Sabur	Director and Chairman, Risk Management Committee
Hajee Yunus Ahmen	Director
Hajee M.A. Kalam	Director
Mr Nurul Islam Chowdhury	Director
Mr Asifuzzaman Chowdhury	Director
Mrs Roxana Zaman	Director
Mr Bashir Ahmed	Director
Mrs Afroza Zaman	Director
Mr Sayed Kamruzzaman	Director
Mr Muhammad Shah Alam	Director
Professor Dr. Md. Jonaid Shafiq	Director
Mr Kanak Kanti Sen	Director
Mr Md. Aksed Ali Sarker	Director
Dr. Aparup Chowdhury	Independent Director
Mr Touhid Shipar Rafiquzzaman	Independent Director
Mr Arif Quadri	Managing Director and CEO

Corporate structure of UCB Bank LTD.

In the year 1983, UCB Bank started its long journey with a capital of 35 million tk., their main aim and objectives were to be the people's choice bank.

The bank started its banking activities on 27 June 1983. During the year 2012 the bank set records indeed in terms of advance, deposit and expansion of business through its continuous diversification. The bank obtained a license to open an offshore unit on June 9, 2010. As on December 31, 2012 the bank felt proud of having 131 branches and 81 ATMs all over Bangladesh. More branches and ATMs are opened afterwards. As a fully licensed commercial bank, UCBL is being run by a highly professional and experienced team. They can understand the heartbeat of the customers. They focus on understanding and anticipating customer needs. As the banking scenario undergoes changes so is the bank and it repositions itself in the changed market condition.

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

With its firm commitment to the economic development of the country, the Bank has already made a distinct mark in the realm of Private Sector Banking through personalized service, innovative practices, dynamic approach and efficient Management. The Bank, aiming to play a leading role in the economic activities of the country, is firmly engaged in the development of trade, commerce and industry through a creative credit policy.

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

What did I learn?

(A) General Banking (Cash Management, Deposit, Bills & Remittance etc.).

(B) General Advance (Term Loans, Continuous Loans & Loans against Financial Obligation, LG etc.) CE

(C) Foreign Exchange Advance (UC Retirement of. Shipping Documents. Finances etc.)
Opening Procedure, Lodgment & Pre-shipment & Post-shipment

(A) General Banking:

1, Cash Management

- a. Procedure of cash receipt & payment.
- b. Cash Insurance Limit(s)
 - . . . Cash-in-vault, Cash-in-Counter and Cash-in-Transit,
- c. Maintenance of Cash-in-vault.
- d. Maintenance of cash Remittance (Job with feeding Brand)
- e. Maintenance of Standing Instructions received from the accounts holders
- f. Stop payment instructions received from clients, recording and . formalities thereof

2. Accounting Opening Procedure

- a. Concept of liability of a bank
- b. Concept of corporate banking, retail banking,
- c. Know your customers (KYC) and its application & utility.
- d. Concept of money laundering .
- e. Letter of thanks
- f. Letter of welcome
- g. Current individual AC
- i. Current Proprietary A/C
- j. Limited Companies AC.
- k. Clubs and Societies AC

- l. Partnership Firms A/C
 - m. Trust AC
 - n. Consortium AC.
 - o. Minor AC
 - p. Saving Bank's AC (individual & joint)
 - q. Cheque issuing formalities .
 - r. Maintenance of specimen signature cards .
 - s. Maintenance of Account Opening Forms (AOF)
3. Procedure of On-line-Banking Operations.

4. Bills & Remittance Department:

- a. Issuance of Pay Order, Demand Draft, Slip, Security Deposit Receipt (SDR) etc.
- b. Issuance of Telegraph Transfer (TT) i.e. fund transfer
- c. Maintenance and use of Test Key Tables.
- d. Encashment Procedure of TT, DD, FTT, FCD etc,
- e. Crossing and Endorsement of Cheque(s).
- f. Inward & outward clearing
- g. Issuance of Duplicate DD(s). SDR and other instruments ,Cancellation procedure

(B) General Advance:

- 1. Concept of Asset in Bank's Management.
- 2. Process of various Credit Proposal(s) sanction, Approval Procedure.
- 3. Disbursement Procedure of Credit (s) / Advances
- 4. Documentation Procedure of Credit(s)/Advances
- 5. Charge Documents
- 6. Procedure of various advances like SOD (General), SOD (Work :. order), SOD (Financial Obligation)
- 7. Cash Credit (Hypothecation)
- 8. Cash Credit (Pledge)
- 9. Tem Loan etc.
- 10. Preparation of related vouchers etc.

(C) Foreign Exchange Advance:

1. Who is an Importer, Exporter and Indenter?
2. What procedures are to be maintained to become an Importer, Exporter and Indenter?
3. Maintenance of import Registration Certificate (IRC), Export Registration Certificate (ERC)
4. Important features of a Letter of Credit (LIC)
5. LIC opening procedure (cash LIC)
6. Disposal of LIC .
7. LIC opening procedure (BTB LIC)
8. Various vouchers are used at the time of opening of LIC.
9. Lodgment of Shipping Documents and related vouchers
10. Retirement of Shipping Documents and related vouchers
11. Inco-terms
12. Pre-Shipment Finance, PC, ECC etc.
13. Post-Shipment Finance, LIM, LTR etc.
14. Flow chart of import procedure
15. Concept of Residence & Non-Resident
16. Types of Foreign Currency (FC) Accounts (FC, NFCD, RFCD, ERQ)
17. FC A/C opening procedure .
18. Daily & statement of Affairs of the Bianch.

I can tell the customers account balance if they want to know. If they want to take a document or a bank statement from the bank i can also provide them the statement and give a bank seal.

7. Management of Cash:

✓ Accepting a deposit

✓ Paying to the customer

✓ Management of the branch's deposit

8.Outward /inward of remittance

9.Clearing Cheque:

All bank-to-bank transactions are handled in this location. Clients' cheques from several banks are received in a bank for deposit in his account. Through the storehouse, the amounts are gathered from those respectives branches. Because there are three ways to accept or remit funds: cash, clearing, and transfer, the clearing area is considered one of the most essential banking booths. It has been noted that large-volume transactions are conducted through clearing houses.

There are two types:

- ✓ Inward clearing
- ✓ Outward clearing

10.Demand Draft .

Here, one bank pays money to another bank for a sum of money due to demand is known as demand draft(DD).

Demand Draft Issue

- ✓ Submission format should be specific. (Cr. Voucher)
- ✓ Cash deposit/debit account (with comm./VAT/Telephone charges)
- ✓ Draft is created
- ✓ There is a serial number which is to be entered
- ✓ Printed and serial number of the DD should be written on the application form
- ✓ Use of protect graph
- ✓ Application of test number.
- ✓ Taking signature from authorized officer
- ✓ Handing over to customer
- ✓ Delivering credit advice

11.Cash

The cash department of my bank plays a vital role in the general banking department. My bank includes a completely automated cash department and offers one-stop counter service. This area takes cash from depositors and pays cash over the counter against checks, drafts, POs, and pay in slips. It also takes water bills and electricity bills payment, transfer cheque, university payment and so on.

Cash Receive:

I. Filling deposit form while depositing cash

ii. Writing their full information with sign and address

iii. Cashier takes the money and match it with the slip

iv. Cashier post the deposit amount in the system

v. Giving received seal cashier returns the customer copy

vi. The main copy is kept by the cashier.

Cash Disbursement:

✓ Cheque date

✓ Match signature

✓ Material alteration

✓ checking the cheque is crossed or not

✓ Checking the cheque is endorsed or not

✓ If there is any difference in the amount of money.

Duties and Jobs as an Intern:

I am lucky enough to get a chance in UCB Bank as an intern post , I here learnt many things practically and i possibly think in future if i get a chance to do jobs in the bank i can able to do maximum of the work. I gathered a lot of banking knowledge and I will input it in the future. The banking atmosphere is very standard and cool , no chaos and nothing is there outside the box. Each and every employee and officers are co-operative and helpful.

There are three departments in UCB Bank,
They are:

- i. Genaral Banking
- ii. Cash department
- iii. Loan department

As an intern I worked under Shahed Parvez and Nazneen Chowdhury who are the GB-in-charge. They taught me like I am their little sister, they never scolded me for anything or told me to do work like bringing their coffee or photocopy. They taught me the official work that they do.

i.I can verify customers NID ,whether they are giving real information or not.

ii.I can receive the cheque of the customers.

iii.I can issue their cheque books

iv.I can give the bank statement.

v.I can check customers balance

vi.I can give customer the advice of writing the account opening form

vi.I can balance the pay order block.

vii.I can fillup the LC form

viii.I can issue debit card

ix.I can issue credit card

x.I can fillup the FDR form

xi.I can fill up the partnership account or company account

xii.I can make a balance of cash after the whole day transactions

xiv.I can make entry of customers cheque book

Xv. I can make the re correction after the forms comes back from the headquarters that some items are not written.

xvi.I can arrange the cheque book

- Xvii. I can arrange the KYC form
- xviii. I can calculate the TP form
- Xix. I can write the SBS form
- xx.I can arrange the full savings account form and current account form
- Xxi. I can confirm the address of the customers.
- xxii.I can open account

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Personal

Observation:

I personally observed:

i. All the employees and officers are working peacefully, there is no chaos in between their work.

ii.The environment of the bank is very cool

iii.If any problem arise, manager sir and operation manager solve it within a minute.

iv.I have seen many customers rage upon the bank

v.Some workers of Bata, Chillox come for change of notes

Vi. Some customers bring torn notes for change.

Vii. There are many loyal customers who comes daily.

Viii. It's my luck to see all the happiness surrounding the bank, i have not seen any brutality or any types of arguments between employees with officers or managers with the officers or the customers with the manager or the employees.

Recommendation

As a recommendation I would like to recommend that I often find the printer machine and the photocopy machine don't work sometimes. That should be rectified very soon. And sometimes the whole internet system is so slow that the officers cannot finish their work in time. I also have to keep the customers waiting for the system to upload their information or pay their bills etc . The IT system should pay attention to this item .Otherwise the whole bank is very peaceful.

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Project

Part

The SERVQUAL method is the process I am going to follow for my project plan. It is a method of multi dimensional research tool where i will get the customers expectations and reactions of our bank's service. Mostly, the service quality is determined with this method.

Origin

Firstly, UCB Bank chose me for an internship in their organization. I went there and after that I thoroughly planned for my report and practically also worked there. So in theory and practically also i prepared for my internship. My internship duration was for 3 months and my internship time was weekly from Sunday to Thursday and time was from 10 am to 6 pm. And after coming home I used to work on my report. My report topic is customer satisfaction on customer services of UCB Bank. So I prepared my internship journey by going to my office and also writing my journey report.

Objective

General

Objective

The aim of my report is to see whether the customers are satisfied with the customer service of the bank or not. The answer is yes the customer is fully satisfied because there is no bad or illegal record of UCB Bank where they show a negative attitude towards the customers. There are no such complaints of the customers against UCB Bank. There are technical issues in the bank and for that there is a solution too.

There are some specific objectives too:

If there were some complaints of any customers that is to be rectified by the bank ,there is an instant solution.

Scope

of

the

Study

I am very much grateful that I got a scope in this bank. I learnt a lot and got many experiences which I will remember for a lifetime. It is a great achievement for me to work in a bank. My work was very simple as an intern. I dealt with the customers continuously and met their needs and wants. I helped them with their queries and I clarified their confusions. I worked maximum time in the GB section, after 2 months I shifted to the first floor where there is an LC department. I worked in the cash section for some days and learnt about bill payment (Electricity bill and Water Bills payment). Therefore , I can say that I learnt more than I thought.

Methodology of the Study

Methodology is of two parts, they are:

Primary:

In the primary methodology ,i have asked both the customers and the UCBL officers the questions and got answers. I have face to face conversations with the officers of my bank and also the customers.

Secondary:

I have collected the annual report of my bank ,it was of previous years report. And

Limitations of the Study

The most challenging part was to work and make some time for the questionnaire also. The customers most of the time do not answer ,i think they might be shy or dont want to share information with me. So I was lacking time .

Literature Review

Ucb Bank is well known as a customer service oriented bank.The service provided here is the best service any customer could have. And a customer is the main factor of any bank. Without the customer no bank can run their function properly. Maintaining a good relationship with the customers, bank give them new year gift or sometimes birthday gift to the loyal customers who are very much regular to a respective bank.

Here SERVQUAL model is determined to know the customers choice which includes:

- i.Tangible
- ii.Reliability
- iii.Responsiveness
- iv.Assurance
- v.Empathy

Tangible

It means the physical facilities which the customers get from the bank, such as cheque book, form, paper, remittance, cash, and so on. Customers become more happy if they get anything physically . The customers also get gifts from the bank like desk calendar, normal hanging calendar, diary , pen- these are the gifts which are provided to the customers hand to hand. On the other hand the regular customers who have a good bonding with the bank they also get surprise gifts from the bank like birthday cake or anniversary gifts with nice looking letter.

Reliability

It means the commitment they give to the customers so that the customers can make a trust on them easily. For example, bank gives them the opportunity of keeping anything into the locker in the bank. So the bank have locker system where the customers can keep their assets if they feel unsafe to keep it on their home. Therefore, a bank earns so much trust that the customers can not feel unsafe in the bank.

Responsiveness

A banks responsiveness is the utmost duty. A customer's property is handled by a bank. Not only this but also big big transactions are also controlled by the bank. Meeting with the customer, customers meeting with the manager, when the customers will get their cheque or cash each and

everything are maintained by the bank responsively. So responsiveness is the most important duty to maintain by the bank.

Empathy

A bank should provide their utmost empathy and kindness to the customers, it is the way of holding a customer to the bank. This point contains kindness, empathy, friendly talk with the customer and so on.

Assurance

If a bank does not provide assurance to the customer, the customer will not further come to the bank to make any kind of transactions. So giving them the trust and believe that this the right bank for them to make any kind of transactions or any kind of bond.

Conceptual

Framework

1.Responsiveness.....>

- 2. Assurance.....>
- 3. Empathy.....> Service quality.....> Customer Satisfaction
- 4. Reliability.....>
- 5. Tangible.....>

Questionnaire

Analysis

The impacts of the questionnaire are:

Strongly agree:	5
Agree:	4
Neutral:	3
Disagree:2	
Strongly Disagree:	1

For Tangible i asked: And the average rating of their answer:

1. The cheque are readable : 3.75
2. The IT instruments are ok: 4.5
3. The officers farewell mannered : 4.95

For Reliability i asked: And the average rating of their answer:

1. Officers are well-mannered: 4.5
2. Services are upto mark: 4.35
3. Time management is ok: 4

For responsiveness i asked: And the average rating of their answer:

1. Officers are helpful: 4
2. Assistance is given whenever is needed: 3.95
3. Officers are eager to know the problems: 4.05

For Assurance i asked: And the average rating of their answer:

1. Necessary protection is given: 5
2. Enough proof is provided: 4.01

3.Information is kept secret: 5

For Empathy what i asked: And their average rating of answer:

1. Officers are kind: 4.05

2.Officers hear the problem: 5

3. Officers provide solution: 5

Overall Comparison of Five Dimension

I have questioned five dimensions to the customers to know if they are satisfied or not. They answered me with proof and enough explanation.

Name	Average Rating
Tangible	4.4
Reliability	4.28
Responsiveness	4

Assurance	4.67
Empathy	4.6

Therefore, We can see that , after the survey and the average rating, UCB Bank is quite popular in handling the customer. The customer is very much impressed by the services of the bank. The customers get positive vibes from the bank and most of the customers are regular now, they told that they will continue their transactions with the bank.

Findings

After following all the guidelines and all the remarks we can say that UCB Bank is maintaining a good relationship with the customers . Customers are very much happy with the services of the bank. And after the customer's satisfaction the bank quality goes upward and improves the banking condition day by day.

Recommendations

There are some faults of the bank which are the machines used in the bank like photocopy machines and the printer machine becomes jam sometimes and doesn't work properly , these are to be observed and make it correct. Sometimes the net connection also becomes low due to some issue, the IT section should see these things properly and rectify. The officers of the bank is less

now, it should be increased to serve more customers.

Hopefully, the solution is enough to make this bank top class in customer services.

Conclusion

To conclude I can state that UCB is a bank for the customers and it is one of the popular private commercial banks. Day by day its popularity increased and now it is running throughout the country as it has many branches. The services of this bank is really commendable for that reason customers are increasing and also their transactions. Aiming at the goals and removing the problem by solving it will make the bank top class.

References

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