Internship Report

On

"An Evaluation of the Service Quality of NRBC Bank PLC: A Study on Principal Branch"

PREPARED FOR:

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Date of Submission: 03/11/2025

Letter of Transmittal

3th November 2025

Prof. Dr. Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business &Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

With due respect, I am pleased to submit my internship report titled “An Evaluation of the Service Quality of NRBC Bank PLC: A Study on Principal Branch” as part of the requirement for the completion of my Bachelor's degree in the BBA program.

I sincerely appreciate your guidance and support throughout this internship period.

Thank you for your consideration.

Sincerely yours,

…………………………………

Dip Kundu

ID: 213-11-6696

Batch: 60

BBA Program (Marketing)

Department of Business Administration

Faculty of Business &Entrepreneurship

Daffodil International University

Letter Of Approval

This is to certify that the dissertation report entitled “An Evaluation of the Service Quality of NRBC Bank PLC: A Study on Principal Branch” has been prepared by **Dip Kundu**, ID #213-11-6696, as a requirement of BBA Program under the Department of Business Administration, Faculty of Business and Entrepreneurship at Daffodil International University.

The report is recommended for submission.

……………………………….

Prof. Dr. Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Proof of Internship Completion Letter

NRBC BANK

Principal Branch
114, Motijheel C/A, Dhaka 1000
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E-mail: prb@nrbcommercialbank.com

Ref: NRBCBank/PB/GB/2025/1511

Date: August 14, 2025

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Dip Kundu,** son of **Mr. Gokul Chandra Kundu** , a student of Bachelor of Business Administration Department (Major in Marketing), Daffodil International University, Dhaka, has successfully completed his internship program from our Branch for the period of May 14, 2025 to August 14, 2025 under our direct supervision.

During this internship period, we have found his active, sincere, honest and devoted towards our organization.

We wish hin every success.

Authorized Signature

Md. Kabir Hossain
SEVP & Head of Branch
NRBC Bank PLC.
Principal Branch, Dhaka-1000

Acknowledgement

In the very opening, I would like to humbly submit my Principal to Lord Almighty that has given me the strength, wisdom, and perseverance to dedicate my internship report to provide an Evaluation of the Service Quality of NRBC Bank PLC: A Study on Principal Branch. This achievement would not have been achieved without God blessings. I would strongly like to thank my academic supervisor, Prof. Dr. Mohammed Masum Iqbal, Department of Business Administration, Daffodil International University, who have all along supported, given me essential guidance, as well as made wise suggestions, in the process of writing this report. They have been highly inspirational in terms of their encouragement and advice. I also wish to thank NRBC Bank PLC once again with all my heart that they have provided me with a chance to go through my internship in their prestigious organization. I would like to specifically note all the officials of the office. Last, but not least, I want to thank my parents, teachers, friends, and well-wishers, who always motivated me, supported morally and encouraged, in this direction. I have always been in the path of success because their blessings and love have always led me.

Dedication

This report is particularly in honor of my beloved parents whose life long sacrifices, unconditional love and prayers have made me what I am today. My untiring trust on my capabilities has been my strongest asset. To my brothers and other relatives, the support through its good and bad times, good words and warm hearts have always been of an inspiration to me. To my academic mentors and teachers, whose help, support and wisdom have guided me through my academic career - particularly during this internship term. To my friends and well-wishers, without whose help and company this journey would have been more farfetched and unpleasant. And finally, to the Almighty, to whom I am grateful, to give me time, opportunity and strength to report this internship successfully. It is a small experience in reaction to the effort and inspiration that I have been given by every one of you.

……………………………….

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Executive Summary

This report is a report on Principal Branch called An Evaluation of the Service Quality of NRBC Bank PLC, a study that has been carried out as part of the internship program leading to the Bachelor of Business Administration (BBA) degree. The main goal of the research is to evaluate and determine the quality of the services offered by NRBC Bank PLC Principal Branch, determine customer perception, and propose the ways of its enhancement. Several operations related to the services were monitored during the internship period in NRBC Bank PLC Principal Branch and the real life experience was gained on how the bank deals with customers and provides excellent services. A structured questionnaire that is created on Google Forms was developed as the tool to assess the quality of the service in terms of the customer perspective, and the data collection were carried out directly with the customers who visit or communicate with the Principal Branch. The dimensions in service quality that were used in the survey include reliability, responsiveness, assurance, empathy, and tangibles. This study involved the use of both primary and secondary data. The primary data collection was done through customer responses and secondary information through the official site of the bank, annual report, and other pertinent materials. Descriptive statistics were employed to analyze the collected data with the Microsoft excel program and SPSS software. The study results show that despite the fact that the majority of the customers are satisfied with the credibility and certainty of services that NRBC Bank provides, certain aspects, such as responsiveness and efficiency of the digital service, need enhancement. Another aspect highlighted by customers was the speed at which they could receive the service, improvement of communication and creating an environment that was friendly to the customers. Resting on the analysis, several recommendations have been given, such as training the staff to be more responsive, improvement of digital service platforms, and regular surveys to track the process. On the whole, this report gives a detailed insight of the current level of service quality at NRBC Bank PLC Principal Branch and identifies the areas of focus that should be made to guarantee further growth and enhancement.

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Chapter 1

1.1 Introduction

Banking industry is already considered critical to the development and growth of the economy of any nation, and the importance paid to customer service and . With the competition in the banking industry increasing, awareness and enhancement of the quality of services has become very essential in ensuring that the banks retain their customers and attract new customers. As one of the key actors in the Bangladesh banking industry, NRBC Bank has made an effort to promote its services of high quality to boost its . in all its branches. In this internship report, the aspect of service quality at NRBC Bank is examined. The objective of the study is to learn the critical aspects of service delivery and how the aspects can play part in determining the overall of customers. This report is expected to deliver information that can be used in an effort to enhance the service quality and improve the operations, by reviewing the standards of services provided, customer reviews and operational procedures in the branches of NRBC Bank. The report as part of the internship program is a combination of both practical and academic viewpoint, the report analyzes the strategies adopted by NRBC Bank in order to attain service excellence. The internship experience also came in handy to give me insights on the practical application of the marketing principles and customer relationship management to the banking industry.

1.2 Literature Review

Service quality is a concept that has been well researched in marketing field especially in service sectors like bank. Service quality is usually referred to as the perception as to how well a service is performed by the customer in respect to either fulfilling or surpassing the expectations of the customer (Parasuraman et al., 1988). Service quality in the banking setting is a multi-dimensional construct which incorporates reliability, responsiveness, assurance, empathy and tangibles among others (Parasuraman, Zeithaml, and Berry, 1985). The dimensions have been largely embraced as the basis of service quality measurement in different industries including banking. The studies have shown that there exists a direct relationship between service quality and and loyalty (Oliver, 1999). Customer loyalty is increased through a satisfied customer who will develop a repeat business, whereas customer attrition and bad mouth-of-mouth can result due to customer dissatisfaction (Ladhari, 2009). Therefore, it is important to know the motivation behind and how service quality affects this outcome in a bid to stay competitive in a saturated market. The role of customer service in affecting .. has been established in different studies in the banking industry. As an example, Ahmed et al. (2011) pointed out that customer support, speed of the transaction, and personalized service are some of the factors that lead to positive customer experiences. Researchers such as Zeithaml et al. (2002) have also discussed the advantages of technology in improving the service quality by stating that online banking systems, mobile applications, and automated systems are examples of technological advancements that have the potential to improve service delivery and service quality by causing a reduction in waiting time and enhancing efficiency. The correlation between the service quality and has also been confirmed in many studies. Indicatively, a research carried out by Cronin and Taylor (1992) showed that the perceived quality of service is a good predictor of ., which, further, affects customer retention and customer repurchase intentions. Moreover, the studies by Heskett et al. (1994) imply that the quality of service is also associated with high employee which in turn enhances the service delivery process and adds to the favorable customer experience.

1.3 Objectives of the Study

1. To identify the factors that influence service quality in NRB Commercial Bank PLC (Principal Branch).
2. To examine the overall service quality at NRB Commercial Bank PLC (Principal Branch).
3. To assess the current level of service quality provided by NRB Commercial Bank PLC (Principal Branch).

1.4 Methodology of the Study

i. Nature of the Study

This study is the type of study that is descriptive as the researcher intends to assess and examine the quality of services offered by the NRBC Bank PLC in its Principal Branch. The report is aimed at determining the factors affecting . and evaluates the effectiveness of the bank in offering its services to the expectations of customers. The qualitative and quantitative methods have been employed to gain an overall picture of dimensions of service quality.

ii. Sources of Data

The research is founded on primary and secondary data. Primary Data: This is the data that will be gathered through questionnaires and personal interview of customers and employees of NRBC Bank PLC.

Secondary Data This will be collected through different sources including annual reports of the bank, official websites, journals, books, past research studies and other related publications as to the quality of banking services.

iii. Target Population

The study target group will entail the customers and employees of the NRBC Bank PLC, Principal Branch, who are directly engaged or affected by the process of service delivery in the bank.

iv. Sample Size

The number of respondents that were selected to take part in the study is 40 individuals that consists of customers and employees of the NRBC Bank Principal Branch. This is found to be a good sample size that gives meaningful information within the scope and time constraints of the internship.

v. Sampling Method

The research employed convenient sampling technique because the participants were selected according to their convenience and the willingness to take part in the study. This approach was suitable considering that there was a short period and easy access to the participants throughout the internship period.

vi. Method of Data Collection

Data were collected through a combination of techniques:

- **Questionnaire Survey:** A structured questionnaire containing both closed-ended and open-ended questions was used to gather information on . and perceptions regarding service quality.
- **Interviews:** Informal discussions and interviews were conducted with bank

officials to gain deeper insights into service operations and customer handling practices.

- **Observation:** Direct observation of customer interactions at the Principal Branch was also conducted to assess real-time service processes.

1.5 Limitations of the Study

Although this report has been prepared with sincere effort and careful analysis, certain limitations could not be avoided due to time, resources, and access constraints. The major limitations are as follows:

1. **Time Constraints:**
   The internship period was limited to a few months, which restricted the scope of in-depth research and long-term data collection.
2. **Limited Access to Information:**
   As an intern, access to some confidential and strategic information—such as financial statements, internal marketing data, and customer feedback databases—was restricted for privacy and policy reasons.
3. **Sample Size Limitation:**
   The study was mainly based on observations and a small number of informal discussions with customers and employees, which may not fully represent the overall customer base of NRBC Bank.
4. **Lack of Comprehensive Data:**
   Secondary data, such as previous . surveys or detailed performance reports, were not always available or up to date.
5. **Respondent Bias:**
   Some customers and employees provided responses based on personal opinions rather than objective experiences, which might have slightly influenced the findings.
6. **Short Duration of Practical Exposure:**
   The short internship period limited my opportunity to experience seasonal marketing campaigns or long-term customer relationship initiatives undertaken by the bank.

Chapter- 2

2.1 Overview of NRBC Bank PLC

NRBC Bank PLC (National Bank of the Resourcement of the Citizens) is a topmost privately owned commercial bank in Bangladesh which was founded with a vision of assisting in the inclusive development and offering modern banking facilities to the urban and the rural people of Bangladesh. The bank started out on April 2, 2013, upon being given the go-ahead by the Bangladesh Bank. Bani, Dhaka, is the location of its Principal Branch. The aim of NRBC Bank PLC was to bridge the Bangladeshi expatriates around the globe with the economic growth of the nation by using their remittances with the help of secure and efficient banking system used in the country.

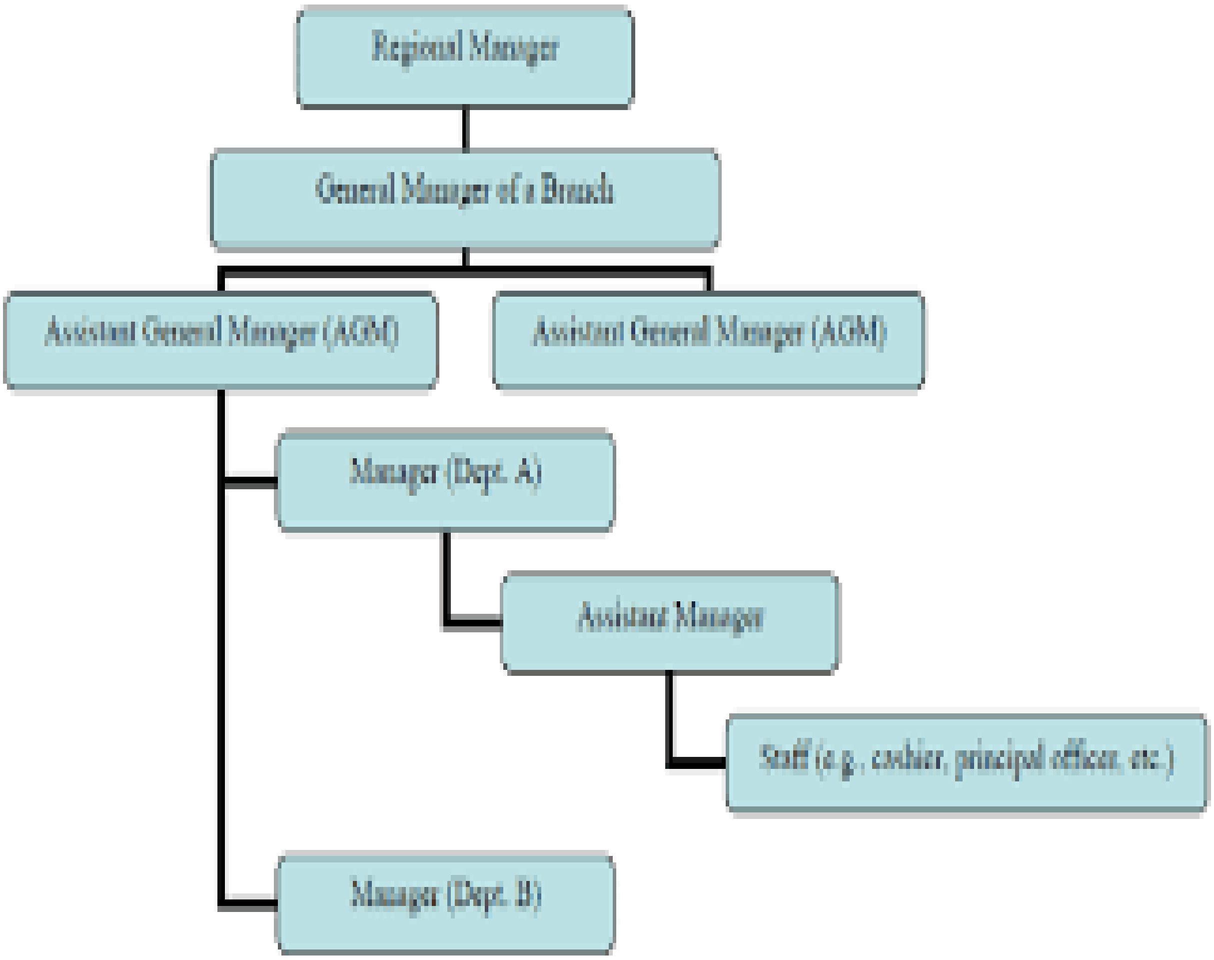
The bank has grown fast since its establishment and has gained a good reputation in terms of innovation, customer service and financial inclusiveness. Currently the NRBC Bank has a heavy network of branches, sub-branches, agent banking outlets and ATM booths in Bangladesh. Digital and mobile banking services are also offered by the bank whereby customers can access their account wherever they go. Its key business units are retail banking, corporate banking, SME financing, agricultural loans and remittance services. NRBC Bank is dedicated to the principle of high levels of professionalism and, in terms of providing high-quality, safe, and technological-based financial services. It is also constantly diversifying its products, digital platforms and human resources to guarantee effective delivery of services and future growth. The customer first strategy has earned NRBC Bank a name in the banking industry as it has continued to be transparent, highly efficient in its operations and responsive to the needs of its customers. Its innovation, integrity and service excellence have made it a fast expanding and customer oriented financial institution in Bangladesh.

2.2 Mission and Vision of NRBC Bank PLC

The NRBC Bank PLC vision is to be a top financial institution in Bangladesh, and be known as a sustainable growth, innovation, and excellent customer service, as well as be of great service to the country and the people of Bangladesh. The bank has a vision of being customer oriented, technologically advanced as well as socially responsible and to uphold transparency, reliability as well as excellence in its operations.

NRBC Bank mission statement is to deliver quality and innovative banking services to fulfill the needs of the people, businesses, and communities. Through the use of the current-day technology and online solutions, the bank is in the pursuit of efficiency, convenience, and accessibility by all customers. NRBC Bank believes in inclusive banking, which insures the financial services are offered to the underbanked segments of the population, to small and medium enterprises and to sustainable economic growth. Moreover, the bank also focuses on the provision of professional and ethical work environment that empowers the employees and enables them to work as a team and provide long-term value to the shareholders, customers, and the society in general.

2.3 Organizational Structur



2.4 Products and Services Offered

NRBC bank PLC has a variety of banking products and services developed to suit the varied needs of people, organizations, and society. To its individual customers, the bank offers different category of deposit accounts such as savings account, current account, fixed deposit and recurring deposit where customers can operate their finances with ease and have competitive returns. Moreover, NRBC Bank provides home loans, educational loans, car loans, and personal loans to enable its clients to work towards achieving their financial ambitions. In the case of corporate and business clients, the bank offers specialised services, including corporate loans, working capital financing, trade finance and cash management solutions, which can assist businesses to manage their operations effectively. Targeted financing programs, advisory services and customized banking solutions are also used to support the growth and sustainability of the Small and Medium Enterprises (SMEs). NRBC Bank has already adopted digital innovation through provision of online banking and mobile banking/agent banking services as their customers are now able to access banking services anywhere conveniently. It also offers debit and credit cards services, remittance and foreign exchange services to its customers as a way of addressing the changing needs of its customers. The customer-centric mode adopted at NRBC Bank can help it to ensure that its products and services are dependable, available, and geared towards adding value to the total.

2.5 Current Operations and Performance

The bank has developed its bank network to the Bangladesh banking market creating a robust presence in the country with a network of branches, sub-branches, agent banking outlets, and ATMs in the country. The bank is geared towards delivering smooth banking services to its individual and corporate clients as well as offering high efficiency, reliability and .. standards. Its Principal Branch in Banani, Dhaka, is the main center of strategic planning, marketing and operational coordination such that the policies and objectives of bank are actually carried out in all the other branches. The bank has laid a lot of focus on the use of digital banking and solution that depend on technology such as mobile banking, internet banking and generation of digital payment systems, which has hugely increased the service accessibility and convenience to customers. Not only has this contributed to the increased efficiency in its operations, but also enhanced the competitiveness of the bank in the financial market. With respect to performance, NRBC Bank has seen a consistent increase on deposits, loan disbursement and remittance services. Increased and loyalty have been achieved through the customer-oriented strategy used by the bank, innovative products developed by the bank, and responsive service delivery. Moreover, NRBC Bank is still investing in people, employees development, and promotional campaigns to make its operations more effective and facilitate the effective growth. Through balancing between the use of technology and personalized services, NRBC Bank has continuously shown its willingness to offer high-quality banking services and increase its presence in the market.

Chapter 3

3.1 Role and Designation of the Intern

The intern will have the role of office assistant and be designated as such. In my internship period at NRBC bank principal branch, I was employed in the Marketing department as a Marketing Intern. As part of this, my duty involved helping the marketing department to plan, implement and evaluate promotional campaigns, promotional activities and customer engagement programmes. The job allowed me to monitor and be part of different marketing activities, such as online marketing, product marketing, customer feedback and communication with branch offices. Being a Marketing Intern, my title would provide me with an empirical familiarity on strategic as well as operational areas in marketing banking. I participated in learning about how the marketing department works with the rest of the departments, customer preferences analysis, and approaches to marketing that would increase the visibility and quality of services of the bank. This position was a chance to fill the gap between the theoretical knowledge that I had acquired working as my BBA major in Marketing, and the actual professional experience in the banking industry.

3.2 Responsibilities and Daily Activities

In my internship experience in the Marketing Department of the NRBC Bank Principal Branch, I was assigned with various duties that enabled me to participate in the actual banking marketing activities. My activities throughout the day would be structured to make me realize how the marketing team advertises the products and services of the bank with emphasis on maintaining high service quality and .. Every day, I was expected to help with planning and implementing marketing campaigns, digital and offline marketing campaigns to raise awareness of the products and services offered by NRBC Bank. I also assisted in the development of promotional materials, including the brochures, posters, and even the social media posts, so that the message presented by the bank was straightforward, professional, and aligned to the bank image.

I was also involved in customer engagement programs where I got to gather and analyze customer feedbacks across different branches and this gave me an insight into how customers rated the quality of service. These were handed over to the marketing team to assist in the optimization of campaigns and creation of specific approaches to improving ... Besides this, I helped in coordinating events and promotional programs of the bank products and services, such as seminars, workshops, and branch level campaigns. I helped in conducting market research by examining competitor practices and coming up with market trends in the banking industry to make strategic marketing decisions. Altogether, my day-to-day activities as a Marketing Intern included a mix of content creation, contact with customers, supporting the campaign, and conducting a market research that helped me to realize the role of marketing in a banking setting. Not only did these responsibilities increase my practical skills, but also helped me to improve my capacity to utilize the marketing theories taught in the classroom to the real life context.

3.3 Rationale of the Assigned Tasks

The duties and activities that I was to undertake as an intern in the Marketing Department of NRBC Bank PLC Principal Branch were planned to offer me a real-life experience, in terms of the operational and strategic environment of marketing in banks. Every task was well synchronized with the aim of the department that is to market products and services of the bank and at the same time deliver high standards of .. The value of helping plan the campaign, create content and engage the customers helped me to comprehend the value of effective marketing communication in influencing customer perceptions. The review of customer feedback, as well as preparing promotional materials, helped me contribute to the work of the department to determine customer needs, consider the quality of services, and improve the popularity of the brand in general. The reasons of including interns in these activities were two-fold. Firstly, it helped me gain practical experience that helped me to bridge the gap between what I learned in Marketing in a classroom and what I learned in a professional setting in a banking industry. Secondly, my involvement in the normal marketing activities and research procedures contributed to the attainment of the objectives of the department by adding value to the current campaigns, better customer outreach, and data-driven decision-making. In general, the given tasks were thoughtfully organized in such a way that I learned practical information about the marketing functions and, at the same time, helped the department to operate efficiently and be more customer-oriented. This learning and contribution facilitated this internship and made it very educational and effective.

3.4 Examples of Tasks and Projects Completed

When I was on an internship in the Marketing Department of NRBC Bank PLC Principal Branch, it was possible to take part in various activities and projects that gave me a practical insight into the marketing operations, as well as the customer engagement activities. The summary of some of the major tasks and projects I completed is as follows:

Arrangement of Promotional Materials:

I helped to design brochures, posters, and digital copy on a range of banking products and services, which helped make the marketing messages simple and consistent with the brand, as well as customer-focused.

Customer Feedback Analysis:

I was involved in gathering and analysing the customer feedbacks of various branches. This exercise allowed the marketing staff to determine the missing links in the quality of services and devise means of improving .

Campaign Support:

I helped in planning and implementation of marketing campaigns such as seasonal promotions and product launches. My interaction involved communicating with the branch employees, compiling campaign reports, and tracking customer responses.

Market Research:

I engaged in research on the competitor activities, banking trends as well as customer preferences. This study offered a useful contribution to the marketing department to enhance products, services, and promotions of the bank.

Event Participation:

I assisted in organizing and coordinating promotional activities and workshops including financial literacy classes and product awareness activities, which aimed at enhancing the relationship of a bank with customers and advertise new services.

Internet Marketing Support:

I helped to manage social media profiles and online marketing to increase online presence and target the wider customer base. The work involved posting, tracking activity, and campaign activity reports.

Demographic Data

		Frequency	Percentage %
1. Gender:	Male	23	60.5%
	Female	15	39.5%
2. Age	Below 25	10	25.0%
	25–34	7	17.5%
	35–44	13	32.5%
	45 and above	10	25.0%
3. Type of Respondent	Customer	29	72.5%
	Employee	0	0.0%
	Visitor	11	27.5%
4. How long have you been associated with NRBC Bank PLC?	Less than 1 year	6	15.0%
	1–3 years	10	25.0%
	3–5 years	16	40.0%
	More than 5 years	8	20.0%

Statistics

		1. Gender:	2. Age	3. Type of Respondent	4. How long have you been associated with NRBC Bank PLC?
N	Valid	38	40	40	40
	Missing	2	0	0	0
Std. Deviation		.495	1.130	.904	.975
Minimum		1	1	1	1

1. Gender:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	23	57.5	60.5	60.5
	Female	15	37.5	39.5	100.0
	Total	38	95.0	100.0	
Missing	System	2	5.0		
Total		40	100.0		

2. Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25	10	25.0	25.0	25.0
	25–34	7	17.5	17.5	42.5
	35–44	13	32.5	32.5	75.0
	45 and above	10	25.0	25.0	100.0
	Total	40	100.0	100.0	

3. Type of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Customer	29	72.5	72.5	72.5
	Visitor	11	27.5	27.5	100.0
	Total	40	100.0	100.0	

4. How long have you been associated with NRBC Bank PLC?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	6	15.0	15.0	15.0
	1–3 years	10	25.0	25.0	40.0
	3–5 years	16	40.0	40.0	80.0
	More than 5 years	8	20.0	20.0	100.0
	Total	40	100.0	100.0	

Section B

Case Processing Summary			
		N	%
Cases	Valid	24	60.0
	Excluded[a]	16	40.0
	Total	40	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.983	.984	23

Item Statistics			
	Mean	Std. Deviation	N
5. The bank's office environment is clean and well-organized.	3.92	1.060	24
6. The appearance of staff is professional and presentable.	4.17	1.167	24
7. The bank's technological facilities (e.g., ATMs, online services) are modern and functional.	4.25	1.327	24
8. The head office layout is comfortable and customer-friendly.	4.08	1.139	24
9. The bank delivers services as promised.	3.75	1.391	24
10. 3s show sincere interest in solving customers' problems.	3.83	1.435	24
11. The bank maintains accuracy in records and transactions.	4.00	1.445	24
12. The services are provided at the time they are promised.	3.92	1.472	24
13. Bank 3s respond promptly to customer inquiries.	3.88	1.393	24
14. The staff provides quick service without unnecessary delay.	3.75	1.189	24
15. The 3s are always willing to help customers.	4.00	1.103	24

16. 3s are knowledgeable about the bank's products and services.	4.17	1.167	24
17. The behavior of staff inspires trust and confidence.	4.08	1.283	24
18. Customers feel safe in their transactions with the bank.	4.00	1.103	24
19. 3s are courteous and polite in communication.	4.00	1.022	24
20. 3s give individual attention to each customer.	4.50	1.142	24
22. Operating hours are convenient for customers.	4.17	1.090	24
23. The bank provides personalized and caring services.	4.17	1.090	24
24. Overall, I am satisfied with the services of NRBC Bank PLC Head Office.	4.25	1.113	24
25. I would recommend NRBC Bank to others based on my experience.	4.08	1.139	24
26. The service quality of NRBC Bank is better than other banks I know.	4.00	1.103	24
27. I am likely to continue using NRBC Bank's services in the future.	4.17	1.167	24
28. What do you think NRBC Bank PLC could improve to enhance its service quality?	4.08	1.060	24

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.053	3.750	4.500	.750	1.200	.030	23

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
93.21	560.781	23.681	23

Customers Responses

Summary of NRBC Bank PLC service quality Survey

- **Demographics:** Majority of respondents were male (63.2%), mostly aged 35–44 years (31.6%), and primarily customers (75%) associated with the bank for 3–5 years (40%).
- **Bank Environment & Facilities:** Over 80% rated the environment as clean, organized, and technologically modern, showing strong approval of the physical setup and digital infrastructure.
- **Reliability & Service Delivery:** Around 70–75% agreed that the bank delivers services accurately and on time, indicating a trustworthy and dependable operation.
- **Responsiveness:** Over 80% found the staff prompt, helpful, and quick to respond, reflecting a high level of attentiveness.
- **Assurance & Trust:** With 85–89% expressing confidence in staff professionalism and safety of transactions, the bank enjoys a strong reputation for trust and competence.
- **Empathy & Customer Care:** Nearly all respondents (90–95%) felt personally valued, receiving caring and individualized service with convenient operating hours.
- **Overall & Loyalty:** About 84% were satisfied, 85% plan to continue banking with NRBC, and 70% would recommend it to others—indicating strong customer loyalty.
- **Suggestions:** Despite high , 90% suggested continued improvement, particularly in faster service delivery, digital innovation, and staff expansion.
-

Final Insight:

NRBC Bank PLC is widely recognized for its professional staff, personalized attention, reliability, and modern facilities. Continuous enhancement in digital services and efficiency will help sustain and strengthen customer loyalty further.

3.5 Skills Applied and Developed

During my internship at the Marketing Department of NRBC Bank PLC Principal Branch, I had the opportunity to apply theoretical knowledge from my BBA in Marketing to practical tasks, while simultaneously developing a range of professional skills essential for a career in banking and marketing.

One of the key skills applied was communication, both written and verbal. While preparing promotional materials, drafting social media content, and interacting with branch staff, I enhanced my ability to convey information clearly and effectively to diverse audiences. Additionally, my involvement in customer feedback analysis and campaign reporting strengthened my analytical skills, enabling me to interpret data, identify patterns, and provide insights that supported decision-making within the marketing team.

I also developed strong organizational and time management skills by handling multiple tasks, including campaign coordination, event support, and content preparation, while meeting deadlines. Working on market research and competitor analysis allowed me to apply critical thinking to evaluate trends, assess market opportunities, and recommend strategies to improve ..

Furthermore, the internship helped me build teamwork and interpersonal skills, as I regularly collaborated with colleagues from different departments and participated in group activities. Exposure to digital marketing tools and customer engagement strategies enhanced my technical proficiency and understanding of modern marketing practices in the banking sector.

Overall, the skills applied and developed during the internship not only strengthened my practical knowledge in marketing but also improved my confidence, professionalism, and readiness to contribute effectively in future roles within the banking and financial services industry.

Chapter 4

4.1 Important Learnings during the Internship

The marketing department internship in NRBC Bank Principal Branch in the Marketing Department was a learning experience that is invaluable as it equipped me with a practical experience and professional development. The greatest lessons gained included the fact that there is a direct correlation between service quality and in the banking industry. I have been able to see the marketing team develops campaigns and promotional plans to improve the customer experience, this has made me realize the importance of marketing in influencing customer perception and loyalty.

I also managed to learn the working process of the banking marketing, which is planning of a campaign, analysis of customer feedback, market research, and digital marketing strategies. These experiences helped me to understand how the theoretical knowledge learned in my BBA in Marketing like the 4P of marketing, customer relationship management and service quality models are put into practice in actual situations.

I also came to know how teamwork, efficient communication and coordination within an organization helps in reaching the departmental objectives. My cooperation with professionals in a business setting contributed to a better comprehension of workplace culture and ethics, professionalism, and importance of timely delivery and quality standards.

In general, this internship was able to provide me with a well-rounded knowledge of the growth and reputation of a bank as supported by strategic marketing and customer-centric activities. It has also made me strong problem-solver, analyst and interpersonal skills, which will enable me to work in future career in marketing and business administration.

4.2 Relevance of the Roles and Responsibilities to Organizational Goals

My activities and duties as an intern in the Marketing Department at NRBC Bank PLC Principal Branch were aligned with the organizational objectives of the bank to improve the quality of the service provided, and brand awareness. Through marketing campaigns, promotional materials preparation and customer feedback analysis support, I was involved in activities that sought to enhance customer engagement and deliver the promotional products and services in an effective manner.

My experience in customer feedback gathering and analyzing contributed towards the marketing team discovering areas on which it could improve on service delivery, which directly relates to the fact that NRBC Bank is dedicated to offering high-quality and customer-focused banking services. On the same note, donating to digital marketing and promotional campaigns helped in consolidating the outreach of the bank, which made sure that they put across the same message and visibility in all branches.

In addition, the activities that I undertook, including the market research, competitor analysis, and supporting the campaign allowed the department to make informed and data-driven decisions that fit within the strategic goals of the bank. Through learning and implementing these roles, I was able to have some insight into the manner in which marketing activities were structured in order to maximize ., brand loyalty and eventually lead to the growth and competitive advantage of the bank.

4.3 Connection with Academic Knowledge

The relationship between academic knowledge and the research question is provided in the following section.

My internship experience at the Marketing Department of the NRBC Bank PLC Principal Bank gave me a first hand experience of connecting what I have learned in my BBA Marketing course with the real life application of the same in a professional banking set up. Customer relationship management (CRM), service quality models, communicating strategies of marketing, or 4Ps of marketing were used in everyday life with the help of different tasks and projects.

As an example, when I helped in the planning of the campaign and creation of promotional content, I used the principles of product promotion, pricing mechanism, and customer segmentation, to make sure that marketing messages were relevant and efficient. The examination of customer feedback enabled me to learn the practical implementation of the service quality dimension such as reliability, responsiveness, assurance and empathy, which I have studied widely in my coursework.

Also, the market research and competitor analysis processes allowed me to use the analytical and strategic marketing concepts, allowing me to assess customer demands, market directions and competitive positioning. The involvement in online marketing campaigns also helped me learn more about the online communication tools and the social media interaction and brand communication strategies, which narrowed the gap between the academic theory and the contemporary marketing process in the banking industry.

On the whole, this internship helped me to improve the relations between classroom study and real life application as I could realize how marketing theories are used to increase the quality of service, the performance of organizations, and so forth, in working environment.

4.4 Examples of Learning Experiences

In the course of my internship in the Marketing Department of the NRBC Bank PLC Principal Branch, I was able to acquire a considerable amount of practical learning experiences that had an important role in my personal and professional development. Among the most notable ones was my involvement in campaign planning of new banking products, during which I understood the basics of promotional strategies design, marketing content development, and interaction with various teams to achieve successful implementation of marketing activities. The experience has increased my knowledge on the extent of the marketing activities in customer engagement and brand perception.

A second useful learning experience involved making an analysis of the customer feedback of Principal Branch. Through reading customer recommendations, complaints and surveys, I understood the process and method of measuring the service quality, detecting the Gaps in customer experience, and suggest how to improve service. This made me realize how important a point of division between . and long-term business success in the banking industry is.

Moreover, I took part in the digital marketing process, such as the management of online content in social media and the tracking of the online presence. It is through this that I was able to acquire some applied knowledge on digital marketing techniques, the concept of online branding as well as the need to sustain ongoing communication with customers in a contemporary banking setting.

Finally, my experience in market research and competitor analysis became a practical experience of assessing industry trends, knowledge of customer preferences, and role in strategic marketing decisions. They enhanced my analytical thinking skills, problem-solving skills, professional confidence, and enhanced my skills in team work and communication.

All in all, these learning experiences not only increased my practical knowledge on marketing and service quality in the banking industry but also allowed me to increase as an individual by becoming a professional, disciplined, and customer-oriented individual.

4.5 Personal and Professional Development

The internship at the Marketing Department of NRBC Bank PLC Principal Branch played a pivotal role in shaping both my personal and professional development. On a professional level, I gained hands-on experience in marketing operations, customer engagement, and service quality management within a real-world banking environment. Tasks such as campaign planning, customer feedback analysis, and digital marketing activities enhanced my practical skills and allowed me to apply theoretical concepts learned during my BBA in Marketing.

In addition, the internship strengthened my analytical and problem-solving abilities. By evaluating customer feedback and assisting in market research, I learned to identify challenges, interpret data, and suggest improvements, which are essential skills for a career in marketing and business administration. Working alongside experienced professionals also improved my teamwork, communication, and interpersonal skills, as I collaborated on projects and coordinated with different departments to achieve organizational objectives.

On a personal level, the internship boosted my confidence, time management, and adaptability. Experiencing the professional work environment taught me the importance of discipline, punctuality, and professionalism, which are critical for personal growth. Exposure to customer interactions and corporate decision-making processes broadened my perspective and enhanced my understanding of organizational dynamics.

Chapter 5

5.1 Learning from Challenges

1. Developed adaptability to adjust quickly to a professional work environment.
2. Improved time management by balancing multiple tasks and meeting deadlines.
3. Enhanced communication skills through collaboration with colleagues and departments.
4. Strengthened analytical abilities by interpreting customer feedback and data.
5. Gained problem-solving skills by overcoming task-related and operational challenges.
6. Learned to use digital tools and marketing software effectively for campaigns.
7. Built professional confidence and resilience through exposure to real-world work situations.

5.2 Gaps Identified

1. **Limited exposure to high-level strategic decision-making:** As an intern, I was mostly involved in operational and supporting tasks rather than participating in strategic planning meetings, which limited my understanding of how long-term marketing strategies are formulated.
2. **Lack of access to comprehensive customer databases:** Confidentiality policies restricted access to complete customer data, which reduced the depth of analysis I could perform on customer behavior and trends.
3. **Insufficient hands-on experience with advanced digital marketing tools:** While I assisted in digital campaigns, I had limited opportunity to use specialized marketing software or analytics tools independently.
4. **Minimal involvement in cross-departmental project management:** Most of my tasks were within the marketing department, so I had fewer chances to understand how marketing coordinates with other departments like operations, finance, or HR for campaigns.
5. **Limited understanding of long-term marketing campaign evaluation:** I participated mainly in campaign execution and short-term monitoring, with less exposure to evaluating long-term outcomes and performance metrics.
6. **Few opportunities to interact with a larger and more diverse customer base:** My interaction with customers was mostly indirect through feedback analysis, which limited insights into diverse customer perspectives.
7. **Restricted exposure to financial performance metrics linked to marketing**

outcomes: I could not fully analyze how marketing initiatives impacted the bank's revenue, profitability, or ROI, which is a critical aspect of understanding marketing effectiveness.

5.3 Suggestions for Improvement

1. **Involve interns in strategic decision-making:** Allowing interns to observe or participate in higher-level marketing planning sessions would help them understand long-term strategy formulation and enhance learning.
2. **Provide controlled access to customer databases:** Offering interns limited access to anonymized or summarized customer data can help them perform deeper analysis while maintaining confidentiality.
3. **Offer training on advanced digital marketing tools:** Providing workshops or hands-on sessions with specialized marketing software and analytics tools would improve interns' technical and digital marketing skills.
4. **Encourage cross-departmental collaboration:** Assigning projects that require coordination with other departments would give interns a better understanding of organizational operations and interdepartmental teamwork.
5. **Include exposure to long-term campaign evaluation:** Involving interns in the monitoring and analysis of long-term marketing campaigns can help them understand the impact of strategies over time.
6. **Increase direct customer interaction opportunities:** Organizing activities such as branch visits, customer interviews, or surveys would allow interns to gain more diverse insights into customer needs and .
7. **Link marketing activities to financial outcomes:** Providing interns with an overview of how marketing campaigns affect revenue, ROI, and profitability would give a more complete understanding of the practical impact of marketing strategies.

Conclusion

The internship experience at the Marketing Department of NRBC bank Principal Branch was a priceless experience to fill the gap between theory and practice. By actively engaging in marketing campaigns, customer feedback analysis, digital marketing campaigns, and market research, I was able to have a deep insight into how service quality and marketing efforts affect the banking industry in terms of.

This experience provided me with a chance to put to practice theoretical knowledge I have learned as a BBA major in Marketing including customer relationship management, service quality models, and promotional strategies in a real world setting. My professional skills, such as communication, teamwork, critical thinking, and problem-solving, that are important features of a successful career in marketing and business administration were also developed.

Although there were setbacks and constraints, including lack of access to the higher level strategic planning and database of customers, the experiences gained were also valuable lessons and areas that could be improved both in the organization and in me as an individual.

On the whole, the internship helped me to develop my professional and personal growth, increase the level of knowledge about marketing in the banking industry, and be ready to meet the challenges of the future with confidence. It has also enhanced my skills in being a useful contributor to the organizational objectives and approach towards customers as well, which makes it a very enriching and rewarding learning experience.

Implications

The knowledge and experience I acquired when working as an intern in the Marketing Department of the NRBC Bank Principal Branch have a number of significant implications to the organization and to my personal growth.

Organizationally, the internship has shown how important quality of service and the business is in generating customer loyalty and growing the business. Through customer response and experience in marketing activities, it was realized that the key determinant to strengthening the bank brand image and competitiveness in the market is excellent service delivery, communication and marketing strategies. These results mean that NRBC Bank can enhance its marketing strategies by incorporating the understanding of the customer in the planning of the campaign and by continuously observing the quality of its service provided at all its branches.

Professionally, the internship has highlighted the need of work experience in empowering the essential skills which are; communication, analytical thinking, teamwork, and problem-solving. The implication of the experience is that students who study a BBA in Marketing will find the possibility of an internship, which will enable them to become actively engaged in marketing operations, particularly in the context of bridging the gap between theory and practice.

In addition, the internship has reinforced the importance of the digital marketing and customer-focused approaches in the contemporary banking industry. This means that the bank as well as other organizations should invest continuously in solutions that utilise technology, employee training and innovative marketing strategies in order to ensure that they are highly efficient in their operations and functionality.

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APPENDICES

Questionnaire on Service Quality of NRBC Bank PLC (Head Office)

To
The Respondent
Subject: Request to Participate in a Survey on Service Quality at NRBC Bank PLC
Dear Sir/Madam,
Greetings!

I am Dip Kundu, an undergraduate student of the Bachelor of Business Administration (BBA) program majoring in Marketing at Daffodil International University. As part of the partial fulfillment of my BBA degree, I am currently completing my internship program at NRBC Bank PLC (Head Office).
As a requirement of this internship, I am preparing a report titled “An Evaluation of the Service Quality Satisfaction of NRBC Bank PLC: Analysis on Head Office.” The main objective of this study is to assess the level of satisfaction among customers and employees regarding the quality of services provided by NRBC Bank. It also aims to identify areas of strength and potential improvement in the bank’s service delivery process.

I would be truly grateful if you could take a few minutes of your valuable time to complete this questionnaire sincerely and honestly. Please note that:
The data collected will be used strictly for academic purposes only.
All your responses will remain confidential and anonymous.
Your cooperation will play an important role in the successful completion of my research.
Your valuable feedback and honest opinions will significantly contribute to a better understanding of service quality satisfaction at NRBC Bank PLC. I sincerely appreciate your time, effort, and support in this academic endeavor.

Thank you very much for your kind assistance.
With best regards,
Dip Kundu
Intern, NRBC Bank PLC (Head Office)

Section 1: General Question

Gender	**1**	**Male**
	2	**Female**
Age Group	**1**	**Below 25**
	2	**25–34**
	3	**35–44**
	4	**45 and above**
Type of Respondent	**1**	**Customer**
	2	**Visitor**
How long have you been associated with NRBC Bank PLC?	**1**	**Less than 1 year**
	2	**1–3 years**
	3	**3–5 years**
	4	**More than 5 years**

Section B: Service Quality Dimensions

Construct	Question	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
Tangibility (Physical Facilities & Appearance)	The bank's office environment is clean and well-organized.					
	The appearance of staff is professional and presentable.					
	The bank's technological facilities (e.g., ATMs, online services) are modern and functional.					
	The head office layout is comfortable and customer-friendly.					
Reliability (Consistency & Accuracy)	The bank delivers services as promised.					
	Employees show sincere interest in solving customers' problems.					
	The services are provided at the time they are promised.					

Responsiveness (Promptness & Willingness to Help)	Bank employees respond promptly to customer inquiries.					
	The staff provides quick service without unnecessary delay.					
	The employees are always willing to help customers.					
Assurance (Knowledge & Courtesy)	Employees are knowledgeable about the bank's products and services.					
	The behavior of staff inspires trust and confidence.					
	Customers feel safe in their transactions with the bank.					
	Employees are courteous and polite in communication.					
Empathy (Care & Individual Attention)	Employees give individual attention to each customer.					
	The bank understands the specific needs of its customers.					

	Operating hours are convenient for customers.					
	The bank provides personalized and caring services.					

Section C: Suggestions and Comments

What do you think NRBC Bank PLC could improve to enhance its service quality?

Rating Scale Summary	
Scale	**Meaning**
1	**Strongly Disagree**
2	**Disagree**
3	**Neutral**
4	**Agree**
5	**Strongly Agree**

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