



MUTUAL TRUST BANK LTD.

মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড

Assessing Service Quality Of Mutual Trust Bank Ltd. By Using SERVQUAL Model



Internship Report
On
**Assessing Service Quality Of
Mutual Trust Bank Ltd. By Using
SERVQUAL Model**



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Supervisor's Approval

It is to confirm that the Internship Report on “Assessing Service Quality Of Mutual Trust Bank Limited By Using SERVQUAL Model” done by Tahseen Ezhar as a requirement to fulfillment of BBA program from “BRAC University”. This Internship report has been prepared under my supervision.

Signature

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Transmittal Letter

25th April, 2017

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Subject: **Submission of the Internship Report.**

Dear Ma'am,

This is my pleasure to inform you that for the completion of internship; I am submitting my report titled "Assessing Service Quality of Mutual Trust Bank Ltd. by Using SERVQUAL Model". I have tried my best to make this report effective by following your instructions. This internship report is based on my practical knowledge by using theoretical ones which I have gained so far. Within this title limit I tried to make this report as informative as possible. But there may be some mistakes due to various limitations. So I expect your kind consideration in this regard.

Thank You.

Sincerely Yours,

.....

Tahseen Ezhar

ID: 13104010

BRAC Business School

BRAC University



Acknowledgement

First and foremost, I am grateful to the Almighty Allah for whom I was able to work hard on this report. I am also grateful to my parents for supporting my efforts. Internship Report is an essential part of BBA Program as one cannot gather practical knowledge and experience without observing and doing work at chosen Organization. It is a matter of pleasure that I have done internship from Mutual Trust Bank Limited.

I am very much fortunate that I have received almost and sincere guidance, supervision and cooperation from various persons while preparing this report. I am also thankful to my academic supervisor Iffat Tarannum, Lecturer, BRAC Business School, BRAC University for her continuous and proper guidance, inspiration, affectionate encouragement and valuable suggestions throughout this internship period.

Last but not the least, I would also like to thank Md. Mahbub Alam SAVP & Head of Branch, Md.Tariqal Islam JAVP & DM of Branch, Kakrail for being patient and supporting me throughout my internship program. My endless thanks goes to my excellent organization supervisor Md.Tariqal Islam JAVP & DM of Kakrail Branch. Along with them Md.Kamal Hossain Senior Officer, Mrs.Shaila kakon Officer and Md.Mojibur Rahman assistant officer; they have all provided their precious time and effort to teach and support me throughout my time at the bank. My gratefulness goes to entire members of Mutual Trust Bank limited Kakrail Branch for helping me to prepare this report through providing necessary information and to let me do the survey which was essential for my report.



Executive Summary

It is very important to learn and practice both theoretical and practical knowledge by understanding the difference between these two. That is why I have tried to apply my theoretical knowledge on SERVQUAL Model to prepare my report which is focused only to apprehend the service quality of Mutual Trust Bank Ltd. by identifying the customers' perception and expectation toward this institution. This report focuses my three months working experiences at Mutual Trust Bank Ltd., Kakrail Branch. The report is divided into the prefatory part which contains with some elementary issues regarding this report. After that organization part where I have discussed about my job activities with some highlighted information's about MTBL to give the clear idea about activities there; Project work which has given most importance in this report. Here I have analyzed the data from the survey where I have tried to assess the service quality of MTBL from different dimensions. In addition to that recommendation and conclusion has been made from the results I have got.



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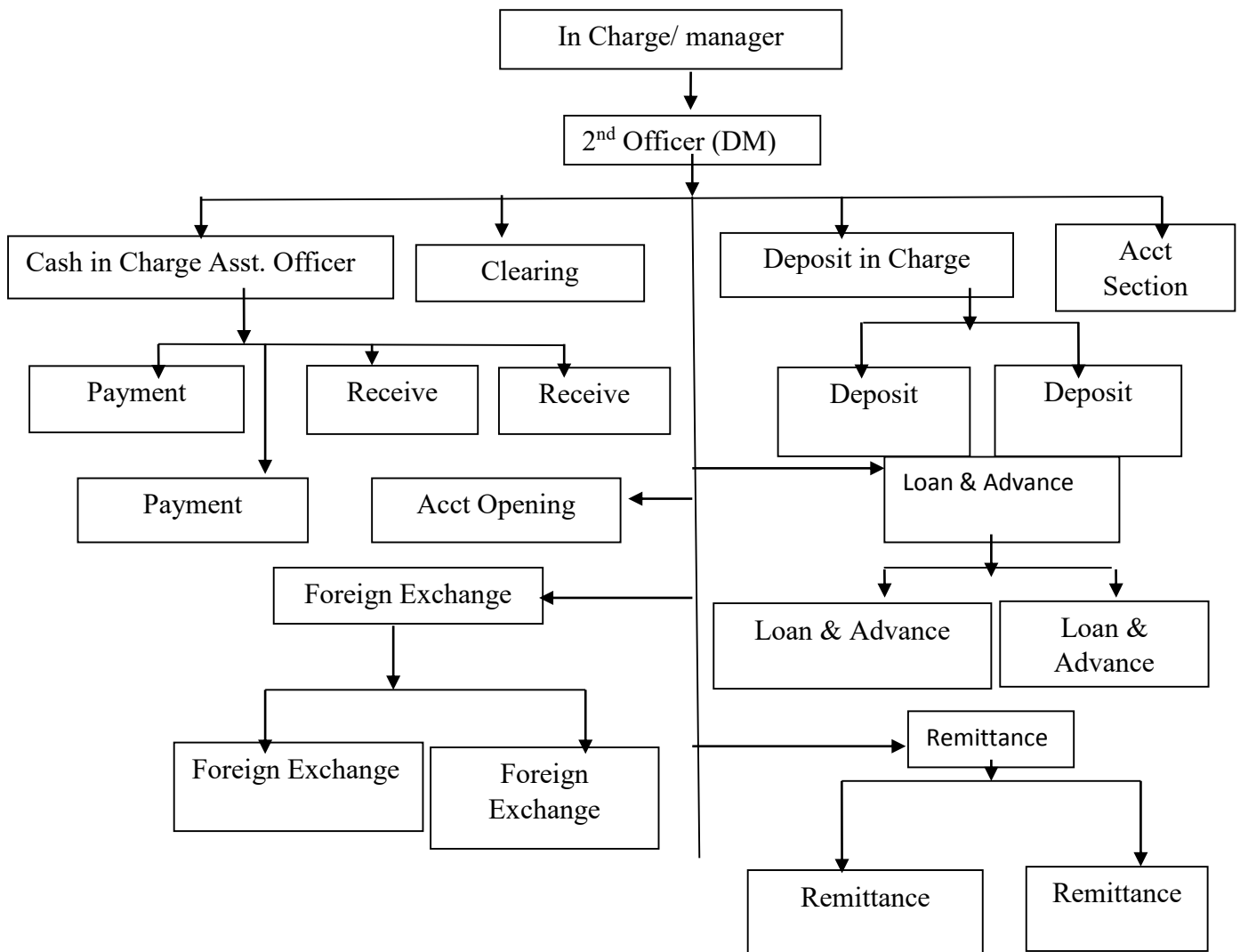


Organization Part

Mutual Trust Bank Ltd.

MTBL is one of the private commercial banks those are operating in Bangladesh. Like others they are offering corporate, personal, international trade, foreign exchange, and lease financing along with capital market services in full range. This bank is less focused in retail banking. It was awarded “One of the best run banks in Bangladesh” by the Daily Star 15th Bangladesh Business Award. Right now MTBL has total 110 branch all over the country which operates and supervised by the head office located at Gulshan. Moreover, this bank maintains a global network with foreign correspondent banks to perform international business. Providing best services to its clients, taking part in the development of society as well was to contribute to the growth of the national economy is the business ideology that Mutual Trust Bank follows. (Source://www.mutualtrustbank.com/about-us/)

Figure 1: Organogram of MTBL, Kakrail Branch





Internship Activities

Working at MTBL, Kakrail branch as an intern for three months long internship program has given me great chances and opportunities to learn and get the practical knowledge on banking which will help to develop my career in future. During my internship period I have worked mainly on “General Banking Department” & also have an orientation on “Loan & Advance” which falls under “Credit Department”.

General Banking Department

After joining Mutual Trust Bank, at first I was assigned to work on general banking department. Here I was assigned with several tasks; those helped me to learn lots of things. In general banking department, I worked under Mohammad Mujibar Rahman (Asst. Officer in GB) and Tanzima Begum (Officer in GB). This department basically are responsible for-

- ✓ Accounts opening & closing,
- ✓ Transferring,
- ✓ Opening of various deposit Schemes,
- ✓ Creating & updating TP (Transfer Profile),
- ✓ Issuing Pay Order,
- ✓ Delivery of cheque book,
- ✓ Debit card delivery.

By working with the front desk employees I have clear idea about the responsibilities that are given to general banking department. There are some key responsibilities in general banking like account opening and account closing, supervision of inward and outward registers, preparing all kinds of statements & solvency certificates, issuing Demand Draft, Pay Order, Cheque book, giving account statement, updating transfer profile of accounts, counting vouchers, completing the procedure for opening an account and to take signs from manger, doing inward and outward related works properly.



Clearing

I have also worked for cheque clearing under Shaila Kakon (Officer). It is a simple but risky job that includes 3 seals on cheques and signing afterwards. First I had to mark those cheques with the “Mutual Trust Bank Limited” name known as “Crossing.” Then I put the date and afterwards the authorized signature seal where the authorized employee had to sign. Up to this, the process is known as cheque making. Then the assigned officer had to scan cheques, then entering the account number and the amount written on cheque. After that all data send to Bangladesh Bank via internet. After one day the cheque is there in the clearing house. The next day it's transferred to the desired account. However if it is the cheque of MTBL itself then the cheque is processed immediately. It is important to mention that whenever a large amount of cheque comes for clearing they never proceed without being confirmed and taking consent of the respective client does not matter for where the client is which gave me the great learning of being sincere.

Credit Department (Loan & Advance)

In this department I was just introduced with different types of loans given by MTBL. In this department my supervisor Md. Tariqul Islam (Junior Ass. Vice President & Deputy Manager, Branch), Kamal Hossain (Senior Officer) helped me to introduce with different types of loans provided by MTBL. They also told me briefly about the loan giving stages, procedures and documentation regarding Business or Corporate Credit/loan and Personal or Retail Credit/loan. Whenever a client proceeds to take a loan s/he being assessed by the bank to understand about them well. For example, several time I was assigned to assess some clients (Salaried Executives) who applied for loan to understand about their background but I was under supervision of Kamal Hossain so that there is no mistake. This assessment is called “Loan KYC” where I had to know about respective client's demographic background like educational background, income, family/parents profession, life style and so on. In addition, I had to know about the client's loan behavior and guarantor's status. After getting these information's these are scored in scale of 5 where 5= Excellent, 4= Satisfactory, 3= Average, 2= Low and if the total score goes below than 20 out of 35 then that client is reconsidered to give the loan or not.



Project Part

Introduction

In this part, I have discussed about the topics that goes with my report title like SEVQUAL Model, five dimensions of the model to introduce my report topic. As requirement and to complete this internship report I came up with survey questionnaire which based on to apply SERVQUAL Model on banks to assess customers' perception and expectation regarding banking services. From this I will try to find out the service quality of MTBL perceived by its customers'. In addition to that I will get the idea about the dimensions which works better for this bank and on which Mutual Trust Bank will need to work on to improve in order to retain customer satisfaction in the long run.

Origin of the Report

For the completion of BBA program authorized by BRAC University; this internship report has been written. From Mutual Trust Bank Ltd. I have completed my internship. My working experiences while working at MTBL for three months have been used to prepare my report. This report has been completed under the supervision of my academic supervisor Iffat Tarannum, Lecturer, BRAC Business School, BRAC University. My organizational supervisor was Md. Tariqul Islam, JAVP & Deputy Manager, Mutual Trust Bank, Kakrail Branch.

Purpose of the Report

I had some purpose to make report as follows-

- 🔍 General purpose
- 🔍 Specific purpose



General Purpose

The main purpose was to assess the service quality of MTBL. Also to know whether the incumbent customers of this particular organization are happy with service that they are receiving from the bank. Whether they have any dissatisfaction concealed in their mind that can hinder the overall performance of it and find out effective measures to ease those factor positively to meet up the optimum goal of this organization particularly.

Specific Purpose

Specific purpose was:

- ✓ Know about operational activities of MTBL and to understand the existing circumstance of the bank.
- ✓ Organize and analyze the specific and general factors of customer satisfaction.
- ✓ Identify the factors/lacking's of customer's dissatisfaction.
- ✓ Produce different alternatives and bring brainstorming recommendation for customer's dissatisfaction.

Statement of the Problem

According to Manjappa, Osmane, & Niranjan (2010), the satisfaction of the customers are always very important to make any service/product popular. In terms of assessing the service quality of MTBL; no in depth study has been done as far as I am concern. Therefore, my objective was to identify the gap between service quality and the client's perception and expectation about the service that this bank provides.

Methodology

SERVQUAL Model was applied on MTBL customers to know whether the services that this bank provides meet the expectation and to identify the areas of improvement from the perception that is hold by its customers.



Sample size for this survey was 40. I have used structured questionnaire which consisted 22 questions on each (Expectation & Perception) by adjusting to the five service dimensions. All the respondents were told in detail about the two set of questionnaire where expectations on banking service in general and perceptions on MTBL were used to assess the service quality. Here, 7 degree Likert scale was used; range was 1= strongly disagree to 7= strongly agree. As my survey respondents were all MTBL customer and no unanswered questions were there, so I have used all 40 surveys.

Sources of Data

Primary Sources

- ✓ Questionnaire development
- ✓ Survey
- ✓ Observation
- ✓ Direct conversation with the clients

Secondary Sources

- ✓ Books
- ✓ Articles & Journals

Sampling Technique

Elements: Customers of MTBL, Kakrail Branch was my elements of research.

Sampling size: Sample size of this study for questionnaire is 40 customers of MTBL, Kakrail branch.



Scope of the Study

This internship program gave me a great scope to expand my experience and knowledge in several areas of banking. The scope of this report is mostly limited to Mutual Trust Bank Limited, as the report is based on practical observations. For the purpose of my internship program I was assigned at MTBL, Kakrail Branch. I have worked as an intern and worked in different department of the bank like General banking and Credit division. But it was not possible to learn all job activities within three months.

Limitations

While preparing the report some problems occurred like:

- Because of time and cost constraints, it was not possible to interview all customers who are very high-profiled personnel and more frequent users of accounts.
- This study is confined to only Mutual Trust Bank Limited, Kakrail Branch. So it was very challenging to catch the actual scenario and vast information about the overall performance of the bank.
- During the survey and interview; non co-operation attitude from some of the respondents, hesitation and refusal to respond caused one of the major limitations.
- Time constraint and confidential purpose also limited the scope to conduct the survey smoothly and so as to prepare the report.

Literature Review

SERVQUAL model was first developed by Parasuraman back in 1985 which signifies the service quality as the difference between customers' expectations of service offering and perceptions of service received. Thus this model is used to measure the attitude of the customers. This measurement depends on how customers assess the process of the service delivered and the outcome of it. If a service quality exceeds the expectations of customers then it is said to be a good one (Parasuraman et al., 1985).



Service Quality Dimensions

Tangibles, Reliability, Responsiveness, Assurance, and Empathy are the five dimensions that are used to assess service quality in SERVQUAL model (Parasuraman, Zeithaml, & Berry., 1988).

Tangibles:

The way to show attention and importance by the service personnel physically through surroundings. This dimension is all about the facilities that are available physically to serve a customer like employees, office/showroom, equipment, stationaries/products used to serve customers to offer a service and so on.

Reliability:

It is all about the capabilities to accomplish a service that is promised to a customer correctly without any dependency. If a service is performed accurately every time, on time, in same way then it can be said that it is reliable service.

Responsiveness:

This dimension means to offer a service to a customer as soon as possible without any delay. When customers wait long to avail a service without any solid reason that hampers the reputation that particular service provider. On the other hand, quick service or quick response to a problem creates a good impression on customers.

Assurance:

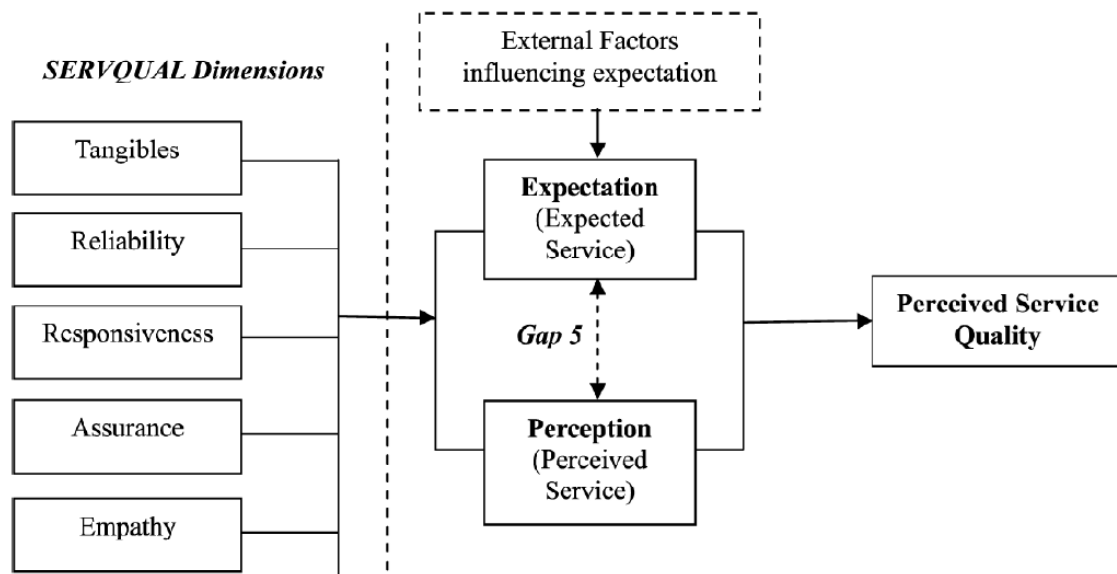
Assurance includes the quality of instilling faith and sureness by the communication manners of the service providers/employees. Also the demonstration of completing a service and to show that they have best services for their customers.

Empathy:

This means the quality of understanding specific needs of specific customers. That makes every customer feels equally treated or they were given attention.



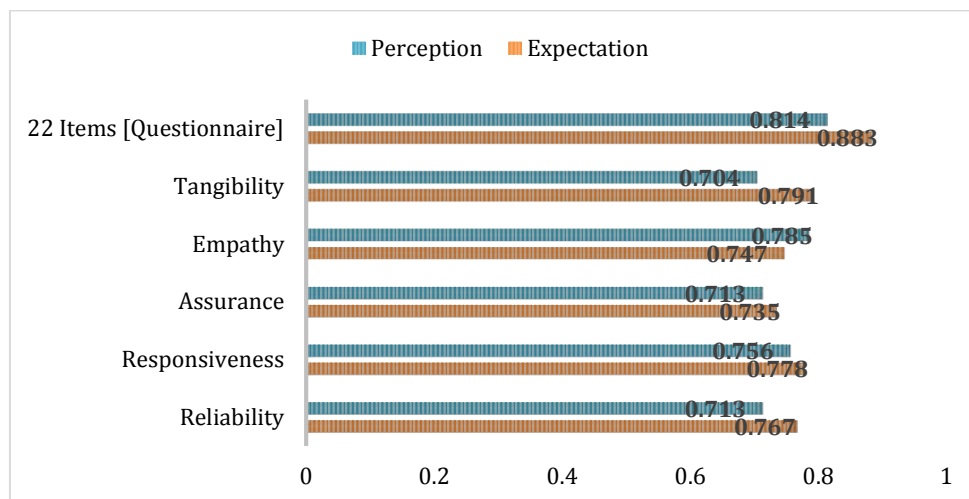
Figure 2: SERVQUAL Model (Kumar et al, 2009)



Data Analysis & results

Reliability Test

Figure 3: Cronbach's alpha of the dimensions



For this study at first I have done reliability test which measured through “Cronbach’s Alpha” to be confirmed that data used here are reliable to proceed further. According to Fujun et al. (2007) the results of Cronbach’s alpha are found greater than 0.7 then data’s are internally consistent. From the table above we can see that all the alpha of the five dimensions for both perception and expectation are greater than 0.7.



Analyzing Gaps of Service Quality & Mean Scores of Expectation and Perception of MTBL Customers

Table 1: Mean Scores & Service Gap on Tangibility

Statement Tangibility	Perception	Expectation	Gap (P – E)
	Mean	Mean	
1. Excellent bank will have up-to-date Tools	6.46	6.20	0.26
2. Physical facilities at excellent bank will be visually attractive.	6.40	6.30	0.10
3. Employees at excellent banks will be appropriate in appearance	6.64	6.48	0.16
4. Materials associated with service will be visually attractive at an excellent bank.	5.64	5.90	-0.26
Average for the tangibility dimension			0.20

Questions related to tangibility; results are mostly positive. The average result for this dimension is also positive. But it should also be noted that attribute 4 has gap of -0.26. An example can be used as an explanation for this negative result that the bank charge BDT 575 for providing solvency certificate which most of the customer said that not visually appealing according to the amount of charge the bank take.

Table 2: Mean Scores & Service Gap on Reliability

Statement Reliability	Perception	Expectation	Gap (P – E)
	Mean	Mean	
5. When excellent banks promise to do something by a certain time, they do.	5.70	5.66	0.04
6. When a customer faces problem, excellent banks will show a genuine interest to solve it.	5.78	5.90	-0.12
7. Excellent banks will complete the service right the first time.	5.86	5.80	0.06
8. Excellent banks will be responsible for the service at the time they promise to do so.	6.00	5.94	0.06
9. Excellent banks will maintain error free records.	6.24	6.24	0.00
Average for the reliability dimension			0.06



Less Human Resource at MTBL Call Center could be a reason for which we have got adverse result for attribute 6. Statements that were made on reliability; got greater perception mean score than the expected one except for attribute 6. We can also see that attribute got no service gap which means MTBL makes no error to prepare balance statements and reports.

Table 3: Mean Scores & Service Gap on Responsiveness

Statement Responsiveness	Perception	Expectation	Gap (P – E)
	Mean	Mean	
10. Employees of excellent banks will tell customers exactly when a service will be performed.	6.74	6.74	0.00
11. Employees of excellent banks will give quick service to customers.	5.02	5.08	-0.06
12. Employees of excellent banks will always be ready to help customers.	5.17	5.17	0.00
13. Employees of excellent banks will always respond to customers' requirements.	5.12	5.24	-0.12
Average for the responsiveness dimension			-0.045

Here MTBL's openness for their client requirements, aptness and convenience of employees to provide services where the perception mean scores were lower than the expected mean. Reason could be due to the fact that this branch is comparatively small in nature in terms of employee and for that clients sometimes wait long before getting a service which results that they are not satisfied with the response they usually receive from the bank. But for attribute 10 and 12 no service gaps found.

Table 4: Mean scores & Service Gap on Assurance

Statement Assurance	Perception	Expectation	Gap (P – E)
	Mean	Mean	
14. The behavior of employees in excellent banks will give confidence customers to query	6.20	6.18	0.02
15. Customers of excellent banks will feel safe in transactions.	5.16	5.12	0.04
16. Employees of excellent banks will be consistently well-mannered with customers.	6.20	6.38	-0.18
17. Employees will have knowledge to answer customers' questions.	6.26	6.28	-0.02
Average for the assurance dimension			-0.035



The average gap we found here is not positive. Some attributes got lower perception mean score than expectation ones. According to some respondents; some employees tend to ask seniors to do a job or does not know well about the job and thus take long to provide the service which they find disturbing.

Table 5: Mean Scores & Service Gap on Empathy

Statement Empathy	Perception	Expectation	Gap (P – E)
	Mean	Mean	
18. Excellent bank will give attention to every individual customers.	5.86	5.96	-0.10
19. Excellent banks will have convenient operating hours for their customers.	4.62	5.72	-1.10
20. Customers will be given personal service.	5.62	5.96	-0.34
21. Excellent banks will have best interest for their customers.	5.18	5.82	-0.64
22. Specific needs of the customers will be understood by the employees.	5.64	6.04	-0.40
Average for the dimension			-0.516

Regarding this particular dimension; average gap for empathy dimension is negative and the perception mean score is lower than expectation mean. From the table above we can see that all the attributes got lower perception scores for mean than that of expectation which indicates that MTBL has a lot to work on this empathy dimension. Customers of MTBL are not happy with the level of attention they usually get. Moreover, they also find the opening and closing time of the bank for their customer are not convenient enough.



Table 6: UNWEIGHTED SERVQUAL Gap Score

1. Average SERVQUAL score for <i>Tangible</i>	0.20
2. Average SERVQUAL score for <i>Reliability</i>	0.06
3. Average SERVQUAL score for <i>Responsiveness</i>	-0.045
4. Average SERVQUAL score for <i>Assurance</i>	-0.035
5. Average SERVQUAL score for <i>Empathy</i>	-0.516
TOTAL	-0.336
AVERAGE UNWEIGHTED SERVQUAL SCORE (-0.336 / 5)	-0.0672

We have got negative result from average unweighted SERVQUAL score (-0.0672) which means that the services provided by MTBL are not up to the mark to exceed that expectation of their customers.

Importance Given on the Dimensions

While respondents were asked to do the survey; one more thing were asked them to do. That was to score the five dimensions by dividing 100 points among these dimensions which they think most to less important for them in terms of availing bank service. They scored highest to lowest to the dimension according to their preferences in way which results the sum came to be 100 in total. It was maintained among the 40 respondents I got for the survey. The result came out as follows:

Figure 4: Importance Given on Each Dimension by Respondents

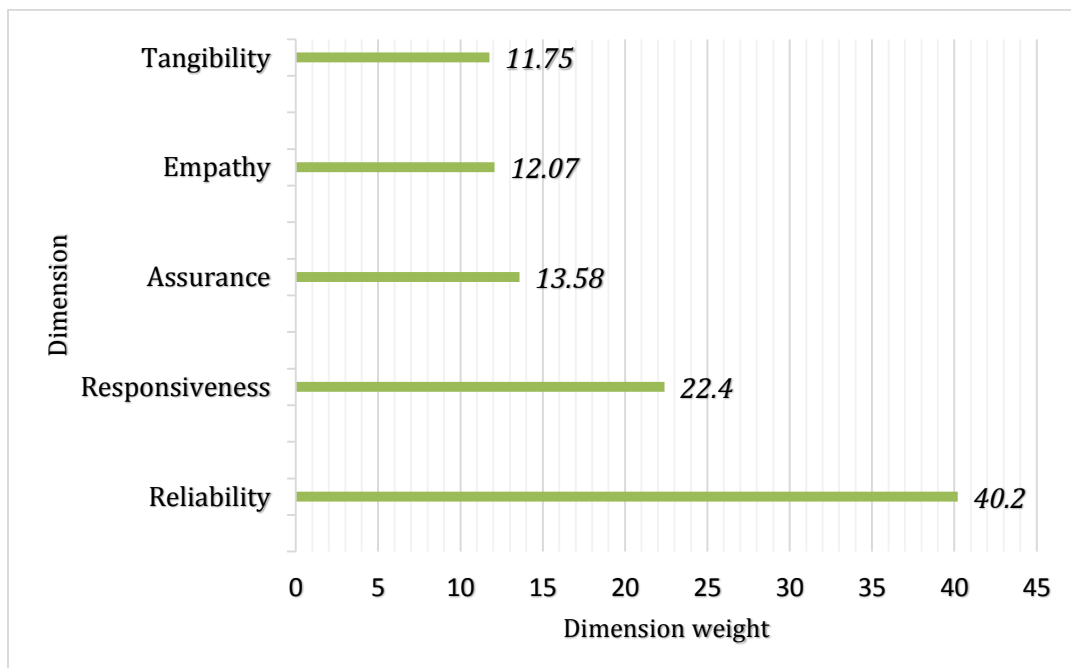




Table 7: Average Weighted SERVQUAL Score

SERVQUAL Dimensions	Average for Dimension* Importance weight	Weighted score
Reliability	0.06* 40.20%	0.024
Responsiveness	-0.045*22.4%	-0.010
Assurance	-0.035*13.58%	-0.005
Empathy	-0.516*12.07%	-0.062
Tangibility	0.20*11.75%	0.024
Total		-0.029
AVERAGE WEIGHTED SERVQUAL SCORE (0.029/5)		-0.006

After multiplying the weights with the results we got from the previous results, we can see from the table here that score gap has changed; tangibility becomes in last place, while reliability holds the first position. But still the WEIGHTED SERVQUAL gap score is negative (-0.006).

Analyzing Gaps between Demographic Factors & Service Quality

To confirm and understand well whether these demographic factors of respondents have an influence on service quality or not; I went for further analysis. For that I have made cross tabulations by using service quality and some demographic scores.

Gaps between Gender & Service Quality of MTBL

Table 8: Cross Tabulation of Gender & Service Quality Gap

Gender	Reliability	Responsiveness	Assurance	Empathy	Tangibility
Female	0.034	-0.031	-0.016	-0.191	0.11
Male	0.026	-0.014	-0.019	-0.325	0.09
Total	0.06	-0.045	-0.035	-0.516	0.2



It can be seen that a small number of male are satisfied under the tangibility attributes (Gap: 0.09) along with the reliability part (0.026) and they are dissatisfied with empathy dimension (-0.325). Whereas we can see that female respondents are not that much happy with empathy and assurance dimensions than male where gaps are respectively -0.016 and -0.191.

Gaps between Occupation & Service Quality of MTBL

Table 9: Cross Tabulation of Occupation & Service Quality Gap

Occupation	Reliability	Responsiveness	Assurance	Empathy	Tangibility
Student	0.019	-0.006	-0.001	-0.38	0.06
Self-employed	0.011	-0.006	-0.024	-0.0212	0.02
Govt. employee	0.009	-0.023	-0.003	-0.0218	0.08
Private sector employee	0.021	-0.01	-0.007	-0.093	0.04
Total	0.06	-0.045	-0.035	-0.516	0.2

Regarding this particular demographic; I would like to mention that students feel not that much safe, somewhat insecure and feel that the banks' employees should give more attention (Empathy,-0.380). On the other hand this group is mostly satisfied with the reliability attributes (0.019) but not more than private employee group (0.021). Government employees are found not happy when it comes to the responsiveness dimension (Gap: -0.023) with promise made or level of service.

Gaps between Income Group & Service Quality of MTBL

Table 10: Cross Tabulation of Income Group & Service Quality Gap

Income Group	Reliability	Responsiveness	Assurance	Empathy	Tangibility
0-8,000	0.002	-0.001	-0.007	-0.05	0.04
8,001-20,000	0.005	-0.006	-0.003	-0.02	0.04
20,001-40,000	0.002	-0.006	-0.002	-0.245	0.05
40,001-60,000	0.006	-0.009	-0.005	-0.05	0.02
60,001 & above	0.045	-0.023	-0.018	-0.151	0.05
Total	0.06	-0.045	-0.035	-0.516	0.2



We can see here the 60,001 & above group are unhappy with responsiveness (-0.023), empathy (-0.151) as well. Moreover, some respondents under this income group are also dissatisfied with this particular attribute also. It is clear that most of the respondents who falls under 0-8,000 group more or less not happy in terms of tangibility and reliability factors but at the same time some of them are dissatisfied with the responsiveness dimension (Gap:0.001).

Recommendations

- ✎ Some customers complain that they are not given equal importance. They have to wait a long time to have a service. According to them high profile customers always get customized and extra services from the bank. Increasing human resource at MTBL could be a solution for this problem so that every customer gets equal service.

- ✎ Bank will have to make people aware about the different product of MTBL that the bank is offering specially about the new services because when bank offers a new service then customers feel that the cost of consuming those services will a negative impact. Thus they do not take new service and use the one they are using to feel secure and comfortable.

- ✎ Sometime for the workloads bank's employees fails to show willingness to helpfor which customer not feel comfortable to ask anything and this makes them dissatisfied by thinking that they are not given attention. Thus, bank staffs should communicate with all of the customer in such a manner so that they do not misunderstand the works stress of staffs.



Conclusion

To ensure the highest level of customer satisfaction by providing prompt service; MTBL should go for further study to introduce new and specific services for the customers as it is very important to understand their needs and the factors which will satisfy them. Moreover, it will help them to ensure better service to its clients by utilizing their resources in a limited way.

MTBL should also give training to its employees and staffs to understand the needs of the customers and the way to communicate with them so that every customer feels that they are treated equally and their requirements has been taken care properly. In addition to that they should aware people more about their services and offers specially which are new so that the customer understand about those service well to avail the services. Otherwise if they do not feel confident they will not eager to take service from Mutual Trust Bank Ltd.



Supplementary Part

Appendix

Survey Questionnaire

Expectations of Service Quality Provided by Banks

This part of the survey will show your expectations about institutions those are offering banking services. Kindly score the features below to show the extent to which you think banks should possess.

Please rank each statement as follow:

Strongly Disagre					Neutral					Strongly Agree
1	2	3	4	5	6	7				

Statements	Rank
1. Excellent banks will have up-to-date tools	
2. Physical facilities at excellent banks will be visually attractive	
3. Employees at excellent banks will be appropriate in appearance	
4. Materials associated with service (like- statements) will be visually attractive at an excellent bank.	
5. When excellent banks promise to do something by a certain time, they do	
6. When a customer faces problem, excellent banks will show a genuine interest to solve it	
7. Excellent banks will complete the service right the first time	
8. Excellent banks will be responsible for the service at the time they promise to do so	
9. Excellent banks will maintain error free records	
10. Employees of excellent banks will tell customers exactly when a service will be performed	
11. Employees of excellent banks will give quick service to customers	



Statements	Rank
12. Employees of excellent banks will always be ready to help customers	
13. Employees of excellent banks will always respond to customers' requirements.	
14. The behavior of employees in excellent banks will give confidence customers to query	
15. Customers of excellent banks will feel safe in transactions	
16. Employees of excellent banks will be consistently well-mannered with customers.	
17. Employees will have knowledge to answer customers' questions	
18. Excellent bank will give attention to every individual customers	
19. Excellent banks will have convenient operating hours for their customers	
20. Customers will be given personal service	
21. Excellent banks will have best interest for their customers at heart	
22. Specific needs of the customers will be understood by the employees	



Perception of Service Quality Provided by MTBL

Following statements will show your perception about the service quality of Mutual Trust Bank Limited. Kindly score the features below to show the extent to which you think MTBL should possess in terms of their service quality.

Please rank each statement as follow:

Strongly Disagree	Neutral					Strongly Agree
1	2	3	4	5	6	7

Statements	Rank
1. MTBL has up-to-date tools	
2. It's physical facilities are visually attractive	
3. Employees are always in appropriate appearance	
4. Materials associated with service (like- statements) are visually attractive	
5. When MTBL promises to do something by a certain time, they do	
6. The bank shows genuine interest to solve your problem	
7. MTBL completes the service right the first time	
8. This bank provides the service at the time they promise to do so	
9. This bank maintains error free records.	
10. Employees of MTBL tell you exactly when the services will be done.	
11. They provide you quick service	
12. They are always ready to help you	
13. MTBL employees always respond to your requests	
14. Their behavior gives you confidence to query	
15. MTBL makes you feel safe to do transactions	
16. They are consistently well-mannered with you	
17. Employees of this bank have knowledge to answer your questions	
18. This bank gives you individual attention	
19. MTBL has convenient operating hours for their customers	



Statements	Rank
20. You are given personal service whenever have asked for it	
21. They have best interest for you at heart	
22. Employees of MTBL understand your specific needs	

Specify gender-

- Female
- Male

Occupation-

1. Self-employed 2. Govt. employee 3. Private sector employee 4. Student

Income group-

- 0-8,000
- 8,001-20,000
- 20,001-40,000
- 40,001-60,000
- 60,001 and above



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