

**EVALUATION OF GENERAL BANKING SYSTEM AND SERVICE
ORIENTED CUSTOMER SATISFACTION OF JANATA BANK LIMITED:
A STUDY IN THE BRANCH OF UNIVERSITY GRANTS COMMISSION
BHABAN, DHAKA**

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**MASTER OF BUSINESS ADMINISTRATION IN AGRIBUSINESS
FACULTY OF AGRIBUSINESS MANAGEMENT
SHER-E-BANGLA AGRICULTURAL UNIVERSITY**

June, 2016

Internship Report

On

Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in the Branch of University Grants Commission Bhaban, Dhaka



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By

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An Internship 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 IN AGRIBUSINESS SEMESTER: JANUARY-JULY, 2016

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Subject: Submission of the internship report entitled "**Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka**"

Dear Sir,

I have put my best effort to prepare an effective & creditable internship paper. With great pleasure I submit my internship paper on "**Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka**" that you have assigned to me as an important requirement of MBA program. I have found the study to be quite interesting, beneficial & insightful. It contains a detailed study on satisfaction of bank customers. Here I have gathered information through primary and secondary sources.

I therefore, pray and hope that you would be kind enough to accept this report as fulfillment of the requirement of my post graduation.

Sincerely yours,

Md. Shafiul Islam

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TO WHOM IT MAY CONCERN

This is certify that Md. Shafiu Islam, Reg. No.: 10-03845 Master of Business Administration, Faculty of Agribusiness Management, the Student of Sher-e-Bangla Agricultural University has participated intership programme in our branch from 22-01-17 to 09-05-2017. He is obedient, honest & dutiful.

We wish his every success in life.

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SUPERVISOR'S CERTIFICATE

This is to certify that the internship report entitled "**Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka**" submitted to the Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **MASTER OF BUSINESS ADMINISTRATION (MBA) IN AGRIBUSINESS**, embodies the results of a piece of bona fide internship carried out by **MD. SHAFIUL ISLAM**, Registration No. **10-03845** under my supervision and guidance. No part of this 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: 24.09.2017

Dhaka, Bangladesh

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Student Declaration

I hereby declare that the internship report entitled “**Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka**” has been prepared by me under the supervisor of **Professor Md. Zakir Hossain**, Professor, Department of Agricultural Statistics, 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 degree or any other purpose.

.....

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Dedicated To
My
Beloved Parents

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At first I present my due regards to almighty Allah, who provided me the excellent opportunity to build and complete this Internship report on **“Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka”**.

I am deeply indebted to my supervisor Professor Md. Zakir Hossain, Professor, Department of Agricultural Statistics, Faculty of Agribusiness Management, Sher-e-Bangla Agricultural University, for his whole-hearted supervision during my organizational attachment period. His suggestions and comments were a great source of spirit to make this report a good one.

My special gratitude goes to Alauddin Mahmud, First Assistant General Manager (FAGM), Janata Bank Limited, University Grants Commission Bhaban Branch. Additionally, I am also grateful to Md. Mojjammel Haque, Md. Imrul Kayes and Kazi Farhana Karim for giving their thoughtful advice to complete my report. I am deeply indebted to all senior officers and all other employees of Janata Bank Limited, University Grants Commission Bhaban Branch for their friendly and sincere cooperation during my organizational attachment period.

ACRONYMS

A/C	Account
ATM	Automated Teller Machine
BB	Bangladesh Bank
BIBM	Bangladesh Institute of Bank Management
CC	Cash Credit
CDC	Central Data Center
CEO	Chief Executive Officer
CPTU	Central Procurement Technical Unit
DD	Demand Draft
DPS	Deposit Pension Scheme
DRS	Disaster Recovery System
FDD	Foreign Demand Draft
FDR	Fixed Deposit
GB	General Banking
IME	International Mobile Equipment
IT	Information Technology
JB	Janata Bank
JBL	Janata Bank Limited
L/C	Letter of Credit
MBA	Master of Business Administration
MT	Mail Transfer
NPSB	National Payment Switch Bangladesh
<i>NRB</i>	<i>Non Resident Bangladeshi</i>
OBC	Outward Bill Collection
PO	Pay Order
POS	Point of Sales
SME	Small and Medium Enterprise
SOD	Secured Overdraft
STD	Short Term Deposit
SWIFT	Society for Worldwide Inter Bank Financial Transfer
TC	Travelers Cheque
TOD	Temporary Overdraft
TT	Telegraphic Transfer
UGC	University Grants Commission

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ABSTRACT

The internship is designed to bridge the gulf between the theoretical knowledge and real life experience. It is designed to have a practical experience while passing through the theoretical understanding. I had the opportunity to complete my internship in a reputed bank. This report is the result of four months internship program with Janata bank Limited: University Grants Commission Bhaban Branch. Bank is an intermediary institution that makes relationship between the owner of surplus savings and the inventors of deficit capital. 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. I got the opportunity of getting important information from the employees of this bank that help me to prepare this internship report. Janata Bank Limited, a leading commercial bank with 911 outlets strategically located in almost all the commercial areas throughout Bangladesh, 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 Janata Bank Limited which emerged as a nationalized commercial bank in 1972 immediately after the emergence of Bangladesh as an independent state. The internship report is on **“Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka”**. The main objective behind this report is to know general banking system of Janata Bank Limited, identify different services of Janata Bank Limited, University Grants Commission Branch and also to determine how well Janata Bank is satisfying the customer of those service grounds and different service quality dimensions. The survey is conducted on 50 respondents (sample) those represent the total general customers segment. This report consists of 8 chapters. The first chapter deals with Introduction of report, essential of the study. The second chapter deals with Literature Reviews. Some research works of different author are followed to carry out my study. The third chapter deals with methodology. In this research non probability convenience sampling technique was used to select the sample. Simple average and percentage method is used as analytical method. The fourth chapter deals with Organization profile. The fifth chapter shows the general banking system of Janata Bank Limited. The sixth chapter deals with different Products & Services provide by Janata Bank Limited, University Grants Commission Branch. The seventh chapter shows analysis, result and discussion of the report. The eighth chapter deals with conclusion of report with some major findings and recommendation. At the end of the report there are some references which I have used to enhance my understanding regarding the report preparation. The survey implies that employees, services and materials associated with the branch of Janata Bank Limited are capable to meet up customer’s expectation. With some exception, the customers of the University Grants Commission Branch are satisfied not only with the product and service of Janata Bank Limited but also the overall General banking system.

CHAPTER ONE

INTRODUCTION



1.1 INTRODUCTION

Financial institutions are very much essential for the overall development of a country. Especially banks play an important role in the field of promotion of capital, encouragement of entrepreneurship, generation of employment opportunities etc. Market economy or free economy is widely used-concept about the present economy of Bangladesh. The country adopted the concept in the late seventies with the privatization of significant number of enterprises. The practices of free market economy started from the eighties with the changing of the world economy. A number of initiatives were taken from the nineties to increase the competition and efficiency in money market, relaxation of unwanted rules and regulations, improvement of loan related law and other situations and improve the financial base of the banks of the country.

1.2 ORIGIN OF THE REPORT

The internship report entitled “**Evaluation of General Banking System and Service Oriented Customer Satisfaction of Janata Bank Limited: A Study in The Branch of University Grants Commission Bhaban, Dhaka**” is prepared as a partial fulfillment of the requirement of MBA in Agribusiness program authorized by the Dean of Post Graduate Studies, Sher-e-Bangla Agricultural University, Sher-e-Bangla Nagar, Dhaka-1207.

During the internship program, I have worked as an internee in **Janata Bank Limited, University Grants Commission Bhaban Branch**. During this period I learned how the host organization works with the help of the internal supervisor. On the basis of working experience in this period I have prepared this report and I have tried my level best to relate the theoretical knowledge with the practical work situation. And during my internship, I had to prepare a report under the supervision of **Professor Md. Zakir Hossain**.

1.3 RATIONALE OF THE STUDY

Due to the increased competition of the increased number of commercial banks and the growing economy, the expectations of the customers have also increased than ever before. Realizing the present condition, banks, especially the commercial banks are trying to elevate their different service as much as reachable to their customers. The most serious difficulty facing the financial sector is the high level of interest rate and inflation rate. So it is the duty of the top management of the commercial banks to work with the situation.

1.4 OBJECTIVES OF THE REPORT

1. To evaluate the general banking system of Janata Bank Limited
2. To study on services provided by Janata Bank Limited.
3. To find out level of customer satisfaction about services provided by Janata Bank Limited.
4. To offer some suggestions regarding quality improvement of Janata Bank Limited.

1.5 SCOPE OF THE STUDY

Janata Bank Limited is the second largest commercial Bank in Bangladesh. JBL operates through 911 branches including 4 overseas branches at United Arab Emirates. It is linked with 1221 foreign correspondents all over the world. I am assigned to learn practical knowledge from Janata Bank Limited, University Grants Commission Bhaban Branch Dhaka-1207. In this study I would try to concentrate on the theoretical aspect of General Banking, that is, General Banking system with account opening & closing, loan & investment, remittance, current & fixed deposit etc. I would analyze the data on the bank and various services provides by the bank, problems in service quality, pattern of service recovery and the performance of the bank under study of customer satisfaction.

1.6 LIMITATIONS OF THE STUDY

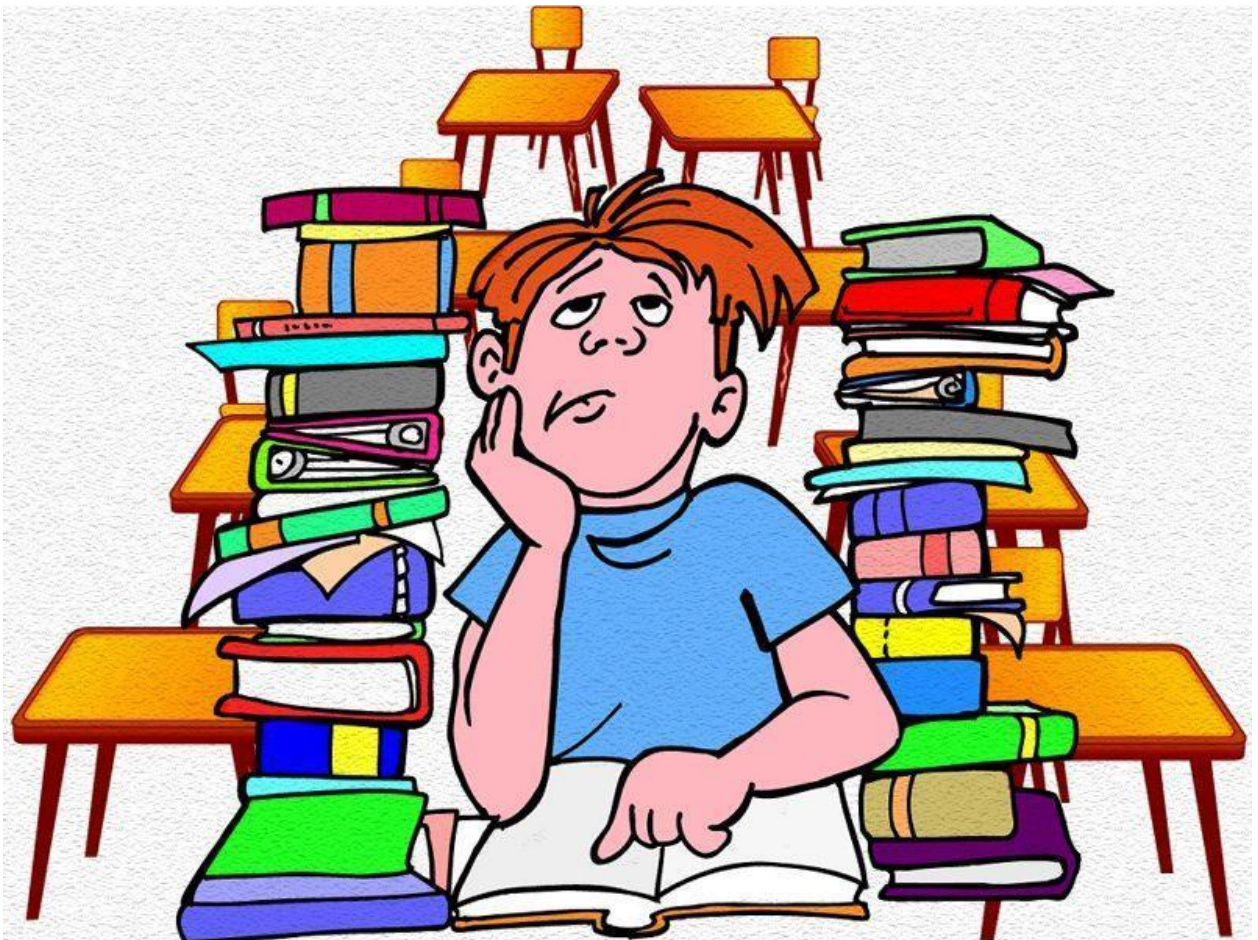
There are some specific problems and limitations those were faced during the entire process of preparing the report. Some of them are-

- a) As the data, in most cases are not in organized way, the bank failed to provide all information.
- b) Due to time limitation, many of the aspects could not be discussed in the present report.
- c) The main constraint of the study was insufficiency of information, which was required for the study. There are various information the bank employee cannot provide due to security and other corporate obligations.

Despite of these limitations, I have come up with this report with the proper guidance of my honorable supervisor **Professor Md. Zakir Hossain**.

CHAPTER TWO

LITERATURE REVIEW



2.1 REVIEW OF LITERATURE

Cronin *et al.* (2000) cited that Service satisfaction has thus been assessed using items that include interest, enjoyment, surprise, anger, wise choice, and doing the right thing.

Fornell (1992) noted that although customer satisfaction and quality appear to be important for all firms, satisfaction is more important for loyalty in service industries like bank. Because even if the customers appear to be satisfied, they may look for other bankers if they believe they might receive better service elsewhere. Thus the banking organizations need to know how to keep their customers. However, keeping customers is also dependent on a number of other factors. These include a wider range of service choices, greater convenience, better prices, and enhanced income.

Jamal A and Kamal N (2004) cited that satisfaction is an important trait which must be taken in to account when shaping the overall loyalty of the customers towards their service providers. In banks, customers think about the level of the services and settle on about the lack of importance given to them and decide about whether to be with the bank or to switch. Minimum price with maximum usage and profit always breeds higher level of satisfaction.

Jessica Santos, (2003) state that, Service quality is increasingly recognized as an important aspect of electronic commerce (e-commerce). Because the online comparison of the technical features of products is essentially costless, feasible, and easier than comparisons of products through traditional channels, service quality is the key determinant for successful e-commerce.

Rust and Oliver (1994) cited in Dhandabani defined satisfaction as the “customer’s fulfillment response” which is an evaluation as well as an emotion-based response to a service.

Siddique (2012) found that the most important factors influencing customers for selecting a private commercial bank are effective and efficient customer services, speed and quality services; image of the bank, online banking, and well management. On the other hand, the most important factors for choosing a nationalized commercial bank are low interest rate on loan, convenient branch location, safe investment (accountability of the govt.), variety of services offered and low eservice charges.

Valarie A. Zeithaml (1998) stated that, in the past, expenditures on quality have not been explicitly linked to profits because costs and savings were the only variables on which information was available. More recently, evidence about the profit consequences of service quality stemming from other sources has been found. This article synthesizes recent evidence and identifies relationships between service quality and customer satisfaction that have been need to be examined.

2.2 CUSTOMER

A customer (sometimes known as a client, buyer, or purchaser) is the recipient of a good, service, product, or idea, obtained from a seller, vendor, or supplier for a monetary or other valuable consideration. Customers are generally categorized into two types:

- An intermediate customer or trade customer (more informally: "the trade") who is a dealer that purchases goods for re-sale.
- An ultimate customer who does not in turn re-sell the things bought but either passes them to the consumer or actually is the consumer.

A customer may or may not also be a consumer, but the two notions are distinct, even though the terms are commonly confused. A customer purchases goods; a consumer uses them.

2.3 CUSTOMER SERVICE

“Customer service” is an extremely important part of maintaining ongoing client relationships that are keys to continuing revenue. For this reason, many companies have worked hard to increase their customer satisfaction levels. The term “customer service” is used today in the field of service management to describe a host of different but critically interrelated activities. Barbara R. Lewis (1989) stated that in the financial services industry, the marketing key is now “customer service”. In brief, good customer service is the key to a successful organization and customer retention. Furthermore, good customer service fosters growth because each satisfied customer will tell at least five other people about the business, some of whom will become customers.

2.4 SERVICE QUALITY DIMENSIONS

Service quality is an achievement in customer service. The SERVQUAL Model is an empiric model by Valarie A. Zeithaml, Leonard L. Berry and A. Parasuraman to compare service quality performance with customer service quality needs. One of the important issues related to service quality is the dimensions of service quality and the measurement tool, SERVQUAL developed by Valarie A. Zeithaml, L. Berry, A. Parasuraman (1996) has been the starting point of the controversy in this area. They identify five quality dimensions which link specific service characteristics to consumer expectations of quality. These five basic dimensions are Tangibility, Reliability, Responsiveness, Assurance and Empathy.

Customer’s satisfaction basically depends on various factors. Customers will be satisfied with the bank when they will get excellent and quality services from employees of bank on a continuous basis. There are different factors that influence customer’s satisfaction level. In this research, I have tried to find out customer’s satisfaction on five important dimensions of SERVQUAL model.

1. Tangibility: Representing the Service Physically

Tangibles are the appearance or visibility. Tangibles are the physical facilities, equipment, and appearance of personnel in services. It includes all the physical evidence of the service like the facilities, appearance of personnel, tools or equipment used to provide the service, physical representations of the services and even other customers. Zeithaml *et al.* (2003) stated that tangibles are the appearance of physical facilities, equipment, personnel, and communication materials. Tangibles of service are the tangible facets of the service facility. So, the hypothesis is higher the tangibles higher the customer satisfaction.

2. Reliability: Delivering on Promises

This means ability to perform the promised service dependably and accurately. Reliability involves consistency of performance and dependability. It means that the firm performs the service right first time. It also means that the firm honors its promises. Specifically it involves accuracy in billing, keeping records correctly, and performing the service at the designated time. Reliability refers to the extent to which the retail service provides what was promised when it was promised. Zeithaml *et al.* (2003) defined reliability as the ability to perform the promised service dependably and accurately. Reliability is the ability to perform the promised service consistently, dependably, and accurately. In an organization, employees should always try to serve customer first and at the right time, so that customers can rely on that bank. This follows that, if reliability is greater, customers are more satisfied.

3. Responsiveness: Being Willing to Help

Responsiveness is defined as the willingness to help customers and provide prompt Service. It concerns the willingness or readiness of employees to provide services. Responsiveness involves timeliness of service like posting a transaction slip immediately, returning a phone call quickly, giving prompt service and setting up appointments quickly. According to Zeithaml *et al.* (2003), responsiveness refers to the motivation to help customers and provide prompt service to them. If an organization is better in responsiveness dimension then the customer satisfaction level will be high.

4. Assurance: Inspiring Trust and Confidence

Assurance can be defined as the knowledge and courtesy of employees and their ability to convey trust and confidence among customers. Assurance involves trustworthiness, believability, and honesty. It involves having the customer's best interests at heart. Contributing to credibility includes company name; company reputation; personal characteristics of the contact personnel; how much a hard sell is employed in interactions with the customer. Zeithaml, V.A., Berry, L.L. and Parasuraman, A., defined assurance as the awareness and good manners of the employees and their ability to convey trust and confidence to the customers.

5. Empathy: Treating Customers as Individuals

Empathy is the caring, individual attention that a firm provides to its customers. Empathy refers to graciousness, respect, consideration and friendliness of contact personnel including receptionists, telephone operators, etc. It needs consideration for the consumers' property, clean and neat appearance of the contact workers. Hypothesis is when empathy is greater, customers are satisfied.

2.5 CONCEPTUAL FRAMEWORK

Dependent & Independent Variables:

In the conceptual framework the independent variables are reliability, responsiveness, assurance, empathy and tangibility, and the dependent variable is customer service quality.

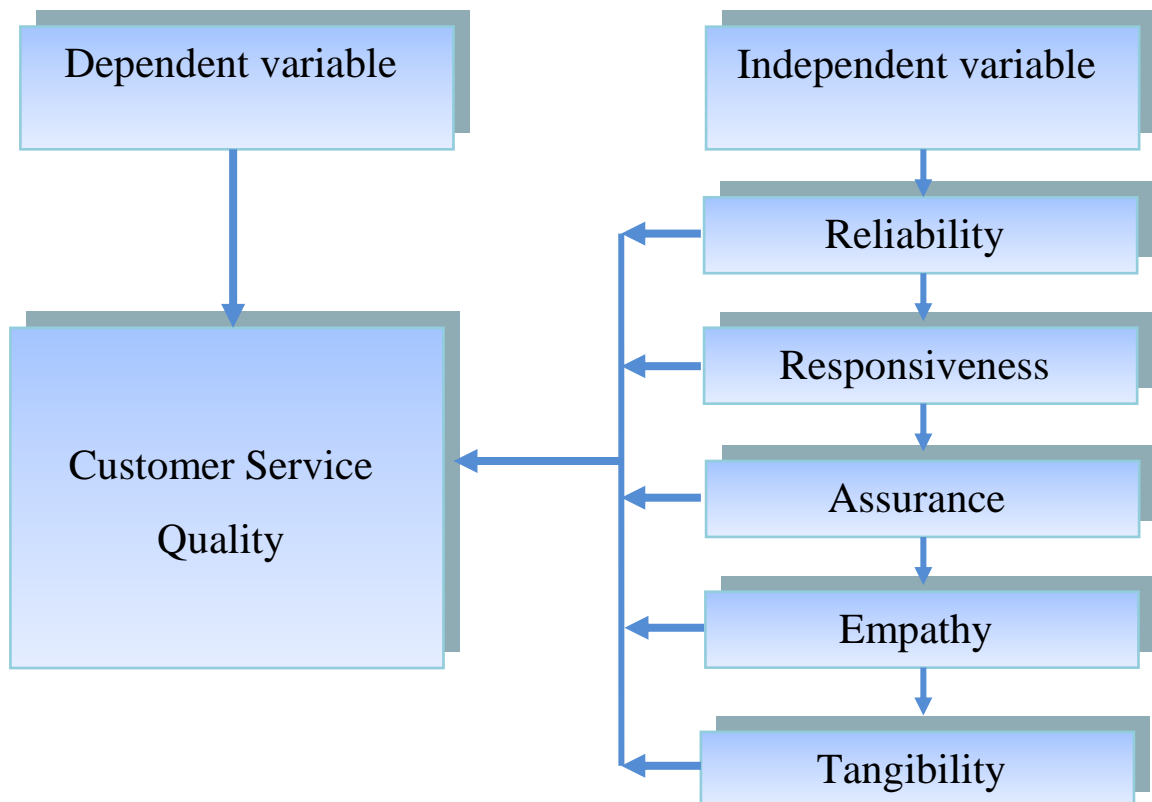
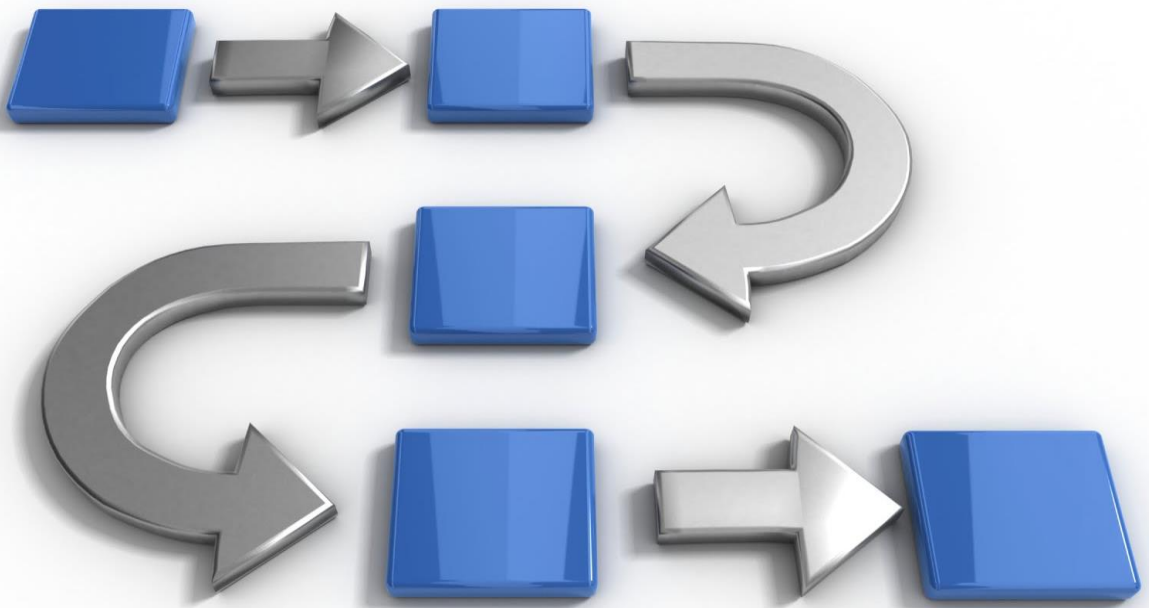


Figure 2.1: Dependent & Independent Variables

CHAPTER THREE

METHODOLOGY



3.1 METHODOLOGY OF THE STUDY

The study requires a systematic procedure from selection of the topic to preparation of the final report. To perform the study, the data sources were to be identified and collected, to be classified, interpreted and presented in a systematic manner and key points were to be found out. The overall process of methodology has been given as below.

3.2 TYPE OF THE STUDY

This is a descriptive type of research. Information are collected to furnish this report is both from primary and secondary sources.

3.3 SOURCES OF DATA

In order to make the report more meaningful and presentable, two sources of data and information have been used to complete the study.

The Primary Sources are as follows:

- I have made questionnaire survey of the customers who have hold an account in Janata Bank Limited University Grants Commission Bhaban branch.
- Relevant file study as provided by the officers concerned.

The Secondary Sources are as follows:

- Annual report of Janata Bank Limited
- Periodicals records of Janata Bank Limited
- Office files and documents
- Study related books and journals
- Websites

3.4 TARGET POPULATION

Target populations were the customers of Janata Bank Limited, University Grants Commission Branch.

3.5 SAMPLE SIZE

The sample size was 50 among the customer of Janata Bank Limited, University Grants Commission Branch.

3.6 SAMPLING METHOD

Non probability simple random sampling method was used as I collected data from the 50 respondents from Janata Bank Ltd, University Grants Commission Bhaban Branch.

3.7 METHODS OF DATA COLLECTION

For data collection I used “Questionnaire method”. I interviewed the clients of JBL, University Grants Commission Bhaban Branch through questionnaire. The entire questionnaire is prepared based on the SERVQUAL scale. There are five service quality dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles. Also data are collected on General Banking System dimension to evaluate the General Banking System of Janata Bank Limited. For the purpose of the study, the following methods have been applied to collect primary data:

- I. Questionnaire method to contact with the respondents
- II. Face to face conversation with the officers and clients during internship period at Janata Bank Limited, University Grants Commission Bhaban Branch.
- III. Working experience at different desks in Janata Bank Limited, University Grants Commission Bhaban Branch.

3.8 ANALYTICAL TECHNIQUE AND TOOLS

Analytical Technique

Simple average and percentage method is used as analytical method. The collected data were analyzed through Table & graphical presentation.

Tools

The tool those I had used to implicate the techniques for analyzing data were simple MS Word & MS Excel.

CHAPTER FOUR

ORGANIZATION PROFILE



4.1 HISTORY OF JANATA BANK LIMITED

The bank was initially emerged in the banking scenario of the then East Pakistan as “The United Bank Limited” and “The Union Bank Limited” at the initiative of some Bengalese entrepreneurs in the year 1959 under Bank Companies Act 1913. After the independence of Bangladesh in 1972 this Bank was nationalized as per policy of the Government and renamed as Janata Bank Limited. JBL is a 100% government owned commercial bank in Bangladesh.

Janata Bank Limited, one of the state owned commercial banks in Bangladesh, has an authorized capital of Tk. 20000 million (approx. US\$ 250 million), paid up capital of Tk. 19140.00 million, reserve of Tk. 17976.20 million. The Bank has a total asset of Tk. 684,217.75 million as on 31st December 2016. Immediately after the emergence of Bangladesh in 1971, the erstwhile United Bank Limited and Union Bank Limited were renamed as Janata Bank. On 15th November, 2007 the bank has been corporatized and renamed as Janata Bank Limited.

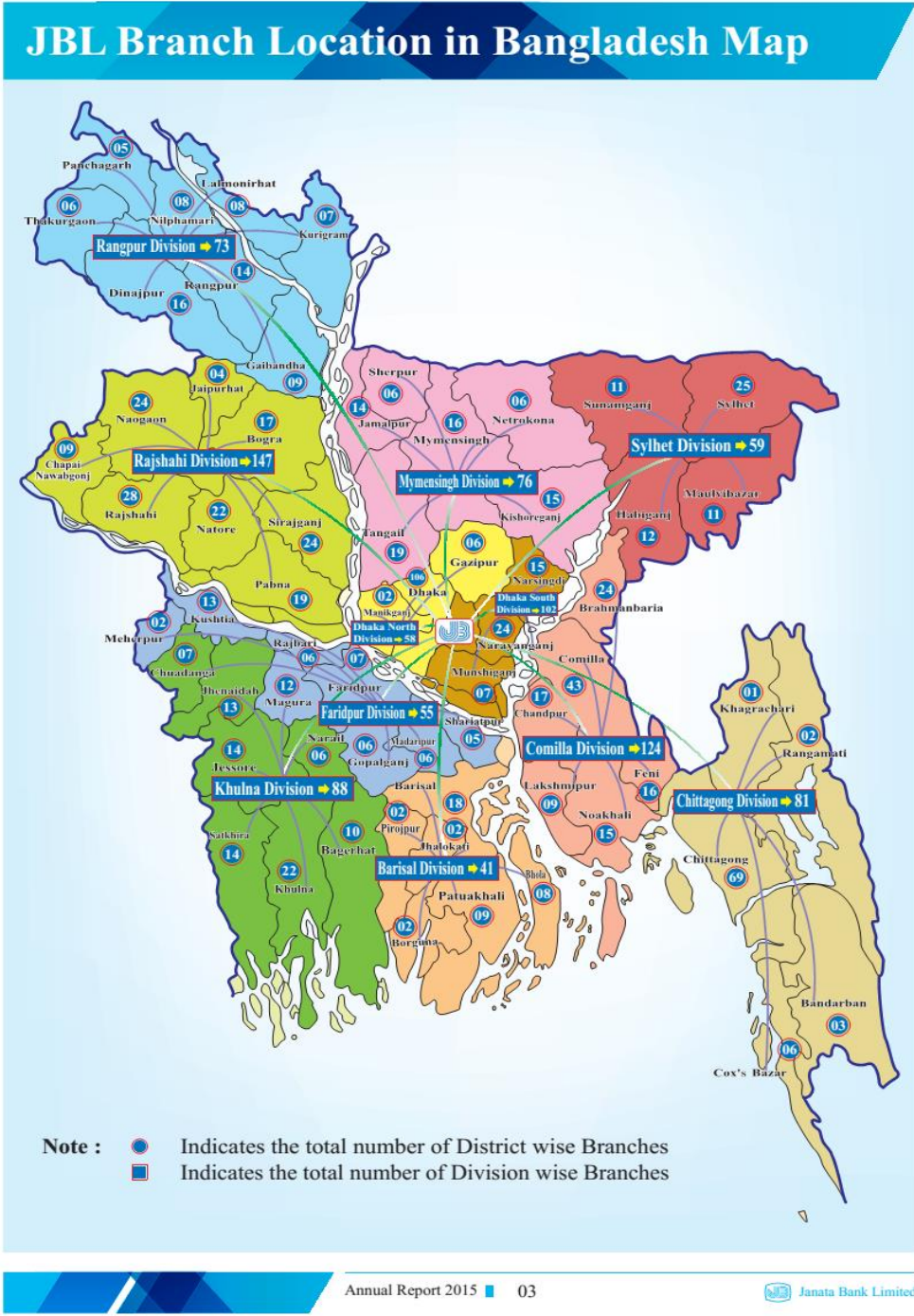
Janata Bank Limited operates through 911 branches including 4 overseas branches at United Arab Emirates. It is linked with 1239 foreign correspondents all over the world. The Janata Bank Limited has more than 15(fifteen) thousand employees.

Recently The Bank has been recognized internationally and domestically for its good performance.

- Janata Bank Limited achieves '2013 Performance Excellence Award' by City Bank N. A.
- Janata Bank Limited wins 'The Asian Banking & Finance Wholesale Banking Awards 2013 & Retail Banking Awards 2013
- JBL's Position in Global Ranking of Banks-2012
- Business Asia Most Respected Company Awards-2012
- Janata Bank Limited wins 'The Asian Banking & Finance Awards 2012

4.2 OBJECTIVES OF JANATA BANK LIMITED

- ❖ Alongside up gradation and diversification of banking service to provide maximum satisfaction to the respected clients.
- ❖ To build up a deep-rooted and harmonious banker-customer relationships by dispensing prompt and improved services to the clients.
- ❖ To develop a vibrant capital market by ensuring more effective participation of the Bank in the share market.
- ❖ To make best use of latest technologies for giving the clients a taste of modern banking so as to encourage them to continue and feel proud of banking with JBL.
- ❖ To gain confidence of all quarters involved in the economic development of the country.



(Source: Annual Report 2015 of Janata Bank Limited)

Figure 4.1: Janata Bank Limited Branch Location in Bangladesh Map

4.3 MISSION OF JANATA BANK LIMITED

The mission of the bank is to actively participate in the socio-economic development of the nation by operating a commercially sound banking organization, providing credit to viable borrowers, efficiently delivered and competitively priced, simultaneously protecting depositor's funds and providing a satisfactory return on equity to the owners.

4.4 VISION OF JANATA BANK LIMITED

To become the effective largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia. Ensuring highest standard of clientele services through best application of latest information technology, making due contribution to the national economy and establishing themselves firmly at home and abroad as a front ranking bank of the country are their cherished vision.

4.5 THE FUTURE THRUST

- ❖ Full duplex on-line Banking.
- ❖ Introducing more innovative products and services.
- ❖ Opening new branches.
- ❖ Expansion of business network at home and abroad.
- ❖ SMS Banking.
- ❖ Introduction of new liability/Asset products.

4.6 CORPORATE CULTURE

- ❖ Employees of JBL share certain common values, which helps to create a JBL Culture the client comes first.
- ❖ Search for professional excellence.
- ❖ Openness to new & new methods to encourage creativity.
- ❖ Quick decision making.
- ❖ Flexibility and prompt response.
- ❖ A sense of professional ethics.

4.7 CORE VALUES OF JANATA BANK LIMITED:

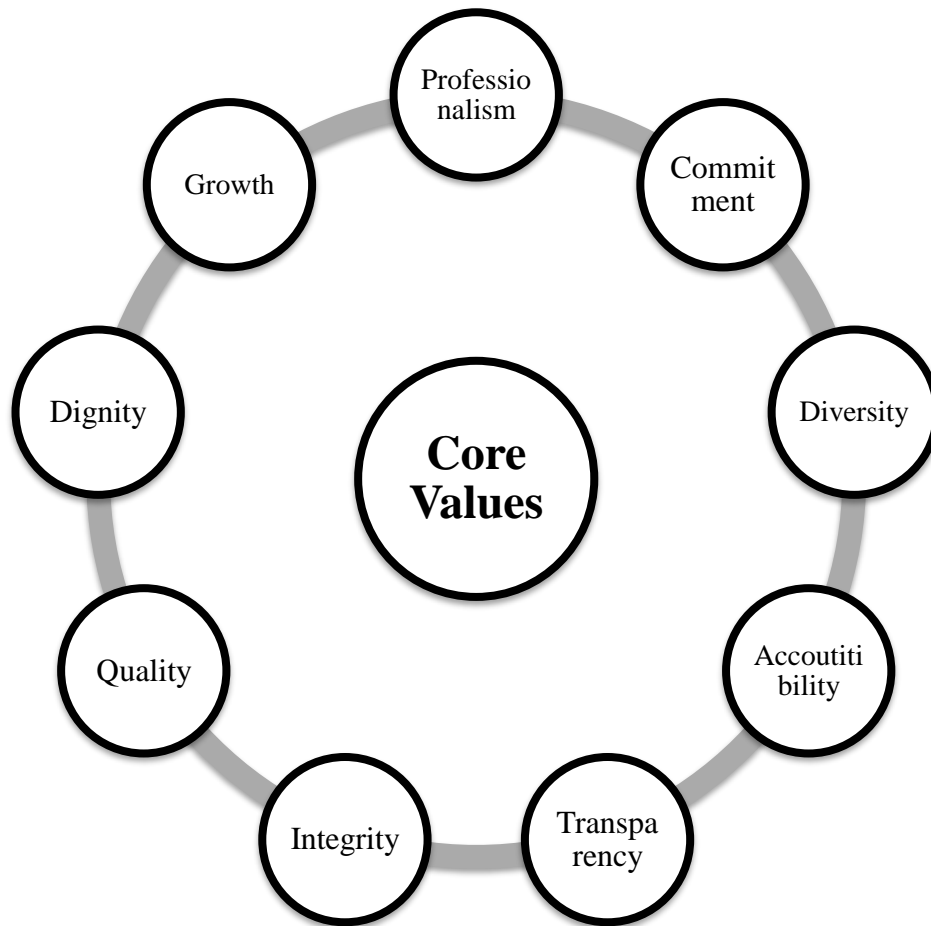


Figure 4.2: Core Values of Janata Bank Limited

4.8 STRUCTURE OF THE ORGANIZATION

4.8.1 MANAGEMENT HIERARCHY OF JBL



Figure 4.3: Management Hierarchy of Janata Bank Limited

4.8.2 CORPORATE INFORMATION

The corporate head office is located at Dhaka with 10 (ten) Divisions comprising of 38 (thirty eight) Departments.

FEATURES	VALUES
Name	Janata Bank Limited
Genesis	Janata Bank Limited, the 2nd largest State Owned Commercial Bank (SCB) in Bangladesh, is playing pivotal role in overall financial activities of the country. The Bank emerged as ‘Janata Bank’ by combining the erstwhile United Bank Limited and Union Bank Limited under the Banks Nationalization Order (President’s Order- 26) of 1972 and was restructured as a limited company in November, 2007. Since inception in 1972 the Bank has commendably contributed to the socio-economic development of Bangladesh and helped structuring solid financial ground of the country as well.
Registered Address	Janata Bhaban,110,Motijheel Commercial Area Dhaka-1000, Bangladesh
Legal Status	Public Limited Company
Chairman	Shaikh Md. Wahid-uz-Zaman
Managing Director & CEO	Md. Abdus Salam
Company Secretary	Md. Mosaddake-Ul-Alam
Date of Incorporation	21 May 2007
Authorized Capital	BDT 30,000 Million
Paid up Capital	BDT 19,140 Million
Face value per share	BDT 100 per share
Shareholding Pattern	100% Share owned by the Government of Bangladesh
Number of Employees	13,498(As on 31.10.2016)
Banking license obtained from Bangladesh Bank	31 May 2007
Phone	+88 02-9560000, 9566020, 9556245-49, 9565041-45, 9560027-30
Fax	88-02-9554460, 9553329, 9552078
SWIFT	JANBDDH
Website	http://jb.com.bd ,
E-mail	md@janatabank-bd.com

(Source: http://www.jb.com.bd/index.php/about_us/bank_at_a_glance)

4.8.3 DOMESTIC NETWORK

Offices	No.
Head Office Divisions	14
Head Office Departments	49
Number of Divisional offices	12
Number of Area Offices	49
Branches including Overseas	911
Corporate-1 Branches (Including JBCB & LO)	30
Corporate-2 Branches	77
Grade-1 Branches	209
Grade-2 Branches	223
Grade-3 Branches	275
Grade-4 Branches	93
AD Branches	56
Urban	481
Rural	426
Overseas	4
Staff College	8

(Source: http://www.jb.com.bd/index.php/about_us/bank_at_a_glance)

CHAPTER FIVE

GENERAL BANKING SYSTEM



5.1 INTRODUCTION

Out of four major sections General Banking is important one. General banking is the heart of total banking system. Through this section bank has to receive and disburse money, to develop banker customer relationship by opening different types of account and providing prompt services to the customers. This department collects money from the depositor and uses these deposits to earn profit.

5.2 FUNCTIONS OF GENERAL BANKING:

The functions of general banking department of Janata Bank Limited are as follows:

1. Maintenance of Deposit A/Cs:
Saving accounts/Current accounts./cash credit deposits/Fixed deposits/short term deposits/margin deposits/Bond deposits/F.C. Bond deposits.
2. Receipts & payment of cash.
3. Handling transfer transactions.
4. Operations of clearing house.
5. Maintenance of accounts with Bangladesh Bank & other banks.
6. Collection of Cheques & Bills.
7. Issue and payment of Demand Drafts, Telegraphic Transfer and payment orders.
8. Executing customers standing Instructions.
9. Maintenance of safe Deposit Lockers
10. Maintenance of Internal Accounts of the banks.
11. Reporting to head office about daily position.
12. Saving all transaction record in computer.
13. Closing and transfer of different types of accounts.
14. Keeping good relation with valued customer.
15. Providing necessary support to the customers.

5.3 SECTIONS OF GENERAL BANKING

During my practical orientation in Janata Bank Limited, University Grants Commission Bhaban Branch, Dhaka, it came to the observation that general banking section is divided with four areas. These are:

- **Account section (With deposit)**
- **Remittance section**
- **Loans and Advance section**
- **Cash, Clearing, Billing section**

5.3.1 ACCOUNT SECTION

Account Opening Section

One of the vital sections under General Banking is the account opening section. Banker customer relationship begins through this section. Various tasks are performed in this section. Such as:

- Opening of different types of account.
- Issue of checkbook.
- Transfer and closing of account.
- Enquiry of account.

Various types of account offered by Janata Bank Limited

Janata Bank Limited offers various types of account to its different types of customer. These are as follows:

- Current deposit (CD) account
- Savings bank (SB) account
- Short-term deposit (STD)
- Fixed deposit (FDR)
- JBDS (Janata Bank Deposit Scheme)
- MDS (Medical Deposit Scheme)
- EDS (Education Deposit Scheme)& SPS

5.3.2 REMITTANCE

The major function of commercial Banks is mobilization of fund. Other than this, banks provide ancillary services to its clients. Clients need to remit money from one place to another for their business or other purposes. Banks fulfill this need of customers by means of remittance service. Money can be remitted domestically or internationally, which known as local remittance and foreign remittance.

There are six ways of transferring fund domestically. The modes of transferring funds are:

- Pay- Order (PO).
- Demand Draft (DD).
- Telegraphic Transfer (TT).
- Mail Transfer (MT)
- SDR
- Pay Slip

Foreign Inward remittance

Foreign inward remittance refers to the currency remitted from abroad to our country. The remittance in foreign currency that receives from outside the country to our country is known

as foreign inward remittance. In case of inward remittance, TT/MT/Drafts etc. are drawn in local bank by the foreign banks of exchange houses. When a local bank purchases foreign bills, TCs & cash foreign currency is also known as inward remittance. A local bank also receives indenting commission of local firm, trademarks, patent fee etc.

Inward remittance can be classified into two groups:

- Visible inward remittance such as export proceeds.
- Invisible inward remittance such as family maintenance, constancy fee etc.

Foreign Outward Remittance

Foreign outward remittance refers to the remittances in foreign currency made from this country to abroad. Foreign outward remittance includes issuance of TT, MT, FDD issued by local banks on foreign banks. Further it includes rate of foreign currency, notes, TC, reimbursement against import, bills retired etc. Forward outward remittance can be divided into two groups:

- Visible outward remittance such as payment against import.
- Invisible outward remittance such as membership fee, subscription fee etc.

Outward remittance can be made for traveling purpose, educational purpose, attending seminar & workshop, medical treatment, business travel quota, evaluation fee, membership fee, visa fee, pre-shipment fee, advertising of Bangladesh commodities etc. In case of purchase of foreign currency, an applicant must be made to an AD and if necessary requires to Bangladesh Bank. For payment against imports the prescribed application forms is IMP form & for other types of remittance TM form.

5.3.3 LOAN & ADVANCE

Practice of Loan & Advance

Practice of Credit

According to the different product and services the bank has to provide to their customer, Loans & Advance has the major impact in respect of both bank and also for their customer. The making of loan and advance is always profitable for the bank. As banks assemble savings from the general people in the form of deposit, the most important task is to disburse the said deposit as loans and advance to the mass people for the development of commercial, industrial and the people who are in need of fund for investment. Like other financial institution, the main purpose of the commercial bank is to make profit. Because loans and advance the main asset of the bank, from where the bank has their interest income, which is the main source of income for the financial institution like bank.



Policy & Practice

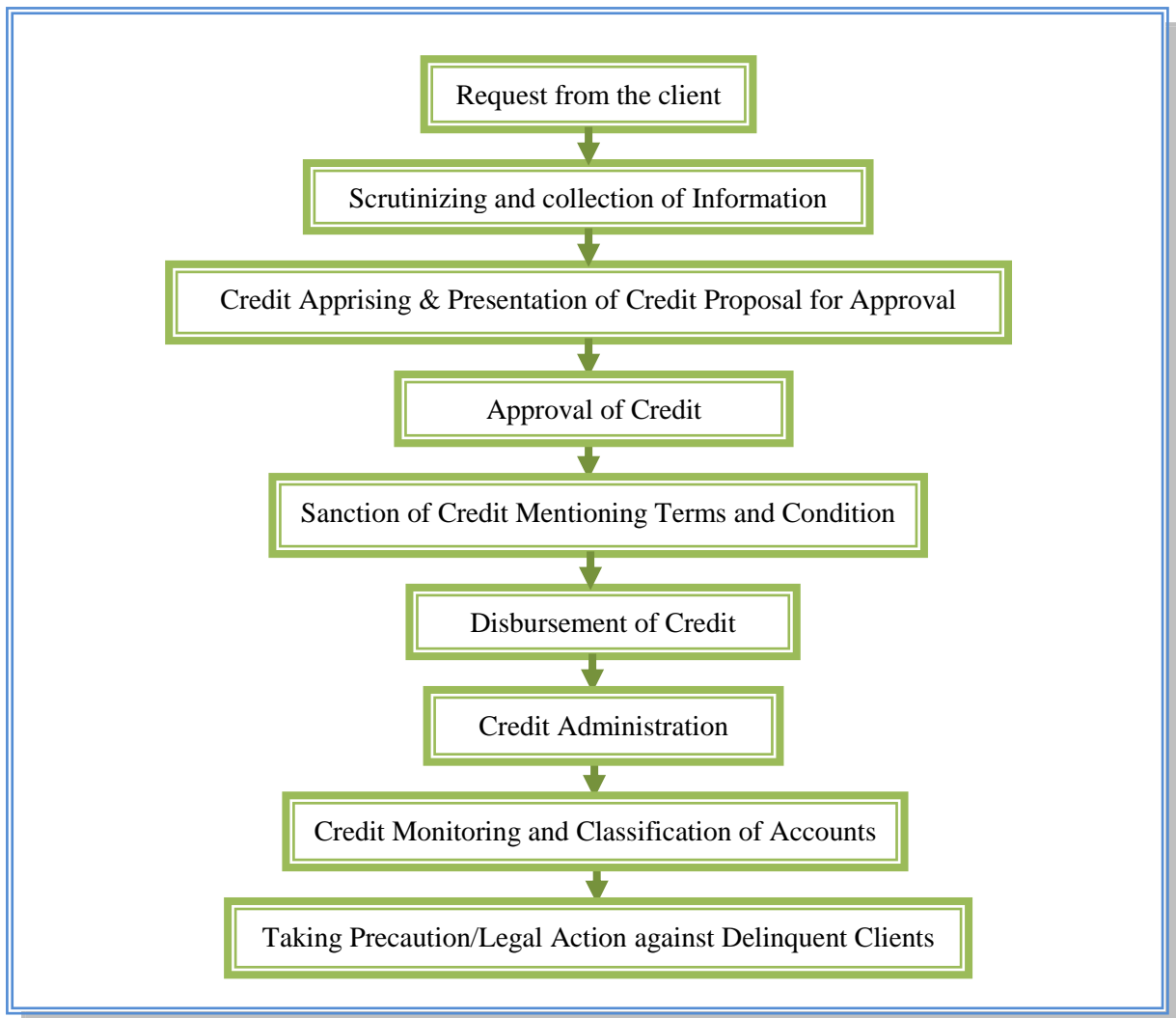
1. Aggregate loans and advances shall not exceed times the Banks net worth or 65% of customers deposit whichever is lower (excluding loans and advance covered by specific counter -finance arrangements).
2. Within the aggregate limit of loans and advances as mentioned in (1) above 50% of lending will be small industry sector in accordance with prescribed norms of the government and the central bank in terms of the banks objectives with 50% to the commercial sector. No term loans will be approved for the commercial sector. Exceptions will be rare and will require approval of the Executive Committee.
3. All lending will be adequately secured with acceptable security and margin requirement as lay down by the Head office credit committee.
4. The bank shall not incur any uncovered foreign exchange risk (currency exposure) in the lending of funds.
5. The bank shall not incur any risk of exposure in respect of unmatched rates of Interest of funding of loans and advances beyond 15% of outstanding loans and Advances.
6. End- use of working capital facilities will be closely monitored to ensure lending used for the purpose for which they were advanced.
7. Country risk in loans and advances will be accurately identified and shall be within the country limits if any approved for the bank. The same treatment will be given to country risk arising out of contingent liabilities relating to Letters of credit and letters of guarantee.

Credit Facilities

JBL is providing different attractive credit facilities to the different class in society. As credit is the heart of a bank JBL has felt to develop its credit facilities to the various class of society on their extreme need.

A General View of Loan Procedure

There is no hard and fast procedure of managing credit, yet it should follow the instructions of the Bangladesh Bank, Central Bank of Bangladesh and the Circular of Head Office from time to time. The first step of credit proceedings is the request for credit from the clients. Then scrutinizing and collection of information from primary (CIB) and secondary sources take place. Credit appraisal and evaluation is the most important part of credit management. On the basis of evaluation approval is given by the higher-authority with certain conditions to be fulfilled. Sanction of credit is done by the sanctioning officer, who has the authority to sanction the Credits. After fulfilling the conditions the credit is disbursed. In case of fault of repayment bank has some distinct rules of legal action to fix the problems.



(Source: Website of Janata Bank Limited)

Figure 5.1: Loan processing overview

5.3.4 CASH, CLEARING & BILLING SECTION

CASH DEPARTMENT

Cash is lifeblood of every financial activity. Bank, as a financial institution, which accepts surplus money from the people as deposit, and give them opportunity to withdraw the money by cheque. Through cash department bank receive the deposit and paying the cash on demand. The main functions of this section are following:

- ❖ Cash receipt
- ❖ Cash payment

Cash Receipt

When customers want to deposited his money then he deposited it by deposit slip in the cash counter. After receiving money and deposit slip from client, officer done following functions, which is, arrange at sequentially-

- ❖ Officer ensure that all the writing on deposit slip have been right.
- ❖ Then count money and write denomination in the backside of the deposit slip.
- ❖ Then officer put cash receive seal on the carbon copy of the deposit slip main copy as well.
- ❖ Officer put his signature on the both copy.
- ❖ Then give entry in receive register book



Cash Payment

When depositor wants to withdraw his money then he present or order cheque for withdrawing cash from cash counter. At first deposit holder present his cheque on the computer desk. Then the authorized officer checks that cheque and amount has been balance in his account. When every things right then the amount has been debited from the depositor account on which the cheque has been drawn. If there is any doubt in the signature, which has been appeared on the specimen signature card, has verified. When everything oks then payment seal put on the cheque. Then bearer has signed on the backside of the cheque and authorized officer made payment. The authorized officer must have to maintain cash payment register. Following give the components of cash payment register book-

- ❖ Cheque number
- ❖ Account number
- ❖ Payment amount
- ❖ Authorized signature
- ❖ Payment date

CLEARING AND BILLS DEPARTMENT

Cheque, pay order, demand draft, collection of amount of other banks on behalf of its customer is a basic function of a clearing department.

Clearing

Clearing is a system by which a bank can collect customers fund from one bank to another bank through clearing house.

Clearing house

Clearing house is a place where the representative of different banks gets together to receive and deliver cheque with another bank. Normally Bangladesh bank performs the clearing house. Where there is no branch of Bangladesh bank, Sonali bank performs this function.

Outward bill for collection (OBC)

When any cheque received by Janata Bank Limited, University Grants Commission Bhaban Branch but it drawn on another bank or another branch of Janata Bank Ltd., which is situated outside of Dhaka city, then it must be OBC (other bank collection). How OBC function has done that given below at sequentially:-

- ❖ Give an endorsement seal on the backside of that cheque.
- ❖ Put OBC seal and BOC serial number
- ❖ Entry in the OBC register with OBC no, name of account, drawn on, cheque no, amount
- ❖ Send a forwarding letter with the cheque of that drawn bank.

CHAPTER SIX

**PRODUCTS AND SERVICES OF JANATA BANK
LIMITED**



6.1 PRODUCTS AND SERVICES OF JANATA BANK LIMITED

There are many state owned and private commercial Bank in Bangladesh. Among all Janata Bank Limited is the second largest state owned commercial Bank. Janata Bank Limited provides both corporate and retail banking services with a strong focus on socio economic development of the country. The bank typically provides short term working capital loan and limited long term credit exposure. Moreover, Janata Bank Limited offers micro enterprise and special credit as well as rural banking. Under corporate banking services, Janata Bank Limited provides trade finance, consumer finance, project finance and syndicate finance. On the other hand, various deposit scheme and remittance facilities are delivered through retail banking.

6.2 PRODUCTS OF JBL

Products and services are the main assets of any organization. The following product and services are available at Janata Bank Limited.

6.2.1 DEPOSIT

Janata Bank Limited deposit scheme is the most happing deposit of Janata bank Limited. This deposit is earning huge profit bank as well as customers. The rate of interest of deposit is 8.5% and from this customers are getting huge profit. Janata Bank Limited deposit can be started from TK. 500/= Janata Bank Ltd. deposit can be open for 4years, 5years, 6years, 8years and 10years. There is huge number of Janata Bank deposit customer in Janata Bank Limited.

Current Deposit

Janata Bank Limited offers customers current deposit facility for day-to-day business transaction without any restriction. This deposit account pays no interest but a customer can withdraw money from this account when he wants by presenting his account cheque over counter during any working day. This type of account may be opened in the name of individual or firms. This account suits best for business man or business firm. The current deposit can be started from TK. 1,000/=. The rate of interest of current deposit is 0%. There is no restriction on the amount or may be operated upon any number of times during banking hour.

Savings Deposit

Savings Bank Account can be opened in any branch of Janata Bank Limited depositing any amount of taka by any Bangladeshi citizen in the name of an individual or a group of individuals which can be operated singly or jointly. Account holder can deposit or withdraw any amount during any working day with prior notice or without notice.

Special Notice Deposit

Janata Bank Limited offers interest on customer's special notice deposit (SND) account and gives facility to withdraw money at any time.

Fixed Deposit Schemes

A depositor can easily open Fixed Deposit Account for different terms with any branch of Janata Bank Limited. Any individual or a group of individuals can go to any branch, fill a prescribed form, depositing cash or easily cashable instrument of FDR amount and a Fixed Deposit Receipt will be issued by the Bank on behalf of the applicant.

Scheme Deposit

Under this scheme Janata Bank Limited offers various deposit schemes following monthly savings plan suitable for all classes of people and continue depositing to complete the respective tenor. Different types of scheme are as follows:

- Janata Bank Monthly Benefit Scheme (JBMBS)
- Janata Bank School Banking Savings Activities
- Deposit Pension Scheme (DPS)
- Janata Bank Savings Pension Scheme (JBSPS)
- Medical Deposit Scheme (JBMDS)
- Janata Bank Education Deposit Scheme (JBEDS)
- Janata Bank Special Deposit Scheme (JBSDS)
- Janata Bank Masik Amanat Prakalpa (JBMAPra)
- Janata Bank Deposit Scheme (JBDS)
- Non-Resident Pension Scheme (NRPS)
- Retirement Savings Scheme (RSS)
- Janata Bank Retirement Savings Scheme (JBLRSS)
- Continuous Benefit Account (CBA)
- Janata Bank Monthly Savings Scheme (JBMSS)

6.2.2 LOAN AND ADVANCE

- Agriculture Loans
- Term Loan for Large and Medium Industries
- Working Capital Loan
- Import Loans
- Export Loans
- Financing in Green Banking
- Term Loan for Micro and Cottage Industries
- Other Loans
- Micro Enterprise and Special Credit Other Programs

6.2.3 SPECIAL PRODUCTS

- Loan to Travel Agencies
- Loan to Diagnostic Centers
- Financing IT Sector
- Financing of Industries
- Windows for SMEs
- Ready Cash
- NRB Escrow Account
- NRB Gift Cheque

6.3 SERVICES OF JB

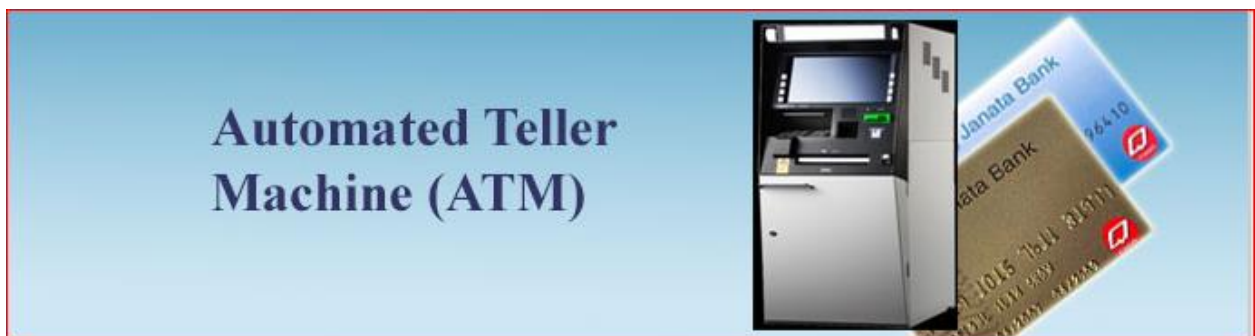
6.3.1 E-SERVICES

ATM Service:

To offer modern Banking service, Janata Bank Limited is providing ATM facilities with Debit and Credit cards to the customer.

Features of Card:

- Connected with NPSB (National Payment Switch Bangladesh).
- Running under the largest network of Bangladesh.
- Card holder can use any ATM & POS (Point of Sales) within Bangladesh.
- Mobile phone recharge & Online Tax payment facility is available.
- Minimum fees and charges.
- SMS alert service is available.
- No hidden cost.



Q-cash Service

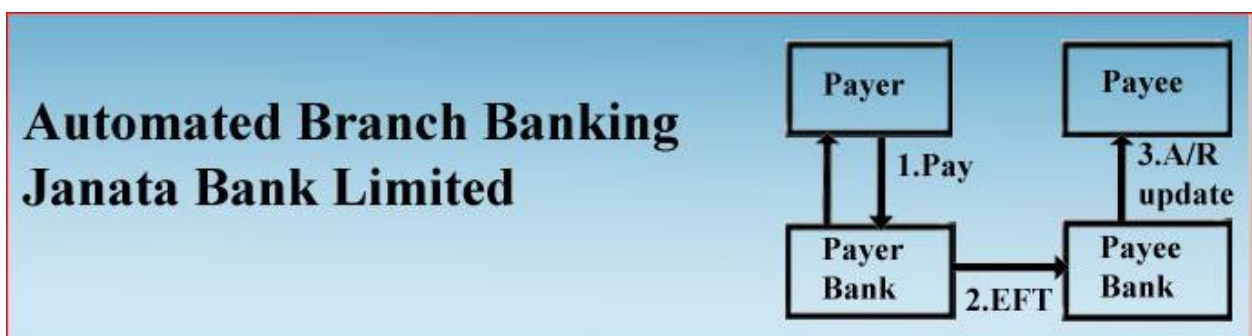
Janata Bank Limited, first among the Nationalized Commercial Banks, has introduced ATM services. Janata Bank Limited is one of the pioneer members of Shared Q-cash consortium. Janata Bank Limited offers Debit card and Credit card facilities. If you have an account with any branch of our Bank, you can be the proud owner of Janata Bank Limited Debit card and

Credit card. If you don't, please open an account with Janata Bank Limited right now and take the opportunity to be a proud owner of JBL Q-cash (ATM) Card. Presently Janata Bank Limited and other Q-cash Consortium member banks can provide services to their customers through 4100 ATMs.



Automated Branch Banking

Janata Bank Limited is a committed partner in the process of making a "Digital Bangladesh". To make the slogan "Digital Bangladesh" true, all the branches have already been automated. We have also undertaken a program to introduce real time online banking solution, which is now on the way to fast-track implementation. Requisite structural facilities are functioning to carry on transactions with the Central and other commercial banks through an Automated Clearing House. Delivery of services through ATM, credit cards and debit cards will be extended to promote automated transactions. Up to 2012, out of 885 branches live operation has begun in 667 branches and rest 218 branches will be computerized within 2013. All the branches have been brought under Speedy Foreign Remittance System. 131 branches have been computerized by the banks own Banking Application Software JBSOFT. More 177 branches will be computerized during 2013 by this software.

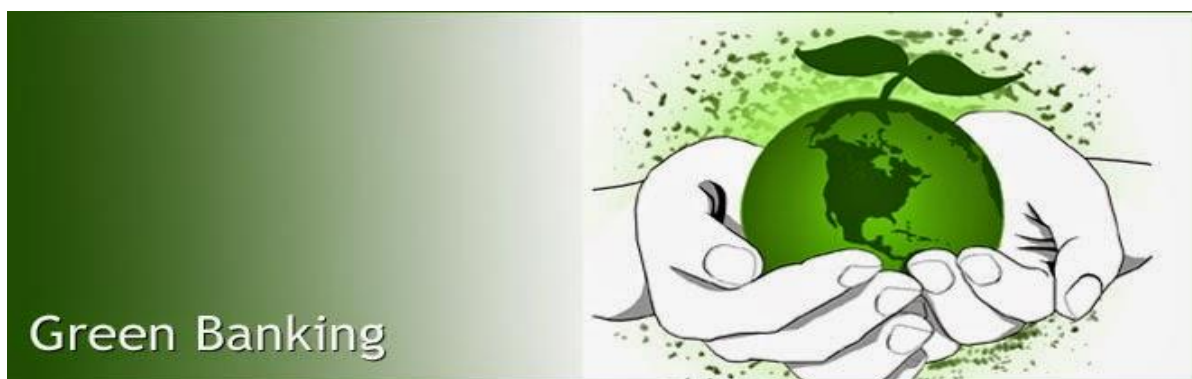


Green Banking

The environment of the world is facing serious threat because of environmental pollution and climatic change. Rapid climatic changes are causing negative impacts on agriculture, forests, water resources, human health, bio-diversity, etc. Unusual rising of green house gas, unlawful destruction of forests, unplanned use and misuse of natural resources are the main causes of environmental pollution and climatic change. Environmental hazards have been occurred through air and water pollution, scarcity of water, narrowing river channels, faulty disposal of hospital, industrial and household waste, destruction of forest, earth filling of ponds and water bodies. The environment of Bangladesh is also deteriorating rapidly. Collective measures by all quarters are necessary to protect the environment pollution and environmental hazard. As the most vulnerable among the countries under the threat of climatic change risk, the financial institutes of Bangladesh also should play important role to prevent the environmental hazard worldwide.

The core objective of green banking is to ensure customer services, finance, protection of internal environment of management through adoption and compliance of environment friendly banking policy. Other objectives are:

- Playing direct role for protection of environmental pollution at national and international level through adoption of environment friendly banking policy.
- Encouraging project finance in environment friendly projects and discouraging the projects detrimental to good environment.
- Adoption of Social commitment and ethics consciousness based banking policy.
- Ensure the optimum use of gas, water, electricity, office-stationery, etc.
- Protection of forest resources through optimum use of paper and toner.
- Increase environment friendly activities in customer service, financing, internal environment of management, i.e. growth in on-line customer service, ATM, etc.
- Development of environment consciousness among bankers and customers.
- Priorities the environment friendly and energy saving technology in official procurement.



E-library

According to 234th meeting of the Board of Directors held on 12.06.2012, a decision was taken to build up an e-library in Janata Bank Limited. And therefore, task of building the library namely Janata Bank Limited e-library is progressing fast. E-Library refers to all the library resources that are available online through computers and databases. This library is different from open internet, as they have restricted access.

Data Bank

Data Bank is an analysis and visualization tool that contains collections of time series data on one or more subjects, or for a particular purpose. Basically, a database consists of an organized collection process of data for one or more uses, typically in digital form is called databank. In this sense a databank is a collection of information that is organized so that it can easily be accessed, managed, and updated. Typically, it contains aggregations of data records or files, such as sales transactions, product catalogs and inventories, and customer profiles. It also refers to an organization chiefly concerned with building, maintaining, and using a database.



e-GP Payment Service

National e-Government Procurement (e-GP) portal of the Government of the People's Republic of Bangladesh is developed, owned and being operated by the Central Procurement Technical Unit (CPTU), IME Division of Ministry of Planning. The e-GP system provides an on-line platform to carry out the procurement activities by the Public Agencies - Procuring Agencies (PAs) and Procuring Entities (PEs).

The e-GP system is a single web portal from where and through which PAs and PEs will be able to perform their procurement related activities using a dedicated secured web based dashboard. The e-GP system is hosted in e-GP Data Center at CPTU, and the e-GP web portal is accessible by the PAs and PEs through internet for their use.

Bangladesh Electronic Fund Transfer Network (BEFTN)

BEFTN facilitates the transmission of payments between the banks electronically, which makes it faster and efficient means of inter-bank clearing over the existing paper-based system i.e. BACPS. It is able to handle a wide variety of credit transfers such as payroll, foreign and domestic remittances, social security, company dividends, retirement, expense reimbursement, bill payments, corporate payments, government tax payments, social security payments and person to person payments. The system could handle debit transfers such as mortgage payments, loan payments, insurance premiums, utility bill payments, government tax payments, government licenses and fees.

6.3.2 MODERN BANKING

Online Banking

To protect environment by reducing paper and fuel dissipation, carbon emission Janata Bank Limited introduces online banking service to its customers. JBL also uses its own secured web-site for multipurpose communication.

Parallel introduction of Real Time Online Core Banking is in progress. In this regard, the Central Data Center (CDC) & Disaster Recovery System (DRS) have been established. Moreover, network system has been established between CDC & DRS and 378 important branches of Janata Bank Limited including head office departments for online banking system. Real time online banking has been introduced in 174 branches during 2014.

10 (ten) IT Maintenance & Support Cells have been established at 10 Divisional Offices of the Bank. Each Support Cell has been accomplished with IT personnel.



Remittance Payment System

Remittance means transfer of money from one place to another through banking channel. Foreign remittance means transfer of foreign exchange from one country to another country through banking or authorized channel. Janata Bank Limited has a network of 911 domestic branches in Bangladesh covering whole of the country including the rural areas. Janata Bank Limited has already established a worldwide network and relationship in international

Banking through its 4 (four) overseas branches and 1198 foreign correspondents. Remittance services are available at all branches and foreign remittances may be sent to any branch by the remitters favoring their beneficiaries. A remitter can send their foreign remittances to their beneficiaries by -

- Western union
- Money gum
- Placid
- IME

Because JANATA BANK LIMITED provides their services to the customer by all Medias for transferring foreign remittance.

6.3.3 FINANCIAL SERVICES

Janata Bank Limited offers all the major banking facilities and services to its customers. The Bank with its network spreading throughout the country has a unique feature of ploughing back savings from those places and then investing them into different loan portfolios.

Janata Bank Limited with its wide ranging branch network and skilled personnel provides prompt and personalized services like issuing:

- A. Demand Draft
- B. Telegraphic Transfer
- C. Mail Transfer
- D. Pay Order
- E. Letter of Credits
- F. Security Deposit Receipt
- G. Transfer of fund by special arrangement
 - i) Normal transfer
 - ii) Electronic transfer through Ready Cash Card.

The Bank provides the following Internet facilities:

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

6.3.4 SERVICES TO THE GOVERNMENT

- Sale of Prize Bond
- Sale of Wage Earner Bond (WEB)
- Sale of Sanchay Patra (SP)
- VAT collection
- Tax collection
- Excise duty collection

6.3.5 UTILITY SERVICES

- Gas Bills Collection
- Electricity Bills Collection
- Telephone Bills Collection
- Water/Sewerage Bills Collection
- Municipal Holding Tax Collection
- Port Bill Collection
- Land Rent Collection

6.4 CORPORATE SOCIAL RESPONSIBILITY (CSR)

In a bid to accelerate the sustainable development, it is very much essential to conduct different social responsibility activities. Under the guideline of Bangladesh Bank, Janata Bank Limited has been conducting the CSR program. As a State-owned Bank, since inception Janata Bank Limited is conducting different activities on social responsibility ground, but it formally began CSR program in 2009. Janata Bank Limited distributed BDT 71.28 crore in various sectors as donation till 2015. Education and research, health and medical treatment, poverty alleviation, history of Liberation War and cultural practice and preservation, rehabilitation and protection of the environment are special mentions in CSR donation. Moreover, winter cloth distribution among the cold-hit people, sewing machine, television distribution among the ex-enclave people and providing interest free loan to the farmers of monga-stricken areas have added different dimension to Janata Bank Limited CSR activities. Overall, as per direction of the Government and on social responsibility point of view, Janata Bank Limited has been conducting various types of activities including social safety net programs which are part of CSR activities.



CHAPTER SEVEN

RESULTS AND DISCUSSIONS



7.1 CUSTOMER RESPONSE ON SERVICE QUALITY

Here I have tried to figure out the customer's perception about General Banking System and five dimensions of service quality, these are Tangibility, Reliability, Responsiveness, Assurance and Empathy. 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. By analyzing the average score of the results, I have intended to find that Janata Bank Limited customer service quality is appreciable to the customers or not. Here, the average scores of Janata Bank Limited, University Grants Commission Bhaban Branch are on the basis of questionnaire rating from 1-5.

The table ratings are as follows:

Strongly agree	5	Strongly satisfied
Agree	4	Satisfied
Neutral	3	Neutral
Disagree	2	Dissatisfied
Strongly disagree	1	Strongly Dissatisfied

General Banking System

There are four questions under General Banking System, on the basis of which I have conducted the survey. Customers have given a rating point in every single question and I am trying to represent a picture from those answers, which were collected from the survey. The tables and graphs is showing percentage of satisfaction level on General Banking.

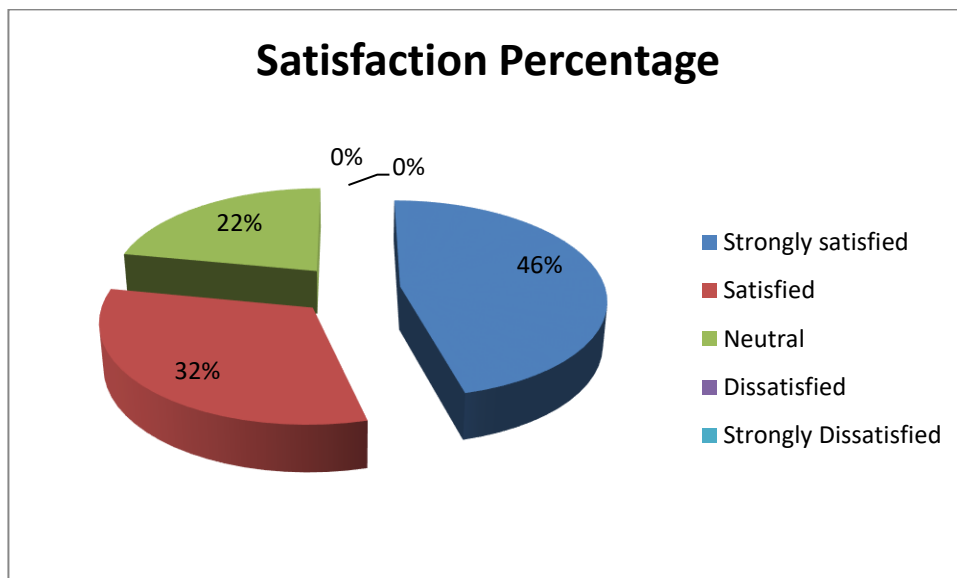
Q.1: Janata Bank Limited has strong brand name and reputation

Different customer of Janata Bank Limited views products and services indifferent way. The reason for taking service or buying products from organization is different among the customers. This attribute was found one of the most important ones among the others. In this attribute satisfaction percentage is much higher. 46% customers are strongly satisfied, 32% customers are satisfied and 22% customers are indifferent with this statement.

Table 7.1: Janata Bank Limited has strong brand name and reputation

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	46
Satisfied	32
Neutral	22
Dissatisfied	0
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.1: Perception of Customers on strong brand name and reputation of JBL

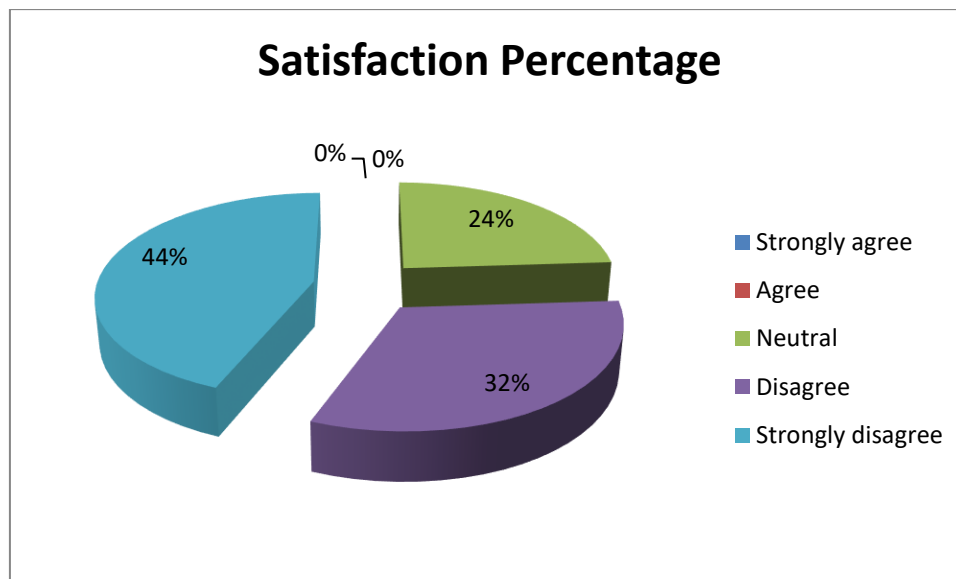
Q.2: Janata Bank Limited has sufficient ATM booths

In recent days ATM service has become vital for the customers and banks. The banks are willingly to achieve competitive advantage through superior flexibility. In this attribute satisfaction percentage is not much higher. 24% customers are indifferent with this statement, 32% customers are disagreeing with this statement and 44% customers are highly disagreeing with this statement.

Table 7.2: Janata Bank Limited has sufficient ATM booths

Satisfaction Level	Satisfaction Percentage
Strongly agree	0
Agree	0
Neutral	24
Disagree	32
Strongly disagree	44

(Source: Field Survey)



(Source: Field Survey)

Figure 7.2: Perception of Customers on number of ATM booths

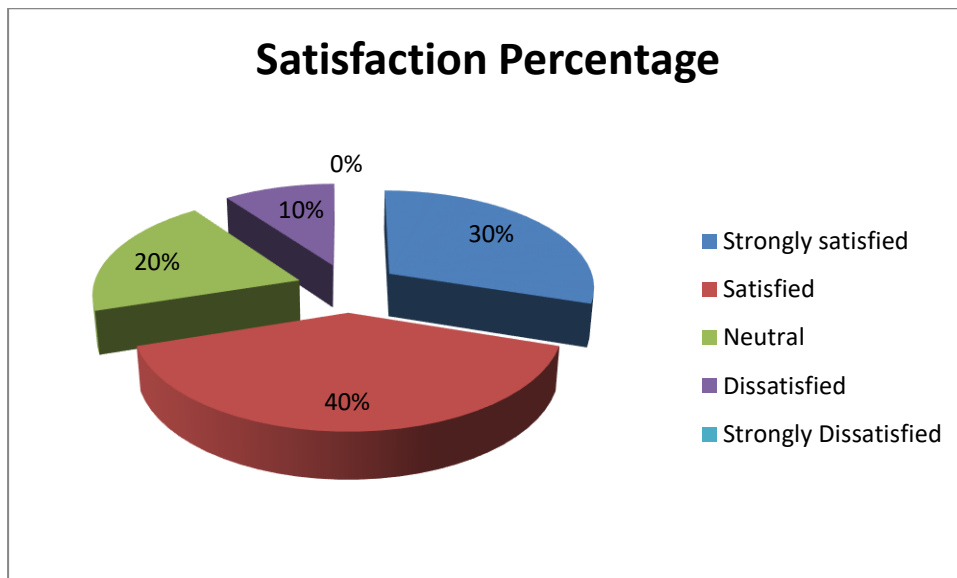
Q.3: Janata Bank Limited has suitable branch location

Number of customers and superior service also depends on the number of branches. Convenience of branches or the branches availability also influences the customer to get involved with the bank. 30% customers are highly satisfied, 40% customers are satisfied, 20% customers are indifferent with this statement, and 10% customers are disagreeing with this statement.

Table 7.3: Janata Bank Limited has suitable branch location

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	30
Satisfied	40
Neutral	20
Dissatisfied	10
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.3: Perception of Customers on suitable branch location

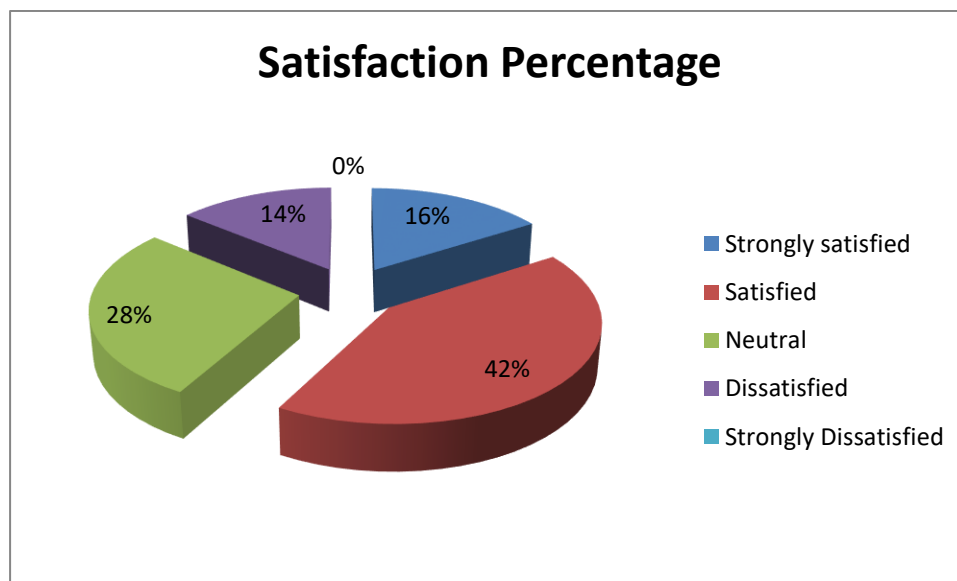
Q.4: Janata Bank Limited gives average bank service and facilities

Customers always compare the products and services of one organization with another to find out the best one. 16% customers are highly satisfied, 42% customers are satisfied, 28% customers are neutral and 14% customers are disagreeing with this statement.

Table 7.4: Janata Bank gives average bank service and facilities

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	16
Satisfied	42
Neutral	28
Dissatisfied	14
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.4: Perception of Customers on average bank service and facilities

Tangibility:

There are four questions under Tangibility, on the basis of which I have conducted the survey. Customers have given a rating point in every single question and I am trying to represent a picture from those answers, which were collected from the survey. The table and graphs are showing satisfaction level of customer from questionnaire in the Tangibles dimension:

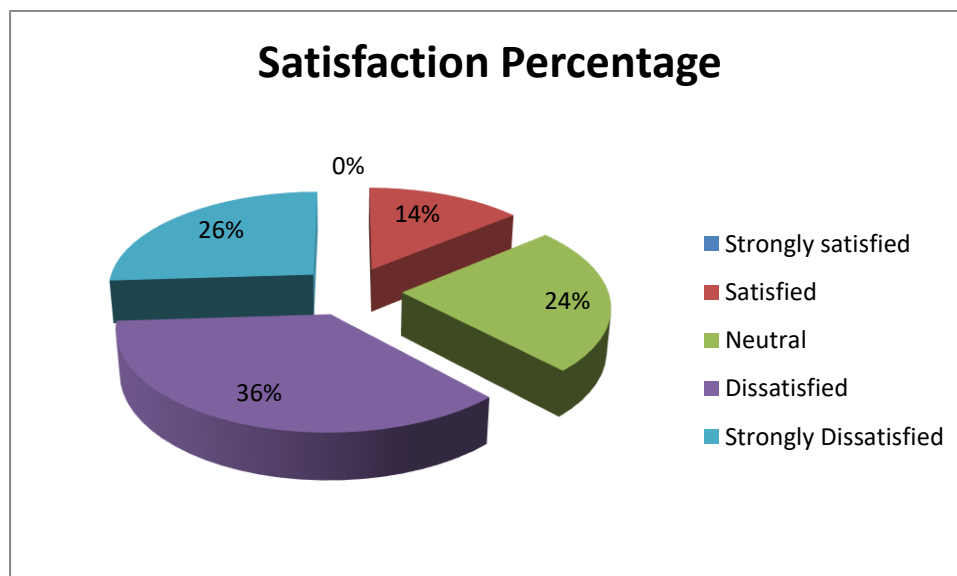
Q.1: Janata Bank Limited has modern equipment and technology that better satisfy your needs

This attribute was also found to be another one of the most important ones. In this attribute dissatisfaction percentage is much higher. 14% customers are satisfied, 24% customers are indifferent, 36% customers are disagreeing with this statement and 26% customers are highly disagreeing with this statement.

Table 7.5: Janata Bank Limited has modern equipment and technology that better satisfy your needs

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	0
Satisfied	14
Neutral	24
Dissatisfied	36
Strongly Dissatisfied	26

(Source: Field Survey)



(Source: Field Survey)

Figure 7.5: Perception of Customers on modern equipment and technology adopted by JBL

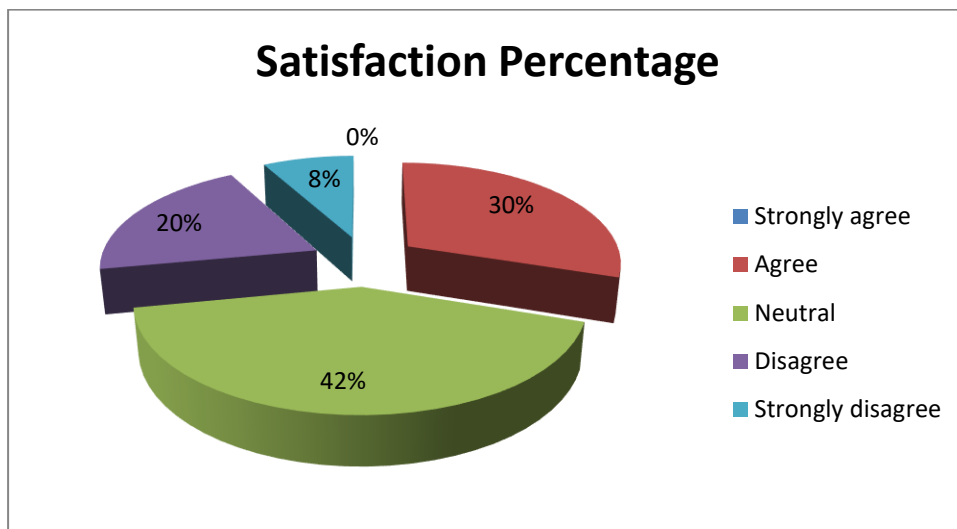
Q.2: Janata Bank Limited physical facilities are visually appealing

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

Table 7.6: Janata Bank has visually appealing facilities

Satisfaction Level	Satisfaction Percentage
Strongly agree	0
Agree	30
Neutral	42
Disagree	20
Strongly disagree	8

(Source: Field Survey)



(Source: Field Survey)

Figure 7.6: Perception of Customers on modern visually appealing facilities

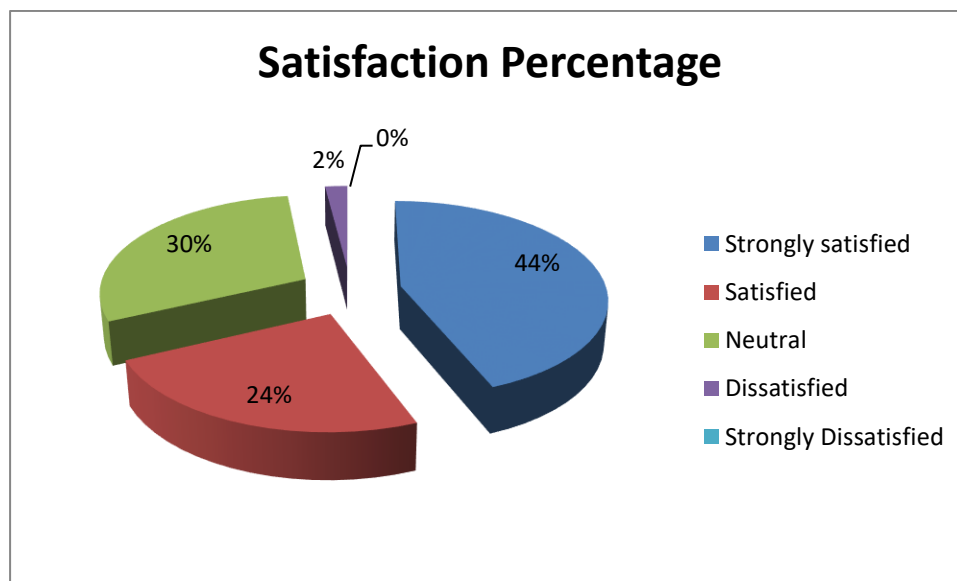
Q.3: Janata Bank Limited has convenient hours of operation

Most of the respondents were in satisfied while expressing their satisfaction towards this aspect. 44% customers are strongly satisfied, 24% customers are satisfied, 30% customers are indifferent and 2% customers are dissatisfied with the operation hours of Janata Bank Ltd. Most of the respondent's positive with this statement. The results are as follows:

Table 7.7: Janata Bank has convenient hours of operation

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	44
Satisfied	24
Neutral	30
Dissatisfied	2
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.7: Perception of Customers on hours of operation

Reliability:

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

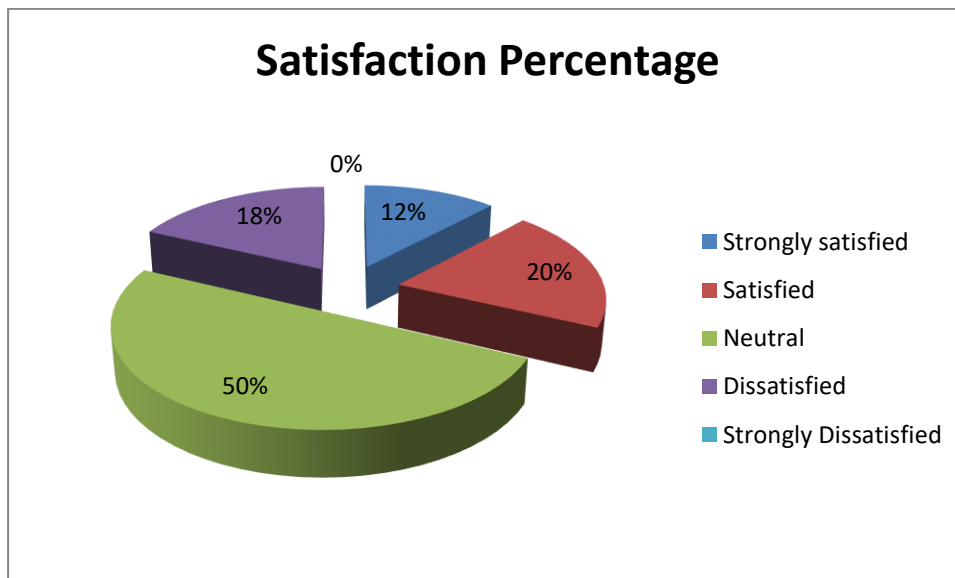
Q.1: Provides services within the time promised

The respondents placed a high importance in this characteristic of the service. The majority of the respondents are indifferent. 12% customers are highly satisfied, 20% customers are satisfied 50% customers are neutral as well as 18% customers are disagreed with this statement.

Table 7.8: Provides services within the time promised

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	12
Satisfied	20
Neutral	50
Dissatisfied	18
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.8: Perception of Customers on Provides services within the time promised

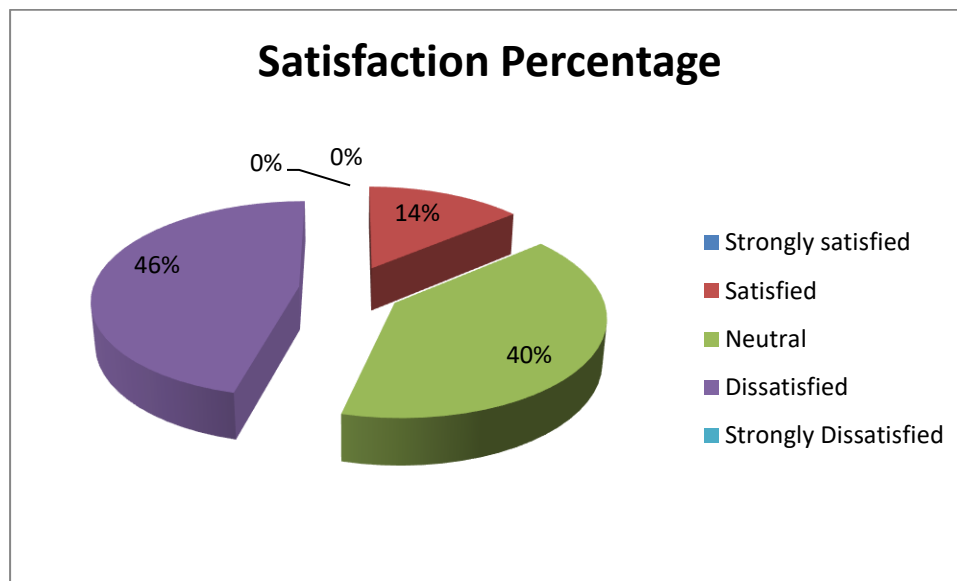
Q.2: Janata Bank Limited shows a sincere interest in solving customer problems

It is one of the most vital parts of the reliability. Customer always tries to get appropriate solution to problem. The respondents placed a high importance in this characteristic of the service. The majority of the respondents are negative with this statement. 14% customers are satisfied, 40% customers are indifferent and 46% customers are disagreeing with this statement.

Table 7.9: Janata Bank Limited shows a sincere interest in solving customer problems

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	0
Satisfied	14
Neutral	40
Dissatisfied	46
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.9: Perception of Customers on Janata Bank Limited shows a sincere interest in solving customer problems

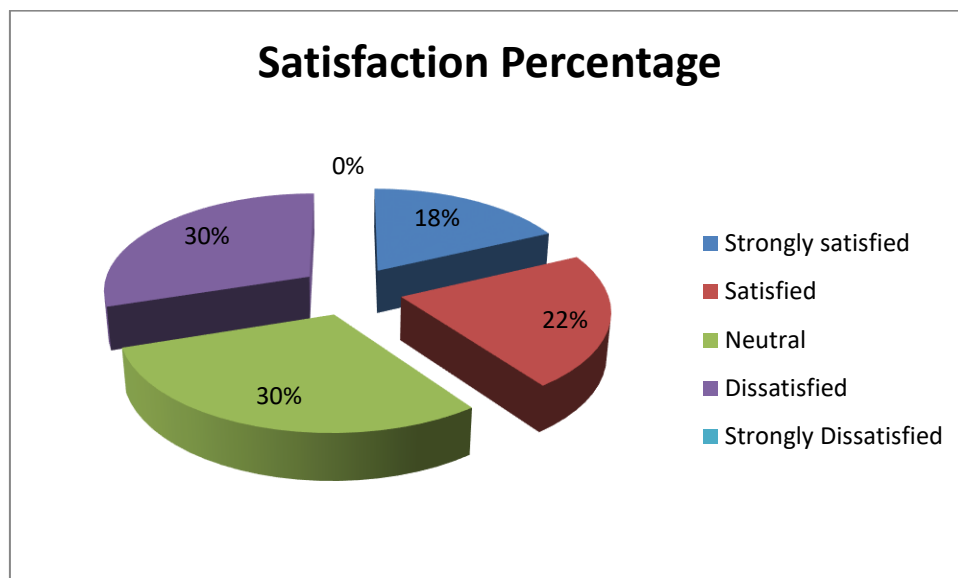
Q.3: Janata Bank Limited insists on error free records

The respondents placed a high importance in this characteristic of the service. The majority of the respondents are indifferent. 18% customers are strongly satisfied, 22% customers are satisfied 30% customers are indifferent as well as 30% customers are negative with this statement.

Table 7.10: Janata Bank Limited insists on error free records

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	18
Satisfied	22
Neutral	30
Dissatisfied	30
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.10: Perception of Customers on Janata Bank Limited insists on error free records

Responsiveness:

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

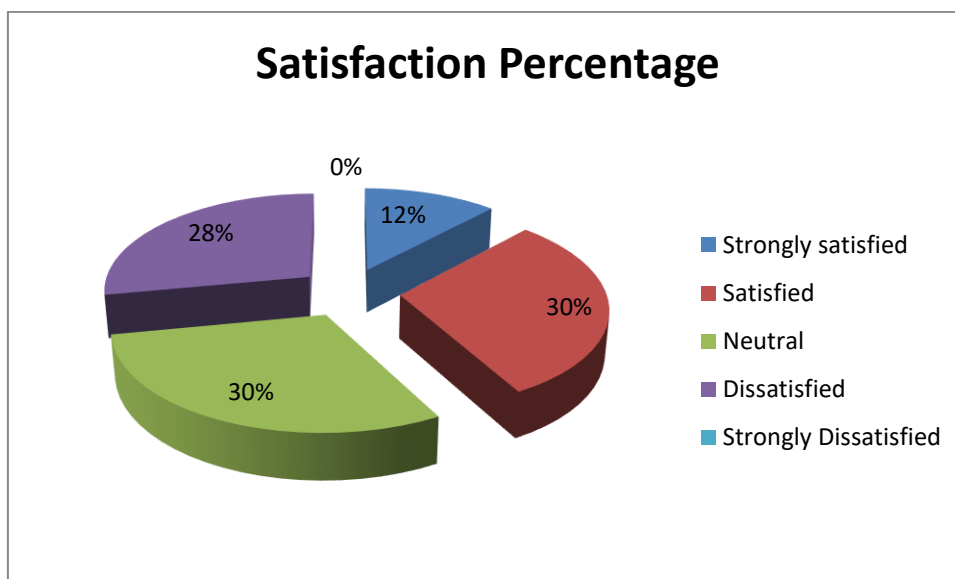
Q.1: Employees of Janata Bank Limited gives your prompt service

An extremely high percentage of Satisfaction was given in this attribute of service. The majority of the respondents are satisfied. 12% customers are highly satisfied, 30% customers are satisfied with this statement, 30% customers are indifferent as well as 28% customers are negative with this statement. The results are as follows:

Table 7.11: Employees of Janata Bank Limited gives your prompt service

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	12
Satisfied	30
Neutral	30
Dissatisfied	28
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.11: Perception of Customers on Employees of Janata Bank Limited gives prompt service

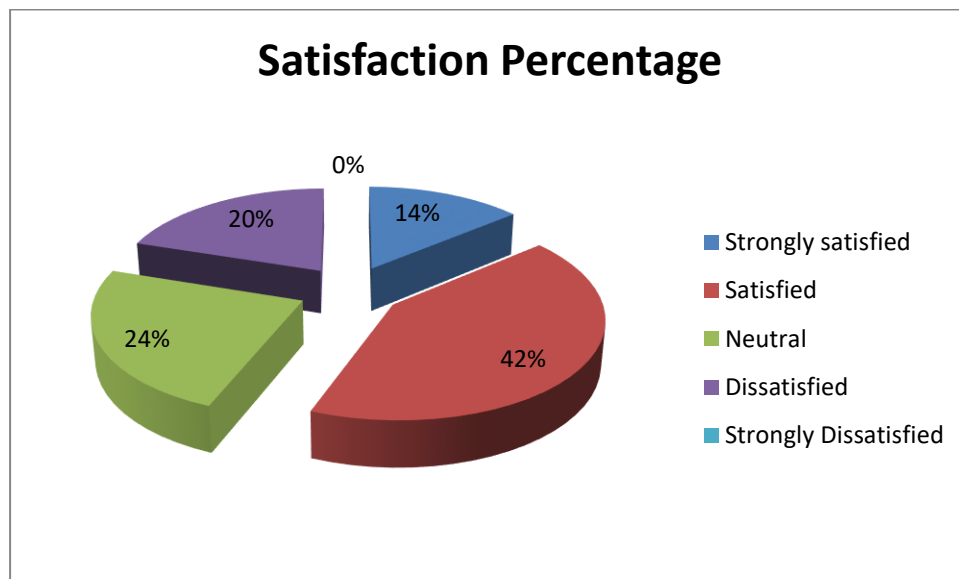
Q.2: Employees are always willing to help

A moderate importance was placed on this attribute of responsiveness dimension where the satisfaction percentage is high. Employees are always willing to help but their resources are limited so they can't give higher percentage of satisfaction. The majority of the respondents are satisfied. 14% customers are highly satisfied, 42% customers are satisfied with this statement, 24% customers are indifferent as well as 20% customers are negative with this statement.

Table 7.12: Employees are always willing to help

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	14
Satisfied	42
Neutral	24
Dissatisfied	20
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.12: Perception of Customers on Employees willingness to help

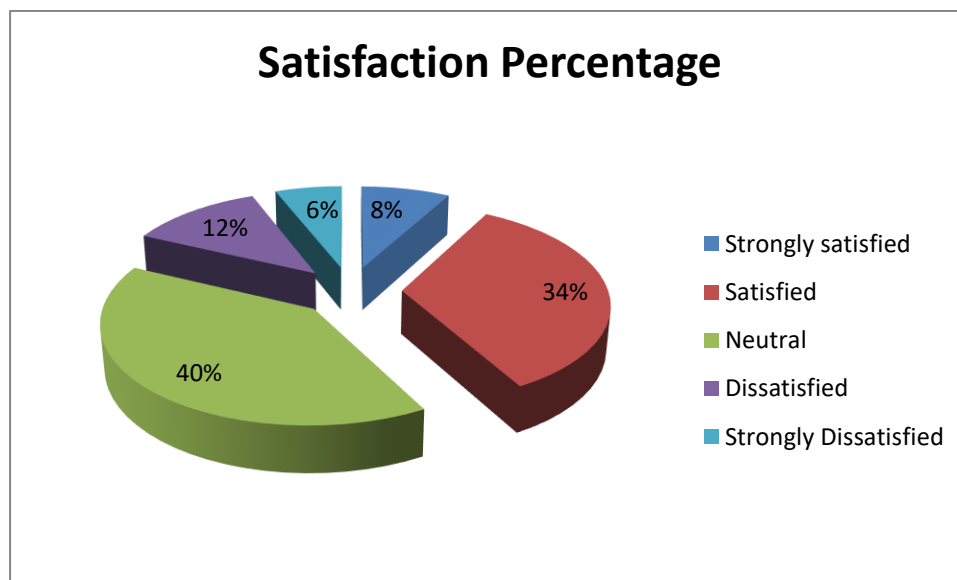
Q.3: Employees always searches for solution

Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. The satisfaction percentages of this attribute were dissatisfactory. 8% customers are strongly satisfied, 34% customers are satisfied, 40% customers are indifferent, 12% customers are disagreeing with this statement and 6% customers are highly disagreeing with this statement.

Table 7.13: Employees always searches for solution

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	8
Satisfied	34
Neutral	40
Dissatisfied	12
Strongly Dissatisfied	6

(Source: Field Survey)



(Source: Field Survey)

Figure 7.13: Perception of Customers on Employees searches for solution

Assurance:

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

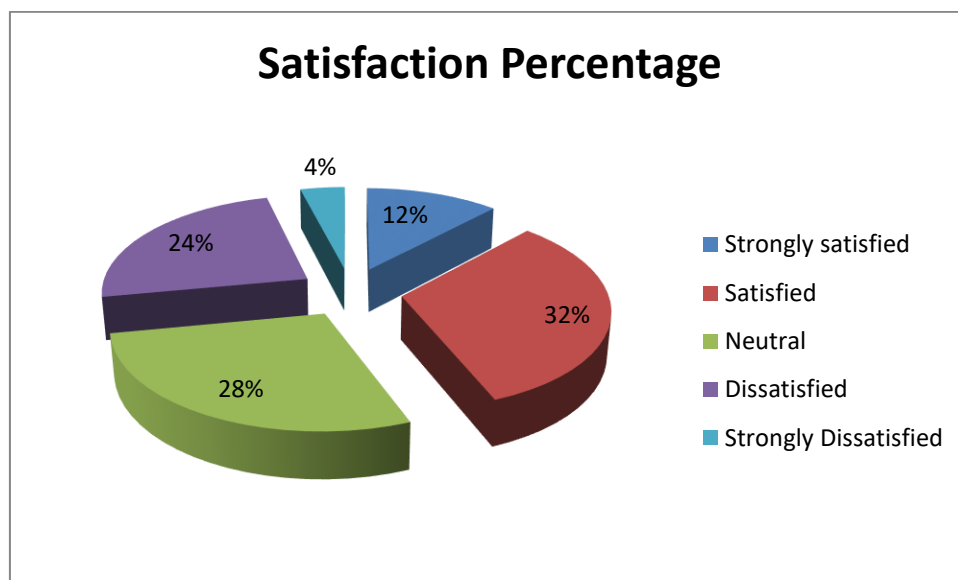
Q.1: Employees of Janata Bank Limited is consistently courteous with you

This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 12% customers are strongly satisfied, 32% customers are satisfied, 28% customers are indifferent, 24% customers are disagreeing with this statement and 4% customers are highly disagreeing with this statement.

Table 7.14: Employees of Janata Bank Limited are consistently courteous with you

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	12
Satisfied	32
Neutral	28
Dissatisfied	24
Strongly Dissatisfied	4

(Source: Field Survey)



(Source: Field Survey)

Figure 7.14: Perception of Customers on consistent courteous of the employees

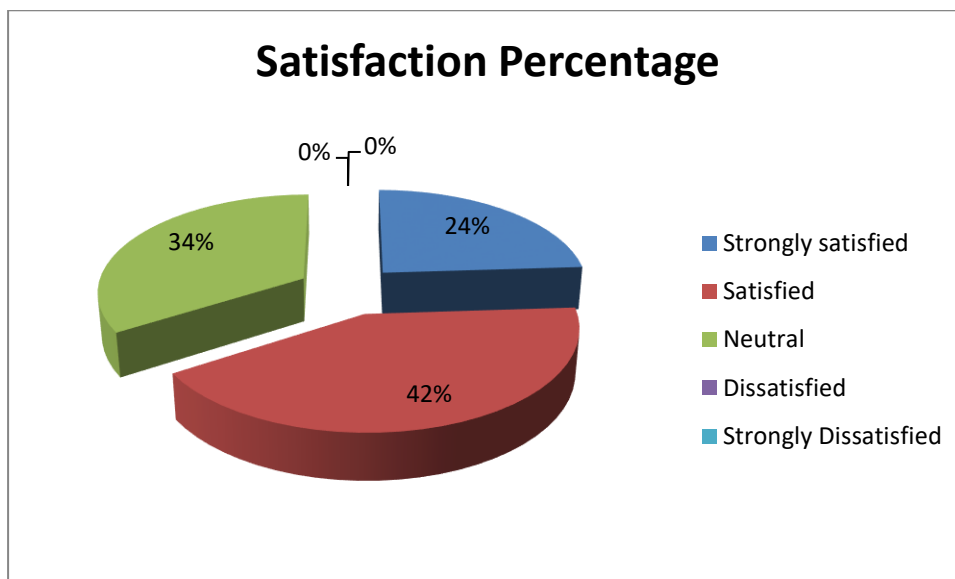
Q.2: You feel safe in your transactions with Janata Bank Limited

Most of the respondents were in satisfied while expressing their satisfaction towards this aspect. 24% customers are highly satisfied, 42% customers are satisfied with this statement and 34% customers are indifferent with the statement. Most of the respondent's positive with this statement. The results are as follows:

Table 7.15: You feel safe in your transactions with Janata Bank Limited

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	24
Satisfied	42
Neutral	34
Dissatisfied	0
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.15: Perception of Customers on safety in transactions with JBL

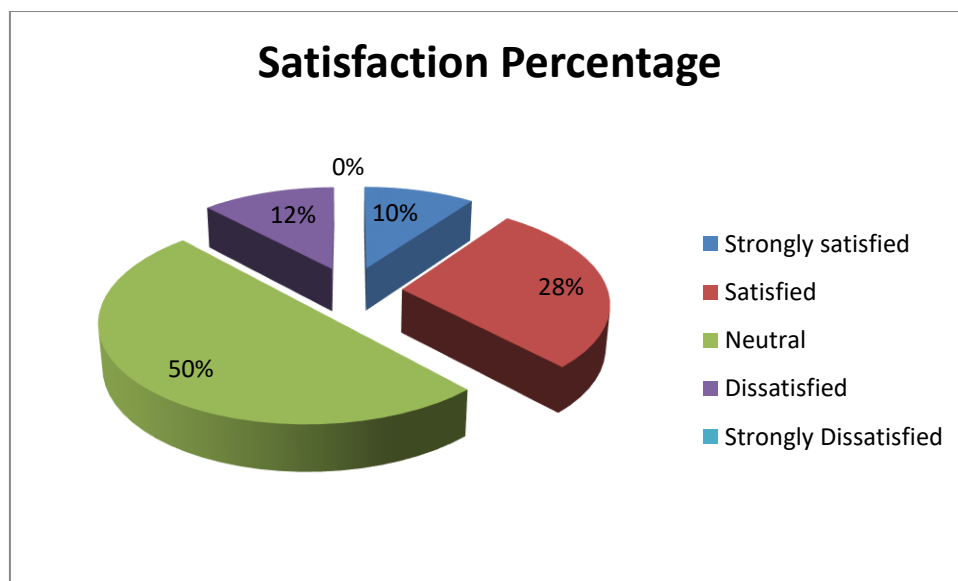
Q.3: The behavior of employees in Janata Bank Limited instills confidence in you

In this attribute most of the customers are indifferent. 10% customers are strongly satisfied, 28% customers are satisfied, 50% customers are indifferent and 12% customers are disagreeing with this statement.

Table 7.16: The behavior of employees in Janata Bank Limited instills confidence in you

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	10
Satisfied	28
Neutral	50
Dissatisfied	12
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.16: Perception of Customers on The behavior of employees that instills confidence in customers

Empathy:

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

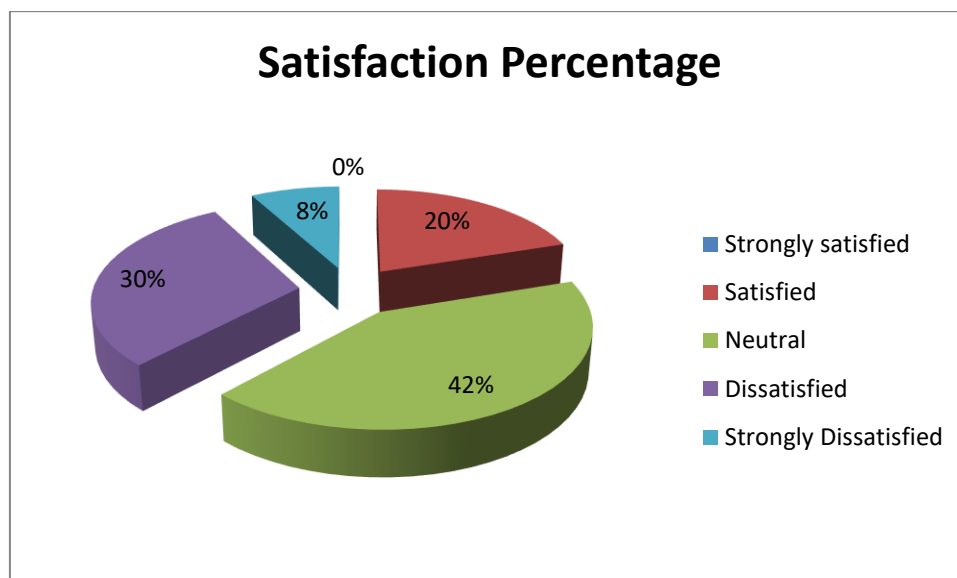
Q.1: Janata Bank Limited gives you individual attention

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

Table 7.17: Janata Bank Limited gives you individual attention

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	0
Satisfied	20
Neutral	42
Dissatisfied	30
Strongly Dissatisfied	8

(Source: Field Survey)



(Source: Field Survey)

Figure 7.17: Perception of Customers on Janata Bank Limited gives individual attention to customers

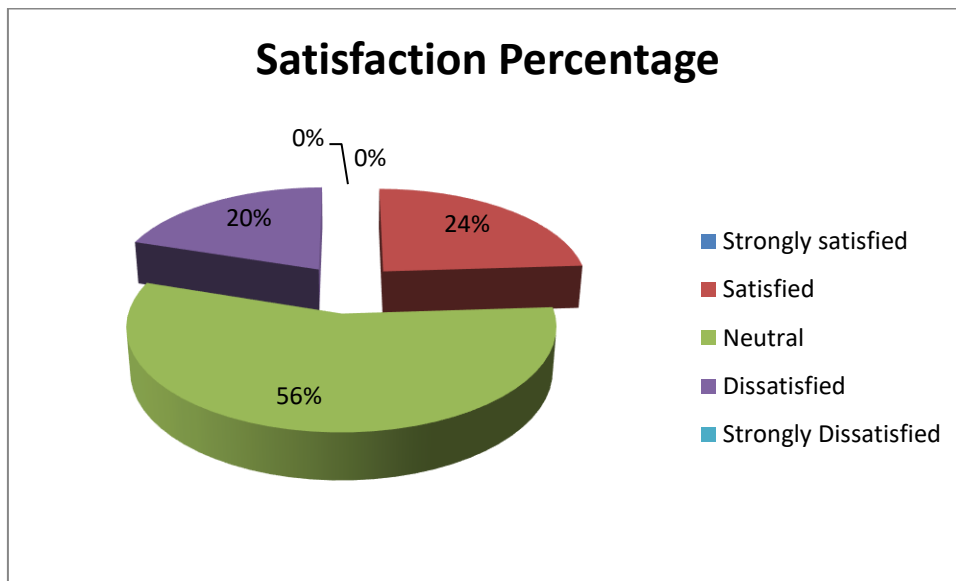
Q.2: Employees of Janata Bank Limited understands your specific needs

Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 24% customers are satisfied, 56% customers are indifferent and 20% customers are disagreeing with this statement.

Table 7.18: Employees of Janata Bank Limited understands your specific needs

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	0
Satisfied	24
Neutral	56
Dissatisfied	20
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

Figure 7.18: Perception of Customers on Employees of Janata Bank Limited understands your specific needs

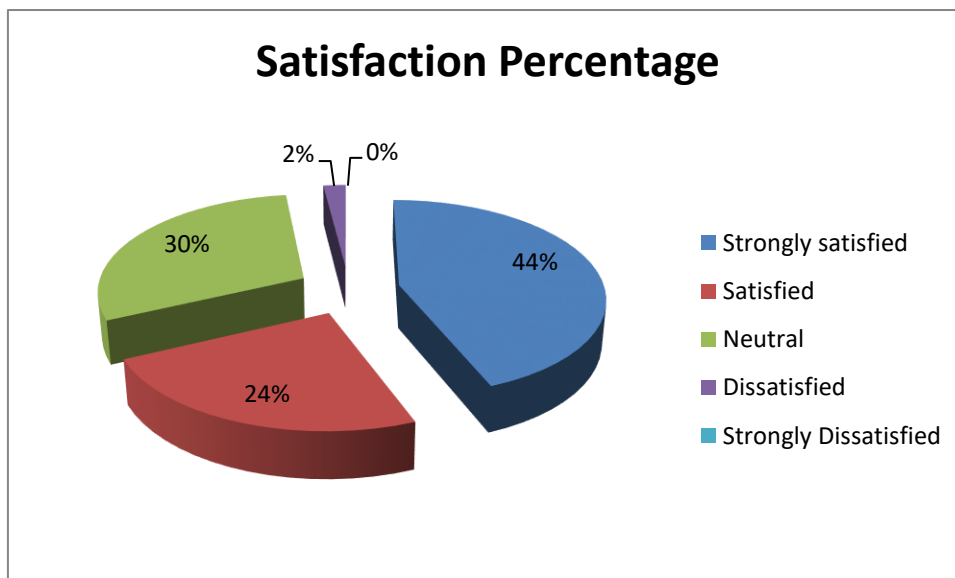
Q.3: Janata Bank Limited has your best interest at hearts

This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 44% customers are strongly satisfied, 24% customers are satisfied, 30% customers are neutral and 2% customers are disagreeing with this statement.

Table 7.19: Janata Bank Limited has your best interest at hearts

Satisfaction Level	Satisfaction Percentage
Strongly satisfied	44
Satisfied	24
Neutral	30
Dissatisfied	2
Strongly Dissatisfied	0

(Source: Field Survey)



(Source: Field Survey)

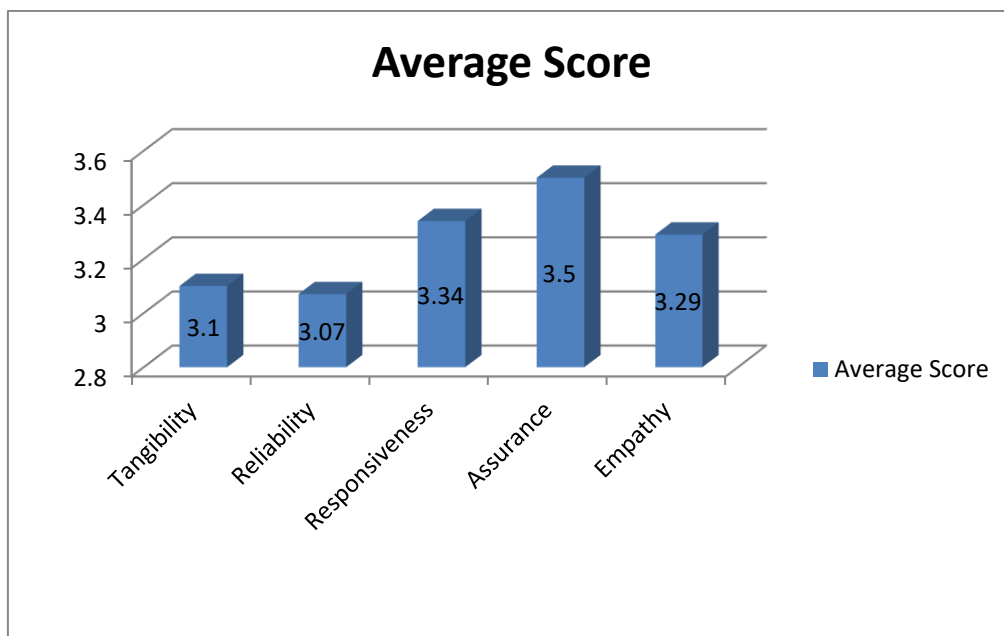
Figure 7.19: Perception of Customers on Janata Bank Limited has your best interest at hearts

7.2: Overall Comparisons of Five Dimensions

Table 7.20 Overall Comparisons of Service Quality Dimensions

Service Quality Dimensions	Average Score
Tangibility	3.10
Reliability	3.07
Responsiveness	3.34
Assurance	3.50
Empathy	3.29

(Source: Field Survey)



(Source: Field Survey)

Figure 7.20: Overall Comparisons of Five Service Quality Dimensions

Overall perception of the customers about Janata Bank Limited is very good according to the survey. Here, I have tried to find out the overall comparison about customers perception of the service quality dimensions. There are some questions under every dimension on the basis of which I have calculate the average for each individual dimension. Results show that Janata Bank Limited is ranked first in Assurance (3.50) dimension and lowest score in Reliability dimension (3.07).

CHAPTER EIGHT

FINDINGS, CONCLUSION AND RECOMMENDATIONS



8.1 FINDINGS

- Most of the customers are satisfied with the brand name and reputation of Janata Bank Limited. They also satisfied with branch location and average service provided by the Bank under General Banking.
- Under the Tangibility dimension most customer are dissatisfied because Janata Bank Limited cannot adopt modern equipment and technology. They also complaints regarding the ATM booths are not available in different areas.
- Customer service quality increases when bankers are more courteous and reliable. The Bank provides prompt and efficient service to the customers within the promised time. But does not give individual attention to the customer.
- Most of the customers feel safe in transactions with Janata Bank Limited. So that it is one of the most vital or strong part for Janata Bank Limited. But the employees do not show sincere interest in solving individual customer's problem.
- By providing efficient services the responsiveness improves thus customer service quality increases by improving responsiveness of employees. In terms of assurance and empathy, customers of Janata Bank Limited are satisfied as Janata Bank Limited has best interest at hearts for customers.

8.2 IMPLICATION OF RESULT

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 Janata Bank Limited 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.

Most important attributes of the services

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
- Individual attention
- Safety of transactions
- Reliability and accuracy of the statement
- Problem solving interest within the employees

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

8.2.1 Most Satisfied Aspects of Janata Bank Limited Services

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 Janata Bank Limited. Some such satisfied attributes are listed below starting from the most satisfied ones:

- Strong brand name and reputation
- Location of the branches
- Average bank service and facilities
- Convenient hours of operation
- Employees willingness to help
- Safety with the bank
- Best interest at hearts

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

8.2.2 Most Dissatisfied Aspects of Janata Bank Limited Services

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
- Modern equipment and technology
- Visually appealing facilities
- Sincere interest in solving customer problems
- Searching for solutions
- Consistent courteousness
- Attention to individuals

8.3 SWOT ANALYSIS

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 Janata Bank Ltd. a better standing in the competition. These are:

- Large number of customers
- Strong brand name and reputation
- Number of the branches
- Convenient hours of operation
- Safety with the bank

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. The weak points are:

- Slow decision making process due to large hierarchy
- Number of ATM booths
- Modern equipment and technology
- Attention to individuals

Opportunities:

Opportunities are the ones that hold bright prospects for Janata Bank Limited. Identify that where it should build its strength. These opportunities are:

- Attention to individuals
- Fees and service charges
- Saving service
- Location of the branches

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:

- Number of the ATM booths
- Technology changes
- Friendliness of employees
- Mobile Banking service
- Consistent courteousness of employees

8.4 CONCLUSION

After an extensive observation of all the information, and findings I have arrived in conclusion, it can be said that in modern banking business “JANATA BANK LIMITED” is a well-known name. It is high committed toward better customer services. The Bank by concentrating on the activities in its area of specialization has achieved good market reputation with effective customer services. The bank is lack of modern equipment and technology in some branches but committed to keep its working force modern by providing continuous training to its staff in their respective field of work. Janata Bank Limited pledges to maximize customer’s satisfactions through services and building a trusting relationship with customers, which has stood the least of time for the last few years.

The bank offers wide ranges of products and services in order for customer convenience and general banking is the most significant part of Janata Bank Limited. Basically, General Banking activities are the driving force of the Organization. Abreast this bank also offers credit to all sectors of commercial activities having productive purpose and successfully performs foreign exchange activities.

Under different dimension of SERVQUAL model are measured to know the satisfaction level of different customers. The result shows that most customers are satisfied with the overall products and services provided by Janata Bank Limited, University Grants Commission Bhaban Branch. Among the dimensions of service quality model Assurance dimension have the highest average score of 3.5, which indicate that customers feel safe in transaction with the bank. The Responsiveness, Empathy, tangibility and reliability dimension have average score of 3.34, 3.29, 3.10 and 3.07 respectively. The customers also satisfied with the bank image and reputation, location of the branches, convenient operation hours, employee’s willingness to help and best interest for customers at heart. But the customers are dissatisfied with some aspects of service quality of Janata Bank Limited. They are dissatisfied with reluctance of the bank adopting modern equipment technology to providing services to the customers. They also dissatisfied with the employees interest in solving customer problems and solution seeking ability. Most of the customers complain against the ATM service of Janata Bank Limited and they do not give individual attention to the customers.

During four months internship period I have tried to enrich my knowledge as much as possible which would necessarily beneficial to develop my carrier positively. At the time of working in practical field it seems to me a great discrepancy between academic, text knowledge and practical work. At last, the business world is having very critical and competitive in order to survive in the competition bank need to develop more active policy and strategy.

8.5 RECOMMENDATIONS

Followings are the some suggestions for improving service quality:

1. Adoption of Modern Technology and Equipment

Janata Bank Limited can adopt modern technology and equipment to develop its service quality. Online banking services, ATM services, mobile banking and other modern banking can facilitate quality service to the customers.

2. Make People Aware about Products and Services

To make people aware about the different products and services of Janata Bank Limited they can use print media, electronic media or they can distribute leaflets to customers, and also they can set up stall in different trade fair.

3. Give Individual Attention to the Customers

Often customers complain that all customers are not treated equally. If provide individual attention all customer and also should treat in same manner. Then the employees also understand customer specific needs.

4. Recruitment and Training

If they recruit more employees in a branch and each employee are well trained, then they can dedicated to their work. The employees will be able to provide better service to the customers. Thus the quality of the service will increase.

5. Market Research

Market research is a systematic, objective collection and analysis of data about your target market, competition, and/or environment. Janata Bank Limited should conduct market research to communicate with their current and potential customers. Market research helps to identify opportunities in the marketplace and minimize risks.

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APPENDIX

A. Questionnaire for Measuring Customer Satisfaction Level

Name:					
Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female				
Age:	<input type="checkbox"/> Less than 20	<input type="checkbox"/> 20-30	<input type="checkbox"/> 30-40	<input type="checkbox"/> 40-50	<input type="checkbox"/> 50 & above
Education Level:	<input type="checkbox"/> Primary Education	<input type="checkbox"/> Secondary Education	<input type="checkbox"/> Higher Secondary Education	<input type="checkbox"/> Graduate	<input type="checkbox"/> Postgraduate
Occupation:	Agriculture	Govt. Job	Private Job	Business	Others

Sl. No.	Detail Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	General Banking System					
Q.01	Janata Bank Limited has strong brand name and reputation	5	4	3	2	1
Q.02	Janata Bank Limited has sufficient ATM booths	5	4	3	2	1
Q.03	Janata Bank Limited has suitable branch location	5	4	3	2	1
Q.04	Janata Bank Limited gives average bank service and facilities	5	4	3	2	1
	Tangibilities					
Q.01	Janata Bank Limited has modern equipment and technology that better satisfy your needs	5	4	3	2	1
Q.02	Janata Bank Limited physical facilities are visually appealing	5	4	3	2	1
Q.03	Janata Bank Limited has convenient hours of operation	5	4	3	2	1
	Reliability					
Q.01	Provides services within the time promised	5	4	3	2	1

Q.02	Janata Bank Limited shows a sincere interest in solving customer problems	5	4	3	2	1
Q.03	Janata Bank Limited insists on error free records	5	4	3	2	1
	Responsiveness					
Q.01	Employees of Janata Bank Limited gives your prompt service	5	4	3	2	1
Q.02	Employees are always willing to help	5	4	3	2	1
Q.03	Employee always searches for solution	5	4	3	2	1
	Assurance					
Q.01	Employees of Janata Bank Limited are consistently courteous with you	5	4	3	2	1
Q.02	You feel safe in your transactions with Janata Bank Limited	5	4	3	2	1
Q.03	The behavior of employees in Janata Bank Limited instills confidence in you	5	4	3	2	1
	Empathy					
Q.01	Janata Bank Limited gives you individual attention	5	4	3	2	1
Q.02	Employees of Janata Bank Limited understands your specific needs	5	4	3	2	1
Q.03	Janata Bank Limited has your best interest at hearts	5	4	3	2	1