An Internship Report On
Customer Service Strategies at Southeast Bank PLC

Presented by:

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Course Title: Project Paper with Internship

Course code: ENG-431

Department of English

Daffodil International University

Supervised by:

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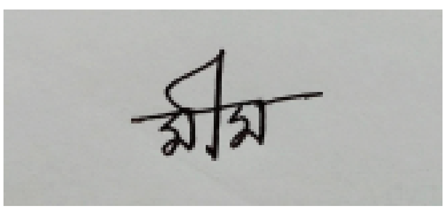
Declaration of the Student

I, a student of the Department of English at Daffodil International University, hereby affirm that the project paper titled "Customer Service Strategies at Southeast Bank PLC"is entirely my own work. This paper is based on the practical experience I gained during my internship at Southeast Bank PLC, where I had the chance to apply the theoretical knowledge acquired from my academic studies in a professional environment.

I certify that this project paper has been prepared exclusively for academic purposes as part of the degree requirements in the Department of English. Additionally, I confirm that it has not been submitted for any other degree or diploma at this or any other institution.

I would like to extend my heartfelt gratitude to Southeast Bank PLC for offering me this valuable opportunity and providing unwavering support throughout my internship. I am also deeply thankful to my academic supervisor, Afroza Akter Ma'am, and my mentors for their continuous guidance and assistance during the preparation of this project.



Khadiza Rahman Meem

ID: 211-10-738

19th batch, PC (A)

Department of English

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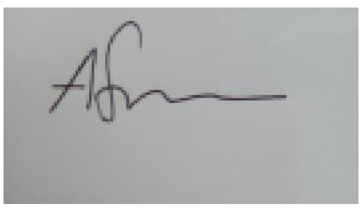
Certificate of the Academic Supervisor

This is to certify that KHADIZA RAHMAN MEEM, a student of B.A. in English, ID: 211-10-738, under Daffodil International University, has successfully completed the internship report titled "Customer Service Strategies at Southeast Bank PLC" as part of the requirements for the degree of Bachelor of Arts (B.A.) in English.
The student has completed her three-month internship program on "Customer Service Strategies at Southeast Bank PLC" under my supervision.

I extend my congratulations on her achievements and wish her continued success in the future.



Afroza Akter

Lecturer

Department of English

Daffodil International University

Acknowledgements

At the very outset, I would like to extend my heartfelt gratitude to the Almighty for granting me the strength and perseverance to successfully complete both my internship and this report. I am deeply thankful to “Southeast Bank PLC” for providing me with the invaluable opportunity to undertake my internship within their esteemed organization. This experience has significantly enriched my understanding of banking operations and equipped me with practical knowledge that will play a pivotal role in shaping my professional journey.

I am especially indebted to Afroza Akter Ma’am and the entire team for their unwavering guidance, encouragement, and support throughout my internship. Their expertise and dedication to excellence have deeply inspired me to aspire to higher standards in my work and future endeavors.

Moreover, I am profoundly grateful to my academic mentors at Daffodil International University, whose consistent support and insightful feedback have been instrumental during this internship period. The fusion of academic learning and hands-on experience I have gained has been both rewarding and transformative, and I am sincerely appreciative of everyone who contributed to making this journey meaningful and memorable.

Thank you once again for the trust, support, and opportunities extended to me. I am eager to apply the knowledge and insights gained through this experience in my future pursuits.

Executive Summary

This report focuses on strategies Southeast Bank can adopt to enhance its customer service, ensuring customer satisfaction and loyalty. The study evaluates various service approaches, including digital banking and in-person assistance, to identify customer preferences. It also emphasizes the importance of employee training and incorporating customer feedback to improve service quality. The primary aim is to assist Southeast Bank in delivering an exceptional service experience for all its customers.

Additionally, the report outlines the activities I performed during my internship at Southeast Bank. It provides an overview of the organization's structure, strategies, and general banking systems to offer a comprehensive understanding of its operations.

Table of Contents

CHAPTER ONE

INTRODUCTION

Introduction:

This project explores strategies for improving customer service at Southeast Bank, recognizing its critical role in the banking sector. Strong customer service fosters lasting relationships, encouraging customers to remain loyal to the bank. This introduction provides background information about Southeast Bank, highlights the significance of customer service, outlines the project's primary goals, and acknowledges its scope limitations. Southeast Bank is a well-established institution offering diverse services such as savings accounts, loans, and online banking to customers nationwide. The bank is dedicated to providing dependable and supportive services, which are vital for building trust and ensuring customer satisfaction. During my internship at the Southeast Bank PLC, Ashulia Bazar branch, Ashulia -1341, Dhaka , I primarily worked in the general banking department. This report is centered on customer service strategies in banking, highlighting insights and experiences gained throughout the three-month period.

I discovered various aspects of banking operations that were previously unfamiliar to me and gained hands-on experience in multiple activities at Southeast Bank. Moreover, I identified several challenges and proposed potential solutions aimed at enhancing customer service delivery.

CHAPTER TWO

BACKGROUND AND SIGNIFICANCE OF THE PROJECT

2.1 Background and Goals

Southeast Bank is a well-regarded financial institution offering a range of services, including savings accounts, loans, and online banking. The bank is dedicated to providing dependable and supportive customer service, which is crucial in the banking sector, where trust and financial guidance are essential.

Over the years, Southeast Bank has continuously improved its services to adapt to the evolving needs of its customers, particularly with the growing demand for digital solutions. As the use of online banking continues to expand, the bank is focused on delivering exceptional service through both digital platforms and in-person interactions.

The main goals of this project are to:

- Understand what customers want and need from Southeast Bank's customer service.
- Test different ways of serving customers, including in-person support and digital options.
- Provide suggestions for how Southeast Bank can improve its customer service based on these findings.
- These goals aim to help Southeast Bank deliver a better experience that meets customers' expectations and builds loyalty.

2.2 Objective of the study

Southeast Bank can improve its customer service. Good customer service is important to keep customers satisfied and loyal. With more people using digital banking, the bank needs to balance fast, convenient online services with helpful in-person support.

This study will:

- ➢ Look at what customers expect from Southeast Bank’s service.
- ➢ Test different ways of serving customers to see what works best.
- ➢ Explore how employee training can improve the customer experience.
- ➢ Give clear recommendations on how the bank can enhance its service quality.
- ➢ By understanding these areas, the study aims to help Southeast Bank provide better, more reliable service that meets customers’ needs.

CHAPTER THREE

METHODOLOGY

Methodology of the study:

I have always been interested in pursuing a career in the banking sector, which is why I chose Southeast Bank PLC for my internship. This opportunity allowed me to apply my academic knowledge in a practical setting. To support this study, I gathered information from various sources.

My academic supervisor, Afroza Akter Ma'am, provided invaluable guidance and support throughout the process, enabling me to successfully complete this report.

The data and information I collected have been categorized into two parts: primary data and secondary data.

Primary data are collected by using

- ➢ I gathered data through observations while working at the front desk.
- ➢ I engaged in face-to-face interactions with clients to better understand their needs.
- ➢ I gained practical experience by performing various tasks firsthand.
- ➢ I conducted informal interviews with customers to collect valuable insights.

Secondary data are collected by using

- Annual reports of Southeast Bank PLC [SB].
- Some internship reports from my previous batches which have been prepared in the banking sector.
- Different websites are used as major sources and wikipedia.
- Theoretical source of information from the Internet.

CHAPTER FOUR

ORGANIZATION DETAILS

ORGANIZATION DETAILS

This section provides an overview of Southeast Bank, including its history, mission, and vision. Understanding these aspects helps to see how customer service improvements align with the bank's core goals and values.

4.1 Historical Background of the Bank

Southeast Bank was established with the goal of providing reliable and innovative banking solutions to meet the financial needs of individuals and businesses. Over the years, the bank has grown and expanded its range of services, including savings accounts, loans, credit facilities, and digital banking options. Southeast Bank has worked to stay updated with technology trends, adapting its services to meet customer demands in an increasingly digital world. This growth reflects its dedication to supporting economic development and customer satisfaction.

4.2 Mission of the Bank

The mission of Southeast Bank is to provide high-quality, customer-focused banking services that meet the diverse needs of individuals, families, and businesses. The bank aims to be a trusted financial partner, delivering secure, innovative, and accessible services that help customers achieve their financial goals. This mission emphasizes customer satisfaction, reliability, and continuous improvement in all areas of service.

4.3 Vision of the Bank

The vision of Southeast Bank is to become one of the leading banks in the country, known for excellent customer service, trustworthiness, and financial innovation. The bank envisions building long-lasting relationships with customers by offering exceptional value, both in traditional banking services and digital platforms. Through this vision, Southeast Bank aims to contribute positively to the community and foster sustainable growth in the financial sector.

4.4 Account Opening

If anyone wants to open an account, The first condition for keeping money through a bank is to open a bank account. One has to open a bank account by following certain conditions and filling out a form.

4.5 Cash Deposit

Cash deposit is the money that we put into our bank account. The bank kept our money safe until we decided to withdraw it.

4.6 Cash Withdraw

Cash withdrawal refers to taking money out of a bank account, usually a chaplain account, in the form of cash. Account holders can withdraw money at any time.

4.7 Account Transfer

Southeast bank provides an online banking system. Through account transfer, one person can transfer money to another and it is also possible to transfer from one branch to another.

4.8 Cheque

Every cheque has 20 pages and some current accounts have 40 pages and their validity for the 6 months after signing. No one can withdraw money without a signature.

4.9 Remittance

Remittance refers more broadly to the funds migrants send to their relatives in their home country while working and living abroad.

4.10 Account closing

A customer can close his bank account at any time. To close the bank account, he has to apply for it and sign it. Then the account officer blocks the information provided.

CHAPTER FIVE

INTERNSHIP ACTIVITIES

5.1 Understanding Bank Operations

I attended an Initial orientation program to understand Southeast Bank's organizational structure, goals and operational areas. I worked under Afrin Rahman Ena { Trainee Assistant Officer, TAO } and Sheikh Ariful Islam [Head of Branch]. Here is some activities I have done:

5.2 Opening the account

The conversation between the banker and the customer begins with the opening of an account. Those who used to come to open an account I gave them details of the necessary documents that are needed to open an account. Most of the time I fill out the opening form and hand it over to TAO fir review, once she checks it, then she submits it to MO. During my three-month internship, I filled out the account opening form almost every day.

5.3 Account Transfer

On 10th Oct. 2024 Ms. Afrin Rahman Ena, A trainee assistant officer, taught me about account transfer. At first the bank provides the account transfer form to the account holders.

5.4 Activities undertaken in cheque

On 25th November 2024, Md. Harunur Rashid [Trainee Officer] explained the process of cheque books and how to fill one out for customers who are unable to do so themselves. Most of the time, customers approached me with requests to fill out their cheque books. I gathered the necessary information, completed the forms, and obtained their signatures.

CHAPTER SIX

CUSTOMER SERVICE STRATEGIES AT SOUTHEAST BANK

Customer Service Strategies at Southeast Bank

This section looks at the current customer service strategies used by Southeast Bank. It also discusses how the bank measures its customer service success, the role of technology in improving service, and how employee training helps provide better service.

6.1 Overview of Existing Customer Service Strategies

Southeast Bank uses several strategies to make sure customers are happy and satisfied:

Personalized Service: The bank focuses on understanding individual customer needs and providing tailored solutions. This includes offering specific products or advice based on each customer's financial goals.

Digital and In-Person Support: Southeast Bank combines online and in-person service options. Customers can choose to visit a branch or use digital banking for convenience.

Customer Feedback: The bank regularly collects feedback from customers to understand their experiences and find ways to improve. This helps identify common issues and allows the bank to adjust its services.

6.2 Employee Training and Development for Customer Service Training employees is a key part of Southeast Bank's strategy for excellent customer service:

Communication Skills: Employees are trained to communicate clearly, listen to customers, and solve problems. Good communication helps customers feel valued and understood.

Product Knowledge: Employees receive training on the bank's products and services so they can confidently answer questions and offer the best solutions to customers.

Handling Complaints: The bank trains employees on how to handle complaints calmly and effectively. This ensures that customers feel heard and that their issues are resolved quickly.

Technology Use: Employees are also trained to use digital tools and apps, which helps them guide customers through online banking and other digital services.

CHAPTER SEVEN

LIMITATION OF THE STUDY

This report will give some idea about customer service strategies in banking and about some banking activities but not all about it.

There were some limitation that had to faced in order to prepare this report some limitations are given below:

- All data about Southeast Bank PLC are not available in websites.
- Employees of Southeast bank have helped me in every possible way but they could not give me enough time.
- Restriction in banks to deliver some information to maintain their privacy.

CHAPTER EIGHT

OBSERVATION AND FINDINGS

Observations

- **Working hour**: I was present there at 10:00 am and left at 2:00 pm or some days 4:00 pm. At first it was difficult for me to maintain.
- **Dealing with customers:** I had to deal with a variety of customers. Some of them treat me well and some don't.
- **Working with employees:** The behaviour of the employees I work with is amazing. All of them were too friendly.

Findings

- ➢ Account opening procedure is so difficult for uneducated people.
- ➢ Southeast Bank PLC promises to customers that they can honor the Cheque and card in a remarkably brief timeframe but most of the time they are unable to do it.
- ➢ Very poor internet range they use as a result most of the time their official survey shutdown.

CHAPTER NINE

RECOMMENDATION

The banks are actually service organizations. I have found some lacking in the general procedure of Southeast Bank PLC , the following recommendations have been put forth in this context.

- ➔ Strengthen Digital Transformation with the growing demand for digital banking, Southeast Bank PLC should invest in advanced digital platforms and improve mobile banking services.

- ➔ Enhancing cybersecurity measures will also build customer trust and ensure data protection.

- ➔ Customer-Centric Innovation by conducting market research, Southeast Bank can identify evolving customer needs and introduce innovative financial products and services. Personalized banking experiences will increase customer loyalty.

- ➔ Enhance Marketing and Branding , strengthening the bank’s brand image through targeted marketing campaigns and emphasizing its unique value propositions will help attract more customers and investors.

- ➔ Southeast Bank needs to be faster to honor its customers' cheque after submission.

CHAPTER TEN

CONCLUSION

Southeast Bank has experimented with various customer service strategies, including personalization, digital solutions, and loyalty programs.The bank's digital services, like the mobile app and chatbots, have been successful in improving customer convenience. Some areas, like reducing in-person wait times, need further improvement. Customer feedback is important for making adjustments and improving services. The study only covered a small sample of customers and employees, so the findings may not fully represent all customer’s experiences. Not all customers are comfortable with digital tools, which limits the impact of digital services for some.
From my practical experience and acknowledgement of customer dealing situations, in this report I tried to find out all sorts of practical orientation in Southeast bank. I have reached the conclusion in a very confident way. During the internship period , I got a chance to deal with people and experience banking.

Overall, Southeast Bank is making good progress in improving its customer service. By focusing on personalization, faster service, and enhancing digital options, the bank can further improve customer satisfaction and loyalty.

CHAPTER ELEVEN

REFERENCES

References

Here are the sources that were used in this study, including journals, articles, research papers, websites, and reports.

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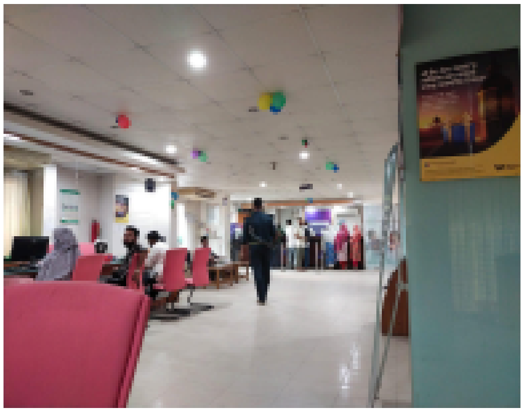
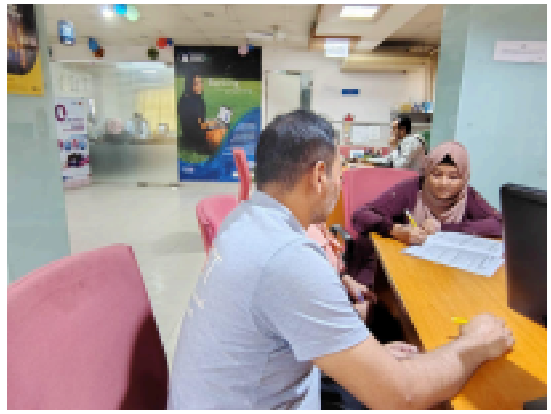
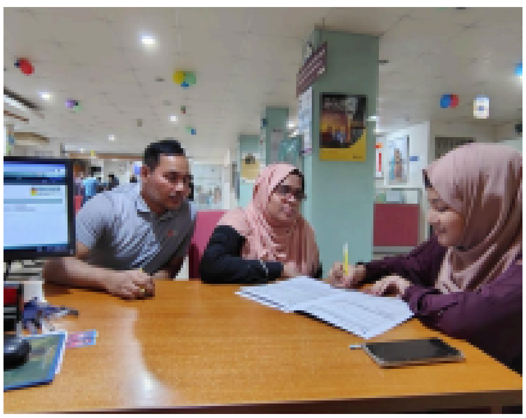
CHAPTER TWELVE

APPENDICES

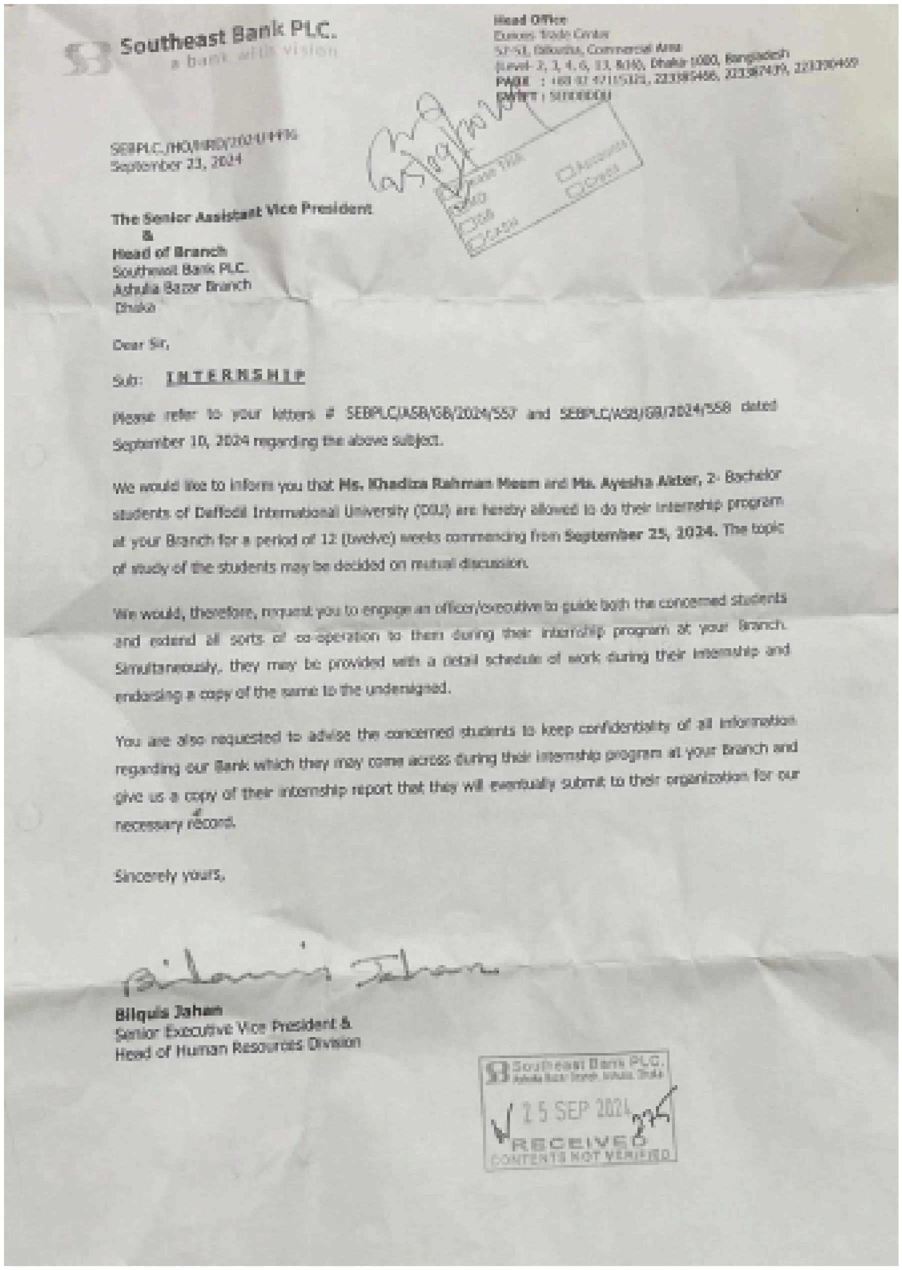
APPENDICES - 1







APPENDICES - 2



Southeast Bank PLC.
a bank with vision

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52-53, Dilkusha, Commercial Area
(Level- 2, 3, 4, 6, 13, &16), Dhaka 1000, Bangladesh
PABX : +88 02 47115321, 223385466, 223387439, 223390469
SWIFT : SEBDBDDH

SEBPLC./HO/HRD/2024/4496
September 23, 2024

The Senior Assistant Vice President
&
Head of Branch
Southeast Bank PLC.
Ashulia Bazar Branch
Dhaka

Dear Sir,

Sub: **INTERNSHIP**

Please refer to your letters # SEBPLC/ASB/GB/2024/557 and SEBPLC/ASB/GB/2024/558 dated September 10, 2024 regarding the above subject.

We would like to inform you that **Ms. Khadiza Rahman Meem** and **Ms. Ayesha Akter**, 2- Bachelor students of Daffodil International University (DIU) are hereby allowed to do their internship program at your Branch for a period of 12 (twelve) weeks commencing from **September 25, 2024.** The topic of study of the students may be decided on mutual discussion.

We would, therefore, request you to engage an officer/executive to guide both the concerned students and extend all sorts of co-operation to them during their internship program at your Branch. Simultaneously, they may be provided with a detail schedule of work during their internship and endorsing a copy of the same to the undersigned.

You are also requested to advise the concerned students to keep confidentiality of all information regarding our Bank which they may come across during their internship program at your Branch and give us a copy of their internship report that they will eventually submit to their organization for our necessary record.

Sincerely yours,

Bilquis Jahan
Senior Executive Vice President &
Head of Human Resources Division

Southeast Bank PLC.
Ashulia Bazar Branch, Ashulia, Dhaka
25 SEP 2024
RECEIVED
CONTENTS NOT VERIFIED

APPENDICES - 3

Plagiarism Report:

211-10-738

ORIGINALITY REPORT

5%	2%	1%	3%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Bournemouth University Student Paper	1%
2	Submitted to Australian Institute of Higher Education Student Paper	1%
3	loancalculatorcanada.ca Internet Source	1%
4	Submitted to University of Florida Student Paper	1%
5	Submitted to Victoria University Student Paper	1%
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7	ir.knust.edu.gh Internet Source	1%
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9	, Hamid Ullah. "An Analysis of Service Quality and Customer Satisfaction in the Banking Sector: A Focus on Quetta, Balochistan", PsyArXiv, 2024 Publication	<1%