

**CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE
QUALITY OF AGRANI BANK LIMITED**

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DHAKA-1207, BANGLADESH**

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INTERNSHIP REPORT
ON
CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE
QUALITY OF AGRANI BANK LIMITED



SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA-1207, BANGLADESH

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**CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE
QUALITY OF AGRANI BANK LIMITED**

BY

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Reg. No. 10-03809

A report

Submitted to the Faculty of Agribusiness Management
Sher-e-Bangla Agricultural University, Dhaka

In partial fulfillment of the requirements for the degree

Of

MBA (Agribusiness)

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LETTER OF TRANSMITTAL

24 September, 2017

Mr. Zulfikar Ahmed Reza
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Sher-e-Bangla Agricultural University, Dhaka

Subject: Submission of Internship Report.

Dear Sir,

It gives me enormous pleasure to submit the internship report on “CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE QUALITY OF AGRANI BANK LIMITED” I feel myself delighted to get the opportunity to work with seasonal loan. I have gathered a vast knowledge and practical experiences about customer perception and satisfaction of service quality of public bank from the Internship work. I feel the immense knowledge and experience will facilitate me a lot in my future career life, with my limited knowledge.

I have given my full concentration into the work with the hope to prepare a precise report from the arena I have experienced and from your kind direction.

I will always be ready to respond if there is any point in this report that needs further clarification.

Sincerely yours,

Md. Nazmul Huda
Reg:No: 10-03809
Faculty of Agribusiness Management
Program: MBA (Agribusiness)

STUDENT DECLARATION

This is to inform you that this report entitled, **“CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE QUALITY OF AGRANI BANK LIMITED”** submitted to the Faculty of Agribusiness Management in Sher-e-Bangla Agricultural University, Dhaka-1207, in partial fulfillment of the requirements for the degree of MBA (Agribusiness). No part of the report has been submitted for any other purpose, degree, diploma, reward & presentation.

This work I have presented does not breach any copyright.

I further undertake to indemnify the University against any loss or damage arising from breach of the foregoing obligation.

Md. Nazmul Huda

Reg.No: 10-03809

MBA (Agribusiness)

Faculty of Agribusiness Management

Sher-e-Bangla Agricultural University

CERTIFICATE

This is to certify that the report entitled “**CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE QUALITY OF AGRANI BANK LIMITED**” submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Masters of Business Administration (Agribusiness)**, embodies the results of a piece of bona fide report work carried out by **Md. Nazmul Huda**, Registration number is **10-03809**, under my supervision and guidance.

No part of this thesis 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: September, 2017
Place: Dhaka, Bangladesh

(Prof. Zulfikar Ahmed Reza)
Supervisor



***DEDICATED TO
MY
BELOVED PARENTS***

ACKNOWLEDGEMENTS

At the very beginning, I would like to express my deepest gratitude to Almighty Allah for giving me the opportunity with strength and patience to carry on this work. In conducting this study, I have received generous help from many quarters, which I like to mention with gratitude and great pleasure.

First and foremost, I am highly grateful to my supervisor **Zulfikar Ahmed Reza**, Professor, Department of Agricultural Statistics, Sher-e-Bangla Agricultural University. His suggestion and comment have greatly inspired me to prepare the Internship Report successfully. I would like to express my deep gratitude to **Md. Solaiman Mollah (AGM)** and all of senior colleagues of Agrani Bank Ltd. at Farmgate Branch for their helping hand and other officers and staffs for helping me in every step at the hour of my need. Their support gives me opportunities to use various documents during my internship period and their valuable suggestion, advice and extended helping have contributed most.

Lastly, I would like to express my special and cordial thanks to all of my teachers, friends and many individuals for their enthusiastic encouragements, supports and helps during the preparation of this report.

The Author

CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE QUALITY OF AGRANI BANK LIMITED

ABSTRACT

The banking sector of Bangladesh is becoming competitive day by day. Today customers are now becoming increasingly conscious of their rights and are demanding ever more than before. This study attempted to understand the customers' perceptions on different service quality dimensions while dealing with this bank. The broad objective of the report is to know about the customers' perception and satisfaction of service quality of Agrani Bank Ltd. Specific objective of this report is, to know about the customers' reliability, customers' responsiveness, customers' assurance, customers' empathy and customers' tangibles on service quality of Agrani Bank limited. Then analyze the customers' satisfaction of service quality of Agrani Bank ltd. To make recommendations for improving the quality of different services provided to the customers by Agrani Bank limited. The study was conducted based on both the primary and secondary sources of information. The nature of the research is a descriptive research. I made a detailed questionnaire for my survey. For conducting my research total sample size was 200. I took the use of descriptive statistics. Input the data into MS Excel and got the output of those data. I had use MS Excel and word to get my desired outputs. To satisfy these customers, the management can take some attempts. I have come up with some points, which can improve the efficiency as well as quality of the service. Agrani Bank ltd. need to give more emphasize on their service quality because survey shows customers are very much quality oriented in Banking than ever before. To retain their customers and make them loyal Agrani Bank ltd. should be give some exclusive offering. It can be different types of loan and lower interest for loan, increase the interest rate for deposits. By considering the those recommendations the Agrani Bank can improve their service quality and satisfied their customers with effectively and efficiency and makes them loyal customers of Agrani Bank ltd. Considering the volume of operation and limitations of resources and proper management the bank is doing better than many modern banks. If it is possible for the bank management to provide recommended services, the perception of the customers will be positive about the service quality of the Agrani Bank.

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LIST OF ACCRONYMS AND ABBREVIATIONS

ABL	Agrani Bank Limited
ABS	Agrani Bank Sanchaya Scheme
APS	Agrani Bank Pension Shanchaya Scheme
CSR	Corporate Social Responsibility
CD	Current Deposit
EDF	Export Development Fund
FBP	Foreign Bill purchased
IBP	Inland Bills Purchased
IC	Industrial Credit
LC	Letters of Credit
LIM	Loan Against Imported Merchandise
LTR	Loan Against Trust Receipt
NCB	Nationalized Commercial Bank
PAD	Payment Against Document
REPO	Re-Purchase Agreement
SB	Savings Deposits
SCB	State owned Commercial Bank
SNDT	Special Notice Time Deposits
SOD	Secured Overdraft
SWIFT	Society for Worldwide Inter-bank Financial Telecommunication
TIN	Tax Identification Number
TOD	Temporary Overdraft
VAT	Value Added Tax

CHAPTER-I

INTRODUCTION

1.1 Introduction

All over the world the dimension of Banking has been changing rapidly due to deregulation, technological innovation and globalization. Banking in Bangladesh has to keep pace with the global change. Customers are one of the most important factors for an organization. To be successful, organizations must focus on the customer's needs and wants. Through fulfilling customer's demands and satisfying them, a company can achieve their goal easily. Because when a customer is satisfied with the products and services of an organization, he/she becomes loyal to the company's product and that leads him to repurchase it. But satisfying customers and creating long term relationship with them is very critical task. In this high competition based world, every company competes with each other by offering new and innovative products and services according to the customer's demand and customers also switch to that brand from which they get more benefits. In this situation, every company should be very conscious to satisfy the customers for the company's overall success.

Today customers are now becoming increasingly conscious of their rights and are demanding ever more than before. The recent trends show that most of the banks are shifting from a "product –centric model" to a "customer –centric model" since customer satisfaction has become one of the major determinations of business growth. In this context, prioritization of performance and close monitoring of the customer satisfaction are indispensable. The banking sector of Bangladesh is becoming competitive day by day; new banks are opening, existing banks are trying to add innovative products in its product line and make their services more efficient, new technologies are coming for convenient banking. Among all of the banks operating in Bangladesh Agrani Bank Limited is one of the prominent public banks of Bangladesh.

Agrani Bank Limited, a leading commercial bank with 930 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 Ltd. which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. In Bangladesh, customers in the banking sector are in a

strong bargaining position due to the significant growth of banks. Therefore, banks have to provide service carefully because of the availability of banks. Service quality has been a vital issue of discussion and research over the past three decades. Research on service quality has well established that the customer perception of the quality of a service depends on customer's pre-service expectations. The key strategy for the success and survival of the bank is the deliverance of quality services to customers. Equally well, dissatisfied customers are more likely to tell another people about their unfortunate experiences with a particular organization. In order to achieve customer satisfaction, organizations must be able to build and maintain long lasting relationships with customers through satisfying various customers' needs and demands. Otherwise, the combined effect of negative word-of-mouth, switching and reduced consumption will affect the productivity and profitability of the bank.

1.2 Background of the Report

After completion of all the courses of MBA (Agribusiness) every student has to go through a practical orientation in reputed business organization to gather the practical knowledge. I prepared a report based on “**Customers Perception & Satisfaction of Service Quality of Agrani Bank Limited**”. My Internship supervisor is **Zulfikar Ahmed Reza** (Professor of Sher-e-Bangla Agricultural University). I have completed my Internship report on **Agrani Bank Limited, Farmgate Branch** at, Dhaka. I have tried my best to show my personal observation and knowledge in this report.

1.3 Objectives of the Report

The objectives of the study are as follows:

Broad Objective:

- The broad objective of the report is to know about the customers' perception and satisfaction of service quality of Agrani Bank Ltd.

Specific Objective:

- To know about the customers' reliability on service quality of Agrani Bank Ltd.
- To define the customers' responsiveness on service quality of Agrani Bank Ltd.
- To understand the customers' assurance on service quality of Agrani Bank Ltd.
- To assess the customers' empathy on service quality of Agrani Bank Ltd.
- To measure the customers' tangibles on service quality of Agrani Bank Ltd.
- To analyze the customers' satisfaction of service quality of Agrani Bank Ltd.

1.4 Statement of the Problem

In the current study, the researcher will use six important dimensions like reliability, responsiveness, assurance, empathy, satisfaction and tangibles to find out the customer's service quality of Agrani Bank Ltd. The problem statement, then, is stated as follows: The current study will identify the customer service quality of Agrani Bank Ltd. considering key dimensions such as reliability, responsiveness, assurance, empathy, loyalty, satisfaction and tangibles.

1.5 Purpose of the Study

The purpose of the study was to present the relationship between service quality with customer satisfaction and customer loyalty in Agrani Bank Ltd., the leading public sector bank in Bangladesh. This study attempted to understand the customer perceptions on different service quality dimensions while dealing with this bank.

CHAPTER-II

REVIEW OF LITERATURE

Hinson et al. (2006) found that the provision of high-quality services increases the rate of customer retention, helps to attract new customers through word-of-mouth communication, increases productivity, expands the market share, reduces staff turnover and operating costs, and improves employee morale, financial performance, and profitability.

Lymperopoulos and Chaniotakis (2006) examined the role of service quality in the selection of banks for deposit services to provide a deeper understanding of customers' purchase behaviors in the bank selection process and offer bank managers some useful insights into the development of high-quality customer relationships.

Abdullah et al. (2014) tested the relationship among the three dimensions of service quality and customer satisfaction in New Zealand. All the three factors, reliability, assurance and enabling are significant predictors of customer satisfaction in retail banking in New Zealand.

Guo et al. (2008) examined the Banks nowadays have to be of world-class standard, committed to excellence in customer's satisfaction and to play a major role in the growing and diversifying financial sector.

Pizam and Ellis (1999) reported that In order to achieve customer satisfaction, organizations must be able to build and maintain long lasting relationships with customers through satisfying various customers needs and demands. Otherwise, the combined effect of negative word-of-mouth, switching and reduced consumption will affect the productivity and profitability of the bank.

Athanassopoulos et al. (2001) concluded that customer's expectation serves as a foundation for evaluating service quality because; quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation.

Cronin et al. (2000) tested that service quality has a strong correlation with customer satisfaction, financial performance, manufacturing costs, customer retention, customer loyalty, and the success of marketing strategy.

Newman (2001) argued that banks have to redefine their corporate image to that emphasizes service quality since it provides many advantages to a company such as improving customer relations thus enhancing the corporate image, reliability, responsiveness, credibility and

communication results in the satisfaction and retention of customers and employee, thus reducing turnover rate.

Duncan (2004) research indicates that companies with an excellent customer service record reported a 72% increase in profit per employee, compared to similar organizations that have demonstrated poor customer service; it is also five times costlier to attract new customers than to retain existing customers.

Berry et al. (2002) stated that customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of bank's competitiveness.

Wilson et al. (2008) service quality is a focused evaluation that reflects the customer's perception of reliability, assurance, responsiveness, empathy and tangibility while satisfaction is more inclusive and it is influenced by perceptions of service quality, product price and quality, also situational factors and personal factors.

Sureshchander et al. (2002) tested that the relationship between service quality and customer satisfaction is becoming crucial with the increased level of awareness among bank customers Demographic characteristics should be considered by the bank managers to understand their customers.

Akroush (2008) also pointed out that service quality is the result of the comparison made by customers about what they feel service firms should offer, and perceptions of the performance of firms providing the services.

Ha and Jang (2009) argued that service failure occurs when customer perceptions do not meet customer expectations. The problem with service failure is that it may lead to a destroyed relationship between the customer and the organization.

Aggarwal and Gupta (2003) find out the primary dimensions and sub dimensions of service quality. Informal structured interviews are conducted with branch managers and academicians to formulate a banking service quality model. The study found out that service time and personal interactions are very important along with ambience for service quality.

Raul and Ahmed (2005) identify customer service in public sector banks in 3 districts in Assam and it was found that customers were dissatisfied with the management, technology and interactive factors along with high service charges. Communication gap was the root cause of poor service and service was different in rural and urban sectors.

CHAPTER –III MATERIALS AND METHODS

3.1 Sources of Data Collection

The study was conducted based on both the primary and secondary sources of information.

Primary Data

I collected primary data from the customers when they came for services at the office of Agrani Bank Ltd. Farmgate branch. I provided questionnaire to those customers who were interested in participating in the survey.

Secondary Data

- Internal record of Agrani Bank Limited.
- Annual reports of Agrani Bank Limited.
- Online articles/website of Agrani Bank Ltd.

3.2 Population Size

The questionnaire was distributed to those customers who have taken any kind of services from this bank, whether they were account holder of this bank. Total account holder of The Farmgate Branch of Agrani Bank Ltd. was 2000. That is why total population size was 2000.

3.3 Sample Size

To conduct the report on Identification of customers' perception and satisfaction level of Agrani Bank limited at Farmgate Branch about 10% of total customers were selected. So total sample size was 200. Customers were asked to give their opinion about the service provided by Agrani Bank Limited.

3.4 Sampling Technique

For customer interview I used non probability convenience sample.

3.5 Research Design

A descriptive research design with survey method is applied in the study. I used the primary and secondary data for the purpose of this study. Here, I used the SERVQUAL Scale for measuring customer's perception and satisfaction.

3.6 Statistical Tool

After collecting all necessary data, data have been analyzed and tabulated descriptively. The data gathered were analyzed by descriptive statistics like percentages & frequency count. I had use MS Excel and word to get our desired outputs. I have inputted the data into MS Excel and got the output of those data's. I formulate a single data and further procured the next.

I followed the following steps to prepare the report:

- Defined the problem.
- Planning the research design.
- Planned the sample.
- Gathered the data.
- Processed and analyzed the data.

Formulated, concluded and prepared the report.

3.7 Scope of the Report

This report shows details about Agrani Bank Ltd and its general banking management. This study will identify the customer service quality of Agrani Bank Ltd. considering key dimensions such as reliability, responsiveness, assurance, empathy, and tangibles.

3.8 Limitations of the Study

- Secrecy or confidentiality is a crucial matter in this organization. As an intern it was not possible to reach those secret topics.
- Not able to collect information from all the clients.
- Limited service hour.
- It was difficult to find out the gap between rules and regulations and real life practice. So, I went under a huge stress to find out those matters.

CHAPTER-IV ORGANIZATIONAL PROFILE



4.1 Corporate Profile of Agrani Bank Limited

Table 1: Corporate profile of Agrani Bank limited

Agrani Bank Limited (ABL) was incorporated as a State owned Commercial Bank (SCB) on 17 May 2007 under the Companies Act 1994. Agrani Bank emerged as a Nationalized Commercial Bank (NCB) following the Bangladesh Banks (Nationalization) Order 1972 vice President's Order No. 26 of 1972. On a going concern basis ABL took over the business, assets, liabilities, rights and obligations of Agrani Bank through a vendor's agreement signed on 15 November 2007 between the Ministry of Finance of the People's Republic of Bangladesh & the Board of Directors of ABL with retrospective effect from 1 July 2007.			
Legal Status	Public Limited Company (The Bank Companies Act 1991)		
Chairman	Dr. Zaid Bakht		
Managing Director & CEO	Mr. Mohammad Shams-Ul Islam		
Company Secretary	Khandaker Sajedul Haque		
Registered Office	9/D Dilkusha, Dhaka 1000, Bangladesh		
(1 crore =10 million)			
Authorised Capital	Tk. 2,500.00 Crore	Total Deposits	Tk. 43,997.55 crore
Paid up Capital	Tk. 2,072.29 Crore	Loans & Advances	Tk. 24,480.18 crore
Operating Profit	Tk. 877.47 Crore	Total Equity	Tk. 4,467.59 Crore
Tax Identification No.	0022001223	Vat Registration No.	19011031730
Employees	13,396 (officer 10,737, staff 2,659)	Branch	930
Circle offices	11	Zonal Office	62
Foreign Correspondent	322	Exchange House	62
Corporate Branches	27	Dealer Branch	40
Subsidiary Companies	6		
Phone	+88-02-9566153-4, +88-02-9566160-9, +88-02 9566074-5		
Fax	+88-02-9562346, +88-02-9563662, +88-02-9563658		
SWIFT	AGBKBDDH		
Website	www.agranibank.org		
E-mail	agrani@agranibank.org info@agranibank.org		

Source: Website of Agrani Bank limited, 2015

(N.B: Data uploaded up to 2015)

4.2 Organizational Structure

Agrani Bank Ltd. will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governments in every step of banking network.

Hierarchy Of Agrani Bank

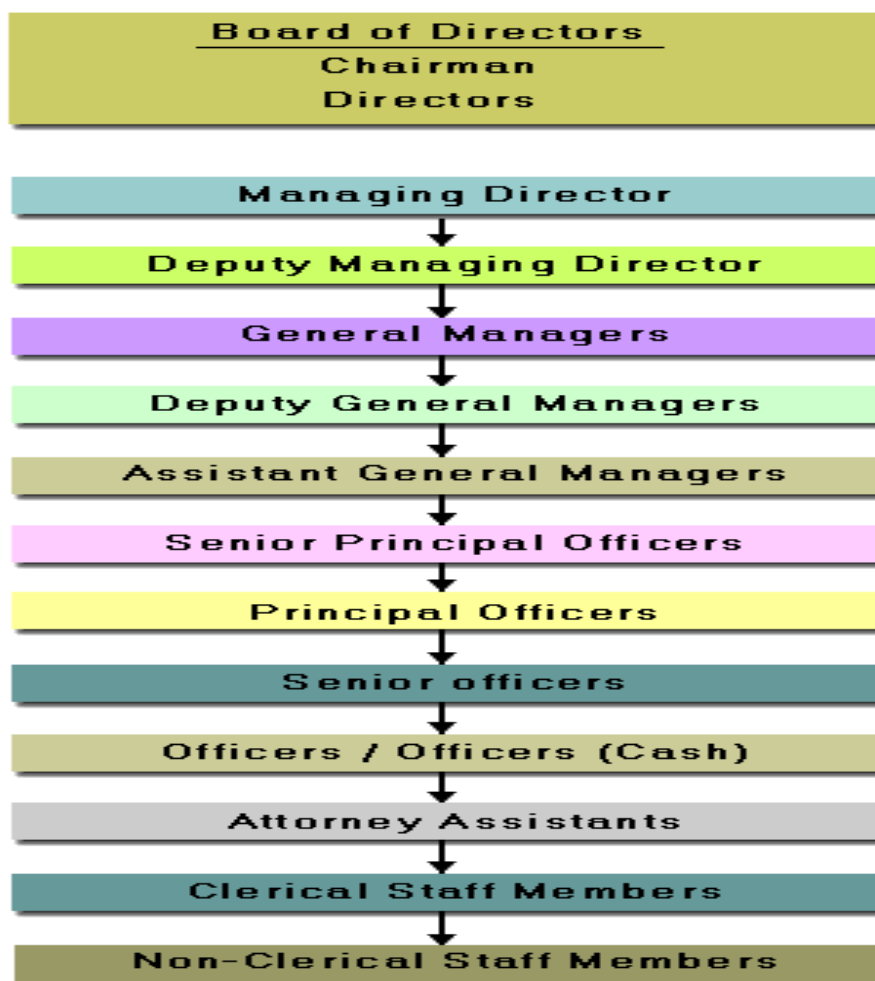


Figure 1: Organizational structure

Source: Website of Agrani Bank limited, 2015

4.3 Board of Directors



Figure 2: Board of directors

Source: Website of Agrani Bank limited, 2015

4.4 Number of Branches of Agrani Bank Limited

Agrani Bank Ltd. is one of the largest nationalized commercial bank of Bangladesh. Presently the bank has been functioning with a network of total 930 branches.

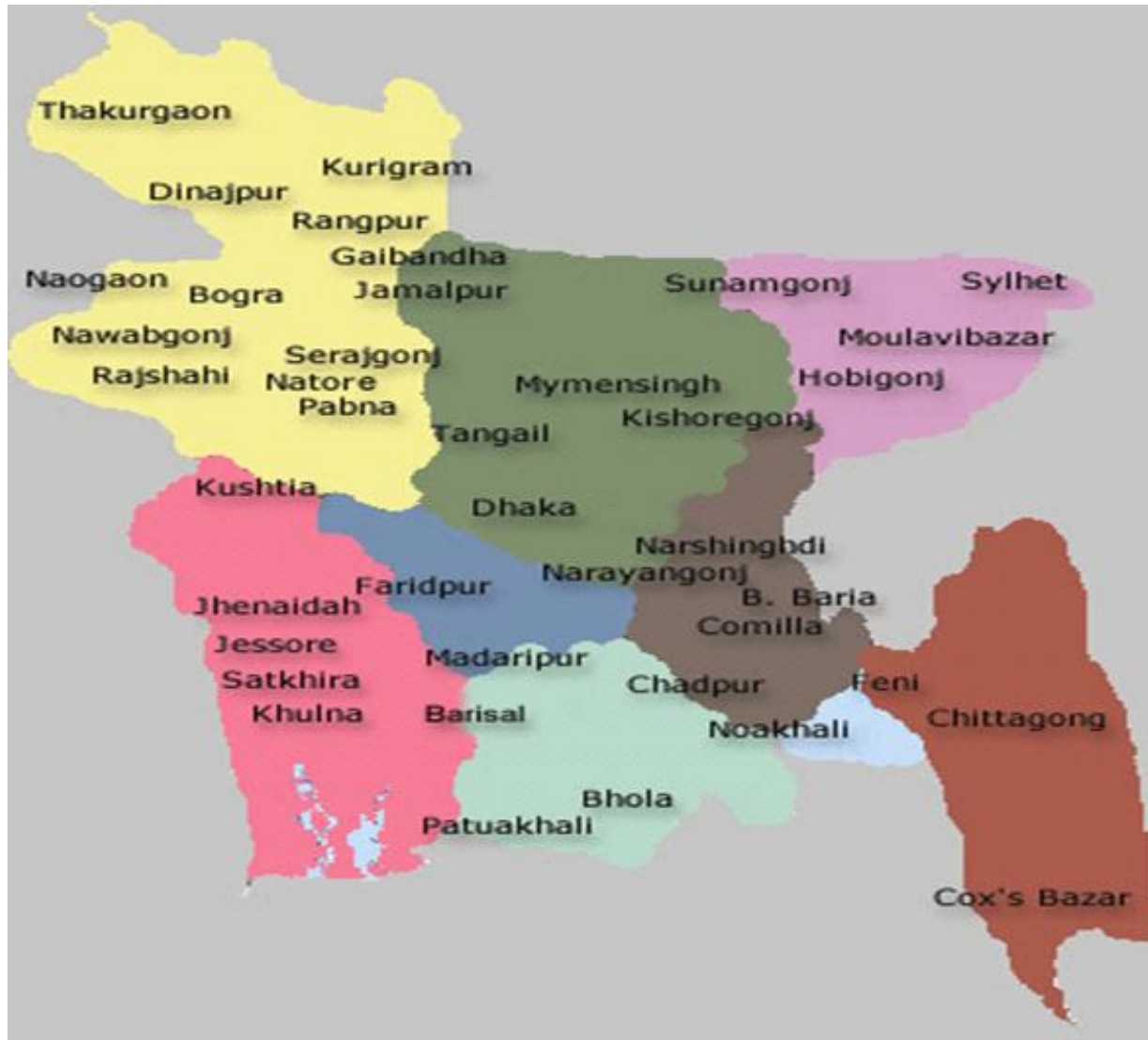


Figure 3: District-wise number of 930 branches

Source: Website of Agrani Bank limited, 2015

4.5 Number of Employees of Agrani Bank Limited

Agrani Bank Ltd is one of the largest nationalized commercial bank of Bangladesh. Presently the bank has been functioning with a network of total 13,396 employees.

4.6 Vision Statement

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.



4.8 Mission Statement

To operate ethically and fairly within the stringent framework set by our regulators and to assimilate ideas and lessons from best practices to improve our business policies and procedures to the benefit of our customers and employees.



4.9 Motto

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

4.10 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.

4.11 Corporate Social Responsibility

Focus

As an integrated part of the Corporate Social Responsibility (CSR), Agrani Bank Limited is much aware in support of environmentally sustainable social development since its introduction. The Bank is committed to CSR towards the community. Our ethics are clear i.e. not to earn excessive profits; our vision is to build up a society where human dignity and human rights receive the highest consideration and evaluation. Our motto is also to improve the society and its culture by means of CSR. Its activities are related to the needs of our valued customers, shareholders, the employees and communities.

a) Shareholders

The bank is fully committed to the interest of our shareholders .We increase our shareholders value by optimizing financial performance at least cost.

b) Valued Customers

Our customers are our business partners and we sincerely strive to improve our business relationship with our customers for our mutual benefits. We are offering different financial products and services to meet their need with the higher degree of ethics. We feel proud to provide our services to our valued customers without any hidden cost.

c) Environment

Our corporate social responsibility contributes generously to the development of Green Banking. Our lending policies with regard to environmental management are responsive to emergency support needs of population groups affected in natural and manmade disasters and thus nourishing the environment.

d) Business Partners

We always try to maintain a good business relationship with our business friends for our mutual growth and development. Our relationship is based on mutual trust and respect. We transact with them in a fair and transparent way.

e) Regulators

As a responsible corporate body, we conform to all of the stringent regulations issued by the Government of the People's Republic of Bangladesh and the Bangladesh Bank

f) Employees

Human resources are the key to our success .We consider the human resources as a tool for development. As usual, the Staff Welfare fund which is run by Bank's employees out of their regular contribution, continued to stand by its members for their well being. There is a Board of Trustees to provide financial support to the staff members as admissible under the rules on their termination or retirement from the bank services or to their nominee's or legal heirs in case of death. To this end, two trusts Agrani Bank Limited Employees provident fund Trust and Agrani Bank Limited Super Annuation Fund Trusts are in operation. For the recreational programme the Bank patronizes sports and cultural events with a very spontaneous fervor.

g) Community

As an integrated part of Corporate Social Responsibility (CSR), we contribute generously to the nourishment of the country's education and healthcare, art, culture and sports. We share all sorts of values & sentiments irrespective of caste, creed or colour. We keep the door open for empowerment of women workforce to ensure a level playing field in terms of promotion, placement and delegation of power.

4.12 Sectors Facilitated Against CSR Is Appended Below:

Table 2: Sectors facilitated against CSR

Sl. No.	Nature of Work	Amount (in lac)	No. of beneficiaries
01	Education	344.55	38
02	Health	51.81	82
03	Natural Disaster	2.00	7
04	Sports	20.10	9
05	Art & Culture	79.46	28
06	Muktijoddha Jadughor	30.00	1
07	Others	43.81	17
	Total:	571.73	182

Source: Website of Agrani Bank limited, 2015

4.13 Product/ Services Scheme

Table 3:Product/ Services scheme

1. Deposits	1. Current Deposits (CD) 2.Call Deposits 3. Savings Deposits (SB) 4. Fixed Deposits 5. Special Notice Time Deposits (SNDT) 6. Non Residence Special Taka Account 7. NR Investors Taka Account 8. Agrani Bank Pension Sanchay Prokalpa (APS) 9. Agrani Bank Bishesh Shanchay Scheme (ABS)														
2.Foreign Currency	1.Foreign Currency Account 2.Non Resident Foreign currency Deposit														
3. Loan & Advances	<table border="0"> <tbody> <tr> <td data-bbox="444 1262 997 1325">1.Cash Credit (Hypo)</td> <td data-bbox="997 1262 1377 1325">10.Consumer Credit</td> </tr> <tr> <td data-bbox="444 1325 997 1388">2. Cash Credit (Pledge)</td> <td data-bbox="997 1325 1377 1388">11. Overseas employment</td> </tr> <tr> <td data-bbox="444 1388 997 1451">3.Secured Overdraft (SOD)</td> <td data-bbox="997 1388 1377 1451">12.Advance Against Salary</td> </tr> <tr> <td data-bbox="444 1451 997 1514">4.Temporary Overdraft (TOD)</td> <td data-bbox="997 1451 1377 1514">13.Rural & Agro Credit</td> </tr> <tr> <td data-bbox="444 1514 997 1577">5.Industrial Credit (IC)</td> <td data-bbox="997 1514 1377 1577">14.SME loan</td> </tr> <tr> <td data-bbox="444 1577 997 1640">6.Inland Bills Purchased (IBP)</td> <td data-bbox="997 1577 1377 1640">15.Weaver`s Credit</td> </tr> <tr> <td data-bbox="444 1640 997 1703">7.Staff loan</td> <td data-bbox="997 1640 1377 1703">16.Export Cash credit</td> </tr> </tbody> </table>	1.Cash Credit (Hypo)	10.Consumer Credit	2. Cash Credit (Pledge)	11. Overseas employment	3.Secured Overdraft (SOD)	12.Advance Against Salary	4.Temporary Overdraft (TOD)	13.Rural & Agro Credit	5.Industrial Credit (IC)	14.SME loan	6.Inland Bills Purchased (IBP)	15.Weaver`s Credit	7.Staff loan	16.Export Cash credit
1.Cash Credit (Hypo)	10.Consumer Credit														
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5.Industrial Credit (IC)	14.SME loan														
6.Inland Bills Purchased (IBP)	15.Weaver`s Credit														
7.Staff loan	16.Export Cash credit														

	8.Loans (Others)	
	9.Housing Loan-General &Commercial	
	I. Import Finance	1.Loan Against Imported Merchandise(LIM)
		2. Loan Against Trust Receipt (LTR)
		3. Loan Against Export Development Fund (EDF)
		4.Payment Against Document (PAD)
	II. Export Finance	1.Export Cash Credit
		2.Pre-Shipment Credit
		3.Packing Credit
		4.Foreign Bill purchased(FBP)
4. Treasury	I. Primary Dealer Unit	1.Treasury Bills
		2. Treasury Bonds
		3.REPO
		4.Reverse REPO
	II. Forex & Fund Management	1.Import/Export Financing
		Money Market Lending
5. Other Services	I. Letters of Credit	1. Letters of Credit-Sight
		2. Letters of Credit-Usance
		3. Back to Back L/C
	II. Letters of Guarantee	1.A .payment Guarantee

2. Performance ,Bid Bond

3. Shipping Guarantee

6. Special Services I. Cash services

II. Fund Transfer

III. Value added services

Source: Website of Agrani Bank limited, 2015

4.14 Principal Activities

Bank is nothing but an intermediary between lender and borrowers. Savings and deposits are the main strength of the banks to provide loan. And the interest earned from the difference between borrowing and lending is the major portion of banks income. Banks also earn from variety of operation. Branch banking includes three operational divisions in Agrani Bank Ltd. And they are as follows:

1. General Banking
2. Loan and Advance
3. Foreign Exchange

4.15 Highlights of 2015

- Total Assets 56,535
- Deposits Tk. 43,998 crore
- Total Branches 930
- Equity Tk. 4,468 crore
- Operating Prot Tk. 878 crore
- Foreign Correspondents 322
- Foreign Remittance Tk. 13,204 crore
- Total Employees 13,396

4.15 Participation and Contribution to the Nation

Deposit

Deposit is Tk. 43,998 crore which is 5.90% of total deposits of all banks in Bangladesh.

Loans & Advances

Loans & advances is Tk. 24,480 crore which is 3.97% of total loans & advances of all banks.

Import

Import is Tk. 10,917 crore which is 3.55% of total import of all banks in Bangladesh.

Export

Export is Tk. 7,543 which is 2.97% of total export of all banks in Bangladesh.

Remittance

a) Foreign remittance is Tk. 13,204 crore which is 1.1% of total national remittance figure.

b) In the year 2012, 2013, 2014 and 2015 ABL achieved first position in collecting foreign remittance among the SCBs.

SME

In SME sector ABL disbursed Tk. 2,191 crore in the year 2015.

CSR

During the year 2015 ABL donated Tk. 3.16 crore to 31,674 beneficiaries under its CSR program.

ABL's Contribution to National Exchequer

a) Tk. 128.50 crore as Advance Tax.

b) Tk. 33.69 crore as VAT.

c) Tk. 240.72 crore as Tax Deducted at Source from the customers.

d) Tk. 42.23 crore as Excise Duty.

Automation

a) ABL is one of the pioneers in the country to use computer technology (IBM Main Frame) since 1968.

b) At present 928 branches are real time online Core Banking Software is T24.

Recruitment

As part of government policy of employment generation, ABL recruited 795 officers (Cash) in 2015.

Branch Network

ABL is the second largest bank of the country in respect of branch network which is 930 in 2015.

Award by Agrani

Seven eminent writers are awarded 'Agrani Bank Children Literary Award' every year, a prestigious literary award of the country introduced by Agrani Bank since 1981.

4.16 Awards of Agrani Bank Limited

- Mohammad Shams-Ul Islam, Managing Director and CEO of Agrani Bank Limited is receiving ICMAB Best Corporate Awards-2015 from the Honorable Finance Minister Abul Maal A. Muhith MP.
- Md. Zakir Hossain, Customer of Agrani Bank Limited, Borhanuddin Branch, Bhola achieved Bangladesh Bank Remittance Award-2015.
- Syed Abdul Hamid, Managing Director and CEO of Agrani Bank Limited is receiving awards from the Honorable Minister for Commerce, Government of the People's Republic of Bangladesh, Muhammad Faruk Khan, MP.
- Syed Abdul Hamid, Managing Director and CEO of Agrani Bank Limited is receiving awards from the Honorable Finance Minister Abul Maal A. Muhith MP.
- Honorable governor of Bangladesh Bank (Central bank of Bangladesh) Dr. Atiar Rahman handing over the 'Best Remittance Service Award' to Salma Begum, Senior Officer of Mymensing Road branch of Agrani Bank Limited at the Remittance Fair organized by RAMMRU, Dhaka University held in Bangabandhu Convention Center on 10th August, 2009.

CHAPTER-V RESULTS AND DISCUSSION

RESULTS AND DISCUSSION

In below I analyze my findings in a descriptive way. I used MS Excel software to complete my report so the data are given is reliable and perfectly analyzes. I went to different groups of customers to collect information for my research.

5.0 DESCRIPTIVE ANALYSIS AND FREQUENCY DISTRIBUTION:

To analyze my respondents answer I did descriptive analysis and frequency distribution.

- Descriptive Analysis:It refers the transformation of raw data into a form that will make them easy to understand and interpret; rearranging, ordering, manipulating data to provide descriptive information.
- Frequency Distribution:It refers a set of data organized by summarizing the number of times a particular value of a variable occurs.

5.1.1 Gender of Customers:

Table 4: Gender of customers

Variable	Frequency	Percentage (%)
Gender		
Male	128	64
Female	72	36
Total	200	100

Source: Data collected by author, 2016

The table showed gender of the customers. It was revealed that about64 % of respondents were male and 36 % were female.Percentages of male customers weregreater than female customers.The ratio can be seen graphically in the pie chart:

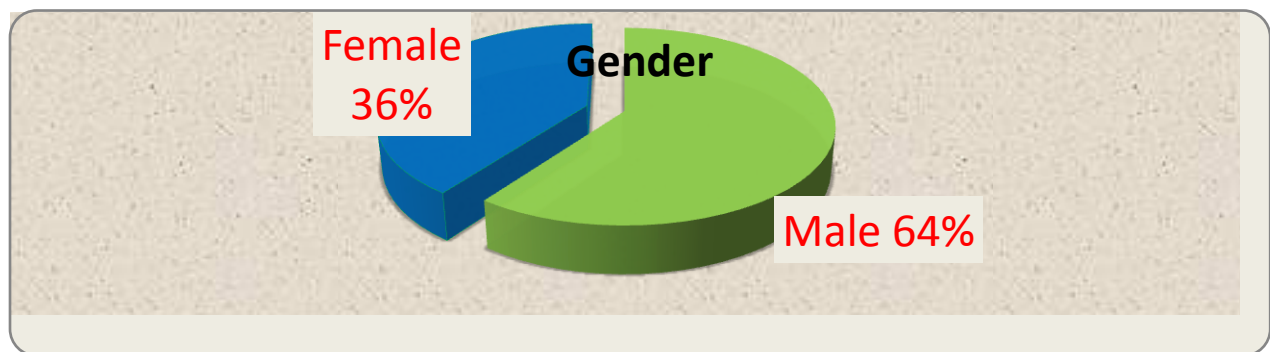


Figure 4: Gender of customers

Source: Data collected by author, 2016

5.1.2 Age of Customers:

Table 5: Age of customers

Categories Age(Years)	Frequency	Percentage (%)
15-30	56	28
31-45	80	40
46-60	36	18
More than 60	28	14
Total	200	100

Source: Data collected by author, 2016

I had divided my respondent's age group into four classes. Among them 15-30 years old were 28% customers, 31-45 years old were 40% customers, 46-60 years old were 18% customers and More than 60 years old were 14% customers. So I can say that most of the respondents ages between 31-45 years old. I can see the ratio of the different age's group of people as follows on pie chart:

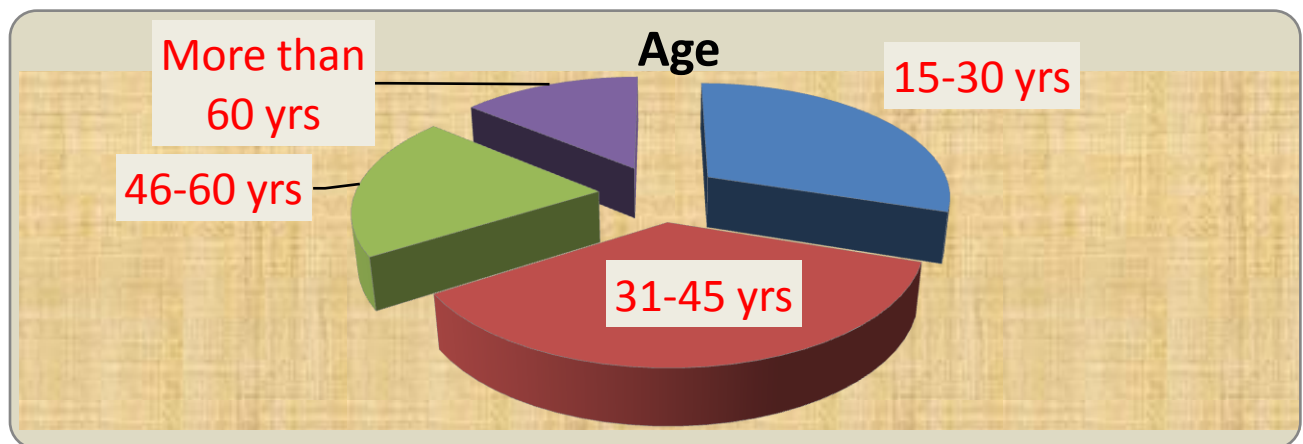


Figure 5: Age of customers

Source: Data collected by author, 2016

5.1.2 Occupation of Customers:

Table 6: Occupation of customer

Categories	Frequency	Percentage (%)
Service holder	80	40
Business person	92	46
Others	28	14
Total	200	100

Source: Data collected by author, 2016

Above table showed occupation status of the customers. It was revealed that 40% of the respondents were service holders and 46 % of the respondents were businesspersons & 14 % of the respondents were others. The ratio can be seen in the pie chart:

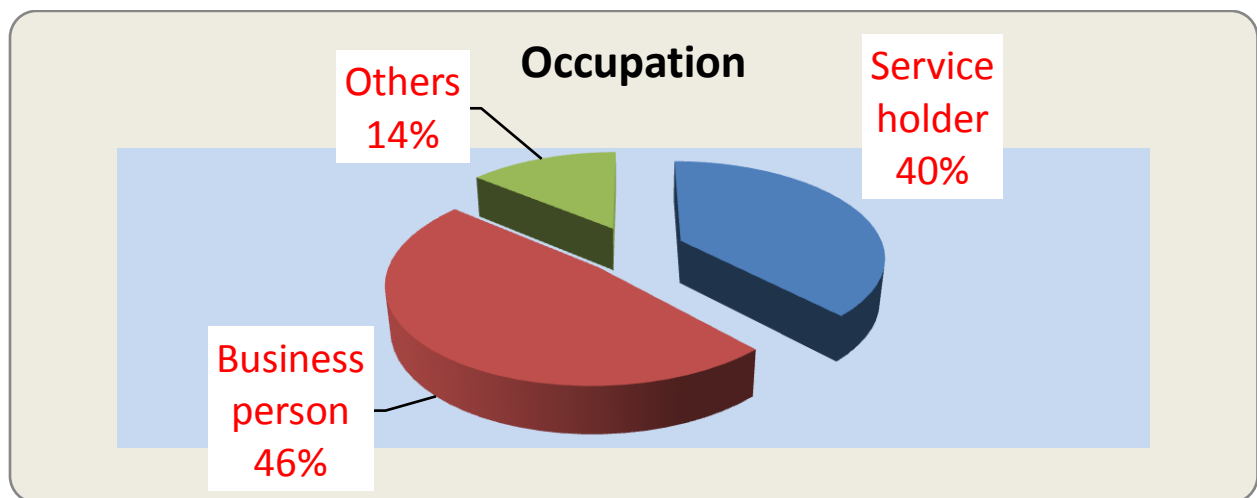


Figure 6: Occupation of customers

Source: Data collected by author, 2016

5.2 PERCEPTION STATEMENTS IN THE RELIABILITY DIMENSION

5.2.1 Agrani Bank Promises To Do Something by a Certain Time:

Table 7: Promises to do something by a certain time

Categories	Frequency	Percentage (%)
Strongly Disagree	8	4
Disagree	104	52
Neutral	20	10
Agree	56	28
Strongly Agree	12	6
Total	200	100

Source: Data collected by author, 2016

It was revealed that among the total respondents 52% of customers were disagreed and 28% customers were agreed with this statement. Also it was observed that 10% customers were neutral and 4% customers were highly disagreed. The ratio among them was shown below in bar chart:

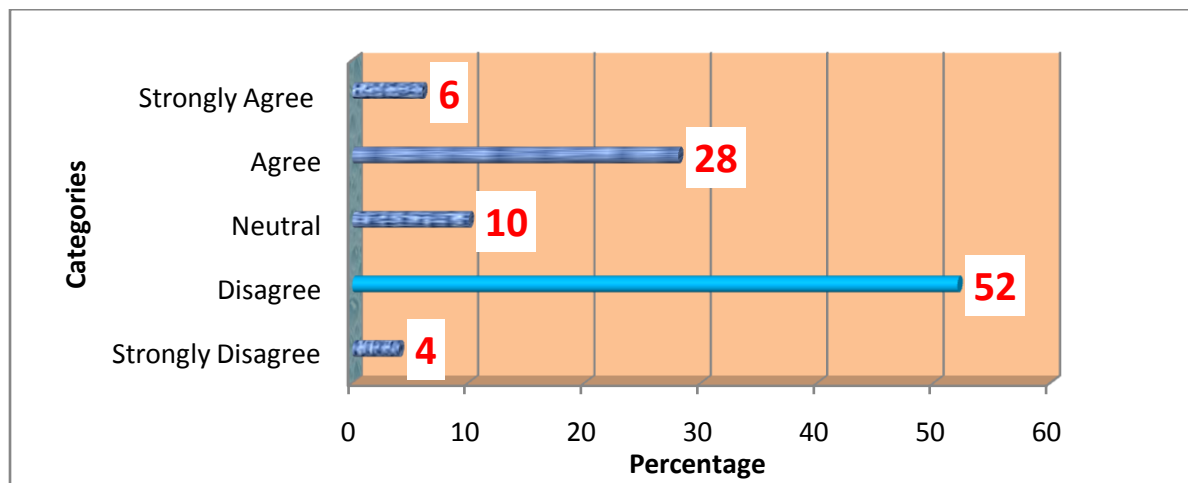


Figure 7: Promises to do something by a certain time

Source: Data collected by author, 2016

5.2.2 Agrani Bank Limited Shows Sincere in Solving Problems:

Table 8: Sincere in solving problems

Categories	Frequency	Percentage (%)
Strongly Disagree	8	4
Disagree	12	6
Neutral	52	26
Agree	104	52
Strongly Agree	24	12
Total	200	100

Source: Data collected by author, 2016

Agrani Bank Ltd. shows sincere interest in solving it. After analysis this statement it was revealed that most of the respondents were agreed which were 104% of customers. Also it was observed that 26% customers were neutral with this statement and 6% customers were committed with disagree. The ratio was shown in the bar chart:

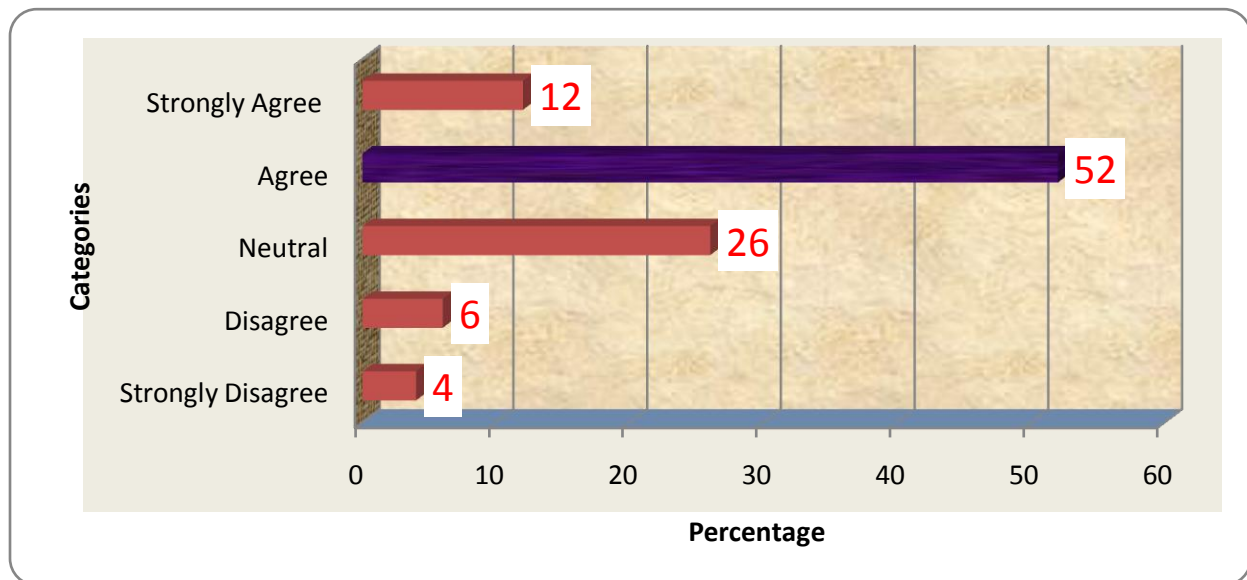


Figure 8: Sincere in solving problems

Source: Data collected by author, 2016

5.2.3 Agrani Bank Performs the Right Service at First Time:

Table 9: Performs the right service at first time

Categories	Frequency	Percentage (%)
Strongly Disagree	8	4
Disagree	32	16
Neutral	68	34
Agree	68	34
Strongly Agree	24	12
Total	200	100

Source: Data collected by author, 2016

From above table it was showed that among the total respondents 34% of the respondents were agreed with Agrani Bank Ltd. performs theright services at the first time. About 12%of the respondents were strongly agreed with this statement. Also 34% of the respondents were neutral and the rest of the respondents were disagreed and strongly disagreed. The ratio was shown in the round chart:

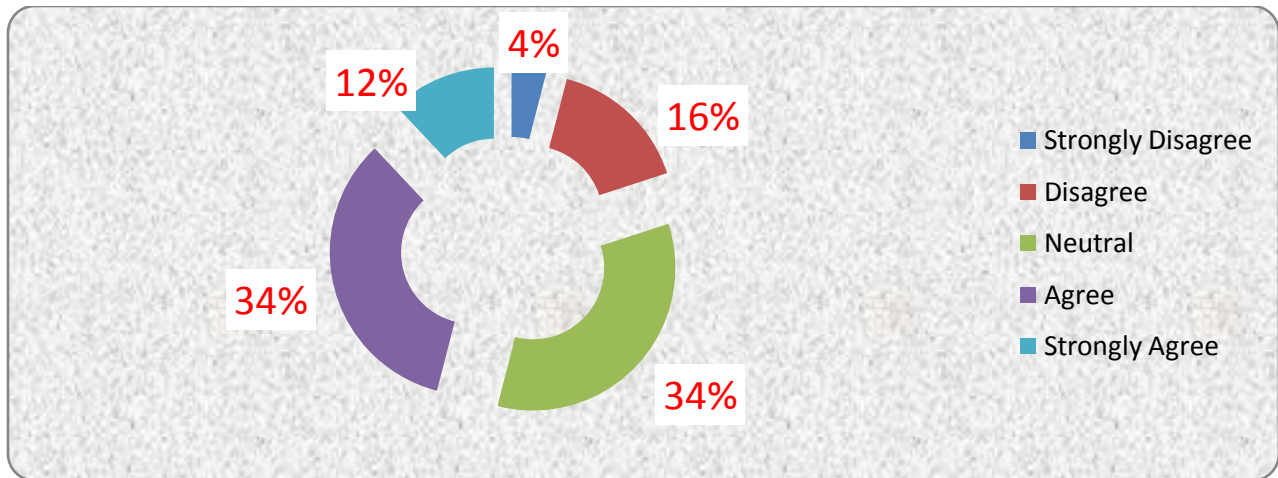


Figure 9: Performs the right service at first time

Source: Data collected by author, 2016

5.2.4 Agrani Bank Ltd. Provides Its Services at the Time It Promises:

Table 10: Provides its services at the time it promises

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	12	6
Neutral	52	26
Agree	104	52
Strongly Agree	32	16
Total	200	100

Source: Data collected by author, 2016

Agrani Bank Ltd. provides its services at the time it promises to do so. From this statement it was revealed that most of the respondents were agreed with this statement. Among them 52% respondents were agreed and 16% respondents were strongly agreed and 26% respondents were neutral about that statement. But there were no strongly disagreed percentages with this statement. The ratio was shown in the column chart:

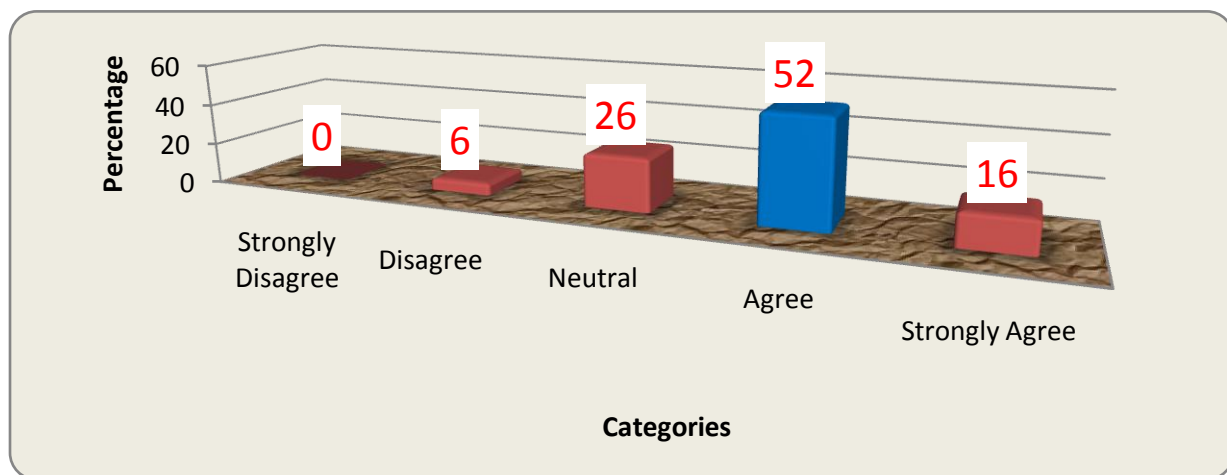


Figure 10: Provides its services at the time it promises

Source: Data collected by author, 2016

5.3 STATEMENTS IN THE RESPONSIVENESS DIMENSION

5.3.1 The Employees in Agrani Bank Always Willing to Help You:

Table 11: Employee showing willingness to help

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	0	0
Neutral	48	24
Agree	116	58
Strongly Agree	36	18
Total	200	100

Source: Data collected by author, 2016

Employees in Agrani Bank Ltd. are willing to help you. With this statement no one were disagreed or strongly disagreed. Strongly agreed were 18% of the respondents, 58% of respondents were agreed and 24% of the respondents were neutral. The bar chart was shown below:

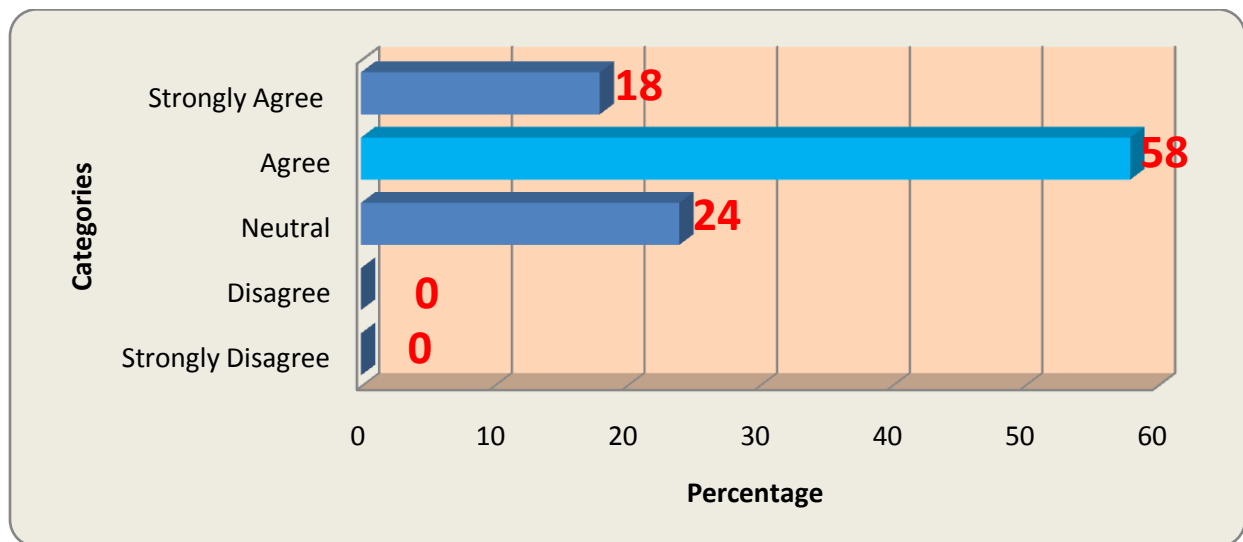


Figure 11: Employee Showing Willingness to Help

Source: Data collected by author, 2016

5.3.2 The Employees Are Never Too Busy To Respond To Your Request:

Table 12: Employee never showing busy

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	4	2
Neutral	44	22
Agree	108	54
Strongly Agree	44	22
Total	200	100

Employees in Agrani Bank Ltd. are never too busy to respond to your request. After analysis this statement I was found that most of the respondents are agreed with this statement. Among the total respondents 22% were strongly agreed, 54% were agreed, 22% were neutral and 2% of the respondents were disagreed. No one was strongly disagreed. The column chart was given below:

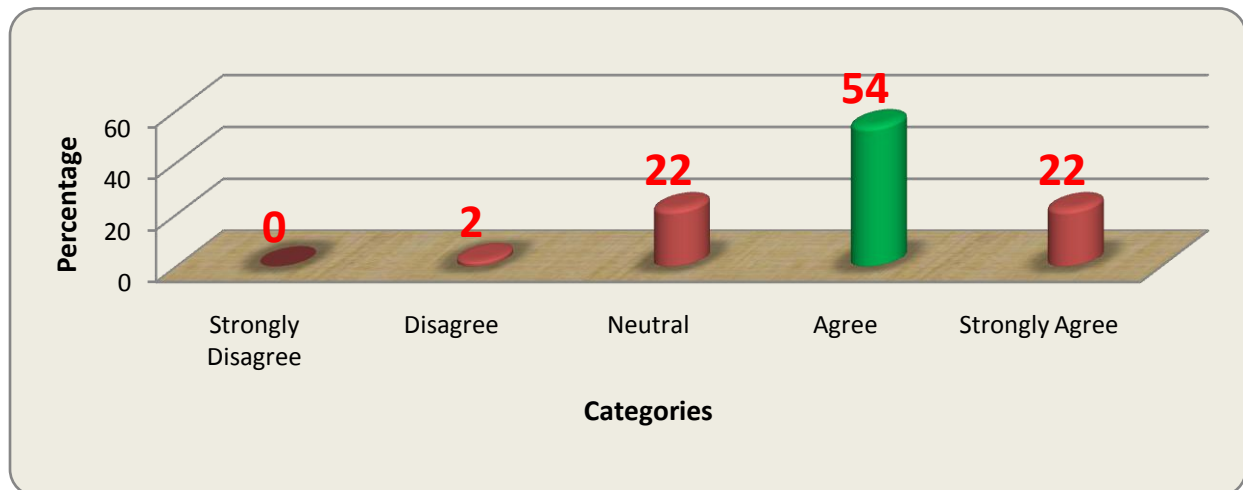


Figure 12: Employee never showing busy

Source: Data collected by author, 2016

5.4 STATEMENTS IN THE ASSURANCE DIMENSION

5.4.1 Feel Safe in Your Transactions with Agrani Bank Ltd.:

Table 13: Felling safe in transaction

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	20	10
Neutral	64	32
Agree	92	46
Strongly Agree	24	12
Total	200	100

Source: Data collected by author, 2016

With this statement most of the respondents were agreed. Among the total respondents 46% were agreed with this statement and 12% were strongly agreed. 32% persons were neutral and 10% were disagreed. But there were no strongly disagreed people. The pie chart shown below:

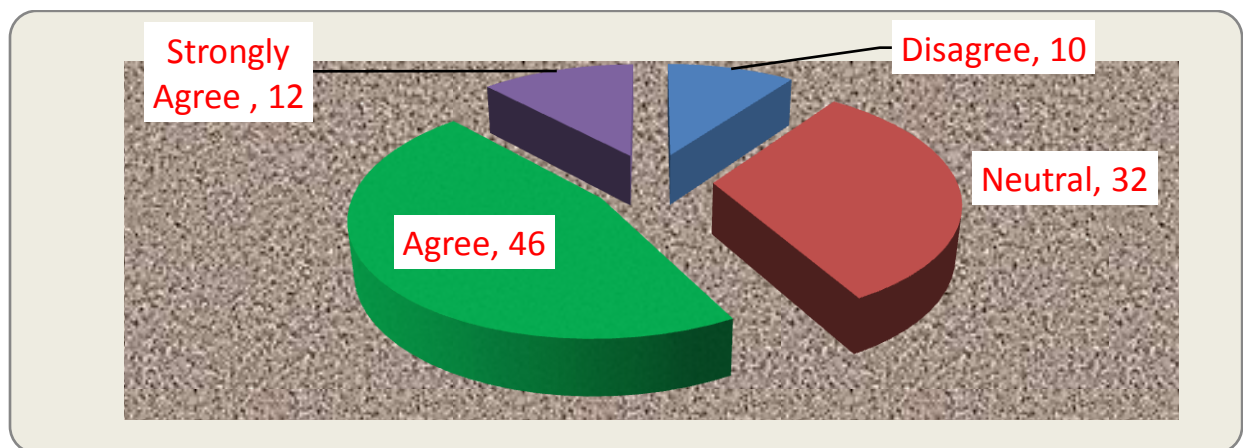


Figure 13: Felling safe in transaction

Source: Data collected by author, 2016

5.4.2 Knowledge of Employees to Answer the Questions:

Table 14: Knowledge of employees to answer the questions

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	8	4
Neutral	36	18
Agree	104	52
Strongly Agree	52	26
Total	200	100

Source: Data collected by author, 2016

Employees in Agrani Bank Ltd. have the knowledge to answer your question. After analysis this statement it was revealed that 52% of the respondents were agreed and 26% of the respondents were strongly agreed with this. About 18% of the respondents were neutral and the rest were disagreed. The ratio among them was given below as the bar chart:

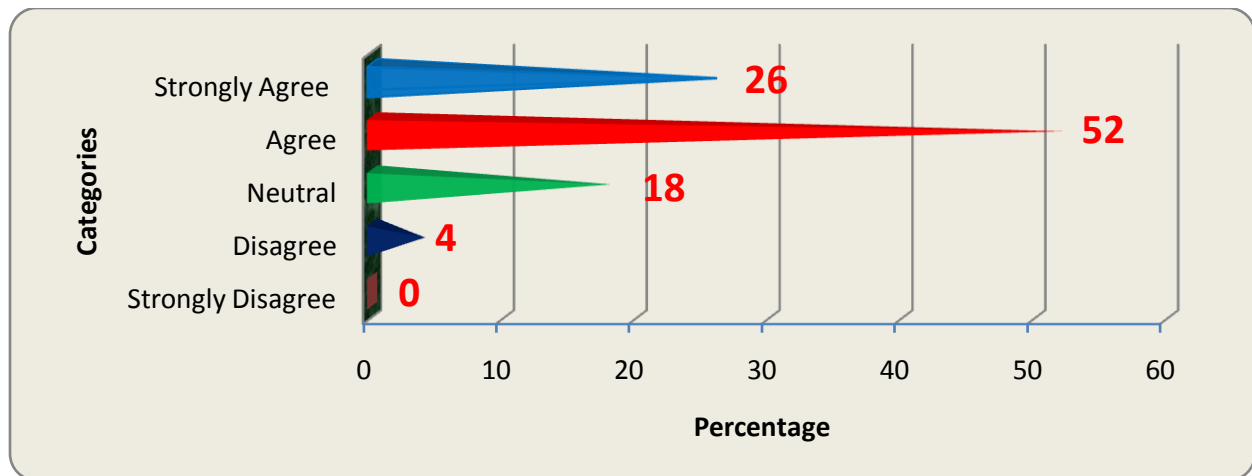


Figure 14: Knowledge of employees to answer the questions

Source: Data collected by author, 2016

5.5 STATEMENTS IN THE EMPATHY DIMENSION

5.5.1 The Employees in Agrani Bank Ltd. Understand Your Specific Needs:

Table 15: Employees understand your specific needs

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	20	10
Neutral	84	42
Agree	80	40
Strongly Agree	16	8
Total	200	100

Source: Data collected by author, 2016

Employees of Agrani Bank Ltd. understand your specific needs. With this statement most of the respondents were neutral. Among the total respondents 40% were agreed and 8% were strongly agreed. About 10% of the respondents were disagreed. The ratio between them is given below as the bar chart:

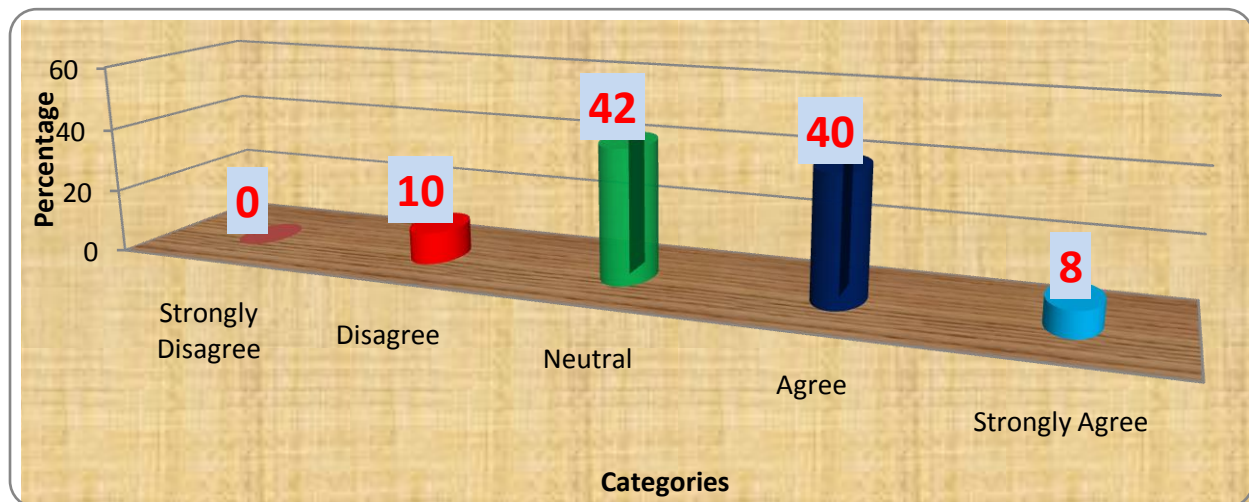


Figure 15: Employees understand your specific needs

Source: Data collected by author, 2016

5.6 STATEMENTS IN THE TANGIBLES DIMENSION

5.6.1 Agrani Bank Ltd. Has Modern-Looking And Hi-Tech Equipments:

Table 16: Modern-looking and hi-tech equipments

Categories	Frequency	Percentage (%)
Strongly Disagree	20	10
Disagree	100	50
Neutral	64	32
Agree	16	8
Strongly Agree	0	0
Total	200	100

Source: Data collected by author, 2016

Agrani Bank limited has modern-looking and hi-tech equipments. From this statement analysis revealed that most of the respondents were disagreed with this statement. Among the total respondents 50 % were disagreed, 32 % were neutral and 8 % were agreed. The ratio among them given below as the pie chart:

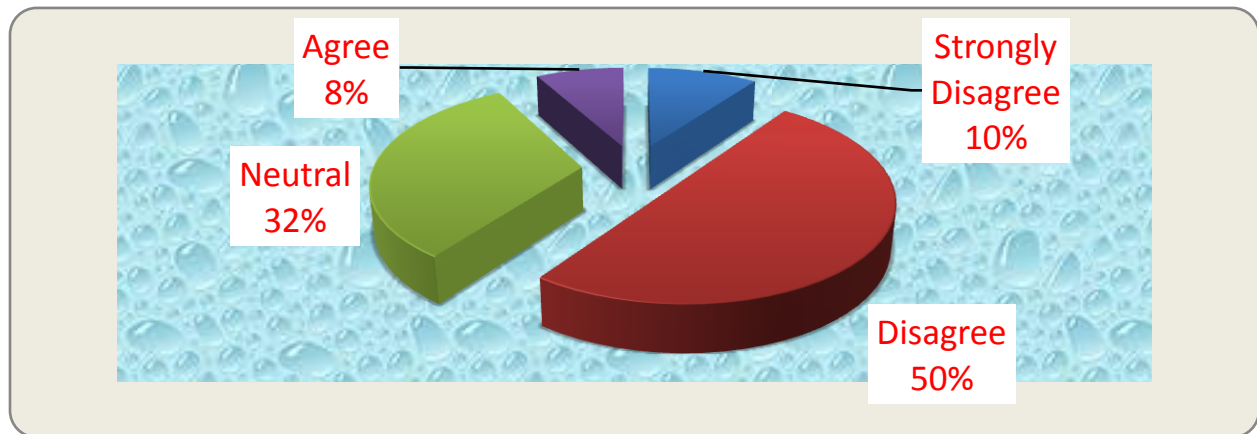


Figure 16: Modern-looking and hi-tech equipments

Source: Data collected by author, 2016

5.6.2 Agrani Bank's Physical Facilities Are Visually Appealing:

Table 17: Physical facilities are visually appealing

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	16	8
Neutral	116	58
Agree	68	34
Strongly Agree	0	0
Total	200	100

Source: Data collected by author, 2016

Agrani Bank's physical facilities are visually appealing. From this statement it was revealed that 34% of the respondents were agreed. About 58% of the respondents were neutral and 8% of the respondents were disagreed. There were no stronglydisagreeing and agree respondents for this statement. The ratio among them is given below as the bar chart:

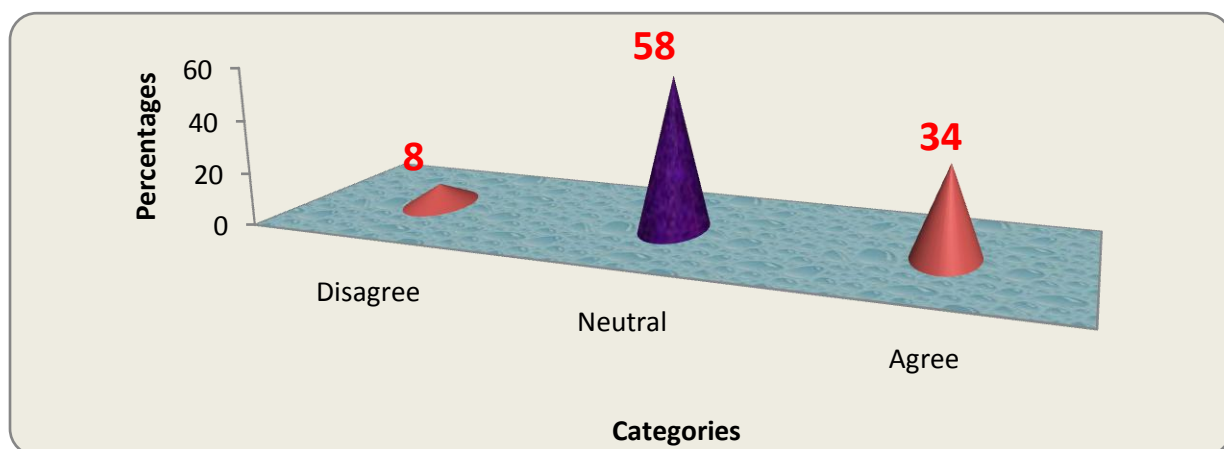


Figure 17: Physical facilities are visually appealing

Source: Data collected by author, 2016

5.6.3 Agrani Bank Has Convenient Business Hours:

Table 18: Convenient business hours

Categories	Frequency	Percentage (%)
Strongly Disagree	0	0
Disagree	8	4
Neutral	56	28
Agree	108	54
Strongly Agree	28	14
Total	200	100

Source: Data collected by author, 2016

From above table it was revealed that 54% of the respondents were agreed with convenient business hours of the Bank that is most and 14% of the respondents were strongly agreed with this statement. About 28% of the respondents were neutral and 4% of the respondents were disagreed with convenient business hours. There were no strongly disagreed. The ratio among them is given below as the bar chart:

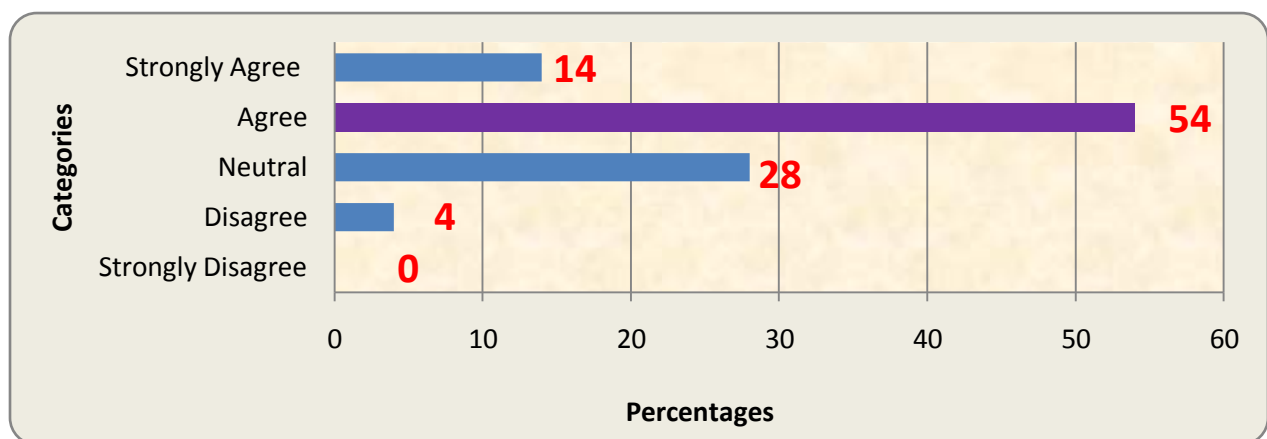


Figure 18: Convenient business hours

Source: Data collected by author, 2016

5.7 STATEMENTS IN THE SATISFACTION DIMENSION

5.7.1 Behavior of Agrani Bank's Staff:

Table 19: Behavior of Agrani Bank's staff

Categories	Frequency	Percentage (%)
Highly Dissatisfied	24	12
Dissatisfied	104	52
Neutral	48	24
Satisfied	24	12
Highly Satisfied	0	0
Total	200	100

Source: Data collected by author, 2016

How satisfied are you with the behavior of Agrani Bank's staff? From this statement it was observed that 52 % respondents were dissatisfied & 12 % were highly dissatisfied. Also I can see that 24 % respondents were neutral and 12 % respondents were satisfied. The ratio among them is given below as the pie chart:

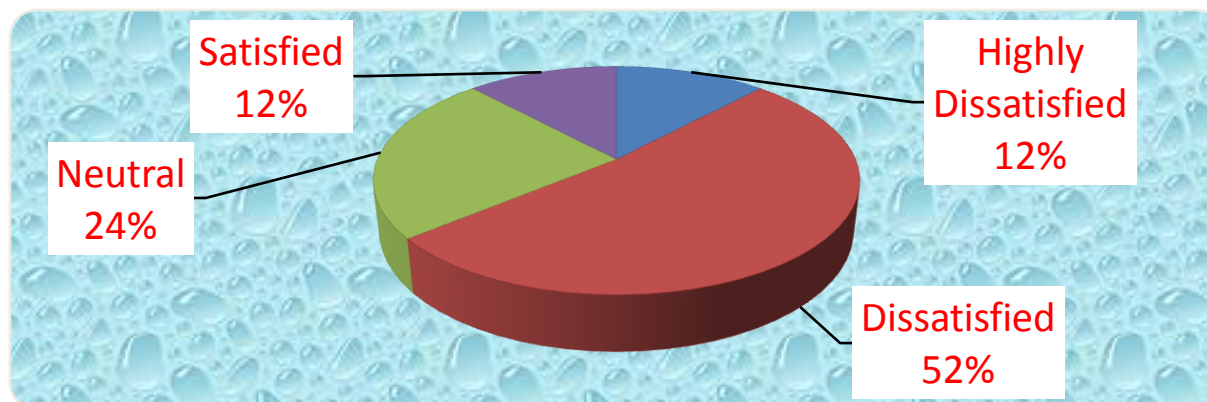


Figure 19: Behavior of Agrani Bank's staff

Source: Data collected by author, 2016

5.7.2 Product Knowledge of Agrani Bank's Staffs:

Table 20: Product knowledge of Agrani Bank's staffs

Categories	Frequency	Percentage (%)
Highly Dissatisfied	4	2
Dissatisfied	20	10
Neutral	72	36
Satisfied	92	46
Highly Satisfied	12	6
Total	200	100

Source: Data collected by author, 2016

From above table it was observed that 46% of the customers were satisfied and only 10% of the customers were dissatisfied with the product knowledge of Agrani Bank's staffs. Also there were 36% of the customers neutral and 2% of the customers were highly dissatisfied. The ratio was shown in the column chart:

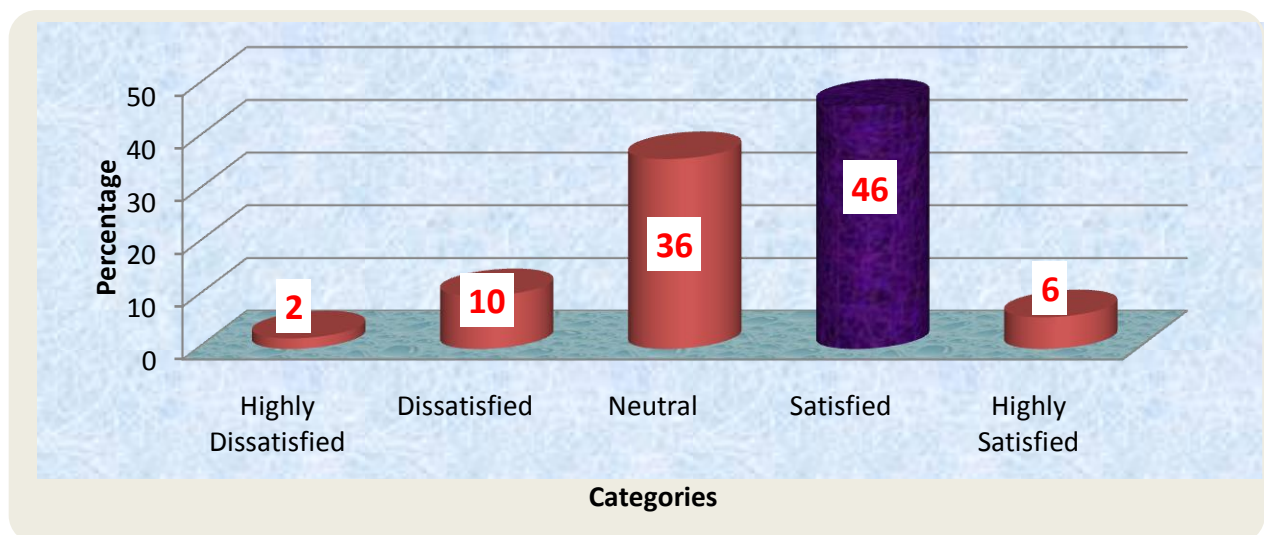


Figure 20: Product knowledge of Agrani Bank's staffs

Source: Data collected by author, 2016

5.7.3 Satisfaction Statement for the Fees/Service Charges:

Table 21: Satisfaction statement for the fees/service charges

Categories	Frequency	Percentage (%)
Highly Dissatisfied	0	0
Dissatisfied	0	0
Neutral	32	16
Satisfied	68	34
Highly Satisfied	100	50
Total	200	100

Source: Data collected by author, 2016

From the table 21, it was revealed that most of the respondents were highly satisfied with the fees/service charge of the Agrani Bank Ltd. Among them 50% of the respondents were highly satisfied and 34% of the respondents were satisfied. There were no any dissatisfied. The ratio among them is given below as the bar chart:

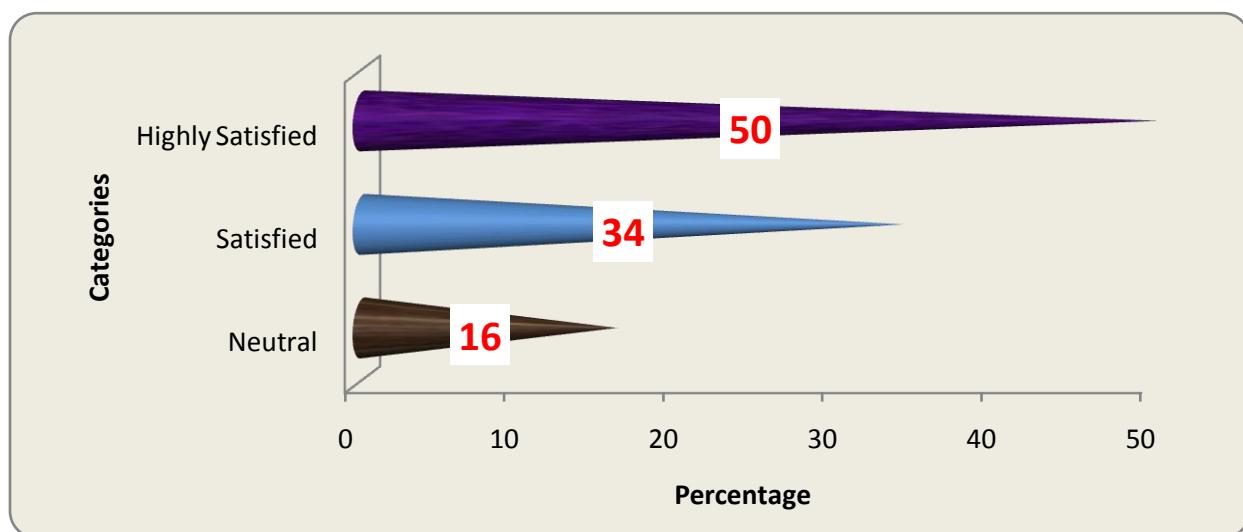


Figure 21: Satisfaction statement for the fees/service charges

Source: Data collected by author, 2016

5.7.4 Satisfaction Statement for the Cheque/ Book Delivery:

Table 22: Satisfaction statement for the cheque/ book delivery

Categories	Frequency	Percentage (%)
Highly Dissatisfied	20	10
Dissatisfied	116	58
Neutral	44	22
Satisfied	20	10
Highly Satisfied	0	0
Total	200	100

Source: Data collected by author, 2016

From the table 22, it was revealed that most of the respondents were dissatisfied with the cheque book/ delivery of Agrani Bank Ltd. Among the total respondents 58% of the respondents were dissatisfied and 10% of the respondents were satisfied. Others were neutral and highly dissatisfied. The ratio among them is given below as the pie chart:

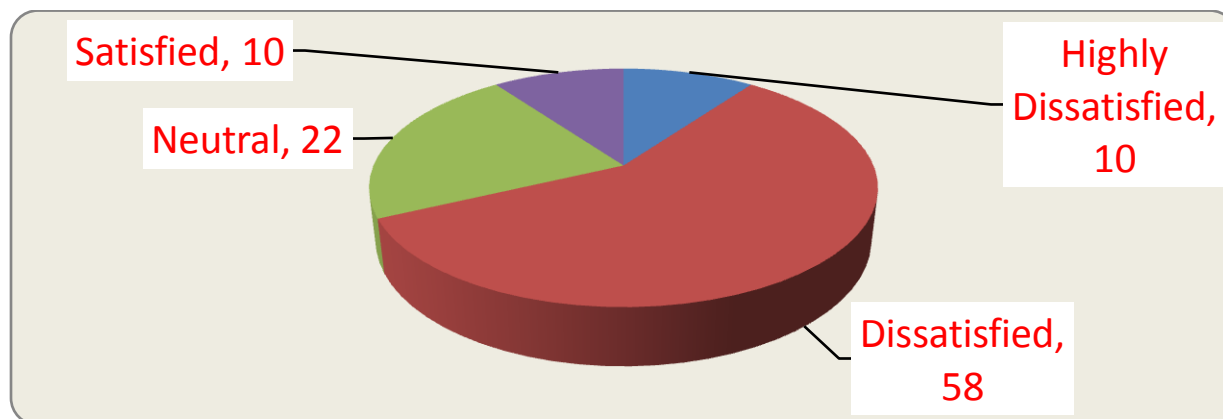


Figure 22: Satisfaction statement for the cheque/ book delivery

Source: Data collected by author, 2016

5.7.5 Satisfaction Statement for the Way of Issue/Cash Fixed Deposits:

Table 23: Satisfaction for the way of issue/cash fixed deposits

Categories	Frequency	Percentage (%)
Highly Dissatisfied	0	0
Dissatisfied	20	10
Neutral	76	38
Satisfied	92	46
Highly Satisfied	12	6
Total	200	100

Source: Data collected by author, 2016

From the above table, it was revealed that most of the respondents were agreed with the statement of satisfaction for the way of issue/cash fixed deposits. Among the total respondents, 46% of the respondents were satisfied and 38% of the respondents were neutral. Also 10% respondents were dissatisfied and 6% respondents were highly satisfied. The ratio between them is given below in the column chart:

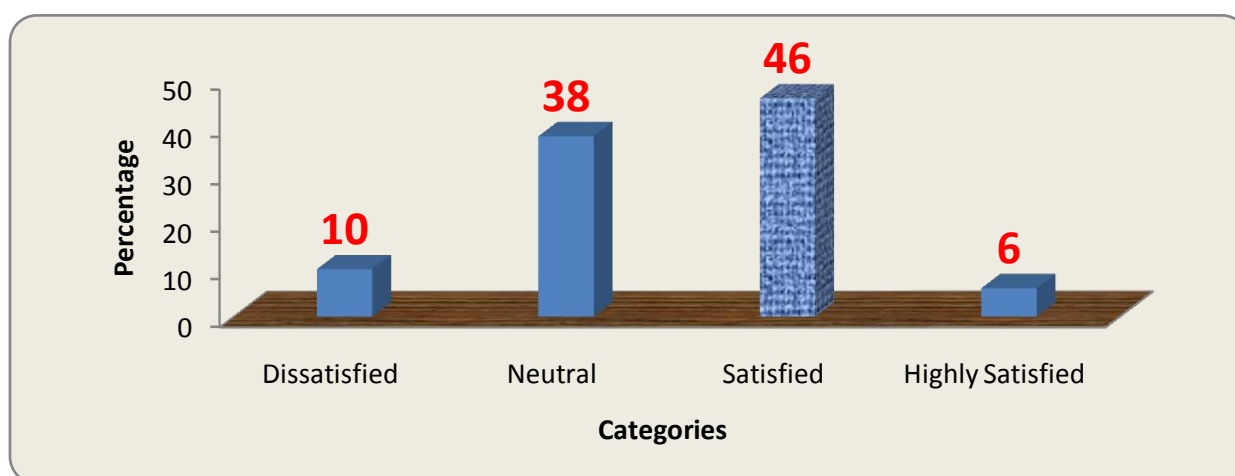


Figure 23: Satisfaction for the way of issue/cash fixed deposits

Source: Data collected by author, 2016

5.7.6 Satisfaction Statement For The Time You Have To Wait For aService:

Table 24: Satisfaction for the time you have to wait for a service

Categories	Frequency	Percentage (%)
Highly Dissatisfied	16	8
Dissatisfied	104	52
Neutral	44	22
Satisfied	36	18
Highly Satisfied	0	0
Total	200	100

Source: Data collected by author, 2016

From the table 24, it was revealed that most of the respondents were dissatisfied which was 52 %. They were not satisfied with the time have to wait for a service at Agrani Bank’s branches. Among the total respondents 52 % were dissatisfied and 22 % were neutral. Others were satisfied and highly dissatisfied. The ratio among them is given below in the pie chart.

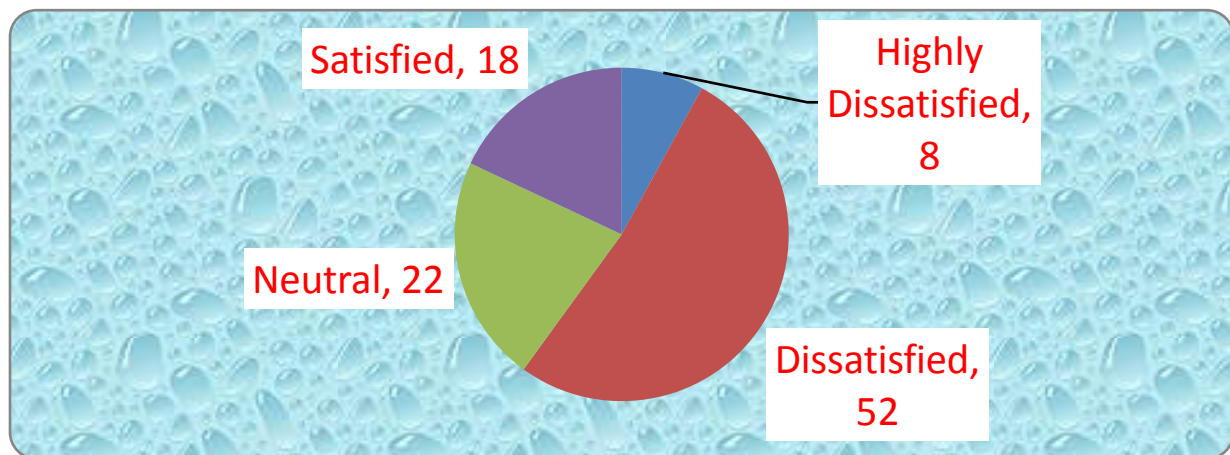


Figure 24: Satisfaction for the time you have to wait for a service

Source: Data collected by author, 2016

5.7.7 Feeling About When You Go To An Agrani Bank's Branch:

Table 25: Feeling about when go to an Agrani Bank's branch

Categories	Frequency	Percentage (%)
Warm welcome	44	22
Neutral	60	30
Ignored	96	48
Total	200	100

Source: Data collected by author, 2016

The analysis shows that most of the respondents feeling were bad that is represented by ignored point in the question. Among the total respondents 48% of the respondents feeling were bad and 30% of the respondents feeling were neutral that is no commends situation. Others feelings were good that is represented by warm welcome point in the statement. The ratio of the respondents is shown below with a column chart.

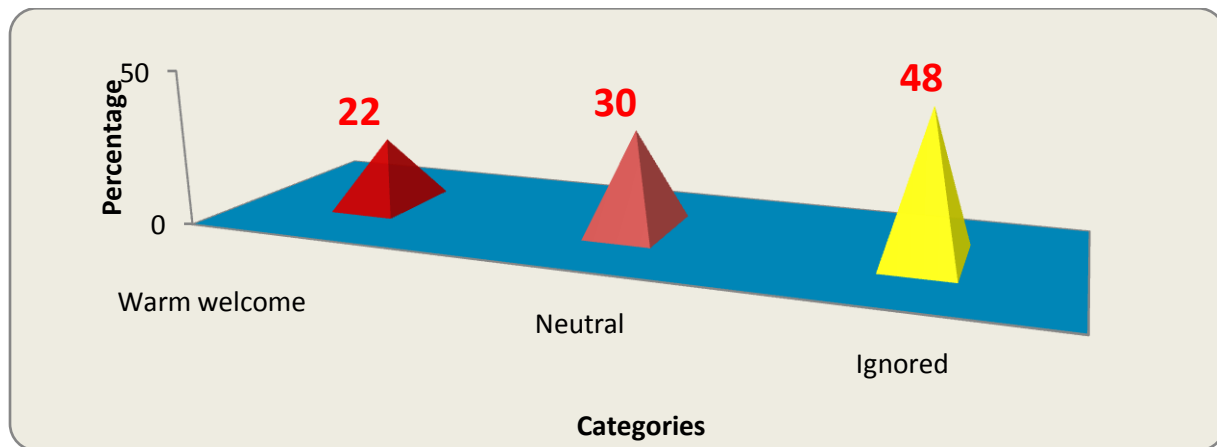


Figure 25: Feeling about when go to an Agrani Bank's branch

Source: Data collected by author, 2016

5.7.8 Recommendation About Agrani Bank Is Relatives/ Friends/Colleagues:

Table 26: Recommendation about Agrani Bank is relatives/ friends/colleagues

Categories	Frequency	Percentage (%)
Yes	80	40
No	120	60
Total	200	100

Source: Data collected by author, 2016

Last statement was recommendation about Agrani Bank Ltd. is your relatives, friends or colleagues. It was observed that 60% of the respondents were said no and 40% respondents were said yes. So, from this I can conclude that most of the respondents that is about 60 percentages of total respondents did not recommend about Agrani Bank Ltd. to their relatives, friends or colleagues. Percentages are given below pie chart:

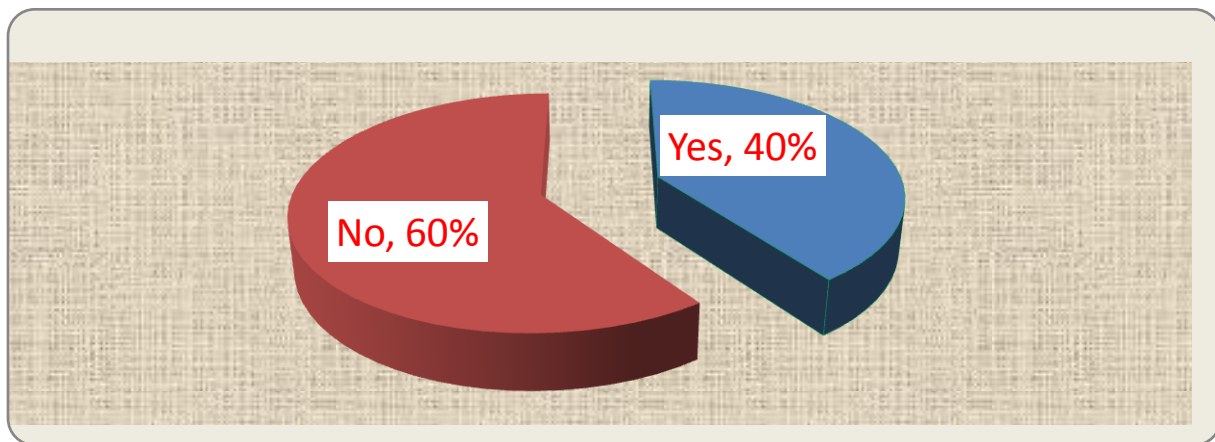


Figure 26: Recommendation about Agrani Bank Ltd. is relatives/ friends/colleagues

Source: Data collected by author, 2016

CHAPTER- VI

SPECIAL FINDINGS AND CONCLUSION

6.1 SPECIAL FINDINGS

After analysis the entire Statement, I have come up with some special findings. The summary of findings is given below:

- When Agrani Bank promises to do something by a certain time, it does so. After analysis this statement, I found that most of the respondents give their opinion as a disagreed.
- Agrani Bank shows a sincere interest in solving customers' problem. This statement's analysis shows that most of the respondents think this statement is right. Agrani Bank shows a sincere interest.
- Agrani Bank provides its services at the time it promises to do so. From the analysis I found that most of the respondents think that Agrani Bank provides its services at the time.
- The employees in Agrani Bank always willing to help customers. The analysis shows that most of the respondents think employees in Agrani Bank always willing to help their customers.
- The employees in Agrani Bank are never too busy to respond to customers' request. After analysis this statement I found that most of the respondents were agreed and their perception of employees of Agrani Bank are never too busy to respond their customers' request.
- Customers feel safe in their transactions with Agrani Bank. After analysis this statement I found that most of the respondents think they feel safe while they transacted with Agrani Bank.
- The employees in Agrani Bank have the knowledge to answer customers' questions. After analysis I found that among the total respondents most of the respondents were agreed with this statement.
- The employees in Agrani Bank understand customer's specific needs. After analysis this statement I found that most of the respondents had given their opinion between neutral and agreed point.

- Agrani Bank has modern looking and hi-tech equipments. After analysis this statement I found that most of the respondents think that Agrani Bank not modern looking and has no hi-tech equipments.
- Agrani Bank's physical facilities are visually appealing. With this statement most of the respondents was given neutral opinion.
- Agrani Bank has convenient business hours. From this statement I found that most of the respondents think Agrani Bank has convenient business hours.
- From satisfaction level about the behavior of Agrani Bank's staff to the customer I found that most of the respondents are not satisfied. They think the behavior of Agrani Bank's staffs not so good.
- Satisfaction level about the product knowledge of Agrani Bank's staffs. From this statement I found that most of the respondents think the product knowledge of Agrani Bank is well. Respondents are satisfied about their knowledge.
- Satisfaction level about the fees/service charges of the Agrani Bank. From this statement I found that most of the respondents are highly satisfied. They have no any complain about fees or service charges.
- From satisfaction level about the cheque book/ delivery to customer I found that most of the respondents are highly dissatisfied with cheque book/delivery.
- How satisfied are customers with the time customers have to wait for service at Agrani Bank's branches? After analysis I found that most of the respondents think they suffer so much time when they have to wait for a service at Agrani Bank branches. They are dissatisfied.
- How do customers feel when customers go to Agrani Bank branches? From the analysis of this question I found that most of the respondents feeling were bad that represented by ignored point.
- Last statement was, would customer recommend Agrani Bank to their relatives, friends or colleagues? After analysis this statement I found that most of the respondents that is about 60 percentages of total respondents did not recommend Agrani Bank to their relatives, friends or colleagues.

6.2 CONCLUSION

This report is an effort to reflect a clear idea about the customer's perception & satisfaction of service quality of Agrani Bank Ltd. From my research I also found quality has more priority in terms of selecting the different type of schemes according to the customer perception. I present this report on the basis of the knowledge and experience gained during the internship period. Throughout the report my objective is to seek and find out the customer satisfaction of service quality of Agrani Bank Ltd. From this report it was revealed that most of the customers of the bank are dissatisfied about the service quality of the bank. To satisfy these customers, the management can take some attempts, noted earlier as recommendations. Considering the volume of operation and limitations of resources and proper management the bank is doing better than many modern banks. If it's possible for the bank management to provide recommended services, the perception of the customers will be positive about the service quality of the Agrani Bank. Agrani Bank Ltd. started with a vision to be the most efficient financial intermediary in the country and it believes that the day is not far off when it will reach its desired goal. Agrani Bank Limited looks forward to a new horizon with a distinctive mission to become a highly competitive modern and transparent institution comparable to any of its kind at home and abroad.

CHAPTER- VII

RECOMMENDATIONS

7.0 RECOMMENDATIONS

From my research and analysis I got lot of result about the customer's satisfaction of service quality of Agrani Bank Ltd. I identified that many of the respondents from my sample aware about the service quality of Banking activities. I have come up with some points, which can improve the efficiency as well as quality of the service. The points are as below:

- Agrani Bank Ltd should be more commit to do something by a certain time. Because I found that most of the customers have given the disagreed opinion with the statement is when Agrani Bank promises to do something by a certain time, it does so.
- To inspire confidence in customer's mind the employees of Agrani Bank Ltd. behavior should be more effective. Because I found that most of the customers have given the disagreed opinion with the statement is the employees in Agrani Bank Ltd. behavior inspires confidence in customers.
- Agrani Bank Ltd. should be more communicate with their customers when services will be performed. Because I found that most of the customers have given the disagreed opinion with the statement is Agrani Bank Ltd. keeps customers informed about when services will be performed.
- To inspire and encourage the customers of Agrani Bank Ltd. should be use hi-tech equipments and enhance in to modern looking.
- Agrani Bank Ltd. should be computerize all its functions and should provide online banking facility at all branches.

- Agrani Bank Ltd. should be more flexible in case of cheque book /delivery. Because I found that most of the customers were highly dissatisfied for the question is how satisfied are customers with the cheque/book delivery.
- Customers are always willing to get their service at a time. Agrani Bank Ltd. should be provided their service at a time. Because I found that most of the customers were dissatisfied for the question is how satisfied are customers with the time customers have to wait for a service at Agrani Bank Ltd.
- Agrani Bank Ltd. branches should be making a friendly environment to their customers. Because I found that most of the customers were feel ignored when they were came in Agrani Bank's branches to take services.
- Agrani Bank Ltd. should be offers more facilities to the customers such as credit cards, visa cards, ATM booths etc.
- Agrani Bank Ltd. need to give more emphasize on their service quality because survey shows customers are very much quality oriented in Banking than ever before.
- To retain their customers and make them loyal Agrani Bank Ltd. should be give some exclusive offering. It can be different types of loan like car loan, study loan etc and lower interest for loan, increase the interest rate for deposits.

By considering the above recommendations the Agrani Bank Ltd. can improve their service quality and satisfied their customers with effectively and efficiency and makes them loyal customers of Agrani Bank Ltd.

CHAPTER- VIII

INTERNSHIP EXPERIENCE

8.0 INTERNSHIP EXPERIENCE

The internship report is a basic requirement for the **MBA (Agribusiness)** program. I have completed my Internship at **Agrani Bank Ltd, Farmgate Branch**. From the Opening an account to closing the account, generally activities are done in the customer service. How to open an account, How to maintain an account and all source of information for the customers are the activities of the customer service. Besides I have taken complaint from the client & give it to customer in charge officer. I also helped customers to open an account. Cash department is the most vital department of a bank and it is call blood of a bank. It is a platform to communicate with customers. Cash department receives & pays cash directly. In clearing department I receive cheques from customers. Here I engaged myself with data entry. The internship program has been set for 90 days' period. I believe this study will be beside me in future, especially if I get myself involved in banking and activities related to other financial institutions. The program has helped me a lot to understand the organizational atmosphere and behavior.

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APPENDIX: 01

QUESTIONNAIRE

“CUSTOMERS PERCEPTION AND SATISFACTION OF SERVICE QUALITY OF AGRANI BANK LIMITED.”

I am the student of MBA (Agribusiness), Sher-e-Bangla Agricultural University conducting an Internship report survey about “Customers’ perception & satisfaction of service quality of Agrani Bank Ltd.” and would like to know your views and opinions. Would you mind spending a few minutes to help me by completing this questionnaire? The data collected through the survey will be used for only developing the internship report and will not be disclosed elsewhere.

Please put the tick (√) marks in the appropriate box.

1. Gender: i. Male ii. Female
2. Age
 i. 15-30 yrs ii. 31-45 yrs iii. 46-60 yrs iv. More than 60
3. Occupation:
 i. Service holder ii. Business person iii. others.....

Perception Statements in the Reliability Dimension	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree(1)
4. When Agrani Bank Ltd. promises to do something by a certain time, it does so.....					
5. When you have a problem, Agrani Bank Ltd. shows a sincere interest in solving your problems...					
6. Agrani Bank Ltd. performs the right service at first time...					
7. Agrani Bank Ltd. provides its services at the time it promises to do so.....					

Statements in the responsiveness dimension	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree(1)
8. The employees in Agrani Bank always willing to help you.....					
9. The employees in Agrani Bank are never Too busy to respond to your request....					

Statements in the Assurance Dimension	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree(1)
10. You feel safe in your transactions with Agrani Bank Ltd.					
11. The employees in Agrani Bank have the knowledge to answer your questions...					
Statements in the Empathy Dimension					
12. The employees in Agrani Bank understand your specific needs...					

Statements in the Tangibles Dimension	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree(1)
13. Agrani Bank has modern-looking and hi-tech equipment.					
14. Agrani Bank's physical facilities are visually appealing...					
15. Agrani Bank Ltd. has convenient business hours...					

Statements in the Satisfaction Dimension	Highly Satisfied (5)	Satisfied (4)	Neutral (3)	Dissatisfied (2)	Highly Dissatisfied (1)
16. How satisfied are you with the behavior of Agrani Bank's staff...					
17. How satisfied are you with the product knowledge of the staffs...					
19. How satisfied are you with the fees/service charges of the Bank.					
20. How satisfied are you with the cheque book/ delivery...					
21. How satisfied are you with the way Agrani bank's issue/cash fixed deposits ...					
22. How satisfied are you with the time you have to wait for a service at branches.					

23. How do you feel when you go to a Agrani Bank's branch.....

- i. Warm welcome ii. Neutral iii. Ignored

24. Would you recommended Agrani Bank to your relatives/ friends/colleagues.....

- i. Yes ii. No

THANK YOU VERY MUCH