



“Customer Relationship Management of Rupali Bank PLC”

Submitted To:

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রূপালী ব্যাংক পিএলসি.
RUPALI BANK PLC.
উত্তম সেবার নিশ্চয়তা

“Customer Relationship Management of Rupali Bank PLC”

LETTER OF TRANSMITTAL

Date: 26th September, 2025

To
Dr Md Mahfuzul Islam
Sr. Lecturer
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on “**Customer Relationship Management of Rupali Bank PLC**”.

Honorable Sir,

It is a great honor for me, I Tamanna Arshi Shompa, to submit the internship report “**Customer Relationship Management of Rupali Bank PLC**”. This report has been prepared as a requirement for the completion of the BBA program. I have given my best effort to compile all the relevant information, experiences, and insights gained during my internship at **Rupali Bank PLC**.

I sincerely hope this report meets my expectations and requirements.

Sincerely,

Tamanna

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LETTER OF APPROVAL

This is to certify that the internship report entitled “**Customer Relationship Management of Rupali Bank PLC**”. It has been prepared by **Tamanna Arshi Shompa**, ID: 221-11-1490, as part of the requirements for the Bachelor of Business Administration (BBA) Program, Major in Human Resources Management, under the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University.

The report is an original work carried out under my supervision and is hereby recommended for submission.



Dr. Md Mahfuzul Islam
Lecturer (Senior Scale)
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DECLARATION

I am **Tamanna Arshi Shompa**, a student of the Department of Business Administration, bearing ID: **221-11-1490**, Major in Human Resources Management, at Daffodil International University (DIU), do hereby sincerely declare that the internship report entitled “**Customer Relationship Management of Rupali Bank PLC**” has been authentically prepared by me. While preparing this internship report, I have not intentionally violated any copyright laws or academic integrity policies.

I further declare that this report has not been submitted anywhere else for the purpose of obtaining any degree, diploma, or certificate.

Tamanna

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ACKNOWLEDGEMENT

Acknowledgement First of all, I would like to thank Almighty Allah for providing me knowledge, energy and patience as well all available efforts to complete my internship report. I am also thankful indebted to my family, who are always at the background but blessings, encouraging me and supporting me all possessor of life success. I would like to thank Professor, my internship supervisor. Dr Md Mahfuzul Islam for his valuable guidance, constructive suggestions and persistent effort to guide me through the report writing. He was able to explain it so that we can grasp the logic of it all.

Thanks, are who provided me with the opportunity to serve as an Intern at the Rupali Bank PLC. I thankful for the great direction, support, and inspiration I got during my training.

Tamanna

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EXECUTIVE SUMMARY

I am doing my internship on Rupali Bank PLC. There is a report on their CRM. The primary purpose of the internship was to familiarize with and contribute bank's CRM strategies and processes adopted by it to keep the customer happier and happiest.

As an intern, I analyzed CRM systems, contributed to digital marketing campaigns and helped customer service efforts. RBL's solution: Rupali Bank PLC, one of Bangladesh's leading banks has adopted CRM methodologies in meeting its customers' needs and requirements for long sustainable services.

Notable findings relate to the effective use of customer data by the bank, targeted communication strategies and technology's role in CRM. But there were some issues like; Improving CRM system for better customer insights to improve cross-departmental collaboration

This study concludes with recommendations for enhancing the CRM systems of Rupali Bank PLC such as relying more on data to aid in decision-making, sharpening customer segmentation and use new technologies so that personalization becomes unmatched.

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CHAPTER ONE:

Introduction

1.1 Background of the Study

Rupali Bank PLC is amongst the leading banks actively working in the financial market of Bangladesh, providing a broad range of banking services to everyone. The banking sector is under increasing pressure from competitors, with customers requiring more tailored services; therefore the role of CRM has become important. CRM practices assist banks to retain and acquire customers while offering customized services according to individual preference.

Throughout its existence, Rupali Bank has realized the importance of establishing everlasting relationships with clients who are satisfied and loyal to the bank. To do this, the bank is sinking investment into CRM capabilities and support, training and strategies for improved customer engagement, data analysis and service provision. With the help of CRM, Rupali Bank wants to simplify their process and provide better service to its customers.

But the fast-moving digital world, shifting lifestyle of the customer and intense competition from brick-and-mortar as well as e-bankers are proving to be tremendous challenges for Rupali Bank. This paper will attempt to check the existing Rupali Bank CRM practices and found out how far its CRM systems and strategy are successful enough to cater for different customer segments.

1.2 Statement of the Problem

Notwithstanding that CRM is now increasingly becoming a mainstay of the success of any business, Rupali Bank has always have had limitations in the exact implementation of effective CRM strategies. One of the big problems is that we don't have a good customer data model across channels. Currently there is customer data locked up in different divisions and across platforms which means the bank struggles to see a 360 profile of any customer. This lack of integration is an obstacle to being able to provide services and communications on a personal level.

Moreover, although the bank has established CRM systems to enhance customer engagement there are discrepancies on how efficiently this system is applied. The existing CRM system may not be enough to meet the changing customer requirements - especially in terms of digital interactions and the expectation for real-time service. Therefore, it is difficult for the bank to provide a perfect and consistent experience to its customers at every point of contact.

Furthermore, there is cross functionality between the CRM department, and also marketing, customer services and sales in other operational departments in the bank. This lack of alignment results in a fractured communication and missed opportunities to cross-sell or up-sell services. Just as importantly, the absence of efficient processes is an impediment to maintaining long-lasting relationships with customers.

In order to resolve the above issues, it is crucial to investigate how effective Rupali Bank's current CRM systems are and determine areas where they can be improved. The report aims to study these obstacles and suggest options which will strengthen the bank's CRM strategies and help in retaining and satisfying clients.

1.3 Objectives of the Study

Broad Objective:

- To evaluate and enhance the Customer Relationship Management (CRM) strategies at Rupali Bank PLC.

Specific Objectives:

1. To identify challenges and gaps in the bank's CRM approach.
2. To analyze the impact of CRM on customer retention and satisfaction.
3. To provide recommendations for improving CRM practices.

1.4 Methodology of the Study

Approaches to gain deep understanding of the CRM strategies Rupali Bank PLC is practicing. Methodology used for the research The method followed during the research was as:

1.4.1 Primary Data Collection

- **Interviews** - I approached and interviewed the main stakeholders in Rupali bank (Managers, CRM team members and Customer service representatives). These interviews aimed to provide some information on the bank's CRM and its problems as well as achievements in implementing CRM. On the basis of this analysis, qualitative data was generated from the interview responses on CRM practice in the bank.
- **Customer Response:** A customer survey involving a feedback form was sent out to 100 customers in order to gauge the how satisfied they were with the services offered by the bank. It also asked about customer service, online banking and satisfaction with personalized services. We wanted to "see if there were places that weren't achieving their service and customer-interaction aims.

- **Field trip / visits During my field training** I visited all the departments and surveyed their working CRM department its daily life, Communication with Customer and practice of CRM system. This ethnographic \"snapshots-in-time\" data aided in identifying the types of employee frustrations that can exist when employees are forced to partner with customers and where some service failures occur.

1.4.2 Secondary Data Collection

- **Internal Reports and CRM System Logs:** Data taken from internal reports and logs kept in the CRM system showed customer touchpoints, how often they used services, and demographics by segment. The analytics of the CRM can be used to monitor trends in order to anticipate customer requirements and assess how well the bank interacts with its customers.
- **Company Reports and Websites:** More information was obtained from Rupali Bank's website, promotional brochures and annual reports. This secondary data was a background material for theoretical frame of reference concerning the concept of CRM with respect to organization's goals and values.
- **Industry Reports:** To benchmark the CRM practice level of Rupali Bank industry reports, CRM best practice and academic articles were reviewed. This provided the bank with a benchmark for its CRM initiatives against global benchmarks and also identified areas of improvement.

CHAPTER TWO:

Company Overview

2.1 Company Profile

Rupali Bank PLC is one of the oldest and also established commercial bank in Bangladesh. The Bank was incorporated on the 14th December 1972 under the companies Act 1913 and listed with Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Rupali Bank Limited is a scheduled commercial bank of Bangladesh. Rupali Bank is a listed company and ranks among the highest market capitalization of all Bangladeshi listed banks. The bank is also subject to other laws relating to financial institutions such as the Financial Institutions Act 1993, which require both financial and business operations of any institution offering banking services in Jordan.

Rupali Bank PLC provides a wide and diverse range of retail banking, corporate banking, investment banking, foreign exchange and remittance services. The bank is dedicated to delivering the most complete total solutions financial solution for a client, with the help peak professional teams experts. Rupali Bank has quite a reach with 500+ branches and ATMs that are scattered in urban and rural areas around Bangladesh.

Despite being a typical banking entity, Rupali Bank also keeps itself updated to stay modern with the passage of time. In recent years, the bank has incorporated advanced state-of-the-art digital technology to provide facilities such as internet banking, mobile banking and ATM network, facilitating customer convenience and access to banking. As the bank modernized, it had installed world-class CRM systems to reach a high-level of customer service, because they "empower" and facilitate such communication between bank and client as processes grow.

Based on the guidelines of Bangladesh Bank, Rupali Bank PLC conducts its banking business. The bank is also regulated under international financial laws and regulations, including AML (anti-money laundering) and CFT (Combating the Financing of Terrorism), bringing its operations in line with worldwide standards for financial transparency. Furthermore, Rupali bank also comply with the requirements of Basel III in terms of risk management and minimum capital requirement.

2.2 Mission

"To build up a knowledge-based, skilled, efficient, honest, and highly professional human resource to materialize the ever-glorious slogan of Rupali Bank Ltd. 'Assures Better Service.'"

2.3 Vision

"To achieve excellence in knowledge, skill, and professionalism of the employees to face the ever-changing global banking innovations and sophistication."

2.4 Core Values

Core Values of Rupali Bank PLC The bank operates based on the following core values in all its activities and to ensure the integrity of all business processes. They represent the yardstick by which we measure performance to meet and exceed the needs of all of our stakeholders. The core values include:

- **Honesty:** Rupali Bank Pours honesty at the core of all its operations and work. The bank's operations are characterized by ethical dealings with all customers, employees and stakeholders believing in the reputation of the bank.
- **Focus on Customers:** Rupali Bank's business philosophy combines customer service and the quality of products and services to provide customers with objective, professional financial advice through highly professional staff. The bank also constantly endeavors to know about its customers' requirements and offer personalized banking products accordingly. The bank is committed to providing its customer's excellent service.
- **Innovation:** At Rupali Bank, we are committed to innovation as a way of meeting the evolving needs of the financial sector CHARACTERISTIC OF TARGET MARKET. The bank, which invests in all online banking prospects and is constantly seeking new ideas to improve services has a focus on bringing the most up-to-date technology into its digital banking service.
- **Top Quality:** Rupali Bank is dedicated to excellence in everything it does. Through internal systems, service and product delivery the bank is always looking to bring innovation - and stretch it's own bar
- **Sustainable:** Rupali Bank values sustainability in conducting business. The bank relies on green principles, maintains financial stability and seeks to generate long-term value for its clients and shareholders.
- **Compliance and Accountability** Rupali Bank Limited being a banking company strictly follows national and international financial rules and regulation. It also says that it is responsible to abide by the Anti-Money Laundering Act, 2012, Securities and Exchange Commission Act and among others financial laws regulations.

2.5 Services Offered

With the Rupali Bank PLC you can choose from a wide range of products that cater for both individuals and corporate clients. The services are designed keeping the economic activities of the Bangladesh people and organizations in mind, to meet the regulatory requirements of Bangladesh Bank, other regulatory bodies. The bank's services include:

Retail Banking Services:

- Deposit Accounts, Savings Account, Current Account And Fixed Deposits: The Rupali bank offers multiple deposit accounts with different features that can suit the most of depositor's requirements does saving money.
- Personal and Home Loans: Personal loans – For people looking to fulfill their personal needs of home shopping, higher education, or emergency medical situations.
- Credit and Debit Cards: Rupali Bank provides credit and debit cards that make purchasing goods or withdrawing cash, etc., so easy as well as managing finance relation.

Corporate Banking Services:

- Business Loans: Rupali Bank offers business loans for working capital, expansion and the purchase of any other asset that is vital to my business. The loans are competitive in rate and structure to meet the specific needs of small- and medium-sized businesses (SMEs).
- Foreign Trade Finance: The bank finances companies engaged in foreign trade through means of products such as letters of credit, guarantees and documentary collections.
- Merchant Bank Services- It offers investment banking services which means it helps the business to raise capital, structuring financing and at last managing the capital market for them in the name of Rupali bank.

Foreign Exchange and Remittance Services:

- International Remittance Services: Rupali Bank takes a major role of intermediary bank for any inbound remittances and so on from the expatriates working in abroad. Here we have a top exchange rate and interbank access in many countries.
- Foreign Exchange Services: Rupali Bank offers foreign currency exchange services for its customers and holds the interest to purchase or sell international currencies to trade in both personal purposes and business.

Online and Digital Banking:

- Internet Banking: Account holders can take the advantage of banking from anywhere in the world by signing up for internet banking facility.
- Mobile Banking: The bank has a mobile app that enables customers to conduct banking on their handsets.

SME Banking and Financial Inclusion:

- Dedicated SME Loan Requiring Range of Products: Rupali Bank provides to the needs of this specialized sector, which includes all types of business requiring small working capital loans and at the same time entrepreneurs in some other priorities sectors with proper mortgage on liquid assets portfolio.
- Micro Finance & Rural Banking: The bank provides micro-credit services as well as other products, to provide financial inclusion for financially excluded groups, especially from rural areas.

2.6 History and Current Operations

Rupali Bank PLC was founded in 1972 by the Government of Bangladesh under the Bangladesh Bank (Nationalization) Order, 1972 after being converted into a public limited company. The bank over the years, since then had several changes. as banking industry in Bangladesh changed so did the bank. Modern banking systems[edit] From 2000 onward, Rupali Bank adopted modern banking system and technologies like the Core Banking Systems (CBS) to offer faster and more reliable banking services.

Now Rupali Bank PLC concentrates on retail and corporate banking – and it seeks to upgrade its digital banking offerings. And the bank is important to support government policies like inclusion and digitalization of financial services. It is also looking to grow its global footprint, including via cross-border remittance offerings.

With 500+ branches as well as an increasing digital footprint, Rupali bank is still a player to reckon with in the Bangladeshi financial market. The bank's strict regulatory compliance, focus on innovation and customer service will continue to set a place for the institution in the industry.

CHAPTER THREE:

Internship Role and Responsibilities

3.1 Role and Responsibilities

In my internship time I did that work. My supervisor assigns me for this work. I try my best to complete all the talk properly. Here are my Work with details:

Documentation and Filing: I assisted in the filing; everything was in place and updated. This involved auditing client files to make sure we record all the correct details & archiving files in a timely manner internally and externally.

Compensation and Benefit: I kept record for employees on compensation, to ensure the correct payroll runs based on those data was carried out accurately and promptly. This involved liaising with the HR staff in order that all employee benefits and bonuses were processed.

Customer Service: I acted as a customer service representative addressing client inquiries, complaints and certain banking services. - Ensured that all client issues were resolved in a fair and timely manner.

Accounts Opening: I assisted in account opening and guided the client to submit physical documents required by normal banking procedures and did paper work. This extended to verifying customer identity ensuring that compliance was met in line with regulatory needs.

Payments & Check Collection: In my payment collection exercises I was required to go and collect bills and checks from clients for the purpose of making payments or addressing banking transactions. I confirmed that the information they provided was accurate and payments had been processed.

Document De-authentication: I assist in authenticating any documentation the customer brought in, whether or not it's up to par with what the bank is looking for. That involved authenticating checks, IDs and other forms of financial paperwork to confirm they were indeed legitimate.

Tele sales: I received calls from the customers and took their inquiries also I informed them about bank services, sometimes reported their issue to other departments.

These positions provided me with a lot of practical, administrative experience running Rupali bank and customer service, documentation handling, and compliance knowledge.

Customer Calls: I received calls from customers seeking assistance with various banking services. For instance, they might call about:

- **Account inquiries:** Customers regularly called to ask about their account balances, transaction histories or the completion status of applications for things like loans or opening accounts.
- **Service Requests:** These were when customers called to request something like change of account details (address, contact details), new services (credit cards/loans) or fixing issues with internet banking.
- **Handling Complaints:** By picking calls, several might have been with regard to common complaints from customers like delays in serving their service needs or any transaction issues etc..

What I Offered:

- **Info & Solutions Provided:** I informed the caller about services offered by the bank, including discussing interest rates, terms of loans or advantages of different types of accounts.
- **Problem Solving:** When a customer came to you with a complaint or problem, you would express understanding and provide resolution. For example:
- **Transactions delayed:** I have either been involved in working through this or it is now in process.
- **Account troubleshooting:** I might have helped with resetting passwords, deciphering charges or suggesting what to do next.

Resolution:

- **Did I Solve the Problem?** For each issue raised, mention whether I were able to solve it during the call. If not, explain how you escalated the issue or referred the customer to the appropriate department (e.g., technical support for online banking issues).

Example Text for My Report:

- *“While I was working as an intern, day in and out, I constantly received calls from customers needing updated account balance information, checking on the status of a loan application or help with online banking. For instance, a customer placed a call to ask for an overdue payment in their account. I took the time to look at their case and gave them a flow on how the status worked, and said it would be solved in around 24hrs. I was also able to give them information on their credit card offers and fix a small problem that they had with an account charge. When I was not able to pass the buck on an issue, I forwarded it to someone and went back every so often until it got taken care of.”*

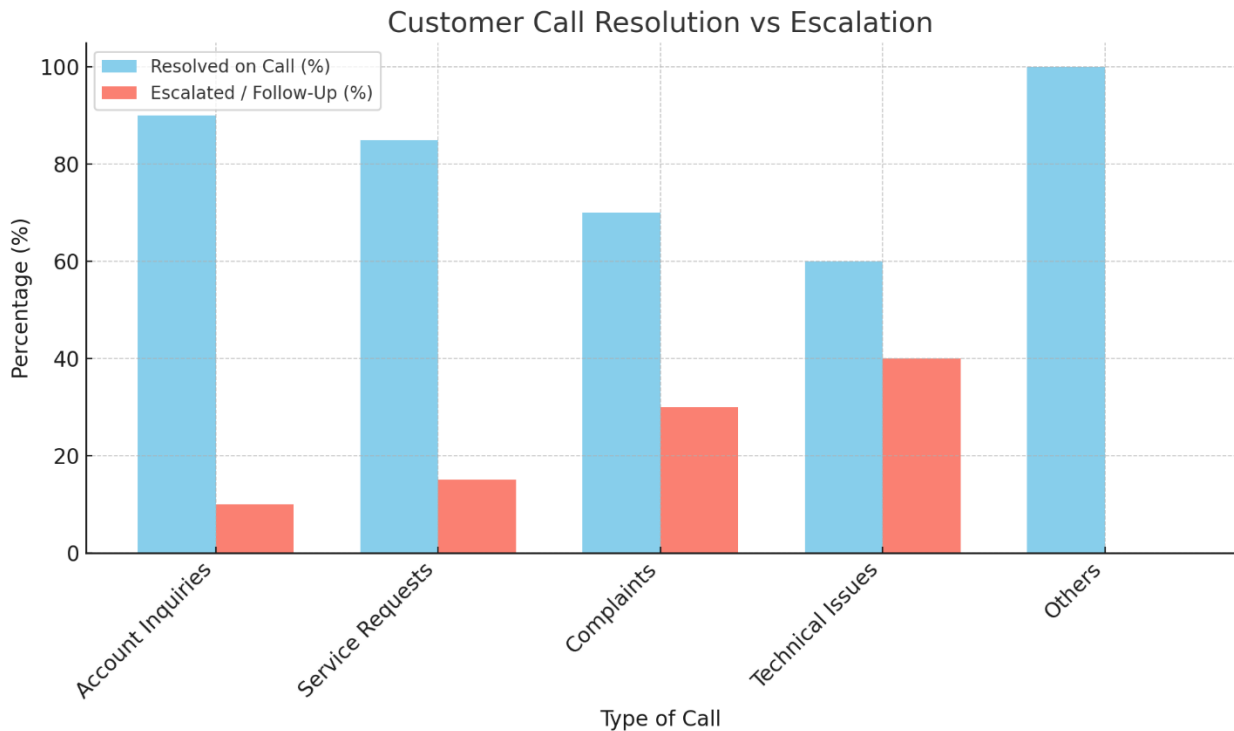
For the **Chart**, I recommend visualizing the **types of customer calls** and how you handled them. Here's an example of how you could structure the chart:

- **Types of Calls:** Categorize the different reasons customers called, such as:
 - **Account inquiries** (e.g., balance, transaction history)
 - **Service requests** (e.g., applying for loans, changing personal information)
 - **Complaints** (e.g., service delays, technical issues)

- **Resolution Status:** Show how many of these calls were resolved during the call versus those that required escalation or follow-up.

Here's a potential chart structure:

Type of Call	Number of Calls	Resolved on Call (%)	Escalated / Follow-Up (%)
Account Inquiries	50	90%	10%
Service Requests	30	85%	15%
Complaints	20	70%	30%
Technical Issues	10	60%	40%
Others (e.g., feedback)	5	100%	0%



3.2 Rationale of the Roles and Responsibilities

My roles and responsibilities were structured to gain multifaceted experience in banking. The objective behind doing these projects was to have smooth and efficient working process in Rupali Bank PLC. This is how these roles influenced my learning and the bank's operations:

- Documentation and Record-keeping:** Documentation and record keeping is essential to keep an accurate customer data set, and the list of documentation required abides by regulatory stipulations. I assisted with the overall productivity during those client interactions and helped ensure bank compliance in a legalistic or operational sense by handling organizational functions and documents.
- Compensation and Benefits:** Working on compensation (Payroll, Trust) and benefits data gave a perspective on the banks HR Operations. This challenge deepened my knowledge of how the bank manages its employees, which is essential to keep a motivated and happy staff.
- Customer Service:** Customer care is fundamental to the banking enterprise. I managed to establish a rapport with the customers and address their issues, thus catering to sustained customer relations thereby contributing towards bank achieving customer delight. It also

gave me valuable people and communication skills.

- **Bank Account Opening:** Account opening is the most important task of Bank as it increases the number of customer. In the process of helping them, I actually had a direct hand in contributing to the bank's growth by effecting an improved means of onboarding new customers.
- **Bills and Checks Collection:** This helped me realize between the lines of bills and checks, the significance of accuracy and paying attention in money when it comes to payments. Making sure that all the transactions were processed accurately was a major financial activity of the bank.
- **Document Authenticity Checking:** Checking of documents is done to satisfy banks for anti-fraud and regulatory needs. I learnt the necessity of diligence and security in banking while performing this task.
- **Taking Calls:** It was important as a cust serv rep to be able to take incoming calls. It gave me the hands-on experience needed to manage client communication and how to effectively deliver information and address client issues.

3.3 Examples of Tasks Completed

Below are some of the concrete and specific tasks I have done during my internship:

- **Helped with Account Openings:** I assisted clients with completing account opening forms and collecting necessary documentation. Also verified accuracy of customer information against the data files to ensure it followed bank standards upon account creation.
- **Processing checks and bills:** I processed a range of checks and bills to clients, recording payments accurately. Not only that, I also sent my clients a reminder for payment to make sure we get our payments.
- **Document Authentication:** I worked on document authentication, customers' identity proof and address proof etc. To make sure that the documents provided by customer are authentic as per the policies of bank as well as regulatory guidelines. I actively participated in identifying possible fraud risks and highlighted questionable files for additional scrutiny.
- **Managed Customer Calls and Inquiries:** I routed a large number of calls, addressed and resolved customer requests concerning bank products and services, information about their account status (such as balance checks), and general banking inquiries. I offered support in

transaction information and referred difficult issues to the appropriate department.

- **Record Updates:** I helped update customer records in the bank's system to make certain all files were current and accurate. This modified personal information, account details and transaction history.

Example Text for My Report:

- *I got a ton of calls from customers during my internship for balance inquiry, loan application, or even online banking problems. One customer, for example, called the bank wondering why a payment had been held in their account. I researched their case and figured out so cs desk is I responded back voice me. they said in transaction STATEMENT what happened to the relationship, you will get solve after 24hr. I let them know what they were receiving in terms of credit card offers at the time, and I solved a little problem after I was mistakenly charged an account fee. Where I couldn't provide an assist, I tipped the issue to the right team and kept following up until things were solved.*

CHAPTER FOUR:

Key Learnings and Experience

4.1 Important Learnings

My internship at Rupali Bank PLC was an enriching experience, filled with hands-on learning and opportunities to grow both professionally and personally. The following are the key lessons I gained through my daily tasks, interactions, and exposure to various banking operations.

1. Customer Service Excellence and Relationship Building

- During my Internship, It gave me an insight into the importance of customer service in a bank. I learned that satisfying a customer isn't just solving his problem but creating a relationship for the long term. I was in contact with clients constantly, and had to respond to concerns, questions and complaints. Another thing I've learned that's been most helpful was learning how to handle the bad customers. For instance, I took calls when those customers were angry about account or online banking technical glitches. I discovered that patience, understanding and open communication are vital in establishing trust and easing strain.
- When there were no instant fixes, I was taught to set the customer's expectations by laying out what actions would be taken and a realistic time frame in which we could solve their problem. It helped the customer solve their problem and it also showed them that we took their issues seriously.

2. Understanding and Utilizing CRM Systems

- It was a really interesting internship, and probably one of the best things about working on that role was the opportunity to work with a CRM system. I came to know about the significance of CRM systems in current banking industry for keeping a structured & detailed record of various activities that we carry out with customers. I have a practical experience entering customers and updating these on the system, to make sure they are correct and up to date.
- I got an idea to classify users using their interaction history, transaction details and service preferences. This would provide me with the ability to offer personalized service, thus resulting in increased customer satisfaction. For example, if someone was calling in to

check on the status of a loan application, I could easily surface their past interactions or details without having to ask them any questions first.

- On top of that, I know that CRM systems are vital for the bank to measure sales opportunities, manage customer interaction and monitor marketing campaigns. I saw how the bank is taking advantage of its CRM data so it can segment customers and send out personalized marketing collateral, offers etc.”

3. Problem-Solving and Conflict Resolution

- The biggest thing I learned was practically problem-solving. I would accept customer service calls and was regularly responsible for assisting with different types of recurring issues, whether that be account balance discrepancies, late payments or failed transactions. I have learned how to dissect each individual problem and take an organised approach, solving at the root of these issues providing a solution.
- One time, a customer called because they had made a transfer, but it hadn't been processed in their account. When I checked into it, the culprit turned out to be an inattention from the bank's internal processing system. I let the customer know this and assured them it'd be fixed soon, then contacted them again once it was. What I learnt was that active listening, being sharp and a great communicator is a must to sort out issues and keep customers happy.

4. Data Accuracy, Security, and Compliance

- **Data Privacy & Regulatory Compliance** Other Key Parts of My Internship I discovered how important it is to protect customer information, not just for privacy's sake but as a matter of the bank's reputation. I received training on how to handle customer-sensitive information (checking the account info, be AML and KYC compliant).
- That included when I assisted customers with opening accounts, making sure all their documents were legitimate and meeting regulatory requirements. I also discovered how the bank was utilizing the CRM system to adhere to rules and regulations by capturing all of this data on their clients, their transactions, etc., so that it could be tracked correctly.

5. Time Management and Multitasking

- I had to multi task during the course of my intern by answering customer service calls and updating their existing records, doing some auditing, and resolving open issues. That definitely taught me how to manage my time and multitask much better.
- I even had to bump less important items in the backlog over urgent client inquiries at times. For example, if a customer had an urgent issue like a blocked account I would resolve this

straight away and then manage the lower priority tasks e.g. data entry or updating records in the CRM system. I learned to be very organized and that no job is ever left undone.

6. Teamwork and Collaboration Across Departments

- One thing which I value the most from my placement, is that working collaboratively across departments makes a big difference in service provision. I got to work on different teams - such as customer service, technical support, marketing and HR. This partnership has taught me how various teams rely on one another.
- For instance, I worked with the technical support when a customer had a problem with online banking. I also worked with marketing to learn how CRM data around customer segmentation drove targeted campaigns. From them I learned that teamwork is key to run the operation efficiently and you satisfy the customer after each department have worked on their mission.

4.2 Connection with Academia

My internship experience helped me connect the theoretical knowledge I gained through my studies with practical applications in the banking sector. Several concepts I studied in **Management Information Systems (MIS)**, **Customer Relationship Management (CRM)**, and **Human Resource Management (HRM)** were directly applicable to my role at Rupali Bank PLC.

1. Management Information Systems (MIS) and CRM Systems

- The information that I learned throughout my MIS classes was applied in the internship. I made courses about data management, database structures and how information systems are used in companies. At the bank I had experience handling and updating customer information using their CRM system. The glimpse into how CRM systems trace customer interactions, tailor customer service delivery and dashboards could be used for data mining to make strategic decisions was interesting.

2. Customer Relationship Management (CRM) and Marketing

- When I took continuing education courses on CRM, we learned about things like customer segmentation, loyalty plans and marketing science. I could see how these theories were being applied. I learned how e.g. at the bank we segment customers by demographics or transaction history and behavior based on CRM data etc.] This data will be used by the marketing group to deliver targeted offers and communication to customers (it's exactly what we Profiled in class, after all).

3. Human Resource Management (HRM) and Employee Engagement

- We went over in my HRM classes that employee motivation and engagement was necessary to deliver quality customer service. I was a trainee and I observed that the bank somehow managed to maintain high employee morale, at least in customer service. Passionate workers resulted in better service and transferred into an amazing customer experience. I guess that I took an alternative career paths I then got field experience aiding in the staff compensation and benefits which expanded my knowledge of HRM matters like payroll processing and staff compensations.

4. **Business Communication**

- The language skills I acquired during my studies were something that I could immediately apply in customer communication. In follow-up customer emails that included notes from calls or answers to questions by individual customers I often used professional writing. In addition, the listening and resolution skills I acquired through communication electives were especially useful when dealing with customer complaints or issues.

4.3 Example of Experience and Personal Growth

One of the most impactful experiences during my internship was resolving a **high-stress customer complaint** regarding a delayed loan application. This experience significantly contributed to my personal growth and professional development.

Customer Issue:

A customer had applied for a loan, but the processing was delayed beyond the expected timeline. The customer was frustrated and expressed their dissatisfaction over the phone. It was my responsibility to manage the situation.

Steps Taken:

1. **Empathy and Communication:** I empathized with the customer and reassured them that I understood their frustration. I calmly explained the situation and promised to look into it immediately.
2. **Investigation and Problem-Solving:** I checked the loan application status using the CRM system and discovered that the delay was due to missing documents from the customer's side. I explained the issue to the customer and offered clear guidance on how they could provide the missing documents.
3. **Resolution and Follow-Up:** Once the customer submitted the necessary documents, I processed the application and expedited the review process. I followed up with the customer to confirm receipt and provided them with an estimated approval timeline. In the end, the loan was approved, and the customer expressed their gratitude for the personalized service and follow-through.

Personal Growth:

I learned from that experience the necessity of professional manner at all times, particularly in challenging situations. I learned how to communicate with customers, set expectations and courses of action. It also emphasised the importance of problem-solving, active listening and ownership to get customers' trust in me happy.

I became more confident in dealing with difficult customers, and it made me better at handling conflict and communicating with people. I learned that empathy and patience can turn a sour experience into a sweet customer service victory, it's something I'll keep for myself throughout my careers.

CHAPTER FIVE:

Critique and Reflections

5.1 Critical Evaluation of the Internship Experience

My internship with the Rupali Bank PLC was an interesting learning experience. After working I realized that there could have been many more effective or efficient ways of doing things from my part as a student and at their operational side. Here's a critical appraisal of how things went:

Strengths:

- **Experience Real-Banking Operation:** The priceless gift was experiencing a bit of what has to be done in my bank on daily basis. I was exposed to customer service, document management and regulatory compliance which contributed largely towards my understanding of the bank sector.
- **Positive Environment:** During my internship, I was guided well by my superiors and colleagues. There was another part which we call, you know, like how open were they for my doubts and kind of giving feedback in a constructive manner where it helped me up my skills and really become confident enough to deal things on my end.
- **Varied Responsibilities:** The broad range of responsibilities I took on during my internship provided me a complete overview of how different sections such as customer service, administration, and compliance come together to ensure the seamless functioning of banking activities.

Areas for Improvement:

- **No Knowledge of Advanced CRM Features:** I had minimal exposure to the CRM we used, with little training on its sophisticated functionalities. A deeper training would have enabled me to make better use of the CRM system and therefore carry more water personally in regard to the bank's customer engagement.”
- **More Interaction with Upper Management:** I did enjoy interaction with other team members, there was a lack of exposure to senior management and what their decision-making process was like. I think if I sat in on more strategic high-up meetings/ initiatives that would have added to my understanding of the bank's overall strategy.
- **Difficulties with Time Management:** Balancing different tasks like paying customers

service, documentation or checking on documents could be overwhelming. Efficiency in addressing repetitive requires a more formal way of delegating tasks or automation.

5.2 Major Findings and Observations

I gained valuable insights into the working, customer service policies and internal mechanisms of Rupali Bank PLC. These insights gave me a deeper insight of how customer relationships and operational and regulatory requirements are both maintained by large financial institutions. Below are the key findings:

- **Customer Intense:** One of the biggest things I noticed was how heavily this bank is into customer service. Bank's focus to become my loyal servant is visible in every part of its service, whether the convenience for you to access service or promptness from customer care. As I saw it, the bank is dedicated to 'make every interaction matter' in order to quickly service customers. By promoting personalized customer service online and offline, the bank is always focusing on customer first with customer trust and loyalty in mind.
- **"Data Management as an Importance Part of the system"** During my tenure in the CRM department, it became apparent to me the critical of data management to effective banking. Customer information being a vital factor in delivering tailor made services and strategic decisions. The bank has sophisticated CRM systems to record transactions carried out by the customer, his peculiarities and feedback. My ability to clean, refresh and maintain this data accurately and securely is crucial for preserving customer trust and meeting mandates like Know My Customer (KYC) obligations.
- **Regulatory Compliance:** The other main comments were that of the compliance requirements of Rupali Bank vis-à-vis local and international regulatory arrangements as interpreted under AML (Anti Money Laundering) and CFT (Combating Financing of Terrorism). As per my observation, documents and money transaction of the clients are quite verified where Bank has its present established record to thwart "subversion" from different pseudo regimes including Debtor line is concern Bangladesh Bank with associate financial authorities consent. Now that banks are under the ultra-scope, this has become even more important.
- **Challenges versus Processes-** The bank was using digitalised system like CRM for tracking the new customer process, however, generation of New customers and Stamping of Documents files was manual at the branches. So much, that for example comparing Customer documents or to check a signature on Payment details was often rule based and hence needed significant human involvement. This then results in mistakes and processing delay. And I also observed how there was (we had) so much time that got thrown away with employees having to do admin, or trying to doing something that could be automated.

- **The Way in Which Good Internal Communication Has the Potential to Impact Efficiency:** One thing I consistently found when visiting were communication issues -- mostly between departments, such as CRM, marketing and customer service. For instance, even as the CRM team knew a lot about how customers could be segmented far more effectively, that information wasn't being conveyed quite as well to marketing and present us with some rather less targeted and less personalized campaigns. "There is a need for leveraged communication both among bank and between the departments which can advance customer engagement activities," Sesa said.
- **Role of Technology in Service Delivery:** Rupali Bank is consciously investing in technology that will improve service delivery to customers. The bank has strong internet banking and mobile banking services, which allow customers to access their accounts anytime, anywhere. That said, there are still chances for more technology to be added to automate some of the document verification and follow-up functions that will save money and make customers happy.

5.3 Key Challenges Faced During the Internship

Although the internship was a rewarding experience, it also had some downside. These difficulties presented golden learning opportunities and I took it upon myself to identify what were my own work techniques (processes) that needed improvement and also what could be improved in the way the bank was operating. Below are my major challenges during the internship:

- **Dealing With High Volume of Tasks:** One major thing that I had a problem with during my internship was handling too many tasks at once. There were moments I was trying to answer customer questions, confirm a document, file a work order, and help with an account opening all at the same time. The bank operates in a fast environment and prioritization of work was challenging without a structure that would help manage the volume. There were times that issue where I just couldn't free myself from the grind of making edits. And I learned about the absolute necessity of managing time and priorities in a professional environment.
- **Limited Exposure to the advanced CRM tools:** Although I obtained a good knowledge in basic functionalities of CRM, my exposure to its advanced features has been limited. There were several parts of the CRM system that I didn't get time to really play with therefore it had me wanting more. I identified with such things like data analytics, customer segmentation as well as targeted campaign management are not in my direct roles but I feel better understanding these tools could have me contribute better to the CRM department. It would've been even more helpful for my job development if I had a more rigid course on CRM tools.

- **Handling difficult customer contacts/complaints:** I also felt it's very challenging Early to Manage customers complain and difficult interaction. Occasionally you would get cunts of customers with delayed or account issues and i'd have to deal with these punters. At first, I found it challenging to understand when customers were upset, and sometimes hard to work with customers who didn't have all the information at their fingertips. Though, over time I also learned how to stay calm when they do not understand and used active listening to understand their needs and help them. My confrontation skills and feelings rate increased substantially because of this exposure.
- **Manual Processes, Lack of Automation:** As I mentioned before a lot of processes at the bank needs manpower intervention and for me it was hard both in terms of efficiency and also on accuracy. Employees were forced to spend hours collecting and comparing documents, for example. Some mistakes happened also for the oversight of humans, especially if great number of documents was to be processed. The bank is already using a CRM system but I could notice space for automation to eliminate manual tasks here. There is potential for substantial productivity enhancement and error reduction if some more automation can be introduced.
- **Understanding of the Bank's Long-Term Strategic Goals:** I was quite close to the day-to-day operations, but not so much when it came to how decisions are made and what really guides our strategy long-term in the bank. As an intern I wasn't involved in high level meetings and discussion over what we would want to do with next project so I had a very vague idea the bank's interest. This information would've been able to allow me to better align my efforts towards the bank's strategic vision and become a more productive contributor of the organization.

5.4 Recommendations and Next Steps

The following recommendations are identified from my experience and on-the-job observations during the internship, which would help enhance both the internships and bank's operations:

- **Utilize Task Management Tools:** You might want to purchase task management or project management tools that can assist staff including interns in organizing and prioritizing their workloads. One's task delegation, tracking progress and meeting deadlines could be optimized using utilities such as Trello/Asana/Microsoft Planner and you might not struggle with too many tasks.
- **Offer More Robust CRM Training:** The internship experience can be greatly improved for future interns by providing more in-depth, hands-on training with the advanced features

of our CRM. The training could include, for example, customer segmentation, personalized marketing strategies and the use of data analysis tools in the CRM system to enhance customer engagement. A step-by-step education pathway would help interns make a more meaningful mark in the bank's CRM work.

- **Automate Tasks:** “Maybe a Rupali Bank is interested in also being productive: Well, what can they automatically do in their day-to-day manual work that they might have, to verify and actually validate certain documents where things like payment processing are involved.” It saves you a step (and eliminates a potential source of error). And there are efficiency gains that can be huge, whether it's the capacity of OCR (as one example) around document scanning or A.I.-based chatbots being used for customer queries.
- **Encourage Cross-Function Support:** Maybe you can schedule more cross-departmental get-togethers, or introduce some team-building games that will increase communication and collaboration between departments. It is the mixing of CRM with cousin sales and marketing that would enable them to program the right time for customer engagements – what is driving the bank's ability to focus on serving its customers' needs through loyalty and retention programs.
- **Include Interns in Strategic Conversations:** A more transparent look at the bank's strategic vision for the years ahead and getting them involved or exposed to top level meetings could provide a better overview of where the organization is headed. This experience would allow the interns to see the larger context and thus be a more effective part of helping the bank meet its goals.
- **Improve Customer Service Training:** Introduce a formal training on conflict resolution, active listening, and/or customer service in order to better prepare future interns and employees when dealing with customer complaints. Jumping into role-play scenarios or a workshop can give them practice putting those strategies to use with difficult customers and increasing satisfaction.

CHAPTER SIX:

Conclusion

My internship at Rupali Bank PLC proved to be a very informative experience where I was able to gain first-hand insight into the workings of banking especially in the areas of Customer Relationship Management (CRM). During my internship, I was involved in the CRM of the bank interacting having interaction with customers, documents and compliance requirements. I feel I have had a detailed overview and understanding of the complex Banking operation, Customers satisfaction and how important it is to fulfil customer's needs by implementing CRM system for long time customers retention ensuring service levels are met.

Key Insights and Learnings:

1. Customer relationship management (CRM) in Action:

One of the highlights from my time as an intern was understanding how CRM systems help banks enhance customer relations. CRM at Rupali Bank PLC has significantly advanced the adoption of CRM technologies, which support optimized delivery of services through enhanced customer interaction and information that is organized, accessible and actionable. Their use of CRM will enable bank employees to understand the preferences of customers, personalize services and keep a record of all customer interactions. But there's much more the system could do if institution-wide data sharing was done better and it was possible to get a deeper understanding of the customer.

2. Customer-Centric Culture:

The bank "customer was king," as evidenced in its operations. As the photograph appears to show, every department and function operates for the customer service aspect and provides needed assistance if/when necessary. The bank's customer-driven philosophy is intertwined with its core business, and its innovations to optimize customer service have helped attract and retain long-term customer relationships. It was then I realized how much CRM contributes to customer satisfaction, and the fact that it helps grow customer loyalty.

3. Problems with Data Integration and CRM Tuning:

Even with the good grounding in CRM process, I have seen many struggles to get value out of a CRM system. The biggest single obstacle to the bank being able to achieve a holistic 360-degree view of the customer was data silos across various internal departments. This failure of integration occasionally causes disjointed communication and opportunities to cross- or up-sell services will

be missed. Better-synced data across departments would help ensure a more cohesive customer experience from the current CRM system.

4. Internal Communication Gaps:

A second interesting finding was that silos of communication existed between Marketing, CRM and Customer Services. CRM can tell me what my customers are doing, but that data doesn't always get passed to marketing or sales in time to make those opportunities which can allow for more generic campaigns. Increased linkages and synergy between these territories would enrich the bank marketing, more tailor-made products may be launched to customize customers.

5. Concluding Thoughts:

This internship was not just about getting my hands dirty on CRM, but it has taught me the importance of managing data & and customer interaction in banking. What I've learned, to my regret and sadness in the harsh world of banking is simple — traditional banking is dead. While others such as Rest of Rupali Bank PLC must continually update their strategy with that of emerging trends in lifestyle, product and customer life-cycle to keep up with the speed of a very demanding and uber competition market.

The awareness regarding the documentation management, customer service, data entry and CRM practices is all very helpful in according to my comprehension about how the banking process work, thus in entirety leads to the client satisfaction. I could see that great customer service and deploying technology to make the sales process easy is important in getting repeat business.

As Rupali Bank PLC continues to deepen the trenches in digital banking investment and CRM best practice, we should expect it to hold its own at a fierce banking table even as they keep on focusing on customer satisfaction and loyalty.

Last, Rupali Bank PLC is in the right position of CRM strategy where scope for improvement is very high but it has to give more attention in interdepartmental linkage; forward and backward integration of the information's as well automation. It fills these gaps and then the bank is able to service clients better, run their business more efficiently and customers become a lot stickier.

CHAPTER SEVEN:

Implications

7.1 The Effect of the Internship

I learned a great deal from my Rupali Bank PLC internship. It was a chance to translate the academic world into real applications, specifically in CRM and customer service. I got firsthand experience how the bank leverages the CRM for managing customer relationships and daily banking transactions as well as driving consumer delight.

This involved changing my mindset on the operational aspects of CRM including customer records maintenance and document verification all the way through to responding to customers' queries or concerns. I had first-hand experience the challenges and successes to keep long term connections with the customers in a highly competitive banking.

7.2 Relevance to Academic Learning

The understandings I derived from the internship at Rupali Bank PLC was very much complementary to what I had learnt in my studies on MIS and HRM.

- **CRM Systems:** The knowledge of CRM system I gained in my classroom was the basis of my practice during my placement where I helped to organize customer data, respond to customer inquiries and use CRM systems for engagement with customers.
- **Data Integrity and Security:** I utilized principles of database management and security adopted in academia to maintain the integrity of customer records and financial reports.
- **Regulation:** I also developed my understanding of both regulation and Compliance where I helped check customers' documents to ensure they complied with the required legal standards as well as befitted a Bank.

7.3 Organizational Impact

The internship helped me having hands on Rupali Bank PLC's CRM activities, especially Customer Services and Documentation. Although my contributions were business-as-usual, they fit into the bank's bigger picture of satisfying customers better, reducing knowledge silos and staying compliant with regulations.

What I learned during my internship:

- The role of data management in personalizing services for customers.
- The part of CRM technology in customer facing management and service.
- The alienation of different departments not "working as a team" to maintain customer interaction consistency and to leverage insights into customers.

The implications of these findings for Rupali Bank PLC are that they enable the bank to improve its CRM processes and ensure that alignment of internal teams will be conducted more effectively.

7.4 Lessons Learned

The internship was an important learning experience:

- **The Customer-Centric Paradigm:** I discovered that you should always think of the customers first, as customer service is not just about solving problems but creating lasting relationships.
- **Technology Implementation:** I got to know how CRM technology is able to simplify the process, better the data control and increase customer service. But the requirement and demand for new never ends in order to stay relevant to ever changing customer needs, especially in a seductive digital world.
- **Data Security and Compliance:** Data integrity and security are important for a financial institution. I realized I had to adhere to regulations, and secure customer information.
- **Team Collaboration:** Not everything happens in isolation, so it is essential for multiple departments like CRM, marketing and customer service to work together. The partnership enables all customer touchpoints to be personalized in a consistent way.

7.5 Skill Development

During the internship, I developed the following skills:

- **Customer Relationship Management (CRM):** I gained hands-on experience in managing customer interactions, resolving issues, and utilizing CRM systems for efficient service delivery.
- **Data Integrity and Documentation:** By working with reliable customer accounts and as well as validating financial records, I developed an eye for details and organizational skills.
- **Professional communication-** Dealing with customer's inquiries and complaints I

enhanced all of my skills, but particularly in conflict resolution and controlling their expectations.

- **Compliance and Regulatory Knowledge:** I was taught how to maintain compliance with financial regulations when dealing with clients' documents and transactions.

7.6 Networking and Professional Relationships

The internship also allowed me to establish good professional connections. Through working with co-workers for different functions such as customer service and HR, even finance, I learned about the openness of banking business. These connections not only deepened my knowledge about the bank but they also offered great networking opportunities for my career.

7.7 Recommendations and Next Steps

According to my observations and experiences, I suggest the following to Rupali Bank PLC for even better CRM:

- **Better CRM Training:** Providing a more formalized training on advanced features of CRM would help employees leverage the platform to its full potential and keep customer engagement stronger.
- **Manual Processes Automation:** The bank is recommended to consider automation of manual work flow processes like document verification and data entry which allow better efficiency as well as minimize human error.
- **Enhance Cross-Departmental Collaboration:** Promoting more effective communication between CRM, marketing and sales could enable the bank to better execute personalized services and extract value from customer insights.
- **Hottest Trend:** Data Analytics Using data analytics to gain insight into customer behavior and preferences may enable the bank to offer more focused and successful approaches when it comes to CRM.

By adopting these suggestions, Rupali Bank PLC will be able to further develop their CRM initiative, increase the level of customer satisfaction and remain competitive in a quickly changing banking industry.

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