

An Internship Report

On

Customers' Perception of Service Quality:

A Case Study on Sheltech Brokerage Limited (SBL)



Letter of Transmittal

February 14, 2018

Md. Kaium Hossain
Assistant Professor
School of Business and Economics
United International University

Subject: Submission of Internship Report titled “Customers’ Perception of Service Quality: A Case Study on Sheltech Brokerage Limited.”

Dear Sir,

With due respect, I would like to thank you for assisting me to prepare the internship report. As a partial fulfillment of Bachelor of Business Administration (BBA) in United International University, I did my Internship in Sheltech Brokerage Limited. I have the pleasure to submit herewith copy of the internship report on “**Customers’ Perception of Service Quality: A Case Study on Sheltech Brokerage Limited.**” I have done my level best to complete the report in time and with the quality of my expectation.

I state that I have written the report myself and it has not already received academic credit from another institution. I would be very happy to provide you with any clarification regarding the report. Please contact with me if you have any query. Therefore, I pray and hope that you would be kind enough to accept my internship report and forward it for further evaluation and oblige thereby.

Sincerely Yours,

Afia Nur Asha

ID: 111121637

Acknowledgement

First of all, I would like to thank almighty Allah for his grace in accomplishing my internship report timely.

I would like to express my gratitude to my academic supervisor **Md. Kaium Hossain** from the core of my heart for his kind support, guidance, constructive, supervision, instructions and advice and for motivating me to do this report.

I am also thankful to **Moin Uddin**, Chief Executive Officer for giving me the opportunity to conduct the internship there. I would like to thank **Mr. Mesbah Uddin Khan**, Chief Operating Officer for supervising me; **Imran Rahman Khan**, Head of Finance and Accounts; **Atul Kumar Saha**, Deputy Manager, Settlement to help me by providing various key information and giving me the path to write a fruitful report.

They have been very helpful in showing me the work process and provided relevant information for my report whenever I approached. It was a great opportunity to do internship in such an organization. The experience I have gathered will be a privilege for my future career planning.

Thanks for all from the core of my heart.

Afia Nur Asha

ID: 111 121 637

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Executive Summary

Sheltech Brokerage Limited (SBL) started its journey in 2013 and now it holds 8th position in brokerage industry of Bangladesh. Though the competition is increasing in the industry and the products and services are almost same so it is quite harder for them to hold the leading position. Other competitors are using new techniques to grab more market share where SBL is also trying their level best to hold their position through their updated dimensions in products and services.

The study conducted on the customer care activities of SBL as well as the customer satisfaction within the organization and presented it on a working report with the title “An Internship Report on Customer Perception of Service Quality of SBL”. This report consists of information about the project I had been assigned with. I have conducted a survey based on a structured questionnaire & tried to get as much information as I can get from the customers in a direct formal way. In addition to this, I have also provided an overview of the company, the department I have been assigned to along with an account of my experience as an intern at SBL. The report will mainly focus on what criteria of Sheltech Brokerage Limited of main branch is maintaining for satisfying their customers in different dimension which are reliability, responsiveness, assurance, empathy and tangibles dimension respectively.

Here in this report, firstly I describe the overall research method includes purpose of the report, research type, sources of data, limitations, and overall process than discuss about the organization, its product & services, managerial structure and the SWOT analysis. In the analysis and findings part, I analyzed the questionnaire and also discussed about my findings from the survey. In my research I found that most of the customers are satisfied with the service quality of SBL though few customers are not satisfied with few factors of their service. At the end of my report, I add some recommendations for SBL to improve the controversial factors regarding the service quality.

Chapter One: Introduction



1.0 Introduction

The internship program is a partial requirement for the degree of Bachelor of Business Administration (BBA). It is the practical implementation of theoretical knowledge. This program helped us to implement the theoretical knowledge into practical work environment which will ultimately increase the quality and effectiveness of students. This program also helped us a lot learn the practical situation of an organization. In practical life, we applied our acquired theoretical knowledge. The theoretical knowledge will be meaningful if we apply it in practical life and for this implementation, an internship program is necessary. Our conceptual understanding, learning will be successful if we apply that knowledge in our practical work environment, otherwise the knowledge we acquired will be meaningless.

To make the customer satisfied with their service, Sheltech Brokerage Limited is continuously trying their level best to improve their service quality since their foundation. They have the highest level of integrity in service providing. They provide different services to attract their customers, and sometimes they facilitate individual attention to their particular customers. They are developing the existing services offered by them and increasing more facilities as demanded by the customer. SBL focuses on customers' wealth maximization as well as building a long-term relationship with their customers.

1.1 Origin of the Study

The report on “Customer’s Perception of Service Quality: A Case Study on Sheltech Brokerage Limited” is made as a part of the academic requirement under the constant supervision of Md. Kaium Hossain, Assistant Professor, Faculty of School of Business and Economics, United International University. I did my 12 weeks internship at Sheltech Brokerage Ltd.

I have achieved a lot of experiences and gathered skills during my internship session. I worked under Customer Care department along with settlement department. According to my assigned job responsibilities, I have prepared this report.

1.2 Purpose of the Study

Internship report works as a link between theoretical and managerial practice. In our persuasion of BBA degree, the courses we completed are limited to theoretical knowledge though it prepares us for our profession. Internship facilitates us with the opportunity to implement that theoretical knowledge in our professional environment.

So students can remove their limitation and shortages in the persuasion of BBA degree through that internship program. In general practice, students learn about the problems, and here in an internship program they learn the methods to solve those problems through practical guidance and in this connection, I was assigned to Sheltech Brokerage Limited Head Office, Otobi Center at Dilkusha for my practical orientation. Students are required to prepare an internship report under the guidance of supervising teacher and with a selected topic where the acquired experience of the internship program and a depth analysis on that chosen topic will be highlighted. Throughout my internship program, I tried my best to gain knowledge and gather skill from the organization and to prepare my report; I assemble those experiences of my practical environment.

1.3 Objective of the Study

The objectives of the report are divided into two parts. They are specific and broad objectives. The specific and broad objective of this report is given below:

Broad objective

- To know about the customers' perception of service quality of Sheltech Brokerage Limited.

Specific Objectives

- To know about the customers' reliability on service quality of Sheltech Brokerage Limited.
- To know about the customers' responsiveness on service quality of Sheltech Brokerage Limited.
- To know about the customers' assurance on service quality of Sheltech Brokerage Limited.
- To know about the customers' empathy on service quality of Sheltech Brokerage Limited.
- To know about the customers' tangible on service quality of Sheltech Brokerage Limited.
- To make recommendations for improving the quality of different services provided to the customers by Sheltech Brokerage Limited.

1.4 Sources of Data Collection

To complete this report, the required information has been collected from both primary and secondary sources.

Primary sources

Generally the following methods are used in collection of primary data:

- Direct interviewing.
 - Personal communication.
 - Questionnaire methods.
-
- **Direct interviewing:** I prepared myself with some questions that I asked the customers and managerial people of Sheltech Brokerage Limited to collect necessary information.
 - **Personal communication:** Here, I also collected data through my personal communication with some officers.
 - **Questionnaire Method:** According to the direction of my supervisor, firstly I prepared a questionnaire related to my topic on Sheltech Brokerage limited.

Secondary Sources

I have also collected some data from secondary sources that are given below:

- Website of Sheltech Brokerage Limited (www.sheltechbrokerage.com)
- Official documents of SBL such as brochure.
- Books etc.

1.5 Methodology

- **Research design:** This research is descriptive. The topic was selected, and exploratory study was conducted. I collected data and analyzed it and based on the findings I made the report. Here, I have used the SERVQUAL scale for measuring customer's perception.
- **Population:** The questionnaire was distributed to the customers who have already taken any services from sheltech brokerage ltd.
- **Survey method:** I have prepared a questionnaire for my survey. I collected data mainly from primary sources as well as secondary data source has been used.
- **Sample Size:** The survey was conducted with a sample of 25.
- **Sampling Technique:** Non- probability convenience sample was used for customer interview.
- **Statistical Tool:** Here, I have used descriptive statistics. Both Microsoft word and Excel have been used to analyze the data. I have input the data into Microsoft excel where I got the output of those data and then I did my analysis with that output.

To complete this report successfully, I have followed some steps that are given below:

- Selected the topic
- Studied the topic
- Planned the research design
- Planned the sample
- Prepared questionnaire
- Gathered the data
- Processed and analyzed the data
- Formulated, concluded and prepared the report

1.6 Limitations of the Study

Almost all studies have some boundaries. During performing my work, I had to face some unavoidable limitations. There were some issues that customers didn't want to share with us.

Although the particular study is extensive, the hard effort was given to make the study worthwhile and meaningful even if there were some limitations. These are as follows:

- Lack of systematic work environment for an intern.
- Working place is suitable for work, but there was lack of training facility.
- Although I have put the best efforts to meet the report objective however due to the short period the detail information gathered may not be possible.
- Finally, my scantiness of knowledge especially in research studies about securities market operation.

Chapter Two: Organization



2.0 Organization Profile

Sheltech Brokerage Limited is a TREC-holder of Dhaka Stock Exchange Limited (DSE) and holds a Stock-Broker & Stock-Dealer license from Bangladesh Securities and Exchange Commission (BSEC), and it is also a full-service Depository Participant of Central Depository Bangladesh Limited (CDBL). In 2013 the Sheltech Pvt. LTD, the board of directors (BODs), along with the present management of Sheltech Brokerage Limited acquired GQ Securities Limited. With this, SBL started its journey on DSE. The company transformed into the market-leading standard just within six months of the acquisition.

As a new organization, it holds some of the promising indicators of the local capital market. The new management led the company to a more than 874.0 percent turnover growth scenario in the first nine months of its running. At the same time, the market share of Sheltech Brokerage Limited rose from 0.2% to 2.0%. Also Sheltech Brokerage Limited climbed up 135 places in the DSE rank table. Sheltech completed the year with an 8th place in the ranking on December 15 from 27th position on December 14 with a market share of 3.6 percent.

Sheltech Brokerage Ltd. at a Glance

Profile	Sheltech Brokerage Ltd.
Type	Private
Industry	Brokerage
Founded	2013
Head Office	14, Dilkusha C/A (Level: 5), Dhaka-1000

Key People	Moin Uddin (Chief Executive Officer), Md. Mesbah Uddin Khan (Chief Operating Officer) Ms. Israt Zahan (Head of HR) N.M. Al Hossain (Head of Research & Investment) Rajib Ahsan (Head of Branches Operation) Imran Rahman Khan (Head of Finance & Accounts) Md. Abul Moshad Chowdhury (Head of IT) Md. Abu Maraz (Head of Compliance & Admin)
No of Active Account	15378
Total Assets Under Management	TK 4,978,285,137/-
Parent Company	Sheltech Private Ltd.
Website	www.sheltechbrokerage.com

2.1 Products and Services

Sales and trading services:	• Finest trade execution • State of the art sales service
Foreign and institutional broking	• Cutting edge research • Block deal generation • Market wide network • Prime rate for prime client
Clearing service:	• Due time clearing. • In house clearing tracker • Collaboration with other partners for due time clearing.
DP services:	• BO Registration • Security Dematerialization and Re-materialization • Securities Transfer and Transmission Securities Pledging, Un-Pledging and Confiscation • Asset Custody • Ownership Change
Margin facilities	• Lowest margin loan rate • Advice on risk minimization
SMS & E-Statements Service	To make client up to date about market & portfolio, they send- • Daily SMS alert • Day end E-Statement mail

2.2 Vision

Our vision is to be the forerunner in the local financial industry in terms of setting unbreakable standards.

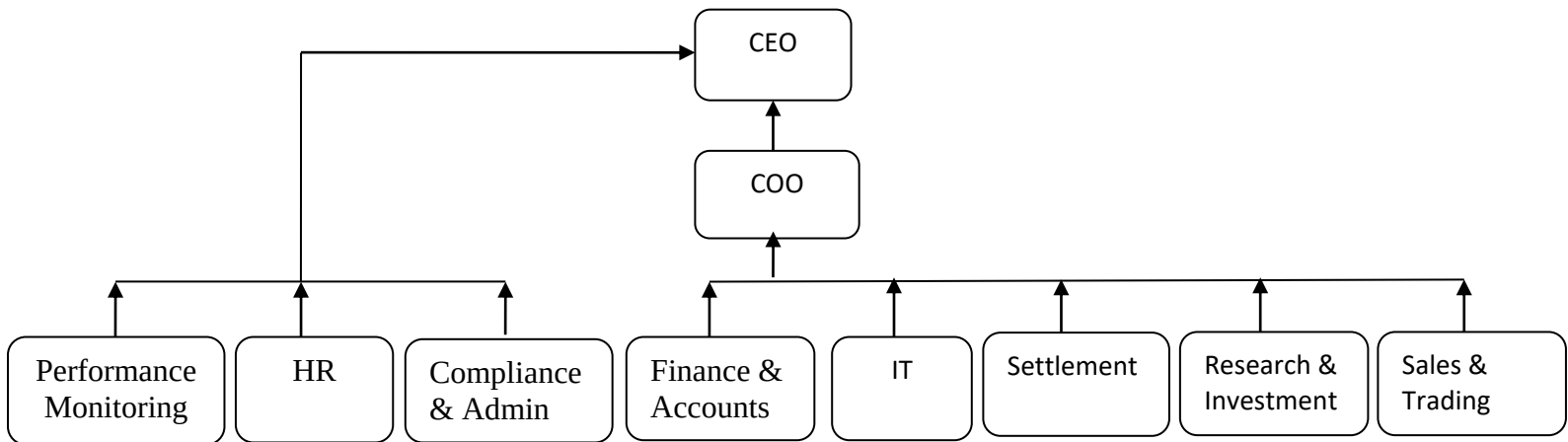
2.3 Mission

We, the management of Sheltech Brokerage Limited take a vow to provide light speed services to our client with pioneering quality. Increasing customers wealth is maximizing shareholders value, this is the notion we carry for our business. All our decision is based on superior evidence and logic. Through market research and fundamental following, we maximize wealth.

2.4 Objectives

- To open up investment opportunities for small to large investors.
- To create a trustable platform for entrepreneurs to raise their capital.
- To maximize shareholders wealth through the least services.
- To develop corporate culture and building leadership within the organization.
- To analyze market status through skilled research team.

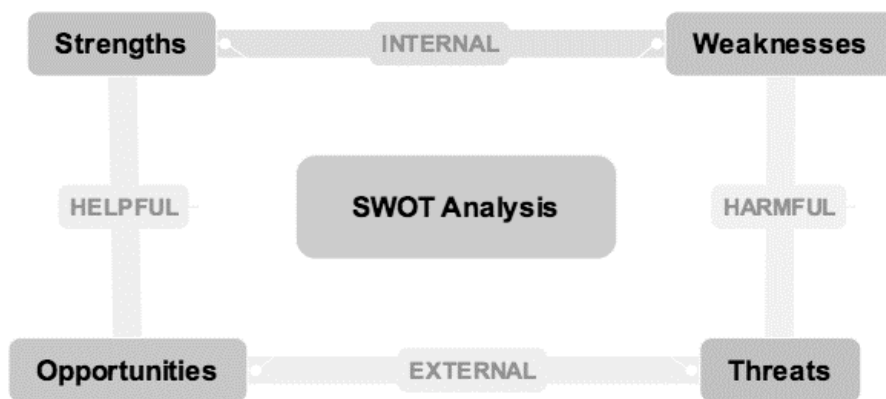
2.5 Organizational Structure



2.6 SWOT Analysis

It is necessary for any organization to evaluate its strengths, weaknesses to understand its position as well as opportunities to know what it can do in future to grab the market or make more profit, on the other hand, threats to identify the barriers of that industry and make plans to overcome the obstacles.

Here, Strengths and Weakness are the factors to evaluate company's internal environment, on the other hand, Opportunities, and Threats to assess the external situation.



Strengths

- Strong brand image in our country.
- Maintain professionalism and quality.
- Skilled and dedicated management team.
- Efficiently execute trade and maintain swiftness.
- Standard settlement and clearing process.
- Focus on practicing dynamism within organizational culture
- Focus on empowering leadership
- Investment in infrastructure and information and communication technology to provide the best service to their client efficiently.
- SBL hosts its own equity research team to minimize risk and maximize wealth of their customers.
- Online trading service that saves customers time.

Weaknesses

- Limited number of branches
- Fluctuation of share price

Opportunities

- Opportunity to introduce new products and services to attract more customers.
- To become a market leader through its quality.
- Opportunity to enter into new market (district level market)
- Opportunity to introduce itself in global market.
- Opportunity to make more profit as the income level of people is increasing.

Threats

- Competition is increasing day by day.
- Increasing number of new entrants in that market.
- Government regulation.
- Political instability might affect the market.
- Existing established companies.

2.7 Departmental Activities of Sheltech Brokerage Limited (SBL)

- Compliances & Admin
- Finance & Accounts
- Sales & Trade
- Human Resource
- Information Technology
- Research & Investment
- Settlement Department
- Customer Care

2.8 Customer Care and Settlement Department

- **Opening Accounts:** Putting code or serial no. on accounts and then sending them to the Settlement dept. to be opened.
- **Providing Portfolio Statements:** Customers are provided with their portfolio statements, which they use to check their regular transactions, how the market is doing, and how much % gain or loss they are facing.
- **Providing Information:** The ultimate job is to provide information regarding their company. In case, a client wants to open an account, what are the necessary documents required to open an account, and providing them with a trader
- **Closing Accounts:** Customers who are unwilling to keep their accounts or do not want to trade in our house, or want to close their accounts, can simply fill up a closing form.
- **Updating Accounts:** After taking over GQ securities, there have been a lot of old forms that needed to be updated in new books of Sheltech Brokerage. The accounts are updated in the following process: First, We call the customers to inform them that the accounts are being updated and that we require some necessary documents to complete the updating process. The required documents are Account holder's NID, His/her two copies of a photo, Nominee account holder's NID and one copy of his photo, Bank Statement and a photocopy of the cheque. Second, after the customers are informed, their forms are filled, and with their signatures and required documents, the form is updated. Third, after completing the form, it is sent to the Settlement dept. to be updated fully.

Chapter Three: Analysis and Findings



3.0 Analysis and Findings

Here in the report, I analyze my findings from the survey in a descriptive way. To complete my report, more specifically the analysis part I have used both Microsoft Word & Excel. I had to go to different customers to collect information as well as complete my research successfully. Within the customers, most of the respondents are service holder.

3.1 Data Analysis

To analyze the feedbacks from my respondents, I did descriptive analysis and frequency distribution.

Descriptive Analysis:

It is about to transform the raw data into a complete form that will make them easy to understand. Here, I collected raw data from the customers then I did my analysis.

Frequency Distribution:

It refers a set of data organized by summarizing the number of times a particular value of a variable occurs.

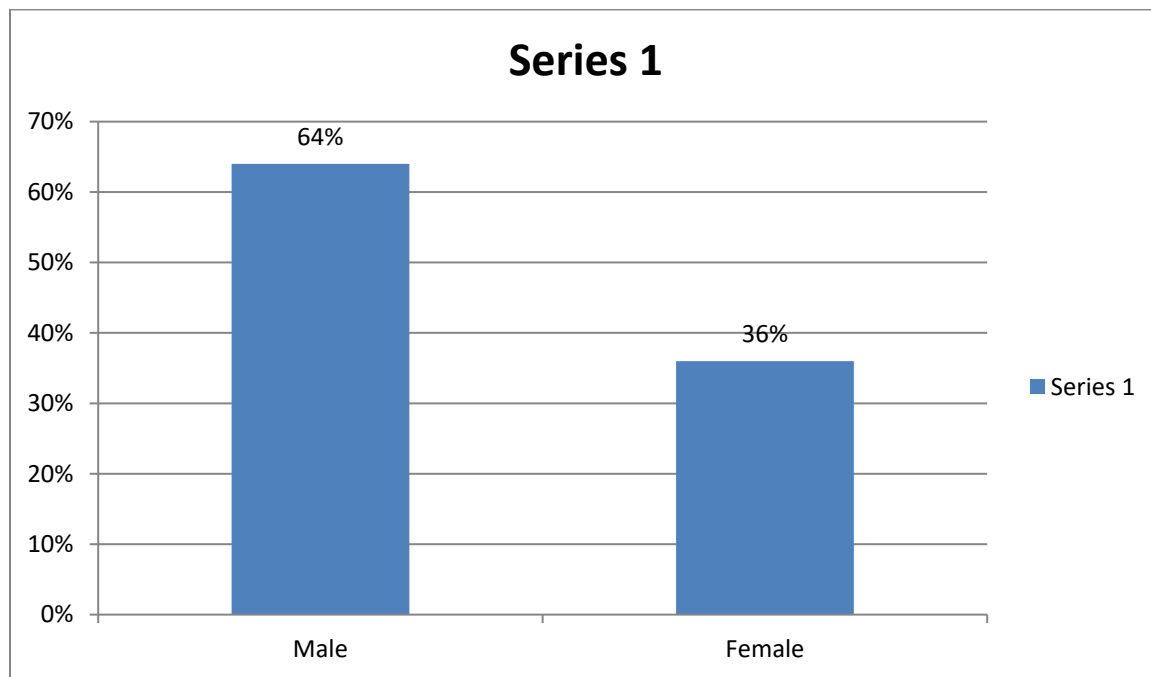
The sample size was 25. From that sample size, I collected my data, and the primary target was to know about customers' perception of service quality of Sheltech Brokerage Ltd.

3.2 Demographic Analysis

Gender

Category	Frequency	Percentage
Male	16	64
Female	09	36
Total	25	100

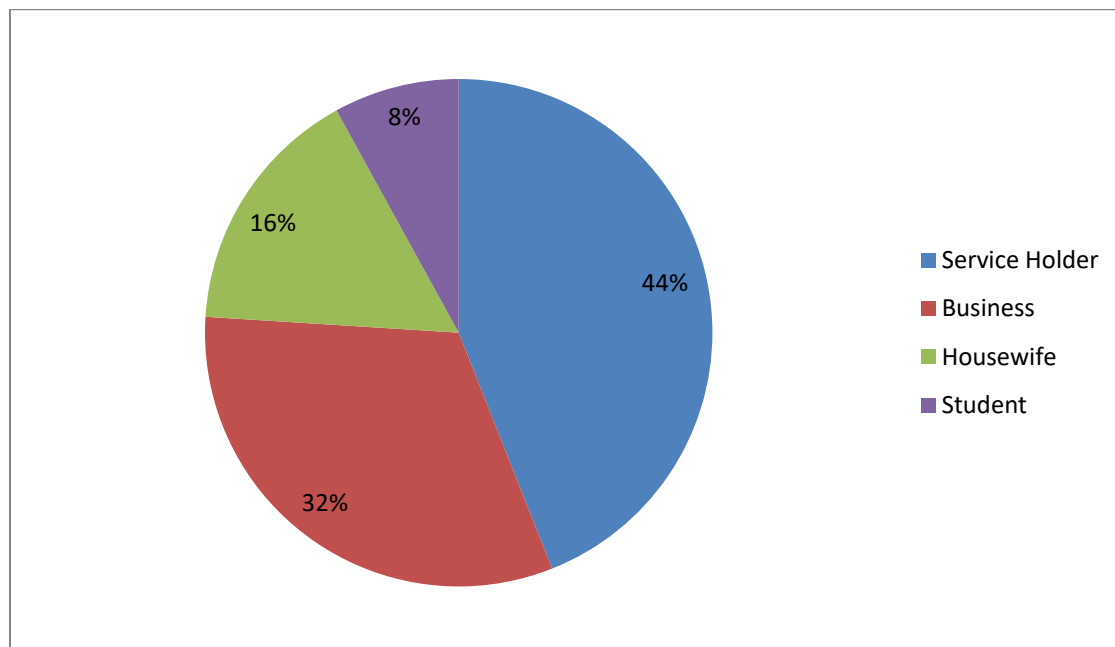
The sample size was 25. Among them, 64 percentages are male and 36 percentages are female.



Occupation

Category	Frequency	Percentage
Service Holder	11	44
Business	8	32
Housewife	4	16
Student	2	08
Total	25	100

The sample size was 25. Among them, 44 percentages were service holder, 32 percentages were Business, 16 percentages were housewife and 08 percentages were student.

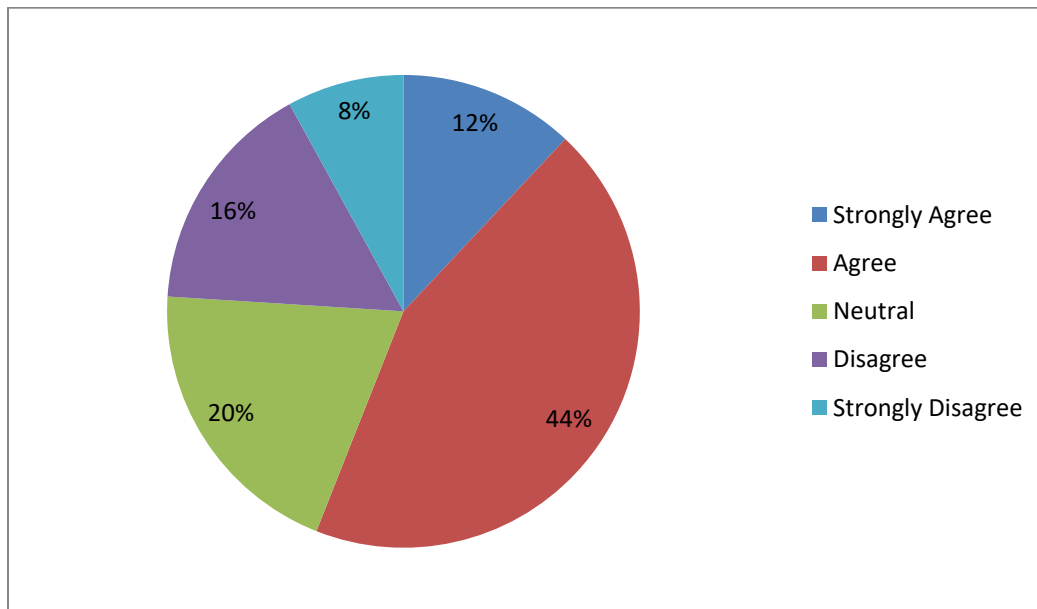


3.5 Perception Statements in the Reliability Dimension

1. When SBL Promises to do something by a certain time, it does so.

Opinion	Frequency	Percentage
Strongly Agree	03	12
Agree	11	44
Neutral	05	20
Disagree	04	16
Strongly Disagree	02	8
Total	25	100

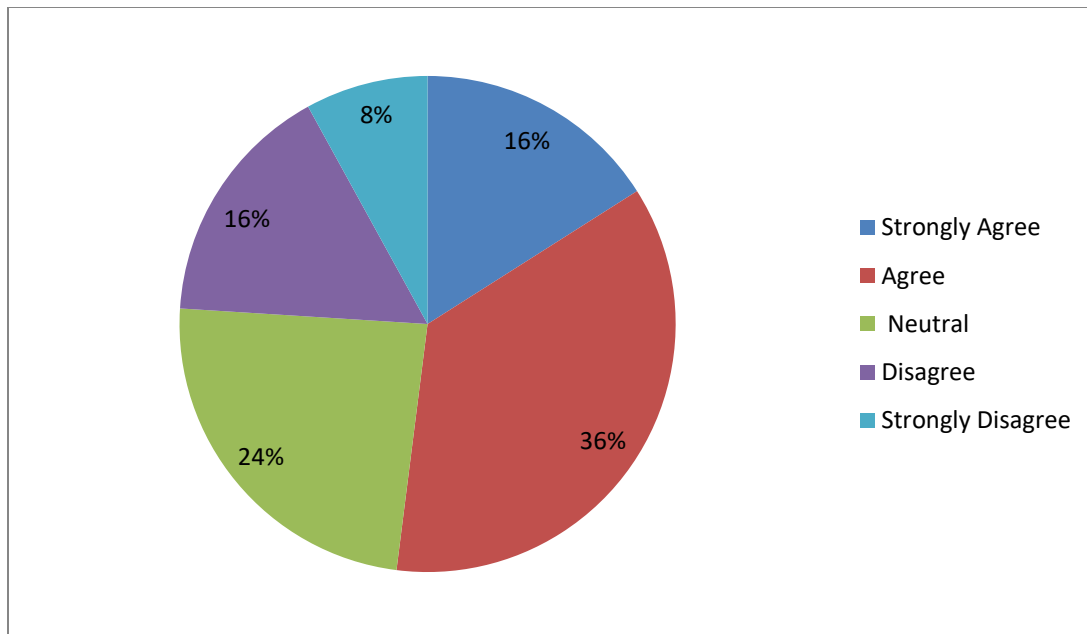
The sample size was 25. Among them, majority 44 percentages were agreed and 08 percentages were Disagreed.



2. When you have a problem, SBL shows a sincere interest in solving it.

Opinion	Frequency	Percentage
Strongly Agree	04	16
Agree	09	36
Neutral	06	24
Disagree	04	16
Strongly Disagree	02	08
Total	25	100

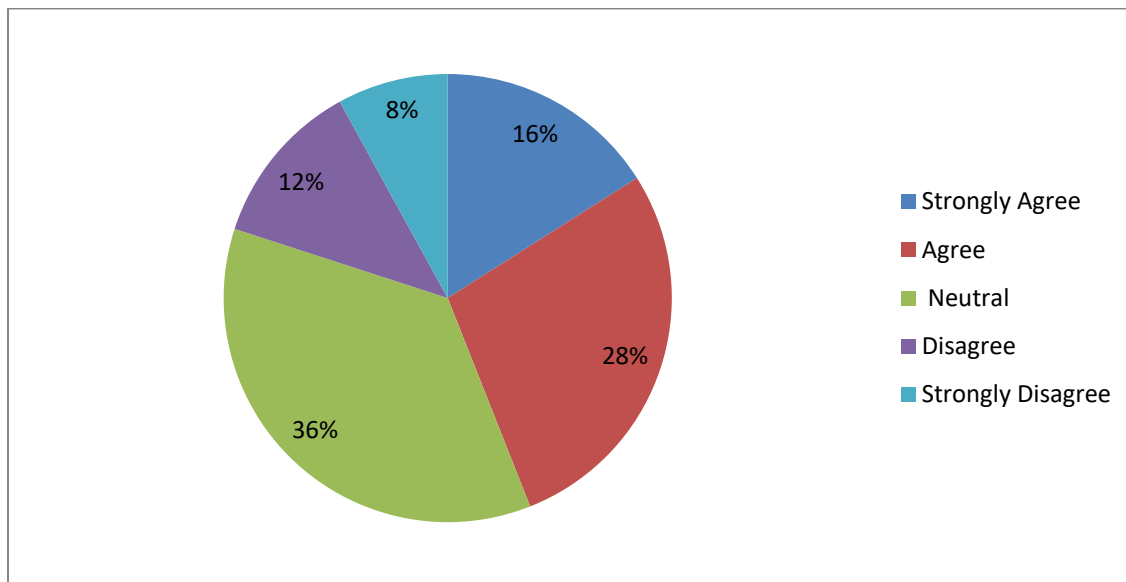
The sample size was 25. Among them, majority 36 percentages were agreed and 08 percentages were strongly disagreed.



3. SBL performs the service right the first time.

Opinion	Frequency	Percentage
Strongly Agree	04	16
Agree	07	28
Neutral	09	36
Disagree	03	12
Strongly Disagree	02	08
Total	25	100

The sample size was 25. Among them, majority 36 percentages were neutral and 08 percentages were disagreed.

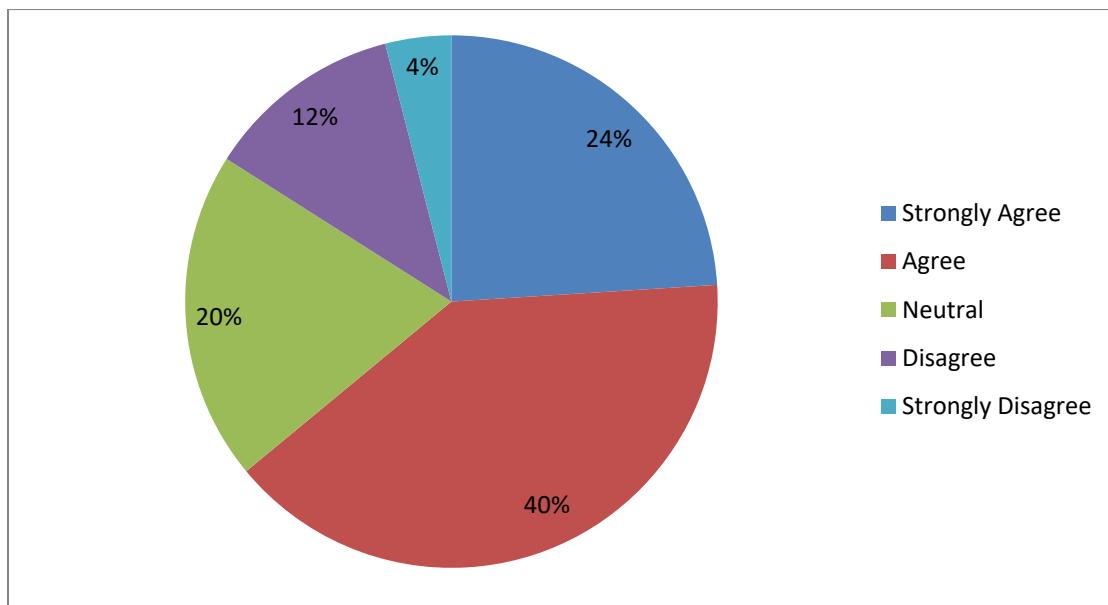


3.5 Statements in the Responsiveness Dimension

1. SBL keeps customer updated with the information related to their service.

Opinion	Frequency	Percentage
Strongly Agree	06	24
Agree	10	40
Neutral	05	20
Disagree	03	12
Strongly Disagree	01	04
Total	25	100

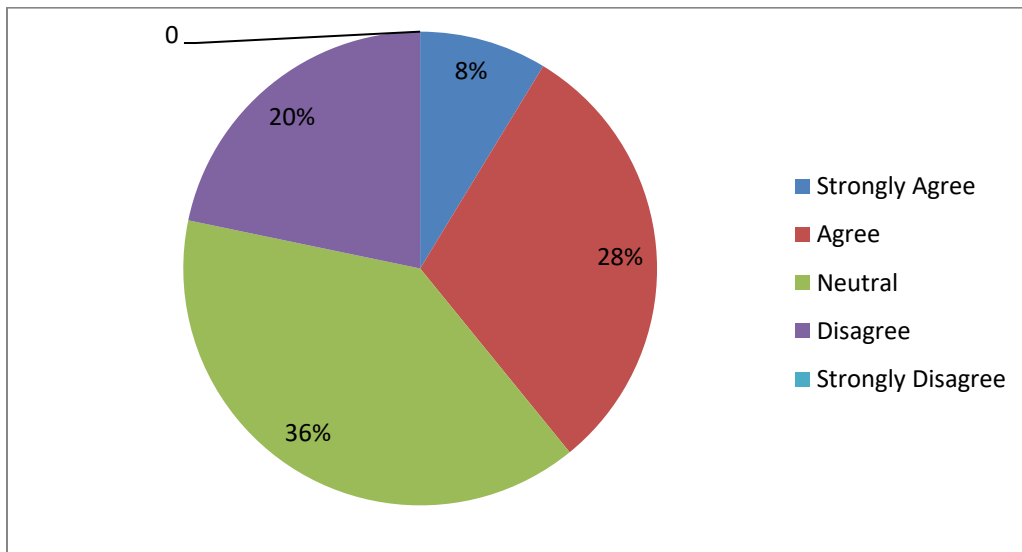
The sample size was 25. Among them, majority 40 percentages were agreed and 24 percentages were strongly agreed.



2. SBL website is informative enough for you.

Opinion	Frequency	Percentage
Strongly Agree	02	08
Agree	07	28
Neutral	09	36
Disagree	05	20
Strongly Disagree	02	08
Total	25	100

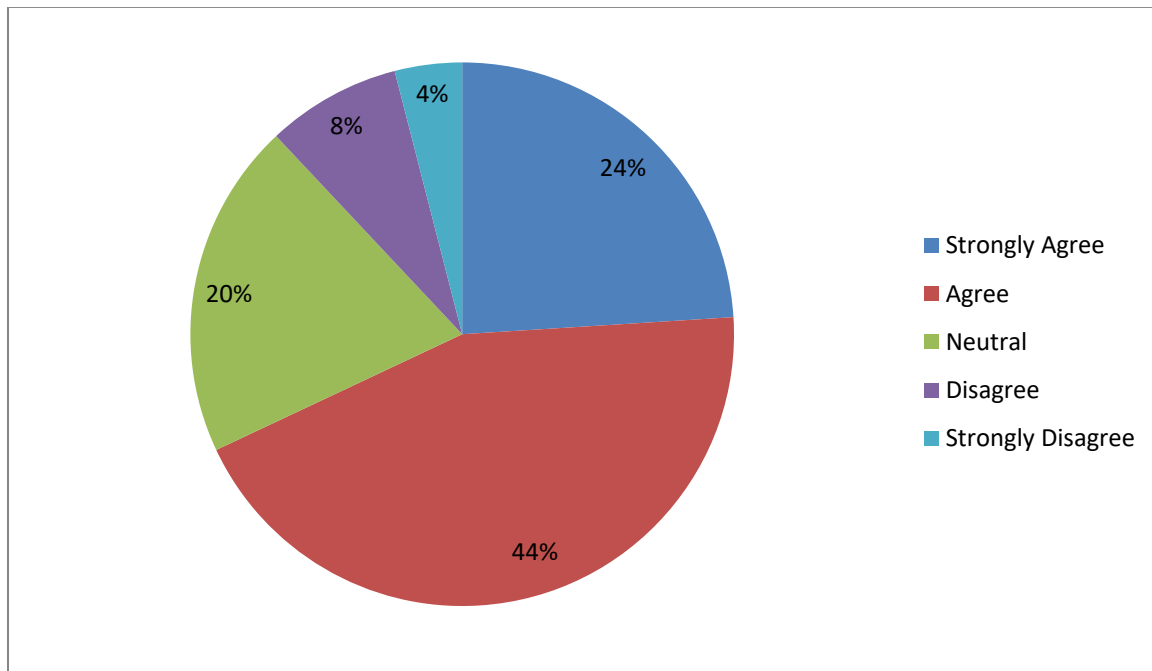
The sample size was 25. Among them, majority 36 percentages were neutral and 28 percentages were agreed.



3. Employees of SBL give you service at the appointed time.

Opinion	Frequency	Percentage
Strongly Agree	06	24
Agree	11	44
Neutral	05	20
Disagree	02	08
Strongly Disagree	01	04
Total	25	100

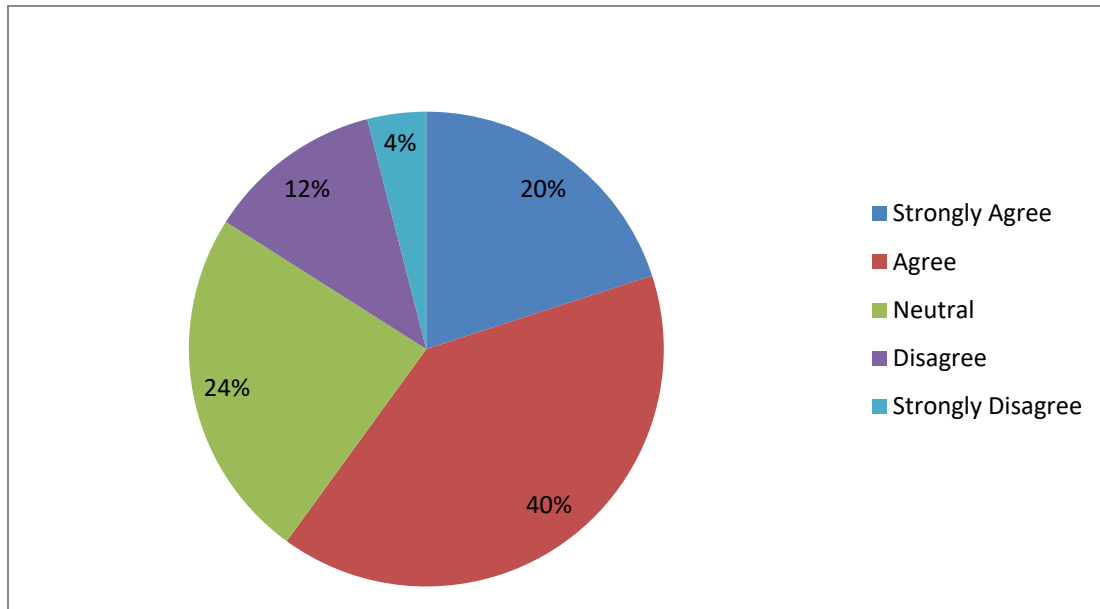
The sample size was 25. Among them, majority 44 percentages were agreed and 04 percentages were strongly disagreed.



4. Employees of SBL are always willing to help you.

Opinion	Frequency	Percentage
Strongly Agree	05	20
Agree	10	40
Neutral	06	24
Disagree	03	12
Strongly Disagree	01	04
Total	25	100

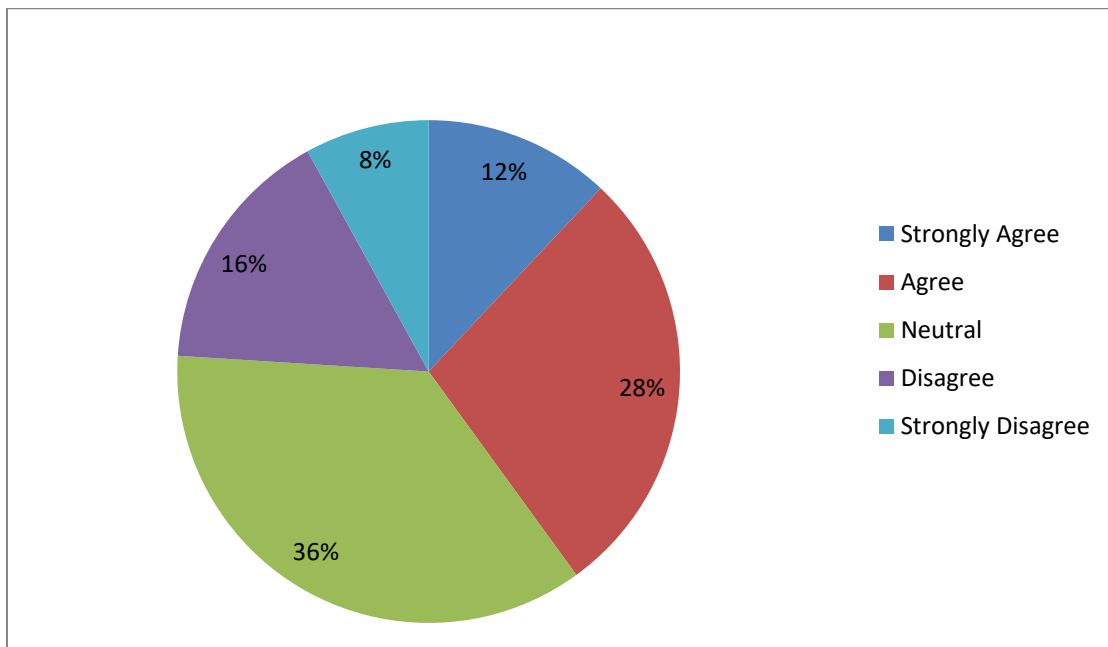
The sample size was 25. Among them, majority 40 percentages were agreed and 04 percentages were strongly disagreed.



5. Employees of SBL are never too busy to respond to your request.

Opinion	Frequency	Percentage
Strongly Agree	03	12
Agree	07	28
Neutral	09	36
Disagree	04	16
Strongly Disagree	02	08
Total	25	100

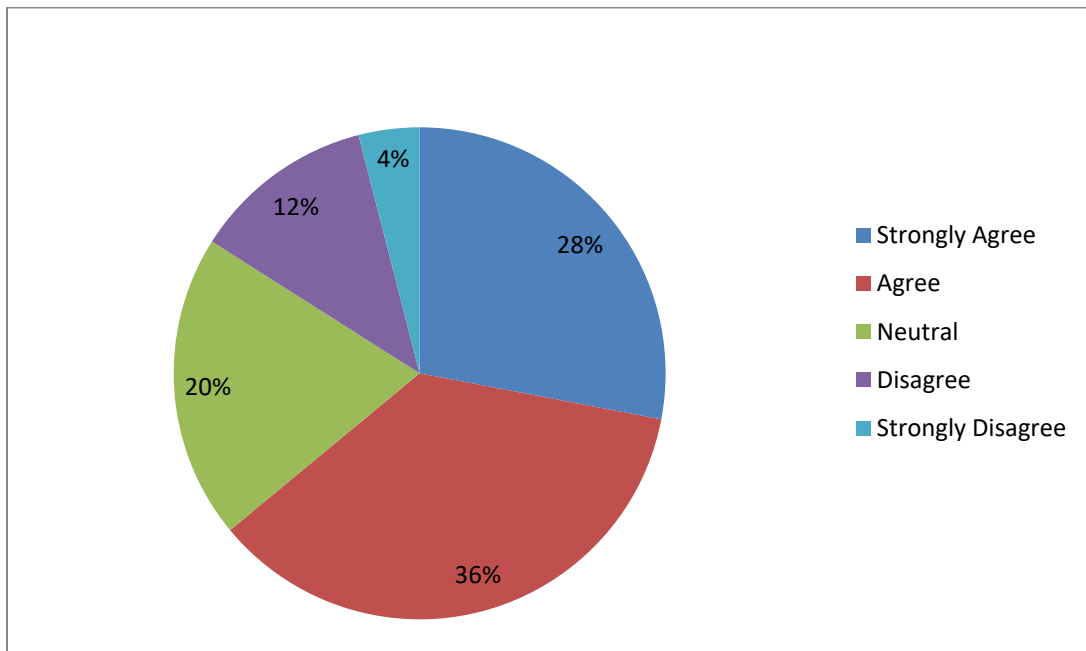
The sample size was 25. Among them, majority 36 percentages were neutral and 08 percentages were strongly disagreed.



6. This branch has enough employees to provide services.

Opinion	Frequency	Percentage
Strongly Agree	07	28
Agree	09	36
Neutral	05	20
Disagree	03	12
Strongly Disagree	01	04
Total	25	100

The sample size was 25. Among them, majority 36 percentages were agreed and only 04 percentages were strongly disagreed.

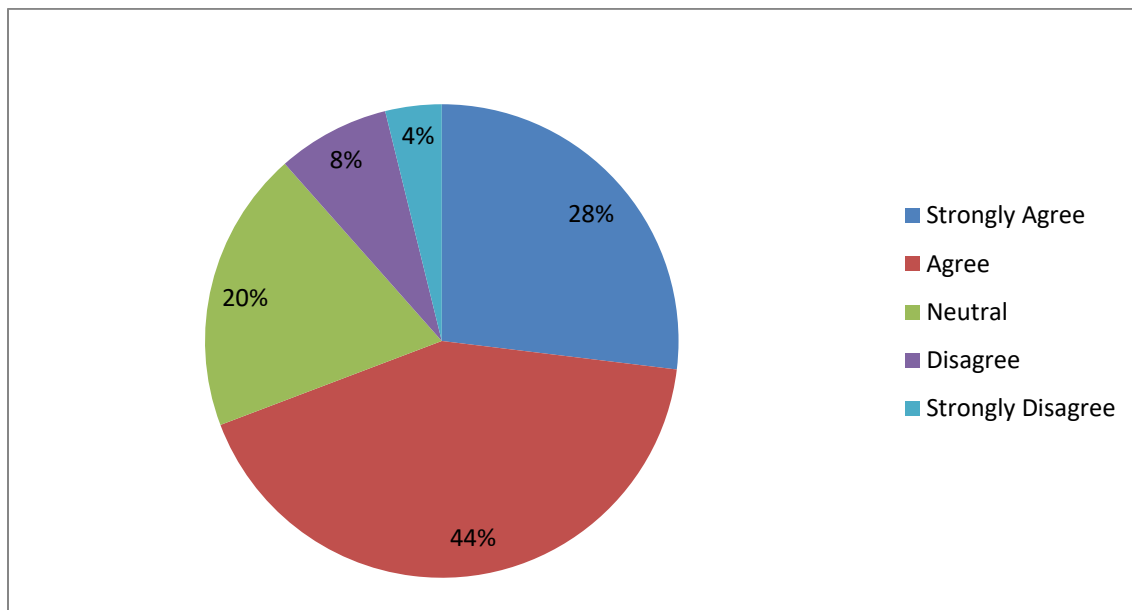


3.6 Statements in the Assurance Dimension

1. Employees of SBL are consistently well-mannered with you.

Opinion	Frequency	Percentage
Strongly Agree	07	28
Agree	11	44
Neutral	05	20
Disagree	02	08
Strongly Disagree	0	0
Total	25	100

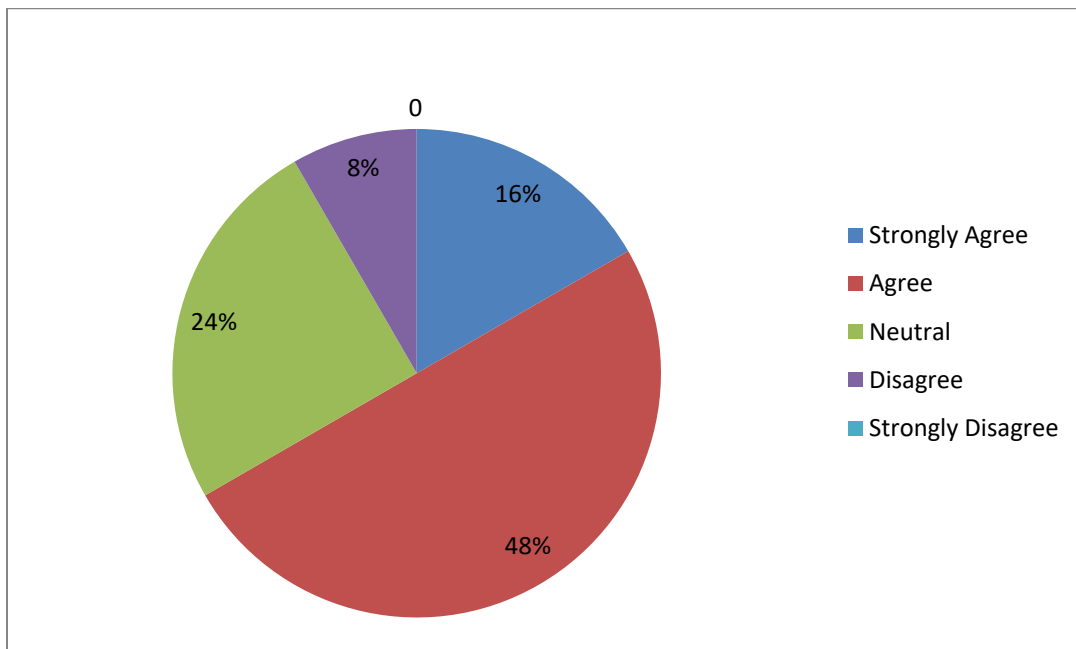
The sample size was 25. Among them, majority 44 percentages were agreed and only eight percentages were disagreed.



2. Employees of SBL have the knowledge to answer your question.

Opinion	Frequency	Percentage
Strongly Agree	04	16
Agree	12	48
Neutral	06	24
Disagree	02	08
Strongly Disagree	01	04
Total	25	100

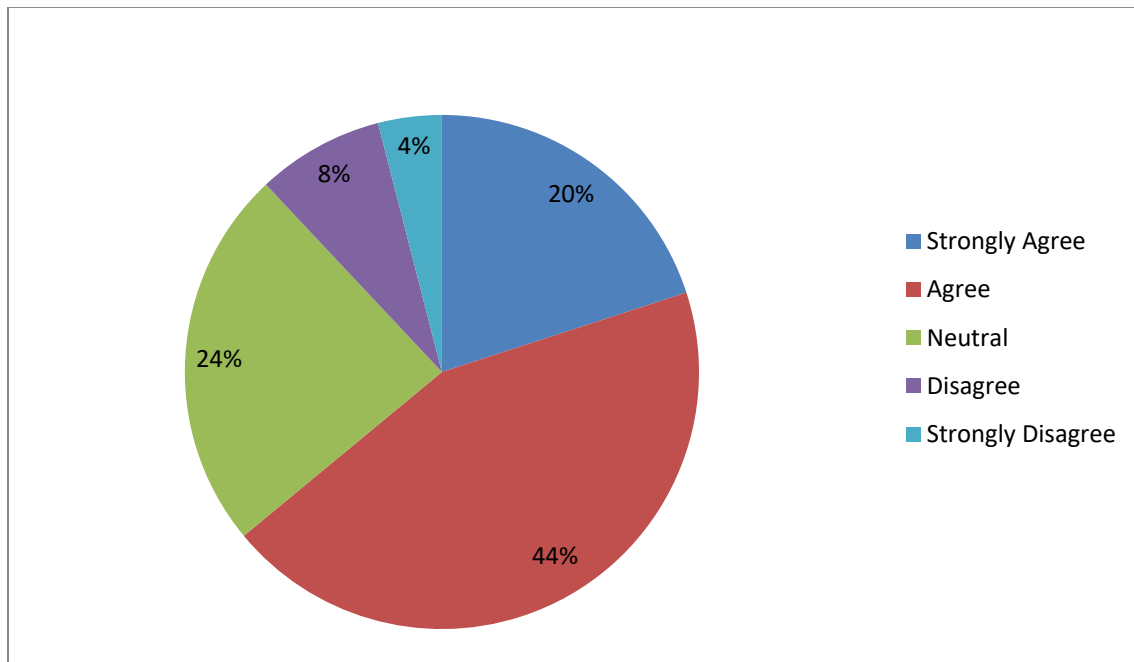
The sample size was 25. Among them, majority 48 percentages were agreed and 04 percentages were strongly disagreed.



3. The behavior of employees is satisfactory.

Opinion	Frequency	Percentage
Strongly Agree	05	20
Agree	11	44
Neutral	06	24
Disagree	02	08
Strongly Disagree	01	04
Total	25	100

The sample size was 25. Among them, majority 44 percentages were agreed and 04 percentages were strongly disagreed.

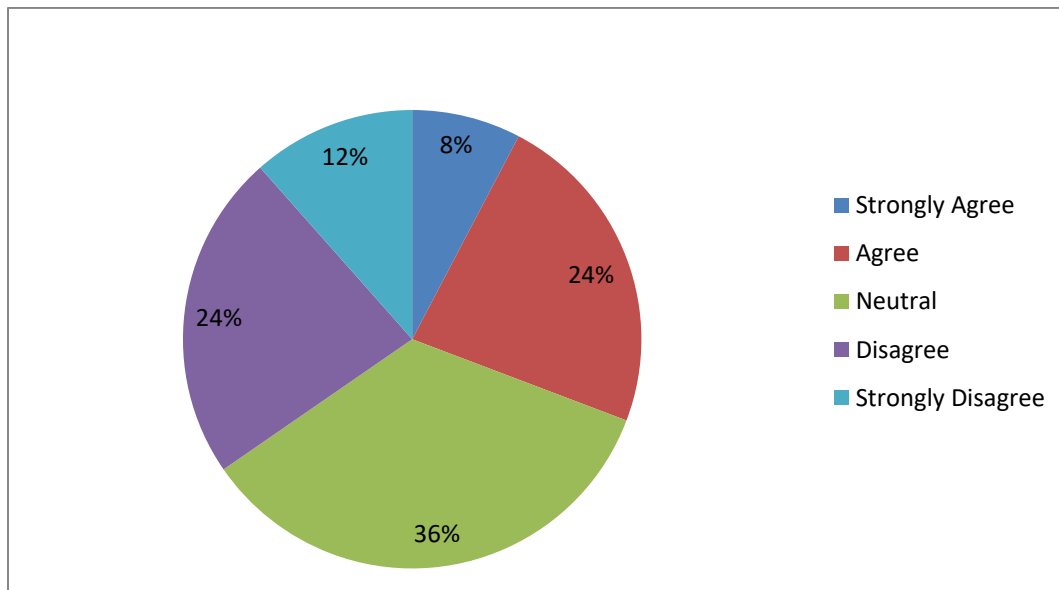


3.7 Statements in the Empathy Dimension

1. SBL gives you individual attention.

Opinion	Frequency	Percentage
Strongly Agree	02	08
Agree	06	24
Neutral	09	36
Disagree	07	28
Strongly Disagree	03	12
Total	25	100

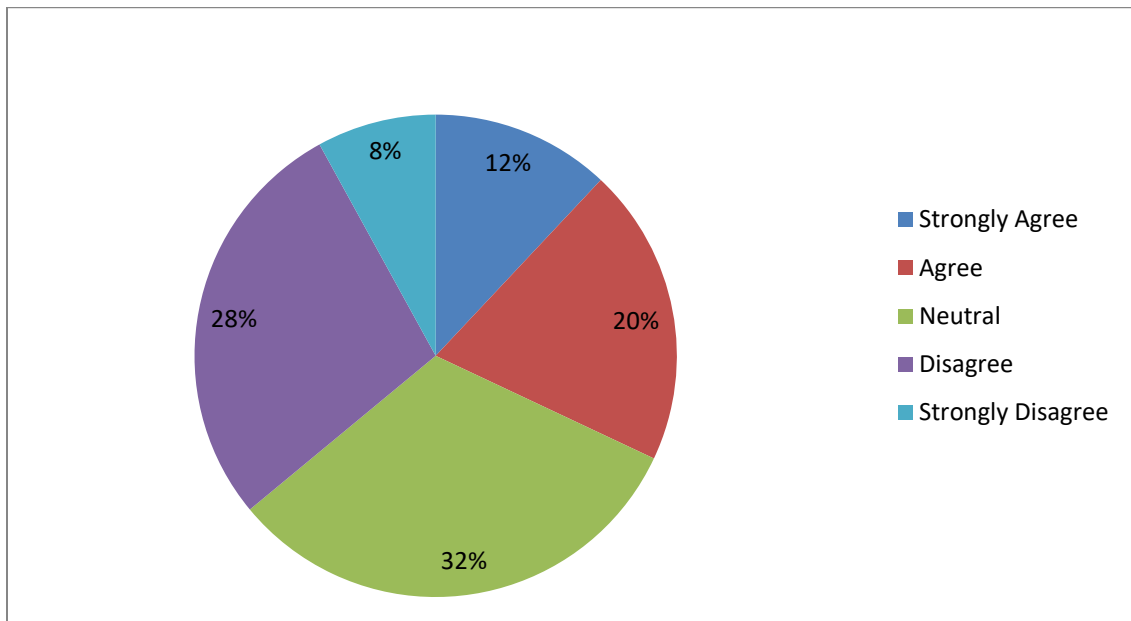
The sample size was 25. Among them, majority 36 percentages were neutral and 24 percentages were disagreed.



2. SBL understands your specific needs.

Opinion	Frequency	Percentage
Strongly Agree	03	12
Agree	05	20
Neutral	08	32
Disagree	07	28
Strongly Disagree	02	08
Total	25	100

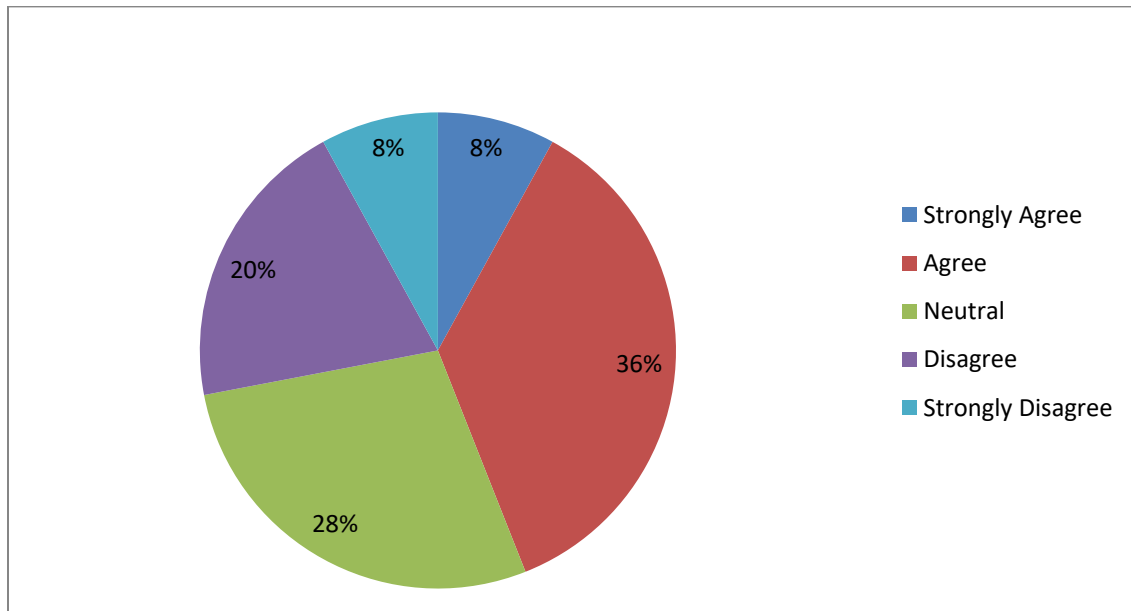
The sample size was 25. Among them, majority 32 percentages were neutral and 08 percentages were strongly disagreed.



3. SBL's service hours are convenient to all its customers.

Opinion	Frequency	Percentage
Strongly Agree	02	08
Agree	09	36
Neutral	07	28
Disagree	05	20
Strongly Disagree	02	08
Total	25	100

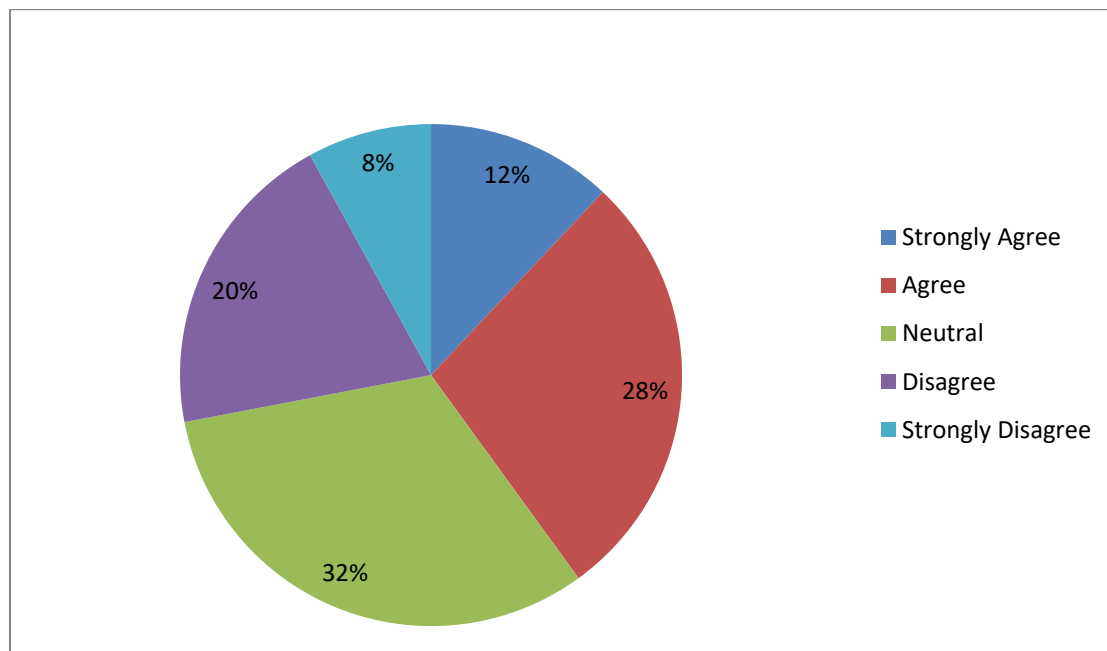
The sample size was 25. Among them, majority 36 percentages were agreed and 08 percentages were disagreed.



4. SBL has your best interests at heart.

Opinion	Frequency	Percentage
Strongly Agree	03	12
Agree	07	28
Neutral	08	32
Disagree	05	20
Strongly Disagree	02	08
Total	25	100

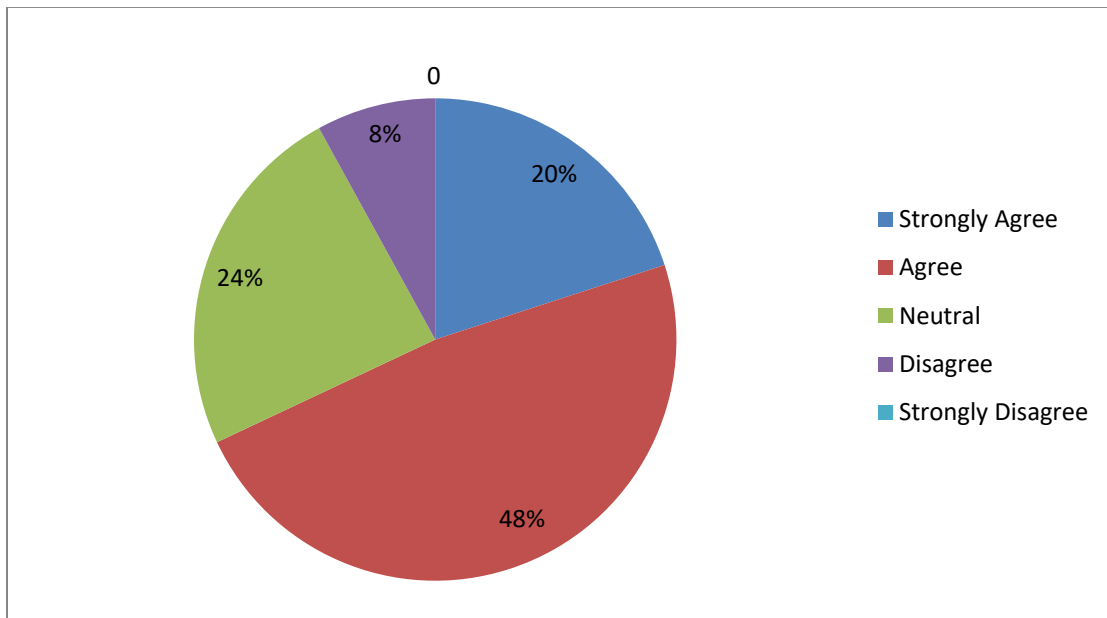
The sample size was 25. Among them, majority 32 percentages were neutral and 08 percentages were strongly disagreed.



5. The account opening form is easy to understand.

Opinion	Frequency	Percentage
Strongly Agree	06	24
Agree	12	48
Neutral	05	20
Disagree	02	08
Strongly Disagree	0	0
Total	25	100

The sample size was 25. Among them, majority 48 percentages were agreed and only eight percentages were disagreed.

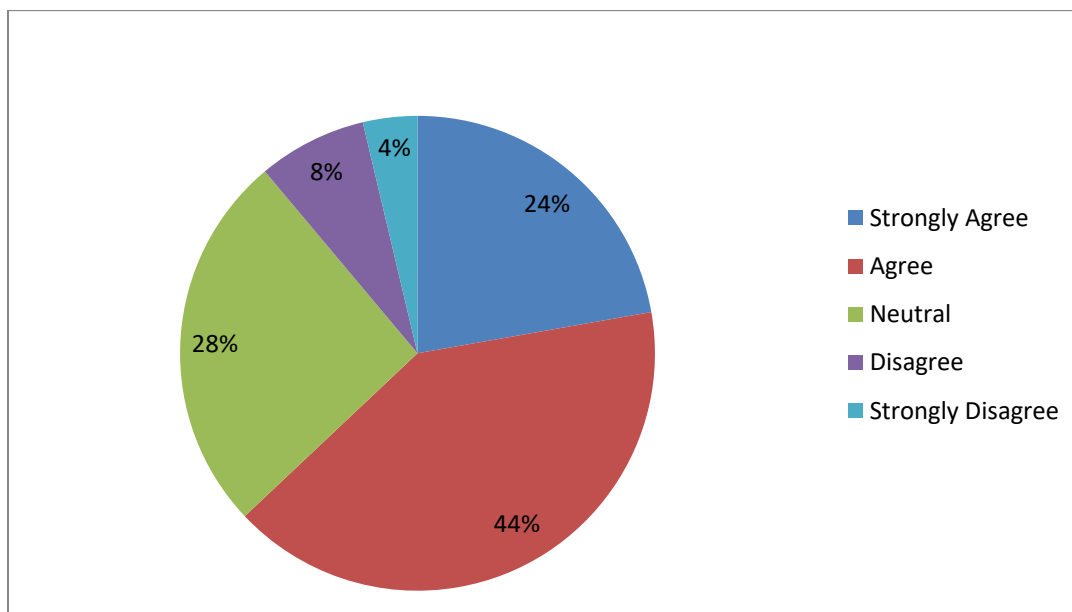


3.8 Statements in the Tangibles Dimension

1. Office environment are well organized.

Opinion	Frequency	Percentage
Strongly Agree	06	24
Agree	11	44
Neutral	05	20
Disagree	02	08
Strongly Disagree	01	04
Total	25	100

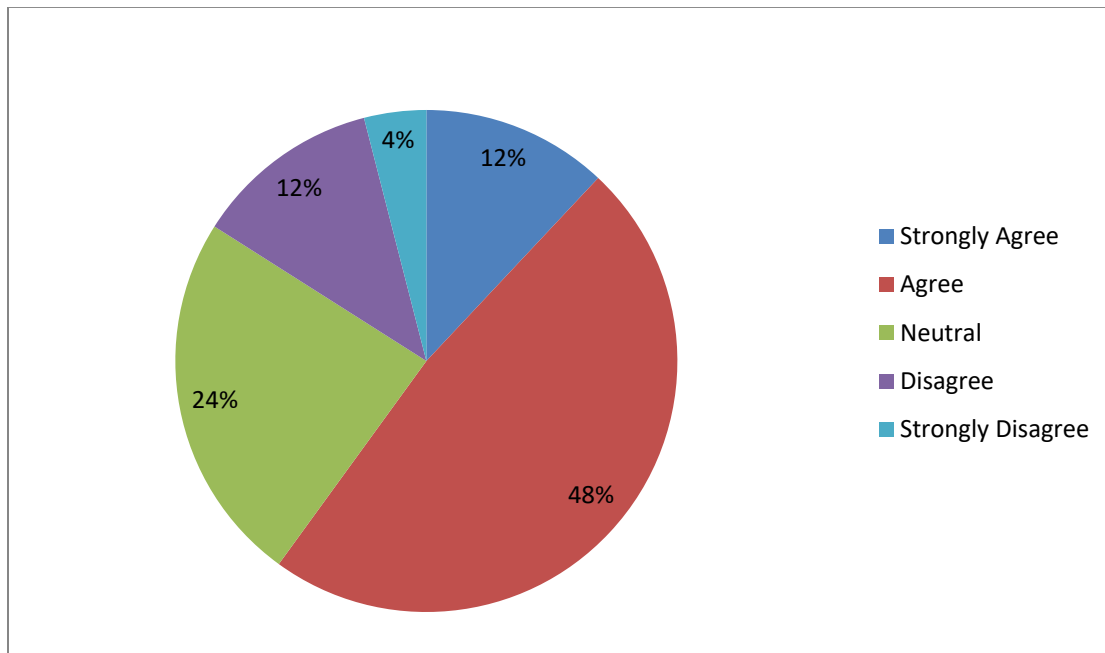
The sample size was 25. Among them, majority 44 percentages were agreed and 24 percentages were strongly agreed.



2. Employees are neat appearing.

Opinion	Frequency	Percentage
Strongly Agree	04	16
Agree	12	48
Neutral	07	28
Disagree	02	08
Strongly Disagree	0	0
Total	25	100

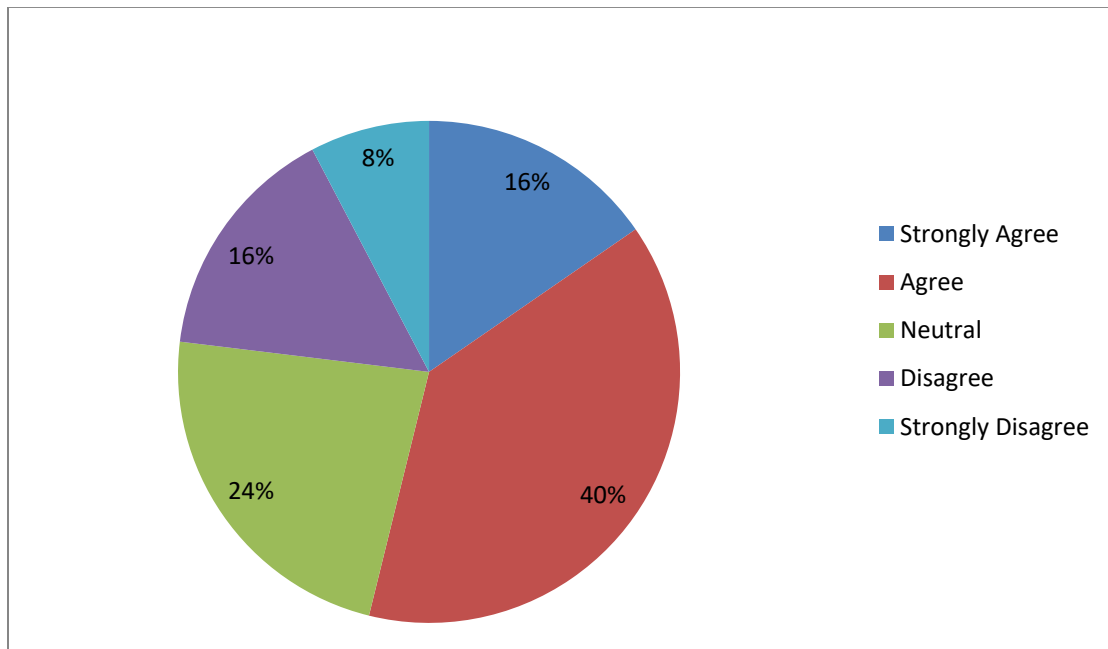
The sample size was 25. Among them, majority 48 percentages were agreed and eight percentages were disagreed.



3. SBL has modern looking equipment.

Opinion	Frequency	Percentage
Strongly Agree	04	16
Agree	10	40
Neutral	06	24
Disagree	04	16
Strongly Disagree	01	04
Total	25	100

The sample size was 25. Among them, majority 40 percentages were agreed and only 04 percentages were strongly disagreed.



3.9 Findings

- When SBL Promises to do something by a certain time, it does so. After the analysis that statement, I have found that majority 44 percentages were agreed and only 08 percentages disagreed. So SBL is keeping their promises.
- When you have a problem, SBL shows a sincere interest in solving it. 36 percentages customers were agreed with that statement, and only 08 percentages disagreed. So to solve a problem, SBL shows genuine interest and customers were satisfied with that.
- SBL performs the service right the first time. Here majority 36 percentages were neutral, so SBL needs to keep focus the on the issue.
- SBL keeps customer updated with the information related to their service. 44 percentages were agreed and only 04 percentages were strongly disagreed. So Customers get their required information whenever they needed and they are satisfied with SBL's service.
- SBL website is informative enough for you. Majority 36 percentages were neutral, and 08 percentages were strongly disagreed. So customers may or may not get the necessary information from SBL's website.
- Employees of SBL give you service at the appointed time. Customers were agreed with that statement. Here majority 44 percentages were agreed, and only 04 percentages strongly disagreed which mean SBL concerns about the valuable time of their customer. They don't keep their customer waiting as well as provide service on appointed time.
- Employees of SBL are always willing to help you. 40 percentages are agreed, and 04 percentages strongly disagreed but we should also focus on that issue as 24 percentages were neutral and the argument is here.

- Employees of SBL are never too busy to respond to your request. Here, 28 percentages were agreed, but the concern is majority 36 percentages were neutral. There may raise some issues for which customer's response is neutral here.
- This branch has enough employees to provide services. Customers are highly satisfied with that statement. Majority 36 percentages were agreed, and 28 percentages were strongly agreed were only 04 percentages were strongly disagreed.
- Employees of SBL are consistently well-mannered with you. Customers are highly pleased with that statement as majority 44 percentages were agreed, and 28 percentages were strongly agreed were only eight percentages were strongly disagreed. So employees of SBL are always well- mannered with their customers that will bring a positive vibe to their customer's heart.
- Employees of SBL know how to answer your question. 48 percentage customers respond positive. So customers get their required information whenever they ask anything to the employee of SBL.
- The behavior of employees is satisfactory. Customers are highly pleased with the response of SBL's employees as majority of 44 percentage agreed.
- SBL gives you individual attention. In this statement, controversy exists as majority 36 percentages were neutral. Some customers may not get proper attention from the employees. So SBL needs to focus on that issue.
- SBL understands your specific needs. It may bring the severe issue for SBL as majority 32 percentages were neutral, and 28 percent disagreed with that statement. So SBL should address that statement.

- SBL's service hours are convenient to all its customers. Here 36 percentages agreed. So SBL service house is comfortable for their customers.
- SBL has your best interests at heart. Here, 32 percentages was neutral, but 28 percentages was agreed. Few customers may be puzzled by the statement. So SBL needs further query regarding that statement.
- The account opening form is easy to understand. With the results we can say that the account opening form is straightforward to understand for the customers as majority 48 percentages were agreed, 24 percentages were strongly agreed, and 0 percentages were strongly disagreed. So the customer can quickly fill up the account opening form.
- The office environment is well organized. Yes the interior of SBL is well designed, and most of the customers agreed with that statement.
- Employees are neat appearing. Majority 48 percentages were agreed, and only eight percentages disagreed. So the dress code and elegant look are here.
- SBL has the modern looking equipment. Customers were satisfied with that statement though 24 percentages were neutral. So there is an argument exist as SBL has the modern looking equipment.

Chapter Four: Recommendations And Conclusion



4.1 Recommendations

Though Sheltech Brokerage Limited is already in a good position, I think they need to keep the focus on some issues for their further development. For my research on service quality dimension, I had to go through different types of customers. I have gathered information from five kinds of dimension named Perception, Responsiveness, Assurance, Empathy, and Tangible respectively. Most of the customers are satisfied with the service quality, but a few customers gave negative vibes on some statement which SBL should consider to take necessary steps to foster their growth. Recommendations regarding those comments are provided below:

- Customers think that they don't get enough information from SBL's website. So it should be a matter of concern for SBL, and they need to update their website with necessary information.
- Employees of SBL should respond quickly to customers request as customers gave a silent answer to that statement. So SBL needs to address this issue as a response to the customer is the priority for the organization.
- SBL should give more individual attention to their customers. Most of the customer didn't provide clear answer to that statement which means some customers aren't getting proper attention.
- SBL should focus more on customer's specific needs as the majority of customers are think that SBL doesn't understand their particular need. So SBL should address that matter first and take necessary steps regarding that problem.
- SBL need to keep the focus on providing the service right the first time and willingness to helping customers as they didn't agree more with these statements. So there is a controversy exists, and SBL needs to check further regarding that statement.

4.2 Conclusion

In conclusion, I must say that it was a lifetime achievement for me to work in Sheltech Brokerage Limited and gather knowledge. Sheltech Brokerage Limited is already in a good position, and the service quality is also satisfactory for their customers. The level of satisfaction among the customers and employees can grow up by the dedicated steps of organization. They focus on the wealth maximization of their customers through their service quality and dedication towards their work as well as the organization.

Though SBL is in a leading position within the industry, the competition is also increasing day by day. So SBL has to apply some new dimensions in its service quality & its products and services to compete in the market. Otherwise, it would be quite hard for them to keep their business position in the competitive market industry. Because without pure satisfaction from the customers no one can last longer in the market.

Its service quality, brand image & goodwill are making positive vibes in customer's heart which will bring more customers for SBL in future.

Appendix

References

Websites:

- www.sheltechbrokerage.com
- www.google.com
- www.wikipedia.com

Books:

Service Marketing (Integrating customer focus across the firm)

Questionnaire

Customers' Perception of Service Quality: A Case Study on Sheltech Brokerage Limited

This purpose of the survey is purely academic, and I need your co-operation. The survey will take 10-15 minutes. You might refuse to answer any question if you feel uncomfortable.

Name:

Age:

Occupation:

5.Strongly agree	4. Agree	3.Neutral	2.Disagree	1. Strongly disagree.
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Perception Statements in the reliability dimension

1. When SBL Promises to do something by a certain time, it does so.	1	2	3	4	5
2. When you have a problem, SBL shows a sincere interest in solving it.	1	2	3	4	5
3. SBL performs the service right the first time.	1	2	3	4	5

Statements in the responsiveness dimension

1. SBL keeps customer updated with the information related to their service.	1	2	3	4	5
2. SBL website is informative enough for you.					
3. Employees of SBL give you on time service/ service at the appointed time.	1	2	3	4	5
4. Employees of SBL are always willing to help you.	1	2	3	4	5
5. Employees of SBL are never too busy to respond to your request.	1	2	3	4	5
6. This branch has enough employees to provide services.	1	2	3	4	5

Statements in the assurance dimension

1. Employees of SBL are consistently well-mannered with you.	1	2	3	4	5
2. Employees of SBL have the knowledge to answer your question.	1	2	3	4	5
3. The behavior of employees is satisfactory.	1	2	3	4	5

Statements in the empathy dimension

1. SBL gives you individual attention.	1	2	3	4	5
2. SBL understands your specific needs.	1	2	3	4	5
3. SBL's service hours are convenient to all its customers.	1	2	3	4	5
4. SBL has your best interests at heart.	1	2	3	4	5
5. The account opening form is easy to understand.	1	2	3	4	5

Statements in the tangibles dimension

1. Office environment are well organized.	1	2	3	4	5
2. Employees are neat appearing.	1	2	3	4	5
3. SBL has modern looking equipment.	1	2	3	4	5

Thank You for your Co-operation

July 27, 2017

STRICTLY CONFIDENTIAL

Internship

Ms. Afia Nur Asha

Holding: 12, block: a
Enayetnagar, fatullah
Narayangonj.

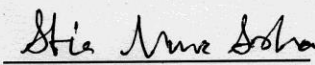
Dear Ms. Asha,

With reference to your recent interview with us, the management of Sheltech Brokerage Ltd. is pleased to offer you an employment as “**Intern under Customer Care Department**”. You will report to the **Human Resources Department**, the terms and conditions are as follows:

- A. **NATURE OF APPOINTMENT:** Contract service for 03 (Three) months. Your intership will be automatically terminated upon completion of the contract period.
- B. **REMUNERATION:** You will be entitled to draw a monthly consolidated remuneration of **BDT 8000/=** (eight thousand taka only).
- C. **TERMINATION:** Either party can terminate the employment with 1 day advance prior notice.
- D. **JOINING DATE:** Your internship contract will be effective from July 23, 2017.
- E. **GENERAL UNDERTAKING:** You will abide by the rules and regulations of the company as devised from time to time by the management.

If you agree mentioned terms and condition of this contract please sign the duplicate copy of it and return the same to us for our record as a token of your acceptance of above job.

Thanking you,


Moin Uddin
CEO
I accept the above offer

TO WHOME IT MAY CONCERN

January 31, 2018

This is to certify that **Ms. Afia Nur Asha** has served as Intern at Sheltech Brokerage Ltd under Customer Care Department from July 23, 2017 to January 31, 2018. During the service period we found her very sincere, honest and proficient.

We wish her all success in her future endeavor.

For **Sheltech Brokerage Ltd.**



Moin Uddin

Director & CEO