

**‘CUSTOMER ATTITUDE ON SERVICES OF
THE AGRANI BANK LTD, SARISHABARI BRANCH, JAMALPUR’**

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AGRIBUSINESS AND MARKETING
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**‘CUSTOMER ATTITUDE ON SERVICES OF
THE AGRANI BANK LTD, SARISHABARI BRANCH, JAMALPUR’**

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in Partial Fulfillment of the Requirements for the Degree of

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IN

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CERTIFICATE

This is to certify that the thesis entitled, '**CUSTOMER ATTITUDE ON SERVICES OF THE AGRANI BANK LTD, SARISHABARI BRANCH, JAMALPUR**' submitted to the faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Business Administration (MBA) in Agribusiness**, embodies the result of a piece of bona fide report work carried out by **Azrin Nahar**, Registration No. 10-03860, under my supervision and guidance. No part of this report has been submitted for any other degree or diploma.

I further certify that any help or sources of information, as has been availed of during the course of investigation have been duly acknowledged.

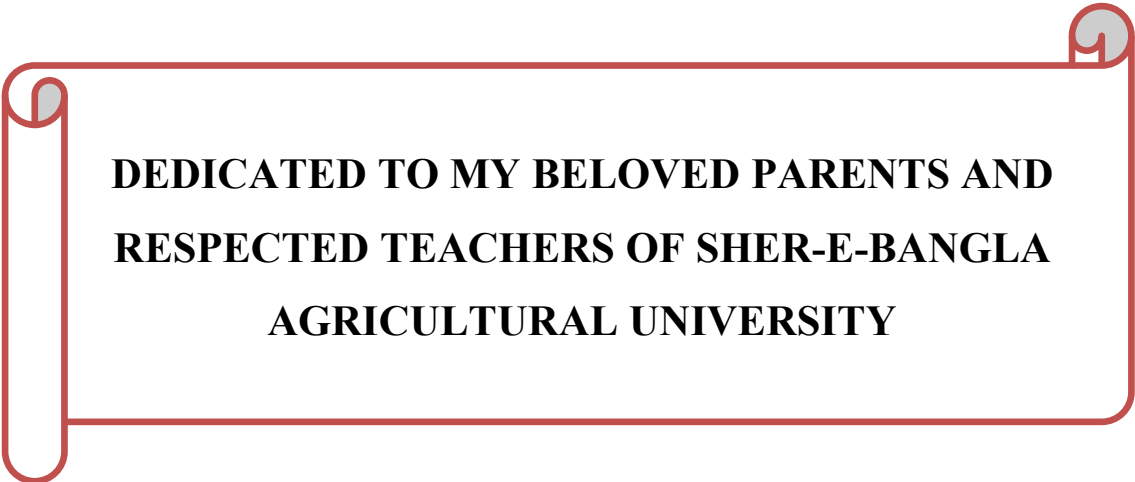
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DEDICATION



**DEDICATED TO MY BELOVED PARENTS AND
RESPECTED TEACHERS OF SHER-E-BANGLA
AGRICULTURAL UNIVERSITY**

Letter of Transmittal

May 24, 2017

To

Md. Ghulam Rabbany

Assistant Professor

Department of Agribusiness & Marketing

Sher-e-Bangla Agricultural University.

Subject: **Submission of internship report.**

Dear Sir,

I am a student of MBA in Agribusiness in Sher-e-Bangla Agricultural University. It is my pleasure to submit my internship report on **“Customer Attitude on Services of the Agrani Bank Ltd Sarishabari Branch, Jamalpur.”**

I have tried my best to present necessary information and findings as clearly as I could within the time and resource available. I hope that the information presented in this report will provide a clear picture about the Bank and the Customer Attitude on Services of the Agrani Bank Ltd Sarishabari Branch, Jamalpur. If you have any inquiry regarding this study, I will be glad to respond.

Sincerely Yours,

Azrin Nahar

Reg No:10-3860

MBA in Agribusiness

Faculty of Agribusiness Management

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Abstract

Customer attitude, a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer attitude is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified attitude goals.

It is seen as a key performance indicator within business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer attitude is seen as a key differentiator and increasingly has become a key element of business strategy.

Within organizations, customer attitude ratings can have powerful effects. They focus employees on the importance of fulfilling customers' expectations. Furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. These metrics quantify an important dynamic. When a brand has loyal customers, it gains positive word-of-mouth marketing, which is both free and highly effective.

Therefore, it is essential for businesses to effectively manage customer attitude. To be able to do this, firms need reliable and representative measures of attitude.

The objective of the report is to assess the level of importance, the customer of Agrani Bank of my respective branch put across various service attributes and also to determine how well Agrani Bank is satisfying the customer of those service grounds and different service quality dimensions. The survey is conducted on 100 respondents (sample). The entire questionnaire is prepared based on the SERVQUAL scale. There are five service quality dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles. Here the value of the SERVQUAL scale (5, 4, 3, 2, and 1) is counted as the weight. Beside I have selected 60 respondents in different ways to evaluate the attitude level of the customer on the basis of service characteristics. 21 questions are selected which focus this 5 dimensions. And each and every dimension I have found average position that is clear in analytical part individually. And also for my study purpose, I have taken 60 respondents as my sample in another way. Five points scale is also used here for evaluation. The maximum number under each criterion is 250 (50×5). The respondents

expressed their answer in a 5(five) point grading scale. Any point close to 5(five) indicates the higher attitude of the customer about that criteria and any point close to 1(one) indicates the disattitude of the customer regarding the criteria. So the service level of the bank has been expressed in these five points. These five points stands for some special meaning and explanation. The statement that stands with these points are Very good, Good, Satisfactory, Average, Moderate, Poor. For external customers the average Score: 168.5(Good), and for employee section the average Score 40.83 (Very Good).

However, Agrani Bank does not give individual attention to the customer. Customization is not present, and supreme quality of service is the most important part of the Agrani Bank. But they do not give quality full service as the other same commercial bank does. So it is very necessary to improve their service quality and customer management. Though the ATM machines are latest in technology but the customers are coming up with complaints regarding the ATM booths are not available in different area. Agrani Bank does not use modern equipment and technology that better satisfy customer's needs. Most of the customers feel safe in transactions with Agrani Bank. So that it is one of the most vital or strong part for Agrani Bank.

To improve the quality of service. Agrani Bank has strong organizational strength can successfully utilize the prospect and overcome its weak spot. Conducting regular Marketing Research, customization, setting sufficient ATM booths and minimization of hidden charge can be the best way to reach their broad goal.

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1.1 Introduction

A bank is a financial institution that serves as a financial intermediary. The term "bank" may refer to one of several related types of entities:

- A central bank circulates money on behalf of a government and acts as its monetary authority by implementing monetary policy, which regulates the money supply.
- A commercial bank accepts deposits and pools those funds to provide credit, either directly by lending, or indirectly by investing through the capital markets. Within the global financial markets, these institutions connect market participants with capital deficits (borrowers) to market participants with capital surpluses (investors and lenders) by transferring funds from those parties who have surplus funds to invest (financial assets) to those parties who borrow funds to invest in real assets.
- A savings bank (known as a "building society" in the United Kingdom) is similar to a savings and loan association (S&L). They can either be stockholder owned or mutually owned, in which case they are permitted to only borrow from members of the financial cooperative. The asset structure of savings banks and savings and loan associations is similar, with residential mortgage loans providing the principal assets of the institution's portfolio.

Because of the important role depository institutions play in the financial system, the banking industry is highly regulated, and government restrictions on financial activities by banks have varied over time and by location. Current global bank capital requirements are referred to as Basel II. In some countries, such as Germany, banks have historically owned major stakes in industrial companies, while in other countries, such as the United States, banks have traditionally been prohibited from owning non-financial companies.

Banking sector is expanding its hand in different events every day. At the same time the banking process is becoming faster, easier and the banking arena becoming wider. As the demand for the better service increase day by day, they are coming with different innovative ideas and products. In order to survive in the competitive field of the banking sector, all banking organization looking for better service opportunities to provide their fellow clients.

1.2 Objective of the Study

The objective of the report mainly divided into two parts, the parts are given below-

A. Academic purpose:

To fulfill the course requirement for completion of the degree of MBA program, Sher-e-Bangla Agricultural University, Dhaka.

B. Practical Purpose:

1. To learn about banking works, culture, discipline, norms of my respective organization (Agrani Bank Ltd Sarishabari Branch, Jamalpur.)
2. To find out the problems of Agrani Bank Ltd Sarishabari Branch, Jamalpur, and suggest some tentative ways for solving the problems.
3. To analyze opinion of the customer towards existing services and determine how well Agrani Bank (Agrani Bank Ltd Sarishabari Branch, Jamalpur.) Is satisfying the customers on those service grounds and different service quality dimensions.
4. To analyze the overall service characteristics in Agrani bank limited Sarishabari Branch, Jamalpur on the basis of its Tangibility, Reliability, Assurance, Responsiveness, Care & Empathy.
5. To evaluate opinion of the employee towards existing services, and the possible recommendations from the existing employees.

1.3 Scope of the study

Now a day's service sector plays an important role in any business, even most of the organization believe and consider that service is associated in any activity. So as a student of business, it is normally essential to know the importance of goods, products and service. In case of service customer experience and satisfaction is essential to know and discuss. That's why customer service and satisfaction of any business specially in banking sectors must have to evaluate and analyze. In modern world without Customer Satisfaction any organization cannot run in any moments. Because customer is the king. With this concept my major analysis and questionnaires are related about customer satisfaction and various banking services. Not only that I have also discuss about history

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

and background of my respective bank, its organogram, (Administration), its product and services.

1.4. Limitation of the report

- The actual survey was done with in a very short period. Time frame of the research was very limited.
- As it is my second time to prepare these types of report. So I am not enough experienced.
- Agrani bank's documentation after limited company is very conservative and past document is not too much available in my respective bank.
- Hesitance to share all types of information on the part of the Bank.

2.0 Literature Review

2.1. Customer Service

Customer Service is the set of behavior that a business undertakes during its interaction with its customers. It can also refer to a specific person or desk which is set up to provide general assistance to customers.

2.2 Attitude

A predisposition or a tendency to respond positively or negatively towards a certain idea, object, person, or situation. Attitude influences an individual's choice of action, and responses to challenges, incentives, and rewards (together called stimuli).

Four major components of attitude are (1) Affective: emotions or feelings. (2) Cognitive: belief or opinions held consciously. (3) Conative: inclination for action. (4) Evaluative: positive or negative response to stimuli.

2.3. Customer Attitude

Customer attitudes are a composite of a person's beliefs about, feelings about, and behavioral intentions toward your business. Based in past experience with your business and those of your competitors, understanding customer attitudes can help you monitor and change their intentions about doing business with you. Infusers Research has years of experience with customer attitude surveys and can help you better understand your customers to drive business success.

Our standard customer attitudes surveys **cover nearly every facet of the customer experience**, including:

- Overall satisfaction
- Product and factor level satisfaction
- Importance vs. satisfaction
- Timeliness of delivery
- Customer service process satisfaction
- Returns and exchange process satisfaction
- Customer experience evaluation
- Interest in new potential products and services

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

2.4. The Need to Measure Customer Attitude

The word "Attitude" itself had a number of different meanings for respondents, which can be split into the broad themes of contentment/happiness, relief, achieving aims, and achieving aims and happy with outcome and the fact that they did not encounter any hassle.

In the era of the globalization, management of the companies is more concerned about Customer Satisfaction, which leads to profitability. Satisfied customers are central to optimal performance and financial returns. In many places in the world, business organizations have been elevating the role of the customer to that of a key stakeholder over the past twenty years. Customers are viewed as a group whose satisfaction with the enterprise must be incorporated in strategic planning efforts. Forward-looking companies are finding value in directly measuring and tracking customer satisfaction (CS) as an important strategic success indicator. Evidence is mounting that placing a high priority on CS is critical to improved organizational performance in a global marketplace.

With better understanding of customers' perceptions, companies can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out path future progress and improvement. Customer satisfaction measurement helps to promote an increased focus on customer outcomes and stimulate improvements in the work practices and processes used within the company.

2.5. Benefits of Customer Attitude

The importance of customer satisfaction and support is increasingly becoming a vital business issue as organization realize the benefits of Customer Relationship Management (CRM) for providing effective customer service. Professionals working within customer focused business or those running call centers or help desks, need to keep informed about the latest customer satisfaction techniques for running a valuable customer service function. From small customer service departments to large call centers, the importance of developing a valued relationship with customers using CRM is essential to support customer and long-term business growth.

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2.6. What Do Customers Want?

Before we begin to create tools to measure the Level of attitude, it is important to develop a clear understanding of what exactly the customer wants. We need to know what our customers expect from the products and services we provide.

Customer expectations have two types –

- Expressed
- Implied

Expressed: Customer Expectations are those requirements that are written down in the contract and agreed upon by both parties for example, product specifications and delivery requirements. Supplier's performance against these requirements is most of the items directly measurable.

Implied: Customer Expectations are not written or spoken but are the ones the customer would 'expect' the supplier to meet nevertheless.

For example, a customer would expect the service representative who calls on him to be knowledgeable and competent to solve a problem on the spot.

2.7. Customer Attitude Dimension

Customer Satisfaction is measured across various parameters. There are parameters and sub parameters (some enumerated below).

Sales Experience

- Level of product Knowledge with Sales staff
- Timeliness and quality of response to customer queries on product.
- Level of understanding of customer's needs and unique perspective.
- Availability and quality of brochures, sales material.
- Presentation, communication and mannerism of sales person.
- Project of honesty and trustworthiness.

Product Delivery Experience

- Timeliness of product delivery
- Sharing of status while work-in-progress
- Quality and sophistication of delivery/product pack
- Behavior and mannerism of delivery staff.
- Level of congruence between what was sold and what was delivered.

Product Experience

- Level of product quality vis-à-vis expectation.
- Level of need fulfillment vis-à-vis expected

Product Servicing

- Timeliness of product servicing
- Quality of product servicing
- Cost of product servicing
- Mannerism and conduct of servicing staff

Relationship experience

- Frequency and quality of contact
- Knowledge of company products and customer opportunities
- Conduct and Communication of relationship person.

Complaint resolution / Grievance Handling

- Timeliness of complaint resolution
- Quality of complaint resolution
- Level of iterations till the complaint was resolved.
- Empathy of the customer servicing staff
- Knowledge of customer servicing staff

Collection Experience

- Communication quality and information for collection
- Conduct and communication of collection staff
- Channel and Ease of giving payments.

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2.8. Defining Service Quality and Satisfaction

The two separate terms “satisfaction” and “quality” are difficult to define in general, and press writers tend to use those terms interchangeably. However, the more precise meanings and measurement of the two concepts were developed after a considerable debate. Although these two consensuses share something in common, the fundamental causes and outcomes differ from one another. While satisfaction is a wide and broad concept in general, service quality has specific attributes of the service itself. As shown below in Figure 1, service quality is a reflection of the customer’s perception of reliability, assurance, responsiveness, empathy and tangibles. Whereas customer satisfaction is more inclusive and perceived according to service quality, product quality, price, situational factors and personal factors. (Zeithaml, Bitner & Gremler, 2009, 103.)

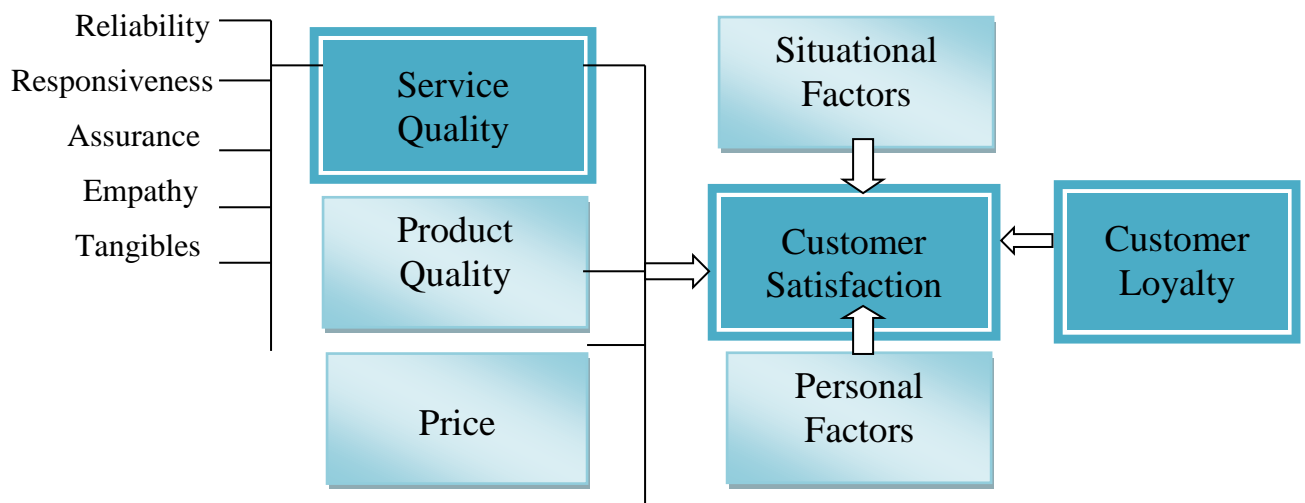


Figure: Service Quality and satisfaction

2.9. Service Quality Dimension (SERVQUAL)

The SERVQUAL model is a widely accepted model of determining and expressing the customer satisfaction. It was first published in 1988 and has undergone improvements and revisions since then. As it is easy to understand and to identify the customer satisfaction level this model is selected to use in the report. There are five major those entirely represent the service quality. These are explained below:

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Tangibility: Representing the Service Physically

Tangibility is defined as the appearance of physical facilities, equipment, personnel and communications materials. Customers, particularly new customers, use these physical representations or images to assess quality. Service companies can make good use of tangible factors to improve their image, provide continuity, and indicate quality to customers, or even combine them with another element to create a service quality strategy. (Zeithaml, Bitner & Gremler 2016, 115)

Reliability: Delivering on Promises

Reliability is defined as the ability to perform the promised service dependably and accurately. More specifically, it means that the company delivers service provision, problem resolution, and pricing according to their promises. In this way, firms can keep their customers loyal to them. (Zeithaml, Bitner & Gremler 2016, 113.)

Responsiveness: Being Willing to Help

Responsiveness is the willingness to help customers and to provide prompt service. The focus is weighted on how quickly and attentively companies are able to deal with customer requests, questions, complaints, and problems. Companies must have customer's point of view to deliver service and handle requests in order to excel on this dimension. (Zeithaml, Bitner & Gremler 2016, 114.)

Assurance: Inspiring Trust and Confidence

Assurance is the knowledge and courtesy of employees and their ability to convey trust and confidence. For high-risk service such as banking, insurance, medical, brokerage, and legal services, this aspect tends to be particularly significant. Companies need to gain trust and confidence in order to create trusting relationships with their customers. (Zeithaml, Bitner & Gremler 2016, 114.)

Empathy: Treating Customers as Individuals

Empathy is the provision of caring individualized attention to customers. The core idea is to prove customers that they are cared and understood through personalized or customized service, as they are special and important for firms. Small firms are often able to reflect their personal knowledge of customer requirements and preferences and build relationships with their customers so that small firms tend to be more advantageous when competing with larger firms in this dimension. (Zeithaml, Bitner & Gremler 2016, 114-115.)

3.0. Methodology of the Study

3.1 Type of research:

Methodology provides various strategies and techniques to solve research problems. The following methodology will be followed for my study:

In this study, investigative (Exploratory Research) research will be conducted to find out and understanding of the overall banking service and customer satisfaction of Agrani Bank Ltd. Sarishabari Branch, Jamalpur and also to determine some of the attributes of service quality in this bank

Investigative Research

Investigative research is conducted into an issue or problem where there are few or no earlier studies to refer to. The focus is on gaining insights and familiarity for later investigation. Secondly, descriptive research describes phenomena as they exist. Here data is often quantitative and statistics applied. It is used to identify and obtain information on a particular problem or issue. Finally, causal or predictive research seeks to explain what is happening in a particular situation. It aims to generalize from an analysis by predicting certain phenomena on the basis of hypothesized general relationships.

3.2 Opinion Poll Preparation

As service is separate from goods that's why its characteristics is also different from the goods. Actually service is most intangible, heterogeneous, perishable, and inseparability. So the entire questionnaire is prepared based on the SERVQUAL scale. There are five service quality dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles. I also designed a structure and unstructured questionnaire. This structured questionnaire was the major tools of this research project. 19 questions are selected which focus this 5 dimensions. And also for my study purpose, I have taken 60 respondents as my sample in another way. Five points scale is also used here for evaluation. The maximum number under each criterion is 250 (50×5).

The state of service level of the bank in terms of the satisfaction of the customers is expressed in the points-

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<i>Very Good</i>	<i>Total score</i>	<i>201-250</i>	<i>Out of 250</i>
Good	Total score	151-200	Out of 250
Satisfactory	Total score	101-150	Out of 250
Moderate	Total score	51-100	Out of 250
Poor	Total score	00-50	Out of 250

3.3 Target Group

Individual Customer's of Agrani Bank Ltd Sarishabari, Jamalpur and its employees.

3.4 Sources of Information

Primary Data

Primary data (also called field research data) involves the collection of data that does not already exist, which is research to collect original data. Primary Research is often undertaken after the researcher has gained some insight into the issue by collecting secondary data. This can be through numerous forms, including questionnaires, direct observation and telephone interviews amongst others. This information may be collected in things like questionnaires and interviews. I have collected primary data by variety of ways, first of all by interviewing employees of Agrani Bank Ltd. and directly communicating with the customers. I have also conducted a questionnaire survey of the customers minimizing interruptions in their banking activities.

Secondary data

Secondary data is data collected by someone other than the user. Common sources of secondary data for social science include censuses, surveys, organizational records and data collected through qualitative methodologies or qualitative research. I have elaborated different types of secondary data in my research. Sources of my secondary information's are:

- Focus groups transcripts,
- Field notes,
- Observation records
- Other personal,
- Research-related documents.

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- Different books and periodicals related to the banking sector
- Internet
- Newspapers

3.5 Data Collection Instruments

In-depth interview: During the exploratory research, I conducted in-depth interviews with employees and customers of Agrani Bank Ltd.

Questionnaire survey: I also designed a structure and unstructured questionnaire for the customers of Agrani Bank. Sarishabari Branch, Jamalpur. This structured questionnaire was the major tools of this research project.

3.6 Method and Size

Technique

During the survey of this project where customers were given copies of the questionnaire and were asked to fill them. I gave continuous support to the customers for any problems that they faced while filling up questionnaire so that the validity of the questionnaire increases. As the simple random sampling is easily understood and results are assessable it is best suited for my study. I also used some questions to the bank officer, depositors, non depositors and creditors.

Sample size

Sample of the respondent are divided into two groups. In this report I selected a group of 100 people, and for different analysis also select the sample in following way-

Sample Size

<i>Types of respondents</i>	<i>Number of respondents</i>
Bank Officers	10
Depositors	15
Non-Depositors	20
Creditors	15
Total	60

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3.7 Investigation system:

The analysis of collected data is completed with the help of the statistical tools. Here the value of the SERVQUAL scale (5, 4, 3, 2, and 1) is counted as the weight. The response of the survey including the level of importance and the customer's perception are tallied at first and then the weighted average of those responses is prepared. Finally, by doing mean of the three questions of the single segment the overall mean importance and overall mean satisfaction level of the service quality dimension are calculated. Beside I have also scoring in different ways in second analytical part to measuring the Quality of Services and Satisfaction. The Quality of Services and Satisfaction is an abstract task. The customers are divided into two section-employee, who are considered as internal customer and the external customer that the person who deposit money or take the investment facility.

The respondents expressed their answer in a 5(five) point grading scale. Any point close to 5(five) indicates the higher satisfaction of the customer about that criteria and any point close to 1(one) indicates the dissatisfaction of the customer regarding the criteria.

So the service level of the bank has been expressed in these five points. These five points stands for some special meaning and explanation. The statement that stands with these points are given below-

- Very good
- Good
- Satisfactory
- Average/Moderate
- Poor

4.0 Organizational Profile

4.1 A Brief Overview of Agrani Bank Limited

Agrani Bank Limited, a leading commercial bank with 935 outlets strategically located in almost all the commercial areas throughout Bangladesh, overseas Exchange Houses and hundreds of overseas Correspondents, came into being as a Public Limited Company on May 17, 2007 with a view to take over the business, assets, liabilities, rights and obligations of the Agrani Bank which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. Agrani Bank Limited started functioning as a going concern basis through a Vendors Agreement signed between the ministry of finance, Government of the People's Republic of Bangladesh on behalf of the former Agrani Bank and the Board of Directors of Agrani Bank Limited on November 15, 2007 with retrospective effect from 01 July, 2007.

Agrani Bank Limited is governed by a Board of Directors consisting of 12 members headed by a Chairman. The Bank is headed by the Managing Director & Chief Executive Officer; Managing Director is assisted by Deputy Managing Directors and General Managers. The bank has 11 Circle offices, 34 Divisions in head office, 62 zonal offices and 935 branches including 27 corporate and 40 AD (authorized dealer) branches.

4.2 Nature of business:

The principal activities of the Bank are providing all kinds of commercial banking services to its customers and the principal activities of its subsidiaries are to carry on the remittance business and to undertake and participate in any or all transactions, and operations commonly carried or undertaken by remittance and exchange houses.

The Bank also started its Merchant Banking operations at Head Office level from September 03, 2009 vide registration certificate no. AMB-34/2009 dated March 23, 2009 under Securities and Exchange Commission Act, 1993 and Securities and Exchange Commission Rules, 1996. Agrani Bank Ltd. with its wide-ranging branch network and skilled personnel provides prompt services like issuing; Demand Draft, Telegraphic Transfer, Pay Order, bills collection, clearing etc. The Bank provides the following
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account facilities; Current/Savings/STD account, FDR accounts, Advance account, Loan account etc. Agrani Bank has already established a worldwide network and relationship in international Banking through its overseas branches and foreign correspondents. The Bank has earned an excellent business reputation in handling and funding international trade particularly in boosting export & import of the country. The Bank finances exports within the framework of the export policy of the country.

4.3 Company Mission & Vision

Company Mission:

- To become a leading bank of Bangladesh.
- Operating at international level of efficiency, quality and customer service.

Company Vision:

We operate ethically and fairly within the stringent framework set by our regulators. We fuse ideas and lessons from best practice to explore new avenues to become stronger, more efficient and competitive. We apply information and communication technology for the benefit of our customer and employees. We invest to strengthen the future of the bank.

4.4 Agrani Bank at a Glance:

Established in 1972, by nationalized the united bank limited and union bank limited.

Vision of the bank:

To become the best leading state owned commercial bank of Bangladesh operating at international level of efficiency, quality, sound management, customer service and strong liquidity.

Mission of the bank:

Agrani Bank Limited will be a effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service

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through an experienced management team and ensuring good corporate governance in every step of banking network.

Motto:

To adopt and adapt modern approaches to stand supreme in the banking arena of Bangladesh with global presence

Values:

We value in integrity, transparency, accountability, dignity, diversity, growth and professionalism to provide high level of service to all our customers and stakeholders inside and outside the country.

Total Branch: 903

Total manpower: 13890 people. (9917 officers,3973 staff)

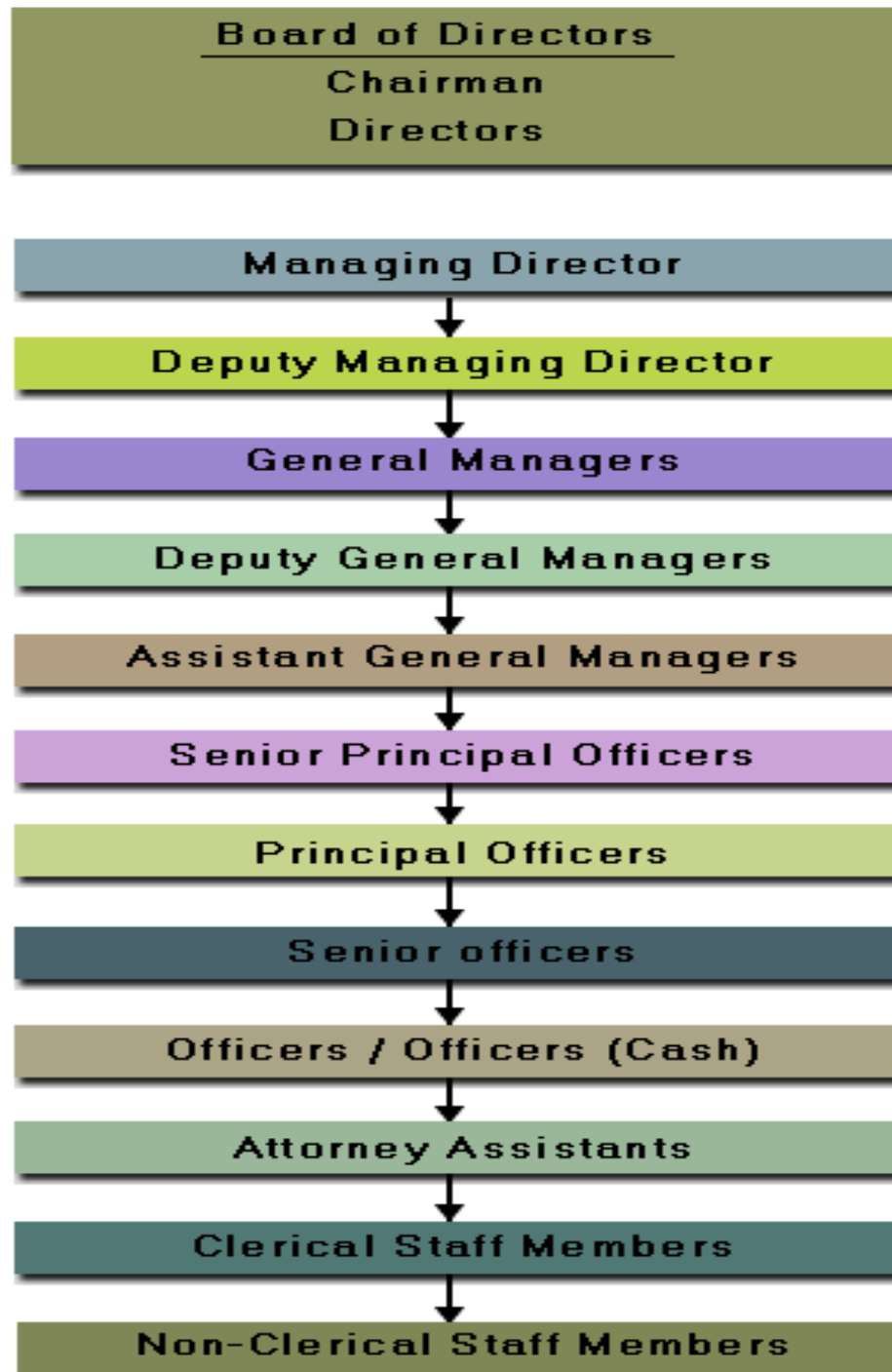
Capital: Authorized capital is Tk 12500 crore. Paid up capital is Tk 991.29 crore. Operating Capital is Tk1006.74 crore.

The board of directors: 11 members headed by a CEO & MD.

The head office of the bank is located at Dhaka with 32 divisions.

4.5 Organizational Hierarchy:

Hierarchy Of Agrani Bank



Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

4.6 Services Provided by Agrani Bank

4.6.1. Agency Services:

Services Agrani Bank Limited provides:

1. Collection of Utility bills :
 - ✓ Telephone bills of T & T Authority without service charges
 - ✓ Grameen Phone bills of Grameen Phone Ltd. with service charge & other charges
 - ✓ Electric bill of REB without service charges
 - ✓ Electric bills of DESA without service charges
 - ✓ Electric bill of PDB without service charges
 - ✓ Electric bill of DESCO without service charges
 - ✓ Bills of Railways without service charges
 - ✓ Gas bill of Titas Gas, T& D Co. ltd without service charges
 - ✓ Gas bill of Bakhrabad Gas Co. ltd without service charges
 - ✓ Bill of Oil-bill of Meghna Petroleum Co. Ltd.
2. Sale/encashment of Saving Certificates
3. Sale/Purchase of Prize bonds
4. Payment of Army/civil pension
5. Payment of non-government primary /secondary school/college /Madrasha teachers benefit (government portion)
6. Payment of Government primary school teacher's salary
7. Payment of Honorarium to freedom fighters.
8. Payment of stipend for female students of secondary and higher secondary institutions
9. Payment of Govt. allowances to Bayaska, Bidava and Dostho Mohila.
10. Payment of stipend to primary students
11. Payment of stipend to Shishu Kallyan Trust in urban areas.
12. Maintain of BADC disbursement account with 200 branches
13. Payment of Food Procurement bills.

4.6.2. Locker Service:

Agrani Locker Service is available in most of the Branches in urban areas.

Nature of Service	Nature of Charges	Rate of Charges
Custody of Locker / Safe	Rent	a) Yearly TK.900/= for small size locker b) Yearly TK.1200/= for medium size locker c) Yearly TK.1800/= for big size locker

4.6.3. Evening Banking Service:

"Evening Banking", a unique service of Agrani Bank Limited, only for receiving Cash and Documents beyond transaction hours till 6 o'clock in the evening, is available in about 207 important Branches of Agrani Bank Limited. The service is attractive for those, like shopkeepers, who accumulate cash as sales proceeds in the afternoon when counters of Bank branches usually remain closed.

4.7. Financial Service:

- The Bank offers financing on easy terms to the following "Thrust Sectors":
- Agro-based industries
- Computer Software & IT
- Electronics
- Artificial flower Product
- Frozen food
- Export oriented non- traditional agro product
- Leather goods
- Jute goods
- Jewelry and Diamond
- Silk worm cultivation
- Stuffed toys (except RMG)
- Textile industry
- Oil & Gas

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

4.8. Export Finance

To boost up country's Export, Agrani Bank Limited has been providing different kinds of assistance and incentive to the exporters. Some of which are:

- Pre-Shipment and Post-Shipment Finance.
- Discount/Concession rate of interest for exports Finance.
- Back-to-Back L/C facility under bonded Warehouse system.
- Sight L/C under Export Development Fund (EDF).
- Interest bearing and non-interest bearing Exporter's retention Quota A/C.
- Export Incentive Program.

Financing industries of 100% foreign investment or of Joint Venture at Export Processing Zones

- Obtaining EEF (Equity & Entrepreneurship Fund) from Government through Bangladesh Bank for building up Entrepreneurs' Equity.
- Providing services to the exporters by the Bank's own logistical supports like SWIFT, Reuters Service, Internet, and Fax etc.

4.9. Foreign Remittance:

Agrani Bank Limited gives top priority in handling remittance from Bangladeshi Wage Earners working abroad. We have made arrangement to ensure crediting the remitted amount to the beneficiary's A/C within 72 hours from the time our Back Office in Dhaka receives Credit Advice.

4.10. Remit ONE Money Transfer Management Solutions (MTMS)

- Agrani Bank engaged Remit ONE to provide them with an end-to-end, web-based money transfer management solution to address their business challenges.
- The Remit ONE MTMS was delivered on time and met the demands. In addition, Agrani Bank is very pleased with the level of support they received from Remit ONE.

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

5.0. Measuring Level of customer Satisfaction

5.1 Reliability:

Aspects relating to reliability dimension of service quality were asked in 3 different questions. These questions are as follows:

Q1: Does the bank Provides services within the time promised?

Comments: The majority of the respondents are indifferent. 2% customers are highly satisfied; 20% customers are satisfied 60% customers are indifferent as well as 18% customers are negative with this statement.

Table 1: Provides services within the time promised.

<i>Attitude score</i>	<i>Level of attitude</i>
5	2%
4	20%
3	60%
2	18%
1	0%

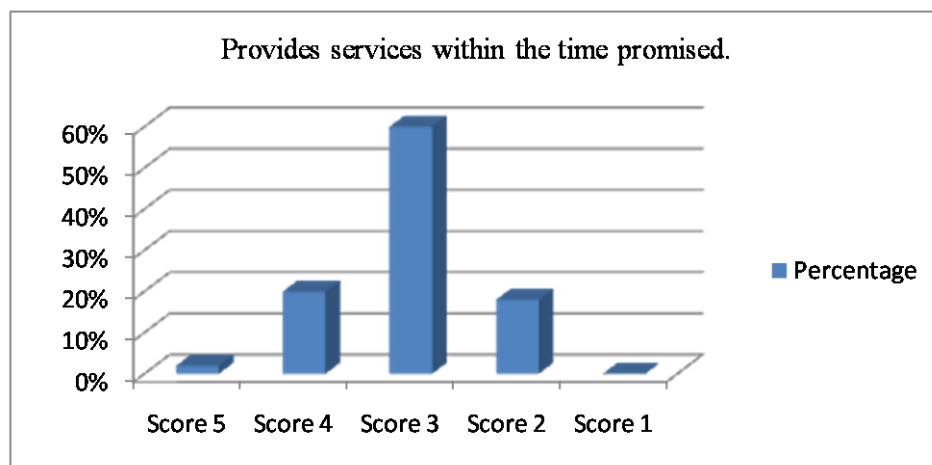


Chart-1: Provides services within the time promised.

Q2: Do the Employees give appropriate solution to problems?

Comments: Customer always tries to get appropriate solution to problem. The respondents placed a high importance in this characteristic of the service. The majority of

the respondents are negative with this statement. 15% customers are satisfied, 40% customers are indifferent and 45% customers are disagreeing with this statement.

Table 2: Employees give appropriate solution to problems.

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	15%
3	40%
2	45%
1	0%

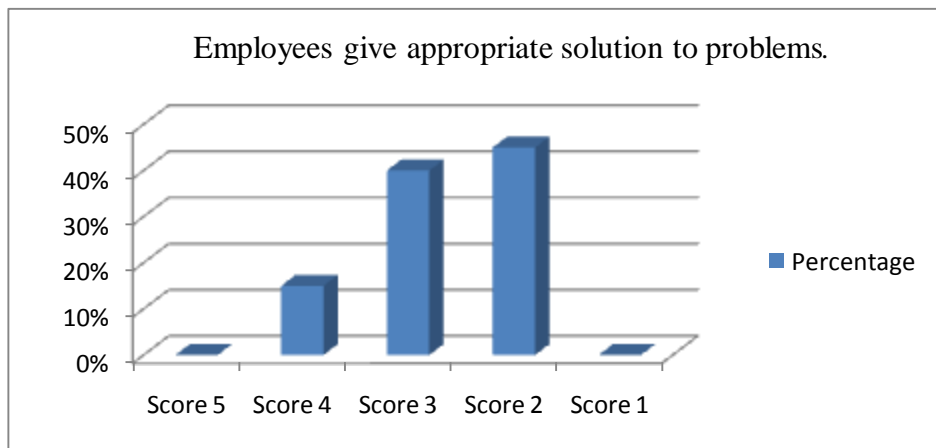


Chart-2: Employees give appropriate solution to problems.

Q3: Does the bank errors and mistakes correctly promptly?

Comments: The respondents placed a high importance in this characteristic of the service. The majority of the respondents are indifferent. 5% customers are highly satisfied, 25% customers are satisfied 40% customers are indifferent as well as 30% customers are negative with this statement.

Table 3: Errors and mistakes correctly promptly.

<i>Attitude score</i>	<i>Level of attitude</i>
5	5%
4	25%
3	40%
2	30%
1	0%

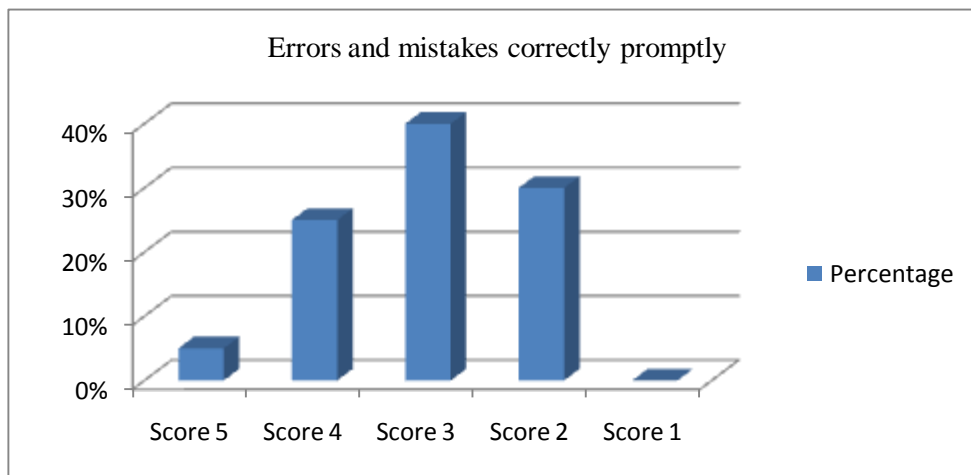


Chart-3: Errors and mistakes correctly promptly.

5.2 Responsiveness:

Three attributes were grouped in this dimension and the respondents were asked to express their opinion. Results are various aspects are shown below:

Q1: Does the Employee gives you prompt service?

Comments: An extremely high percentage of Satisfaction was given in this attribute of service. The majority of the respondents are satisfied. 2% customers are highly satisfied, 40% customers are satisfied with this statement, 30% customers are indifferent as well as 28% customers are negative with this statement. The results are as follows:

Table 4: Employee gives you prompt service.

<i>Attitude score</i>	<i>Level of attitude</i>
5	2%
4	40%
3	30%
2	28%
1	0%

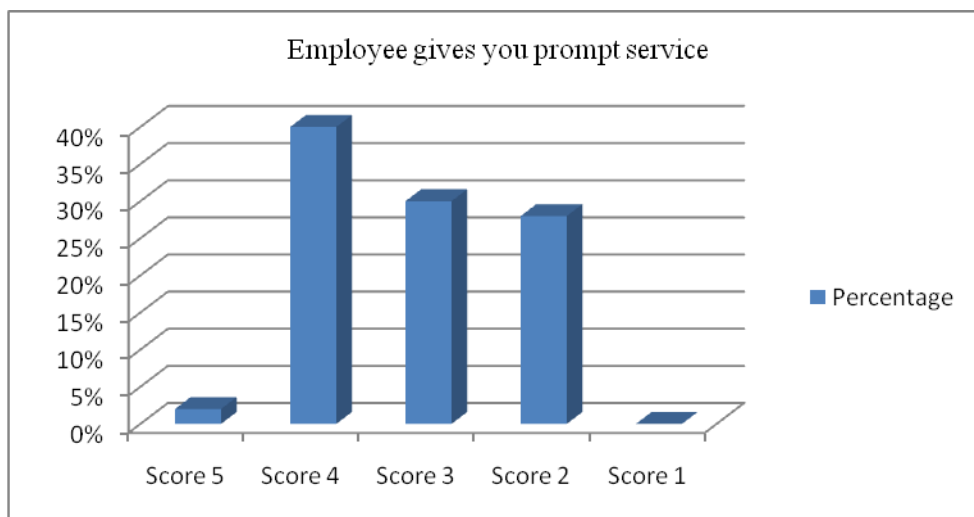


Chart-4: Employee gives you prompt service.

Q2: Are employees always willing to help?

Comments: Employees are always willing to help but their resources are limited so they cannot give higher percentage of satisfaction. The majority of the respondents are satisfied. 10% customers are highly satisfied, 45% customers are satisfied with this statement, 25% customers are indifferent as well as 20% customers are negative with this statement. The results are as follows:

Table 5: Employees are always willing to help.

<i>Attitude score</i>	<i>Level of attitude</i>
5	10%
4	40%
3	25%
2	20%
1	0%



Chart-5: Employees are always willing to help.

Q3: Does the employee always search for solution?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. The satisfaction percentages of this attribute were dissatisfactory. 35% customers are satisfied, 40% customers are indifferent, 20% customers are disagreeing with this statement and 5% customers are highly disagreeing with this statement.

Table 6: Employee always searches for solution.

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	35%
3	40%
2	20%
1	5%



Chart-6: Employee always searches for solution.

5.3 Assurance:

Aspects relating to assurance dimension of service quality were asked three different questions. The results are as follows:

Q1: Friendliness & Courtesy of the Employee

Comments: This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 32% customers are satisfied, 40% customers are indifferent, 25% customers are disagreeing with this statement and 3% customers are highly disagreeing with this statement.

Table 7: Friendliness & Courtesy of the employees.

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	32%
3	40%
2	25%
1	3%



Chart-7: Friendliness & Courtesy of the employees.

Q2: Do you feel safe in your transactions with Agrani Bank?

Comments: Most of the respondents were in satisfied while expressing their satisfaction towards this aspect. 25% customers are highly satisfied, 45% customers are satisfied with this statement, 35% customers are indifferent. Most of the respondent's positive with this statement. The results are as follows:

Table 8: You feel safe in your transactions with Agrani Bank.

<i>Attitude score</i>	<i>Level of attitude</i>
5	25%
4	45%
3	30%
2	0%
1	0%

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

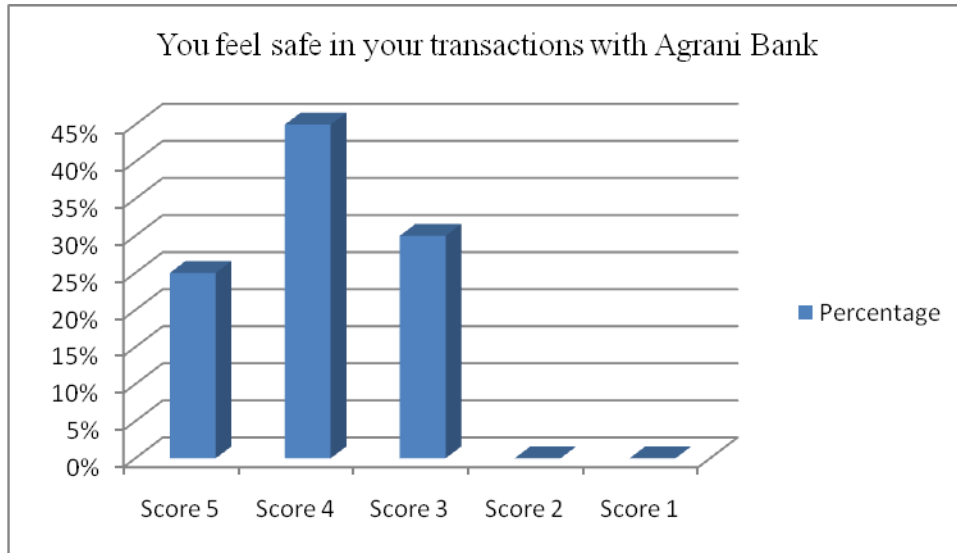


Chart-8: You feel safe in your transactions with Agrani Bank.

5.4 Care & Empathy

3 attributes were grouped in the dimension and the respondents were asked to express their opinions. Results of the various aspects are shown below:

Q1: Does the Agrani Bank give attention to every individual?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 20% customers are satisfied, 42% customers are indifferent, 30% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

Table 9: Agrani Bank gives attention to every individual

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	20%
3	42%
2	30%
1	8%

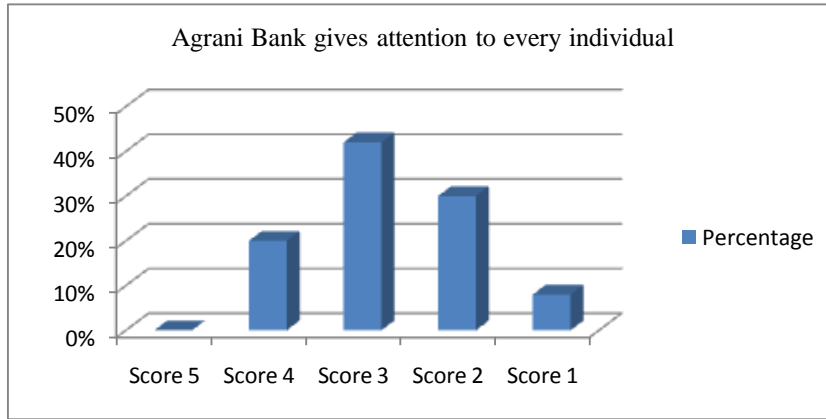


Chart-9: Agrani Bank gives attention to every individual

Q2: Does the employees of Agrani Bank understands your specific needs?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 25% customers are satisfied, 55% customers are indifferent, and 20% customers are disagreeing with this statement.

Table 10: Employees of Agrani Bank understands your specific needs

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	25%
3	55%
2	20%
1	0%

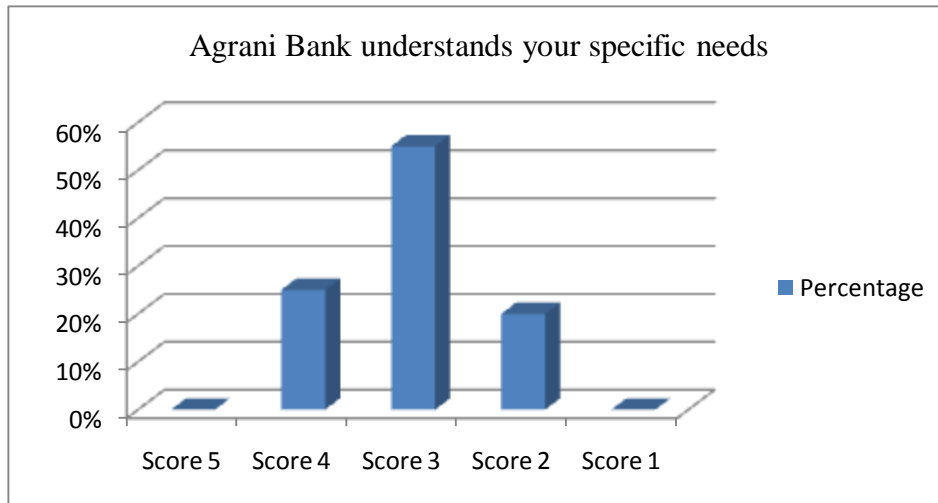


Chart-10: Employees of Agrani Bank understands your specific needs

Q3: Does the Agrani Bank have your best interest at hearts?

Comments: This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 32% customers are satisfied, 48% customers are indifferent, 15% customers are disagreeing with this statement and 5% customers are highly disagreeing with this statement.

Table 11: Agrani Bank has your best interest at hearts

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	32%
3	48%
2	15%
1	5%

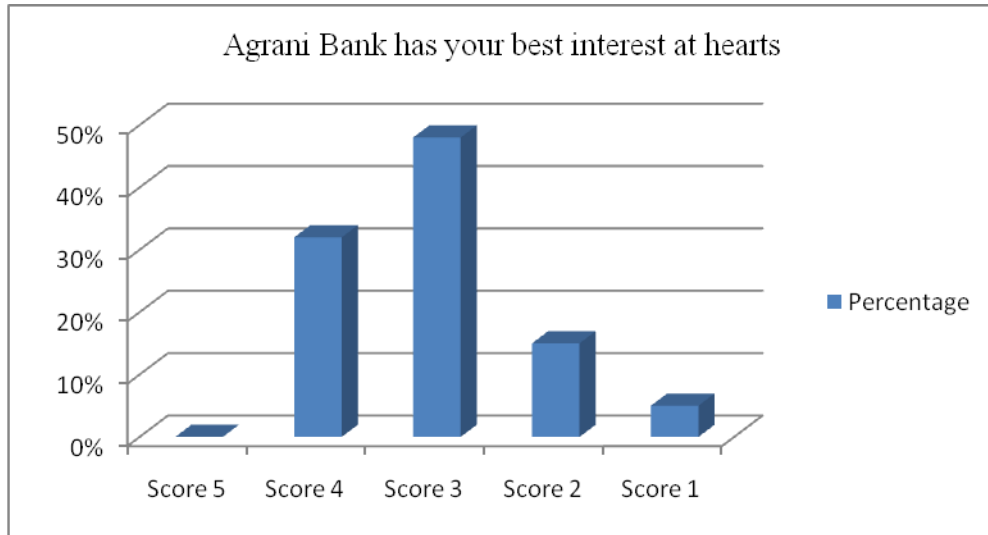


Chart-11: Agrani Bank has your best interest at hearts

5.5 Tangibles

Four questions relating to the tangible dimension were asked to the respondents. These questions covered various tangible aspects of the services provided by Agrani Bank. The results are shown below:

Q1: Has Agrani Bank visually appealing facilities?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 25% customers are satisfied, 45% customers are indifferent, 22% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

Table 12: Agrani Bank has visually appealing facilities

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	25%
3	45%
2	22%
1	8%

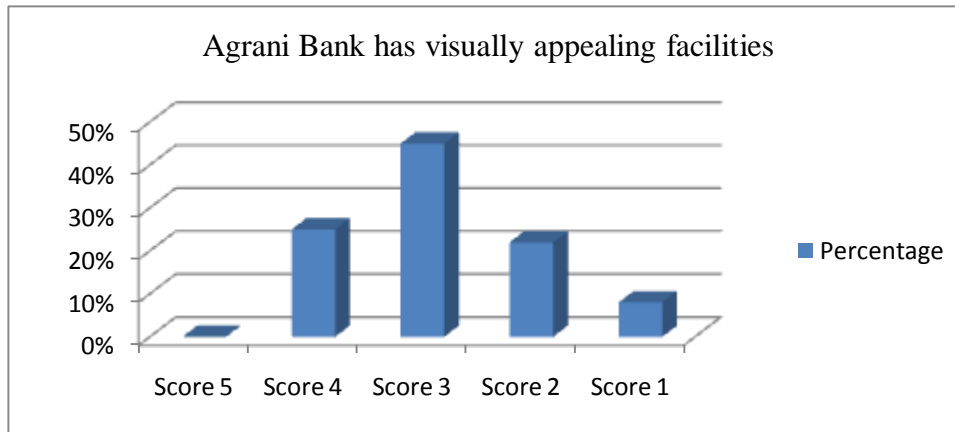


Chart-12: Agrani Bank has visually appealing facilities

Q2: Has Agrani Bank convenient hours of operation?

Comments: Most of the respondents were in satisfied while expressing their satisfaction towards this aspect. 44% customers are satisfied, 30% customers are indifferent and 26% customers are disagreeing with this statement. Most of the respondent’s positive with this statement. The results are as follows:

Table 13: Agrani Bank has convenient hours of operation

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	44%
3	30%
2	26%
1	0%

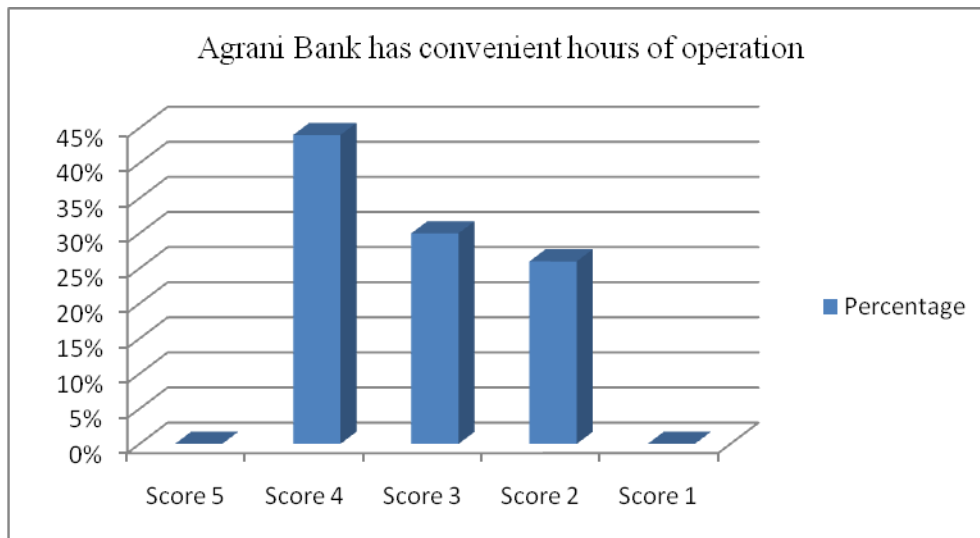


Chart-13: Agrani Bank has convenient hours of operation

Q3: Are the Statements easily understood, reliable and accurate?

Comments: This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is much higher. 10% customers are highly satisfied, 55% customers are satisfied, 15% customers are indifferent with this statement, 8% customers are disagreeing with this statement and 2% customers are highly disagreeing with this statement.

Table 14: Statements are easily understood, reliable and accurate

<i>Attitude score</i>	<i>Level of attitude</i>
5	10%
4	55%
3	15%
2	8%
1	2%

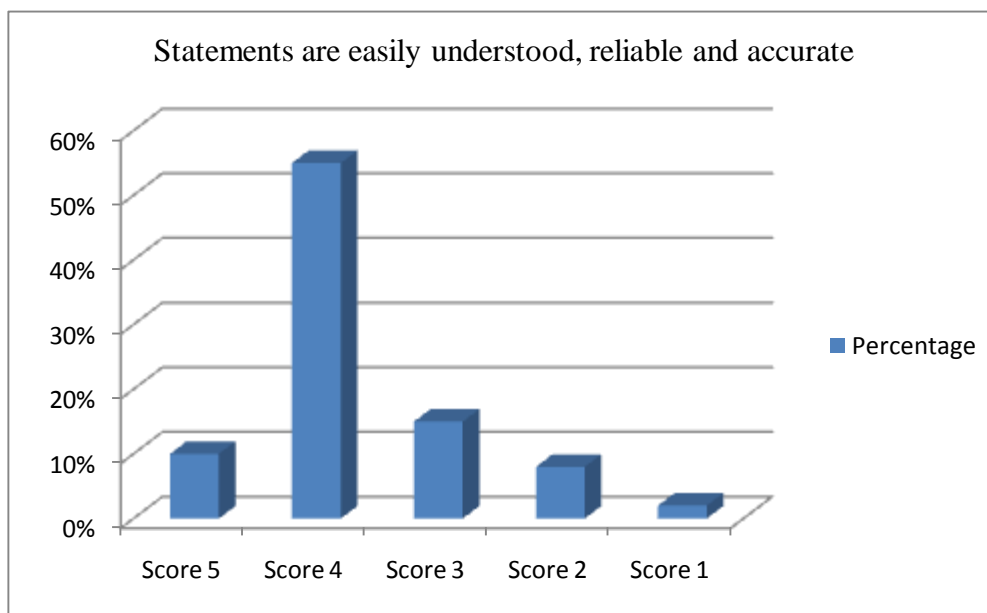


Chart-14: Statements are easily understood, reliable and accurate

Q4: Has Agrani Bank modern equipment and technology that better satisfy your needs?

Comments: This attribute was also found to be another one of the most important ones. In this attribute dissatisfaction percentage is much higher. 25% customers are indifferent, 35% customers are disagreeing with this statement and 40% customers are highly disagreeing with this statement.

Table 15: Agrani Bank has modern equipment and technology that better satisfy your needs

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	0%
3	25%
2	35%
1	40%

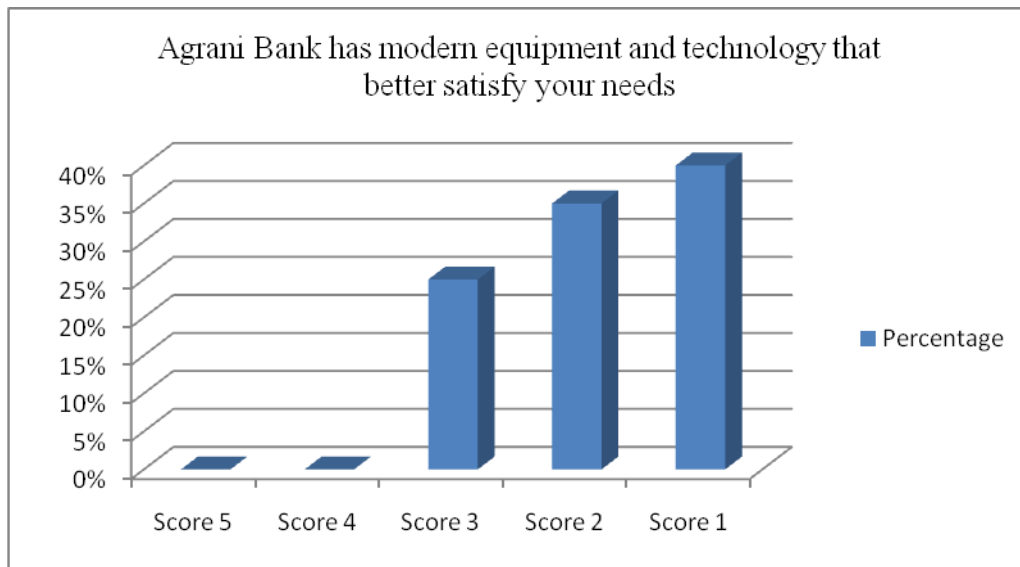


Chart-15: Agrani Bank has modern equipment and technology that better satisfy your needs

5.6. Extra questions and analysis:

In spite of the five dimensions, some other questions were also asked to the customers for better understanding of their satisfaction or dissatisfaction and the reason behind this. These questions and their analysis are given below:

Q1: Has Agrani Bank strong brand name and reputation?

Comments: Different customer views products and services indifferent way. The reason for taking service or buying products from organization is different among the customers. This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 28% customers are satisfied, 52% customers are indifferent with this statement and 20% customers are disagreeing with this statement.

Table 16: Agrani Bank has strong brand name and reputation

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	28%
3	52%
2	20%
1	0%

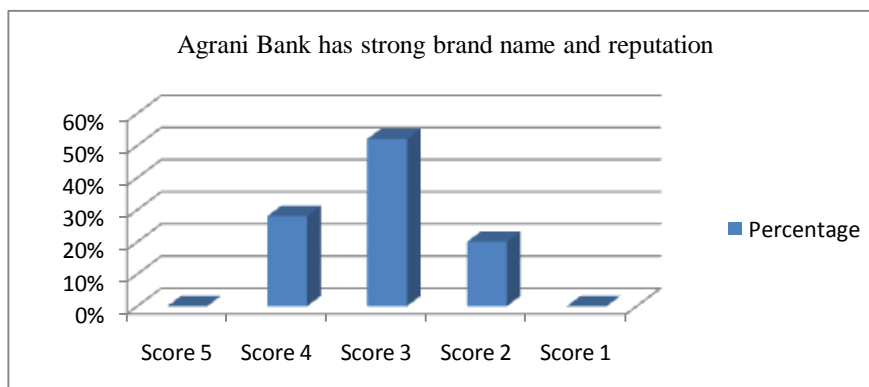


Chart-16: Agrani Bank has strong brand name and reputation

Q2: Has Agrani Bank sufficient ATM booths?

Comments: In recent days ATM service has become vital for the customers and banks. The banks are willingly to achieve competitive advantage through superior flexibility. In this attribute satisfaction percentage is not much higher. 20% customers are indifferent with this statement, 35% customers are disagreeing with this statement and 45% customers are highly disagreeing with this statement.

Table 17: Agrani Bank has sufficient ATM booths

<i>Attitude score</i>	<i>Level of attitude</i>
5	0%
4	15%
3	25%
2	35%
1	25%

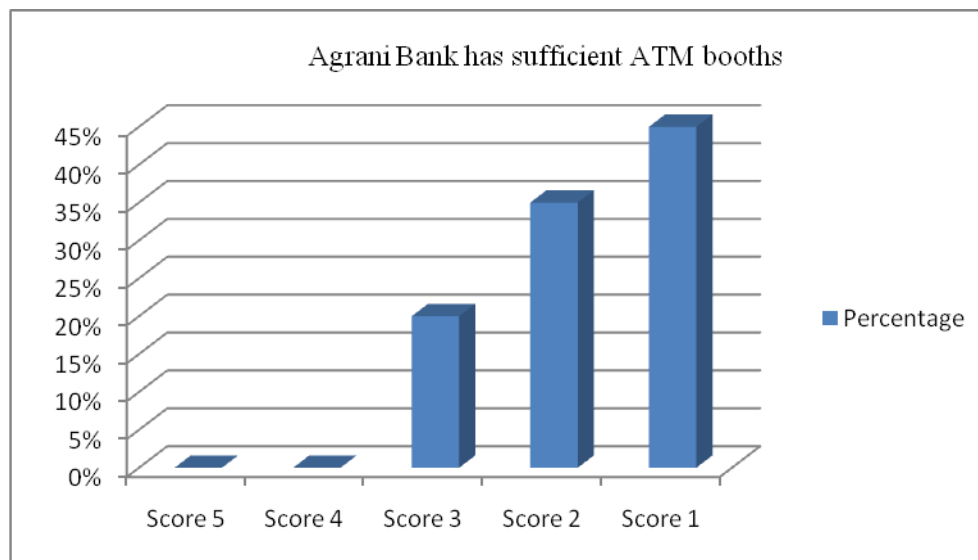


Chart- 17: Agrani Bank has sufficient ATM booths

Q3: Has Agrani Bank suitable branch location?

Comments: Number of customers and superior service also depends on the number of branches. Convenience of branches or the branches availability also influences the customer to get involved with the bank. 25% customers are highly satisfied, 45% customers are satisfied, 20% customers are indifferent with this statement, and 10% customers are disagreeing with this statement.

Table 18: Agrani Bank has suitable branch location

<i>Attitude score</i>	<i>Level of attitude</i>
5	25%
4	45%
3	20%
2	10%
1	0%

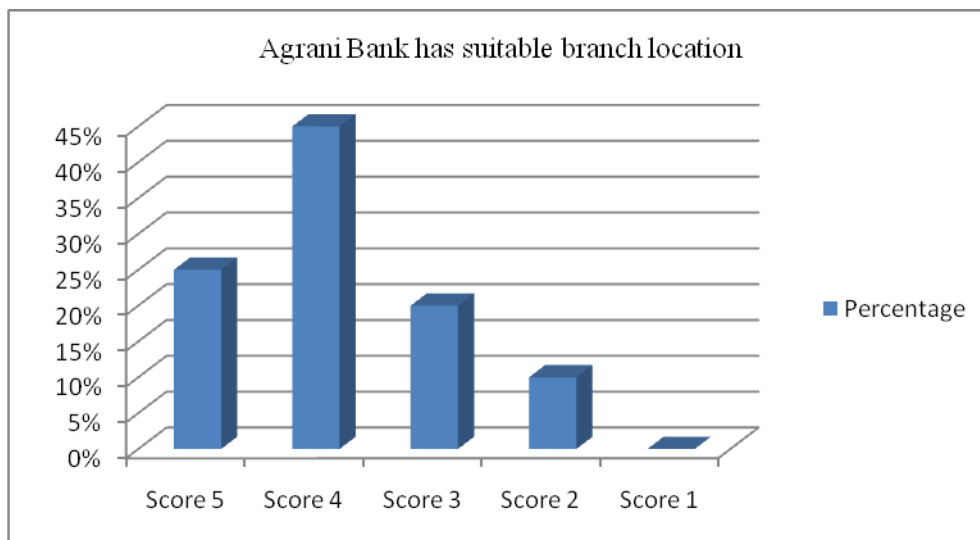


Chart- 18: Agrani Bank has suitable branch location

Q4: Does Agrani Bank gives average bank service and facilities?

Comments: Customers always compare the products and services of one organization with another to find out the best one. 15% customers are highly satisfied, 42% customers are satisfied, 28% customers are indifferent with this statement and 20% customers are disagreeing with this statement.

Table 19: Agrani Bank gives average bank service and facilities

<i>Attitude score</i>	<i>Level of attitude</i>
5	15%
4	42%
3	28%
2	20%
1	0%

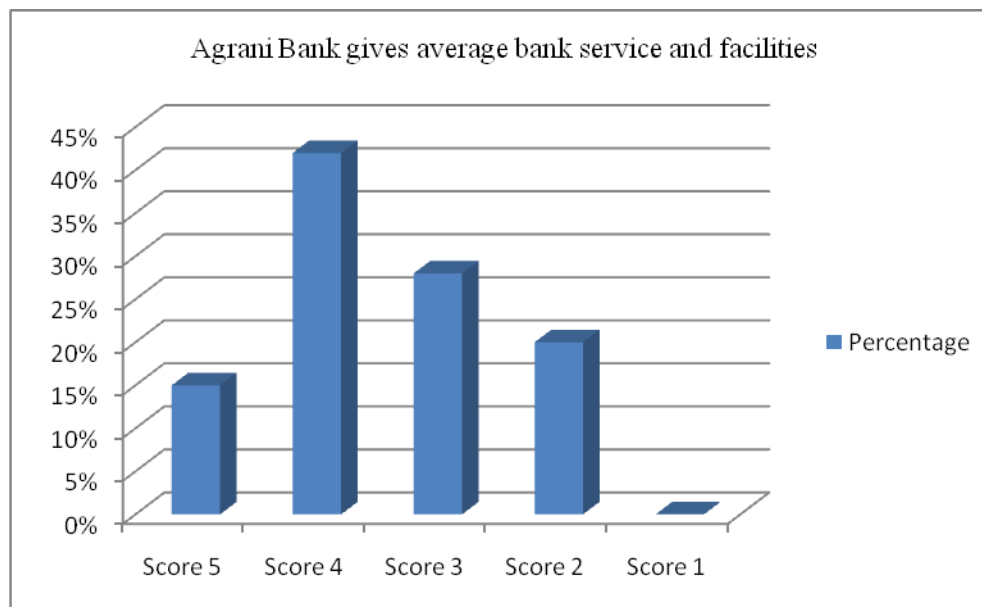


Chart- 19: Agrani Bank gives average bank service and facilities

5.7. Some other analysis in different ways:

The process of measuring the Quality of Services and Satisfaction in another way

The Quality of Services and Satisfaction is an abstract task. The customers are divided into two section-employee, who are considered as internal customer and the external customer that the person who deposit money or take the investment facility.

The respondents expressed their answer in a 5(five) point grading scale. Any point close to 5(five) indicates the higher satisfaction of the customer about that criteria and any point close to 1(one) indicates the dissatisfaction of the customer regarding the criteria.

So the service level of the bank has been expressed in these five points. These five points stands for some special meaning and explanation. The statement that stands with these points are given below-

Very good

The service level is very high. The bank enjoyed a huge advantage in this regard. This will help the bank to get more customers and maintain a warm relation with the customers. The bank is really getting benefits from this type of service while maintaining the highly satisfaction from the customers point of view. So it can be ranked as high-quality service.

Good

The service is competitive in the Banking business and is one of the strong points for the bank. The customers are satisfied in an acceptable way for the service provided by the bank. They enjoy some advantage over other banks in regard of this service, which helps the bank to create new customers and maintain well relation with the existing ones.

Satisfactory

The bank is doing well in the regard of this service. But it is not a strong point for the bank. The bank does not enjoy any advantages over other banks in this regard. The customers are satisfied but do not have much positive impression for this service of the

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

bank. The bank needs to improve the level of this service in order to gain comparative advantage to other banks.

Average/Moderate

The service level is very ordinary. It is considered as one the vulnerable point of the bank. The other banks can easily enjoy superiority over this respective bank. The bank really needs to improve in this regard as the customers are not satisfied with the service.

Poor

The service is really worst and the customers are quite dissatisfied in this regard. It is a real disadvantages and weak point for the bank. In order to maintain the customers' loyalty to the bank, the bank needs to improve this service with no delay. If the bank fails to improve this sector, there is a great possibility that the bank will loose a huge cluster of its present customers and lag behind in the competitive market.

➤ External Customers:

Agrani Bank limited, District Council Branch, Faridpur deals with a huge number of customers and customer response is quite satisfactory. For my study purpose I have taken 50 customers as my sample in another way. Five points scale is also used here for evaluation. The maximum number under each criterion is 250 (50×5). The state of service level of the bank in terms of the satisfaction of the customers is expressed in the points-

<i>Very Good</i>	<i>Total score</i>	<i>201-250</i>	<i>Out of 250</i>
Good	Total score	151-200	Out of 250
Satisfactory	Total score	101-150	Out of 250
Moderate	Total score	51-100	Out of 250
Poor	Total score	00-50	Out of 250

1. Banking environment in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
07	21	17	03	02	178	Good

Comment: The point shows that peoples find a good environment in the bank. They fell free and relax to make transaction in this bank. There is prevailing sound banking environment in Agrani Bank Sarishabari Branch, Jamalpur.

2. Branches in convenient location

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
12	17	14	06	01	183	Very good

Comment: The average point shows that the Sarishabari Branch, Jamalpur of Agrani Bank is in convenient location, which provides competitive advantages over its competitor Bank.

3. Profit rate in various deposits in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
00	09	15	16	10	123	Satisfactory

Comment: The profit bank provide, as interest in deposit is not so attractive to the depositor of the ABL. This does not provide any advantage over the other bank. Low interest in various deposits is a weak point of the bank.

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

4. Profit rate in various investment in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
16	26	05	03	00	205	Very good

Comment: Agrani Bank charges low interest in various investment schemes. The average point indicates that Agrani Bank charges interest is in its client’s favors. This is a great competitive advantage of ABL in banking business over the other competitive bank.

5. Standard of service in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
07	17	24	01	01	178	Good

Comment: The average point shows that standard of service in Agrani Bank is good, but it has to improve to provide the service to delight the customer.

6. The service delivery process in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
08	16	12	9	5	163	Good

Comment: Officers are quick and skill enough to provide the service. Moreover the selected process of delivery is seemed to be good and customer finds an understandable and easy process to work on.

7. Problem solving attitude of the employees

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
20	21	4	4	1	205	Very Good

Comment: The officials are keen to provide their service and solve the problem of the customers. The officials are very expert and they can easily access the problems of the customers. They can properly realize the different features of the problems faced by the customers.

8. The communication process with the customer

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
00	05	23	12	10	123	Satisfactory

Comment: Agrani Bank limited did not use any promotional mix. They don't have any sales team yet. Communication is done properly when clients come to the Branch. Word by mouth and Banks brochure are only means of promotion here. Communication gap is found here.

9. Promptness of given services in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
08	20	13	07	02	175	Good

Comment: promptness of service given Agrani bank is good. They newly install computer base service.

10. Fulfillment of customer expectation

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
04	15	12	17	02	152	Good

Comment: The average point indicates that banking service somewhat fulfill the customer expectation. Management has a perception about the customer.

11. Use of modern technology in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
00	09	16	14	11	123	Satisfactory

Comment: Though it newly introduces computerized service but it does not provide mass online banking facilities. It provides limited ATM service. Bank has to improve this sector to gain competitive advantages over its competitor.

12. Accuracy in transaction in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
05	21	20	02	02	175	Good

Comment: Agrani Banks employees are transparent and accurate in banking operation. It helps to achieve the customer trust in banking.

Results: Average Score: 165.25(Good)

➤ **Employee section:**

In Agrani Bank Limited, District Sarishabari Branch, Jamalpur I have found only ten employees who expressed their views. The maximum numbers under each criterions is 50 (10×5). The state of service level of the bank in terms of the satisfaction of the customers is expressed in the points-

<i>Very Good</i>	<i>Total score</i>	41-50	<i>Out of 50</i>
Good	Total score	31-40	Out of 50
Satisfactory	Total score	21-30	Out of 50
Moderate	Total score	11-20	Out of 50
Poor	Total score	01-10	Out of 50

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

1. Banking environment in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
03	06	01	00	00	42	Very good

Comment: The employees seem that there is a good working environment prevails in the Agrani Bank Limited, Sarishabari Branch, Jamalpur.

2. Compensation package in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
05	04	01	00	00	44	Very Good

Comment: Now a day banking industry is seemed to be a sophisticated job industry. Peoples want to work here for good environment culture and compensation package. Agrani Bank Limited does not go an exception in this respect.

3. Profit rate in various deposits in “Agrani Bank Limited”

No of Responses each criteria.

<i>Very Goo</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
00	03	05	02	00	31	Good

Comment: The average point indicates that profit/interest in various deposit schemes are not so attractive. So, top management should to concentrate into it.

4. Profit rate in various investment in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
06	04	00	00	00	46	Very good

Comment: Employees opinion that there is a very good profit rate in various investments. That means interest in various investment schemes is favorable for the clients.

5. Standard of service in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
03	03	04	00	00	39	Good

Comment: The service providers’ score denotes the good standard of their service. Standard Gap is almost absence.

6. The service delivery process in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
04	05	01	00	00	43	Very good

Comment: The service provider’s work with a very good service delivery process. Delivery Gap is almost absence.

7. Support in problem solving by the authority

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
04	04	02	00	00	42	Very good

Comment: Problem can be created by many ways. But the appropriate solution can minimize the risk. According to the opinion off the employees the authority uses to give very good support in problem solving.

8. The communication process with the customer

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
05	04	01	00	00	44	Very good

Comment: Employees contradict with the customer idea in this respect. They think the exiting process is sufficient enough for the organization to communicate with the clients.

9. Top management helps in strategy implementation

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
05	03	02	00	00	43	Very good

Comment: Employees think that the top management helps in strategy implementation is very good.

10. Similarity between customer expectation and your perception about providing service.

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
03	04	03	00	00	40	Good

Comment: Customers and employees are in the same opinion in this respect. Both think that there is no knowledge gap between the Bank and the customers.

11. Use of modern technology in “Agrani Bank Limited”

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
00	02	06	02	00	30	Satisfactory

Comment: The average point shows that the bank use the modern technology is satisfactory. But the bank has to improve its uses of modern technology to compete in the banking business.

12. Top management evaluation and action in banking activities

<i>Very Good</i>	<i>Good</i>	<i>Satisfactory</i>	<i>Moderate</i>	<i>Poor</i>	<i>Score</i>	<i>Position</i>
06	04	00	00	00	46	Very good

Comment: Employees seem that top management evaluation and action in banking activities is very good.

Results: Average Score 40.83 (Very Good)

5.8. SWOT Analysis

Strength:

The respondent showed high Attitude scores towards some of the attributes of the service dimensions. Though most of these were not very important to customers they do represent the good side of the service provided by Agrani Bank.

- Safety with Agrani Bank
- Reliability and Accuracy of statement
- Cleanliness of the premises
- Friendliness and courtesy of employees
- Location of the branch
- Professionalism of the employees
- Large number of customers
- Location of the branches
- Rates on savings

So these were the attributes that resemble strength of service provided by Agrani Bank services, which were ranked as satisfactory by the respondents.

Weakness:

Some weaknesses of the bank were pointed out in the survey, which had low Attitude scores and were somewhat less important to customers. But in order to improve overall satisfaction these attributes should be considered.

- Slow decision making due to large hierarchy
- Solution searching tendency of employees
- Location of the ATM's
- Willingness to help

Opportunities:

Opportunities are the ones that hold bright prospects for Agrani Bank Ltd. identifying that where it should build its strength. These opportunities are:

- Reliability of the statement
- Fees and service charges
- Location of the branch
- Savings service

Threats:

The respondent while expressing their satisfaction views toward various attributes ranked some of the aspect of the service quality poorly. Such dissatisfied must be taken care as early as possible. Otherwise it will be threats. Some such poorly ranked dissatisfied attributes are as follows:

- ATM booth service
- Willingness to help
- Agrani bank has best interest of the customer
- Searching for solution
- Clarity of the statements
- Technology of bank
- Phone banking service
- Neatness of employees

6.1 Major Findings:

1. To develop my practical knowledge I had to attach with my respective organization (Agrani Bank Ltd Sarishabari Branch, Jamalpur..) three months and I have found that their banking works, environment, culture, discipline, norms, employee behavior towards clients was really crossed the level of standard, and they have lots of potentialities to improve in the field of customer satisfaction.
2. Satisfying the customers on existing service grounds and different service quality dimensions is good enough and incase of external customer analysis respective organization (Agrani Bank Ltd Sarishabari Branch, Jamalpur..) achieved Average Score: 165.25(Good). And in case of employee section it also obtained Average Score 40.83 (Very Good).
3. Most of the customers feel safe in transactions with Agrani Bank. So that it is one of the most vital or strong part for Agrani Bank.
4. After evaluation of the opinion of the employee towards existing services, I have found that their only demand was they want to attach with new technological equipment to give the service more effectively and efficiently to the customer. It is their demand as soon as possible their organization should start intra banking online system facilities.
5. Shortage of employee sometimes creates problems. There is a good pressure of customer is in Agrani bank limited Sarishabari Branch, Jamalpur. It becomes very difficult to handle the customer when there are more than five customer are in the same table.
6. Though the ATM machines are latest in technology but every the customers are coming up with complaints regarding the ATM booths are not available in different area.
7. For financing, a lot of papers are needed that makes the customer monotonous and boring. For every investment a new A/C is appended and it takes extra time also.
8. After evaluating the overall service characteristics in Agrani bank limited Sarishabari Branch, Jamalpur on the basis of its Tangibility, Reliability, Assurance, Responsiveness, and Care & Empathy, I have found that the bank may have some problem that is associated with tangibility, but most of the clients are highly satisfied and gave good complement to their reliability and assurance. But little bit unhappy with their responsiveness and care and empathy.

Customer satisfaction on services of the Agrani bank ltd. Sarishabari Branch, Jamalpur.

6.2 Recommendations

The analysis of the importance scores across various attributes of service quality dimension pointed out some attributes that were highly important to the customer. These attributes are listed below according to importance and Agrani bank limited should try improving these sectors-

1. Speed of Service need to improve and consider value of time to the customers.
2. Locations of ATM's and availability of ATM's booth should be set up.
3. Friendliness & courtesy of the employees should develop through proper training and orientation.
4. Promptness of error correction is necessary through proper computerized systems.
5. Location of the branches and communication facilities should be develop as per the principles of marketing mix.
6. Individual attention and promotional activities like adds and regular articles and social program should arrange.
7. Problem solving interests within employees need to develop to show.
8. Contentious research and development work and brand building and retaining strategy need to follow.

6.3 Conclusion

If banks are to improve their satisfaction loyalty ratings and differentiate themselves from the competition, they need to understand what really drives satisfaction and loyalty. They also need to know which areas have the greatest room for improvement. There is little point in intervening resources on areas that are important but are performing well, or in areas that there is much room for improvement but they are not important in driving satisfaction and loyalty. Thus Agrani Bank top management need to know what levers to push to increase these measures of success.

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APPENDIX

1. General questionnaire for measuring customer attitude.

Reliability:

Ques.1. Does the Bank provide services within the time promised?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Do the employees give appropriate solution to problems?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.3. Does the Bank errors and mistakes correct its promptly ?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Responsiveness:

Ques.1. Does the employee gives you prompt services?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Are employees always willing to help?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.3. Does the employee always search for solution?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Assurance:

Ques.1. How is the friendliness & courtesy of the employees ?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Do you feel safe in your transactions with Agrani Bank ?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Care & Empathy:

Ques.1. Does the Agrani Bank give attention to every individual ?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Does the employees of Agrani Bank understand your specific needs?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.3. Does the Agrani Bank have your best interest at hearts ?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

5.5 Tangibles

Q1: Has Agrani Bank visually appealing facilities?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q2: Has Agrani Bank convenient hours of operation?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q3: Are the statements easily understood, reliable and accurate?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q4: Has Agrani Bank modern equipment and technology that better satisfy your needs?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

5.6 Some other Analysis

Q1: Has Agrani Bank strong brand name and reputation?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q2: Has Agrani Bank sufficient ATM booths?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q3: Has Agrani Bank suitable branch location?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q4: Does Agrani Bank gives average bank service and facilities?

Attitude Score	Level of Attitude (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

2. Question for external Customers to know their personal opinion towards Agrani bank limited.

1. What is the condition of banking environment in Agrani Bank Limited?
2. Has Agrani bank limited Branches in convenient location?
3. What is the Profit rate in various deposits in “Agrani Bank Limited?”
4. What is the rate in various investments in “Agrani Bank Limited?”
5. What is the level of Standard of service in “Agrani Bank Limited?”
6. Is the service delivery process in “Agrani Bank Limited” sufficient?
7. What is the real scenario of Problem solving attitude of the employees?
8. Is the communication process with the customer sufficient enough?
9. Promptness of given services in “Agrani Bank Limited”
10. Are they capable of fulfillment of customer expectation?
11. Is “Agrani Bank Limited “attach with modern technology?
12. What is the level of accuracy in transaction in “Agrani Bank Limited?”

3. Close ended questionnaire for employee section to measure the level of service performance of Agrani bank limited.

1. What is the condition of banking environment in Agrani Bank Limited?
2. What is the scenario of Compensation package in Agrani Bank Limited?
3. What is the Profit rate in various deposits in “Agrani Bank Limited?”
4. What is the rate in various investments in “Agrani Bank Limited?”
5. What is the level of Standard of service in “Agrani Bank Limited?”
6. Is the service delivery process in “Agrani Bank Limited” sufficient?
7. Which types of Support is given by the authority in problem solving situation?
8. Is the communication process with the customer sufficient enough?
9. Are top managements help in strategy implementation?
10. Is there any Similarity between customer expectation and your perception about providing service?
11. Is “Agrani Bank Limited “attach with modern technology?
12. What banking activity top management evaluates and control?