

Project Paper
on
Analysis of Customer Satisfaction of Jamuna Bank Limited

SUBMITTED TO
Controller of Examinations
National University
Gazipur-1704

SUPERVISED BY:
Aminul Haque Russel
Assistant Professor
Department of Business Administration
Daffodil Institute of IT (DIIT)

SUBMITTED BY:
Md. Uzzol Rahman
Registration No: 19601000563
Roll No: 2020447
Session: 2019-2020
Program: MBA
Major: Human Resource Management
Daffodil Institute of IT (DIIT)
National University



Date of Submission: 18th November, 2023

LETTER OF TRANSMITTAL

Date: 18th November, 2023

To
Controller of Examinations
National University
Gazipur-1704

**Subject: Submission of a Project Paper on Analysis of Customer Satisfaction of
Jamuna Bank Limited.**

Dear Sir,

It gives me enormous pleasure to submit my Project Paper that I have completed as part of fulfilling the requirement for the Project course from Masters of Business Administration (MBA) degree at Daffodil Institute of IT (DIIT) Under National University. The Paper contains a comprehensive study on **Analysis of Customer Satisfaction of Jamuna Bank Limited**. This Paper is the result of the Project Paper that I have conducted in Jamuna Bank limited. I have put my best effort in preparing this Paper and to make it a valuable one. It was a helpful experience and an opportunity for me to have worked in such an organization. It has also to be referenced that without your expert advice and participation it would not have been conceivable to finish this Paper. I sincerely expect that you would be kind enough to accept my Paper for evaluation and oblige thereby.

Sincerely yours,

.....
Md. Uzzol Rahman

Registration No: 19601000563

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Program: MBA

Major: Human Resource Management

Daffodil Institute of IT (DIIT)

STUDENT'S DECLARATION

I hereby declared that the Project Paper entitled **Analysis of Customer Satisfaction of Jamuna Bank Limited** is an original and benefited work done by me submitted in partial fulfillment of the requirement for the degree of Masters of Business Administration, Daffodil Institute of IT (DIIT) Under National University.

I confirm that this Paper is uniquely prepared by me and will not be submitted elsewhere for any other purpose.

.....
Md. Uzzol Rahman

Registration No: 19601000563

Roll No: 2020447

Session: 2019-2020

Program: MBA

Major: Human Resource Management

Daffodil Institute of IT (DIIT)

CERTIFICATE OF SUPERVISOR

This is to certify that, Md. Uzzol Rahman, Registration No: 19601000563, Roll No: 2020447, Session: 2019-2020, Program: MBA (Major: Human Resource Management) is a regular student of Department of Business Administration, Daffodil Institute of IT (DIIT), under National University of Bangladesh. He has completed Project Paper on Analysis of Customer Satisfaction of Jamuna Bank Limited under my supervision which is the fulfillment of partial requirement for obtaining MBA degree Under National University.

I wish his success in all his future endeavors

.....

Aminul Haque Russel

Assistant Professor

Department of Business Administration

Daffodil Institute of IT (DIIT)

ACKNOWLEDGEMENT

First of all, I would like to thank Almighty Allah for his grace in accomplishment of my Project Paper. I am gratefully indebted to all those who have contributed to the success of this project. My sincere gratitude goes to Dr. Mohammed Shakhawat Hossain. Working as a Principal and Professor at Daffodil Institute of IT (DIIT) & my supervisor, Aminul Haque Russel, Assistant Professor, Department of Business Administration, Daffodil Institute of IT (DIIT), for tirelessly and willingly sharing his scholarly experience and for making this project a successful undertaking. He has been available for consultation, his professional guidance and supervision added value to this work.

I am also thankful to the whole team of “Jamuna Bank Limited.” for giving me the opportunity to work with them. I would like to gratify my Senior Executive Officer for supervising and helping me in the work at Jamuna Bank Limited. He had been very helpful through the Project Paper and provided all necessary information to make this Paper. This Project Paper might never have been completed without the necessary particle knowledge, assistance of many books, articles, websites and primary data. It enhanced my practical knowledge in corporate culture. The experience I have gathered will be privilege for my future career planning. I believe that this situation has prepared me for taking up new challenging opportunities in future.

I also acknowledge the Daffodil Institute of IT (DIIT) for providing me with a conducive learning environment for my studies.

EXECUTIVE SUMMARY

This Project Paper is based on the few days long Project Paper that I had successfully completed in Jamuna Bank Limited as a requirement of my MBA program in the Department of Business Administration. My Project Paper topic is Analysis of Customer Satisfaction of Jamuna Bank Limited. As being completely new to the practical and corporate world setting, every hour spent in the Customer service division and Foreign exchange division of Jamuna Bank Limited. gave me some amount of experience which is very precious for my career ahead. This Paper includes how a Customer service division and Foreign exchange division works, what are the possible divisions and work distribution in the bank. Jamuna Bank Limited has notoriety for being an accomplice for development. Straightforward and speedy basic leadership, proficient group of execution, fulfilled clients, internet banking, powerful inner control, expansion of speculations and so on are the significant qualities of JBL.

Before drawing any conclusion based on this Paper it may be noted that the Paper was prepared in a very short term and there is lack in data. But still the Paper may be useful for designing any further study to evaluate the Customer service provided by the banks.

As a part of this project paper my topic was "Analysis of Customer Satisfaction of Jamuna Bank Limited". I divided my project paper into four chapters.

In first chapter I have includes Overview, Origin of the Paper, Background of the Paper, Objectives of the Paper, Methodology, and Limitations of the Paper.

In Chapter Second try to focused on company overview like Jamuna Bank at a glance, Board of Directors, Vision, Mission and Objectives, Core Values, Strategic Priority, Product and service offering.

In third chapter, I try to discuss theoretical part about my project part like Customer, Satisfaction, Customer Satisfaction, Factors Affecting Customer Satisfaction, Factors Affecting Customer Dissatisfaction and Benefits of Customer Satisfaction.

In four chapters, I have discussed on Analysis & Evaluation like Introduction, Data Collection, Analytical Model, Limitations of the Study.

At last in chapter five, I put Recommendation Conclusion according to my findings throughout my project.

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List of Abbreviation

JBL:	Jamuna Bank Limited
CSAT:	Customer Satisfaction
NPS:	Net Promoter Score
KPI:	Key Performance Indicator
ATM:	Automated Teller Machine
POS:	Point of Sale
CRM:	Customer Relationship Management
ROI:	Return on Investment
CSR:	Corporate Social Responsibility
BOD:	Board of Directors
FD:	Fixed Deposit
SME:	Small and Medium-sized Enterprises
IT:	Information Technology
KYC:	Know Your Customer
BPR:	Business Process Reengineering
HR:	Human Resources
CSR:	Customer Service Representative
LTV:	Lifetime Value
SWOT:	Strengths, Weaknesses, Opportunities, and Threats
ROI:	Return on Investment
SOP:	Standard Operating Procedure
CVP:	Customer Value Proposition

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Chapter- 1:

Introduction

1.1 Overview

Generally by the word Bank we can without much of a stretch comprehend that the budgetary organization manages cash. Be that as it may, there are distinctive sorts of banks like; Central Banks, Commercial Banks, Savings Banks, Investment Banks, Industrial Banks, Cooperative Banks and so forth. In any case, when utilize the internship Bank with no prefix, or capability it alludes to the Commercial banks. Business Banks are the essential supporter of the economy of a nation. So we can say Commercial Banks are a benefit making organization that holds the store of the people and business in checking and sparing record and after that utilizes these assets to make advances. As banks are benefit acquiring concern; they gather store at the most minimal conceivable expense and give advances and progressed at a greater expense. The contrasts between two are the benefit for the bank. As the interest for better administration expands step by step, they are accompanying diverse imaginative thoughts and items. So as to make due in the aggressive field of the financial part, all financial association are searching for better administration chance to give their kindred customers. Therefore, it has turned out to be basic for each individual to have some thought on the bank and banking system.

With a view to obtaining theoretical knowledge about the real-world orientation and experiences of dynamic business world, it is compulsory to undertake an extensive study to prepare a Project paper by the students of Masters of Business Administration (MBA) program, Daffodil Institute of IT (DIIT), who are desirous to the successful completion of their MBA degree. As part of the program, I am extremely proud to join with Jamuna Bank Limited and choosing topic **Analysis of Customer Satisfaction of Jamuna Bank Limited** I was placed in Jamuna Bank Limited for a period of few days. This Project Paper is an alignment to the entire working activities of Jamuna Bank Limited, and a study on an overall banking area. Though I had worked there in several departments, but I had to select an area of study in which I can make thorough research and present my understanding in the report. This report is an attempt to map out article, which clearly explains the existing situation in a inclusive way regarding the activities at the Jamuna Bank Ltd. It is a wonderful opportunity for the graduates to have a taste of the real business world before starting their career. Project Paper, in the modern business world, helps students demonstrate skills and competence from their supervised experience and in

addition, enables them to demonstrate maturity and acceptable professional, personal, and interpersonal behavior.

1.2 Origin of the report

Project Paper program is designed for the student of Masters of Business Administration Program (MBA) of Daffodil Institute of IT (DIIT) on completing the course to acquire experience on the practical application with the theoretical knowledge. This report was done during my Project Paper on Jamuna Bank Ltd. to fulfill the requirement of the course under the supervision of Aminul Haque Russel, Assistant Professor, Department of Business Administration, Daffodil Institute of IT (DIIT). The topic was selected with able guidance of the supervisor. The Topic of the report is Customer Satisfaction of Jamuna Bank Ltd.

It is also help to evaluate and decision making for business operation. Business stakeholders try to concentrate to get overall business overview from profitability, liquidity, assets management and solvency ratio analysis.

1.3 Background of the report

In twenty-first century's world without banking any organization can't survive for a moment. Basically my topic is **Customer Satisfaction of Jamuna Bank Limited**. Here I intended to explore the different aspects of service quality of Jamuna Bank including its overall performance. Since the time allocated for the Project Paper was very limited, it was bit difficult to cover up every pros and cons of the service quality. Nevertheless, this study demonstrates a considerable list of areas within the purview of Jamuna Bank's service quality.

1.4 Objectives of the Report

Broad Objective

The main objectives of this study is to analysis the Customer Satisfaction of Jamuna Bank Limited.

Specific Objectives

- To identify the factors influences the customer's satisfaction on product differentiation of JBL.
- To fulfill the partial requirement of MBA degree under national university.
- Finally, to suggest necessary recommendations to overcome the shortcomings of Jamuna Bank to improve their Customer service performance.

1.5 Methodology

In order to fulfill the research objectives both primary and secondary data were collected.. The information was collected from both primary and secondary sources of data. The information was collected within the organization from the Corporate Division of Jamuna Bank Limited.

Data Collection Method:

Primary Sources

- Questionnaire Survey.
- Face to face discussion with the respective officers and clients.

Secondary data

- Annual Reports of Jamuna Bank Limited.
- Online data from JBL website.
- Working papers
- Office files
- Selected Books.

Sampling Technique:

For collecting the data from customers, a convince sampling techniques was used.

Sample size: Total Sample size is 120.

Analysis Tools: Collected data were analysis through SPSS software and results is show in different graphs and tables.

1.6 Limitations of the report

Every task has some limitations. So, there are also some limitations present in this study.

These are as follows-

- ✓ Time limitation: I have to prepare this report within few days of my Project Paper period which is too short for this reason I could not able to collect all the information.
- ✓ Confidential information: As I am not a permanent employee here so they did not discuss with me any of their valuable information. It was very difficult to collect information on the client as it is very sensitive and secret issue for the Bank.
- ✓ Busy working environment: As HR has to maintain all the important works in the organization so all the employees here remain busy all the time & for this reason I couldn't gather vast information.

Chapter- 2
ORGANIZATIONAL OVERVIEW

2.1 Introduction of the company

Jamuna Bank Ltd. is a third generation bank in Bangladesh. It gives business money benefits in the Bangladesh. It is assuming a critical job to build up the business area. The development of this bank is extremely great. Its adage is to give a brief and brisk support of the customers. Jamuna Bank Ltd. has executed very much organized web based financial frameworks that make it simpler to give brief administrations to the client. Its range of service assistances include cash supervision services, payments and clearings, safe deposit locker services, employee welfares, collection services, treasury services, asset management, services and SWIFT for foreign trade.

Jamuna Bank Limited (JBL) is a Banking Company enlisted under the Companies Act, 1994 with its Head Office at ChiniShilpaBhaban, 3, Dilkusha C/A, Dhaka-1000. The Bank began its activity from third June 2001.

Jamuna Bank Limited is an exceedingly promoted new age Bank with an Authorized Capital and Paid-up Capital of Tk.10000 million and Tk.4488 million individually. The Paid-up capital has been raised to 840 million and the all out value of the bank remains at 8325 million as on December 31, 2012.

JBL embraces a wide range of banking exchanges to help the advancement of exchange and business of the nation. JBL's services are also available for the entrepreneurs to set up new ventures and BMRE of industrial units. Jamuna Bank Ltd. the only Bengali named new generation private commercial bank was established by a group of winning local entrepreneurs conceiving an idea of creating a model banking institution with different outlook to offer the valued customers, a comprehensive range of financial services and innovative products for sustainable mutual growth and prosperity. The guarantors are reputed personalities in the field of trade, business and industries.

Jamuna Bank Ltd. offers distinctive kinds of Corporate and Personal Banking Services including all portions of the general public inside the domain of guidelines and guidelines set somewhere around the Central Bank and other administrative experts. As per the provisions of Bangladesh Bank certificate, the Bank has offered initially its shares to public by Pre – IPO and subsequently sold shares to the public through IPO in the year 2004. The shares of the Bank are recorded with both Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.

2.2 Jamuna Bank at a glance

Table 01: Jamuna Bank at a glance

Name of the Bank	Jamuna Bank Limited
Legal Form	Public Limited Company by Shares
Secondary Company Details	
Year Founded	April 02, 2001
Date of Incorporation	April 02, 2001
Company Registration Number	C-42780(2139)/2001
Bangladesh Bank License Number	
Address	
Company Communication	
Telephone	88-02-9570912, 9555141, 9588397
Fax	88-02-9570936, 47118671
SWIFT	JAMUBDDH
Email	info@jamunabank.com.bd
Web	www.jamunabankbd.com
Bank's Network	FloraJbl
Number of Branches	216
Including	
SME/ Agri Branches	(08)
Islami Banking Branches	(02)

Source: Annual Report 2022

2.4 Vision, Mission and Objectives

Vision

To become a leading banking institution and to play a pivotal role in the development of the country through best application of modern information technology in business activities, offering high standard clientele services and proper coordination of high quality assets is the core of the vision.

Mission

The Bank is committed for satisfying diverse needs of its customers through an array of products at a competitive price by using appropriate technology and providing timely service so that a sustainable growth, reasonable return and contribution to the development of the country can be ensured with a motivated and professional work-force.

Objectives

- To earn and maintain CAMEL Rating 'Strong.
- To establish relationship banking and improve service quality through development of Strategic Marketing Plans.
- To remain one of the best banks in Bangladesh in Projects of profitability and assets quality.
- To introduce fully automated systems through integration of information technology.
- To ensure an adequate rate of return on investment.
- To keep risk position at an acceptable range (including any off balance sheet risk).
- To maintain adequate liquidity to meet maturing obligations and commitments.
- To maintain a healthy growth of business with desired image.
- To maintain adequate control systems and transparency in procedures.
- To develop and retain a quality work-force through an effective human Resources Management System.
- To ensure optimum utilization of all available resources.
- To pursue an effective system of management by ensuring compliance to ethical norms, transparency and accountability at all levels.

2.5 Core Values

- Place customer interest and satisfaction as first priority and provide customized banking products and services.
- Value addition to the stakeholders through attaining excellence in banking operation.
- Contribute significantly for the betterment of society.
- Ensure higher degree of motivation and dignified working environment for our human capital and respect optimal work-life balance.
- Committed to protect the environment and go green.
- Employees of JBL share certain common values, which helps to create a JBL culture
- The client comes first.
- Search for professional excellence.
- Quick decision- making.
- Flexibility and prompt response.

2.6 Strategic Priority

- Delivering customer' desired products and services to create true customers' value.
- Focusing on export of both traditional and nontraditional items and remittance to ensure a comfortable position of foreign exchange all the time.
- Doing businesses that have higher risk adjusted return.
- Focusing on maintenance of assets quality rather than its aggressive expansion.
- Changing the deposit mix thereby reduce the cost of deposits.
- Ensuring all modern alternative delivery channels for easy access to our services by customers.
- Taking banking to the doorstep of our target group.
- Restructuring existing products and introducing new products to meet the demand of time and the target group.
- Entering into new avenues of business to increase profitability.
- Bringing unbanked people into our delivery channels.
- Increasing fee based service/activities where costly capital is not changed.

- Ensuring organizational efficiency by continuous improvement of human capital and motivation level, dissemination of information and thereby ensuring a sustainable growth of the organization.
- Maximizing shareholders' value at all times alongside ensuring a sustainable growth of the organization.
- Pursuing CSR activities for our continued support to future generation, distressed people and for advancement of underprivileged people of the country.
- Establishing the brand image as a growth supportive and pro-customers' bank.
- Strengthening risk management techniques and ensuring compliance culture.
- Remaining cautious about environment and supporting for maintaining a green and clean soil.

2.7 Product and service offering

The Bank has a variety of customized financial items and administrations. Such, items are Monthly Savings Schemes, Consumer Credit Scheme, Lease Finance, and Personal Loan for Women, and Shop Finance Scheme etc. JBL additionally presented Q - money ATM cards for its esteemed clients giving 24 hours financial administrations through Debit Cards. JBL offers the accompanying administrations to its esteemed client-

- Deposit Schemes
- Remittance and Collection
- Hire Purchase
- Personal Loan for Woman
- Corporate Banking
- Consumer Credit Scheme
- International Banking.
- Import and Export handling and finance
- Loan syndication
- Project finance
- Investment Banking
- Lease Finance

Corporate Banking

Jamuna Bank Ltd. offers a total scope of advisory, financing and operational administrations to its corporate customer bunches consolidating exchange, treasury, speculation and value-based financial exercises in a single bundle. The corporate Banking authorities will reduce high class administration for quick endorsements and effective handling to fulfill client needs. Corporate Banking business encompasses an expansive scope of organizations and enterprises. You can use on the expertise in the accompanying divisions fundamentally –

- Export Oriented Garments, Sweater.
- Food & Allied
- Paper & Paper Products
- Engineering, Steel Mills
- Chemical and chemical products etc.
- Agro processing industry
- Industry (Import Substitute / Export oriented)
- Textile Spinning, Dyeing / Printing E.T.C

Online Banking

Jamuna Bank Limited has presented real-time any branch counts on December 31, 2010. Currently, clients can pull back and store money from any of its 65 branches located at Dhaka, Chittagong, Sylhet, Gazipur, Bogra, Naogoan, Narayanganj, Dinajpur ,Kushtia, Rajshahi, Bashurhat,Sirajganj and Munshigonj. The esteemed clients can likewise appreciate 24 hours financial administration through ATM card from any of Q-money ATMs situated at Dhaka, Chittagong, Khulna, Sylhet and Bogra.

- Internet Banking Interface.
- ATM Interface.
- Corporate MIS facility.
- Centralized Database

Retail Banking

A Corporate bank comprises of a couple of offices, which perform assorted tasks, General Banking Division, Foreign Exchange and Credit Division. General Banking is essential one. General Banking is the core of absolute financial framework. Through this segment bank needs to get and dispense cash, to create investor client relationship by opening various kinds of record and giving educate administrations to the clients. This division gathers cash from the contributor and uses these stores to win benefit. To wrap things up, General Banking office is viewed as the center capacity of bank which works the everyday exchanges. The outside trade division manages the inflow and flow of remote financial methods in the bank. Again, the credit section deals with the loan and others facilities. The department is very rush and the employee here are also upgrade too their duty.

- Loan product
- Deposit
- Cards
- Islamic banking
- Treasury

Chapter- 03:
Theoretical Discussion

Introduction:

Analyzing customer satisfaction for Jamuna Bank Limited involves examining various aspects related to customers, their satisfaction levels, factors influencing satisfaction and dissatisfaction, and the benefits associated with customer satisfaction. Below is an analysis structured around the provided headings.

3.1 Customer:

Jamuna Bank Limited serves a diverse customer base, ranging from individual account holders to businesses. Understanding the demographics, needs, and preferences of these customers is crucial for providing tailored services and ensuring a positive banking experience.

3.2 Satisfaction:

Satisfaction refers to the customers' overall contentment with the services provided by Jamuna Bank. It encompasses various elements, including the efficiency of transactions, customer service quality, account management, and the overall banking experience.

3.3 Customer Satisfaction:

Customer satisfaction is the cumulative measure of how well Jamuna Bank meets or exceeds customer expectations. It's a key indicator of the bank's performance and competitiveness in the market.

3.4 Factors Affecting Customer Satisfaction:

- ✓ **Service Quality:** The efficiency and effectiveness of the bank's services significantly impact customer satisfaction.
- ✓ **Communication:** Clear and transparent communication, whether in-person or through digital channels, contributes to positive customer experiences.
- ✓ **Product Offerings:** Diverse and competitive banking products can enhance satisfaction by meeting a range of customer needs.
- ✓ **Convenience:** Accessibility of branches, ATMs, and online banking services influences satisfaction. A seamless and user-friendly experience contributes positively.

- ✓ **Customer Support:** The responsiveness and helpfulness of customer support play a crucial role in addressing customer concerns and issues.

3.5 Factors Affecting Customer Dissatisfaction:

- ✓ **Poor Service Quality:** Inefficient or error-prone services can lead to dissatisfaction.
- ✓ **Communication Breakdown:** Lack of clear communication or misinformation can erode trust and satisfaction.
- ✓ **Limited Product Options:** If the bank's product offerings are limited or not competitive, it may result in dissatisfaction.
- ✓ **Inconvenient Access:** If customers face difficulties accessing services due to the bank's locations or technological issues, it can lead to dissatisfaction.
- ✓ **Inadequate Customer Support:** Unresponsive or unhelpful customer support can frustrate customers and contribute to dissatisfaction.

3.6 Benefits of Customer Satisfaction:

- ✓ **Customer Loyalty:** Satisfied customers are more likely to remain loyal to the bank, reducing customer churn.
- ✓ **Positive Word-of-Mouth:** Satisfied customers are likely to recommend the bank to others, contributing to positive word-of-mouth marketing.
- ✓ **Repeat Business:** Satisfied customers are more inclined to use additional services offered by the bank.
- ✓ **Brand Reputation:** High customer satisfaction contributes to a positive brand image in the market.
- ✓ **Increased Profitability:** Satisfied customers are more likely to contribute to the bank's profitability through the use of various services and products.

Analyzing and understanding customer satisfaction for Jamuna Bank Limited involves a comprehensive examination of various factors influencing satisfaction and dissatisfaction, ultimately contributing to the bank's overall success and competitiveness in the market. Regular surveys, feedback mechanisms, and performance metrics can aid in continually improving customer satisfaction levels.

Chapter- 04:

Data Analysis

4.0 Analysis

Demographic factors refer personal characteristics that are used to collect and evaluate data from the mass population. Before conducting the research, some demographic factors on the basis of Bangladesh perspective that are gender, age, income, occupation, marital status. All the demographic data are analyzed by the following frequency table.

4.1: Gender of the Respondents

Table 4.1: Gender of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	76	63.3	63.3	63.3
	Female	44	36.7	36.7	100.0
	Total	120	100.0	100.0	

Source: Survey

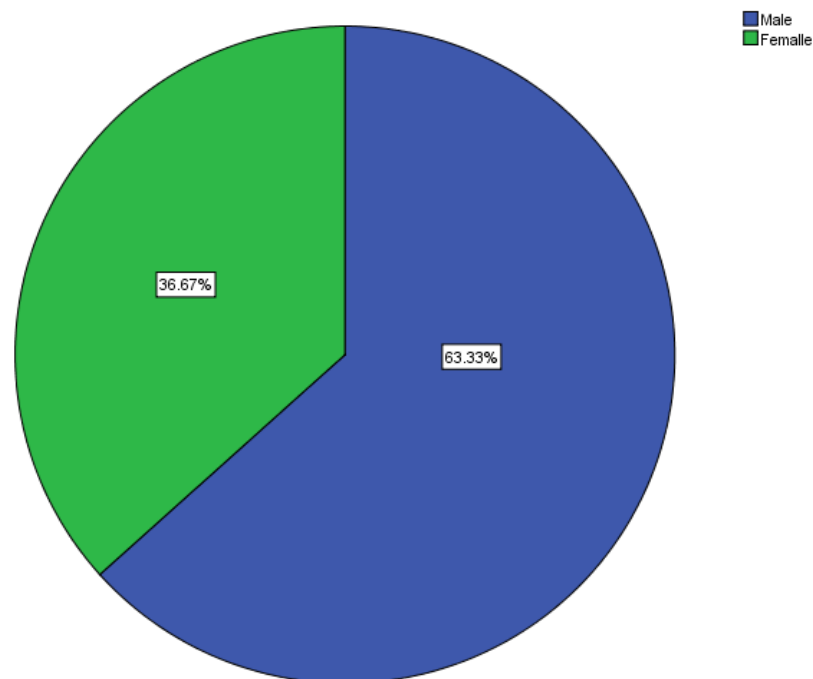


Figure 4.1: Gender of the Respondents

The following pie chart shows that in the survey of 100% respondent where 63.33% was male and 36.67% was female. The reason between the gaps of two types of respondent is that females are less likely to be involved in banking system than males and to ensure the accuracy of the survey less females were selected.

4.2: Age of the Respondents:

The following pie chart shows the age range of respondents. As it can be seen that people of 18-30 ages are occupying the major portion of the chart because the research had two groups of respondents. The sample size for the 63.33% was male and 36.67% was female. Here, 1.67% belongs in below 18 years, 32.50% belongs in 18-30 year, 31.67% belongs in 31-45years, 30% belongs 46-60years, and 4.17% belongs in over 60years.

Table 4.2: Age of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less or equal 18 year	2	1.7	1.7	1.7
	18-30 year	39	32.5	32.5	34.2
	31-45 year	38	31.7	31.7	65.8
	46-60 year	36	30.0	30.0	95.8
	Over 60 year	5	4.2	4.2	100.0
	Total		120	100.0	100.0

Source: Survey

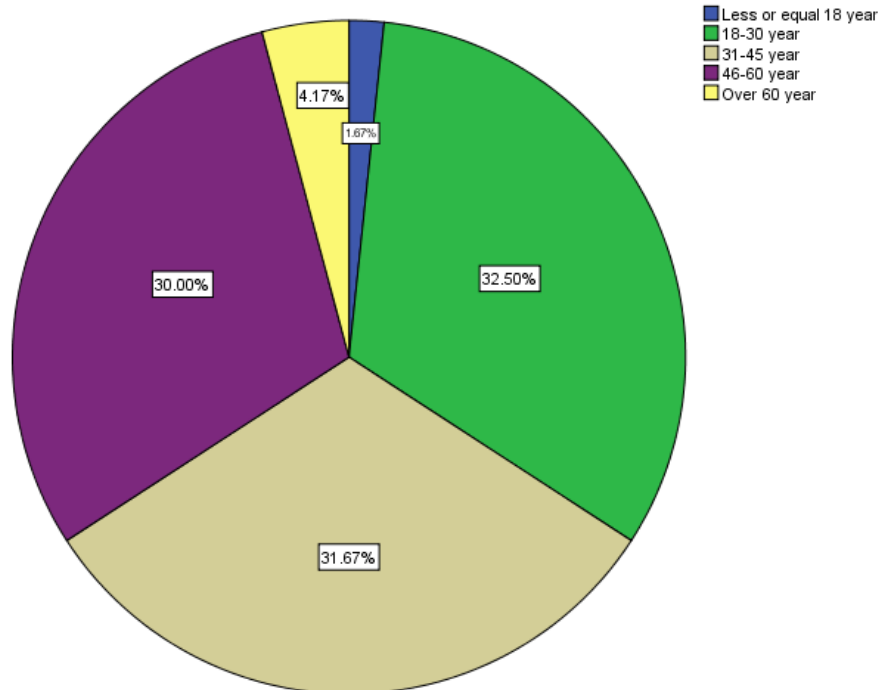


Figure 4.2: Age of the Respondents

4.3: Education of the Respondents

Here is the statistic of the education level of our respondent. As i am seeing that major portion of the respondent are graduate student. The reason behind it, they use more banking system than others for making transaction in academic purpose and to collect money from their parents. 42.50% of our respondents are graduate level, 7.50% are Post-Graduate level, 21.67% are in HSC level, 10% is in SSC level and 18.3% is in other level.

Table 4.3: Education of the Respondents:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Post graduate	9	7.5	7.5	7.5
	Graduate	51	42.5	42.5	50.0
	HSC	26	21.7	21.7	71.7
	SSC	12	10.0	10.0	81.7
	OTHER	22	18.3	18.3	100.0
	Total		120	100.0	100.0

Source: Survey

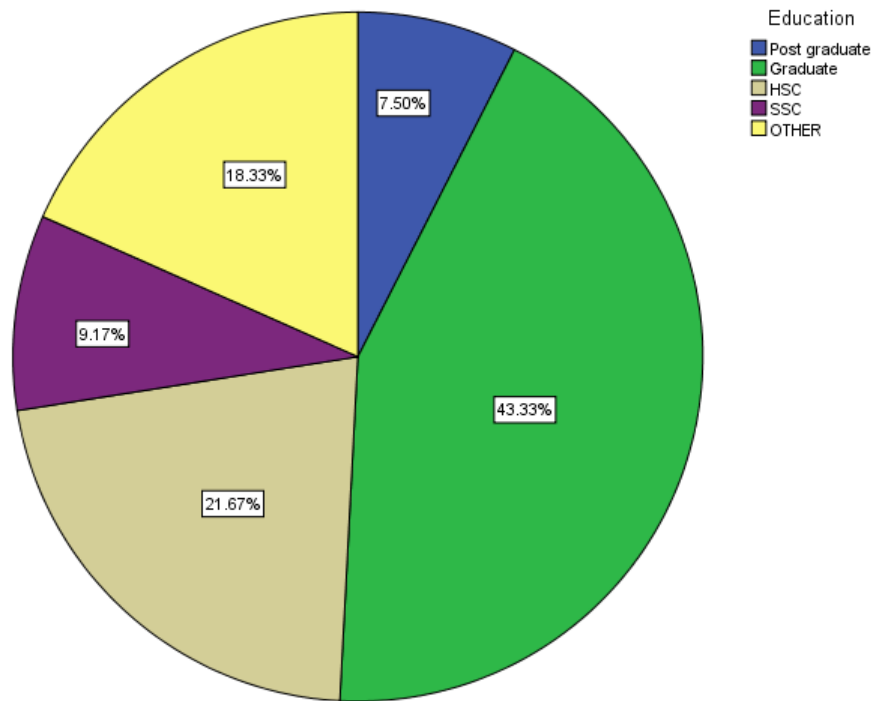


Figure 4.3: Education of the Respondents

4.4: Occupation of the Respondents:

The following pie chart shows the occupation of the respondents. 20% of the respondents were students, 16.7% were Businessman, 23.3% were private employee, 7.5% were government employee, 31% were working class and .8% was belonged in other occupations.

Table 4.4: Occupation of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	24	20.0	20.0	20.0
	Businessman	20	16.7	16.7	36.7
	Govt. Employer	9	7.5	7.5	44.2
	Private employer	28	23.3	23.3	67.5
	Working class	38	31.7	31.7	99.2
	other	1	.8	.8	100.0
	Total	120	100.0	100.0	

Source: Survey

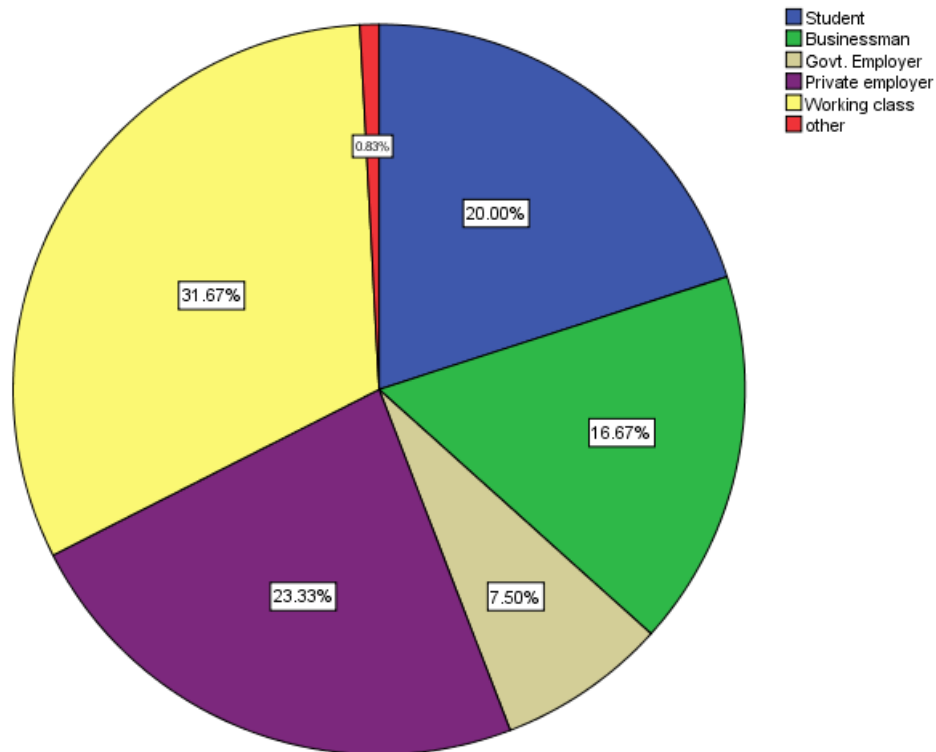


Figure 4.4: Occupation of the Respondents

4.5: Income of the Respondents

The following pie chart shows the income level of individual respondent participated in the survey. 45.83% are less than 15000, 28.33% are 15001-25000, 8.33% are 25001-35000, 5.83% are 35001-45000, 6.67% are 45001-55000, 5% are above 55000. The reason between the incomes of several types of respondent is less likely to be involved banking sector than to ensure the accuracy of the survey I tried all types of income were selected. Although less than or equal 15000 is more than any other income people.

Table 4.5: Income of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less or equal 15000	55	45.8	45.8	45.8
	15001-25000	34	28.3	28.3	74.2
	25001-35000	10	8.3	8.3	82.5
	35001-45000	7	5.8	5.8	88.3
	45001-55000	8	6.7	6.7	95.0
	Above 55000	6	5.0	5.0	100.0
	Total	120	100.0	100.0	

Source: Survey

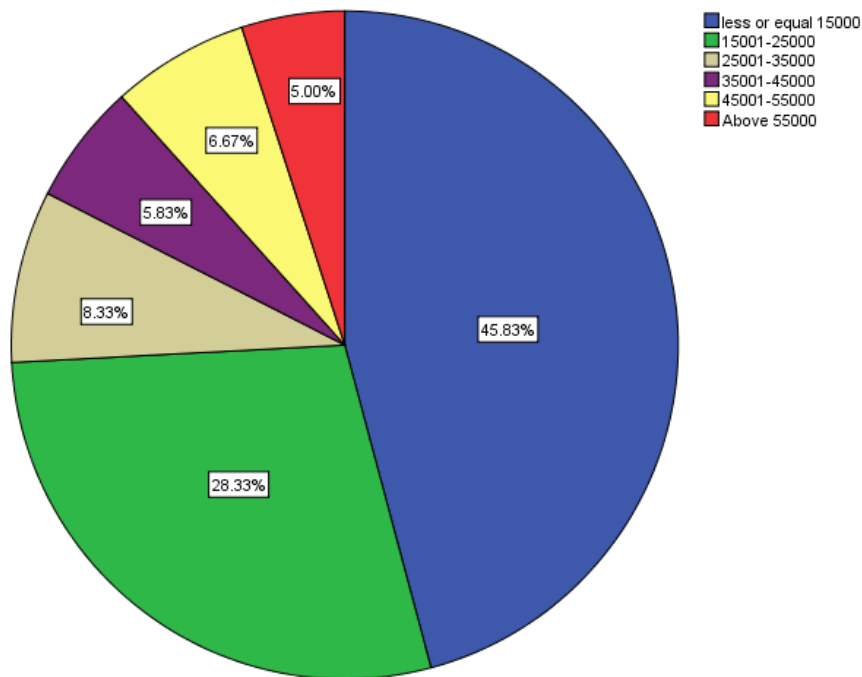


Figure 4.5: Income of the Respondents

4.6: Marital status of the Respondents

The following pie chart shows the marital status of individual respondent participated in the survey. 40.83% respondents are single and 59.17% respondents are married. The reason to collect the data from the respondent is to identify the uses of jamuna banks banking system in two different stage of life.

Table 4.6: Marital status of the Respondents

		Frequency	Percent	Cumulative Percent
Valid	Single	49	40.8	40.8
	Married	71	59.2	100.0
	Total	120	100.0	

Source: Survey

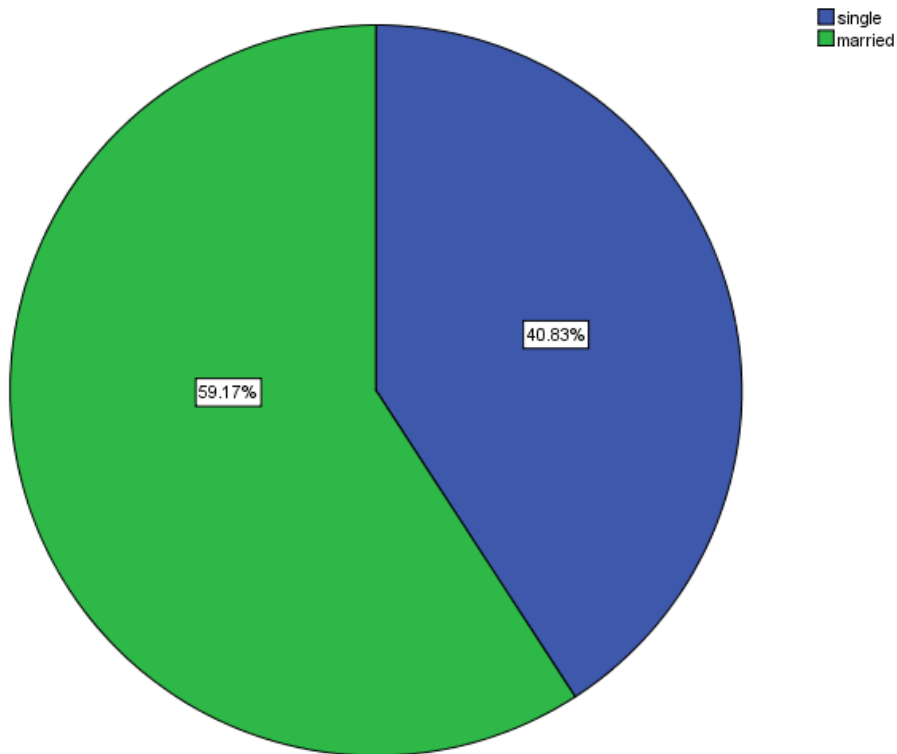


Figure 4.6: Marital status of the Respondents

4.7: The space available at the bank for customers sufficient for transactions

The space available at the bank for customers sufficient for transactions with reasonable comfort influences me to go for Jamuna banks banking system. The options are:

Table 4.7: The space available at the bank for customers sufficient for transactions:

Description	Frequency	Percentage
Strongly Satisfied	34	28%
Satisfied	30	25%
Neutral	20	17%
Dissatisfied	20	17%
Strongly Dissatisfied	16	13%
Total	120	100%

Source: Survey

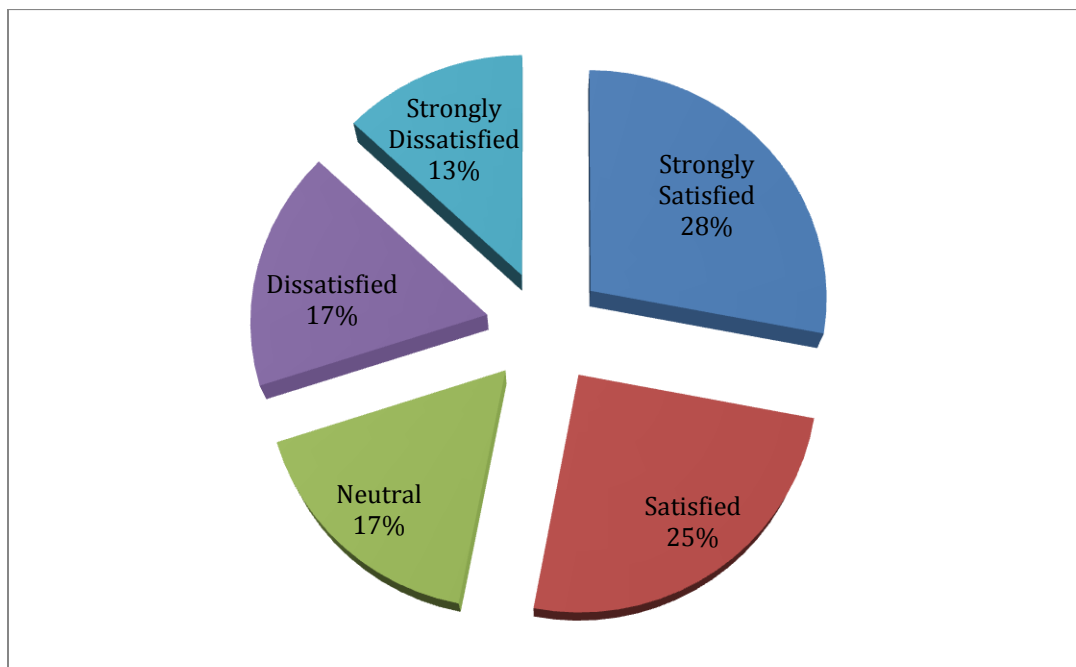


Figure 4.7: The space available at the bank for customers sufficient for transactions

4.8: Services provided by the bank as per promised

Services provided by the bank as per promised influences me to go for Jamuna banks banking system. The findings are shown in the table below:

Table 4.8: Services provided by the bank as per promised

Description	Frequency	Percentage
Strongly Satisfied	40	33%
Satisfied	34	28%
Neutral	20	16%
Dissatisfied	16	13%
Strongly Dissatisfied	10	10%
Total	120	`

Source: Survey

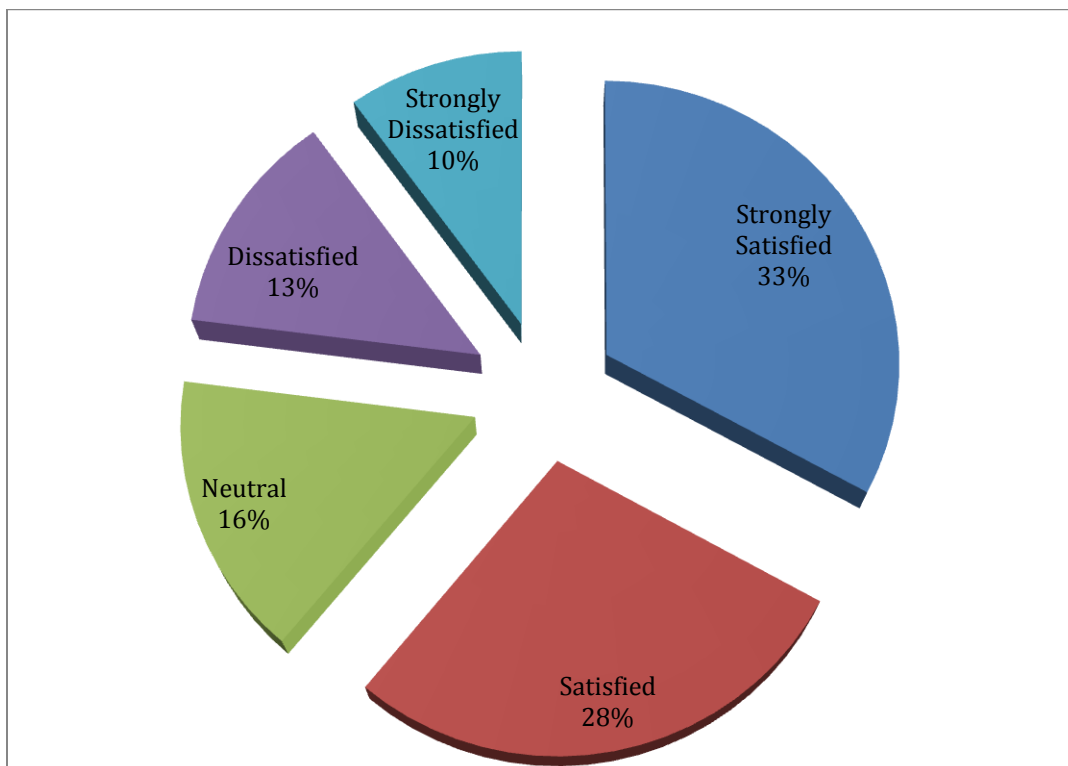


Figure 4.8: Services provided by the bank as per promised

4.9: Promptness in Providing Services in the Bank

The employee's promptness in providing services in the bank influences me to go for Jamuna banks. The findings are shown in the table below:

Table 4.9: Promptness in Providing Services in the Bank

Description	Frequency	Percentage
Strongly Agree	58	48%
Agree	30	25%
Neutral	14	12%
Disagree	10	8%
Strongly Disagree	8	7%
Total	120	100%

Source: Survey

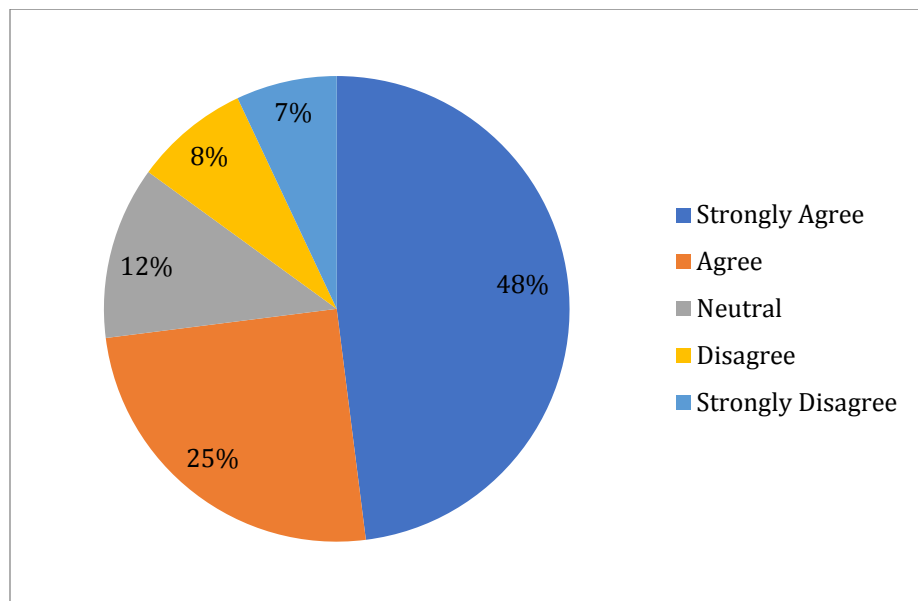


Figure 4.9: Promptness in Providing Services in the Bank

4.10: Technological up-to-date equipment's

Technological up-to-date equipment's influences me to go for Jamuna banks banking system. The findings are shown in the table below:

Table 4.10: Technological up-to-date equipment's

Description	Frequency	Percentage
Strongly Agree	58	48%
Agree	26	21%
Neutral	14	12%
Disagree	12	10%
Strongly Disagree	10	9%
Total	120	100%

Source: Survey

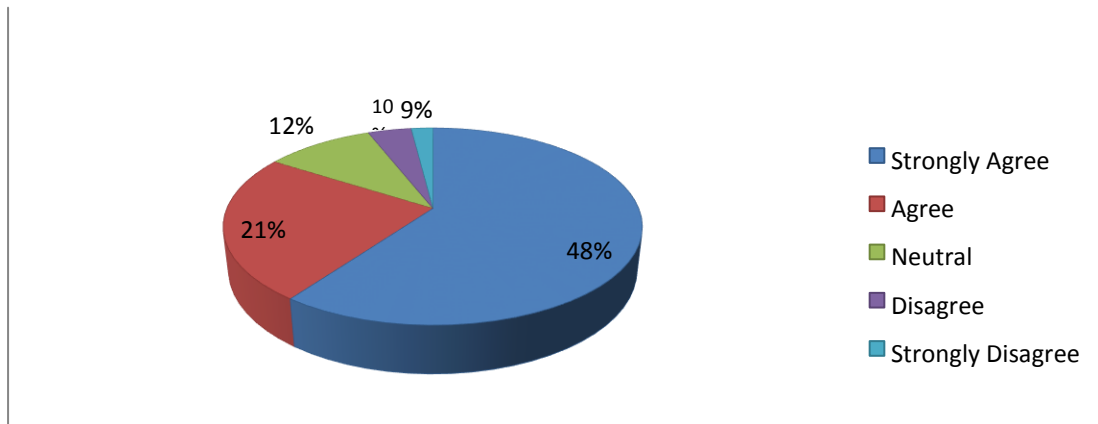


Figure 4.10: Technological up-to-date equipment's

4.11: The marketing materials distributed by the bank

The marketing materials distributed by the bank satisfied me to go for Jamuna banks banking system.

Table 4.11: The marketing materials distributed by the bank

Description	Frequency	Percentage
Yes	84	70%
No	36	30%
Total	120	100%

Source: Survey

The percentage is shown the pie chart below:

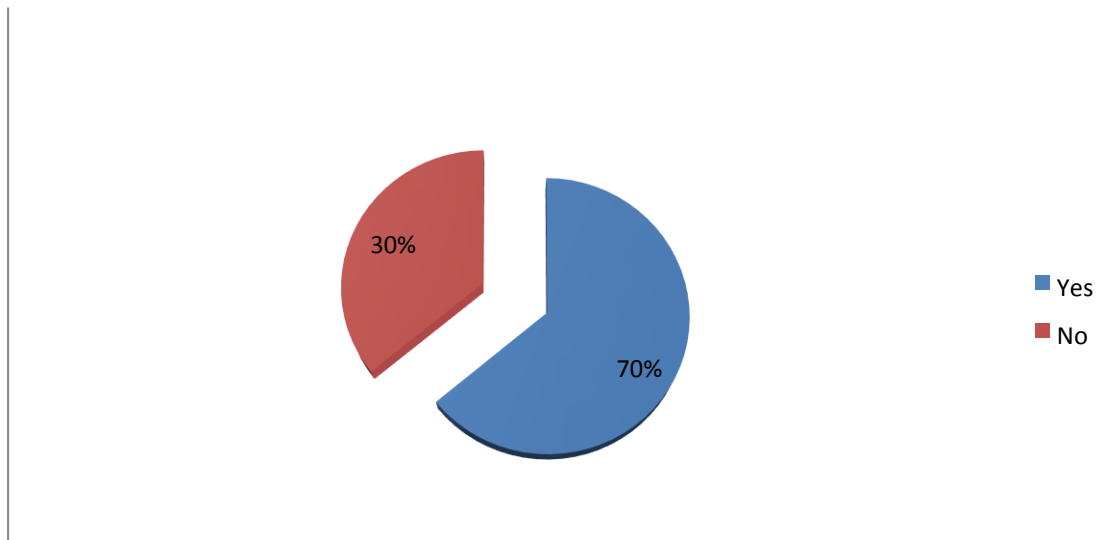


Figure 4.11: The marketing materials distributed by the bank

4.12: The service charge

The service charge that I have paid for local transfer is fair and it influences me to go for Jamuna banks banking system. It was a dichotomous question. There were only two options: Yes and No. The findings are summarized in the table below:

Table 4.12: The service charge

Description	Frequency	Percentage
Yes	69	58%
No	51	42%
Total	120	100%

Source: Survey

The percentage is shown the pie chart below:

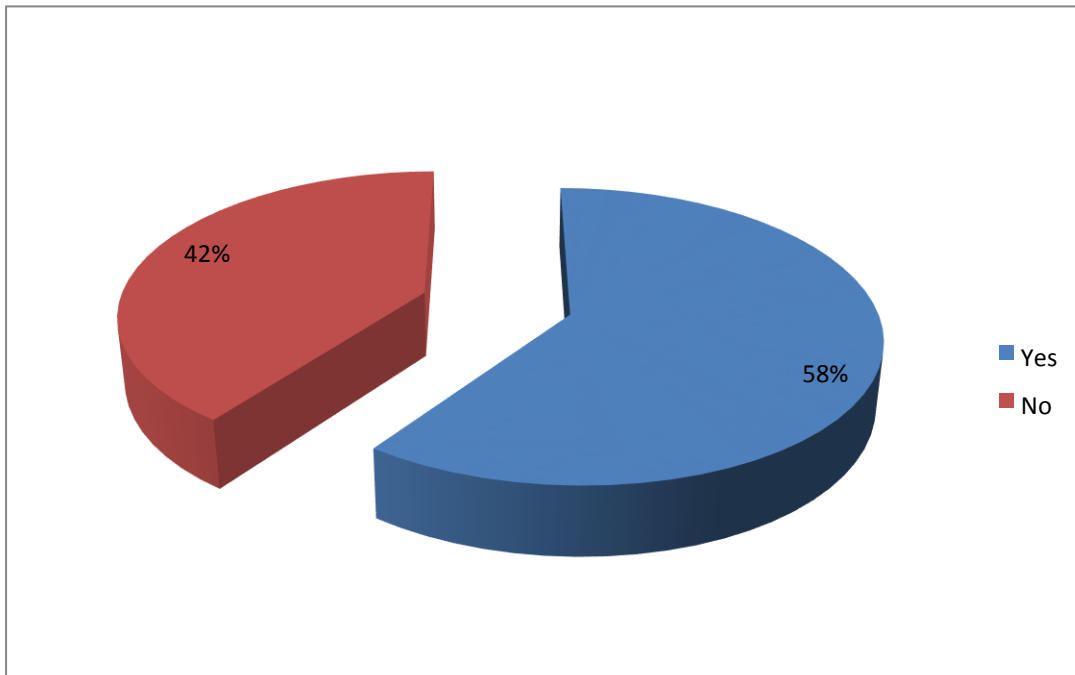


Figure 4.12: The service charge

4.13: The Service of Handling a Problem

The service of handling a problem satisfied me to go for Jamuna banks banking system.

The options are: The findings are shown in the table below:

Description	Frequency	Percentage
Strongly Agree	66	55%
Agree	30	25%
Neutral	10	8%
Disagree	8	7%
Strongly Disagree	6	5%
Total	120	100%

Source: Survey

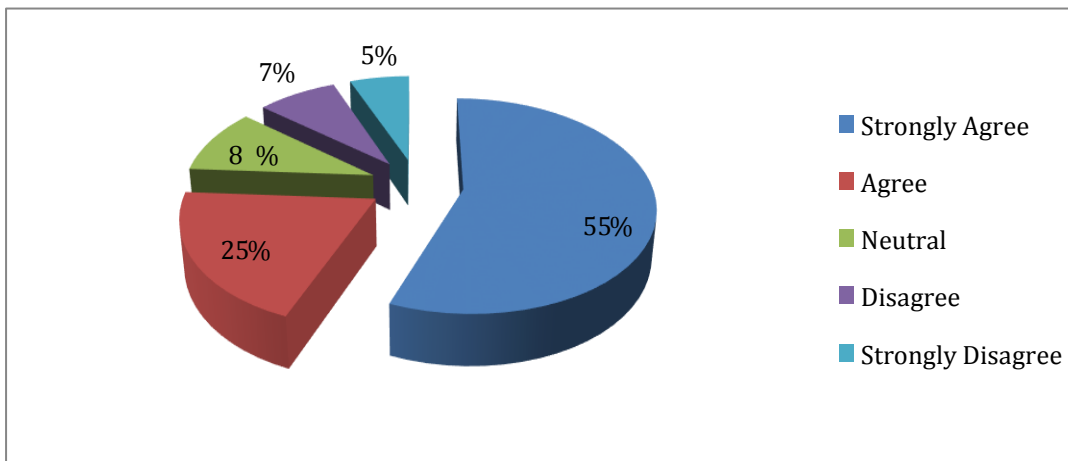


Figure 4.13: The Service of Handling a Problem

4.14: Product innovation and general improvements

Product innovation and general improvements in the products offer influences me to go for Jamuna banks banking system. The bank completely meets my expectations. The options are: The findings are shown in the table below

Table 4.14: Product innovation and general improvements:

Description	Frequency	Percentage
Strongly Agree	58	48%
Agree	30	25%
Neutral	14	12%
Disagree	10	8%
Strongly Disagree	8	7%
Total	120	100%

Source: Survey

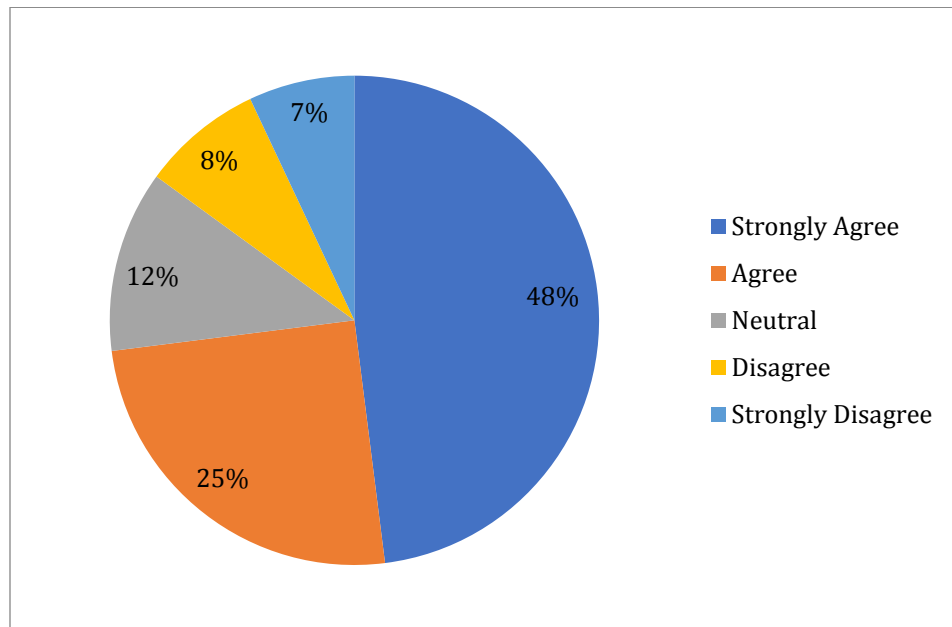


Figure 4.14: Product innovation and general improvements:

4.15: Interest earned on saving and fixed Project deposits

Interest earned on saving and fixed Project deposits are higher compared to other bank.

The findings are shown in the table below:

Table 4.15: Interest earned on saving and fixed Project deposits

Description	Frequency	Percentage
Strongly Agree	60	50%
Agree	28	23%
Neutral	14	12%
Disagree	10	8%
Strongly Disagree	8	7%
Total	120	100%

Source: Survey

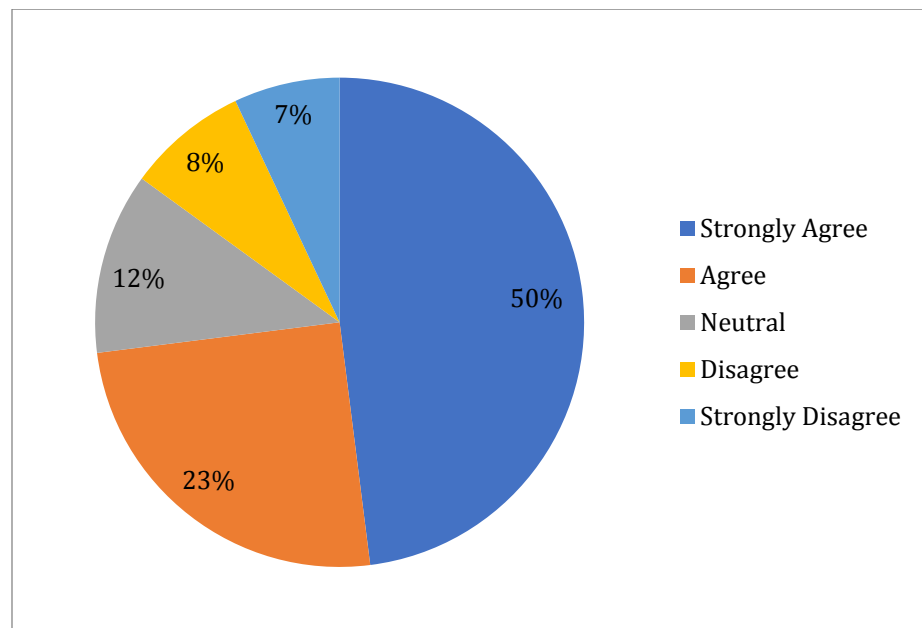


Figure 4.15: Interest earned on saving and fixed Project deposits

4.16. Launching New Products

Launching new products which represent a superior customer offer satisfied me to go for Jamuna banks banking system. The findings are shown in the table below:

Table 4.16. Launching new products which represent a superior customer offer

Description	Frequency	Percentage
Strongly Agree	62	52%
Agree	26	21%
Neutral	14	12%
Disagree	10	8%
Strongly Disagree	8	7%
Total	120	100%

Source: Survey

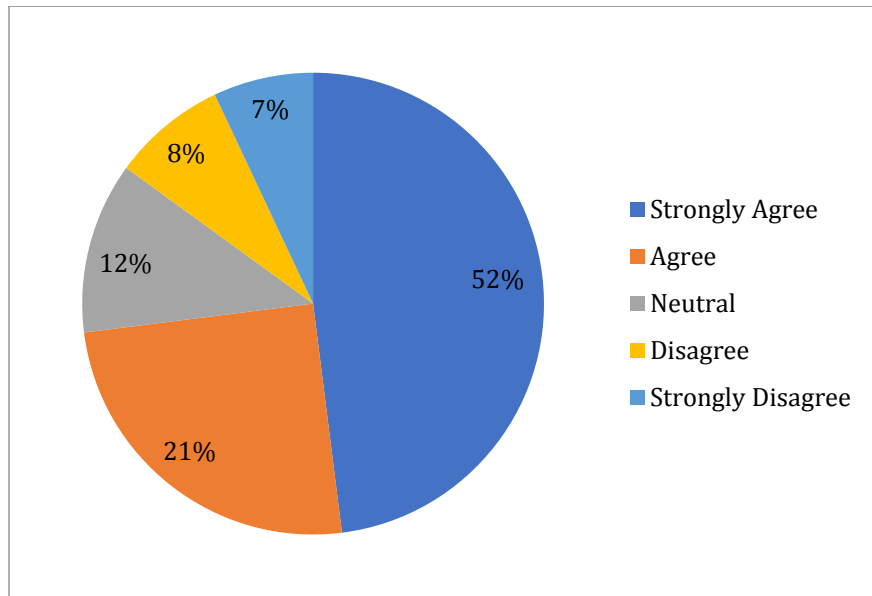


Figure 4.16. Launching new products which represent a superior customer offer

4.17: The services (i.e. credit and debit card, ATM, online transaction)

The services (i.e. credit and debit card, ATM, online transaction) I receive from bank are excellent compared to what I give (in Projects of money). The findings are shown in the table below:

Table 4.17: The services (i.e. credit and debit card, ATM, online transaction)

Description	Frequency	Percentage
Strongly Agree	58	48%
Agree	30	25%
Neutral	16	13%
Disagree	8	7%
Strongly Disagree	8	7%
Total	120	100%

Source: Survey

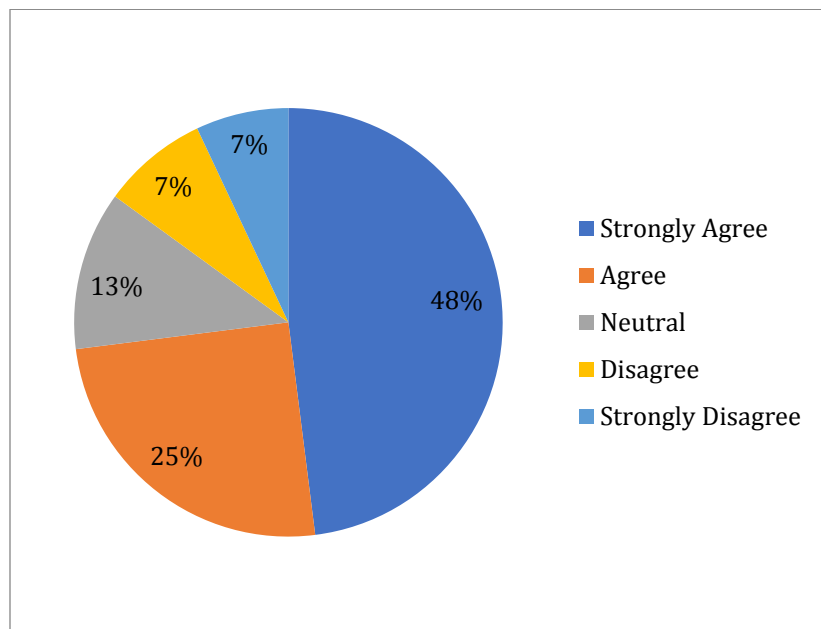


Figure 4.17: The services (i.e. credit and debit card, ATM, online transaction)

4.18: Bank offers good value for money

Bank offers good value for money and it influences me to go for Jamuna banks banking system. The findings are shown in the table below:

Table 4.18: Bank offers good value for money

Description	Frequency	Percentage
Strongly Agree	60	50%
Agree	30	25%
Neutral	14	11%
Disagree	8	7%
Strongly Disagree	8	7%
Total	120	100%

Source: Survey

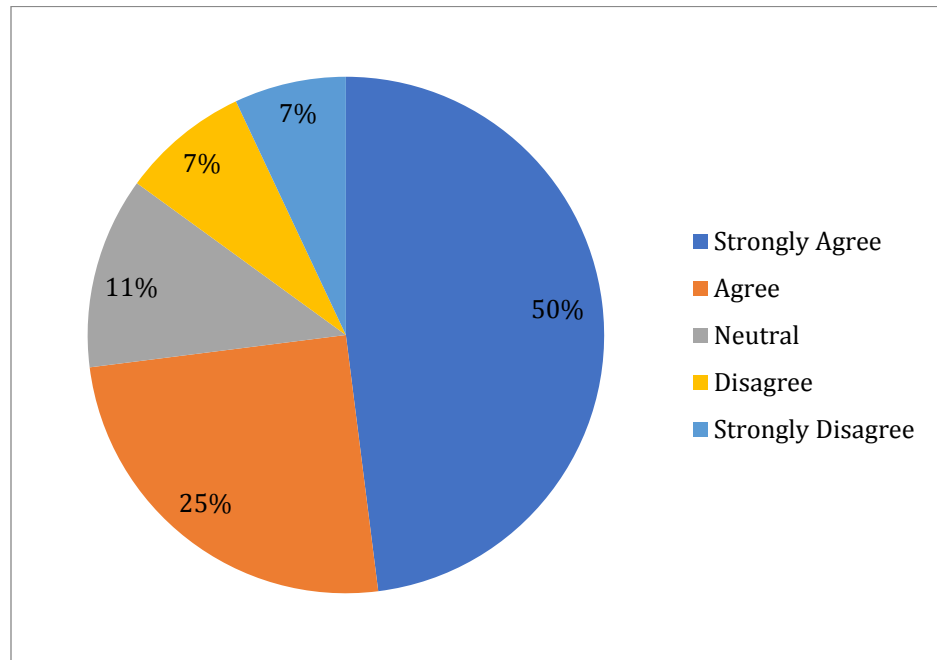


Figure 4.18: Bank offers good value for money

Chapter- 05:
Findings, Recommendations
&
Conclusion

5.1 Findings

1. Overall Customer Satisfaction:

- ✓ Present an overview of the overall customer satisfaction level based on your data analysis. You can use metrics like Net Promoter Score (NPS), customer feedback surveys, or other relevant data.

2. Customer Segmentation:

- ✓ Analyze customer satisfaction among different customer segments (e.g., retail customers, small businesses, corporate clients) and identify any variations in satisfaction levels.

3. Key Drivers of Satisfaction:

- ✓ Identify the factors that have the most significant impact on customer satisfaction. This could include the quality of service, response time, product offerings, and more.

4. Areas of Improvement:

- ✓ Highlight specific areas where customer satisfaction is low or where there's room for improvement. This might involve branch services, online banking, or any other relevant aspects.

5. Competitive Benchmarking:

- ✓ Compare Jamuna Bank's customer satisfaction to that of its competitors in the banking industry. This provides a broader context for your findings.

6. Trends Over Time:

- ✓ Analyze whether customer satisfaction has improved or declined over a specific time period. This could involve comparing data from previous years or quarters.

7. Customer Feedback and Comments:

- ✓ Include direct quotes or comments from customers that provide insights into their satisfaction or dissatisfaction.

5.2 Recommendations

Based on the assessment of several characteristics of JBL, the following suggestions have been made:

- There ought to be adequate number of PC to serve the general support of the customers. Staff ought to be increasingly proficient and talented to utilize the Flora programming.
- Credit card should be offered for the basic customers of JBL.
- Client administration of bank bitterly affects its customer. To supply more intelligent customer administration they need a call focus segment is highly respected now daily.
- Jamuna bank can set up some new proposition for their customers like understudy sparing record, Hajj conspire, and so forth.
- Income configuration should be revised for the approval of the staff comparing with the other commercial private banks.
- Assets formation should be stronger to serve accurately.
- JBL skill must train up their Customer service staff, so that they can get a clear design about banking knowledge.
- Jamuna Bank has to make their salary structure attractive to their employees through survey with the other related organizations in the market.
- Jamuna Bank has to make proper succession planning to promote the eligible employee to the higher level and it also work as motivational factor

5.3 Conclusion:

Jamuna Bank Limited intends to set standards as the market leader in Bangladesh. It establishes that a locally owned institution can provide well-organized, friendly and modern banking service on a cost-effective basis. Banking Industry in Bangladesh is now not in right tracks. The bankers are contributing much than the previous years for the growth and development of the country. Banking is becoming more and more dynamic for economic development of Bangladesh in assembling capital and others resources. As an organization, the Jamuna Bank Limited has earned the standing of top banking operation in Bangladesh. The organization is much more organized compared to any other local bank operating in Bangladesh. It has a reputation as a partner for development. Clear and rapid decision making, efficient team of performance, satisfied customers, online banking, actual internal control, variation of investments etc. are the major assets of JBL. After doing this intern report I have form that most of the customers of Jamuna Bank Limited have confident perception towards its service quality and product differentiation. Thus, it is expected that the service quality of Jamuna Bank Limited will be increased day by day and it will achieve more acceptance among the people in future.

Bibliography

Books:

- "Bank Management and Financial Services" by Peter S. Rose and Sylvester C. Lukas
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- "Principles of Banking" by John A. Downes and Jordan Elliot Goodman

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- Rahman, M. M., & Haque, A. Z. (2020). An Empirical Study on Customer Satisfaction in the Banking Sector: A Case Study of Jamuna Bank Limited. *International Journal of Business and Economics Research*, 24(3), 399-412.
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- Siddique,S.H.; and Islam,A.F.M.M.(2001). Banking Sector in Bangladesh: Its Contribution and Performance *Journal of Business Research Jahangirnagar University*, vol. 3, pp. 16-33.

Annual Report:

- JBL Annual Report 2022-2023
- JBL Annual Report 2021-2022
- JBL Annual Report 2020-2021

Websites

- <http://www.jamunabankbd.com>
- <http://www.bangladeshbank-bd.org>
- <http://www.wikipedia.org>

Appendix

Customer Insight on Jamuna Bank Limited

Dear valuable Respondent,

You are cordially invited to participate in this survey of customer satisfaction of jamuna bank limited. The purpose of this survey is to solicit views on factors that influence people to go for Jamuna banks banking system and its relation with the two factors.

Please be rest assured that your identity will remain anonymous and your responses to the survey will be held in strict confidence and used for academic purpose only. I do appreciate if you could take a few minutes of your valuable time in completing this questionnaire. Thank you very much for your time and cooperation. For farther quarry please contact with us. (Email – ashikur758@gmail.com, Mobile No- 01989091217).

Section A: Respondents Demography

Please tick (√) in the appropriate space below.

1. Gender:

- a) Male b) Female

2. Age:

- a) Less or equal 18year b) 18-30year c) 31-45year
d) 46-60 year e) Over 60 year

3. Education:

- a) Post Graduate b) Graduate c) HSC d) SSC
e) Others (Please specify) _____

4. Occupation:

- a) Student b) Businessman c) Government
Employee
d) Private Employee e) Working class f) others (Please
specify) _____

5. Average monthly income (TK) -

- a) Less or equal 15,000 b) 15,001-25,000 c) 25,001-35,000
d) 35,001-45,000 e) 45,001-55,000 f) Above 55,000

6. Marital status

- a) Single b) Married

NO.	Description	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The space available at the bank for customers sufficient for transactions with reasonable comfort influences me to go for Jamuna banks banking system.	1	2	3	4	5
2	Services provided by the bank as promised influences me to go for Jamuna banks banking system.	1	2	3	4	5
3	The employee's promptness in providing services in the bank influences me to go for Jamuna banks.	1	2	3	4	5
4	Technological up-to-date equipment's influences me to go for Jamuna banks banking system.	1	2	3	4	5
5	The marketing materials distributed by the bank satisfied me to go for Jamuna banks banking system.	1	2	3	4	5
6	The service charge that I have paid for local transfer is fair and it influences me to go for Jamuna banks banking system	1	2	3	4	5
7	The service of handling a problem satisfied me to go for Jamuna banks banking system.	1	2	3	4	5
8	Product innovation and general improvements in the products offer influences me to go for Jamuna banks banking system.	1	2	3	4	5
9	Interest earned on saving and fixed Project deposits are higher compared to other bank.	1	2	3	4	5
10	Launching new products which represent a superior customer offer satisfied me to go for Jamuna banks banking system.	1	2	3	4	5
11	The services (i.e. credit and debit card, ATM, online transaction) I receive from bank are excellent compared to what I give (in Projects of money).	1	2	3	4	5
12	Bank offers good value for money and it influences me to go for Jamuna banks banking system.	1	2	3	4	5