

Project on
Analysis of Level of Customer Satisfaction at Dutch
Bangla Bank Limited, DBBL



Submitted to

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Letter of Transmittal

October 30, 2018

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Subject: Submission of Project Report

Dear Sir,

This is my pleasure to submit my project entitled ‘Level of Customer Satisfaction at Dutch Bangla Bank Limited, DBBL’. When I was preparing the project I knew the factors that create disappointment about banking.

Hopefully, you will discover my well-researched, informative approach as a hallmark of hard work. Rather if you want any clarification about the report, I will be very happy to consult with you and it will increase my knowledge.

Thanking You.

With best regards,

Md.Ahaduzzaman Abir

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Acknowledgment

First of all, all praises and thanks due to Almighty God Who helped me with bunch of supportive people to accomplish my report. Successful completion of any course requires guide from a variety of people. I was lucky to get the instruction and supervision of my teachers, buddies and customs of DBBL who helped me in development my work.

Next, I desire to show gratitude to my respected supervisor Sarker Rafij Ahmed Ratan, Assistant Professor of United International University, for his huge guide and instruction in every aspect of the research. His instruction and response for my each and every question helped me a lot to complete the project.

Then, I would like to renowned gratefully to some clients of Dutch Bangla Bank Ltd. specifically who gave me some special instructions, data and guidance about a variety of banking systems and techniques from time to time. I would bring my exclusive thanks to my mother and father who inspired me to complete the report of this specific course.

Executive Summary

In Bangladesh Dutch-Bangla Bank Limited is one of the best commercial bank among all banks. in Bangladesh it is very competitive for Banking industry and in the sector of industrial banking, the rivalry is too high. In order to attract the customers most of the bank provides various range of services and products in order to survive the rival world. Dutch Bangla Bank Limited began its journey on June 3, 1996 . M Sahabuddin Ahmed who is the founder chairman and Netherlands development finance company made contribution to create the bank. DBBL constantly try to give clients great experience about banking and for fulfill this purpose they provide everything the customers needs.DBBL give importance on corporate social responsibility and they are very famous for corporate donors of Bangladesh.It is a very vital challenge for attaining the vision of the organization and for fulfill this they try their best to satisfy the client wants. In order to providing the best service quality all of the corporation tries difficult heart and soul. Cause the corporations can easily attain to their aim quickly which can satisfies theirclients. In order to make sure clients satisfaction each corporation use several tools for example: suply products and surves timely, services and products offered which is qualityful, provide sufficient information about the services and products, deal fairly with all the clients and there is no unfair behavior. To measure customers' satisfaction level time to time, distinct strategies are applied for example: on line survey, questionnaire survey, trend evaluation from company's income, face to face interview, interview over telephone and many others. From the survey companies attempt is to find out the offerings that fulfill clients and the things that increase dissatisfaction on clients mind and based on the data they attempt to remover the lacking. In order to fulfill clients needs DBBL additionally uses severel tools for example: offering large quantity of branches, easy transitions in ATM without any problems for clients; enables 24 hours helpline to solve clients all kinds of

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CHAPTER-1

Introduction

In an organization the most important thing is customer. So all organization must emphasis on customers wants and needs. By fulfilling clients needs our goal can be achieved easily. Clients can be loyal if they are satisfied with our services and products. If we can turn our clients loyal then they will purchase our product again and again. Satisfying clients is not an easy task. By providing unique varieties of objects all of the financial institution try their best for fulfilling the che clients need. banks get right of entry to subsidizing and financial administrations to each local enterprise and residents, commercial enterprise ect. Now the world is very competitive and competition is very high and here if we want to survive we must be very intelligent. Innovative products should be offered otherwise clients will search alternatives and they can switch the brand. So for overall corporations success we should emphasis on clients satisfaction. Banking industry in Bangladesh is becoming very competitive, new and new banks are entering every year, modern technology is used by banks, innovative products is used by banks. Dutch bangle bank uses modern technology to satisfy their clients. The bank is very familier for their atm booths. Dutch bangle bank has many atm booth than any other banks in Bangladesh

Origin of the Report

The report is set up as the prerequisite of this project. I arrange the file by taking assistance from the site of Dutch Bangla Bank Limited web and overview and under supervision of Sarker Rafij Ahmed Ratan. My temporary job point is 'Investigation of The Level of Customer Satisfaction at Dutch Bangla Bank Limited.

Objective of the Study

Essential goal of this report is discover consumer loyalty level of Dutch Bangla Bank Limited. To satisfy prerequisite of the Graduation under the Bachelor of Business Administration program of United International University according to college strategy is the general goal of the investigation. There are couple of more particular destinations I have found:

- To discover the territories of disappointments of buyers

- To distinguish the territories of fulfillments of clients

- To discover the basic reasons of utilizing ATM cards, kinds of issues clients' countenances and DBBL ATM card benefit fulfillment level .

- To take in the purposes for opening DPS account at DBBL and clients fulfillment level on it.

- To watch the familiarity with the clients about the portable saving money administration of DBBL.

- To measure the level of fulfillment of clients

- To discover the general circumstance of client benefit branch of DBBL

- To recommend organization how to enhance buyer fulfillment level

1.3 Scope

The persons whose intention is to conduct this kind of researches in banking sector in Bangladesh in future This research paper will be very helpful for these human beings. By using this document they can accumulate information about the services and products presented by DBBL, the tools makes use of for fulfilling their clients, customers' satisfaction degree on, DPS service, ATM service ,cell banking service and DBBLs service of consumer care and many others. I could not visit the banks all the department

while I was preparing the report and so here can be some data which is absent which tells about the contributions given by Dutch bangle bank limited.

1.4 Methodology

Sample size:

The total people were 40 individuals and every one of them were strolling clients. I have conversed with 40 unique individuals for this and among them there were 20 male and 20 female. It was immediate up close and personal discussion I did with them. I arranged some questions with respect to this also told people for filling it up in view of level of the fulfillment and couple of different terms.

Source of Data:

- ❖ Secondary Sources
- ❖ Primary Sources

Primary Source:

- Face to confront discussion with the separate clients and officeres

- Practical desk work

- Direct Observation

- Survey is conducted to discover consumer loyalty and disappointment level

Secondary Source:

- Dutch Bangla Bank Limiteds Annual report

- Different archives given by the concerned officers of the association

- DBBL'slocal site

- Relevant books, inquire about paper, diaries and web investigates

Analysis, Interpretations and Presentation of Data:

Some graph and tables are used to analyze the accumulated statistics and gave flawless visible representation of the study.

Findings of the Study:

The gathered records had been investigated intentionally and brought up synchronizedly finally regarded as discoveries at the closing bit of the report.

1.5Limitation

- There are Some customers had been hesitating also were unwilling to filling up survey form.

- principle deterrent I needed to confront while setting up this report is to converse with the general population whom I have met. Every one of them were strolling individuals and they were occupied with the goal that they were unwilling to collaborate.

CHAPTER-2

COMPANY OVERVIEW

2.1 Brief History

Dutch-Bangla Bank began its journey in Bangladesh as joint venture bank which is the first bank of Bangladesh. The founder chairman M Sahabuddin Ahmed and Dutch corporations FMO has greater contribution for Dutch Bangla Bank Limited.

Financing high-development producing enterprises in Bangladesh was the focal point of the bank from the beginning. That reason is the manufacturing area exports Bangladeshi merchandise worldwide. It approves Bangladesh for obtaining the preferred rate of growth financing and concentrating on this area. Dutch Bangla Bank's different center of attention is Corporate Social Responsibility (CSR). Even though CSR is now a cliché, Dutch Bangla Bank is the pioneer in this zone and termed the contribution without a doubt as 'social responsibility'. Due to its funding in this sector, Dutch Bangla Bank has come to be one of the biggest donors and the biggest financial institution donor in Bangladesh. It is a socially aware bank and for this reason the financial institution has gained several global awards due to the fact of its special strategy.

It used to be one of the most important financial institutions in Bangladesh to be definitely robotized. The Electronic-Banking Division was set up in 2002 to try quick mechanization and convey current day managing an account administrations into this field. Full computerization was completed in 2003 and thusly acquainted plastic cash with the Bangladeshi masses. Dutch Bangla Bank additionally operates the nation's biggest ATM fleet and in the procedure substantially reduce client expenses and costs by 80%. However, there are many critics about Dutch Bangla Bank for selecting route which is low profitability has amazed for this area. Its technology is very improved and the customers think no other bank use these types of modern technology. It is an alternative to pursue their own that most of the nearby banks is joining Dutch Bangla Bank's infrastructure of banking. The report of Dhaka Stock Exchange in 2008 Dutch-Bangla Bank's share rate was the best.

2. 2 Mission

All of the efforts in improving their workouts in domestic also overseas through including to their manage account administration of new measurements is being allowed with unabated. By the way,now they are moreover placing best extended want in capacity of account, in straightforwardness of guarenteeing , more suitable clients advantage and to the dedication for serving the common people via which they want to get closer and closer for all of the sectors of common public . Winning the eternal seat into the common populations heart as a sidekick of minding in elevating of country wide economic standard via demographic administrations enhancement in accordance with countrywide also international requirements is fancied goal we want to achieve.

2.3 Vision

Better Bangladesh is the desire of Dutch Bangla Bank, where hygiene and fitness, letters and arts , athletics and sports activities, entertainment and songs, science and education, smooth and public ethicsand morality which is very important for our society. Dutch Bangla Bank is much conscious about human development. .

2.4. Core objectives

Dutch Bangla Bank believes in customer satisfaction. Dutch Bangla Bank also try to keep their promise which they do with their clients.They try their best to fulfill their clients pleasure and desire.They always try to use the new technology and so customer also pleased with their service.They always stay with their clients“your reliable partner”.

2.5 Organizational structure of Dutch Bangla Bank Limited

Organizational structure of DBBL includes:

Chairman

Vice Chairman

Board of directors

Managing directors

2.6 Services and Products of Dutch Bangla Bank Limited

Dutch Bangla Bank Limited always try to fulfill clients wants and demand to be successful in business and it is the client centric bank. Dutch Bangla Bank Limited continually offers precedence to the customers and also try to make their experience in banking much better by providing clients broad range of offerings.

Consumer banking service

SME banking

Manufacturers, Wholesalers, Assemblers also Retailers of machinery,catering, Handicrafts, printing enterprise and some others medium and small entrepreneurs is given loans by Dutch bangle bank limited. so on. 5, 00,000 taka is the most amount of loan Dutch bangle bank limited provide.

Internet banking

DBBL gives web banking offerings to their clients for In order to make the banking handy and most important trouble free web banking offerings is provided by Dutch bangle bank limited .Client wishes a PIN number which is given by the Dutch bangle bank limited in order to login the bank account from home. Clients can easily get right of entry to their account important points and can see the quantity of, saving ,current and term credit and account of loan with remaining current balance through web banking.

Western union money transfer

Through out the world the most reliable cash switch agency is Western union monetary services Incorporation.Head office of its is located at U.S.A. Because of transferring cash from one country to another within short feasible time primarily based on digital tools international recognition is earned by Western union In order to send cash to buddies and also household worldwide Dutch bangla bank limited has set up consultant settlement with the western union monetary services incorporation in 14th February 2006. It emerge as convenient for all of the Bangladeshi money earners for acquiring and also send cash greater than 2,25,000 western union dealers placed of over 197 nations internationally solely through visiting the departments of Dutch bangla bank limited by the assist of the western union cash switch service. However,Bangladeshi residents residing overseas can send remittance via the agent of Western union there and within some times his preferred nominee in his country can withdraw the money from any branch of Dutch bangla bank limited .

Millionaire Deposit Scheme

This account is a time targeted month-to-month savings scheme for customers the place the deposited cash will become hundreds of thousands on the maturity.

The advantages and features of MDS account are:

- Customers have to open a current account or parallel saving account via which kind of installment will paid.
- minimal month-to-month savings will be 4,718 taka.

- Individual client can open most three MDS accounts.
- Initial savings account and the tenure chosen with the aid of the account holder in the time when open the account and it can't be modified later.

Service of bill payment

Customers of Dutch bangle bank limited can use the cheque of DBBL and by this way they can pay the mobile bills,fuel bill,electricity bill, web bill and different kind of utility payments.

Double Benefit Account

Double Benefit Account is now provided for the customers of Dutch Bangla Bank Limited. In this scheme the advantage is end up double after 09 years and 06 months.

- under this scheme deposited money of taka1,00,000 and its multiple except any higher restrict can be applicable.
- both jointly or singly the account might also opened.
- In this scheme free Life Insurance Policy will be provided for all Double Benefit Account holders.

Locker services

The clients of Dutch Bangla Bank Limited is provided locker service additionally.The customers of Dutch Bangla Bank Limited can keep their personal locker and they can maintain their vital things with secure and for this they will have to spend particular amount of money.

SMS service

For the customers of Dutch Bangla Bank Limited SMS alert service is very beneficial. Through If the clients account is debited or credited they will get alert by this service. So for this service they know about their account balance constantly.

Mobile Banking

Dutch Bangla Bank Limited is the first bank In Bangladesh which is brought mobile banking in May 31, 2011. Clients can get banking service except go to bank by cell banking. In all over Bangladesh there are so many agent of cell banking of Dutch Bangla Bank Limited all over Bangladesh. That is the impenetrable way for doing transaction due to the fact no one can savings or withdraw cash except that specific cell number and he must also know the pin number for withdraw money.

Services and Products of mobile banking:

- Withdrawal from ATM
- Balance inquiry
- Statement inquiry
- Cash-in
- Salary disbursement
- Cash-out

2.7 Types of Deposit accounts

In order to catering a variety of client demands Dutch Bangla Bank Limited offer distinctive kinds of deposit accounts and distinct kinds of the terms and stipulations. Clients is now opening their accounts in accordance to clients desire and their requirements.

Savings account

The place that clients can easily deposit their cash and can earn interest on the money is called savings account. In order to opening a savings account at Dutch Bangla Bank Limited there are some materials or things that are needed:

- 2 copy passport size image of the man or woman who prefer to open an account
- 1 copy passport size picture of nominee
- Photocopy of National ID card/ driving license/ birth certificates (any one)

DBBLs savings accounts benefits and features are:

The facets and advantages of savings account of DBBL are:

- Customers can savings and can also withdraw cash if they want
- 500 taka will be needed in order to opening the account
- MICR cheque book is given
- Interest is payable on 1/2 each year basis
- Instant debit card is given to the account holder when he opens the account
- Minimum service charge
- Any department banking facility

Current account

There is no restriction on withdrawal and has no limit on variety of transaction day by day in a current account .Businessmen who will have to do transitions everyday with banks current account is applicable for them. There is no interest given for this account by Dutch Bangla Bank Limited . Current accounts of Dutch Bangla Bank Limiteds has some advantage and facts and they are:

- Only 2,000 taka is wanted to open an current account
- two There is no limit on savings and withdrawal money
- 14 Personalized MICR cheque is given
- Any department banking facility
- Once in a yr bank gives cost free announcement to the account holder

Student account

Students whose savings chance is very confined this account is useful for them as: Taka 500-10,000 monthly. Student accounts advantages and aspects of DBBL are:

- while he will open the account customer wii get Instant debit card
- 500 taka is needed for opening the account

- Debit cards cost in every year is not taken
- 3.50% interest will be paid by Dutch bangle bank limited on the deposit
- Customers will not given any cheque book

Salary account

Salary account is a exclusive package for financial savings and this account is launched through DBBL for these company's personnel with whom Dutch bangle bank limited make a company agreement. Dutch bangle bank limiteds salary accounts adnantage and aspects are:

- Account holder can withdraw full quantity of cash from his account
- Minimum service cost is taken
- Personalized MICR cheque is given
- Instant debit card is given to the account holder when he opens the account.

Deposit of Foreign Currency

For some extraordinary standards human beings for example Bangladeshi people residing abroad and overseas countrywide residing in our country foreign currency account is provided by Dutch bangle bank limited . Because of the foreign establishments approved overseas and running in Bangladesh and foreign personnel stay in our country. DBBL has some remuneration and aspects of foreign currency

- Customers can provide the nominee to any individual residing in our country and he can also use this account.
- DBBL additionally will pay a positive quantity of interest for these accounts primarily depends on the present day balance also each year transactions.

Deposit plus scheme account

The human beings who are willing to keep a sure quantity of cash from their month-to-month earnings or profits each month DPS system is provided additionally by Dutch bangle bank limited. Each month the account holder will a sure quantity of cash which he had chosen while opening the DPS account and there will be a maturity line of this DPS, and after finishing the timeline of the DPS bank will return the primary quantity of cash along with the interest which used to be earned to the account holder or the nominee. The advantages of DPS account of DBBL are:

- One individual able to greater than one maximum 5 DPS account.
- The quantity has to selected through account holder while open it and later
- Average 11.50% interest will be paid by Dutch bangle bank limited as charge .
- minimal amount of 500 taka and most 50,000 tk will be needed for opening up the account by a client without any difficulty.
- Customers will not given any cheque book by Dutch bangle bank limited .

FDR

Fixed Deposit Rate facility is given by Dutch bangle bank limited for the clients of DBBL. Under this client will have to keep particular amount of money in bank and it has also a specific time duration and the rate is constant. You will have to withdraw the cash after the fixed time and you will get interest otherwise if you want to withdraw money before you will not get interest. Dutch bangle bank limiteds FDR accounts has some points and advantages and they are:

Children Education Savings Scheme of Dutch bangle bank limited (CHESS)

In order to continue their kids schooling fee DBBL provide CHESS account for only the mother and father .

CHESS account of bangle bank limited advantage and aspects are:

- The quantity in the beginning chosen via the customers when open the account can't be modified later.
- Monthly savings begins from taka 500 to taka 50,000.
- A individual can't open greater than two CHESS account.
- Only the account holder's kids can be nominated.
- Only individual clients having kids can open this account.

Foreign currency deposit

DBBL provides foreign currency account to some particular classes of Clients like Bangladeshi peoples residing other country, overseas people residing in our country, foreign companies which is registered in outside of Bangladesh, foreign expatriate personnel in our country. Dutch bangle bank limiteds foreign currency accounts benefits and aspects are:

- DBBL will pay interest will be paid for such account on the basis of quantity of cash kept in account.
- Account holder or the nominee can be benifited by using the account.

2.8 Loans and Advances

Financing of Lease

Leasing facility is provided by DBBL for the customers and the installment facility is very easy. The area are exclusive equipment, development equipment, clinical equipment, client durables etc.

Home Loan

Home loan facility is provided by Dutch bangle bank limited for buying apartments and building of house.

- Any Bangladeshi citizen or NRB, who is capable of repayment, can apply for this loan
- Competitive interest rate.

- Financing quantity extends up to 70% or Tk. 75,00,000 which is highest of whole building cost.
- No application or processing fee
- Grace period available up to 9 months in flat buy or 12 months in construction

Life line

Life line products is launched by Dutch bangle bank limited for surviving in this competitive world. It is very important for persons and family life.

Life line products is divided by Dutch bangle bank limited into two parts.

credit lines which is clean:

- General line: any different legitimate functions which do not fall under the above particular lines.
- People who desire to buy TV, Fridge, AC.this savings line is provided to these customers
- purchase physique fitness equipment health line loan is given for them.
- Professionals line: grant these types of loan for buying professional tools or workplace renovation.
- Education line: For greater schooling motive like school fees and other academic purposes etc. loan is given to students
- Marriage line: marriage line loan is provided to meet marriage costs or to finances for marriage.
- Festival line: festival line is designed for enjoying the festival period and holidays.
- Travel line: travel line loan is given for household trip or honeymoon outing in abroad or in the country.

credit loan of Consumers

For electronics consumer products credit facility for retail clients is provided by DBB.

- Easy month-to-month installment.
- Fast processing

No application or processing fee.

Competitive interest rate

Medium and Small Enterprise

DBBL provides monetary support to small businessmen/enterprise is provided monetary support by Dutch bangle bank limited for new products called "Festival Small Business Loan" also "DBBL Small Business Loan" is introduced by Bank.

Any authentic and small businessmen/ entrepreneurs/enterprise having honesty, sincerity, and integrity.

3 Months (Festival Scheme) and 5 years (including 1 month grace duration (Small Business Scheme)).

Collateral Free Advance.

For Small Business 5.00 lack is maximum and for Festival Scheme 3.00 lack taka is maximum.

Trade finance

DBBL offers comprehensive banking services to all kinds of business concerns such as in the industrial area for export-import motive as working capital, packing credit, change finance, Issuance of Import L/C. s, Advising and confirming Bonds and Guarantees.

1. Minimum processing time
2. Low interest fee 13.00%-14.50%.
3. Low service charges.
 - ❖ Agricultural purpose loan.
 - ❖ Loan against Trust receipt.
 - ❖ Easy handover after leasing period.
 - ❖ Tax benefit.
 - ❖ Loan against FDR.

2.9 trade in Foreign

Remittance of Foreign

In order to collect the remittance by the assist of correspondents and skilled personnel superb service is provided by DBBL.

The services of remittance provided by DBBL are:

- Outward : FDD, TC, and Cash (FC)
- Inward Remittance: Draft, TT

Import Finance

Importer is getting help by Dutch bangle bank limited for importing products in such way:

- ❖ Payment against document
- ❖ In order to install machineries which is imported is provided medium and short term loan.
- ❖ Open import L/C for importers

Export finance

For exporting exporter is helped by Dutch bangle bank limited.

1. Pre-shipment finance

- ❖ Export cash credit
- ❖ back to back L/C

2. Post -shipment finance

- ❖ Finance against cash incentives
- ❖ Export credit guarantee
- ❖ Foreign/documentary bills purchase

2.10 Corporate Banking

For export and Import businesses Dutch bangle bank limited help peoples. Dutch bangle bank limited can also funds our import on demand. Dutch bangle bank limited helps by granting varieties of offerings for export merchants. We can get direct finance by Pre-shipment export finance software of Dutch bangle bank limited. Term loan to industries is given by DBBL. Cottage industries is given this types of loans within our country. Actually it helps to improve our country.

2.11 CSR activities

Dutch bangle bank limited do many corporate social responsibilities than any other banks. They emphasis on csr most. We remind of Rana plaza savars incident. Dutch bangle bank limited helps these people who were the sufferer of the incident. they give every family some amount of money.

- BAF Golf Tournament Is sponsored by Dutch bangle bank limited in 2011.
- DBBL additionally make contributions in creating communication and street security sectors.
- Scholarship is given by Dutch bangle bank limited for the merit students who didn't have the capability in continuing their schooling due to the fact of poverty or go through from the disability of physical. For PHD, M.Phil, H.S.C and post-doctoral the scholarship is given to continue study by Dutch bangle bank limited.
- People who are affected by natural disaster like river erosion, flood etc Dutch bangle bank limited help them by giving money to them and giving advice to them. They also provides necessary medicine to these people.
- For smile brighter program Dutch bangle bank limited spent a lot of money.
- For blind people Dutch bangle bank limited give large amount of money.
- For performing important function in changing of the human beings of our country Dutch bangle bank limited donate a large amount of money .
- For supporting the peoples of distressed cold hit Dutch bangle bank limited donate a large amount of money .
- Dutch bangle bank limited additionally donates cash in distinct non-profitable health organizations

The precious CSR activities of Dutch bangle bank limited in making contributions in developing attention in distinct problems for example:

- Stop demand for dowry
- Drug addiction
- Importance of tree plantation
- One appropriate baby is enough, son or daughter
- Acid violence

Chapter 3:

Customer Satisfaction

3.1 Literature review

For measuring customer satisfaction the research has been done. We also measure the customers is satisfied about technology and equipment that Dutch bangle bank limited use. I got help from James L. Oakley Edward C. Malthouse about “Customer Satisfaction throughout Organizational Units”. Murali Chemuturi writes about how to Measure Customer Satisfaction , Y. Siskos, Mihelis, E. Grigoroudis and Y. Malandrakis tells about customer Satisfaction Measurement in The Private Bank Sector- A study on Greece” Most of the research is done by foreign people. D.M. Mahapatra writes about Measuring Customer Satisfaction in The Banking Industry”. Nigel Hill writes about “Handbook of Customer Satisfaction Measurement”, Tim Brooks tells us important thing about “Ensuring customer satisfaction” etc. There is also a research conducted in Bangladesh by Monir Zaman Mir about customer satisfaction and the title is “Customer Satisfaction Measurement for The State-Owned Banks in the Developing Countries – The Case of Bangladesh” For this reason we have an opportunity to conduct research about measurement of customer satisfaction in Bangladesh for all private bank sector. So there is a chance to do a research on Customer satisfaction measurement for the private bank of Bangladesh. The books I stated before helps me in many ways to conduct the research about Dutch bangle bank limited in Bangladesh.

3.2 Customer satisfaction

Customer satisfaction means whether our customers are satisfied or not to our services. For interior and exterior factors of companies it varies. It depends on many factors. Customers will be satisfied if they find out that the product one company use is better than the others companies provides and also for services the things are same. So we can say that the competitors plays an important role and it is a big factor .So we should always be careful about our competitors. We will always be careful and see that competitor gives better products or not .So we should always try to provides best services. After sell service is also a very important thing. We will also have to be very careful about that. By doing this our customers will increase day by day.

3.3 The importance of customers' satisfaction

If we want to success in our business then we will have to concentrate on some factors and satisfaction of customers is one of them. Customer satisfaction is very important factor and no one can ignore this truth and if anyone is deny then he will not be successful in future because now this age is competitions age. Competition is very high in this modern age. So we will have to be aware about this factor. If customer is satisfied then he or she will come to the shop again and he will be our loyal customer and our profits will also be very high. Loyal customers is an asset for any company. So the importance of customer satisfaction can not tell in some sentences. So we should not ignore this factor otherwise we can not survive in the business sector.

I will discuss about some points of it:

- you can keep and also hide from the world because Loyal customer is treasure:

Loyal customers is always an asset to a company. He does not go another shop to purchase that means he does not find another companys products. But other customers search alternative and if they find out that other companies product is better and cost effective then he will switch the brand. But for loyal customers it is not happened. There is also some research which said that acquiring new customers cost is high than existing customers. So it is the best thing to emphasis on existing customers than new customers .Loyal customers life time value is also very high.

- They can stop being your clients in a heartbeat

Now a days brand switching is a very common thing. If customers find out that competitor gives more facilities then they will switch the brand. Actually for this reason we will have to analyse about our competitors. So we will have to satisfy our customers at any cost if we want to survive in our business and this competitive world.

“When clients share their story, they’re not just sharing pain points. They’re truly instructing you how to make your product, service, and business better. Your client service corporation be designed to efficiently communicate these issues. Said by Kristin Smaby, that “Being Human is Good Business”.

- It's about the money, also

Companies revenue is affected by customer satisfaction because if customer is not satisfied then he will not come to the shop and he will search for another company to buy the products and services. So it will be a big impact on sells and revenue will be decreased. So we should measure customer satisfaction to know that the customers is satisfied to our products and services or not.

- Customer satisfaction factor helps to survive this world

“Although your clients won't love you if you provide terrible service, your rivals will.” said by Kate Zabriskie .Our competitor wants us to do wrong move because we do wrong thing then our customers will switch the brand and they will be very happy. Customer satisfaction factor helps to survive this world.

- Great customer experience can take your brand places

Competition is very high in this modern age. So we will have to be aware about this factor. If customer is satisfied then he or she will come to the shop again and he will be our loyal customer and our profits will also be very high. Loyal customers is an asset for any company. So the importance of customer satisfaction can not tell in some sentences. So we should not ignore this factor otherwise we can not survive in the business sector.

3.3 Customer satisfaction level measurements parameters

Customers satisfaction measurements is not an easy things. It really a very complicated things. We will have to follow some steps to measure the level of the satisfaction. It varies product to product and organization to organization. We will take some population and sample size to measure the customers satisfaction level. There are some technique used for measuring customer satisfaction and is is discussed bellow:

Customer retention rate and loyalty analysis:

From the retention rate and loyalty we can tell about the customer satisfaction level. Here brand loyalty is a very important factor.

Analysis of trend from company's sales:

We can tell about customer satisfaction level on the basis of sales that means if sales is decreasing then we will know that customers are not satisfied but if the sales is increasing then it indicates that customer is highly satisfied.

Survey by using questionnaire:

We can know about customer satisfaction by using questionnaires survey. Paper-and-pencil will be needed here and it will be supplied via interviewer.

Coin dropping system:

The interviewer gives a coin to the customers of the company and the customers will drop the coin in any of the boxes:

- ❖ Unsatisfied
- ❖ Satisfied
- ❖ Neutral

Interview done by face to face:

Respondents are asked some question in face to face interview. Here person can stay at his or her home or office or street or different places. Interviewer asks many questions and his work is to record the answering questions.

Telephone interview:

The interviewer asks questions on telephone and the respondent answers these questions. This is called telephone interview.

Survey in online:

Here different kind of question is given in different website and the respondent answer these questions.

3.4 Tools to ensure customers' satisfaction level

If a company want to success in any business then he will have ensure excellent client service. So we will have to emphasis on it. I will discuss about five points that helps to ensure customer satisfaction in the bellow:

1. Give more, get more

If you provides good service and give good product to your customers then the customer will be satisfied and they will buy more and more product from our company. They will not switch brand and so for this reason our profits will also be very high. The customers life time value will also be high and so we will have to do this.

2. loyalty of customers is priceless

consumer satisfaction is worthless this sentence is stated by Jeffrey Gitomer. Our main target should be growing more and more loyal customers because their life time value is very high than normal customers. So we will be careful about that.

3. Negative reviews should be used as advantage

The negative review should be used as our advantage. For example if a customer tells that the employees behavior is very rude of a particular company then the company should not be worried but he can change the employee. He can tell the customer that it will never be happened and by hearing this customer can be happy. Customers will think that the company is listening to his word and so he will again come to our shop to purchase. so by this way we can use it as positive.

.4. In order to providing good customer support messaging apps can be a very good channel

In this age we must think intelligently and scientifically because this is modern age and we must use higher technology to attract our customers.If we use backdated technology then the customers will not tells good things about us.We can use different kind of apps to satisfy our customers.

5. Guest's feedback should be asked

We will have to ask customers to give us feedback otherwise we can not know whether customers is satisfied with our products or not.But if we do not ask customer to give customers feedback then we will not know how to satisfied our customers.

3.5 The significant of satisfaction level measurements

The significance of satisfaction of clients lies in its capacity to point out how loyal your clients are, and how probable they are to be company advocates.

The UK Customer Satisfaction Index two (UKCSI) of July 2017 discovered that 92% of clients who gave an agency a CSat rating of 90% or over stated they were 90% probable to suggest a brand. But the kicker is how this compares to clients who had a satisfaction rating of 80-89% - only 48% of these clients stated they have been probably to suggest the brand.

The same report also determined that supermarkets that had the greatest extend in client satisfaction in the yr to July 2017 additionally noticed the biggest increase in sales and market share. This, mixed with the reality that it charges 5 times greater to attract a new consumer than it does to keep a current one, makes the benefit of a high CSat score to your backside line clear.

It will be very effective for an agency to improve its business if he measure the satisfaction level of customers.

- A company can take necessary steps and can take actions if he measure le satisfaction levels of consumer.
- We can get ideas about how to serve the clients.
- A company can improve its customer satisfaction level more if it identify the elements of satisfaction.
- Company can know about a specific product shortly by qualitative research.
- After examining the data, company can recognize which points must alternate and which elements must add in order to attracting the clients. However it is very helpful for designing the products overall.

In order to satisfying their customers what kind of tools used by Dutch bangle bank limited?

Dutch bangle bank limited focus on their customers.Their main aim is to satisfy the customers and earning profit.

The tools are:

Availability:

Dutch bangle bank limited has adequate branch and they have many atm booth and first track.They have almost1 940 ATM cubicles and many first track that no other bank has.So on the basis of availability it is the best bank in Bangladesh.

Timeliness:

Dutch bangle bank limited value the customers valuable time.If a customer fall any trouble then the employee of DBBL try to solve it in less time.

Care of disable persons:

People who need to extra care DBBL do it for physically disable persons.

Treat fairly:

Dutch bangle bank limited treat fairly to all of their customers.There are some boxes and any customers can drop their complain latter in it.

Helpline:

DBBL additionally helps the clients by using hotline number for help banking associated troubles.

Banking facility in evening:

Evening banking facility is given busy business areas . Some bank is opened in the evening so that customers can do their transaction.

Service which is special:

Dutch bangle bank limited gives special service for their special customers.

CHAPTER -4

FINDING AND ANALYSIS

4.1 Techniques that is used to find out the Level of Customer Satisfaction

- ❖ Questionnaire preparing
- ❖ Doing Survey
- ❖ Survey data analysis
- ❖ Findings
- ❖ Result

At first i made 15 questionnaire in order to determining the satisfactions of customers in Dutch bangle bank limited. The customers of DBBL will rate from one to five.50 customers of Dutch bangle bank limited will rate .

1	excellent
2	very good
3	good
4	fair
5	poor

The data will be analyzed After completing the survey and I will make survey.I will analyze survey data and make a summary of the analyzed data which is finding from the analysis.At last result will be given on the basis of findings.

4.2 Questionnaire

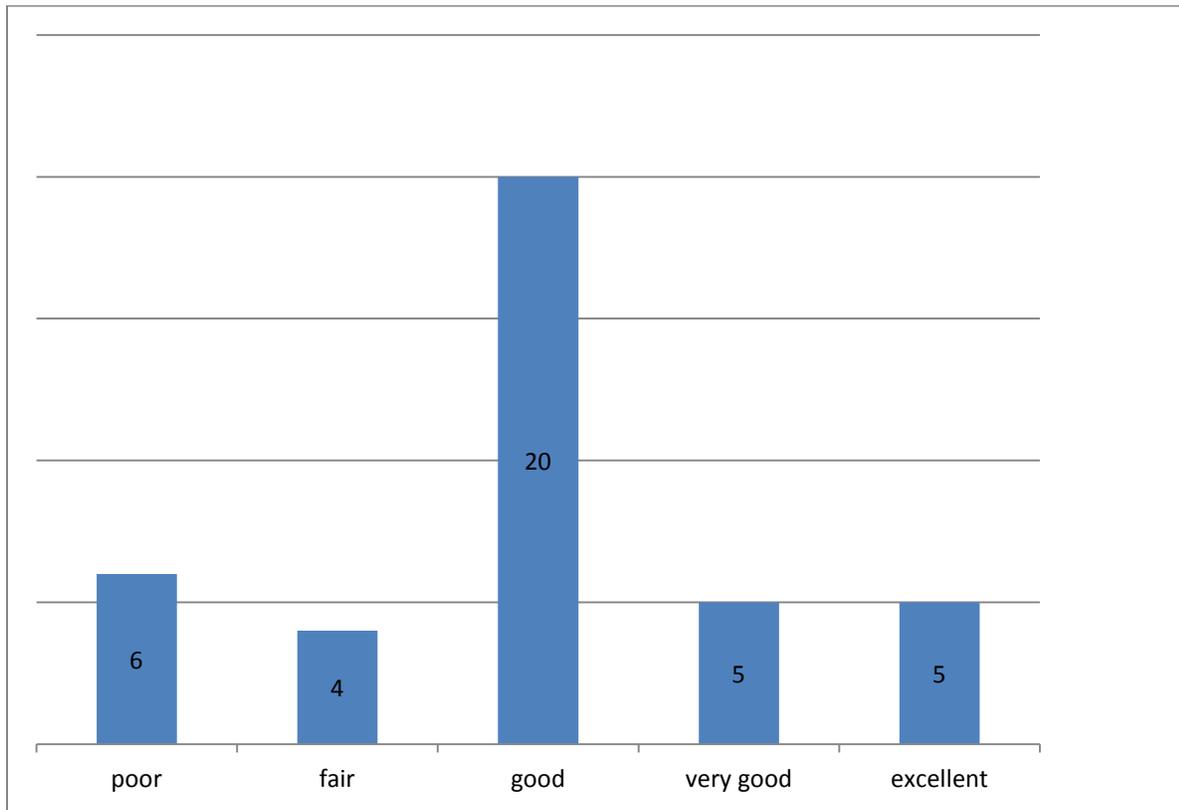
On the basis of several variables questionnaire will be made that influence on level of customer satisfaction. Here for this survey I have talked with 50 people who were walking and they all are the customers of Dutch bangle bank limited .

Questions	Poor	Fair	Good	Very good	Excellent
Keep their promises	1	2	3	4	5
Space of the office	1	2	3	4	5
Ensure good online banking service	1	2	3	4	5
For getting service they have to wait or not	1	2	3	4	5
Office environment is good or not	1	2	3	4	5
In the time of making transaction client feel secure	1	2	3	4	5
Using modern and updated technology	1	2	3	4	5
Service after sale	1	2	3	4	5
Available of ATM booth	1	2	3	4	5
On time service	1	2	3	4	5
Branches are available	1	2	3	4	5

Employee behavior with the customer	1	2	3	4	5
Accurate service is provided	1	2	3	4	5
Charge service reasonably	1	2	3	4	5
Employees problem solutions skills	1	2	3	4	5

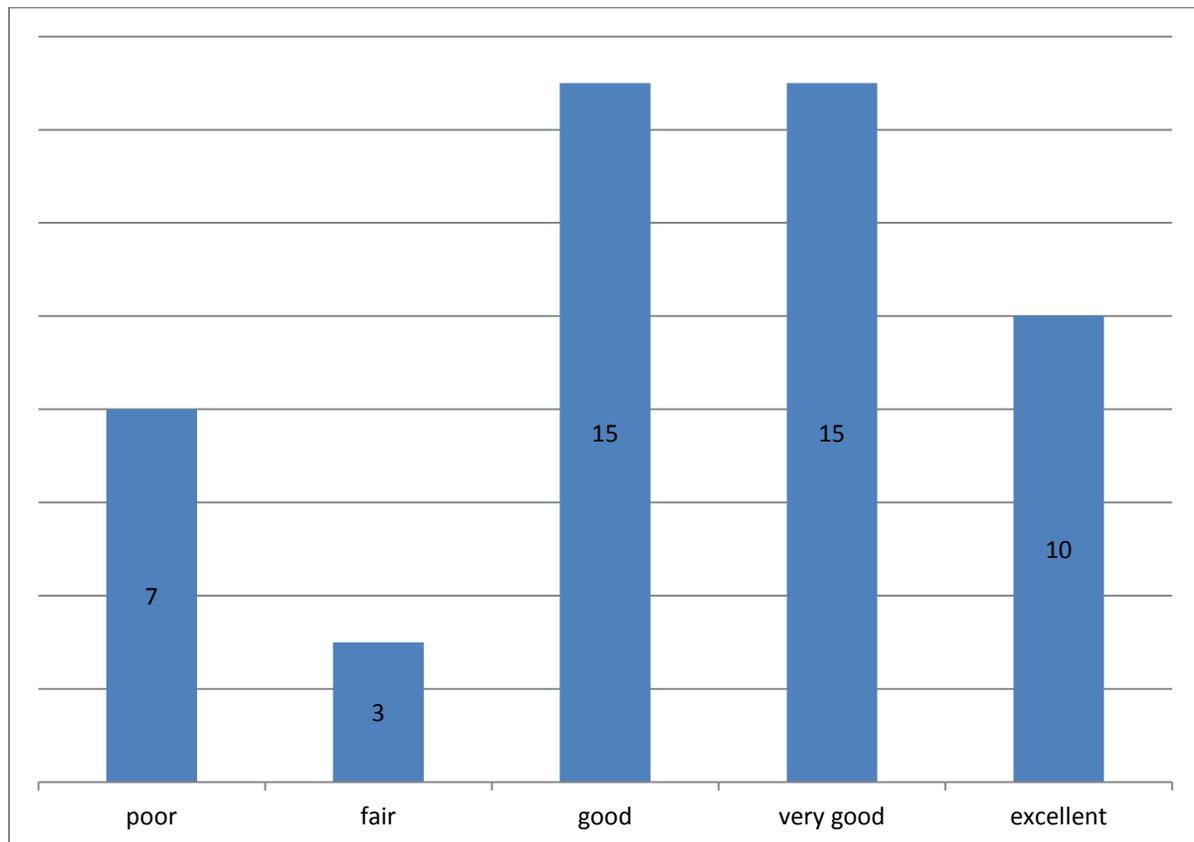
Now I will describe these questionnaires and the satisfaction levels percentage

Behavior with the customers



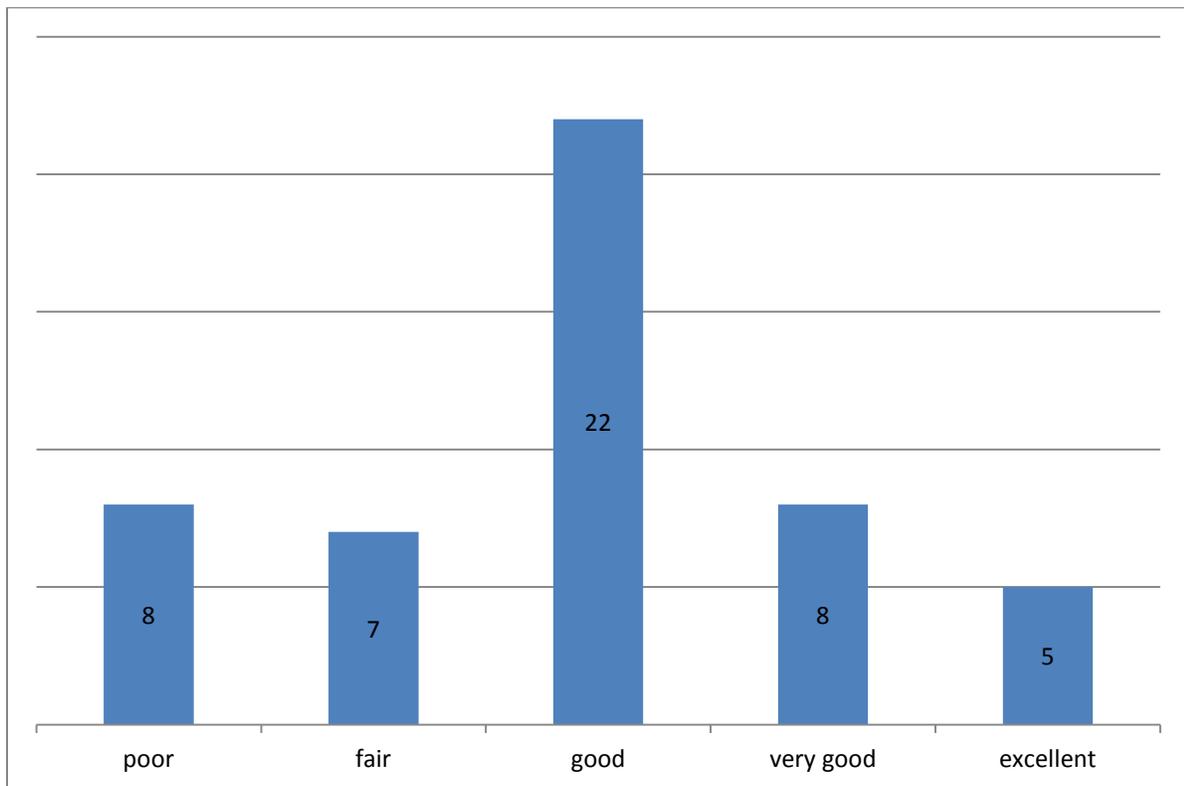
In Bangladesh Dutch Bangla Bank Limited is one of the dominant bank above all banks . Employees behavior is a very big factor.If employee behave rudely with the customers then the customers will be dissatisfied and they will try to find alternative and if the find out any bank that provides better service then they will switch.So we must always keep in mind that employees behavior is a very important thing.In the diagram it is seen that among 50 people 6 people tells it poor 4 tells fair 20 people tells good 5 people tells it very good and 5 says it excellent.So 20 people says good that means 40% people says the behavior of employees is good.So it is positive.

Reasonable Service Charge



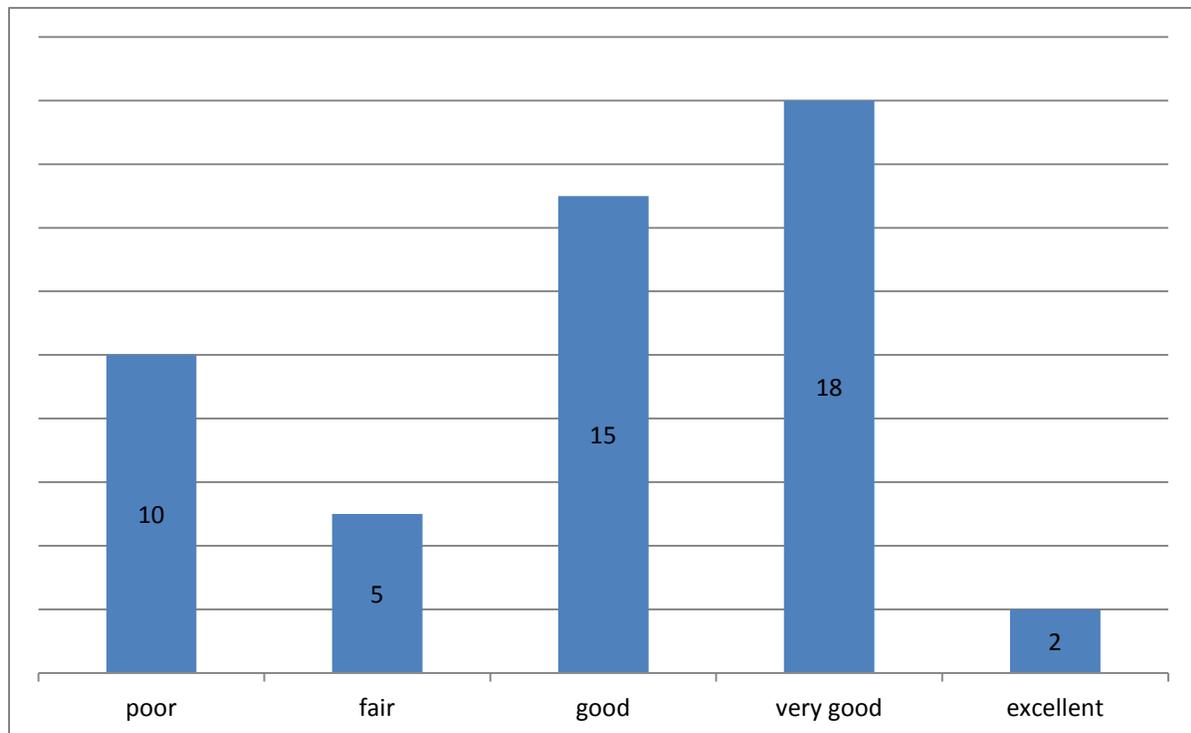
Now a days it is very competitive. Competition is very hard in this world. So in this competitive world we must know about customers want if we want to be successful in our business. Customers needs and wants should be known at first. Customers want to spend less money to get service. I asked about service charge from the customers of Dutch Bangla Bank limited. 7 people say it is poor 3 people says fair 15 people says good 15 people says very good and 10 people says excellent. So 30% clients says it as very good and good and from this survey we can say that DBBL charge fairly.

Accurate service is provided



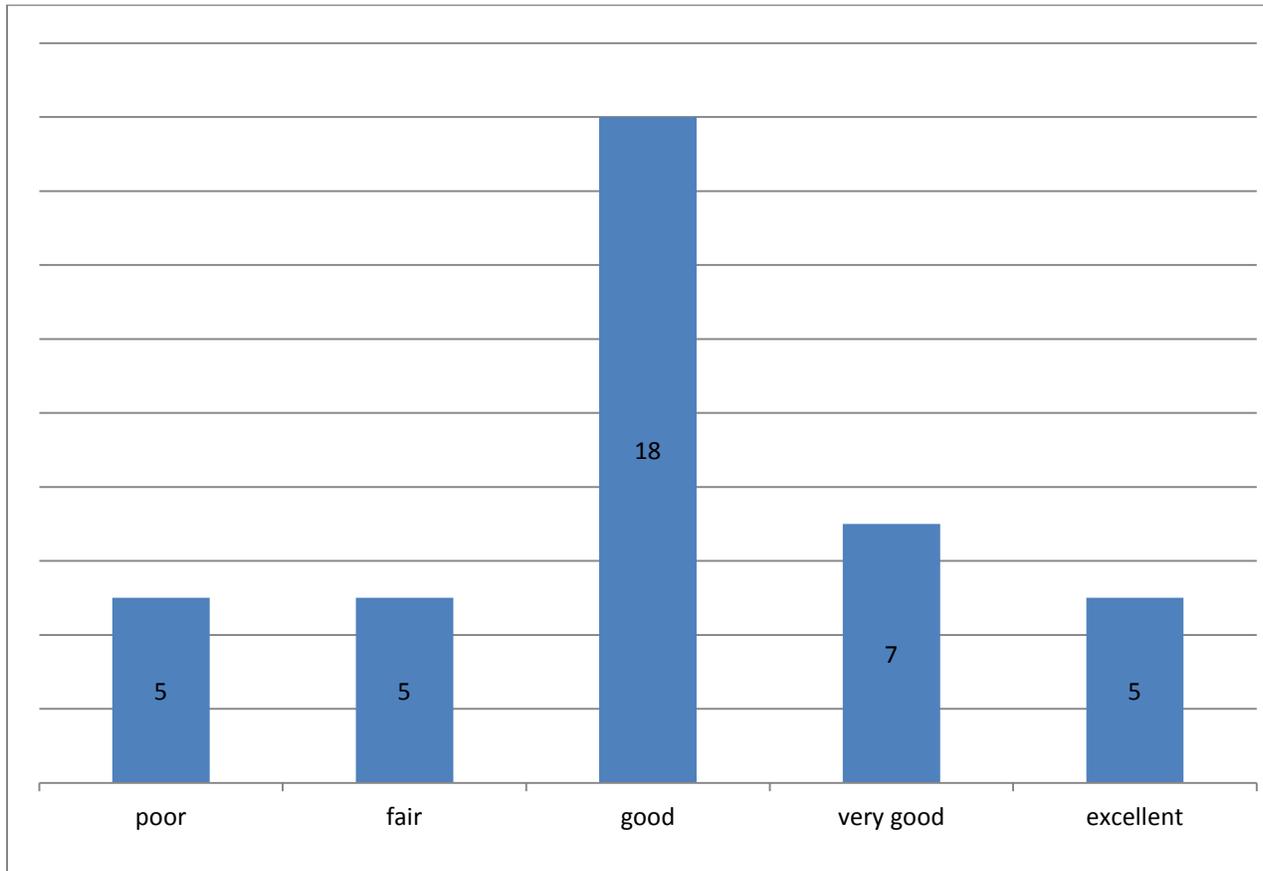
Providing accurate service is a very important things. So we must be very careful about it. Here I asked 50 customers of Dutch Bangla Bank limited about it and they give their opinion about it. 8 customers says it as poor 7 says fair 22 customers stated as good 8 says very good and 5 people says it excellent. so here 22 people says it good that means 44% customers are happy with the accurate service of DBBL. 16% says very good and so it bears a positive sign for Dutch Bangla Bank limited

Skills of Problem Solving of the Employees



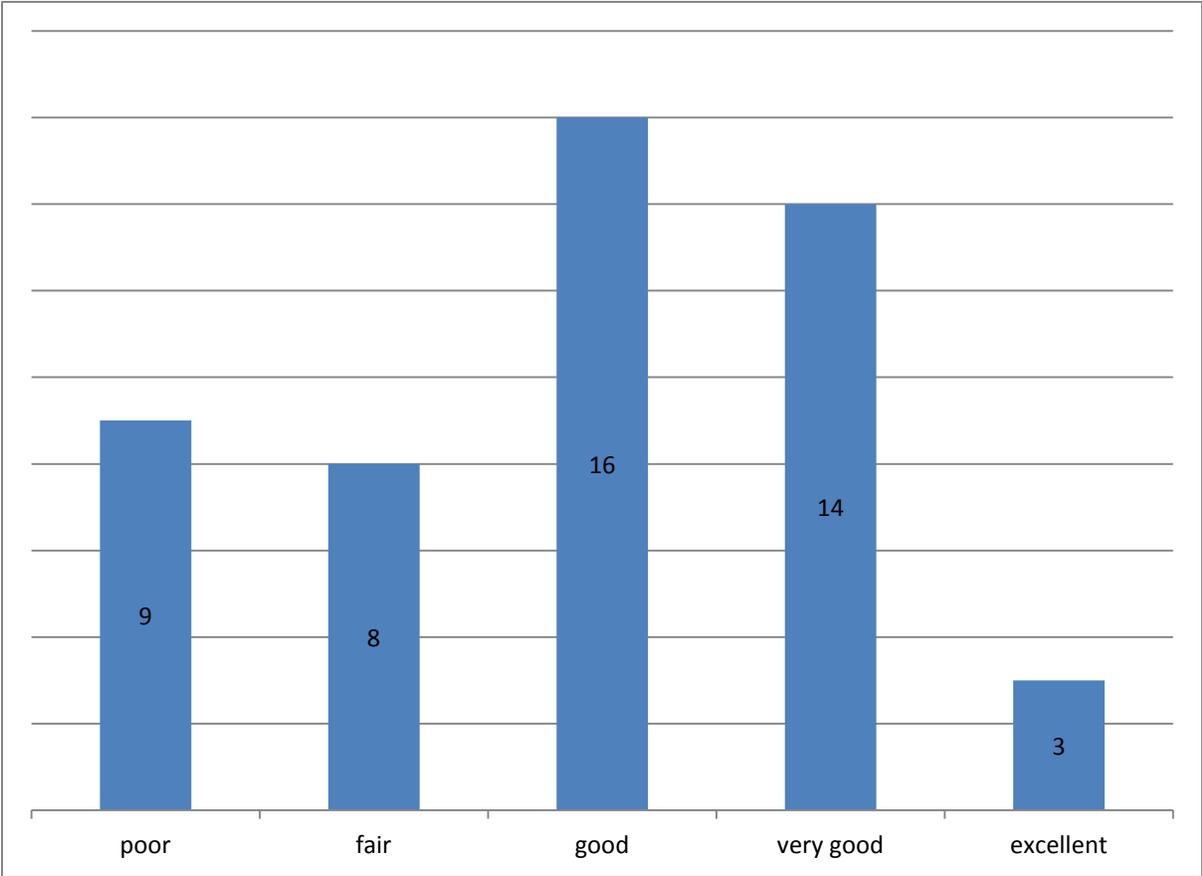
If any customer of Dutch Bangla Bank limited face any problem then he or she will come to the bank and they will tell the employees of the bank to solve their problem.If the employee can solve their problems then the customers will be satisfied otherwise they will be dissatisfied.So for solve any critical problem employees must be skillful and they need to be expert.I asked the customers of Dutch Bangla Bank limited that the employees are skillful to solve any problem or not.They give feedback to me.10 customers says poor 5 says fair 15 clients says good 18 stated very good and 2 customer says it as excellent.So 36% customer says the service is very good and 30% says it as good.So we can say that the employees of Dutch Bangla Bank limited are skillful.

Availability of branches



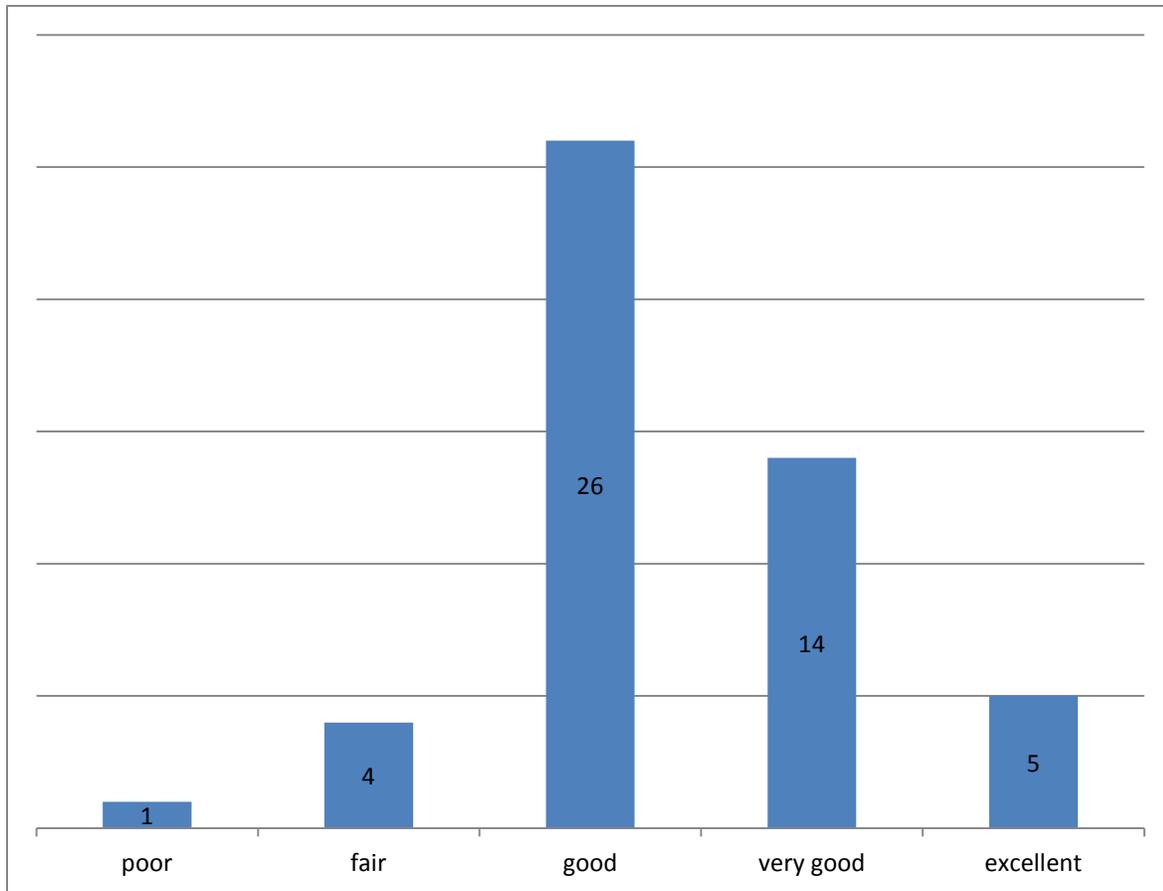
Availability of branches is very important. If there is not enough branches then customers will fall in trouble. They will have to go to long distance place to to their transaction. So every bank should have adequate branches. I asked about the customers of Dutch Bangla Bank limited if there is sufficient branches or not. 5 customer says poor 5 stated fair 18 people says good 7 people very good 5 people says excellent. 18 peoples means 36% customers are happy with the branches.

On time service



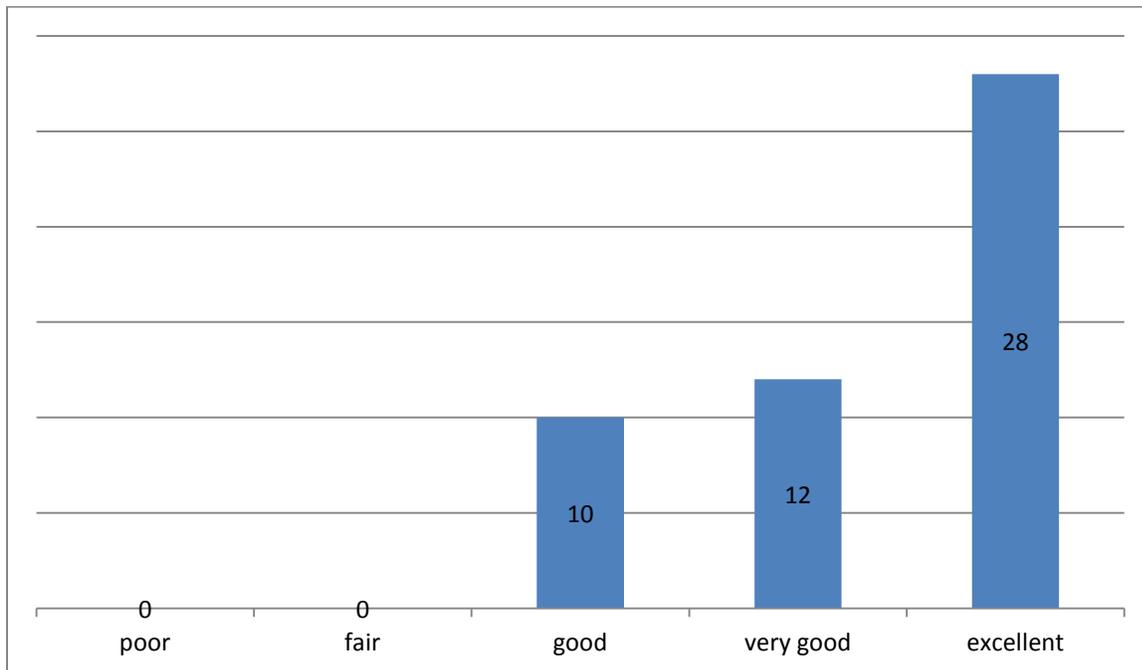
Providing service on time is a very important things.If the customers do not get service timely then he will be dissatisfied and he can switch the bank.I asked the customers of Dutch Bangla Bank limited about on time services.9 customers says it as poor 8 customers stated as fair 16 people says good 14 people says very good and 3 people says it as excellent.So here Dutch Bangla Bank limited wil have to give attention because almost 15 customers are unhappy.

Updated and modern technology is used



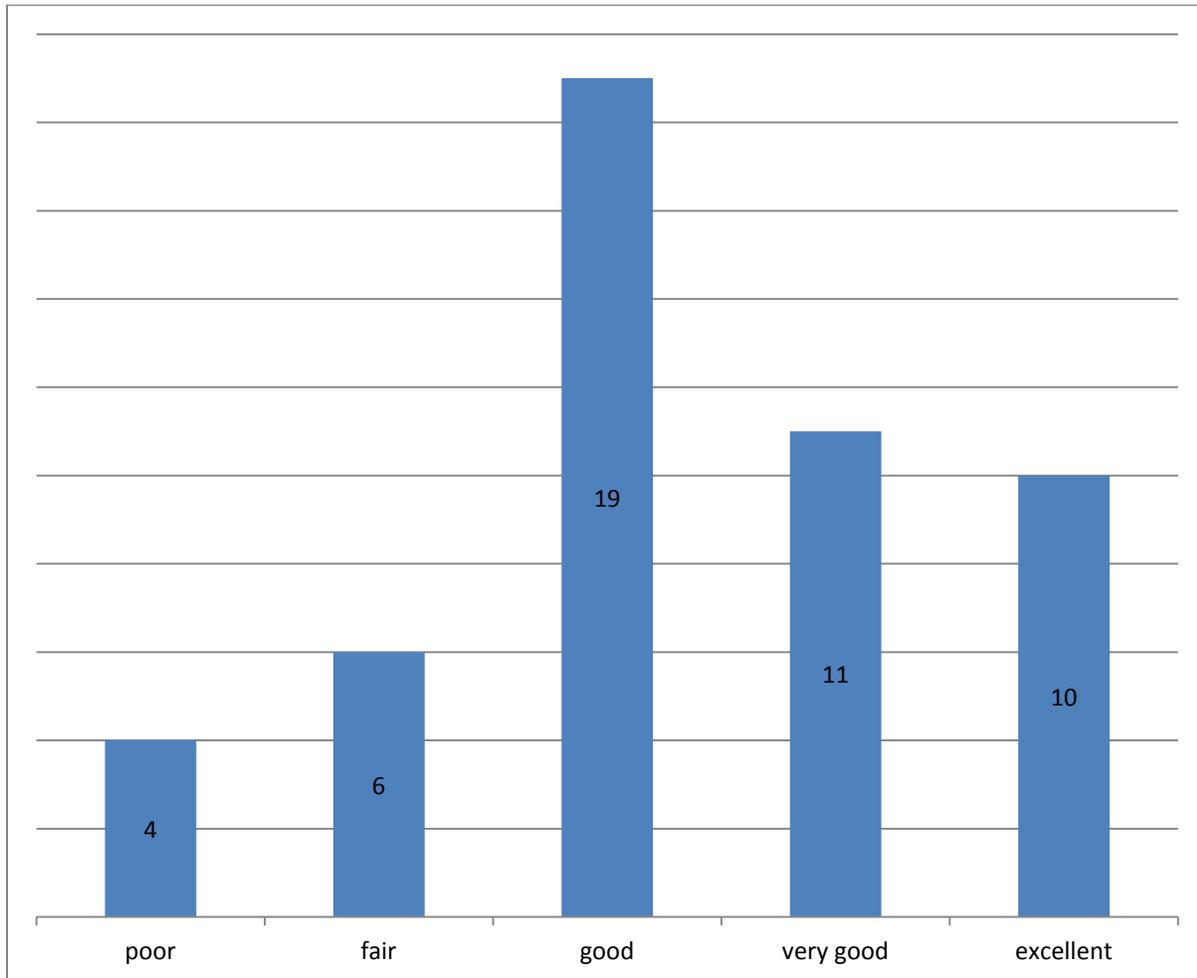
New technology is invented day by day and for surviving in this competitive world we must be cope with it. So now a days if a company want to be successful in the world they will have to use new technology otherwise they will fall behind. So we will have to emphasis on it. I asked about technology to the customers Dutch Bangla Bank limited. 1 person says it poor 4 people says it fair 26 people says it good 14 people says it very good and 5 people says it as excellent. So we can say that Dutch Bangla Bank limited use modern technology.

Availability of ATM booth



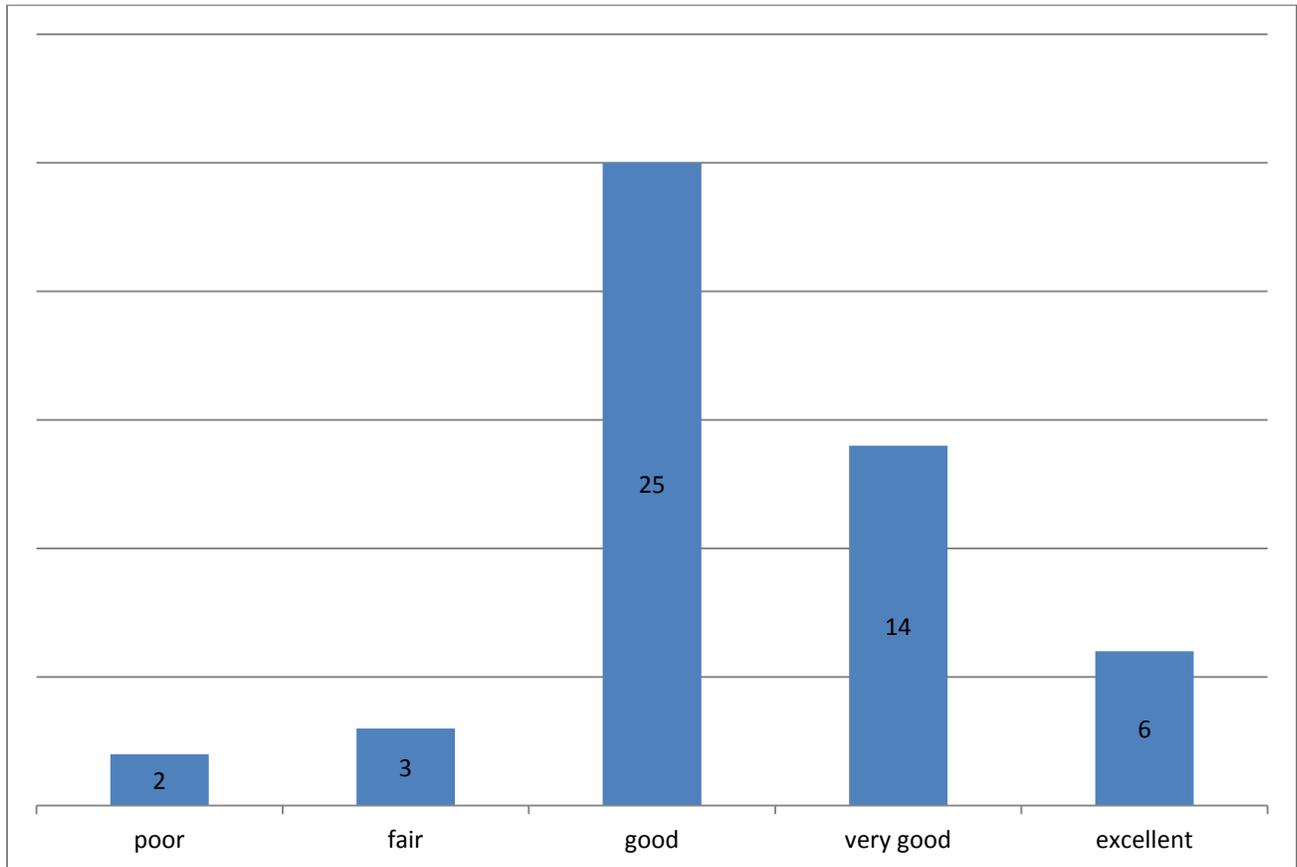
ATM booth is an important thing for any customers. Now a days people do not take money with them. So atm booth should be available all over the country and Dutch Bangla Bank limited understand it very well and so they have a lot of booth everywhere. Among 50 customers no person say poor or fair 10 customers says good 12 persons says very good and 28 persons says excellent. So the customers of Dutch Bangla Bank limited are very happy with ATM service.

Service is provided after sale



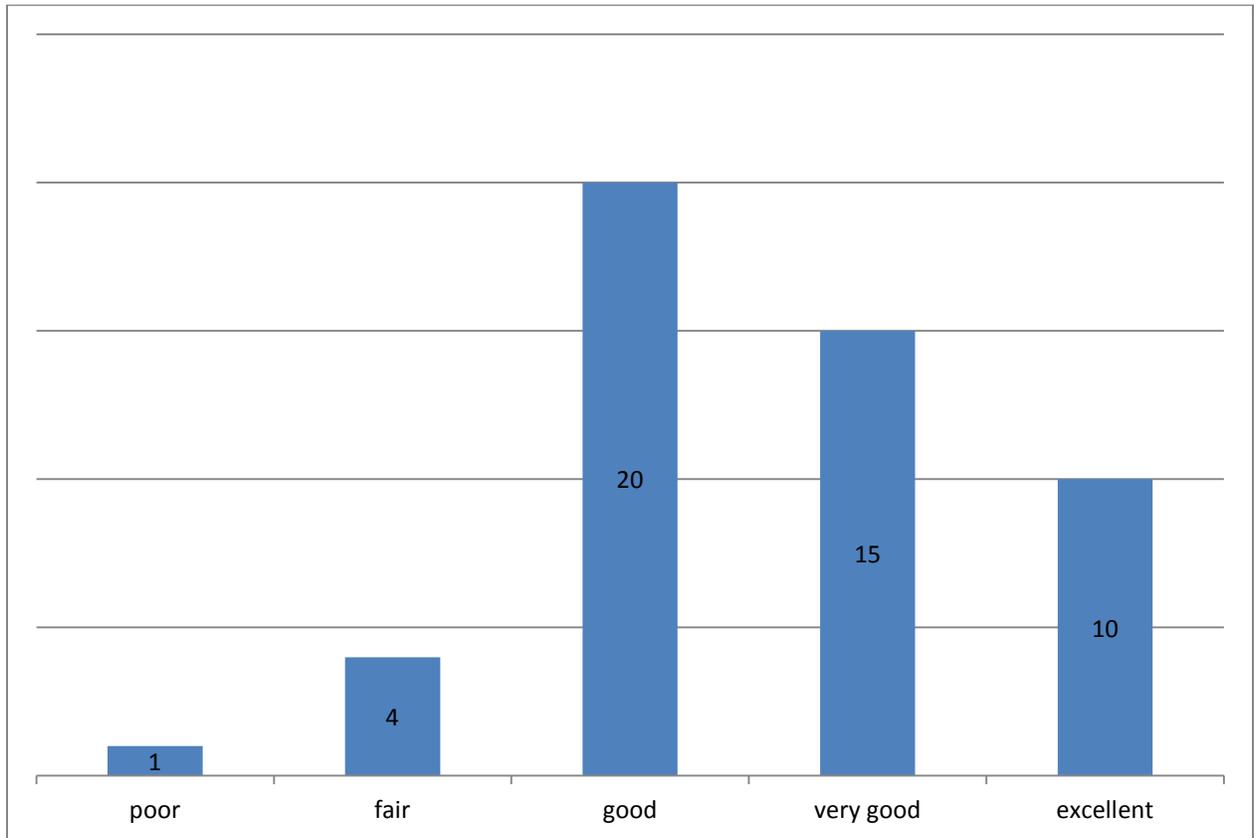
After sale service is a very important thing. If a customer faces a problem after sale, then he will come to the company, and if they do not provide service after sale, then the customer will be dissatisfied. I asked 50 customers of Dutch Bangla Bank Limited. Among 50 customers, 4 people said it was poor, 6 said fair, 19 people said it was good, 11 people said it was very good, and 10 people said it was excellent.

In transaction time customers feel safe



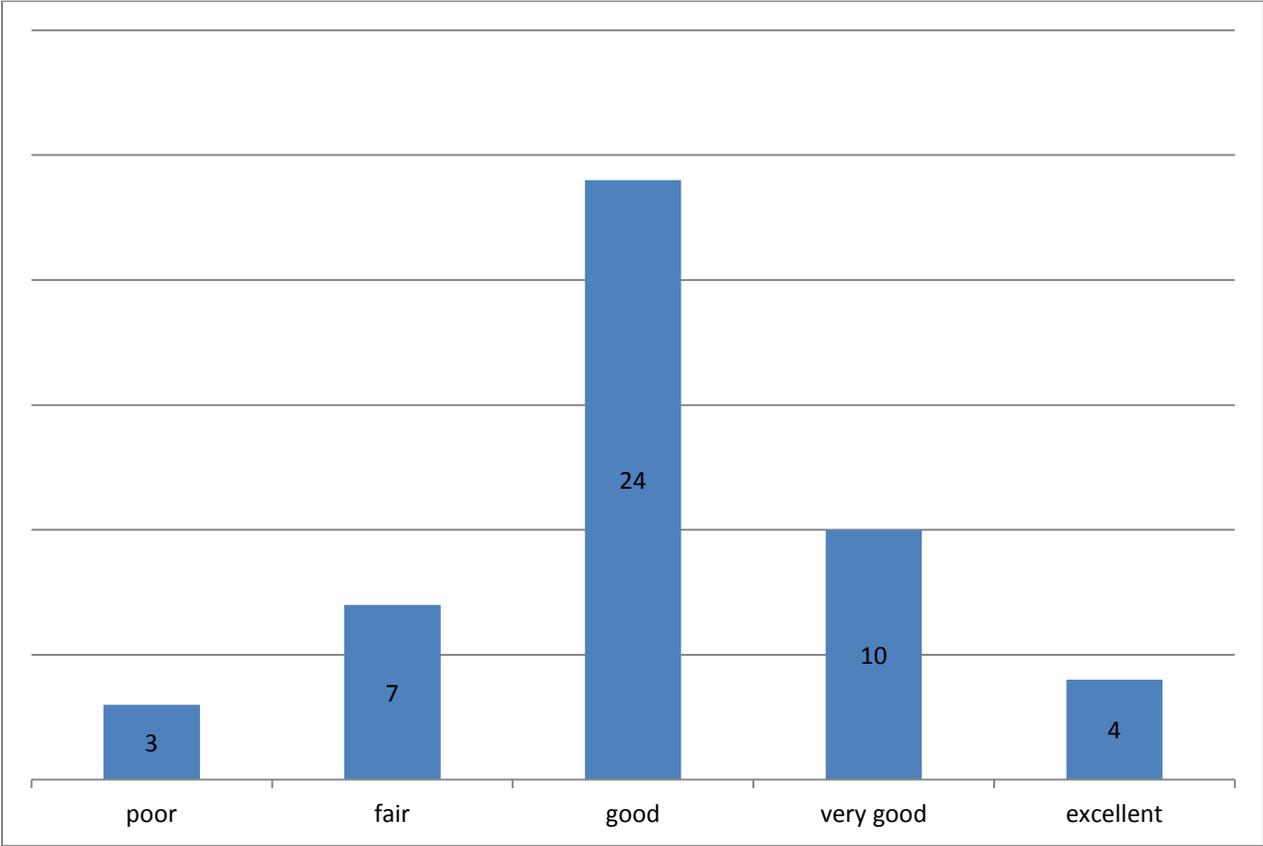
Customers must feel safe in the time of making transaction. I asked 50 customers of Dutch Bangla Bank limited and they told about it. 2 people rate it as poor, 3 people rate fair, 25 customers says it good 14 says very good and 6 says excellent. That means 50% customers of Dutch Bangla Bank limited are satisfied with it and 12% is very satisfied with it.

Ensuring the online banking services well



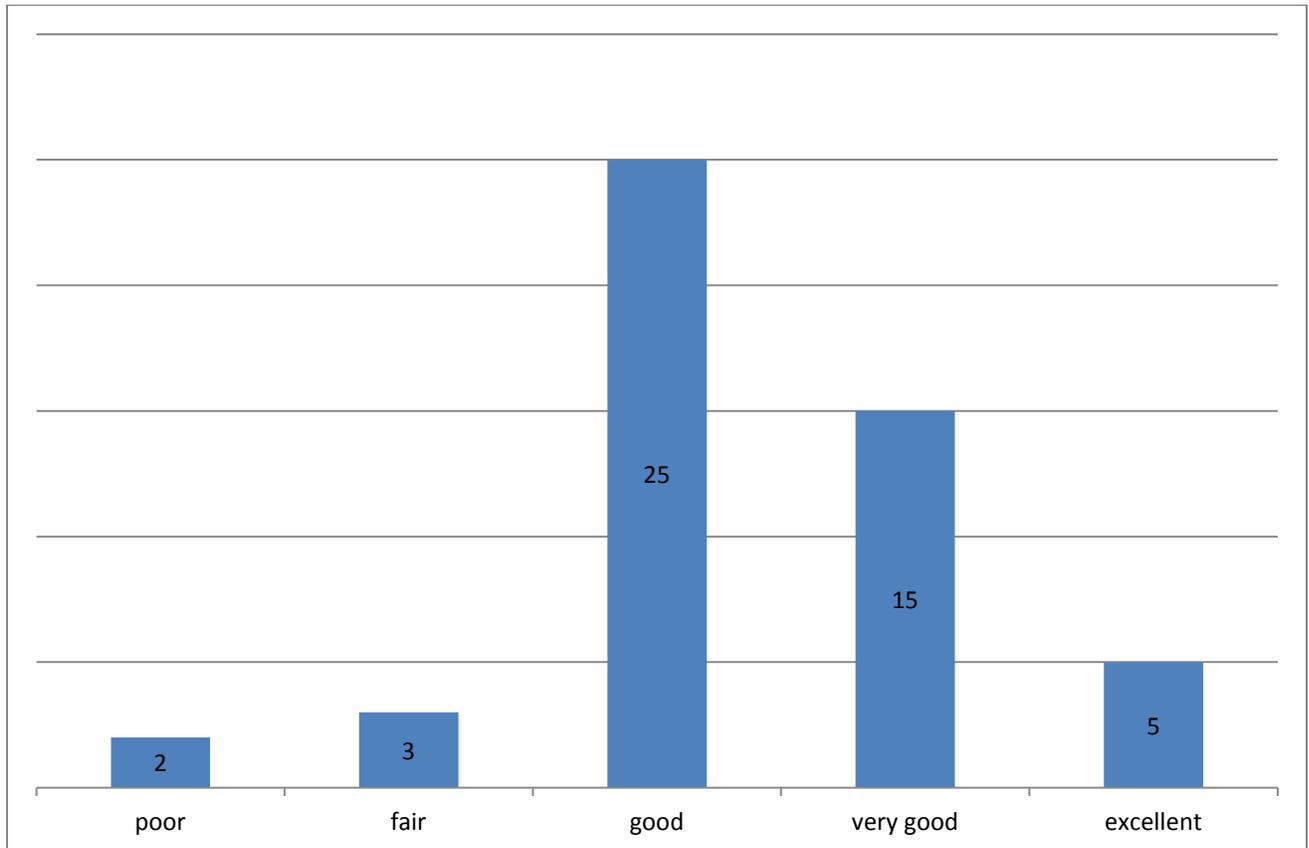
Now a days Online banking services is very important. So every bank must be careful about this thing for surviving in this modern world. I asked 50 customers of Dutch Bangla Bank limited about it and they tells about it. 1 customer says it as poor 4 customers says it as fair 20 people says it as good that means almost 40% customers are happy with it, 15 people says it as very good and 10 people says it as excellent. So we can says that customers of Dutch Bangla Bank limited are happy about online banking services of Dutch Bangla Bank.

Office environment is well organized



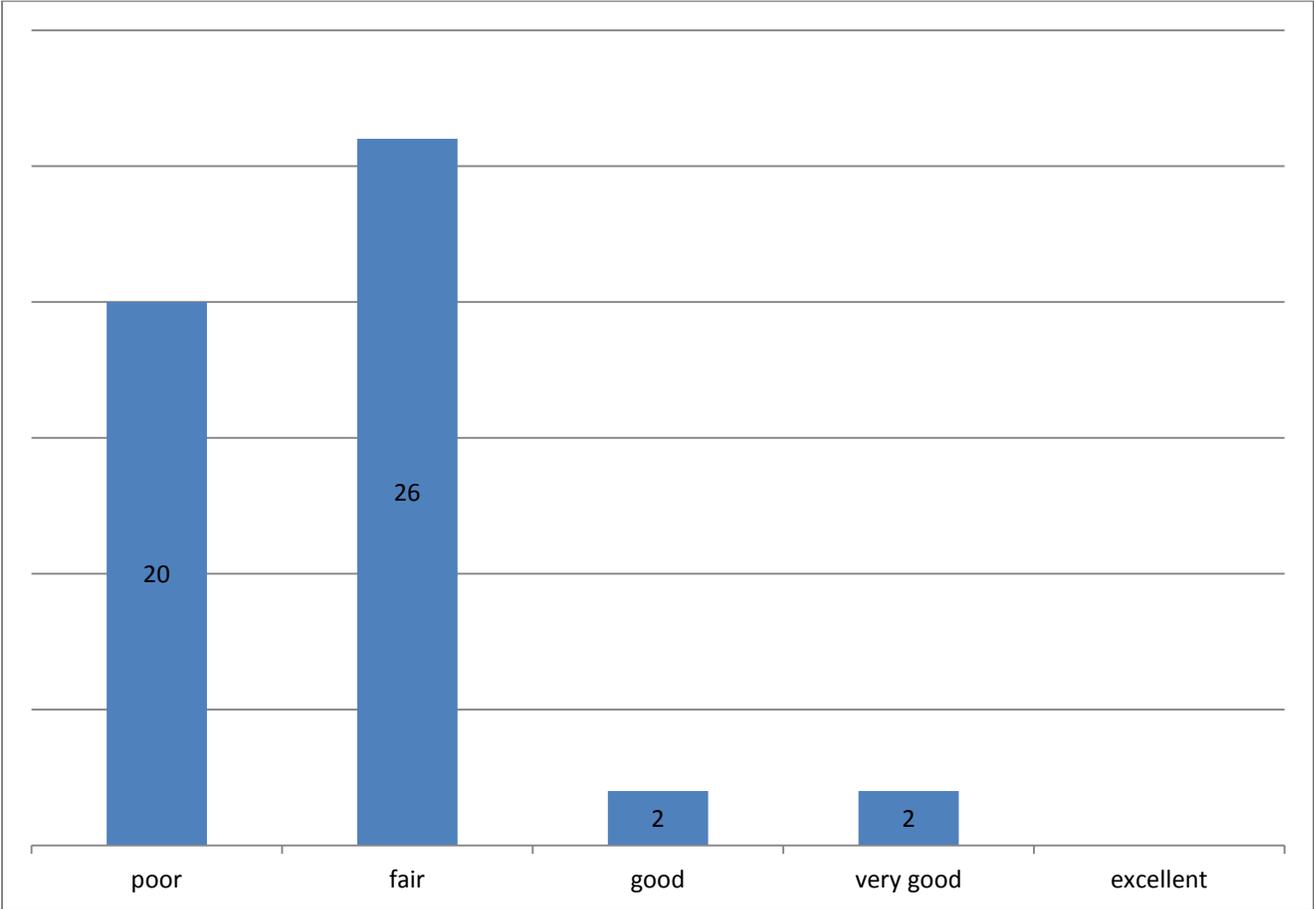
Now a days the environment is a very important factor.If office environment is good then customers will feel comfortable to come to the office and it is same for the employees also.If customers feel comfortable in the office then he will tells good thing about the company otherwise he or she will be dissatisfied.I asked 50 customers of Dutch Bangla Bank limited about office environment.3 says poor,7 customers says fair,24 customers says good ,10 clients says very good and 4 customers says it excellent.

Keep their promises



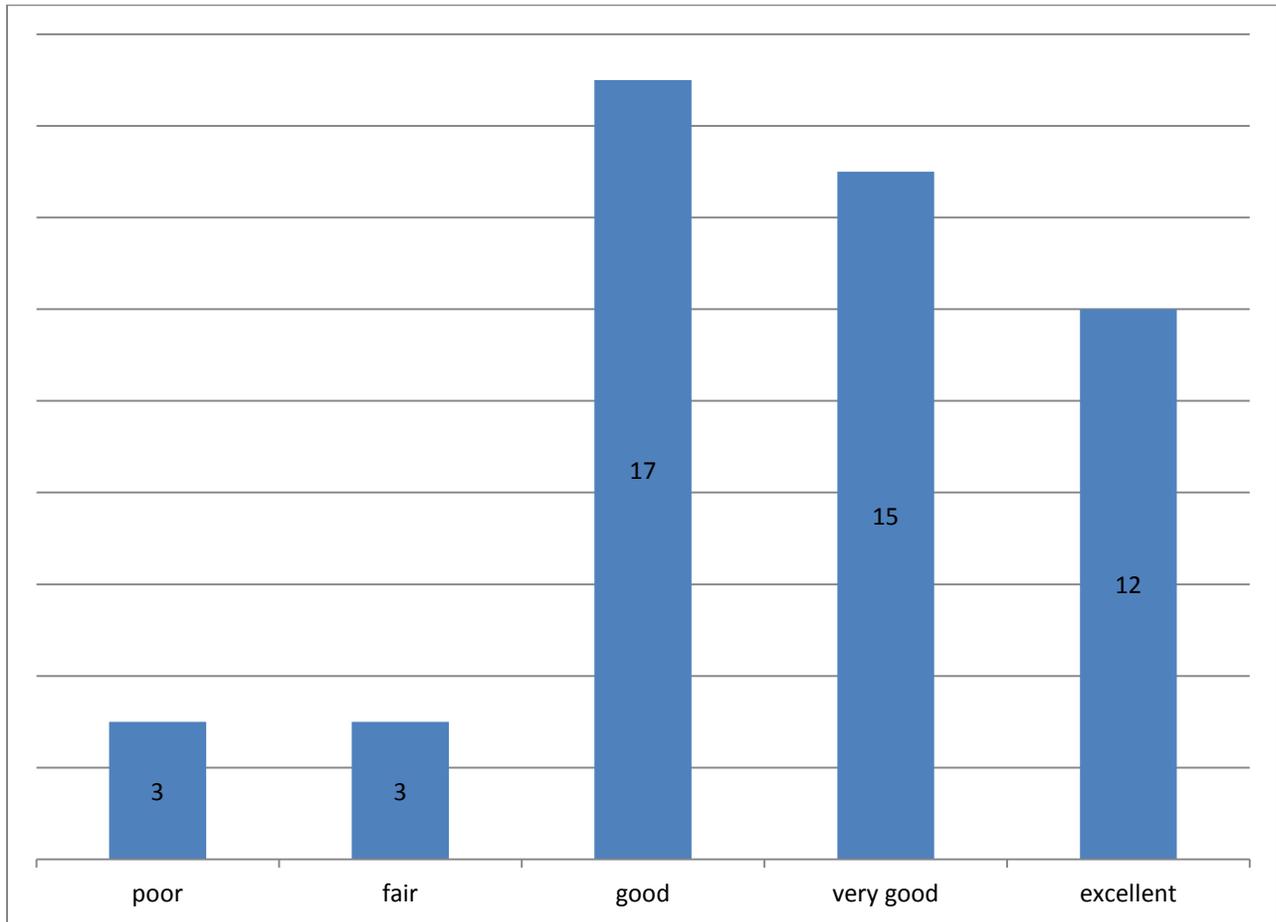
If bank promise anything to the customers and later he do not keep his promise then the customer will be disappoint with the bank and he also tells bad thing about the bank. So every organization must keep in mind that what he promise must fulfill it if he do not want to lose his customers. I asked 50 customers of Dutch Bangla Bank limited and 2 customers says it as poor, 3 stated as fair, 25 people that means 50% customers says good, 15 people says it as very good and 5 people says it as excellent. So from this survey we can know that Dutch Bangla Bank limited keeps its promise.

Wait for getting services



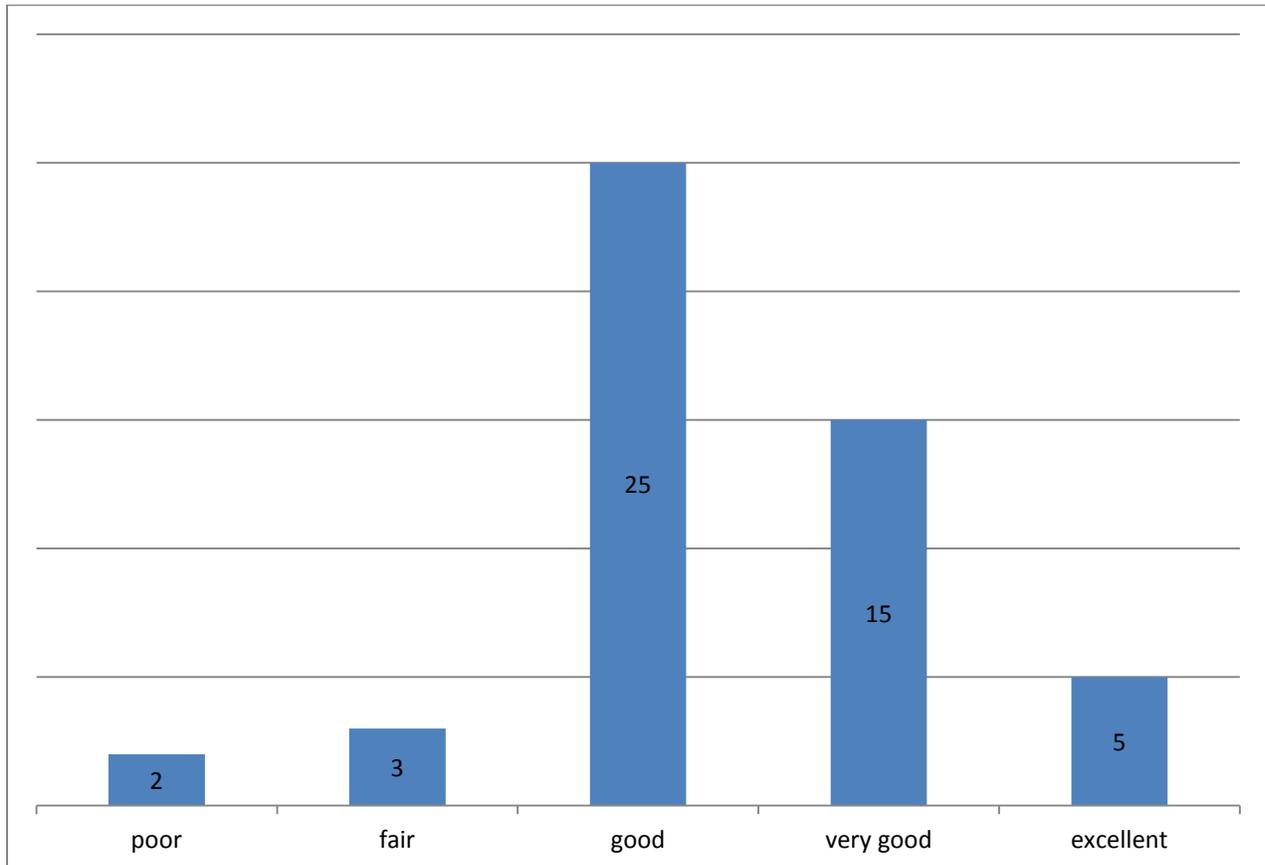
If a customer will have to wait long time for the service then he or she will not take the service because now a days our time is very valuable and if the bank kills our valuable time then we will not go to the banks who do so. So we must keep in mind about it otherwise we will lose our customers. I asked 50 random customers about it and they said about it. Almost 52% of customers are fully dissatisfied about it, 20 people say it very poor and 2 people say good and 2 say excellent. So we can see that the customers of Dutch bangla bank limited are very unhappy about it.

Space of offices



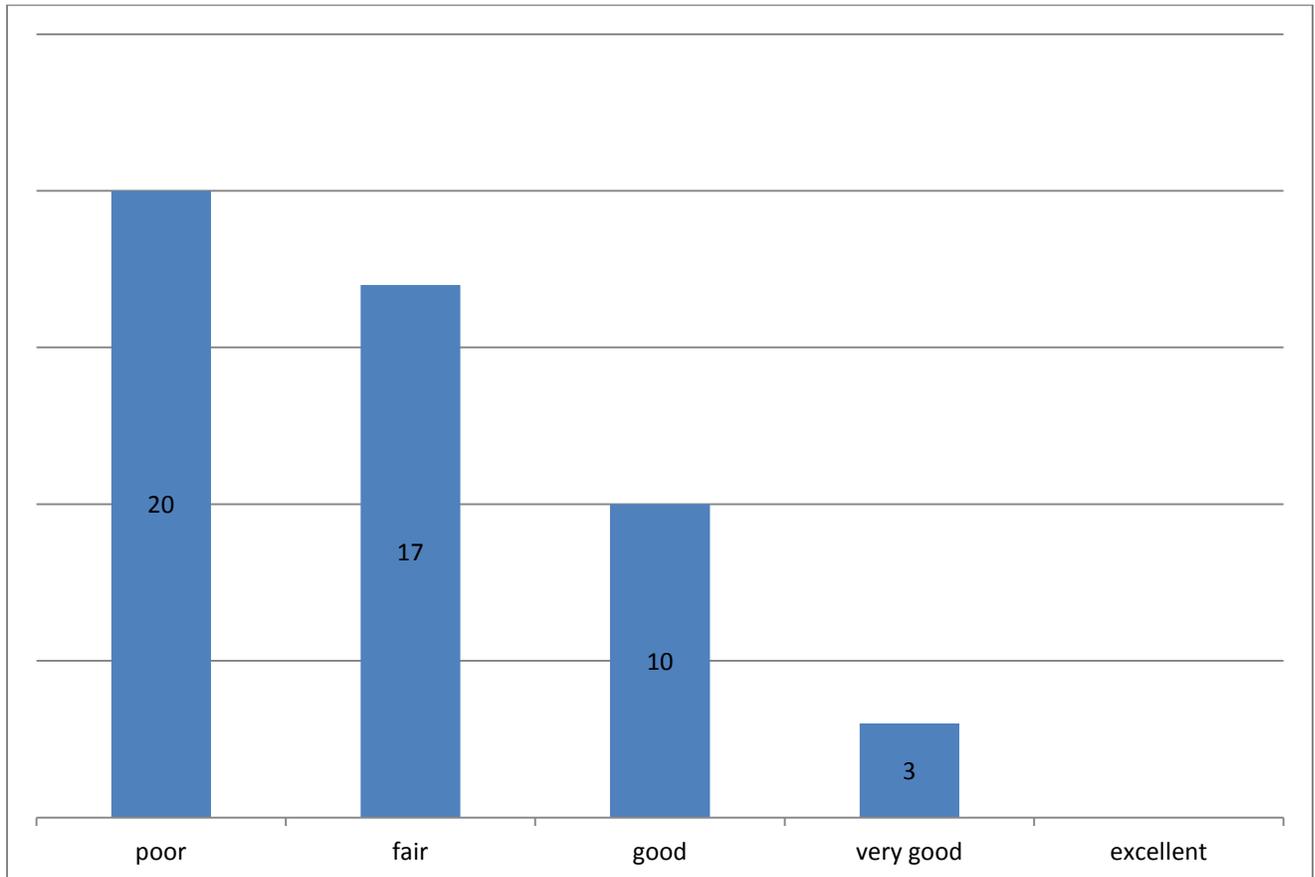
Office space is a very important factor for customer satisfaction. If office space is big then the customers will be happy and feel comfortable. I asked 50 random people of Dutch bangla bank limited about it. 3 customer rate it as poor, 3 customers rate it as fair, 17 customer that means 34% customers says it good, 15 clients says very good and 12 says excellent. So it bears a positive sign for Dutch bangla bank limited.

Ensuring error free record:



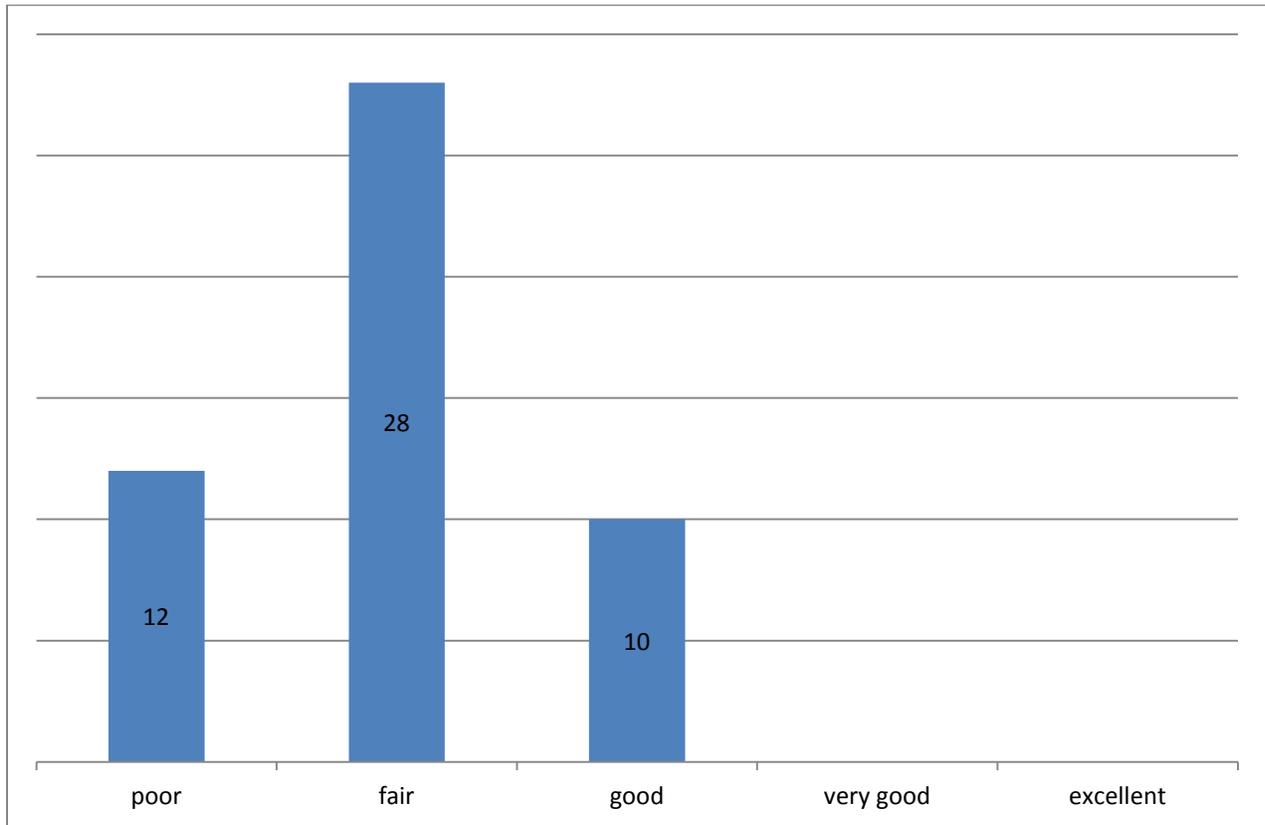
If the employee of the bank do mistake in recording things then it will be a very problems for the customers. So employees must be skillful otherwise the customers will be dissatisfied and we can lose customers. I asked 50 random people who are the customers of Dutch bangla bank limited about it and the give me information about it. 2 customers rate poor, 3 rae fair, 25 rate good that means almost 50% customer rate good and they are happy about it and also 15 customer rate very good that means 30% are very happy about it and 5 rate excellent.

Facility of utility bill Payment:



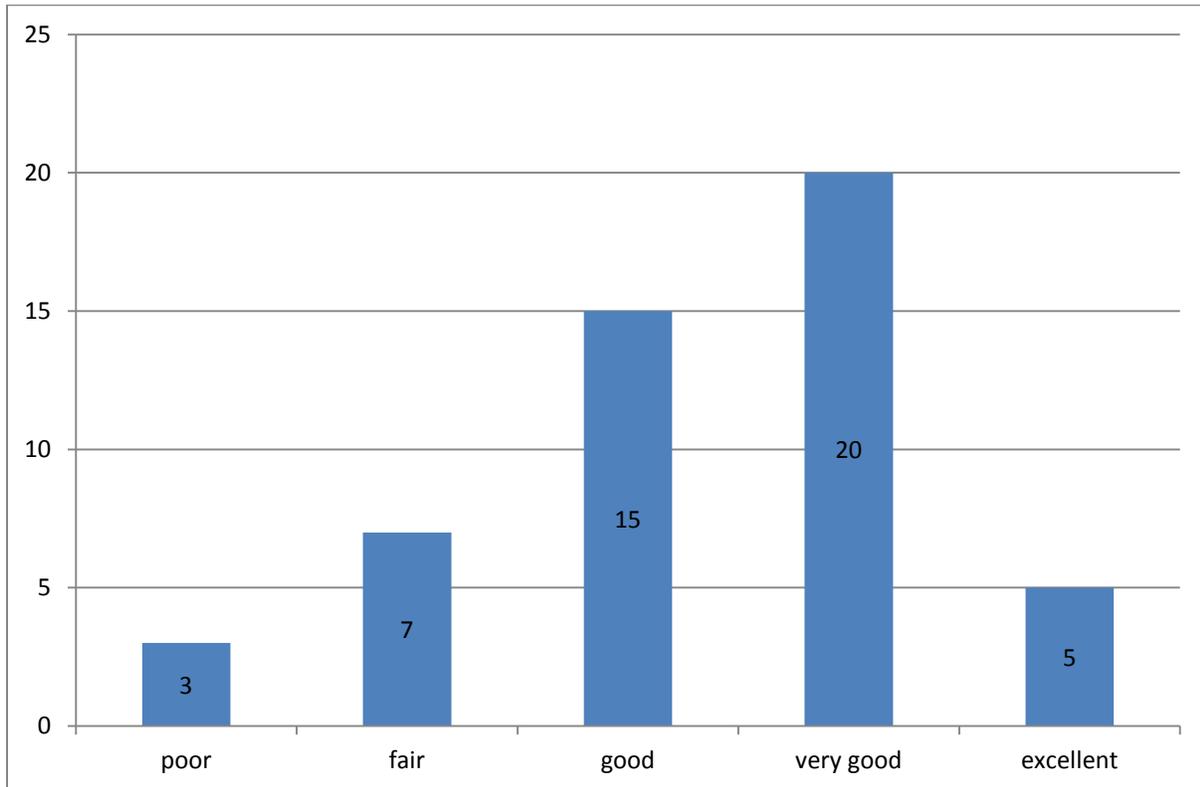
Now a days we pay utility bills by bank.If a bank has no facility about it then the customers will be dissatisfied.Among 50 random customers of Dutch bangla bank limited 20 customers rate poor that means 40% customer are very dissapointed about it,17 customers rate fair,10 customers rate good and 3 customers rate very good and here no customer says it is excellent.So we can say that customers are dissapointed about it.

Provide quality network for ATM service:



Network of ATM booth is very important thing. Only enough ATM booth is not enough. Network is also important because if there is no network then what will do with the ATM booth. So I asked 50 customers of Dutch bangla bank limited and they rate it. 12 customers among 50 rate poor, 28 customers rate fair and 10 customers rate good. So here we can say that the network of Dutch bangla bank limited is not good and they must improve it as soon as possible otherwise they will have to lose customers.

Easy procedure of getting Loan:



If the loan procedure is very difficult and complicated then the customers will be disappointed about the system of the bank. So the process must be simple. I asked 50 people who are the customers of Dutch bangla bank limited about it. 3 customers rate poor, 7 rate fair, 15 customer rate as good and 20 ustomers that means 40% customers says very good and 5 says excellent. So overall it is not bad.

4.3 Findings from survey

The information is divided here by 2 sections from the analysis. They are-

- Negative finding
- Positive finding

The degree of satisfaction of the client can be determined after evaluating this two things.

Positive finding:

- 40% of the clients are quite satisfied with the employee behavior.
- 44% clients are satisfied and 34% are quite satisfied with the service cost of Dutch BanglaBank.
- 30% of the clients are blissful and 18% are incredibly satisfied with the Prompt and correct services from Dutch Bangla Bank .
- For error free record 22% people of the bank is very happy and 36% customers are satisfied.
- Problems solving capabilities of the employees about solving problems the clients that is 30% of the portion are satisfied.
- Dutch Bangla Banks loan procedure is not bad and 62% customer says it as good..
- 39% clients are completely happy and also 32% customers are happy for secure banking transaction .
- About using modern technology 52% customers of Dutch BanglaBank are happy and 28% customers are very happy.
- 40% of the clients are comfortable with the on line banking service through Dutch Banglabank.
- 52% of the clients are quite satisfied with workplace environment of the bank

- 50% of the clients are satisfied about the maintaining promise made by Dutch Banglabank.
- A massive component of the clients are really satisfied with the workplace space of this branch.

Negative things:

- For waiting more time in order to get service 30% customers of DBBL are dissatisfied and 52% are very disappointed.
- The facility for utility bill payment almost all customers are very disappoint and dissatisfied .
- The quality of network provided to ATM service is not so good.

4.4 Result from the Survey

After analyze the data I can say about Dutch Bangla Bank limited. There are some negative thing that is negatively affected in banks reputation. But it is the good thing that the negative things is less than the positive things. Almost all customers are satisfied with the services Dutch Bangla Bank limited provides. There are some customers who are not satisfied on the service of DBBL. However the negative thing is the network of ATM services. So Dutch Bangla Bank limited wil have to improve their network for ATM booth services. They will also have to improve their environment and provides utility service and they should train their employee so that they will be skilled to solve any kind of problems.

CHAPTER 5

RECOMMENDATION AND CONCLUSION

5.1 Recommendation

- Most of the clients complain about network problems in ATM booth. Sometimes cash is also not available in ATM booth. So Dutch Bangla Bank Limited should be careful about these things if they want to satisfy their customers.
- Clients of Dutch Bangla Bank limited are not satisfied about their Credit Division. They assume that they are not getting higher services from this department. So this department need to be flexible about loan sanction.
- Dutch BanglaBank Ltd. need to emphasis greater on extra care on customers and they need to show empathy to clients so that clients will think that bank is concern about us.
- The loan procedure of Dutch Bangla Bank limited is quite difficult. Actually the process is complicated. So they need to think about it.
- The account opening system will have to make easy because if new account is opened then the bank can get a large amount of cash deposite.
- DBBL follow a stable interest rate. Clients are embarrassed about the fluctuation of interest rate.
- The quantities of cash in each and every ATM Booth are wished to increase.
- The bank need to reduce the cost for reissued PIN number and replaced card.

5.2 Conclusion

In Bangladesh Dutch Bangla Bank Limited is one of the reputed bank. Dutch Bangla Bank limited has huge popularity in Bangladesh because of their services. There is also huge competition. DBBL has some competitor and all of the competitor are very strong for example City bank limited, Standard bank limited, Islami bank Bangladesh limited, prime bank limited and some others. So here Dutch Bangla Bank limited will have to satisfy their customers if he want to survive in this country. They need to fulfill the clients all needs. They must analyze about their strong side and weak side and they must take necessary steps to remove the weak side. They also need to think about their competitor. They will have to see what types of service competitor provides. So if they do so then it can be the best bank in Bangladesh.

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- ❖ http://dspace.bracu.ac.bd/xmlui/bitstream/handle/10361/8156/11104043_BBA.pdf?sequence=1&isAllowed=y
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