

Internship Report
on
Customer Relationship Management of SIBL
(A Study on Uttara Branch)



Date of Submission: 03 June, 2023

Internship Report
on
Customer Relationship Management of SIBL
(A Study on Uttara Branch)

Supervised by
Mr. Dewan Golam Yazdani
Assistant Professor (Marketing)
Department of Business Administration
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Daffodil International University



Date of Submission: 03 June, 2023

Letter of Transmittal

03 June, 2023

To

Mr. Dewan Golam Yazdani

Assistant Professor (Marketing)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship report on “Customer Relationship Management of Social Islami Bank Limited-A Study on Uttara Branch”.

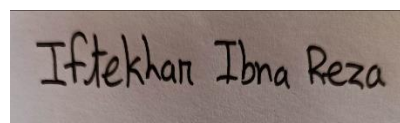
Dear Sir,

This a great pleasure to submit my internship report on “Customer Relationship Management of Social Islami Bank Limited-A Study on Uttara Branch”. It was a golden opportunity for me to gain knowledge and practical experiences regarding the procedures and functions while working at Social Islami Bank Limited So, I firmly believe that, these knowledge and experiences will help me in my professional life.

I have tried hard to fulfill your expectations by sharing details of each and every topic and avoiding unnecessary amplification of the topics.

Therefore, I will be very much glad to hear from you for further clarification.

Sincerely yours,



.....
Md. Iftekhar Ibna Reza Turzo

ID: 221-14-435

Program: MBA

Major in Marketing

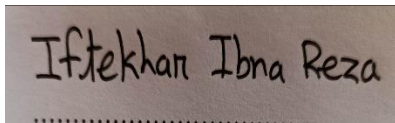
Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Student's Declaration

I am Md. Iftekhar Ibna Reza Turzo; hereby declare that the report of internship titled “Customer Relationship Management of Social Islami Bank Limited-A Study on Uttara Branch” is prepared by me after completion of three months works in Social Islami Bank Limited. I also would like to confirm that, the report is prepared exclusively for academic purpose not for any other purposes.



.....
Md. Iftekhar Ibna Reza Turzo

ID: 221-14-435

Program: MBA

Major in Marketing

Department of Business Administration

Faculty of Business and Entrepreneurship

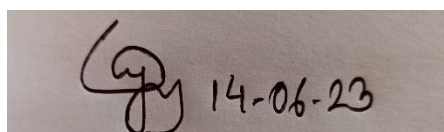
Daffodil International University

Certificate of Supervisor

I am pleased to certify that the internship report on “Customer Relationship Management of Social Islami Bank Limited-A Study on Uttara Branch” conducted by Md. Iftekhar Ibna Reza Turzo bearing ID: 221-14-435 of the Department of Business Administration has been approved for the presentation and defense under my direct supervision. Md. Iftekhar Ibne Reza Turzo worked with Social Islami Bank Limited as an intern.

The data and the findings are presented in the report are genuine work of Md. Iftekhar Ibne Reza Turzo. I recommend the report prepared by Md. Iftekhar Ibne Reza Turzo for further academic recommendations. He bears a good moral character.

I wish his all success in life.

A rectangular box containing a handwritten signature in black ink, followed by the date "14-06-23". The signature appears to be "G. Yazdani".

.....

(Dewan Golam Yazdani)

Assistant Professor (Marketing)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

My acknowledgement begins with thanking my academic supervisor Mr. Dewan Golam Yazdani who has provided me suggestions for making this Final Internship Report. I like to thank sir for his generous cooperation and supervision that made me really confident about the desired outcome of my internship project.

I would like to show my warm hearted gratitude to the whole Social Islami Bank Ltd. Which has provided me with great deal of information's, adequate data and finally cooperated me for the accomplishment of the report successfully. I would like to thank each staffs of the different Department. I am especially grateful to Mohammad Rafiqul Islam, (Assistant General Manager) for invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under him and really grateful to him for a big time for helping me in my each and every step of work at office.

I am also grateful to Mahmuda Siddique (Officer), Naznin Akter (Principal Officer), Mr. Tuhin Matin Foreign Exchange Department, Muhammad Omor Faruk (Junior Officer) General Banking Department for his valuable suggestions that make me confident to walk my desire way to construct my report.

I am very much thankful to Social Islami Bank Limited and its management specially the employees of the entire Department for their cordial support to prepare this difficult study with important information and data. Without them it would not possible for me to complete this difficult task. I got all necessary guidelines, cooperation and advice from them to complete this complicated task.

Preface

Being the student of Business Administration, it is my pleasure to have successfully completed my internship report on Customer Relationship Management of Southeast Bank Limited. In my report, I have covered topics Customer Relationship Management of Social Islami Bank Limited. Within this short duration, I have tried my level best to gather information as much as I could regard the banking practices of Social Islami Bank Limited. However, it is needless to say that, there may be some lacking and mistakes in my report preparation. So, I acquit for my inaccuracy. I worked as an internee in Social Islami Bank Limited. The purpose of my internship program was to know about the banking practices and have access to the professionals and expertise from whom I could learn about how by the help of team work the activities are performed in a financial institution.

In this report, I would like to express the appreciation to my honorable supervisor Mr. Dewan Golam Yazdani, Assistant Professor, Department of Business Administration, Daffodil International University. Sir Has enabled me to complete my internship report successfully. Therefore, I totally comply with the instructions of supervisor for preparing my report. Moreover, my practical knowledge of working as an internee in Social Islami Bank Ltd. has enhanced me to develop my knowledge and skills.

Executive Summary

The internship is designed to bridge the gap between the theoretical Knowledge and real life experience. It is designed to have a practical experience while passing through the theoretical understanding. The report is combination of Three months of internship program with Social Islami Bank Limited.

This report has been segmented into five different chapters.

The first chapter contains Introduction, Objective, Methodology, Scope, Limitations of the Report.

The second chapter contains about the Overview of Historical Background of SIBL, Products and Services, Foreign Exchange Functions of SIBL, Organogram of SIBL, Vision of the Branch, Mission of the Branch, Objectives of SIBL, Functions of SIBL, General Banking and Account Opening and SWOT Analysis of SIBL.

In chapter three Theoretical framework of Customer Relationship Management, I have discussed about Introduction, Function, Tools, Loyalty, Literature Review and Process of Customer Relationship Management.

In chapter four Customer Relationship Management of Social Islami Bank Limited, I have discussed about Introduction, Services, Function, Customer Charter and SWOT Analysis of Customer Relationship Management of the Social Islami Bank Limited in the better ways.

In chapter five mention Findings, Recommendations, Conclusion and References of the Social Islami Bank Limited in the better ways.

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Chapter: 1

Introduction

1.1 Introduction

Bank is a financial organization which plays a vital contribution to develop, monitor, and control any country's economy as a financial intermediary. Previously, in financial business sector there wasn't that much competition to do banking business. However, now-a-days the tradition of banking business has been changed a lot. Additionally, due to globalization the competition of banking business increases severely worldwide as well as in Bangladesh. According to type of financial activities banks are divided into mainly into four categories and those are nationalized banks, Local Private Commercial bank, specialized financial institution and foreign bank. At present, in Bangladeshi banking system there are four state-owned commercial banks, five specialized banks, thirty-eight private commercial banks, one land development bank and nine foreign commercial banks. Though, the competition in financial sector with bank to bank is increasing day to day, still domestic banks are lagging behind on many fronts compared with foreign commercial banks with wide range of capitalization, strong network, modern technology, updated managerial expertise, experience, etc. As, Modern business has come up with the concept with customer service with best quality so, this concept became an influential and vital key to get success in business. Now-a-days banks are also focusing on not only better product and promotion but also best customer service to create loyal customer.

1.2 Background of the study

It's very imperative that all MBA students to engage in any institute for minimum three months as an internship to gain practical knowledge. After three months he or she has to submit an internship Report. The report is the result of the assigned internship suggested by the guide teacher. The topic of my internship report is "Customer Relation Management of Social Islami Bank Limited". I have completed my three months' internship on Social Islami Bank Limited, Uttara Branch, Dhaka.

1.3 Scope of the study

The scope of this part is limited to the overall scenario of the organization. This part has covered the different divisions of Social Islami Bank, the products offered by Social Islami Bank Limited and the major functional areas of the bank. The present scenario of the banking industry is also covered in this part. Customer Relationship Management of Social Islami Bank Limited is also covered in this part.

1.4 Objectives of the study

Broad objective:

The broad objective of this study is to analyze and understand customer relationship management of Social Islami Bank Limited.

Specific objectives:

1. To analyze functions of customer relationship management of Social Islami Bank Limited.
2. To evaluate the elements of customer relationship management of Social Islami Bank Limited.
3. To identify the problems regarding customer relationship management of Social Islami Bank Limited.
4. To provide some solutions on the basis of customer relationship management problems of Social Islami Bank Limited.

1.5 Methodology of the study

1.5.1 Study design

Research design is a vital part of the research. There are different types of data collection methods. Among them this research is conducted on the basis of both primary data and secondary data analysis.

1.5.2 Data collection

Data were collected through both primary and secondary sources.

Primary data

Primary data were collected by interviewing employees. Primary data were mostly derived from the discussion with the employees.

Secondary data

Data that have been previously collected for some purpose other than the one at hand. For my study I collected some secondary data from various research journals, annual report of the SIBL websites and articles which I mentioned at my bibliography.

1.6 Limitations of the study

The scope of this part is limited to the overall scenario of the organization. This part has covered the different divisions of Social Islami Bank, the products offered by Social Islami Bank Limited and the major functional areas of the bank. The present scenario of the banking industry is also covered in this part. A financial analysis of Social Islami Bank Limited is also covered in this part. Like most of the banks, SIBL also does not provide access to all kinds of information for secrecy purposes. Moreover, officials and officers are very much busy with their work to give required time. So, in some cases, observation and some extent of assumptions were needed.

Due to lack of job experience, faults may have arisen in the report though maximum effort has been given to avoid any kind of mistake or uncertainty in preparing this report. Making a comparative study needs information from different leading banks of the country and getting that information from different banks is a very tough job in reality, because most of the banks do not provide information for study purposes to the students from different organizations and institutions. Some of the information that was used is not recent as the latest information regarding those issues was not accessible and opens to all. Only authorized person can get that information. Time constrain was also one of the major limitations while preparing this part as the total report is quite a long one so allocation of time to the organizational part was really short.

Chapter: 2

Overview of Social Islami Bank Limited

2.1 Historical Background of SIBL

SIBL means Social Islami Bank Limited started his journey at 1994, but, started full operation from 22 November 1995. SIBL head office location is 15/Dilkusha, C/A, Dhaka 1000. This is capitalized bank that grow up day by day. Now, they started 114 branch in all around the country. This bank help and support ourtrade and also commerce.

SIBL respect the international trade system, it has maintained relationship both local and also foreign bank. This is unique financial transactions system for my country that attract people very much. In Bangladesh, every organization has some objective that they apply for attraction. They also involve for our country development. In commercial sector and also industrial sector, there involve much better. 2012 is the best time for SIBL.

SIBL called that this is Islamic minded financial transaction bank. They follow one Allah and agree with Rasul (SM). But, many Non-Muslim people involve with this bank and fell happy.

2.2 Products and Services

SIBL offers many types of account, like: -

Products:

- ❖ Al-Wadeeah-Current Account.
- ❖ Mudaraba-Savings Account.
- ❖ Mudaraba-Notice Deposit Account.
- ❖ Mudaraba-Term Deposit Account: 1/ 3/ 6/ 12 years' period.
- ❖ Mudaraba-Monthly Profit Deposit Scheme.
- ❖ Mudaraba-Millionaire Savings Scheme.
- ❖ Mudaraba-Education Deposit Scheme.
- ❖ SonaliDin-Special Deposit Scheme.
- ❖ Mudaraba-Special Deposit Pension Scheme.
- ❖ Mudaraba-Bashsthan Savings Scheme.
- ❖ Mudaraba-Hajj Savings Deposit (Kafela).
- ❖ Cash WAQF.
- ❖ Mudaraba-Lakhopati Deposit Scheme.
- ❖ Mudaraba-Double Benefit Deposit Scheme.
- ❖ Shamridhir-Shopan Special Deposit Scheme.
- ❖ Mudaraba-Marriage Savings Scheme.
- ❖ Mudaraba-Mohorana Savings A/c (10 Years).

- ❖ Mudaraba-Mohorana Savings A/c (5 Years).
- ❖ Shanchita-Special Deposit Scheme.
- ❖ Subarnalata-Special Deposit scheme.
- ❖ Subarna-Rekha Special Deposit Scheme.
- ❖ Sabuj-Chaya Special Deposit scheme.
- ❖ Sabuj-Sayannaya Special Deposit Scheme.
- ❖ Shukher-Thikana Special Deposit Scheme.
- ❖ Shachhanda-Protidin Special Deposit Scheme.
- ❖ SIBL-Young Star Account.

Services: There are many services like: -

- ❖ Online Banking.
- ❖ Automated Clearing.
- ❖ ATM 24/7.
- ❖ Electronic Fund Transfer.
- ❖ CARD (Local and Foreign).
- ❖ Mobile Banking.
- ❖ Off Shoring.
- ❖ Centralized Trade.
- ❖ Remittance System.
- ❖ Locker Process.
- ❖ Lastly, Capital Market Service.

2.3 Foreign Exchange Functions of SIBL

FED means Foreign Exchange Department is called an international department. For relationship between foreign and local bank, Bangladesh bank provide some system. So, SIBL or this type of bank easily contract with foreign banks. Bangladesh bank control this process in very systematic way.

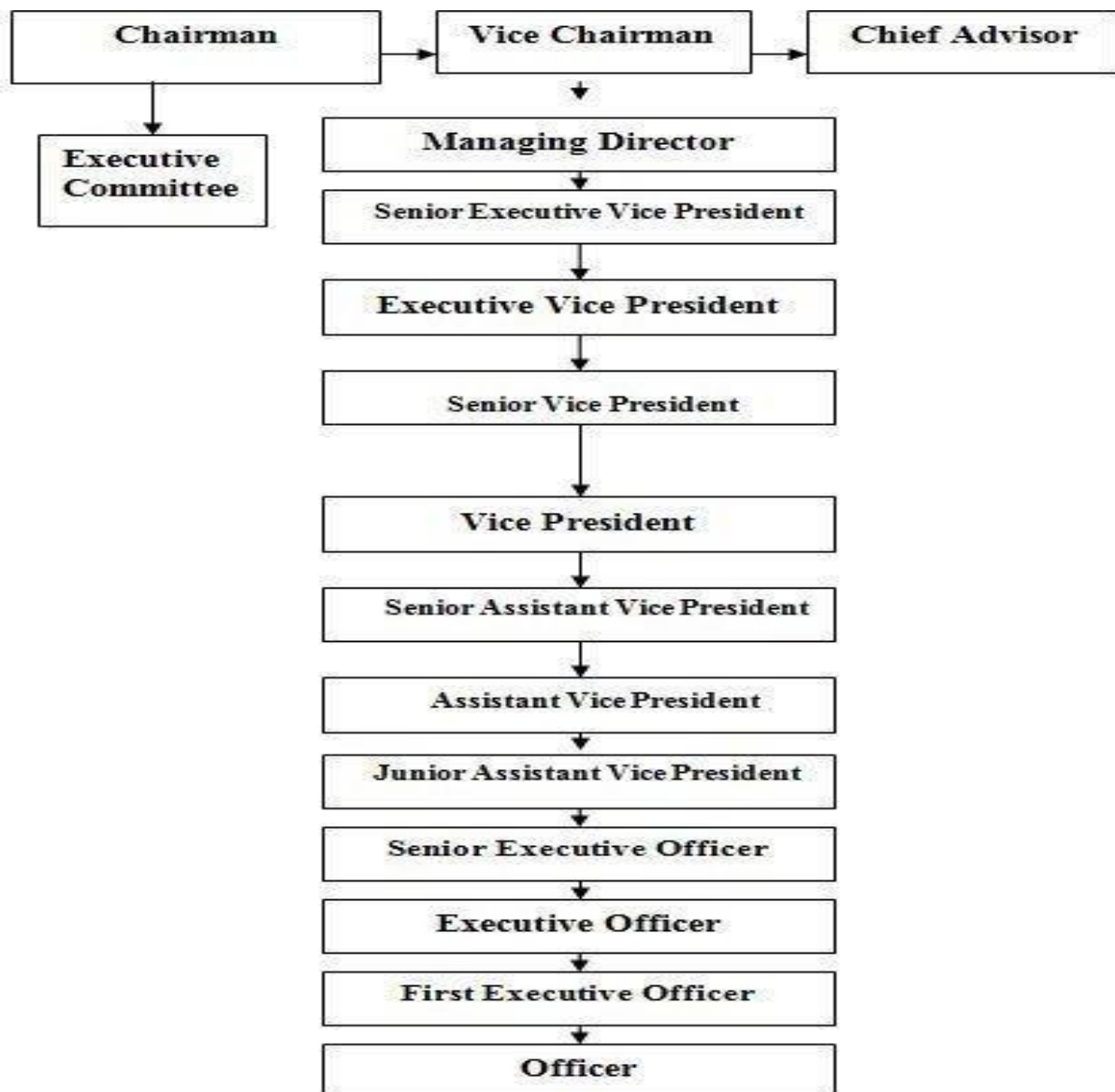
It helps international trade system and also import-export process. Foreign trade transaction now very much popular in Bangladesh. In 2017, import was 68, 198.50 and export was 34, 975.00 and remittance was 5,

134.90; so, total was 108, 308.30. In 2021, import was 84, 906.70 and export was 54, 121.50 and remittance

was 10, 164.50; so, total was 149, 192.40. Now you see that difference 2017-2021 is only 40, 884.1 total. Table: Foreign Exchange Business of SIBL (2017-2021):

Particulars	2017	2018	2019	2020	2021
Import	68,198.50	76,985.60	73,859.40	79,024.20	84,906.70
Export	34,975.00	42,712.20	51,775.30	53,044.90	54,121.20
Remittance	5,134.90	6,822.10	6,740.00	7,839.90	10,164.50
Total	108,308.30	126,519.90	132,374.70	139,910.00	149,192.40

2.4 Organogram of SIBL



2.5 Vision of the Branch

Social Islami Bank Limited Uttara branch vision is to banking sector leader in BD and involve people more and more. They want to establish their Islamic banking model. They follow Shariad laws and apply many things with Islamic thinking. SIBL all employee is Muslim and in office, they want to create some Islamic flavor. They follow Shariah and utilize this for good banking system. They create value and respectcustomers.

2.6. Mission of the Branch

- ❖ Use latest technology.
- ❖ Fast and good service.
- ❖ Balance and growth their strategy.
- ❖ Operate shareholder's equity.
- ❖ Introducing innovative and unique product.
- ❖ Higher quality HR.
- ❖ Give local opportunity.
- ❖ Support social organization.

2.7 Objectives of SIBL

Some specific objectives here: -

- ❖ To humanize corporate type finance.
- ❖ To monetize voluntary sector.
- ❖ To integrate three other sector.
- ❖ Income opportunity.
- ❖ Social Security and also peace.

2.8 Functions of SIBL

There are functions: -

- ❖ Deposits for general people.
- ❖ Loans and Advances system.
- ❖ Give facilities.
- ❖ Also Increase investment.
- ❖ Easy foreign transfer.

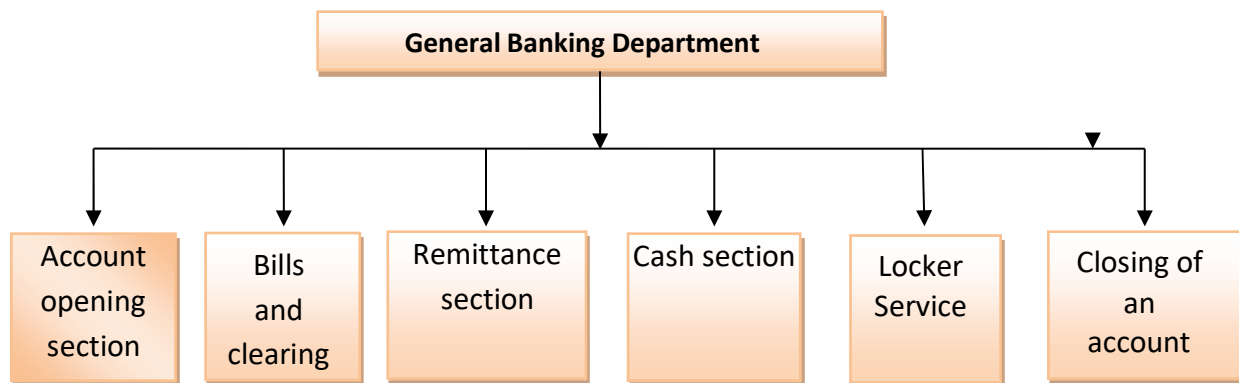
- ❖ Fulfil customer demand.
- ❖ Also improve economy.
- ❖ Assist their capital market.
- ❖ Encouragement for savings

2.9 General Banking and Account Opening

General Banking:

General banking that provides banker and customer relationship. This is foundation type through opening many types of account. Almost every job time is busy in this sector. Customer daily transaction process, account opening system, many phone call, internet check or those type of things happened every time in bank. This department employee tries too cool for provide best service. There are so many types of account, also some special account like: student account, madaraba haji account and others. There are also Current, Saving, Deposit type important account. With proper management and good customer service, this department grow up day by day.

General banking divided by 6 sector: -



Account Opening Section:

Account opening is the banker and customer relationship. For it, very much need contractual relation. There are some rules and plus process or system and information that need for opening a new account. Extra care need for new account holder. Here, opening a new account process is:

Procedure and Rules to Open a New Account: Before opening of a savings Bank Account the following formalities must the completed by the customers: -

- ❖ Give info and signature by account holder.
- ❖ 2 copies passport size photograph (2 copies) both account holder and introducer.
- ❖ Now, account check or cash deposit.
- ❖ Voter ID card copy or WCC.
- ❖ Account holder details needs.
- ❖ Nominee's one copy photograph, which is attested by account holder person.
- ❖ Nominee's voter ID copy.
- ❖ At last deposit 1000 taka and checkbook.



SIBL Social Islami Bank Limited

হিসাব খোলার আবেদন ফর্ম
ব্যক্তি হিসাব

তারিখ :

ব্যবস্থাপক
সোস্যাল ইসলামী ব্যাংক লিমিটেড
..... শাখা

জনাব,
আমি/আমরা আপনার শাখায় নিম্নরূপ একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের বিস্তারিত তথ্য নিম্নে প্রদান করলাম :

হিসাব নম্বর :

গ্রাহক আই ডি নং :

১. হিসাবের নাম	ক) বাংলা : খ) ইংরেজী :
-----------------------	---------------------------

২. হিসাবের প্রকার (টিক দিন): এমএসডি এডভান্সডি এমএনডি এমটিডি FC RFC NFCD অন্যান্য.....

৩. মুদ্রা (টিক দিন) : টাকা ডলার ইউরো পাউন্ড অন্যান্য.....

৪. হিসাব পরিচালনা সংক্রান্ত ঘোষণা (টিক দিন) : এককভাবে যৌথভাবে যে কোন একজন অন্যান্য.....

৫. গ্রাহকের অন্যান্য ব্যাংক হিসাব (যদি থাকে):

ব্যাংকের নাম	শাখা	পরিচালনাকৃত হিসাবের প্রকৃতি (টিক চিহ্ন দিন)
ক.....	ক.....	<input type="checkbox"/> জমা হিসাব <input type="checkbox"/> বিনিয়োগ হিসাব <input type="checkbox"/> অন্যান্য.....
খ.....	খ.....	<input type="checkbox"/> জমা হিসাব <input type="checkbox"/> বিনিয়োগ হিসাব <input type="checkbox"/> অন্যান্য.....
গ.....	গ.....	<input type="checkbox"/> জমা হিসাব <input type="checkbox"/> বিনিয়োগ হিসাব <input type="checkbox"/> অন্যান্য.....

৬. পরিচয়দানকারীর তথ্য :

ক. নাম : পেশা :

খ. হিসাব নং :

গ. শাখার নাম :

ঘ. স্বাক্ষর (তারিখসহ) :

৭. প্রাথমিক জমা : পরিমাণ (অংকে) : (কথায়) :

৮. এমটিডিআর/এমএপিডিআর/লিফট : পরিমাণ (অংকে) : (কথায়) :

মুদ্রা :

মেয়াদকাল : বছর মাস দিন। মেয়াদপূর্তির তারিখ:

নবায়নের ক্ষেত্রে : আসল এবং মুনাফা নবায়ন করুন শুধুমাত্র আসল নবায়ন করুন

শুধুমাত্র আসল নবায়ন করুন, মুনাফা নম্বর সঞ্চয়ী হিসাবে জমা করুন প্রযোজ্য নহে।

৯. বিশেষ স্কীম সংক্রান্ত তথ্য :

স্কীমের নাম : স্কীমের মেয়াদ :

এককালীন জমা/কিস্তির পরিমাণ : কিস্তির সংখ্যা (বার্ষিক) :

মেয়াদান্তে প্রদেয় মুনাফা (প্রাকলিত) : মাসিক প্রদেয় মুনাফা (প্রাকলিত) :

www.sibbd.com

Mudaraba Term Deposit: There are some condition for madaraba and clearly period time: 1/ 3/ 6/ 12 months' process. SIBL provided interest rate that hereby: -

SI No	Particulars	Existing Rates	Revised Rates
1	a) 1 month	5.00%	5.00%
2	b) 3 month	6.00%	6.00%
3	c) 6 month	6.50%	7.00%
4	d) 1 year & above	7.00%	8.00%

Bills and Clearing Section: Bills process and also clearing process that SIBL branch employee performs well for complete bills and clearing sector. Here, two main check is: 1.

F-5

SIBL Social Islami Bank Limited

.....Branch20

APPLICATION FOR CHEQUE BOOK

I/We would request you to supply a cheque book containing 10/25/100 leaves for operation of the account opened with you.

Cheque Series : Signature

A/C No. MSD/AWCD

Counted the leaves, found in order and received.

Full Name :

Address :

Signature Authorised Signature

Inward clearing check and 2. Outward clearing check.

Remittance of Funds: Money one place to another is the short meaning of remittance, it not happened within one country. Every year, huge level remittance Bangladesh found from foreign worker. SIBL is very positive about funds of remittance. In many major country good city, SIBL opens their branch, like: London, New York, Mumbai, Dubai and this type. For remittance, there are three best option: 1. Banker's check or pay order. 2. Demand that draft 3. Tele graphic transfer.

Cash Section: This is most important sector that play very important or significant role. Cash is the customer main thinking. SIBL deals with Hasan cash sector for complete that sector very welly. Main part incash sector is disbursing cash and also receiving cash.

Locker Service: SIBL locker system is pretty well. They respect their customer, but, customer satisfaction is one of the main mission for SIBL. Local branch provide security as much as possible. If any person has an account, then he/she can enjoy it, surely. There is some locker system that they follow: -

Large and also medium locker system.

For enjoying, there are also small locker process that people can give yearly 700 plus only.

Closing of an Account: Both banker or customer who close this account. If any customer doesn't transaction for six years, then, banker can close this account. Other side, if customer want, then he/she close this account.

2.10 SWOT Analysis of SIBL

Strengths: This is internal factor that one company's strong side. Hereby some strength is:

- Quality service and Customer satisfaction process.
- Image public positive.
- Effectiveness pricing, good knowledge and skill.

Weaknesses: Weakness that is company internal bad part. Hereby some weakness is:

- ATM booth of SIBL.
- Work force is short and share market.

Opportunities: Opportunities is external positive thinking. There is some opportunity is:

- Retention customer and effectiveness sales force.
- Also effectiveness innovation.

Threats: This is external negative thinking for company. Some type threat:

- Effective promotion.
- Competitive market.
- Recession economic and good for technology.

Chapter: 3

Theoretical Framework of Customer Relationship Management

3.1 Introduction

Customer Relationship Management (CRM) as the name suggests, the primary focal point is placed on the customer. The key objective is to increase customer value over time by increasing customer loyalty. If a company develops better customer relationships, it also improves business processes as well as its profits. In general, CRM is a more efficient automated method used to connect and improve all areas of business to focus on creating strong customer relationships. All forces are coupled together to save, improve, and acquire greater business to customer relationships. The most common areas of business that are positively affected include marketing, sales, and customer service strategies.

Customer Relationship Management (CRM) helps create time efficiency and savings on both sides of the business spectrum. Through correct implementation and use of CRM solutions, companies gain a better understanding of their strongest and weakest areas and how they can improve upon these. Therefore, customers gain better products and services from their businesses of choice. In order to achieve better insight on CRM, it is essential to consider all of its components.

3.2 What is customer relationship management?

Customer relationship management (CRM) is the combination of practices, strategies and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving customer service relationships and assisting in customer retention and driving sales growth. CRM systems compile customer data across different channels, or points of contact between the customer and the company, which could include the company's website, telephone, live chat, direct mail, marketing materials and social media. CRM systems can also give customer-facing staff detailed information on customers' personal information, purchase history, buying preferences and concerns.

3.3 Functions of customer relationship management

- Acquiring & storing information
- Customer management
- Management of marketing policies
- Increase sales

- Proper communication network
- Cost controlling
- Improve quality

Acquiring & storing information

It is one of the most important functions performed by CRM. It collects & stores information about target customers from the market. The information collected is stored on databases centrally. This data can be easily accessed anytime from anywhere. Information collected is used by businesses to understand their customer's behavior. This will eventually help in providing better satisfaction to customers.

Customer management

Management of customers is important task performed by CRM. It divides & groups all customers into different groups as per their behavior & nature. Segmenting of customers helps in serving them better. Customers will be treated differently according to their groups. This will improve the relationship with customers. Customers are happy & satisfied when they are treated properly.

Management of marketing policies

It is concerned with personalizing of marketing programs of businesses. It aims at designing marketing strategies as per the needs of different customers. Attempts are made to attract more & more customers. Salespersons are trained properly according to information acquired. Opportunities that can grab new customers are included in marketing strategies.

Increase sales

Customer Relationship Management aims to increase sales & profit of the business. It helps in increasing business with existing customers as well as new customers. CRM focuses on Cross-selling & Up-selling techniques to increase its sales with existing customers. Once customers are satisfied & happy with business, cross-selling & up selling are effective in increasing business with them. Customers start believing in particular brand & try its different products.

Communication network

Providing good customer support is an important function performed by CRM. It aims at providing fast & best customer support. A proper channel is developed to handle all the problems & queries of customers. Customers can easily contact the agents & get their issues resolved. Agents are required to keep a record of each & every interaction with customers.

Cost controlling

Cost-saving is one of great challenge in front of any business. Business is successful if it is able to provide better quality products at less cost. Customer Relationship Management reduces the expenses of business by minimizing the paperwork involved. All data is stored digitally on a database centrally. Also, it reduces the manpower requirement for business. It overall brings down the cost & increase the profit margin.

Improve quality

Customer Relationship Management aims at increasing the product quality of businesses. The information acquired through the CRM technique helps in better understanding the needs of customers. This information is then used for customizing the offerings of businesses to customers. Products & services are customized as per people needs. This helps in making customers happy & properly satisfied. It also ensures whether the product is meeting the minimum quality standard level.

3.4 Tools of customer relationship management

A Customer Relationship Management (CRM) system is a tool for collecting and managing the information and interactions your business has with your customers, sales leads, suppliers or other businesses.

It can help you with:

- tracking the success of your marketing activities
- identifying and following up on prospective customers
- maintaining relationships with loyal customers
- grouping your customer's types to develop personalized communications
- Seeing which customers have signed up to your marketing lists understanding which customers have responded to your offer or promotion.

Sales flare

Sales flare is a cloud-based customer relationship management (CRM) solution aimed at startups and small businesses, which is designed to automate data entry and remove the need for users to enter company, contact, meeting, and call data manually.

Keep track of leads automatically

Sales flare tracks a customer interaction automatically, so you always have a complete overview of all emails, meetings, calls, and email/web tracking. It automates your address book based on email signatures and public social data. And it organizes all the documents you exchanged too. Just sync with Gmail or Office 365.

Creation CRM

Creation CRM (formerly bpm' online CRM) is process-driven cloud based software that connects the dots between marketing, sales and customer service, efficiently managing the complete customer journey – from lead to order, and to ongoing account maintenance.

Key features

- 360° customer view
- Mobile sales
- Synchronization, integration and import
- Email-marketing and event management
- Omni channel communications

3.5 Loyalty of customer relationship management

Customer-relationship management (CRM) and loyalty programs create opportunities to build your customer base, grow brand value, and improve profits. Ansira takes those programs one step further by devising a strategy for seamless experiences across brand and local channels that turn everyday patrons into extreme loyalists. With transparency and control across marketing and sales channels — and cohesive customer interactions across the entire marketing ecosystem — you not only find new customers and reward existing customers, but you also build meaningful, lasting relationships. Recognized as a strong performer in “The Forrester Wave™: Customer Database and Engagement Agencies, Q2 2018,” Ansira has experts in customer experience planning, loyalty program design, database services, analytics, martech integrations, website and mobile app development, and

channel-specific communication such as social media and email. And we're as fanatic about improving your business as you want your customers to be about your brand.

A single source of truth

CRM starts with data. When you integrate brand data with local channels, you create satisfying experiences that keep customers coming back. Add centralized intelligence and decision-making, and the result is a single source of truth and interaction with your customers — and timely, relevant messaging that makes an impact, whether through your company's website, social media channels, or email marketing campaigns. Now imagine if that single source of truth was delivered to your channel partners so they could better market to your customers — and they, in turn, could send their customer data back to you. That's what happens with through-channel marketing automation (TCMA), which is another one of our specialties.

Beyond the loyalty program

In the Expectation Age, brands have to think bigger than rewards for purchases. Loyalty can't be accomplished through a single program or platform. There has to be a comprehensive, data-driven strategy across channels to create cohesive communication and experiences that drive retention, foster engagement, and build brand advocacy.

When you use data and decision to personalize experiences, you generate emotional connections and customer allegiance. We understand that, which is why Forrester recognized Ansira as a loyalty agency in "Now Tech: Loyalty Marketing, Q4 2018."

Martech makes it happen

No CRM or loyalty program is possible without marketing technology. But it's never as simple as picking a vendor and implementing an out-of-the-box solution. At Ansira, we're practitioners, not just consultants. We're marketers, not just technologists. And we're strategic partners, not just vendors. We aim to guide your brand to a future state of full data and technology integration, ownership of major marketing functions, and transparency for all key stakeholders. We start with stakeholder interviews to understand your business needs. Then we conduct a technology audit of legacy systems to assess your brand's current state and identify areas for improvement, including ways to eliminate waste and redundancies. From there, we put together a road map with recommendations for filling in

the gaps or implementing best-in-breed martech solutions. Because we take a technology-independent approach, our recommendations are based on client needs, not vendors. So when you work with Ansira to acquire, grow, and retain high-value customers, you're not tied to one marketing technology. Our experts have experience with the top martech players in analytics, media, CRM, database, and web development. We are proud to be the largest independent marketing firm with business-level partnerships with Adobe and Sales force.

3.6 CRM process in banking system



One of the unique challenges of business banking in a digital world is meeting customer expectations. You can't just have a great checking account or lending terms, as you can with most retail customers. You must offer sound financial advice. And in the information age, that means having in-depth knowledge of each customer's industry, taking a tailored approach, and doing it all faster than ever before. Your corporate customers want goal-based planning, proactive insights, personalized outreach, and more. As fin techs create seamless,

effortless, personalized experiences for customers, including in the banking space, business banks should follow suit or risk falling behind in the competitive landscape.

With all that's expected of banks, a Customer Relationship Management (CRM) solution is no longer optional. It's critical to your success. A great CRM can help any company market to new customers, close the deal, and provide excellent customer service, but the benefits of a CRM in business banking are especially lucrative. Here are some of those benefits and how you can become the bank that customers love with the right banking CRM solution.

3.7 Customer satisfaction

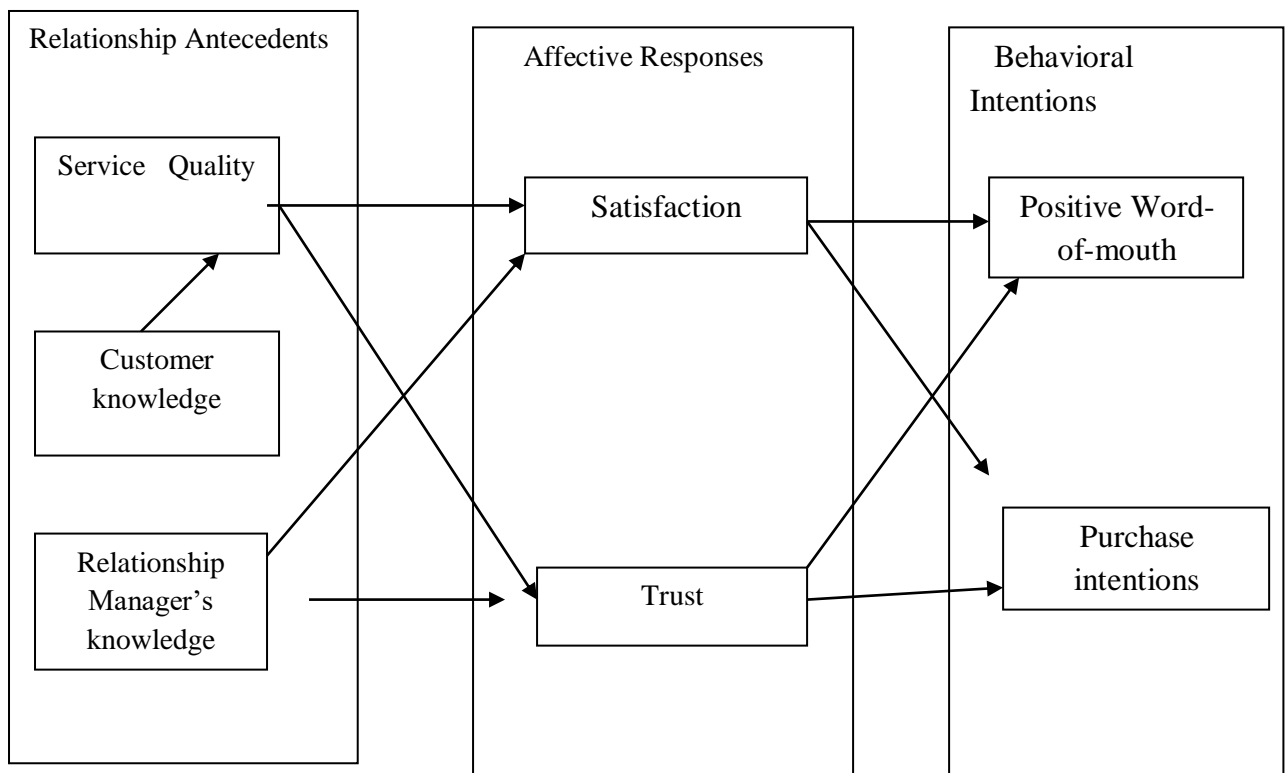


Figure 3.7: Customer satisfaction

Chapter: 4

Customer Relationship Management of Social Islami Bank Limited

4.1 Customer relationship management of Social Islami Bank Limited

Social Islami Bank operates under a double bottom line agenda where Bank's sustained growth objectives and social responsibility go hand in hand as it strives towards a poverty free and prosperous Bangladesh. The Bank opines CSR performance not only as a voluntary, charitable service but it also incorporates this in its core banking operations on an ongoing basis with a view to increasing Bank's brand image. With a view to discharging Corporate Social Responsibilities in a most organized and coordinated way, Social Islami Bank Limited Foundation was set up by Social Islami Bank Limited in 1994. Our CSR activities follow transparent business practices that are based on ethical values, compliance with legal and regulatory requirement and respect for people, communities and the environment. We are responsible for the totality of our impact on people and the planet, beyond making profit. Our corporate social responsibility is about addressing the needs of all the stakeholders in a way that advances our business and makes a positive and meaningful contribution to the society at large.

4.2 Services of Social Islami Bank Limited

- Islamic banking
- loans & advances
- SIBL cards
- Foreign remittance
- Foreign trade
- SME banking
- SWIFT service
- Locker service
- ATM service
- Bill payment service
- E-statement service
- SMS alert service
- Internet banking

Loans and advance

- Working capital finance
- Overdraft(OD)
- Project finance
- Syndicated loan
- Packing credit
- Loan against export bill
- Loan against trust receipt

SIBL cards

- SIBL credit card
- SIBL debit card
- SIBL my Remittances card

Foreign remittance

- Remittances service
- Issuance of bank
- Overseas partners
- Contact person

4.3 Functions of customer relationship management of the Social Islami Bank Limited

Proper communication network

Is the function build up a relationship with the customer so it is very significant for the company? If any company have gap to communication that time create many problems. That's why Social Islami Bank Limited trying to keep always a good communication network with the customer. Networking enables a participant to build connections that serve as useful references or referrals for jobs and others business opportunities. Networking can result in connections being made with individuals who can share information and insights related to their area of expertise. Networking can also yield social benefits many people who network online find that they are able to connect with and meet online colleagues as they travel to business event around the country.

Customer management

Customer management system is very important for Social Islami Bank Limited like customer seating place, organization environment, step by step work service, good behavior with them, customer retention and loyalty are important goals for successful companies. Social Islami Bank Limited aim is to retain and develop a core customer base. Good customer management enables the bank to ensure the services they provide are online with what the customer wants. Importantly, it can also identify future opportunities for their growth.

Improve quality

Social Islami Bank Limited always tries to improve their quality because quality is the main for an organization. If southeast bank provides low quality service that time customer will not happy and the customer want not come again. So Social Islami bank give priority improve quality.

Examples:

1. Give empower to employers
2. Allow Consumers to Self-Service
3. Stay Consistent Across All Touch Points
4. Educate the Customers on Financial Literacy
5. Embrace Financial Technology
6. Segment the Client Base and Create Personalized Customer Experiences

Proper service provides

Social Islami Bank Limited always tries to provide proper service because it is the believable soon. Like net service, call service, credit card service, ATM boot service, account opening service and many others. Service are very important for banking section because it's a service organization that why southeast bank try to provide accurate service.

Cost controlling

In recent decades, a majority of countries have experienced a systemic banking crisis requiring a major-and expensive-overhaul of their banking system. Not only do banking crises hit the budget with outlays that must be absorbed by higher taxes (or spending cuts), but they are costly in terms of forgone economic output. Social Islami Bank Limited take

different policy for limiting the cost of crises, but there has been little systematic effort to see which recommendations work in practice.

4.4 Tools of customer relationship management of Social Islami Bank

Limited

- Gifts
- Arrange Seminar
- Invite
- Occupational wish
- Mobile messaging
- Try to create friendship relation
- Offering

Gifts

Every people like gift, Gift are joyful for any person, that's why Southeast Bank limited follows this policy. When a customer does FDR that time southeast bank provides a gift and when a customer clear loan that time also Social Islami Bank limited provide gift. This policy creates build up good relationship with the customer.

Arrange seminar

Social Islami Bank Limited many time arrange many kind of seminar that time invite the loyal customer, regular customer, potential customer etc. Here we discuss with our customer new policy, many kind of offer, our opportunities, banking success and motivational speak.

Invitation

Social Islami Bank Limited many time get invitation from customer like many garments visiting or any organization visiting offer that time build up a strong relationship. This is the one kind of tools of customer relationship management. Customer relationship is increase profit for sale service or goods.

Occupational wish

Social Islami Bank Limited wish their customer like Eid, Puja, 1stboishakh, 16thDecember, 21st February etc. this policy customer gets inspired and feel happy. They understood the bank missed them.

Mobile messaging

Most of the time, Social Islami Bank Limited message their customers, like dear customer good morning, have a good day, good night many others. There for banking much news provide for the customer like, check issue date, credit card issue date etc.

Offering

Social Islami Bank Limited offers different services when customer come in any work bank related work that time after finished the work they offer for new policy, like new FDR, new loan policy, foreign exchange related offer many others.

Try to create friendship relation with the customers

Social Islami Bank Limited always emphasizes priority customer view and keeps relation like a friend. This tools work for long time and build up a strong relationship with the customer. It's very beneficiary for an organization because customer belief the organization for their based on friendship relation.

4.5 Customer charter of SIBL

Social Islami Bank Limited is deeply committed to providing customers with banking service that is simple to understand and delivered in a responsible manner by our people in accordance with the highest standards service and integrity. This customer charter sets out the specific service standards which customers may expect from us. It reflects both the product and service that they offer and the high standard which is aspires. This charter also includes how to contact us and give us feedback particularly if anything goes wrong and how customers can assist us serve them better successful practice of the norms set by this charter is a joint effort between officer as the valued customer and the bank. The bank strives to improve their service to customer and solicit their support and cooperation in our endeavor to reach the goals.

Key commitment

Social Islami Bank Limited assures their commitment to delivery services with the following key principles.

Compliance and accountability:

- The bank governed by rules and norms of banking. All our product and services comply with relevant laws and regulations of Bangladesh.
- They explain and help customers understand; the financial benefits of our products and services they are interested in, how they work and the risks involved therein.

Fairness:

- The bank act fairly and reasonable in a consistent and ethical manner while dealing with the customers.
- They ensure fairness and promptness in dispute resolution. Customers can get more details on the company complaints management procedure while visiting any branches.
- The bank does not discriminate against age or gender and make products and services available for all customers on the same terms and conditions.

Privacy and confidentiality:

- Social Islami Bank Limited treats their customers' personal information as private and confidential and ensures the safety and security of the usage of that information's. We do not disclose personal information of the customers unless authorized by them or required by law to do so.
- They do not use personal information of the customers for our own marketing purposes without their consent.

Reliability:

- They ensure that their customers enjoy secured and reliable banking services.

Transparency:

- Social Islami Bank Limited provides customers with clear, relevant and timely information to help them make an informed decision about our products and services.
- They inform their customers through various channels (e.g. over the internet by telephone, email or at our branches) of available products and services.

Customers can contact with them for information or provide feedback through these channels.

- The Bank exercise care to provide customers a balanced view of benefits and risks of investment products explain critical terms to them and ensure that the investment product suits their requirement and we do not realize any hidden charge from customers.

Accessible and secure:

Social Islami Bank Limited always strives for easy and convenient ways for their customers to have access to their money when they need it:

- They have branches and Kiosks across the country to serve customers at their doorstep.
- They try to enhance internet and mobile phone banking functionality.
- Their busiest branches have evening banking facility.
- They have ATMs in convenient locations.
- The bank ensures security of customers' money, valuables and information as well.
- It helps customers find the right product to meet their needs.

To provide better service to their customers Social Islami Bank Limited expect from their valued customers to:

- Follow the banking norms, practices, functional rules etc.
- Maintain disciplinary arrangement at the customers serve points.
- Convey to the bank any changes in their address, contact number, KYC and TR.
- Convey their grievance to the bank in a proper way or in prescribed form.
- Avoid showing unreasonable persistence and demand.
- Ask any query at prescribed desk such as customer's service desk, help desk, information desk or enquiry desk at first instance.
- Have the full knowledge and understanding of the product/ service offered before entering into the contract and abide by the terms and conditions therein
- Duly fill in and submit the required application forms and supporting documents in time.

- Exercise due care in all transactions with bank and notify the bank promptly f any fraudulent transaction or such attempts in their accounts with the bank whenever they become aware of such incidents.
- Keep their cheque books in safe custody and they should not put their signatures on black cheque-leaves.
- Exercise utmost care in using and storing handing personal identification numbers(PIN) and security measure of other electronic cards issued by the bank

4.6 Customer relationship management process of Social Islami Bank Limited



Figure 4.6: Customer relation management of SIBL

1. Front desk services:

In front desk services customers can get any information about their services. Customers can know about their account balance, loan information, interest rate, maturity date of FDR etc. Customers also get their accounts statement and solvency certificate from the front desk services.

2. Account opening/closing section

Accounting opening section is responsible for opening new account of the customers. Customers collect account opening form from the respective officer and provide all essential documents to open a new account. If a customer wants to close his/her account in matured date or any other situation they need to contact with account closing section.

3. Investment department

If a customer wants to take loan they need to contact with investment department. Investment Department Officer is responsible for provide different types of loan by verified their documents. They also responsible for informed about interest rate and terms and conditions of loan repayment with their customers.

4. ATM services

Social Islami Bank Limited is providing round the clock ATM Services across the country through its 198+ ATMs and 9000+ ATMs of member Banks under National Payment Switch of Bangladesh (NPSB). Facilities provided by ATM:

- Fast Cash
- Cash Withdrawal
- Balance Inquiry
- PIN Change
- Receipt Print
- Mini Statement
- Fund Transfer, Utility Payments

5. Locker services

A client must have a SB or CD or STD account in the respective branch where the client wants to avail the locker service.

6. Internet Banking

Social Islami Bank Limited offers SIBL now internet banking service for their customers which is available in google play store.

7. Complaint cell

Social Islami Bank Limited is committed to resolve customer complaints fairly, consistently and promptly.

Lodgment Procedure:

- **Step 1:** Initially, a complaint should be referred to the concerned branch of the bank. Each of the branches of our bank has dedicated "Customer Service & Complaint Management Desk" to address the concerns of the customers.
- **Step 2:** If a complaint remains unresolved at branch level or the solution/reply of the branch is not satisfactory, the complaint may be referred directly to the concerned "Zonal/Divisional Customer Service & Complaint Management Cell" or to the "Central Customer Service & Complaint Management Cell".

Ways of communication:

- DOWNLOAD the Complaint Lodgment Form and send it through post/email/facsimile.
- Lodge complaint physically visiting the branch
- Send email to complaint-cell@sibl.com.
- Lodge complaint ONLINE

Call center

Social Islami Bank professional team pays attention to and takes care of customer query / request / complaint cordially and to the satisfaction of the client. It may not be possible for a client to visit us all the time for availing a service. Therefore, client may call them or send email at his/her convenient time to avail round the clock service.

- Call at **16491** (Mobile), **09612001122** (Mobile & BTCL) and from overseas **+88 9612001122**.

They are committed to serve their customer efficiently within shortest possible time and they hope most of the issues can be resolved by their Customer Service Executives simply over phone. If they are unable to resolve client's issue at the first call, he/she will get a Ticket Number of that issue as an acknowledgement. He/she will also be informed of a Turnaround Time (TAT) for resolution which will not take more than 5 (five) working days.

4.7 SWOT analysis of CRM

Customer relationship management proposed a systematic approach for identifying and analyzing factors external to the organization and matching them with the firm's capabilities. The aim of SWOT analysis is to capture a snap shot of the main strengths and weakness of an organization which may affect its future. Strengths and Weakness are those factors that are internal to an organization which are under the management's control.

Opportunities and threats are those factors which are related to extrinsic factor, outside the organization which have an effect on it. Govt. policies, competition can be some of the factors. The main objective of the SWOT analysis of Customer relationship management is to have a practical exposure at the company. SWOT puts the organization into the context of the environment in which it works, so that no outside change is totally unanticipated.

Strengths:

1. Company profile- The company profile which depend on the highest company rating. High rated company enjoy this strength.
2. Brand equity- Leading the market and enjoys strong brand equity.
3. Early moving ability- CRM makes an early mover advantage in the market.
4. Speedy service support- Customer focus and provided services are excellent & matches customer expectation.
5. Investments- Heavy investment by the people in the company.
6. Always be up to date- The adaptation of latest technique in CRM provided updated company image.
7. Knowledge about the product- CRM can provide knowledge of the product and service and it helps to making good marketing management.
8. Trustworthiness- CRM makes some trust about the company and it helps to entering on global market.

Weaknesses:

1. Company risk- More elaboration creating more risk for the company. And sometimes it makes some mess on marketing for expendable company.
2. Security- Sometimes make some possible security problem.

Opportunities:

1. Growth- Rapidly growing base of potential customers.
2. Selling performance- Possibility of selling more complex products.
3. Sale increased- Increased cross selling opportunities.
4. Employee recruitment- Recruiting and attracting more employees replacing weak employees.
5. Consumer satisfactions- Innovation and improvement and can put customer satisfaction on the top priority.

Threats:

1. Competitions- Rising competition in the market which creates cutthroat competition in the market.
2. Rival company- Threats from other rival companies
3. Highlighted negativity- Make more deals from mess customers can make some negativity about the company (so avoid forced mess creation in the market).

Chapter: 5

Findings, Recommendations and Conclusion

5.1 Findings of the study

As completing the internship program in SIBL & worked in the Uttara Branch only, so the report is fully based on the performance evaluation of Uttara Branch. But to prepare this report there were some difficulties through, so findings are given below:

1. Customers wait for long time to get the service as both pay orders and remittance done by the same person. So, time management for desired service is a weak attribute.
2. Insufficient space for clients to wait in foreign trade and accounts department. So, there is always a chaos in the waiting gatherings and interrupts the internal environment.
3. The authorization of L/C is not aligning to specific senior officer, that make executive so frustrating. Also calling for the authorization makes noisy environment.
4. In remittance section customer sometimes get bored for mismatching paper and system information as both pay orders and remittance done by same person, the overall task is huge burden for a single person to control and update everything so fluently in the system.
5. To collect the remittance money, customers have gone through same department for the authorization of the money so sometimes they might get disappointed for repetitive approaches.
6. As it is a service-oriented sector. For any IT problem they have to depend to the head office which increases customer response time and this contributes to the lack of control on overall time management.
7. In accounts and clearance department for auditing the pay order or deposit and withdrawal paper, they use interns. If any document lost or audit mismatch that claim issue will raise to him or her that can be a burden.
8. The growth rate of export earning fluctuates during the last five years. In 2009 Social Islami Bank Limited had lower growth rate than other years.
9. Import business is the main source of income of foreign exchange business of Social Islami Bank Limited. Above 50% foreign exchange earned from import in every year.
10. If we compare the bank service with other private banks they are not capable for providing instant customer service to retain customer.
11. The overall service approach is not updated on a regular basis and this is increasing the dissatisfaction of the employees and the customers as well. Day by day they loss their loyal customer for insufficient customer service.

12. Lack of monitoring of the quality measurement exists in the bank which has questioned the accountability.
13. No research or survey has taken place in the bank to understand the gap in the service quality model.
14. They have no adequate ATM booth and CRM services which can reduce customer's time and make transaction time more shortly.
15. Lastly, the management has weak understanding that service is the key factor in banking sector to stand out or to perform better.

5.2 Recommendations

As completing internship program in SIBL & worked in the Uttara Branch only, so the report is fully based on the performance evaluation of Uttara Branch. But to prepare this report there were some difficulties through, so the recommendations are given below:

1. In bank multiple customers arrive at a time and it is not possible to serve everyone together. For the long queue reason, customers have to wait to get the service. To keep waiting is the most difficult and pathetic task in my sense. So, if they provide something like offering a cup of tea or coffee, newspapers and magazines which can keep them busy and release from the boredom of waiting.
2. Social Islami Bank Limited should increase their floor space and sitting arrangement for clients. Which can create a positive environment to retain their customers.
3. The authorization should be aligned to the specific senior officer, that will make executive relax in their work.
4. Bankers should give the priority to work for the task him or her expertise at. So both pay orders and remittance can't be done by the same person.
5. To control the overflow of the customers or clients, bank has to provide them seats to keep waiting till the officer is done with the previous one. But around the remittance desk, no extra space is given to the clients to seat and wait and they have to manage a seat at another desk.
6. In case of any IT problem, IT experts should be placed in every branch so that they don't have to depend to the head office which increases customer response time.
7. The pay order, deposit and withdraw paper that send to accounts and clearance department should be kept serially, so that the consumption of auditing time will be less and accurate.

8. The export earnings growth rate and import earning growth rate were very much fluctuated during the last five years. So bank should try to keep a constant growth rate.
9. In over all foreign exchange earnings, remittance contributes a small portion only 10-13%. More than 50% comes from import business. Bank should try to increase earning from export. It should concentrate more effort to improve export earnings and remittance earnings for our economy.
10. Every service touch point has to be flexible and easy to understand for the customers for the mobility of the service.
11. A service guideline with updated policy has to be developed and followed by all the employees to get a desired result.
12. Some customer feedback can be collected to understand the expectation and then can be utilized for the development of the service quality model.
13. A survey or research should always take place in order to identify the service gaps and to recover.
14. Social Islami Bank Limited should provide more ATM booth and CRM machine facilities to withdraw and deposit money more quickly.
15. The management should take “Quality of service” seriously as a concern and should guide from the central bank.

5.3 Conclusion

Working with Social Islami Bank Limited was one of the great experiences as an internee. This created a new door of excitement. Through the bank as an internee got the firsthand experience of the work environment and also get to know about the financial banking system of Bangladesh.

This experience is a real treasure for any interns. This will help in the career selection and career build-up in the future. In their found a lot of people who were both friendly and supportive during internship work days. They helped every interns a lot to gain the valuable experience and trained for the work. There was so much to learn about the service quality management and got a chance to apply the academic knowledge in the practical area.

But without the practical activity this knowledge remains unused. Internship program helps every intern to get familiarized with the working environment, office culture and help us to use the knowledge that gained in the university, in our class for applying in the real life.

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