



**OVERALL ACTIVITIES AND
SERVICES OF VISION
CAPITAL MANAGEMENT
LIMITED**





Internship Report

On

**Overall Activities and Customer Satisfaction Level of Vision
Capital Management Limited**



**VISION CAPITAL
MANAGEMENT LIMITED**



Inspiring Excellence

Internship Report

On

Overall Activities and Customer Satisfaction Level of Vision Capital Management Limited

Submitted to	Submitted by
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Date of Submission

17/12/2017

Letter of Transmittal

17th December, 2017

Md. Mamoon Al Bashir

Senior Lecturer

Intern Supervisor

BRAC Business School, BRAC University

66, Mohakhali, Dhaka-1212, Bangladesh

Subject: Submission of Internship Report

Dear Sir,

It gives me immense pleasure to present you with my internship report titled “Overall Activities and Customer Satisfaction Level of Vision Capital Management Limited”. The primary purpose of this report is to explore overall activities and know about the customer satisfaction level of a broker house. There are many other service areas what a broker house provide other than trading stocks or shares. I have tried my best to cover the topic extensively and effectively and I sincerely hope this report will meet your expectations. I am immensely grateful for your help, support, guidance and encouragement during the preparation of the report.

Please accept the report and oblige. I will be glad to clarify any discrepancies that may arise in the report.

Sincerely,

Agah Shoeb Aminn Chowdhury

ID: 12104238

Acknowledgement

At the very beginning, I would like to express my gratitude to Almighty Allah for whose kindness, I am enough sound mentally and physically to prepare this internship report. I would like to show my appreciation and gratefulness to my supervisor Md Mamoon Al Bashir, Senior Lecturer, BRAC Business School, BRAC University for his persistent guidance and invaluable suggestions throughout the duration of this internship report.

I would also like to thank my host organization supervisor Mohammad Ibrahim, Managing Director of Vision Capital Management Ltd. for providing me an opportunity to work there as an intern.

I also like to extend my gratitude to Mrs. Nigel Sultana, Senior Executive of Customer care department Trading and sales who helped me to gain knowledge of many new things during my internship program. At last I like to thank Mrs Mohsina Mahmuda, Senior Executive of CDBL and our honorable Abdul Gofur Chowdhury, General Manager and Head of Operation for providing valuable advices and information in the successful completion of this project.

Executive Summery

The internship report has been prepared on “Overall activities and Customer Satisfaction Level of Vision Capital Management Ltd” based on both primary and secondary data. The information used in this report has been collected from various sources such as daily reports of activities, interviews with employees, Customers interviews, website backend and sales reports.

Vision Capital Management Ltd is proud to continue to deliver quality stock brokerage service which helps investors to achieve their goal with confidence. Its dynamic and convenient trading approach has earned much recognition and support from all types of customers. Their state-of-the art technology enables to instantly trade on the DSE.

Anyone can trade with Vision Capital Management Ltd online or on the phone from the convenience of your home or office. By their experienced team they provide brokerage services to customers in a transparent and trusted manner. Vision Capital Management Ltd has a dedicated, motivated and experienced team of professionals to provide you top class service.

I have prepared this report to represent the activities of a stock broker house and the satisfactory factor and levels of customer of a broker house. I covered almost all of the departments with their basic activities to show how the organization run. I also talked to their customers. Most of the customers are happy with their services. But sometimes they face problem for good information and timing of delivery. I talked with some customer and take feedback from them.

I have closely analyzed the customer satisfaction of Vision Capital Management Ltd and how they are implemented throughout my internship and prepared this report. Then I showed the findings that I got and gave the necessary recommendation by what the organization can improve their service.

Table of Content

Letter of Transmittal

Acknowledgement

Executive Summery

Serial No.	Topic	Page No.
1.1	Brief Introduction	11
1.2	Background of Study	12
1.3	Origin of the Report	12
1.4	Scope	13
1.5	Objective of the Study	13
1.6	Methodology	14
1.8	Limitations	15
1.9	Timeline of the study	15
2.1	Company profile:	16
2.2	Company vision	18
2.3	Company Mission	18
2.4	Company Goal	19
2.5	Strategic Objectives of the Company	19
2.6	Business Principles	20
2.7	Board of Directors	20
2.8	Vision Capital Management Ltd.	21
3.1	Job Experience:	22



3.2	Leanings	23
4.1	Services offered by vision Capital Management Ltd.	24
4.2	Service to the Clients (Clients Expectation from Broker):	24
4.3	Technological Support by VCML	25
4.4	Activities by Departments and Committees	25
4.5	Credit Controller Functions	27
4.6	Broker Admin Functions	28
4.7	CDBL Operation:	28
4.8	Back Office Administration	29
4.9	Compliance & Monitoring:	29
4.10	Human Resource Planning Practice	30
4.11	Customer care	31
4.12	Some other activities	31
5.1	Objectives	32
5.2	Methodology	32
5.3	Data Collection	32
5.4	Data Analysis	32
5.5	Questionnaire	33
5.6	Employee behavior with customer	34
5.7	Usefulness of the company website	35
5.8	Functionality and usefulness of trading through mobile application	36
5.9	Amount of service charge	37



5.10	Performance of the Salesman	38
5.11	Level of provided information	39
5.12	Well organized office environment	40
5.13	Technological facilities of office	41
5.14	Find Service on time	42
5.15	Problem solving skills of employees	43
6.1	Findings	44
6.2	Positive findings	44
6.3	Negative findings	45
7.1	Recommendations	45
7.2	Conclusion	46
8.	References	47



**VISION CAPITAL
MANAGEMENT LIMITED**

Report Part

1.1 Brief Introduction:

Vision Capital Management Limited is one of the leading financial institutions operating in Bangladesh. It has established in the year 2005. Since then their journey with a very good performance started. Vision Capital Management Limited, a trusted and a leading stock brokerage firm of Dhaka Stock Exchange Limited (DSE), is serving a diverse customer base of institutional and retail investors. The company is currently maintaining highest professional standards in all areas of business, with a special emphasis on the client services. Its dynamic approach of trade executions and settlement records in DSE has earned much recognition and support among local broker firms and reputed business houses.

The core competencies of the company cover as an active broker and dealer in Dhaka Stock Exchange Limited and full service DP of CDBL, dematerialization and rematerialization of shares and carries out regular and active operation.

Vision Capital Management Limited have a broadly diversified business profile. It enables their customers a wide range of service offerings. They also offer a good career opportunity to their employees. Vision Capital Management Limited seeks to constantly increase its return on its equity for its stakeholders building on a systematic program of value based management.

1.2 Background of Study

Participation in the capital market of people is increasing day by day. Though after the two major falls of company share prices after 1996 and 2009, participation of people in this market has decreased, still there are a lot of people of our country involved with this, and the population in this industry is still growing day by day. Most of the people do their business through a stock broker. Vision Capital Management Limited is one of the stock brokers in this market. Since a long time they are providing a very good service to the people. They are well renowned for their activities in the market. In this report, I am going to explore about their overall services and Customer satisfaction level.

1.3 Origin of the Report

The report has been prepared as the requirement of the internship program. I have prepared this report on the basis of my three months practical working experience in Vision Capital Management Limited and under supervision of MD. Mamoon Al Bashir, Senior Lecturer of Brac Business School. My internship topic is 'Overall activities and Customer Satisfaction Level of Vision Capital Management Limited'.

1.4 Scope

The primary scope and intention of the report is to show and analyze about the activities and knowing the level of customer satisfaction of Vision Capital Management Limited. Moreover what other services they are providing to their customers to make them more satisfied. Measuring the scope is really tuff in service sector. Due to some confidential resolutions there were difficulties to find out some information as well. This report is prepared in a systematic way from selecting of the topic to final report preparation. I sincerely hope this report will be the base for other local stock broker companies to incorporate these best practices in to the local stock broker house and capital market arena in Bangladesh.

1.5 Objective of the Study

General Objective

This Internship Report is prepared as a partial requirement for the completion of the BBA Program of BRAC Business School, BRAC University. The motive of internship is to offer a student the job exposure and experiences they need to execute class room knowledge in the corporate world.

Specific Objective

To be more specific, this study entails the ‘Overall activities and customer satisfaction level of Vision Capital Management Limited’, which is done to analyze the procedure. There are few more specific objectives I have found:

To know the activities of Vision Capital Management Limited

To identify the areas of services that Vision Capital Management Limited provide to their customers

To find out the Limitations of Vision Capital Management Limited

- To suggest company how to improve their performance and service level

1.6 Methodology

Selection of the Topic:

The topic was approved by my respective advisor and it was thoroughly discussed with him where sir provided his view so that a well-organized report can be prepared.

The Primary source of the report has been mainly collected from interviews and observations during my internship period at Vision Capital management Ltd.

Primary Sources:

- Face to face conversation with the respective customers and officers
- Direct Observation
- Practical desk work

Secondary sources of data were collected from various pools of websites and also Vision Capital management Ltd's own website.

Secondary Sources:

- Annual report of Vision Capital management Ltd
- Vision Capital management Ltd company website
- Different documents provided by the concerned officers of the organization
- Relevant books, research paper, journals and web researches

Finally analysis, interpretations and graphical presentation of data.

1.8 Limitations

Even though, I have tried my best to extract information all the necessary information but it was extremely difficult. One of the primary reasons for such problems was Citibank's rigid Compliance regulations and requirements. Along with that, as Citi Bangladesh mostly deals with corporate clients the information remains highly confidential; as a result most data were unavailable. Lastly, since Citibank has such vast array of services it is difficult to grasp the entirety of their business process in such a short time.

- The main problem that I faced is the management of Vision capital Management was unwilling to share or disclose some of their information due to confidential issues which was really required and important to prepare this report. But preparing such intense report without huge amount of information somehow I managed to bring up the best within my access limit.
- I had to face while preparing this report is to talk with the customers whom I have interviewed. Most of them were busy so that they were unwilling to cooperate.
- As my interviewees were also the official people they had short time by which I had to take out all the information from them which was bit hard to manage.

1.9 Timeline of the study:

I have completed this report during my Internship period. It is from 17th september to 17th December.

Part A Organization Overview

Vision Capital Management Ltd. (VCML), a trusted and leading Stock brokerage firm of Dhaka Stock Exchange Ltd (DSE), is serving a diverse customer base of corporate and individual investors. The company is maintaining highest professional standards in all areas of business with a special emphasis on the client services.

VCML is proud to continue to deliver quality stock brokerage service which helps investors to achieve their goal with confidence. Its dynamic and convenient trading approach has earned much recognition and support from all types of customers.

2.1 Company Profile:

Name of the Company: Vision Capital Management Ltd

Represented By : Mr. Mohammad Ibrahim

Status of Representative : Managing Director

Address: Sara Tower (14th Floor), 11/A, Toyenbee Circular Road, Motijheel C/A, Dhaka - 1000.

Date of Incorporation: May 05, 2005

Commercial Operation: April 14, 2006

Nature of Business: Corporate Member of DSE Membership # 0244, Licensed Dealer by SEC,

Full Service DP of CDBL.

TIN No: 46-200-2035/Taxes-15

Website : www.visioncapital.com.bd



Corporate Head Office;

Sara Tower (14th Floor)

11/A, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000.

PABX: 47110675, 57164429

Fax: 88-02-57164429

Head of Operations: 01819291652

Customer Care: 01913825893

Email: info@visioncapital.com.bd

Extended Head Offices;

Madhumita Bhaban (7th Floor)

158-160, Motijheel C/A, Dhaka-1000.

Extended Head Offices;

SBL Capital Management Ltd.

2, D.I.T Avenue (Extension), 3rd Floor

Extended Head Offices;

Prime Finance Capital Management Ltd.

PFI Tower (6th Floor)

Branches:

Mohammadpur Branch, Dhaka. 24/11, (1st floor) Block-C, Tajmahal Road Mohammadpur, Dhaka.

B Baria Branch. City Center (3rd Floor), Court Road, B Baria.

Agrabad Branch, Chittagong. C & F Tower, (7th Floor), 1222, S.K Mujib Road, Agrabad C/A, Chittagong.

Asadgonj Branch Chittagong. Golshen Park (2nd Floor), 3/ A, Ramjoy Mohajon Lane, Asadgonj, Chittagong.

2.2 Company Vision:

The company sees as “We will be the best investment ally in DSE”

This is by providing integrated financial services with special focus on creating value for:

Their Clients – Working closely with clients.

Their Investors – Satisfying investors by achieving best performance.

Their Employees – By rewarding and providing training and development opportunities.

2.3 Company Mission:

Q C C - We will grow with Quality, Competency & Superior Client satisfaction

Their ot Mission is to:

- ✘ Grow profitably through satisfying their clients.
- ✘ Create shareholders value through client satisfaction and employee commitment to excellence.
- ✘ Achieving competitive advantage

2.4 Company Goal:

Their goal is to be the market leader in financial services creating long-term Shareholders value aiming to achieve this by:

- ✘ Building quality portfolio of customers.
- ✘ Focusing on minimizing default loans the portfolio.
- ✘ Developing long-term relationships with their clients.
- ✘ Responding quickly to new opportunities.

2.5 Strategic Objectives of the Company:

In order for Vision Capital Management to fulfill its potential as a leading provider of financial Services, the company maintains a number of key business objectives that it believes are necessary stepping stones towards achieving its long-term goals. In recent years these objectives have been demonstrated by Vision Capital Management's determined strategy of continuous and organic development and expansion.

The objectives are:

- ✘ Consistently improve their product line and provide unsurpassed service to their clients;
- ✘ Create sustainable economic value for their shareholders;

- ✘ Provide employees motivating work, extensive opportunities for learning and career development, competitive pay and benefits and flexible environment where diversity is valued;
 - ✘ Conduct business in a socially responsible manner;
 - ✘ Improve ethical and business standards to enhance corporate governance.
- (Samsul Alam Sumon, Compliance Department, Vision Capital Management)

2.6 Business Principles:

In order to ensure that Prime Finance’s clients are provided with best possible services, The Company has organized the tenets of its culture into eleven business principles. These principles are undertaken by all the Company’s operations and reviewed on a regular basis.

- ✘ Trumping bureaucracy
- ✘ Fun & Fair
- ✘ Teamwork
- ✘ Long-term relationship
- ✘ Rewarding talent Passion for building business
- ✘ Intelligent risk taking
- ✘ Embracing competition

2.7 Board of Directors:

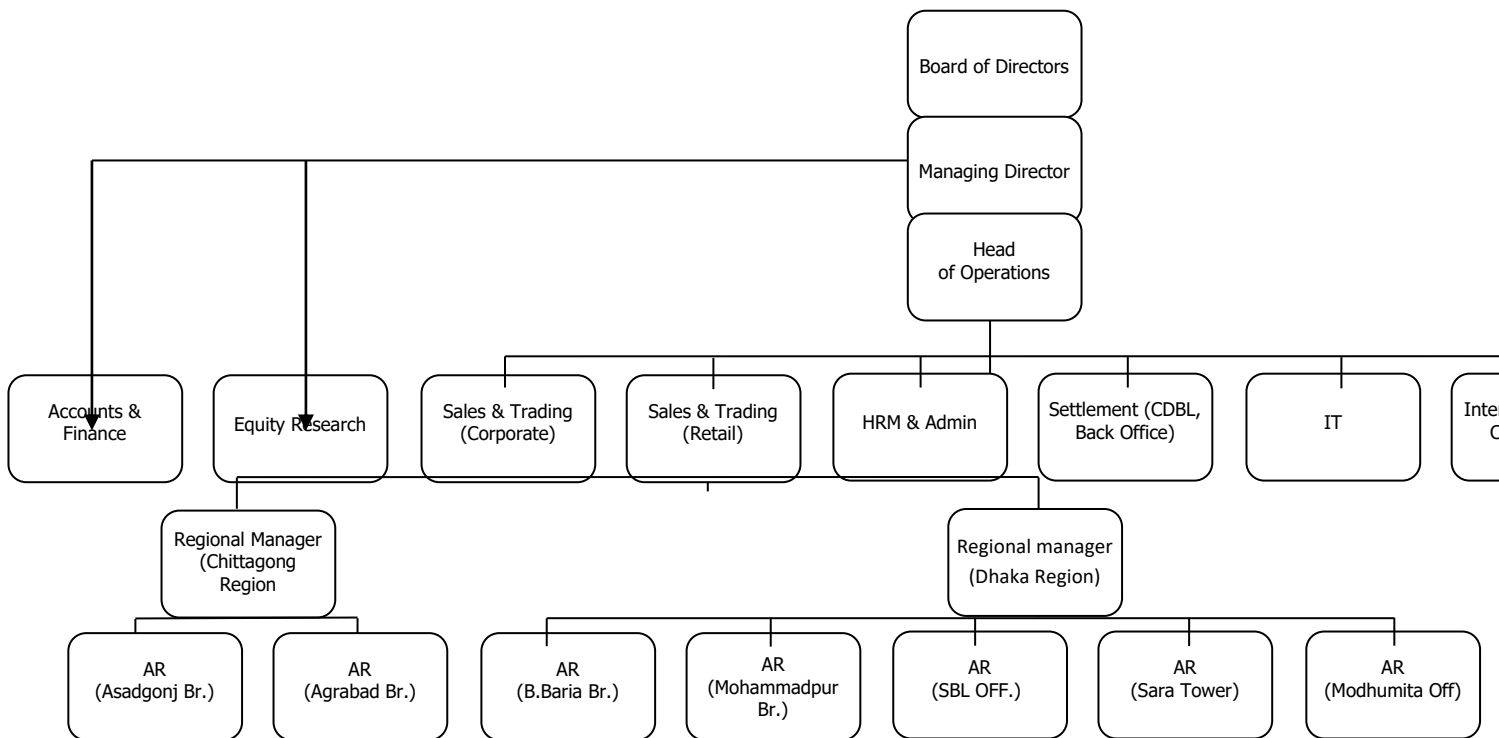
Md. Delowar Hussain, Chairman

Mohammad Ibrahim, Managing Director

Mrs. Nadira Mozammel Director

Mrs. Runa Laila, Director

2.8 Vision Capital Management Ltd. Organogram



3.1 Job Experience:

Stock broker house was my first department where I worked first. I was given the responsibility of service related issues under the supervision of the respective officers. Basically, major tasks of a broker house are Opening BO Account & Trading Account for Individual, Institutional, Corporate, NRB & Foreign clients and real-time share trading from anywhere of the world through DSE-Mobile Apps & our wide branch network. I have got an overall idea about stock broker house as I worked with front desk employees.

My customer care and other services:

In every broker house, customers want the best service without facing any problem to continue their transaction. Basically, I deal with it and have to work in customer care and done several tasks like,

- Providing and helping for opening a BO account
- Uploading BO account information to the server
- I also worked for data entry on excel sheet
- Responded to the phone calls of the clients.
- Writing and printing applications.
- Facing and communicating with new clients and guests.

3.2 Leanings:

Before stepping into the corporate world I never thought that I still left so many things to learn. From the first day to the very last day I learned so many things newly. In brief things that I have learned are:

- Communication skill with customers
- How to open a BO account
- Working with Microsoft Office based applications
- Being proactive
- Importance of time an schedule maintaining.

Part B

Overall Activities of Vision Capital Management:

4.1 Services offered by Vision Capital Management Ltd:

1. Opening BO Account & Trading Account for Individual, Institutional, Corporate, NRB & Foreign clients.
2. Real-time share trading from anywhere of the world through DSE-Mobile Apps & our wide branch network.
3. Telephonic Trading facility.
4. Execution clients order in professional manner with highest level of integrity & accuracy.
5. In-house trading facilities of 07 (Seven) Merchant Banks Clients at all of VCML offices.
6. Electronic Fund Transfer (EFT) Facilit
7. Dedicated Trader for clients.
8. Daily Portfolio Statement & Trade confirmation note e-mailing service.
9. De-Materialization and re-materialization of shares.

4.2 Service to the Clients (Clients Expectation from Broker) :

- Honor/Value (Clint should feet that we value him/her)
- Quick service delivery (one stop service)
- Competitive charges (Charge Waiver for secondary BO account opening-not IPO, Brokerage Commission negotiable)
- Risk minimization & Profit maximization of Client's portfolio.
- To disseminate current information about Stocks & market.
- Share fundamental & Technical Position of Stocks with the Clients.

4.3 Technological Support by VCML:

- DSE mobile, real time trading.
- Regular portfolio emailing.
- Other notification e-mailing.
- Client Payment through EFTN
- RTGS (for emergency Client Payment)
- Client Deposit through EFTN

4.4 Activities by Departments and Committees:

⊗ Risk Management

The departments are responsible for performing the risk management functions within the framework of the competencies defined by the regulatory authority and the Board of Directors. Different bodies are the Credit Committee, Management Committee and the Asset-Liability Management Committee.

⊗ Credit Committee

Financing proposals are recommended to the higher authorities. The Executive Committee and the Board as the case may be depending on the level of authority. In other words, the role of credit committee has no effect on the final decision-making authority of the Executive Committee and the Board on matters that cannot be delegated.

⊗ Asset Liability Management Committee

The Asset Liability Management Committee makes decisions at its monthly meeting on asset/liability management of Prime finance and set guidelines for the company.

⊗ Risk Monitoring

The Chief risk officer is responsible for monitoring and coordinating important risk-policy activities within Vision Capital Managements. The activity of the Chief Risk Officer is supported by the different departments under the Chief Financial Officer and the Internal Control Department.

✘ **Marketing Department**

The Marketing Department deals with market analysis, location of branches, some minor advertisements, guiding and monitoring sales and making plan and rules for increased sales and better customer service. Finally, reporting to Chief Risk Officer.

✘ **Chief Risk Officer**

The following departments, which perform tasks for Vision Capital Management, are under the responsibility of the Chief Risk Officer.

✘ **Operation Department**

The Operation Department pools the credit risk management. This essentially includes credit analysis and credit decisions along with their subsequent implementation and processing. These activities serve in particular to meet regulatory requirements and encompass their business in corporate finance, SME finance, real estate finance and other financing decisions.

✘ **Monitoring and Special Assets Management**

The task of the Head of Monitoring and Special Assets Managements includes restructuring of business proposals, recovery management, and risk provision forecasting and portfolio analysis.

✘ **Chief Finance Officer**

The following departments under the Chief Financial officer provide support in risk monitoring alongside the affairs and treasury management.

✘ **Accounting**

The Accounting department is able to identify unfavorable trends by analyzing the income statements which it produces on a monthly basis, this provides an important contribution to compliance with the risk management process.

✘ **Compliance and reporting**

The compliance and reporting department is responsible for reporting to the regulatory authorities.

⊗ **Assets-Liability Management Committee (ALCO)**

The Assets-Liability Management Committee controls the short-term and long-term liquidity to ensure that the Company has adequate liquidity at all times and to minimize the funding costs. Key elements are coordinated operation on money markets and capital markets. The Assets-Liability Management Committee is also responsible for the Balance sheet structure and measures to optimize regulatory capital.

4.5 Credit Controller Functions:

The management assigned a credit controller who has authority to do the job. Credit Controller will have authority to:

- Create and upload daily client and position files.
- Upload end of day position files for uploading the back office.
- Manage trading limits of branches, dealers, clients etc.
- Controls buy or sell limits together or separately for all Dealers, Branches and Clients.
- See and control purchasing power and position change restrictions.

4.6 Broker Admin Functions:

The Management assigned a Broker Admin who access to control it.

Broker Admin Controls access to the new system. Broker Admin will be able to:

- Create all users.
- Reset/change passwords.
- Suspend/deactivate users.
- Transfer dealers from one branch to another.
- Transfer clients from dealer to another.
- Validate the file uploads and downloads and check error reports etc.

4.7 CDBL Operation:

BO Opening:

After fulfill of all required information as per BSEC & DSE Roles, a Client can open a BO Account duly filled a prescribed Customer and BO Account Opening Form with the required documents, Introducer and Nominee are mandatory for a new BO account holder.

Money deposited by client:

All typed of financial transactions with the client occur through banking channel. We usually receive deposit from client through A/C Payee cheque and we always prefer A/C Payee receive deposit from client against purchase of shares.

In addition to regular activities of CDBL like BO account Opening, pay in & payout, Reconcile with Back Office, share transfer/transmission also done by CDBL offline transaction

4.8 Back Office Administration:

- Upload client information in Back Office Software from CDBL Database.
- Regular pay in and payout through Back Office by CDBL.
- Regular Corporate Action from CDBL system upload in Client account.
- Upload any Edit/Delete/Inclusion/Change from CDBL system in Client account.
- Share transfer/transmission done through CDBL in Bank Office.
- BO Accounts closing upload through CDBL in Bank Office.
- Add share in client's BO Accounts through CDBL in Bank Office.
- Client trade commissions edit in Back office after approval of Managing Director.
- Regular data generation after trade.

4.9 Compliance & Monitoring:

We monitor through compliance department any kind of trade violation such as suspicious transaction, same sequence, Odd lot transaction violation, Margin and Non-margin shares transaction, Spot Transaction etc. at the end of the day if there is any violation occurred, strict action taken by the compliance department against the involved person and also inform DSE immediately. The Compliance department also monitor as mentioned of DSE.

- List of Clients properly maintained by back office as per requisite of DES.
- Client wise and Instrument wise client's Stock Status Report Maintained properly.
- Order status, trade status & trade Summary report maintained properly.
- Total Clients deposit and withdraw maintained properly (Money Receipt, Deposit Slip, Cash Book and Bank Book to Cheque).
- CDBL account closing form maintained properly.
- Receivable/Payable Checked with Bank Balance.
- Buy/Sell order; pay in slip & Confirmation checking.
- Regulatory Requirement Fulfillment.

4.10 Human Resource Planning Practice

VCML has also its human resource planning in detail. VCML usually forecast their personnel needs based on its mission, strategic goals, objectives, technological and other changes resulting in increased productivity. But managerial judgment method depends upon the change in productivity, market conditions etc.

Recruitment Policy

Most of the recruitment related notices are posted on the the www.bdjobs.com website. Candidates are applied though online. A well-structured and systematic selection procedure is followed to get the most suitable candidate. Applicant must be a citizen of Bangladesh. VCML encourage students with good academic track record to apply. They are not prejudiced against race, sex, religion, age etc, Positions are offered to the candidates on the basis ability and the requirement of the company.

Employee Training :

On-the-job Training: It means having a person learn a job by actually doing it. On provision period the employee go for department wise training.

Informal Learning: This process is not designed by the organization. The organization will still help employees to learn within a good learning environment.

Job instruction training: Here employees will learn from listed basic job task along with key points, in order to provide step by step training for employees.

4.11 Customer care:

Here they basically deal with customers, receive phone calls and responds to their questions. They always try to maintain good relationship with customers.

4.12 Some other activities:

Corporate Social Reasonability (CSR).

A good working environment is paramount to any Company's success and the well-being of its employees. At Vision Capital Management they strive to create a flexible and challenging framework that always attracts top quality candidates and encourage existing employees to continuously up their skills and excel in their fields.

AGM & Board of Directors Meeting:

Vision Capital Management Limited arranges Annual General Meeting in Every Year within stipulated time and conduct Board of Directors meeting in every Quarter in a year as per requirement of Companies Act, 1994.

Internal Audit:

Company's all receipts and payments are verified everyday by the Managing Director of the Company.

Record Keeping:

To maintain all regulatory requirement we shall preserve all record for a long time.

5 Level of Customer Satisfaction:

5.1 Objectives:

Here my objective is to know about how much satisfied the customers with service provided by Vision Capital Management Limited.

5.2 Methodology:

All the data collected for this survey are from primary sources. I took direct interview of the customers for the completion of my survey. I choose Simple Random Sample (SRS) technique for sampling this survey. Sample Size is total 50 respondents

5.3 Data Collection:

Data collection is the process of gathering and measuring information on targeted variables in an established systematic fashion, which then enables one to answer relevant questions and evaluate outcomes. Normally there are three types of data collection methods. They are Surveys and Interviews and Focus groups. In this part I have chosen surveys and Interviews.

5.4 Data Analysis:

The standards of the rating is given below-

1. Poor 2.Lower Average 3.Average 4.Good 5.Excellent

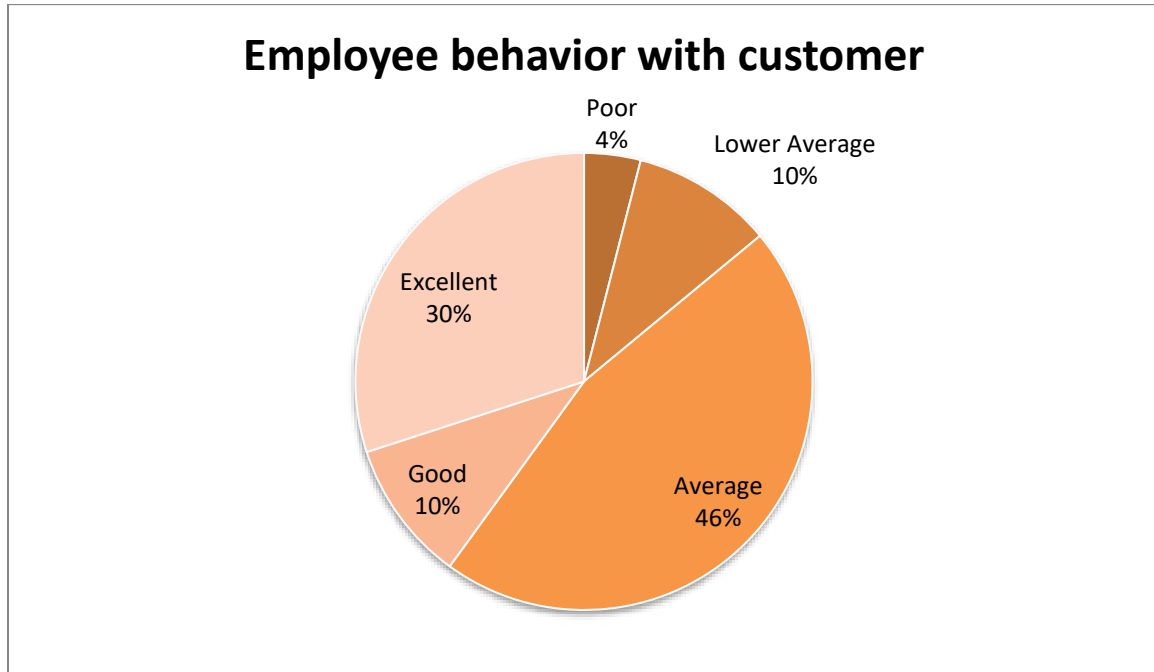
After the survey I will analyze survey data and make a summary of the analyzed data which is finding from the analysis. Here poor and below average is negative response, average is neutral response and good and excellent are positive response. Finally I will give the survey result based on the findings from analysis of survey data.

5.5 Questionnaire

Questionnaire is made based on some variables that have directly or indirectly influence on the customer satisfaction level. Here for this survey I have talked with 50 random people who are the clients of Vision Capital Management Limited. Then I asked them how long they are being clients of Vision Capital Management Limited and are they satisfied with their overall services. Some of them said they are fully satisfied with the services and some not seems so. Then I asked them to fill up these questions considering their so far experiences in Vision Capital Management Ltd and mark this from one to five. The questions are given below and then analysis will be followed on.

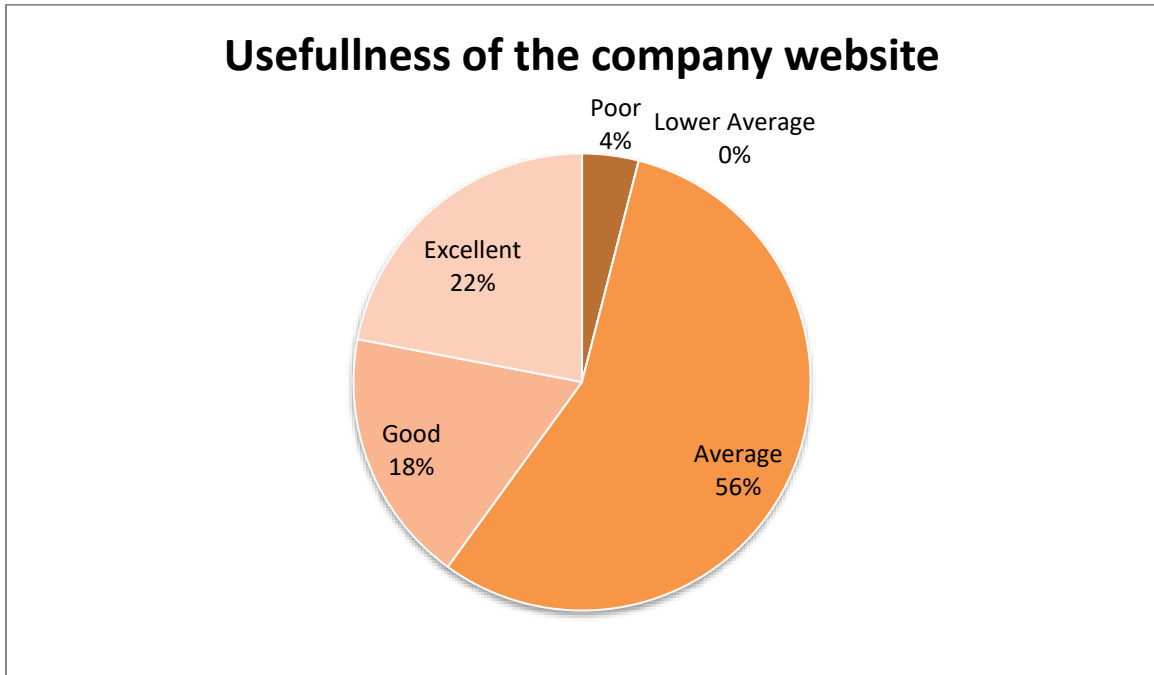
Questions	Poor	Lower Average	Average	Good	Excellent
Employee behavior with customer	1	2	3	4	5
Usefulness of company website	1	2	3	4	5
Functionality of provided mobile application	1	2	3	4	5
Amount of service charge	1	2	3	4	5
Performance of the salesman	1	2	3	4	5
Level of provided information	1	2	3	4	5
Well organized office environment	1	2	3	4	5
Technological facilities of office	1	2	3	4	5
Find service on time	1	2	3	4	5
Problem solving skills of employees	1	2	3	4	5

5.6 Employee behavior with customer:



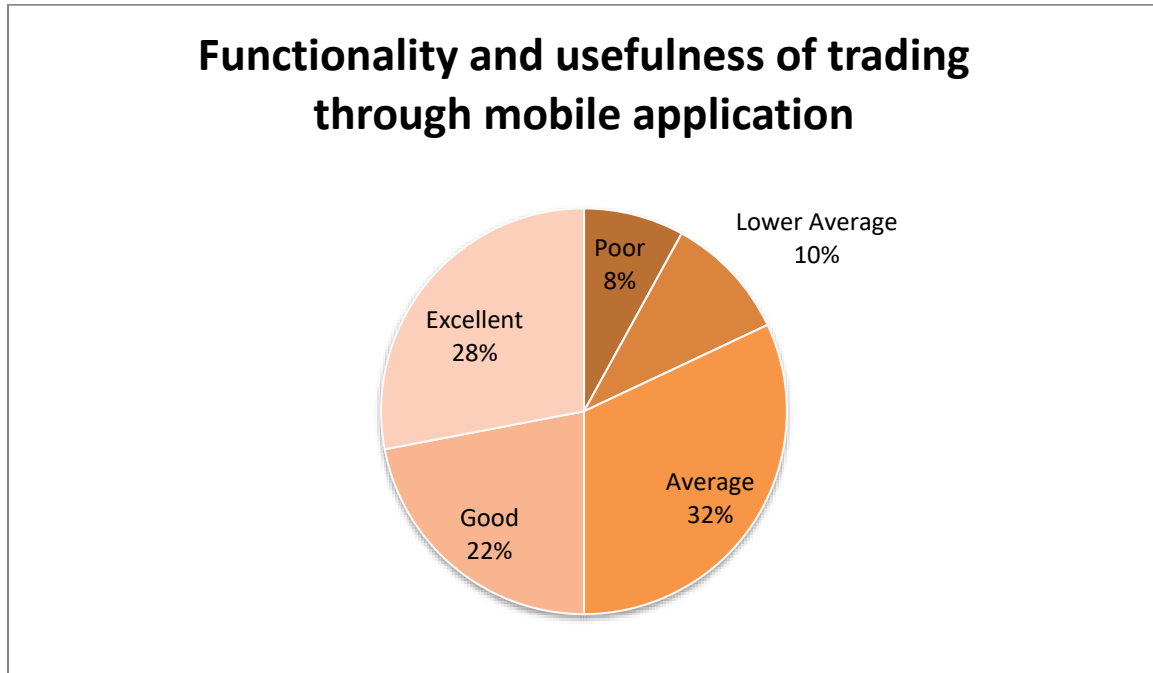
Here we can see most of the respondents remarked as average . It means mostly they have a neutral response. Few of them put negative response and around one third of them said it as excellent.

5.7 Usefulness of the company website:



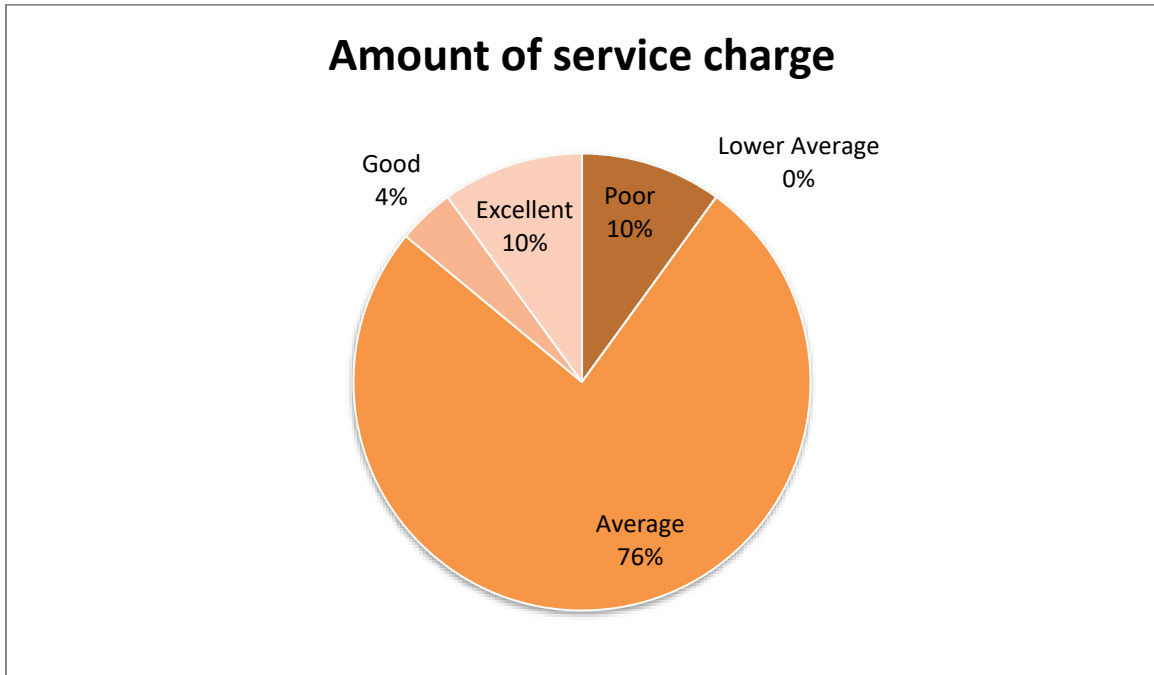
Company website often plays an important role in providing information and company status. Here we can see 56% clients think that the company website is of average quality. More clients have remarked the website as good or excellent than of lower average or of poor quality.

5.8 Functionality and usefulness of trading through mobile application:



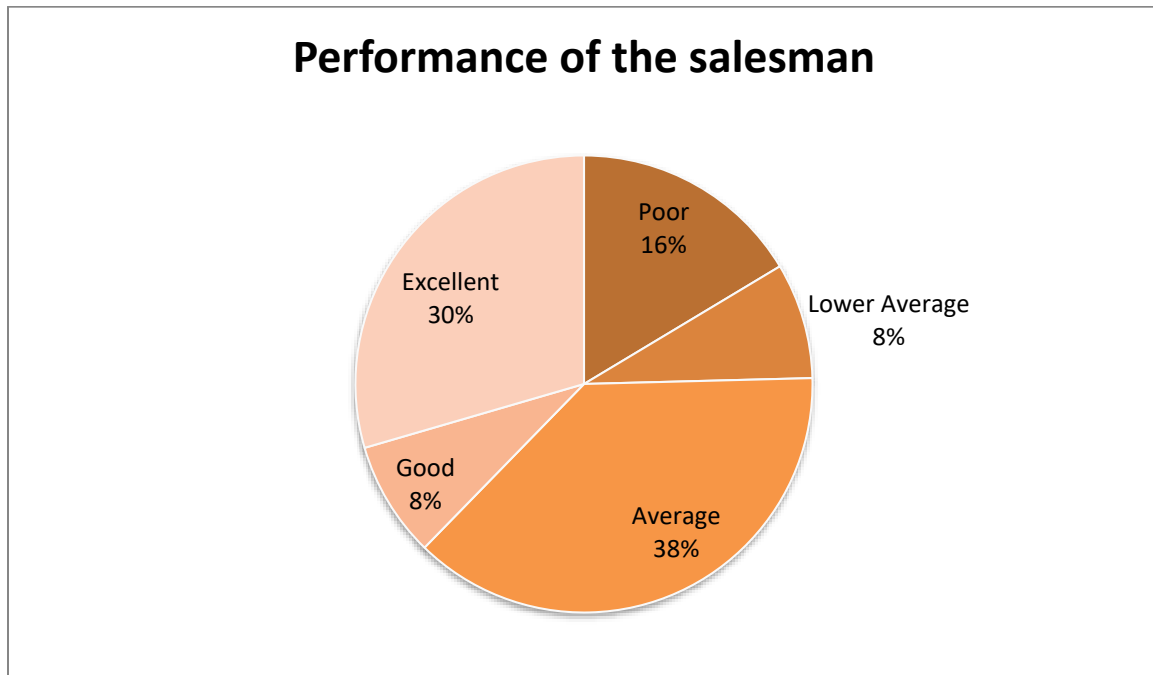
In this era of 2017, mobile has become a part and parcel of our life. Therefore VCML allow customers to trade through mobile apps and through phone call. Here 31% said it as neutral and 29% of them said it as excellent. Therefore we can say, basically most they are happy with the mobile service while trading.

5.9 Amount of service charge:



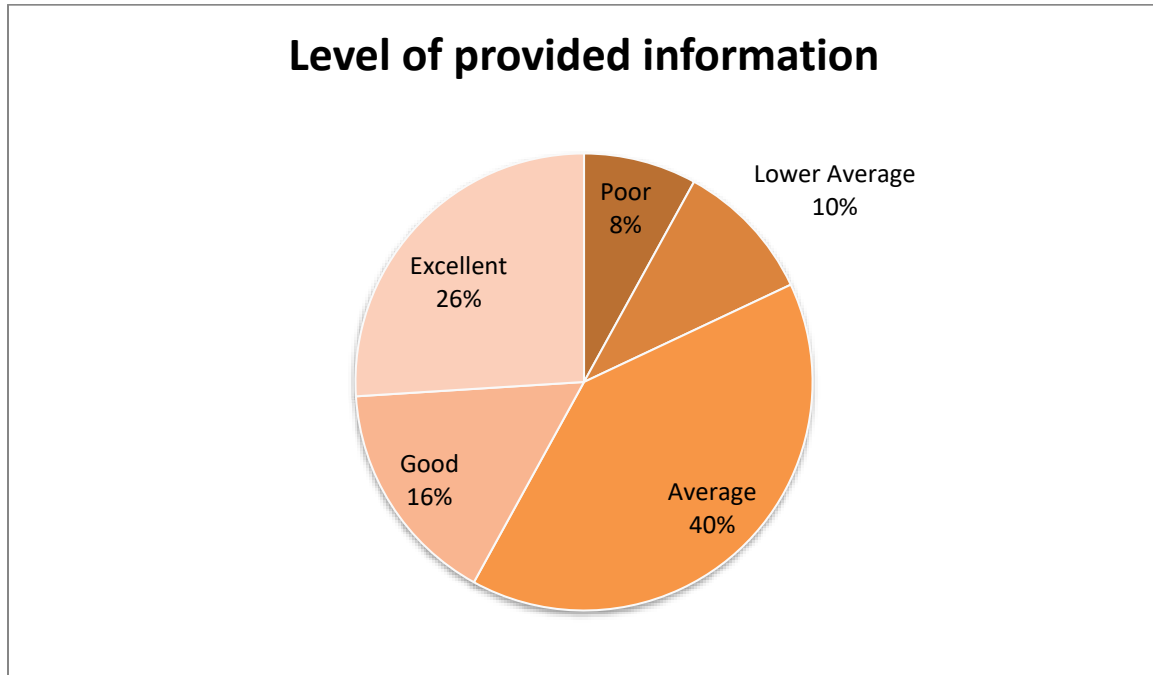
As this company charge like most other companies, most of the respondents (76%) said that they take an average charge. Other respondents are very low in number.

5.10 Performance of the salesman:



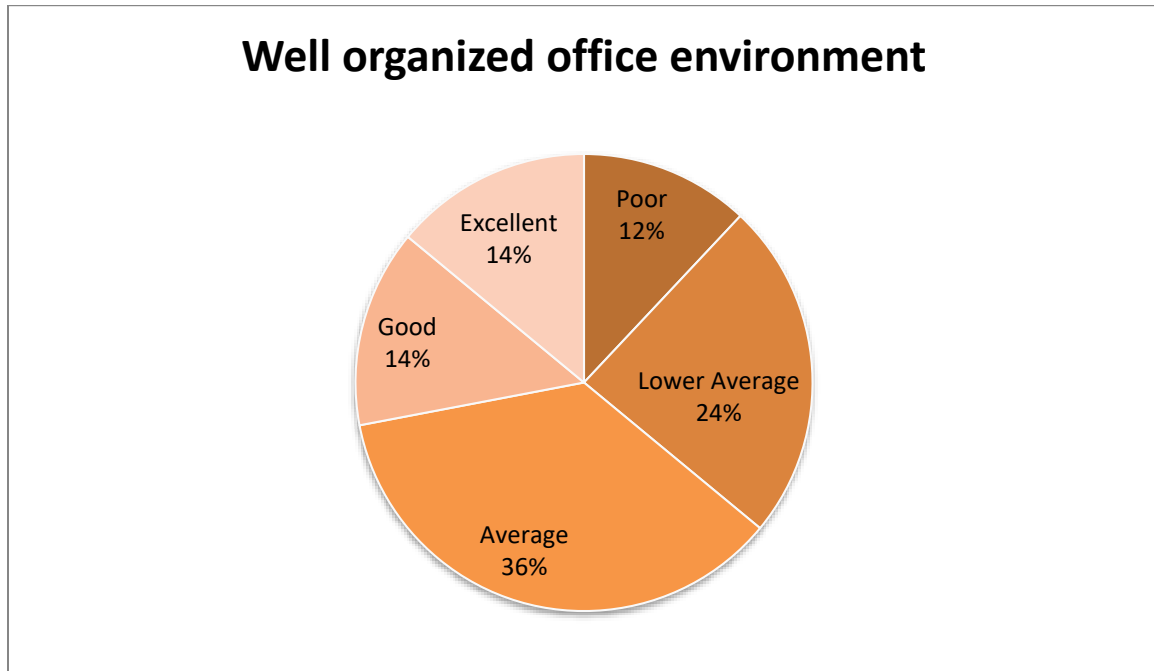
In a stock broker house, the person deal with the clients most is the salesman. So here he/she is really important. 38% said his performance is average, 16% poor, 8% lower average. On the other hand 30% said his performance is excellent and 8% said his performance is good. Here different people have showed different attitude towards him

5.11 Level of provided information:



People, who involved with stock business, look for latest news all the time. So information level is very important here. Here 42% marked as average means mostly they mean VCML provide neutral amount of information. There are more positive response than negative response means their provided information is somewhat good.

5.12 Well organized office environment:



Office environment is really important in the service sector. Here different people showed different attitude.

12% poor

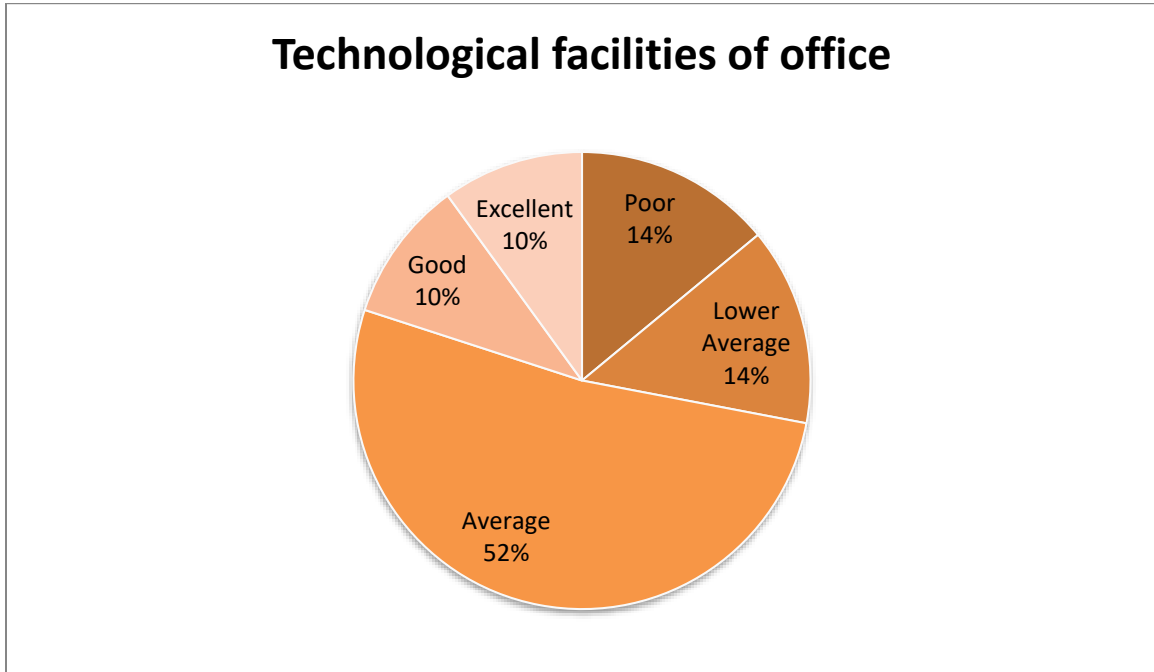
24% lower average

36% average, they are about one third of sample population

14% good

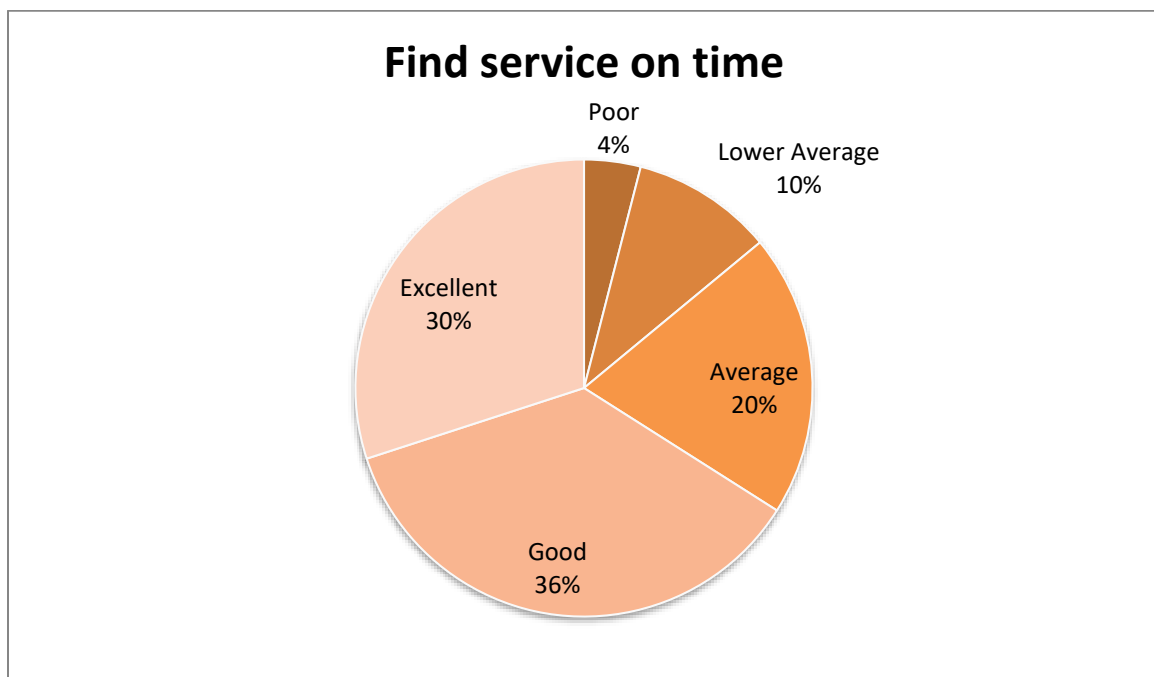
14% excellent

5.13 Technological facilities of office:



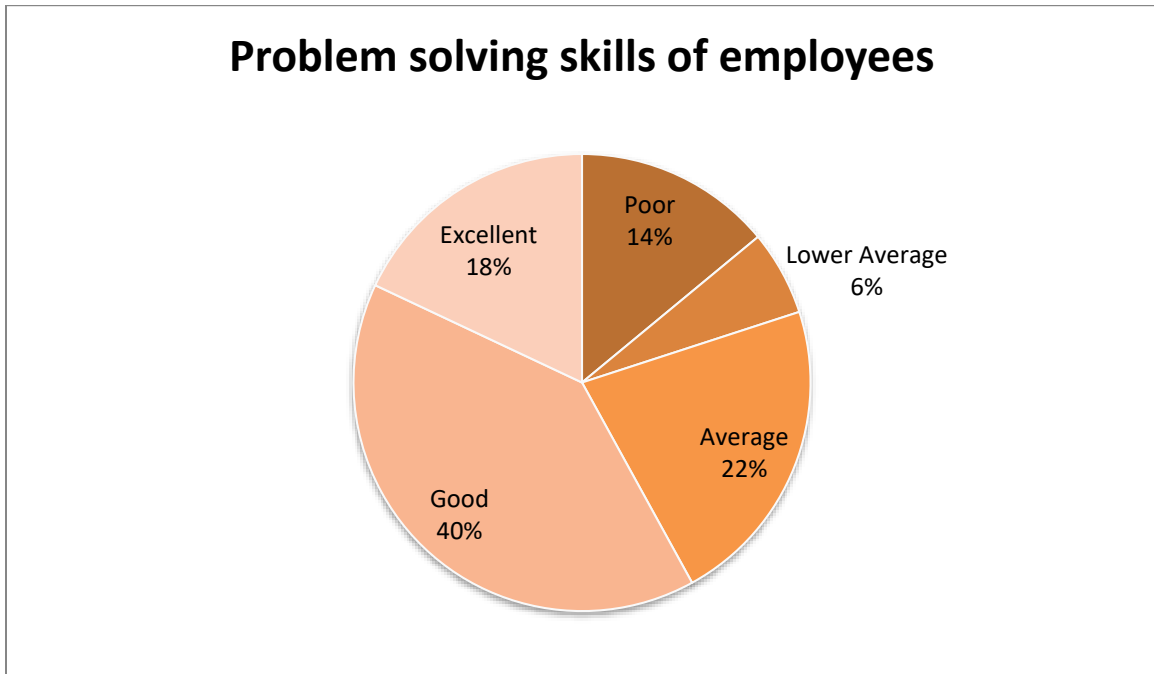
Technological facilities are very crucial here as all the service goes online. Here majority (43%) said as average and 25% that is one forth said as excellent service means they are highly satisfied.

5.14 Find service on time :



On time service is must in a broker house as price goes up and down within a short time. VCML is able to meet the requirement. Here 20% said the performance is average and 36% said as good and 30% said as excellent performance. Only few put negative response. This is a really impressive work done by VCML.

5.15 Problem solving skills of employees:



Here different customers have different experience. But for most of the customers the stat shows that 40% said their problem solving skill is good. Only few gave negative response. Most part has marked by good and excellent.

6.1 Findings:



After all, by summing up all the data we can say that, only 9% are poor service for customer satisfaction, and then only 10% marked as lower average. So only few are unsatisfied here. Most of the clients of VCML are marked as their average or neutral satisfaction level. Good news for VCML is there are more satisfied clients than unsatisfied clients. 18% said the service is good and 21 marked as excellent service of Vision Capital Management Limited.

6.2 Positive findings:

Based on research:

1. Functionality of provided mobile application is good. Total 50% positive
2. Performance of the salesman is good. Total 38% positive

3. Level of provided information is good. 42% positive.
4. Problem solving skills of employees is very good. 58% positive
5. Find service on time is very good. Total 66% positive

Other positive findings:

1. Strong management team
2. Skilled employees
3. Good fanatical experts.

6.3 Negative findings:

There are not much negative findings based on the research. But still VCML still fighting with the service level of

1. Performance of salesman. Total 24% are negative means unsatisfied.
2. Well organized office environment. 36% negative response.
3. Technological facilities. 28% negative.

Other negative findings:

1. They have shortage of stuff in office
2. Investment for the office environment in not enough.
3. Lack of experienced stuff are available.

7.1 Recommendations:

1. High skilled of salesman must be employed as he play a great role.
2. They should conduct more research program based on customers' expectations.

3. Well organized office environment and more space should be managed by investing more money.
4. Technological facilities should be increased.
5. They should hire more staff in office
6. Experienced staff should be employed for better performance.
7. They should take immediate service recovery actions when service fails. It rebuild the service quality
8. They should make their marketing team even stronger.

7.2 Conclusion:

Vision Capital Management Ltd is one of well performed stock broker house of Bangladesh. They are making name and fame in the capital market now-a-days. It is only about 12 years since their journey started. Within this short period of time they are already doing a very good business in our country with so many branches. Though they have some minor negative side on their performance level still mostly they become able to provide a very good service with so many loyal clients. Their business progress is good enough to expect that one day it will become one of the most prominent and successful broker house in our country and slowly they will convert their broker house into a Merchant Bank.

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