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**CUSTOMER SATISFACTION ON SERVICES OF THE AGRANI BANK LTD DISTRICT COUNCIL BRANCH,
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ABSTRACT

Customer satisfaction, a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. It is seen as a key performance indicator within business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Within organizations, customer satisfaction ratings can have powerful effects. They focus employees on the importance of fulfilling customers' expectations. Furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. These metrics quantify an important dynamic. When a brand has loyal customers, it gains positive word-of-mouth marketing, which is both free and highly effective. Therefore, it is essential for businesses to effectively manage customer satisfaction. To be able to do this, firms need reliable and representative measures of satisfaction. The objective of the report is to assess the level of importance, the customer of Agrani Bank of my respective branch put across various service attributes and also to determine how well Agrani Bank is satisfying the customer of those service grounds and different service quality dimensions. The survey is conducted on 100 respondents (sample). The entire questionnaire is prepared based on the SERVQUAL scale. There are five service quality dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles. Here the value of the SERVQUAL scale (5, 4, 3, 2, and 1) is counted as the weight. Beside I have selected 60 respondents in different ways to evaluate the satisfaction level of the customer on the basis of service characteristics. 21 questions are selected which focus this 5 dimensions. And each and every dimension I have found average position that is clear in analytical part individually. And also for my study purpose, I have taken 60 respondents as my sample in another way. Five points scale is also used here for evaluation. The maximum number under each criterion is 250 (50x5). The respondents expressed their answer in a 5(five) point grading scale. Any point close to 5(five) indicates the higher satisfaction of the customer about that criteria and any point close to 1(one) indicates the dissatisfaction of the customer regarding the criteria. So the service level of the bank has been expressed in these five points. These five points stands for some special meaning and explanation. The statement that stands with these points are Very good, Good, Satisfactory, Average, Moderate, Poor. For external 4 customers the average Score: 168.5(Good), and for employee section the average Score 40.83 (Very Good). However, Agrani Bank does not give individual attention to the customer. Customization is not present, and supreme quality of service is the most important part of the Agrani Bank. But they do not give quality full service as the other same commercial bank does. So it is very necessary to improve their service quality and customer management. Though the ATM machines are latest in technology but every the customers are coming up with complaints regarding the ATM booths are not available in different area. Agrani Bank does not use modern equipment and technology that better satisfy customer's needs. Most of the customers feel safe in transactions with Agrani Bank. So that it is one of the most vital or strong part for Agrani Bank. To improve the quality of service. Agrani Bank has strong organizational strength can successfully utilize the prospect and overcome its weak spot. Conducting regular Marketing Research, customization, setting sufficient ATM booths and minimization of hidden charge can be the best way to reach their broad goal.

KEYWORDS

satisfaction, reliability, tangibility, responsiveness, homogeneity.

JEL CODES

G2, G20, G21.

1. INTRODUCTION

A bank is a financial institution that serves as a financial intermediary. The term "bank" may refer to one of several related types of entities:

- A central bank circulates money on behalf of a government and acts as its monetary authority by implementing monetary policy, which regulates the money supply.
- A commercial bank accepts deposits and pools those funds to provide credit, either directly by lending, or indirectly by investing through the capital markets. Within the global financial markets, these institutions connect market participants with capital deficits (borrowers) to market participants with capital surpluses (investors and lenders) by transferring funds from those parties who have surplus funds to invest (financial assets) to those parties who borrow funds to invest in real assets.
- A savings bank (known as a "building society" in the United Kingdom) is similar to a savings and loan association (S&L). They can either be stockholder owned or mutually owned, in which case they are permitted to only borrow from members of the financial cooperative. The asset structure of savings banks and savings and loan associations is similar, with residential mortgage loans providing the principal assets of the institution's portfolio.

Because of the important role depository institutions play in the financial system, the banking industry is highly regulated, and government restrictions on financial activities by banks have varied over time and by location. Current global bank capital requirements are referred to as Basel II. In some countries, such as Germany, banks have historically owned major stakes in industrial companies, while in other countries, such as the United States, banks have traditionally been prohibited from owning non-financial companies.

Banking sector is expanding its hand in different events every day. At the same time the banking process is becoming faster, easier and the banking arena becoming wider. As the demand for the better service increase day by day, they are coming with different innovative ideas and products. In order to survive in the competitive field of the banking sector, all banking organization looking for better service opportunities to provide their fellow clients.

2. REVIEW OF LITERATURE

2.1. CUSTOMER SERVICE

Customer Service is the set of behavior that a business undertakes during its interaction with its customers. It can also refer to a specific person or desk, which is set up to provide general assistance to customers.

2.2 SATISFACTION

Definition 1: Satisfaction means the contentment one feels when one has fulfilled a desire, need or expectations.

Definition 2: Customer level of approval when comparing a product perceived performance with his or her expectation. Also could refer to discharge, extinguishment, or retirement of an obligation to the acceptance of the obligator, or fulfillment of a claim. While satisfaction is sometimes equated with performance, it implies compensation substitute whereas performance denotes doing what was actually promised.

2.3. CUSTOMER SATISFACTION

Gaining high levels of customer satisfaction is very important to a business because satisfaction customers are most likely to be loyal, to make repeat orders, and to use a wide range of services offered by a business.

Rather than a single definition, I think it is appropriate to provide several definitions because a single definition gives the impression that there can be only one, which is certainly not true.

- **Definition 1:** Customer satisfaction is equivalent to making sure that product and service performance meets customer expectations.
- **Definition 2:** Customer satisfaction is the perception of the customer that the outcome of a business transaction is equal to or greater than his/her expectation.
- **Definition 3:** Customer satisfaction occurs when acquisition of products and/or services provides a minimum negative departure from expectations when compared with other acquisitions.

2.4. THE NEED TO MEASURE CUSTOMER SATISFACTION

The word "satisfied" itself had a number of different meanings for respondents, which can be split into the broad themes of contentment/happiness, relief, achieving aims, and achieving aims and happy with outcome and the fact that they did not encounter any hassle.

In the era of the globalization, management of the companies is more concerned about Customer Satisfaction, which leads to profitability. Satisfied customers are central to optimal performance and financial returns. In many places in the world, business organizations have been elevating the role of the customer to that of a key stakeholder over the past twenty years. Customers are viewed as a group whose satisfaction with the enterprise must be incorporated in strategic planning efforts. Forward-looking companies are finding value in directly measuring and tracking customer satisfaction (CS) as an important strategic success indicator. Evidence is mounting that placing a high priority on CS is critical to improved organizational performance in a global marketplace.

With better understanding of customers' perceptions, companies can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out path future progress and improvement. Customer satisfaction measurement helps to promote an increased focus on customer outcomes and stimulate improvements in the work practices and processes used within the company.

2.5. BENEFITS OF CUSTOMER SATISFACTION

The importance of customer satisfaction and support is increasingly becoming a vital business issue as organization realize the benefits of Customer Relationship Management (CRM) for providing effective customer service. Professionals working within customer focused business or those running call centers or help desks, need to keep informed about the latest customer satisfaction techniques for running a valuable customer service function. From small customer service departments to large call centers, the importance of developing a valued relationship with customers using CRM is essential to support customer and long-term business growth.

2.6. WHAT DO CUSTOMERS WANT?

Before we begin to create tools to measure the level of satisfaction, it is important to develop a clear understanding of what exactly the customer wants. We need to know what our customers expect from the products and services we provide.

Customer expectations have two types –

- Expressed
- Implied

Expressed: Customer Expectations are those requirements that are written down in the contract and agreed upon by both parties for example, product specifications and delivery requirements. Supplier's performance against these requirements is most of the items directly measurable.

Implied: Customer Expectations are not written or spoken but are the ones the customer would 'expect' the supplier to meet nevertheless.

For example, a customer would expect the service representative who calls on him to be knowledgeable and competent to solve a problem on the spot.

2.7. CUSTOMER SATISFACTION DIMENSION

Customer Satisfaction is measured across various parameters. There are parameters and sub parameters (some enumerated below).

Sales Experience

- Level of product Knowledge with Sales staff
- Timeliness and quality of response to customer queries on product.
- Level of understanding of customer's needs and unique perspective.
- Availability and quality of brochures, sales material.
- Presentation, communication and mannerism of sales person.
- Project of honesty and trustworthiness.

Product Delivery Experience

- Timeliness of product delivery
- Sharing of status while work-in-progress
- Quality and sophistication of delivery/product pack
- Behavior and mannerism of delivery staff.
- Level of congruence between what was sold and what was delivered.

Product Experience

- Level of product quality vis-à-vis expectation.
- Level of need fulfillment vis-à-vis expected

Product Servicing

- Timeliness of product servicing
- Quality of product servicing
- Cost of product servicing
- Mannerism and conduct of servicing staff

Relationship experience

- Frequency and quality of contact
- Knowledge of company products and customer opportunities
- Conduct and Communication of relationship person.

Complaint resolution / Grievance Handling

- Timeliness of complaint resolution
- Quality of complaint resolution
- Level of iterations till the complaint was resolved.
- Empathy of the customer servicing staff
- Knowledge of customer servicing staff

Collection Experience

- Communication quality and information for collection
- Conduct and communication of collection staff
- Channel and Ease of giving payments.

2.8. DEFINING SERVICE QUALITY AND SATISFACTION

The two separate terms “satisfaction” and “quality” are difficult to define in general, and press writers tend to use those terms interchangeably. However, the more precise meanings and measurement of the two concepts were developed after a considerable debate. Although these two consensuses share something in common, the fundamental causes and outcomes differ from one another. While satisfaction is a wide and broad concept in general, service quality has specific attributes of the service itself. As shown below in Figure 1, service quality is a reflection of the customer’s perception of reliability, assurance, responsiveness, empathy and tangibles. Whereas customer satisfaction is more inclusive and perceived according to service quality, product quality, price, situational factors and personal factors. (Zeithaml, Bitner & Gremler, 2009, 103.)

**2.9. SERVICE QUALITY DIMENSION (SERVQUAL)**

The SERVQUAL model is a widely accepted model of determining and expressing the customer satisfaction. It was first published in 1988 and has undergone improvements and revisions since then. As it is easy to understand and to identify the customer satisfaction level this model is selected to use in the report. There are five major those entirely represent the service quality. These are explained below:

Tangibility: Representing the Service Physically

Tangibility is defined as the appearance of physical facilities, equipment, personnel and communications materials. Customers, particularly new customers, use these physical representations or images to assess quality. Service companies can make good use of tangible factors to improve their image, provide continuity, and indicate quality to customers, or even combine them with another element to create a service quality strategy. (Zeithaml, Bitner & Gremler 2009, 115)

Reliability: Delivering on Promises

Reliability is defined as the ability to perform the promised service dependably and accurately. More specifically, it means that the company delivers service provision, problem resolution, and pricing according to their promises. In this way, firms can keep their customers loyal to them. (Zeithaml, Bitner & Gremler 2009, 113.)

Responsiveness: Being Willing to Help

Responsiveness is the willingness to help customers and to provide prompt service. The focus is weighted on how quickly and attentively companies are able to deal with customer requests, questions, complaints, and problems. Companies must have customer’s point of view to deliver service and handle requests in order to excel on this dimension. (Zeithaml, Bitner & Gremler 2009, 114.)

Assurance: Inspiring Trust and Confidence

Assurance is the knowledge and courtesy of employees and their ability to convey trust and confidence. For high-risk service such as banking, insurance, medical, brokerage, and legal services, this aspect tends to be particularly significant. Companies need to gain trust and confidence in order to create trusting relationships with their customers. (Zeithaml, Bitner & Gremler 2009, 114.)

Empathy: Treating Customers as Individuals

Empathy is the provision of caring individualized attention to customers. The core idea is to prove customers that they are cared and understood through personalized or customized service, as they are special and important for firms. Small firms are often able to reflect their personal knowledge of customer requirements and preferences and build relationships with their customers so that small firms tend to be more advantageous when competing with larger firms in this dimension. (Zeithaml, Bitner & Gremler 2009, 114-115.)

3. STATEMENT OF THE PROBLEM

1. To learn about banking works, culture, discipline, norms of my respective organization (Agrani Bank Ltd District Council Branch, Faridpur.)
2. To find out the problems of Agrani Bank Ltd District Council Branch, Faridpur, and suggest some tentative ways for solving the problems.
3. To analyze opinion of the customer towards existing services and determine how well Agrani Bank (Agrani Bank Ltd District Council Branch, Faridpur.) Is satisfying the customers on those service grounds and different service quality dimensions.
4. To analyze the overall service characteristics in Agrani bank limited District Council Branch, Faridpur on the basis of its Tangibility, Reliability, Assurance, Responsiveness, Care & Empathy.
5. To evaluate opinion of the employee towards existing services, and the possible recommendations from the existing employees.

4. RESEARCH METHODOLOGY**4.1 TYPE OF RESEARCH**

Methodology provides various strategies and techniques to solve research problems. The following methodology will be followed for my study:

In this study, investigative (Exploratory Research) research will be conducted to find out and understanding of the overall banking service and customer satisfaction of Agrani Bank Ltd. District Council Branch, Faridpur and also to determine some of the attributes of service quality in this bank

Investigative Research

investigative research is conducted into an issue or problem where there are few or no earlier studies to refer to. The focus is on gaining insights and familiarity for later investigation. Secondly, descriptive research describes phenomena as they exist. Here data is often quantitative and statistics applied. It is used to identify and obtain information on a particular problem or issue. Finally causal or predictive research seeks to explain what is happening in a particular situation. It aims to generalize from an analysis by predicting certain phenomena on the basis of hypothesized general relationships.

4.2 OPINION POLL PREPARATION

As service is separate from goods that's why its characteristics is also different from the goods. Actually service is most intangible, heterogeneous, perishable, and inseparability. So the entire questionnaire is prepared based on the SERVQUAL scale. There are five service quality dimensions Reliability, Responsiveness, Assurance, Empathy and Tangibles. I also designed a structure and unstructured questionnaire. This structured questionnaire was the major tools of this research project. 19 questions are selected which focus this 5 dimensions. And also for my study purpose, I have taken 60 respondents as my sample in another way. Five points scale is also used here for evaluation. The maximum number under each criterion is 250 (50x5).

The state of service level of the bank in terms of the satisfaction of the customers is expressed in the points:

Very Good	Total score	201-250	Out of 250
Good	Total score	151-200	Out of 250
Satisfactory	Total score	101-150	Out of 250
Moderate	Total score	51-100	Out of 250
Poor	Total score	00-50	Out of 250

4.3 TARGET GROUP

Individual Customer's of Agrani Bank Ltd. District Council Branch Faridpur and its employees.

4.4 SOURCES OF INFORMATION

Primary Data

Primary data (also called **field research data**) involves the collection of data that does not already exist, which is research to collect original data. Primary Research is often undertaken after the researcher has gained some insight into the issue by collecting secondary data. This can be through numerous forms, including questionnaires, direct observation and telephone interviews amongst others. This information may be collected in things like questionnaires and interviews. I have collected primary data by variety of ways, first of all by interviewing employees of Agrani Bank Ltd. and directly communicating with the customers. I have also conducted a questionnaire survey of the customers minimizing interruptions in their banking activities.

Secondary data

Secondary data is data collected by someone other than the user. Common sources of secondary data for social science include censuses, surveys, organizational records and data collected through qualitative methodologies or qualitative research. I have elaborated different types of secondary data in my research. Sources of my secondary information's are:

- Focus groups transcripts,
- Field notes,
- Observation records
- Other personal,
- Research-related documents.
- Different books and periodicals related to the banking sector
- Internet
- Newspapers

4.5 DATA COLLECTION INSTRUMENTS

In-depth interview: During the exploratory research, I conducted in-depth interviews with employees and customers of Agrani Bank Ltd.

Questionnaire survey: I also designed a structure and unstructured questionnaire for the customers of Agrani Bank. District Council Branch, Faridpur. This structured questionnaire was the major tools of this research project.

4.6 METHOD AND SIZE

Technique

During the survey of this project where customers were given copies of the questionnaire and were asked to fill them. I gave continuous support to the customers for any problems that they faced while filling up questionnaire so that the validity of the questionnaire increases. As the simple random sampling is easily understood and results are assessable, it is best suited for my study. I also used some questions to the bank officer, depositors, non-depositors and creditors.

Sample size

Sample of the respondent are divided into two groups. In this report I selected a group of 100 people, and for different analysis also select the sample in following way-

Sample Size

Types of respondents	Number of respondents
Bank Officers	10
Depositors	15
Non-Depositors	20
Creditors	15
Total	60

4.7 INVESTIGATION SYSTEM

The analysis of collected data is completed with the help of the statistical tools. Here the value of the SERVQUAL scale (5, 4, 3, 2, and 1) is counted as the weight. The response of the survey including the level of importance and the customer's perception are tallied at first and then the weighted average of those responses is prepared. Finally, by doing mean of the three questions of the single segment the overall mean importance and overall mean satisfaction level of the service quality dimension are calculated. Beside I have also scoring in different ways in second analytical part to measuring the Quality of Services and Satisfaction. The Quality of Services and Satisfaction is an abstract task. The customers are divided into two section-**employee**, who are considered as **internal customer** and the **external customer** that the person who deposit money or take the investment facility.

The respondents expressed their answer in a 5 (five) point grading scale. Any point close to 5 (five) indicates the higher satisfaction of the customer about that criteria and any point close to 1(one) indicates the dissatisfaction of the customer regarding the criteria.

So the service level of the bank has been expressed in these five points. These five points stands for some special meaning and explanation. The statement that stands with these points are given below-

- Very good
- Good
- Satisfactory

- Average/Moderate
- Poor

5. RESULTS & DISCUSSION

5.0. MEASURING LEVEL OF CUSTOMER SATISFACTION

5.1 Reliability:

Aspects relating to reliability dimension of service quality were asked in 3 different questions. These questions are as follows:

Q1: Does the bank Provides services within the time promised?

Comments: The majority of the respondents are indifferent. 2% customers are highly satisfied, 20% customers are satisfied 60% customers are indifferent as well as 18% customers are negative with this statement.

TABLE 1: PROVIDES SERVICES WITHIN THE TIME PROMISED

Satisfaction Score	Level of Satisfaction
5	2%
4	20%
3	60%
2	18%
1	0%

CHART 1: PROVIDES SERVICES WITHIN THE TIME PROMISED



Q2: Do the Employees give appropriate solution to problems?

Comments: Customer always tries to get appropriate solution to problem. The respondents placed a high importance in this characteristic of the service. The majority of the respondents are negative with this statement. 15% customers are satisfied, 40% customers are indifferent and 45% customers are disagreeing with this statement.

TABLE 2: EMPLOYEES GIVE APPROPRIATE SOLUTION TO PROBLEMS

Satisfaction Score	Level of Satisfaction
5	0%
4	15%
3	40%
2	45%
1	0%

CHART 2: EMPLOYEES GIVE APPROPRIATE SOLUTION TO PROBLEMS



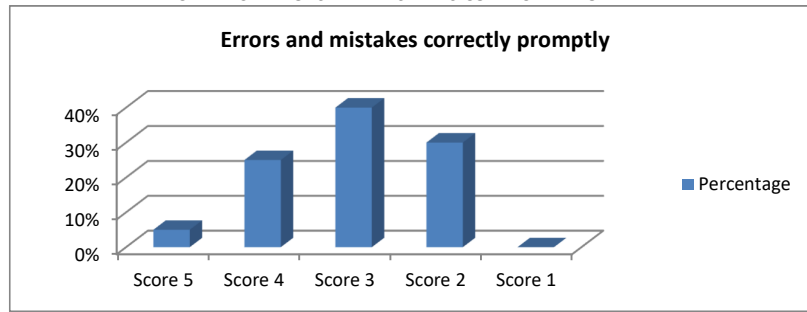
Q3: Does the bank errors and mistakes correctly promptly?

Comments: The respondents placed a high importance in this characteristic of the service. The majority of the respondents are indifferent. 5% customers are highly satisfied, 25% customers are satisfied 40% customers are indifferent as well as 30% customers are negative with this statement.

TABLE 3: ERRORS AND MISTAKES CORRECTLY PROMPTLY

Satisfaction Score	Level of Satisfaction
5	5%
4	25%
3	40%
2	30%
1	0%

CHART-3: ERRORS AND MISTAKES CORRECTLY PROMPTLY



5.2 RESPONSIVENESS

Three attributes were grouped in this dimension and the respondents were asked to express their opinion. Results are various aspects are shown below:

Q1: Does the Employee gives you prompt service?

Comments: An extremely high percentage of Satisfaction was given in this attribute of service. The majority of the respondents are satisfied. 2% customers are highly satisfied, 40% customers are satisfied with this statement, 30% customers are indifferent as well as 28% customers are negative with this statement. The results are as follows:

TABLE 4: EMPLOYEE GIVES YOU PROMPT SERVICE

Satisfaction Score	Level of Satisfaction
5	2%
4	40%
3	30%
2	28%
1	0%

CHART 4: EMPLOYEE GIVES YOU PROMPT SERVICE



Q2: Are employees always willing to help?

Comments: Employees are always willing to help but their resources are limited so they cannot give higher percentage of satisfaction. The majority of the respondents are satisfied. 10% customers are highly satisfied, 45% customers are satisfied with this statement, 25% customers are indifferent as well as 20% customers are negative with this statement. The results are as follows:

TABLE 5: EMPLOYEES ARE ALWAYS WILLING TO HELP

Satisfaction Score	Level of Satisfaction
5	10%
4	40%
3	25%
2	20%
1	0%

CHART 5: EMPLOYEES ARE ALWAYS WILLING TO HELP



Q3: Does the employee always search for solution?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. The satisfaction percentages of this attribute were dissatisfactory. 35% customers are satisfied, 40% customers are indifferent, 20% customers are disagreeing with this statement and 5% customers are highly disagreeing with this statement.

TABLE 6: EMPLOYEE ALWAYS SEARCHES FOR SOLUTION

Satisfaction Score	Level of Satisfaction
5	0%
4	35%
3	40%
2	20%
1	5%

CHART 6: EMPLOYEE ALWAYS SEARCHES FOR SOLUTION



5.3 ASSURANCE

Aspects relating to assurance dimension of service quality where asked three different questions. The results are as follows:

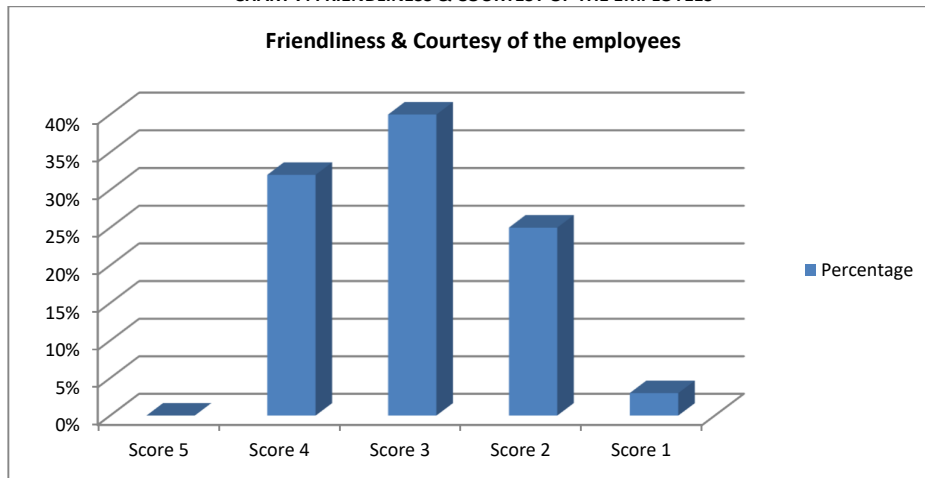
Q1: Friendliness & Courtesy of the Employee

Comments: This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 32% customers are satisfied, 40% customers are indifferent, 25% customers are disagreeing with this statement and 3% customers are highly disagreeing with this statement.

TABLE 7: FRIENDLINESS & COURTESY OF THE EMPLOYEES

Satisfaction Score	Level of Satisfaction
5	0%
4	32%
3	40%
2	25%
1	3%

CHART 7: FRIENDLINESS & COURTESY OF THE EMPLOYEES



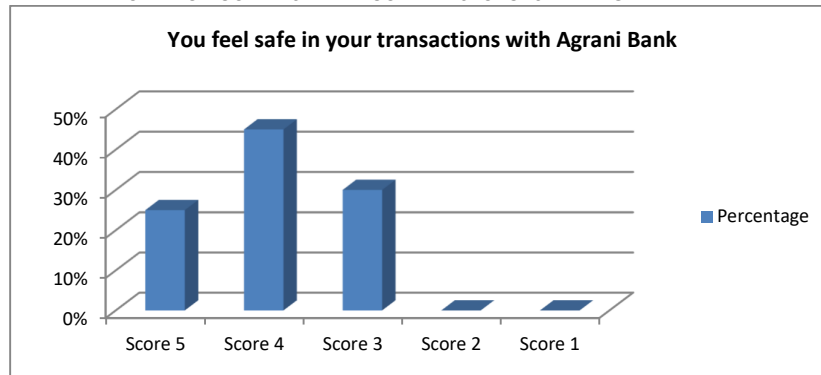
Q2: Do you feel safe in your transactions with Agrani Bank?

Comments: Most of the respondents were in satisfied while expressing their satisfaction towards this aspect. 25% customers are highly satisfied, 45% customers are satisfied with this statement, 35% customers are indifferent. Most of the respondent's positive with this statement. The results are as follows:

TABLE 8: YOU FEEL SAFE IN YOUR TRANSACTIONS WITH AGRANI BANK

Satisfaction Score	Level of Satisfaction
5	25%
4	45%
3	30%
2	0%
1	0%

CHART 8: YOU FEEL SAFE IN YOUR TRANSACTIONS WITH AGRANI BANK



5.4 CARE & EMPATHY

3 attributes were grouped in the dimension and the respondents were asked to express their opinions. Results of the various aspects are shown below:

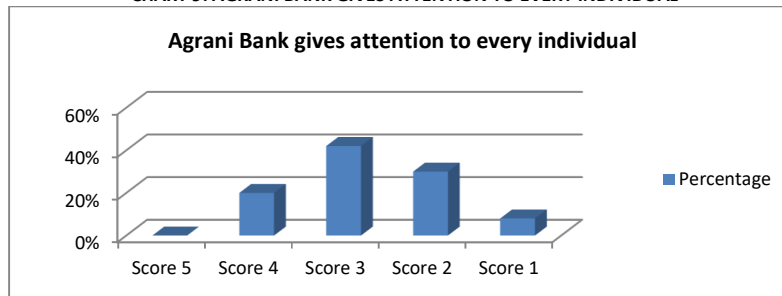
Q1: Does the Agrani Bank give attention to every individual?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute satisfaction percentage is not much higher. 20% customers are satisfied, 42% customers are indifferent, 30% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

TABLE 9: AGRANI BANK GIVES ATTENTION TO EVERY INDIVIDUAL

Satisfaction Score	Level of Satisfaction
5	0%
4	20%
3	42%
2	30%
1	8%

CHART 9: AGRANI BANK GIVES ATTENTION TO EVERY INDIVIDUAL



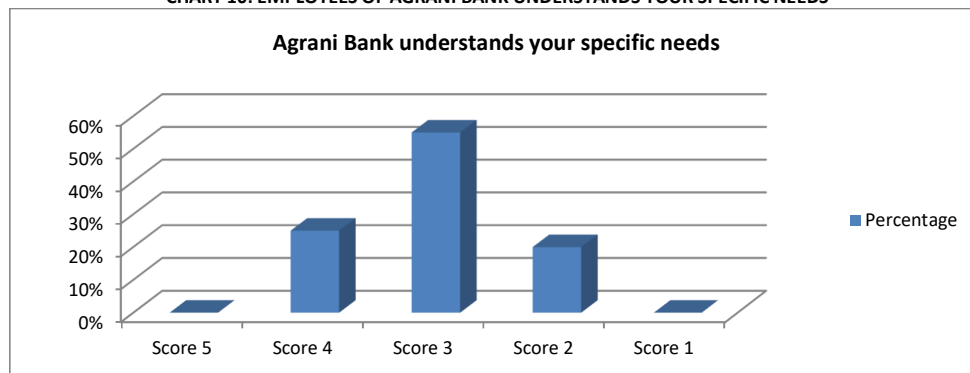
Q2: Does the employees of Agrani Bank understands your specific needs?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute, satisfaction percentage is not much higher. 25% customers are satisfied, 55% customers are indifferent, and 20% customers are disagreeing with this statement.

TABLE 10: EMPLOYEES OF AGRANI BANK UNDERSTANDS YOUR SPECIFIC NEEDS

Satisfaction Score	Level of Satisfaction
5	0%
4	25%
3	55%
2	20%
1	0%

CHART 10: EMPLOYEES OF AGRANI BANK UNDERSTANDS YOUR SPECIFIC NEEDS



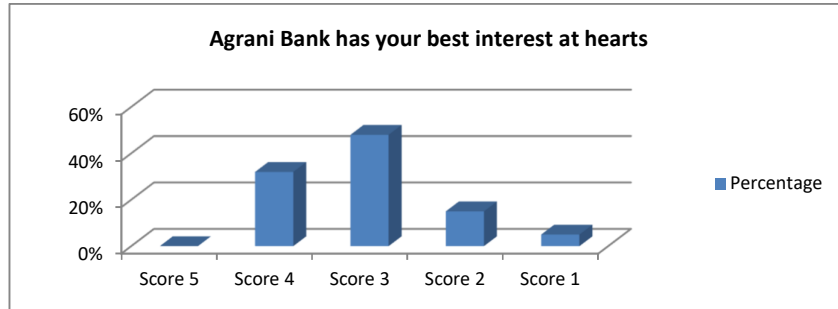
Q3: Does the Agrani Bank have your best interest at hearts?

Comments: This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 32% customers are satisfied, 48% customers are indifferent, 15% customers are disagreeing with this statement and 5% customers are highly disagreeing with this statement.

TABLE 11: AGRANI BANK HAS YOUR BEST INTEREST AT HEARTS

Satisfaction Score	Level of Satisfaction
5	0%
4	32%
3	48%
2	15%
1	5%

CHART 11: AGRANI BANK HAS YOUR BEST INTEREST AT HEARTS



5.5 Tangibles

Four questions relating to the tangible dimension were asked to the respondents. These questions covered various tangible aspects of the services provided by Agrani Bank. The results are shown below:

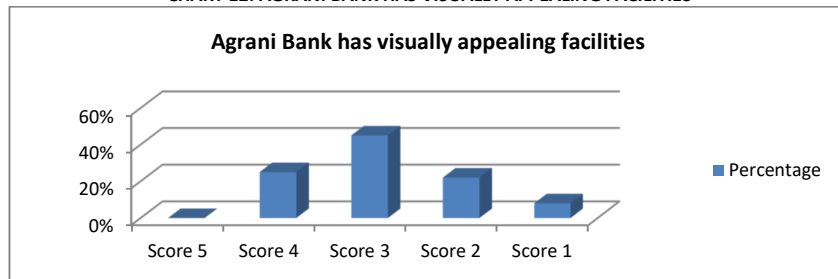
Q1: Has Agrani Bank visually appealing facilities?

Comments: Most of the respondents were in indifferent while expressing their satisfaction towards this aspect. In this attribute, satisfaction percentage is not much higher. 25% customers are satisfied, 45% customers are indifferent, 22% customers are disagreeing with this statement and 8% customers are highly disagreeing with this statement.

TABLE 12: AGRANI BANK HAS VISUALLY APPEALING FACILITIES

Satisfaction Score	Level of Satisfaction
5	0%
4	25%
3	45%
2	22%
1	8%

CHART 12: AGRANI BANK HAS VISUALLY APPEALING FACILITIES



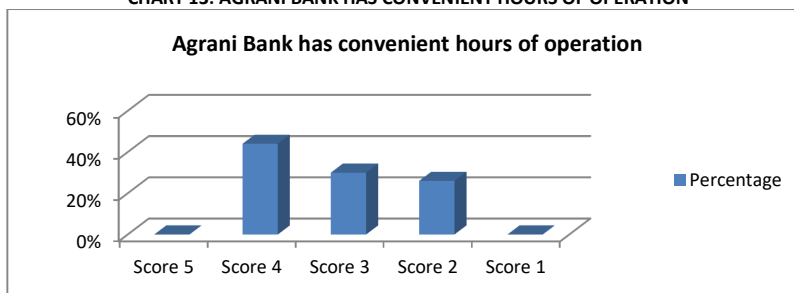
Q2: Has Agrani Bank convenient hours of operation?

Comments: Most of the respondents were in satisfied while expressing their satisfaction towards this aspect. 44% customers are satisfied, 30% customers are indifferent and 26% customers are disagreeing with this statement. Most of the respondent's positive with this statement. The results are as follows:

TABLE 13: AGRANI BANK HAS CONVENIENT HOURS OF OPERATION

Satisfaction Score	Level of Satisfaction
5	0%
4	44%
3	30%
2	26%
1	0%

CHART 13: AGRANI BANK HAS CONVENIENT HOURS OF OPERATION



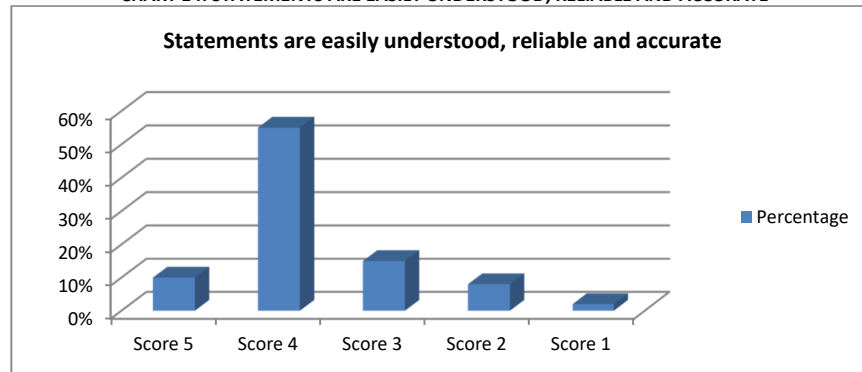
Q3: Are the Statements easily understood, reliable and accurate?

Comments: This attribute was also found to be another one of the most important ones. In this attribute, satisfaction percentage is much higher. 10% customers are highly satisfied, 55% customers are satisfied, 15% customers are indifferent with this statement, 8% customers are disagreeing with this statement and 2% customers are highly disagreeing with this statement.

TABLE 14: STATEMENTS ARE EASILY UNDERSTOOD, RELIABLE AND ACCURATE

Satisfaction Score	Level of Satisfaction
5	10%
4	55%
3	15%
2	8%
1	2%

CHART 14: STATEMENTS ARE EASILY UNDERSTOOD, RELIABLE AND ACCURATE



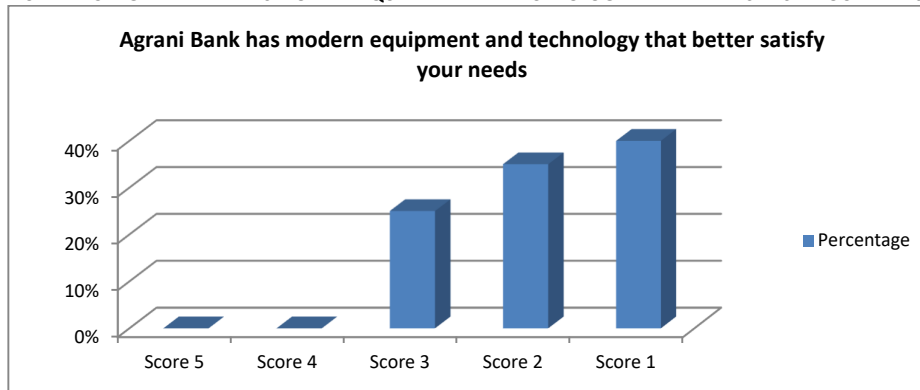
Q4: Has Agrani Bank modern equipment and technology that better satisfy your needs?

Comments: This attribute was also found to be another one of the most important ones. In this attribute dissatisfaction percentage is much higher. 25% customers are indifferent, 35% customers are disagreeing with this statement and 40% customers are highly disagreeing with this statement.

TABLE 15: AGRANI BANK HAS MODERN EQUIPMENT AND TECHNOLOGY THAT BETTER SATISFY YOUR NEEDS

Satisfaction Score	Level of Satisfaction
5	0%
4	0%
3	25%
2	35%
1	40%

CHART 15: AGRANI BANK HAS MODERN EQUIPMENT AND TECHNOLOGY THAT BETTER SATISFY YOUR NEEDS



5.6. EXTRA QUESTIONS AND ANALYSIS

In spite of the five dimensions, some other questions were also asked to the customers for better understanding of their satisfaction or dissatisfaction and the reason behind this. These questions and their analysis are given below:

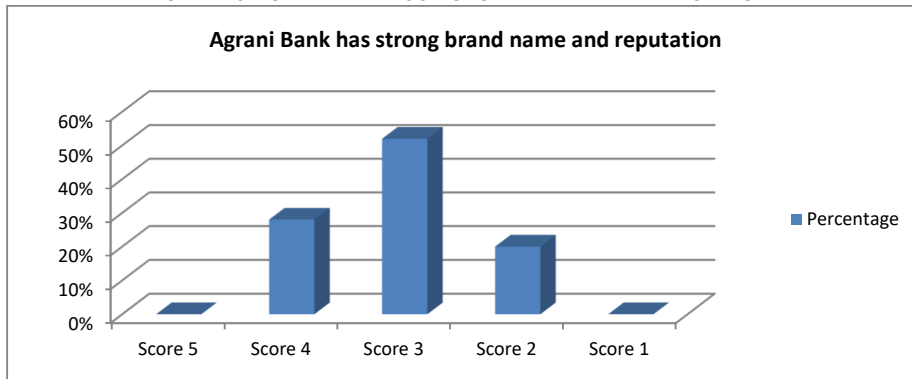
Q1: Has Agrani Bank strong brand name and reputation?

Comments: Different customer views products and services indifferent way. The reason for taking service or buying products from organization is different among the customers. This attribute was also found to be another one of the most important ones. In this attribute satisfaction percentage is not much higher. 28% customers are satisfied, 52% customers are indifferent with this statement and 20% customers are disagreeing with this statement.

TABLE 16: AGRANI BANK HAS STRONG BRAND NAME AND REPUTATION

Satisfaction Score	Level of Satisfaction
5	0%
4	28%
3	52%
2	20%
1	0%

CHART 16: AGRANI BANK HAS STRONG BRAND NAME AND REPUTATION



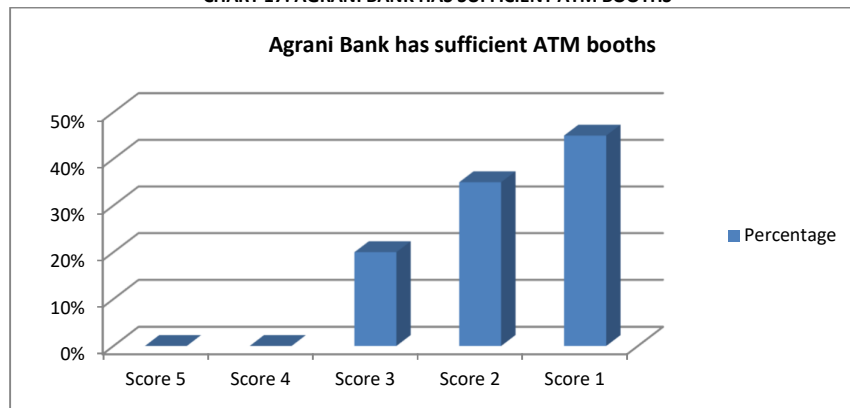
Q2: Has Agrani Bank sufficient ATM booths?

Comments: In recent days ATM service has become vital for the customers and banks. The banks are willingly to achieve competitive advantage through superior flexibility. In this attribute satisfaction percentage is not much higher. 20% customers are indifferent with this statement, 35% customers are disagreeing with this statement and 45% customers are highly disagreeing with this statement.

TABLE 17: AGRANI BANK HAS SUFFICIENT ATM BOOTHS

Satisfaction Score	Level of Satisfaction
5	0%
4	15%
3	25%
2	35%
1	25%

CHART 17: AGRANI BANK HAS SUFFICIENT ATM BOOTHS



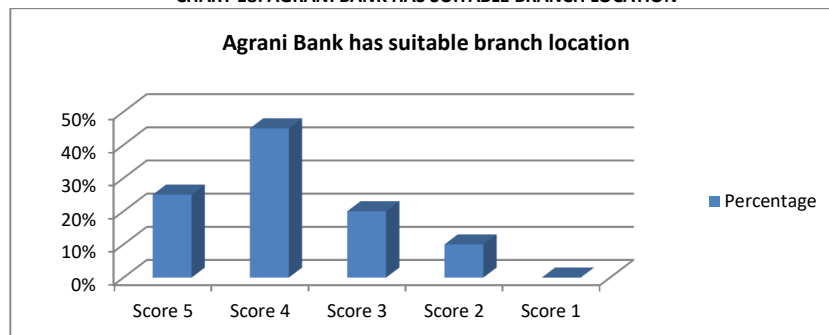
Q3: Has Agrani Bank suitable branch location?

Comments: Number of customers and superior service also depends on the number of branches. Convenience of branches or the branches availability also influences the customer to get involved with the bank. 25% customers are highly satisfied, 45% customers are satisfied, 20% customers are indifferent with this statement, and 10% customers are disagreeing with this statement.

TABLE 18: AGRANI BANK HAS SUITABLE BRANCH LOCATION

Satisfaction Score	Level of Satisfaction
5	25%
4	45%
3	20%
2	10%
1	0%

CHART 18: AGRANI BANK HAS SUITABLE BRANCH LOCATION



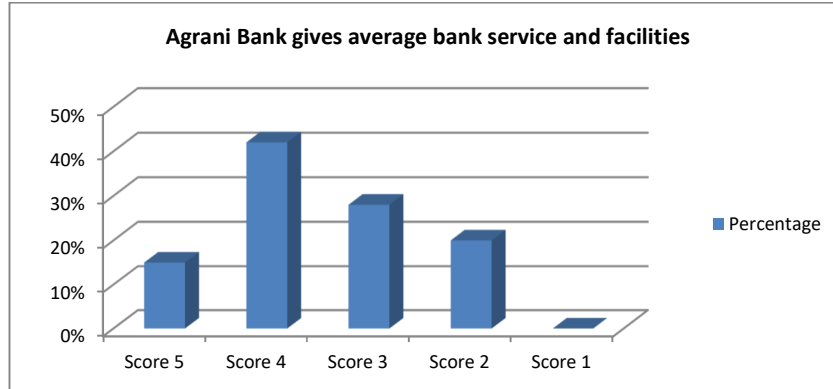
Q4: Does Agrani Bank gives average bank service and facilities?

Comments: Customers always compare the products and services of one organization with another to find out the best one. 15% customers are highly satisfied, 42% customers are satisfied, 28% customers are indifferent with this statement and 20% customers are disagreeing with this statement.

TABLE 19: AGRANI BANK GIVES AVERAGE BANK SERVICE AND FACILITIES

Satisfaction Score	Level of Satisfaction
5	15%
4	42%
3	28%
2	20%
1	0%

CHART 19: AGRANI BANK GIVES AVERAGE BANK SERVICE AND FACILITIES



5.7. SOME OTHER ANALYSIS IN DIFFERENT WAYS

The process of measuring the Quality of Services and Satisfaction in another way

The Quality of Services and Satisfaction is an abstract task. The customers are divided into two section-**employee**, who are considered as **internal customer** and the **external customer** that the person who deposit money or take the investment facility.

The respondents expressed their answer in a 5(five) point grading scale. Any point close to 5(five) indicates the higher satisfaction of the customer about that criteria and any point close to 1(one) indicates the dissatisfaction of the customer regarding the criteria.

So the service level of the bank has been expressed in these five points. These five points stands for some special meaning and explanation. The statement that stands with these points are given below-

Very good

The service level is very high. The bank enjoyed a huge advantage in this regard. This will help the bank to get more customers and maintain a warm relation with the customers. The bank is really getting benefits from this type of service while maintaining the highly satisfaction from the customers point of view. So it can be ranked as high-quality service.

Good

The service is competitive in the Banking business and is one of the strong points for the bank. The customers are satisfied in an acceptable way for the service provided by the bank. They enjoy some advantage over other banks in regard of this service, which helps the bank to create new customers and maintain well relation with the existing ones.

Satisfactory

The bank is doing well in the regard of this service. But it is not a strong point for the bank. The bank does not enjoy any advantages over other banks in this regard. The customers are satisfied but do not have much positive impression for this service of the bank. The bank needs to improve the level of this service in order to gain comparative advantage to other banks.

Average/Moderate

The service level is very ordinary. It is considered as one the vulnerable point of the bank. The other banks can easily enjoy superiority over this respective bank. The bank really needs to improve in this regard as the customers are not satisfied with the service.

Poor

The service is really worst and the customers are quite dissatisfied in this regard. It is a real disadvantages and weak point for the bank. In order to maintain the customers' loyalty to the bank, the bank needs to improve this service with no delay. If the bank fails to improve this sector, there is a great possibility that the bank will loose a huge cluster of its present customers and lag behind in the competitive market.

➤ **External Customers**

Agrani Bank limited, **District Council Branch, Faridpur** deals with a huge number of customers and customer response is quite satisfactory. For my study purpose I have taken 50 customers as my sample in another way. Five points scale is also used here for evaluation. The maximum number under each criterion is 250 (50x5). The state of service level of the bank in terms of the satisfaction of the customers is expressed in the points:

TABLE 20

Very Good	Total score	201-250	Out of 250
Good	Total score	151-200	Out of 250
Satisfactory	Total score	101-150	Out of 250
Moderate	Total score	51-100	Out of 250
Poor	Total score	00-50	Out of 250

1. Banking environment in "Agrani Bank Limited"

TABLE 21

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
07	21	17	03	02	178	Good

Comment: The point shows that peoples find a good environment in the bank. They fell free and relax to make transaction in this bank. There is prevailing sound banking environment in Agrani Bank, **District Council Branch, Faridpur**.

2. Branches in convenient location

TABLE 22

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
12	17	14	06	01	183	Very good

Comment: The average point shows that the District Council Branch, Faridpur of Agrani Bank is in convenient location, which provides competitive advantages over its competitor Bank.

3. Profit rate in various deposits in "Agrani Bank Limited"

TABLE 23

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
00	09	15	16	10	123	Satisfactory

Comment: The profit bank provide, as interest in deposit is not so attractive to the depositor of the ABL. This does not provide any advantage over the other bank. Low interest in various deposits is a weak point of the bank.

4. Profit rate in various investment in "Agrani Bank Limited"

TABLE 24

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
16	26	05	03	00	205	Very good

Comment: Agrani Bank charges low interest in various investment schemes. The average point indicates that Agrani Bank charges interest is in its client's favors. This is a great competitive advantage of ABL in banking business over the other competitive bank.

5. Standard of service in "Agrani Bank Limited"

TABLE 25

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
07	17	24	01	01	178	Good

Comment: The average point shows that standard of service in Agrani Bank is good, but it has to improve to provide the service to delight the customer.

6. The service delivery process in "Agrani Bank Limited"

TABLE 26

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
08	16	12	9	5	163	Good

Comment: Officers are quick and skill enough to provide the service. Moreover, the selected process of delivery is seemed to be good and customer finds an understandable and easy process to work on.

7. Problem solving attitude of the employees

TABLE 27

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
20	21	4	4	1	205	Very Good

Comment: The officials are keen to provide their service and solve the problem of the customers. The officials are very expert and they can easily access the problems of the customers. They can properly realize the different features of the problems faced by the customers.

8. The communication process with the customer

TABLE 28

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
00	05	23	12	10	123	Satisfactory

Comment: Agrani Bank limited did not use any promotional mix. They don't have any sales team yet. Communication is done properly when clients come to the Branch. Word by mouth and Banks brochure are only means of promotion here. Communication gap is found here.

9. Promptness of given services in "Agrani Bank Limited"

TABLE 29

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
08	20	13	07	02	175	Good

Comment: promptness of service given Agrani bank is good. They newly install computer base service.

10. Fulfillment of customer expectation

TABLE 30

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
04	15	12	17	02	152	Good

Comment: The average point indicates that banking service somewhat fulfill the customer expectation. Management has a perception about the customer.

11. Use of modern technology in "Agrani Bank Limited"

TABLE 31

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
00	09	16	14	11	123	Satisfactory

Comment: Tough it newly introduces computerized service but it does not provide mass online banking facilities. It provides limited ATM service. Bank has to improve this sector to gain competitive advantages over its competitor.

12. Accuracy in transaction in "Agrani Bank Limited"

TABLE 32

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
05	21	20	02	02	175	Good

Comment: Agrani Banks employees are transparent and accurate in banking operation. Its helps to achieve the customer trust in banking.

Results: Average Score: 165.25(Good)

➤ Employee section:

In Agrani Bank Limited, District Council Branch, Faridpur I have found only ten employees who expressed their views. The maximum numbers under each criterions is 50 (10x5). The state of service level of the bank in terms of the satisfaction of the customers is expressed in the points-

TABLE 33

Very Good	Total score	41-50	Out of 50
Good	Total score	31-40	Out of 50
Satisfactory	Total score	21-30	Out of 50
Moderate	Total score	11-20	Out of 50
Poor	Total score	01-10	Out of 50

1. Banking environment in "Agrani Bank Limited"

TABLE 34

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
03	06	01	00	00	42	Very good

Comment: The employees seem that there is a good working environment prevails in the Agrani Bank, District Council Branch, Faridpur.

2. Compensation package in "Agrani Bank Limited"

TABLE 35

	Good	Satisfactory	Moderate	Poor	Score	Position
05	04	01	00	00	44	Very Good

Comment: Now a day banking industry is seemed to be a sophisticated job industry. Peoples want to work here for good environment culture and compensation package. Agrani Bank Limited does not go an exception in this respect.

3. Profit rate in various deposits in "Agrani Bank Limited"

TABLE 36: NO OF RESPONSES EACH CRITERIA

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
00	03	05	02	00	31	Good

Comment: The average point indicates that profit/interest in various deposit schemes are not so attractive. So, top management should to concentrate into it.

4. Profit rate in various investment in "Agrani Bank Limited"

TABLE 37

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
06	04	00	00	00	46	Very good

Comment: Employees opinion that there is a very good profit rate in various investments. That means interest in various investment schemes is favorable for the clients.

5. Standard of service in "Agrani Bank Limited"

TABLE 38

	Good	Satisfactory	Moderate	Poor	Score	Position
03	03	04	00	00	39	Good

Comment: The service providers' score denotes the good standard of their service. Standard Gap is almost absence.

6. The service delivery process in "Agrani Bank Limited"

Table 39

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
04	05	01	00	00	43	Very good

Comment: The service provider's work with a very good service delivery process. Delivery Gap is almost absence.

7. Support in problem solving by the authority

TABLE 40

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
04	04	02	00	00	42	Very good

Comment: Problem can be created by many ways. But the appropriate solution can minimize the risk. According to the opinion off the employees the authority uses to give very good support in problem solving.

8. The communication process with the customer

TABLE 41

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
05	04	01	00	00	44	Very good

Comment: Employees contradict with the customer idea in this respect. They think the exiting process is sufficient enough for the organization to communicate with the clients.

9. Top management helps in strategy implementation

TABLE 42

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
05	03	02	00	00	43	Very good

Comment: Employees think that the top management helps in strategy implementation is very good.

10. Similarity between customer expectation and your perception about providing service.

TABLE 43

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
03	04	03	00	00	40	Good

Comment: Customers and employees are in the same opinion in this respect. Both think that there is no knowledge gap between the Bank and the customers.

11. Use of modern technology in "Agrani Bank Limited"

TABLE 44

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
00	02	06	02	00	30	Satisfactory

Comment: The average point shows that the bank use the modern technology is satisfactory. But the bank has to improve its uses of modern technology to compete in the banking business.

12. Top management evaluation and action in banking activities

TABLE 45

Very Good	Good	Satisfactory	Moderate	Poor	Score	Position
06	04	00	00	00	46	Very good

Comment: Employees seem that top management evaluation and action in banking activities is very good.

Results: Average Score 40.83 (Very Good)

FINDINGS

- To develop my practical knowledge I had to attach with my respective organization (Agrani Bank Ltd District Council Branch, Faridpur.) three months and I have found that their banking works, environment, culture, discipline, norms, employee behavior towards clients was really crossed the level of standard, and they have lots of potentialities to improve in the field of customer satisfaction.

2. Satisfying the customers on existing service grounds and different service quality dimensions is good enough and incase of external customer analysis respective organization (Agrani Bank Ltd District Council Branch, Faridpur.) achieved Average Score: 165.25(Good). And in case of employee section it also obtained Average Score 40.83 (Very Good).
3. Most of the customers feel safe in transactions with Agrani Bank. So that it is one of the most vital or strong part for Agrani Bank.
4. After evaluation of the opinion of the employee towards existing services, I have found that their only demand was they want to attach with new technological equipment to give the service more effectively and efficiently to the customer. It is their demand as soon as possible their organization should start intra banking online system facilities.
5. Shortage of employee sometimes creates problems. There is a good pressure of customer is in Agrani bank limited District Council Branch, Faridpur. It becomes very difficult to handle the customer when there are more than five customer are in the same table.
6. Though the ATM machines are latest in technology but every the customers are coming up with complaints regarding the ATM booths are not available in different area.
7. For financing, a lot of papers are needed that makes the customer monotonous and boring. For every investment a new A/C is appended and it takes extra time also.
8. After evaluating the overall service characteristics in Agrani bank limited District Council Branch, Faridpur on the basis of its Tangibility, Reliability, Assurance, Responsiveness, and Care & Empathy, I have found that the bank may have some problem that is associated with tangibility, but most of the clients are highly satisfied and gave good complement to their reliability and assurance. But little bit unhappy with their responsiveness and care and empathy.

RECOMMENDATIONS/SUGGESTIONS

The analysis of the importance scores across various attributes of service quality dimension pointed out some attributes that were highly important to the customer. These attributes are listed below according to importance and Agrani bank limited should try improving these sectors-

1. Speed of Service need to improve and consider value of time to the customers.
2. Locations of ATM's and availability of ATM's booth should be set up.
3. Friendliness & courtesy of the employees should develop through proper training and orientation.
4. Promptness of error correction is necessary through proper computerized systems.
5. Location of the branches and communication facilities should be develop as per the principles of marketing mix.
6. Individual attention and promotional activities like adds and regular articles and social program should arrange.
7. Problem solving interests within employees need to develop to show.
8. Contentious research and development work and brand building and retaining strategy need to follow.

CONCLUSIONS

If banks are to improve their satisfaction loyalty ratings and differentiate themselves from the competition, they need to understand what really drives satisfaction and loyalty. They also need to know which areas have the greatest room for improvement. There is little point in intervening resources on areas that are important but are performing well, or in areas that there is much room for improvement but they are not important in driving satisfaction and loyalty. Thus Agrani Bank top management need to know what levers to push to increase these measures of success.

LIMITATIONS

- The actual survey was done with in a very short period. Time frame of the research was very limited.
- As it is my second time to prepare these types of report. So I am not enough experienced.
- Agrani bank's documentation after limited company is very conservative and past document is not too much available in my respective bank.
- Hesitance to share all types of information on the part of the Bank.

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APPENDIX/ANNEXURE

APPENDIX

1. General questionnaire for measuring customer satisfactions.

Reliability:

Ques.1. Does the Bank provide services within the time promised?

TABLE 46

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Do the employees give appropriate solution to problems?

TABLE 47

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.3. Does the Bank errors and mistakes correct its promptly?

TABLE 48

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Responsiveness:

Ques.1. Does the employee gives you prompt services?

TABLE 49

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Are employees always willing to help?

TABLE 50

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.3. Does the employee always search for solution?

TABLE 51

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Assurance:

Ques.1. How is the friendliness & courtesy of the employees?

TABLE 52

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Do you feel safe in your transactions with Agrani Bank?

TABLE 53

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Care & Empathy:

Ques.1. Does the Agrani Bank give attention to every individual ?

TABLE 54

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.2. Does the employees of Agrani Bank understand your specific needs?

TABLE 55

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Ques.3. Does the Agrani Bank have your best interest at hearts?

TABLE 56

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

5.5 Tangibles

Q1: Has Agrani Bank visually appealing facilities?

TABLE 57

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q2: Has Agrani Bank convenient hours of operation?

TABLE 58

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q3: Are the statements easily understood, reliable and accurate?

TABLE 59

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q4: Has Agrani Bank modern equipment and technology that better satisfy your needs?

TABLE 60

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

5.6 Some other Analysis

Q1: Has Agrani Bank strong brand name and reputation?

TABLE 61

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q2: Has Agrani Bank sufficient ATM booths?

TABLE 62

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q3: Has Agrani Bank suitable branch location?

TABLE 63

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

Q4: Does Agrani Bank gives average bank service and facilities?

TABLE 64

Satisfaction Score	Level of Satisfaction (%)
5	Highly satisfied
4	Satisfied
3	Indifferent
2	Negative with that statement
1	Highly disagree with the statement

2. Question for external Customers to know their personal opinion towards Agrani bank limited.

1. What is the condition of banking environment in Agrani Bank Limited?
2. Has Agrani bank limited Branches in convenient location?
3. What is the Profit rate in various deposits in "Agrani Bank Limited?"
4. What is the rate in various investments in "Agrani Bank Limited?"
5. What is the level of Standard of service in "Agrani Bank Limited?"
6. Is the service delivery process in "Agrani Bank Limited" sufficient?
7. What is the real scenario of Problem solving attitude of the employees?
8. Is the communication process with the customer sufficient enough?
9. Promptness of given services in "Agrani Bank Limited"
10. Are they capable of fulfillment of customer expectation?
11. Is "Agrani Bank Limited" attach with modern technology?
12. What is the level of accuracy in transaction in "Agrani Bank Limited?"

3. Close ended questionnaire for employee section to measure the level of service performance of Agrani bank limited.

1. What is the condition of banking environment in Agrani Bank Limited?
2. What is the scenario of Compensation package in Agrani Bank Limited?
3. What is the Profit rate in various deposits in "Agrani Bank Limited?"
4. What is the rate in various investments in "Agrani Bank Limited?"
5. What is the level of Standard of service in "Agrani Bank Limited?"
6. Is the service delivery process in "Agrani Bank Limited" sufficient?
7. Which types of Support is given by the authority in problem solving situation?
8. Is the communication process with the customer sufficient enough?
9. Are top managements help in strategy implementation?
10. Is there any Similarity between customer expectation and your perception about providing service?
11. Is "Agrani Bank Limited" attach with modern technology?
12. What banking activity top management evaluates and control?

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