

**An internship Report on  
“Customer satisfaction on Global Islami Bank Limited (GIB)”**



[This report is submitted in the partial fulfillment of the requirements for the degree of Bachelor Arts in English]

**Submitted by**

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**Submitted to**

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.....  
**20 May 2023**

## Letter of Transmittal

This is to declare this internship report on "Customer satisfaction on Global Islami Bank Limited (GIB)" is done by the intern as partial fulfillment of the requirement of B.A program from Daffodil International University. The report has been prepared under the supervisor of Md. Nuruzzaman Moral, Assistant Professor of English Department guidance and record of the benefited work carried out successfully.

I hope that you would be kind enough to accept my Internship report and hopefully thereby.

Sincerely Yours,



Mst. Shamsunnahar Asa

Id no: 192-10-2073

B.A program in English

Batch : 47<sup>th</sup>

Department of English

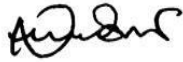
Daffodil International University

## **Certificate of Supervisor**

This is to certify that Mst. Shamsunnahar Asa Id no: 192-10-2073, a student of the Department of English Daffodil International University has completed her internship report titled “Customer satisfaction on Global Islami Bank Limited (GIB)” under my supervision. I approve the formation and contents of this internship report.

I am glad to state that she has gone through all the necessary and required steps to accomplish the report and the report contains all the data, information, analysis and findings from authentic sources. As a result, the report seems to have completed on a successful note.

I wish her success in every sphere of life.



Md. Nuruzzaman Moral  
Assistant Professor and Supervisor  
Department of English  
Daffodil International University

## **Acknowledgement**

I might want to communicate my profound applause to the powerful Allah who has given me the capacity to finish my undertaking work and the chance to concentrate in this subject. I'm thankful to my honorable internship supervisor, Md. Nuruzzaman Moral Assistant Professor, Department of English, Daffodil International University for his brilliant directions and his help in finishing the project. I also wish to offer my respect to all of the teachers of Daffodil International University and thankful to other members for their excellent cooperation with us.

Finally, I would like to express my gratitude towards my parents and other family members for their kind cooperation and encouragement which helped me in completion of this project.

## **Abstract**

This report is important and subsequently it will provide accurate information about my internship knowledge at the Global Islami Bank. Through an internship, a student can explore and advance their profession while picking up new skills. During my internship, I was awarded a job at the Management firm of Global Islami Bank Limited's. Global Islami Bank has been an established, recognized university partner in Bangladesh for more than ten years. Throughout my internship, I was always in charge of a variety of tasks for the organization, which I tried to complete to the best of my ability. Working as an intern at a company like Global Islamic Bank was pleasurable for me. I had never before engaged in an organizational setting. Education does not ensure job opportunities, but skill does. I tried to apply the skills I acquired throughout my time as a student in the workplace.

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# Chapter 1

## **Introduction**

## **1.1 Introduction**

One of the least developed nations in the world is Bangladesh. Banks cannot overstate their significance in Bangladesh's socio economic sector, which is undergoing change. Agriculture and sectors, where financial facilities play a big role, account for the majority of a nation's wealth. Lacking a bank, a nation is unable to grow at all. Global Islami Bank Limited is one of the banks in Bangladesh's banking sector with the fastest growth. The most populous Muslim country in the world right now is Bangladesh. These peoples follow the Islamic way of life as stated in the holy Quran and Sunnah. Global Islami Bank Limited complies with banking laws in every way. The Global Islami Bank Limited has the greatest impact on a nation's progress. Employees appreciate open banking procedures, a fair approach to customer interactions in a competitive, forward-thinking program, and a secure financial environment. Customers that deposit money with the bank receive exceptional service, which benefits the bank. To achieve its financial goals, Global Bank Limited adheres to appropriate HR policies and processes. Training and development refers to a company's deliberate attempts to improve the skills of its employees as they pertain to their jobs. For successful job performance, training and training techniques are essential. These include talents, abilities, attitudes, personal skills, and conduct. Training or training is the process of gaining or developing one's skills and pertinent specialized knowledge. Effective educational and growth companies view their people as their most valued contributors rather than as their most valuable assets. The business environment of today places increased emphasis on these people for a number of causes. In this internship report, more training and development-related topics are covered. The axiom "Our strongest assets are our staff" has been around for centuries.

## **1.2 Origin of the report**

Following the start of my internship, I finally have the chance to start my professional and everyday life after completing all of my BA (Hons) English courses at Daffodil International University. The main goal of the internship is to gain understanding of how to apply the topics taught throughout the BA (Hons) English program in real-world situations. The main goals of the internships are:

- To gain expertise in the banking industry.
- To become acquainted with the business and its culture.
- Making a comparison between the current circumstance and the conceptual knowledge acquired using the BA (Hons) English program.
- To complete all prerequisites for the internship.
- To gain experience using academic information to solve real-world issues.
- Ascertain the company's overall features and duties.

### **1.3 Background of the study**

Workers become more efficient through education and training, which enables them to work in a variety of industries and professions. Global Islami Bank offers training programs with the goal of enhancing employee performance so that workers can provide exceptional customer service and receive no grievances. Employees that receive training can develop their professional lives. Additionally, raise corporate personnel pleasure. Since its fully Trained employees are up to speed on the latest banking information, procedures, and tactics, the Bank can operate well in markets that are aggressive. Administrative staff benefit more from educational opportunities.

### **1.4 Objective of the Report**

I've always desired that was more knowledgeable in numerous subjects and had the chance to pursue a range of careers. Thankfully, the internship program for my BA(Hons) in English from DIU provided the chance to succeed, consequently my objective was accomplished. I read a lot of books and articles about the English language and literature. Moreover, I now understand which fields I can work in with the aid of English. The primary goal is to create this document to present the HR practices and methods that have been utilized by the company for the growth of their employees via training.

- To learn more regarding Global Islami Bank training and development procedures.
- To evaluate Global Islami Bank methods for training and development.
- To investigate cutting-edge education and growth techniques that aid Global Islami Bank in improving its HR procedures.

### **1.5 Limitations of the study**

There were several restrictions, including the following:

- Three months is not enough time for the internship program to gather material and produce the report.
- Inadequate information; staff members are constantly busy and keep their GIB personal data to themselves.
- A dearth of data on the GIB website.
- Associates have not shared knowledge since it is private because they are following company policy.
- As this was my first time in a practical employment sector, I was anxious about approaching them with a question while drafting the report.

The report as a whole is centered on yearly reports and information found online.

# Chapter 2

## **Literature Review**

## **2.1 Customer Satisfaction**

The idea of customer satisfaction is examined from a theory-based, practical standpoint according to a substantial body of research in academic circles that is just now making it into nonacademic assessments. The expectation contradiction with the achievement model, while alternative conceptualizations have been proposed, is employed here as an organizing structure where pleasure is considered as an end-state with discrete antecedents. Expectations, efficiency, and emotional disagreement are the three focus factors that are identified, conceptually described, and given potential applications in happiness research. During the talk, a number of problems that satisfaction investigators have are examined and addressed.

## **2.2 Customer Care in Service Organizations**

In the framework of marketing offerings, the level of service and client care are taken into account. With instances from various organizations, the spotlight is on differentiating features of offerings, how to define service quality, and the application of research on consumers to gauge perceptions of and happiness with the quality of service. With regard to several instances from the tourism and financial service sectors, special emphasis is placed on the interpersonal interactions among contact personnel in service companies and customers, as well as the necessity of internal marketing, a consumer introduction, and the resulting availability of customer care.

## **2.3 Customer Relationship Management**

Customer Relationship Management (CRM) has grown significantly in importance over the past 15 years. But there is a lot of misunderstanding in educational and management journals about what CRM is and how it varies from relationship marketing. Additionally, notwithstanding significant financial investments made by firms in CRM, the literature has substantial reports of CRM's inability to deliver the results expected. The theoretical contrasts among CRM and relationship marketing are discussed throughout this article, along with a definition of each term. It contends that a lack of focus on strategy has led to CRM failures in many firms. Important strategic concerns are noted. The competitive backdrop of businesses and its consequences for the creation of their CRM strategies are

taken into account in a CRM strategy matrix that is provided. There are four different strategies for developing client relationships, and the migration routes among them are examined. Future studies and effects on executing CRM strategy will be addressed.

#### **2.4 The relationship between service quality and customer satisfaction – a factor specific approach**

In recent years, there has been a lot of scholarly discussion about the connection between customer pleasure and service quality. However, there is still some ambiguity about the precise nature of the relationship between service quality and customer happiness (particularly given how the two concepts have been operationalized). Both single issue and many issue scales have been employed by different investigators to operationalize consumer happiness. The current study takes a different tack and asserts that client happiness should be implemented across the same variables (and the associated items) on which service quality is operationalized. It considers customer happiness as a complex concept, just like quality of service. This method has been used to study the relationship among client happiness and service quality.

# Chapter 3

## **Methodology**



### **3.1 Methodology**

Since a three-month internship is required for the BA(Hons) course, I have chosen to complete my internship at a bank. I considered using an Islamic bank. I then decided to intern with Global Islami Bank Limited. I did that for a few causes:

- The Global Islami Bank location is close to my house, and my family relatives all have numerous accounts there.
- I also have an account there and visit there nearly every month.
- I have a relative who works in banking there.
- I went there thanks to her recommendation.

They were willing to give me the chance to work as an intern with GIBL, which is something I am really grateful for. I learned how to write an account throughout my internship from both of my mentors throughout the three months I was working there. I first went to GIBL to get acquainted with Mr. Kazi Anwarul Azam who would later become my office manager. She formally presented me to the personnel and bankers. Later, she instructed me to work in the account opening department at the front desk. I assisted Mili Rahman at the account opening desk. During a few days, Mrs. Mili gave me a general sense of the paperwork and guidelines needed to start any kind of account.

### **3.2 Data Collection of the Report**

Utilizing both direct and secondary sources of data, a study titled "Customer satisfaction at Global Islami Bank Ltd" has been prepared. The approach used to create the report in question combined both quantitative and qualitative techniques. For this paper, I utilized both primary and secondary research that I had gathered. In the analysis, I utilized primary data as a qualitative method and secondary data as a quantitative way.

### **3.3 Data Processing of the Report**

In investigation, data processing refers to the gathering and conversion of a data set into useful, usable knowledge. In this procedure, an investigator, data technician, or data scientist collects raw data and transforms it into an easier-to-read format, like a graph, report, or chart, through manual labor or using an automated tool. Basic and secondary materials were used to compile a study project named "Customer satisfaction at Global

Bank Limited." This paper was produced using an approach that incorporated qualitative and quantitative techniques. For the present research, I used secondary as well as primary sources to collect data. I used secondary data as a quantitative approach and raw data as a qualitative approach in the report.

### **3.4 Sources of Data Collection**

The data are collected from two different sources:

#### **Primary sources:**

- The practical working experience in consultancy firm.
- Interaction with the Global Bank employees.
- Personal observation.

#### **Secondary sources:**

- Annual report, articles, materials for training
- Periodical statements, brochures, booklets, etc.
- Official Global Bank Limited website.
- Global Bank Limited Documentary File.

# Chapter 4

## **Organizational Overview**

#### **4.1 Global Islami Bank Overview**

No one can thrive alone in the age of globalization. The inhabitants of the world are now extremely close to one another because of modern technology and foreign policies. This world is currently a global village. People can communicate with one another much more quickly than in the past. In this area, connection is absolutely essential. Thus, Bangladesh cannot exist in isolation in this village that is rapidly expanding. All of these factors taken into consideration, the Bangladesh Bank recognized nine institutions as fourth generation banks, among which three banks are funded by non-resident Bangladeshis (NRB). This bank is one of the three that will help people realize their dream of keeping Bangladesh linked to other developed countries.

It was created by 25 (twenty-five) prominent, visionary Non-Resident Bangladeshis (NRB) who currently reside in various parts of the world. It received its final authorization from the regulatory organization to operate the banking sector in Bangladesh on July 25, 2013, following working hard for over three years in accordance with all regulatory rules and regulations. The idea that those NRBs articulated is starting to pass. Currently, the company's corporate headquarters and Gulshan corporation branch are located in Saiham Tower, 34 Gulshan Avenue, Gulshan-1, Dhaka 1212, one of the country's finest buildings and an excellent instance of postmodern architecture. The founding Chairman of this bank is Mr. Nizam Chowdhury, who has worked in the U.S.A. for approximately three decades. The other Governors are similarly well-known in their respective fields of expertise. These pleasant individuals have clear missions and goals. Their goal is to get the enormous uninsured population under financial services, not to limit

the Bank to a specific group of people. Their goal is to provide world-class services globally while making the Bank genuinely global.

#### **4.2 Historical Related of IUAC Global**

A significant turning point in the bank's history occurred when it received authorization from the Bangladesh Bank to change its name from "NRB Global Bank Limited" to "Global Islami Bank Limited" and launch fully Islamic banking operations under Islamic Shariah principles. This made the bank the first bank between all fourth generation banks to implement Islamic Banking alongside its current Traditional Banking.

GiB provides business, SME, and consumer clients with a wide range of financial services and products that adhere to islamic shariah principles across a number of channels of distribution. With a sizable network of branches and sub branches, agent banking, payments offerings, internet banking, card business, and devoted staff members, the bank is currently making a name for itself in the private commercial banking sector by means of specialized service, cutting-edge procedures, an energetic solving issues strategy, and effective supervisors. In order to embrace long-term viability, the Bank has an unambiguous plan for the future that includes rationalizing the portfolio, controlling dangers, and expediting the achievement of reliably outstanding results with a specific focus on people, the planet, Islamic law, and profitability.

#### **4.3 VISION, MISSION & GOAL**

##### **VISION OF GIB**

To establish a distinctive brand in the banking sector by providing superior customer service while generating wealth for all parties involved, including partners, shareholders, consumers, society, and the economy as a whole, via openness, creativity, technological advancement, and honesty.

##### **MISSION OF GIB**

To increase the NRBs' financial confidence.

To deliver prompt, accurate, and sufficient client service while maintaining company ethics and openness.

To increase remittances inflow.

To ensure development and sustainability while creating value for the communities, societies, and economies in which we operate.

To keep up with technology with the aid of knowledgeable professionals and skilled bank sponsorship.

To establish a respectful work atmosphere for individuals.

## **GOAL OF GIB**

We are pushing forward with "Banking with Belief" as our ultimate goal after establishing the feature of "Amazing Service" between all of our clientele and stakeholders.

### **4.4 Working responsibility of this organization & Organogram**

Giving customers financial guidance, particularly on problems involving investments, savings, loans, and assets, is the primary responsibility of a banker. Their expertise and guidance assist clients in resolving their financial issues while also boosting business profits. A banker's specialized tasks and responsibilities include the following:

- Understanding of the goods and services provided by the bank, such as bonds, chequing and saving accounts, guaranteed commitment certificate (GICs), regulated educational savings plans (RESPs), and mortgages.
- Information gathering and collection from prospective and current clients.
- Locating potential consumers and speaking with them about the goods and services that will best meet their needs.
- Creating new and current bank accounts, handling transactions, and closing accounts as needed.
- Establishing connections with customers, both existing and potential, to support the promotion of their institution's goods.
- Resolving client difficulties, doing office duties such recording client data, and other associated responsibilities.

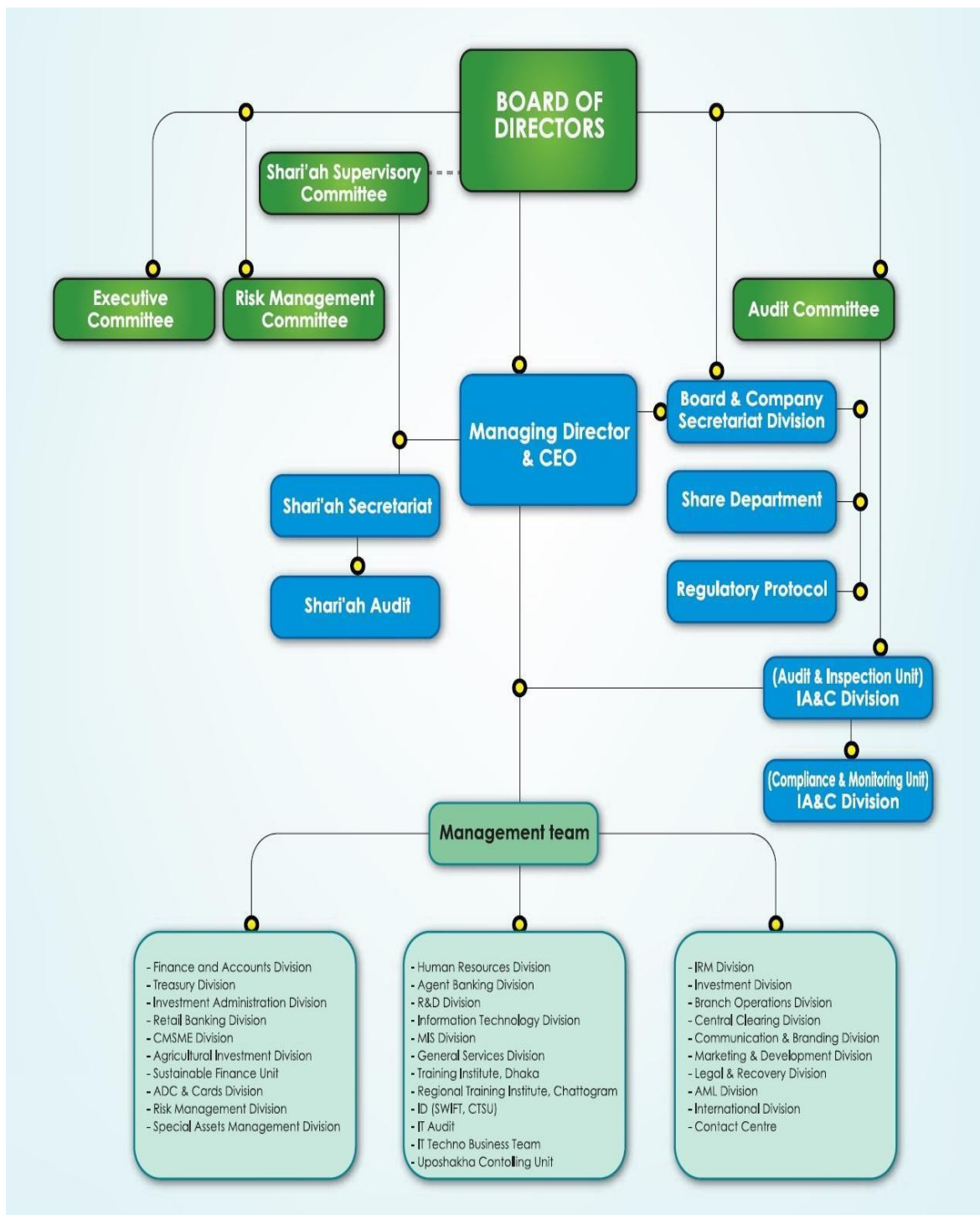


Figure 1: Organogram of this Global Islamic Bank

# Chapter 5

## **Internship Activities**



## **5.1 My Internship Experience**

After finishing our university work, we must all transition into the working world. Working as an intern for a company is the ideal way to put academic knowledge into practice prior to entering the real world. I had the honor of working with Global Islamic Bank Limited for a stretch of 8 straight weeks. I saw that each workstation was given a distinct task to complete, and that each task was carried out by a different person. I learned a lot by working with everyone I collaborated with, and these lessons will benefit me in both my professional and personal lives.

## **5.2 My Farm Duties at Global Islamic Bank**

I was constantly in charge of several responsibilities for the institution during my internship, which I made an effort to do perfectly.

The following is a list of these obligations:

### **Aid in Registering New Users**

The establishment of a connection with a client via the submission of a request is a crucial component of the entire financial organization. My role in this was to assist users by outlining the requirements for enrollment, the location where they sign up for an account, collecting the necessary information for the profile, adding a photo and other proof of identity, among other things. I used to hand out the paperwork to customers who wanted to register. I assisted them in providing all the relevant client information on the starting form.

### **Paperwork**

I assisted clients who needed assistance filling out the application starting form. I sped up the initial process by asking them to fill out the paperwork more rapidly. I double-check the application form as well.

### **Consumer Assistance**

I had to greet the customers. I offered them a seat. Pay particular attention to their needs and requirements. I constantly tried to ease the fear of people who lacked comprehension and couldn't comprehend the schooling transfer process. I directed customers to the

appropriate assistance desk and counter. When there was a boom in customer service, I had to speak with new clients about graduate degrees in several well-known nations.

### **Provide Support**

As a trainee, I did everything within my power to stand out and assist the officers as needed. I made an intentional attempt to offer assistance whenever anyone asked for it. I think I provided them with what they required. I occasionally used the computer to work while someone else was taking care of clients. A few instances include sending approval, producing any necessary papers, and offering pay stubs. I also went to acquire the endorsements of eminent officials.

### **Keeping Up a Good Relationship**

I used to be able to communicate effectively with my supervisor and colleagues. I felt respect from each Global Islamic Bank member despite being the youngest. After concluding a job, I used to make a report to my manager and request clearance to leave the office.

# **Chapter 6**

## **Analysis and Findings**

### 6.1 Employees are pretty pleased with the management system.

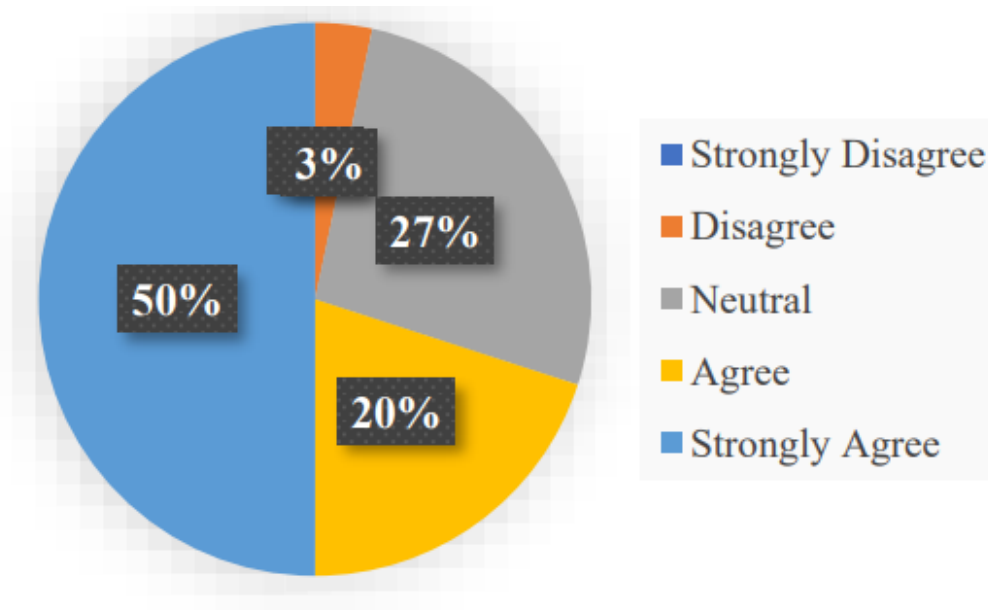


Figure 1: Employees are pretty pleased with the management system.

According to this survey, 20% of the GIB corporate personnel "Agreed" and 50% "Strongly Agreed". Workers are quite satisfied with the management system, according to 26% of those surveyed, whereas 3.33% "disagreed" and 0% "completely disagreed" with the assertion.

## 6.2 Customer are pleased with the GIB service

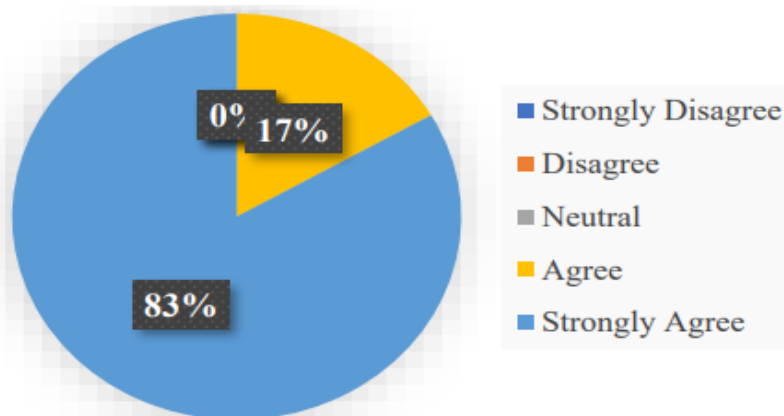


Figure 2: Customer are pleased with the GIB service

According to this data, 16.67% of customers "agreed" and 83.33% "strongly agreed" that they are satisfied with the training. As a result, a large number of clients are happy with the GIB services.

## 6.3 Service provided on time

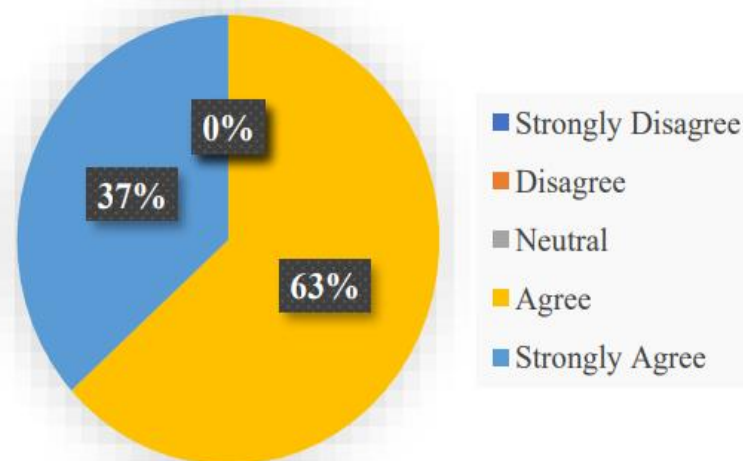


Figure 3: Service provided on time

According to this data, 63.33% of customers "agreed" and 36.67% strongly agreed. A few consumers strongly agreed, but the majority of Global Islami Bank Bangladesh Limited personnel "agreed" that the service style is aimed around meeting the requisite time.

#### 6.4 Satisfaction with the location of the bank

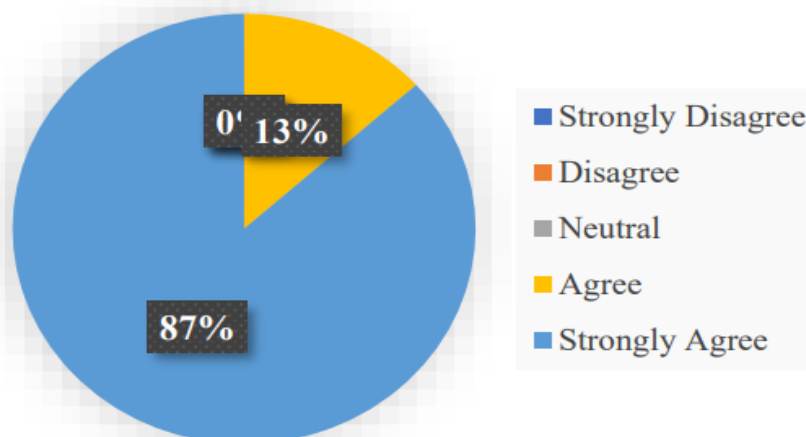


Figure 4: Satisfaction with the location of the bank

According to this data, 13% of the customers "agreed" and 87% "strongly agreed," meaning that the majority of customers firmly believe that the bank's location is satisfactory.

#### 6.5 Customer waiting place is comfortable

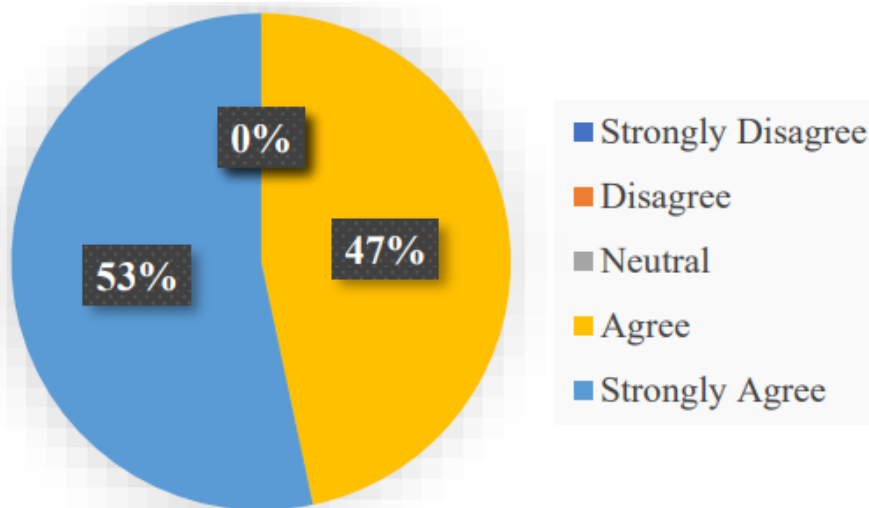


Figure 5: Customer waiting place is comfortable

According to this data, 47% of customers "agreed" and 53% "strongly agreed," so it can be concluded that the GIB customer waiting area is pleasant.

# **Chapter 7**

## Observations and Discoveries

## **7.1 My Observations**

During my internship, I spending a lot of my time watching the Global Islamic Bank. Because I came from a different set of academic qualifications, I had trouble connecting my knowledge of finance to my academic understanding. I was thinking a lot initially about how to escape. I chatted with Sayed Imran Ahmed, my personal advisor. He told me to keep an eye on my position at work while trying to remember and put what I had learned in school to use. I had done my best to complete the assignments I had been assigned at the facility although also thinking about how I could apply what I had studied in school to the business world.

The following are some observations I have made at work:

- Global Islamic Bank working environment.
- The relationship between the financial firm and the clients.
- The most frequently used English words by officers and clients.
- How do they maintain relationships between the senior and junior officers.

## **7.2 Use of Academic Knowledge**

I've made an attempt to link my theoretical knowledge with my real-world work experience in the banking industry. I have knowledge of the English language because I am a student with an English background. As a result, the fact that all of the operation's material is written in English helped me with data entry and all of the accounting for the company's operations. I've learned how to pay attention to the workplace and environment and act therefore, how to develop contact with my senior and junior coworkers, how to behave with customers, etc. from taking particular classes. Other considerations involve employing appropriate language in a professional setting and acting like a professional. Furthermore, I have expertise with both online and offline apps and have developed tasks in Microsoft Word, PowerPoint, and Excel. I have computer skills as well, which I used throughout my academic career. Throughout my academic experience, I picked up a lot of knowledge that I put to use throughout my internship. And I'm glad I can put my academic training to good use in my professional life.



# **Chapter 8**

## **Conclusion and Recommendations**

## **8.1 Conclusion**

Participating as an intern at Global Islamic Bank Limited was enjoyable. I think the entire time I spent interning at Global Islamic Bank was quite educational, and I learned a lot of things that will be helpful to the education consulting industry. I hold Global Islamic Bank in high regard. I appreciate the managing director, manager, and everyone else's encouragement and trust in me. I have offered a few suggestions that will all improve the service provided by Global Islamic Bank. I can offer a prayer in response to this. I sincerely believe and hope that Global Islamic Bank would quickly grab the opportunity offered by its challenges in order to keep offering its prized clientele first-rate services. A new level of smartphone assistance from Global Islamic Bank is about to be added, helping clients who live far away or have no way to visit the company owing to age or limited mobility. To sum up, I can only say that I did my best to prepare this internship report in keeping with the guidelines. I put a lot of effort into finishing the report-writing task, using only my internship's data from analysis and observation. It gave me a lot to think about, and I'm sure it will ultimately influence my professional decision-making.

## **8.2 Recommendation**

From my perspective, I have seen the entire financial firm environment during my internship, and I have some suggestions for how the Global Islamic Bank may recover.

The following are the suggestions:

- If they set up a particular desk for the intern, that would be splendid.
- They might increase the number of female fresh rooms.
- They can alter some interior design features to make more space available.
- To make their service more customer-friendly, they can make improvements.
- Increase the number of officers at general financial firm to help expand customers.

These are my own personal views, with the sole purpose of assisting Global Islamic Bank.

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## **Appendices**

## Turnitin Originality Report

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Date:04-03-2023

**HR, Manager**

Dhanmondi Branch

Global Islami Bank Limited

Address: Satmasjid Road, Dhaka-1209

**Subject: Request for Internship Placement**

Dear Sir,

We are happy to inform you that the Department of English at Daffodil International University (DIU) has been offering BA (Hons) in English for the partial fulfillment of the requirement for the BA in English Degree, students are required to be placed in relevant organizations as interns to gather professional experience. The duration of the Internship is three months.

I would like to draw your kind attention that **Mst. Shamsunnahar Asa, ID Number 192-10-2073** has completed 123 credit hours in 41 courses from the Department of English. It would be highly appreciated if you could kindly allow her as an Intern at your esteemed organization.

Please feel free to contact me for further information if required.

With the best regards,

*Liza Sharmin - 04/03/2023*

**Dr. Liza Sharmin**

Associate Professor and Head

Department of English

Daffodil International University

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গ্লোবাল ইসলামী ব্যাংক  
بنك غلوبل إسلامي Global Islami Bank

Human Resources Division  
GIBL/HO/HRD/2023/499

March 7, 2023

Mst. Shamsunnahar Asa  
BA (Hon's Student)  
ID No. 192-10-2073  
Daffodil International University  
Daffodil Smart City, Ashulia  
Dhaka, Bangladesh.

**Subject: Internship**

Muhtarama,

Assalamu Alaikum,

With reference to the approach letter Ref. No- Internship Placement/231 dated March 04, 2023 issued by Daffodil International University with your resume, we are pleased to offer you with an Internship Program for a period of 02 (Two) months from March 12, 2023 to May 11, 2023.

You will be attached with Dhanmondi Branch, Dhaka of Global Islami Bank Limited for conducting Internship Program and your Supervisor will be Mr. Kazi Anwarul Azam, Vice President and Manager of the Branch.

Please note that on completion of your Internship, you have to submit an Internship report to the Human Resources Division, Head Office, Dhaka through your Supervisor for our record and reference

**It is worth mentioning that this Internship does not guarantee future employment with us and no monetary benefit shall be extended from our end in this regard.**

Thanks for your interest in our organization.

Ma-assalam,

Yours Faithfully,

Md. Osman Gani Mollah  
VP & Head of  
Human Resources Division

Copy to:

1. Dr. Liza Sharmin, Associate Professor & Head, Department of English, Daffodil International University.
2. The VP & Manager, Dhanmondi Branch, Dhaka - for Information & necessary action. He is requested to meticulously follow our circular no. HRD-2020/502 of May 14, 2020 in this regards.

Global Islami Bank Limited

Corporate Head Office : Saiham Tower, House - 34, Road - 136, Block # S.E (C-1), Gulshani Model Town, Dhaka-1212, Bangladesh.

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