Internship Report on

Customer Satisfaction on Service Quality of Southeast Bank PLC (Dhanmondi Branch)

Prepared For

Mr. Dewan Golam Yazdani
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Prepared By

Mukta Akter
ID: 193-11-6367
Major in Marketing & Human Resource Management
Bachelor of Business Administration (B.B.A.)
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Date of Submission: 11th September, 2024

Letter of Transmittal

Date: 11th September, 2024
To,
Mr. Dewan Golam Yazdani
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University
Daffodil Smart City (D.S.C.), Birulia, Savar, Dhaka-1216

Subject: Submission of Internship Report on "Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)"

Dear Sir,
The report is ready in order to complete BBA graduation from Daffodil International University. I finished writing this report for my internship titled, "Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)" In my report, I tried to summarize as much as possible about the knowledge and experience I picked up throughout my internship. In My report, I tried my hardest to follow your instructions.

I would want to express my gratitude for allowing me to write this report and for your help. If you would want more information or clarity on my report, I would prefer the chance to meet with you to discuss how my findings might best fit your goals.

Sincerely yours,
Mukta Akter
ID: 193-11-6367
Program: B.B.A. (Major in Marketing & Human Resource Management)
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Certificate of Approval

It is with great pleasure and ensure that **Mukta Akter ID: 193-11-6367**, a student of Daffodil International University's Department of Business Administration, completed the report **"Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)"** under my oversight and direction.

To the best of my knowledge, this is an original work that has never been submitted for a degree or diploma to any department or institution, nor has it been published in a journal. I hereby consent to the examination of a highly recommended internship report.

Mr. Dewan Golam Yazdani
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Student Declaration

I, **Mukta Akter**, bearing student ID **193-11-6367**, a BBA student at Daffodil International University, hereby declare that this internship study titled **"Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)"** has been prepared exclusively for educational purposes. I further guarantee that this internship report is completely original and has never been submitted to any other university, foundation, or organization. The work described in this report does not infringe upon any patents, copyrights, or intellectual property rights. I attest that I am the sole author of this report. The study is submitted as a requirement for the BBA program at the Department of Business Administration, Daffodil International University, Dhaka. I have made every effort to gather the information needed to write this report.

Mukta

……………

Mukta Akter

ID: 193-11-6367

Program: B.B.A. (Major in Marketing & Human Resource Management)

Department of Business Administration

Daffodil International University

Acknowledgment

I extend my sincere gratitude to Allah, the Most Gracious and Merciful, for providing me his blessings upon me, enabling the successful completion of my internship report. His unwavering support has been a source of strength throughout this study. In order to complete my report on **"Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)"** I deeply thankful to Mr. Dewan Golam Yazdani, Assistant Professor at Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, for his constant guidance and supervision. His observations have greatly influenced me. My heartfelt appreciation is to Md. Mushfiqur Rahman, Vice President and Manager of Operations at Southeast Bank PLC, Dhanmondi Branch. Under his mentorship, I have gained valuable insights into the intricacies of the banking sector. His support and encouragement have been instrumental in my professional development.

I would also like to acknowledge and thank the entire Southeast Bank PLC team for their unwavering assistance and support throughout my internship. Their willingness to share knowledge and experiences has been invaluable, providing me with a comprehensive understanding of the financial industry. I am grateful for the opportunities and the lessons learned during the time at Southeast Bank PLC. I acknowledge the challenges and believe that the knowledge and skills gained will be beneficial in my career. Lastly, I express gratitude to Allah, family, friends, mentors, and colleagues for their support.

Executive Summary

The purpose of this report is to fulfill the requirements for the Bachelor of Business Administration (BBA) Internship Program. It provides an overview of **"Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)"** This study investigates the customer service quality of Southeast Bank PLC, focusing on its Dhanmondi Branch, in Bangladesh. The study uses a mixed-methods approach to evaluate customer experiences and perceptions of service quality by combining qualitative analysis with quantitative surveys. A structured questionnaire is administered to customers visiting the branch, covering various aspects of service quality, including staff helpfulness, online services, service charges, and overall satisfaction. The study also reviews secondary data, including existing literature and bank-related documents, to provide context and background information. Ethical considerations are paramount, with informed consent obtained from survey participants to ensure privacy and anonymity. Findings from the study reveal crucial insights into the quality of customer service at the Dhanmondi Branch, shedding light on areas of strength and areas that may require improvement. The study's scope is limited to this specific branch, and while the findings may not be generalized to other branches or institutions, they offer valuable recommendations to enhance service delivery and customer satisfaction at the Dhanmondi Branch. This study highlights the significance of and adds to the larger understanding of service quality in the banking industry. It serves as a practical guide for Southeast Bank PLC and similar institutions aiming to prioritize customer service excellence.

Table of Contents

CHAPTER - 1: INTRODUCTION

1.1 Introduction

Founded in 1995, Southeast Bank Limited has quickly established itself as a prominent bank in Bangladesh's private banking industry. Licensed as a scheduled commercial bank, it operates under the principles of the Bank Company Act and adheres to the Companies Act, demonstrating its commitment to legal and ethical practices. Within a short period, the bank has earned the trust and respect of various sectors, ranging from small entrepreneurs to large corporations. Its innovative approach and forward-thinking solutions have attracted top borrowers and solidified its reputation as a "Bank with Vision." Currently, the bank boasts a network of 51 branches across the country. Southeast Bank's success is further fueled by its compliance with capital adequacy requirements set by Bangladesh Bank, showcasing its financial stability and responsible management. The bank's rapid growth and profitability over the past decade solidified its position as a leader among the new generation of private banks.

1.2 Background of The Study

The report titled **“Customer Satisfaction on Southeast Bank PLC. (Dhanmondi Branch)”** offers comprehensive insights into the conduct, output, banking amenities, array of financial services, operations of the bank. In a highly competitive banking sector, this study seeks to explain why customers chose this bank for service quality. As I completed my internship at SEBL's Dhanmondi Branch, I got the opportunity to learn a lot management and organizational behavior. Consequently, I know about the baking industry and its operations. Additionally, I now know how to close the gap between theoretical understanding and the practical application of business.

1.3 Objectives of the Study

1.3.1 Broad Objective

The report's general objective is to evaluate Customer Satisfaction on Service Quality of Southeast Bank PLC, Dhanmondi Branch

1.3.2 Specific Objectives

- To learn about the Reliability dimension of service quality in Southeast Bank, Dhanmondi Branch.
- To learn about the Responsiveness dimension of service quality in Southeast Bank, Dhanmondi Branch.
- To learn about the Assurance dimension of service quality in Southeast Bank, Dhanmondi Branch.
- To learn about the Empathy dimension of service quality in Southeast Bank, Dhanmondi Branch.
- To learn about the Tangibles dimension of service quality in Southeast Bank, Dhanmondi Branch.

1.4 Methodology of the Study

I used both primary and secondary data to structure my study as my information sources. Furthermore, I add that my evaluation on this bank and my own performance are key assets that serve as the foundation to this observation. It was required to collect a variety of primary and secondary data in order to prepare the report.

1.4.1 Primary Sources

• One-on-one discussion with employees.

• Oral interviews with the relevant officials such as staff and customer interviews were conducted.

• A questionnaire was used to gather information.

1.4.2 Secondary Sources

• The bank's website.

• Southeast Limited Bank PLC’s annual reports.

• Numerous Southeast Limited Bank PLC’s reports.

1.5 Limitations of the Study

• Time restrictions.

• Obtaining knowledge through self-investigation is even more difficult.

• For the most part, recent data was not accessible.

• Conducting a large number of interviews causes several issues with data verification.

CHAPTER - 2: OVERVIEW OF SOUTHEAST BANK PLC.

2.1 Overview

Southeast Bank Limited was established on March 12, 1995, as a Public Limited Company in accordance with the1994 Companies Act. It is a scheduled commercial bank that works in the private sector. First established in accordance with the 1991 Bank Company Act. The Bank started providing commercial banking services on May 25, 1995. The Bank has become known as the country's dynamic and forward-thinking financial institution in this period of time. The business community, which includes the best-rated corporate borrowers as well as large trading and industrial giants and small business owners, has widely applauded the bank for its innovative financial solutions and forward-thinking business perspective. Consequently, it has been able to solidify it establishing itself as a bank with a vision in line with Bangladesh's goal of liberalizing banking and financial services and facilities in the nation's banking sector, The Bangladeshi government has authorized Southeast Bank Limited to do private sector business as a Scheduled commercial bank. In light of the aforementioned, the Bank accomplished extraordinary accomplishment in fully satisfying Bangladesh Bank's capital adequacy criteria in just 14 years of operation. It has been growing rapidly, as evidenced by financial records over the last 10 years, placing it among the top private sector banks in terms of business and profitability.

2.2 Mission

- Bringing in and growing deposits to optimize profits for depositors and shareholders.
- New industries and economic sectors, like trade, services, industry, and agriculture, are being added to the banking activities.
- Make the money accessible to investors and provide depositors with security of money.
- Gaining contentment from Almighty Allah in the here and now.
- Spread of banking procedures that adhere to Sharia.
- Offering superior financial services by utilizing state-of-the-art technology.
- Prompt and efficient customer service.
- Upholding the highest standards of corporate morality.
- Progress that is balanced

- A competitive and steady return on equity for investors.
- Attractive and reasonably priced innovative banking.
- Draw in and keep skilled workers.
- Workers will be provided with attractive benefit packages
- A strong commitment to the nation's economic growth;
- A rise in the amount of money invested in funding small and medium-sized enterprises.

2.3 Vision

To be the nation's top financial institution, offering top goods and services while attempting to reduce costs through technology and having a highly motivated workforce. It seeks to provide long-term value for all clients and stakeholders by serving as a catalyst for the capital market's expansion and development in the banking sector of Bangladesh, along with forging ahead in the country's economic growth.

2.4 Objectives

SEBL PLC aims to create long term value for all clients and stakeholders by acting as a catalyst of growth and development in the Bangladesh capital markets. SEBL aims to achieve success and well-being for the public in addition to financial gain. The objectives of SEBL are listed below:

- To create a participating bank in place of depending on the debtor-creditor connection.
- To invest in a range of ways that are allowed by Islamic law.
- To boost low-income, defenseless, and impoverished people's collaboration for their economic development.
- To highlight the role that human rights play in employment and human development.
- To strengthen and expand the nation's equilibrium through investment activities.

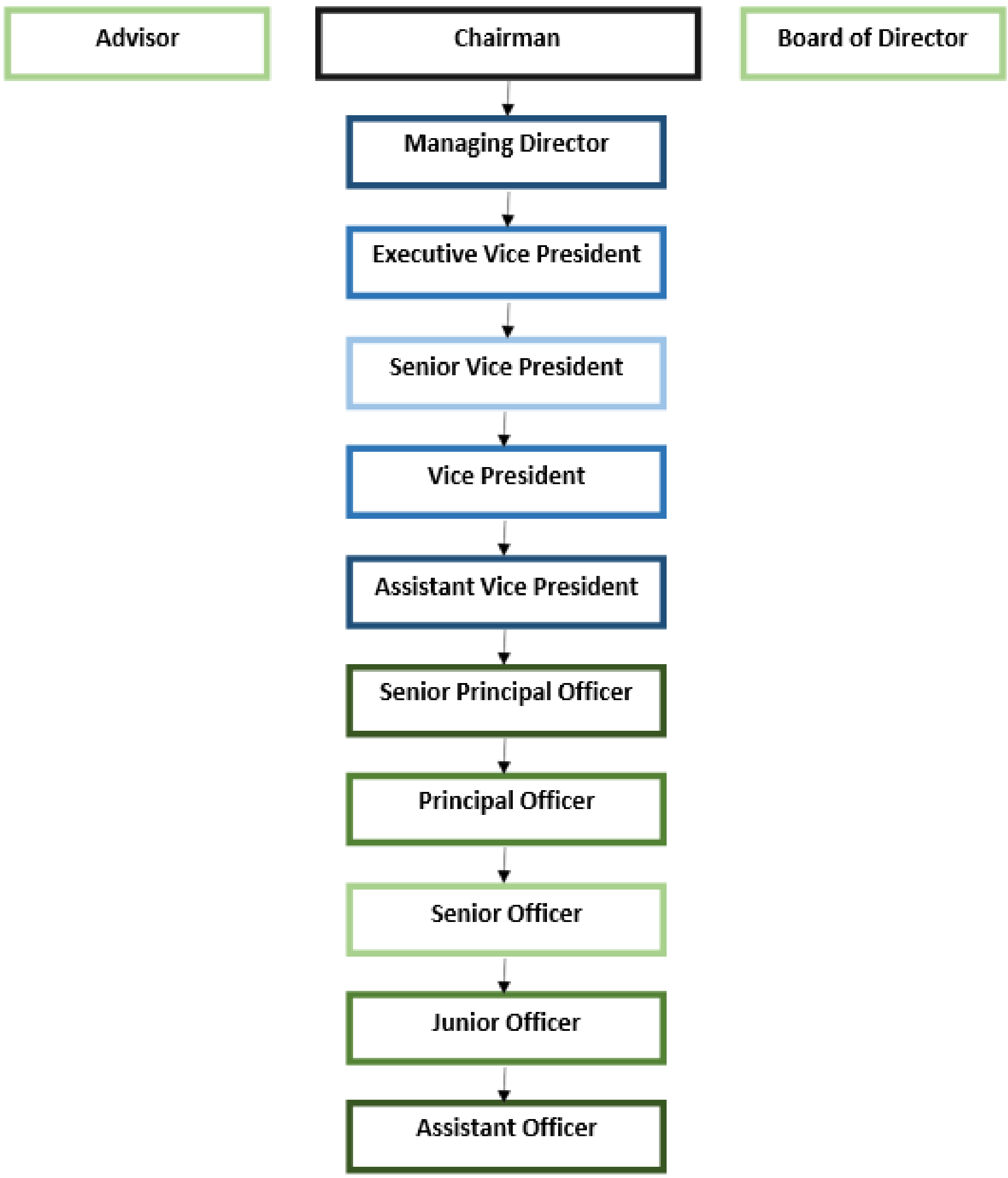
2.5 Strategic Goals

- Boosting SEBL's market share by putting low-cost expansion plan into action.
- Acquire a substantial portion of the existing and niche credit and deposit markets.
- Provide unique products and services that appeal to our target customers and market segments.
- To increase shareholder value and generate large long-term returns, one must maintain a high-

quality asset portfolio.

- Establish a client-focused service culture where accessibility and customer care are given top priority.
- Raise the bank's brand recognition.

2.6 Organogram



2.7 Corporate Profile

Company name	Southeast Bank PLC
Chairman	Mr. Alamgir Kabir, FCA
Managing Director	M Kamal Hossain
Company Secretary	Nazmul Haider
Legal Status:	Public Limited Company
The Incorporation Date	March 12, 1995
Opening Ceremony	May 25, 1995
Registered Office	52-53, Dilkhusha C/A, Dhaka-1000.
Authorized Capital	Tk 500 million.
Paid-up Capital	Tk 4,112.65 Crore as of 31 December 2022.
Number of Employees	4,500
Number of Branches	135
Total Agents number	31
Number of Covered Districts	8,625
Number of Accounts	5, 00,855
Number of Others Account	8,625
Phone	+8802 223387271
Swift	SEBDBDDH
Website	https://www.southeastbank.com.bd/
E-mail	IrdSEBL@southeastbank.com.bd

2.8 SEBL's Banking Services

- **Conventional Banking:**
  - Savings (SB) Account
  - Current (CD) Account
  - Special Notice Deposit (SND)
  - Fixed Deposit Receipt (FDR)
  - Monthly Savings Scheme (MSS)
  - Pension Savings Scheme (PSS)
  - Monthly Income Scheme (MIS)
  - Millionaire Deposit Scheme (MDS)

- **Islamic Banking**
  - Mudaraba Savings (SB) Account
  - Al-Wadiah Current (CD) Account
  - Mudaraba Special Notice Deposit
  - Mudaraba Term Deposit Receipt
  - Mudaraba Monthly Savings Scheme
  - Mudaraba Pension Savings Scheme
  - Mudaraba Monthly Income Scheme
  - Mudaraba Millionaire Deposit Scheme
- **Loans & Advances**
  - Working Capital Finance
  - Overdraft
  - Project Finance
  - Syndicated Loan
  - Packing Credit
  - Loan against Export Bill
  - Loan Against Trust Receipt
- **Southeast Bank Cards**
  - Southeast Bank Credit Card
  - Southeast Bank Debit Card
  - Southeast Bank Agent Banking Debit Cards
- **Treasury**
  - Government Securities Investment Window
- **Foreign Remittance**
  - Remittance Services
  - Issuance of Bonds
  - Overseas Partners
- **Foreign Trade**
  - Import-Export Service
  - FATCA Compliance

- **Offshore Banking**
  - Offshore Banking Services
  - Deposit in Southeast Offshore
- SME Banking
- SWIFT Service
- Locker Service
- ATM Service
- Southeast Bank Instant Banking
- Bill Payment Service
- E-Statement Service
- SMS Alert Service
- Southeast Bank Mobile App
- Internet Banking
- Mobile Financial Service

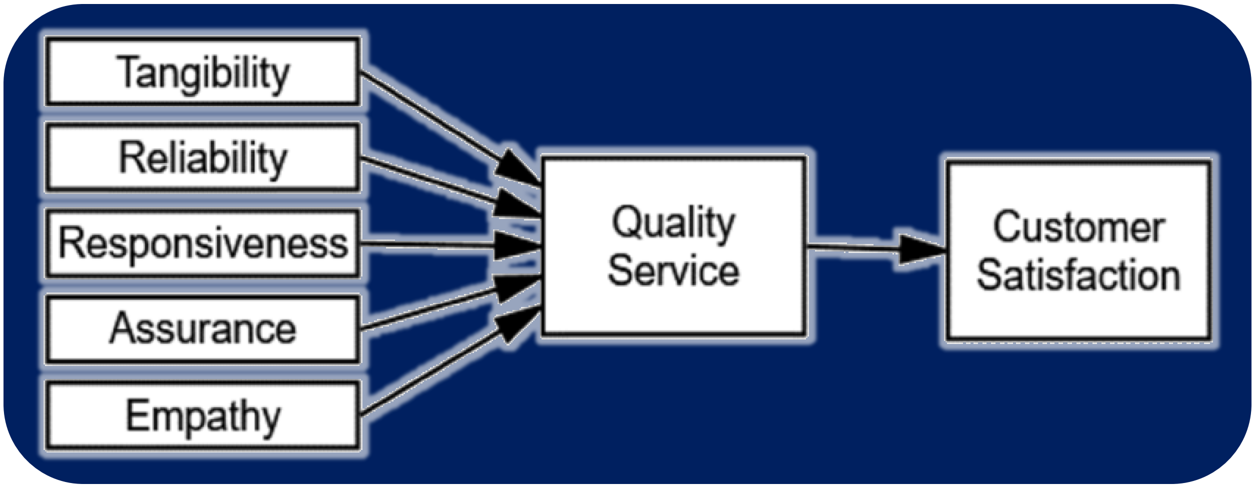
CHAPTER-3: CUSTOMER SATISFACTION OF SOUTHEAST BANK

3.1 Customer Satisfaction of Southeast Bank PLC (Dhanmondi Branch)

When a business is able to satisfy its customers' needs, it gains their satisfaction. They can improve their feelings in those areas where they are content. To find Southeast Bank Limited's degree of customer satisfaction, selecting the five elements of SERVQUAL Model will help us to locate the satisfaction level comprehend how these elements influence how customers see the bank. We give priority the day-to-day realities that customers encounter when interacting with banks, like wait times for services, network efficiency, and technology quality. Based on that, we continue to calculate Southeast Bank Limited's customer satisfaction rating. Clients will turn up the keys to their allegiance to Bank employees if they are adept at these areas because they'll get outstanding service.

The five aspects of SERVQUAL Model are:

- **Tangibility:** Service quality is greatly impacted by tangibility. It speaks of the observable and palpable aspects of a service that customers may interact with. The appearance of structures, machinery, and the surrounding environment are examples of tangibles.
- **Reliability:** The capacity to consistently and precisely deliver the given service.
- **Responsiveness:** the capacity to provide customers with prompt service. Being responsive is being able to quickly receive, assess, and address requests, remarks, issues, and problems from customers.
- **Assurance:** Companies need to offer quality assurances that work to raise the standard of information available to decision-makers in order to earn and maintain customer trust. Independent assurance reduces risks, particularly information risk, by giving confidence that the data used to make decisions is reliable.
- **Empathy:** The ability to understand how a customer feels about using your goods or services. The ability to see things from the perspective of the consumer is known as customer empathy. Being able to understand and place oneself in the client's shoes is a key component of empathy in customer service.



SERVQUAL Model by Zeithaml, Parasuraman, and Berry (1988)

3.2 Questionnaire Survey Analysis of Service Quality

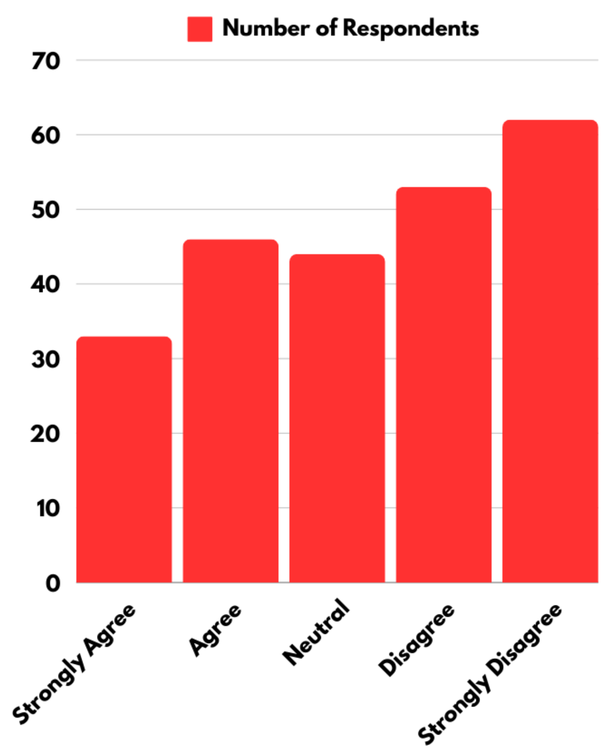
A variety of factors that either directly or indirectly impact customer satisfaction form the basis of the questionnaire. The way employees interact with clients, the quality of services provided, the cost of those services, the use of modern technology, the accuracy of the documentation, and the problem-solving skills of the staff are a few examples. skills, and the average amount of time it takes an employee to serve a client. SERVQUAL Model will help to assess the satisfaction level in this analysis.

Gender	Frequency	Percentage	Cumulative Percentage
Male	35	28%	28%
Female	90	72%	100%

Both male and female responded to the questionnaire. The age range of customers of the Southeast Bank branch in Dhanmondi is broad. Out of 125 customers who responded to the questionnaire, just 8 are in the 18 to 25 age range. The clientele consisted primarily of students, with a very tiny proportion of employees and company owners. 23 were in the 25–35 age range. Most of these consumers were either students or working adults. The bulk of clients where employees and business owner, making up 32 out of 125 consumers who were between the ages of 35 and 45. Of the 125 clients, 18 were in the 45–55 age range. Most of these clients were local business owners, and very few of them had jobs. Of these clients, 44 other individuals also responded to the survey.

3.2.1 Statements in the Tangibility Dimension

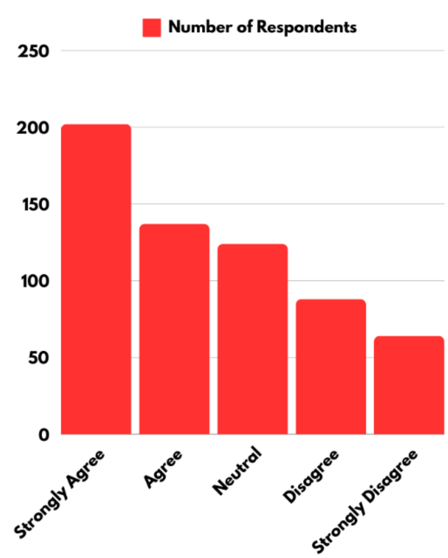
Tangibility Dimension	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
The Dhanmondi Branch of Southeast Bank Limited Has Modern Design and State-of-the-Art Equipment.	16	24	20	19	36	125
The Staff of the Southeast Bank Dhanmondi Branch Is Smartly Dressed.	17	22	24	34	26	125



The tangibility assertion is displayed in the bar graph. This suggests that the Dhanmondi Branch of Southeast Bank Limited has modern design and state-of-the-art equipment and staff of the Southeast Bank Dhanmondi Branch is smartly dressed also. The majority of individuals made this statement.

3.2.2 Statements in the Reliability Dimension

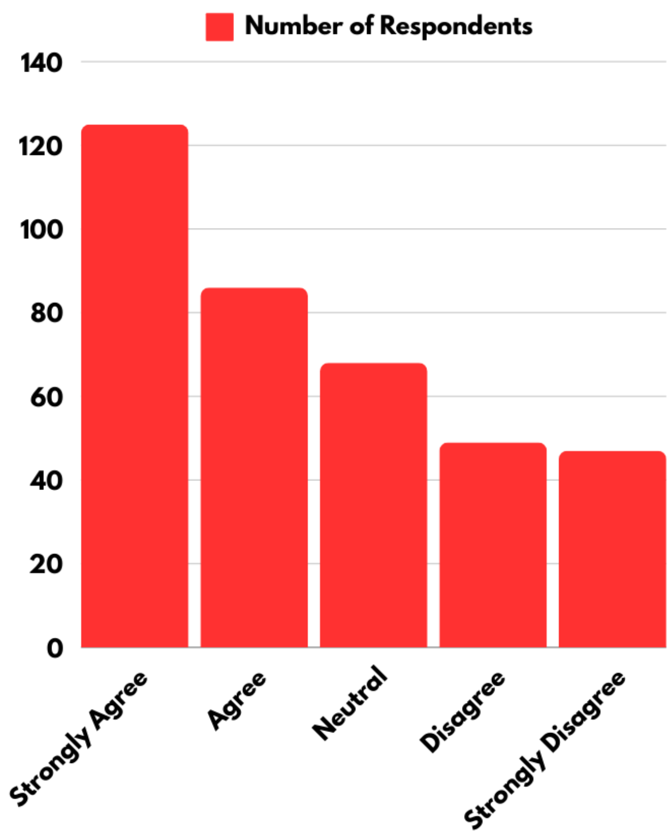
Reliability Dimension	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Do Employees at Dhanmondi Branche Keep Their Words to Finish Tasks by a Certain Time?	45	24	21	18	17	125
Does the SEBL employee at the Dhanmondi Branch sincerely want to assist you in resolving your issues when they arise?	65	18	13	9	10	125
The employee in the Dhanmondi branch provides the correct service.	35	26	39	15	10	125
Services are provided by the SEBL branch in Dhanmondi "when it says it will."	22	39	29	23	12	125
You are notified of the time that the Dhanmondi Branch of Southeast Bank will provide services.	35	30	22	23	15	125



This bar graph displays the dimension of reliability. This demonstrates that the staff members are well-informed, will present you with a simple and suitable services, and will provide services on schedule. The vast majority of persons made this claim.

3.2.3 Statements in the Responsiveness Dimension

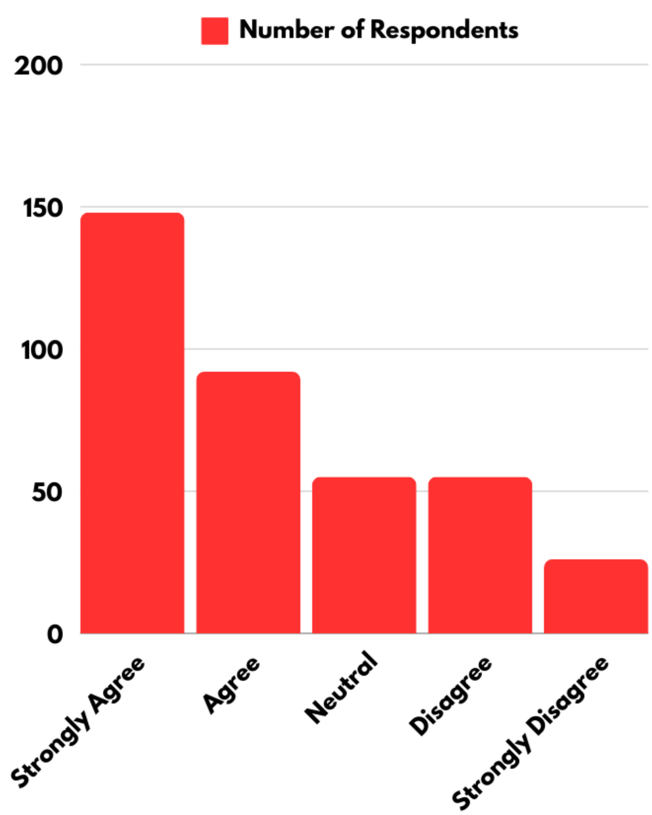
Responsiveness Dimension	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
The Staff of Southeast Bank Limited's Dhanmondi Branch Offers You Quick Support.	35	26	20	23	21	125
The Employees at the Dhanmondi Branch of Southeast Bank Are Always Happy to Assist.	40	25	30	16	14	125
The Staff of Southeast Bank Limited's Dhanmondi Branch Is Always Available to Handle Your Request.	50	35	18	10	12	125



The bar graph shows that they offer quick support; the staffs are helpful, and always available to assist. This statement was given by the majority of people.

3.2.4 Statements in the Assurance Dimension

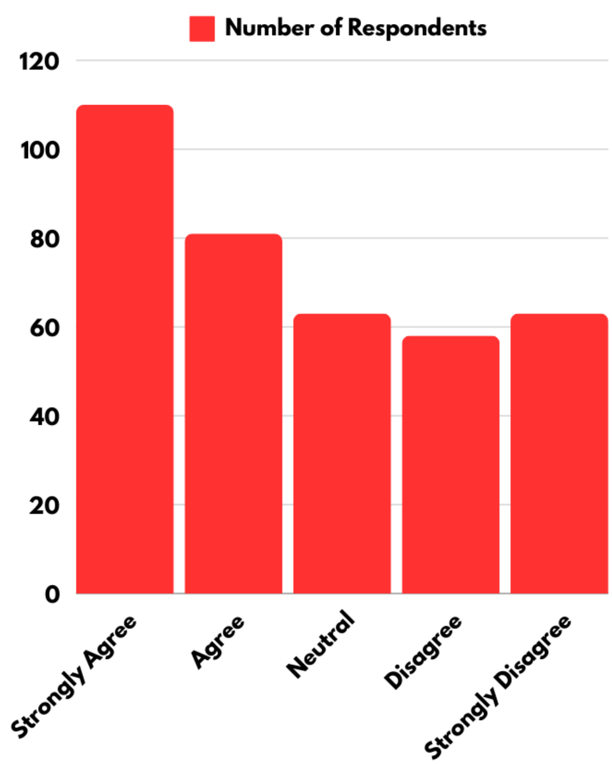
Assurance Dimension	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
After Seeing the Behavior of The Southeast Bank Dhanmondi Branch Employees, You Feel Confident.	48	36	16	14	11	125
When transacting with the Dhanmondi branch of Southeast Bank Limited, you feel secure.	80	19	11	16	0	125
The Personnel at the Dhanmondi Branch of Southeast Bank are Aware of Your Specific Needs.	20	37	28	25	15	125



The people's statement, displayed in a bar graph, talks about how consumers feel confident doing transactions with SEBL PLC, feel secure, and they are aware of customers specific needs.

3.2.5 Statements in the Empathy Dimension

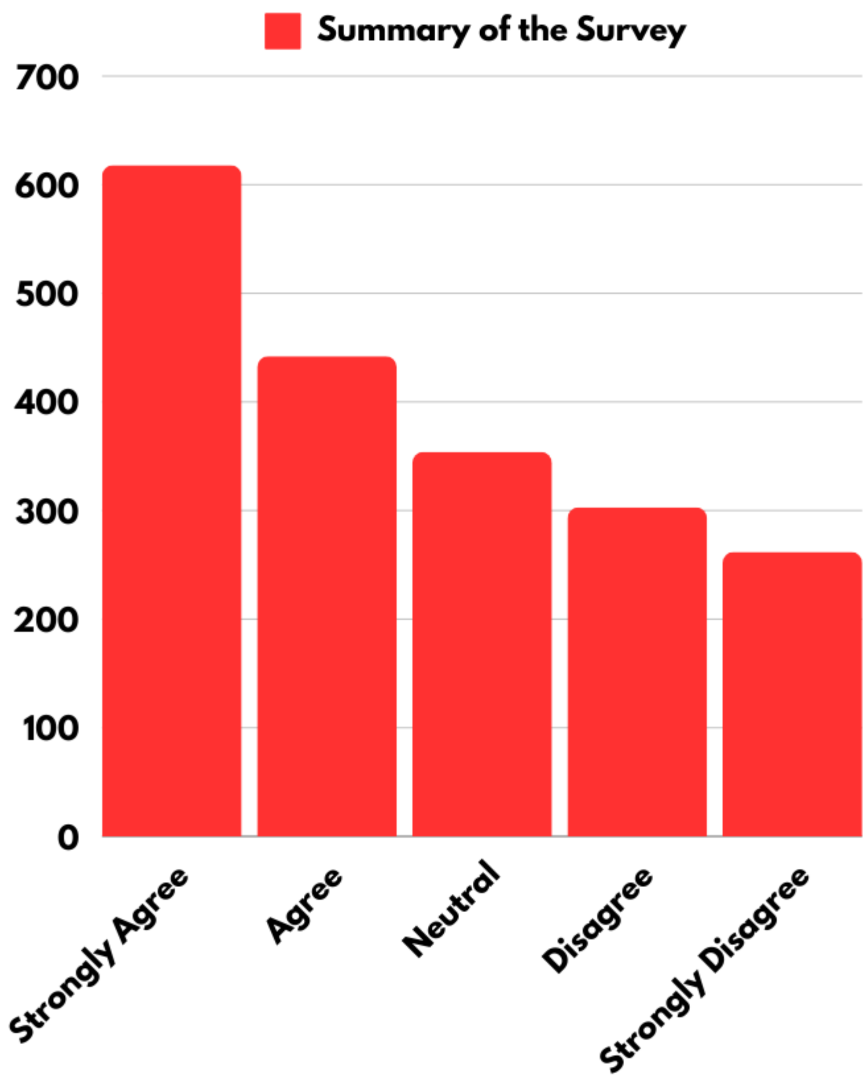
Empathy Dimension	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
To what extent are you happy with the conduct of the Dhanmondi Branch Staff?	34	36	21	15	19	125
To what extent do you find the fees and services provided by Southeast Bank PLC's Dhanmondi Branch satisfactory?	18	19	19	26	43	125
How Satisfied Are You for The Cheque Book and Delivery Southeast Bank PLC's Dhanmondi Branch?	58	26	23	17	1	125



The bar graph demonstrates how the customers are happy with the bank staffs, service fee is satisfactory for customers, and cheque books and deliveries are designed with the best interests of clients in mind. That's what most people think.

4. Summary of the Survey based on the Dimensions:

Dimensions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Tangibility	33	46	44	53	62
Reliability	202	137	124	88	64
Responsiveness	125	86	68	49	47
Assurance	148	92	55	55	26
Empathy	110	81	63	58	63



I enthusiastically recommended SOUTHEAST BANK PLC's Dhanmondi Branch. Out of the overall population, 618 responses to “Strongly Agree” based on all dimensions. Also 442 Responses on "Agree". On the opposing side, 262 responses who strongly disagreed to the dimensions of the survey. Number of disagreements is 303 also.

CHAPTER - 4: FINDINGS, RECOMMENDATIONS & CONCLUSION

4.1 Findings:

- ➔ In Tangibility dimension, A considerable proportion of respondents do not believe the Dhanmondi branch is modern or well-equipped, despite the fact that the majority agree or strongly agree that it has state-of-the-art design and equipment. However, a sizable percentage of respondents also felt that the staff members' clothes was improper or unprofessional.
- ➔ According to the reliability component, a considerable proportion of participants express a perception of irregularities in the dependability of employees. Additionally, they believe that there is a need for staff members to develop their empathy and problem-solving abilities and that service delivery is delayed or unpredictable.
- ➔ Responsiveness dimension suggests that the customers have disappointments in the matter of employee’s timeliness for support. The employee’s assistance and their capability to handle customers inquiries needs to be improved.
- ➔ The assurance dimension denotes a deficiency in understanding client requirements or providing personalized service. Respondents' uneasy feelings during transactions at the Dhanmondi branch point to worries about their privacy or safety.
- ➔ Based on the responses provided by of the respondents, the Empathy Dimension indicates the need for assessment and possible changes to price or service offerings. Given the degree of discontent with these particular services, development concerns should be raised regarding staff behavior and customer engagement.

4.2 Recommendations

- ✓ To improve perceptions of modernity and professionalism, SEBL Dhanmondi branch should review and update staff uniforms to ensure they are professional and appropriate. Additionally, consider minor refurbishments or enhancements to emphasize the branch's modern equipment and design features, reinforcing the image of a state-of-the-art facility.
- ✓ SEBL should implement regular training programs focused on customer service, empathy, and problem-solving skills. Additionally, establish clear service standards and protocols to ensure consistent and reliable service delivery. Regularly monitor and evaluate employee performance to identify areas for improvement and provide corrective measures as needed.
- ✓ SEBL should enhance staff training on responsiveness, particularly focusing on timely customer support and efficient handling of inquiries. Introduce performance metrics related to response times and customer satisfaction to motivate and guide staff in providing prompt and effective service.
- ✓ SEBL should develop a deeper understanding of client needs through customer feedback mechanisms like surveys, suggestion boxes, or focus groups. Train staff on privacy and safety protocols to ensure that customers feel secure and confident during transactions. Additionally, focus on building personalized service approaches to address individual customer needs effectively.
- ✓ SEBL should review the current pricing strategy and service offerings to ensure they align with customer expectations and market standards. Encourage staff to engage with customers more empathetically, possibly through customer service workshops focusing on active listening and effective communication. Address specific behavioral concerns to ensure positive customer engagement.

4.3 Conclusion

SEBL is one of Bangladesh's Largest Commercial banks. In this case, the bank is somewhat acquainted with the country's banking sector. SEBL has already adapted in response to these shifting surroundings. The company's approach is clear and concise. Their new strategies they are considering as well as the ones they are putting forth interest the bank. But the findings from the customer feedback at the Dhanmondi branch indicate significant areas for improvement across various dimensions of service quality. While some respondents recognize the branch's state-of-the-art design and equipment, concerns remain regarding staff professionalism, service reliability, responsiveness, assurance, and empathy. Addressing these concerns through targeted actions, such as enhancing staff training, updating uniforms, refining service protocols, and developing personalized service approaches, can help to improve overall customer satisfaction. If the bank follows these in the near future, Southeast Bank PLC will be impacted. They might be the best options for customers in banking sector. The SEBL Dhanmondi branch can build a stronger, more reliable reputation, foster better customer relationships, and ultimately achieve a higher level of service excellence.