Thesis Report
On
Customer Satisfaction Measurement: A case study on Dutch Bangla Bank PLC

Submitted by:
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ID: EMBA2401031029
Major: Marketing
Semester: Spring, 2025
Sonargaon University (SU)

Submitted to:
Department of Business Administration
Sonargaon University (SU)
Submitted For The Partial Fulfillment of The Degree
of Executive Master of Business Administration



Sonargaon University (SU)
147/I, Green Road, Tejgaon, Dhaka-1215, Bangladesh.

Date of Submission: 28.04.2025

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Date of Submission: 28.04.2025

Letter of Transmittal

April 28, 2025

Shafiqul Islam
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Subject: Submission of thesis paper.

Dear Sir

With great gratification, I am submitting my research paper titled "**Customer Satisfaction Measurement: A Case Study on Dutch Bangla Bank PLC.**" As per partial accomplishment of the requirements for the EMBA degree of the course code: (BA 5000) under the EMBA Marketing program, I have completed the master paper from the Banking Sector of Bangladesh. It is an enormous prospect for me to gather vast information and appropriately grasp the subject matter. I found the research activity quite interesting, beneficial & insightful, and I tried my best to prepare an effective & credible report.

I honestly, not only anticipate that my analysis will provide a clear idea about Customer Satisfaction Measurement in Banking in Bangladesh but also optimistic enough to believe that you will find this research paper's worth for all the labor I have put into it. I welcome your entire query & and take pride in answering them.

Yours Sincerely

Avijit Prosad Ghosh
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Declaration of Student

This is to notify you that, the thesis paper on "**Customer Satisfaction Measurement: A Case Study on Dutch Bangla Bank PLC.**" has been prepared as a part of my dissertation formalities. It is an obligatory part of my EMBA program to submit a thesis paper.

Moreover, my supervisor Shafiqul Islam, Lecturer, Department of Business Administration, Sonargaon University (SU), inspired and instructed me.

I am further declaring that I did not submit this report anywhere for awarding any degree or certificate.

Yours Sincerely

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Certificate of Supervisor

This is to certify that the thesis report "**Customer Satisfaction Measurement: A Case Study on Dutch Bangla Bank PLC.**" has been prepared as a part of the completion of the EMBA program from the Department of Business Administration, Sonargaon University (SU), carried out by Avijit Prosad Ghosh, bearing ID: EMBA2401031029 under my supervision. The report or the information will not be used for any other purposes.

Shafiqul Islam
Lecturer
Department of Business Administration
Sonargaon University (SU)

Acknowledgment

In the beginning, I would like to convey my sincere appreciation to the Almighty God for giving me the strength and ability to finish the task.

I want to thank my academic supervisor Shafiqul Islam, Lecturer, Department of Business Administration, Sonargaon University (SU), for providing me with all the necessary help for the completion of this report. I want to give him greatest thanks for guiding me as an advisor to start and complete this report successfully.

My sincere gratitude goes to Executive Officer Mr. Md. Amanullah Aman of the Dutch-Bangla Bank PLC, Kalatia Branch, Dhaka for giving excellent opportunity and support me to job my report.

My faculty advisor guided me in proceeding with the report work. For them I could complete my job along with this report successfully. I would like to think all the officials of Dutch- Bangla Bank PLC (Kalatia Branch. Especially the official officer in GB and deposit section. I Warmly thanks them for their support. And finally, I would like to thank all the respondents in my survey. I thank all of them for their cooperation.

Abstract

This thesis examines customer satisfaction measurement within the banking sector, focusing on identifying the key factors that influence customer perceptions and loyalty. The study aims to explore the various dimensions of service quality that affect customer satisfaction in banking services, with an emphasis on understanding how banks can improve their offerings to meet or exceed customer expectations. Utilizing a mixed-methods approach, the research includes both quantitative surveys and qualitative interviews with customers of various banks. The study identifies several critical factors, including service reliability, responsiveness, accessibility, staff competence, and the use of technology, all of which contribute to overall customer satisfaction. The findings highlight that while customers generally value reliability and convenience, there is a growing demand for personalized services and digital banking solutions. The thesis also proposes strategies for banks to enhance customer satisfaction, including improving communication, streamlining service delivery, and investing in technology. The research contributes to a deeper understanding of customer satisfaction in the banking sector and offers practical recommendations for banks to enhance customer loyalty and competitiveness in a dynamic market.

Findings reveal that while Dutch Bangla Bank PLC. enjoys a strong reputation for innovation and accessibility, areas such as transaction speed, personalized services, and complaint resolution require improvement. The study concludes with strategic recommendations, including the adoption of advanced technologies, staff training programs, and enhanced customer feedback mechanisms, to strengthen the bank's competitive edge and foster long-term customer relationships.

This research contributes to the growing body of knowledge on customer satisfaction in the banking sector, offering practical insights for Dutch Bangla Bank PLC. and similar institutions aiming to optimize customer experiences in an increasingly competitive market.

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Chapter:01
Introduction

1.1 Introduction:

In the modern age financial exercise, managing an account is a capable medium of achieving financial changes for a developing nation. For an economy money is one of the imperative and fundamental components which can be contrasted and blood of our body when money related foundations like banks go about as a course arrangement of the economy. Without sufficient keeping money office Agriculture, business and industry can't thrive. An appropriately created money framework can give essential support to the monetary development of the nation. Since managing an account framework relates to the entire economy. Bangladesh economy has been encountering a fast development since the 90‟s. Urbanization and way of life changes simultaneous with the financial improvement made interest for keeping money items and administrations. For the nearby group, banks give access to subsidizing and monetary administrations to both neighborhood business and residents, and in addition the cash banks put once again into the group through worker finance, business speculations, and expenses. Above all, else banks cook the need of society by wiping up stores as various structures like funds, MSS, FD, SND and numerous different choices at sensible rates. Additionally, banks give credit offices to top of the line financial specialists for enormous undertakings in the modern, foundation and administration parts.

In this monetary commitment, Dutch Bangla Bank PLC resembles a sparkling star. Since its beginning on June 3, 1996, Dutch Bangla Bank Ltd. has gained praiseworthy notoriety by giving genuine customized administration to its clients in an innovation-based environment. The Bank has set another standard in financing in the Industrial, Trade and Foreign trade business and it is known as the most imaginative and innovatively unrivaled bank. Its different store and credit items have additionally pulled in the customers both corporate and people who feel comfort in working with the Bank and it’s known as a people groups bank of Bangladesh. Disregarding every one of the advantages of loaning for both the organizations that make advance and for their client, the loaning procedure bears cautious inside and outer observing at all the circumstances. At the point when a bank or other moneylender get into genuine budgetary inconvenience, its issues for the most part spring from advances that have turned out to be uncollectible because of blunder, illicit control, confused landing arrangements or an unforeseen financial downturn. No big surprise, then, that when analysts show up at a bank or other managed landing establishment, they lead a careful audit of its credit portfolio. Generally, this includes are definite examination of the documentation and security for the biggest advance, an audit of a specimen of little advances, and an assessment of credit strategies to guarantee their sound and reasonably keeping in mind the end goal to ensure people in general support.

Customer is a vital component for the bank. Each bank tries to meet its customers by giving them different sorts of items and administrations. Consumer loyalty is expected to comprehend the client's needs and needs. A wide range of administration gave by the Bank are firmly identified with the customer. In this temporary position report, I have fundamentally broken down the level of consumer loyalty of DBB PLC.

1.2 Origin of the Report:

In today's environment, academic education alone is insufficient to prepare a student to be globally competitive. Research is essential for acquiring ideas, information, and experience. This study affords me the chance to get experience in the real-world banking industry. This report was completed as part of the EMBA program's requirements. This paper is based on "Customer Satisfaction Analysis of Dutch Bangla Bank PLC Banking Services: Research Based on Primary Data."

1.3 Scope of the Study:

The purpose of this study is to examine the correlation between Customer Satisfaction and Banking Services at Dutch Bangla Bank PLC, the largest private bank in Bangladesh. This research aimed to comprehend the customer's happiness and perceptions of the bank's service quality across many aspects.

1.4 Background of the Study:

Customer satisfaction is essential for the success of banks, especially in a competitive and rapidly evolving industry. The banking sector has seen significant changes due to technological advancements, digital banking, and changing consumer expectations. As a result, measuring customer satisfaction has become more complex, involving multiple touchpoints such as online services, mobile apps, and traditional in-branch experiences. Accurate measurement of customer satisfaction helps banks understand client needs, enhance service quality, and build customer loyalty. This study aims to explore the methods of assessing customer satisfaction in banking, the factors influencing perceptions of service quality, and strategies to improve overall customer experience. The goal is to provide insights that can help banks improve retention, reduce churn, and stay competitive in the market.

1.5 Objectives of the Study:

1.5.1 Broad Objective:

The general objective of the study is to fulfill the requirement of the post-Graduation under the Executive Master of Business Administration program of Sonargaon University as per university policy.

1.5.2 Specific Objectives:

To be more specific, this study entails the ‘Customer satisfaction level of Dutch Bangla Bank PLC, which is done to analyze the procedure. There are a few more specific objectives I have found:

- Measuring the level of satisfaction of customers.
- To identify the areas of satisfactions of customers.
- To find out the areas of dissatisfaction of consumers.

- To suggest company how to improve consumer satisfaction level.
- To identify the internal and external factors that can impact on their growth of the business in banking industry of Bangladesh.

1.6 Limitations of the Study:

Primary data interpretation is the foundation of this study. There is a need for secondary data for plan analysis, however this time it's to enhance customer service in its current form. Despite my best efforts, there are still some gaps in the coverage and structure of the report I prepared for "Customers' Satisfaction Study on the Banking Services of Dutch Bangla Bank PLC: Research is based on Primary Data."

- Throughout the whole of the process of writing the report, individuals are going to be dealing with a number of particular challenges and constraints. Certain ones of them are.
- This company places a high premium on maintaining confidentiality and secrecy in all of its dealings.
- The officials of the bank are often too busy to explain to me some of the functions, even though their assistance was without a doubt appreciated.
- In the event of a survey, there were some consumers who did not assist me in giving replies to the questions that were included in the questionnaire.
- The organization imposes a few restraints and restrictions that make it impossible to conduct research on a large basis.

Chapter: 02
Literature Review

2.1 Literature Review

Service quality is a crucial aspect for companies to differentiate themselves from competitors. It is defined as the evaluation of a service by the client, and businesses can improve their service quality to make customers satisfied. Consumers' expectations of service providers and their evaluations of those providers generate their impressions of service quality. Service quality is influenced by customers contrasting their own expectations with those of the business, with high quality being achieved when performance exceeds expectations and poor quality when it does not. The perceived level of service received by the consumer is a result of the customer's assessment of service dimensions, whether technical or functional. The quality of a service is evaluated not only based on outcomes but also on how it is provided throughout the service process, ultimately affecting customer perception of the product. Factors such as customer happiness, financial performance, manufacturing costs, customer retention, customer loyalty, and the effectiveness of marketing strategy are significantly associated with service quality. Companies in the service industry recognize the importance of maintaining high standards of customer satisfaction in their overall marketing strategy.

In the 21st century banking industry, banks need a unique brand identity to stand out and provide superior products and services. They must be dedicated to customer satisfaction and provide top-notch international support. The banking sector has evolved, and customers expect the best. A focus on service quality is essential for advancement in technology and customer satisfaction. Shifting public persona to prioritize service quality benefits the business, including increased sales, cross-selling opportunities, improved customer relations, and more loyal customers and employees.

Client happiness is crucial for a company's long-term success and market share expansion. Contentment refers to the joy experienced by meeting a need or expectation. Customer satisfaction is the degree to which a product meets or exceeds a customer's expectations. Total customer satisfaction is the result of a customer's appraisal of experiences associated with a service provider. Focusing on customer expectations leads to increased satisfaction, which can result in increased earnings, market share, and customer base expansion. In the banking industry, customer satisfaction is a major factor in determining a bank's level of competition. Regularly monitoring customer satisfaction is essential. Happy customers not only purchase more products but also spread the word about their experience.

In today's competitive business environment, service quality is crucial for customer satisfaction. Service quality is a narrow evaluation of reliability, assurance, responsiveness, empathy, and tangibility, while satisfaction is broader and influenced by perceptions of service quality, product price, quality, situational factors, and individual factors. As bank clients' knowledge increases, the connection between service quality and customer satisfaction becomes more important. Bank management should consider demographic information to better understand their clientele.

Chapter: 03

RESEARCH METHODS

3.1 Methodology of Research

The purpose of the research that is carried out in this study is to get an insight of the whole banking sector as well as to identify some of the characteristics that contribute to the high quality of service provided by banks. Dutch Bangla Bank PLC customers and personal account holders are polled to provide a representative sample of the bank's customers.

3.2 Research Design

In order to undertake the analysis of Customers' Satisfaction on Dutch Bangla Bank PLC, some basic statistical tools have been used, such as the mean, along with a variety of graphs and charts. The survey was intended to give reliable quantitative metrics in addition to illustrative quality insight, which was obtained by using both qualitative and quantitative research methodologies in conjunction with a structured questionnaire. The most important instrument that was used for this study report was this structured questionnaire. I performed an analysis on the data and presented it using pie charts, graphical presentation methods, and percentages. I made an effort to assess the most important or significant results.

3.3 Questionnaire

I have designed a structured questionnaire in such a manner that it is helpful in obtaining input from a limited but representative sample of possible responders. I have done this by developing the questionnaire in such a way as to: This part of the activity consisted of conducting more casual, free interviews with a number of probable responders based on the sample. Here, both quantitative and qualitative information is provided. This report, however, is qualitative in character.

Survey Method: I prepared a thorough questionnaire for my survey. I have gathered information from both secondary and primary sources.

Sample Size: The overall sample size for my study was 100

Sample Technique: I employed a non-probability convenience sample for the interview with the consumer.

3.4 Methods of Data Collection

The combination of both primary and secondary sources of information is a noteworthy aspect of the study. The information comes from the following two places:

a) Primary Sources:

- Close communication with the relevant officer(s) and staff member(s) of the Branch in question.
- Conversations with consumers that take place face to face.
- Relevant file research as submitted by the relevant personnel.

b) Secondary Sources: The secondary data come from a variety of various conceptual concerns, and the following sources, among others, were used in the research project:

- Internal Sources:
    - Annual report of Dutch Bangla Bank PLC.
    - Prospectus and other documents of Dutch Bangla Bank PLC.
    - Prior research report Website.
- External Sources:
    - Different books and periodicals related to the banking sector
    - Bangladesh Bank Report

Chapter: 04
Organizational Profile

4.1 Overview of the Dutch Bangla Bank PLC.

After beginning its journey modestly in the middle of 1983, Dutch Bangla Bank PLC has grown to become one of the largest private commercial banks in Bangladesh. DBB PLC has a strong commitment to the economic and social development of the country.

They have worked hard for more than three beautiful decades to fulfill the promise that was made to their customers, and as a result, they are now recognized as one of the biggest private commercial banks in Bangladesh. Since the very beginning, DBB PLC has maintained a resolute commitment to maximizing the quality of the services and help it provides. In accordance with their dedication to providing the very best financial services, they are continually developing a variety of different projects and products that are designed with the consumer in mind.

DBB PLC has been instrumental in developing and building prominent business leaders in Bangladesh; without these exceptional individuals, the country's thriving economy would not be what it is now. DBB PLC is a publicly traded company that can be found on the Dhaka Stock Exchange Limited and the Chittagong Stock Exchange Limited.

Through its many subsidiaries and distribution channels, DBB PLC provides a comprehensive suite of banking products and financial services to businesses, small and medium-sized enterprises (SME), and individual clients. The bank has made its mark in the private sector banking industry with its boutique service, innovative practices, dynamic problem-solving approach, efficient management, and a vast network of 246 branches, Off-shore Banking Unit, E-Commerce, Agent Banking, Islamic Banking, Sub-Branches, Priority Banking (DBB PLC Imperial), remittance services, credit card business, and 5,060 dedicated human capitals. The bank has a particularly strong emphasis on the retail, manufacturing, and wholesale (RMG), import-export, agricultural, and small and medium enterprise (SME) business sectors, all with the goal of becoming a national leader in green banking and financial inclusion programs. The bank has their wholly owned subsidiaries: DBB PLC Stock Brokerage Limited, which offers brokerage services in the capital market; DBB PLC Investment Limited, which intends to carry out full-fledged merchant banking activities in Bangladesh; DBB PLC Asset Management Limited, which was established for the management of both institutional and individual funds; and DBB PLC Fintech Company Limited, which offers mobile financial services under the brand name ROCKET.`

Their company is based on a dedication to always providing exceptional service. Sustainable Development, which is built on the principle of constant company diversification, gives us a leg up on the competition. Interest generating operations like loaning and advancing money and investing activities are where DBB PLC really shines.

By embracing global best practices and doing business ethically and honestly, they pledge to give their customers with the finest level of service possible in helping them manage their capital successfully. In line with their tagline, "Your Trusted Partner," their branding approach puts the client and the customer's requirements and financial well-being front and center.

Dutch-Bangla Bank YOUR TRUSTED PARTNER	
Name of the Company	Dutch Bangla Bank PLC
Authorized Capital	BDT 44.75 billion
Market Category	A Category
Chairman	Ms. Sadia Rayen Ahmed
Current Employees	11,130*
No. of Branches	245
No. of Sub-Branches	296
No. of Sub Agent Banking	5637*
No. of ATM and Fastrack	4907*

4.2 Mission

Dutch-Bangla Bank engineers' enterprise and creativity in business and industry with commitment to social responsibility. "Profits alone" do not hold a central focus in the Bank's operation, because "man does not live by bread and butter alone".

4.3 Vision

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvel-magic of a charming life that abounds with spirit of life and adventures that contribute towards human development.

4.4 Values

Dutch-Bangla Bank believes in its uncompromising commitment to fulfill its customer needs and satisfaction and to become their first choice in banking. Taking cue from its pool of esteemed clientele, Dutch-Bangla Bank intends to pave the way for a new era in banking that upholds and epitomizes its vaunted marques "YOUR TRUSTED PARTNER."



4.5 Objective of the Organization

The objective of Dutch Bangla Bank PLC is specific and targeted to its vision and to position itself in the mindset of the people as a bank with difference. DBBL trusts in its uncompromising duty to satisfy its clients' needs and fulfillment and to end up distinctly making their first decision of banking. The objectives of Dutch Bangla Bank PLC are as follows:

- To develop a solid client center and relationship based around respectability, unrivaled administration.
- To develop a solid client center and relationship based around respectability, unrivaled administration.
- To make a fair, open and empowering environment.
- To esteem and regard individuals and settle on choices in view of legitimacy.
- To take a stab at benefit and sound development.
- To make business openings crosswise over Bangladesh.
- To construct acknowledgment and reward with respect to execution.
- Preparing the reserve funds and directing it out as advance or progress as the organization affirms.
- To build up the way of life of the restricted wage assembled by giving Consumer Credit.

4.6 Competitive Intensity and Bank Responses

The Porter's Five Forces model, which helps analyze the degree of competition in a particular industry, is highly valuable to new businesses and those entering new sectors, among other things. The concept was developed by Michael E. Porter. Companies and industries have to contend with several factors to maintain their competitiveness. These factors include the potential for new entrants and substitutes, the negotiating power of suppliers and buyers, and the competitiveness of their individual sectors in comparison to the competitiveness of other sectors. There are many different factors that might influence the amount of profit that a company or sector makes. When all five factors are operating at their maximum intensity, there is practically no company in this industry that can generate positive returns on investment. If, on the other hand, the five components are relatively stable, there is potential for increased returns.

The competitive intensity of a market refers to the amount of pressure applied by companies competing within the same market. Competition of a certain level is healthy since it promotes the development of original thoughts and strategies on the job. In every competitive setting, both teams and individuals want to achieve victory. As part of its effort to maintain its competitive edge, The Dutch Bangla Bank PLC is always adapting to new market conditions. Intensity of competition may be affected by a variety of factors:



4.6.1 Threat of New Entrants

Many influential people and groups are putting pressure on the government to open new financial institutions. Also, some foreign financial institutions have recently begun providing local businesses with financing facilities at reduced interest rates and more lenient terms and conditions than in the past.

Strategy of Dutch Bangla Bank PLC

The following actions are being taken to counteract the risks presented by new competitors:

- They are investing heavily in digital banking to better serve their customers' busy lifestyles and accommodate their changing financial demands.
- Constantly introducing cutting-edge products and services to cater to a wide range of customers' needs.
- Keeping a high level of regulatory compliance by strictly following all rules and regulations.
- After seeing tremendous growth, the retail and SME sectors are now focusing on expanding their existing customer bases. In order to expand their customer base, they've decided to provide a wider range of services.

4.6.2 Bargaining Power of Customers

Customers may simply switch to a different bank for all or any of their banking requirements, reducing the bank's total involvement. Investors have more leverage than ever in this era of marketing efforts. This is because there are so many different banks to choose from, and transferring between them is quite painless.

Strategy of Dutch Bangla Bank PLC

The following programs are used as part of their strategy to acquire and retain customers:

- Offering deposit rates that are comparable with those offered by other financial institutions in the market.
- Providing service standards that are higher than those found anywhere else in the industry.
- Assisting customers in doing a wide range of banking operations while on the road by making mobile digital banking available to them.
- Offering adjustable financing rates based on property value; offering forbearance on foreclosure procedure fees; etc.

4.6.3 Bargaining Power of Suppliers

Depositors are the banking sector's principal source of capital, and they have greater leverage than at any other time in Bangladesh's history. Almost all banks and other financial organizations have trouble maintaining adequate levels of liquid assets. As a result, depositors are in a stronger position than ever before as banks compete for their money by providing attractive interest rates.

Strategy of Dutch Bangla Bank PLC

They use the following strategies to get an edge over us in our dealings with suppliers:

- They provide attractive interest rates to depositors and follow through with world- class service.
- When entrusting us with the management of their funds, the bank's partners and investors may be certain that we will live up to our promises and obligations.
- They provide them with competitive compensation and stimulating career advancement opportunities in exchange for their dedication, hard work, and knowledge, which is essential to our success.

4.6.4 Threat of Substitute

There are many non-banking companies that now provide the same kinds of financial services that banks used to provide. Money transfers through BKASH, NAGAD, and other similar services are only a few instances.

Strategy of Dutch Bangla Bank PLC

To reap the rewards of being first to the market, they are on the lookout for opportunities that may occur because of changes in technology and legal frameworks. Since this is the case, they are contemplating the introduction of a NEXUS CARD and ROCKET.

4.6.5 Competitive Rivalry

There are 61 scheduled banks, 5 non-scheduled banks, and 34 non-banking financial institutions in the country's banking industry (NBFIs). The high concentration of service providers makes switching to a new one quick and painless. To further improve their customer acquisition strategies and decrease the market share of existing service providers, banks are also in the process of developing new products and services.

Strategy of Dutch Bangla Bank PLC

They have done the following to secure their market share and expand it.

- They may raise client confidence and satisfaction by offering state-of-the-art financial goods and services thanks to their commitment to investing in cutting-edge technology.
- They think they can make a difference since they provide exceptional service that can't be mass-produced or replicated.
- Because of their excellent service standards and amazing experiences, our customers keep coming back to them.
- The bank has always been supported by a loyal customer base. Even though we seek to retain and expand their current client base, this offers them a decisive advantage in their highly competitive industry.

4.7 SWOT Analysis of Dutch Bangla Bank PLC

The results of a SWOT analysis reveal that the organization has obstacles to business as usual because of both internal (Strength, Weakness) and external (Opportunity, Threat) factors. The following are the most important factors that, in the opinion of Dutch Bangla Bank, should be considered during a SWOT analysis; they are listed in alphabetical order for your convenience.



4.7.1 Strengthen (Internal Factor)

a) **Increased Liquidity and Strengthening of the Capital Base**

By reducing their cost-to-income ratio and maintaining an adequate capital-to-risk-weighted-assets ratio, Dutch Bangla Bank was able to successfully meet regulatory requirements.

b) **Good Corporate Governance**

The bank's board of directors routinely assesses the institution's compliance with the Central Bank and takes other steps to guarantee the integrity of the business. Good corporate governance standards are recognized by the Board of Directors as vital to maximizing shareholder value and protecting the business's long-term viability.

c) **Enriched Human Capital**

They are able to deliver the highest potential value to the company as a result of the positive environment in which they do business as well as the well-developed pool of human resources they possess.

- Information on the efficiency of HR practices, data on HR asset performance (whether it is appreciating or depreciating, for example), and data on HR asset health are all goals of HR analytics.
- The classification of the monetary effects of various human resource management techniques may assist in the creation of successful HRM practices.

d) **Diversified Products and Services**

Dutch Bangla Bank PLC provides a complete range of regulatory services in addition to a comprehensive selection of innovative corporate, retail, and small and medium-sized company (SME) products to its exclusive customers.

e) **Stronger Branch Network**

For them, "Service First" is more than simply a catchphrase; it's a guiding principle. A total of 162 agent banking sites and a network of 150 full-service and 19 satellite branches as well as 187 ATMs serve both dense and less populated regions.

f) **Performer of Regulatory Compliance**

Dutch Bangla Bank PLC has complied with all tax and VAT regulations set by the Bangladesh Bank and the National Board of Revenue from day one.

4.7.2 Weakness (Internal Factor)

a) **Credit Concentration**

Since financing is their focus, we might be affected by a range of credit-related concerns, including missed payments and the buildup of non-performing loans. Their consumer loans and commercial loans are equally vulnerable to economic uncertainty. The current COVID-19 virus pandemic makes these risks more severe**.**

b) **Limited SME and Retail Exposures**

When compared to other market leaders, Dutch Bangla Bank PLC's exposure to the retail and small and medium-sized business (SME) sectors is quite modest.

c) **Dependence on Core Banking Line Up**

A decrease in the proportion of deposits to loans (from 9 to 6 percent) had a negative impact on Dutch Bangla Bank PLC's interest revenue income and total income, the bank's only two sources of income. This is due to the fact that Dutch Bangla Bank PLC has no significant other sources of income.

d) **The Lack of Access to Cutting – Edge Technology**

Dutch Bangla Bank PLC spends insufficient resources into the IT industry to boost software quality and construct physical infrastructure, and it also restricts the software upgrade process. It has started taking measures to strengthen cyber security, but there is still more to be done.

4.7.3 Opportunities (External Factor)

a) **Governments Initiatives Towards Development**

The government of Bangladesh is now funding major infrastructure projects including the Metro train network, four-lane roads, the Padma Bridge, and the Big Port. These expenditures complement other growth plans. Due to these developments, Dutch Bangla Bank PLC is prepared to collaborate with the several relevant parties to handle any forthcoming issues.

b) **Women Entrepreneurship in Rising**

Women's business ownership has risen in recent years with improvements in literacy and educational opportunities. Service counters at Dutch Bangla Bank PLC for Women Entrepreneurs are gender-segregated to make the experience more comfortable for female clients. All of the banking requirements of businesswomen may be met with the help of our expert Relationship Managers and tailor-made solutions.

c) **GDP Growth along with other Business Development**

Consistently strong GDP growth (except for the COVID-19 period) and the country's exit from the category of low-income nations have propelled Bangladesh to prominence in the world of industry and commerce. A growing GDP and average income per citizen have opened new opportunities for the banking sector in Bangladesh.

4.7.4 Threats (External Factor)

a) **Non-Cooperation from Bad Customer**

The Bangladesh Bank has chosen to provide interest-free loans for a limited time because to the consequences of covid-19. After being able to keep up with their interest payments as they were due, a client took the option to stop doing so. Some customers even submit forged documents to take advantage of the loan they were given.

b) **Cyber Security**

Hackers and other crooks may now use the most advanced resources and equipment available in the cyber realm. Consumers might lose faith in the security of their banks if the volume of cybercrime continues to rapidly increase.

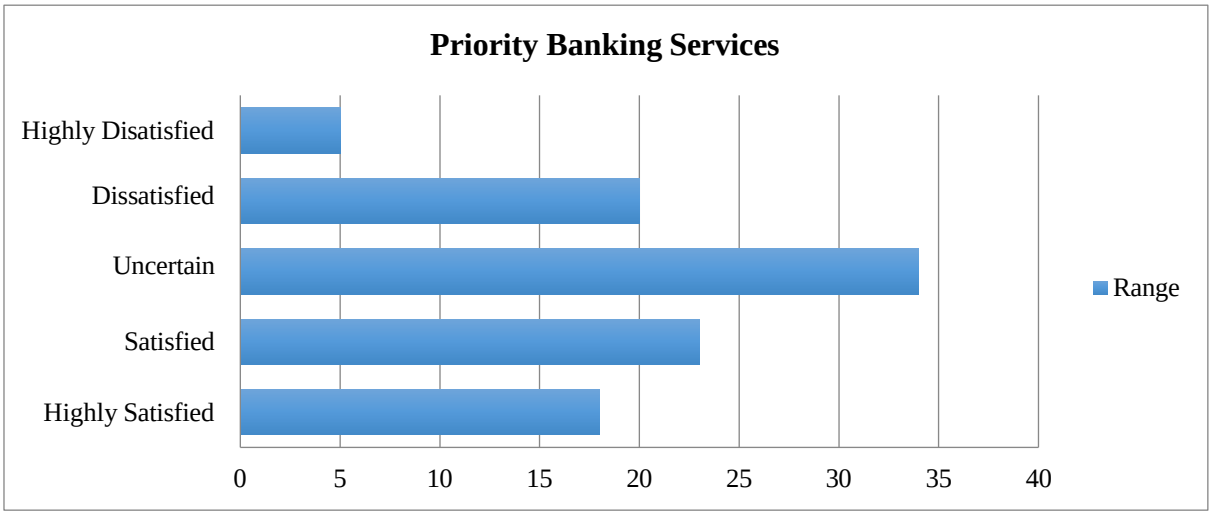
c) **Exchange Rate Fluctuation**

All loans, with the exception of credit cards, are subject to a statutory cap of 9% APR. The near future's viability was negatively impacted as a direct result of this.

Chapter:05
Analysis and Finding

5.1 Demographic Profile of the Respondents

5.1.1 Satisfaction with Priority Banking Services



The results of the analysis carried out in this data are shown in the following pie chart:

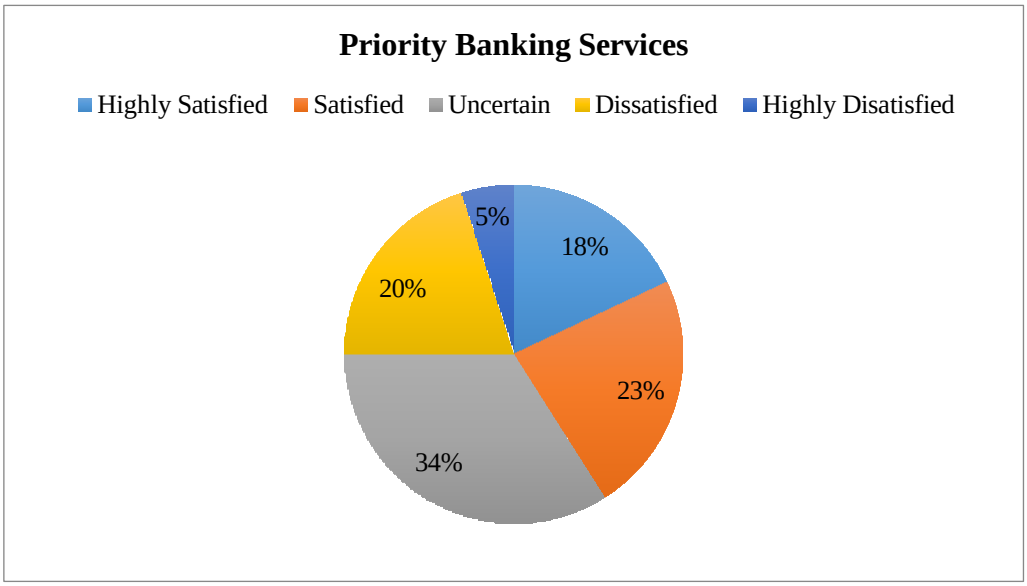
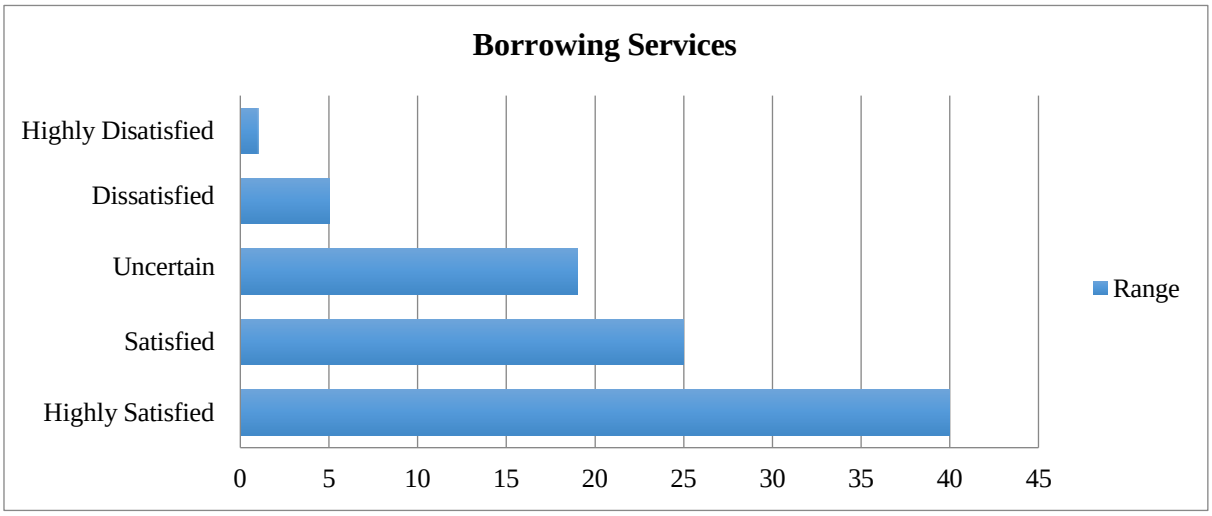


Chart: Priority Banking Services

The statistics shown in the table and pie chart seen above show that 18% of DBB PLC's customers are very delighted with the way they get their statement, while 23% of consumers are satisfied overall with the service. 34% of respondents were unable to determine their degree of satisfaction with reference to the problem. In the meanwhile, ten percent of customers are dissatisfied with the way they get their statement, while fifteen percent of consumers are very dissatisfied.

5.1.2 Satisfaction with Bank's Borrowing Services



The results of the analysis carried out on this data are shown in the following pie chart:

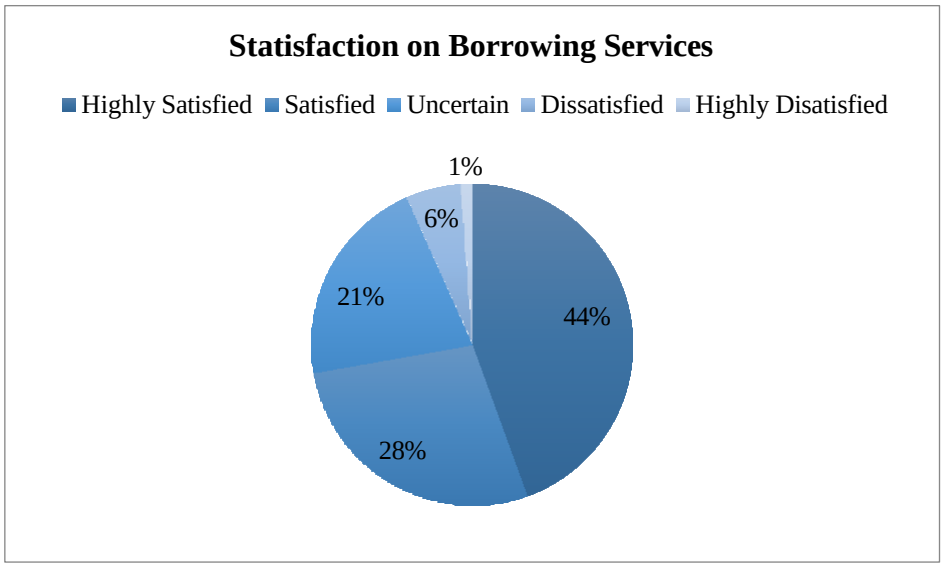
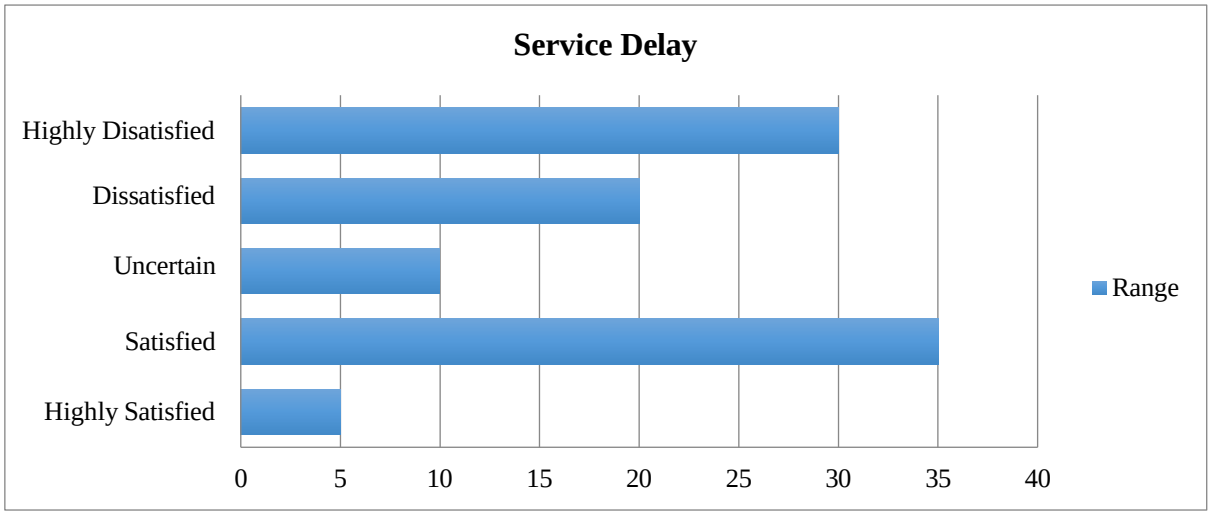


Chart: Satisfaction with Bank's Borrowing Services

According to these statistics, 44% of DBB PLC's customers are very satisfied with the way the company handles fixed deposits, while 28% are satisfied overall with the service. 21% of the consumers did not know how satisfied they were with the product or service. On the other side, 6% of customers are unsatisfied with the way that DBB PLC cash fixed deposits are handled, and 1% of those clients are very dissatisfied.

5.1.3 Service Delay Satisfaction



The results of the analysis carried out on this data are shown in the following pie chart:

1.

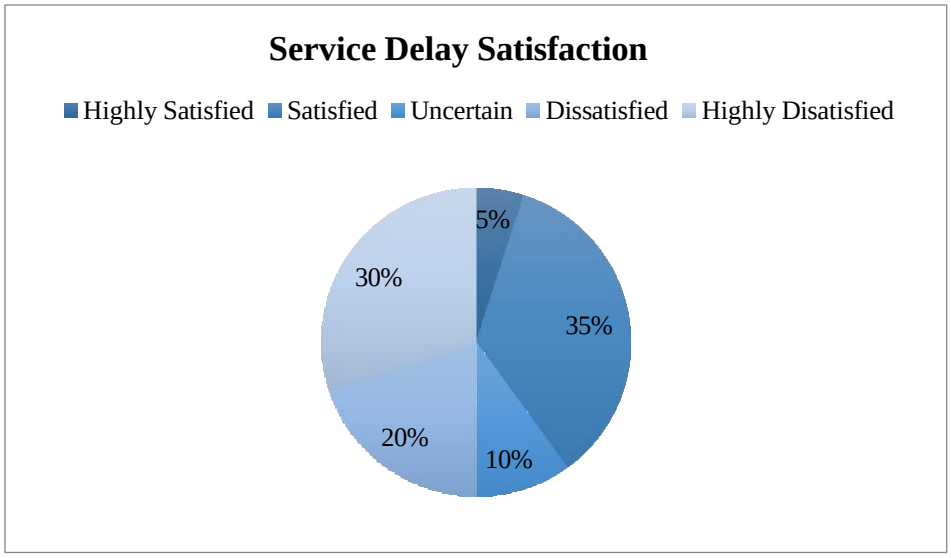


Chart: Service Delay Satisfaction

The presented observation indicated that just 5% of DBB PLC's customers are very satisfied with the length of time they are hard to wait in order to get a service at one of the company's branches, while the other 35% are merely content. 10% of respondents chose not to comment on the issue. On the other hand, between 20 and 30 % of DBB PLC's client base expresses dissatisfaction and strong dissatisfaction with the amount of time they are had to wait in order to get a service at one of the company's branches.

5.1.4 Branches are Available

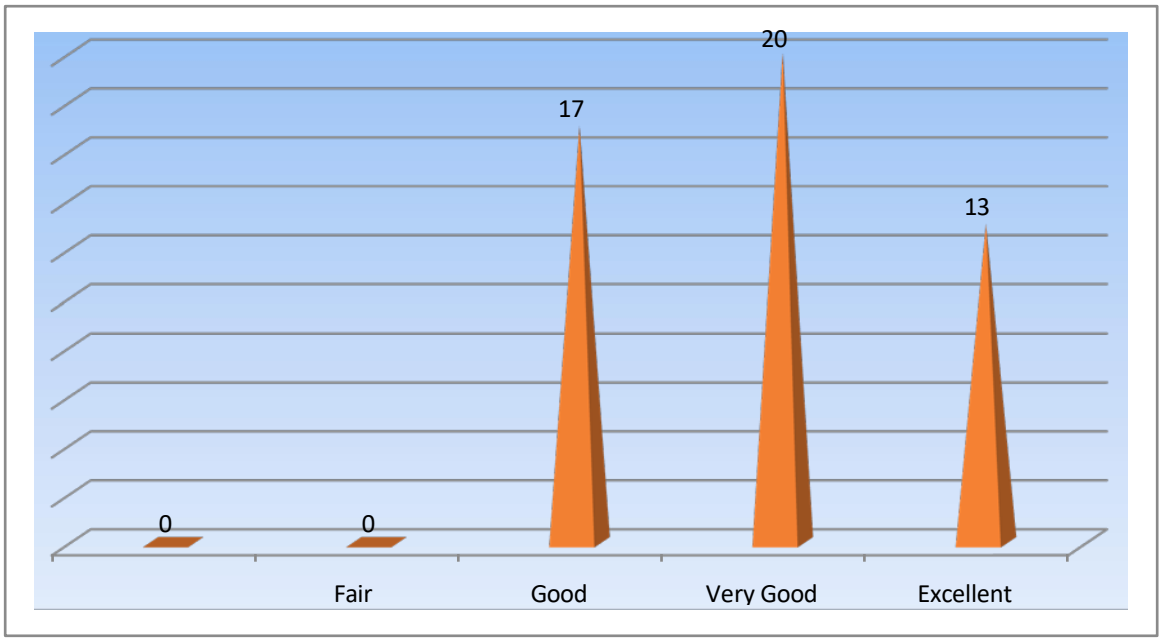


Chart: Branches are Available

Making banking services are irresistible branches must be convenient to each people door steps. Among 50 customers I have asked these questions whether the branches available or not 17 people said "good" 20 of them which are 40% of the sample said, "Very Good" and 13 of them said "Excellent". This stat tells that almost everyone believes that Dutch Bangla Bank PLC ensure the error free record every transaction occur in the bank.

5.1.5 Find Service on Time

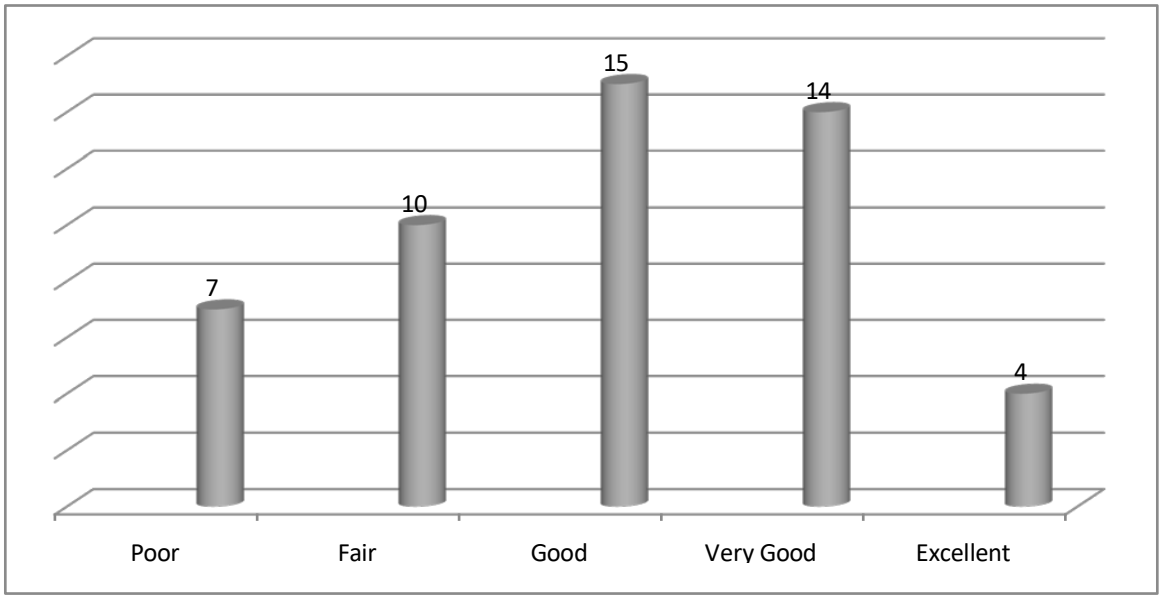


Chart: Find Service on Time

Customers always choose those banking services from whom they find easy and fast services. If a bank makes sure this is providing well, then it will make customers happy. Here we can see that 7 people said their services are really poor as there are always many people in the branches and 10 people said its fair as they are in neutral position and 15 people said they are happy with it as they are finding quick enough services and 14 said very good and left 4 people said its excellent as they are overly satisfied with the given services.

5.1.6 Using Modern and Updated Technology

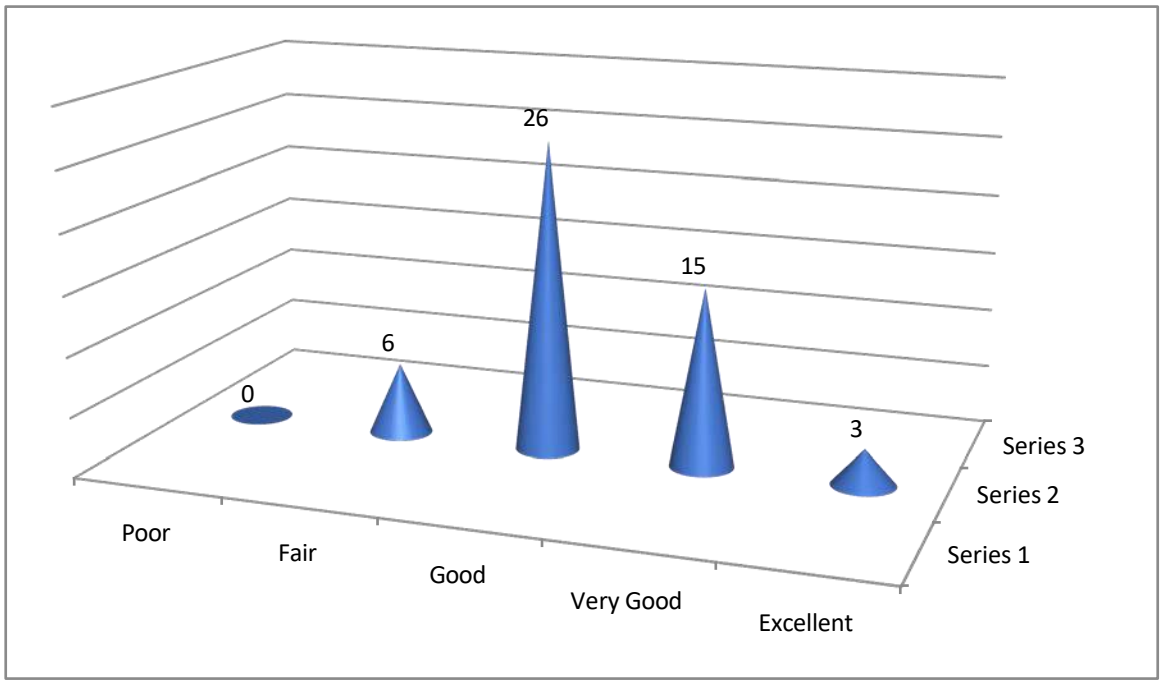


Chart: using modern and updated technology

Technology is very important in the present world in any business. In the banking industry it is obvious. To record transaction the software they use and devices they use are also considerable to find the customer satisfaction level. If the bank uses the latest reliable software and devices then it will have an effect also on customer satisfaction. It will make it easy for the bank to do day today general banking activity and others activity and this will have an impact on the customer. Here we can see that 26 or 52% customers said "Good" which means that they are somewhat satisfied and 15 customers or 30% of customers said "very good" meaning that they satisfied about the using of modern and updated technology by Dutch Bangla Bank PLC.

5.1.7 Satisfaction with Mobile and Internet Banking Services

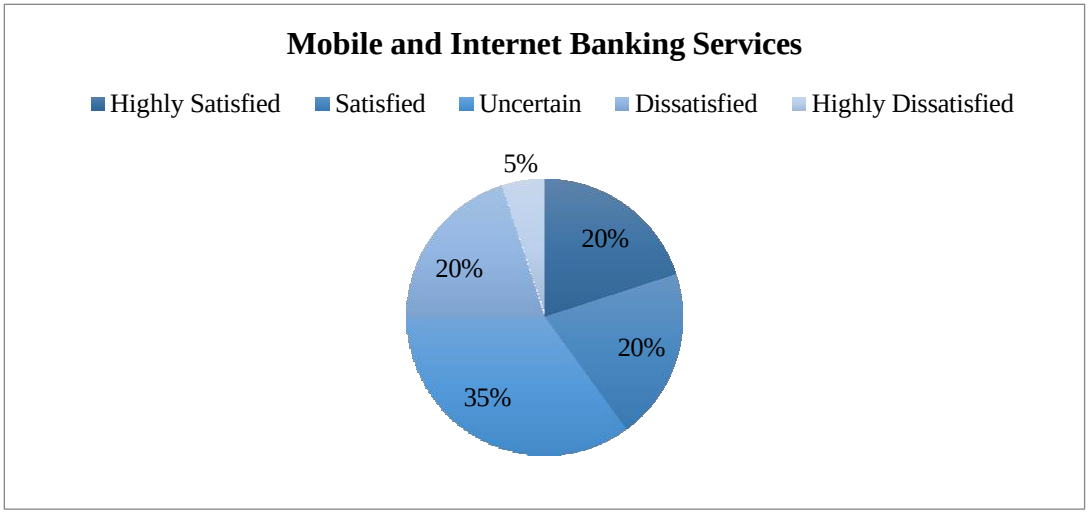


Chart: Mobile and Internet Banking Services

According to the responses shown in the table above, 88% of customers would suggest DBB PLC to their families, friends, or colleagues, while just 12% of consumers would not recommend DBB PLC.

5.1.8 Ensure Good Online Banking Service

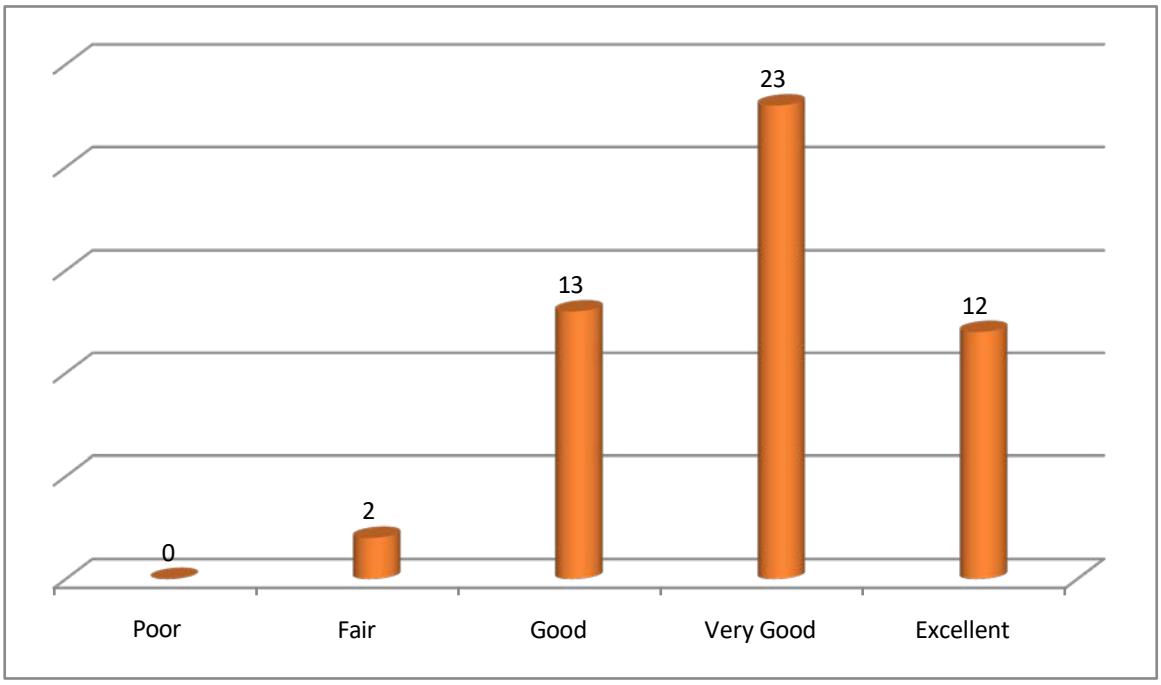


Chart: Ensure good online banking service

Online banking is a new dimension for the modern banking system. This is one of the Value-added services provide by different banks save time and cost for customer. With the help of internet connection, customers will be able to deposit money and make payment by sitting at home. Dutch Bangla Bank has offered online banking as well. Survey indicates that 23 which 46% said that Dutch Bangla bank provides good online banking service.

5.1.9 Customer feels Safe by Making Transaction

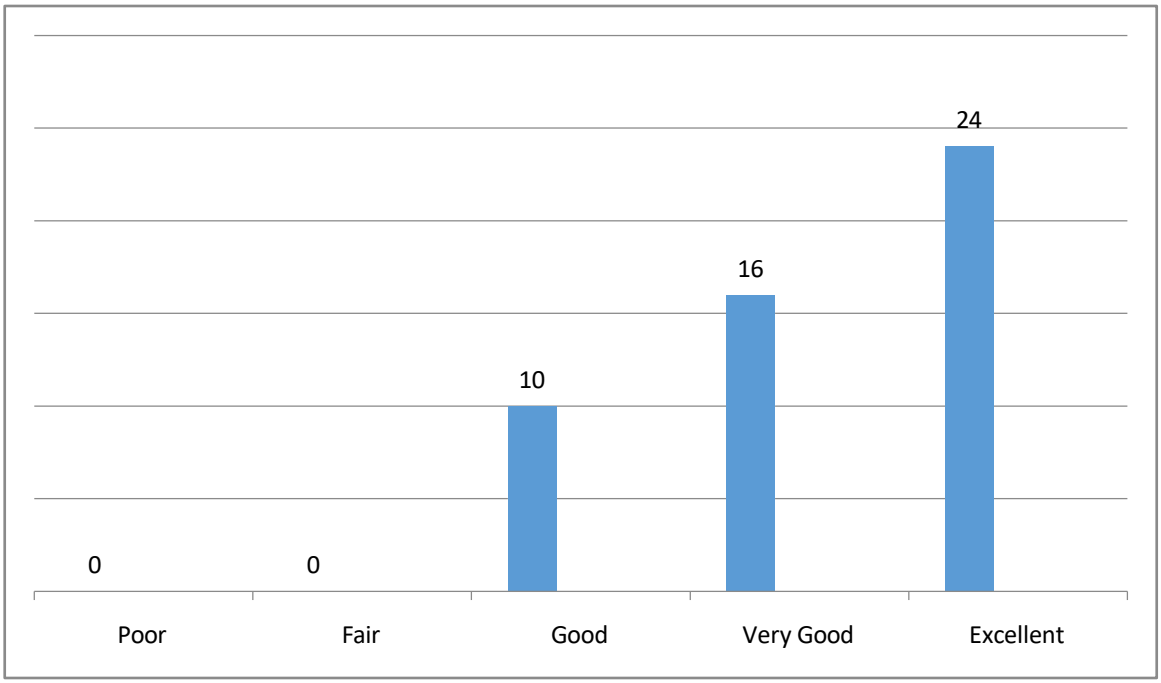


Chart: customer feels safe by making transaction

When the customer feels safe about their money transacted through the bank, we can say that customers are satisfied with the service bank provided. It is an important factor for the level of customer satisfaction in a company. The chart 10 shows that 24 customers out of 50 give their opinion as "Excellent" which is 48% of the sample. So that we can say that they are fully satisfied and feel safe about their money deposited or transacted through the bank.

5.1.10 ATM Booths are available

Network provided for ATM service by the bank is an element to justify a bank's quality service. If the bank ensures quality network for ATM service, then the customer will be satisfied. If there is a good network, then there will be no problem withdrawing and depositing money from ATM machines. For Dutch Bangla Bank PLC, survey data shows tremendous positive sign, 15 customers which are said "Excellent" and 20 people said it's Very good as they find it in almost every road than 10 people said its Good none of them said its poor which shows their ATM services are more than satisfactory.

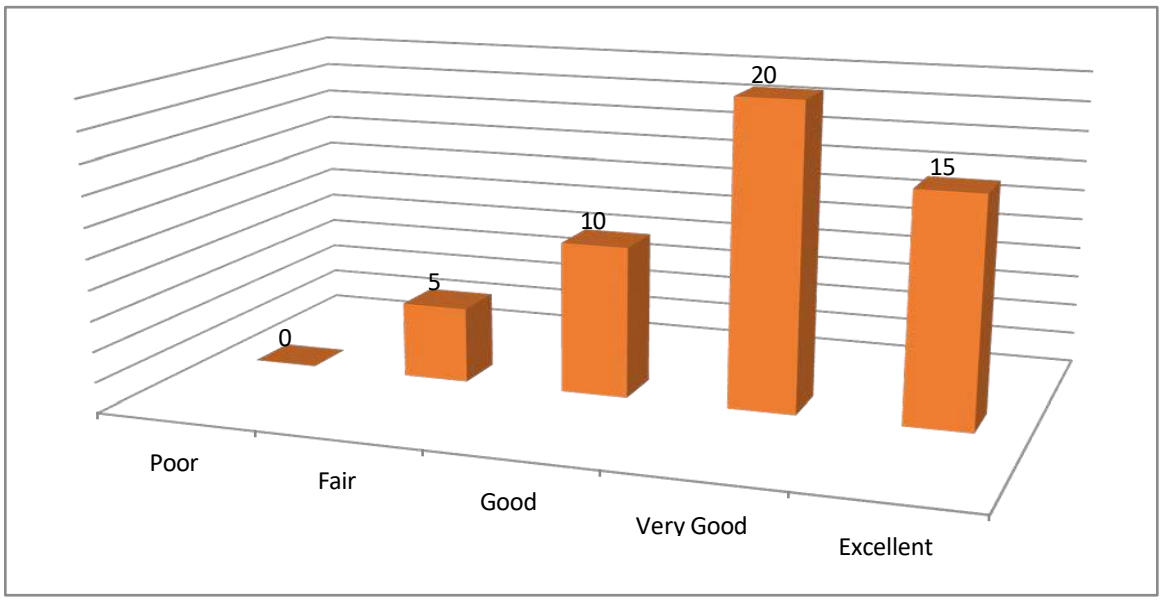


Chart: ATM booths are available

5.1.11 Employees Behavior with customers



Chart: Employee behavior with the customer

Behavior of the employee working in the bank is one of the important factors for the customer to be satisfied. In my survey there was a question about the behavior of employee of the Dutch Banla bank PLC with the customer when providing banking service. From the survey, we can see that at most 25 customers which about 50% of the 50 customers said "Good". It means that they are somewhat satisfied with the behavior of the employee of Bangla Bank however 5 people said its poor as they are not always responsive enough and remain buys which Dutch Bangla Banks needs to focus on.

5.1.12 Satisfaction on Remote Banking Services

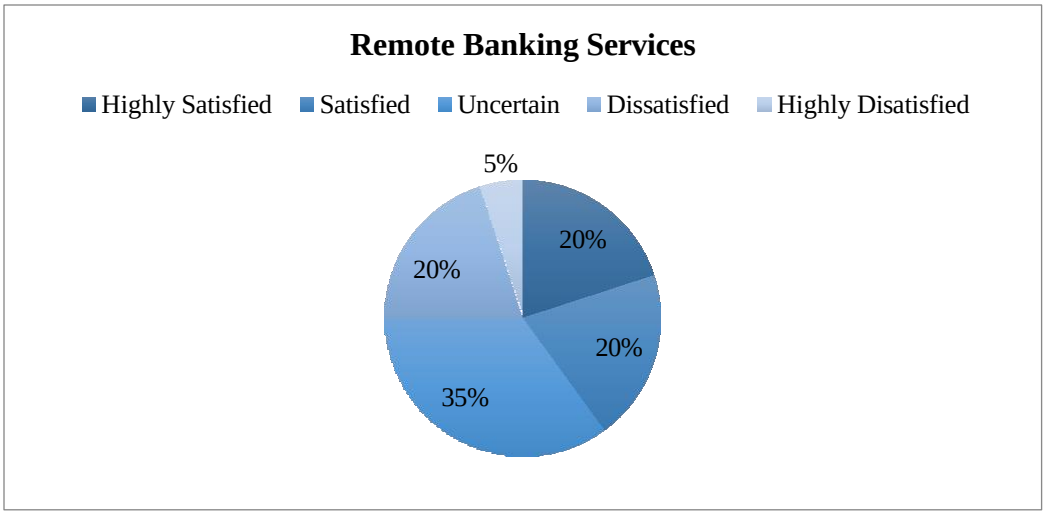
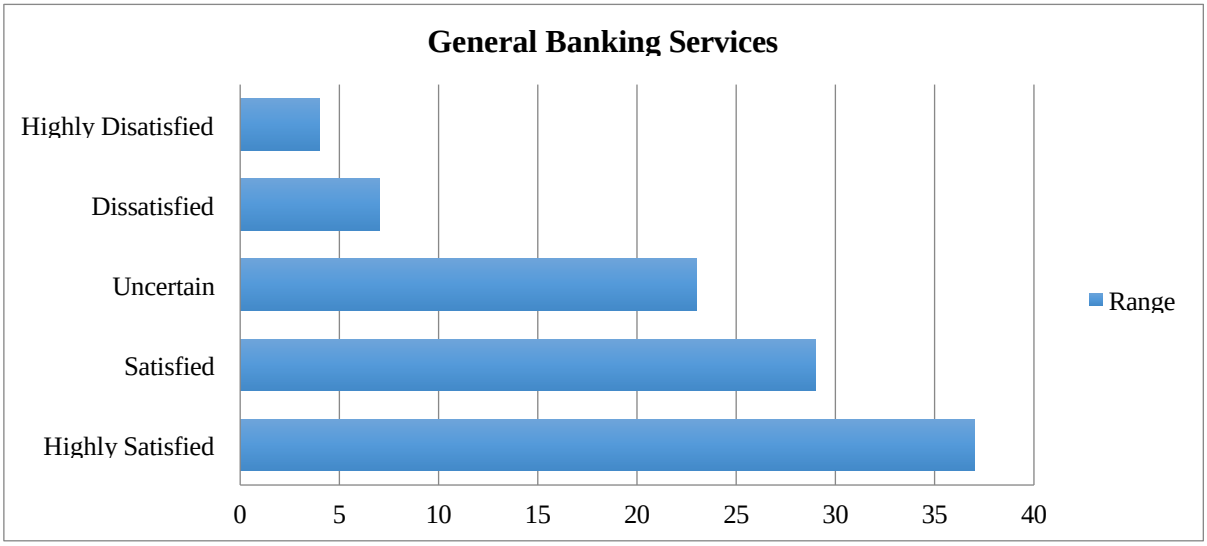


Chart: Employee behavior with the customer

According to the responses shown in the table above, 80% of customers would suggest DBB PLC to their families, friends, or colleagues, while just 20% of consumers would not recommend DBB PLC.

5.1.13 Satisfaction on General Banking Services



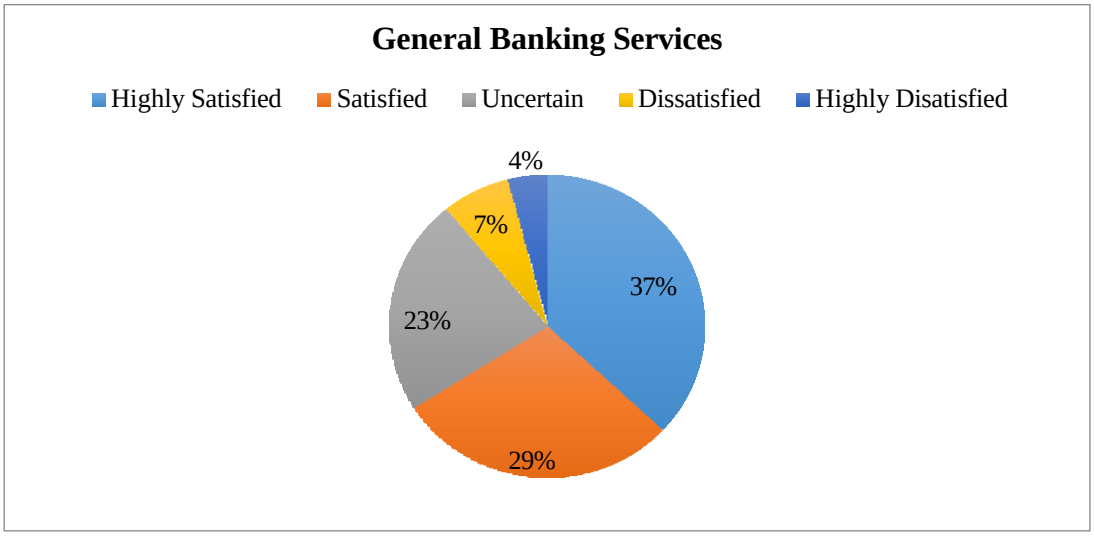
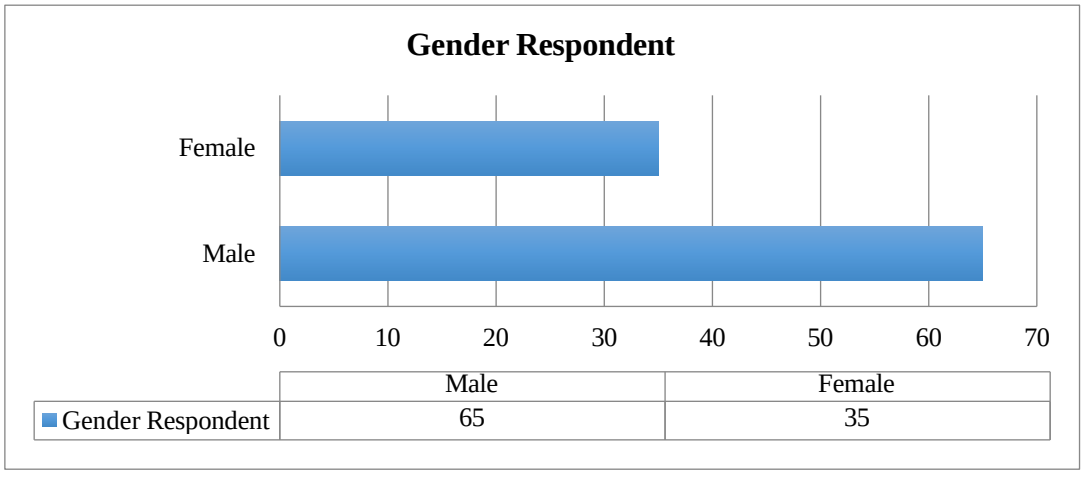


Chart: Employee behavior with the customer

According to these statistics, 37% of DBB PLC's customers are very delighted with the way in which DBB PLC employees conduct themselves, while 29% are satisfied. 23% of the customers did not know how satisfied they were with the product or service. On the other side, 7% of DBB PLC customers are unsatisfied with the conduct of the company's employees, of whom 4% are very dissatisfied.

5.1.14 Gender

The study has a total sample size of 100 participants. Of the total 100 responders, 65 were men (representing 61% of the total) and 35 were women (representing 39% of the total).



The chart given here are as follows: Respondents to the Survey make up 35% of Women and 65% Men.

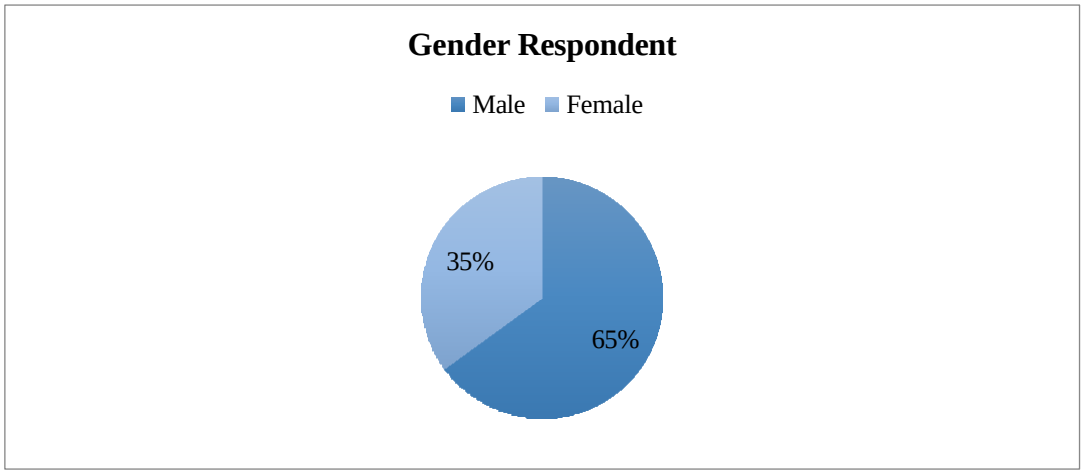
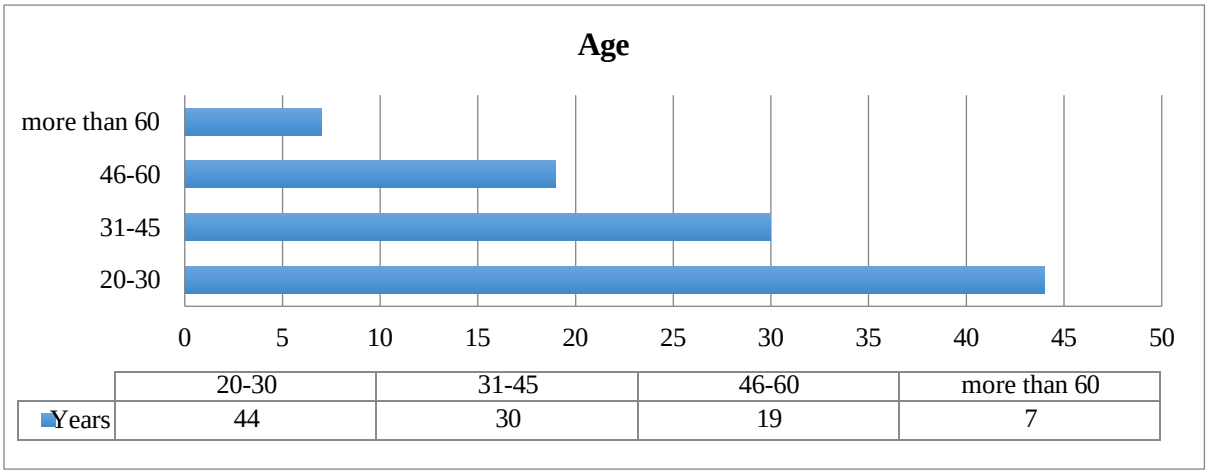


Chart: Gender Respondent

5.1.15 Age

Customers in this age range 20-30 years old account for 44%, range 31-45 years old account for 30%, range 46-60 years old account for 19% and more than 60 years old account for 7% of the total of the number of years old.



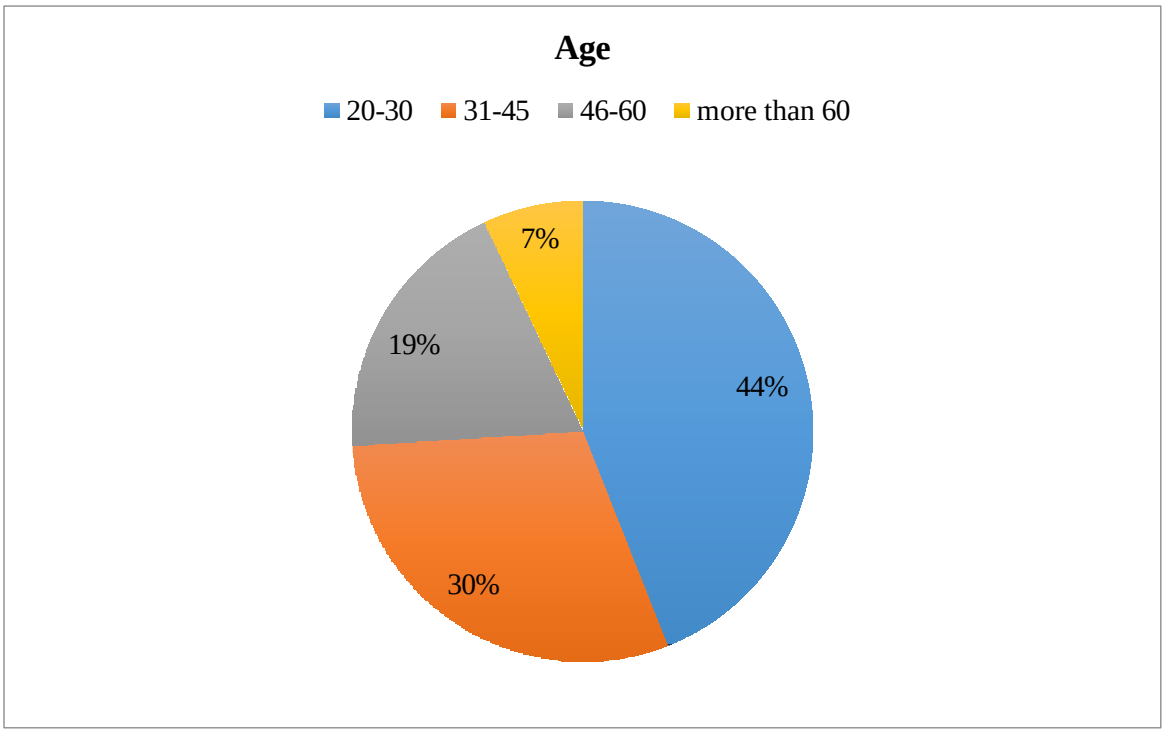
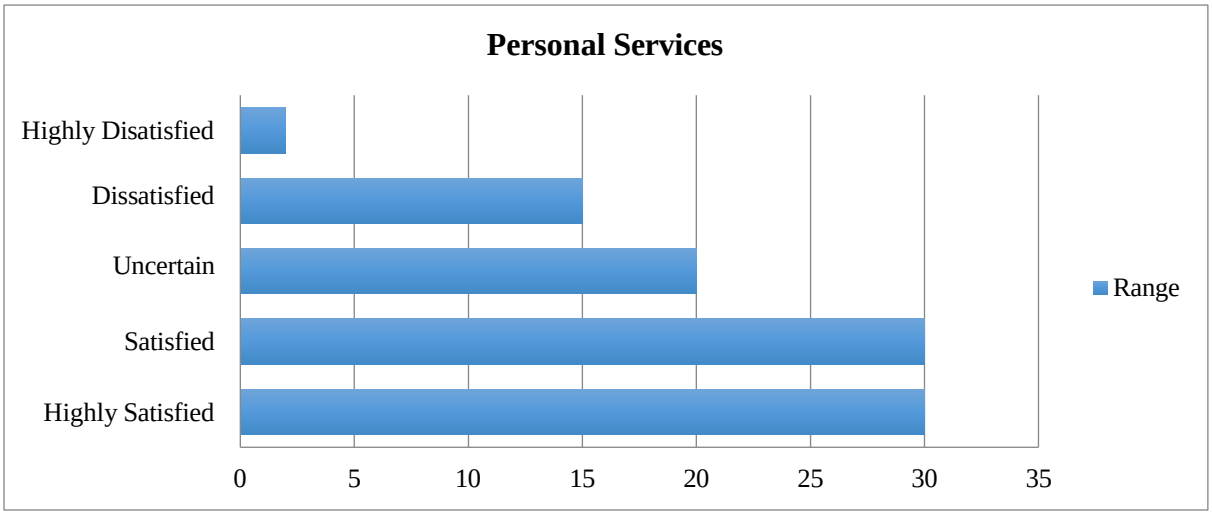


Chart: Age

5.1.16 Satisfaction on Personal Loan Services



The results of the analysis carried out on this data are shown in the following pie chart:

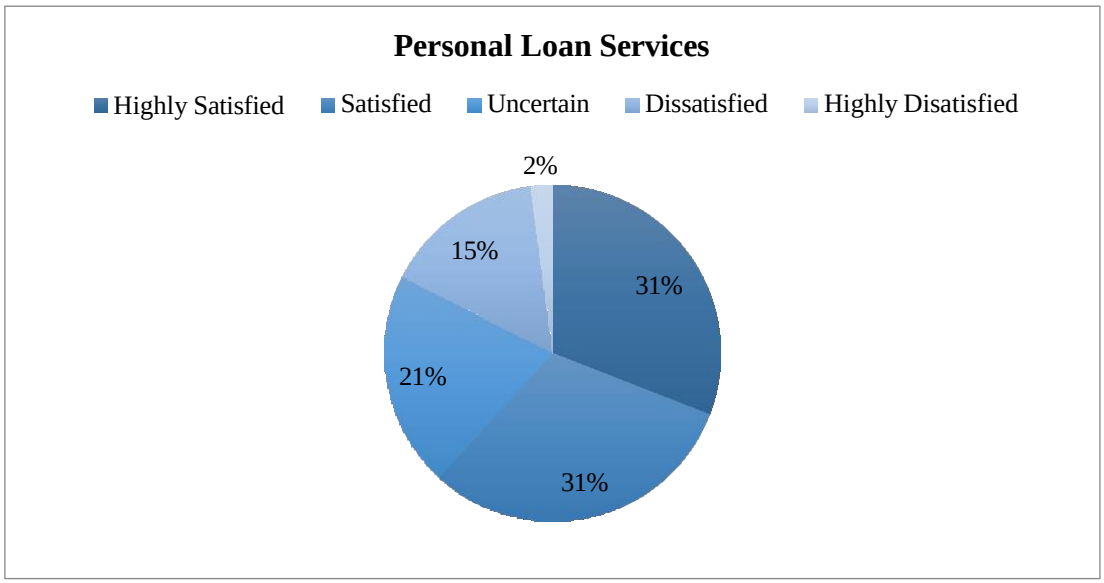


Chart: Personal Loan Services

The data shown in the table and pie chart above demonstrates that 30% of DBBL's customers are very absolutely delighted with the price that the company charges for its services, while 30% of the company's other customers are satisfied. 20% of the customers were unable to indicate whether they were satisfied or not. On the other hand, 15% of the bank's customers are dissatisfied with the service fee, and 5% of those customers are very dissatisfied.

5.1. 17 Well organized office environment

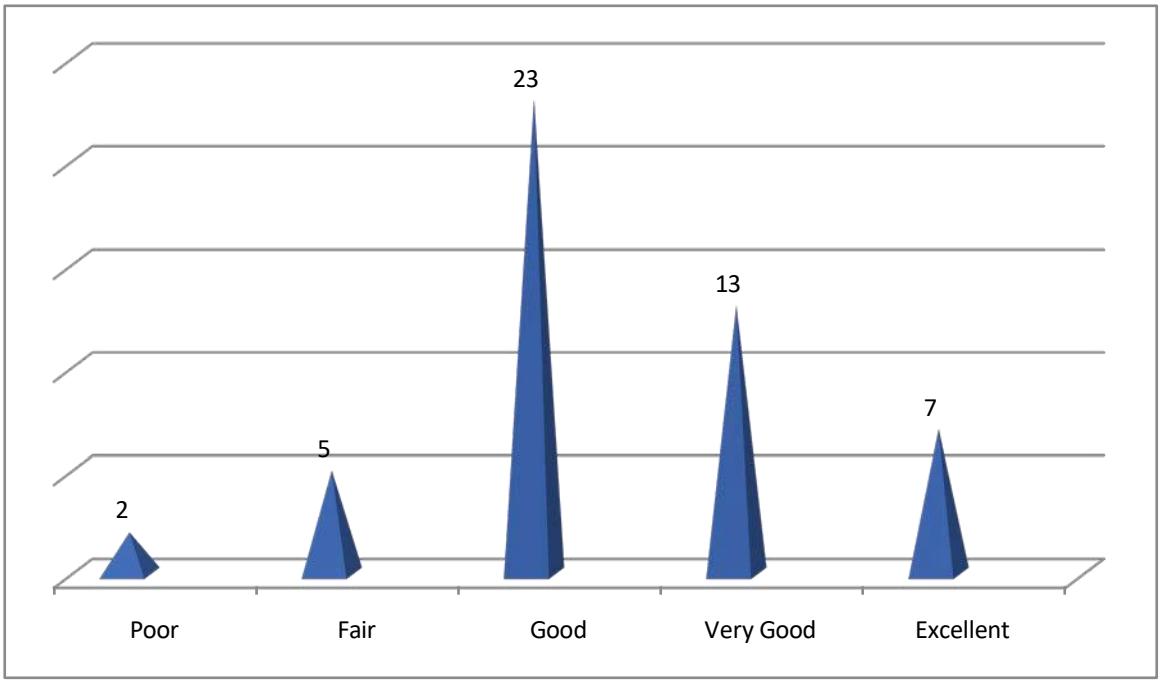


Chart: Well organized office environment

Office environment influences the customer as well as the employee working in the bank. If the office is well organized and decorated with quality furniture the employee will feel fresh to work here and will have an impact on their performance. Moreover, the customers also feel soothing and comfortable by being in bank office to get service from the bank. It is also an important element of customer satisfaction. According to the survey data we can see that 23-customer said “good” to well organized office environment which means that they are somewhat satisfied with office environment of the Dutch Bangla Bank, Kalatia Branch.

5.2 Findings:

Following the completion of the survey, it was found that respondents are quite satisfied with the safety measures offered by the bank throughout the transaction process. The following are some of the results of the study:

a) **General Banking Services:** Following the analysis into this statement, it reached the conclusion that the vast majority of DBB PLC's clients are quite satisfied with the company's General banking and Internal banking services. The staff at DBB PLC make every effort to assist clients and provide individual attention to each person. So that clients feel secure when doing transactions. 22% of the customers are not satisfied and 44% of the customers are not that satisfied with waiting time to get service from the Dutch Bangla Bank PLC.

b) **Loan Services of DBB PLC than Other Banks:** Clients are more satisfied with DBL's loan services than those of other banks because DBB PLC strives to give loans to customers as quickly as feasible.

c) **Priority Banking Services:** The graph demonstrates that the majority of Dutch Bangla Bank PLC customers are satisfied with the priority banking services they get, as the bank consistently accords its clients the highest priority.

d) **ATM and Branch Services:** The majority of DBB PLC customers are dissatisfied with the bank's decision to reduce the number of crowdies in branches and ATM booths. This is due to the fact that customers are now very busy with their job and do not have sufficient time to go to the bank in order to collect their money. Because of this, they want to quickly collect money from the booth as quickly as possible. However, the number of branches and ATM booths offered by Dutch Bangla Bank PLC is insufficient to satisfy the demands placed on the bank by its customers. As a result, I believe that the bank needs to increase the number of both its ATM booths and its branch locations. 20% of the customers are not satisfied and 40% are not that satisfied with the quality of the network provided to the ATM service.

e) **Internet and Mobile Banking Services:** The majority of DBB PLC's customers have an average opinion of the quality of its Internet and mobile banking services, in comparison to those offered by other banks. This is due to the fact that DBB PLC's fees for its Internet and mobile banking services are significantly higher than those of other banks, and some customers do not provide feedback about these fees.

f) **Remote Banking Services:** Most Dutch Bangla Bank Branch branches are solely located inside the territory of Bangladesh's various cities. As a result, the service coverage provided by DBB PLC is quite limited. Because of this, customers are able to claim that the Dhaka bank needs to build a new branch in a rural region or one of the other cities in Bangladesh.

g) **Utility Payment Service:** 60% of the customers are not satisfied with facility of utility bill payment offered by Dutch Bangla Bank PLC.

Chapter: 06
Recommendations and Conclusion

6.1 Recommendations:

Dutch Bangla Bank PLC should consider implementing any or all of the following suggestions to maintain its position as a competitive player in the industry, become profitable, and improve business performance:

a) A financial services provider, a bank is an institution focused on banking activities. The degree of satisfaction of its customers is a significant factor in determining the amount of money the company makes. Because of this, the organization should constantly be concerned with the quality of the services they provide to their clients as well as the consumers' overall satisfaction with those services.

b) Dutch Bangla Bank PLC should place a greater focus on demonstrating empathy to its consumers. This indicates that DBB PLC should pay more attention to providing individualized services for customers and addressing the requirements they have. There is a pressing need to expand the branch network, and additional new branches have to be built in more rural parts of Bangladesh in order to get in touch with potential customers.

c) A very high degree of service to customers is required to be provided. At this point in time, each business is really worried about providing excellent service to their customers since their clients are quite vital to the firm. In addition, there are a great number of different organizations and individuals to choose from, so switching from one group to another is not a difficult task at all. Because the goods offered by each bank are almost the same, the only thing that differentiates one institution from another is the quality of the service it provides to its customers. This makes customer service a very crucial component for banks. As a result, providing better service to consumers that is of high quality and is free of errors is of the utmost significance.

d) It is imperative that DBB PLC lower the fees that they impose for using ATMs and credit cards. Customers are discouraged from doing business with DBB PLC because of the additional tax. Customers would have easier access to their accounts if additional ATMs that can handle cash, withdrawals, and deposits are put in major cities and villages around the nation. These ATMs may be deployed everywhere in the country.

e) Additionally, they need to concentrate on the marketing components in order to inform clients about their goods and solutions and conduct additional advertising in order to bring in new customers. As a result, that consumer will be aware of the benefits of becoming customers of Dutch Bangla Bank PLC thanks to the many advertising and marketing programs that the bank does. In order to accomplish this goal, they may make use of the printed media, the electronic media, and the distribution of pamphlets to clients, or they may set up a stand at a variety of trade fairs.

6.2 Conclusion

The banking sector in Bangladesh is finally on the upswing. Bankers are making more contributions to the country's progress than in prior years. When it comes to the growth of Bangladesh's economy, the role of the banking sector in the mobilization of money and other resources is becoming more important. Dutch Bangla Bank PLC is widely recognized as the premier financial institution in Bangladesh. This company has more structure than any other private bank in Bangladesh. It's well recognized as a reliable business associate. DBB PLC's strengths include its swift and open decision-making, its effective team of performers, its delighted consumers, its online banking, its efficient internal control, its diversified investments, etc. Following the completion of my internship report, I came to the conclusion that the vast majority of Dutch Bangla Bank PLC's clients had a favorable opinion of the service quality provided by the bank. As a result, we should anticipate that the level of service provided by Dutch Bangla Bank PLC will continue to improve over time and that it will garner an even greater following in the years to come.

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