

**Measuring Customers' Satisfaction of the Agrani Bank  
Ltd: A Study on Amin Court Corporate Branch,  
Motijheel.**

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**Faculty of Agribusiness Management  
Sher-e-Bangla Agricultural University  
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Ltd: A Study on Amin Court Corporate Branch,  
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**BY**

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**Chairman**

Examination Committee

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*The author*

*July-Dec.2015*

## **Student's Declaration**

I hereby declare that the internship report entitled “**Measuring Customers' Satisfaction of the Agrani Bank Ltd: A Study on Amin Court Corporate Branch, Motijheel.**” has been prepared by me under the supervision of **Md. RakiburRahman**, AssistantProfessor, Department of Agricultural Economics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University.

I also declare that the matter embodied in this report is original and neither this report nor any part of this report has been submitted elsewhere for the award of any other any degree or any other purpose.

.....

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## **Abstract**

Now the banks constitute the core of the country's organized financial system in Bangladesh. Banks are now-a-days the most trusted financial organizations to the people all over the world and they satisfied their customer by offering different banking services. Ensuring the maximum level of customer satisfaction is an aim for each financial institution. 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 July 01, 2007. The objective of the report is to assess the level of importance, the customer of Agrani Bank put across various service attributes and also to determine how well Agrani Bank is satisfying their customers of those service grounds and different service quality dimensions. The survey is conducted on 50 respondents (sample) those represent the total general customers segment. Customer had to mark the level of importance that they perceive about a particular service attribute's quality. The survey data is then analyzed with the help of statistical tools like weighted average mean and simple arithmetic mean.



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## *CERTIFICATE*

*This is to certify that the internship report entitled, "MEASURING CUSTOMERS ' SATISFACTION TOWARDS THE SERVICE OF AGRANI BANK LIMITED AT AMIN COURT CORPORATE BRANCH" 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 IN AGRIBUSINESS, embodies the result of a piece of bona fide internship work carried out by K.M.NAHIDUZZAMAN, Registration No. 08-02853 under my supervision and guidance. No part of the internship report has been submitted for any other degree or diploma.*

*I further certify that such help or source of information, as has been availed of during the course of this investigation has duly been acknowledged.*

*Dated: 27.11.2016*

*Place: Dhaka, Bangladesh*

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*(Md. Rakibur Rahman)*

*Supervisor*

## ACRONYMS

BB	Bangladesh Bank
ABL	Agrani Bank Limited
BL	Bill of Lading
CC	Cash Credit
C&F	Clearing & Forwarding
CIB	Credit Information Bureau
CRF	Clean Report Findings
EPB	Export Promotion Bureau
ERC	Export Registration Certificate
EXP	Export Form
SB	Saving Deposit
CD	Current Deposit
IBDA	Inter Branch Debit Advice
ID	International Division
IMP	Import Form
IRC	Import Registration Certificate
LIM	Loan against Imported Merchandise
MBM	Masters in Bank Management
OBC	Outward Bills for Collection
PAD	Payment Against Document
DD	Demand Draft
TIN	Tax Identification Number
LTR	Loan against Trust Report
EFT	Electronic Fund Transfer

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**Chapter -1**  
**Introduction**

## **1.1 History of Bank in Bangladesh**

Bangladesh is a developing country. Banking sector plays a pivotal role in the economic development of the country. Banking system of a country can well be said as a barometer of its economic prosperity. Well-developed banking system is indispensable for modern trade and commerce. Now-a-days, banks not only act as custodian of public money but also are indispensable as vital agent for maintenance of sound financial position of a country.

Nationalized Commercial Banks (NCBs) were established in Bangladesh in 1972 through amalgamation of twelve commercial banks that were operating in pre-independent Bangladesh allowing the poor access to fund, reducing capital flight to foreign countries, and increasing domestic investment were some of the basic objective of this nationalization. That means a society with wealth distributed as equitably as possible. But with time difference those banks has changed their policies and strategies, which were not fulfilling the class banking policies of the government. On an evaluation of the activities of commercial banks, it has been observed that the progresses made by the banking industry since nationalization was not impressive. The nationalized banks could not play the due role in the implementation of government programs and policies. Hence, a trend of de-nationalization of banks started from mid 80's.

In the meantime, the policy of the government towards banking industry regarding economic management has changed since 1976. That year private sector had been entrusted to play a bigger role in the economy than before. Accordingly, in order to provide more credit to local investors the private sector banking had been introduced. Government decided to allow setting up of local Private Commercial Banks (PCB) in addition to Nationalized Commercial Banks (NCB) operating in the country.

Bangladesh Bank acts as a central bank for our country and it controls, supervises, and looks after the scheduled banks in the private commercial banks as well as the

nationalized commercial banks formed by amalgamating the business of the twelve banks doing business in Bangladesh before liberation as per schedule given below:

**Table-1: Bank History of Bangladesh**

<b>Existing Bank</b>	<b>New Bank</b>	<b>Authorized Capital (Lac Tk.)</b>	<b>Paid-up Capital (Lac Tk.)</b>
The National Bank of Pakistan, The Bank of Behawalpur Ltd.	Sonali Bank	<b>500</b>	<b>200</b>
The Premier Bank Ltd., The Habib Bank Ltd., The Commerce Bank Ltd.	Agrani Bank	<b>500</b>	<b>100</b>
The United Bank Ltd., The Union Bank Ltd.	Janata Bank	<b>500</b>	<b>100</b>
The Muslim Commercial Bank Ltd., The Standard Bank Ltd.	Rupali Bank	<b>500</b>	<b>100</b>
The Austrasia Bank Ltd., The Eastern Mercantile Bank Ltd.	Pubali Bank	<b>500</b>	<b>100</b>
The Eastern Banking Corporation Ltd.	Uttara Bank	<b>500</b>	<b>100</b>

(Source:www.wikipedia.org)

**Table 1: Bank History of Bangladesh**

After the liberation of Bangladesh the twelve Banking companies who were doing business in Bangladesh, were nationalized by the Government of the People's Republic of Bangladesh under president's order No.26 of 1972 entitled **The Bangladesh Bank (Nationalizations) Order, 1972**” on March 26, 1972.



## **1.2 Bank Service in Bangladesh**

With years, banks are also adding services to their customers. The Bangladesh banking industry is passing through a phase of customers market. The customers have more choices in choosing their banks. A competition has been established within the banks operating in Bangladesh. With stiff competition and advancement of technology, the services provided by banks have become more easy and convenient. The past days are witness to an hour wait before withdrawing cash from accounts or a cheque from north of the country being cleared in one month in the south.

This section of banking deals with the latest discovery in the banking instruments along with the polished version of their old systems.

## **1.3 Types of Bank Account**

The most common and first service of the banking sector. There are different types of bank account in Bangladesh banking sector. The bank accounts are as follows:

- **Bank Savings Account** - Bank Savings Account can be opened for eligible person / persons and certain organizations / agencies (as advised by Bangladesh Bank from time to time)
- **Bank Current Account** - Bank Current Account can be opened by individuals / partnership firms / Private and Public Limited Companies / Specified Associates / Societies / Trusts, etc.
- **Bank Term Deposits Account** - Bank Term Deposits Account can be opened by individuals / partnership firms / Private and Public Limited Companies / Specified Associates / Societies / Trusts, etc.
- **Bank Account Online** - With the advancement of technology, the major banks in the public and private sector has facilitated their customer to open bank account online. Bank account online is registered through a PC with an internet connection. The advent of bank account online has saved both the cost of operation for banks as well as the time taken in opening an account.

#### **1.4 Plastic Money**

Former ANZ Grindlays Bank, now Standard Chartered Grindlays Bank, took a pioneering role in introducing credit card in Bangladesh. It started acquiring Visa and MasterCard nearly 10 years back. In the first few years, its operational area was very limited and concentrated only on the large hotels and restaurants. In 1997 the bank decided to launch full-scale card operation and very realistically brought a wide range of people under its service system. It is now giving a wide range of card services through multifarious quality facilities.

Credit cards are financial instruments, which can be used more than once to borrow money or buy products and services on credit. Basically banks, retail stores and other businesses issue these.

#### **1.5 Future of Bank in Bangladesh**

A healthy banking system is essential for any economy striving to achieve good growth and yet remain stable in an increasingly global business environment. The Bangladeshi banking system has witnessed a series of reforms in the past, like deregulation of interest rates, dilution of government stake, and increased participation of private sector banks. It has also undergone rapid changes, reflecting a number of underlying developments. This trend has created new competitive threats as well as new opportunities. This paper aims to foresee major future banking trends, based on these past and current movements in the market.

Given the competitive market, banking will (and to a great extent already has) become a process of choice and convenience. The future of banking would be in terms of integration. This is already becoming a reality with new-age banks such as Banking, Mobail Banking etc. Technology will prove to be the differentiator in the short-term but the dynamic environment will soon lead to its saturation and what will ultimately be the key to success will be a better relationship management.

## **1.6 Risk Management**

The future of banking will undoubtedly rest on risk management dynamics. Only those banks that have efficient risk management system will survive in the market in the long run. The effective management of credit risk is a critical component of comprehensive risk management essential for long-term success of a banking institution.

Although capital serves the purpose of meeting unexpected losses, capital is not a substitute for inadequate decontrol or risk management systems. Coming years will witness banks striving to create sound internal control or risk management processes. With the focus on regulation and risk management in the Basel II framework gaining prominence, the post-Basel II era will belong to the banks that manage their risks effectively. The banks with proper risk management systems would not only gain competitive advantage by way of lower regulatory capital charge, but would also add value to the shareholders and other stakeholders by properly pricing their services, adequate provisioning and maintaining a robust financial structure.

***‘The future belongs to bigger banks alone, as well as to those which have minimized their risks considerably.’***

### **1.7 Objective of the Study:**

The objectives of the study are mentioned as beneath:

- To document the products and services provided by Agrani Bank Limited.
- To assess the level of importance, the customer of Agrani Bank put across various service attributes.
- To analyze customer opinion regarding satisfaction through questioning customer.
- To come up with possible ways of improving service quality and efficiency that will lead to bring more customer satisfaction for Agrani Bank Ltd

### **1.8 Scope of the study:**

As a student of MBA, it is normally essential to know the customer service and satisfaction of any bank. In modern world without Customer Satisfaction any organization can not run in any moments. This report covers:

- Customer Service and Satisfaction of Agrani Bank Ltd.
- Organizational Structure and Financial Service of Agrani Bank Ltd.

The scope of this report is limited to the overall description of the company. Its service and their customers' assessment about the service provided by the customer service department.

- Part of organizational culture was written from individual's perception and may vary from person to person.
- Getting relevant papers and documents were strictly prohibited.

**Chapter -2**

**Customers' Satisfaction and  
Methodology**

## **2.1 Satisfaction:**

**Definition 1:** Satisfaction means the contentment one feels when one has fulfilled a desire, need or expectations.

**Definition 2:** Customer level of approval when comparing a product perceived performance with his or her expectation. Also could refer to discharge, extinguishment, or retirement of an obligation to the acceptance of the obligator, or fulfillment of a claim. While satisfaction is sometimes equated with performance, it implies compensation substitute where as performance denotes doing what was actually promised.

## **2.2 Customer Satisfaction:**

Gaining high levels of customer satisfaction is very important to a business because satisfaction customers are most likely to be loyal and to make repeat orders and to use a wide range of services offered by a business.

Rather than a single definition, I think it is appropriate to provide several definitions because a single definition gives the impression that there can be only one, which is certainly not true.

- **Definition 1:** Customer satisfaction is equivalent to making sure that product and service performance meets customer expectations.
- **Definition 2:** Customer satisfaction is the perception of the customer that the outcome of a business transaction is equal to or greater than his/her expectation.
- **Definition 3:** Customer satisfaction occurs when acquisition of products and/or services provides a minimum negative departure from expectations when compared with other acquisitions.

### **2.3 The Need to Measure Customer Satisfaction:**

The word "satisfied" 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.

### **2.4 Customer Satisfaction 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.

## **2.5 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.)

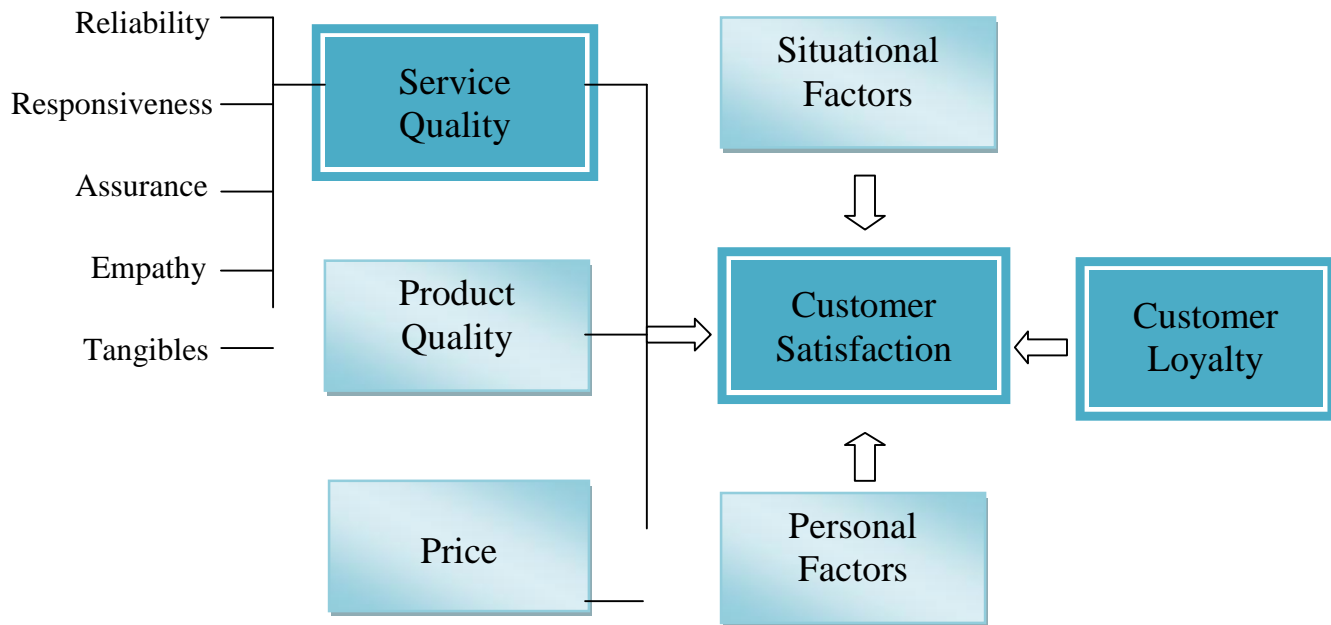


Figure 1: Service Quality and satisfaction

## 2.6 Methodology

### 2.6.1 Selection of study area:

I selected this bank because this bank is well established and well known. This bank is situated in good location.

#### **OVERVIEW OF AMIN COURT CORPORATE BRANCH**

Branch Name : **AMIN COURT CORPORATE BRANCH**

Opening Date : 08-12-1975

Address : 62/63 Motijheel C/a

Motijheel, Dhaka – 1000, Bangladesh.

Phone : 9572045

E-mail : [br9631@bangla.net](mailto:br9631@bangla.net)

## **2.6.2 Sources of Data:**

### **1. Primary Data**

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. Primary data were mostly derived from the discussion with the employees & through surveys on customers of the organization. Primary information is under consideration in the following manner:

- Face to face conversation with the employees.
- By interviewing customers of Agrani Bank.

### **2. Secondary data**

I have elaborated different types of secondary data in my research. Sources of secondary information can be defined as follows:

#### Internal Sources

- Prior research report
- Group Business Principal manual
- Banks Annual Report

#### External Sources

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

- Newspapers

### **2.6.3 Data Collection Method:**

**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. This structured questionnaire was the major tools of this research project.

### **2.6.4 Method and Size:**

#### **1. Method**

For the purpose of getting better result, I adopted non probabilistic purposive sampling technique during the survey of these 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.

#### **2. Size**

In this research phase I selected a group of **50** people.

Total population is 600.

# **Chapter -3**

## **Overview of the Organization**

### **3.1 A Brief Overview of Agrani Bank Limited**

Agrani Bank Limited, a leading commercial bank with 879 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. (Source: [www.agranibank.org.bd](http://www.agranibank.org.bd)).

Agrani Bank Limited is governed by a Board of Directors consisting of 13 (thirteen) 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, 25 Divisions in head office, 62 zonal offices and 879 branches including 27 corporate and 40 AD (authorized dealer) branches. Authorized capital Tk. 800 corer. (Source: [www.agranibank.org.bd](http://www.agranibank.org.bd)).

### **3.2 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

The Bank provides the following account facilities:

- Current/Savings/STD account
- FDR account
- Advance account
- Loan account

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.

### **3.3 Company Mission ,Vision & Moto**

#### **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.

**Moto:**

To adopt and adapt modern approaches to stand supreme in the banking arena of Bangladesh.



### **3.4 Organizational Overview**

Name of the company	Agrani Bank Ltd.
Chairman	<b>Dr. Zaid Bakht</b>
Managing director	<b>Mr. Mohammad Shams-Ul Islam</b> Managing Director & CEO
Company secretary	<b>MD. Ekramul Hakim</b>
Legal status	Public limited company
Date of incorporation	17 may 2007
Registered office	9d dilkusha commercial area, Dhaka-1000.bangladesh.
Authorized capital	Tk. 800 crore
Paid up capital	Tk. 497 crore
Reserve and retained earning	Tk. 420 crore
Number of employees	13,269
Number of branch	935
Number of subsidiary	02
Net Income	▲Tk 264.6 core (US\$ 38.35 million) 2008

Website	<a href="http://www.Agranibank.org">www.Agranibank.org</a>
Email	Agrani@ Agranibank.org

(Source:www.agranibank.org.bd)

### **3.5 Organizational Hierarchy**

## Hierarchy Of Agrani Bank



### **3.6 Business Challenge**

Agrani Bank wanted to streamline their remittance operations and improve customer service. To achieve these objectives, they had to address four major challenges:

- Previously, most money transfers were processed manually across Agrani Bank's remittance centres due to which it would take up to four days for beneficiaries to receive funds. Agrani Bank wanted to offer their customers popular same day services such as spot cash within minutes.
- Agrani Bank wanted to be able to communicate and collaborate information accurately, rapidly and reliably among their 879 branches. They wanted to ensure that the right information is delivered to the right branch at the right time using advanced auto-routing features.
- Some Agrani Bank branches could expect up to 2,000 customers on certain days, making it very difficult for their staff to serve them. Agrani Bank wanted to empower their staff to help customers as effectively as possible.
- Agrani Bank wanted to have a sophisticated money transfer management system that could be easily used by their staff. They wanted the system to be user-friendly so staff could rapidly learn how to use it, which in turn could save them time and cost.

### **3.7 Credit Rating**

Credit Rating Information and Services Limited (CRISL) assigns AAA (Triple A) rating to Agrani Bank in the long run and ST-1 in the short term. The above has been done in consideration of the guarantee of the Government of the People’s Republic of Bangladesh while setting up Agrani Bank under the Presidential Order Number 26 of 1972 by assuming all assets and liabilities of some banks operating in former East Pakistan. CRISL, being a local rating agency, always considers the Government of the People’s Republic of Bangladesh as the highest risk free entity. Financial Institutions rated in this category are adjudged to be of best quality, offer highest safety and have the highest credit quality. Changing economic circumstances are unlikely to have any serious impact on the category of banks. The short term rating indicates highest certainty of timely payment. Safety is almost like risk free Government short-term obligations.

**Table 4: Credit rating by CRISL**

Credit rating by CRISL	particular	Long term	Short term
	Entity Rating as Government Guaranteed Bank	AAA	ST-1
	Entity Rating as Commercial Bank-2009	A	ST-2
	Outlook	<b>Stable</b>	
	Date of rating declaration	06/09/2010	

(Source:www.agranibank.org.bd)

## **Chapter - 4**

**Product and Service Provided by Agrani  
Bank Ltd.**

#### **4.1 Agency Services**

Agrani Bank Limited, being a state owned Bank, has both commercial commitment to its clients and societal commitment to the nation. Besides catering service to its clients at nominal fees/charges the Bank has to provide a plethora of services, free of charges, in respect of transferring money to different benevolent organizations and groups of professionals in far flung areas through its branches in urban and rural areas all over Bangladesh.

Here below are a few of such services Agrani Bank Limited provides:

- **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.

- Sale/encashment of Saving Certificates
- Sale/Purchase of Prize bonds
- Payment of Army/civil pension
- Payment of non-government primary /secondary school/college /Madrasha teachers benefit (government portion)
- Payment of Government primary school teachers salary
- Payment of Honorarium to freedom fighters.
- Payment of stipend for female students of secondary and higher secondary institutions
- Payment of Govt. allowances to Bayaska, Bidava and Dostho Mohila.
- Payment of stipend to primary students
- Payment of stipend to Shishu Kallyan Trust in urban areas.
- Maintain of BADC disbursement account with 200 branches
- Payment of Food Procurement bills.



## **4.2 Locker Service**

For safekeeping of customers' valuables like important documents and goods like jewelries and gold ornaments, Agrani Locker Service is available in most of the Branches in urban areas.

**Table 5: Locker Service**

<b>Nature of Service</b>	<b>Nature of Charges</b>	<b>Rate of Charges</b>
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

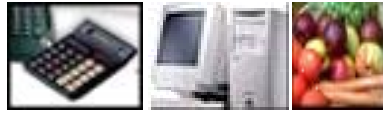
(Source:www.agranibank.org.bd)

## **4.3 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.

#### **4.4 Financial Service**

The Bank offers financing on easy terms to the following "Thrust Sectors":



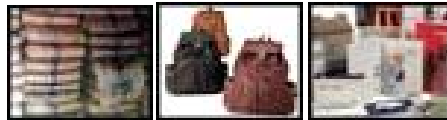
Electronics      Computer Software & IT

Agro-based industries

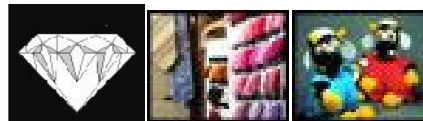


Artificial flower Product      Frozen food

**Export oriented non-traditional agro product**

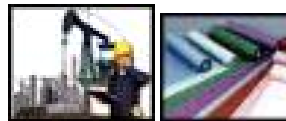


Jute goods      leather goods      Gift item



Jewelry and Diamond      Silk worm cultivation

Stuffed toys (except RMG)



Oil & Gas      Textile industry

(Source:[www.agranibank.org.bd](http://www.agranibank.org.bd))

#### **4.4.1 Import Finance**

With assistance from about 400 overseas correspondents, Agrani Bank Limited, through 40 Authorized Dealer Branches, has been financing full range import business of a lot of importers who are Bank's clients.



Suger                  Rice                  Wheat



Milk Food      Oil Seeds      Edible Oil



Raw Cotton      Spices      Fruits



Pharmaceuticals R.M      Textile Fabrics      Cotton Yarn



Parts      Chemicals      Drugs & Medicine



Electronic Component      Motor Vehicle      Cement



Scrap Vessels      Fertilizer      Petrol, Oil & Lubricant (POL)

#### 4.4.2 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).
- 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.

#### Scope of Further Expansion:



Software and Data entry

Toys and luggage

Dry & Dehydrated fish



Stationery goods

Fashion item

Leather goods

## **4.5 Merchant Banking Operation**

### **Issue Management:**

We shall render our service to help the capital market to increase the supply of securities. Being a Manager to issue we shall provide assistance to the Private Limited Companies intended to be converted into Public Limited Companies by way of obtaining necessary permission from relevant authorities, preparing prospectus for public issue of shares and debentures, involving in the collection of application money and end through listing of securities with stock exchange.

### **Underwriting:**

Agrani Bank Limited with its strong capital base is capable of providing underwriting commitments for successful completion of IPO of any size enabling the companies to go public.

### **Portfolio Management:**

Initially the Non-Discretionary (i.e. Investor's Discretion) portfolio account will be opened. Subsequently the portfolio management shall be expanded with the introduction of following schemes:

- Bank's discretionary portfolio account.
- Investor's discretion portfolio management scheme for high net worth investors.
- Profit loss sharing portfolio management scheme (subject to approval of SEC).

### **Interest, Fees, Commission etc:**

- Cost of account opening form :Tk. 25.00
- Initial Documentation Charge :Tk. 500.00
- Brokerage Commission: 0.50% on the value of traded securities.

**Interest on Margin Loan:**

- Interest Rate : 13.00% per annum Mode of charging interest : Quarterly

**Service Charge**

- Portfolio Management : 1% per annum with a minimum charge of Tk. 500.00
- Mode of Service Charge : Quarterly
- Financial/Portfolio
- Statement Charge :Tk. 10.00 per statement
- Terms & Conditions : Charges, fees etc. may change from time to time at the discretion of Agrani Bank Limited.

**4.6 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.

You may open NFCD Account in any of our Authorized Dealer (AD) Branches in Bangladesh. You may also collect Forms from Bangladesh Missions abroad and send your application to us for opening NFCD Account. Facilities of NFCD Account:

- Your money will always be in foreign currency of your choice.
- You can withdraw and transfer both interest and principal in foreign currency.
- You will enjoy many privileges Government has declared for expatriate Bangladeshis who send their money through banking channels.

**Probashi Remittance Card:**

The Probashi Remittance Card is a prepaid card that provides customer immediate access to their pay. The cardholder or beneficiaries can use the card at any Electro ways ATM or pay for purchases at the point-of-sale, pay bills and transfer funds to their loved ones. Like other prepaid payment products, the Probashi Card can be used every places where Electro ways logos are accepted. The cardholders also can receive a monthly statement and can obtain account information at ATMs and POS terminals or by calling the customer care number.

- Instant payment
- No minimum balance requirement
- Can be used at any Electro ways® enabled POS or ATM
- Access to money anytime
- Balance inquiry facility available via ATMs and POS
- 24 hour call centre assistance (coming soon)
- SMS alerts every reload
- Monthly statements via email (coming soon)
- Easy process of replacement of lost card

#### **4.7 Money Transfer Management Solutions (MTMS)**

Agrani Bank engaged RemitONE to provide them with an end-to-end, web-based money transfer management solution to address their business challenges.

The RemitONE MTMS was delivered on time and met the demands. In addition, Agrani Bank is very pleased with the level of support they received from RemitONE.

#### **Business Benefits**

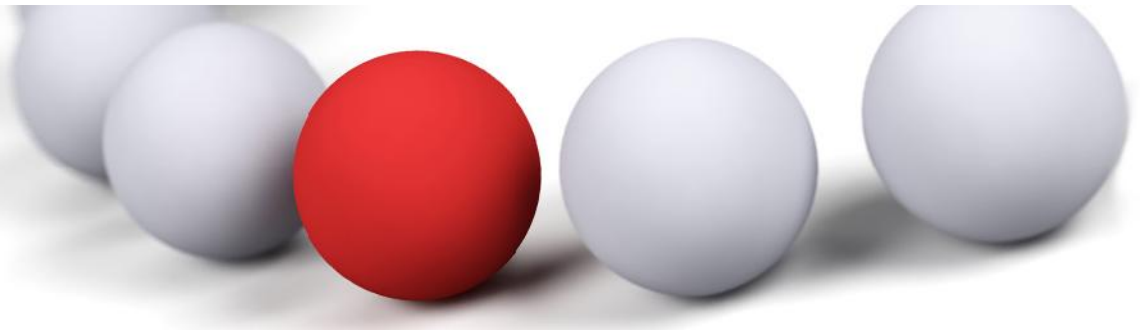
With the RemitONE MTMS, Agrani Bank now offer a set of advanced, enhanced, rapid and secure services to their customers, including:

- **Enhanced customer experience** due to the following impressive same day services:
  - Spot Cash remittance for both account holders and non-account holders
  - Instant SMS notifications after successful processing of transactions
- **Improved remittance delivery options** for remitters to choose from and to make it easier for beneficiaries to collect their funds
- **Significantly reduced processing costs** due to automation of all remittance-related tasks
- **Improved business process management** due to business-critical information being instantly available to the right staff member at the right branch
- **Empowered business users** who can tend to a multitude of customers in a highly effective and efficient manner
- **Rapidly increasing ROI** through rapid execution of various remittance operations, tasks and activities



#### **4.8 Future Plans**

Agrani Bank is actively working to become the foremost remittance provider in all Bangladesh through effective market penetration. They plan to open more overseas exchange houses in important locations and forge strategic alliances with major global remittance companies sending money to Bangladesh.



With 935 branches across the country and now an end-to-end, fast and reliable technology solutions by Remittance, Agrani Bank are certainly placed well in the remittance industry to achieve their business goals.

**Chapter -5**  
**Customer's Satisfaction**  
**&**  
**Analysis**

### 5.0 Customer's Importance & Level of Satisfaction:

Customers importance and level of satisfaction at Agrani Bank shown briefly. The results are produced according to the various service quality dimensions. Each dimension consists of its own specific questions. The results of the survey are presented according to these questions that were asked to the respondents with the help of a structured questionnaire. The results of this study are as follows:

#### Advanced product and service:

The main customer satisfaction factor is the various types of product and services. Advanced product and service helps the customer to define which their satisfaction level and to find out which bank provides them best services. So here is aimed at finding out how much customer is satisfied with the advanced product and service of Agrani Bank Ltd, Amin Court corporate branch; at present.

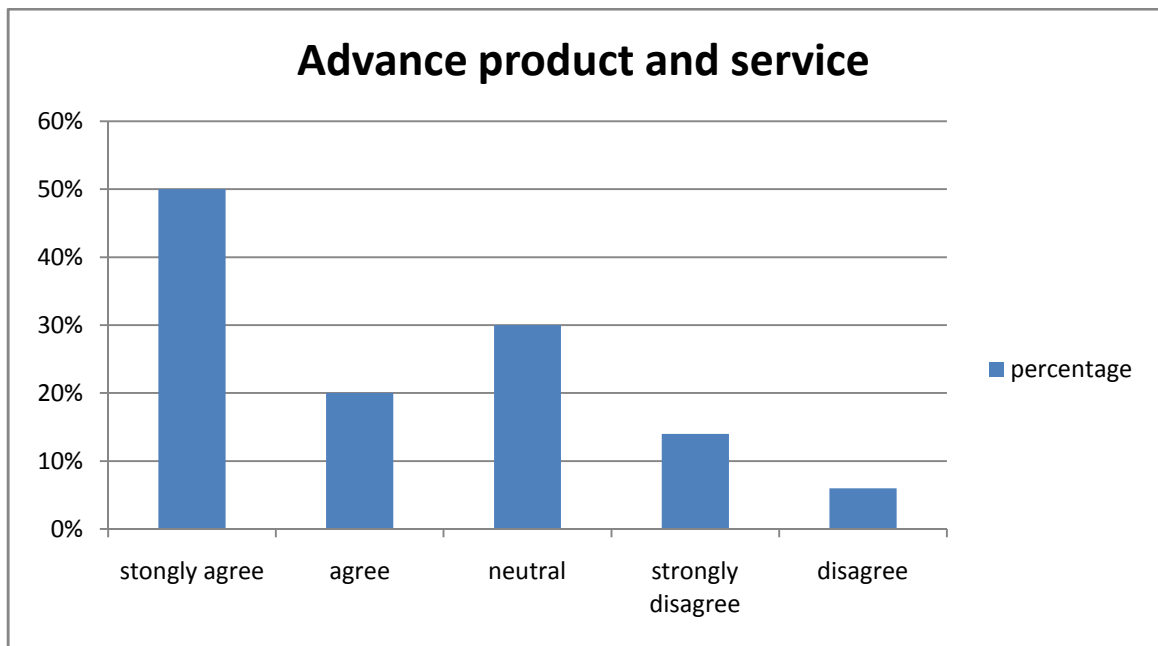
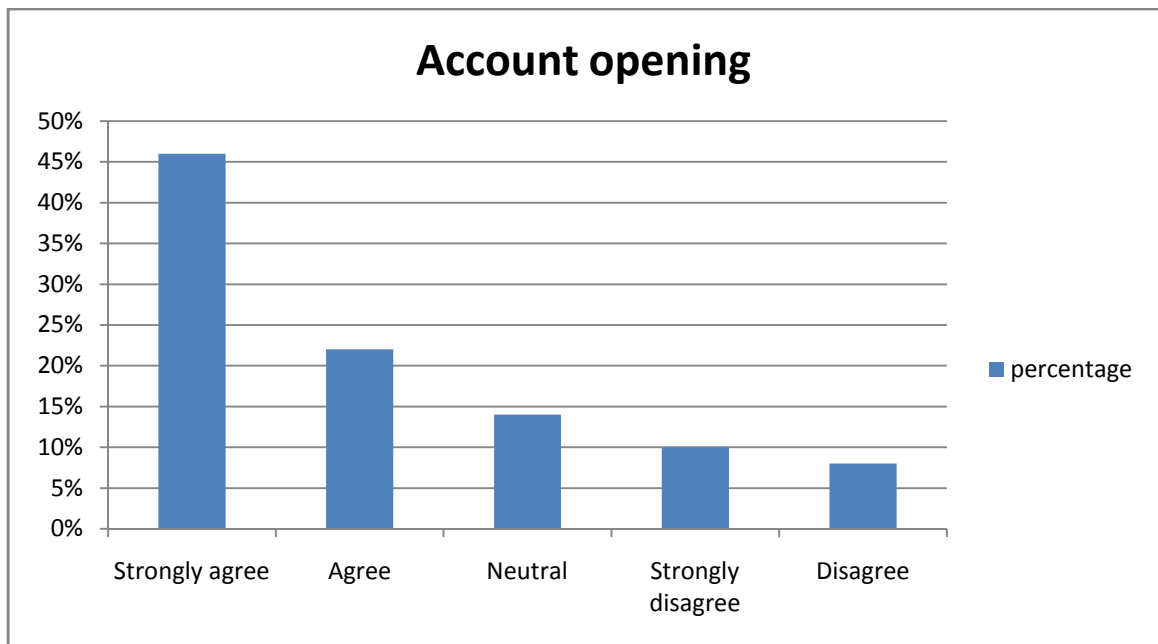


Fig 2: Advanced product and service

The above figure shows 50% of the total customer are said Agrani Bank ltd advanced product and service are excellent that is they are fully satisfied regarding the product and service of Agrani Bank ltd, 20% are said good and 30% are average . Therefore, in general it can be said that customers are satisfied regarding product and service of Agrani Bank Limited.

**Account opening procedure:**

Account opening procedure is also an important satisfaction factor of customer. Most of the time, customers make compare with other bank about fast service. So here our aim is to measure the level of customer satisfaction against account opening procedure.

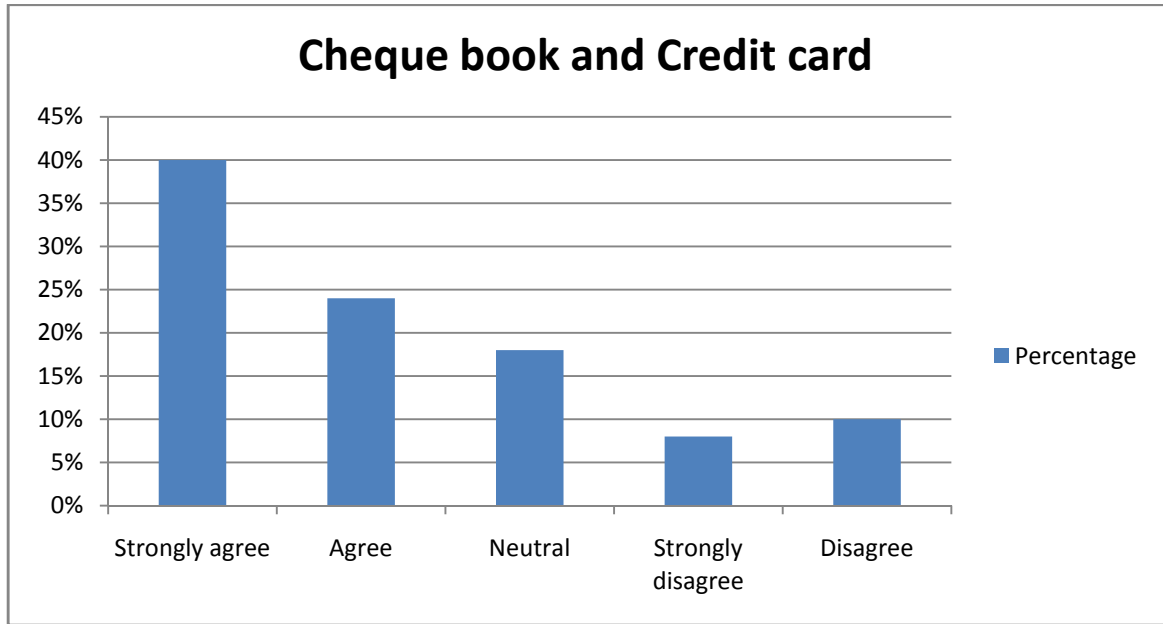


**Fig 3: Account opening procedure**

Majority of the client about 46% expressed that they are fully satisfied with A/C opening procedure where as 22% are satisfied with this Service and 14% said average service. Therefore, in general it can be said that customer are satisfied A/C opening procedure of Agrani Bank Limited.

### Time taken to issuance cheque book and debit card:

Time is one of the most important elements of customer. They don't want to compromise with the time. They want best service within short period of time. In that case, to issue cheque and debit card, they want fast service. So by the analysis, our aim objective is to find out the level of customer satisfaction about Time taken to issuance cheque book and debit card.

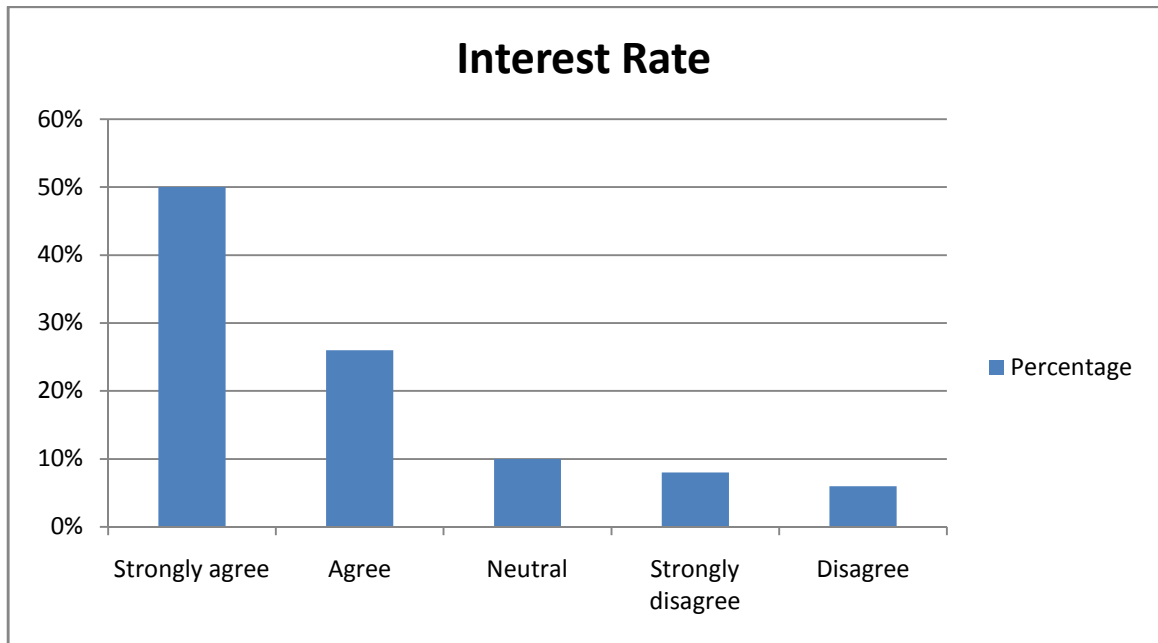


**Fig 4: Time taken to issuance cheque book and debit card**

The above figure shows 40% of the total customer are said Agrani Bank's Cheque Book Issuance procedure are excellent that is they are fully satisfied regarding the Cheque Book issuing procedure of Agrani Bank Ltd, 24% are said good and 18% Said Average. Therefore, in general it can be said that customers are satisfied regarding Cheque Book Issuance procedure of Agrani Bank Limited.

### Interest rate of different deposit scheme:

Interest rate of different deposit scheme is also an important factor of level of customer satisfaction. Customers always want best benefit. In that case, the always expect high interest rate against their deposit money. So they can get high profit of their deposit money at the end of maturity. But it is rarely varied from other bank because interest rate is getting fixed from Bangladesh bank, itself. But as a satisfaction factor of customer, our aim is to find out their satisfaction level.

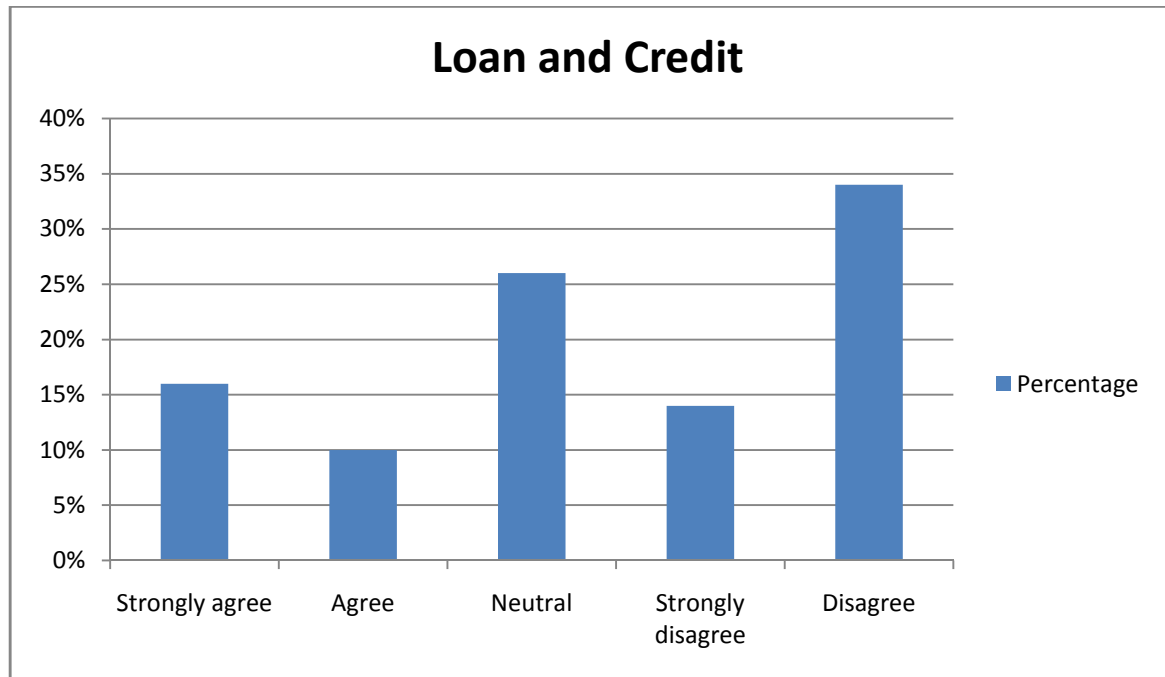


**Fig 5: Interest rate of different deposit scheme**

The above figure shows 50% of the total customer are said Agrani Bank Ltd interest rate provided for different deposit scheme are excellent that is they are fully satisfied regarding the interest rate provided for different deposit scheme of Agrani Bank Limited., 26% are said good and 10% said Average.

### Loan and credit facility of Agrani Bank:

The Agrani Bank Limited gives loan and credit facility to customer. In Amin Court corporate Branch, there are some customers who take loan in a regular basis. They are satisfied with the service of the Agrani Bank Limited Amin Court corporate Branch. So here we will follow how much customer is satisfy with the Advanced Loan and credit facility of Agrani Bank Limited; Amin Court corporate Branch branch, at present.

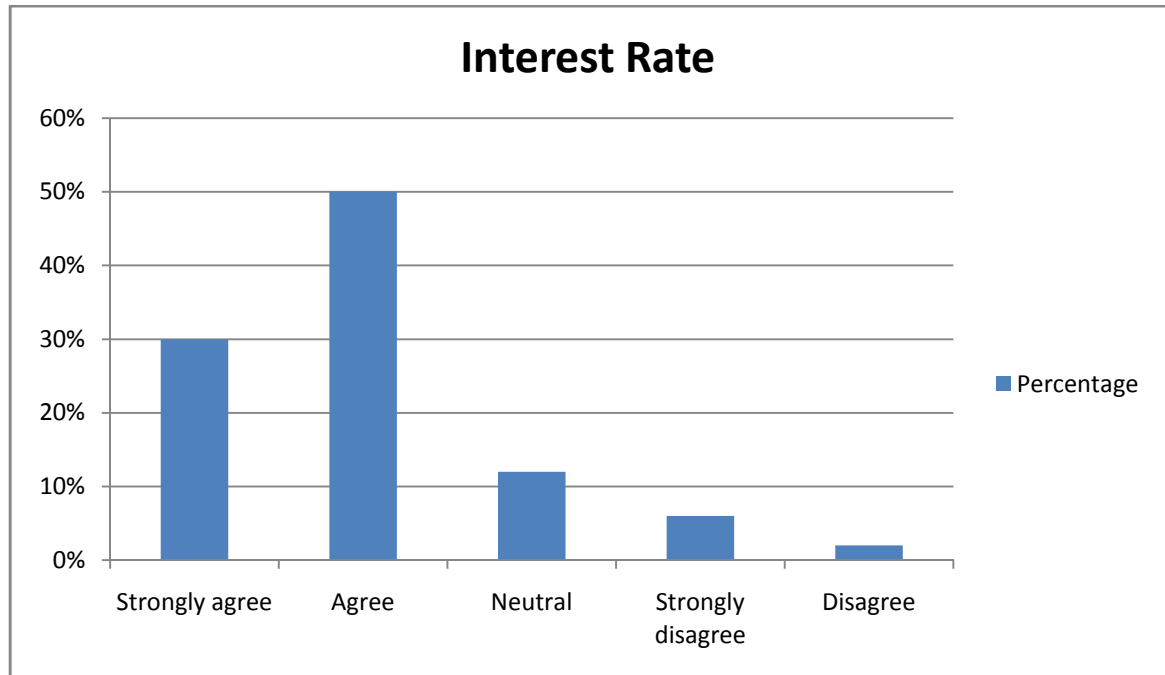


**Fig 6: Loan and credit facility of Agrani Bank**

The above figure shows 34% of the total customer are said Bank 's loan issuing procedure are complex that is they are not fully satisfied regarding the loan issuing procedure of Agrani Bank Limited because of too much poicy, 16% are said good on their loan issuing procedure that they are satisfied and 26% are said average. Therefore, in general it can be said that the credit customers are satisfied regarding loan issuing procedure of Agrani Bank Limited.

### Interest rate charged by Agrani Bank for different loan:

Here our aim is to find out customer satisfaction level case of Interest rate charged by Agrani Bank for different loan. Here customers want to give less interest.



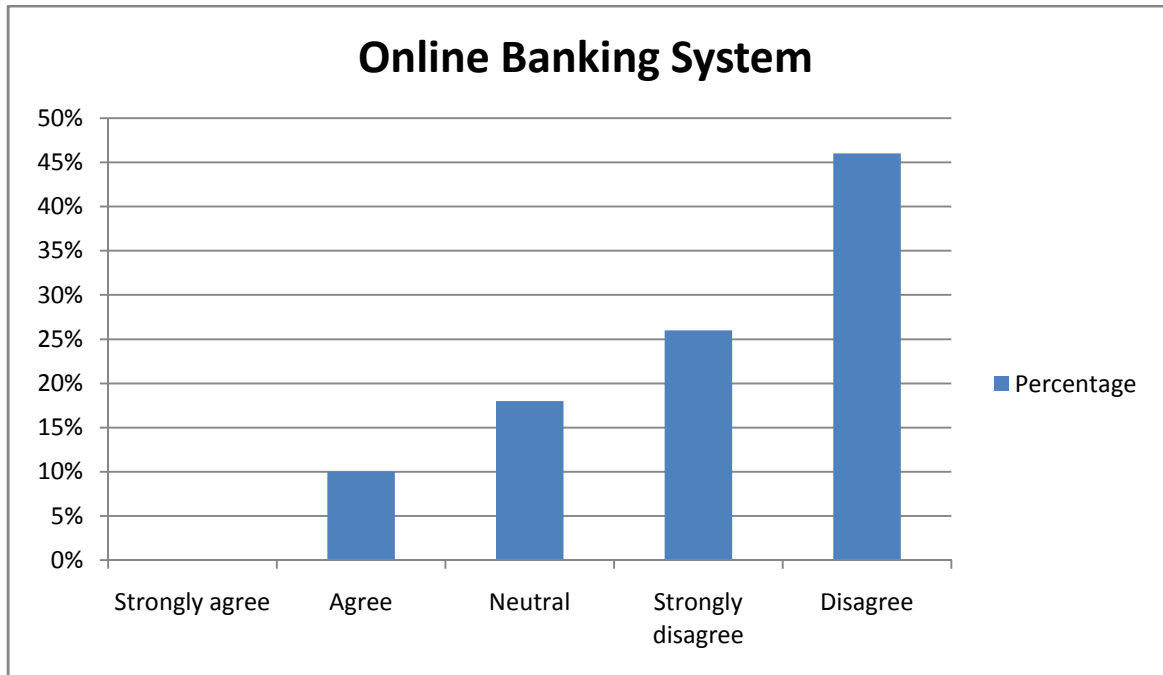
**Fig 7: Interest rate charged by Agrani Bank for different loan**

The above figure shows number of the customer are fully satisfied regarding interest rate charged by Agrani Bank Limited on their different Credit Scheme. 30% are satisfied and 50% said good that is they are satisfied, 12% are said average that is they are moderately satisfy, 6% are not totally satisfied on their credit price. Therefore, in general it can be said that the credit customers are quite satisfied regarding interest rate charged by Agrani Bank Limited on their different Credit Scheme.



### Online banking system of Agrani Bank:

Here our aim is to find out customer satisfaction level case of Online banking system of Agrani Bank. Here customers want to give less interest.

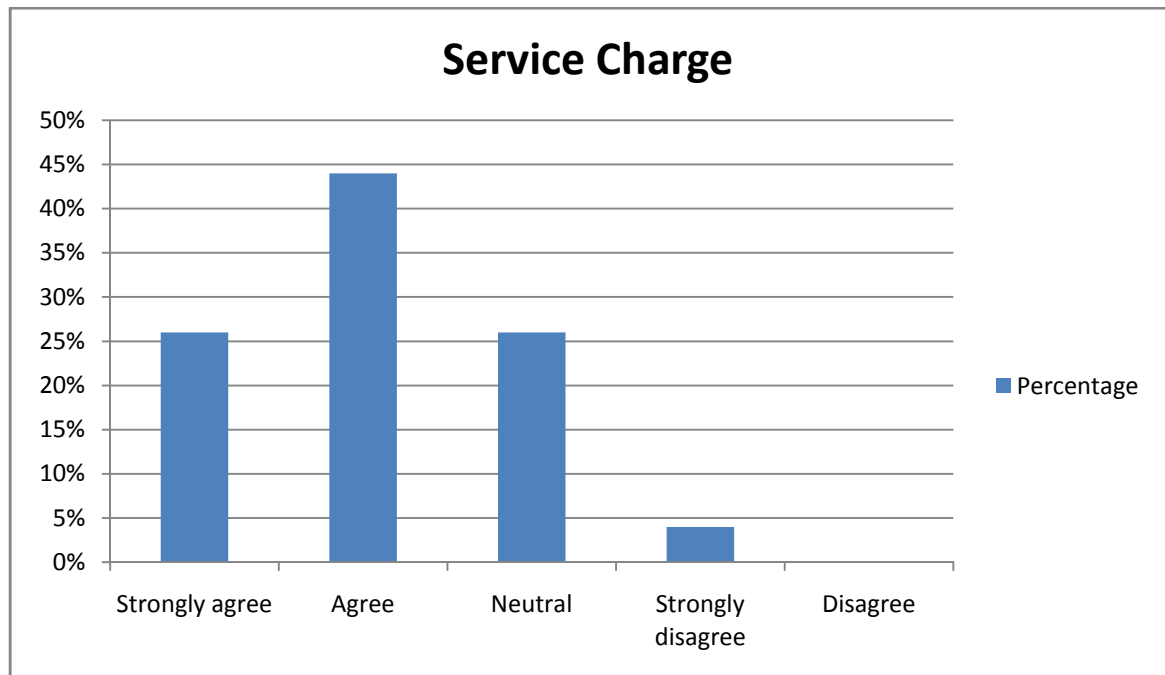


**Fig 8: Online banking system of Agrani Bank**

The above figure shows number of the customer are not fully satisfied regarding online banking system by Agrani Bank Limited. 46% are said disagree and 26% said strongly disagree that is they are not satisfied, 18% are said average. Therefore, in general it can be said that the general customers are quite not satisfied regarding online banking system by Agrani Bank Limited.

### Service charge:

Our aim is to find out customer satisfaction level case of Service charge charged by Agrani Bank for different service provided. Here customers want to pay less charge and compare with different bank.

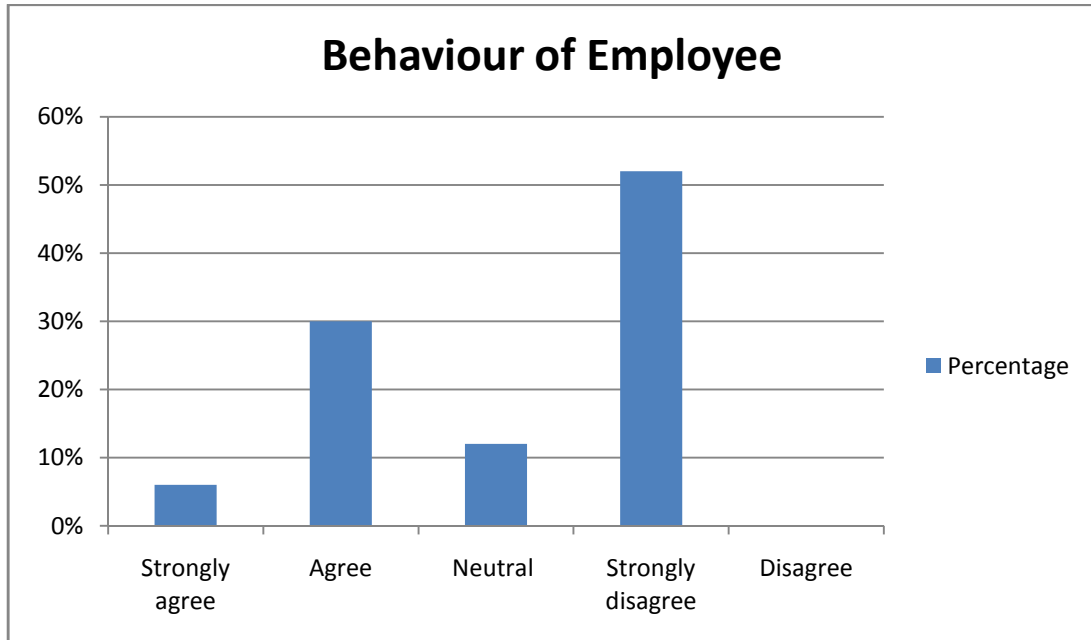


**Fig 9: Service charge**

The above figure shows 44% customers are satisfied considering good to the service charge, 26% said excellent and 26% mentioned it as average.

### Behavior of employee:

Employee's behavior is also important factor of customer satisfaction. Some times customer came back to the bank because of friendly behavior by employee. On the other hand if they are disturbed for one time, they don't come for second time. That's why, this is important factor. Now our objective is to find out customer satisfaction level case of behavior of employee of Agrani Bank,Amin Court corporate Branch.

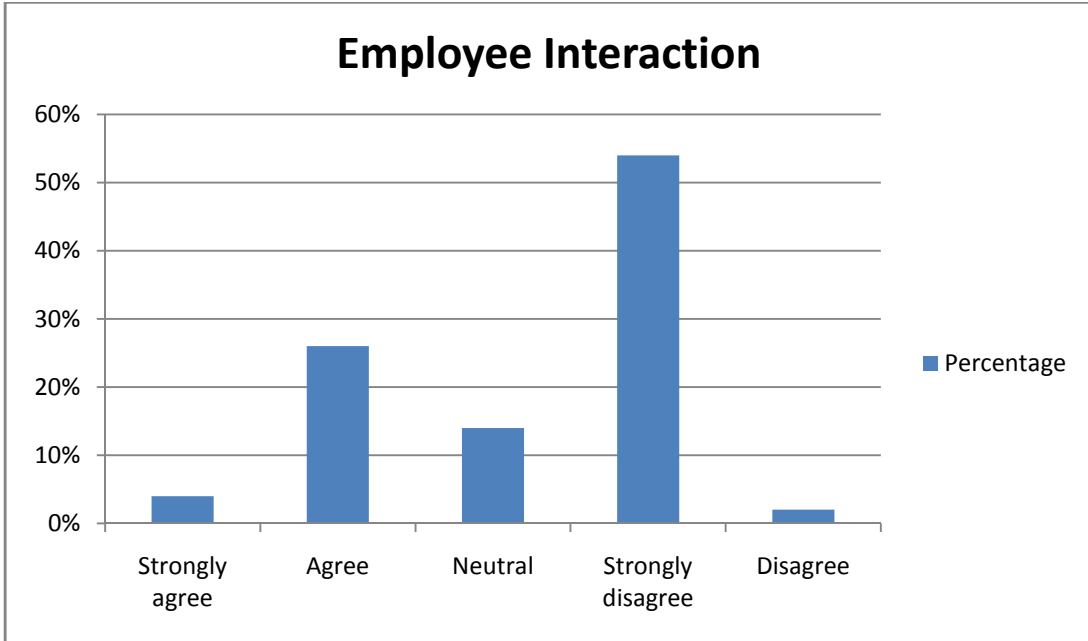


**Fig 10: Behavior of employee**

The above figure shows that 52% are strongly disagree with the opinion 'Employee behavior is not perfect' in AgraniBank limited. 30% are agreed with good.

**Employee interaction:**

Our objective is to find out customer satisfaction level case of behavior of employee of Agrani Bank, Amin Court corporate Branch. Sometime customer may become demotivated to do transaction with us because of miss interaction of the employee.

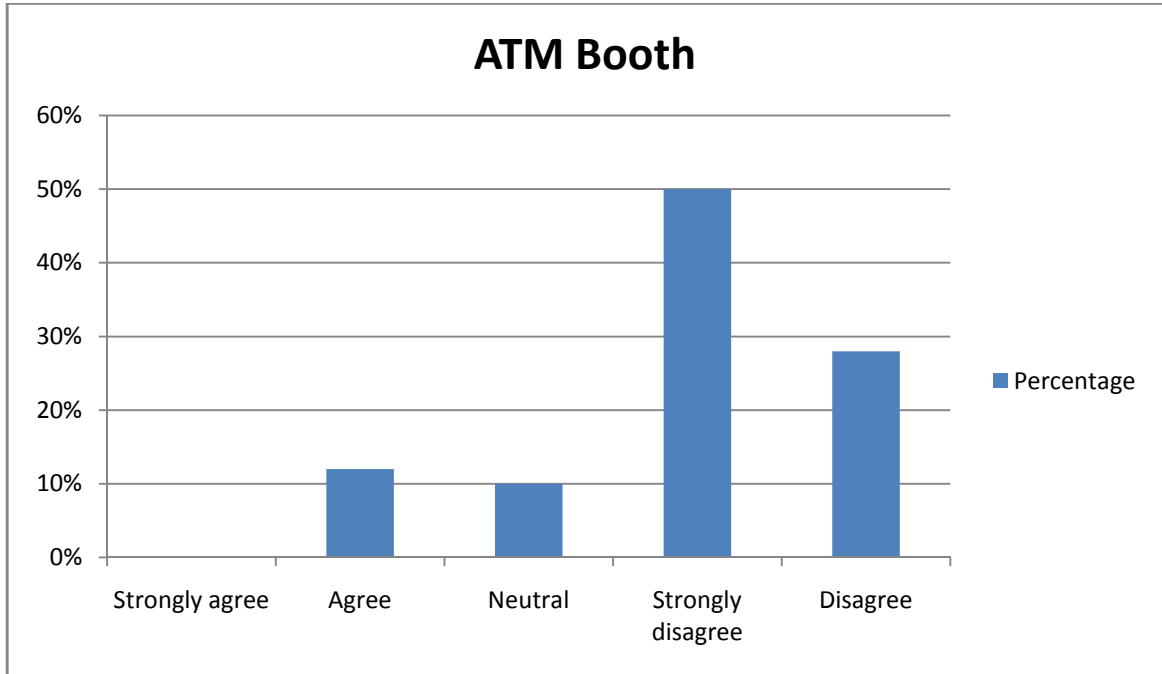


**Fig 11: Employee interaction**

The above figure shows that 54% are strongly disagreed with the opinion 'Employee interaction is not perfect' in Agrani Bank limited. 26% are agreed as good and 14% are said average.

### ATM Booth Service:

Here our main objective is to find out customer satisfaction level in case of ATM booth service.



**Fig 12: ATM Booth Service**

Here the percentage shows that 50% customer has mentioned about the service of ATM booth is not available. So comparing to the other segment we can say that customer didn't find proper service from it. So here their satisfaction level is quite low.

## **5.1 Findings from the observation:**

Besides the formal questionnaire survey I have found out some important facts. Those facts were revealed from the observation during the three months of period. Such facts reflex the customer's expectation regarding the service provided by the bank. Such facts are as follows:

- 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.
- Quality of service is the most important part of the Agrani Bank. But they do not give quality full service. So it is very necessary to improve their service quality.
- Agrani Bank does not use modern equipment and technology that better satisfy customers needs
- Agrani Bank does not give individual attention to the customer
- The customers have to pay charge to get second copy of bank statement. If it is for last six months then the bank provides it instantly, but they seek for more than six months, statements are delivered on after two or three days.
- 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.

## **5.2 Implication of Result:**

### **5.2.1 Divers of Satisfaction:**

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 managers need to know what levers to push to increase these measures of success.

One useful tool is to search for the most important attributes that allow analyzing those areas that are important and have much room for improvements. In the following section the most important attributes will be discussed.

### **5.2.2 Most important attributes of the service:**

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:

- Speed of Service
- Locations of ATM's
- Friendliness & courtesy of the employees
- Promptness of error correction
- Location of the branches

These attributes were considered as the drivers of satisfaction for the customers. Satisfaction across these attributes influenced the overall satisfaction towards the bank services. Some other attributes, which were important to customers but not considered as drivers of satisfaction are listed below:

- Individual attention
- Safety of transactions with Agrani Bank
- Reliability and accuracy of the statements
- Problem solving interest within employees

The rest of the attributes administered during the survey were found to moderately important or less important or indifferent for the customers and were not considered by them while deciding on satisfaction scores.

### **5.2.3 Satisfaction towards the most important attributes:**

As mentioned earlier, the major concern of managers is to find out satisfaction of the customers across the various drivers of satisfaction. The results of the survey showed that customers were satisfied only across the following drivers of satisfaction:

- Promptness of error correction
- Location of the branches
- Professionalism of the employees
- Reliability and accuracy of the statements

Thus the above attributes were only very few compared to the list of highly important attributes. Again the customer also ranked some of the highly important factors as highly dissatisfactory. These attributes thus damaged the overall satisfaction scores drastically. Some such attributes are as follows:

- Speed of Service
- Locations of ATM's

Most of the other drivers of satisfaction that were very important to customers showed average satisfaction scores. This depicts that most of the customers are not very satisfied with the attributes and are the some what indifferent with the attributes. This brought down the overall satisfaction scores to the neutral or average points.

### **5.2.4 Most Satisfied Aspects of Agrani Bank Service:**

The respondent showed high satisfaction 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. Some such satisfied attributes are listed below starting from the most satisfied ones:



- 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

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

#### **5.2.5 Most Dissatisfied Aspects of Agrani Bank Service:**

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. Some such poorly ranked dissatisfied attributes are as follows:

- ATM booth service
- willingness to help
- Agrani Bank has best interest of the customer
- Serching for solution

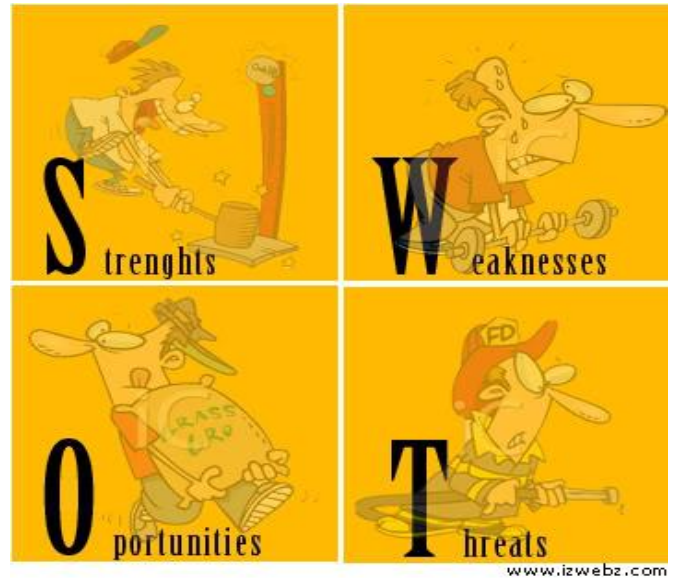


## **Chapter -6**

### **SWOT Analysis of Agrani Bank Limited.**

## 6.01 SWOT Analysis

'SWOT Analysis is a tool that identifies the strengths, weaknesses, opportunities and threats of an organization. Specifically, SWOT is a basic, straightforward model that assesses what an organization can and cannot do as well as its potential opportunities and threats. The method of SWOT analysis is to take the information from an environmental analysis and separate it into internal (strengths and weaknesses) and external issues (opportunities and threats). Once this is completed, SWOT analysis determines what may assist the firm in accomplishing its objectives, and what obstacles must be overcome or minimized to achieve desired results.



### 6.1.1 Strength:

The attribute with which customers were highly satisfied but gave less importance was tagged as the strength areas of the bank. Some attributes that give Agrani Bank Ltd. a better standing in the competition. These are:

- Large number of customers.
- Location of the branches.
- Professionalism of the employees.
- Rates on savings.



### 6.1.2 Weakness:

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

- Slow decision making due to large hierarchy.
- Solution searching tendency of employees.
- Number of the ATM's Both is very poor.
- Willingness to help.



### 6.1.3 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.



#### 6.1.4 Threats:

Threats are ones that represent danger for the bank in its future growth and are responsible for the downgrading of customer satisfaction. Some of the threats are:

- Location of the ATM's
- Technology of bank
- phone banking service
- neatness of employees
- Friendliness of employees



## **Chapter -7**

### **Summary, Conclusion and Recommendation.**

#### **7.1 SUMMARY**

Agrani Bank is one of the leading commercial banks with 935 branches strategically located in almost all the commercial areas throughout Bangladesh. The Bank provides all kinds of commercial banking services to its customers. Deposits are life-blood of a commercial bank. Agrani Bank collects deposits through demand and time deposits. Demand deposits can be withdrawn without any prior notice and the Bank accepts demand deposits through the opening of current account, SB account & SND account. In contrast, a deposit which is payable at a fixed date or after a period of notice is called time deposit and the Bank accepts time deposits through FDR, DPS & ABPS. In addition, the Bank maintains sundry deposits for several purposes. This Study covers the details of Agrani Bank Limited's performance evaluation about credit management activities. This report is categorized in nine different chapters. In chapter one introduction, origin, objective, methodology, rationale, limitations are discussed. Chapter two concentrates on the literature aspect of credit management. Chapter three narrates the company profile. Chapter four describes credit management system of Agrani Bank limited, Chapter five describes in detail about fund Invested by the bank. Chapter six, seven and eight concentrate on evaluation, recovery performance of loans, and finding. Chapter nine contains conclusions and recommendations. The study mainly emphasizes the sequential activities involved in credit approval process, analytical techniques used by Agrani Bank for credit analysis as an integral part of the credit approval process. The report also focuses on the risk management techniques adopted by Agrani Bank Limited both in pre-sanction and post-sanction period of a credit.



## **7.2 Conclusion**

This research has provided some interesting insight in to what kind of service the customers give importance to and what quality service they get from Agrani Bank Ltd. It is quite obvious from the research that the customer requirements are not fully met and they are very dissatisfied with some of the aspects of the bank. Again the research revealed that only one third of customers were more or less satisfied with the service of the bank and more than half of the respondents were on the neutral side of satisfaction line. Customers are the vital for every business. It is not possible to make a profitable business without concerning the customer's benefit. Agrani Bank is a great domestic bank. To achieve the desired position in the market, timely improvement in service is essential

### **7.3 RECOMMENDATION**

Agrani Bank is one of the most flourishing Bank of Bangladesh with wide growth opportunities in the industry. The survey on the customers of Agrani Bank was conducted with an aim of improving the overall customer satisfaction at Agrani Bank Ltd. The research gave valuable insights as to where improvements were necessary to improve the quality of service. Agrani Bank has strong organizational strength can successfully utilize the opportunities and overcome its weakness. These are given below:

- Use of Marketing Research not properly.
- Focus on relationship strategies
- Clarity of the statements
- Available the ATM booths
- Reconsider interest rate and savings

These are all about the recommendation provided based on survey and my personal experiences of internship in Agrani Bank. By following these recommendations Agrani Bank would be able to build up a strong platform of satisfied customers.

#### **7.4 LIMITATION**

- Time frame of the study was very limited. The actual survey was done with in 3 month.
- Large scale survey was not possible due to constraints and restriction posed by the organization.
- Sometimes the respondents were found to ba unwilling to give interview.
- Part of organizational culture was written from individual's perception and may vary from person to person.
- Getting relevant papers and documents were strictly prohibited

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## Appendix:

### AGRANI BANK LTD. CUSTOMERS' SATISFACTION QUESTIONNAIRE

We appreciate you taking the time to complete this questionnaire. Please circle the numbers you think are most appropriate and return the form.

#### “Customer Satisfaction Level at Agrani Bank, Amin Court Corporate Branch”

<b>Perceptions statements in the reliability dimension</b>
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	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1. The account opening process of Agrani Bank Limited is efficient.	5	4	3	2	1
2. You did not have to wait for a long time at customer service to open an account.	5	4	3	2	1
3. The bankers and staffs of AGRANI BANK were sincere about your service concern	5	4	3	2	1
4. You were given enough information about your accounts regularly	5	4	3	2	1
5. There are enough officers on duty in the branch	5	4	3	2	1

<b>Statements in the responsiveness dimension</b>
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	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1. The officers at customer service correctly answered your required inquiries.	5	4	3	2	1
2. The staff and employees of the bank are helpful and cordial.	5	4	3	2	1
3. The officers at customer service responded at your call promptly	5	4	3	2	1
4. The officers are friendly and competent	5	4	3	2	1
5. The amount of time taken at cash counter to deliver service to you was enough.	5	4	3	2	1
6. The competence and knowledge of officers about banking system is good.	5	4	3	2	1

<b>Statements in the assurance dimension</b>
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	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1. The officers are helpful, competent and knowledgeable	5	4	3	2	1

2. The officer who helped you to open the account was courteous and helpful.	5	4	3	2	1
3. You had confidence and trust on the officers at customer service.	5	4	3	2	1
4. Your chequebook and ATM card was delivered carefully and efficiently	5	4	3	2	1
5. Overall, you are satisfied with the service you received	5	4	3	2	1
6. The cash counter and consumer banking department is very organized	5	4	3	2	1

**Statements in the tangible dimension**

	Strongly agree	agree	Neither agree nor disagree	disagree	Strongly disagree
1. All departments are very clean and comfortable	5	4	3	2	1
2. ATM machine is in good working condition.	5	4	3	2	1
3. Parking area is sufficient.	5	4	3	2	1
4. The sitting arrangement is comfortable.	5	4	3	2	1
5. Other machines such as lift, AC and lightning of the bank are of high quality.	5	4	3	2	1
6. The interior decoration is comfortable.	5	4	3	2	1

**Statements in the empathy dimension**

	Strongly agree	agree	Neither agree nor disagree	disagree	Strongly disagree
1. Easy to operating account	5	4	3	2	1
2. Convenience business hour	5	4	3	2	1
3. Providing prompt information to customers	5	4	3	2	1
4. The employees of this branch fulfill your specific need	5	4	3	2	1