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## **Internship Report**

# **Customer Satisfaction at City Bank Limited**

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# Internship Report

## Customer Satisfaction at City Bank Limited

### Prepared for

Dr. Khandoker Mahmudur Rahman  
Associate Professor  
School of Business & Economics

### Prepared By

Meshradul Khanam  
ID 111 151 114

February 18, 2020

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## Letter of Transmittal

February 18, 2020

Dr. Khandoker Mahmudur Rahman  
Associate Professor  
School of Business and Economics  
United International University

Subject: Internship Report Submission

Dear Sir:

I present my internship report in Customers satisfaction at City Bank Ltd., which is prepared based on internship of BBA Program of United International University. Just completed my internship program at 'The City Bank Limited (CBL)' and was worked there as an intern for three months. For this report I received live experience and deal with customer directly, it's a great learning and great experience for me. I understand the differences between practical and theoretical work. Surely you will find the report to be systematic and realistic. When working on the report, I have tried my level best to adopt each and every guideline that you have advised. It's a very delightful experience to work with the City Bank. Authority of City Bank show their best cooperation and guide me in their best way, they are so supportive.

Sincerely,

Name: Meshradul Khanam

ID No: 111 151 114

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## **Acknowledgement**

First of all, thank you to Dr. Khandoker Mahmudur Rahman, my respectable superintendent, who helped me in each and every move of my internship report. He is actually a great supervisor for every student and definitely it is useful for upbringing best career in future.

I have prepared this report in full consent because my mentor is very involved and he directs me greatly attentively. It's a glad to mention that here name of the organization, The City Bank. They are helping me by providing all sorts of information. I am grateful to all the CBL personnel's for extending their kind submission, recommendation direction, cooperation and their collaboration.

I receive cordial cooperation from the manager, csm, officers and members of City Bank Ltd (CBL). I want to express my cordial gratitude to them for their unconditional cooperation without which it would not be possible to complete the report.

So lastly Thanks to my all faculties of the UIU who gave me the proper valuable guidelines. That is so helpful for preparing report. Thanks all from core of my heart.

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## **Declaration**

I am Meshradul Khanam, student of School of Business and Economic (Marketing) of United International University, Bangladesh, declaring that the internship Report on “Customer overall Satisfaction about service of the City bank” is an original work and has not been earlier submitted for any extent, certificate, name or acknowledgement.

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Meshradul Khanam

ID No: 111 151 114

School of Business and Economics

United International University

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## Executive Summary

The primary objective of this report is to analyze customer satisfaction about service based on survey. My study area is the service of the CBL's Kawran Bazar Branch. Commercial banks are more important than nationalized banks because the age of modernization and consolidation among multinational corporations is called this century and foreign countries. . There are 5 question on survey, 1<sup>st</sup> question is meet expectation, and the result is 96.7%, 2<sup>nd</sup> question is service rating in the bank and the result divided into 3 phase poor, average, good. Poor 1 people, average 18 people and good 71 people out of 90. So good is 78.9% out of 100%, 3<sup>rd</sup> question is service speed which also divided into 3 phases, Poor, Average, Good. Poor is 3, average 20, good 67 out of 90 peoples. So, the good is 67 which is stand 74.4% out of 100%, 4<sup>th</sup> question is premising branch 3 phase similar to the 2<sup>nd</sup> and 3<sup>rd</sup> question. In this poor is 1, average 23, Good 66, out of 90 peoples. So, the good is 73.3% out of 100%.

5<sup>th</sup> question is service, which service they get most such as CA / SA (current account / account savings), FDR, Loan and Amex. 46 peoples who received CA/SA service out of 90 so that is 51.1% out of 100%, rest of the people receive other services.

All t-tests are significant; therefore, all variables are included and kept in the model. Therefore, Service Rating is influenced by Meeting customer expectation, Service Speed and satisfaction on Premises. Out of these three variables, Service Speed has the most impact on customer rating which beta is .466. Than meet expectation (.220) impact on customer rating lastly premises branch which beta is .217. So this is an effective model to present the real scenario of customer satisfaction in the city bank (CBL).

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## Table of contents

Part	Page
Executive Summary	iv
Literature review	vii
1 Introduction .....	01
1.1 Intoduction .....	01
1.2 Origin of the report.....	01
1.3 Objective of the study .....	02
1.4 Methodology of the study .....	02
1.5 Limitation of the study .....	02
2 Company Profile.....	03
2.1 Backgroubd of the Cbl .....	03
2.2 Subsidiaries .....	03
2.2.1 CBL Money Transfer Sdn.bhd.....	04
2.2.2 City Brockrage limited.....	04
2.2.3 city bank capital resource.....	05
2.3 Uniqueness of the CBl.....	05
2.4 Corporate Mission of the CBL.....	05
2.5 Corporate vision of the CBL.....	05
2.6 Objective of the CBL ).....	05
2.7 Functions of Different Divisions at the CBL Limited.....	06
2.8 Product Lines and Services of the CBL.....	07-09
2.9 Unique product and service of the CBL .....	10
3. Data analysis .....	11
Conclusion.....	16
Appendix.....	17

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# List of Table

## Table of contents (Tables and Figures)

Part	Page
Table	
01 Meet Expectation.....	11
02 Service rating.....	11
03 Service speed.....	12
04 Premises.....	12
05 Service CA/SA.....	13
06 Mean of quality variables.....	13
07 Regression Analysis.....	14
08 Anova Table.....	14
09 Coefficient.....	15

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## **Literature Review**

Great customer support systems will concentrate on interacting well with clients, answering questions, and exceeding expectations. This strategy helps companies connect with consumers and build strong relationships, holds customers. So service is so important so I am trying to get feedback about service to the customer. There is some importance quote about service by experts.

The primary objective of this study is to find the inter-connections between the attributes of service quality, service quality and customer satisfaction in Bangladesh's retail banking market. The study seeks to classify the most important attributes in bank settings which could be used to examine bank characteristics as experienced by clients. No study has yet been evaluated in Bangladesh; the above-mentioned interrelationship has still not been examined. This study's aim is to fill that gap. A research review was carried out to find out the connection between quality of service, customer satisfaction and customer loyalty. Literature review confirms this relation. An information-gathering survey was conducted. The sample size was drawn from hundred retail banking clients

Customer satisfaction has been considered the essence of success in today's highly competitive banking industry. Prabhakaran and Satya (2003) mentioned that the customer is the king. Heskett et al. (1997) argued that profit and growth are stimulated primarily by customer loyalty. Ndubisi (2005), Gee et al. (2008) and Pfeifer (2005) pointed out that the cost of serving a loyal customer is five or six times less than a new customer. Several researchers including Tariq and Moussaoui (2009), Han et al. (2008) and Ehigie (2006) found that loyalty is a direct outcome of customer satisfaction. Generally speaking, if the customers are satisfied with the provided goods or services, the probability that they use the services again increases (East, 1997). Also, satisfied customers will most probably talk enthusiastically about their buying or the use of a particular service; this will lead to positive advertising (File and Prince, 1992; Richens, 1983).

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## **Chapter: 01**

### **Introduction**

#### **1.1 Introduction**

Commercial banks need more than nationalized banks in third world countries like Bangladesh, as this is the 21st century—the age of globalization and consolidation of multinational and foreign companies. The banks are no longer isolated from any other consumer-marketing company in the era rivalry. The excellent quality of the service makes a bank to differentiate yourself from your rivals, provide a competitive advantage that can bearable and improve efficiency. Customer service is the mechanism by which a product or service ensures customer satisfaction. Customer service is often carried out while carrying out a customer transaction, such as making a sale or returning an item. Customer service at Banks includes check collection, cash and Direct debit and withdrawals, setting up and maintaining customer accounts, handling queries, promoting and marketing financial products and services to consumers, using a computerized system to update account details, general management activities such as record keeping, opening and sending letters to customers, running UK and foreign currency tills, helping customers with loan and Requirements for mortgages. This internship report contains the "City Bank Ltd" passing sample. The report is delivered primarily to the convenience of the client.

#### **1.2 Origin of the Report**

Commercial banks are more important than nationalized banks because this century is called the era of globalization and consolidation among multinational and foreign countries. In this century where other consumer marketing corporations are competing with each other, banks are more similar with this corporation. The banks can make remarkable position and differentiate themselves from their competitors by providing excellent service quality and by enhancing efficiency. Customer service is the way to ensure customer satisfaction by launching a product or service. Performing a transaction for the customers or making a sale or return an item to the customer's is called customer service. In banks, customers can enjoy various types of services such as opening and maintaining accounts, update account details whenever they want, make enquiries, processing checks, cash, can make debit payments and can withdraw money directly. Customers can take loans for their personal use or business

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purpose. Banks can promote and sell financial products to the customers. There are other general administration services include maintaining records, sending letters to customers, operating UK and overseas currency bills.

This internship report contains analysis of customer satisfaction.

The CBL can provide a strong & satisfactory service delivery & a smart IT backbone by the help of these 5 distinct units and the bank can also perform as a real-time online banking platform for the customers- provide specialized treatment and services.

### **1.3 Objective of the study**

The primary objective of this report is to analyze customer satisfaction about service based on survey.

### **1.3 Scope of the study**

The field of my study is the operation of Kawran Bazar Branch of the CBL. For preparing this study, there is necessity to have an Overall experience of the entire banking system because the banking departments are interconnected. The organizational part's focus includes the CBL as a whole's organizational structure, context, purpose, role, departmentalization and product and services. The report's main part addresses the CBL's customer satisfaction with operation.

### **1.4 Methodology of the study**

The gallery for the report of the related information is called as data. In this report, many primary data and some supplementary data about City Bank Ltd are also collected.

### **1.5 Limitations of the study**

From the starting of this report I have the intention to make this report realistic and properly accepted. I have to face problems in the way of preparing this report. Information that is given in this report is not fully complete because company does not share some information for its safety issue. That information is provided only to a few persons.

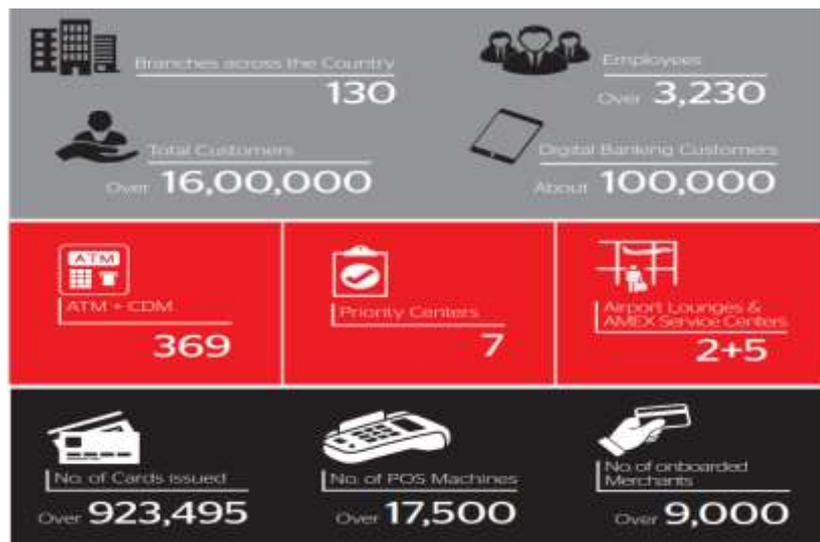
## Chapter: 02

### Company Profile

#### 2.1 Background of the CBL

The CBL is a private commercial bank operating its activities throughout Bangladesh. The bank has been started its operations with Tk's approved capital since 1983. 1.75 billion Under the twelve famous and leading enterprises of the world. The noble aim behind the bank's launch was to bring about structural improvements in the banking and financial management sphere. The CBL is one of the few local banks which do not follow the Traditional business or profit model, decentralized, geographically controlled and branch-based. Like some other banks, it has a centralized network and provides specialized treatment and facilities in various consumer types. Use 5 different units-

- **Business Unit**
- **Branch Ranking**
- **Risk Unit**
- **Operation Unit &**
- **Support**



The bank manages its operation vertically from the head office. The CBL can provide a strong service delivery & a smart IT backbone by the help of these 5

distinct units and the Bank can also provide customers with specialized care and facilities as an online banking network in real time.

The CBL started operations on March 28, 1983 and opened its first branch at B. B. Branch Avenue in the capital city of Dhaka. It was the dream of about 13 local business people who were passionate and brave. Take the risk of setting up the bank and making it a reality. Such supporting directors started the journey with capital worth just Taka 3.4 crore, which is now a respectable taka 2311.78 core as capital & reserve. The bank currently has 130 branches throughout the world, including 99 online branches, 1 full-service Islamic banking branch, 1 SME service center and 11 branches of SMEs. Through sharing agreements with affiliate

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banks, it also has 369 ATMs of its own and 1150 ATMs. In providing conventional as well as alternative delivery points to customers, the bank conducts its operations efficiently and intelligently through these branches and ATMs. The bank now provides SMS banking, internet banking, etc. It also includes the customer call center service.

### **Other Facilities of the CBL**

- Issued dual currency credit card first in Bangladesh among other banks
- Issued local and foreign currency card limits in one card
- Issued visa debit card
- Also issued American express credit card and gold card

The CBL is the brand's local legal guardian and is liable for all activities accompanying the issuance of new credit cards, including billing and accounting, customer service, credit monitoring and charging authorizations, and the marketing of cards in Bangladesh. The bank's credit cards and gold cards are the international card and the millions of customers accept it locally and internationally. Throughout Bangladesh, the CBL also offers special benefits for these card holders under the American express selection system. This will provide some of Bangladesh's finest establishment with great savings on retailing and dining. The CBL provides a very personalized and professional customer service and is proud of this. The CRP model, which is a personalized service excellence model, has been used to ensure customer satisfaction by setting targets in the attitude, actions, preparation level, promptness and precision of staff of the Bank. The CBL acts as a commercial bank in the country and uses a business strategy to foster and promote the Bank's development in retail and SME banking. The bank wants to create, in a short period of time, several autonomous SME centers throughout the nation. The bank also focuses on working people's foreign money transfer business and is very active

## **2.2 Subsidiaries**

### **2.2.1 CBL Money Transfer Sdn. Bhd.**

CBL Send Money Sdn. Bhd: Muhammad. (CBLMT) is a limited-share private company, formed under Malaysian law. On April 2013, the CBL signed a contract to purchase 75 per cent of CBLMT's ordinary shares with the goal of eventually purchasing Hundred per cent shares. CBLMT currently performs outbound remittance activities.

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### **2.2.2 City Brokerage Limited**

City Brokerage Limited is a wholly owned CBL subsidiary which is one of Bangladesh's leading capital market brokerages. City Brokerage Limited offers full-service, standard international brokerage services to both institutional retail and foreign clients. This company was incorporated under the company act 1994 on 31 March 2010 as a private limited company. The company has four branches in Dhaka, one branch in Chittagong and one branch at Sylhet. The branches in Dhaka located -

- Motijheel
- Gulshan
- Dhanmondi
- Nikunja

### **2.2.3 City Bank Capital Resources Limited**

Limited capital resources of City banks are a full owned subsidiary of the CBL. It is a limited-share public enterprise and was incorporated in Bangladesh on 17 August 2009. On 6 December 2010 the company obtained a merchant banking license from the securities & exchange commission in Bangladesh. The registered office is in Motijheel, Dhaka. The company offers a wide range of investment banking products including business banking operations such as issue management, underwriting, corporate advisory & portfolio management.

### **2.3 Uniqueness of the CBL**

The registered headquarters is in Motijheel, Dhaka. The firm offers a wide range of investment banking products including business banking activities such as issue management, underwriting, corporate advisory & portfolio administration.

### **2.4 Corporate Mission of the CBL**

The bank has the mission to do something for the development of socioeconomic of the country. It wants to attain customer satisfaction at the highest level through its services and for this it has arranged dedicated and motivated team of professionals. The bank wants to insure its quality, participative management system and empowerment of HR to maintain a continuous growth and maximize profits as well as also maintain the high moral and ethical standards. It also nurture a good environment where reward employees for their innovativeness and performance

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## **2.5 Corporate Vision of the CBL**

The CBL's vision is to become the country's leading bank by supporting best practices, and maintaining the highest social commitment. The bank will ensure its customers enjoyable experiences.

## **2.6 Objective of the CBL**

The CBL's main objective is to build a strong capital base, earn income, pay its shareholders good dividends and establish a proper social engagement with its shareholders. For achieving these objectives, the management team of the CBL continuously doing their work and trying to improve the There are many commercial banks operating in both locally and internationally in Bangladesh and among those the CBL made its remarkable position by its practices in every sphere of its functions. The bank has created its theme as 'For Relationship Banking'. For the very implicit activeness, it can compare vastly to that of other banks in the country.

## **2.7 Functions of Different Divisions at the CBL**

The CBL has divided its operations into five divisions and each division has some specific duties. In below there are given a short details of the responsibilities of each division of the CBL

### **Financial Division**

- Financial Planning , budget preparation & monitoring
- Payment of salary
- Controlling inter-branch transaction
- Disbursement of bills
- Preparation/ Review of returns and statement
- Preparation of financial reports and annual reports
- Maintenance of Provident Fund, Gratuity, Superannuation Fund
- Reconciliation

### **Credit Risk Management (CRM)**

- Loan administration
- Loan disbursement
- Project evaluation

- 
- Processing and approving credit proposals of the branches
  - Documentation, CIB (Credit Information Bureau) report etc
  - Arranging different credit facilities
  - Providing related statements to the Bangladesh Bank and other department

### **Human Resource Division**

- Recruiting
- Training and development
- Compensation, employee benefit, leave and service rules program and purgation
- Placement and performance appraisal of employees
- Preparing related reports
- Reporting to the Executive Committee/Board on related matters
- Promotional camping and press release

### **Department of Information Technology (IT)**

- Developing Software
- Network management and extension
- Member banks repayment o
- Date of admission and storing
- Device and servicing procurement

### **Branch Inspection and Control Division**

- Controlling various branch functions and seeking expansion
- Conducting internal audit and inspection regularly and suddenly
- Ensuring compliance with Bangladesh Bank(BB), monitoring inspection and external audit reports by BB

## **2.8 Product Lines and Services of the CBL**

The CBL's main activities are to ensure all sorts of retail banking, custody, provide consumers with trade facilities, and open its divisions to its clients. The CBL follows a centralized profit model and the 4 distinct business units conduct their activities internally from the head office.

- Banking on Retail (including cards)
- Company & Investment Banking
- SME banking &
- Treasury & market risk

---

## **Retail Banking (including cards)**

The CBL offers the following retail banking services-

- **Transactional account**
  - ✓ Current account
  - ✓ General savings account
  - ✓ Savings delight account
  - ✓ High value savings account
  - ✓ Seniors saving account
  - ✓ Deposit account born new
  - ✓ Student Fill Account
  - ✓ School plan
  - ✓ College plan
  - ✓ RMG workers' account
  - ✓ Basic savings account
- **Term deposit account**
  - ✓ General DPS account
  - ✓ Insurance backed DPS
  - ✓ FDR
  - ✓ Monthly interest paying FD account
  - ✓ Double money FD account
- **Foreign currency account**
  - ✓ FCY account
  - ✓ NFCD account
  - ✓ RFCD account

The CBL offers its customers different type of loan taking opportunities.

- ✓ Auto loan
- ✓ Secured loan
- ✓ Private loan
- ✓ Partial Loan Secured

There are some cards facilities by which customers can withdraw money from any the CBL ATM booth and also pay money to buy things

- **Debit card**
  - ✓ Debit card VISA

- 
- ✓ Master card
  - **Credit card**
    - ❖ American Express Cards /
    - ❖ VISA Platinum Card /
    - ❖ VISA Classic Local Card /
    - ❖ VISA Classic Dual Card /
    - ❖ VISA Gold Local Card /
    - ❖ City Maxx Card

The CBL also gives other retail banking services. Such as-

- **NRB**
- **NFB**
  - ✓ Student file
  - ✓ Health file /
  - ✓ I-Banking
  - ✓ Locker service
  - ✓ City purse

**Corporate& Investment Banking:** The CBL provides consumers with a unique service that focuses on facilitating project funding, innovation, trade and consumer supply chain financing. They are committed to using country wide network to facilitate clients.

There are some services that the CBL provide through their corporate banking division

- Structured Finance
- Syndication
- Equity Investment
- Foreign Trade
- Islamic Finance
- Leasing

### **SME Banking**

The CBL's SME banking takes on a new and fresh aspect. It's passing through broader horizon. The philosophy to extend banking services to those of the country small and medium-sized companies is to move each of these activities to the next level of business.

There are-

- 
1. SME Deposit
  2. SME Lssoan

**Treasury & Market Risk** The CBL has some treasury teams who deals with the market risk of the CBL and ensure to create a position in this competitive market place.

- Foreign currencies
- Cash-market
- Enterprise Sales
- ALM & Inquiry

## **2.9 Unique product and service of the CBL**

**City Touch:** City touch gives customers one step in online banking service. City Touch is one of Bangladesh's most reliable, secure, flexible and always quickest online banking platforms. Services provided by City Touch to the customers

- ✓ Can easily view or make monetary transactions
- ✓ Buy travel tickets,
- ✓ Reserve restaurants &
- ✓ Transfer credit money to mobile phones

### **City Maxx American Express' Debit Card**

The CBL is issued for its customers under American Express license and City Maxx card. A wide range of special offers are provided exclusively for customers from thousand of merchants by American Express in Bangladesh and over the world.

The website, [[www.amexnetwork.com/select](http://www.amexnetwork.com/select)] offers from around the globe in travel, dining, shopping & entertainment and this card also helps to earn interest on account holder's bank account for Fifteen days of the money they spent on their City Maxx card.

In order to make your everyday transactions more enjoyable, the CBL offers you the City Maxx Card – a special card connected to your Savings Account that not only gives you up to 5% cash-back throughout the year, but also grants you interest in the money you've already invested.

Enjoy 5% Cash-back\* throughout the year, Bangladesh's leading grocery stores

**Chapter 03**  
**Data analysis**

**Table 01: Meet Expectation**

Meet Expectation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	2	2.2	2.2	2.2
	Yes	87	96.7	97.8	100.0
	Total	89	98.9	100.0	
Missing	System	1	1.1		
Total		90	100.0		

**Explanation:** in the city bank (karwan bazaar branch) get feedback to the customers, 1<sup>st</sup> question is meet expectation and the result is, yes 87 people no 2 people out of 90, so meet expectation among the 87 peoples which is stand for 96.7%

➤ **Table 02: Service Rating**

Service Rating

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	1	1.1	1.1	1.1
	Average	18	20.0	20.0	21.1
	Good	71	78.9	78.9	100.0
	Total	90	100.0	100.0	

**Explanation:** in the city bank (karwan bazaar branch) get feedback to the customers, 2<sup>nd</sup> question is service rating in the bank and the result divided into 3 phase poor, average, good. Poor 1 people, average 18 people and good 71 people out of 90. So good is 78.9% out of 100%.

➤ **Table 3: Service Speed**

Service Speed

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Poor	3	3.3	3.3	3.3
Average	20	22.2	22.2	25.6
Good	67	74.4	74.4	100.0
Total	90	100.0	100.0	

**Explanation:** in the city bank (karwan bazaar branch) get feedback to the customers, 3<sup>rd</sup> question is service speed which also divided into 3 phase, Poor, Average, Good. Poor is 3, average 20, good 67 out of 90 peoples. So the good is 67 which is stand 74.4% out of 100%.

➤ **Table 4: Premises**

Premises Branch

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Poor	1	1.1	1.1	1.1
Average	23	25.6	25.6	26.7
Good	66	73.3	73.3	100.0
Total	90	100.0	100.0	

**Explanation:** in the city bank (karwan bazaar branch) get feedback to the customers, 4<sup>th</sup> question is premising branch 3 phase similar to the 2<sup>nd</sup> and 3<sup>rd</sup> question. In this poor is 1, average 23, Good 66, out of 90 peoples. So the good is 73.3% out of 100%.

➤ **Table 05: Service CA/SA**

Service CASA

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	44	48.9	48.9	48.9
Yes	46	51.1	51.1	100.0
Total	90	100.0	100.0	

**Explanation:** in the city bank (karwan bazaar branch) get feedback to the customers and the 5<sup>th</sup> question is service, which service they get most such as CA / SA (Savings Account), FDR, Loan, and Amex. 46 peoples who received CA/SA service out of 90 so that is 51.1% out of 100%, rest of the people receive other services.

➤ **Table 06: Mean of Quality Variables**

**Descriptive Statistics**

	N	Mean	Std. Deviation
Meet_Expectation	89	.98	.149
Service_Rating	90	1.78	.444
Service_Speed	90	1.71	.525
Premises_Branch	90	1.72	.475
Valid N (listwise)	89		

**Explanation:** The mean, which statisticians also refer to as the average, is the most common statistics used to measure the center of a set of actual data. The mean may not be a true reflection of the data, because outliers can easily impact the average. In this case meet expectation mean is .98, service rating is 1.78, service speed 1.71, premises branch 1.72.

➤ **Table 07: Regression Analysis**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.714 <sup>a</sup>	.509	.492	.318	1.977

a. Predictors: (Constant), Premises Branch, Meet Expectation, Service Speed

b. Dependent Variable: Service Rating

**Explanation: R-squared (R<sup>2</sup>)** is a meaningful metric that reflects the portion of the variance for a dependent variable which is explained In an Independent Variable Regression Model. Although Relationship Explains the intensity of the association between an impartial and dependent variable, while R-squared explains the degree to which the variance of one variable explains the variance of the second variable. R square is .509 which is good model. And the equation we stand that is  $y$  (dependent variable) =  $x_1 + x_2 + x_3$  (independent variable).

Service rating (Y) = Meet expectation (X1) + service speed (X2) + bank premises (X3).

The **Durbin-Watson** Test statistics test the null hypothesis that ordinary minus-square regression residuals are not auto-correlated to the alternative that residuals follow the AR1 method. For the Durbin-Watson statistics the value ranges from 0 to 4. A value toward 2 indicates non-autocorrelation; a value toward 0 shows positive autocorrelation; negative autocorrelation shows a value toward 4. Thus the value in this study is 1.977 and it is a non-autocorrelation.

➤ **Table 08: Anova Table**

**ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	8.915	3	2.972	29.402	.000 <sup>b</sup>
Residual	8.591	85	.101		
Total	17.506	88			

a. Dependent Variable: Service Rating

b. Predictors: (Constant), Premises Branch, Meet Expectation, Service Speed

**Explanation:** ANOVA table shows a significance of 0.000, which is less than 0.05. Therefore, the model is significant. That means it's a good model indeed.

➤ **Table 09: Coefficient**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.097	.236		.412	.681
	Meet_Expectation	.659	.244	.220	2.701	.008
	Service_Speed	.398	.078	.466	5.081	.000
	Premises_Branch	.204	.082	.217	2.471	.015

a. Dependent Variable: Service Rating, b. independent variable: meet expectation, service speed, premises branch.

**Explanation:** All t-tests are significant; therefore, all variables are included and kept in the model. Therefore Service Rating is influenced by Meeting customer expectation, Service Speed and satisfaction on Premises. Out of these three variables, Service Speed has the most impact on customer rating which beta is .466. Than meet expectation (.220) impact on customer rating lastly premises branch which beta is .217.

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## **Conclusion**

It's an internship report based on city bank; I can try to give best in this report. The topic is customer satisfaction. That's why I prepare a survey question and through this get feedback to the customers. At first I am giving the summary of city bank and their basic rules and their product facilities. I am practically working in city bank karwan bazar branch so it's easy to look full scenario. After complete the survey data in coding SPSS software and the result and figure come out so well. There are 5 questions, such as meet expectation, 96.7%. Service rating 78.9%, service speed, 74.4, bank premises 73.3 and the CA/SA service received 51.1%. Based on I find the anova table, regression analysis, mean of quality variables and coefficients. In this sample there are 3 independent data, meet expectation, service speed and bank premises, dependent data is service rating and service speed has the most impact on service rating.

## Appendix

### Sample of survey question

**CITY BRANCH BANKING SURVEY**  City Service Quality

Branch Name: Karwan B Date: 21.10.19  
Customer's Name: MD AAVR Rahman Contact No.: 01731273990

**Respondent Type**  
 Customer  
 Non-Customer

**Service Area:**  
 Cash Area / Teller Service  
 Customer Service / Query  
 Relationship Manager

Please Tick (✓) your answers

1. Was the service as per your expectation?  
 Yes  No

2. How would you rate the overall service of this Branch?  
 Good  Average  Poor

3. What do you think about the service speed?  
 Good  Average  Poor

4. How would you rate the premises of this Branch?  
 Good  Average  Poor

5. Which of our product/feature/service you like the most?  
 CA/SA  FDR  Loan  AMEX  
 Others: .....

Your valuable comments / suggestions for further improvements :  
.....  
.....

Aer  
Signature

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