



An Evaluation of the Customer Service of The City Bank Limited: A Study on New Market Branch.

Submitted To:

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Report On

An Evaluation of the Customer Service of The City Bank Limited: A Study on New Market Branch

LETTER OF TRANSMITTAL

Professor Mohammed Masum Iqbal
Department of Business Administration
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Daffodil International University

Subject: Submission of Internship Report on “An Evaluation of the Customer Service of The City Bank Limited: A Study on New Market Branch.”

Dear Sir,

With due respect, this is to inform you that the internship report, having a title of “An Evaluation of the Customer Service of The City Bank Limited: A Study on New Market Branch,” has been prepared and filed in as one of the partial requirements of the Bachelor of Business Administration (BBA) degree course at Daffodil International University.

The report is premised on the experiences that were gained during a three month internship with City Bank PLC, New market branch, and in the Customer Service Department. The entire information and findings in this report have been made with good faith and all facts as per the activity done and observed in the course of the internship period.

I would like to thank you because of your precious advice, unceasing support, and helpful critique that have been of enormous help in writing this report. I am friendly knowledgeable of presenting the report to your esteemed consideration.

Thank you for accepting this report.

Sincerely,
Mosammat Nushrat Jahan Neela
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ACKNOWLEDGEMENT

At the outset, one thanks the Almighty with all the heart and soul to have offered the guidance and capacity to go through with the internship program and write this report successfully.

Professor Mohammed Masum Iqbal, Pro Vice Chancellor, Department of Business Administration, Daffodil International University, is greatly appreciated in this context, as he helped and guided me with a lot of encouragement throughout the internship period and during the preparation of this report.

I would like to express my heartfelt gratitude to Mr. Gazi Azizul Hoque, FVP and Cluster Manager, City Bank PLC, New Market Branch, who directed, assisted, and gave useful advice in the course of the internship. This is also a time to note the appreciation of all the officials and the staff of the branch who supported, assisted and gave professional advice to me that made the learning process fruitful and meaningful.

Lastly, I want to thank the members of the faculty of the Department of Business Administration in Daffodil International University who was a steady source of academic guidance and encouragement and which was instrumental in making this internship program a reality.

Neela

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APPROVAL OF INTERNSHIP REPORT

This is to certify that the internship report titled “An Evaluation of the Customer Service of The City Bank Limited: A Study on New Market Branch” has been prepared and submitted by Mosammat Nushrat Jahan Neela, ID: 221-11-1478, as a partial requirement for the degree of Bachelor of Business Administration (BBA) under the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

The report has been prepared under my supervision and guidance. To the best of my knowledge, it reflects the student’s authentic effort, practical observations, and analysis based on her internship experience at City Bank PLC, New Market Branch.

I hereby recommend the submission of this report for evaluation.



Professor Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

DECLARATION

I, Mosammat Nushrat Jahan Neela, ID: 221-11-1478 hereby declare that the internship report is entitled “An Evaluation of the Customer Service of The City Bank Limited: A Study on New Market Branch” is an original work prepared as a partial requirement for the degree of Bachelor of Business Administration (BBA) under the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

This report is not an academic qualification, degree, or certification done by any other institution, university, or organization based on any other practice or experience that I have gained during the internship at City Bank PLC, New Market Branch.

The information that will be provided in this report is gathered, analyzed and written honestly and sincerely without compromising academic integrity and professional ethics.

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EXECUTIVE SUMMARY

This internship report will provide a review of the customer services activities of City Bank PLC, New Market Branch, through my practical experience in a three month internship with the Customer Service Department. The report aims at analyzing the contribution of customer service, service quality and work flows in the overall banking efficiency and customer satisfaction of one of the oldest and most reputed private commercial banks in Bangladesh.

The report examines fundamental customer service operations like opening account, KYC check, issuance of cheques, debit card and pin processing, update account information, registration of digital banking (Citytouch), handling of complaints, issue of pay orders and offering customer support. Direct participation in such activities during the internship gave an idea of the significance of accuracy, compliance, transparency and professionalism in the light of the activities of the branch level banking activities.

The paper sheds light on how City Bank PLC has ensured the quality of its services by using standard procedures, excellent internal control, friendly communication with the customers and utilization of digital banking platforms. The internship experience played a key role in learning how the banking regulations, front line service delivery and the customer expectations interact. Also, it provided the ability to understand the operational issues like large number of customers, their behavior, accuracy of documentation and compliance.

The report entails evaluation of major learning points, hands-on skills acquisition, strengths of the organization, and issues encountered during the internship, and how the issues were addressed. It also offers outlooks on professional development and applicability of the academic knowledge, especially in marketing, communication and service management, in a practical banking setting.

All in all, the internship in City Bank PLC has enhanced the professional competencies, helped to gain knowledge of the modern banking practice, and portrayed the importance of the customer service as a crucial factor in maintaining the efficiency, trust, and competitiveness in a financial sector.

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Chapter 1

Introduction

1.1 Background of the Study

Customer service is among the most critical roles of the contemporary banking since they directly determine the customer satisfaction, experience with the customer service experience and the reputation of a financial institution. The competitive banking industry in Bangladesh has seen the continuous effort of the private commercial banks to enhance the quality of services, accuracy of operations and standard of communication in order to fulfill the expectations of the customers. City Bank PLC is among the most prominent private commercial banks that have been known to conduct their business activities through structured customer services and modern banking systems that have been set up in the year 1983 on 28 March.

Customer Service Department is the most significant branch level activity that will be involved in opening and verifying accounts, issuing cheque books, processing debit cards, updating customer information, managing service requests, and assisting customers in general. These operations involve accuracy, regulation, and efficient communication in order to make the customers satisfied and services delivered without difficulties.

This research work is founded on a three months internship in City Bank PLC, New Market Branch that exposed the researcher to the frontline customer service functions directly. This study aims to gain an insight into the workings of customer service processes and the role of such processes in overall service delivery and the effectiveness of the operation of the branch.

1.2 Rationale of the Study

The importance of evaluating customer service is that it has a direct impact on customer satisfaction, retention and the image of a financial institution as a whole. The City Bank PLC has a reputation of having a well organized service model, but the true feelings about the service quality can only be acquired through actual observation and participation in the daily working process.

This research is required due to the following reasons:

- Most of the interactions are at the branch level, which is where the customer service is located.
- Knowing the processes of customer service can help establish areas of strength, areas of weakness, and the areas of improvement.
- This is because the banking industry is getting more competitive and service quality is one of the essential differentiating factors.

By means of this analysis, the research will seek to bridge the gap between academic and practical experiences and pinpoint the importance of service quality in the efficient operations of the New Market Branch of City Bank PLC.

1.3 Objectives of the Study

The objectives of this study are directly related to the internship activities and the customer service operations of The City Bank Limited, New Market Branch. The specific objectives are as follows;

- To evaluate the customer service processes of The City Bank Limited, New Market Branch, focusing on account opening, KYC verification and the processing of customer service requests.
- To identify the organizational strengths and operational challenges of customer service practices at The City Bank Limited, New Market Branch.
- To examine the operational issues, workflow performance, and service quality improvement that were seen on the customer interactions at the level of the branch.

1.4 Scope of the Study

This report is confined to branch level customer service functions of the City Bank PLC. The study focuses on:

- The activities of Customer Service Department.
- Front-desk operations and direct customer relations.
- Reporting, verification and servicing of requests.
- The internship experience provided me with the following learning outcomes.

The report lacks the analysis of other departments like Accounts, Credit, Cash Management or SME Banking since the internship was directly attached to the Customer Service Department.

1.5 Data Collection Methods

Primary Sources

- **Personal observation and unstructured interviews:**

The internship experience involved observing the daily operations of customer service at New Market Branch such as opening account, KYC, issuing cheque book and debit card, Citytouch registration and customer queries. Informal interviews were also conducted with the Customer Service Officer and other officials to get to know what is involved in the procedures and customer service operational issues and realities.

Secondary Sources

- **Manuals and official site of The City Bank Limited:**

They were applied in gathering knowledge regarding the products and services of the bank, the customer service processes and general policies of the bank.

- **Bangladesh Bank guidelines and circulars to do with KYC and customer services:**

These were assisted to learn the rules and regulations that the bank is supposed to observe when dealing with customers and keeping the KYC.

- **Internal forms, circulars and standard operating procedures (SOPs):**

These papers revealed the real process of various customer service activities in the branch and the processes that the employees follow in practice.

- **Relevant articles, books and academic resources on banking and customer service:**

These were recruited to serve the discussion of the theoretical aspect of customer service and association of the experience of the internship with the literature of banking and quality of service.

1.6 Limitations of the Study

Nevertheless, the research was limited in the following ways:

- The privacy and compliance policies blocked access to confidential banking information.
- The internship period was three months which is not enough to track customer service trends in the long run.
- Approval processes or system-based activities of some activities were open to authorized officials only.
- Huge traffic of customers at some time led to the lack of chances to observe and record some details.

Chapter 2

Company Overview

2.1 Overview of the Company

City Bank PLC is a Bangladesh based first generation private commercial bank founded on 28 March 1983 with the purpose of offering modern and customer oriented banking services. During the years, it has grown to become a reputed financial institution with distinctive approach to service delivery, high level of functioning efficiency and a big portfolio of banking solutions. The bank has a national system of branches and sub-branches as well as online service delivery systems with digital platforms to provide its services to its retail, SME, and corporate clients.

It is well recognized that City Bank PLC is concentrated in terms of service quality, technological advancement, a strict compliance regime, and the operations of customer service are well organized and structured. It also has a good reputation in conventional and digital banking and thus continues playing an important role in the competitive banking sector of Bangladesh.

2.2 History and Background

City Bank PLC had been founded on 28 March 1983 among the first of the private sector banks operating in Bangladesh at a time when the nation was moving towards making the financial sector more liberalized. The founders had a vision of a contemporary service-focused financial institution that could support the evolving financial demands of the people and the companies.

The milestones in the development of the bank involve:

- Setting up extensive branch network across the country.
- Bringing in state-of-the-art retail and business banking services.
- Gaining the monopoly of issuing and acquiring American Express cards in Bangladesh.
- Increasing access of SME and microfinance services.
- Digitization of operations: Citytouch and mobile financial solutions.

City Bank PLC is a progressive and innovative bank today, dedicated to the provision of smooth and effective financial services.

2.3 Mission, Vision, and Core Values

Vision

To become the best bank in Bangladesh by being the best in customer service, innovation and operational efficiency.

Mission

City Bank PLC strives to:

- Provide excellent financial services to the customers.
- Empower institutional capacity by innovation and digital experience.
- Enforce integrity, compliance and ethical banking.
- Relationships- Establish a long-term relationship with customers by offering excellent services.
- Add to the general socio-economic growth of the nation.

Core Values

- **Integrity:** It involves being honest and transparent in the banking operations.
- **Customer Focus:** Focusing on customer needs and quality of service.
- **Innovation:** There is constant improvement of systems and implementation of new technologies.
- **Excellence:** Upholding good standards in performance operations.
- **Teamwork:** Promoting inter-departmental cooperation.
- **Compliance:** When strict compliance to rules, regulations, and ethical standards is ensured.

These values are the basis of all the aspects of service delivery and organizational culture of the bank.

2.4 Organizational Structure

City Bank PLC has a hierarchical structure that has ensured effective coordination within the company, across departments and branches. The major managerial levels are:

- Board of Directors
- Managing Director & CEO
- Deputy Managing Directors
- Executive Vice Presidents/ Senior Executive Vice Presidents
- Branch Manager / Cluster Manager
- Department Heads & Officers

The major functional units within the branch environment are:

- Customer Service Department

- Cash Department
- Credit & Loan Department
- Staff Cards and Digital Banking Section
- General Banking Operations
- Back Office & Support Units

Customer Service Department stands out as a key element in the operation of the branches because it handles the majority of customer-related processes and services.

2.5 City Bank PLC Products and Services

City Bank PLC deals with a full variety of financial products and services:

Retail Banking Services

- Savings and Current Accounts
- Fixed Deposit (FDR)
- Monthly Deposit Schemes (DPS)
- Debit/Credit Cards
- Personal Loans
- Auto Loans
- Home Loans

SME & Business Banking

- Small business loans
- Working capital financing
- Trade services
- Merchant services

Corporate Banking

- Loan syndication
- Structured finance
- Cash management
- Corporate accounts

Digital Banking

- **Citytouch** online banking
- Mobile app banking
- SMS alerts
- Service portals based on the Internet

Other Services

- Remittance services
- Locker facilities
- Pay order issuance
- Utility bill payments

Such a broad portfolio of services is indicative of the diversity of customers that the bank draws and its focus on providing flexible, easy-to-access financial services.

2.6 Overview of Customer Service Department

Customer Service Department is one of the most critical branches of the operations of City Bank PLC. It also serves as the main point of contact between the bank and the clients and addresses a range of customer demands and service requests.

The department is tasked with major duties which include:

- Opening of the account and KYC
- Information updates on customers
- Issuing of cheques and debit cards
- Complaints receipt and resolution
- Application to the services of digital banking
- Helping customers in general and advising them

The department is very vital in assuring customer satisfaction, service accuracy and regulatory compliance. Its operations have a major bearing on the image and operational performance of the branch.

2.7 Competitive Advantage

City Bank PLC has a number of competitive advantages that make it stand out of the crowd of banks:

- **Service Excellence:** High Customer satisfaction through formalized service procedures
- **Technological Leadership:** Banking is made convenient and convenient with advanced digital platforms such as Citytouch
- **American Express Partnership:** Exclusive niche in the market of credit cards
- **Good Compliance Culture:** Has the culture of transparency, accuracy and compliance with regulations
- **Professional Workforce:** Highly trained employees devoted to the high standards of service

These strengths can assist City Bank PLC to be competitive in the Bangladesh banking sector.

2.8 Summary

City Bank PLC is a stable and well-established company, with a distinct vision on the quality of services, professionalism, and use of technology. Its operational framework that is well organized, the diversification of its services, and customer orientation has brought it to be ranked as one of the best financial institution in Bangladesh. The background, the organizational structure and service operations of the bank will help in analyzing the customer service experience observed in the internship period in New Market Branch.

Chapter 3

Internship Role and Responsibilities

3.1 Position and Department

The internship was undertaken in Customer Service Department of City Bank PLC, New market Branch. This department deals with all the customer-specific operations that are required, such as opening of accounts, documentation, acting on customer needs, and customer assistance in all the relevant banking operations.

It was the course of the internship that work was conducted under the guidance of Mr. Gazi Azizul Hoque, FVP & Cluster Manager, City Bank PLC.

Working in this department gave a hands-on experience of frontline banking processes, verifying of forms, accuracy of documentation, and direct customer level interaction which are basic skills to know what it is like to be involved in a real life setting of banking operations and service delivery.

3.2 Major Roles and Responsibilities

The firsthand experience of many frontline customer services activities in the internship period aided the knowledge of the operation of the branches. Some of the duties that were performed and monitored frequently were as follows:

Opening of an account and KYC Check:

- Helping the customers to complete Savings, Current, and Student accounts forms.
- Checking of required documents (NID, photographs, nominees details, signatures)
- Having accuracy in filling forms before sending them to be approved.
- Assessing KYC (Know Your Customer) compliance regulations.

Cheque Book Issuance:

- Acceptance of cheque book requisition slips.
- Importing customer information in the issuance register.
- The issue of giving the cheque books following due verification and signature comparison.

Debit Card & PIN Processing:

- Training of customers on request forms of debit cards.
- Helping in issuance of new debit cards and reissued cards.
- Assisting customers in the activation of the cards and in the knowledge of simple use.

Customer Update Information:

- Customer information manipulations (mobile number, address, nominee changes).
- Checking the adherence to documentation policies prior to revision of records.

Citytouch (Online Banking) Subscription:

- Escorting the customers to open an account in the digital banking platform of City Bank.
- Assisting customers with the process of logging in and description of features.

Processing of Pay Order and Service Requests:

- Assisting in making pay orders when the necessary information is gathered.
- Directing the clientele through service request mechanisms like
 - account statement issuance
 - balance confirmation
 - standing instruction setup

Complaint Management:

- Helping the customers to report service-related problems.
- Facilitating in-assisting complaints to be resolved to a given desk.
- Entering simple data on the issues of customers.

Customer Support & Front Desk Assistance:

- General information on the services and procedures of the bank.
- Handling customer line and directing the customers to the relevant counters.
- Assistance with customers in form requirements and documentation.

These duties improved the perception of the need to be accurate, professional and communicate when attending to the banking services.

3.3 Customer Service Workflow

The customer service operations of City Bank PLC are guided by a systematic working process in order to have efficiency, compliance, and customer satisfaction. The overall process that was seen throughout the internship is as follows:

1. Customer Arrival and Inquiry

- Customers walk in the branch and go to Customer Service desk.
- Simple questions are answered and the customers are referred to the relevant service point.

2. Token System Management

- Relevant services are provided when customers take a token.
- The token display system provides a system with organized service delivery.

3. Document Collection and Verification

- Customer papers (NID, photographs, forms) are accepted.
- Preliminary screening makes sure that all the necessary fields and signatures are given.
- Any information that is not present is explained to the customer.

4. Data Entry and Form Processing

- Data is typed in the systems of the bank with utmost care regarding accuracy.
- The submission of KYC and compliance requirements is checked.

5. Permission of Authorized Officials

- Final approvals are passed to the concerned officer by the submitted documents.
- It is a process that is accurate, secure and compliant.

6. Service Delivery

- The ordered service (account opening, cheque book, card issuance etc.) is provided after approval.
- Customers are informed about the subsequent steps, schedules, or follow-ups.

7. Documentation and Record Keeping

- All requests done on the service are recorded and kept in an appropriate manner.
- Proper documentation promotes regulations and audit preparedness.

In general, the workflow will guarantee a high level of compliance, smooth and customer-friendly service delivery.



Figure 1: Customer Service Workflow of City Bank PLC, New Market Branch

3.4 Rationale of Roles and Responsibilities

The tasks that were done during the internship were imperative because of the following reasons:

- **Customer Satisfaction:** Customer perception and trust are enhanced by efficient delivery of services, which are accurate and punctual.
- **Ensuring Compliance:** Regulatory Requirement should be observed by ensuring that there is proper documentation, KYC and compliance of data.
- **Aiding Operational Efficiency:** Frontline Work Assistance reduced the time of service delays and helped in customer traffic.
- **Bank Processes:** The practical assignments and discussion provided the first-hand experience of the processes and policies in banks.

These roles could be directly associated with the work of Customer Service Department and one could better understand the culture of services of city Bank PLC.

3.5 Example of a Completed Task

One of the real tasks that was completed outside the internship was the one connected with the opening a savings account to a customer:

- The customer was taken through with the account opening form.
- Documents like NID, photographs and nominee details were verified.
- The accuracy of KYC information was checked.
- Approval of the form was submitted after making sure that it was complete.
- Lastly, the customer was educated on the cheque book collection, issuance of debit cards and registration in Citytouch processes.

This is one of the signs of the manner with which customer service operations are conducted in a formal and compliant manner.

3.6 Skills Applied and Developed

The internship helped to acquire both technical and human skills required in the banking industry:

Technical Skills

- Account opening procedures knowledge.
- Understanding of KYC and compliance.
- Knowledge of processes of service requests.
- Correctness in paperwork and verification of data.

Soft Skills

- Communicating and interacting with customers.
- Capability to deal with the customer lines and help with queries.
- Solving problems in cases of service delay or form errors.
- Impatience and professionalism regarding various behaviors of customers.

These competencies would result in proper preparation of future employment in the bank and customer-focused industries.

3.7 Summary

The City Bank PLC internship was a complete exposure in the frontline banking activities. The tour was a valuable source of knowledge about the Customer Service Department work as I was involved in opening accounts, documentation, interaction with customers, and service procedures. The exercises that were carried out assisted in appreciating the necessity to be precise, compliant, communicate and professional in delivery of quality banking services.

Chapter 4

Key Learnings and Experiences

4.1 Important Learnings

Through the internship, practical experience was gained in significant customer service practices in branch banking. The placement in the Customer Service Department contributed to the development of knowledge regarding service accuracy, customer interaction and compliance procedures.

Key learnings include:

- **Precision of Records:** The tiny errors in the documentation or information regarding customers can also slack the entire process of the service, which leads to the verification of the small details.
- **Knowing Customer Behavior:** The customers have different degrees of knowledge and expectations, and they have their patience and effective communicating is the need.
- **Structured Service Workflow:** It was viewed as the process of opening accounts, issuance of cheques books, and requests was monitored and how process regularization leads to smooth activities.
- **Awareness of Compliance:** KYC and adherence to the regulations are strictly adhered to which is a measure to ensure that the customers are safe and the operational risks are minimised.
- **Professional Communication:** It is important to be polite and give instructions as they would go a long way in increasing customer satisfaction and the service image of the bank.

These lessons were used to form a fabulous foundation in the understanding of customer service jobs in a banking environment.

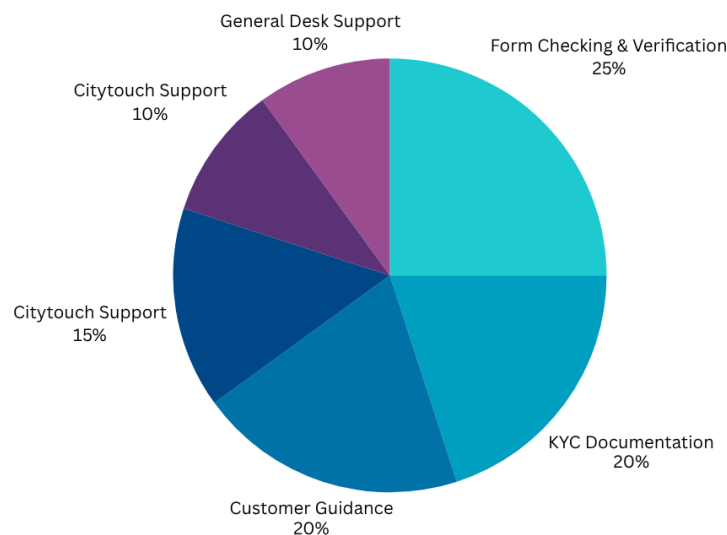


Figure 2: Internship Task Distribution at City Bank PLC, New Market Branch

4.2 Application of Academic Knowledge

The internship created an opportunity to practice various concepts that were taught in Bachelor of Business Administration (BBA) program in a practical way. The relevance of academic theories and learning in the classroom was significant in order to find out the real work of bank.

- **Applied Marketing (Major) Knowledge:** The concepts of customer satisfaction, service quality, and relationship-building were directly monitored whenever interacting with customers.
- **Business Communication:** The techniques used to attend to the customers were active listening, formal communication and verbal guidance.
- **Banking and Finance Fundamentals:** The knowledge on the nature of knowledge of accounts, deposits, loans and service process was applied to inform the understanding of a daily service activity on day to day operations.
- **Management Concepts:** The knowledge of organizational structure and workflow helped to learn how the responsibility is distributed and how the collaboration in the team can help it become more fruitful.
- **Knowledge on Regulatory and Compliance:** The concepts that come with documentation, verification, and ethical practices of service were also required during the opening of accounts and KYC.

Overall, the internship helped in the theory and practice gap of the banking system that is highly structured.

4.3 Experiences and Skills Learned in Practice

The internship gave me a lot of practical learning in handling actual customers, documents and processes of providing services. These experiences have acquired technical and human skills that are essential in the banking career.

Technical Skills

- Familiarity with requirements of Savings and Current accounts opening.
- Knowledge of KYC and compliance policies.
- Cheque book and debit card handling experience.
- Experience with customer service forms and applications.
- Proper authentication of customer records.

Interpersonal Skills

- **Communication Skills:** When attending to customers, with the forms and questions, there was a necessity of clear communication.
- **Behaviour control and patience:** Dealing with customers with varying attitudes enhanced listening aptitude as well as emotional intelligence.
- **Problem-solving:** Alternatives, form errors clarification and direction of a customer in times of busy periods increased problem-solving skills.
- **Time Management:** The ability to handle numerous requests and customers helped to become a better prioritizer.

Professional Ethics

- Ensuring that customer information is confidential.
- Adhering to the rules, policies and the guidelines of the bank.
- Until they are certain of decent and accountable service manner.

All these combined are helpful in personal and professional preparation to be employed in the future in the banking and customer service-related occupations.

4.4 Association with Marketing Profession

The experience as an intern was very relevant as a BBA major in Marketing. Customer service is related to marketing closely since the service experience of the customer constitutes a significant segment of the total brand impression.

The internship facilitated marketing education through the following means:

- First hand experience on customer satisfaction management.
- This is seen by the way quality of service creates brand loyalty.
- Learning the role played by customer complaints in shaping brand perception.
- Getting to know how individualized help builds customer relationships.
- Monitoring the effect of frontline service on customer trust and customer engagement in the long run.

The practical experience contributed to the creation of a better insight into service marketing and customer relationship management (CRM).

4.5 Case Study Of Learning in a Real Case

One of the most important learning experiences was associated with attending to a customer who requested to change the address and needed an update:

- The customer had at first given incomplete documents that could not allow the process of updating to be carried out.
- The customer was directed to provide the right documents by going through the requirements and clarifying them to him.
- On the receipt of the updated information, the required forms were subject to check and sent out to be approved.
- The customer also indicated that he was satisfied with the instructions given in the process.

As demonstrated in this case, customer problems can be solved through effective communication skills, patience, and gradual instructions to ensure that they are well served.

4.6 Personal Growth

The internship has assisted in the personal development. Key areas of growth include:

- **Confidence:** Customer interaction on a daily basis increased confidence in communication.
- **Professional Discipline:** It was a formal banking environment that taught me to be punctual, responsible and polite.
- **Adaptability:** The different customer personalities assisted in raising the flexibility and emotional control.
- **Ethical Awareness:** It was made more evident why one needs to be ethical and make sure that the information remains confidential and accurate.
- **Teamwork:** Collaboration with customer service officers was beneficial to learning.

These self-developments were the basis of what would be required of professional obligations in the future.

Chapter 5

Critique and Reflection

5.1 Introduction

This is a reflective section that summarizes the internship experience in the City Bank PLC in terms of strengths that were identified during the internship period, challenges that are encountered in the day-to-day operations and personal lessons learned during the internship period when working in the Customer Service Department. This reflection is intended to analyze the learning outcomes, interpret practical implications, and pinpoint areas that helped to develop professionally during the internship period.

5.2 Organizational Strengths Observed

There are various strengths of City Bank PLC that were realized during the internship period. These are the strengths that make the bank incorporate with its reputation, customer satisfaction, and stable operations performance.

Efficient Service Procedures:

The branch had formalized account opening and KYC check, cheque book issuance and service requests. The long process of work made it accurate and reduced the number of mistakes making the services consistent.

Customer-Centric Approach:

The employees were also attentive to customer issues and spoke to them in a cordial, helpful manner. The queries of customers were handled promptly, which is an indication of customer satisfaction that is highly regarded.

Use of Digital Platforms:

The introduction of such systems as Citytouch online banking and automated tokens made the services more convenient. Technology decreased waiting time and optimization of operations.

Work Environment Professionalism:

There was professionalism, discipline and high ethical conduct among the employees at all times. Customers and interns had a good impression because of clean and tidy work environments.

Team Coordination:

Effective collaboration between the officials in the branch helped in efficient service delivery. The Customer Service team was supportive and this contributed to the learning experience during the internship.

These competencies enable the City Bank PLC to keep up with the competitive position in the banking sector.

5.3 Challenges Faced During the Internship

Despite the fruitful internship, a number of challenges were faced particularly in the first few weeks. The challenges assisted in the recognition of areas of personal development.

Maintaining Accuracy in Capital Letter Writing:

Among the issues that were quite particular was the ability to write customer details in big letters without errors. Banks need forms to be filled accurately, which is why any minor mistake influenced the working process.

Managing the Varied Customer Behaviors:

The attitude of the customers who had visited the branch was different, some of them were calm but others impatient or frustrated. These behaviors took time to learn and respond to using patience and tolerance.

Pressure of Documentation Accuracy:

Banking business requires a lot of precision. Even little errors in forms, signatures, or data entry may slow down the delivery of the services. This brought with it a pressure to be very keen in the course of verification and form checking.

Managing Workload During Busy Hours:

There was a high customer traffic at specific periods in the day. Time management and prioritization skills were important because of having to attend to several customers at the same time.

Idle Time After 4 PM:

Later in the day, the number of customers was lower which led to idle time. It was difficult to stay focused during these hours and productive.

These difficulties were a good experience as to what happens in the actual workplace environment and the customer pressure on the service.

5.4 Overcoming of Challenges

The problems encountered were solved slowly by practicing, being guided by the supervisor and working towards self-improvement.

Practice and Repetition:

Constant practice led to fewer mistakes with capital letter writing and less error in completing forms and documents.

Observing and Learning from Senior Staff:

The communication between the experienced workers and the customers was observed and assisted in enhancing the skills of problem-solving, patience, and the delivery of services.

Maintaining a Calm Approach:

Being calm and polite made dealing with hard customers less difficult and ensuring that one is a professional in any given circumstance.

Asking Questions When Necessary:

Getting clearances with supervisors was useful to minimize confusion and enhance knowledge of the processes to minimize future mistakes.

Time Management Techniques:

It was also easier to focus on priorities and work during high hours in order to deal with the workload more efficiently.

These strategies allowed the challenges to become prospects of personal and professional growth.

5.5 Assessment of the Internship Experience

The City Bank PLC internship was an educational and relevant experience concerning the academic learning. It offered first hand experience to actual banking operations, customer service operations, and operational duties.

Positive aspects include:

- Hands on customer handling and communication.

- Recognize the actual banking activities and compliance.
- Patience, professionalism and confidence development.
- Practical participation in opening of accounts, documentation and service requests.

Areas that could be improved:

- An increased supply of system-based activities would allow more learning.
- Formal training on the use of bank software and digital tools would enhance the technical skills.

Overall, the internship proved to be effective to reference between the academic knowledge and the professional practice and contribute greatly to the development of the skills.

5.6 Personal Reflections

The internship experience served as an addition to self-development as well as broadening the professional knowledge. It has challenged it, and improved communication ability, and adaptability. Personal contact with the customers gave the perception of confidence, along with problem solving. Another key lesson learnt was how to behave when the pressure is off.

The banking situation was also advantageous to draw a more substantial insight in the field of teamwork and moral accountability. This experience provided a clear picture of the way front line banking operations work and how customer satisfaction and success of the organization depends on customer service.

5.7 Summary

This chapter was a reflective summary of the internship experience, strengths in the organization, challenges experienced, how to overcome the challenges, and personal reflections. The customer service operations, the professional and personal skills gained, and the understanding of the true banking operations during the internship at City Bank PLC were helpful in the personal growth.

Chapter 6

Conclusion

6.1 Summary of the Internship Experience

The three-month internship in City Bank PLC, New Market Branch, helped me get practical experience in the key customer services processes, including the opening of accounts, verification of KYC, processing of cheques, issuing debit cards, update of customer information, Citytouch registration, complaint handling, and resolution of form related problems. The day-to-day contact with the customers and close liaison with the branch officials constituted a practical knowledge of how the frontline banking services operation works in a service environment.

The experience emphasized the need of being accurate in documentation, communicated clearly, and conforming to the rules of regulations in giving quality service. The organized Customer Service Department workflow allowed making a parallel between the theoretical knowledge and the real banking life and understanding how the efficiency of the service and their professionalism can affect customer satisfaction and the performance of the branch.

6.2 Achievement of Internship Objectives

The whole goals of the internship were accomplished with the help of active participation and observation. The major achievements are:

- Having a significant idea about customer service processes, such as opening an account, processing service request, and necessary documentation processing.
- Determining the key aspects of customer satisfaction, including communication, the speed of service delivered, service accuracy, and professional conduct.
- Evaluating the problems faced in the operation of customer service and learning how the efficiency of the workflow and cooperation can help to resolve the challenges.

These achievements reveal that the internship goals have been achieved efficiently and have given some insight about the frontline banking operations.

6.3 Professional Development

The internship had a positive effect on professional growth in a number of aspects. Key developments include:

Enhancement of Technical Skills

- Better understanding of banking forms, KYC processes and customer service practices.
- The digital banking services like Citytouch will be better understood.
- Greater document verification and form checking.

Improved Interpersonal and Communication Skills

- Capability to communicate effectively, comfortably with customers.
- Learning to be patient and solve problems when addressing different customer behavior.
- Enhanced collaboration and coordination with officials in branches.

Understanding Professional Ethics

- Respect of confidentiality, responsible conduct and adherence.
- Sensitivity of the necessity to be in a professional mood at any situation.

All these developments became a good base of the future accountability in professional banking or customer-focused jobs.

6.4 Future Career Perspective

The experience of the internship has provided some kind of clarity in regards to professional interests and objectives. Customer service operations brought me to the understanding of how important the quality of provided services, customer communication process, and customer satisfaction could be in the banking sector. The experience served as a reinforcement of the motivation towards doing the career in:

- Banking and financial services
- Customer service control
- Service marketing
- Branch operations or relationship management

The internship also emphasized the value of constant learning, digital banking knowledge, and adaptability, which are also skills that will be indispensable in the financial sector in the future. The acquired experience will be a valuable milestone to the higher duties of the banking career.

6.5 Conclusion

In conclusion, the internship experience in City Bank PLC, New Market Branch was a good learning experience which has managed to close the gap between the theory and the actual banking functions. The actual customer contact, the service duties, and branch duties exposure contributed to the acquisition of the necessary skills, professional ethics, and industry awareness. Both personal and professional growth have been achieved during the internship and will be used extensively in the future to form career opportunities in the banking and service industries.

Chapter 7

Implications, Recommendations, and Suggestions

7.1 Implications for Academic Learning

The internship experience at City Bank PLC was an eye opener in terms of linking the theoretical banking practices to the theoretical ones. Concepts learned during the BBA course and especially under the topics of Marketing, Management and Banking were actually witnessed in the everyday running of the business involved in handling the customers.

The significant academic implications are:

- **Service Marketing Principles:** Customer expectations, quality and customer satisfaction at the service and customer satisfaction could be realized upon first-hand interaction with the customer. It is the knowledge of such concepts that helped in interpreting customer responses and service performance.
- **Business Communication:** Verbal communication and document practices were well appreciated and this involves accuracy, politeness and professionalism which is learnt in the academic classes.
- **Management and Organizational Behavior:** The practical examples of the organizational behavior consisted of the observation of teamwork, reporting structure, the styles of leadership and coordination of workers. The practical examples on the organizational behavior were observing teamwork, reporting structure, leadership styles, and employee coordination.
- **Banking and Finance Knowledge:** The courses were related to the banking issues reflected in the type of accounts, the rules of deposits, the verification processes, and the documentation techniques.
- **Regulatory Understanding:** Regular application of KYC, CDD, and compliance guidelines showed how banking regulations operate in practice.

The courses were related to the banking issues reflected in the type of accounts, the rules of deposits, the verification processes, and the documentation techniques.

7.2 Implications for Professional Development

The internship had a significant effect on professional preparation and development of skills:

- **Improved Communication Skills:** The constant interaction with the customers increased the level of clarity, confidence, and professionalism.
- **Enhanced Customer Handling Skills:** Management of different customer behaviour increased learning, patient waiting and service effectiveness.

- **Accuracy and Attention to Detail Development:** Documentation activities were to have been carefully inspected and precise.
- **Greater Understanding of Ethical and Compliance Standards:** The professional ethics were upheld by observing confidentiality issues and proper documentations.
- **Empowered Teamwork:** It was possible to collaborate with branch officials to ensure the emergence of cooperative working habits and flexibility.

Such skills will be needed in the future in the job of banking, service marketing, or any job involving the interaction with a customer.

7.3 Recommendations for City Bank PLC

According to the observations of the internship, the following recommendations might be helpful in service improvement and effectiveness of operations in New Market Branch:

- **Increase Customer Waiting Experience:** The customer traffic during peak hours is high. Waiting time can be reduced by improving on the sitting arrangement, provision of more service counters or by optimizing the token system.
- **Improve Digital Service Awareness:** A large number of the customers are not conversant with Citytouch and other online platforms. Digital adoption can be pursued by the education of customers in the form of posters, brief demonstrations, or a customer help desk.
- **Simplify Form Instructions:** There are those forms that are not easily understood by the customers. Confusion by the customer can be minimized/eliminated by using simplified instruction sheets or sample filled-in forms which will also help in accelerating the processing.
- **Provide Short Training for Interns:** The interns can be assisted with a short introduction on the typical forms, regulations in the banking sector, and strategies of dealing with customers so they could contribute more in the initial stage.
- **Enhance Complaint Management:** Establishing a small complaints office or a special officer to handle complaints might make complaints handling quicker and friendlier to the customer.

The following recommendations will help streamline the operations of the service and improve the satisfaction of customers.

7.4 Recommendations for Future Interns

The following suggestions can be useful to the students who will take internships at City Bank PLC or any other institutions:

- **Learn the Basic Forms Early:** Knowing the account opening forms, service request forms and necessary documentations will simplify daily activities.
- **Develop Strong Communication Skills:** Effective communication will lead to less confusion of the customer and also make the interns confident in dealing with customer enquiries.
- **Exercise Generosity and Workmanship:** The needs and attitudes of customers of banks are different. It is important to remain calm and polite in accordance with the professional standards.
- **Be Proactive and Ask Questions:** Being proactive, inquiring, and monitoring the senior workers make interns learn quickly and work well.
- **Maintain a Learning Mindset:** Every interaction with customers is a learning process; the willingness to receive feedback and experience new things results in a massive growth.

These recommendations can make future interns adjust fast and enjoy the best of their internship period.

7.5 Summary

This chapter has brought out the practical implications of the internship at City Bank PLC in terms of academic and professional development products. It also gave recommendations to the organization, suggestions to future interns and advice on how to improve internship support system in the university. The lessons learned during this internship experience help to enhance the knowledge of banking business and make it better prepared to get into a professional job in future.

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