Internship report
On
Analyzing Service Quality of Standard Chartered Bank: A Case Study of Motijheel Branch

<u>SUBMITTED TO:</u>

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Date of Submission: November, 2025

Letter of Transmittal

Date: November, 2025

To,
Dr. Dewan Golam Yazdani Showrav
Associate Professor & Head
Department of Marketing
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Daffodil International University

Subject: Submission of Internship Report entitled "Analyzing Service Quality of Standard Chartered Bank: A Case Study of Motijheel Branch".

Dear Sir,
After a successful three-month internship at Standard Chartered Bank's Motijheel Branch in Dhaka, it gives me great pleasure to present my internship report. "Analyzing Service Quality of Standard Chartered Bank: A Case Study of Motijheel Branch" is the title of the internship. In this report, I attempted to succinctly summarize all of the knowledge I have gained during this internship.

I have put in a great deal of effort to fulfill the report's requirements, and I hope that my project will meet those needs. My future career will greatly benefit from the practical information and experience gathered at some point during the file preparation process. I would appreciate it if you could kindly confirm this endeavor.

Sincerely yours,

____

Md. Nazmul Islam
ID: 142-11-3993
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Student's Declaration

I am **Md. Nazmul Islam,** Student of Bachelor of Business Administration, Major in Marketing, Daffodil International University. I, as the creator of this internship report maintain that the internship report titled **"Analyzing Service Quality of Standard Chartered Bank: A Case Study of Motijheel Branch"** is the sole property of my own work conducted. This work is a collaboration of contributions including help in providing relevant references to the review, survey conduction, survey processing for topic and discussion analysis, and data analysis.

Also, to state that I did not commit any immoral actions in the course of the report preparation, and that it is only prepared for research purposes.

Md. Nazmul Islam

ID: 142-11-3993

Program: BBA

Major in Marketing

Department of Business Administration

Faculty of Business & Entrepreneurship

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Certificate of Approval

This is to certify that Md Nazmul Islam, ID: 142-11-3993, BBA (Major in Marketing) has successfully completed his internship report under my supervision in the Fall Semester of 2023. He has completed his internship report with hard work and dedication. I believe this report is a genuine work and highlights his intellectual ability. All necessary information and findings presented in the internship report are original.

I wish him success in future career.

……………………………………

Dr. Dewan Golam Yazdani Showrav
Associate Professor & Head
Department of Marketing
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgment

First and foremost, I would express my gratitude to Allah Ta'ala for providing me with the courage, endurance, and ability to finish my internship report successfully.

I have experienced a valuable time in the Standard Chartered Bank, Motijheel branch of Dhaka that provided me with valuable knowledge and efficiency, which can be beneficial to my career growth. I am expressing my gratitude to my respected supervisor, **Dr. Dewan Golam Yeajdani Shorav**, Head and Associate Professor, Marketing Department, Faculty of Business and Entrepreneurship, Daffodil International University, for his consistent cooperation, insightful guidance, and constructive feedback. To complete this report, his encouragement and advice were very helpful to me.

I am expressing my cordial gratitude to those people who helped me by providing important information, advice, and support -especially those who have participated in this interview and shared their experience very kindly in their own way.

In conclusion, I am grateful to the Managing Director and the employees of the Motijheel branch for their support and cooperation during my internship at Standard Chartered Bank. Their humbleness and professionalism have contributed to this report.

Md. Nazmul Islam

ID: 142-11-3993

Program: BBA

Executive Summary

In the research work, the service quality of Standard Chartered Bank has been analyzed, focusing on the Motijheel branch of Bangladesh. Using a mixed-methods approach in research, it combines quantitative and qualitative analysis in assessing customer perceptions and quality experiences of service.

Surveys were carried out about those customers who visited the branch, including various aspects of the service quality such as support by the employees, digital services, service fees, and overall satisfaction. In order to provide context and background information, this research reviews the available literature and the bank-specific secondary data. Obtaining informed consent using ethical considerations is important to those who take part in this survey to ensure their privacy and confidentiality. The result of this research offers valuable insights into the service quality of customers to the Motijheel branch and areas of strength and areas for improvement that will be needed. The scope of this research is limited to this branch, and therefore, the results cannot be generalized to other branches and institutions. They can suggest improving the service delivery and increasing customer satisfaction at the Motijheel branch. This study adds to the provision of comprehensive service quality data in the banking industry, and this study also focuses on customer-centric service to gain a competitive edge in the financial services industry. It is a practical guide for Standard Chartered Bank and banks of the same sort, and aims to concentrate on how customer service can be improved to excellence.

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CHAPTER-1

INTRODUCTION

1.1 Introduction

To determine customer satisfaction, loyalty, and overall success of any kind of financial institution, the service quality is an important factor. As a top-rated international bank in Bangladesh, Standard Chartered Bank places importance on focusing on providing quality customer service. Established in Bangladesh in 1948, Standard Chartered Bank has created a strong position for both personal and corporate customers to provide innovative financial products and personal banking solutions. Through continuous investment in technology, employee training, and management of the client relationship, the Bank highlights its aim in service quality.

The service quality of Standard Chartered Bank is maintained by global service standards, focusing on reliability, responsiveness, assurance, empathy, and tangibles- the five dimensions of the SERVQUAL model. Through enhanced online banking, well-trained employees, and customer-centric progress, the bank aims to ensure consistent and satisfactory banking. At present, in a situation of competitive banking, not only for attracting new clients, instead for holding present clients, high-quality service is needed. As a result, Standard Chartered Bank always tries to understand its customers, measure their satisfaction level, and as a result, it tries to improve its service quality.

1.2 Background of the Study

Standard Chartered Bank established its operating procedure in 1948, and since then, they have recognized itself as a reliable financial institution by providing a wide range of quality retail banking, corporate banking, trade finance, and asset management. As a subsidiary of the globally standardized Standard Chartered Group in London, the bank follows global standards and activity in their practice, especially ensuring premium customer service. Service quality has constantly been a core aspect of Standard Chartered Bank's business attitude. In the competitive banking industry, the quality of service plays a essential role in attracting and retaining customers. Recognizing this, SCB has incessantly worked to enhance its service delivery through better banking technologies, skilled human resources, and customer-friendly processes. The bank was between the first in Bangladesh to begin online banking, 24-hour ATM services, and devoted relationship management for priority clientele initiatives intended at improving convenience, speed, and in general customer satisfaction.

1.3 Objective of the Study

1.3.1 Broad Objective

The main objective of this report is to analyze Standard Chartered Bank's service quality through a case study of the Motijheel branch.

1.3.2 Specific Objectives

The Specific Objectives are as follows:

1. To evaluate Standard Chartered Bank's overall service quality at the Motijheel Branch in Dhaka using important criteria like reliability, assurance, responsiveness, empathy, and tangibles.
2. To determine customer satisfaction levels with different banking services offered by Standard Chartered Bank.
3. To identify the relationship between service quality and client loyalty at Standard Chartered Bank.
4. To identify different alternatives and provide actionable recommendations for addressing customer dissatisfaction.

1.4 Scope of the Study

With assistance from Standard Chartered Bank's Motijheel Branch in Dhaka, my report was put together. Through the conversation with expressing the ideas and thoughts and the Scope of this studies is to similar internship purpose the internship objective was to assemble practical knowledge and knowledge by implementation this report.

1.5 Limitations of the Study

1. The primary constraint of this investigation was time. That's why it was not possible to discuss all things in this present report.
2. All the employees of the bank were busy. As a result, they were unable to deliver the information in time.
3. It was very hard to communicate with the customers because many of them were unable to give much time for interview.
4. Lack of opportunities to make the Field works widely.

1.6 Methodology of the Study

From topic selection to final report production, the study necessitates a methodical process. The study required the identification and collection of data sources, their classification, analysis, interpretation, and systematic presentation, as well as the discovery of crucial points. The methodology's overall procedure is provided below:

1.6.1 Sources of data

I have used both primary and secondary sources of information to get the necessary facts. These are listed below:

1.6.2 Primary Data Sources

1. Direct observation of daily activities
2. Face to face conversation with the customers.
3. Survey of Questionnaire
4. Interviews with the bank's fifty clients.

1.6.3 Secondary Data Sources

1. Official records of Standard Chartered Bank
2. Different books and periodicals related to service marketing.
3. Annual Report of Standard Chartered Bank -2024
4. Website of Standard Chartered Bank: https://www.sc.com/bd/

1.6.4 Research Approach

The study employs a quantitative research approach, using structured questionnaires to collect qantitative data from respondents. According to the SERVQUAL paradigm, this enables statistical analysis and objective evaluation of aspects of service quality such tangibles, assurance, responsiveness, empathy, and reliability.

1.6.4 Population:

All the customer of Standard Chartered Bank (SCB) and the sample size was 50 customers of the bank.

1.6.5 Data analysis Procedures

Microsoft Word, Excel, and other relevant computer programs were used to process and compile the gathered data. On the basis of gathered data, necessary tables have been created, and analyses based on classified information have been conducted using a variety of statistical approaches. The study also includes a detailed explanation and analysis.

CHAPTER-2

OVERVIEW OF THE ORGANIZATION

2.1 Overview of Standard Chartered Bank

In 1948, Standard Chartered Bank established its first office in Bangladesh at Chattogram, the country's harbor city and a significant center for trade. They inherited a foothold in Bangladesh that stretches back to 1905 when they acquired Grindlays Bank in August 2000. In 2006, they also purchased the commercial banking division of American Express Bank. They are now the only international universal bank operating in the country. We have been honored to be Bangladesh's growth partner for the entirety of our existence.

In 1948, the Chartered Bank opened its first branch at Chittagong. In 1966, it opened a second branch in Dhaka. Standard Chartered Bank has pursued expansion throughout the nation since its founding in 1969. According to SCB's Bangladesh website, the bank became the biggest foreign bank service in Bangladesh after acquiring Grindlays Bank's operations in Bangladesh in 2000 and American Express Bank's commercial banking division in 2006.

In 1948, the Chartered Bank opened its first branch at Chittagong, and in 1966, it opened a second branch in Dhaka. Standard Chartered Bank has pursued expansion throughout the nation since its establishment in 1969. According to SCB's Bangladesh website, the bank became the biggest foreign bank service provider in Bangladesh after acquiring Grindlays Bank's operations in Bangladesh in 2000 and American Express Bank's commercial banking division in 2006.

2.2 Mission of Standard Chartered Bank

The most crucial approach is to be proactive to meet customers' expectations at SCB. Standard Chartered's goal of being "pragmatic" in creating consumer products and services before consumers can expect them certainly corresponds to a proactive innovation strategy in which the bank develops offers based on informed market study rather than only responding to whatever the customer preferences are.

2.3 Vision of Standard Chartered Bank

Building a world-class bank is Standard Chartered Bank's vision. In addition, they have the following vision:

- To be regarded and trusted globally.
- To provide services that would consistently satisfy our clients

- To treat each and every customer with integrity and respect.
- To collaborate to realize a shared vision of the future.

2.4 Goals of Standard Chartered Bank

- Arithmetical targets are monetary objectives.
- Convert financial objectives into movement objectives.
- Ensure to own those goals.
- Set weekly and daily objectives.
- What, when, and how much.
- Oversee daily objectives.

2.5 Values of Standard Chartered Bank

The success of Standard Chartered Bank is largely dependent on these five values. These principles determine how workers accomplish their objectives, collaborate with one another, and experience being a part of Standard Chartered Bank. These values are as follows:

Courageous:

Doing the right thing with confidence is what it is to be spirited. Frequently, a truly brave deed both strengthens and inspires nature.

Responsive:

They will be under pressure to maintain their devotion to their client based on how they respond to them. Positive reactions are more effective and frequently come as a surprise. It clearly shows that we are willing to step outside the box.

International:

As members of the global village, we have the broadest perspective on the globe. The globe is full of thrilling potential and fresh opportunities, and they are all global citizens. They additionally provide top-notch goods and services.

Creative:

Those who are motivated by challenges and engage with new ideas with an open mind are the ones who possess creativity. Creative thinkers let their brains go beyond anticipated solutions and are not constrained by conferences.

Trustworthy:

Every effective connection is built on trust. Customers trust the company since they think their promise is sincere. It can take a very long time to establish confidence. It only takes a few moments to lose.

2.6 Description of Standard Chartered Bank Business

The two primary effective areas of SCB Bangladesh are:

- Business
- Support

The following business sectors comprise SCB Bangladesh:

- Consumer Banking
- Wholesale Banking
- Treasury
- Institutional Banking
- Custodial Services

Compared to the consumer banking division, its corporate banking division has historically contributed more to income and profits in Bangladesh.

The support division of the bank contains following departments:

- Operations
- Finance, Administration and Risk Management
- Information Technology
- Human Resources
- Legal and Compliance
- External Affairs
- Management

Branch managers at SCB Bangladesh are responsible for the success of their specific units and agree on goals with the Head of Consumer Banking.

Details of functions of business areas are as follows:

Consumer Banking:

Loans, deposits, and other services are only a few of the many retail banking services that SCB Bangladesh provides. In order to satisfy the demands of every single local and international consumer, the customer banking division continuously creates cutting-edge goods and services. Savings accounts, current accounts, term deposits, and savings plans are among the deposit options that SCB Bangladesh provides. Additionally, For the convenience of its clients, SCB Bangladesh provides a large selection of credit, debit, and prepaid cards. Additionally, the bank provides vehicle, personal, and housing loans. Saadiq is the brand name for Islamic versions of various products and services. The bank offers "priority banking" to clients based on their net worth. Priority clients receive the finest service from standard chartered banks, which also designate a dedicated RM for them.

Employee Banking:

Employee Banking at Standard Chartered Bank Bangladesh focuses on providing tailored financial services to salaried employees of partner organizations. Through payroll partnerships, the bank offers salary accounts service, Different savings schemes, credit cards, and personal loans with exclusive benefits and low interest. Most renowned company and MNC has Employee banking agreement with Standard Chartered Bank.

The main goal is to make banking more convenient for employees and strengthen long-term customer relationships with bank. This segment helps the bank grow its deposit base, expand cross-selling opportunities, and promote digital banking usage. Overall, Employee Banking plays a key role in SCB's retail banking strategy in Bangladesh by delivering customized solutions and enhancing financial inclusion among working professionals.

Treasury Division:

SCB is well-known around the globe for its money market and foreign exchange operations. The bank can easily provide 24-hour services to customers in Bangladesh because its trading centers are spread around the globe. The department's solutions are available to clients who are capable of managing interest rate and financial risks. SCB Bangladesh accounts for almost one-third of the nation's foreign exchange market volume, according to BAFEDA.

Institutional Banking:

The institutional banking business of SCB Bangladesh offers a wide range of services and products to other banks and financial organizations, including clearing, payment collection, and import-export management. The bank offers current accounts in the local currency and other foreign currencies, or dual currency, to foreign associations, volunteer organizations, consultancies, airlines, shipping lines, and their employees.

Custodial Services:

Global brokers and dealers who need cross-border records and sub-custodian services make up the majority of Standard Charter Bank's custodial service clientele. Although SCB Bangladesh is trustworthy for the planning phase, Singapore is where the firm is managed overall.

Details of functions of some of the support areas are as follows:

HR Division:

The HR department creates the bank's corporate culture and oversees hiring, training, and career advancement plans.

IT Department:

The bank's IT department manages all automated processes and ensures that all software and hardware are current and operating properly.

Central Operations:

The operations component manages business units' objectives, finds oversights or errors, and generates a performance report. The unit ensures that the bank is running with efficiency and control mechanisms.

Legal and Compliance:

Standard Chartered Bank is conducted by specific laws and regulations, which are implemented by the Ministry of Finance and the Bangladesh Bank. Any type of legal issue is handled by the Legal and Compliance division. When it comes to any legal or regulatory compliance concerns, they confer with the CEO and management.

External Affairs:

The regulator repeatedly discusses the subjects with the group and conducts an internal audit. The multidisciplinary department is partially overseen by ensuring advertising, marketing, public relations, bringing new products to clients, and providing service quality and operational excellence.

2.7 Organizational Structure of Standard Chartered Bank

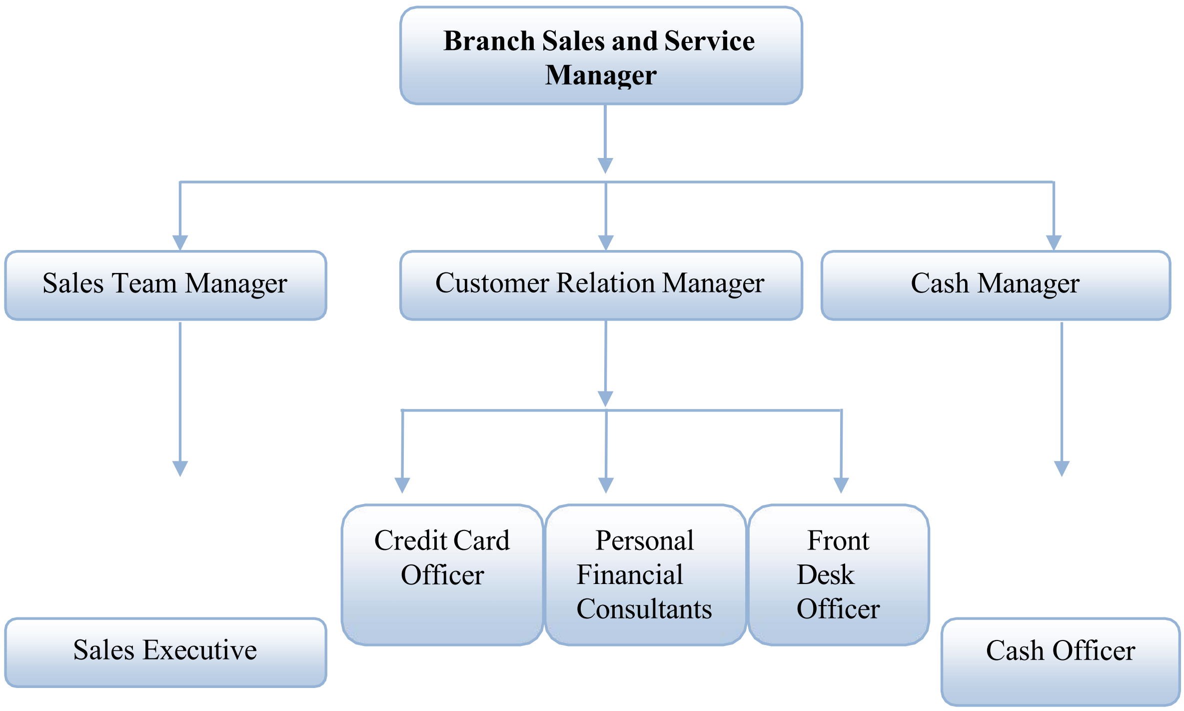

Figure 1: Organizational Structure of Standard Chartered Bank

Standard Chartered Bank of Motijheel branch is conducted as "Shared Distribution". The meaning of this divisional method is that the branch is constructed to provide banking services efficiently by appointing specialized employees for specific services or to fulfill customer needs. This method is designed to provide customers with a wide range and a valuable banking experience. Under the "Shared Distribution" department, the service provided by the Motijheel branch is widely included, including:

- Customer Service: They solve customer queries, resolve issues, and provide various bank-related assistance.
- Loans: They assist with loan applications, approvals, and inquiries.
- Credit Cards: Managing credit card applications, providing information on credit card products, and addressing cardholder concerns.
- Money Link: Handling services related to Money Link ATM cards, including issuance, replacement, and problem resolution.

- Phone Link: Offering phone banking services, which enable customers to perform various banking transactions over the phone.
- Accounts Opening: Assisting customers in opening various types of bank accounts, including savings, current, and fixed deposit accounts.
- Cash Withdrawal and Deposits: Facilitating cash withdrawals and deposits, making banking transactions more accessible for customers.
- Remittances: Providing services for sending and receiving money transfers, both domestically and internationally.
- Foreign Currency Deposits: Assisting customers with foreign currency accounts and deposits.
- Savings Certificates Encashment: Facilitating the redemption of savings certificates.
- Savings Schemes: Offering different types of savings schemes and assisting customers in choosing the right one for their financial goals.

Importantly, this branch serves a diverse clientele, including both consumer banking customers and corporate and institutional banking clients. This dual focus allows the branch to cater to a wide range of financial needs, from individual savings and loans to more complex corporate financial solutions.

CHAPTER-3

THEORETICAL FRAMEWORK

3.1 Customer Service:

Maintaining lasting connections with customers is crucial to sustaining revenue, and customer service is a very important aspect of this. For this reason, a lot of businesses have put a lot of effort into increasing customer happiness. In the subject of service management, the word "customer service" is currently used to describe a wide range of distinct but closely connected tasks. According to Lewis (1989), "customer service" is now the key to marketing in the financial services sector. To put it briefly, a successful business and client retention depend on providing excellent customer service. Furthermore, excellent customer service promotes expansion since each happy client will recommend the company to at least five other people, some of whom will become clients (Seller, 1989).

SERVQUAL's main goal is to generate a standard and trustworthy method for measuring the quality of services in various service areas. The five SERVQUAL dimensions are as follows:

3.2 Service Quality:

Service quality is the aptitude of the institute to meet or surpass customer expectations. It is the variation among customer expectations of service and perceived service (Zeithaml 1990).

3.3 Service Quality Dimensions:

Customer service execution is known as service quality. The SERVQUAL Model, an empirical framework for evaluating service quality presentation in connection to customer service quality criteria, was created by Zeithaml, Parasuraman, and Berry. The SERVQUAL dimension tool, developed by Parasuraman et al. (1988), has been the first point of assertion in this area. According to Parasuraman et al., there are five quality dimensions that link particular service attributes to customer perceptions of quality which are tangible, responsiveness, assurance, empathy, and reliability.

When bank workers consistently provide exceptional and high-quality services, customers will be satisfied with the bank. The degree of customer satisfaction is influenced by a variety of things. In this study, I have attempted to determine customer service based on five key SERVQUAL model aspects.

1. Tangibles:

Visibility or appearance are examples of tangibles. The physical facilities, equipment, and look of service people are examples of tangibles. It includes all important elements of the service, including the location, employee quality, equipment or technology used to deliver the service, tangible representations of the services, and even other customers. According to Zeithaml et al., tangibles include individuals, equipment, physical structures, and communication mediums. Tangibles of service are the physical features of the service facility. Therefore, the better the tangibles, the more satisfied customers are.

2. Reliability:

The capacity to provide the promised service precisely and consistently is referred to as reliability. Performance consistency and consistency are key components of reliability. It indicates that the business operates at the proper opening time. It also indicates that the company keeps its word. It entails accurate billing, appropriate record-keeping, and timely completion of the service. The degree to which a retail service fulfills its commitments on time is referred to as reliability. Reliability is defined by Zeithaml et al. (1990) as the capacity to deliver the promised service precisely and consistently. The ability to consistently, precisely, and reliably provide the promised service is known as reliability. Employees should constantly aim at serving customers first and at the right moment in order for customers to trust a bank. This implies that clients are more satisfied when there is higher reliability.

3. Responsiveness:

Being responsive is seen in the desire to assist clients and deliver timely service. It has to do with how eager staff members are to provide services. Suitability of service, such as promptly posting a transaction slip, answering calls, providing timely service, and scheduling appointments, are all examples of responsiveness. Zeithaml et al. define responsiveness as the motivation to assist clients and provide them with timely service.

4. Assurance:

Employee civility and relationships, as well as their ability to communicate confidence and expectations to clients, are evident indicators of assurance. Reliability, plausibility, and integrity are all components of assurance. It entails looking out for the best interests of the client. The name of the business, its reputation, the personal traits of the contact staff, and the degree to which a hard pitch is used in interactions with customers are all factors that contribute to dependability. According to Zeithaml et al., assurance is the staff's awareness, excellent manners, and capacity to instill confidence and assurance in customers.

5. Empathy:

Empathy is the thoughtful, personalized care that a business gives its clients. The term "empathy" describes the warmth, consideration, affability, and respect of contact staff, such as telephone operators and receptionists. Consideration must be given to the customers' possessions and the contact staff's tidy appearance. Customers are hypothesized to be more empathetic.

CHAPTER-4

DATA ANALYSIS

4.1 Data Analysis

I am preparing this report on "Analyzing the Service Quality of Standard Chartered Bank". I've created a survey to find out what customers think about the Motijheel Branch in Dhaka, as well as a study on customer impression and expectations. The questionnaire that Standard Chartered Bank (SCB) has enclosed is part of the survey that I did.

4.1.1 Reliability

a. When your bank promises to do something by a certain time, it does so related to expectations?

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	8	16%	16.0
Agree	21	42%	42.0
Neutral	9	18%	18.0
Disagree	7	14%	14.0
Strongly Disagree	5	10%	10.0
Total	**50**	**100%**	**100**

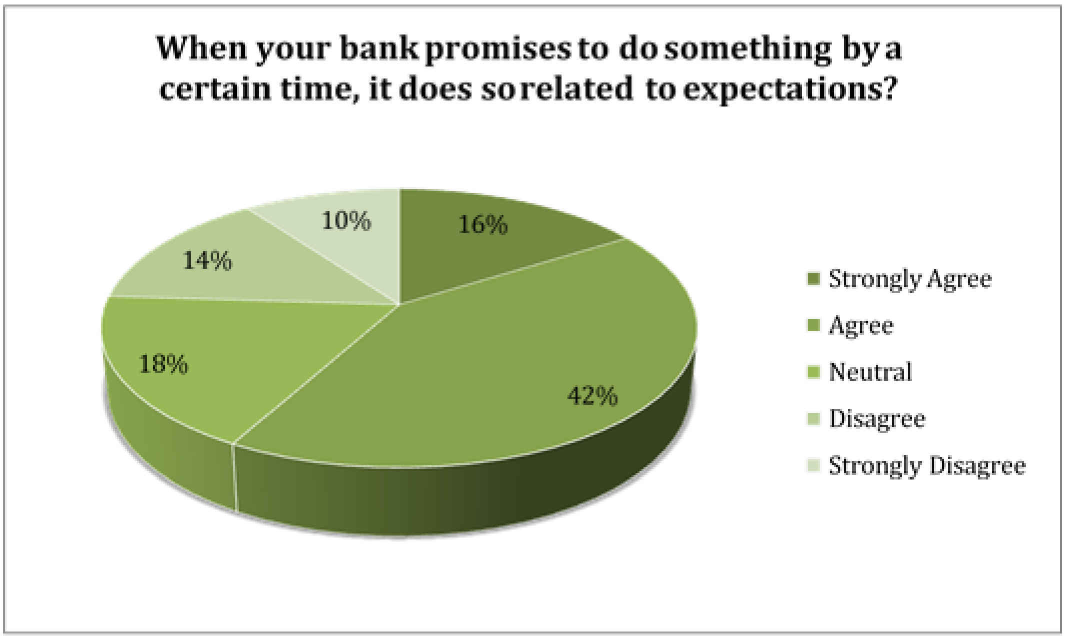

Figure: 4.1 When your bank promises to do something by a certain time, it does so related to expectations?

Interpretation:

From this table and figure, we can see out of 100% respondents of 16% respondents said for Strongly Agree, 42% respondents said for Agreed, 18% respondents said for neutral, 14% respondents said for disagreed and10% respondents said for strongly disagreed with this statement. So, when a bank indicates anything at a given time, it is excellent.

b. Wide assortment of products and services provided connected to perception

Valid	**No. of Respondents**	**Percent (%)**	**Valid Percent**
Strongly Agree	08	16%	16.0
Agree	12	24%	24.0
Neutral	18	36%	36.0
Disagree	06	12%	12.0
Strongly Disagree	06	12%	12.0
Total	**50**	**100%**	**100**

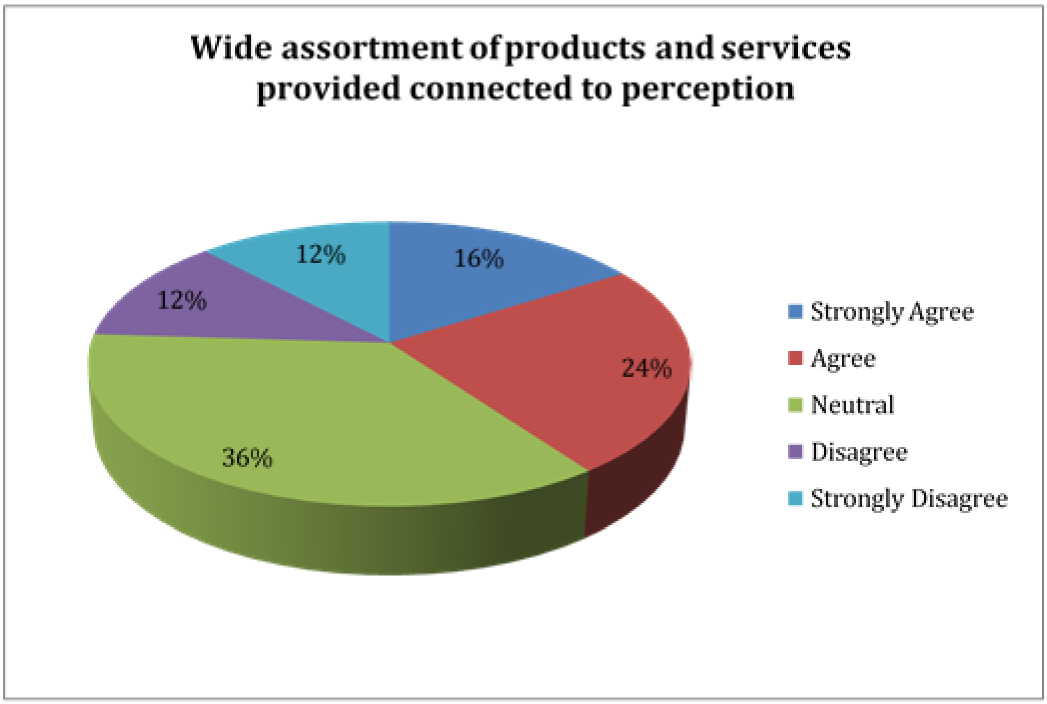

Figure: 4.2 Wide assortment of products and services provided connected to perception

Interpretation:

From this table and figure we can see out of 100% respondents of 16% respondents said for Strongly Agree, 24% respondents said for Agreed, 36% respondents said for neutral, 12% respondents said for disagreed and12% respondents said for strongly disagreed with this statement. As a result wide range products and services is average.

4.1.2 Responsiveness

a. Employees of your bank are at all times prepared to help customers connected to expectations

Valid	**No. of Respondents**	**Percent (%)**	**Valid Percent**
Strongly Agree	08	16%	16.0
Agree	09	18%	18.0
Neutral	07	14%	14.0
Disagree	14	28%	28.0
Strongly Disagree	12	24%	24.0
Total	**50**	**100%**	**100**

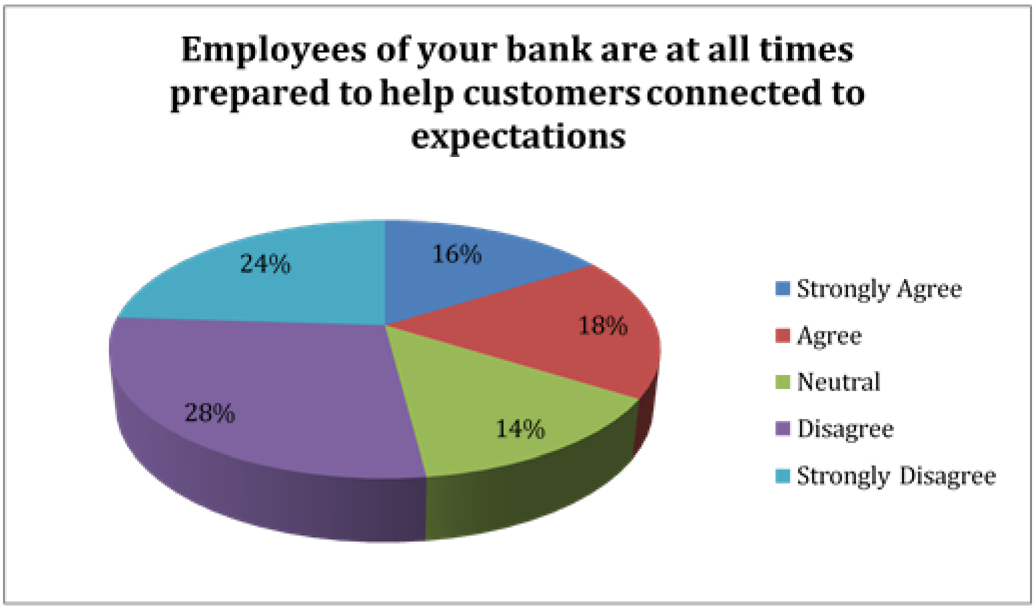

Figure: 4.3 Employees of your bank are at all times prepared to help customers connected to expectations

Interpretation:

From this table and figure, we can see out of 100% respondents of 16% respondents said for Strongly Agree, 18% respondents said for Agreed, 14% respondents said for neutral, 28% respondents said for disagreed and 24% respondents said for strongly disagreed with this statement. Therefore, consumer satisfaction is low and bank workers are not always willing to assist.

b. Bank performs the services accurate the original time related to perceptions.

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	11	22%	22.0
Agree	13	26%	26.0
Neutral	6	12%	12.0
Disagree	14	28%	28.0
Strongly Disagree	6	12%	12.0
Total	**50**	**100%**	**100**

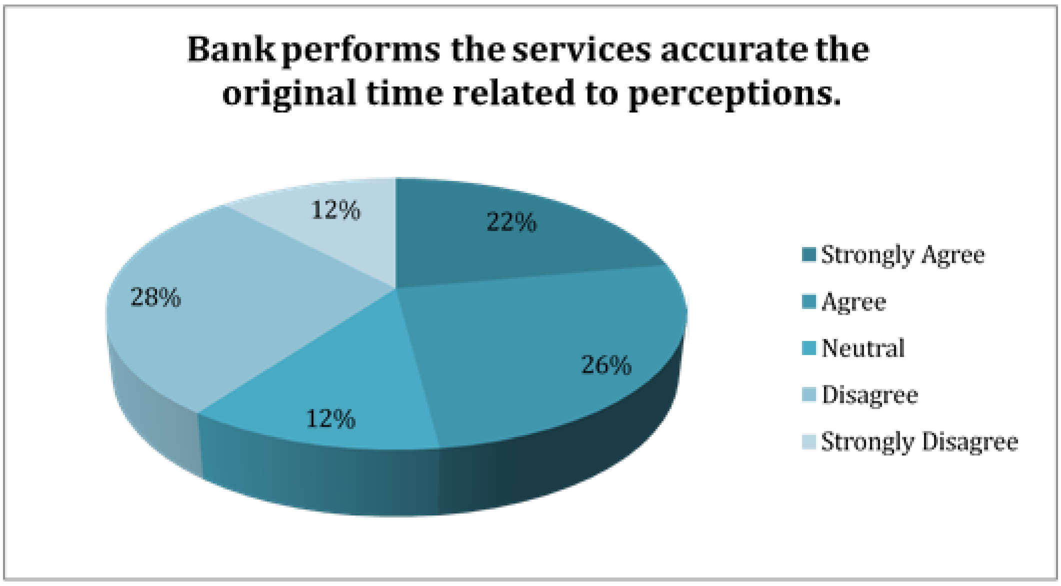

Figure: 4.4 Bank performs the services accurate the original time related to perceptions.

Interpretation:

From this table and figure, we can see out of 100% respondents of 22% respondents said for Strongly Agree, 26% respondents said for Agreed, 12% respondents said for neutral, 28% respondents said for disagreed and 12% respondents said for strongly disagreed with this statement. Therefore, the bank's service delivery time is subpar.

4.1.3 Assurance

a. You believe protected in your transaction with your bank's employees related to perception

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	10	20%	20.0
Agree	14	28%	28.0
Neutral	16	32%	32.0
Disagree	04	08%	08.0
Strongly Disagree	06	12%	12.0
Total	**50**	**100%**	**100**

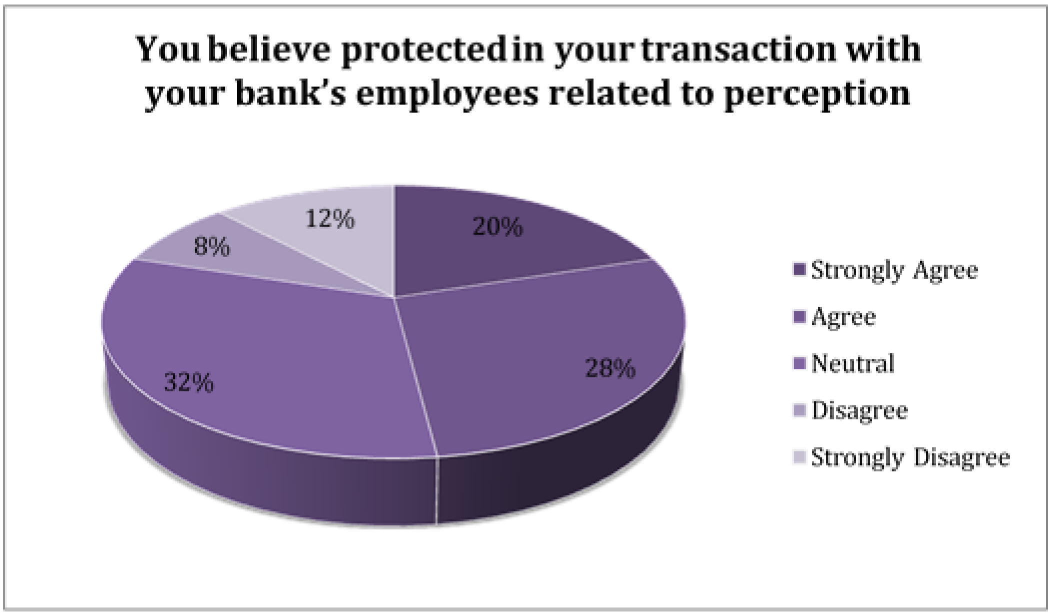

Figure: 4.5 You believe protected in your transaction with your bank's employees related to perception

Interpretation:

From this table and figure, we can see out of 100% respondents of 20% respondents said for Strongly Agree, 28% respondents said for Agreed, 32% respondents said for neutral, 08% respondents said for disagreed and 12% respondents said for strongly disagreed with this statement. Therefore, the perception of their secure transaction with their bank's employees is mediocre.

b. Employees of bank have the awareness to answer customer question connected to perceptions

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	14	28%	28.0
Agree	13	26%	26.0
Neutral	07	14%	14.0
Disagree	12	24%	24.0
Strongly Disagree	04	08%	08.0
Total	**50**	**100%**	**100**

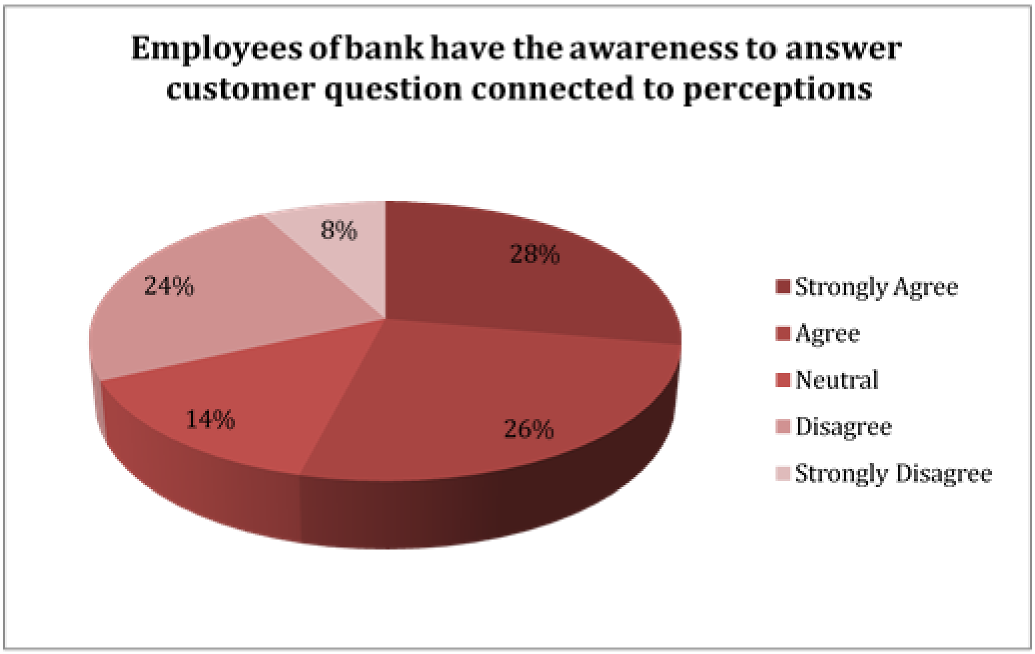

Figure: 4.6 Employees of bank have the awareness to answer customer question connected to perceptions

Interpretation:

From this table and figure, we can see out of 100% respondents of 28% respondents said for Strongly Agree, 26% respondents said for Agreed, 14% respondents said for neutral, 24% respondents said for disagreed and 08% respondents said for strongly disagreed with this statement. Employees at their bank therefore have a strong awareness.

4.1.4 Empathy

a. Your bank gives you individual notice related to expectations

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	01	02%	02.0
Agree	01	02%	02.0
Neutral	04	08%	08.0
Disagree	21	42%	42.0
Strongly Disagree	23	46%	46.0
Total	**50**	**100%**	**100**

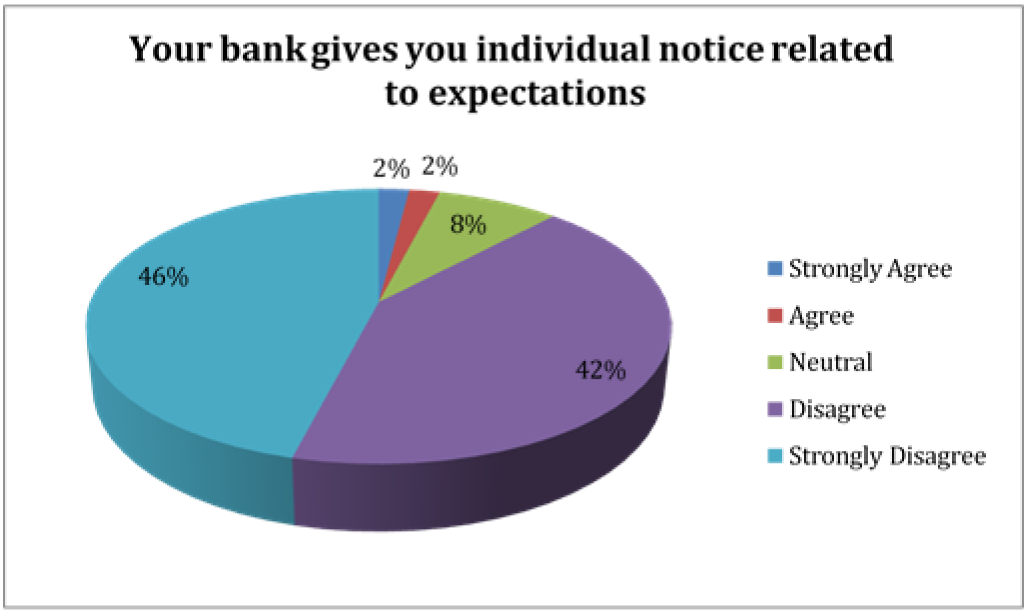

Figure: 4.7 Your bank gives you individual notice related to expectations

Interpretation:

From this table and figure, we can see out of 100% respondents of 02% respondents said for Strongly Agree, 02% respondents said for Agreed, 08% respondents said for neutral, 42% respondents said for disagreed and 46% respondents said for strongly disagreed with this statement. Therefore, the bank's level of individual attention is rather low.

b. Your Bank has in service hours suitable to all its customers related to expectations

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	10	20%	20.0
Agree	15	30%	30.0
Neutral	12	24%	24.0
Disagree	06	12%	12.0
Strongly Disagree	07	14%	14.0
Total	**50**	**100%**	**100**

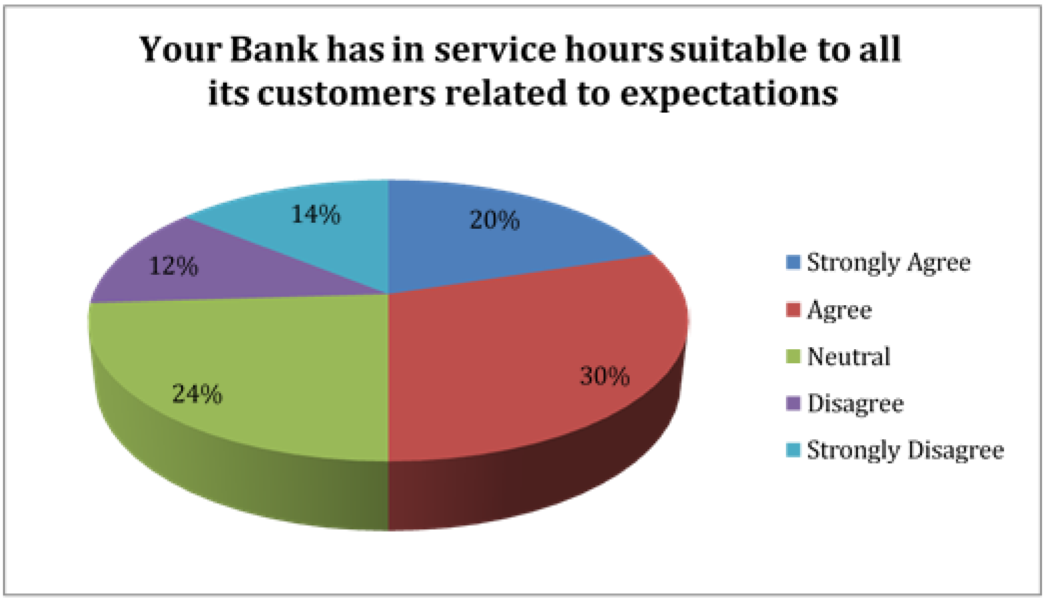

Figure: 4.8 Your Bank has in service hours suitable to all its customers related to expectations

Interpretation:

Out of 100% respondents of 20% respondents said for Strongly Agree, 30% respondents said for Agreed, 24% respondents said for neutral, 12% respondents said for disagreed and 14% respondents said for strongly disagreed with this statement. Therefore, the bank's operation hours are ideal for meeting the needs of all of its clients.

4.1.5 Tangibles

a. Your bank up till now equipment connected to expectations

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	13	26%	26.0
Agree	19	38%	38.0
Neutral	06	12%	12.0
Disagree	05	10%	10.0
Strongly Disagree	07	14%	14.0
Total	**50**	**100%**	**100**

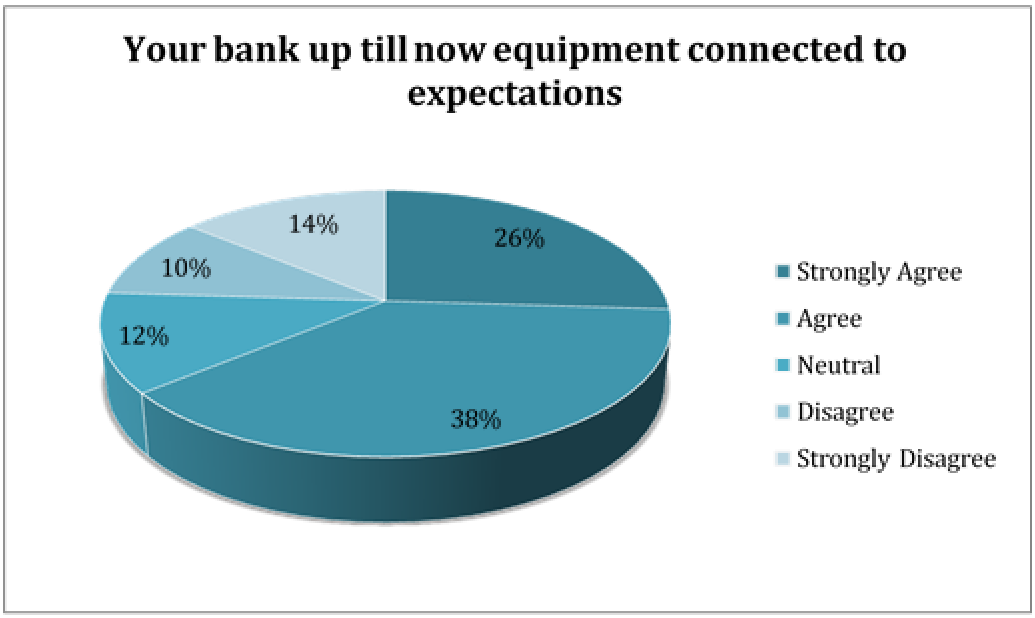

Figure: 4.9 Your bank up till now equipment connected to expectations

Interpretation:

Out of 100% respondents of 26% respondents said for Strongly Agree, 38% respondents said for Agreed, 12% respondents said for neutral,10% respondents said for disagreed and 14% respondents said for strongly disagreed with this statement. Therefore, current bank equipment meets high standards for quality.

b. Location of the Bank is far suitable related to perceptions

Valid	No. of Respondents	Percent (%)	Valid Percent
Strongly Agree	05	10%	10.0
Agree	13	26%	26.0
Neutral	05	10%	10.0
Disagree	10	20%	20.0
Strongly Disagree	17	34%	34.0
Total	**50**	**100%**	**100**

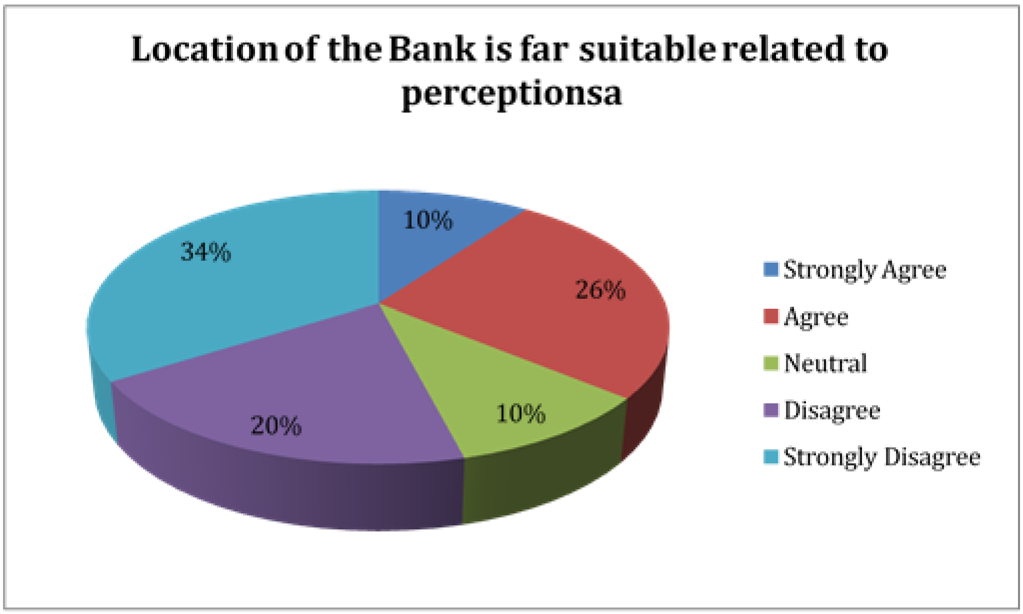

Figure: 4.10 Location of the Bank is far suitable related to perceptions

Interpretation:

Out of 100% respondents of 10% respondents said for Strongly Agree, 26% respondents said for Agreed, 10% respondents said for neutral, 20% respondents said for disagreed and 34% respondents said for strongly disagreed with this statement. Consequently, the placement of the bank is really undesirable.

CHAPTER-5

FINDINGS, RECOMMENDATIONS & CONCLUSION

5.1 Major Findings of the Study

The analysis of Standard Chartered Bank service quality is the most important part of my report. In this section of my investigation, I have explained my survey findings on 50 sample respondents. The results of this investigation are given below:

- Most of the respondents said that the expectation of the bank is to deliver on promises after a specific time.
- Most of the respondents said that the results of the extensive range of products and services are mediocre.
- Most of the respondents said that bank employees are not always eager to assist, and customer satisfaction is subpar.
- Most of the respondents said that the bank provides good service quality.
- Most of the respondents believe that secure transactions with their bank employees are average.
- Most of the respondents said that the bank employees are very trustworthy.
- Most of the respondents said the bank never focuses individually, which is very disappointing.
- Most of the respondents said that the operating procedures of the bank are aligned with all customers' expectations.
- Most of the respondents said that upgrading the banking equipment is above expectations.
- Most of the respondents said that the fairness of the bank is extremely poor.

5.2 Recommendations:

Based on the findings following recommendations are made:

1. To launch additional items in accordance with consumer expectations.
2. Acting quickly to promote their business operations through advertising and promotional efforts.
3. Standard Chartered Bank should set up a campaign to introduce its products and services to both current and prospective clients.
4. They must address their advertising expenses right away by concentrating on various mediums.
5. To cut down on client wait times in the cash section, hire more staff.
6. Make use of contemporary technologies to prevent threats from other banks.
7. In order to promote itself, Standard Chartered Bank must fund several sports.
8. hiring more marketing and sales representatives to boost their clientele and revenue.
9. Standard Chartered Bank ought to increase its marketing and promotional efforts for various goods and services.
10. To keep the study's high customer service appeal, the bank should unify service quality across all branches. It enhances customer service at the bank.
11. to expand its ATMs in order to outperform rivals in customer service.
12. Giving their valued clients extra credit cards will increase the number of credit card holders.
13. to provide prompt customer assistance by utilizing contemporary banking software.
14. establishing a consumer complaint box and promptly offering the appropriate remedy.

5.3 Conclusion

The case study of the Motijheel Branch of Standard Chartered Bank reveals important information about the quality of the bank's customer service and the effects on customer satisfaction and loyalty. The study examined a variety of factors that contribute to a positive customer experience at a bank, such as the ambience, staff friendliness, client relationships, speed of service delivery, availability of online services, cost of services, banking initiatives, and general appeal of the bank's customer service. One of the most important takeaways from this research is that the vast majority of consumers have a favorable impression of the bank's customer service, with 92% giving the customer service at the Motijheel Branch a thumbs up. This demonstrates the bank's commitment to, and achievement in establishing a reputation for, providing great customer service. However, the research also highlights certain places for development. For instance, while many clients express satisfaction with the staff's helpfulness, others are either ambivalent or disagree, highlighting the importance of constant and successful training. Similarly, improvements might be made to customer connections and online services to better connect with customers and provide a more consistent digital experience. Improving the quality of customer service at the Standard Chartered Bank's Motijheel Branch would require attention to these issues as well as the upkeep of an upbeat banking atmosphere and the efficient delivery of services. This will help the bank maintain its competitive edge and build on its already stellar reputation for superior customer service. The long-term health and prosperity of the bank depends on its dedication to providing ever-better service to its consumers.

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Appendix

Sample of Questionnaire

Daffodil International University

Title: Analyzing Service Quality of Standard Chartered Bank: A Case Study of Motijheel Branch

Dear Respondent,

I am a student of Daffodil International University**.** I would like to know your **Analyzing Service Quality of Standard Chartered Bank: A Case Study of Motijheel Branch.** “I will appreciate your valuable time & support in answering the questions. All the information collected will be kept strictly confidential and shall only use for report purpose.

SERVQUAL Questions for Study on Public Commercial Banks in Bangladesh

Name ……………………………Age ………. Gender. ☐ Male ☐

Female Profession ……………………………….....

Organization………………………………….

Scales: [Strongly Disagree= 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5]

S.N.		Statements	Expectations					Perceptions				
			How important is this item to you					Level of satisfaction with this item				
			1	2	3	4	5	1	2	3	4	5
1		**Reliability**										
	a.	When your bank promises to do something by a certain time, it does so related to expectations	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
	b.	Wide assortment of products and services provided connected to perception	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

2		**Responsiveness**		
	a.	Employees of your bank are at all times prepared to help customers connected to expectations	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
	b.	Bank performs the services accurate the original time related to perceptions.	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
3		**Assurance**		
	a.	You believe protected in your transaction with your bank's employees related to perception	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
	b.	Employees of bank have the awareness to answer customer question connected to perceptions	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
4		**Empathy**		
	a.	Your bank gives you individual notice related to expectations	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
	b.	Your Bank has in service hours suitable to all its customers related to expectations	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
5		**Tangibles**		
	a.	Your bank up till now equipment connected to expectations	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐
	c.	Location of the Bank is far suitable related to perceptions	☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐

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