Internship Report
On
Impact of Poor Communication on Customer Satisfaction in Bangladeshi Banks

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Submitted by

Fauzia Fariha Dyuti
ID: 213-10-805
Department of English

Submitted to

Mohammad Mustafizur Rahman
Assistant Professor
Department of English, Daffodil International University

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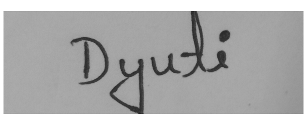
The report is submitted to the Department of English, Daffodil International University, in the partial accomplishment of the degree of B.A. (Hon's) in English.

STUDENT'S DECLARATION

I am Fauzia Fariha Dyuti hereby state that the presented report of internship titled " Impact of Poor Communication on Customer Satisfaction in Bangladeshi Banks: A study on Mirpur-1 Branch Agrani Bank PLC" is exclusively prepared and updated by me after completion of three month's Internship on Agrani Bank PLC Mirpur-1 Branch I hereby assure that this report has been prepared only to fulfill my academic essentiality and is not for any other use.



Fauzia Fariha Dyuti
ID : 213-10-805
Program : BA Honours in English
Department of English
Faculty of Humanities and Social Science
Daffodil International University

LETTER OF ACCEPTANCE

This is to certify that Fauzia Fariha Dyuti bearing the ID 213-10-805 and a student of the English Department at Daffodil International University (DIU), has successfully finished her internship report titled "Impact of Poor Communication on Customer Satisfaction in Bangladeshi Banks: A study on Mirpur-1 Branch Agrani Bank PLC" under my supervision and guidance.

She has cautiously organized all the required information, data, and relevant details in her report. After a detailed evaluation, I found the report to be well-prepared and satisfactory. It was joyful working with her, and I expect her continued success in all her future exertion.

Faithfully yours,

……………………………………

Mr. Mohammad Mustafizur Rahman

Asst. Professor

Department of English

Faculty of Humanity and Social Science (FHSS)

Daffodil International University

<u>Acknowledgement</u>

First of all, I would like to express my heartfelt gratitude to the Almighty Allah, who has created and guided me throughout my journey in this temporary world. I also feel honored to convey my sincere respect and appreciation to all those whose support and cooperation enabled me to successfully complete my internship report titled “Impact of Poor Communication on Customer Satisfaction in Bangladeshi Banks: A Study on Mirpur-1 Branch, Agrani Bank PLC.”I am deeply thankful to my internship supervisor, Mr. Mohammad Mustafizur Rahman, Assistant Professor at Daffodil International University, for his valuable guidance and constructive advice that helped me accomplish this report in the right direction. His encouragement and continuous support have been truly inspiring.I would also like to extend my special gratitude to the Mirpur-1 Branch of Agrani Bank PLC, particularly to Mr. Golam Mortoza Hasan, Branch Manager, for granting me the opportunity to carry out my internship at his branch. My heartfelt thanks also go to Ms. Jesmin Ara Begum, Senior Principal Officer, for allowing me to work under her supervision during the internship period and for her assistance in completing various tasks.As it is often said, practical experience plays a vital role in strengthening the theoretical knowledge gained from academic learning. To bridge this gap, I was fortunate to be assigned to prepare a comprehensive report at Agrani Bank PLC, where I could apply my academic understanding in a real-world context.Finally, I remain grateful to all individuals who have directly or indirectly supported and encouraged me throughout this journey and contributed to the successful completion of my report.

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About Agrani Bank PLC

The internship program is designed as a practical course that helps students gain real-world knowledge and experience before starting their professional careers. I was placed at Agrani Bank PLC, Mirpur-1 Branch, for my internship under the supervision of Mohammad Mustafizur Rahman, Assistant Professor, Department of English, Daffodil International University. My internship report focused on customer satisfaction in relation to communication practices at Agrani Bank PLC.

Agrani Bank is one of the major state-owned commercial banks in Bangladesh. The bank is currently directed by a Board of Directors, which includes the Chairman, five Directors, and the Managing Director & CEO. The present Chairman is Syed Abu Naser Bukhtear Ahmed.The bank operates with a clear vision and mission. Its vision is to become the leading state-owned commercial bank in Bangladesh, performing at an international standard in terms of efficiency, quality, management, customer service, and financial strength. Its mission is to function ethically and responsibly within regulatory guidelines, while adopting global best practices to improve policies and benefit both customers and employees. The main slogan of the bank is “Committed to serve the nation.”Agrani Bank offers a wide range of services, such as cash services, remittance, fund transfers, and various value-added services. At present, the bank operates through 567 agent booths across rural areas of Bangladesh to expand agent banking facilities.During my internship, I had the opportunity to work in multiple divisions, including general banking and customer service operations. This experience gave me practical exposure to how banks manage communication with customers in day-to-day activities. Overall, Agrani Bank PLC aims to provide customers with a secure, respectful, and peaceful financial environment that ensures both trust and long-term value.

Chapter 1

1.1 Abstract

This research explores "Impact of poor communication on customer satisfaction in Bangladeshi banks". The main motive of the study is to understand how unclear messages, slow responses, untrained employees, and lack of personal service can decrease customer trust and satisfaction. To find the actual situation, the study explored both Quantitative surveys and Qualitative interviews. Data were collected from Agrani Bank PLC's customers and employees .The findings clearly show that poor communication is a major reason for customer dissatisfaction. Most customers said they were unsatisfied when bank employees gave confusing information or took too long to reply. Many also reported that employees often appear untrained and did not handle customer demand properly. Customers felt ignored especially when banks were unable to provide personal service. Also, when employees are not trained properly or do not treat customers in a friendly and personal way, people are less likely to stay loyal to the bank. The study found that communication plays a big role in building customer relationships and satisfaction. Based on these findings, the study recommends that banks should give proper training to staff, reply to customers quickly, and use clear and simple language. Personalized service and regular feedback from customers can also help improve the communication process. Good communication can lead to better service, higher customer trust, and stronger customer loyalty.

Keywords: Customer satisfaction, communication quality, verbal and nonverbal, communication, digital banking, procedural transparency

Introduction

Effective communication is a base of service excellence in the banking sector where customers' trust and loyalty are connected to the quality of interpersonal and institutional exchanges.Globally, research has gradually ensured that customer satisfaction is deeply influenced not only by the services rendered but also by how those services are communicated (Ladhari, 2009; Gremler & Gwinner, 2008). In banking, clear communication is significant because financial services are often complex and should be explained well. It also helps build trust with customers. In many developing countries like Bangladesh, communication skills are not given enough importance in customer service. This creates a gap between what customers expect and the outcomes.

In Bangladesh, many traditional banks are getting it hard to balance personal communication with digital services.It has created a mixed service system with strict rules, poorly trained staff, and frustrated customers. While international banks focus on staff training, better customer communication tools, and personalized service. Many Bangladeshi banks still follow traditional communication methods. These are always slow to respond, and based on strict hierarchies. As a result, customers feel unsatisfied—especially when communication is unclear during important times, for example applying for loans, fixing digital service problems.

Bangladesh encounters communication problems in the banking sector. The different languages, strong respect for authority, and the growing expectations of customers make a stressful communication environment. Many allegations show that people are unsatisfied not because of the financial outcomes , but because of poor communication. Still, there are very few studies in Bangladesh that focus on how communication affects customer satisfaction. This study fills that gap by closely examining how poor communication affects customer satisfaction in Bangladeshi banks.

This study targets how poor communication—through speech, body language, digital messages, and banking methods—affects customer satisfaction in Bangladeshi banks. Its motive is finding the main types of communication problems, understanding how customers take these issues, and giving practical advice to improve communication. The aim is to help banks make better customer services by improving how they communicate.

1.1 Research Question

1] How do different types of communication—verbal, nonverbal, digital, and procedural—affect customer satisfaction in Bangladeshi banking?
2] What communication challenges do customers face when interacting with bank staff?
3] What improvements can banks make to enhance communication quality and customer experience?

2.2 Research objectives

1.To identify the main communication problems between bank staff and customers.
2.To examine how unclear information, delayed responses, and lack of personal attention affect customer trust and satisfaction.
3.To recommend ways banks can improve communication to increase customer satisfaction.

Chapter 2

Literature review

2.1 Communication in Service Delivery

Good communication is known as an important part of good service and customer satisfaction (Bitner et al., 1990; Zeithaml et al., 2018). In different sectors like banking, communication does more than just share information—it also builds trust, displays care, and gives a sense of control. Banking services are always complex and not physically proximate, clear and considerate communication becomes even more important (Johnston, 1995). Mehrabian's (1971) theory explains that communication is not just about words—nonverbal signals for instance tone, facial expressions, and gestures play a big role in how messages are taken. Modern researchers place this idea to service , proving that communication is also about emotional connection (Gabbott & Hogg, 2000).

2.2 Global Insights on Poor Communication and Customer Satisfaction

Studies around the world indicate that poor communication strongly hampers customers' feelings about services. For example, (Ndubisi and Wah 2005) found that bad communication was a main reason customers left Malaysian banks. (Price et al. 1995) noted that customers often get upset not because of the service itself, but because of how it's communicated.

Recent research finds that communication problems can come in many forms. Even in online sectors, the way messages are written—tone, clarity, style—affects customer reactions (Gefen & Straub, 2003). (McKinstry and Ashcroft 2003) explained how differences between what is said and how it's said can confuse customers. Still, many studies considered communication as a small part of broader service quality models, rather than a major factor on its own.

2.3 Understanding Communication Challenges in South Asian Banking

Banks in South Asia majorly face communication problems because of language barriers, strict office structures, and poor digital systems (Uddin & Akhter, 2012). In Bangladesh, bank workers are usually very busy and not well trained in how to talk properly with customers (Hasan et al., 2021). Cultural habits—like showing respect to authority, avoiding direct speech, and focusing on group opinions—can make customers afraid to complain (Hofstede, 2001; Siddique, 2018). Because of this, many communication problems are not noticed.

Most studies on Bangladeshi banks focus on general service quality (Khan et al., 2018; Rahman et al., 2021), technology use (Islam & Ali, 2020), or customer satisfaction (Ahmed & Hassan, 2015). This shows a major gap in understanding how different kinds of communication affect customer satisfaction in Bangladesh.

2.4 **Toward a Broader View of Communication Breakdown**

To solve the problem, recent scholars placed a broader, "multimodal" view of communication—one that includes not just words, but also gestures, layout of service spaces, digital tools, and tone (Kress, 2010; Norris, 2011). In banking, even small actions—like late replies, improper instructions, or unfriendly behaviour—can strongly affect how customers feel and whether they stay loyal.

This study explains that poor communication is not just about using the wrong words—it includes problems in both in-person and online interactions.It also responds to calls for more culturally specific research that shows how local norms and institutional behaviors influence service experiences in countries like Bangladesh (Dutta & Pal, 2010).

2.5 Summary of Gaps in Existing Literature

1.Communication is always seen as a minor part of service quality, not as a major factor with its own dimensions.
2.Few studies in Bangladesh explore how different communication types (verbal, nonverbal, digital, procedural) each affect customer satisfaction.
3.Local cultural issues—like power distance, indirect communication, and mismatched service channels—are not well understood.

4.The combined, multimodal nature of communication failures has not been deeply studied in Bangladeshi banking.

Chapter 3

Methodology

3.1 Participants

A total of 30 bank customers from Agrani Bank PLC at Mirpur-1 in Dhaka, took part in the study. Participants were chosen to make sure different age groups, genders, income levels, education levels, and banking experiences were included.

25 customers completed the survey.20 customers joined in follow-up interviews.The rest took part through field observations.The average participant was 54% male and 46%female.

3.2 Research Tools

The study employed both quantitative and qualitative tools to collect data. The survey questionnaire, used as the primary quantitative instrument, was divided into three sections. The first section has demographic information, including age, gender, education level, and other relevant variables. The second section focused on communication quality, measuring four key areas: verbal clarity, nonverbal behavior, digital communication, and procedural transparency. Responses in this section were recorded using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The third section assessed customer satisfaction, capturing both emotional and rational evaluations of the service experience.

For the qualitative elements, interviews and observations were conducted to gain deeper insights into participants' experiences. Open-ended questions encouraged participants to describe frustrating service moments, assess the clarity of communication, reflect on the tone of interactions, and share instances of unmet expectations. These tools provided a richer, more nuanced understanding of the issues beyond what the quantitative data could reveal.

3.3 Data Collection Process

The data were collected over three weeks (July 2025). Surveys were done inside Agrani bank.Customers were invited to join right after receiving service. Participation was voluntary and confidential.
Interviews were held inside the bank. Each interview lasted 5–7 minutes and was recorded with permission .

3.4 Data Analysis Procedures

3.5 Quantitative analysis procedures

The questionnaire had three main parts: demographic information, communication quality, and customer satisfaction. The demographic part asked about age, gender, education level, and banking experience to describe the participants and compare different groups. The communication quality part had 11 statements covering verbal clarity, nonverbal behavior, digital communication, and procedural transparency, with answers rated on a 5-point scale from strongly disagree (1) to strongly agree (5). The customer satisfaction part had four statements about overall satisfaction with the bank's communication, its effect on the banking experience, and willingness to recommend the bank, also rated on the same scale. This format helped measure how communication quality affects customer satisfaction among different types of customers.

3.6 Qualitative analysis procedures

The answers from participants were studied manually to find common ideas and experiences. Similar answers were grouped together under topics like unclear information, staff behavior, and ways to improve service. By looking at these groups, it was possible to see patterns in how communication problems affected customer satisfaction and what banks could do to make their service better.

3.7 Ethical Considerations

Before taking part in the study, all participants were told about its purpose, their right to leave at any time, and how their information would be kept private. They gave their consent to participate. Phone recorder was used for interviewees, and no personal details were recorded during observations.

Chapter 4

Results

4.1 Quantitative Results

The quantitative analysis was based on 20 valid responses collected from customers of Agrani Bank PLC at the Mirpur-1 branch in Dhaka. The questionnaire assessed five dimensions of communication—verbal clarity, nonverbal behavior, digital communication, procedural transparency, and customer satisfaction—using a five-point Likert scale (1 = strongly disagree, 5 = strongly agree).

As shown in Table 1, verbal clarity received mixed ratings. While half of the participants strongly disagreed that bank staff speak clearly and understandably (50%), only a small rate indicated agreement, suggesting a potential communication gap in verbal interactions. Similarly, the completeness and accuracy of information provided upon inquiry received low positive ratings, with most respondents selecting "disagree" (60%).

Avoidance of confusing technical terms also showed limited positive feedback, with a majority leaning toward disagreement.

Nonverbal behavior yielded somewhat more favorable perceptions. Polite facial expressions and gestures received moderate agreement, while respectful and professional tone of voice was affirmed by a smaller proportion of respondents.

In the area of digital communication, results revealed a strong need for improvement. A high number of respondents strongly disagreed that the bank's website/app provides clear and updated information (75%). SMS or email notifications and responsiveness to online queries also showed low agreement levels, highlighting a digital service gap.

Procedural transparency emerged as a notable strength. The majority of participants strongly agreed that bank procedures are explained before action is taken, and most confirmed that fees or charges are communicated in advance. However, clarity regarding the steps for each service received mixed evaluations.

Customer satisfaction indicators showed a contrast between perceived importance and actual experience. Although a large majority strongly agreed that good communication improves overall banking experience (80%), fewer customers expressed satisfaction with the bank's current communication practices. Recommendations based on communication quality were moderately positive, though not overwhelming.

Overall, the findings suggest that while procedural transparency is relatively strong, weaknesses exist in verbal clarity, digital communication, and consistent customer engagement—indicating areas for targeted service quality improvement (see Table 1).

(1 = Strongly Disagree, 2 =disagree, 3 = neutral, 4 = agree 5 = Strongly Agree)

Table 1

Qualitative Results

Question	1	2	3	4	5
1.Bank staff speak clearly and understandably.	10	8	7		
2. Customers receive complete and accurate information when I ask questions.	5	12	8		
3.Staff avoid using confusing technical terms.	9	10	6		
4.Staff maintain polite facial expressions and gestures.	8	5	3	9	
5.Their tone of voice is respectful and professional.	10	8	2	3	
6. The bank's website/app provides clear, updated information.	15	10			
7. SMS or email notifications are easy to understand.	12	5	6	2	
8.Online queries receive quick and clear responses.	12	6	5		
9. Bank procedures are explained before any action is taken.	20	3	3		
10.Fees or charges are informed in advance.	13	5	3	2	
11.The steps for each service are clear to customers.	12	10	1	3	
12.Customers are satisfied with how the bank communicates with them.	9	10	6		
13.Good communication improves a customer's overall banking experience.			2	7	16
14.Customers feel valued as a customer because of the bank's communication.	15	8	2		
15. Will you recommend this bank to others based on its communication quality?	12	7	6		

4.2 Qualitative Results

Interviews with 20 participants further illuminated the communication challenges identified in the survey.

For Research Question 1 (“Can you share a time when the bank’s information was unclear to you?”), participants described multiple instances where procedures were not fully explained beforehand. One customer recalled, “I went to open a savings account, but they didn’t tell me all the procedures before. I found out later from my friends.” Another stated, “I went there to activate my account, but they didn’t clearly mention the information about writing the application.” These accounts confirm a lack of proactive and transparent verbal communication, leading to misunderstandings, reduced trust, and dissatisfaction.

Regarding Research Question 2 (“How did the bank staff speak to you when you asked for help?”), respondents reported mixed experiences. Some found the staff polite but rushed—“Some staff were polite, but a bit rushed, like they didn’t have time to explain”—while others noted formality without friendliness—“They spoke formally, but not in a friendly way, so I felt nervous to ask more questions.” These communication styles, while courteous, were not conducive to open dialogue, often discouraging customers from seeking clarification.

For Research Question 3 (“What can the bank do to explain things better to customers?”), participants suggested practical solutions, including using simpler language—“Use simple words instead of banking terms”—and assigning dedicated staff to guide and assist customers—“Have one staff member just for answering questions and guiding customers." These recommendations align with the quantitative finding that clarity and responsiveness are key determinants of satisfaction but currently underperforming.

4.3 Integrated Interpretation

Both quantitative and qualitative findings consistently highlight significant gaps in communication quality. While customers recognize the importance of good communication in enhancing banking experiences, actual practices—particularly in verbal clarity, digital responsiveness, and procedural guidance—fall short of expectations. The data suggest that targeted interventions, such as simplifying language, improving digital information channels, and assigning dedicated customer support staff, could address these shortcomings and enhance overall satisfaction.

Chapter 5

Discussion

5.1 Summary of Key Findings

The research revealed that weak communication practices are a key cause of dissatisfaction among customers of Bangladeshi banks. Issues were most evident in verbal clarity, online communication, and overall responsiveness. While many customers acknowledged that banks generally explain fees and procedures in advance, they frequently reported receiving incomplete or unclear instructions, encountering technical jargon, and waiting too long for replies. Digital platforms such as websites, apps, and notification systems were often viewed as outdated or difficult to understand. Interviews confirmed these survey results, with several participants recalling times when procedures were not explained until after they had taken action, or when staff appeared hurried and unapproachable. Many participants recommended simpler language, quicker follow-ups, and staff dedicated solely to guiding customers.

5.2 Interpretation of Results

These findings show that communication quality is not just a supporting element but a central driver of customer satisfaction in banking. The results strongly support the initial expectation that unclear messages, slow responses, and lack of personal attention undermine trust and loyalty. The relatively higher score for procedural transparency suggests that customers value explicit explanations when rules or costs are involved. Interestingly, nonverbal aspects such as tone and gestures were not as significant a concern as information clarity—likely reflecting a cultural tendency in Bangladesh to prioritize functional accuracy over emotional warmth in formal financial settings.

5.3 Comparison with Previous Research

The present findings correspond with global studies that emphasize the central role of communication in shaping customer satisfaction. (Ndubisi and Wah 2005) showed that weak communication practices, such as unclear messages and delays, were major reasons why customers switched banks in Malaysia. This pattern mirrors the dissatisfaction observed among Bangladeshi bank customers in this study.

Research focusing on South Asia also highlights similar concerns. (Uddin & Akhter, 2012) and (Hasan et al., 2021) reported that language barriers, bureaucratic structures, and insufficient training contribute to communication breakdowns in Bangladeshi banks—an observation that closely matches the present results.

However, this study differs from some international perspectives on nonverbal communication. Earlier scholars such as (Mehrabian 1971) and (Gabbott & Hogg, 2000) argued that facial expressions, tone, and other nonverbal cues are decisive in shaping customer perceptions of service quality. In contrast, the current study found that

Bangladeshi customers were less concerned about nonverbal behavior and more focused on verbal clarity, responsiveness, and accurate digital communication. This suggests a cultural preference for transparency and functional accuracy over emotional expressiveness in financial service interactions.

5.4 Implications of the Findings

Theoretical Impact:

The study strengthens the case for treating communication as its own dimension of service quality, not just a small part of general customer service. It also underlines the need for culturally specific models, as priorities in Bangladesh differ from those in many other regions. Furthermore, the findings demonstrate the value of examining communication in multiple forms—spoken, digital, nonverbal, and procedural—to get a complete picture.

Practical Impact:

Banks can address dissatisfaction by training staff to use clear, jargon-free language, ensuring faster responses to inquiries, and assigning dedicated personnel to guide customers through processes. Digital systems must be updated regularly with accurate and easy-to-read information. Maintaining and expanding procedural transparency will also help sustain trust. If implemented, these measures could lead to better service experiences, higher loyalty, and more positive customer recommendations.

Chapter 6

Conclusion

The research ensures that effective communication is essential for building customer trust, satisfaction, and loyalty in the banking sector. When information is not proper, delayed, or delivered in an unfriendly way, customers feel confused, undervalued, and dissatisfied, even if the banking service itself is adequate. In Bangladesh's banking context—where cultural norms, busy staff, and limited digital skills can make communication harder—clear explanations, respectful behavior, and responsive service are especially important. Improving verbal, nonverbal, and digital communication, along with simplifying procedures, can help banks strengthen customer relationships, reduce complaints, and encourage loyalty.

Keywords: Procedural clarity,responsive service,Bangladesh banking context.

6.1 Recommendations

1.Use simple language – Bank staff should avoid complex banking terms and explain things in plain words so customers can easily understand.
2.Train employees regularly – Staff should get proper training on how to speak clearly, listen actively, and maintain a friendly tone while serving customers.
3.Improve digital communication – Websites, mobile apps, and SMS/email messages should be clear, updated, and easy to read, with quick replies to online queries.
4.Assign a dedicated help desk – Having one staff member available only to answer questions and guide customers can make services smoother and reduce confusion.
5.Explain procedures in advance – Customers should be told all the steps, requirements, and possible fees before starting any banking process.
6.Encourage customer feedback – Banks should regularly ask customers for suggestions about communication and act on their feedback to make improvements.
6.Balance personal and digital service – While digital banking is important, personal interaction should not be ignored, especially for customers who are less comfortable with technology.

By following these steps, banks in Bangladesh can build stronger trust, improve satisfaction, and keep customers loyal.

Chapter 7

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7.1Appendices

Appendix I

The interview questions used in this study:
1] Can you share a time when the bank's information was unclear to you?
2] How did the bank staff speak to you when you asked for help?
3] What can the bank do to explain things better to customers?

Appendix II

213-10-805

ORIGINALITY REPORT

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