

Report on

Service Quality of Jamuna Bank Limited

JAMUNABANK

Internship Report on

Service Quality of Jamuna Bank Limited

Submitted to

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PART A

Letter of transmittal

29th August, 2016

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BRAC Business School,

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Mohakhali, Dhaka-1212.

Subject: Submission of internship report on “Service quality of Jamuna Bank Limited”

Sir,

I am honored and pleased to have such a report paper which helped me to apply my knowledge and learning on research in real life and I really enjoyed working on it. I always wanted to do a research work and making this report gave me the chance to explore the field and have a great experience of it while working.

I have tried my best to do this report following your instructions and suggestions.

Moreover, I am extremely thankful to you for giving me the opportunity to work on something that I wanted a chance to do and now I hope that you will like the report that has been prepared.

Sincerely,

Afroza Khan Ausru

ID: 12204041

BRAC Business School

Acknowledgement

I would start by thanking Allah for all His blessings to make the report complete. It was my academic advisor, Saif Hossain, who helped me to choose the topic to work on and I am very thankful for getting the opportunity to do my report under his supervision. His valuable suggestions and guideline helped me a lot to prepare the report. Though I was always interested to be a part of research work, but have not thought that I would get a chance to do a research work in this point of time for my internship report. I am really glad that this opportunity came to me because surely this project helped me to know how to apply educational study in real life, what problems need to face to do that, what are the way to find the information from people and many more. Again I would like to thank my faculty to understand the problems I faced, and for his valuable time and knowledge to help me correct the report.

Then I would like to thank my organizational supervisor Rumana Rahman (first executive officer), Lina Khatun (senior executive officer) and Popy Chowdhury (accounts department) for their support throughout the internship period by providing me all the information to make this report the answer every questions that was curious to know and needed for the report. They have showed me how to perform my tasks and most importantly, they have encouraged me to learn and work in banking sectors.

Though there were limitations and so many things to take in considerations, at the end the report has been finished nicely.

Executive Summary

This report is made for the internship program of BRAC University, under BBA program. This report has been made by small survey on customers of Jamuna Bank Limited. Preparing this report helped me to know customers' opinion on the quality of the service provided by the bank.

Banks play a major role in the development of economy. Though the main purpose of the bank is to take money from one party and invest it elsewhere to get profit out of it, and then pay back the money along with interest to that party, with time keeping the main work same the banks introduced several new services. These services help people in every possible way in their life. On the other hand, these services are the instrument to attract customers. This descriptive research is designed to find out the quality of services Jamuna Bank Limited is giving to its customers.

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Introduction

Bank is a financial institution which deals with other people's money (money given by depositors). Main work of a bank is to accept and safeguard money as a form of deposit from individuals and entities and then they lend it out this money to earn profit and this money is given back on demand of customers or after the expiry of a fixed period. Now, with time bank introduced various services like, pay interest, clear cheque, make loans, act as an intermediary in financial transactions, and provide other financial services to its customers. Apart from that, several other services like issuing payorder, paying bills, online money transfer within and across the country (online money transfer and remittance), and money transfer from one bank to another, issuing debit and credit cards, locker service, ATM service, etc. are also part of bank's activity at this point of time. Bank is now the best and hassle free way to transact money.

Money transaction is needed in every purpose. To buy something or to use something in exchange we give money. This money can be transact is both cash and cheque mode. Cash transactions refer to cash receipts and payments, dealing with money directly. In every sector the important routine transactions is receipts of cash from various sources and payment of cash on various heads. On the other hand, money can also be transacted through cheque and now-a-days it is now a common matter. In this case, all receipts and payments are made through bank. Since it is risky and difficult to carry a large amount of cash, people choose a modern way to settle all the receipt and payment through bank account. It issues cheque for making payments and accepts cheques for getting amount. Sometimes a bank is treated by the business as its agent for collecting all receipts and making all payments by instructing its bank to pay and collect amount on its behalf. Generally, except for the balance in petty cash account, no other cash balance is maintained in an office of a modern business and all other transactions occur through cheque. This is how bank made it easy and safe for people in their daily lives.

There are so many public and private banks in Bangladesh giving customers various services with different offers and facilities. These banks are competing with each other and trying to attract new customers and retain the existing ones. Though the main purpose of all the banks is same, still due to some additional services or facilities people choose certain bank to open their

account and transact. Like other private banks, Jamuna Bank Limited is a private bank which came with lots of offers and services to attract customer.

Origin of the report:

It is a great way to relate educational learning with real life and get introduced with the corporate world through internship program. BRAC University allows us to take that opportunity and have that experience by making the program as a requirement before getting the BBA degree, in the last semester.

This report has been originated as the course requirement, BUS 400, of the BBA program. I hope this report will give some idea about what customers think before choosing the way/mode of transaction and how JBL attracts customer with that service.

Objective:

- Main objective: to know about the quality of services the bank is providing.
- Specific objectives: the factors like, the services, charge, communication, customer's occupation, advantages or disadvantages of a specific service or about the bank helps to determine customers to decide its quality.

Data collection:

For this research paper, I collected data from both primary and secondary sources.

Primary data source: customer survey.

Secondary data source: Annual report of JBL, website of JBL

Methodology

Our population for taking the sample is the customer of Jamuna Bank limited. It was a non-probability sampling (random sampling). Here both the theoretical and accessible population is same. A sample of 50 customers was taken, which contains 26 female and 24 male. This sample was taken randomly from Mirpur Branch of Jamuna Bank Limited.

The data was collected using questionnaire. The randomly selected customers for the sample were given a list of questions, which they answered for the research data. Questions were made in a way so that the customers do not feel hesitate to answer. It was made sure not to ask for the name, educational level, working institution, salary scale, how many accounts they have, how much money they saved, if they have any other account in other bank etc., as most people might feel hesitate to answer and those questions are not that necessary for this research findings. So, the question was made easy and simple to answer within a really short time meeting the main purpose of the report. In the first few questions they were asked about gender, their working status, if they have any account in this bank or not. Then, questions were asked about the services taken and which service is taken often and which one is better. There were questions about service quality, like how fast the service is given, how well the bank is able to communicate, charge cut by the bank. Lastly, they were asked about advantage and disadvantage of taking the service from JBL.

Due to time limitation and to avoid repetition of customer in the sample, it was decided to take the entire interview within 2 weeks (time reference: cross sectional, 2 week is considered to be a single point of time). Since segmentation was not done, so the customers who came these days were interviewed. As the total number of customers was not known and since there were also people who do not have bank account here in the bank but still taking the service population allocation or equal allocation could not be done for the sampling.

For this research, all the variables taken are qualitative variables. Since it is a simple research and could not use SPSS software for analysis, I used Excel to enter all the data and do normal calculation with it for the result to come out. Since the philosophy of the research is induction, so I moved forward step by step from observation to the theory or conclusion.

Limitation:

It was not that easy which it seemed before doing a survey alone. I had to face so many difficulties for the work to be done properly. The limitations are:

- Customers don't answer properly; sometimes they are in hurry so they can't talk, so it was difficult to get the answers.
- Sample size was small, for which it can't be told surely that there is no other variables or reasons are there that is also responsible behind the selection of mode.
- The survey sample was taken only from the branch I worked. It would have been a valid finding if data was collected from all the branches.
- There is no previous study on it, so reliability of this report is not sure.
- Last but not least, time was a barrier for making the report. A bit more time with more samples would have given a better result.

Hypothesis

Before starting the work and getting the result my hypothesis is that there is some sort of influence by the bank for the customer to select there transaction mode. So,

Null hypothesis: bank is providing not providing good quality service

Alternative hypothesis: bank is providing good quality service

PART B

Organizational part

Company Overview

Jamuna Bank is third generation private commercial bank which focuses on managing change, to remain with time, to develop human capital and creating true customer value. Jamuna Bank Limited is a Banking Company registered under the Companies Act, 1994 of Bangladesh started its operation from 3rd June 2001 with its Head Office currently at Hadi Mansion, 2, Dilkusha C/A, Dhaka-1000, Bangladesh. It is the only Bengali named 3rd generation private commercial bank that was established by a group of local entrepreneurs who are well reputed in the field of trade, commerce, industry and business of the country.

The Bank provides all types of support to trade, commerce, industry and overall business of the country. JBL's finances are also available for the entrepreneurs to set up promising new ventures and BMRE of existing industrial units. Customers here can select their preferred banking service as it offers both conventional and Islamic banking through designated branches.

Preference and customers need and want changes day by day, so the Management always focuses on understanding and anticipating customers' needs. After all, customers are responsible for the bank to survive in this competitive market. Since the main motive of the bank is to satisfy customers, so they give effort to do their best for the customer. Jamuna Bank Ltd. has already achieved great progress within its past 15 years of operation. The bank has already built up reputation as one of quality service providers of the country.

At present the Bank has real-time Online banking branches (of both Urban and Rural areas) network throughout the country having smart IT-backbone. Besides traditional delivery points, the bank has ATMs of its own, sharing with other partner banks and consortium throughout the country.

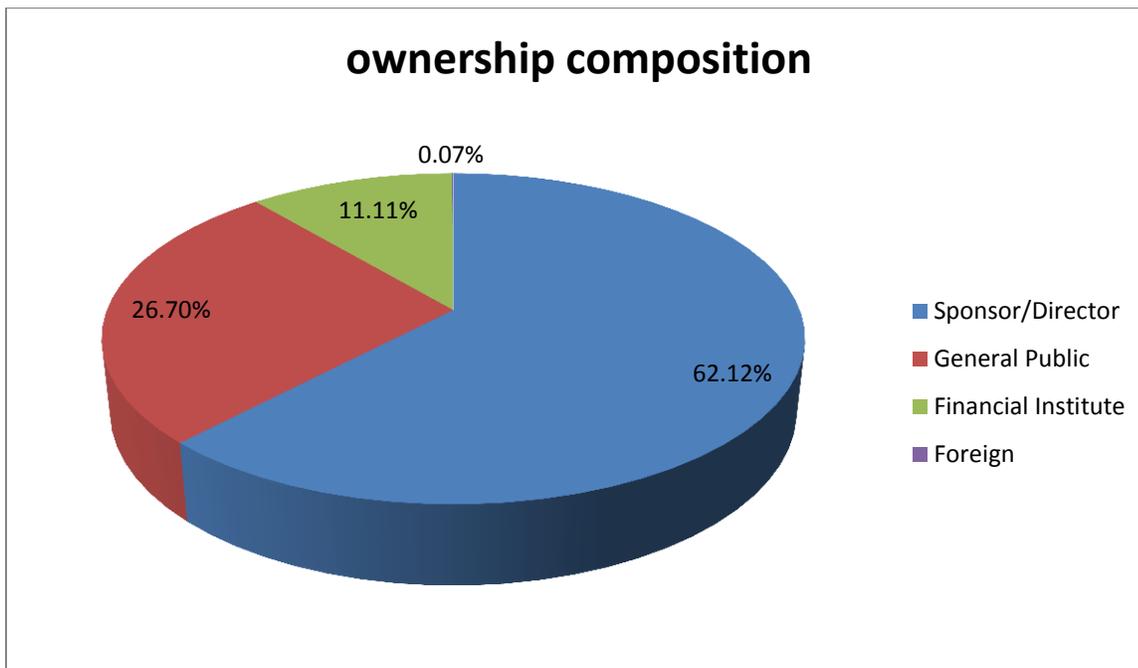
The operation hour of the Bank is like other banks, from 10:00 A.M. To 6:00 P.M. from Sunday to Thursday. The transaction hour is from 10:00 A.M. to 4:00 P.M. The Bank remains closed on Friday, Saturday and government holidays.

Vision: To become a leading banking institution and to play a significant role in the development of the country.

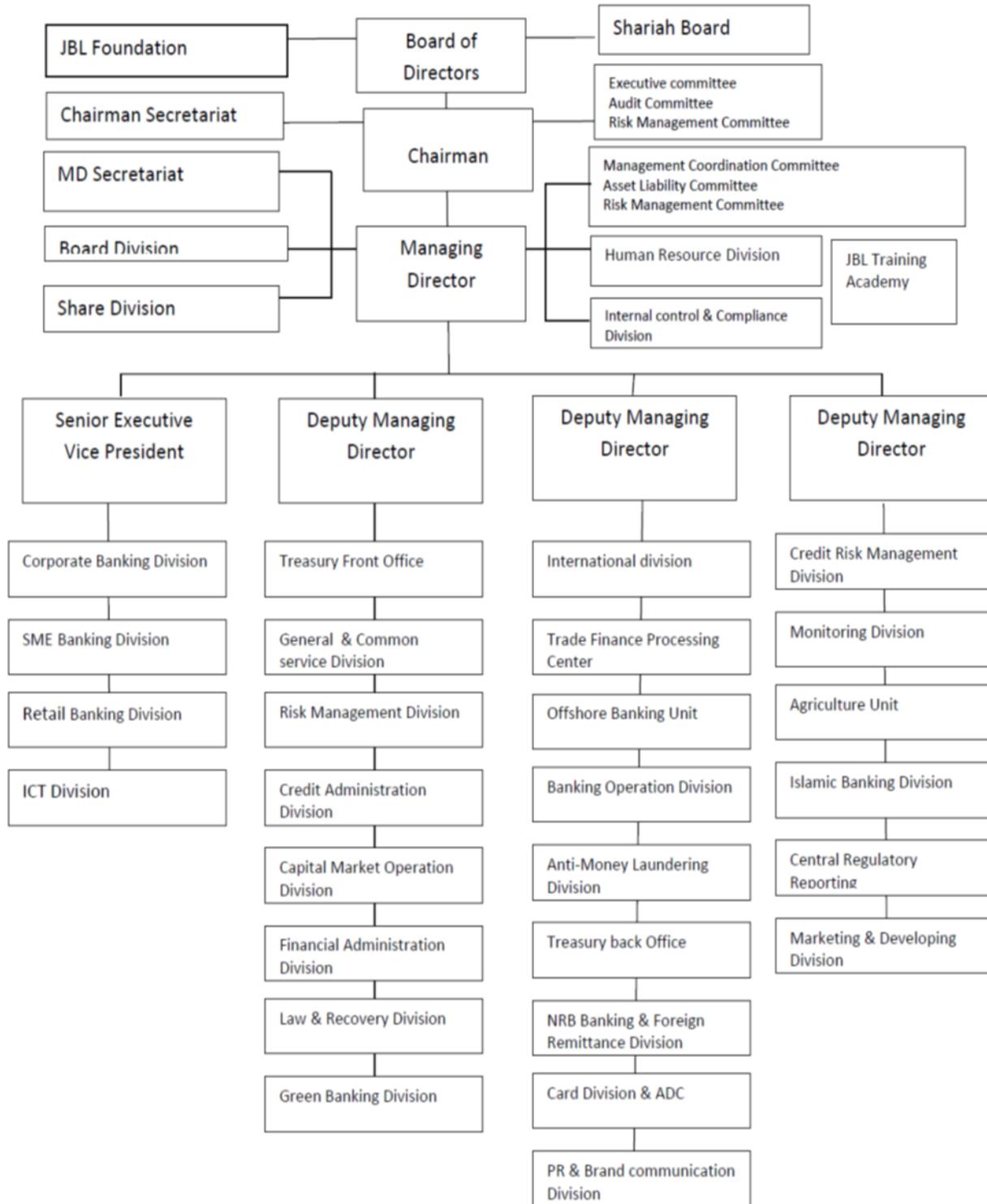
Mission: The main mission of the Bank is satisfying diverse needs of its customers through a range of services at a competitive price. By using appropriate technology and providing timely service both customer satisfaction and a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

Shareholding Structure

The majority share is owned by the leading industrialists of the country having vast experience in the field of trade and commerce, which is 62.12% of the share capital, 26.70% is owned by the general public, 11.11% ownership s to the financial institutions and a very small percentage is to foreign (0.07%).



Organogram



Important events:

Date	Event
April 02, 2001	Incorporation of the Company
June 03, 2001	Commencement of the banking business
June 03, 2001	First Branch opening at Mohakhali
October 25, 2003	First Islamic Banking Branches opened at Nayabazar
December 11, 2004	Licensed as a primary Dealer
March 28, 2004	Frist dividend declaration for Income Year 2003 @ 10%
December 12, 2005	Initial Public offering
April 12, 2006	Listed with Dhaka Stock Exchange
April 17, 2006	Listed with Chittagong stock exchange
September 09, 2007	Increase authorized share capital to BDT 400.00 crore
October 16, 2008	Space purchase for establishing corporate head office at Gulshan
June 15, 2009	Launching of SME division
July 29, 2009	Launching of first SME/Agri branch
December 22, 2009	Obtained off shore banking license
December 23, 2009	Jamuna bank capital management limited (merchant bank)
June 13, 2010	Increased authorized shear capital to BDT 1000.00
December 25, 2010	Jamuna bank model village (singpara, Thakurgaon)
February 07, 2011	Issuance of rights share
November 11, 2011	Jamuna bank medical collage & Hospital
February 18, 2013	Jamuna bank securities limited (Brokerage House)

Product and Services:

They offer retail banking, Cards & ADC, Corporate banking, Islamic banking, international banking, NRB banking, treasury and other services. The details are given below:

Retail banking -

Deposit product

1) Transactional account

- Current deposit account
- Short notice deposit
- Savings bank account
- Special savings accounts
- Resident Foreign currency deposit accounts

2) Fixed deposit receipts: it is offered for 3 months, 6 months and 12 months tenors at attractive interest rate.

However, some scheme has a tenor more than 12 months like-

- Double Growth Deposit Schemes (DGDS)
- Triple Growth Deposit Schemes (TGDS)
- Monthly Benefit Scheme (MBS)
- Pension Deposit Scheme 2nd Choice
- Education Savings Scheme 2nd Choice

3) Deposit scheme

- Lakhpati Deposit scheme
- Millionaire Deposit scheme
- Kotipoti Deposit scheme
- Double growth Deposit scheme
- Triple growth Deposit scheme
- Monthly saving scheme
- Marriage Deposit scheme
- Pension deposit scheme
- Educational Deposit scheme

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- Rural deposit scheme
- Mudaraba Hajj Saving scheme

Loan product :

- Auto loan
- Any purpose loan
- Personal loan
- salary loan
- doctors loan
- education loan
- overseas job loan

Cards & ADC-

1) Cards:

- Visa classic credit card
- Visa gold credit
- Visa dual gold credit
- Visa electron debit
- Protection plus
- Corporate facility

2) ADC:

- ATM
- SME& mobile banking service
- Mobile financial service

Corporate banking:

Areas of corporate banking- spinning, textile, garments, iron and still, cement, building materials, furniture, edible oil, food & beverage, various trading, ship building, ship breaking,

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infra-structure, agro& agro product, electronics and electrical equipment, transport, real Estate, telecommunication.

Offers: project finance, working capital finance, cash credit hypothecation, time loan, cash credit.

Islamic banking:

- Mudaraba saving deposit
- Mudaraba short notice deposit
- Mudaraba term deposit

SME banking:

- Jamuna Bonic
- Jamuna Chalantika
- Jamuna Green
- Jamuna Jantric
- Jamuna Nari Uddogh
- Jamuna NGO shohojogi
- Jamuna shachondo
- Jamuna sommriddhi
- Jamuna Swabolombi

International banking:

- L/C Advising
- L/C Confirmation
- Bank Guarantee
- Hajj Guarantee
- Purchasing/Discounting/Negotiating of export bills
- Off Shore Banking Services
- Trade payment settlement
- Foreign Remittance

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NRB banking

Treasury

Other:

- Locker service
- Online banking
- Student file
- BACH

Internship experiences

I have joined in Jamuna Bank Limited (JBL) in May 8, 2016. It was the first time I have been to a bank alone and for working purpose, and it was a great feeling. In JBL the interns are encouraged to work in all the departments to know and learn how the work is done. It gives benefit to bank by getting their work done and to interns by learning work and get a feel of corporate environment. At the beginning I was assigned to the clearing and transfer department under the supervision of Lina Khatun(senior officer) and Rumana Rahman(first executive officer). I helped them in handling customers, balancing payorder, remittance work, and some data entry. Since, when I joined JBL there were only few interns so working pressure was high, I had to stay long time in the bank. I worked one and a half month in this department and learn a lot from my supervisors and the working environment.

Then I was assigned to accounts work under Md. Ashraful Islam Chowdhury. He showed how to work with supplements and purpose of it. I spent the rest one and a half month here. The working environment in this area was a bit different. As it was in credit and foreign and exchange department, only a small number of customers used to come in this area, and the employees looked busy working the whole day. It was comparatively a silent area giving a different feel of working environment. Here I spent the last few time, and finished in August 8, 2016

To me it was a great opportunity to explore the real corporate world, specially the finance world. It is not possible to know and learn everything in this short period of time as there so many things to know. However, the experience was beyond expectation. Getting introduced to corporate culture and the working environment was like a treat with learning experience. According to me, if internship program is introduced from the University in every 2 or 3 semesters for the students, then students would get to know more about the corporate world and would understand in which sector they actually want to work after graduation.

PART C

Report part

Results from the survey

The customer survey gave an idea of their opinion about the quality of the services. Analysis of this survey is given below:

Gander response

From the sample of 50 customers, the result shows that 48% of the sample belongs to male and 52% is female. Since it was a random sampling, the difference in the frequency under each gander category raised.

Gander	total	%
male	24	48.00%
female	26	52.00%
total	50	100.00%

Working status:

It shows that 14% of the customers do business, and the majority customers are service holder which is 34%. Surprisingly, the sample shows a high proportion of student and unemployed customer which is 30% and 22% consecutively.

	total	%
business	7	14.00%
sevice	17	34.00%
student	15	30.00%
unemployed	11	22.00%
total	50	100.00%

About bank account:

Form the survey it is found that 56% of the customer has account in this bank. It is quite astonishing that a large number of people are taking services even when they do not have any bank account in this specific bank. About 44% people are under this category.

	total	%
have A/C	28	56.00%
don't have A/C	22	44.00%
total	50	100.00%

Quality and speed:

In case of quality of the service, 12% customer said excellent, a large number of people (84%) said the service quality is good and the rest are unsatisfied (4%).

	total	%
excellent	6	12.00%
good	42	84.00%
poor	2	4.00%
total	50	100.00%

From the sample, 30% customers think that the service provided is very fast, 66% thinks that it is normal and 4% people thinks it is slow.

	total	%
very fast	15	30.00%
normal	33	66.00%
slow	2	4.00%
total	50	100.00%

Charge:

More than 50% customers from the sample believed that the charge/fee cut by the bank for the service provided is ok. The study shows that the number is 56% and around 6% customers think that it is overcharged and 4% customers said it is undercharged. Not only have that but a large quantity of customers found it free (remittance service).

	total	%
overcharged	3	6.00%
ok	28	56.00%
undercharged	2	4.00%
free	17	34.00%
total	50	100.00%

Mode of transaction:

70% of the customers preferred to transact through only cash mode, only 10% of the people choose only cheque for their transactions in bank and 20% of them choose both the mode whichever they find comfortable depending on situations (cash and cheque).

	total	%
cash	35	70.00%
cheque	5	10.00%
both	10	20.00%
total	50	100.00%

Level of communication:

According to 50% customers the way bank communicate with them is moderate and 46% people thinks that it is very good actually. However, though most people are satisfied with it, still there are some people who are not happy with the communication level. It is 4% of the proportion from the sample who thinks this way.

	total	%
very good	23	46.00%
moderate	25	50.00%
poor	2	4.00%
total	50	100.00%

Advantage and disadvantage according to customers:

- From the survey, it is found that majority customers find it quick and fast in getting the service from JBL.
- Communication, getting proper suggestion, convenient place, low charge and good interest rate are the advantages of choosing JBL.
- Facing lots of paper works and technical error are the two leading reasons why customer find problem coming here.
- Other than that, fluctuation of interest rate and restriction regarding amount to transact for student also falls under disadvantages according to customers.

Findings:

The main purpose of the survey is to come up with the findings with proper justification of the research question. From this survey the findings are:

- Most service taker is female and service holder.
- A large number of people take service from JBL who do not have any account.
- Bank is able to communicate well with its customers.
- 84% customers say service quality is good and 66% says JBL provides fast service.
- There is not one specific reason why the customer is attracted towards this bank. This survey shows that mainly due to convenient location, due to influence of other (word of mouth), due to behavior of the service provider, due to quality of service, hassle free work (less paper work), known people inside, facilities due to being an old customer and personal choice are the main reasons behind choosing this bank.

There are few customers who look for higher interest rate and higher facilities. These customers tend to switch bank if they get higher interest rate elsewhere.

- Charge cut for the services is moderate.
- There is a restriction in amount of transaction. For example, students are not allowed to transact high value, so they can transact small amount through both the way.

So, it can be said that the quality of the service given by Jamuna bank is really good.

Significance of the Study:

I have mentioned it earlier that this study has lots of limitation and there are so many assumptions needed to take in consideration before planning. So, relying on the result of this study is not going to be practical and will not give all the answers of the question that would arise. However, the idea of this study can be applied with some revision and different planning and procedure in a research afterward.

Recommendation:

- Since people believe what others say, JBL can use the existing customers as a tool to draw new customers.
- People also like to be a part of organization which does social work. So work like establishing school in rural area, take initiative for plantation to make greener world, helping people in need in natural disaster would help. This would have a great impact on the reputation of the bank and give a feeling of goodness to the customer at the same time. And can attract new customers as well fulfilling its vision (playing significant role in development of the country).
- JBL should always try to satisfy their existing customers no matter how small service the customer is taking. This behavior of the bank would help retain the customers and attract new customer as well. This would help it to fulfill its mission (satisfying customer).
- Research work should be done to find out the mistakes made by the bank, so that they can correct them.

Conclusion:

Bank is helping people in all aspect of financial service. Jamuna Bank Limited, being a private bank doing its work successfully, getting closer to its goal. Because of its services the bank has already achieved immense popularity. This study helped to find out the quality of services of JBL through a customer survey asking questions. Knowing the issues where their mistakes are would help them rectify. Knowing and understanding customer is part of their job. If there is anything that customers do not like, that should be taken into consideration first and correct those immediately to become a better service provider.

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Questionnaire

- Gender
 - M
 - F

- Working status :
 - Business
 - Service
 - Student
 - Unemployed

- Do you have bank A/C here?
1) Yes, 2) no

- Which services are taken from the bank?.....

- Which service is better?
Why?.....

- Charges cut by the bank is
1) ok, 2) over charged, 3) undercharged

- Service quality 1) poor, 2) good, 3) excellent

- What is your preferred mode of transaction and why? 1) cash, 2) cheque
(transfer/clearing).....
.....

- How fast do you get your service?
1) Very fast, 2) normal, 3) slow

- Level of communication with customer? 1) very good, 2) moderate, 3) poor

- What attracts you to come to JBL?

1) Interest rate, 2) service quality, 3) other.....

- What advantages/ disadvantages are there in JBL that you face for
transaction?.....
.....

Data information

SI	Gender	Working status	bank a/c	service taken	better service	charge	service quality	preferred mode of transaction	quality of service	level of communication	reason of choosing JBL	advantage	disadvantage
1F	unemployed	no	remittance	remittance	free	good	cash	normal	moderate	service quality	service quality	quick	form fill
2F	unemployed	no	remittance	remittance	free	good	cash	normal	moderate	service quality	service quality	fast	paper work
3M	service	yes	remittance	remittance	ok	good	both	normal	very good	service quality	service quality	quick	management problem
4F	service	yes	remittance	remittance	ok	good	both	normal	very good	service quality	service quality	quick	understanding
5M	service	no	remittance	remittance	free	good	cash	normal	very fast	service quality	service quality	quick	technical error
6F	unemployed	yes	remittance, saving	remittance, saving	both	good	both	normal	moderate	service quality, interest rate	service quality, interest rate	easy	large amount transaction is not allowed
7M	student	yes	remittance	remittance	free	excellent	cash	very fast	very good	service quality	service quality	quick	
8M	service	yes	savings, FD	savings, FD	ok	good	both	normal	very good	service, interest	service, interest	suggestion, easy	
9F	student	yes	student savings	student savings	undercharged	good	cash	normal	moderate	service	service	quick	paperwork
10M	student	yes	student savings	student savings	undercharged	good	cash	normal	moderate	service	service	fast	initial paperwork
11F	student	no	remittance	remittance	free	good	cash	normal	moderate	closer to home	closer to home	easy	paper work
12M	service	no	remittance, student savings	remittance, student savings	both	good	cash	normal	moderate	service quality, interest rate	service quality, interest rate	easy	less amount to transact
13F	student	no	remittance	remittance	free	good	cash	normal	moderate	closer to home	closer to home	quick	some error
14M	service	yes	savings, FD, loan	savings, FD, loan	ok	excellent	both	very fast	very good	service, interest	service, interest	communication, suggestion	
15M	service	yes	savings	savings	overcharged	good	both	normal	moderate	service quality	service quality	quick	
16M	student	yes	savings	savings	ok	good	cash	normal	very good	interest, facilities	interest, facilities	get card	can transact large amount
17M	student	no	payorder, remittance	payorder, remittance	both	good	cash	normal	moderate	service quality	service quality	near home	can transact large amount
18F	unemployed	no	remittance	remittance	free	good	cash	very fast	very good	service quality	service quality	easy	slow server
19F	unemployed	yes	savings	savings	ok	good	both	normal	normal	service	service	fast	long line
20F	student	yes	student savings	student savings	ok	good	cash	normal	moderate	service	service	low charge	far from home
21M	service	yes	savings	savings	ok	excellent	cash	very fast	very good	service	service	nice behavior	
22M	business	no	payorder	payorder	ok	good	cash	normal	very good	service quality	service quality	easy	behavior
23M	service	no	FD	FD	ok	good	cash	normal	moderate	service	service	rate is good	fluctuation of rate
24F	student	no	remittance	remittance	free	good	cash	very fast	very good	service	service	fast	can transact large amount
25M	service	no	payorder	payorder	ok	excellent	cash	very fast	very good	service	service	easy	
26M	unemployed	no	remittance	remittance	free	poor	cash	slow	poor	first time	first time		slow server
27M	student	yes	bill pay, student saving, payorder	bill pay, student saving, payorder	all	good	cash	normal	moderate	service	service	easy and simple	no branch near home
28M	business	yes	savings, loan, FD, payorder	savings, loan, FD, payorder	all	good	both	normal	very good	service	service	maintain good relation	fluctuation of rate
29F	business	yes	savings, remittance	savings, remittance	remittance	ok	good	cash	normal	moderate	service	quick	technical error
30F	unemployed	no	remittance	remittance	free	good	cash	very fast	very good	service	service	quick	can transact large amount
31F	student	yes	student savings	student savings	ok	good	cash	normal	very good	interest, facilities, service, w/low charge	interest, facilities, service, w/low charge	quick	can transact large amount
32F	service	no	remittance	remittance	free	good	cash	very fast	very good	service	service	quick	long form fill
33M	business	yes	bill pay, payorder	bill pay, payorder	ok	good	cheque	normal	moderate	service	service		cheque dishoner
34F	unemployed	no	remittance	remittance	free	good	cash	very fast	very good	service	service	good communication	technical error
35F	service	no	remittance	remittance	free	excellent	cash	very fast	very good	service	service	nice behavior	
36F	student	yes	savings, bill pay	savings, bill pay	ok	good	cash	normal	moderate	service	service	near home	long line
37M	service	yes	savings	savings	overcharged	poor	cash	slow	poor	near home	near home	understanding	
38F	student	no	remittance	remittance	free	good	cash	normal	moderate	service	service	safe	paper work
39F	student	yes	student savings	student savings	ok	good	cash	normal	moderate	service	service	low charge, nice behavior	can transact large amount
40F	unemployed	yes	savings, remittance	savings, remittance	remittance	ok	excellent	both	very fast	service	service	behavior	technical error
41M	business	yes	savings, FD, bill pay, payorder	savings, FD, bill pay, payorder	all	good	both	normal	very good	service, interest	service, interest	facility as an old customer	
42M	business	yes	savings, bill pay, loan, payorder	savings, bill pay, loan, payorder	all	good	cheque	very fast	very good	service, interest	service, interest	fast	
43F	service	yes	savings, loan	savings, loan	overcharged	good	cheque	normal	very good	service	service	good	fluctuation of rate
44F	unemployed	no	remittance	remittance	free	good	cash	normal	moderate	service	service	quick	sometimes can't get money on time
45F	student	no	remittance	remittance	free	good	cash	normal	moderate	service	service	easy transaction	technical error
46F	service	yes	savings	savings	ok	good	cheque	very fast	very good	service	service	pay 3 months in advance	no reminder
47F	unemployed	no	remittance	remittance	free	good	cash	normal	moderate	near home	near home	easy transaction	sometimes can't get money on time
48M	business	yes	payorder, bill pay, loan	payorder, bill pay, loan	all	good	cheque	very fast	very good	service	service	quick payment	cheque clearing time
49M	service	yes	savings	savings	ok	good	cash	normal	moderate	service	service	fast work	initial paper work / long line
50M	service	yes	savings	savings	ok	good	cash	normal	moderate	service	service	easy	