Internship Report

on

An Evaluation of the Customers' Satisfaction of EXIM Bank PLC

(A Study on Nayarhat Branch)

Date of Submission: 18 September, 2024

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An Evaluation of the Customers' Satisfaction of EXIM Bank PLC

(A Study on Nayarhat Branch)

Supervised by

Dr. Mohammad Shibli Shahriar

Professor & Director MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Prepared by

Pallab Sarker

ID: 0242310004083051

Program: MBA

Major in Marketing

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Date of Submission: 18 September, 2024

Letter of Transmittal

18 September, 2024

To

Dr. Mohammad Shibli Shahriar

Professor & Director MBA Program

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on "An Evaluation of the Customers' Satisfaction of EXIM Bank PLC: A Study on Nayarhat Branch"

Dear Sir,

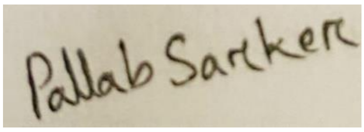
I am pleased to submit my internship report titled **"An Evaluation of the Customers' Satisfaction of EXIM Bank PLC: A Study on Nayarhat Branch".** This internship has provided me with invaluable knowledge and practical experience regarding the procedures and functions of EXIM Bank PLC. I am confident that the insights gained will significantly benefit my future professional endeavors.

I have made every effort to meet your expectations by presenting detailed information on each topic while avoiding unnecessary elaboration.

I would be happy to provide any additional clarification if needed.

Thank you for your consideration.

Sincerely,



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Pallab Sarker

ID: 0242310004083051

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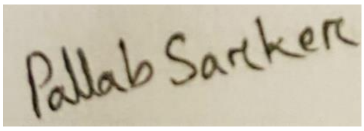
Student’s Declaration

I, Pallab Sarker, hereby declare that the internship report titled **"An Evaluation of the Customers’ Satisfaction of EXIM Bank PLC: A Study on Nayarhat Branch"** has been prepared by me following the completion of a three-month internship at EXIM Bank PLC. I confirm that this report has been created solely for academic purposes and is not intended for any other use.



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Pallab Sarker

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Daffodil International University

Certificate of Supervisor

I am pleased to certify that the internship report titled **"An Evaluation of the Customers' Satisfaction of EXIM Bank PLC: A Study on Nayarhat Branch"** prepared by Pallab Sarker, ID: 0242310004083051, from the Department of Business Administration, has been approved for presentation and defense under my direct supervision. Pallab Sarker completed an internship with EXIM Bank PLC.

The data and findings presented in this report are the genuine work of Pallab Sarker. I recommend this report for further academic consideration. Pallab Sarker has demonstrated commendable moral character throughout the internship.

I wish him continued success in all his future endeavors.

……………………………………

Dr. Mohammad Shibli Shahriar
Professor & Director MBA Program
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

All praise is due to God, the Almighty and Merciful, whose blessings and guidance made the completion of this report possible.

I would like to express my deepest gratitude to those whose support and inspiration were instrumental in the successful completion of this report. First and foremost, I extend my heartfelt thanks to Mr. Khandaker Reza Mohammad Ahasan, my manager at EXIM Bank PLC, Nayarhat Branch, for his invaluable guidance and support throughout my internship. His assistance was crucial in the completion of this report.

I also wish to express my sincere appreciation to my esteemed supervisor, Dr. Mohammad Shibli Shahriar, Professor and Director of the MBA Program, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, for his guidance on this internship report titled “An Evaluation of Customer Satisfaction at EXIM Bank PLC: A Study of the Nayarhat Branch.”

Additionally, I am grateful to my colleagues, whose informative insights and support greatly facilitated my work. Their collaboration made the internship experience both productive and enjoyable.

Finally, I extend my heartfelt thanks to everyone who contributed to the preparation of this report. Your support and encouragement were greatly appreciated.

Executive Summary

This internship report, titled **"An Evaluation of the Customers' Satisfaction of EXIM Bank PLC: A Study on Nayarhat Branch"** aims to assess the level of customer satisfaction within the organization. The report includes comprehensive information about the project, which focused on evaluating customer satisfaction. Data for this study were gathered from both primary and secondary sources, with the Annual Report of EXIM Bank PLC serving as the secondary data source. Direct feedback was collected from customers to gain insights into their experiences.

The study revealed that customers found several aspects of the bank's services to be satisfactory, including the online service system, employee knowledge, timely service, new technology, ATM facilities, transaction speed, and service charges.

However, the analysis also identified several areas of concern. Customers expressed dissatisfaction with the lack of ATM booths at the Nayarhat Branch, reliance on ATMs from other commercial banks, staff shortages, and issues with understanding mobile banking instructions. Despite these concerns, customers reported general satisfaction with the products and services offered by EXIM Bank PLC. They acknowledged that EXIM Bank PLC provides competitive benefits compared to other commercial banks in Bangladesh and expressed overall contentment.

Based on these findings, the report recommends several improvements, including the establishment of a branch, a more efficient account opening procedure, enhanced customer empathy, revised card charges, and the introduction of ATM booths. These recommendations aim to enhance customer satisfaction and benefit the clients of EXIM Bank PLC.

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Chapter: 1

Introduction

1.1Introduction

Consumer satisfaction has garnered significant attention and debate in research due to challenges in both defining and measuring it. Studies have demonstrated that high service quality is crucial to profitability. Service quality is linked to ensuring that both internal and external customers receive what they need. Customer satisfaction reflects a customer's attitude or perception toward a product or service after its use. Satisfaction and service quality are often considered together as indicators of a customer's expectations and desires.

Consumer satisfaction is influenced by perceptions of value, needs, and preferences. Measurement involves evaluating customer assessments before, during, and after service encounters, addressing value-related issues, and establishing clear standards for service delivery. Both practitioners and academics strive to accurately measure service quality to better understand its key antecedents and outcomes, and to develop strategies for improving and assessing service quality.

This study focuses on evaluating customer loyalty at EXIM Bank PLC. It highlights that the banking sector in Bangladesh is in a growth phase. Since the mid-1990s, following the government's open market policies, this sector has been expanding rapidly.

1.2Background of the study

It is crucial for all MBA students to complete a minimum of three months of internship at a relevant institution to gain practical experience. Upon completing this period, students are required to submit an internship report based on their assigned project, as guided by their supervising professor. My internship report is titled **"An Evaluation of the Customers' Satisfaction of EXIM Bank PLC: A Study on Nayarhat Branch".** I have successfully completed my three-month internship at EXIM Bank PLC, Nayarhat Branch.

1.3 Scope of the study

EXIM Bank PLC is committed to continually enhancing its customer service across all sectors. In today's competitive business landscape, it is essential for banks to prioritize customer needs to maintain their leading position. Therefore, while working on my internship, I focused not only on the general attributes of various products but also placed significant emphasis on customer benefits and other customer-related aspects.

1.4 Objectives of the study

The broad objective of the study is to measure customer satisfaction level of EXIM Bank PLC, Noyarhat Branch.

The specific objectives of the study are as follows

i. To identify the factors of customers' satisfaction of EXIM Bank PLC, Nayarhat Branch.
ii. To analyze customer satisfaction of the bank.
iii. To make some suggestions to overcome the customer dissatisfaction of the bank.

1.5 Methodology of the study

The evaluation process required collecting data from the outset. A representative sample was selected to understand employees' perspectives on the training program, specifically the Foundation Training Program. We conducted a survey using a questionnaire among 60 employees currently working at EXIM Bank PLC. After collecting sufficient data, it was organized, analyzed, and presented in percentages and charts. The study focused on the Dhaka branch of EXIM Bank PLC. Based on the results, recommendations were made for the Bank's HR Department. Additionally, I conducted a survey of 100 clients to gather their opinions.

1.5.1 Data Sources:

The study utilized both primary and secondary data sources.

i. Primary Sources:

- Verbal Interviews
- Questionnaires
- Discussions

ii. Secondary Sources:

- Articles
- Newspapers
- Magazines
- Internet
- Annual Report of EXIM Bank PLC

1.5.2 Primary Data Collection:

Primary data were collected through formal and informal methods. The formal data collection involved a survey with closed-ended and Likert scale questions. Care was taken in designing and formatting the questionnaire to ensure ease of use for respondents.

1.5.3 Secondary Data Collection:

Secondary data sources included various articles, newspapers, magazines, internet resources, the annual report of EXIM Bank PLC, head office guidelines, and bank brochures, as well as previous reports and class papers.

1.5.4 Data Analysis and Presentation:

The survey data were analyzed using simple descriptive statistics with Microsoft Office Excel 2016, presenting the data in graphs, pie charts, and bar charts.

1.5.5 Sample Size:

A survey was conducted among 60 customers of EXIM Bank PLC.

1.6 Limitations of the study

Every research method has its limitations, and this study is no exception. During the preparation of this report, I encountered several challenges in data collection:

1. **Lack of Comprehensive Data:** There was insufficient primary and secondary data available.
2. **Inadequate Information from the Organization:** The organization did not provide the specific data needed to analyze the current market conditions accurately. Instead, I received incomplete data.
3. **Time and Cost Constraints:** Due to limitations in time and budget, the study could only be conducted within certain areas of the bank. As an intern with limited time, balancing my responsibilities at EXIM Bank PLC, Nayarhat Branch, with the demands of this report was challenging.
4. **Limited Support from Employees:** Although I received valuable cooperation from staff members, they were unable to allocate sufficient time to assist with my report.
5. **Scarcity of Resources:** The lack of adequate books, publications, and statistical data constrained the depth of the analysis.

Chapter: 2

Overview of EXIM Bank PLC

2.1 Historical Background of EXIM Bank PLC

EXIM Bank PLC was established in 1999 by Shahjahan Kabir, who served as the founder chairman. Following his passing, Nazrul Islam Mazumder succeeded him as chairman. The bank commenced operations on August 3, 1999, with Alamgir Kabir as the advisor and Mohammad Lakiotullah as the managing director. In 2009, EXIM Bank made history as the first privately owned bank in Bangladesh to open an exchange house in the UK.

Initially, the bank started with an authorized capital of Taka 1 billion (US$12.87 million) and a paid-up capital of Taka 225 million (US$2.9 million). Both the authorized and paid-up capital remained unchanged until December 2000. Since then, these figures have increased, reaching Taka 16.12 billion (US$207.31 million) in authorized capital and Taka 9.22 billion (US$118.7 million) in paid-up capital as of December 31, 2011.

EXIM Bank PLC is notable for being the first bank in Bangladesh to transition entirely from conventional banking to Shariah-based Islamic banking, a shift that began in July 2004. Originally known as BEXIM Bank PLC, the bank was renamed EXIM Bank to reflect its full name, Export Import Bank of Bangladesh PLC, due to legal constraints.

As of October 2021, EXIM Bank operates 132 branches and 208 ATM booths across the country. The bank places a strong emphasis on corporate social responsibility (CSR) and remains one of the leading private commercial banks in Bangladesh.

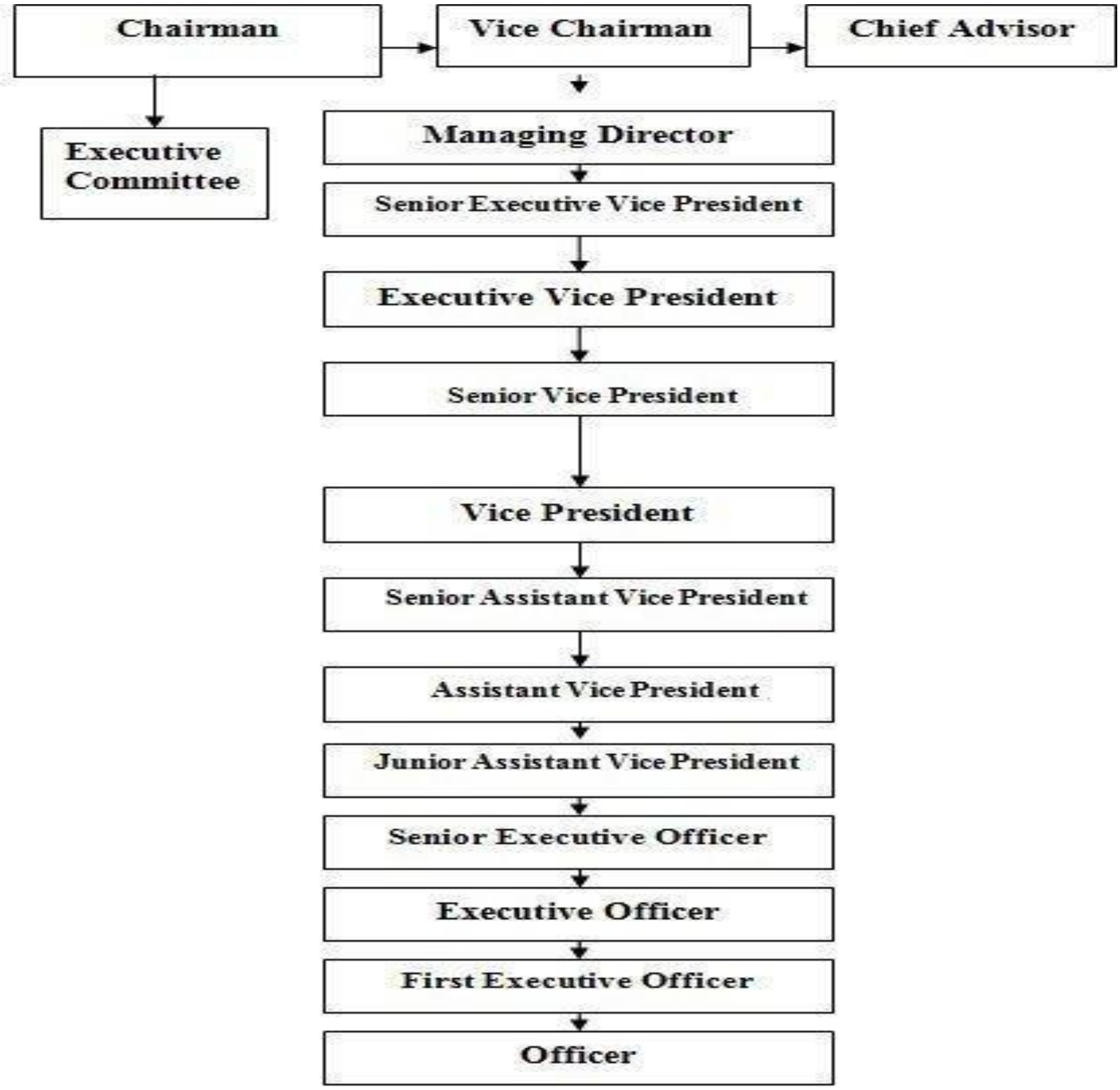
2.2 Mission

EXIM Bank PLC is dedicated to meeting its customers' needs and becoming their preferred choice for banking. The bank aims to achieve sustainable growth, provide reasonable returns, and contribute to the country's development by maintaining a motivated and professional workforce.

2.3 Vision

To be the bank of choice for customers by making meaningful contributions to society.

2.4 Organogram of EXIM Bank PLC



2.5 Strategies

- To lead in socio-economic development and set new trends in the industry.
- To enhance management capabilities and improve human resource quality by developing a proactive workforce with competitive compensation.
- To implement effective strategies for increasing the capital base and addressing provision shortfalls.
- To promote environmentally friendly investments in accordance with the Green Banking guidelines issued by Bangladesh Bank.
- To provide banking services to all segments of society.
- To establish relationship banking and continually improve service quality.

- To develop a robust corporate governance system and foster a culture of best practices.
- To expand the customer base, increase deposits, and reduce non-performing assets.
- To strengthen risk management techniques and enhance compliance culture.
- To adopt state-of-the-art technologies and innovative ideas to advance financial inclusion.
- To achieve healthy business growth across all core activities while maintaining a positive image.

2.6 Objectives of EXIM Bank PLC

- To ensure high-quality service to boost deposit growth.
- To sustain healthy business growth while maintaining a strong, positive image.
- To implement a fully automated system by integrating advanced information technology.
- To enhance relationship banking and improve service quality through strategic marketing plans.
- To increase customer attraction through elevated promotional activities.
- To enhance customer service by employing qualified and skilled personnel.

2.7 Corporate Philosophy

For Our Customers:

- ✓ To innovate continuously in developing new banking products and services.
- ✓ To deliver the most caring, courteous, and efficient service possible in every aspect of our business.

For Our Employees:

- ✓ To foster good staff morale through comprehensive training, development opportunities, and career advancement.
- ✓ To dedicate our efforts to the progress of the bank.
- ✓ To respect and uphold the worth and dignity of each individual employee.

For Our Shareholders:

- ✓ To strengthen and solidify our position as a stable and progressive financial institution.
- ✓ To provide competitive and sustainable returns by generating profits and ensuring a fair return on investment.
- ✓ To safeguard the security of their investments.

For Our Community:

- ✓ To closely adhere to national policies and objectives, contributing to the nation's progress.
- ✓ To act as a socially responsible corporate citizen in tangible ways.
- ✓ To build a corporate culture that values and respects the strengths and cultural differences of our employees, customers, and communities.

2.8 Future Prospects

- Reducing the margin ratio for investment accounts.
- Volatility in the capital market due to speculation.
- Increases in the Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) for the bank.
- Higher corporate tax rates.
- Increases in taxes and VAT on banking services.
- Issues arising from changes in government policies.
- Impact of natural disasters and political disturbances on the overall economic conditions.
- Adverse fluctuations in interest rates.
- Regulatory directives to lower lending rates for essential items.
- Volatility in the foreign exchange (FX) market affecting international prices of essential goods.

Chapter: 3

Theoretical Frameworks

3.1Introduction

Consumer satisfaction reflects how well a company meets or exceeds customer expectations. For EXIM Bank PLC, understanding consumer satisfaction involves identifying key factors that contribute to their level of contentment. This includes evaluating the bank's reputation, employee behavior, and overall service quality.

To gauge customer satisfaction, we focus on several critical aspects: the bank's reliability, the professionalism of its staff, and the efficiency of its services, such as transaction processing times and technological advancements. These elements are essential in assessing how well EXIM Bank PLC meets customer needs and expectations.

Additionally, evaluating the bank's brand image is crucial to determine whether customers perceive it as trustworthy and aligned with their expectations. By examining these factors, we can better understand the level of customer loyalty and satisfaction at EXIM Bank PLC.

3.2 Service Quality and Customer Satisfaction

There is significant debate and inconsistency in the literature regarding the distinction between service types and customer satisfaction. Service quality is often viewed as a precursor to satisfaction, meaning that satisfaction with various service aspects contributes to an overall attitude towards service quality. Conversely, the satisfaction perspective argues that evaluations of service quality led to a general attitude of satisfaction.

There is a clear connection between customer loyalty and satisfaction. A customer's perception of service quality and their overall satisfaction with a product or service will largely determine the product's success.

When the service experience significantly exceeds customer expectations, satisfaction levels are high. Conversely, if the service falls short of expectations, satisfaction will be low. In the study of service quality, the perception of service performance is measured independently of customer expectations.

3.3 Expectations and Customers' Satisfaction

Desire plays a crucial role in shaping satisfaction with services. These desires are influenced by a wide range of factors. Lowering customer expectations can lead to higher satisfaction ratings for any given level of service quality. For example, if a customer has had a poor experience with a company or similar organizations in the past, they might find it easier to be pleasantly surprised by improved service. However, there are cases where negative expectations can make it challenging to achieve high satisfaction ratings, even if the service improves. Conversely, positive expectations and high standards can make positive assessments more likely. Therefore, the theory of desires in the literature may sometimes be misleading.

One way to measure the effectiveness of a management system is by monitoring customer feedback to determine if the organization is meeting customer needs. The methods for collecting and using this information should be clearly defined.

Key attributes of customer satisfaction include:

- Product type
- Packaging
- Adherence to delivery promises
- Product pricing
- Ability to resolve complaints and handle reports
- Overall communication, availability, and service attitude

A comprehensive measure of general satisfaction includes four subscales:

i. Overall Satisfaction (e.g., "You feel happy recommending the bank to a friend")
ii. Trustworthiness (e.g., "You trust the representative at your branch to act in your best interest")
iii. Reliability (e.g., "Requests are completed correctly the first time")
iv. Professionalism (e.g., "Representatives have the knowledge to address any questions you have")

Assessing performance and satisfaction against minimal expectations can be complex. To foster customer loyalty, organizations should focus on consistently meeting or exceeding customer needs, ensuring that customer expectations are fulfilled.

3.4Customer Satisfaction Factors

Customer satisfaction in banking is influenced by a variety of factors. Here are some key elements that typically play a role:

1. Customer Service:

-Staff Competence: Knowledgeable and skilled employees who can address queries effectively.

- Responsiveness: Timeliness in addressing customer needs and resolving issues.

- Politeness and Professionalism: Courteous and respectful interactions with customers.

2. Ease of Access:

-Branch Accessibility: Convenient locations and hours of operation for physical branches.

-Online Banking: User-friendly and reliable online platforms for managing accounts and transactions.

3. Product and Service Quality:

- Variety of Products: Range of banking products like loans, credit cards, and savings accounts that meet diverse customer needs.

- Service Efficiency: Speed and accuracy in processing transactions and services.

4. Cost and Fees:

-Transparency: Clear communication about fees and charges associated with various services.

- Competitiveness: Reasonable rates and fees compared to other banks.

5. Security:

- Fraud Protection: Measures in place to protect against unauthorized transactions and identity theft.

- Privacy: Assurance that personal and financial information is kept confidential.

6. Technology and Innovation:

- Mobile Banking: Effective and secure mobile banking applications.

-ATM Services: Availability and functionality of ATMs for convenient cash withdrawals and deposits.

7. Problem Resolution:

-Complaint Handling: Efficient and fair process for addressing and resolving complaints or issues.

- Follow-up: Ensuring that issues are fully resolved and customers are satisfied with the outcome.

8. Personalization:

-Tailored Services: Customized financial solutions and advice based on individual customer profiles.

-Customer Recognition: Acknowledgment of loyal customers and understanding their specific needs.

9. Trust and Reputation:

- Reliability: Consistent and dependable service over time.

- Reputation: Positive public perception and trustworthiness of the bank.

10. Convenience:

-Service Channels: Availability of multiple service channels, such as in-branch, online, phone, and mobile.

-Integrated Services: Seamless integration between different banking services and channels.

3.5Account Maintenance

In maintaining customer accounts, the final step in the sales process often marks the beginning of the next sale and, consequently, the start of a new customer relationship. In sales scenarios where ongoing purchases are the goal—rather than a one-time sale—following up with customers is crucial to establishing a long-term relationship.

i. Reliability:

Reliability refers to the consistency of a measure. A test is considered reliable if it yields similar results each time it is administered. For example, if a test is designed to measure a specific quality, such as internal consistency, the results should be consistent across multiple administrations. While it is challenging to achieve perfect reliability, there are several methods to assess and ensure consistency.

ii. Responsiveness:

Responsiveness involves the ability to react quickly and effectively to customer needs and situations. It encompasses the quality of being prompt and emotionally attuned in responses to individuals and events.

iii. Assurance:

Quality assurance in the banking industry involves evaluating system performance and practices, and recommending improvements to enhance quality. The process starts with assessing the adequacy of the current systems in relation to the organization's goals. In banking, particularly in investment banking, quality assurance is vital as it ensures the reliability and credibility of financial institutions, which are essential for maintaining trust and dependability among clients.

iv. Tangible:

Tangible aspects refer to the physical appearance and condition of EXIM Bank PLC. It reflects whether the bank's physical elements—such as facilities, equipment, and materials—are well-maintained and visually appealing, which can impact customer perceptions and satisfaction.

Chapter: 4

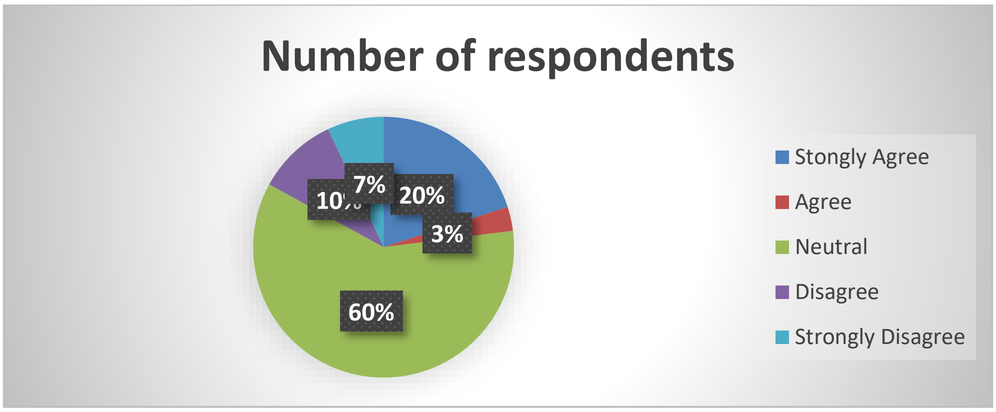
Data Analysis

4.1 Analysis of Questionnaire Survey

The questionnaire is based on several factors that directly or indirectly impact customer satisfaction. These factors include office ambiance, employee behavior with clients, service quality, fees for services, the use of modern and updated technology, accuracy of records, employees' problem-solving skills, and the average time taken to provide assistance. The analysis of the survey data, which is detailed below, evaluates these aspects to assess overall customer satisfaction.

1. **The employees of EXIM Bank PLC Nayarhat Branch are always willing to help you.**

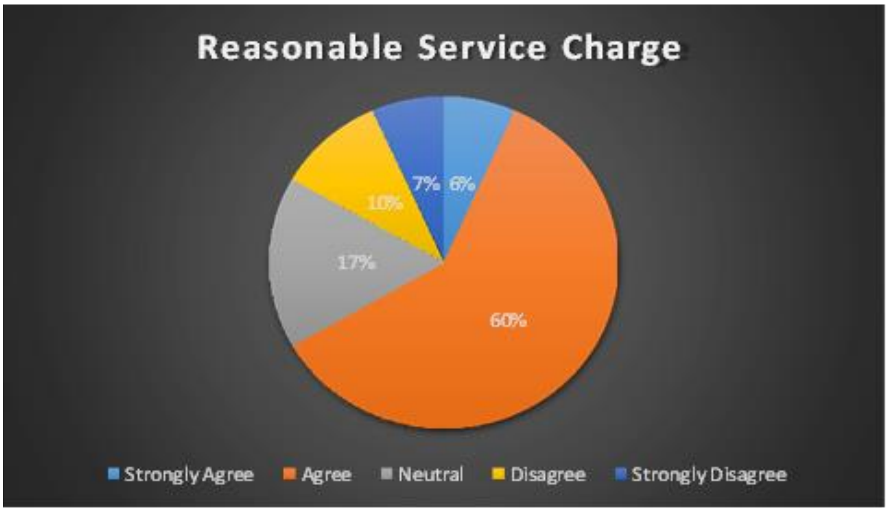
Remarks	Number of respondents
Strongly Agree	12
Agree	2
Neutral	36
Disagree	6
Strongly Disagree	4
Total	60



Interpretation: In EXIM Bank PLC, a significant portion of clients provide neutral feedback regarding the bank's employees, with 60% of clients offering a neutral response. Less than 20% believe that the employees at EXIM Bank PLC are not consistently eager to assist clients, while over 20% feel that their behavior is satisfactory. Although employees are generally willing to help, resource constraints limit their ability to achieve a higher level of client satisfaction.

2. **EXIM Bank PLC Nayarhat Branch provides reasonable service charge?**

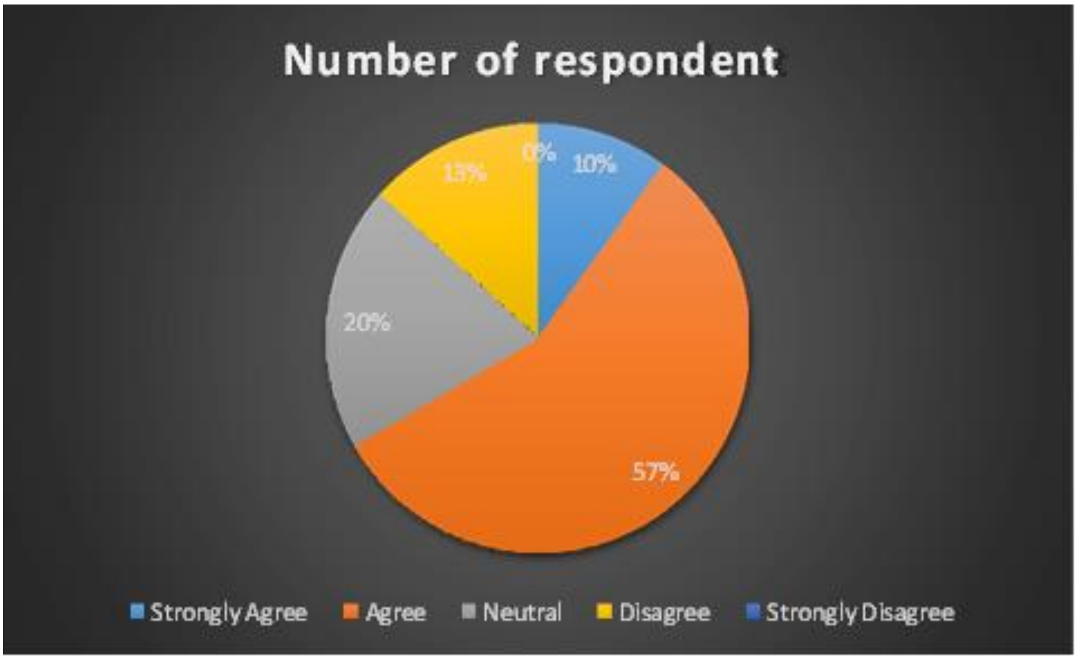
Remarks	Number of respondents
Strongly Agree	4
Agree	36
Neutral	10
Disagree	6
Strongly Disagree	4
Total	60



Interpretation: The service charges imposed by the bank are a significant factor in determining client satisfaction. Clients were asked whether EXIM Bank PLC charges reasonably for the services it provides. Among the 60 clients surveyed, 36 agreed with the statement, indicating that 60% of the sample are satisfied with the bank's service charges. Additionally, 10 clients, representing 16% of the sample, were neutral about the charges. This suggests that the service charges at EXIM Bank PLC are perceived as more reasonable compared to those of other banks operating in the country.

3. EXIM Bank PLC Nayarhat Branch provide services within the time promised

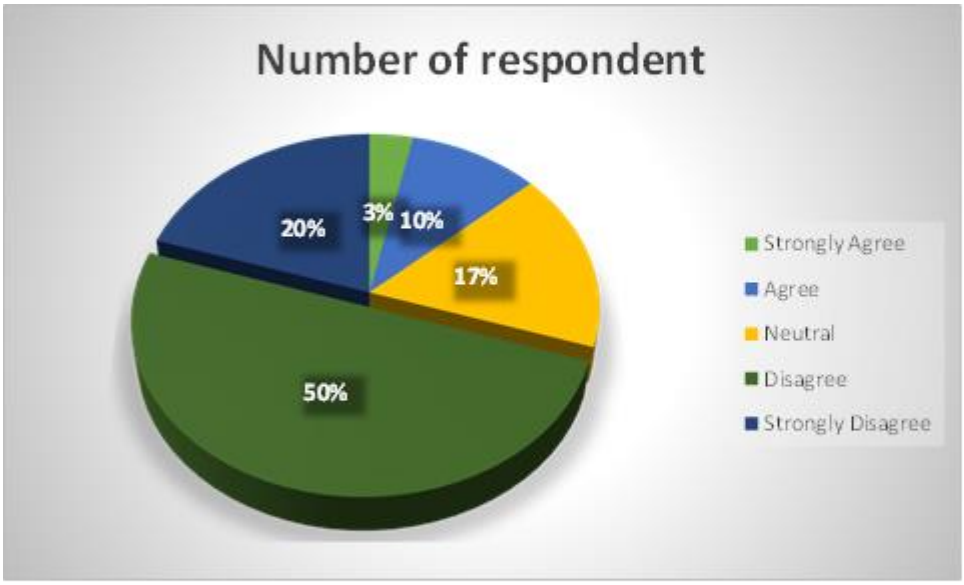
Remarks	Number of respondents
Strongly Agree	6
Agree	34
Neutral	12
Disagree	8
Strongly Disagree	0
Total	60



Interpretation: Respondents place significant importance on this aspect of the service. Most of the participants are in agreement: 10% strongly agree, 57% agree, 20% are indifferent, and 13% disagree with the statement.

4. **Online services provided by EXIM Bank PLC Nayarhat Branch Limited are up to the mark.**

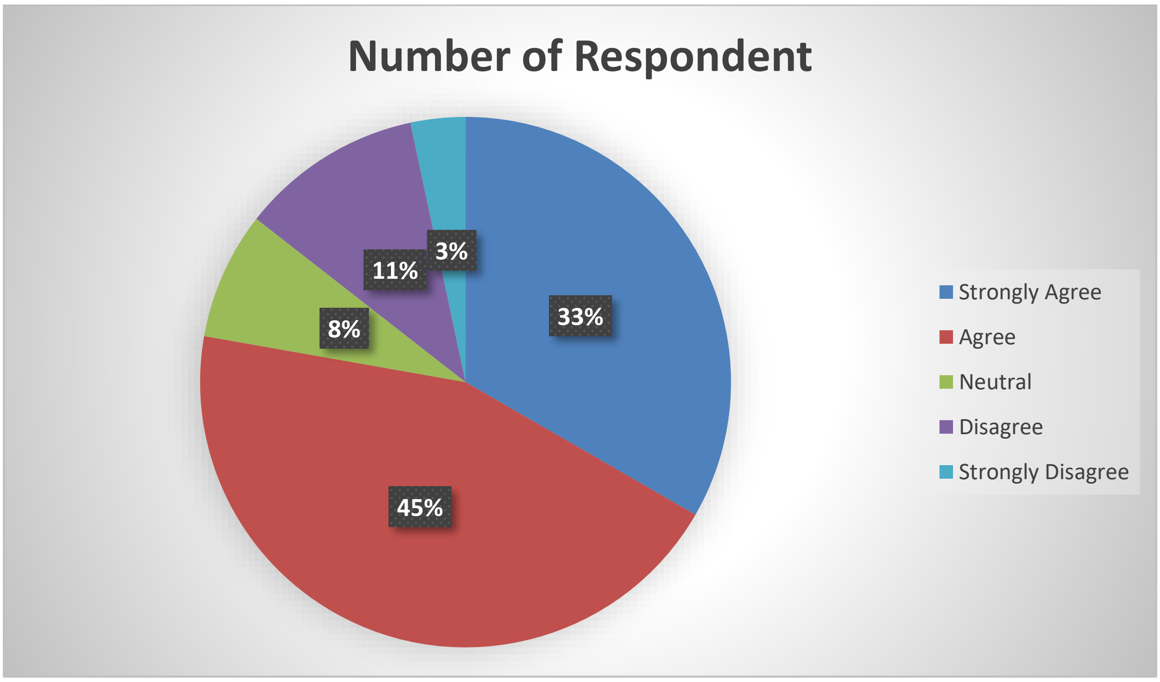
Remarks	Number of respondents
Strongly Agree	2
Agree	6
Neutral	10
Disagree	30
Strongly Disagree	12
Total	60



Interpretation: Respondents place significant importance on this aspect of the service. Most of the participants are in agreement: 10% strongly agree, 57% agree, 20% are indifferent, and 13% disagree with the statement.

5. **Easy procedure of getting loan from EXIM Bank PLC Nayarhat Branch.**

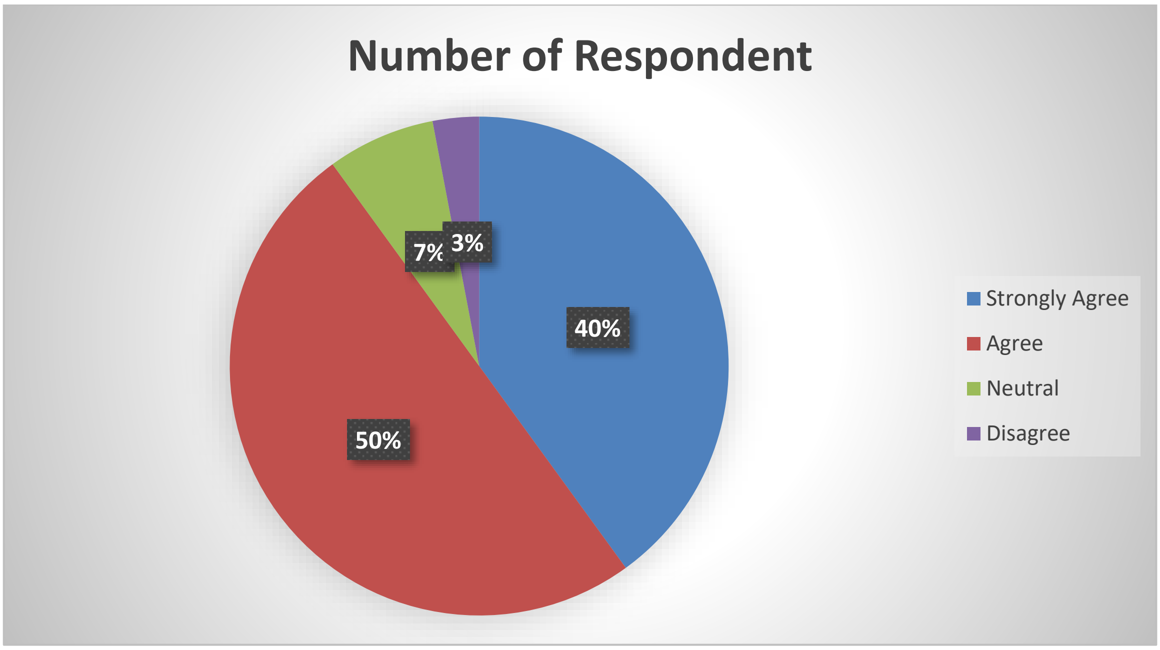
Remarks	Number of respondents
Strongly Agree	18
Agree	24
Neutral	10
Disagree	6
Strongly Disagree	2
Total	60



Interpretation: Respondents attach high importance to this aspect of the service. The majority of customers are in agreement: 10% strongly agree, 57% agree, 20% are indifferent, and 13% disagree with the statement.

6. **Customers feel safe by making transaction from EXIM Bank PLC Nayarhat Branch.**

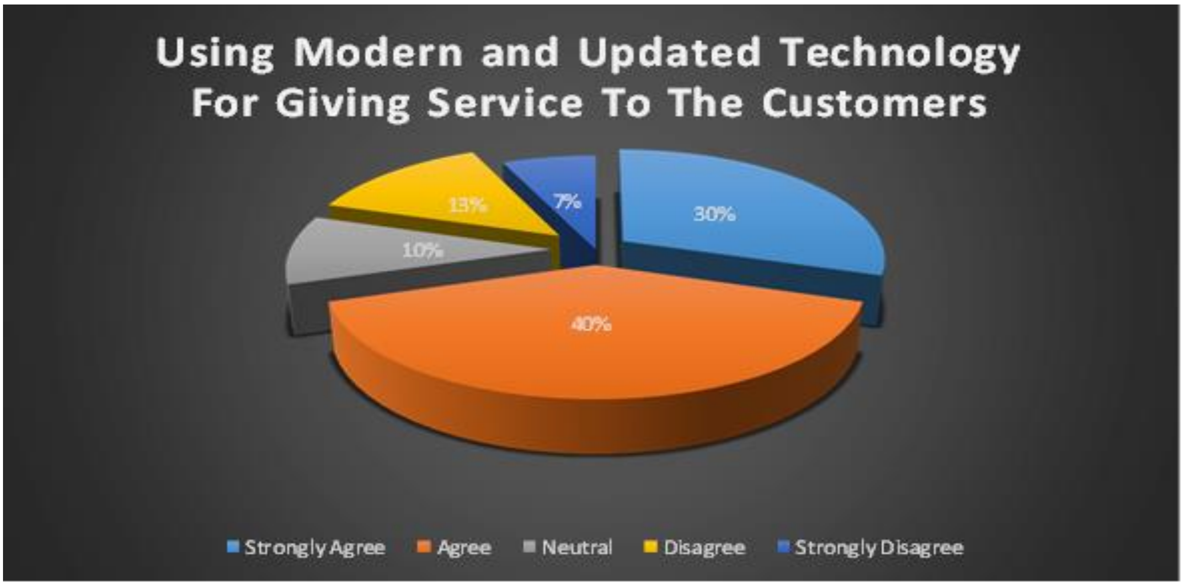
Remarks	Number of respondents
Strongly Agree	24
Agree	30
Neutral	4
Disagree	2
Strongly Disagree	0
Total	60



Interpretation: When clients feel secure about their money managed through the bank, it indicates a high level of satisfaction with the services provided. This sense of security is a crucial factor in customer satisfaction. The data shows that 24 out of 60 clients, or 40% of the sample, strongly agree with this sentiment, indicating they are very satisfied with EXIM Bank PLC and feel secure about their funds stored or transacted through the bank.

7. **EXIM Bank PLC Nayarhat Branch using modern and updated technology for giving service to the customers.**

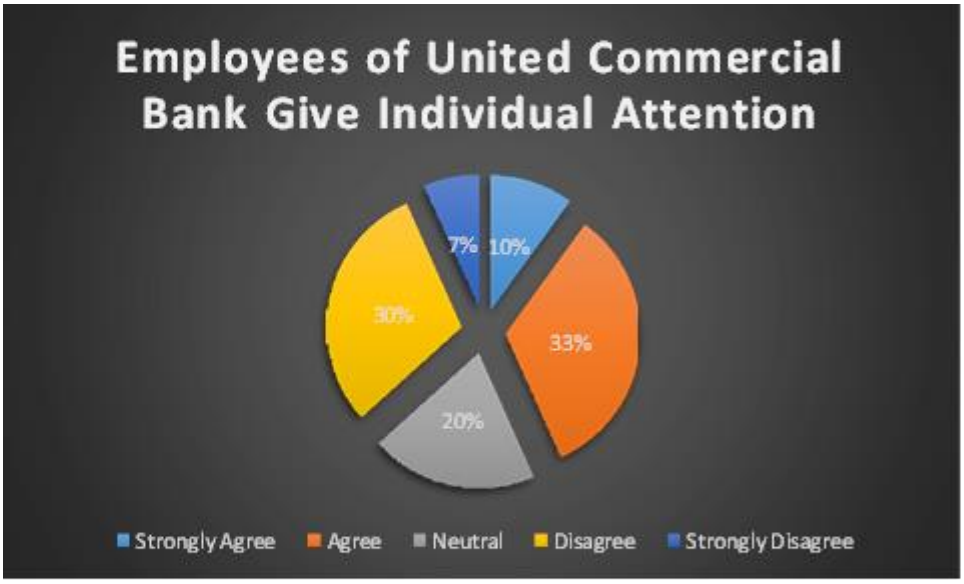
Remarks	Number of respondents
Strongly Agree	18
Agree	24
Neutral	6
Disagree	8
Strongly Disagree	4
Total	60



Interpretation: Innovation is crucial in today's business environment, and it is particularly significant in the banking industry. The tools and technologies used for recording transactions and managing products are essential in determining customer loyalty. If EXIM Bank PLC employs the latest and most reliable software and technology, it positively impacts customer satisfaction. This advancement facilitates daily banking operations and enhances customer experience. The survey reveals that 24 clients, indicating a moderate level of satisfaction, agree that the bank uses current and updated technology. Additionally, 18 clients, or 30% of the sample, strongly agree, reflecting their high satisfaction with EXIM Bank PLC's use of modern technology.

8. The employees of EXIM Bank PLC Nayarhat Branch give individual attention.

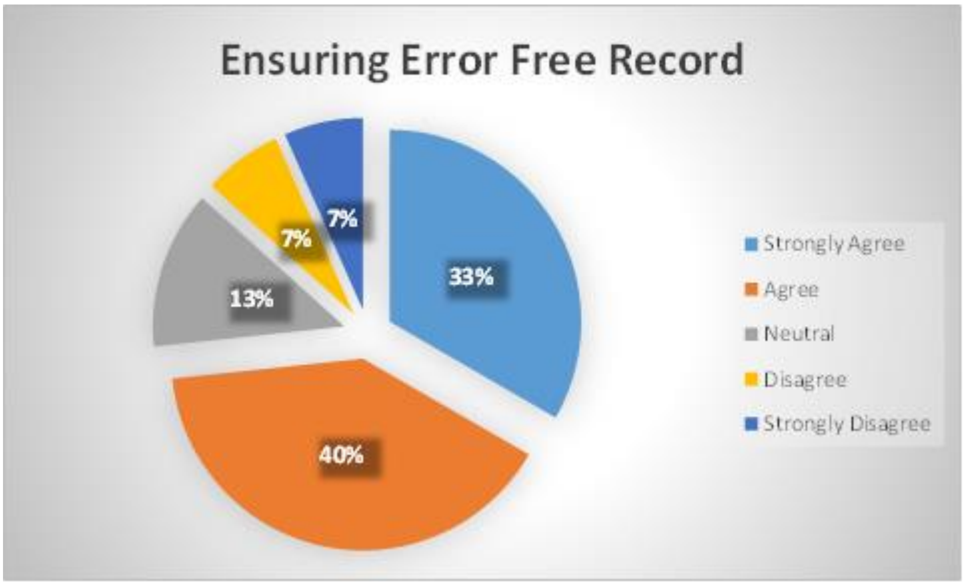
Remarks	Number of respondents
Strongly Agree	6
Agree	20
Neutral	12
Disagree	18
Strongly Disagree	4
Total	60



Interpretation: The majority of respondents were indifferent when expressing their satisfaction with this aspect. The satisfaction rate for this quality is relatively low at EXIM Bank PLC. Specifically, 10% of clients agreed with the statement, 20% were neutral, 30% disagreed, and 7% strongly disagreed.

9. **EXIM Bank PLC Nayarhat Branch ensuring error free record.**

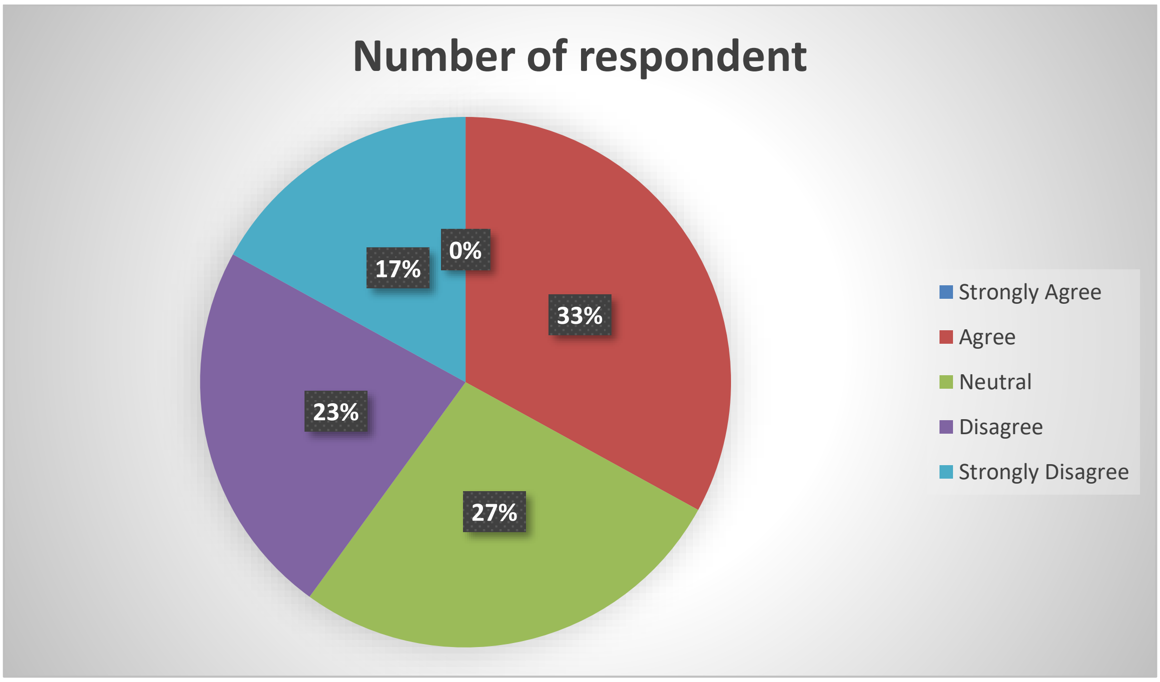
Remarks	Number of respondents
Strongly Agree	20
Agree	24
Neutral	8
Disagree	4
Strongly Disagree	4
Total	60



Interpretation: Ensuring error-free records for every transaction made by clients and the bank is a crucial element and a fundamental requirement for the institution. Among the 60 clients surveyed, 24 (40% of the sample) agreed with this statement, while 20 clients strongly agreed, and 4 were neutral. This indicates that the majority believe EXIM Bank PLC effectively ensures error-free records for all transactions.

10. **The employees of EXIM Bank PLC Nayarhat Branch always search for solution.**

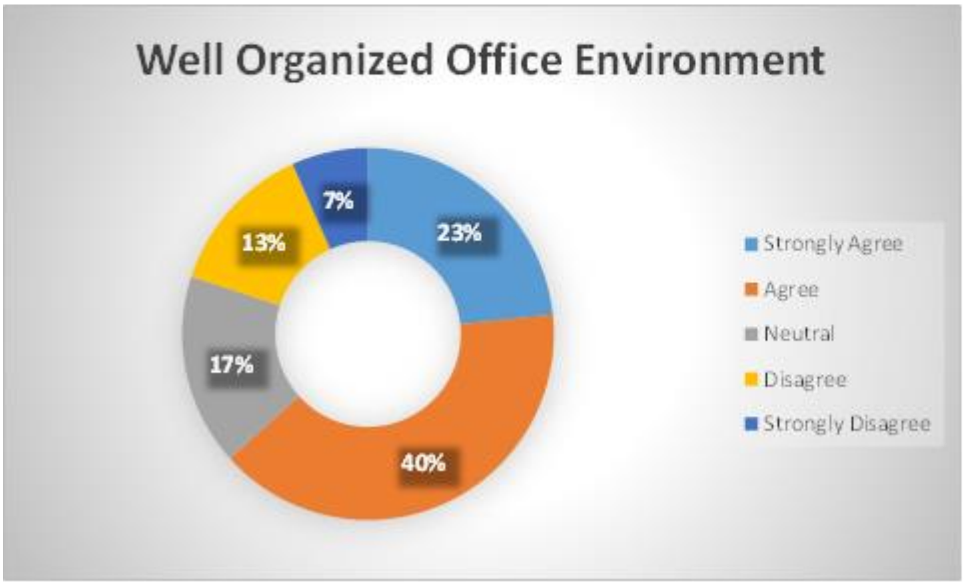
Remarks	**Number of respondents**
Strongly Agree	0
Agree	20
Neutral	16
Disagree	14
Strongly Disagree	10
Total	60



Interpretation: Most respondents were indifferent when expressing their satisfaction with this aspect. The satisfaction rates for this quality were unsatisfactory. Specifically, 33% of clients agreed with the statement, 27% were neutral, 23% disagreed, and 17% strongly disagreed.

11. EXIM Bank PLC Nayarhat Branch Provided well organized office environment facilities.

Remarks	Number of respondents
Strongly Agree	14
Agree	24
Neutral	10
Disagree	8
Strongly Disagree	4
Total	60



Interpretation: The office environment affects both clients and employees. A well-organized office with quality furnishings can boost employee morale and performance, while also making clients feel more comfortable and at ease when receiving services. This is a significant factor in customer satisfaction. According to the survey data, 24 clients expressed satisfaction with the organized office environment at EXIM Bank PLC, indicating a moderate level of contentment with the bank's office conditions.

12. **Customers' always get overall Satisfaction on transaction of EXIM Bank PLC Nayarhat Branch.**

Remarks	Number of respondents
Strongly Agree	8
Agree	30
Neutral	12
Disagree	6
Strongly Disagree	4
Total	60

Interpretation: Customer satisfaction with transactions is a critical factor in the banking sector. According to the survey, 30 out of 60 clients, which constitutes 50%, agreed with the statement. This indicates that the majority of customers are satisfied with the overall transaction process at EXIM Bank PLC and are unlikely to consider switching to another bank.

Chapter: 5

Findings, Recommendations and Conclusion

5.1 Findings of the Study

In addition to the formal questionnaire survey, several important observations were made during the three-month internship. These observations reflect customers' perceptions of the services provided by EXIM Bank PLC. The key findings are as follows:

1. **Lack of Online Services:** EXIM Bank PLC does not offer online services that meet customer expectations.

2. **Limited Personalized Attention:** The bank does not provide individualized attention to its customers.

3. **ATM Booth Availability:** Despite the advanced technology of ATM machines, many customers have complained about the lack of ATM booths in various areas of the Nayarhat Branch.

4. **Transaction Safety**: Most customers feel secure when conducting transactions with EXIM Bank PLC, making this a strong point for the bank.

5. **Service Charges:** Customers are generally satisfied with the bank's reasonable service charges.

6. **Office Equipment:** Many customers appreciate the well-organized office equipment.

7. **Loan Procedures:** Half of the surveyed customers are satisfied with the loan procedures.

8. **Overall Transaction Satisfaction:** Fifty percent of customers express overall satisfaction with the transaction process.

5.2 Recommendations

Based on the survey results and my own experiences during the internship at EXIM Bank PLC, the following proposals are suggested:

1. **Enhance Management Effectiveness:** The top management should become more engaged with branch-level employees by addressing their benefits and opportunities. Improved attention to employee needs could enhance overall performance.

2. **Optimize Employee Utilization:** While the branch-level employees are highly skilled, EXIM Bank PLC should better utilize their talents to maximize the bank's productivity and effectiveness.

3**. Improve Website Design:** The bank's website needs enhancement. It should be made faster and provide more comprehensive information about EXIM Bank PLC to better serve customers and improve online interactions.

4. **Increase Customer Empathy:** EXIM Bank PLC should focus more on empathizing with customers, paying closer attention to their individual needs and providing tailored solutions to enhance customer satisfaction.

5. **Adjust Deposit Rates and Loan Charges:** The bank should reconsider its deposit rates in comparison to competitors who offer higher deposit rates and lower loan charges. Aligning rates more closely with competitors could attract and retain customers.

6. **Introduce a Token System:** Implementing a token system could streamline service delivery, reducing customer wait times and improving overall efficiency.

By addressing these areas, EXIM Bank PLC can strengthen its foundation and build a more satisfied customer base.

5.3 Conclusion

During the three-month internship at EXIM Bank PLC's Nayarhat branch in Dhaka, various departments were observed to varying degrees. The primary aim of this internship was to bridge the gap between theoretical banking knowledge and practical experience. Due to time constraints, not all departments and functions could be thoroughly examined, but every effort was made to meet the internship objectives.

The survey results indicate that most customers are generally satisfied with the services provided by EXIM Bank PLC. However, a small segment of customers expressed dissatisfaction, and there is a significant number of respondents who were neutral, indicating a moderate level of agreement with the bank's services. Feedback covered various aspects, including staff service, management efficiency, branch operations, and loan services.

Addressing customer dissatisfaction is crucial, as negative perceptions can lead to substantial business losses. Unsatisfied customers are unlikely to recommend the bank to others and may actively discourage others from using EXIM Bank PLC's services. To mitigate this risk, the bank should address customer issues promptly and continue to develop customer-focused policies and innovative solutions. This approach will help improve customer trust, attract new clients, and enhance overall profitability.

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Questionnaire

1. **Occupation:**
   - Student
   - Service
   - Business
   - Others

2. **Age:**
   - Below 20
   - 20-25
   - 25-30
   - 30-35
   - 35-45

3. **Gender:**
   - Male
   - Female

1. The employees of EXIM Bank PLC, Noyarhat Branch are always willing to help you.

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

2. EXIM Bank PLC, Noyarhat Branch provides reasonable service charge.

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

3. EXIM Bank PLC, Noyarhat Branch provide services within the time promised.

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

4. Online services provided by EXIM Bank PLC; Noyarhat Branch are up to the mark.

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

5. Easy procedure of getting loan from EXIM Bank PLC, Noyarhat Branch

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

6. Customers feel safe by making transaction from EXIM Bank Nayarhat Branch.

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

7. EXIM Bank PLC, Noyarhat Branch using modern and updated technology for giving service to the customers.

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

8. The employees of EXIM Bank PLC, Noyarhat Branch give individual attention.

a) Strongly Agree
b) Agree
c) Neutral

d) Disagree
e) Strongly Disagree

9. EXIM Bank PLC, Noyarhat Branch ensuring error free record.
a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

10. The employees of EXIM Bank PLC, Noyarhat Branch always search for solution.
a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

11. EXIM Bank PLC, Noyarhat Branch Provided well organized office environment facilities.
a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

12. Customers' always get overall Satisfaction on transaction of EXIM Bank Nayarhat Branch.
a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

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