

Internship Report
On
**“Customer Satisfaction on Service Quality of Mohakhali Branch,
Al-Arafah Islami Bank Limited.”**

Prepared For

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DAFFODIL INTERNATIONAL UNIVERSITY

Date of submission: 24/02/2023

LETTER OF TRANSMITTAL

24/02/2023

Mr. Dewan Golam Yazdani
Assistant Professor
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

This is the report. As a requirement for my graduation from Daffodil International University, I had to prepare. I completed an internship in the Mohakhali branch of Al-Arafah Islami Bank as part of my studies. I made an effort to rapidly describe the knowledge and experience I gained during my internship program in this report. Customer Satisfaction on Service Quality of Mohakhali Branch Al-Arafah Islami Bank is the subject of my report, and I did my very best to adhere to your guidelines and directions.

I want to thank you for letting me write this report and for your encouragement. Instead, I would value the opportunity to meet with you to talk about how my findings might best suit your objectives if you require any additional clarification or elaboration regarding my report.

.....*Shihabul Haque*.....

Shihabul Haque Shihab

ID: 171-11-5506

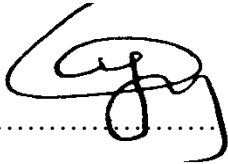
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

SUPERVISOR'S CERTIFICATE

It gives me great pleasure to certify that **Shihabul Haque Shihab** ID: 171-11-5506, a student of the Department of Business Administration, Daffodil International University, Dhaka, completed the report "Customer Satisfaction on Service Quality of Mohakhali Branch AL-ARAFAH BANK LTD" under my supervision and guidance.

This is an original work that has not been published in any journal or submitted to any school or department for any degree or diploma, as far as I am aware.

I do hereby accept a fully recommended Internship report for evaluation.



Mr. Dewan Golam Yazdani

Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

DECLARATION

The Internship Study on "**Customer Satisfaction On Service Quality Of Mohakhali Branch, Al-Arafah Islami Bank Limited**" has been prepared solely for educational purposes, I, Shihabul Haque Shihab, a student in the BBA program at Daffodil International University, proclaim.

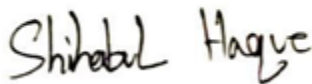
I further guarantee that the research described in this interim report is original and that no component of it—in whole or in part—has ever been submitted to another university or foundation for credit or an award.

The work I've presented doesn't violate any patents. I therefore consent to the University's refund of any injury or misfortune resulting from my incapacity to do so, free of any obligations.

I certify that I was the author of the report "**Customer Satisfaction on Service Quality of Mohakhali Branch, Al-Arafah Islami Bank**" submitted as part of the BBA program at Daffodil International University, Dhaka's Department of Business Administration.

I did my best to collect the details required to create a distinct and original report.

I could guarantee that I wrote the paper entirely on my own.



.....
Shihabul Haque Shihab

ID: 171-11-5506

Batch: 46th

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

ACKNOWLEDGEMENT

I want to begin by expressing my gratitude to the All-Powerful Allah for providing me with the ability, chance, and sound mind to complete the internship report on time. Then, I would want to offer my genuine and profound gratitude to everyone who helped with the planning and success of this study.

In order to complete my internship report on "Customer Satisfaction on Service Quality of Mohakhali Branch, Al-Arafah Islami Bank," my supervisors, Mr. Dewan Golam Yazdani, Assistant Professor, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, allowed me to do so. In fact, no devotee can become flawless without the aid of a scholar. Similar to how a student can never achieve perfection on their own, a good teacher is essential.

I am extremely grateful to the Daffodil International University's Business Administration Department for giving me this chance.

I would like to extend my sincere appreciation and warm thanks to Md. Jamal Uddin (AVP), Md. Ali Haider (In charge, General Banking), MD Aminur Rahman (SEO), MD Sadikur Rahman (SEO), MD Shihab Hasan (MTO), and all other Al-Arafah Islami Bank Limited (AIBL), Mohakhali Branch employees for their kind assistance and insightful suggestions during the preparation of this report. I also appreciate MR. Adnan from Daffodil International University's Career Development Center (CDC) for helping me find an internship with Arafah Islami Bank Ltd.

Also, I appreciate Ms. Sanjida Binta Mizan's assistance in getting the report completed on time.

It was difficult for me to adjust to a new environment for an orientation, but it was enough to become familiar with every facet of the banking procedure. Even so, I've finished my job at Al-Arafah Islami Bank Limited, and it wouldn't be possible without the help of a few good individuals.

My most adorned parents, whose blessing is constantly with me in this windy world, deserve a final silent expression of thanks. From the bottom of my heart, I appreciate you.

EXECUTIVE SUMMARY

This report serves as an internship report for the Bachelor of Business Administration (BBA) degree and details the background and internal operations of "Customer Satisfaction on Service Quality of Mohakhali Branch, Al-Arafah Islami Bank." There are four sections to the study.

These are the following:

- 1) Report Introduction,
- 2) Al-Arafah Islami Bank Limited Profile,
- 3) Customer Satisfaction Level
- 4) Conclusion, Recommendations, and Results

I made an effort to conduct research on the credit activities and financial performance of AIBL in order to meet the report's objectives. While interactions between clients and staff have been the subject of primary data collection for this study, the secondary data for the study mostly consist of annual reports and other periodicals. Five years' worth of statistics are gathered and examined. Findings are eventually identified.

Our nation's banking industry is significantly influencing our economic status. In our nation, there are a disproportionately large number of successful banks. The majority of banks are computerized. Every bank has banking software as a result, enabling them to complete their tasks quickly and effectively. Additionally, it enables them to provide customers with efficient and prompt service.

Hence, this opportunity to understand Al-Arafah Islami Bank Limited's corporate operations. as a prerequisite for the Department of Business Administration's Bachelor of Business Administration (BBA) degree. Daffodil International University's College of Commerce & Entrepreneurship

This fictitious account of the 90-day internship program at Al-Arafah Islami Bank Limited, Mohakhali Branch, is titled "Customer Satisfaction on Service Quality of Mohakhali Branch, Al-Arafah Islami Bank."

I was given duties in a number of Al-Arafah Islami Bank Limited's departments at the Mohakhali Branch. The Loan Operations Department, which studies loan applications and assesses potential investment sectors for organization and management, technology,

marketing, economics, and profitability, is where operations get started. Following a thorough assessment, Al-Arafah Islami Bank Ltd offers a loan to invest in the suggested sector. From the initial site selection through the submission of the final report, Al-Arafah Islami Bank Ltd monitors the project and offers advice.

Al-Arafah Islami Bank Ltd must hire more qualified personnel, establish effective Rules & Regulations, and implement contemporary money market instruments. Banks play a significant role in the financial sector in the modern world. The capacity to manage multiple tasks at once is essential for banking success.

The majority of this research was conducted using questionnaires and official oral interviews. Many publications and blogs were used to gather the precise data and information.

According to the findings and recommendations, Al-Arafah Islami Bank Ltd complies with general banking standards and laws. Additionally, it shows that Al-Arafah Islami Bank Limited operates using government methods and judgment. I'm hoping that this research will have certain effects that will improve Al-Arafah Islami Bank Limited's overall operations.

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CHAPTER-I

INTRODUCTORY PART

AL-ARAFAH ISLAMI BANK



আল-আরাফাহ্ ইসলামী ব্যাংক লিমিটেড
Al-Arafah Islami Bank Limited

মঠদাঐ শরীয়াহ্

1.1 INTRODUCTION

One of the largest Muslim nations in the world is Bangladesh. The citizens of this nation have a strong desire to live an Islamic life based on the teachings of the holy Qur'an and Sunnah. Al-Arafah Islami Bank was created on June 18, 1995, in line with the honest desire of its people, and it started to take effect on September 27, 1995.

According to the fate of the loss and the interest-free profit, it is dedicated to conducting banking and investment activities in all financial activities. With these new agreements and the anticipation of Bangladesh's long-held ideal of banking transactions that adhere to the laws of Islam, new vistas have thus been revealed.

AL-Arafah Islami Bank Limited has attained the exceptional position of a prominent private commercial bank in Bangladesh thanks to the active support of the Islamic Development Bank (IDB), as well as other Islamic banks, financial institutions, and governmental organizations.

201 branches (up to December 2021), of which 26 are AD nationwide, and 20 devoted and well-known Islamic personalities of Bangladesh serving as members of the Board of Directors for Al-Arafah Islami Bank have all contributed positively to the socioeconomic growth of the nation. With a \$15 billion authorized capital. Up till December 2021, there were 4,247 employees and 19,146 shareholders (up to December 2021).

To meet customer needs, the bank offers a wide range of expertly crafted products and services. My three-month experience at Al-Arafah Islami Bank Ltd has been documented in my internship report.

1.2 BACKGROUND OF THE STUDY

The "Foreign Remittance Activity of Al-Arafah Islami Bank Limited a Study of Mohakhali Branch" study provides in-depth knowledge of the employee's behavior, performance, banking facilities, a wide range of financial services, and the degree of these activities. This study aims to shed light on why clients choose this bank for remittances in a highly competitive banking environment. I had the chance to learn a lot about the banking industry

and its activities as I began my internship at AIBL's Mohakhali Branch. I also gained knowledge in organizational behavior and management, and as a result, I now understand the difference between theoretical knowledge and the real world of business and how to bridge that gap.

1.3 OBJECTIVE OF THE STUDY

For completing the BBA in the Department of Business Administration at Daffodil International University, Dhaka. Shihabul Haque, The preparer of this report was appointed by the HR department at Al-Arafah Islami Bank Limited, Mohakhali Branch, as a part of the internship program. The report entitled “Foreign Remittance Activities of Al-Arafah Islami Bank Limited” was prepared for the fulfillment of the BBA program authorized by Mr. Dewan Golam Yazdani, Assistant Professor, Department of Business Administration, Daffodil International University, Dhaka.

1.3.1 Broad Objective

The Broad Objective and The report's main goal is to evaluate customer satisfaction with the Mohakhali Branch of Al-Arafah Islami Bank's services Of Mohakhali Branch,

1.3.2 Specific objective as follows

- To learn about the Mohakhali Brunch's credibility concerning service quality, Al-Arafah Islami Bank
- To learn how responsive consumers are to the Mohakhali Branch and Al-Arafah Islami Bank's service quality.
- To learn about the Mohakhali Brunch, Al-Arafah Islami Bank's customer satisfaction rating for service quality.
- To learn about the customer's perception of Mohakhali Brunch and Al-Arafah Islami Bank's level of service quality

- To learn more about the customer's experiences with Mohakhali Branch and Al-Arafah Islami Bank's practical feedback on service quality. To learn more about the customer's responsiveness to service quality.

1.4 METHODOLOGY OF THE STUDY

I chose primary and secondary data as my information sources, using both types of information to organize my analysis. In addition, I've said that my performance and assessment of banks are valuable and the starting point for my observations. While I performed my byce with the internship program at AIBL* Mohakhali in Dhaka, which involved numerous departments. After learning more and getting real-world experience while working at a bank, I wrote this report. The application of specific principles and techniques is necessary for the right and efficient execution of research work. To compile the report, it had been decided to gather several kinds of primary and secondary data.

Oral interviews with the appropriate officials were used to collect data. Many statistical designs, including tables, percentages, rates, and ratios, were used to make the study understandable and applicable. The following two sources of data and information were heavily used in order to the study's effectiveness and efficiency. After being gathered through the interview and material provided by them, the data was extensively reviewed. After that, the data was arranged as required.

1.5 PURPOSE OF THE STUDY

To complete their final semester, all BBA students at Daffodil International University must do an internship. I spent three months as a program participant working at Al-Arafah Islami Bank Limited's Mohakhali Branch. After completing my three-month internship, I wrote this report from this perspective. I am very grateful for this appointment and anticipate that it will help me prepare for my future job.

1.6 SOURCE OF THE REPORT

1.6.1 Primary Source

In my conversations with Al-Arafah Islami Bank Ltd personnel and clients, I have gathered fundamental data. Primary data is obtained through employee consultation within the organization. For this preparation, secondary sources were quite important to me.

I have gathered the following fundamental data regarding the viewpoints of many relevant Al-Arafah Islami Bank Limited officials:

- Face-to-face interviews with employees and clients.
- By having a conversation with a client over the phone.
- By practical work.

1.6.2 Secondary Source

To make this internship report, I primarily used secondary data. The bank's annual report for the year under examination served as the source of the information. In Tohis report, I gathered some official material from a variety of pamphlets and documents on the internet. I used this information in my reports after making sure it was accurate. In my research, I've employed a variety of secondary data sources. The following are lower secondary data sources:

Internal Data:	Annual Report of the bank. Information of Al-Arafah Islami Bank Ltd. at Mohakhali Branch,
External Data	Brochures regarding Al-Arafah Islami Bank Ltd. Economic Trend of Bangladesh Bank. Different Books. Website of the bank. Other websites, relevant books, research Papers, and Journals

1.7 METHODS OF DATA COLLECTION

The majority of the pertinent information for this study was gathered through firsthand examinations of various records, papers, documents, operations, and persons. After reviewing bank documents and speaking with bank staff, information regarding the bank's office activities has been gathered.

1.7.1 Data sources

Both primary and secondary sources have been used to gather the data and information for this study.

1.7.2 Data processing

Through the course of the investigation, a qualitative methodology was employed to manually process the secondary data that had been obtained.

1.8 STATISTICAL TOOL

I utilized descriptive statistics in this case. The study was carried out as a descriptive study, which responds by calculating frequencies, averages, and other statistical calculations, the description is employed. To conduct this report, I followed these procedures:

- Define the problem.
- Develop an approach to the problem.
- Formulate the research design.
- acquiring the data.
- Processing and analyzing the data.
- Report preparation and presentation.

1.9 SWOT ANALYSIS OF AL-ARAFAH ISLAMI BANK

An organization's strengths, weaknesses, opportunities, and threats can be identified and analyzed using the SWOT analysis framework. The SWOT acronym is made up of these words. The main objective of a SWOT analysis is to raise awareness of the variables that influence business decisions or the formulation of business strategies.

The assessment of a company's strengths, weaknesses, opportunities, and threats is known as a SWOT analysis. Significantly offering banks' actions and performance is in this analysis. The findings of AL-ARAFAH ISLAMI BANK LTD's SWOT analysis are presented here.

1.9.1 STRENGTHS

1. Usage of faster PC Bank software.
2. Membership with SWIFT.
3. Good banker-customer relationship.
4. Online banking system.
5. Islamic Shariah-based banking system.
6. Shariah-based well as art workforce.
7. Strong Financial Position

Briefly Description of Strengths

To preserve the quality of the service, all levels of the service must be fully guided by that standard. Customer loyalty has been achieved by the bank as organizational loyalty. Effective people have established business-related, psychologically normal relationships with their clients and clients.

1.9.2 OPPORTUNITY

1. Huge business area introducing consumer credit scheme.
2. Growth of sales volume.

3. Introducing branch banking online.
4. Develop related despondence with foreign banks.
5. More concentrated Banking based on Islamic Shariah.
6. Few competitors practice Islamic Banking.

Briefly Description of the Opportunity

Banks should implement mother cutting-edge and creative customer service. Micro-tech might also provide businesses with microcredit. They need to start utilizing online banking services immediately. The Superb Bank will be able to unite intellectual, competent, experienced, and hard-working workers by providing alluring donations and no-cost perks in addition to a top-notch workplace. By using credit facilities and following financial policies, consumers are quite safe in the business world.

1.9.3 WEAKNESS

1. Reluctance to ad campaign.
2. Existing manual vouchers
3. Lack of consumer credit scheme
4. Manpower is not sufficient
5. Marketing policy is not well setup
6. Limited number of branches in its network.
- 7.

Briefly Description of Weakness

Advertising and promotion are done by this bank. At AIBL, reference appointments are quite successful. As a result, many people only receive their pay at the end of the month, which is the organization's minimum requirement. Some police officers put in a lot of effort but do not respect their position of power. Among AIBL branches, a proper network structure has not been built. An exceptional portion of the ineffectiveness of all human resources is humanity. The bank does not have a research and development division.

1.9.4 THREATS

1. Competitors have more attractive deposit schemes.
2. Bangladesh Bank has no well-established Islamic Banking rules.
3. Different classic services of other banks.
4. Entrance of new private commercial banks.
5. Govt. imposes high rates of taxes and vat.
6. Illegal business operation by some clients.

Briefly Description of Threats

The Bangladesh Bank, Bangladesh's central bank, constantly monitors Bangladesh's domestic and foreign banks, occasionally interfering with their regular operations. Despite the fact that innovation is a continual process, other rival institutions quickly replicated it. Technology is advancing, yet despite our best attempts to join the ABBL HTV stream, our nation's inadequate technological infrastructure prevents us from completing the mission. To entice lucrative corporate clients and significant depositors, they are waging intensive marketing campaigns. By offering comparable goods and services to those offered by local rivals, companies can share a sizable market.

1.10 TIME SCHEDULE OF STUDY

SL. NO.	Particular	Duration
1	Data collection, analyzing and consolation with the supervisor	50 Days
2	Data observation and separation	15 Days
3	Data input to computer, processing and preparing the report	15 Days
4	Make an output as book and presented to the supervisor for	10 Days
Correction then submitted to him finally.		90 days

1.11 SCOPE OF THE STUDY

When I worked at the Al Arafah Islami Bank Limited branch in Mohakhali, I had the chance to learn about numerous aspects of the banking industry. To provide me the chance to examine all financial activities in divisional departments like the general banking department, the investment department, and the foreign currency department, my supervisor separated the three sections into their respective parts.

I chose primary and secondary data as my information sources, using both types of information to organize my analysis. In addition, I've said that my performance and assessment of banks are valuable and the starting point for my observations.

1.12 LIMITATION OF STUDY & REPORT

I was assigned to the AIBL Mohakhali, therefore the investigation's purview was restricted to that branch. The report details the Remittance's overall purpose, composition, and performance. To complete a report for a particular study, there are a number of obstacles that must be overcome. Because the primary limitation's information—which is crucial for the study—was insufficient. Certain structured documents and data needed for research cannot be provided. The bank did not give me enough time to finish the report because they were very busy with customers and bank employees.

Customers were also very active. As a result, they were unable to offer me much time for the interview. I conducted this study for the first time. The limitations of study are therefore one of the key causes of inexpressibility. While attempting to generate a report that is well-organized, there are various restrictions: Some data and information were not permitted to be disclosed by bank policy due to security concerns. Three months is not enough time to thoroughly research all branch activities and compile the report.

Constant key limitation: the study lacked critical information that was insufficient. Certain structured documents and data needed for research cannot be provided. The bank did not give me enough time to finish the report because they were very busy with customers and bank employees. Customers were also very active. As a result, they were unable to offer me much time for the interview.

I conducted this study for the first time. The limitations of study are therefore one of the key causes of inexpressibility.

Last but not least, the project's information is fairly sensitive and important to examine. Having the necessary knowledge, understanding, and application of that material in the limited time of an internship program was fairly challenging.

- Communication gap.
- Inexperience with practical work.
- Department does not want to disclose information about the financial situation.
- Lack of accessibility to respondents.
- Dealing with some ambivalent information.
- Clients are not always interested in spending time for +interviews.
- Because of the scarcity of knowledge, various assumptions were made. As a result, there may be some personal errors in the report.

CHAPTER-II

PROFILE OF ORGANIZATION

AL-ARAFAH ISLAMI BANK



“Those who consume interest cannot stand (on the Day of Resurrection) except as one stands who is being beaten by Shaitan into insanity. That is because they say, ‘Trade is just like interest’ whereas Allah has permitted Trading and has forbidden (Riba) Usury. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to (dealing in interest) those are the companions of the Fire; they will abide eternally therein”.

(Surah 2 Al-Baqarah: 275)

2.1 HISTORICAL BACKGROUND OF AIBL

Islam is a religion that provides us with a full way of life. Islam places a strong emphasis on achieving success in both our human and eternal lives. Hence, we should emulate the beliefs and way of life of the Prophet (SM) of the Qur'an if we want to succeed to the fullest in every part of our lives. With the planned strategy in place, Al-Arafah Islami Bank launched a cutting-edge financial system based on the Qur'an and Sunnah in 1995.

In order to succeed, Al-Arafah Islam Islami Bank Limited, a public limited company of Rasul (SL), was registered on June 18, 1995 (registered), following the instructions provided by the Holy Qur'an. The official opening took place on September 27, 1995. The bank's authorized capital as of December 31, 2018, was 15,000.00 crore, while its paid-up capital stood at Tk 10,649.02 million.

a group of directors and architects of the bank who are respected and dedicated Bangladeshi people. A well-known Islamic scholar, economist, writer, and former Bangladeshi bureau artist is one of them. JM Shamsul Alam, the bank's founding chairman, aids banks in the financial sector by offering advanced rapidly and continuous encouragement.

Twenty devoted and well-known Bangladeshi Islamic figures make up the Executive Council of the Bank. They are renowned for having strong business sense. 184 branches make up Al-Arafah Islami Bank Ltd.

The most advanced banks in Bangladesh are Almighty Allah al-Arafah Islami Bank and Islamic Banker, both of which have extensive knowledge.

In terms of Bangladesh, I would say that 2021 was a blessing and a curse for our economy. On the occasion of our country's 50th anniversary of independence, Bangladesh was pleased to learn that the UN has approved our transition from LDC to Developed Country (DC).

Nonetheless, achieving the position of developing country will not be without its hurdles, including Bangladesh is likely to lose some of the benefits and privileges she had been receiving on the international scene.

2.2 CORPORATE PROFILE INFORMATION

Name of the company:	AL- ARAFAH ISLAMI BANK LIMITED
Chairman:	Alhaji Salim Rahman
Managing Director:	Farman R. Chowdhury
Company Secretary:	Jb. Md. Mahmudur Rahman
Legal Status:	Public Limited Company
Date of Incorporation:	18 June, 1995
Opening Ceremony	27 September, 1995
Registered Office:	Al-Arafah Tower, 63, Purana Paltan, Dhaka-1000.
Authorized Capital:	15,000.00 Million Tk.
Paid-up Capital:	10,649.02 Million on 21/12/2021
Number of Employees:	4,280
Number of Branches:	202
Total Number of Agent:	397
Number of Covered District:	55
Number of Accounts:	5, 02,855 (M-262697, F-231533)
Number of Others Account:	8,625
Remittance ON 2021:	1426.73 MILLION BDT
Phone:	88-02-44850005
PABX:	44850005-20
SWIFT:	BICALARBDDH
Website:	www.aibl.com.bd
E-mail:	nfo@aibl.com.bd

2.3 OBJECTIVES OF AIBL

In order to apply Islamic economic and financial policies in the banking industry, Al-Arafah Islami Bank Ltd collaborates with Islamic banking institutions. The goals of AIBL include good for the populace and accomplishment in addition to profit. Here is a list of AIBL's primary objectives.

- To establish a participating bank rather than relying on the debtor-creditor relationship;
 - To invest in a variety of ways permitted by Islamic law;
 - To increase the cooperation of the poor, the helpless, and low-income groups for their economic development;
 - To emphasize the importance of human rights in the process of human development and employment; and, in particular,
 - To grow and develop the country's balance through investment activities.
- Interest-Free Banking Interest Management.

2.4 VISION OF AIBL

To deliver excellence in banking by being the top financial institution in the nation, offering top-notch goods and services supported by trying to cut technology and a workforce of highly motivated staff. To lead the way in Islamic Bangladeshi banking and significantly advance the development of the national economy.

2.5 MISSION OF AIBL

Attracting and developing deposits in order to maximize financial returns for shareholders and depositors. Banking activities are being expanded to include new sectors and economic activities such as agriculture, industry, trade, and services. Make funding available to investors. Provide depositors with security.

- Obtaining Almighty Allah's satisfaction both now and in the future.
- Proliferation of Sharia-compliant banking practices.
- Providing high-quality financial services leveraging cutting-edge technology.
- Customer service that is quick and effective.
- Maintaining a high level of business ethics.
- Balanced advancement.
- Consistent and competitive return on equity for shareholders.
- Innovative banking at a reasonable price.
- Attract and retain qualified staff.
- Employees will be offered competitive compensation packages.
- A firm commitment to national economic development.
- Making investments more in small and medium-sized financing.

2.6 COMMITMENTS OF AIBL

The obligation of each Bank to make Loans to Revolving Credit Borrowers and Term Loan Borrowers and to acquire participations in Letters of Credit in an aggregate amount not to exceed the amount set forth opposite such Bank's name on the signature pages of the Seventh Amendment under the caption "Bank Commitment," as such amounts may be adjusted in accordance with the terms of this Agreement. Ours is a customer-focused modern Islamic banking with solid and consistent growth in deposit mobilization and quality investment to maintain our position as Bangladesh's leading Islami Bank. High-quality financial services delivered with cutting-edge technology. To deliver financial services with the touch of our heart to retail, small and medium scale enterprises, as well as corporate clients through our branches across the country.

- To always align our business initiatives with the clients' ever-changing industrial and business needs.
- To provide products and services that add value to the customers' lives.
- To operate within a well-defined risk tolerance level

2.7 SPECIFIC FEATURES OF AIBL

All activities are carried out in accordance with Islamic Shariah principles and interest-free systems. Different Sharia allegations of its investment policy have been made using various methods.

It is thought to offer specialized services to clients drawn by the Islamic spirit of brotherhood, peace, and friendship. The bank is dedicated to establishing a sound banking system in order to meet the needs of low-income and indigenous peoples. The bank only supports the Islamic values of financial system establishment through social liberation and equitable distribution of money.

2.8 MARKET VALUE STATEMENT

The Market Value Added Statement shows how much wealth has been created for capital providers over a specific time period. A significant increase in market value indicates that the company has created significant wealth for its equity holders.

Market Value Particulars	BDT in million
Market Value of Total Equity	32,575.36
Book Value of Total Equity	25,900.33
Market Value Addition	6,675.03

2.9 BRANCH NETWORK

(Taka in Million)

Particular	Year 2020	Year 2021	Growth
Total Number of Agent	264	397	50.38%
Total Number of Outlet	400	571	42.75%
Number of Rural Outlet	353	502	42.21%
Number of Urban Outlet	47	69	46.81%
% of Rural Outlets Among Total Outlets	88%	88%	-
Number of Covered Upazilla	185	227	22.70%
Number of Covered District	48	55	14.58%
% of Area Coverage Among 64 Districts	75%	86%	-
Number of Accounts	3,25,582	5,02,855	54.45%
Number of Male Customer	1,82,090	2,62,697	44.27%
Number of Female Customer	1,35,894	2,31,533	70.38%

2.10 FINANCIAL PERFORMANCE INFORMATION OF AIBL

AIBL's overall business performance has improved significantly, contributing to the bank's integrity. By the end of the year, the number of depositors had reached 6, 88,798 and the total amount deposited had reached 3, 53,287.97 Million BDT. There were 87,177 investors in total, with a total investment of 3, 36,890.72 Million BDT.

The bank's income from banking services was 27,696.18 million BDT in 2022, while the cost of services and supplies was 14,782.36 million BDT, income tax paid to the government was 2,71,212 million BDT, and retained earnings were 1,688.59 million BDT.

AIBL's total value added in 2021 was BDT 10,258.24 million, up from BDT 10,073.85 million in 2020. The bank's direct contribution to the economy in the form of corporate income tax was BDT 2,712.12 million. In 2021, the Bank distributed BDT 4,777.33 million to its total of 4,247 officials, compared to BDT 4,565.75 million to 3,866 in 2020.

By the end of 2021, the Bank had mobilized a total of BDT 353,287.97 million in deposits and had guided the economy in meeting its growth target by deploying BDT 410,000.00 million in investment to various sectors of the economy. Aside from these, the Bank is involved in significant import and export business, as well as other auxiliary actions.

2.11 STRATEGIC OBJECTIVES OF AIBL

Increase our market share by implementing a low-cost expansion strategy. Obtain a significant share of the current and specialized deposit and credit markets. Create distinctive goods and services that are appealing to our target market groups and clients. Maintaining a high-quality asset portfolio is essential for generating significant long-term returns while increasing shareholder value. Create a client-focused service culture that prioritizes customer care and accessibility. Increase brand awareness for the bank.

2.12 ECONOMIC IMPACT REPORT

the impact that a certain occurrence, a change in policy, or a market trend will have on economic variables like profit margin, consumer confidence and satisfaction, stock market activity, or unemployment. Due to the way they effect corporate activity, occurrences like legislative changes, supplier shortages, or national calamities can have a substantial economic impact. We can comprehend how a bank benefits society by looking at its economic impact. There are several major categories of economic impacts:

2.12.1 Direct Impact

The direct economic implications of the bank's financial activities are those that happen right away. As a direct result of the bank's economic activity, more jobs were created, taxes were paid to the government, and shareholder value was increased.

2.12.2 Indirect Impact

The economic repercussions that spread via the Bank's regular activities are known as indirect impacts. By mobilizing deposits and directing them to potential investors, banks solve the capital shortage in the economy and have an indirect impact.

2.13 SHARIAH BOARD OF AIBL

2.13.1 Shariah Board

The AIBL's Fatwa & Shariah Supervisory Board is composed of eminent scholars with years of experience in the legal, financial, and banking systems, as well as expertise in law and finance as required by Islamic Shariah. The Board of Directors of the bank appoints the Board. Innovative Shariah-compliant investing and financing services are developed and produced under the direction of the Shariah Board. The Board has the authority to declare a fatwa on any subject that has been brought up to it by various bank business units. The Shariah auditors make sure that every transaction is carried out strictly in accordance with Islamic banking rules. AIBL is the first institution to implement Islamic finance in its entirety, thanks to this framework and strict adherence to the regulations. The acronym AIBL comes to represent financial dynamism, innovation, leadership, and most importantly, a total guarantee that all transactions are riba-free (interest).

2.13.2 The Board's Rule

The Fatwa & Shariah Supervision Board oversees the application of different aspects of Shariah in the Bank. It also makes sure that all transactions are carried out in precise accordance with the right to challenge (fatwa) any practices that are deemed to be in violation. The Board of Directors is obligated to obey the fatwas, irrespective of whether a unanimous or a majority consensus secured the decision (clause of the Bank's Memorandum & Articles of Association). Board meetings are held periodically or whenever the need arises. The rights of the Board are enshrined in Article Seven 0 the Bank's Memorandum & Articles of Association (Clauses).

2.13.3 Important Duties of Shariah Board

The Board, which serves as an authoritative source on Islamic principles (including fatwas), oversees the Shariah compliance of all Bank transactions through a representative who is typically the General Secretary of the Board. should invest time and energy into creating new financial products, templates, and transactional processes that adhere to

Shariah, so that the Bank may respond to market changes while retaining a strong competitive edge in banking services, investments, and deposit procedures. The Board also weighs in on proposed new templates and banking transactions at the same time.

Examining unforeseen events that do not fall under the fatwa, those that arise during Bank transactions or are reported by various divisions, branches, or even customers. Before the Bank develops any new products or puts any new procedures into place, this is done to verify Shariah compliance. Examining contracts and agreements pertaining to the bank's transactions that are submitted by the chairman of the board of directors, any division or branch within the bank, or the board itself upon request in order to assess and uphold sharia compliance.

Ensuring that all banking transactions are carried out in accordance with Shariah and fixing any violations. Examining administrative choices, problems, and topics that demand a Board judgment. Overseeing the Bank's staff's Shariah training programs. Preparing a yearly report in the bank's balance sheet regarding its adherence to Shariah. The Board of Directors receives a comprehensive yearly report from the Fatwa & Shariah Supervision Board that includes a summary of all the matters that were brought to the Board's attention as well as the Board's assessment of the Bank's transactional practices.

2.13.4 Shariah Supervisor's

The Board of Directors must select a Shariah Supervisor in accordance with clause — of the bank's Memorandum and Articles of Organization. This individual will be in charge of overseeing all of the bank's transactional processes and ensuring Shariah compliance. Moreover, the Shariah Supervisor and General Secretary of the Fatwa & Shariah Supervisory Board

Answers questions regarding the Bank's management from employees, shareholders, depositors, and customers; communicates with the Shariah auditors; and offers advice to them. He delivers reports and recommendations to the Chairman of the Board of Directors and the Fatwa & Shariah Oversight Board. Moreover, participation in the Bank's training programs is required for the role.

2.13.5 Shariah Auditing

The supervisory function, which is a part of the Shariah Supervision procedures, has as its primary responsibility, under the supervision of the Shariah Supervisor, checking Shariah conformity.

For the purpose of ensuring compliance with the framework established by the Fatwa & Shariah Supervisory Board, the auditors continually assess the Bank's transactional procedures. To monitor and uphold Shariah compliance, the Shariah auditors provide the Shariah Supervisor frequent reports.

2.14 CORPORATE SOCIAL RESPONSIBILITY

2.14.1 Al-Arafah Islami Bank Library

The library is a repository and a transporter of knowledge. By building a public library at 32, Topkhana Road, Chittagong Bhaban (1st floor), Dhaka, Al-Arafah Islami Bank has demonstrated that in addition to making a profit, it can also make a substantial contribution in the area of offering a reliable source of knowledge, supporting social development. It is in a quiet area.

2.14.2 Al-Arafah Islamic International School & College

The Al-Arafah Bank Foundation founded Al-Arafah Islamic International School & College with the goal of raising the next generation in accordance with Islam's goals of peace and equality and creating banking and other facets of life according to its teachings. This Islamic International School & College main goal is to support the development of human resources and, in a larger sense, to ensure the welfare of people. In 1998, the Al-Arafah Islami Bank Foundation founded the Al-Arafah Islamic International School & College in Dhanmondi in accordance with this philosophy. Bangladesh is the first country of its sort to offer such an institution up to the O level.

2.14.3 Al-Arafah Islami Bank Foundation

The Bank has a Foundation that starts charitable endeavors. The two wings for starting charitable endeavors are Al-Arafah Islamic International School & College and Al-Arafah Islami Bank Library.

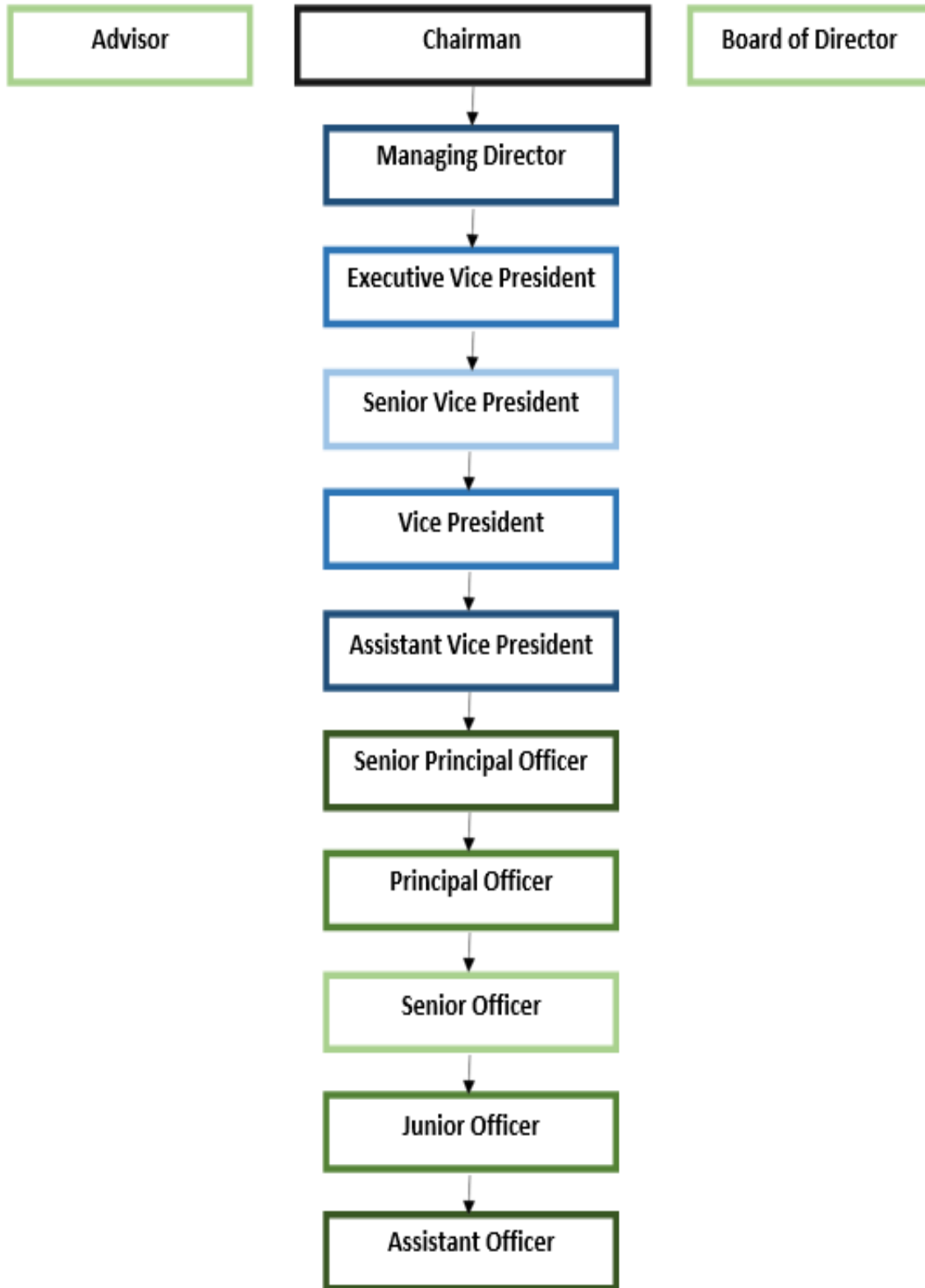
2.14.4 Prayer Side in Every Branch

Every branch of this bank typically features a modest Islamic library as well as a prayer area, where the staff and frequent customers go to pray (salat). There are also the bank personnel who used to pray with one another throughout each prayer period. Also, an employee there persuades a customer to pray; typically, this is an unusual aspect of a retail bank brunch.

2.15 GENERAL BANKING PRODUCTS OF AIBL

Mudaraba Term Deposit 36/24/12/6/3/1 Months	Marriage Saving Investment Scheme (MSIS)
Mudaraba Savings Deposit	Cash WAQF
Short Notice Deposit (SND)	Lakhopati Deposit Scheme
One Time Hajj Deposit	Kotipati Deposit Scheme
Pensioners deposit scheme	Millionaire Deposit Scheme
Al-Arafah Savings Bond (3/5/8 Years)	Double Benefit Scheme
Monthly Savings Investment (SID)	Triple Benefit Deposit Scheme
Monthly Profit Based Term Deposit (PTD)	Mudaraba Savings Deposit-Student,
Monthly Installment Term Deposit (ITD)	Pensioners deposit scheme
Monthly Hajj Deposit	Farmers, Freedom fighters.
Special Saving (Pension) Scheme	Probashi Kallyan Deposit Pension Scheme

2.16 ORGANOGRAM OF AIBL



2.17 FIVE-YEAR FINANCIAL STATEMENT HIGHLIGHTS

Figure in Million

Particulars	2017	2018	2019	2020	2021	Growth%
Income Statement						
Investment Income	20,491.03	24,956.81	28,811.65	26,331.28	23,446.01	(10.96)
Profit paid on Deposit	11,784.20	16,256.61	18,604.42	16,556.64	13,072.79	(21.04)
Net Investment Income	8,706.83	8,700.20	10,207.23	9,774.64	10,373.22	6.12
Non Investment Income	3,557.36	3,769.39	4,037.57	3,655.46	4,250.17	16.27
Non Investment Expenses	5,308.42	6,160.70	6,384.18	6,742.33	7,129.25	5.74
Net Non Investment Income	(1,751.06)	(2,391.31)	(2,346.61)	(3,086.87)	(2,879.08)	(8.85)
Profit Before Tax & Provision	6,955.77	6,308.89	7,860.62	6,687.77	7,494.14	12.06
Provision For Investment	1,354.89	2,177.98	2,867.66	1,887.90	2,655.58	40.66
Profit Before Tax	5,600.88	4,130.91	4,992.96	4,799.87	4,838.56	0.81
Provision For Tax (including Deferred Tax)	2,431.38	1,674.11	2,565.33	2,228.06	2,712.12	21.73
Profit After Tax	3,169.50	2,456.80	2,427.63	2,571.81	2,126.44	(17.32)
Balance Sheet						
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	-
Paid up Capital	9,943.06	10,440.22	10,649.02	10,649.02	10,649.02	-
Reserve Funds & Other Reserves	8,556.96	9,365.62	10,318.64	11,418.96	11,733.35	2.75
Shareholders' Equity (Capital & Reserve)	22,520.68	23,483.22	24,148.24	25,455.85	25,900.33	1.75
Deposits	244,806.26	266,205.48	297,241.81	326,023.41	353,287.97	8.36
Investment	235,905.23	261,874.13	288,486.02	308,620.66	336,890.72	9.16
Investment in Shares & Securities	10,145.49	12,214.67	16,170.52	21,563.67	30,156.14	39.85
Fixed Assets	3,260.38	4,494.61	4,351.93	5,833.88	5,470.27	(6.23)
Total Assets (Excluding off-balance sheet items)	319,255.29	338,465.30	381,051.81	418,298.65	462,687.05	10.61
Foreign Exchange Business						
Import Business	156,700.00	168,573.80	171,611.70	169,378.90	261,566.10	54.43
Export Business	104,540.00	114,481.90	108,967.10	104,939.40	135,786.90	29.40
Guarantee Business	6,443.41	7,096.02	8,274.25	10,511.21	13,673.41	30.08
Inward Foreign Remittance	20,700.00	36,917.20	37,713.40	43,807.00	52,662.10	20.21
Capital Measures						
Core Capital (Tier-I)	21,459.85	22,379.93	22,817.41	23,930.89	29,301.30	22.44
Supplementary Capital (Tier-II)	5,488.97	10,078.56	9,735.77	15,327.20	14,359.58	(6.31)
Tier-I Capital Ratio	10.40	10.12	10.22	9.59	10.37	0.78
Tier-II Capital Ratio	2.66	4.56	4.36	6.14	5.08	(1.06)
Total Capital	26,948.82	32,458.49	32,553.18	39,258.09	43,660.88	11.21
Total Capital Ratio	13.06	14.68	14.58	15.74	15.46	(0.28)
Investment Quality						
Volume of Non-Performing Investment	9,921.51	12,690.72	14,100.41	11,769.58	16,566.84	40.76
% of NPIs to Total Investment	4.10	4.79	4.82	3.80	4.81	26.58
Provision for Unclassified Investment	1,723.04	1,891.00	2,157.28	2,787.10	3,084.10	10.66
Provision for Classified Investment	3,096.15	3,946.09	6,022.02	6,436.96	8,173.23	23.01
Provision for Off Balance sheet Exposures	570.42	689.80	778.50	935.50	1,093.40	16.88

CHAPTER-III
ANALYSIS PART
CUSTOMER SATISFACTION LEVEL
At
AL-ARAFAH ISLAMI BANK LIMITED



CUSTOMER SATISFACTION LEVEL ON AL-ARAFAH ISLAMI BANK LTD; MOHAKHALI BRUNCH

Customer satisfaction is the result of a company being able to meet consumers' needs and make them happy. In those regions where they feel content, they can make them feel better. Choose essential data from this report where we may locate the customer satisfaction level of Al-Arafah Islami Bank Limited in order to determine the level of satisfaction. We prioritize the bank's reputation and employee conduct to understand how these factors affect the bank's perception in the eyes of customers. On the other hand, the daily realities that clients experience while working with banks, such as network efficiency, technological quality, and service wait times, are what matter most. We proceed to determine Al-Arafah Islami Bank Limited's customer satisfaction level based on that.

Hence, it's also important to be aware of Al-Arafah Islami Bank Limited's brand reputation. It must understand whether or not customers are connected to the bank's credibility in light of other factors. Achieving high levels of customer satisfaction is crucial for a business because happy consumers are more likely to remain loyal, place repeat orders, and use a variety of services that the company offers.

- Satisfaction is the emotion one has when one's needs, wants, or expectations are met.
- With relation to a product approval staff's performance levels and its goals for improvement.
- To ensure customer satisfaction, product and service performance must be similar to what the customer expects.

Al-Arafah Islami Bank Ltd. works with clients to enable them to earn money by participating in the nation's economic activities. Customers who want to invest in various productive industries are given preference. When determining whether a customer is satisfied, both collateral-secured and collateral-security-free investments are taken into account.

3.1 METHOD TO FIND OUT CUSTOMER SATISFACTION LEVEL

- Making Questionnaire
- Survey
- Analysis of survey data
- Finding from the analysis
- Result

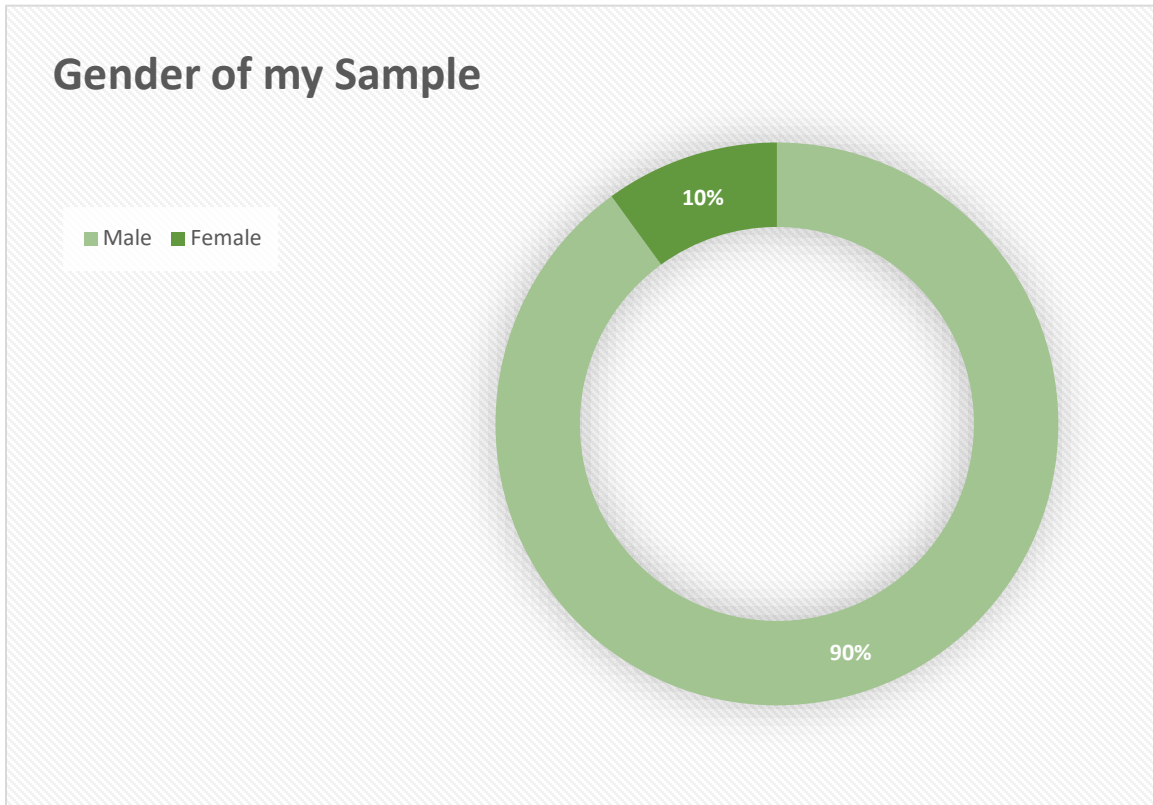
I developed a 15-question survey that will be completed by current clients of the corporate branch of Al-Arafah Islami Bank, Mohakhali, and graded on a scale of 1 to 5, with 1 being poor and 5 being outstanding, to determine the degree of customer satisfaction at that location. A total of 120 account holders will participate in the survey. The rating criteria are as follows:

Poor	Fair	Good	Very Good	Excellent
1	2	3	4	5

After the evaluation, I will look into the overview data and prepare a summary of the information that was broken down as a result of the research. The review results based on the conclusions from the evaluation of overview data will be presented in the final section.

3.2 ANALYSIS OF SURVEY DATA

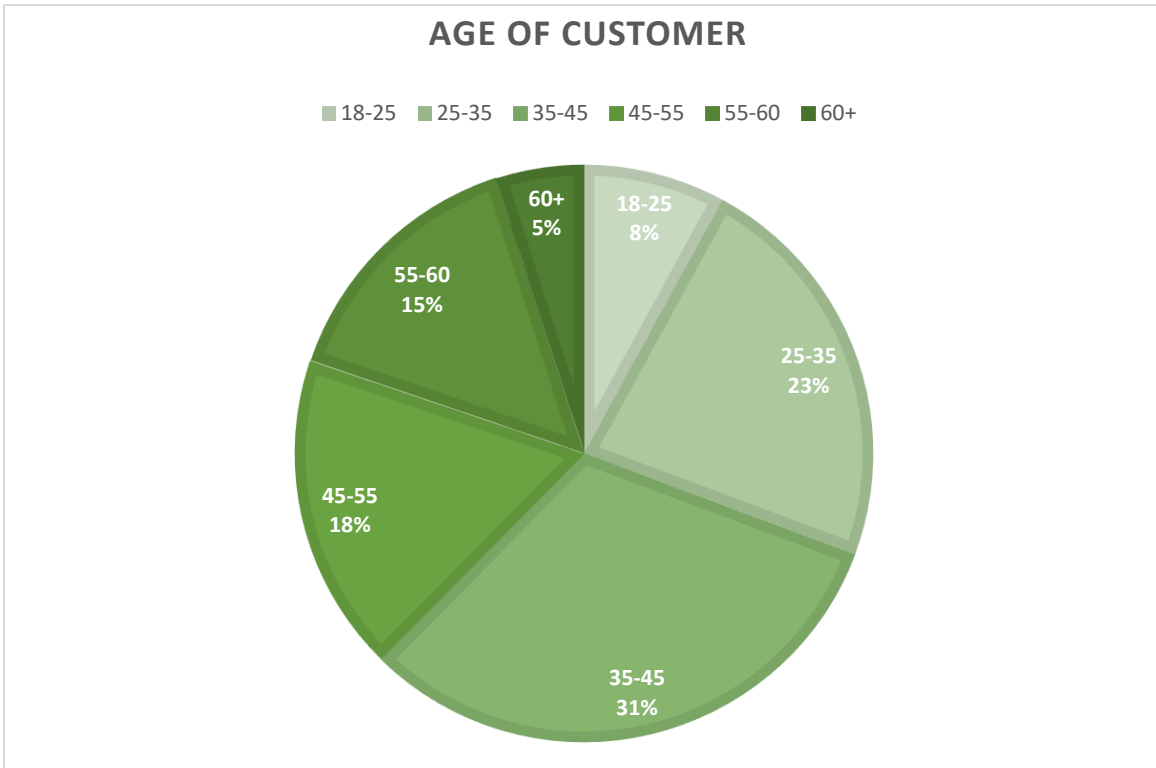
A variety of factors that have a direct or indirect impact on customer satisfaction are the foundation of the questionnaire. For instance, the working environment, how employees interact with customers, the caliber of the services provided, the cost of those services, the use of modern technology, the absence of errors in the records, the problem-solving abilities of the employees, and the typical time it takes an employee to provide a service to a customer. The survey data analysis is as follows:



Explanation: I have 120 samples for my questionnaire at the Al-Arafah Islami Bank branch in Mohakhali, of which 90% of the customers are men, with a frequency of 107, and 10% of the customers are women, with a frequency of 13. The gender above in the chart's radio.

3.3 AGE

Customers at the AL-ARAFAH ISLAMIC BANK branch in Mohakhali range in age. Only 8 out of 100 consumers here are between the ages of 18 and 25. Students made up the majority of the clientele, with a very small percentage of businesspeople and employees. 23 out of 100 clients were between the ages of 25 and 35. Most of these clients were employed people or students. 32 out of 100 consumers were between the ages of 35 and 45, and the majority of these clients were business owners and employees. 18 out of 100 clients were between the ages of 45 and 55. Few of these clients held jobs, and the majority were local businesspeople. 100 of these customers consist of 55 to above 15 people, the most of them are elderly and retired. Out of 100 customers, 5 are 60 or older.

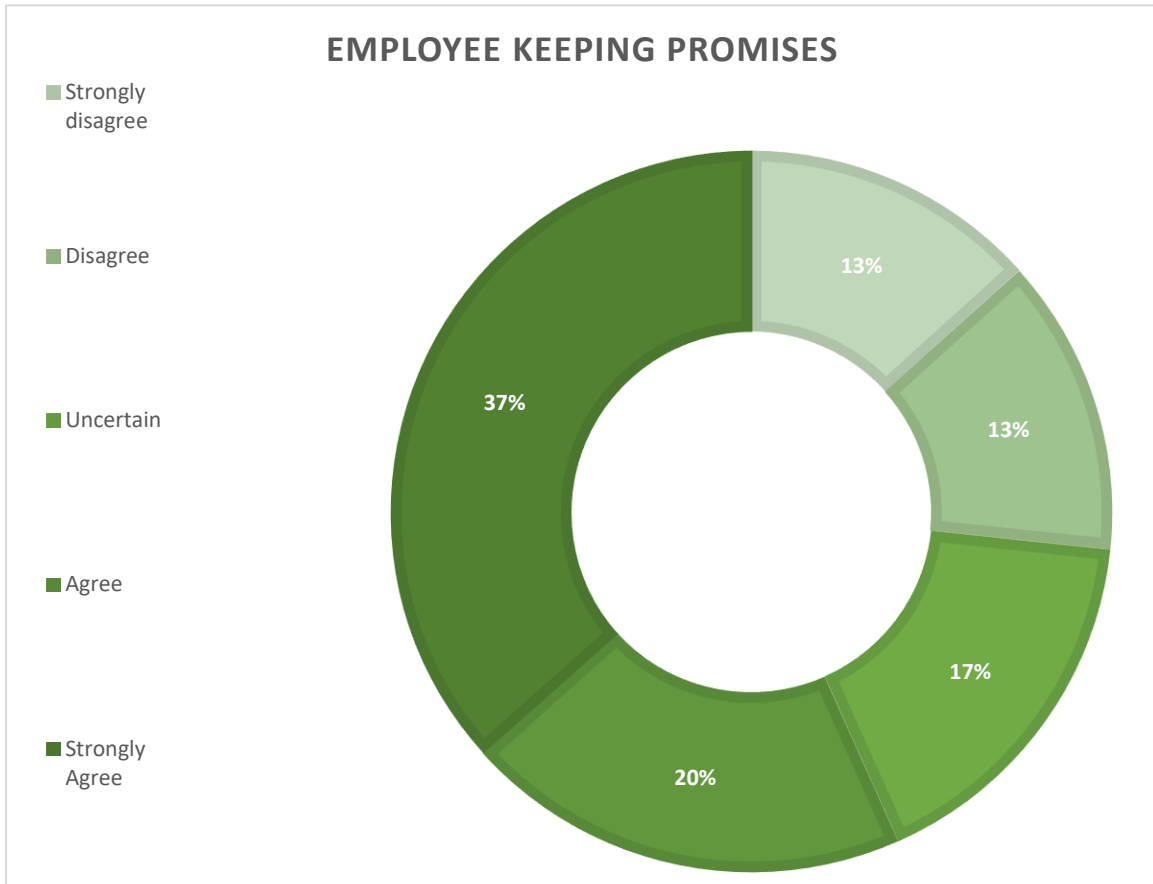


3.4 STATEMENT IN THE RELIABILITY DIMENSION

1. Q. When Mohakhali Branches Employee Promises To Do Something By A Certain Time, It Does So.

	Frequency	Valid percent
Strongly disagree	16	13%
Disagree	16	13%
Uncertain	20	17%
Agree	24	20%
Strongly Agree	44	37%
Total	120	100.0%

In the Mohakhali branch, there were 16 people who strongly disagreed with an employee's pledge to do a task by a specific time, while 44 people highly agreed and 24 people agreed to accomplish the task. Twenty individuals were also judged to be neutral. The pie chart below shows the ratio between them.

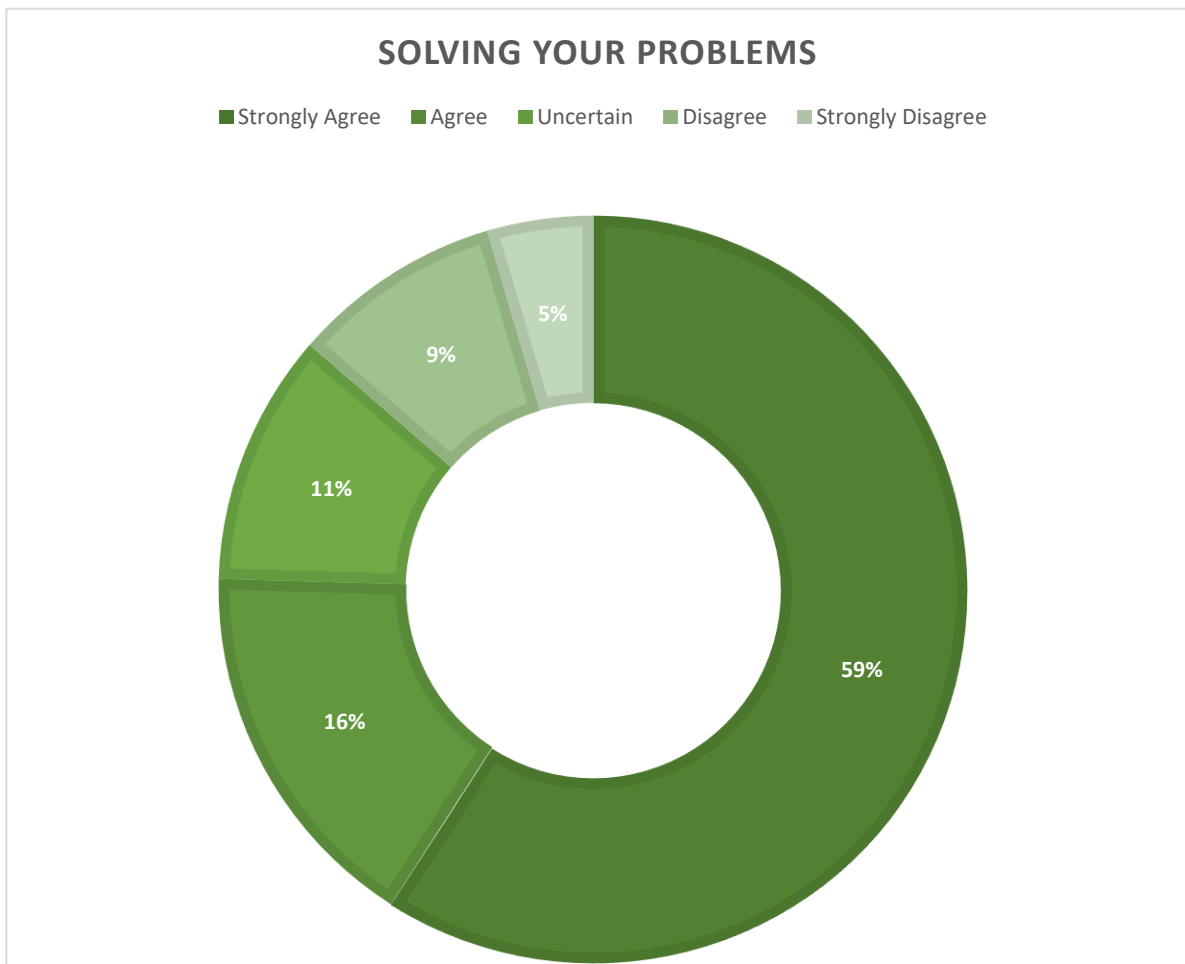


2. Q. When You Have A Problem, The Employee Of Mohakhali Branch, AIBL Shows A Sincere Interest In Solving Your Problems.

When I encountered concerns, the workers of Al-Arafah Islami Bank Limited's Mohakhali branch were really interested in resolving them. We can see here that the majority of the personnel were eager to assist me in resolving my issues. There were 65 people who agreed wholeheartedly. Only 5 people, on the other hand, significantly differed on how to handle problems. We discovered 12 people who were also neutral. On the other hand, 18 people agree and 10 people disagree with the remark.

	Frequency	Percent
Strongly Agree	65	59%
Agree	18	16%
Uncertain	12	11%
Disagree	10	9%
Strongly Disagree	5	5%
Total	120	100%

The ratio is given below in the pie chart:



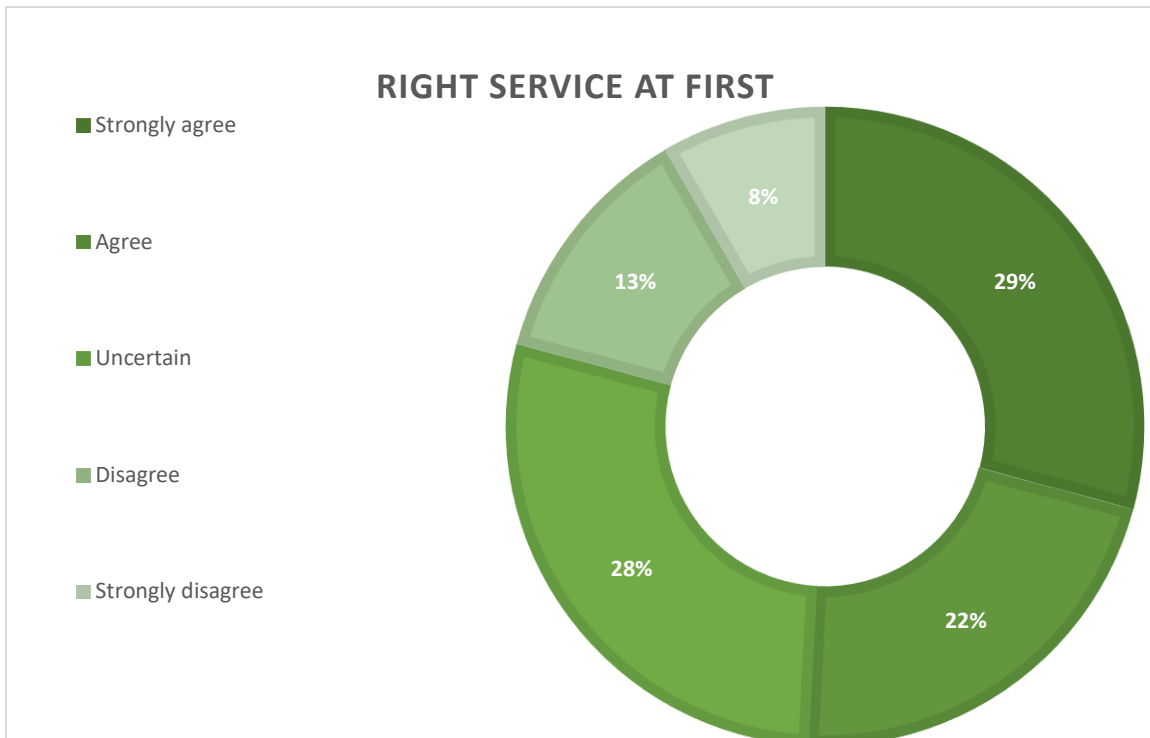
3. Q. The Employee Of Mohakhali Branch Performs The Right Service At First.

My sample size in the Mohakhali branch was 120. Here we can observe that 28% of customers were natural in this comment, and the statement came from 34 people, while 35 staff strongly agreed.

I also discovered that 10 people severely opposed, 26 people agreed, and 15 people disagreed that Al-Arafah Islami Bank Mohakhali branch provides the right service at first.

	Frequency	Percent
Strongly agree	35	29%
Agree	26	22%
Uncertain	34	28%
Disagree	15	13%
Strongly disagree	10	8%
Total	120	100%

The ratio among them shows in the pie chart.

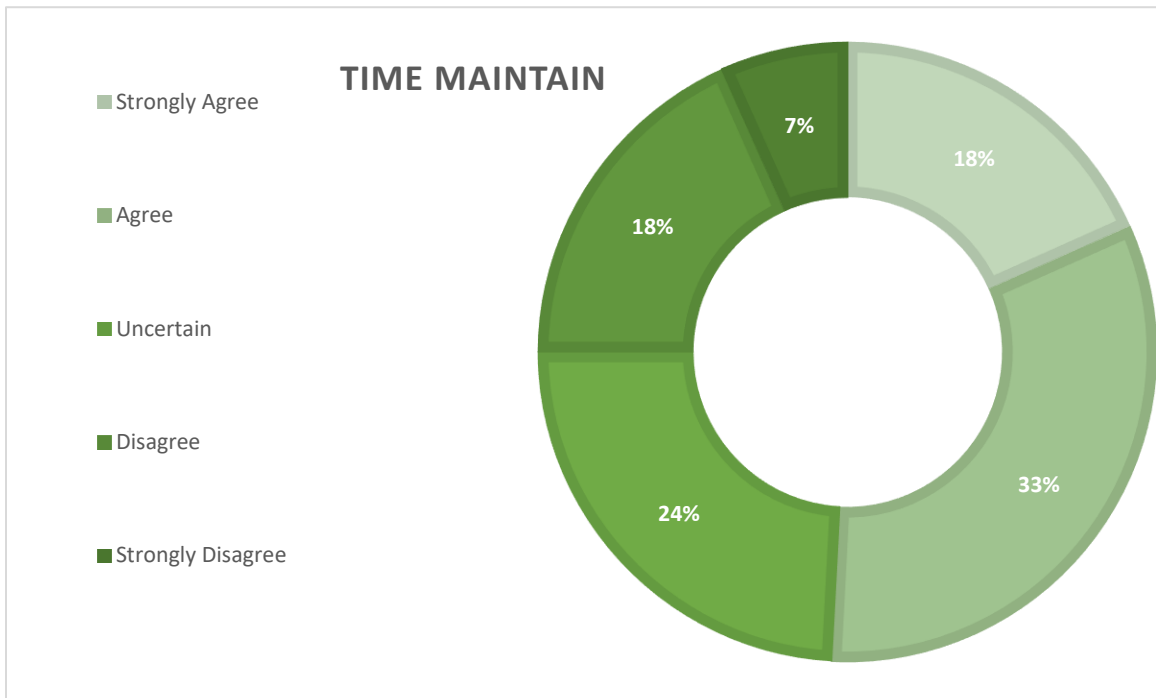


4. Q. Mohakhali branch, AIBL Provides Its Services “At the Time It Promises to Do So.”

	Frequency	Percentage
Strongly Agree	22	18%
Agree	39	33%
Uncertain	29	24%
Disagree	22	18%
Strongly Disagree	8	7%
Total	120	100%

The Mohakhali branch of Al-Arafah Islami Bank offers its services when it commits to doing so. On the other hand, only 8 people out of 120 strongly disagreed with this assertion, while 22 strongly agreed to supply its services at the time.

The majority of the sample of 39 people—22 on the left and 29 on the right—were in agreement, while seven people and three people were firmly in disagreement. The proportion of them in the following pie chart:

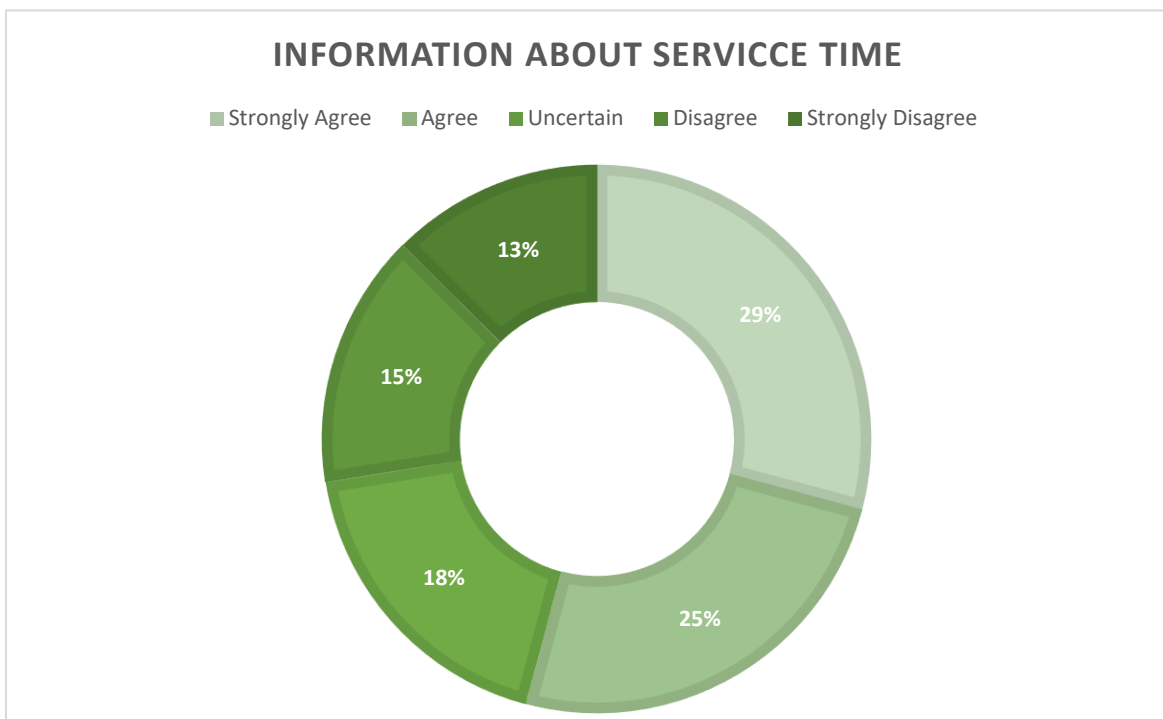


5. **Q. Mohakhali Branch, Al-Arafah Islami bank keeps you informed about when services will be performed.**

	Frequency	Percentage
Strongly Agree	35	29%
Agree	30	25%
Uncertain	22	18%
Disagree	18	15%
Strongly Disagree	15	13%
Total	120	100%

My sample size at the Mohakhali Branch of AL-ARAFAH BANK LTD was 120. In order to keep me informed about when services will be informed, an analysis of 120 people reveals that 35 people highly agreed and 15 people strongly disagreed. On the other hand, we can observe that just 18 people disagreed and 30 people disagreed. 22 individuals were also judged to be neutral.

The statement's ratio is represented in the pie chart below.



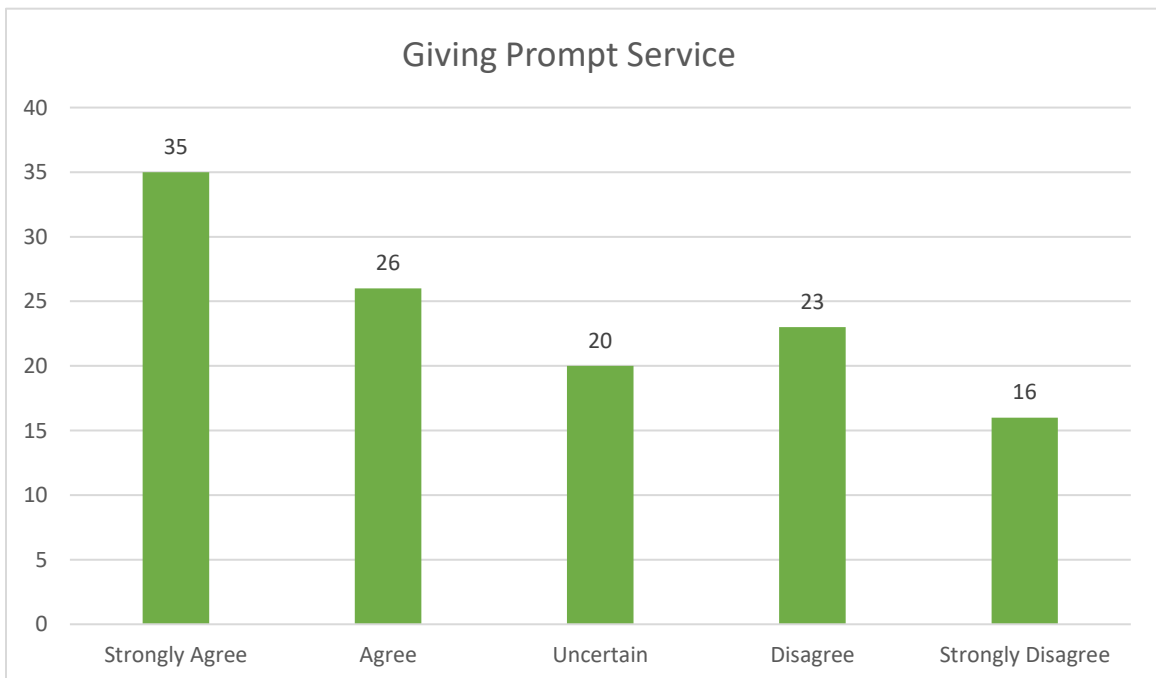
3.5 STATEMENT IN THE RESPONSIVE DIMENSION

1. Q. The Employee's In Mohakhali Branch, Al-Arafah Islami Bank Limited Give Your Prompt Service.

	Frequency	Percentage
Strongly Agree	35	29%
Agree	26	22%
Uncertain	20	17%
Disagree	23	19%
Strongly Disagree	16	13%
Total	120	100%

The Mohakhali Branch of Al-Arafah Islami Bank provides prompt services. The majority of the participants in this study—a representative sample of 120—strongly concur with this assertion. Here, we discovered that 26 people agreed and 35 people strongly agreed, whereas 23 people disagreed to provide prompt services. Twenty individuals were also judged to be neutral. Yet, I discovered that 16 of them strongly disagreed.

The ratio of them given below in bar chart:

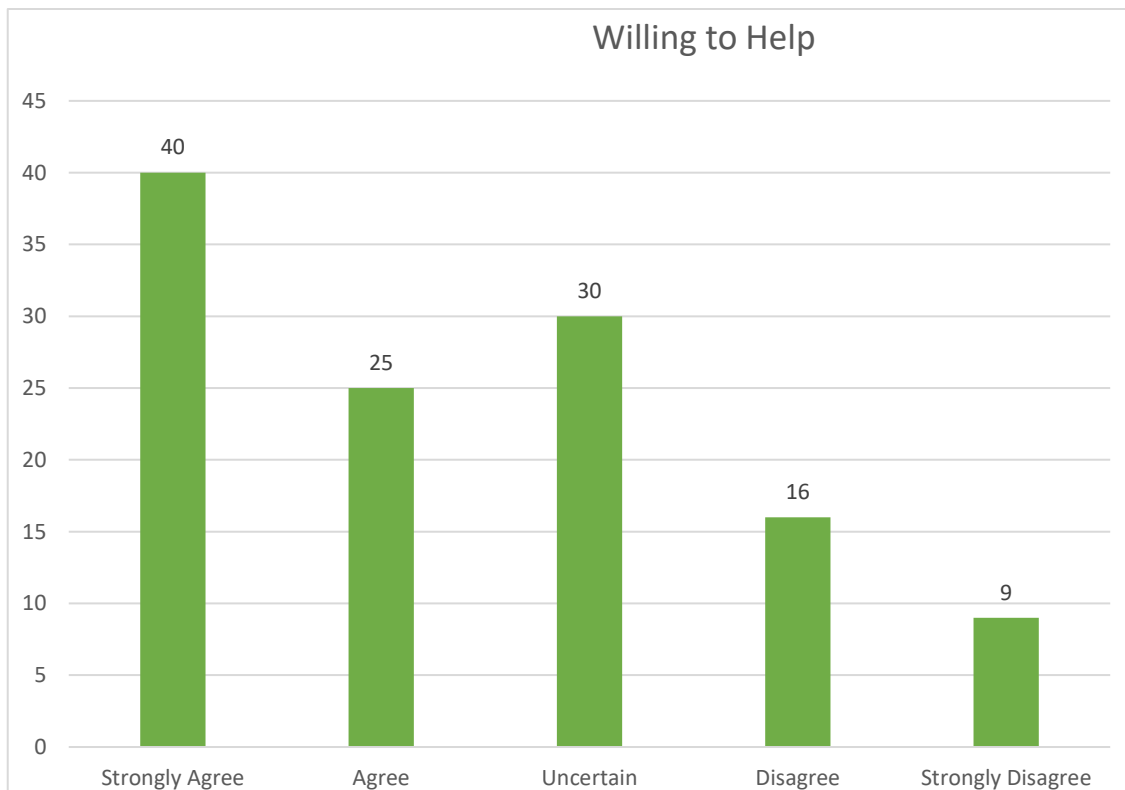


2. Q. The Employee's In Mohakhali Branch, Al-Arafah Islami Bank Always Willing To Help You.

	Frequency	Percentage
Strongly Agree	40	33%
Agree	25	21%
Uncertain	30	25%
Disagree	16	13%
Strongly Disagree	9	8%
Total	120	100%

The majority of the staff of Al-Arafah Islami Bank Mohakhali Branch are eager to assist me. In this study, we discovered that 25 people agreed and 40 people strongly agreed to assist. On the other hand, 30 people were ambivalent about this statement, while only 9 people strongly disagreed. Having 16 more people who disagree with the offer to lend a hand.

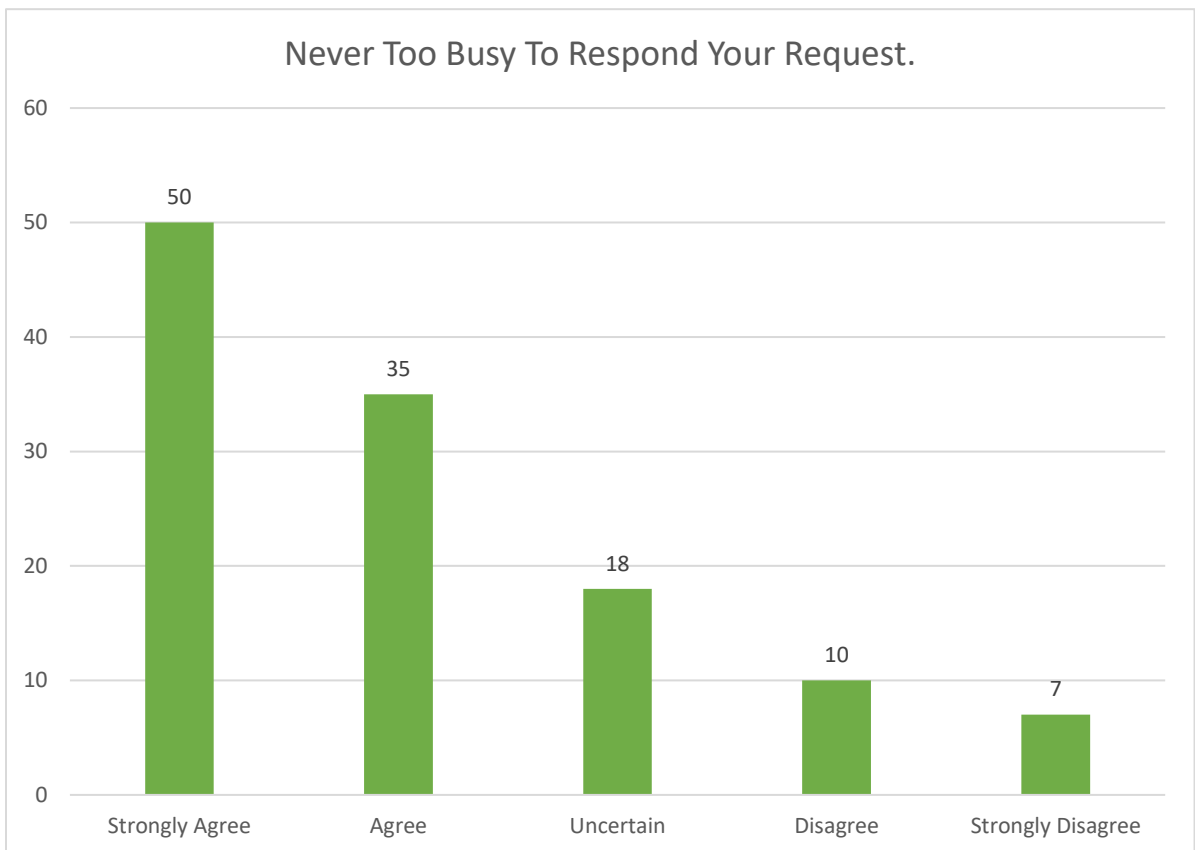
The ratio is given below in bar chart:



3. Q. The Employees Of Mohakhali Branch, Al-Arafah Bank Limited Are Never Too Busy To Respond To Your Request.

	Frequency	Percentage
Strongly Agree	50	42%
Agree	35	29%
Uncertain	18	15%
Disagree	10	8%
Strongly Disagree	7	6%
Total	120	100%

Employees at the AIBL Mohakhali Branch were never too busy to answer my request. 35 people responded positively to my request, 50 people strongly agreed, just seven people strongly disagreed with the remarks I asked them to make, and 18 people were neutral. The bar chart displays the ratio of bar chart.

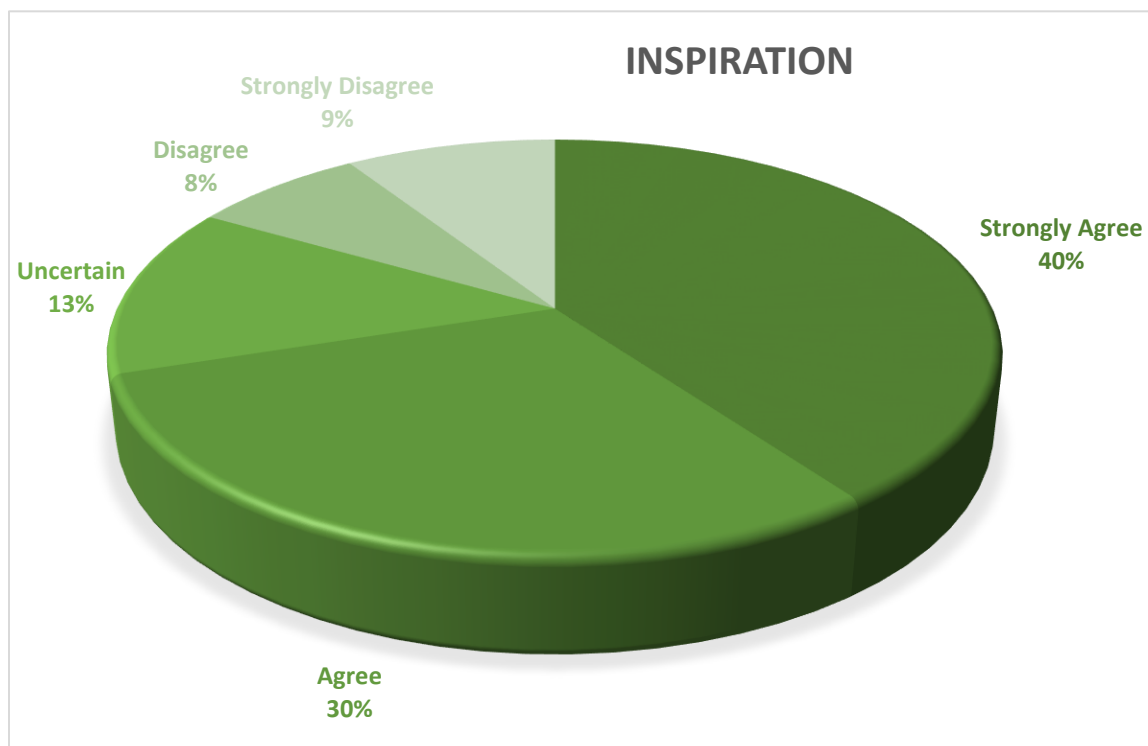


3.6 STATEMENTS IN THE ASSURANCE DIMENSION

1. Q. The Behavior Of The Employees Of Al-Arafah Islami Bank Mohakhali Branch Inspires Confidence In You.

	Frequency	Percentage
Strongly Agree	48	40%
Agree	36	30%
Uncertain	16	13%
Disagree	9	8%
Strongly Disagree	11	9%
Total	120	100%

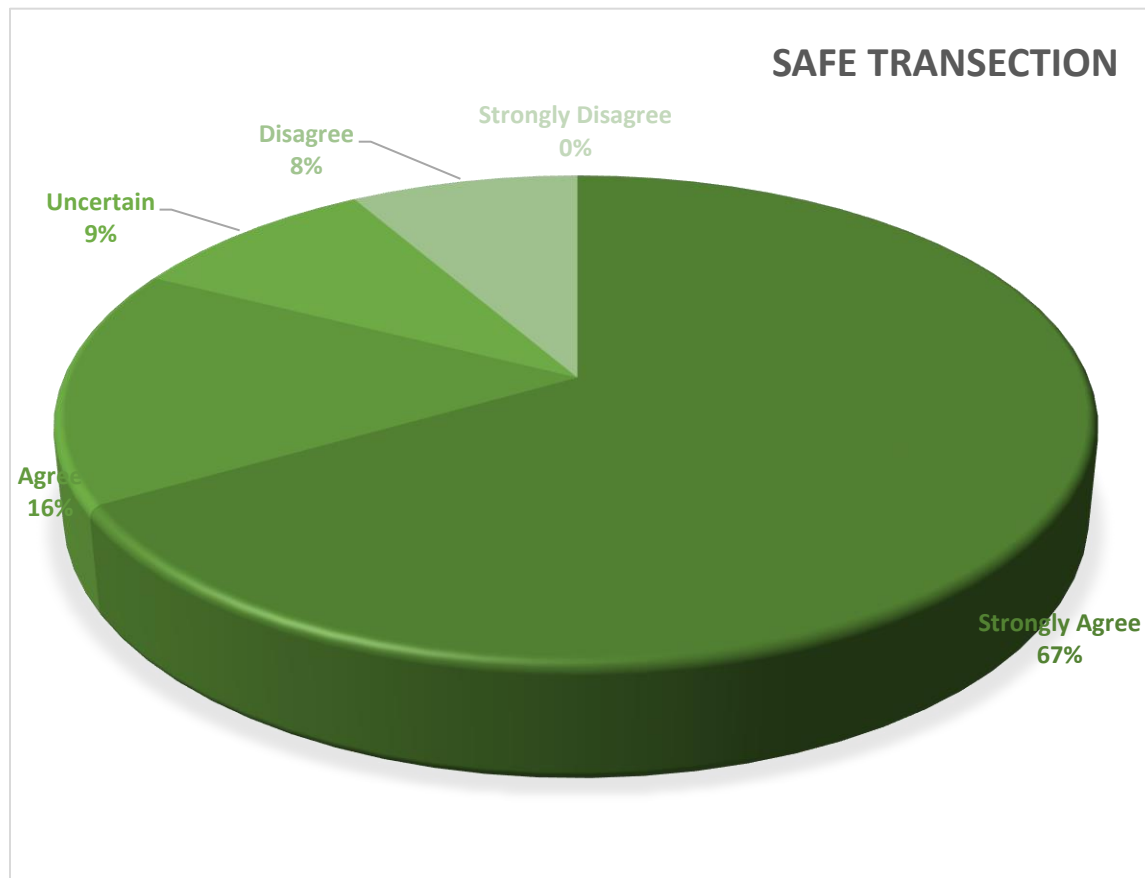
My level of confidence has increased as a result of the behavior of the staff of the Al-Arafah Islami Bank branch in Mohakhali. 120 people make up my sample size for this investigation. We discovered that 36 of these 120 respondents agree and 48 of them strongly agree with these claims. I received a lot of feedback against my interpretation. Moreover, 16 people were neutral, with 9 people disagreeing.



2. **Q. You Feel Safe In Your Transactions In Mohakhali Branch, Al-Arafah Islami Bank Limited.**

	Frequency	Percentage
Strongly Agree	80	67%
Agree	19	16%
Uncertain	11	9%
Disagree	10	8%
Strongly Disagree	0	0
Total	120	100%

Transactions at the AIBL Mohakhali Branch feel secure. 120 people make up my sample size. In this research, we discovered that 80 people highly agreed and 19 people agreed. On the other hand, we discovered that 10 respondents disagreed and 11 people were neutral.

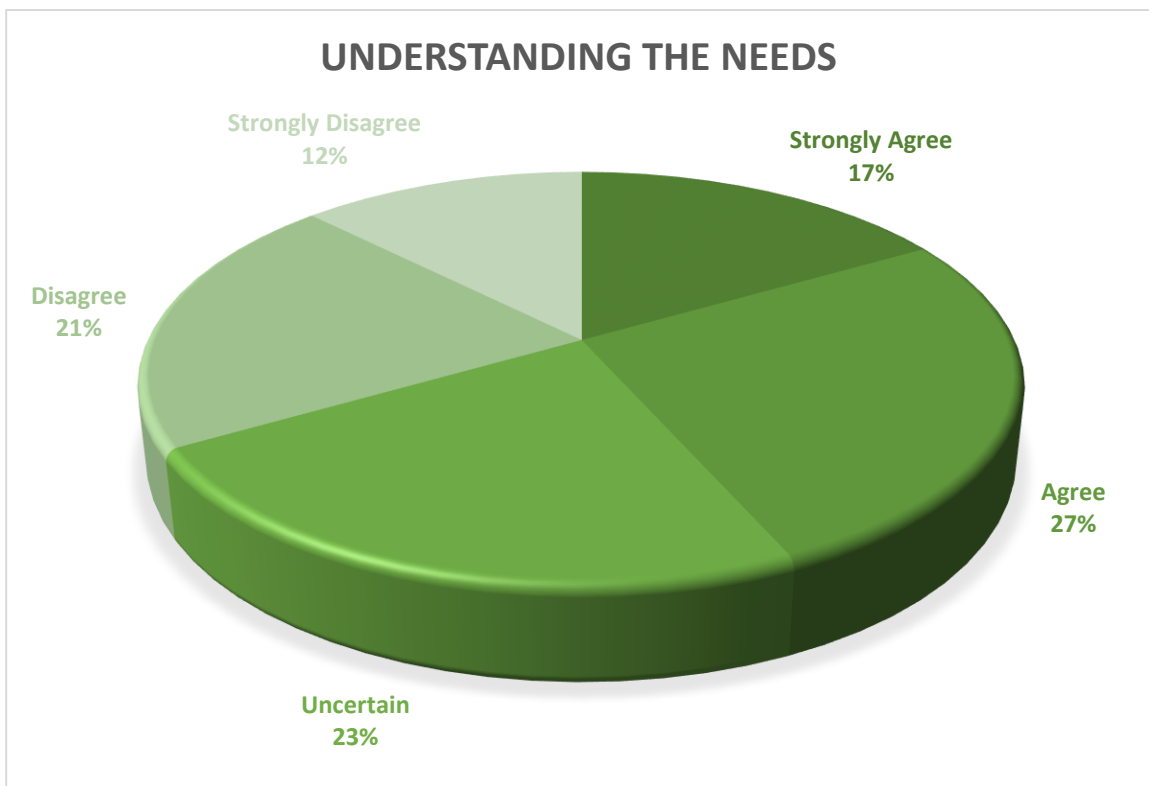


3. Q. The Employees of Al-Arafah Islami Bank Mohakhali Branch Understand Your Specific Needs.

	Frequency	Percentage
Strongly Agree	20	17%
Agree	32	27%
Uncertain	28	23%
Disagree	25	21%
Strongly Disagree	15	12%
Total	120	100%

Certain needs are not understood by AL-ARAFAH BANK LTD Mohakhali Branch personnel. In this research, we discovered that 20 respondents highly agreed, while 32 others agreed. Nonetheless, we can see that 25 respondents disagreed, and 15 of them strongly disagreed. The Remaining 28 people participated in this analysis as neutral.

The ratio of them is given below in pie chart:

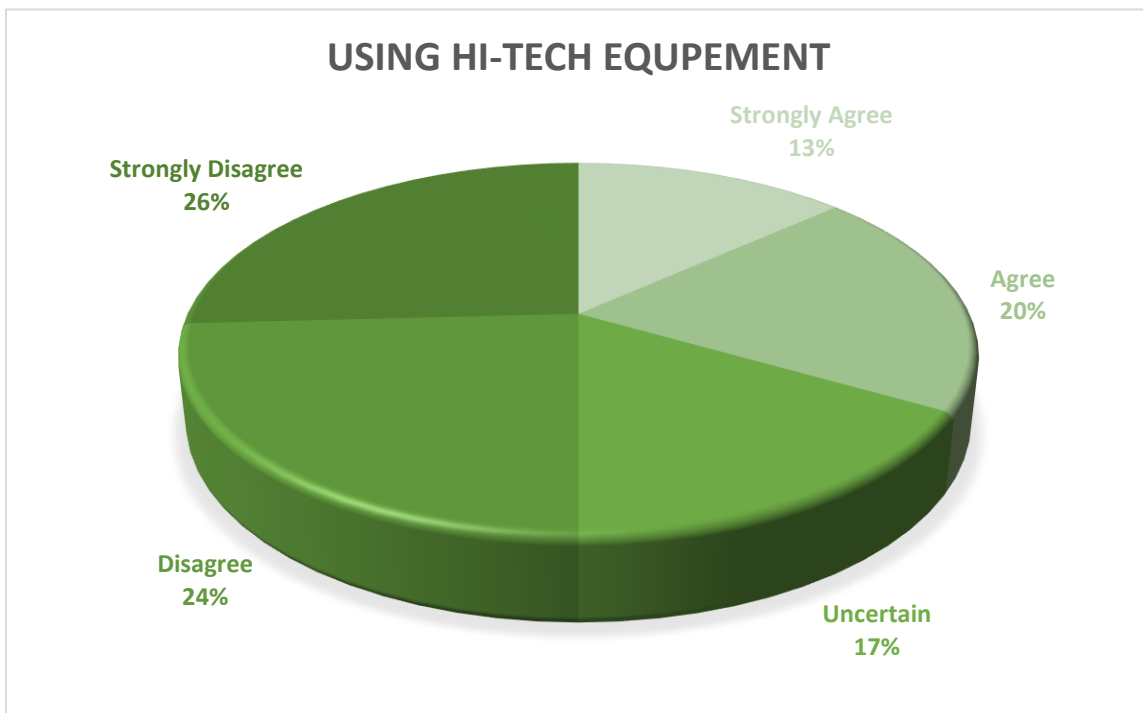


3.7 STATEMENTS IN THE TANGIBLES DIMENSION

1. Q. Mohakhali Branch, Al-Arafah Islami Bank Limited Has Modern-Looking and Hi-Tech Equipments.

	Frequency	Percentage
Strongly Agree	16	13%
Agree	24	20%
Uncertain	20	17%
Disagree	29	24%
Strongly Disagree	31	26%
Total	120	100%

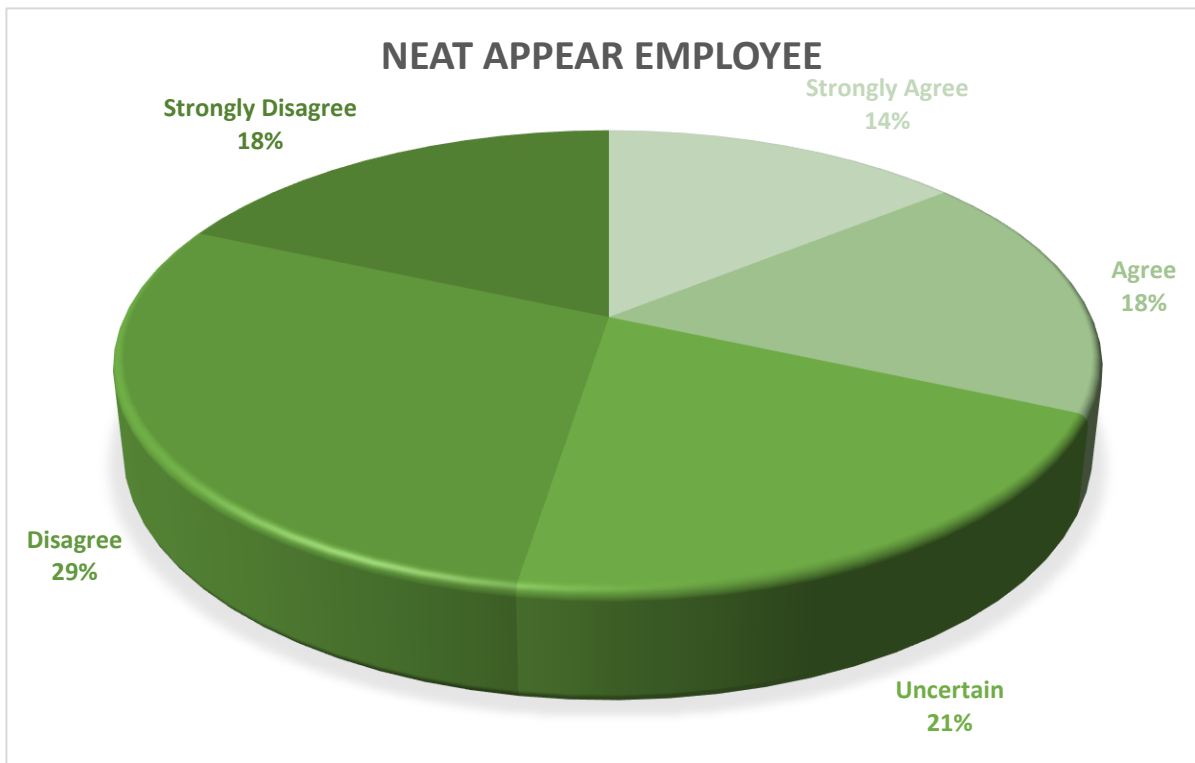
The Mohakhali Branch of AL-ARAFAH BANK LTD features contemporary and cutting-edge equipment. A majority of the 120 respondents—31 of whom strongly disagreed in this analysis and 29 of whom disagreed—were judged to be in strong disagreement. On the other hand, we discovered that 24 people and 16 people highly agreed. 20+ of them are neutral. The ratio is displayed in the pie chart below.



2. Q. The Employees Of Mohakhali Branch, Al-Arafah Islami Bank Appear Neat.

	Frequency	Percentage
Strongly Agree	17	14%
Agree	21	18%
Uncertain	25	21%
Disagree	35	29%
Strongly Disagree	22	18%
Total	120	100%

The employees of Mohakhali Branch, AIBL appear to be not neat. In this analysis my sample size was also 120. Among them we found 22 respondents strongly disagree with 35 who disagree also only 17 persons strongly agree in this statement. 21 persons were agree and 25 neutral respectively. The ratio of them is given below in pie chart:

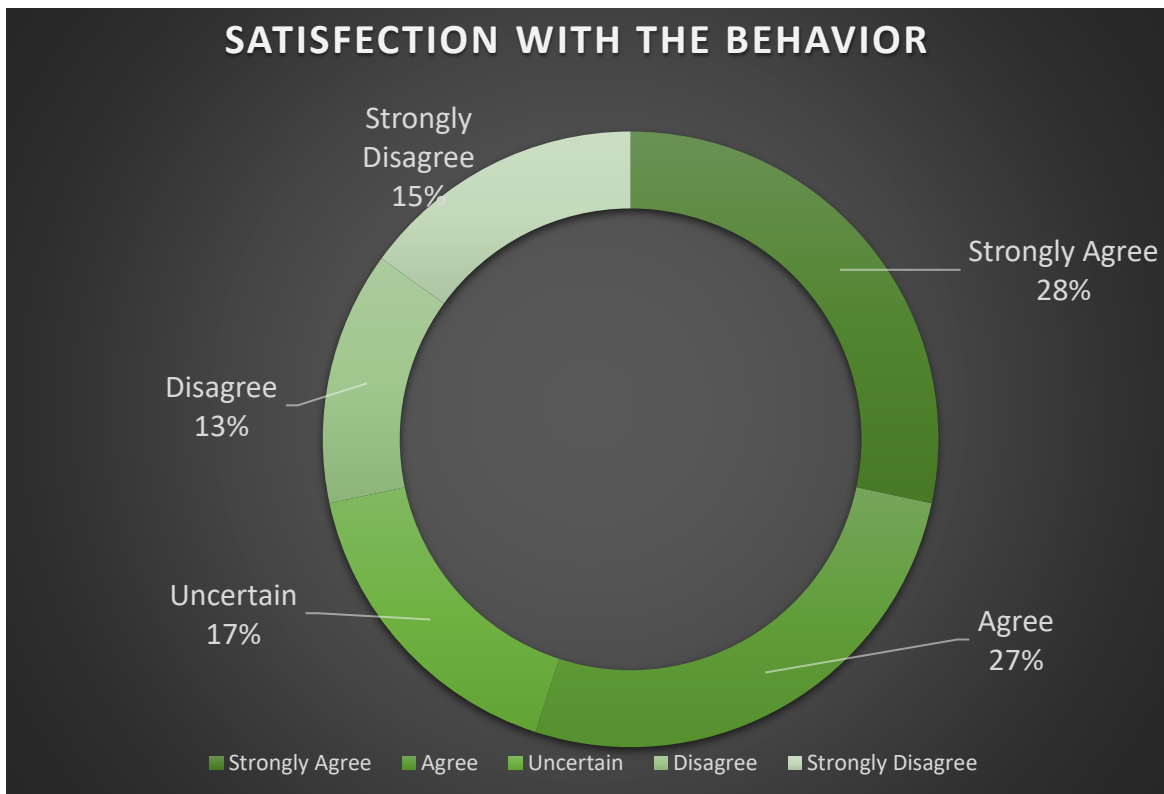


3.8 STATEMENTS IN THE EMPATHY DIMENSIONS

1. Q. How Satisfied Are You with the Behavior of Mohakhali Branch Staff.

	Frequency	Percentage
Strongly Agree	34	28%
Agree	32	27%
Uncertain	20	17%
Disagree	16	13%
Strongly Disagree	18	15%
Total	120	100%

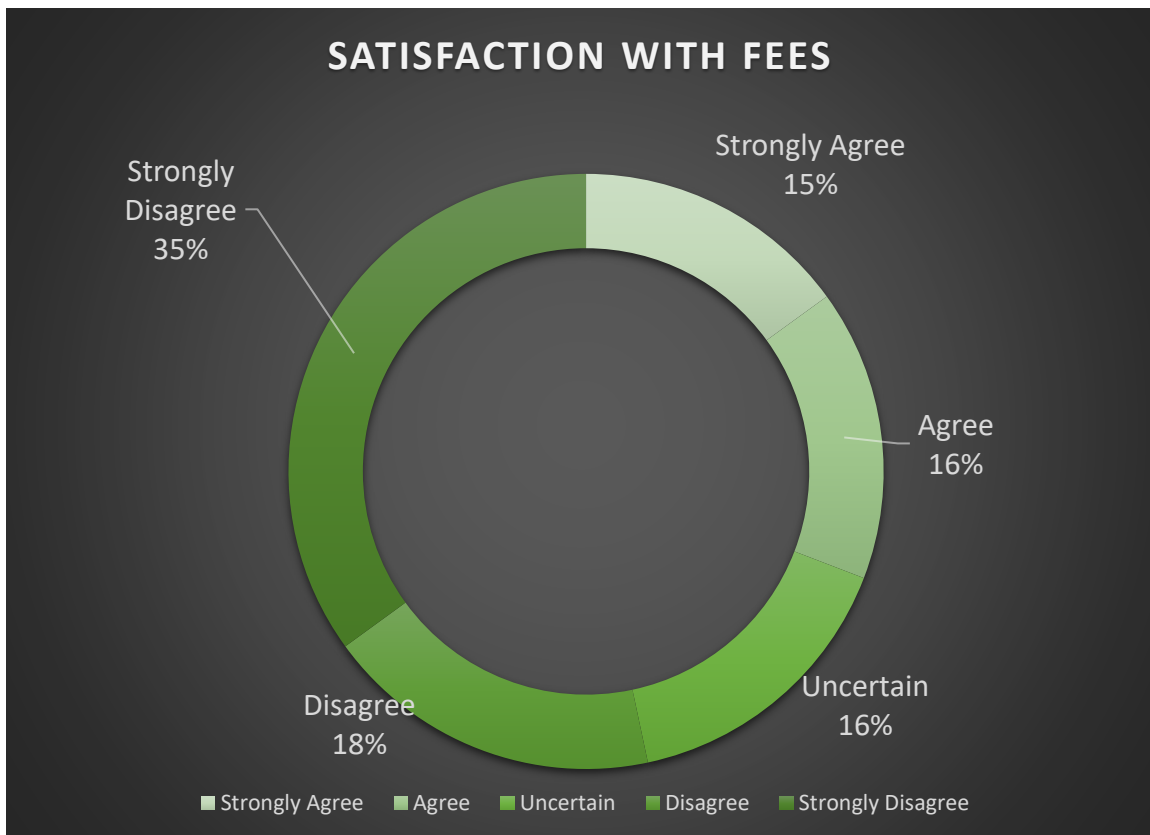
The employees of the Mohakhali Branch of AL-ARAFAH BANK LTD acted erratically. In this analysis, 15% of respondents were highly dissatisfied and 13% were unsatisfied. 17 percent were neutral. On the other hand, I discovered 34 and 32 employees, and because of their good behavior, 28 and 27 percent of them were satisfied with this analysis. The following bar chart shows their ratio:



2. **Q. How satisfied are you with the fees/service charges of Mohakhali Branch, Al-Arafah Islami Bank Limited.**

	Frequency	Percentage
Strongly Agree	18	15
Agree	19	16
Uncertain	19	16
Disagree	22	18
Strongly Disagree	42	35
Total	120	100%

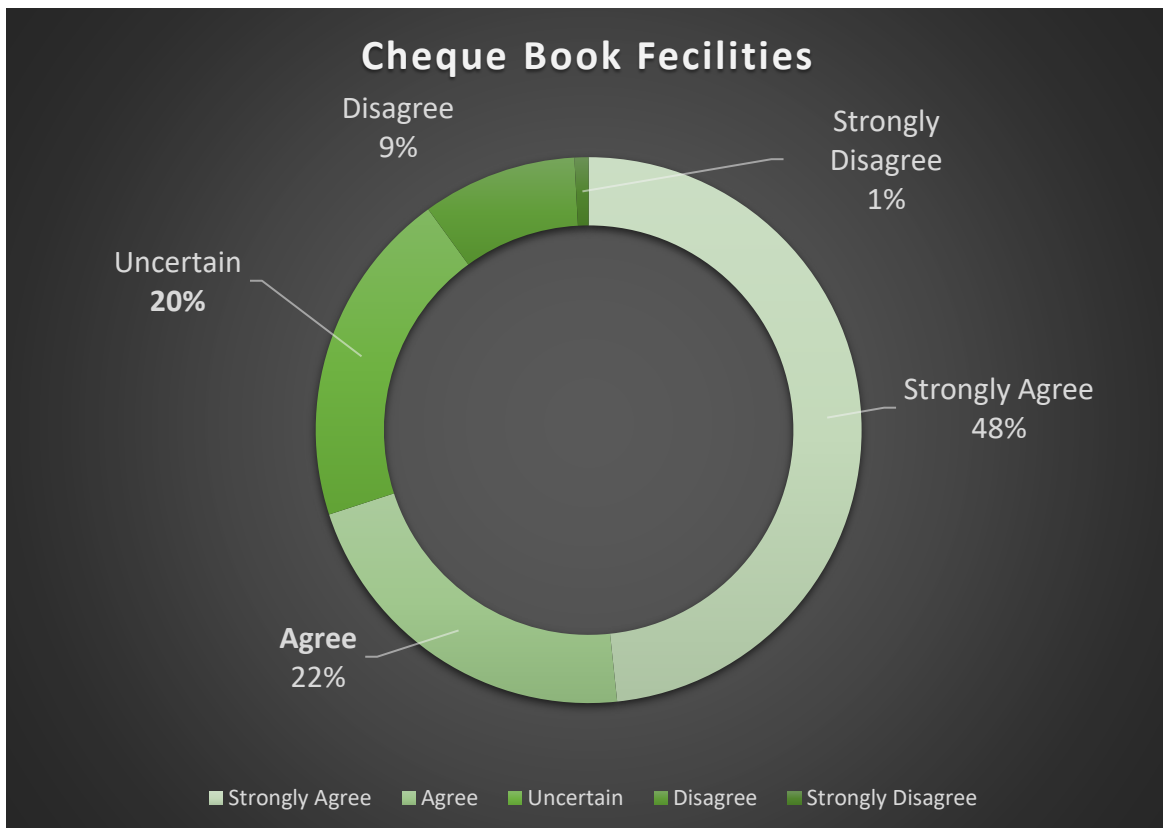
Mohakhali Branch has additional fees/service charges, in my opinion, because of this. According to my analysis, 16 percent of respondents were neutral and 35 percent were unsatisfied, however 18 respondents were very satisfied. That amounted to 15%. The following pie chart displays the ratio of this analysis:



3. Q. How Satisfied Are You With The Cheque Book / Delivery Of Mohakhali Branch, Al-Arafah Islami Bank Limited.

	Frequency	Percentage
Strongly Agree	58	48%
Agree	26	22%
Uncertain	24	20%
Disagree	11	9%
Strongly Disagree	1	1%
Total	120	100%

The Mohakhali Branch of AIBL's cheque book and delivery were largely satisfactory. In this analysis, out of 58 respondents, 48 percent had very high satisfaction with their checkbook or delivery. 9% of respondents were unsatisfied, 1% were extremely dissatisfied, and 11 and 1 respectively were responders. In this sentence, 20% of the words were neutral. The ratio of this analysis is given below in pie chart

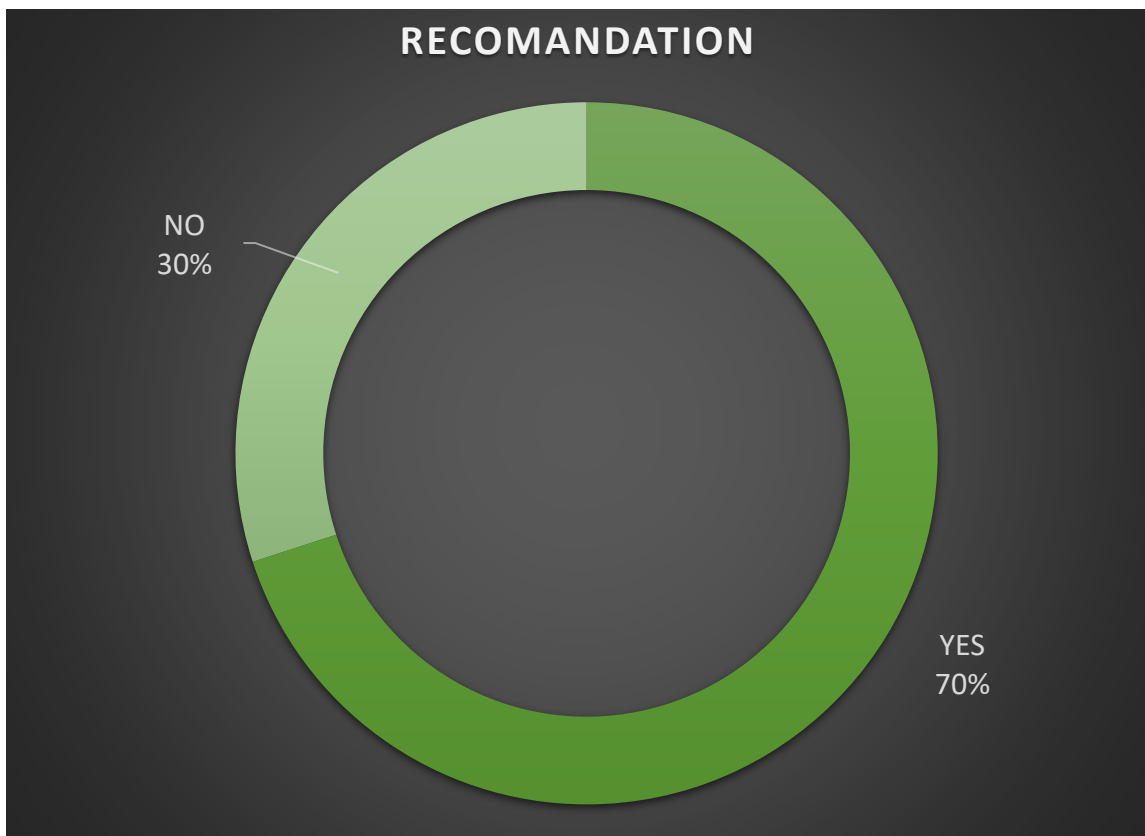


4. Q. Would You Recommend Mohakhali Branch, Al-Arafah Islami Bank Limited To Your Relatives/ Friends/ Colleagues.

	Frequency	Percent
YES	84	70%
NO	36	30%
TOTAL	120	100%

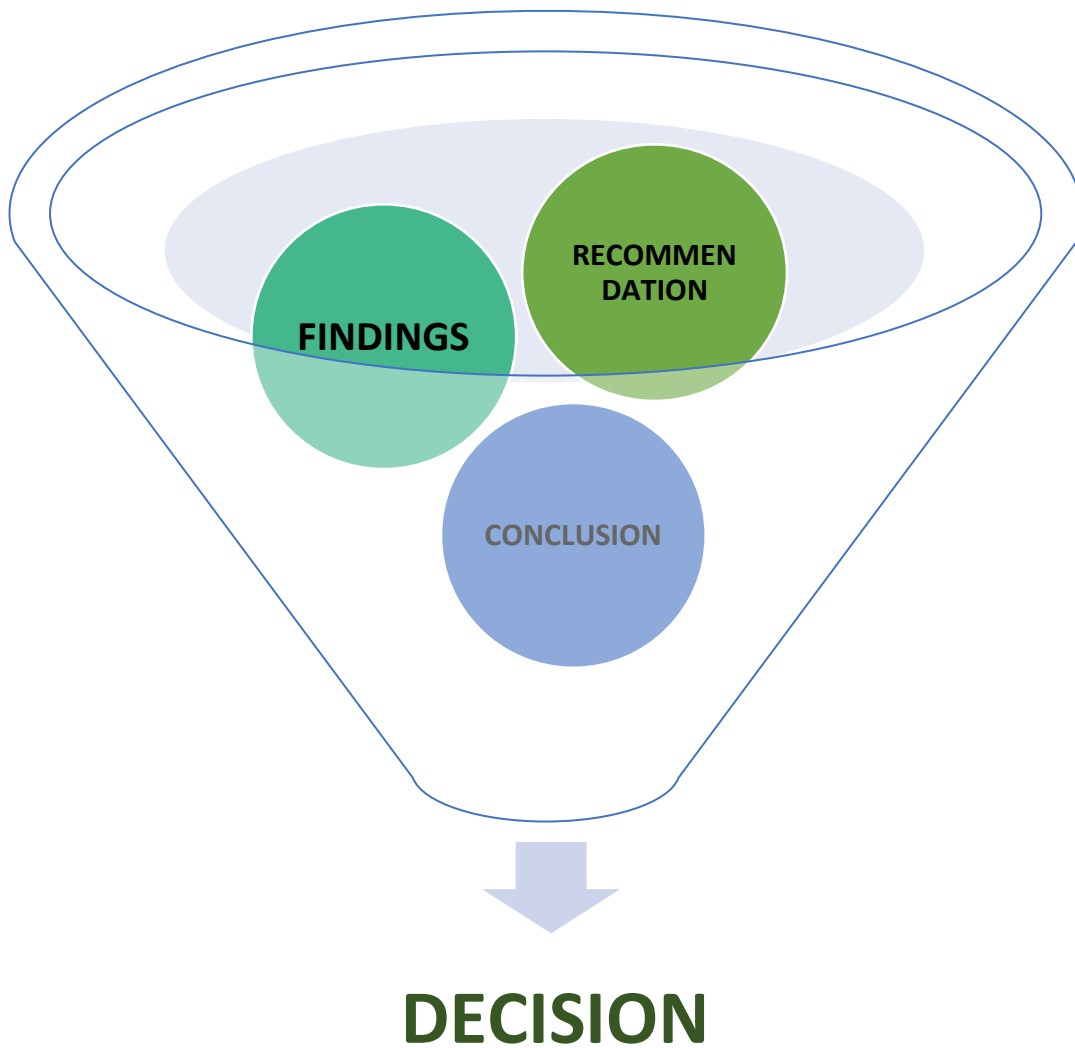
After conducting research, I strongly suggested AL-ARAFAH BANK LTD's Mohakhali Branch to my family, friends, and coworkers. Seventy percent of the total population advocated "YES," and 84 people responded. Thirty percent of responders on the other side who advocated "NO" were 36.

The ratio is given below in pie chart:



CHAPTER – IV

FINDINGS, RECOMMENDATIONS & CONCLUSION



4.1 FINDINGS

In the Findings part of an empirical research study, the authors explain what I discovered after reviewing the data. The main goal is to use the data gathered to address the study question stated in the introduction.

The following topics have been found after reading as a beginner for Al-Arafah Islami Bank Limited.

After analysis I have found some findings. These are as follows,

- Here, we can observe that when Al-Arafah Islami Bank Limited staff members commit to doing something by a given time, they follow through on their word. 13% of those surveyed strongly concurred.
- The staff at the Mohakhali Branch genuinely cares about helping customers when they encounter issues. The majority of responders (59%) approved of this statement's choice.
- I discovered that the Mohakhali Branch employee provides the right service initially, and the majority of respondents agreed.
- After doing my investigation, I found that 51% of respondents—the highest percentage—believe that this branch delivers its services on schedule.
- The study in this case reveals that the majority of respondents concurred that The Bank informs clients when services will be provided.
- The Mohakhali Branch of Al-Arafah Islami Bank Ltd provides timely service. Almost half of the respondents concurred.
- After completing my analysis, I can observe that The Branch's staff members are consistently eager to assist their clients, and the majority of respondents agreed with this Assertion.
- Employees of Al-Arafah Islami Bank Limited's Mohakhali Branch are never too busy to react. Most responders and a good proportion of respondents strongly agreed with this.
- Customers have faith in the Mohakhali Branch personnel of Al-Arafah Islami Bank Limited due to their behavior. Most survey participants agreed with that.

- Consumers feel secure when making purchases. Most survey participants agreed.
- The bank has modern, high-tech equipment, and a significant portion of respondents said that bank workers are aware of each customer's unique demands.
- I discovered that the majority of responders did not concur with this assertion.
- I discovered from my investigation that the majority of respondents believe the bank's employees don't look tidy.
- 57% of respondents said they were happy with the way the staff at the Mohakhali Branch behaved, while 28% were not.
- The majority of respondents in this case are unhappy with Al-Arafah Islami Bank Limited's service charges and fees.
- I discovered through analysis that the majority of respondents are dissatisfied with this Branch's checkbook and delivery.
- Of all respondents, 100% said they would suggest Al-Arafah Islami Bank Limited's Mohakhali Branch to their family, friends, and coworkers.
- I also saw how friendly and helpful the staff members are to one another.
- Al-Arafah Islami Bank Limited, Mohakhali Branch gives their customers' requirements first attention and offers superior service.
- Through a number of exchange houses, the bank manages overseas remittance operations.
- The shorthand for the international division of Al-Arafah Islami Bank Ltd is (HO/ID). Worldwide Division
- In order for the link with the payment of Foreign Remittance to be made smoothly, Al-Arafah Islami Bank Ltd maintains an online database with other banks.
- The bank's overall export is not increasing considerably. The bank will now face a new obstacle as a result.
- The ratio of exports to imports is excellent, and the foreign exchange department's profitability is acceptable.

- When management makes selfish decisions, the market competition frequently disregards the importance of their resources and authority.
- When necessary, top management provides direction to its subordinates, but this does not guarantee that the staff is specialized in a particular task.
- Executives have been observed to be transferred from one branch to another without ensuring that other executives are familiar with the work.

4.2 RECOMMENDATION

A recommendation is a proposition or suggestion for an action that should be taken in light of the findings. Changes to the technique or study approach are examples of recommendations. Policy recommendations. Worthwhile recommendations for additional investigation.

I learned a lot during my internship at Al-Arafah Islami Bank Limited's Mohakhali Branch. I discovered a few issues that The Bank needs to fix. I described these as recommendations. In order to advance knowledge on "Customer service and Uniform Practice for Certification of Documents," the Bank must enhance its research center and training facility.

Some recommendations from the experience of completing the project may be made or the just beginning to offer them, such as: -

- The top management of Al-Arafah Islami Bank Limited's Mohakhali branch ought to treat its workers with greater respect than it does at the moment. Because they are in charge of the possibilities and benefits available to branch level employees.
- Several people don't agree with it, thus the bank needs to be more trustworthy when they make promises.
- The majority of responders are unhappy with the service fees and levies.
- Thus, the Bank ought to consider it.

- The Branch's staff members need to behave better. Because some respondents found that to be unsatisfactory.
- Al-Arafah Islami Bank Limited, Mohakhali branch should place a greater emphasis on showing empathy to its clients, which entails giving each client more particular attention and attending to their unique needs.
- For clients to receive service fast and easily, a token system service could be created. Improved online options like email and fax will speed up the process of getting a bank service. to enable service delivery to anyone, everywhere.
- I believe it's time to upgrade Al-Arafah Islami Bank Limited's Mohakhali Branch's technological infrastructure.
- There are numerous additional banks that offer online service. For quick service and customer happiness, Al-Arafah Islami Bank Ltd, Mohakhali Branch should establish internet banking.
- This bank really needs to expand its offerings to remain competitive.
- Mohakhali Branch ought to give the worker training. The reputation of the bank could be damaged by their leggings, thus this bank needs to strengthen their transactional system.
- The administration ought to give the bank's advertising in various print and electronic media more attention. The primary goal of advertising should be to inform the public that the bank is open to all and that anyone can use it.
- I advise the bank to enhance the administration of the international division, which is in charge of controlling the risks associated with the exchange rate.
- Banks will need to keep in touch with banks, which will handle currency exchange and settle their payments.
- Most customers are unaware of AIBL's actions. They ought to engage in more marketing initiatives to inform customers about their remittance services.
- The Al-Arafah Islami Bank Limited occasionally sends gifts to its clients. to instill a sense of worth in them.
- Since the bank's overall export is only slightly increasing annually, the bank should concentrate on expanding its export business.

- The bank must effectively sustain the enormous volume of overall AIBL imports, which is rising.
- In order to provide banking services in rural areas, AIBL should expand the agent banking system.
- For AIBL to gain new clients, more promotion is required.
- AIBL needs to set up a powerful database system to examine client data.
- For the client's comfort, the interior design must be introduced.

4.3 CONCLUSION

One of the biggest Islamic banks in Bangladesh is called AIBL. In this instance, the bank has some familiarity with the nation's banking industry. Already, AIBL has adjusted to this dynamic climate. The business's strategy is unambiguous and succinct. The bank is interested in both the new strategies they are proposing and the ones they are contemplating. Al-Arafah Islami Bank Ltd will be affected if the bank takes this course in the near future. One could be the ideal.

We can conclude from negotiations that Al-Arafah Islami Bank Limited has a significant impact on the nation's economic development and will continue to do well in the banking industry in the future. To easily reach the public, AIBL will need to actively drive promotion in the interim.

The research is accessible with knowledge of bank managers' operations, which can enhance their banks' financial performance and customer satisfaction initiatives.

Given that AIBL is a commercial bank in Bangladesh's banking industry. Yet we have made several attempts. In comparison to other industries, this sector's organization is quite modest! The company should use the system used by other banks in the nation for its performance appraisal system.

That needs to be modified. We must ascertain what the bank's personnel expect from the company and what the bank requires of them. Performance will naturally increase if these two are in balance. Various restrictions are also detected in the system, and I make an effort to suggest some solutions to get around such barriers.

The Mohakhali branch of AL-ARAFAH BANK LTD, a financial organization, has a lot of work to do to advance the nation. Due to the Bank's strategic location in the business sector, it is able to achieve shareholder objectives and, as a result, increase shareholders' wealth in the long run through best estimating and moral saving.

It must therefore take action to satisfy the needs of both the government and the general public. To better serve its valuable clientele, it will create working groups and establish more transparent administrations. Control must be ensured at all points in its implementation, and it must be kept running calmly.

The structure and execution of effective fare groups, import groups, and settlement groups are critical. The necessity of further planning, computerization, data collection, market analysis, and quick change cannot be overstated.

This can be done using the suggested solutions. These are not useless even though they are speculative recommendations. On account management and other facets of the economy, it has a significant impact. Government support is essential in this area, and it is reasonable to assume that the government will extend its aid in putting ideas for Bangladeshis' general welfare into action. Various restrictions are also detected in the system, and I make an effort to suggest some solutions to get around such barriers.

4.4 REFERENCE

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- <https://www.google.com/imghp?hl=EN>

Appendix
(Sample Questionnaire)
A Survey on Customer Satisfaction
In
Mohakhali Branch, Al-Arafah Islami Bank Limited

Name:.....

Gender: A) MALE B) Female

AGE: a) 18-25 b) 25-35 c) 35-45
d) 45-55 e) 55-60 f) 60+

STATEMENT IN THE RELIABILITY DIMENSION					
About	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
When Mohakhali Branches Employee Promises To Do Something By A Certain Time, It Does So.	16	16	20	24	44
When You Have A Problem, The Employee Of Mohakhali Branch, AIBL Shows A Sincere Interest In Solving Your Problems.	5	10	12	15	65
The Employee Of Mohakhali Branch Performs The Right Service At First.	10	15	34	26	35
Mohakhali branch, AIBL Provides Its Services “At the Time It Promises to Do So.”	8	22	29	39	22
Mohakhali Branch, Al-Arafah Islami bank keeps you informed about when services will be performed.	15	18	22	30	35

STATEMENT IN THE RESPONSIVE DIMENSION

About	Strongly disagree	Disagree	neutral	Agree	Strongly Agree
The Employee's In Mohakhali Branch, Al-Arafah Islami Bank Limited Give Your Prompt Service.	16	23	20	26	35
The Employee's In Mohakhali Branch, Al-Arafah Islami Bank Always Willing To Help You.	9	16	30	25	40
The Employees Of Mohakhali Branch, Al-Arafah Bank Limited Are Never Too Busy To Respond To Your Request.	7	10	15	35	50

STATEMENTS IN THE ASSURANCE DIMENSION

About	Strongly disagree	Disagree	neutral	Agree	Strongly Agree
The Behavior Of The Employees Of Al-Arafah Islami Bank Mohakhali Branch Inspires Confidence In You.	11	9	16	36	48
You Feel Safe In Your Transactions In Mohakhali Branch, Al-Arafah Islami Bank Limited.	0	10	11	19	80
The Employees of Al-Arafah Islami Bank Mohakhali Branch Understand Your Specific Needs.	15	25	28	32	20

STATEMENTS IN THE TANGIBLES DIMENSION

About	Strongly disagree	Disagree	neutral	Agree	Strongly Agree
Mohakhali Branch, Al-Arafah Islami Bank Limited Has Modern-Looking and Hi-Tech Equipment's.	31	29	20	24	16
The Employees Of Mohakhali Branch, AL-Arafah Islami Bank Appear Neat.	22	35	25	21	17

STATEMENTS IN THE EMPATHY DIMENSION

About	Strongly disagree	Disagree	neutral	Agree	Strongly Agree
How Satisfied Are You with the Behavior of Mohakhali Branch Staff.	18	16	20	32	34
How satisfied are you with the fees/service charges of Mohakhali Branch, Al-Arafah Islami Bank Limited.	42	22	19	19	18
How Satisfied Are You With The Cheque Book / Delivery Of Mohakhali Branch, Al-Arafah Islami Bank Limited	1	11	24	26	58
Would You Recommended Mohakhali Branch, Al-Arafah Islami Bank Limited To Your Relatives/ Friends/ Colleagues	36 NO			84 YES	