Internship Report on
Measuring Customer Satisfaction of Dutch Bangla Bank ltd.

Prepared for

Md.Azmol Hossain

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Prepared by

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MBA for BBA

School of Business

Major in Human Resources Management

Uttara University

Date of Submission: May 10, 2020

Letter of Transmittal

Date: May 10, 2020

Md. Azmol Hossain

Senior Lecturer

School of Business

Uttara University

Subject: Submission of Intern Report on “**Measuring Customer Satisfaction of Dutch Bangla Ltd.**

Dear Sir,

This is my sheer pleasure that I have prepared the internship report on **“Measuring Customer Satisfaction of Dutch Bangla Bank Ltd**” after successfully completion of my internship in Dutch Bangla Bank ltd.

I have included all the relevant information that I have gathered from my Internship period and hope that it would be up to your complete satisfaction.

Thank you

Sincerely,

Farhana Rashid

49th Batch

Department Of Business Administration

Roll: 2192061040

Uttara University.

Student’s Declaration

I, Farhana Rashid, ID: 2192061040 hereby declare that the Intern report titled **“Measuring Customer Satisfaction of Dutch Bangla Bank Ltd.”** is solely prepared by me after a successful internship at Southeast Bank Ltd.

I confirm that, this report is only prepared for my academic requirement not for other purposes. The work I have presented does not breach any existing copyright and I also assure that this report is not submitted anywhere in Bangladesh before me.

Sincerely yours,

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Farhana Rashid
ID: 2192061040
MBA for BBA
School of Business
Major in Human Resources Management
Uttara University

Supervisor's Declaration

It is my pleasure to certify that Taslima Aktar Papia bearing ID:2192061040 student of Masters of Business Administration (MBA) for BBA, School of Business, Uttara University , has prepared intern report on **"Measuring Customer Satisfaction of Dutch Bangla Bank ltd."** as a requirement of MBA for BBA program. She has completed the report successfully under my supervision.

I wish success in every sphere of her life.

Md. Azmol Hossain
Senior Lecturer
School of Business
Uttara University

Acknowledgement

First of all, I would like to express the deepest sense of gratitude to ‘Almighty Allah’ & thanks for immeasurable grace & profound kindness for giving me the strength and the composure to finish the task.

My heartiest gratitude to my academic supervisor Md. Azmol Hossain, Senior Lecturer, School of Business, for giving me enthusiastic guidance, proper direction and valuable suggestions during the entire phase of the study to prepare this report successfully.

My sincere gratitude to Mr. Deputy Manager Aminul Haque Tipu, of Dutch Bangla Bank Limited for giving me his valuable time and required advices and providing all necessary responses and information in carrying out the study.

Finally, I am giving my special thanks to senior officers of general Banking department of Dutch Bangla bank ltd. who spread their helping hand to finish the report.

Table of Content

Executive Summary

The internship report is about **‘’Customer satisfaction of Dutch Bangla Banks ltd”**. This paper comprises of five chapters- Introduction, Literature Review, Methodology of the Study, Analysis & Findings of the Study & finally Recommendation & Conclusion.

We use both quantitative & qualitative method to complete the study. In this regard, we conduct two types of studies – one is online survey questionnaire & other is direct interview from the customer of Gazipur Branch of Dutch Bangla Bank ltd.

I basically measure customer satisfaction on the basis of five parameters. They are reliability, responsiveness, assurance, empathy, and tangibles. Finally, we find respondents are moderately agreed with the service quality of commercial banks of Bangladesh but still improvement required in few sectors which are been clearly mentioned in the report.

The main finding of this study, is the Customer Satisfaction in DBBL, is that they are trying to achieve the maximum Satisfactions of the customers. Now DBBL is the Market leader in Banking Industry in Bangladesh because they are ensuring Maximum satisfaction of their customers.

I hope this report, despite of its limitations, will be a gateway to have a clear concept about the satisfaction of the customers of Dutch Bangla Bank ltd.

Chapter-1

Introduction

- **Background of the study.**
- **Objectives of the study.**
- **Limitation**.

Introduction

Like ancient belief "A satisfied woman is a myth" few organizations believe that a satisfied customer is a myth. They also believe that it is almost impossible to satisfy all customers so customer satisfaction is a vague term. Sometimes, they suffer from "product or marketing myopia". That myopia leads them not to be customer satisfaction oriented rather focus on their existing way of practice.

On the other hand, most of the organization of modern days strictly believe & focus on customer satisfaction. They believe, "customer is the king" & none but customers determine the future of their business. That's why, they are very much customer satisfaction oriented. Deep in their heart, they believe that customer satisfaction is not vague term rather a relative term which varies from customers to customers. They set a standard of customer satisfaction unit & always care about maintenance of that standard without severe deviation. That level practice gives them a brand value which helps them a strong brand building & thereby strong customer loyalty.

However, my study objective was to find out customer satisfaction toward Dutch Bangla Bank ltd. of Bangladesh. A recent World Bank study has said, just half of Bangladeshis aged 18 or above remains without a bank or mobile money account. So target population of my study was selective people those who have bank account in Dutch Bangla bank ltd. or searching for opening a bank account. In Bangladesh, there were seven state own banks such as Sonali Bank Ltd., Janata Bank Ltd., Agrani Bank Ltd., Rupali Bank Ltd., Bangladesh Krishi Bank, Bangladesh Development Bank Limited. & Basic Bank Limited where Dutch Bangla Bank is one of the market leader. My scaling parameters of customers' satisfaction will be reliability, responsiveness, assurance, empathy, and tangibles.

Background of the Study

Bank is the blood of modern economy. It has been the part & parcel of any economy. Due to globalization & economic integration, no economy is possible without a bank. However, when there were no liquid money, barter was the basic of economy, bank wasn't come into being then. But with the commencement of concept "money"- banks got their existence.

If we flash back to the creation of banking concept, we will found consumer banking first as it was created by the gold smiths to whom people kept their gold & other valuable materials as secured & trusted deposit. But with the passes of time bank creates too many wings & branches by which it is now an essential element for any economy.

Now a day, we will hardly found any wage earning people having no bank account. Even too many standard organizations are paying salary in bank account. Considering the potentiality of the industry, banking organizations are increasing day by day. Every year, some new private banks are entering to existing market. Thereby, market is getting severely competitive

That is why, to survive in this densely competitive market banks should be more responsive on customers' needs & demands.

Objective of the Study

Broad objective of the study

To assess Customer Satisfaction of Dutch Bangla Bank Ltd based on five parameters such as reliability, responsiveness, assurance, empathy, and tangibles to scale customer satisfaction.

Specific Objectives:

- To know about the customer reliability on Dutch Bangla Bank limited (DBBL).
- To know employee's response to customer service and complain of DBBL.
- To know customers assurance on DBBL products and services.
- To know empathy of the employees to the customer of DBBL.
- To know customer satisfaction on tangibility of DBBL.

Limitation of the Study

To conduct study in such a vast canvas is not that much easy. Even targeting sample size is also a tougher job than other studies as there are at present 59 commercial banks is operating their business in Bangladesh. That is why basic limitations are given below:

- Defining sample size
- Choosing appropriate sampling frame

- Tough to get customers from each banks
- Customers aren’t that much interested to fill up survey form attentively.
- Over dependency on online survey.

However, considering all the above mentioned limitation authority concern will judge study findings as per their knowledge base.

Chapter-2

Company Profile

Dutch-Bangla Bank started operation is Bangladesh's first joint venture bank. The bank was an effort by local shareholders spearheaded by M Sahabuddin Ahmed (founder chairman) and the Dutch company FMO.

From the onset, the focus of the bank has been financing high-growth manufacturing industries in Bangladesh. The rationale being that the manufacturing sector exports Bangladeshi products worldwide. Thereby financing and concentrating on this sector allows Bangladesh to achieve the desired growth. Dutch Bangla Bank other focus is Corporate Social Responsiblity (CSR). Even though CSR is now a cliche, Dutch Bangla Bank is the pioneer in this sector and termed the contribution simply as 'social responsiblity'. Due to its investment in this sector, Dutch Bangla Bank has become one of the largest donors and the largest bank donor in Bangladesh. The bank has won numerous international awards because of its unique approach as a socially conscious bank.

Dutch Bangla Bank was the first bank in Bangladesh to be fully automated. The Electronic-Banking Division was established in 2002 to undertake rapid automation and bring modern banking services into this field. Full automation was completed in 2003 and hereby introduced plastic money to the Bangladeshi masses. Dutch Bangla Bank also operates the nation's largest ATM fleet and in the process drastically cut consumer costs and fees by 80%. Moreover, Dutch Bangla Bank choosing the low profitability route for this sector has surprised many critics. Dutch Bangla Bank had pursued the mass automation in Banking as a CSR activity and never intended profitability from this sector. As a result it now provides unrivaled banking technology offerings to all its customers. Because of this mindset, most local banks have joined Dutch Bangla Bank banking infrastructure instead of pursuing their own.

Even with a history of hefty technological investments and an even larger donations, consumer and investor confidence has never waned. Dutch-Bangla Bank stock set the record for the highest share price in the Dhaka Stock Exchange in 2008.

Background of DBBL

Dutch-Bangla Bank Limited is a scheduled commercial bank. The Bank was established under the Bank Companies Act 1991 and incorporated as a public limited company under the Companies Act 1994 inBangladesh with the primary objective to carry on all kinds of banking business in Bangladesh. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. DBBL- a Bangladesh European private joint venture scheduled commercial bank commenced formal operation from June 3, 1996. The head office of the Bank is located at Senakalyan Bhaban (4th, 5th and 6th floor), 195, Motijheel C/A, Dhaka, Bangladesh. The Bank commenced its banking business with one branch on 4 July 1996.

Dutch Bangla Bank Limited (DBBL) is a public limited company by shares, incorporated in Bangladesh in the year 1995 under companies Act 1994. With 30% equity holding, the Netherlands Development Finance company (FMO) of the Netherlands is the international co-sponsor of the Bank. Out of the rest 70%, 60% equity has been provided by prominent local entrepreneurs and industrialists & the rest 10% shares is the public issue. During the initial operating year (1996-1997) the bank received skill augmentation technical assistance from ABN Amro Bank of the Netherlands.

DBBL's focus is to provide one counter service to clients covering: Commercial Banking (Deposit Accounts), Consumer Banking (Retail Baking) – Traveler Cheques- Foreign & Inland Remittances, Financial Services, Corporate Banking, Asset & liability management, Liquidity & capital Resources Management, Information technology, Human Resources.

DBBL Internet banking enables customer to access his/her personal or business accounts anytime anywhere from home, office or when traveling. Internet Banking gives customer the freedom to choose his/her own banking hours. It can save time, money and effort. It's fast, easy, secure and best of all.

DBBL, since its inception was active in various social activities, which increased manifold over the period of time and its growth. It is one of the fast growing leading online banks in private sector. The emergence of Dutch-Bangla Bank Ltd. in the private sector is an important event in the banking area of Bangladesh. The Netherlands Development Finance Company (FMO) of the Netherlands is the international sponsor of the Bank. The FMO is the Dutch development bank of the Netherlands specialized in the financing of private enterprises in Asia, Africa, Latin America and Eastern Europe.

Dutch-Bangla Bank Ltd. came into existence with joint venture as a public limited company incorporated in Bangladesh on June 26, 1995 with the primary objectives to carry on all kinds of banking business in and outside of Bangladesh. DBBL has started its business with foreign bank. DBBL commenced its business as scheduled bank with effect from July 04, 1995 with one branch-Motijheel Branch, Dhaka, with a motto to grow as a leader in the banking arena of Bangladesh through better counseling and effect service to clients and thus to revitalize the economy of the country. All the branches are currently providing truly On-Line banking facility. DBBL resumed its operational activities initially with an authorized capital of Tk.400 million and paid up capital of Tk.202.14 million.

Our Mission Statement

Mission

Dutch-Bangla Bank engineers enterprise and creativity in business and industry with a commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation; because "man does not live by bread and butter alone".

Vision

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. Dutch-Bangla Bank 's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charmed life that abounds with spirit of life and adventures that contributes towards human development.

Core Objectives

Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking cue from its pool esteemed clientele, Dutch-Bangla Bank intends to pave the way for a new era in banking that upholds and epitomizes its vaunted marquees "Your Trusted Partner".

Board of Director

SI. No.	Name of the Directors	Designation
01.	Mr. Sayem Ahmed	Chairman
02.	Mr. Abedur Rashid Khan	Nominee Director
03.	Ms. Tang Yuen Ha, Ada	Nominee Director
04.	Mr. Ekramul Haque, FCA	Independent Director
05.	Mr. Mohammed Salim, FCMA, CPFA	Independent Director
06.	Mr. Abul Kashem Md. Shirin	Managing Director & CEO, Director (Ex-officio)

The Management Committee

The Existing Management Body:

K. Shamshi Tabrez – Managing Director

Abul Kashem Md. Shirin – Deputy Managing Director

Md. Sayedul Hasan – Deputy Managing Director

Khan Tariqul Islam – Deputy Managing Director

Md. Mosaddiqur – Deputy Managing Director

Company Milestones

Particulars	Date
Memorandum and Articles of Association signed by the sponsors	: June 26, 1995
Incorporation of the Company	: July 04, 1995
Commencement of Business	: July 04, 1995
License obtained from Bangladesh Bank	:July 23, 1995
License obtained from opening first Branch (local Office)	: December 21,1995
Opening of the first Branch of the Bank (Local Office)	: June 03, 1996
Floating of Initial Public Offering (IPO) of shares	
Publication of Prospectus	: December 24, 2000
Subscription Opened	: January 15, 2001
Subscription Closed	: January 24, 2001
Lottery held	: February 24, 2001
Allotment of Shares	: February 28, 2001
First trading of shares in Dhaka Stock Exchange Limited	: March 21,2001
Formation of Dutch Bangla Bank Foundation	: June 03, 2001
First trading of shares in Chittagong Stock Exchange Limited	: June 06, 2001
First dividend declared (at the 5th AGM)	: February 20, 2001
Signing Agreement with Vendors for Truly Online Banking	: September 30, 2003
Launching of DBBL Industrial Bond	: December 03, 2003
Launching of Truly On-Line Banking Project	: December 30, 2004

(DBBL ………Branch & Annual report 2010)

Products and Services of DBBL

Products and services offered by DBBL

Retail Banking

Remittance and collection

Import and export handling and financing

Corporate Banking

Project Finance

Investment Banking

Consumer credit

Agriculture Loan

Real time any branch banking

24 Hours Banking through ATM

DBBL-NEXUS ATM & Debit card

DBBL-Maestro/Cirrus ATM & Debit card

DBBL Credit card

Internet Banking

SMS Banking

On line banking through all Branches

Banking Products

Various deposits:

Savings Deposit Account

Current Deposit Account

Short Term Deposit Account

Resident Foreign Currency Deposit

Foreign Currency Deposit

Convertible Taka Account

Non-Convertible Taka Account

Exporter’s FC Deposit (FBPAR)

Current Deposit Account-Bank

Short Term Deposit Account-Bank

Loan & Advances

Loan against Trust Receipt

Transport Loan

Consumer Credit Scheme

Real Estate Loan (Res. & Comm.)

Loan Against Accepted Bill

Industrial Term Loan

Agricultural Term Loan

Lease Finance

Other Term Loan

FMO Local currency Loan for SME

FMO Foreign currency Loan

Cash Credit (Hypothecation)

Small Shop Financing Scheme

Foreign Trade

DBBL extends finance to the importers in the form of:

Opening of L/C (Foreign/Local)

Credit against Trust Receipt for retirement of import bills.

Short term & medium term loans for installation of imported

Import Finance

DBBL extends finance to the importers in the form of:

1. Opening of L/C

2. Credit against Trust Receipt for retirement of import bills.

Export Finance

Pre-Shipment Finance

Pre-Shipment finance in the form of:

I) Opening of Back-to-Back L/C
II) Export Cash Credit

2. Post-Shipment Finance

Post-Shipment finance in the form of:

I) Foreign/Local Documentary Bills Purchase
II) Export Credit Guarantee
III) Finance against cash incentive

Foreign Remittance

DBBL provides premium quality service for repatriation and collection of remittance with the help of its first class correspondents and trained personnel. By introducing on-line banking service and becoming a SWIFT Alliance Access Member, which enable its branches to send and receive payment instruction directly, which helps provide premium services. Remittance services provided by DBBL are:

Inward Remittance: Draft, TT

Outward Remittance: FDD, TT, TC and Cash (FC)

Western Union

Western Union Financial Services Inc. U.S.A. is the number one and reliable money transfer company in the world. This modern Electronic Technology based money transfer company has earned worldwide reputation in transferring money from one country to another country within the shortest possible time. Dutch-Bangla Bank Limited has set up a Representation Agreement with Western Union Financial Services Inc. U.S.A. as on 14th February 2006.

DBBL Internet Banking

DBBL Internet banking enables customer to access his/her personal or business accounts anytime anywhere from home, office or when traveling. Internet Banking gives customer the freedom to choose his/her own banking hours. It can save time, money and effort. It’s fast, easy, secure and best of all.

Branch

It has 195 branches. And I worked on Gazipur branch which address is

Gazipur Chow Rasta Branch Riaz Tower, Gazipur Chowrasta, Gazipur. Which is 138 number branches.

Working Department

I worked in General Banking General Banking department generally deals with the following section:

Front Desk

Clearing Section

Accounts and ATM Section

Clearing Section

Account Opening

Transfer of Account

Closing Account.

Chapter-3

Data Collection and Processing

- **Population Parameters**
- **Sampling Design**
- **Sample Selection Process**
- **Variables Covered**
- **Source of Data Collection**
- **Instruments of Data Collection**
- **Data Processing & Analysis**

The report focuses on both qualitative & quantitative studies. But quantitative parts are emphasized with special weight. Data collected specially from the customers of Dutch Bangla Bank Limited) at different times & analyzed them. The study is basically an exploratory study where special focus has been given on customer satisfaction on a private commercial banks of Bangladesh: Dutch Bangla Bank Limited.

3.1 Population Parameters

As per one of the recent Bangladesh Bank surveys, it has been enclosed that 50% of young adult Bangladeshis are either by mobile banking or by branch banking having banking facilities. So the study's population parameter is to measure the level of satisfaction of that 50% young adult people of Bangladesh who are receiving banking facilities.

3.2 Sample Designing:

It is not possible to study the feedback of each customer having bank account because it needs huge time, energy & resources. This is why we have taken into consideration of 25 customers of different ages ranging from 18 to 60 from different branches of DBBL and had taken their service related feedback.

3.3 Sample Selection Process

The sample of customers had been selected using random sampling technique.

3.4Variables covered

The study covers two variables. They are depended & independent variables. Customers' satisfaction is the only depended variable whereas reliability, responsiveness, assurance, empathy, and tangibility are the independent variables.

3.5 Sources of Data Collection:

Specially two sources of data were used for collecting data.

Primary Data: One is to direct interview & other is through online questionnaire. Direct interviews are taken from customers on spot in different branches

Secondary Data: online questionnaire data are collected by a survey conducted through social media.

3.6Instrument of data Collection:

As we have collected data by two different ways mentioned earlier so we have used two instruments- one is printed questionnaire for direct interview of customer & other is a computer generated questionnaire delivered among customers through social media. However, the questionnaire is prepared on the basis of 5 point Likert Scale such as Strongly Disagree, Disagree, Neutral, Agree & Strongly Agree. Sample questionnaire given below:

Questionnaire:

All the following questions are asked on the context of
Private commercial banks of Bangladesh

1. The branch staffs have the required skills and knowledge about the bank's products and services while taking service:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

2. The branch staff are friendly and behave in a courteous manner when dealing with you:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

3. The branch staff are professional and have a pleasing and presentable appearance:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

4. The branch staff are willing to listen and respond to your needs on time:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

5. The branch overall appearance is neat and orderly:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

6. The branch has sufficient and comfortable seating arrangements:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

7. The branch has sufficient staff - Customer Representatives & Tellers for your needs:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

8. The branches have convenient working hours and are located at convenient locations to serve you:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

9. Ease of access and the usefulness of online banking/channels what you use:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

10. Calls answered promptly by the call center agent:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

11. Call center staffs are knowledgeable and have a friendly and professional attitude:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

12. The agent is genuinely interested in assisting you and resolving your complaint:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

13. You satisfied with the resolution provided by the assisting agent:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

14. You will recommend private banks as a preferred banking choice to your colleagues / Friends/ Family Members over Sate Owned banks of Bangladesh:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

3.7Data Processing & Analysis

This report is prepared on the basis of both qualitative and quantitative study. Firstly, collected data of direct interview are given input in Microsoft Excel & then the data collected by online survey form generated by Google form of Google drive. After completing input in Microsoft Excel the data are classified into five classes to measure customer satisfaction. The classes are reliability, responsiveness, assurance, empathy, and tangibility. These classes are basically parameters of satisfaction which has been measured by the response of customers of the generated questionnaire.

Chapter-4

Discussion of the study objectives

In this section, the objectives, analysis & findings of the study will be discussed briefly in this chapter. Mainly we analyzed the data using Microsoft Excel. Analyzing glimpse given below:

Discussion of the Study Objectives:

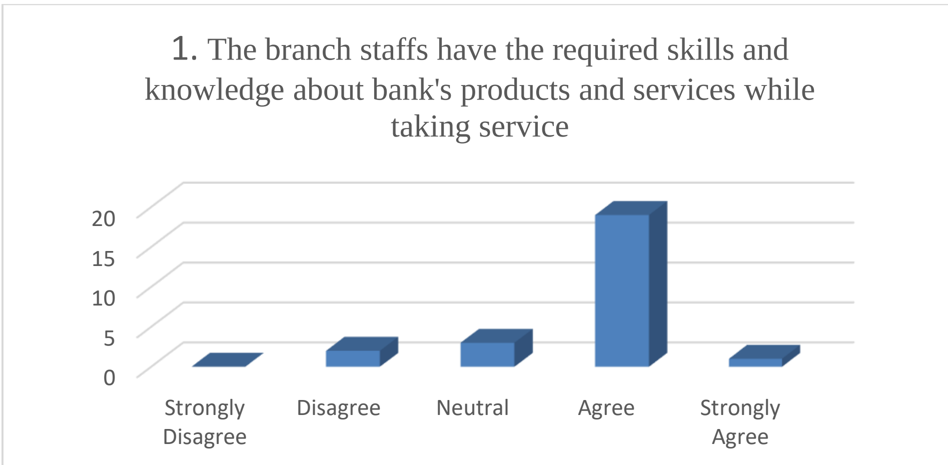
Objective 1: To know about the customer reliability on Dutch Bangla Bank limited (DBBL).

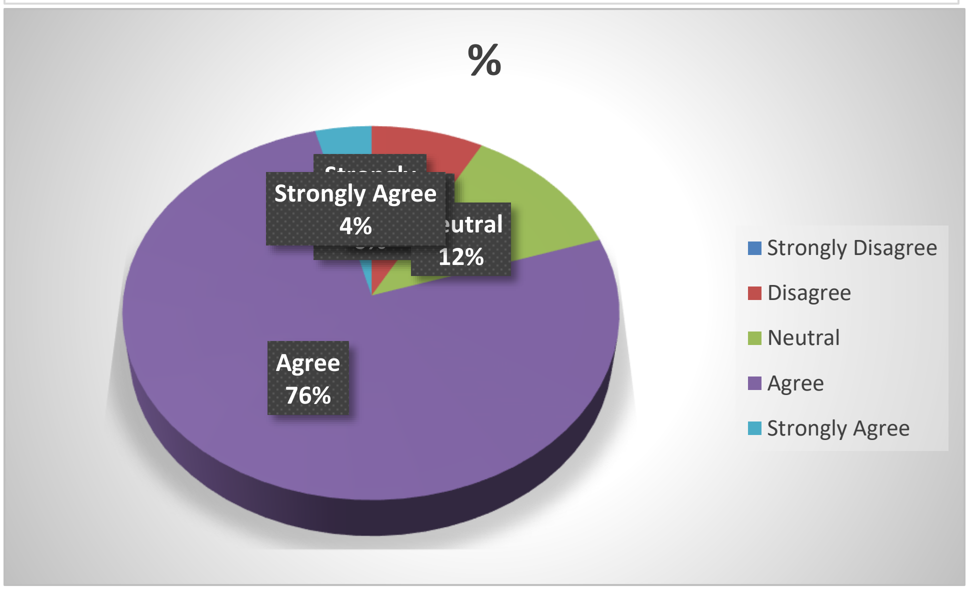
Analysis on Reliability:

A glimpse of analysis is shown below table:

Questions	Reliability		
	1. The branch staffs have the required skills and knowledge about bank's products and services while taking service	**3. The branch staff are professional and have a pleasing and presentable appearance:**	**14. You would recommend private banks as a preferred banking choice to your colleagues / Friends/ Family Members over state owned banks:**
Strongly Disagree	0	0	0
Disagree	2	2	0
Neutral	3	4	5
Agree	19	16	12
Strongly Agree	1	3	7
Total	**25**	**25**	**24**

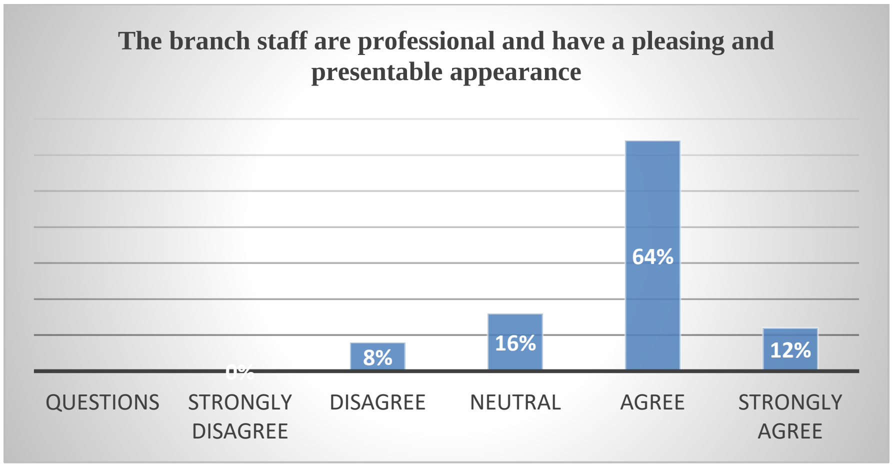
1. The branch staffs have the required skills and knowledge about bank's products and services while taking service:

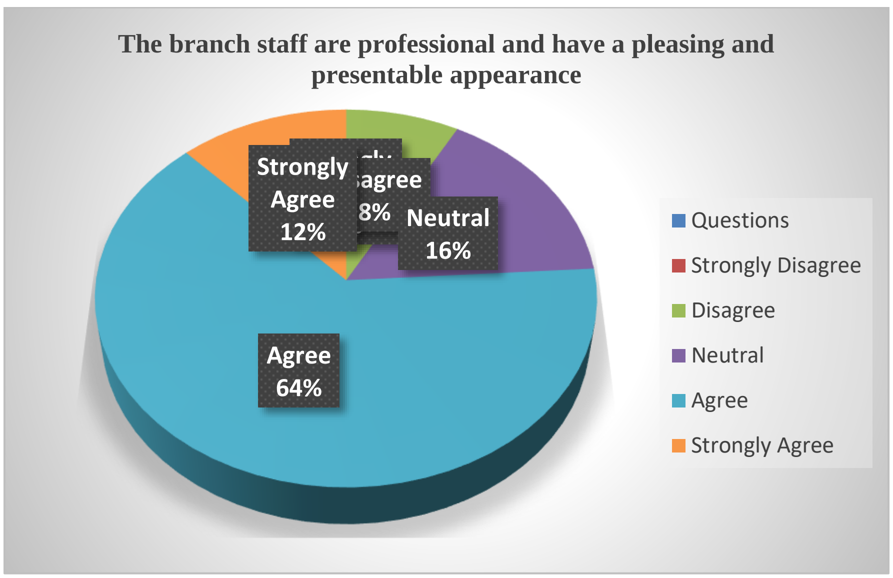




Above graph show that 76% of the responded agreed with the statement along with 4% Agreed strongly whereas a very few % disagree with the statement.

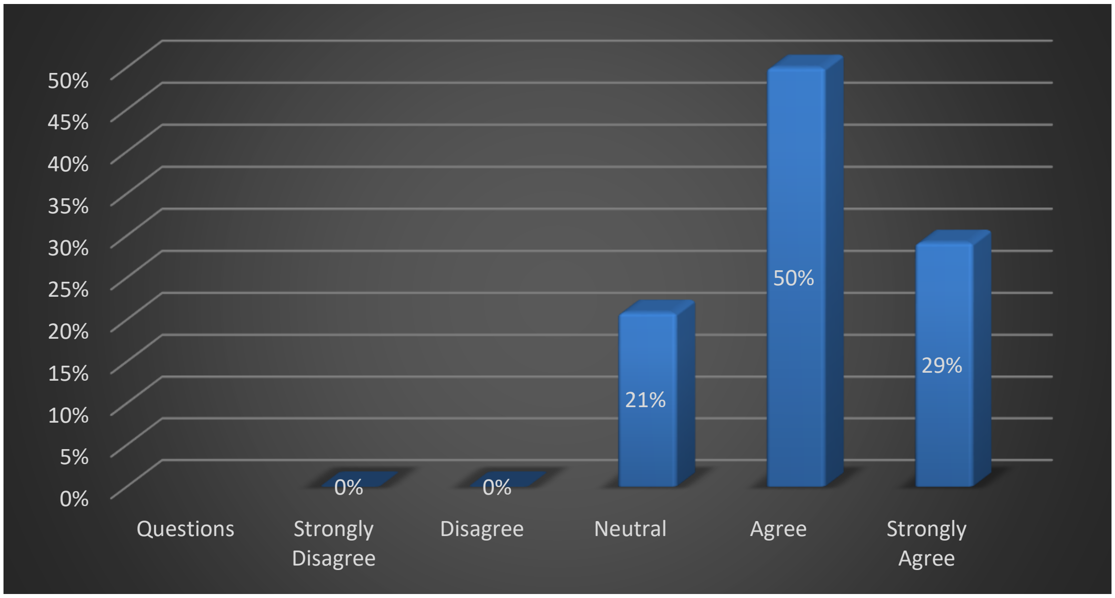
3. The branch staff is professional and has a pleasing and presentable appearance:

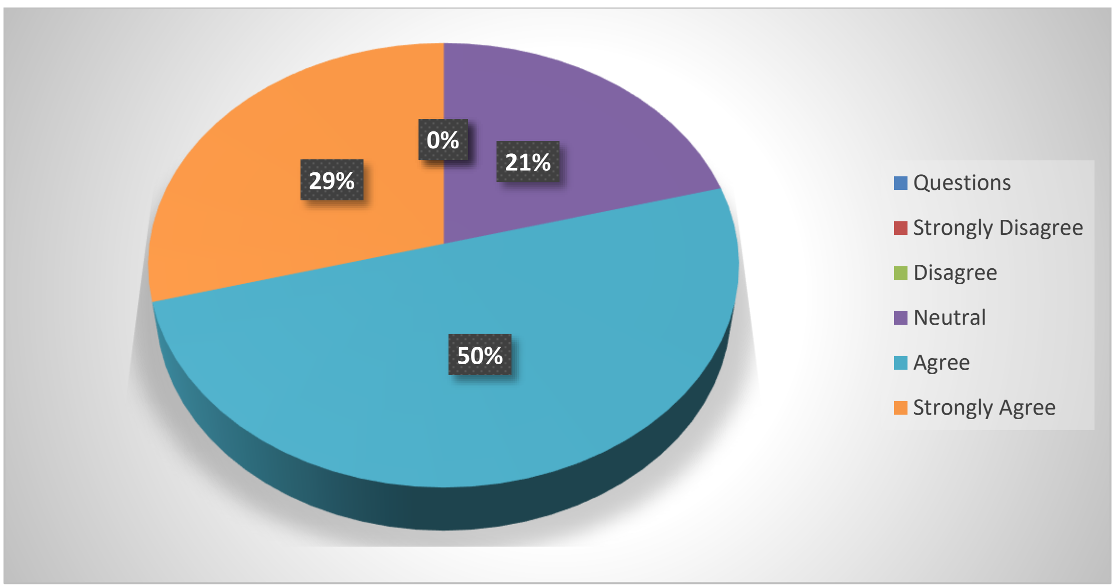




As per above chart 64% Agrees with the compliment & 12% agreed strongly whereas 16% remained neutral.

14. You would recommend private banks as a preferred banking choice to your colleagues / Friends/ Family Members over state owned banks:





As per above chart 50% Agrees with the compliment & 29% agreed strongly whereas 16% remained neutral. So, on the basis of above analysis we may say that private owned commercial banks are more reliable than state owned banks.

Objective:-02: To know employee's response to customer service and complain of DBBL.

Analysis of Responsiveness:

Questions	Responsiveness		
	4. The branch staffs are willing to listen and respond to your needs on time:	**10. Calls are answered promptly by the call center agent:**	**12. The agent is genuinely interested in assisting you and resolving your complaint:**
Strongly Disagree	1	1	0
Disagree	3	7	4
Neutral	4	7	4
Agree	16	10	14
Strongly Agree	1	0	3
Total	**25**	**25**	**25**

Objective-03: To know customers assurance on DBBL products and services.

Analysis of Assurance:

Questions	Assurance		
	8. The branches have convenient working hours and are located at convenient locations to serve you:	**9. Ease of access and the usefulness of online banking/channels what you use:**	**13. You are satisfied with the resolution provided by the assisting agent:**
Strongly Disagree	0	0	0
Disagree	6	8	6
Neutral	4	3	2
Agree	13	11	15
Strongly Agree	2	3	1
Total	**25**	**25**	**24**

Objective-04: To know empathy of the employees to the customer of DBBL.

- ***Analysis of Empathy:***

Questions	Empathy	
	2. The branch staff are friendly and behave in a courteous manner when dealing with you:	**11. Call center staffs are knowledgeable and have a friendly and professional attitude?**
Strongly Disagree	0	2
Disagree	2	3
Neutral	5	3
Agree	16	15
Strongly Agree	2	2
Total	**25**	**25**

Objective-05: To know customer satisfaction on tangibility of DBBL.

- ***Analysis of Tangibility:***

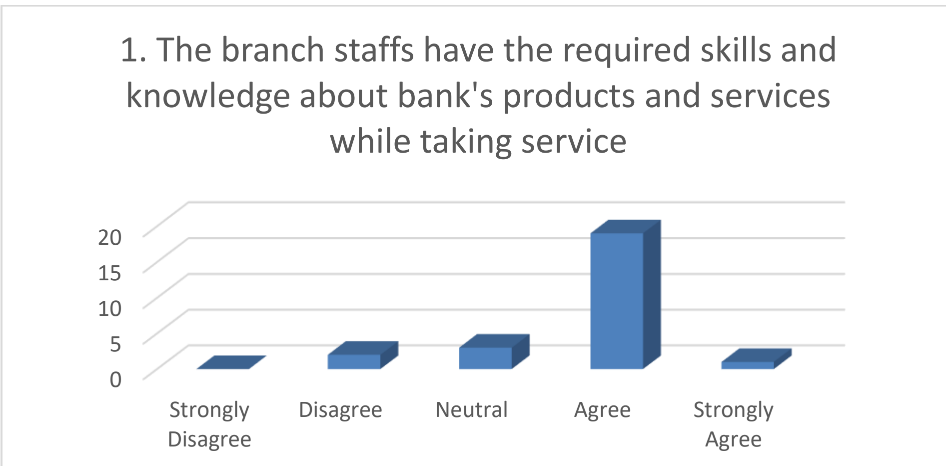
Questions	Tangibility		
	5. The branch overall appearance is neat and orderly:	**6. The branch has sufficient and comfortable seating arrangements**	**7. The branch has sufficient staff - Customer Representatives & Tellers for your needs:**
Strongly Disagree	0	2	3
Disagree	2	9	7
Neutral	4	2	3
Agree	16	11	12
Strongly Agree	3	1	0
Total	**25**	**25**	**25**

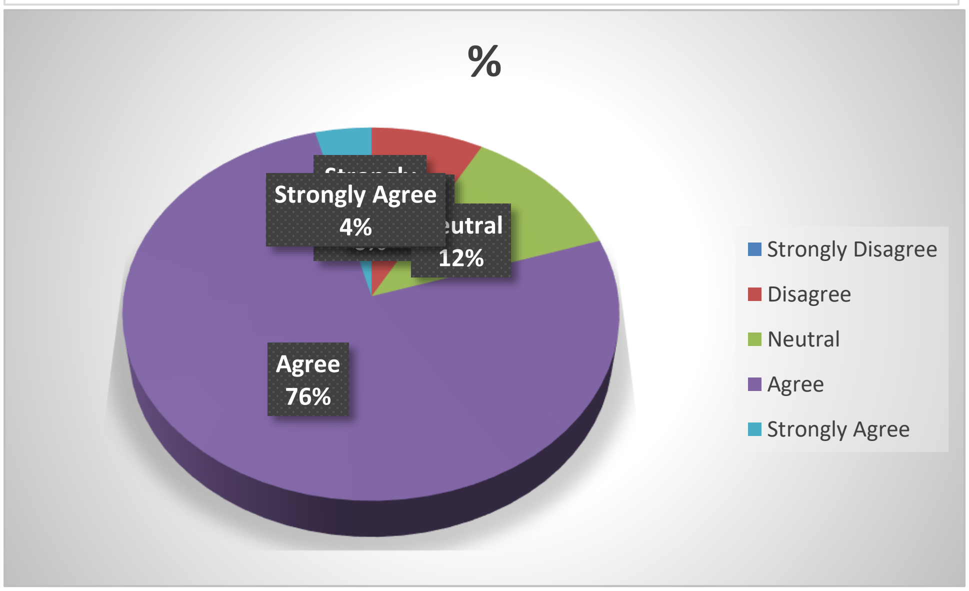
4.2 Findings of the Study

Findings of the study show below both graphically & normatively:

Findings of Reliability:

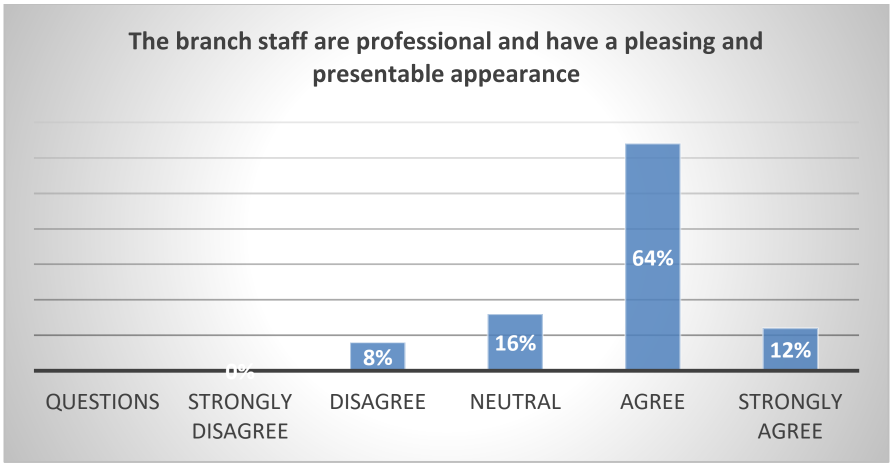
1. The branch staffs have the required skills and knowledge about bank's products and services while taking service:

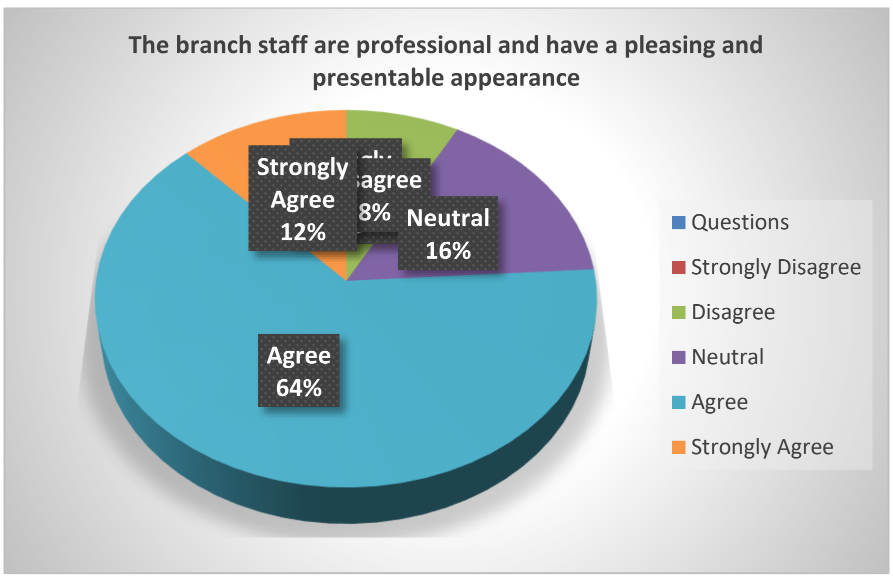




Above graph show that 76% of the responded agreed with the statement along with 4% Agreed strongly whereas a very few % disagree with the statement.

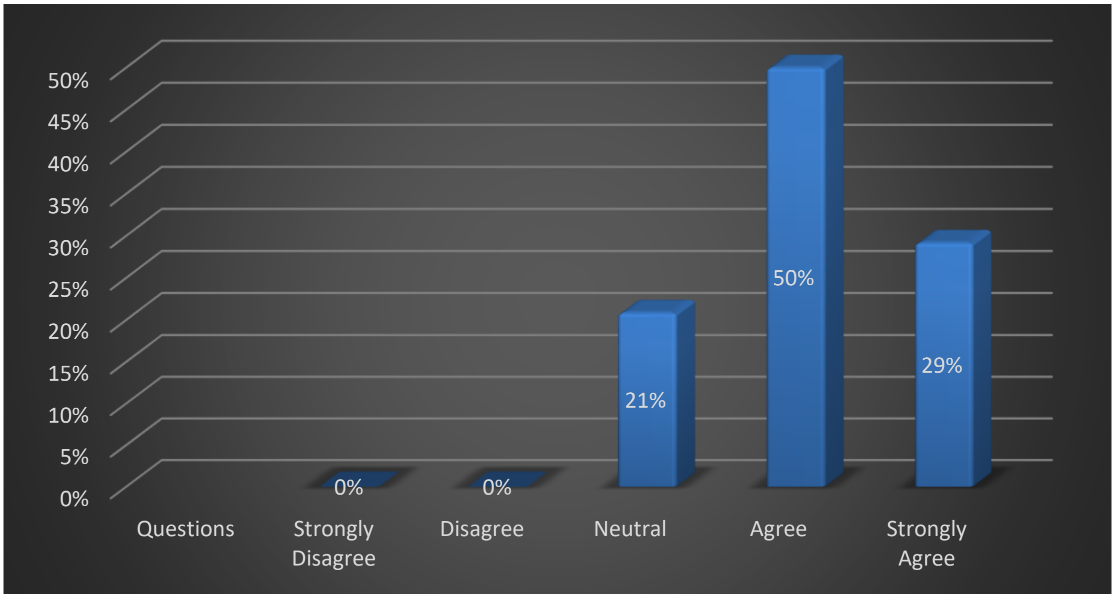
3. The branch staff is professional and has a pleasing and presentable appearance:

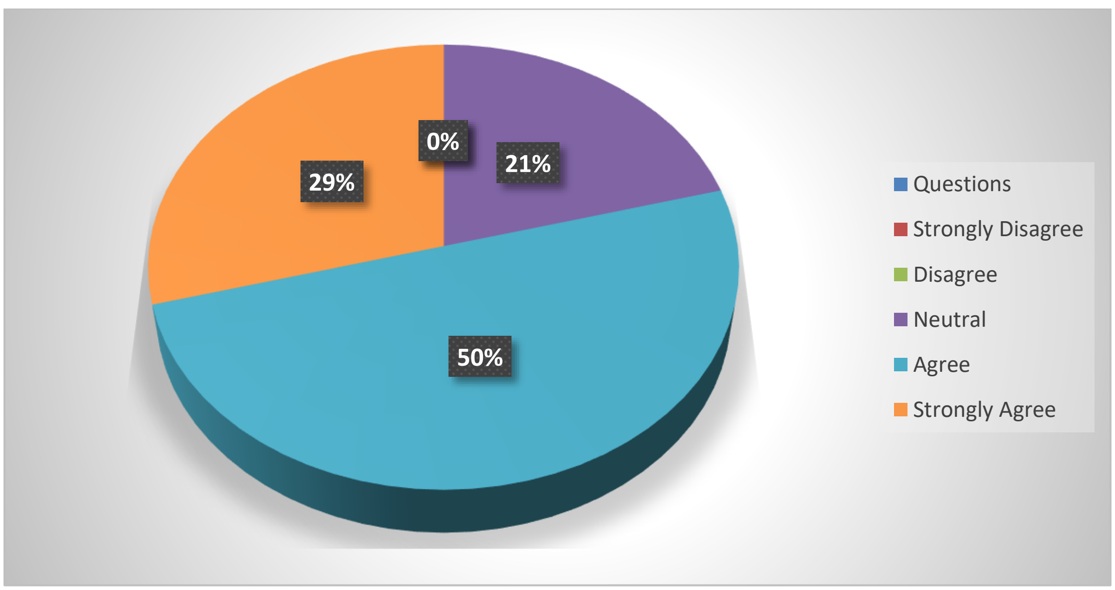




As per above chart 64% Agrees with the compliment & 12% agreed strongly whereas 16% remained neutral.

14. You would recommend private banks as a preferred banking choice to your colleagues / Friends/ Family Members over state owned banks:

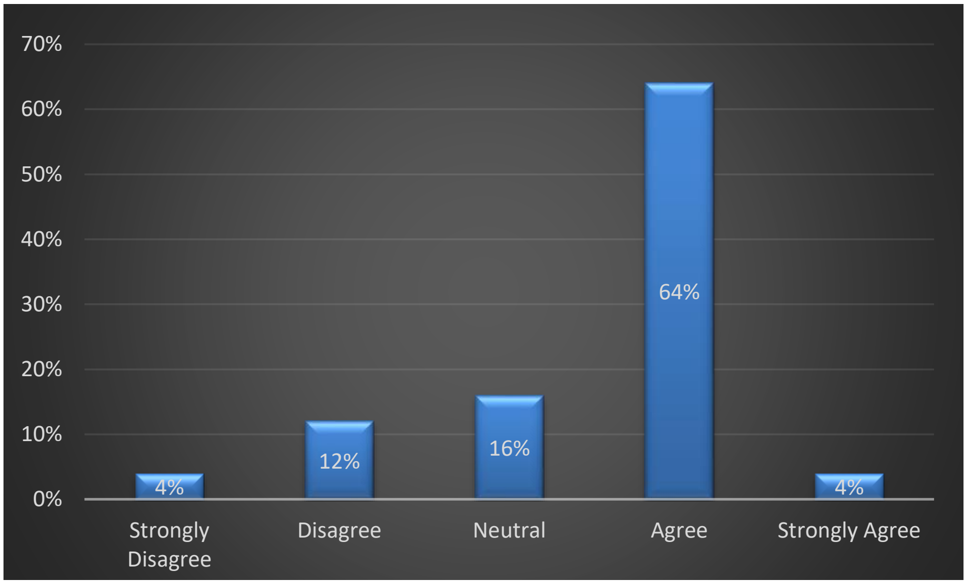




As per above chart 50% Agrees with the compliment & 29% agreed strongly whereas 16% remained neutral. So, on the basis of above analysis we may say that private owned commercial banks are more reliable than state owned banks.

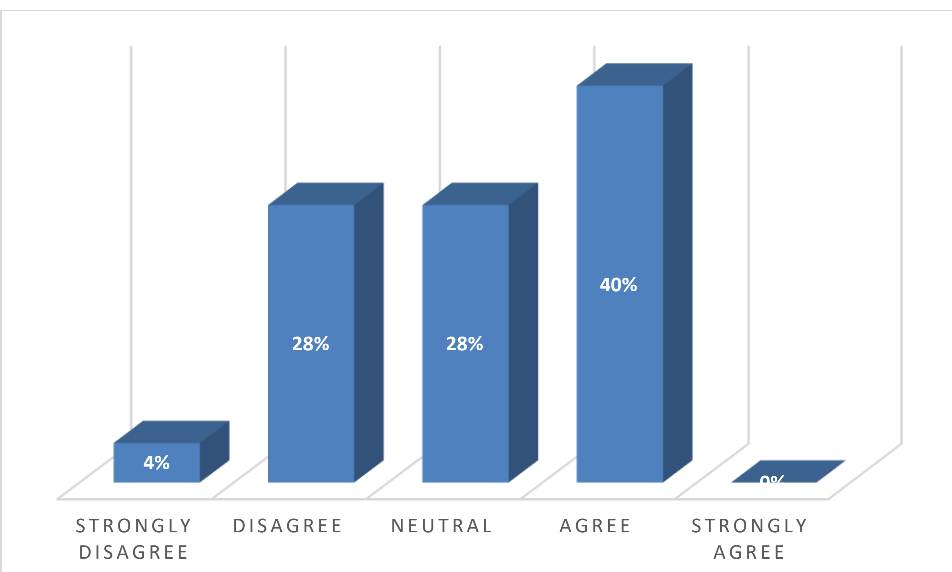
Findings of Responsiveness:

4. The branch staffs are willing to listen and respond to your needs on time:



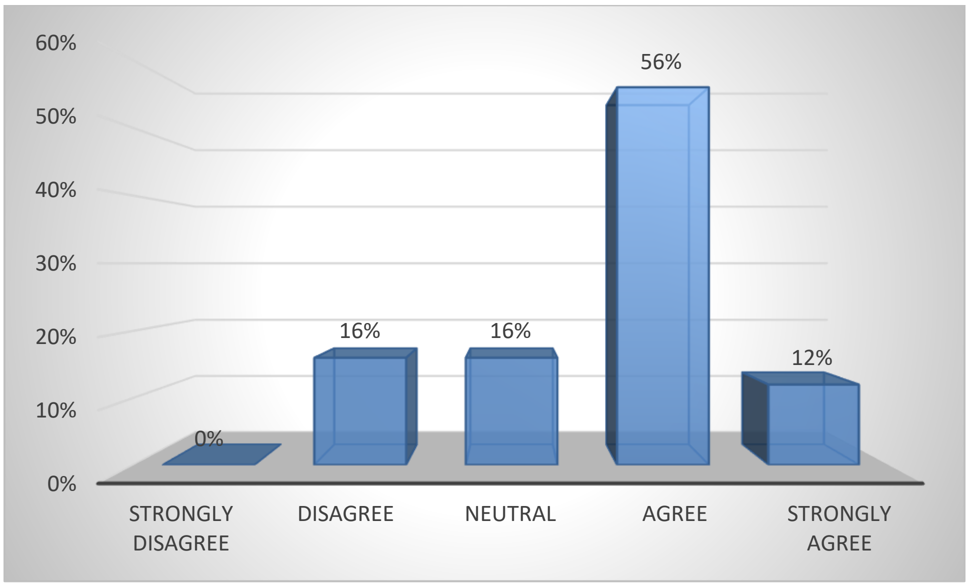
64% of the respondent agrees with the statement & in addition 4% agrees strongly where as 16% were neutral, 12% disagree & 4% strongly disagree.

10. Calls are answered promptly by the call center agent:



In this case responses are little mixed because 40% agreed with the statement whereas 28% neutral, 28% Disagree & 4 % strongly disagree with the statement.

12. The agent is genuinely interested in assisting you and resolving your complaint:

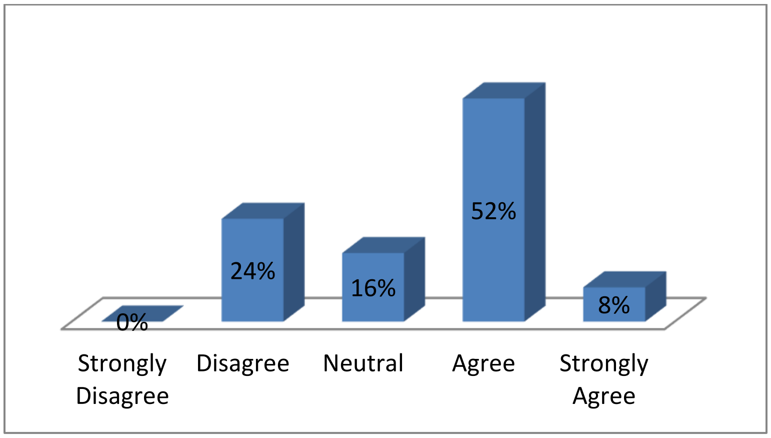


As per above graph 56% agreed with the statement, in addition to 12% agreed strongly whereas 16% disagreed & 16% remained neutral.

However, in responsiveness parameter though most of the respondent agreed with the statement but the number disagreed was also remarkable. Specially, regarding calls are answered promptly, a significant number of respondent disagreed & few opposed strongly.

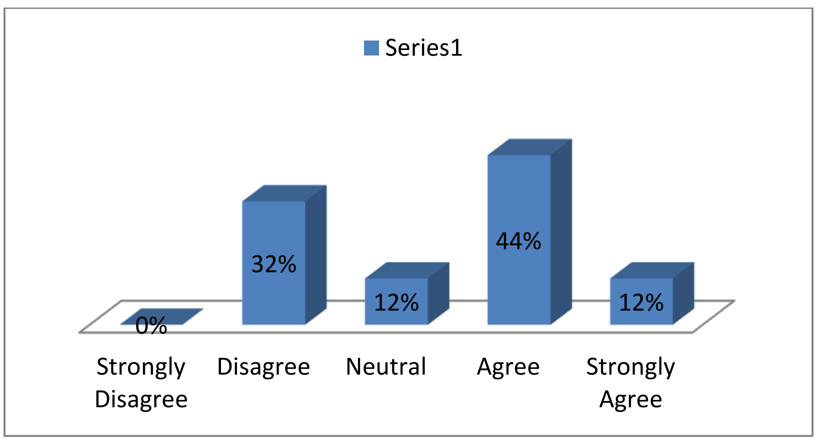
Findings on Assurance:

8. The branches have convenient working hours and are located at convenient locations to serve you:



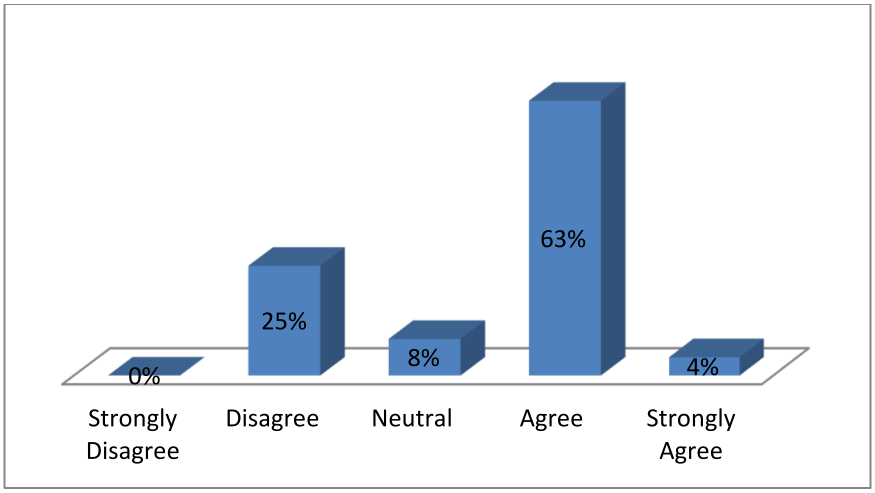
Above graph shows that about 52% respondent agreed with the statement & in addition to, 8% strongly agreed where as 24% disagreed with the statement & 16% remains neutral.

9. Ease of access and the usefulness of online banking/channels what you use:



As per above graph 44% agrees with the statement on the contrary a significant number of 32% disagree with the statement. Simultaneously, 12% strongly agrees & 12% remains neutral about the statement.

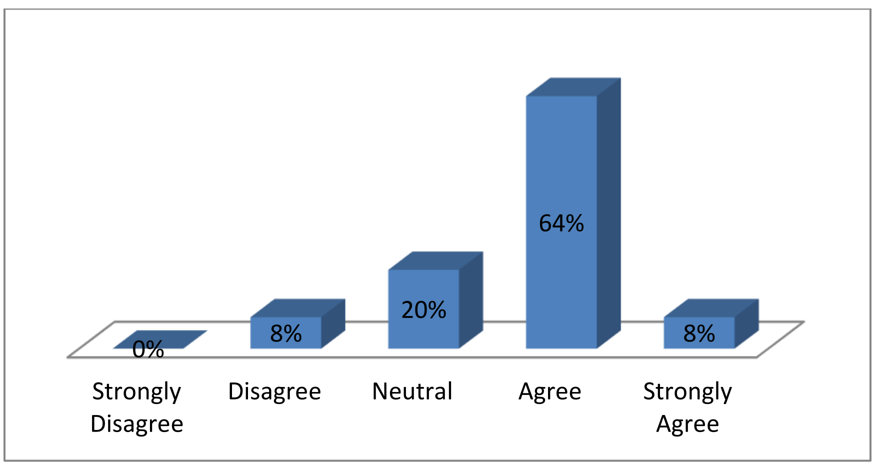
13. You are satisfied with the resolution provided by the assisting agent:



Above graph depicts that 63% of responded agrees with statement & 4% agrees strongly whereas 25% disagrees & 8% remains neutral with the statement.

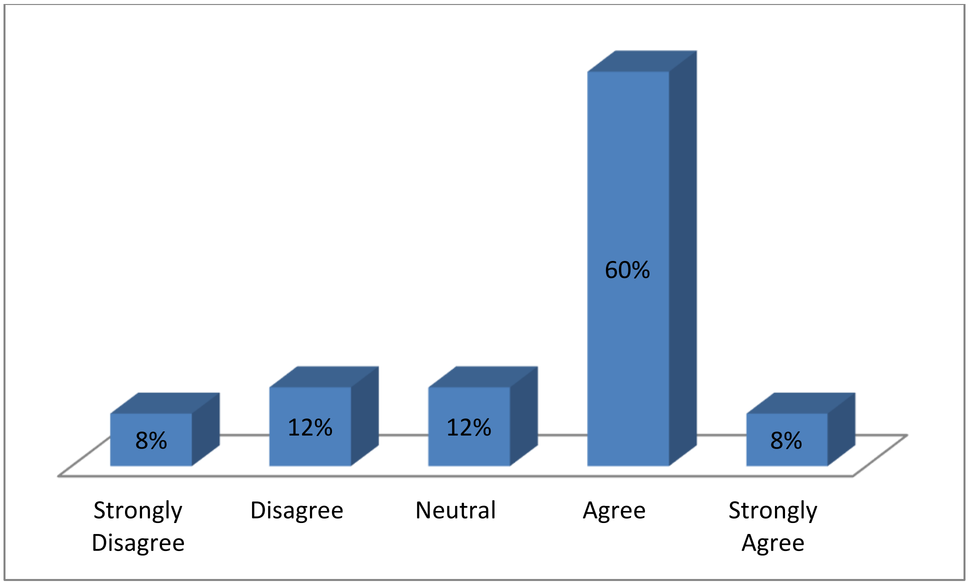
- ***Findings on Empathy:***

2. The branch staffs are friendly and behave in a courteous manner when dealing with you:



As per above graph 64% agrees with the statement & 8% agrees strongly whereas 20% remains neutral & 8% disagrees.

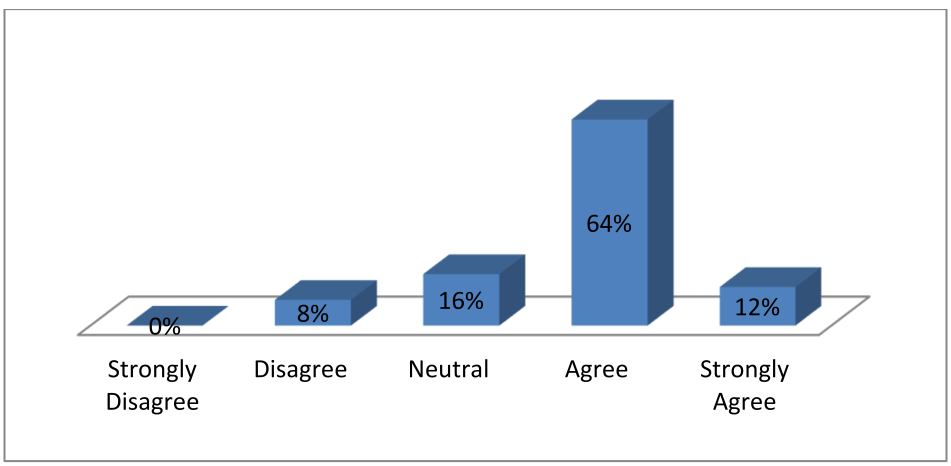
11. **Call center staffs are knowledgeable and have a friendly and professional attitude?**



As per above graph 60% agrees with the statement & 8% agrees strongly whereas 12% remains neutral, 12% remains disagree & 8% remains strongly agreed.

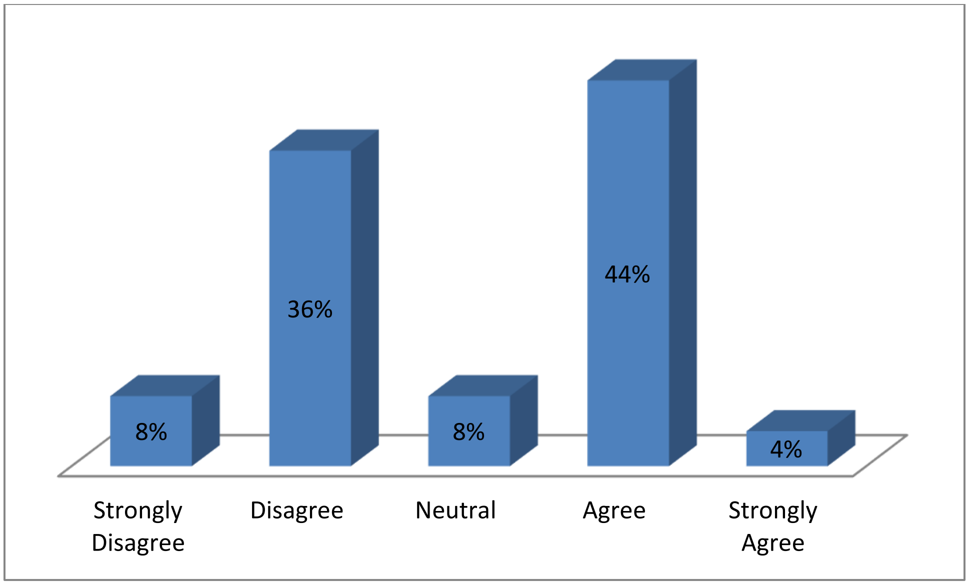
Findings on Tangibility:

5. The branch overall appearance is neat and orderly:



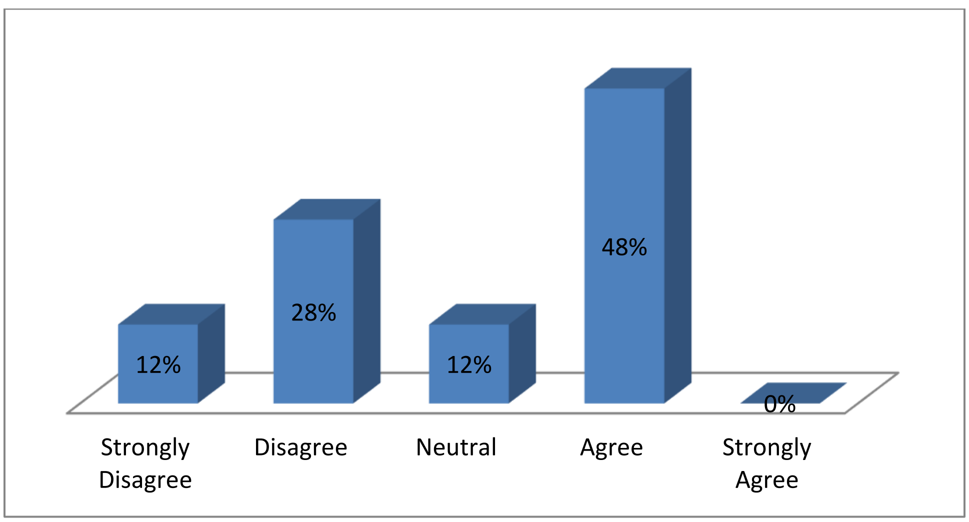
Above graph depicts that 64% agrees & 12% strongly agrees with the statement whereas 16% remains neutral & 8% disagrees with the statement.

6. The branch has sufficient and comfortable seating arrangements:



Above graph depicts little bit confusing response as 44% agrees & 4% agrees strongly with statement whereas 36% disagrees & 8% strongly disagrees with the statement. Besides, 8% remains neutral.

7. The branch has sufficient staff - Customer Representatives & Tellers for your needs:



Above graph depicts that 48% agrees with the statement on the contrary 28% remains disagreed, 12% remains strongly disagreed & 12% are neutral with above statement.

Chapter-5

Recommendation and conclusion

5.1 Recommendations

As per above study, I will give recommendation on the basis of five parameters of customer satisfaction. I will measure it by counting average response of customers given in each parameter.

Recommendation for Reliability

However, as per above graph it is found that 63% agrees & 15% strongly agrees with the concept that DBBL is reliable. On the contrary 5% disagrees & 16% remains neutral. So banks should maintain & increase it as much as they can.

Recommendation for Responsiveness

Above graphs depicts that 53% customer agrees & 5% strongly agrees that DBBL is responsive to customers' needs & wants whereas 19% disagrees & 3% strongly disagrees but 20% remains neutral. So DBBL should be more responsive.

Recommendation for Assurance

Above graph show that 53% agrees with the bank's assurance whereas 8% strongly agrees with it. On the other hand 12% remains neutral & 27% don't agree with the assurance of the DBBL. So banks should keep more close eyes on it.

Recommendation for Empathy

Graphs depicts a favorable position of DBBL in terms of empathy as 62% agrees & 8% responded strongly agrees on it along with 16% remains neutral. So banks should maintain & increase it as much as they can.

Recommendation for Tangibility:

Above graph shows 52% of the responded agrees with the concept that infrastructure of DBBL is favorable & 5% strong agrees. But alarming is that 24% disagrees & 7% strongly disagrees with this. So DBBL should have a keen focus on it.

5.2 Conclusion

Banking system traveling from ancient era to today. A bench turns into a branch of a bank where people were keeping their valuable asset for safety. From above report I came to know that safety is the main priority of customers before choice of a bank. DBBL are also concern about their customer’s Satisfaction though few customers strongly disagree & disagree with the statement, that is why DBBL should keep a close eye on expanding the level of satisfaction of customers but light of hope lies here because customer satisfaction of banking customers in Bangladesh is getting increased day by day. Bangladeshi DBBL are doing their best to attract more customers than other banks, citizen of Bangladesh are also involving with banking more than before because customer’s satisfactions are increasing gradually.

Chapter-6

Internship Experience

6.1 Work follow, and people met.

Experiences during the working time in DBBL were good enough for me to learn about corporate world. I had to work in General Banking departments in my internship period. As I was interested in this Department so I worked here in my work time.

I met various types of people .some were good and some were irritating but I learned how to deal with those people

6.2: Significant Pleasant and Unpleasant Incident

In this world we cannot get all the people in same category and I also had to do my job with different colleague. Some were helpful and some were not.

But most pleasant thing was that they all were supportive to teach me my job.

There were also some unpleasant incidence occurs during the working time:

- Sometimes I had to do my colleagues personal work too.
- They were not willing to give me the data when I wanted to do my report.

Though I had to face some bitter experience I had a great time in DBBL as a intern.

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