



# **American International University- Bangladesh (AIUB)**

## **INTERNSHIP REPORT ON**

### **“Customer Satisfaction of National Bank Limited Lake Circus Branch”**

An Internship Report Presented to the Faculty of Business  
Administration in Partial Fulfillment of the Requirements for the Degree  
of Bachelor of Business Administration (BBA)

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**Date of Submission: June 20, 2023**

# **INTERNSHIP REPORT ON**

**“Customer Satisfaction of National Bank Limited Lake  
Circus Branch”**

## **Letter of Endorsement**

The Internship Research Report entitled **Customer satisfaction of National Bank Limited, Lake Circus Branch** has been submitted to the Office of Placement & Alumni, in partial fulfillment of the requirements for the degree of **Bachelor of Business Administration (BBA)**, Major in **Human Resource Management**, Faculty of Business Administration on **June 20, 2023** By Ms. **Farihatul Jannat**, ID#**20-43715-2**. The report has been accepted and may be presented to the Internship Defense Committee for evaluation.

(Any opinions, suggestions made in this report are entirely those of the author of the report. The University does not condone nor reject any of these opinions or suggestions).

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**ASIF PARVEZ**  
**Internship Supervisor**

## Letter of Transmittal

Date: June 20, 2023

Mr. R. Tareque Moudud, FCMA

Director, Office of Placement & Alumni (OPA)

American International University-Bangladesh

Kuratoli, Dhaka.

**Subject: Submission of Internship Report on “Customer Satisfaction of National Bank Limited, Branch Lake Circus”**

Dear Sir,

I am honored to have the distinct pleasure of presenting the internship report, titled "Customer Satisfaction of National Bank Limited Branch- Lake Circus" which was given to me as a requirement for the completion of the Bachelor of Business Administration degree.

It is a privilege for me to work with one of Bangladesh's top private banks and acquire in-depth understanding of lending procedures and monitoring strategies. I have made every effort to include as much material and pertinent topics as I can throughout the study and to comply with the guidelines you have provided. I tried to make this report as informative as I could.

I appreciate all of your help and cooperation while I worked on this report and appreciate it very much. I would be eternally grateful if you would please take a moment to read the report and comment on how I did.

Sincerely yours

---

Farihatul Jannat

20-43715-2

Faculty of Business Administration

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## **Acknowledgements**

The submission of this report- “Customer satisfaction of National Bank Limited Lake Circus” is a wonderful pleasure for me. The contributions of many people, especially those who volunteered their considerate advice and suggestions to enhance this report, are essential to the achievement of this task.

I have developed a significant deal of interest in this topic. I must appreciate the few individuals who supported and inspired us to develop our passion.

Firstly, I would like to thank our honorable course instructor Asif Parvez faculty of FBA, American International University-Bangladesh (AIUB), for his proper guidance and care. I couldn't have finished this task correctly without his advice and direction. He has provided me instructions on how to properly create a report.

Of course, I want to express my sincere gratitude to Allah for pouring upon me the strength and patience necessary to successfully complete this task.

Finally, I can state that I had a good time preparing this project and presenting it for your review.

## **EXECUTIVE SUMMARY**

The objective of an internship is to close the gap between theoretical knowledge and practical experience. The goal is to move from a theoretical understanding to a practical experience. The three-month internship program at National Bank Ltd.'s Lake Circus branch produced the report. A bank's importance as a financial organization is apparent today. In the area of a nation's financial stability, several institutions are crucial. One of an economy's reliable financial institutions is the banking industry.

In this research report I have covered the introduction, the purpose of this study, the statements, the significance, the limitations, delimitations of this study. From chapter 2 we will have company and industry information, ideas of variables, the relationship between variables.

Population, development of questionnaire, methods of data analysis, techniques have been placed in chapter 3. Interpretation, recommendation, and conclusion from chapter 4 & 5 according to this research report.

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# **CHAPTER 1**

## **INTRODUCTION**

## **1.0 Introduction:**

The greatest quantity of work and services provided by banks are determined by how helpful they are to their consumers. Customers' perceptions affect a bank's reputation differently. It is crucial to emphasize that the services and advantages a bank provides are valuable to the client.

Customer happiness is one of the most important indications of a company's future success. Satisfied customers are more likely to remain loyal, which guarantees the company's future financial flow. Additionally, happy customers are frequently described as being less price sensitive and more inclined to spend more on things they have already used and evaluated. Additionally, continuity in commercial relationships is advantageous because the good reputation for quality reduces the cost to an existing client (Mothey, 1994).

Satisfying a customer is the ultimate goal and objective in any business-to-customer (B2C) sort of scenario. It can frequently be quite challenging. This may be because businesses occasionally lack an in-depth awareness of what exactly occurs in a customer's thoughts.

As a result, this situation has presented a difficult burden to most corporate conglomerates that place a high value on client connections. The exact workings of the customer's mind have been the subject of numerous investigations and research projects, yet they remain a mystery to this day (Munusamy, 2010).

There are several research about customer satisfaction in the banking sector for foreign country's banks but not the banks for our nation. I want to fill the gap by writing about our own banks' products and benefits regarding the customers' profitability, so my research topic is customer satisfaction at National Bank Limited.

## **1.1 Rationale of the Study:**

I have been working as an intern for National Bank Limited, which is a reputable financial institution, to fulfill the requirements of my undergraduate degree. During these three months of internship, I have worked in several desks to enough experience about the general banking activities. I am focusing on the General Banking Department of National Bank Limited while I write this research. I will present all the services the bank offers to its valued clients in this report. Moreover, depending on the knowledge I've gained, I've developed several conclusions and suggestions.

## **1.2 Objectives of the Study:**

The main purpose of this study is to determine the level of customer satisfaction of National Bank Limited and to make a worthwhile development for the day-to-day general activities of the banking representatives.

**BROAD:** For broad purposes, this report will talk about the potentiality of the whole banking service quality and their customers' reviews whether it is satisfactory or not.

**SPECIFIC:**

- To know the real situation of banking performance towards their customers in National Bank Limited, Branch- Lake Circus.
- To understand the products, benefits, and services of NBL banking procedures.
- To learn more about the practical knowledge about their efficiency.

## **1.3 Statement of the Problem (SOP):**

From the theoretical views we know, National Bank Limited is a customer-oriented financial organization. Since the customer is always the priority at National Bank, it is committed to meeting their constantly expanding expectations. Customer satisfaction is a measurement of how well a company's goods and services meet or exceed a customer's expectations. Within a company, it is regarded as a critical performance indicator. So, measuring customer satisfaction levels aids in determining an organization's standing in the market.

From a practical viewpoint, as I was directly in touch with the customers, the report will focus on National Bank Limited's service quality and customer satisfaction. A survey of National Bank Limited's clients will be undertaken. This report's goal is to evaluate how well National Bank Limited is meeting the needs of its clients on various service dimensions. Several significant customer satisfaction-related issues will be discussed in light of the survey's findings.

In other research we have seen customer satisfaction in the banking sectors for foreign banks. But in this report, I will talk about how our banks, mainly National Bank Limited, treat and please their customers and benefit and make their customers more comfortable.

The quality of services is the most significant component that has a significant impact on today's successful and modern banking industry. Due to the central bank's consistent rules, all commercial banks are compelled to provide nearly identical services. But the most significant phenomenon is how these services are delivered. Having discussed different aspects of the said service quality model, the next point comes to our mind is that why does this area get emphasized? The simple answer is “customer satisfaction.” A study is being created to look at the effects of service quality as an independent variable on the dependent variable, which is customer satisfaction, keeping in mind the importance of both service quality and customer satisfaction (Hummayoun Naeem, 2009).

Marketing theory has highlighted the key elements impacting consumer satisfaction, particularly in the service sector, but few research have taken the Bangladesh context into account. This begs the question of what crucial elements of the SERVQUAL model have an impact on client satisfaction with deposit services in the banking sector of Bangladesh (Tran Van Quyet, 2015).

Research questions and surveys will demonstrate and analyze the problems of this study and the gap from this study. This study will make a great value to the National bank Authority and for future researchers.

## 1.4 Significance of the Study:

This study will focus on dealing and pleasing the customers with their products and benefits. How their own products will help and make their customers' lives easier. To motivate their customers for future advantages. I personally feel relatable with this topic of the study as my major is Human Resource Management, where observing people and managing people's circumstances is the core value.

## 1.5 Purpose of the Study:

The main purpose of this study is to measure the importance of customers' satisfaction in National Bank Limited for their future profitability and higher raise of their banks' position.

## 1.6 Research Questions:

- Are the advantages adequate to meet customers' needs?
- Are their customers satisfied?

## 1.7 Research Hypothesis [null hypothesis]:

- The advantages are not adequate to meet customers' needs.
- Customers are not satisfied.

## 1.8 Definition of the Keywords

Customer Loyalty	A potential customer who is willing to be engaged with that service.
Commitment	The assurance of their claims.
Reputation	Brand image of a company.

### **1.9 Limitations:**

1. It's hard to get bank customers willing to participate in the survey.
2. No way to cross-check for biased or faulty responses.

### **1.10 Delimitations:**

1. The study is solely focused on National Bank.
2. The respondents are chosen using deliberate sampling.
3. The participants are Dhaka-centric.
4. Number of responses are limited.

## **CHAPTER 2**

### **LITERATURE REVIEW**

## 2.1 Company Information

Over the past few years, the banking sector in Bangladesh has witnessed substantial growth and expansion. The role of customer service has assumed heightened significance in shaping the reputation and success of banks in the country, as a result of the escalating competition among banks for customer trust and loyalty (Hasan et al., 2023). National Bank Limited was founded as the first private banking institution entirely owned by Bangladeshi entrepreneurs. And NBL has grown to become the largest private sector bank throughout time. It was established in 1983 as the very first private bank which had a government license. National Bank Limited has always been consistent in its dedication to contributing significantly to the national economy. They currently operate 221 branches and 34 subbranches across the nation. Additionally, we continuously develop and extend our rural, SME financing, and offshore banking facilities as part of our effective and varied approach to take advantage of market opportunities. This bank offers services including foreign remittance, letter of credit, DPS & FDR with excellent benefits, as well as ATM cards (VISA & MASTER Card) and many other services (Mojumder, 2018)

Also, the bank has been efficiently managing its global operations through its 358 correspondents in 67 different nations. The Gulf Overseas Exchange is one of 18 foreign exchange firms that NBL has drawn with. All the bank's branches have been connected to a computer network to provide the modern financial services needed to meet the needs of the nation and its citizens. Using the newly reformed Western union, it can quickly deliver the hard-earned money that non-resident Bangladeshis send to their loved ones back home. The bank keeps in constant contact with the outside world by utilizing the most recent information technology services provided by SWIFT and REUTERS (Khan, 2014)

National Bank Limited primarily invests in the industrial sector over the short, medium, and long terms to start new businesses, import capital equipment, and provide working capital loans. As a result, the bank has a big impact on the Bangladeshi economy. A remarkable distinctiveness for the bank has been brought about by the sensible leadership and direction of a conservative and adaptable Board of Directors and the coordinated efforts of a group of well-qualified and professionally advanced executives and officials. Almost 2,000 committed executives, offers, and staff members workday and night to provide its customers with satisfactory service. The bank has



introduced new products, such as credit cards, thanks to a solid commitment base. E-cash. The bank's popularity has increased thanks to its speedy money transfer service anywhere in the world in partnership with Western Union's U.S. A (Khan, 2014).

## **2.2 Company's Mission Vision:**

### **Mission:**

Efforts for expansion of our activities by adding new dimensions to our banking services are being continued unabated. Alongside, we are also putting highest priority in ensuring transparency, accountability, and improved clientele service as well as to our commitment to serve the society, through which we want to get closer and closer to the people of all strata. Winning an everlasting place in the hearts of the people as a caring companion in uplifting the national economic standard through continuous upgradation and diversification of our clientele services in line with national and international requirements is the desired goal we want to reach.

### **Vision:**

Ensuring the highest standard of clientele services through best application of latest information technology, making do contribution to the national economy and establishing ourselves firmly at home and abroad as a front ranking bank.

## **2.3 Industry Information**

The terms and ideas pertaining to the practice of banking are referred to as banking fundamentals. The banking sector handles credit facilities, cash holding, investments, and other financial dealings. Because it distributes money to borrowers who have profitable assets, the banking sector is one of the main forces behind most economies (Team, 2022).

The banking sector is unique and complicated, though. It is troubled by the rising number of non-performing loans (NPLs), the causes of which are primarily psycho-political and not always economic in nature. Default debts exceed Tk 113,000 crore, which is 166 times higher than the sum of the unrecovered funds taken in the 2016 robbery that forced the resignation of the governor

at the time, Dr. Tayur Rahman. Because the definition of default has been altered and sugar-coated numerous times to appease the super-rich, the default amount that the press is currently aware of is significantly less than the actual amount (Star, 2023).

## **2.4 Study variables/construct**

### **2.4.1 Independent Variable**

The "cause" of a relationship between two or more variables is the independent variable. To put it another way, when the independent variable changes, it affects the dependent variable (Jansen, 2023).

**Customer Satisfaction:** Customers' satisfaction and the creation and maintenance of enduring relationships with them are regarded by banking institutions around the world as two essential factors that contribute to enhanced corporate earnings (MISTRY, 2013).

### **2.4.2 Dependent Variable**

The dependent variable, or rather the impacted variable, is the "effect" while the independent variable is the "cause". In other words, the variable that is supposed to change as a result of a change in the independent variable is the dependent variable (Jansen, 2023).

**Convenience, Benefits, Efficiency, Service Quality.**

## **2.5 Relationship between independent variables and dependent on variable:**

According to the research Successful businesses now acquire a competitive edge through higher efficiency, superior customer service, and enhanced customer relationships. Customer advocacy provides customers with information about the company. Every business organization strives to satisfy customers to a significant extent since doing so develops an environment for the company's success (Amudha Ramachandran, 2012).

In another research it has been said that excellent customer service is no longer an optional competitive strategy that can be used to set one bank apart from another; it is now crucial to a

company's existence and profitability. Leading service quality researchers have closely examined the relationship between service quality and customer satisfaction (MISTRY, 2013).

Now we can say that Customer satisfaction is dependent on the service quality, benefits and efficiency of an organization or any banking industry. To meet customer satisfaction banking agents, need to provide superior services for their customers.

2.6 The SERVQUAL model is an example of a model that can be utilized in this context. But the lack of time limitation

## **2.6 Research Gap:**

For the research gap we may say that most of the research was about customer satisfaction in the foreign banking sector but not for our nation's banks. In that way, it would be a new investigation area to run this topic.

According to (RAJA IRFAN SABIR, 2014) research of Pakistan we have known that, instead of investing more money to entice potential prospective customers, businesses strive for great customer satisfaction and the retention of current customers. Also, since India's independence, the banking sector has seen radical change. The result has been challenging times for the Indian financial sector. It is crucial and necessary that banks can maintain a strong customer base in these challenging times of intense and mature competition. Banks in India must develop their strategies and policies to raise customer satisfaction levels to achieve this and to strengthen their market and profit positions (MISTRY, 2013).

In Malaysia, commercial banks, investment banks, and Islamic banks all significantly support the banking sector. Together, they serve as the main source of financing and the principal mobilizer of resources to support the country's economic activity. Banks in Malaysia are free to compete with one another because the government follows the "open enterprise" concept. However, there is still great uncertainty regarding the kind of pull that these banks can exert on their clients in order to draw in and keep them as customers (Munusamy, 2010).

## **2.7 Conclusion:**

Despite the time constraint, it is important to acknowledge that extensive research has been conducted on the fundamentals of the banking industry as well as the National Bank Limited. While a comprehensive investigation might not have been possible within the given timeframe, a preliminary exploration of customer satisfaction and its association with convenience, benefits, efficiency, and service quality of the NBL Lake Circus branch has been undertaken.

Furthermore, it is worth noting that numerous theoretical frameworks and models have been utilized in the field to study customer satisfaction and service quality within the banking sector. These frameworks provide valuable insights into the factors that influence customer satisfaction and assist in identifying areas for improvement (Hasan & Karim, 2023). Although an in-depth analysis of these models could not be performed due to time limitations, their significance in the context of customer satisfaction within the banking industry remains well-established.

By leveraging these existing theoretical frameworks and models, the National Bank Limited Lake Circus Branch can gain valuable insights into enhancing customer satisfaction. Applying these concepts can assist the bank in improving customer experience, fostering loyalty, and gaining a competitive advantage in the industry.

**CHAPTER 3**

**RESEARCH METHODOLOGY**

### **3.1 Population and Sample:**

#### **3.1.1 Population:**

The population of this study is the customer of National Bank Limited, Lake Circus branch.

#### **3.1.2 Sample:**

The amount of sample we have chosen from the population is 70 customers from National Bank Limited, Lake Circus Branch.

### **3.2 Development of research instruments or Questionnaires**

The questionnaire has been developed taking the customer experience measurement with National Bank and the satisfaction level into consideration. Other factors of a respondent other than experience and satisfaction have been collected through MCQ. The experience of the clients and their satisfaction has been recorded on a five-point agreeable Likert scale. It is an online questionnaire, developed using Google forms.

### **3.3 Method of Data Collection**

These data have collected from National Bank Limited Branch- Lake Circus only. All of these data were gathered through deliberate sampling.

### **3.4 Data Analysis techniques**

Through descriptive and regression analysis we have completed the data analysis here.

## **CHAPTER 4**

# **DATA ANALYSIS AND FINDINGS**

## 4.1 Descriptive Analysis

**Table 1: Descriptive Analysis**

<b>Variables</b>	<b>Mean</b>	<b>Standard Error</b>	<b>Median</b>	<b>Mode</b>	<b>Standard Deviation</b>	<b>Minimum</b>	<b>Maximum</b>
<b>Convenience</b>	3.5066	0.064951	3.6666	3.666	0.562491	2.666667	4.666667
<b>Benefits</b>	3.7066	0.118205	4	4	1.023684	1.333333	5
<b>Service</b>	3.8666	0.082746	4	4.333	0.716599	2.333333	5
<b>Efficiency</b>	3.7733	0.078054	4	4	0.675971	2.666667	5
<b>Satisfaction</b>	3.7466	0.122673	4	4	1.062379	1.666667	5

This table shows the reliability of the questionnaire of our survey. From this table, we can see the amount of convenience of mean scale rating is 3.5 which indicates the positive attitude of customers reviews. Later on, all variables have the amount 3.7 or above which also mentions the higher level of positive customer satisfaction regarding NBL services. Here comes the median and the mode and both have affirmative reviews accordingly. Also starting with the benefits and ending with satisfaction we see there is the maximum rate 5 which indicates the highest level.



## 4.2 Regression

### R Square

**Table 2: Regression**

<b>Multiple R</b>	<b>R Square</b>	<b>Adjusted R Square</b>
0.924424	0.85456	0.846249

The multiple R value of 0.924424 demonstrates that the independent and dependent variables have a comparatively close relationship. The survey's R-square is a strong satisfactory level (table2), since all four variables can explain 85.45% percent of the variation.

## 4.3 ANOVA Table

**Table 3: ANOVA Analysis**

	<b>df</b>	<b>SS</b>	<b>MS</b>	<b>F</b>	<b>Significance F</b>
<b>Regression</b>	4	71.37286	17.84322	102.8246	0.000
<b>Residual</b>	70	12.14714	0.173531		
<b>Total</b>	74	83.52			

Here, ANOVA (table 3) explains the difference between the significance F (0.00) and the F value which is huge (102.82). It is directing the group means are significantly different from each other. It also shows the fitness of this analysis process. The selection is reasonable as the model considers at least one of the four independent variables to be significant.

### 4.4 Multicollinear Test

**Table 4: Multicollinear Test**

<b>Independent Variable</b>	<b>Tolerance</b>	<b>VIF</b>
<b>Convenience</b>	0.769673	1.299254
Benefits	0.268271	3.72757
Service	0.35834	2.790643
Efficiency	0.49234	2.031115

Table 4 represents multicollinear among the independent variables. As the VIF scores of the independent variables are under 5.0. It is safe to say there is no multicollinear aperiend among the independent variables or the presence of multicollinear is insignificant to the model.

As a result, it is demonstrated by the R-square analysis, ANOVA table, and VIF analysis that the model selected to be examined for prediction is well fitted and that additional analyses may be conducted using the model without risk.

## 4.5 Coefficients Table

Table 5: Coefficients

	<b>Coefficients</b>	<b>Standard Error</b>	<b>t Stat</b>	<b>P-value</b>
<b>Intercept</b>	-0.6907	0.438953	-1.57352	0.120107
Convenience	-0.01136	0.09813	-0.11579	0.908154
Benefits	0.708575	0.091331	7.758296	5.09E-11
Service	0.027108	0.112888	0.240129	0.810932
Efficiency	0.462706	0.102097	4.532046	2.35E-05

In this table we see the P-value is higher than .05 which states that it is insignificant or has a high level of risk to the dependent variables. And t stat of four variables that not less than 2 (benefits= 7.76, service=0.24, efficiency=4.53) and greater than -2 (convenience= -0.11). Besides that, if the coefficient value increases for one unit, then t stat will also result one unit more accordingly. As we can see from the table if the coefficient of benefits increases one unit from 0.708 then t stat will also increase as 7.76. To make it justified the impacts of independent variables to dependent variables we need to conduct a correlation analysis between these variables.

## 4.6 Correlation

**Table 6: Correlation**

	<i>Convenience</i>	<i>Benefits</i>	<i>Service</i>	<i>Efficiency</i>	<i>Satisfaction</i>
<b>Satisfaction</b>	0.360916	0.899957	0.718307	0.77829	1

According to the correlation analysis, the dependent variable and the independent variables exhibit positive correlations. From table 6, benefits have the highest level strong positively correlation with the customer satisfaction level. It shows above 80% of positive connection with the satisfactory level. The second highest variable is efficiency which indicates 77% of positively correlated. Convenience has 36% that portrays the negative correlation with satisfactory level.

## 4.7 Findings

Depending on this research, there are so many National Bank account holders we have found and following their reviews we have seen their customer satisfaction level is positive. National Bank Limited has been performing their duties towards their customers potentially.

According to the study we did using the questionnaire, many of the independent variables had a positive impact on the dependent variable. By using the descriptive analysis, we have measured the reliability of our survey questions where the amount of convenience of mean scale 3.5 which indicates the positive attitude of customer satisfaction. The median and mode both have the affirmative range. Next the regression analysis the value of R square has 85.45% that intends the very strong satisfactory level. Hence, VIF scores of the independent variables are under 5.0 or 3.7 which means the presence of multicollinear is insignificant to the model. From the coefficients (table 5) t stat of four variables that not less than 2 (benefits= 7.76, service=0.24, efficiency=4.53) and greater than -2 (convenience= -0.11). Following table 6, correlation analysis, the dependent variable and the independent variables exhibit positive correlations.

The strongest positive relationship between benefits and customer satisfaction is found in benefits. It has a favorable correlation with the satisfying level of above 80%. Efficiency, the second-highest variable, has a 77% positive correlation. Convenience has a negative connection with satisfaction level of 36%.

These are the findings from the study results that have been discussed in this section. Although it is clear from our analysis that the outcome is satisfactory.

## **CHAPTER 5**

# **RECOMMENDATION AND CONCLUSION**

## **5.1 Recommendations:**

Based on this study's findings there are some strategic ways to do better in further for NBL. Through the descriptive analysis we have found the service quality is very focused but going through the benefits from the coefficients analysis we found that benefits are not matching their customers' expectations from descriptive analysis.

NBL products need to have higher interest rates. NBL can lower the interest rate on loans issued to their current, devoted customers while upgrading the interest rate for their current depositors. If it deducts many other expenses from financial aspects, then it can raise its interest rates. By providing a higher rate of interests NBL can gain more profitability for their organization compared to other banks.

In NBL monthly installment their percentage of interest can be a little high to make their customers more benefitted. Besides that, NBL can offer more extra facilities to hold on their regular potential customers. It can also gain their customer loyalty.

NBL online service needs to be more active. Following the result of analysis, we have seen that online service quality has not been performing very well. They need to make their IT section stronger and more effective.

NBL should also provide a strong risk management system so that customers' deposits stay safe and secure. Next the number of ATM booths of NBL are very limited which need to be a part of awareness. Deposit and credit transfer schedules can be extended as well for the sake of customer satisfaction.

## **5.2 Conclusion**

The banking industry is extremely competitive today. I have therefore come to a strong and tangible conclusion as a result of the real from the practical industrial research. I assume the majority of banking thinkers will agree with my realization. It is obvious that computerized transactions are necessary for a contemporary banking system to be built up effectively and efficiently to the greatest desired level. The research undertaken some captivating insights into the services that customers' value and the level of service they receive from NBL. The main objective of this report is to examine "Customer Satisfaction of National Bank Limited" while taking into consideration all the factors that affect customers and should be more useful to them. They can compete in the market in the near future because those factors are so vital. Customer happiness is crucial to the banking industry. With the independence of convenience, advantages, efficiency, and service quality, NBL Lake Circus branch is dependable for customer satisfaction.



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## Appendix

### Perception of People on Different Telecom Operators

Your response is extremely valuable and will be solely used for research purposes only. You are anonymous. Please fill in the form as authentically as possible. The form should not take more than 3 minutes to fill.

#### Demographic Info.

What age range are you in?

- Below 18,
- 18-25,
- 26-35,
- 36, or above

What is your occupation?

- Student
- Service Holder
- Businessman
- Household
- other

How would you rate National Bank Limited?

- 1<sup>st</sup>
- 2<sup>nd</sup>
- 3<sup>rd</sup>
- 4<sup>th</sup>

<b>Convenience</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
Do you have an NBL branch in your area?					
Is this from walking distance?					
Which branch do you visit most frequently?					
Do you have an ATM booth in your area?					
<b>Benefits</b>					
Are these schemes beneficial?					
Do you like the interest rate they are providing?					
Are these interest rates comparatively high?					
<b>Service Quality</b>					
The customer helpline is available and responsive.					
The plans and offers can be controlled by app.					
They offer every customer the appropriate amount of time and services.					
<b>Regulation</b>					
Bank agents of NBL are active enough regarding their services?					
Is One stop service available?					
NBL products are really useful.					
<b>Customer satisfaction</b>					
Overall, I am satisfied with my account of NBL. .					
I will recommend it to my friends and family.					
I am very satisfied with the customer service.					

### 5 Point agreement Likert scale

There are some statements given below to evaluate your experience. Give tick (✓) to the box below based on your answer.

**Write as you like!**

Your comment on the strengths and weaknesses of your Bank.

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What could the NBL do better?

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