A STUDY ON

"Measurement of Customer Satisfaction of Trust Bank Limited "



Submitted To

Saiful Kibria Chowdhury Assistant Professor Department of Business Administration Stamford University Bangladesh

Submitted By

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Date of Submission: 13th 2010



STAMFORD UNIVERSITY BANGLADESH



LETTER OF TRANSMITTAL

Date: 13th 2010

Saiful Kibria Chowdhury Assistant Professor Department of Business Administration Stamford University Bangladesh. Subject: <u>Submission of Internship Report.</u>

Dear Sir,

Sincerely yours,

It is a great pleasure for me to submit the Internship Report on "Measurement of Customer Satisfaction on Trust Bank Limited" prepared based on the experience that I have gathered during my internship period.

I have tried my best effort to gather all necessary information to the concerned parts of the report to enrich it. I believe that, within my limited knowledge this report provides a core concept as the Measurement of customer satisfaction of Trust Bank Ltd.

I hope that you would be kind enough to accept my report and oblige me thereby.

Tasnima Hossain ID No. BBA 02808911 Batch: 28 Major: Marketing BBA Department of Business Administration Stamford University Bangladesh





Student's Declaration

I hereby declare that the report of internship namely "Measurement of Customer Satisfaction of Trust Bank Limited" is prepared by me after the completing of 3 (three) months of internship with Trust Bank Limited.

I also declare that this paper is my original work and prepared for academic purpose which is a part of BBA and the paper may not be used in actual market scenario.

Tasnima Hossain ID No. BBA 028089111 Batch: 28 Major: Marketing BBA Department of Business Administration Stamford University, Bangladesh





Supervisor's Certification

I hereby declare that the concerned report entitled "Measurement of Customer Satisfaction of Trust Bank Limited" is an original work by Tasnima Hossain, ID No. BBA 028089111 Major: Marketing, Department of Business Administration, Stamford University, Bangladesh, completed her internship under my supervision and submitted for the partial fulfillment of the requirement of the degree of Bachelor of Business Administration (BBA) at Stamford University Bangladesh.

Saiful Kibria Chowdhury Assistant Professor Department of Business Administration Stamford University, Bangladesh



Acknowledgement

I feel immensely pleased to have an opportunity, on the very occasion of submitting my internship report which is the outcome of my internship program, I would like to thank a number of individuals for their unprecedented support, cordial co-operation, objective direction and endless encouragement that have significantly contributed to the preparation of the report.

First and foremost, I would like to thank almighty Allah who bestowed me the capability of successful completion of my internship report and the internship as well.

I would like to thank and convey my gratitude to honorable Supervisor, Saiful Kibria Chowdhury Assistant Professor Department of Business Administration, Stamford University Bangladesh for letting me to prepare this report. I would also like to express my sincere appreciation to him for his enthusiastic support and guidance.

I am also grateful to the management of The Trust Bank Limited for offering me the Internship training. My special thanks go to Md. Zillur Rahim Chowdhury Head of human Resource Department (Head Office), Mr. Md. Kamal Uddin Kutubi; SAVP (Head Office) & Mr. Yazdan Yusuf Chowdhury, Operation Manager (SKB Branch), KH. Monwar Hossain (chief manager) and all the Branch Officials who have given me the practical knowledge about the Banking operations.

And last but not the least; I would like to thank all the personnel working at TBL, SKB Branch. They made the environment congenial and favorable for me to understand the task. Without their assistance and co-operation, this report might not have seen the light of day.



Executive Summery

Report of Measure of Customer Satisfaction of Trust Bank has been prepared as a partial requirement of my BBA program. I was employed as an intern as Trust Bank Limited from 15th September to 30th December, 2009. Today necessity of a Bank as a financial institution is undeniable. A country is financially rich when it has modern financial institutions of its own. These institutions play a vital role in the field of financial stability of a country. Banking sector is one of the stable financial institutions of a country. Due to globalization and Technological changes, the banking business has become very competitive now a day. All banks are competing to give effective real time service to their customer. For giving friendly service to the customer they need experienced and well-educated working force.

The overall approach of the report is a Descriptive one as it goes into the depth of service quality of Trust Bank Ltd. Here both primary and secondary information were used. Interview was the basic techniques comply to collect primary data from any people within the organization. Information about the varieties of activities within the Correspondent Banking Department was collected through interviewed. Among the secondary sources to collect data regarding the company's performance over the past nine years are publications, Annual reports of Trust Bank Ltd, Different circular and papers of Trust Bank Ltd, Term paper of TBL Training manual, Banking Lecture sheet within the organization helped me to gather data about the organization.

The report contains different part. The first part of the report describes the introductory words of the internship report in which Introduction of Topics, Background of the report, Origin of the Report, Scope of the report, Objectives of the Report, Methodology and Limitation of the report. The 3rd chapter contains Company Overview.

Based on the study, findings in different departments and performance evolution of TBL have come in the next part. In general banking department, the banking procedure is fully computerized, cash counter is congested, and introducers is one of the problems to open a new account etc. The loans and advance department takes a long time to process a loan.

Different problem, suggestion, recommendation have come at the end of the report. The problem findings during the three-month long internship period and suggestions are given



from observation, comparative analysis, strategic point of view etc. To increase the efficiency in customer service Trust Bank Ltd, should try to develop the process of providing services.

Trust Bank Ltd has passed a long way since it is providing services. Already it has earned a strong positioned in the field of customer service. To continue to hold the position and be perfect in this sector it will have to keep more and more attention to the customer retention and development.

