An Evaluation of the Services Quality

of Sonali Bank Ltd: A Study on Tarabo Bazar Branch

Submitted To

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Date of Submission:

<u>Letter of Transmittal</u>

21th September, 2025

Mohammad Shibli Shahriar

Department of Business Administration
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<u>Subject: Submission of “Internship Report”.</u>

DearSir,

I take pleasure in handing in the internship report on the following topic,”An evaluation of the services Quality of Sonali Bank Ltd: A Case Study On Tarabo Bazar Branch.” I have attempted myself to explain everything I learned and other things I have experienced . In this report, internship period is briefly discussed. All of what is presented in the report is founded on three (03) month service experience in Tarabo Bazar Branch of Sonali Bank Ltd. I have given my best to fill the report with all the information that I have gathered. And it is my hope of monumental size that the report will satisfy your expectation and help you get a clear idea concerning the topic. I will be thankful to you accepting the report.

Failure in this would be assisted by your support in this regard will be very welcome. Undoubtedly, the knowledge I have accumulated in the course of the study will be useful in the reality. To your kind consideration I would fain not to mention that there will be certain errors and mistakes because of limitations of my knowledge. I would not wish to be excusable before you because amounting to little more than nothing. I am at the same time learner and in leaning. I will be hoping for your time and reviews.

Yours Sincerely,

Sadman Sakib Dhrubo
ID: 211-14-3283
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Declaration

My name is Sadman Sakib Dhrubo,ID:211-14-3283, a student of business administration MBA program, Daffodil International University, states that Internship Report on An Evaluation of the Services Quality of Sonali Bank Ltd: A Study on **“An Evaluation of the Services Quality of Sonali Bank Ltd: A Study on Tarabo Bazar Branch.”** represents the outcome of my personal studies, which were deduced under the guidance of Professor Mohammed Masum Iqbal, PhD, Daffodil International University.

I also confirm that the report presented is an original work and no part or the entire report is a copy of some other document has been presented, in any form, in any other university or institution, for any degree or purpose whatsoever.

Sadman Sakib Dhrubo

ID: 211-14-3283
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Supervisor's Certificate

To certify that the internship report entitled **"An Evaluation of the Services Quality of Sonali Bank Ltd: A Study on Tarabo Bazar Branch"** has been uploaded by Sadman Sakib Dhrubo, ID: 211-14-3283. conferment of the degree of Masters of Business Administration (MBA), Major in Marketing of Daffodil International University.

The report is suggested to be submitted. I want him to be successful in his future activities.

Mohammad Shibli Shahriar
Department of Business Administration
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Acknowledgement

First, I should thank the Almighty Allah who allowed me to write the report on **"An Evaluation of the Services Quality of Sonali Bank Ltd: A Study on Tarabo Bazar Branch."** One person cannot manage the whole job by him/ herself. I should like to acknowledge the assistance given to me by several individuals in kindly advising me direction, suggestion & co-operation.

Being very sincere I would like to express the gratitude towards the people who helped me to prepare this Report. I appreciate the Department of I want to thank Business Administration, Daffodil International University to offer me such opportunity to be introduced to the real world of business. My favorite is giving I also wish to thank my academic supervisor Mohammad Shibli Shahriar particularly because of his supervisory, instructional and guiding roles in ensuring that I finish my Internship report.

Once more I would would like to thank the Deputy General Manager Noor E Alom, officer Ashik Ahmed of Tarabo Bazar Branch, because they agreed to complete the internee in their organization and the Investment Managers of the above organization who accord me their valuable time and definite assistance to The internee was a part of the report that was mandatory to be filled.

Executive summary

This report is called, “An Evolution of the Services Quality of Sonali Bank Ltd: A Study on Tarabo Bazar Branch.” The critical targets of this report include identifying some of the services as well as gauging the service quality of Sonali Naming the problems and the right solutions tothose problems, Bank Tarabo Bazar Branch does the same. In this research, exploratory research was carried out to determine Tarabo bazar services and services quality of Sonali bazar Branch of Sonali Bank. In the exploratory research, in depth interviews were conducted with the employees and customers. and also questionnaire both of these unstructured and structured were major tools of this Study.

Analysis part This study of the report was carried out through SERVQUAL model. This is one of the empiric models by Zeithaml, Parasuraman and Berry in service quality performance comparison service quality requirements of the customer. In order to determine the image that the customer has regarding five dimensions of service quality- Tangibles, Reliability, Responsiveness, Assurance and Empathy has been implemented through questionnaire survey. Also determine whether the quality of services is favorable to the customers or not.

After Carrying out the analysis through this empiric model, a number of issues were identified in this research. Issues such as unfairness in the services offered to the customer, and the absence of the services offered to the customer are some problems that can be encountered. bad corporate culture unattractive products or services, Advertisements and marketing, Inappropriate and slow work process and complicated online services. This study also provides recommended solutions to these problems whereby, the employee is expected to treat all the customers equally and the bank can also be involved in the solutions. conduct a trade fair, provide faster more accurate services, update online services, develop great corporate culture, and provide sufficient innovative and captivating services. services and products.

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Chapter: One

Introduction part

Introduction:

The theoretical knowledge is distinctly different than the practical knowledge. They do not appear the same in nature. The objective of learning can be fulfilled through theoretical learning when it is possible to actualize such learning through practical circumstances. The primary objective of a practical training is to apply what has been learnt in theory. Whenever we are told of the term Bank, we tend to think of part of a financial institution that comes into contact with money. Nevertheless, banks are not merely involved in managing money management because they have different categories, including Central Bank, Commercial Bank, Savings Bank, Industrial Bank, and Cooperative Bank. When there is no prefix when referring to the word Bank, then what would be implied is a Commercial Bank. This is a form of a financial intermediary and is also referred to as a business bank. It offers the primary services as checking accounts, savings accounts, and money market accounts. It also provides time deposits. Sonali Bank Limited happens to be a commercial bank that is used by so many individuals. On 15 November 2007, this bank was corporatized. The major priority of this bank is the fulfillment of increasing financial needs which are also highly diversified and can foster a planned economic growth of the country. Sonali Bank Limited aims to succeed as an effective commercial bank in this developing nation by maintaining a stable growth strategy along with other things; such as provision of quality financial products, excellent customer service through proven track management team and strong corporate governance at its network offices.

Background of the Study:

The Master of Business Administration (MBA) program involves completion of an internship which is half of the program and involves a student engaging in practical training in addition to the theory. It forms a significant constituent of MBA curriculum. This internship takes three months. The experience provided me with a good knowledge that came with the staff of Sonali Bank at the Tarabo Bazar Branch during this period. This whole report was the reflection and the outcome of what I have learnt at Sonali Bank. I received the subject which was- "An Evolution of the Services Quality of Sonali Bank Ltd: A Study on Tarabo Bazar Branch."

The internship of Masters of Business Administration (MBA), is a partial requirement for an inter to take part in a practical training with their theoretical knowledge. Internship is an essential part of MBA program. The duration of this internship program is 3 months.During this period, I have learned many things from the employee of Sonali Bank in Tarabo Bazar Branch. This full report is the outcome and representation of what I learned from Sonali Bank. I was assigned with a topic – "An Evaluation of the Services Quality of Sonali Bank Ltd: A Study on Tarabo Bazar Branch."

Scope of the Study:

As a student of MBA, one should be aware of what customer relationship management is. In modern corporate environment, no entity can thrive in the business industry without having good relations with customers. This report encompasses the description of the company in general. It also encompasses the…

Origin of the Study:

The internship report is done to satisfy the MBA degree at Daffodil International University (DIU). It is a personal report compiled on the ground experience that is obtained after successful internship in an organization of three months.

Objectives of the Study:

- The objective of the study was as follows:
- To know what services Sonali Bank Ltd, Tarabo Bazar Branch offer.
- To examine the issues with regard to service quality of Sonali Bank Ltd, Tarabo Bazar Branch;
- To identify problems related to the services quality of Sonali Bank Ltd, Tarabo Bazar Branch;
- To direct suggestions to tackle the issues of Sonali Bank Ltd, Tarabo Bazar Branch;

Methodology:

Exploratory Research:

In this research, exploratory research finds application determining service quality of Sonali Bank, Tarabo Bazar Branch and SERVQUAL model. The exploratory research helps in choosing the most viable research design, methods of data collection, and suitable subjects. It makes conclusions expediently and not hastily. Secondary data like scanning the available literature is also a method used in this type of research and also qualitative methods like the informal chat with the customers, employees, management, or competitors is also used and more formal methods like in-depth interviews.

Target Group: Separate clients of Sonali Bank Ltd Tarabo Bazar Branch.

Sources of Information:

To conduct this research, a procedural approach was taken to obtain information obtained through various sources which was recognized and obtained carefully. The data that was collected was in turn classified, analyzed, interpreted and presented in appropriate manner.

Primary Sources-

- Private talks with the employees of banks, customers, and other involved staff.
- Experience in realistic desk work, under the supervision of the senior employees.
- In-depth interviews with the help of questionnaires to obtain the information of both the employee and the customer.
- Checking pertinent documents issued by the concerned officer of Sony bank Ltd, Tarabo bazar Branch.

Secondary Sources:

- The sample includes the annual reports of Sonali Bank Ltd throughout the years 2017 and 2021.
- Sonali Bank limited official sit
- Different books and articles concerning the field in the research study.

Data Collection Instruments:

In-depth interview: To carry out the exploratory research, employees and customers of Sonali Bank Ltd at Tarabo Bazar Branch were interviewed in detail as part of the exploratory research.

Questionnaire Survey: Structured as well as unstructured questionnaires incorporated were designed to collect required data of customers of Sonali Bank, Tarabo Bazar Branch. The utilized research instrument in the preparation of this report was the structured questionnaire.

Limitations

As I got a lot of data as well as it was a good internship experience where I got to learn about the operations, rules, regulation and a customer management system of the banks in Bangladesh, specially Sonali bank Limited; still there were certain limitations to it:

- The primary challenge associated with this study was the restriction of some information.
- There were other complications in the verification of the collected data.
- The time to collect data and observe activities in details was insufficient.
- Many employees could not be able to give information due to their work assignments.
- Since the academic course is not a comprehensive illustration of how banks reflect all the activities, there were areas in the banking process that were difficult to comprehend completely.
- Few assumptions were required to be made due to such limitations in the collection of information. Consequently, this study might have certain unintentional errors

Chapter: Two

Organizational profile

History of Sonali Bank Ltd:

Sonali Bank was established after Bangladesh gained its independence; it was formed as the biggest and foremost nationalized commercial bank according to the Banks Nationalization Order of the year 1972 (Presidential Order-26). It was by merging and dissolving the previous National Bank of Pakistan, premier bank and the bank of Bhawalpur. Being a state-owned commercial bank in full ownership of the state, it performed various roles in the nation building by implementing several social-economic programs articulated by the government, in addition to its own money market operations in all sectors of the economy. On November 15, 2007, the bank was converted into a Public Limited Company with 100 percent government ownership and started to operate as Sonali Bank Limited absorbing all assets liabilities and activities of its predecessor Sonali Bank. After this corporatization, more independence was offered to the management of the bank to enhance competitiveness and efficiency within the organization. A Board of Directors made up of 11 members also supervises the bank. It is headed by a Chief Executive Officer and Managing Director that is a professionally renowned respectable and a experienced banker. It has its corporate headquarters at Motijheel, Dhaka, which is the primary commercial center of the capital city.

Vision & Mission:

Vision: A world class social credit ardent banking organization.

Mission: To provide the entire gamut of good banking products to address the various requirements of the people with the objective of touching their lives to make it better, generate value to the stakeholders and help the nation to grow more socio-economically.

Slogan: “Your trusted partner in innovating banking’

Objectives of the Bank:

- In order to achieve optimal satisfaction of all customers through provision of attractive services or products that would trigger saving among the masses, which would in turn facilitate economic growth of the nation.
- To reinforce and sustain a good banker-customer relationship in an effort to offer better and quicker services to the clients.
- In order to make a better entry to the share market, Sonali Bank Limited contributes significantly to the capital market by well utilizing the investments of its equity holders.
- In order to expand the bank investment scope, opportunity management approach is where Sonali Bank Limited responds to the existing demands by participating in syndication of large loans and project financings.

Capital Structure:

It is limited by the authorization capital of 6,000 crore BDT in which the paid-up capital is 4,530 crore BDT.

Branches of Sonali Bank Limited:

Description	Numbers
1.Total Number of Branches	1215
Foreign Branches	02
Local Branches	1213
No. of Rural Branches	745
No. of Urban Branches	467
2. No. of Regional Offices	16
3. No. of Principal Offices	46
4. No. of G.M. offices	11

Subsidiaries and Associates of Sonali Bank Limited:

Subsidiaries:

- Sonali Exchange Company Incorporated (SECI) -this is a company with ten operating branches in the USA.
- Sonali Investment Limited (Merchant Banking) - 4 branches in Dhaka (Motijheel, Paltan, Uttara and Mirpur) of Bangladesh, and 1 branch in Khulna.

Associates:

- Sonali Bank (UK) Limited- The group has 2 branches in the United Kingdom.
- Sonali Polaris FT Limited.

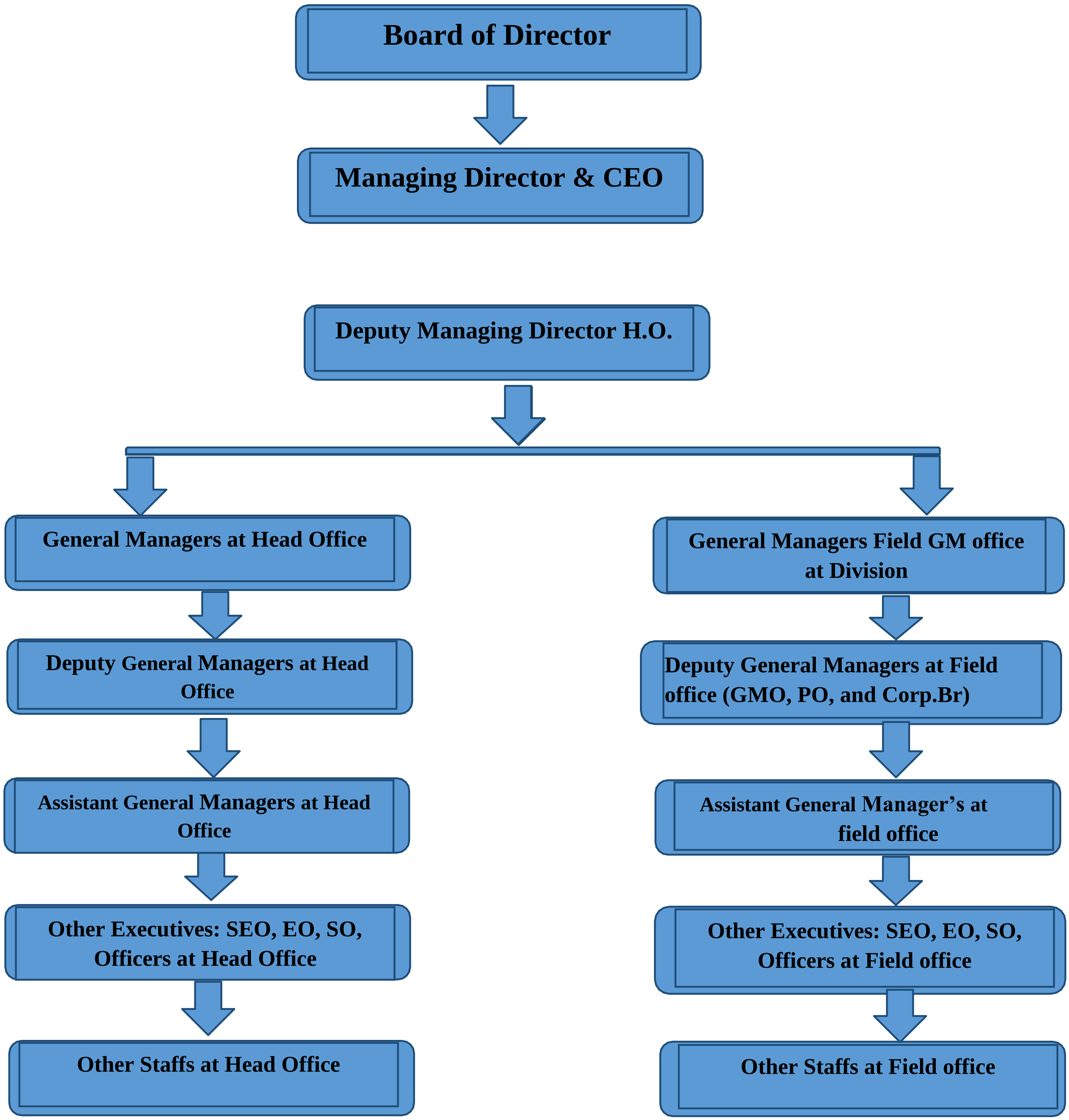
Representative Office:

Sonali bank limited has 3 representative offices located in Jeddah at KSA; Riyadh at KSA and in Kuwait.

Correspondence:

Sonali Bank Limited enjoys 639 correspondent relationships.

Structure of the organization:



Chapter: Three Products

of

Sonali Bank Limited, Tarabo Bazar Branch

Customer Relationship Management

Definition 1: Customer relationship management is a technique employed in dealing with the contact between a firm and its current and prospective clients based on the history of the company with them. It tries to enhance customer relationships, aims at retaining customers and end up making more sales.

Definition 2: Customer relationship management (CRM) can be defined as strategies, practices, and technologies applied by agencies in order to regulate and analyze consumer relationships and data throughout the customer lifecycle. It is meant to enhance customer relations, retention, and growing sales.

Products & Services:

Assets of a given organization are its products and services. Sonali Bank Limited proposes the following:

Our Core Business:

- Corporate Banking
- Project Finance
- SME Finance
- Remittance
- Lease Finance
- Consumer Credit
- Trade Finance
- Loan Syndication
- Foreign Exchange Dealing
- International Trade
- NGO-Linkage Loan
- Consumer Credit
- Investment
- Government Treasury Function
- Money Market Operation
- Rural and Micro credit
- Capital Market Operation
- Special Small Loan

Other Business/Services:

- Government Treasury Bonds
- Locker Service
- A.T.M. Card
- Utility Bills Collection
- Ancillary Services
- Merchant Banking

Islamic Banking Services:

Deposit Products:

- Al-Wadeeah Current Account(AWCA)
- Mudaraba Savings Account(MSA)
- Mudaraba Special Notice Deposit Account(MSNDA)
- Mudaraba Term Deposit Account(MTDA)
- Mudaraba Hajj Saving Account(MHSA)
- Mudaraba Sonali Monthly Deposit Scheme(SMDS)
- Mudaraba Monthly Profit Scheme(MMPS)

Investment Products:

- Bai-Murabaha
- Bai-Muajjal
- Bai-Salam
- Bai-Istisna
- Hire Purchase Under Shirkatul Melk(HPSM)

Sonali Bank Limited ATM Services:

Automated Teller Machine is abbreviated as ATM. The ATM card issued by the Sonali Bank limited gives customers access to cash money at any time 24 hours at any period including holidays. It may as well be used in paying utility bills such as telephone, gas, and electricity bills. ATM card is a debit card. This service was launched by Sonali Bank Limited in order to offer convenience to the customers.

Telegraphic transfer (TT):

The securer and the quickest method of sending money to one place to another is through Teleograph Transfer. It is achieved by telephoning or by telexing the message which is checked by one of the two cheque ciphers added to it, or added after it.

Sonali Bank Limited’s Utility services for the public & Government:

Sonali Bank Limited's utility services are-

- Titas, Bakhrabad and Jalalabad Gas Transmission and Distribution Company Gas bills.
- Dhaka Electricity Supply Authority, Dhaka Electricity Company, Bangladesh Power Development Company and Rural Electrification Board electricity bills.
- Telegraph and Telephone Board telephone bills.
- Water /Seaweedage bills of Water and Sewerage Authority.
- Holding property taxes City Corporations and Municipality taxes.
- It has already launched a pilot program to provide individual attention to the customers.

Chapter: Four

Customer Relationship Management Sonali Bank Limited:

Customer Service:

Customer service is doing the correct service on the correct time, place and to the correct people.

What is unique about Services:

- **Intangibility:** Services cannot be touched although they can be discussed..
- **Inseparability:** A service and the service providing entity cannot be divided..
- **Variability:** It is possible to have variation in the services.

Relationship Marketing:

Relationship marketing is the development of satisfying long term relations with key clients so as to ensure their long time commitment and the business. Qualified marketers are always making efforts to build a good relationship that is based on trust with a prized customer.

Importance of Customer Relationship Management:

Customer relationship management is based on the aspect of providing good customer service where the overall objective is customer satisfaction. Important to it entails:

- Knowing what the customers think of the bank.
- Knowledge of customer need and wants.
- Being fast with responding to queries of customers and resolving issues.
- Immediately calling customers back.
- Keeping a cheerful respectful attitude
- Trying to provide personal services in case it is possible.
- Providing warranties on products/ services.
- One always gives more than has been promised.

Criteria of Customer Relationship Officer (CRO):

- Need to be productive.
- Needs to be aware of the advantages of the bank products.
- Able to read and analyze balance sheets properly.
- Be conversant with the current policies of the bank.

- Need to be conversant with the deposit and loan services of the bank.
- Has to be in a position to make credit reports
- They should be always gracious, mindful and thoughtful
- Have to be truthful, accountable and transparent.
- Need to be great with people
- Need to be convincing.
- Be positive minded
- Have to be capable of quick decisions.

Strategic Planning:

The marketing strategy is directly related to the mission of organization. It is the means to the end of the achievement of the purpose of organization in the broader market. A company may begin with a defined mission that may vary with the development of the company, opening of new products or services or new market conditions. The management does a review of its mission when it realizes that it is losing focus. Strategy entails planning carefully and putting down strategies so as to provide an edge over the competitors. Simply put, marketing strategy is all about growing business so that a steady growth in both assets and liabilities is achieved.

How to Develop the Strategy:

- Find competitive points in product, pricing and quality of service.
- Study shortcomings and consider how they can be eliminated with the help of the changes
- Find the key competitors and their market location.
- Learn the strengths of the rivals with a view of developing the tactics that will surpass them

Contents of Strategies:

Some general contents of a strategic plan should be to include:

Objectives:

- Assumptions of market environment.
- Analysis of competitiveness.
- Evaluation of opportunity.
- Portfolio strategy on the market.
- The strategic movements in the factors that can be controlled
- Projected financial outcome.
- Plans of action on carrying out changes.

Chapter: Five

Services Quality of Sonali Bank Limited,

Tarabo Bazar Branch

Customer Service:

Customer service implies the idea of providing the correct service in the correct time, place and right people. In business to day, customer service incorporates a variety of unrelated activities that are intimately related.

SQD: Service Quality Dimensions:

Good customer service brings about service quality. Zeithaml, Parasuraman, and Berry developed the SERVQUAL model in which they compared the level of conformity of services to the expectations of customers. There are five components that this model uses to measure service quality:

- Tangible
- Reliability
- Responsiveness
- Assurance
- Empathy

In this report, I have corroborated the satisfaction of customers on the basis of the following five fundamental areas.

Tangibles:

Tangible refer to the physical appearance. This comes with the appearance of the building, equipment and personnel working in the bank. Examples of this are modern machinery, well-dressed desks, brochures of different colors as well as well-dressed employees all which are tangibles. The greater satisfaction customers have the better the tangibles.

Reliability:

Reliability, as defined, is offering promised services right and at the given time. It refers to working the job out right. It also implies making proper records and billing. According to Zeithaml, reliability is the competence to deliver the anticipated service in a dependable and precise nature. Employees of the bank need to offer immediate and accurate services to the customers at all times to make customers have confidence in the banking institution. The happier the customers are the more reliable the bank is.

Responsiveness:

Responsiveness relates to the willingness of employees to assist customers and give them speedy service. Examples include rapidity in delivering a slip of transaction, picking up a phone call in a flash and booking an appointment within a short amount of time. Zeithaml defined responsiveness as the wish to assist customers and provide speedy service. When a firm responds more efficiently, the customers tend to be more satisfied.

Assurance:

Assurance implies the knowledge and politeness of employees that generates trust and confidence in the customers. It comprises integrity, trust, and putting the best interest of the customers. This is dependent on the reputation of the company, the nature of the personnel and efforts put in place to work with the customers. According to Zeithaml, assurance is the aspect of employees being polite and capable of creating trust in customers.

Empathy:

Empathy is caring as well as offering customers personal consideration. It provides courtesy, consideration, and knowledge on the part of employees such as receptionists and phone operator. It also implies handling the property of the customers and neat and clean staff. Customers are the more satisfied the more empathy emanating in the bank.

Questionnaire Analysis on Service Quality:

I employed a questionnaire in order to ascertain the customers thoughts as regards the five service quality components in Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Customers gave the scores as follows: 1 to 5:

Firmly Agree=5

- ✔ Agree=4
- ✔ Average=3
- ✔ Disagree=2
- ✔ Firmly Disagree= 1

Tangibles:

Tangible related questions were four in number. Each of them was scored by customers. Average scores given on the survey were as shown on the following table:

Perception Statements in the Tangibles Dimension	Average Rating
Q1. Sonali Bank has modern good interior design.	3.10 out of 5.00
Q2. Sonali Bank's has latest equipment.	2.80 out of 5.00
Q3. Sonali Bank's employee has neat appearing.	4.30 out of 5.00
Q4. Sonali Bank's has attractive pamphlets of their services or products.	2.90 out of 5.00

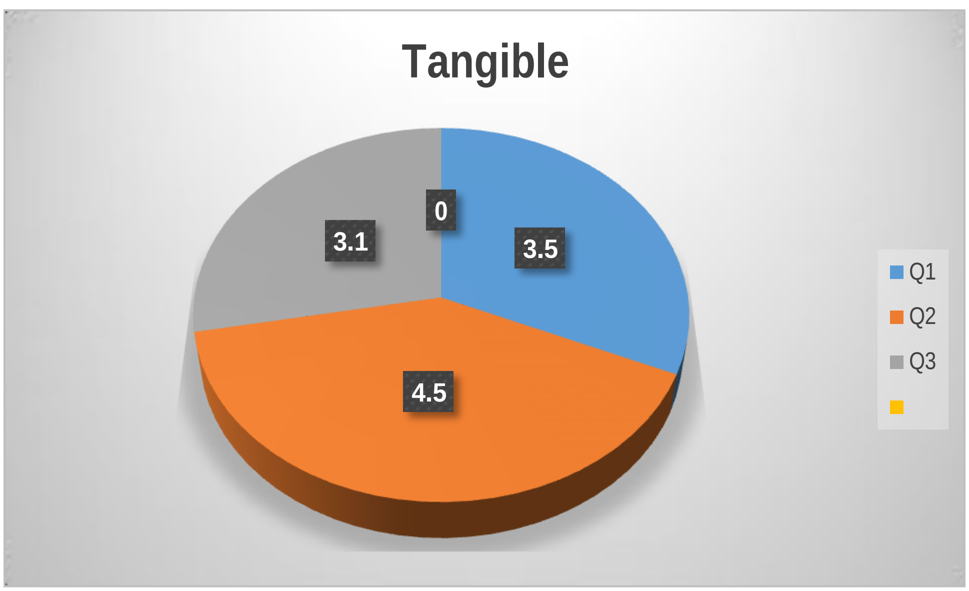


Figure: Customers perception of Tangibles

Majority of the customers were attracted by the way the employees appeared to be tidy. However, not all people liked the equipment and brochures that the Tarabo Bazar branch of Sonali bank used. There were customers, who appreciated the interior of the branch..

Reliability:

The five questions used relied on reliability. Average scores are as illustrated in the table below:

Perception Statements in the Reliability Dimension	Average Rating
Q1. Sonali Bank do as they promise in certain times	3.10 out of 5.00
Q2. Sonali Bank shows sincere interest in solving problems	3.90 out of 5.00
Q3. Sonali Bankperforms the job efficiently	4.20 out of 5.00
Q4. Sonali Bank provides error free statement	4.48 out of 5.00
Q5. Sonali Bankbills accurately	4.24 out of 5.00

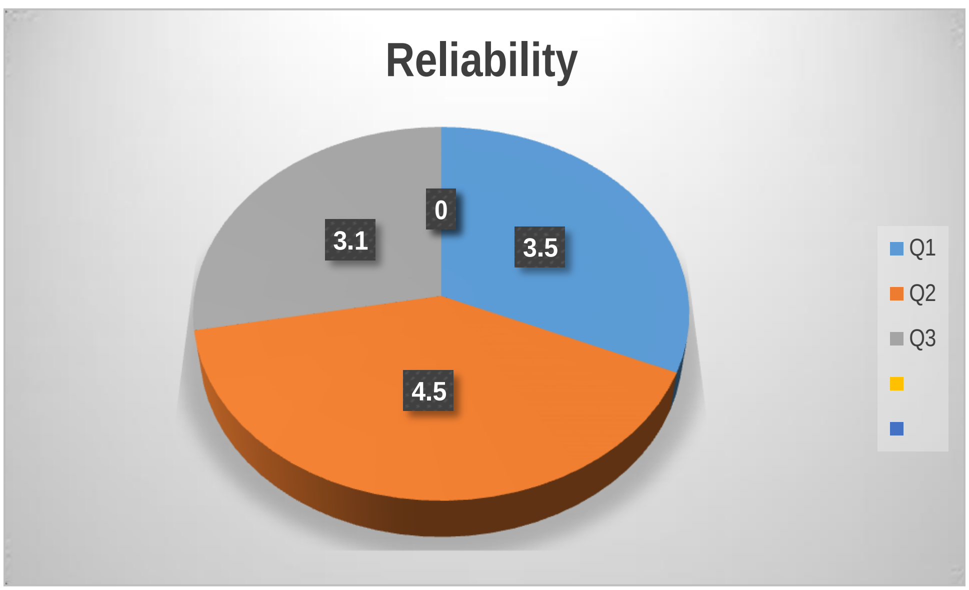


Figure: Customers perception of Reliability

In terms of reliability dimension Sonali Bank Tarabo Bazar Branch has most good rating on providing error free statement. Even though they make some delay in providing their services it certain times. But they keep their billing record accurately and also they try to perform their job efficiently. Not all employee shows sincere interest in solving problems of all customers. They differentiate customers based on customer'sfinancial stability.

Responsiveness:

In terms of Responsive dimension, there are four inquiries. The table is indicating average scores from questionnaires in Responsiveness dimension:

Perception Statements in the Responsiveness Dimension	Average Rating
Q1. Sonali Bank's employee tells you exactly when the services will be performed	2.80 out of 5.00
Q2. Sonali Bank's employee provide prompt service	3.10 out of 5.00
Q3. Sonali Bank's employee have willingness to help all customers	3.50 out of 5.00
Q4. Sonali Bank's employee have quick responsive attitude	3.80 out of 5.00

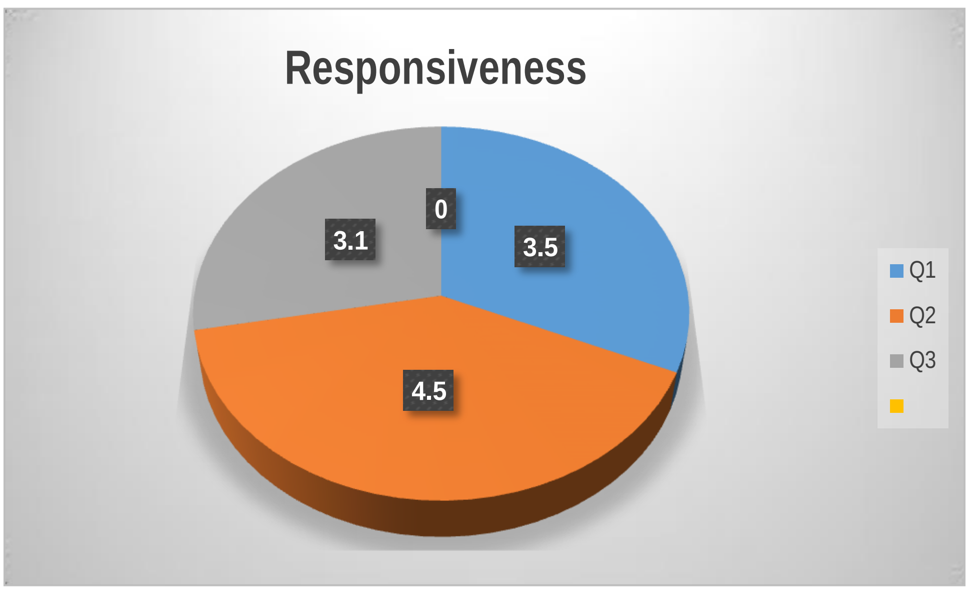


Figure: Customers perception of Responsiveness

In terms of responsiveness Sonali Bank Tarabo Bazar branches doesn't have good rating. Since they differentiate customers they don't have willingness to help all customers. Some customers get service promptly and some have to wait for a long time. Since most of the service of Tarabo bazar branch is manual they can't tell exact time of performing services. They are quite responsive but that's not adequate for a rural branch like Tarabo bazar branch. They should be more responsive to perform better job.

Assurance:

This table shows average scores from 4 questionnaires from the dimension of assurance:

Perception Statements in the Assurance Dimension	Average Rating
Q1. Sonali Bank's employee's behavior satisfy customers	3.00 out of 5.00
Q2. Customers feel safe in Sonali Bank	4.90 out of 5.00
Q3. Employee of Sonali Bank is quite courteous	3.50 out of 5.00
Q4. Employees of Sonali bank are quite knowledgeable about services	3.00 out of 5.00

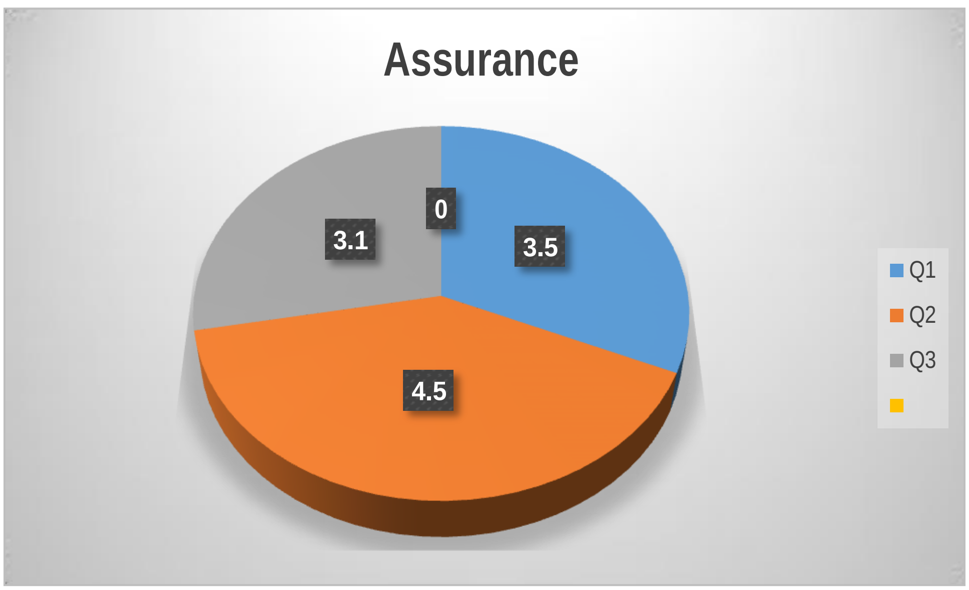


Figure: Customers perception ofAssurance

In terms of Assurance, the average rating of Sonali Bank Tarabo Bazar is also poor. Customer feel safe since its state owned bank but the employee's behavior can't satisfy the customers properly. Since not all employees are knowledgeable about their services or products they can't help the customers in term of problems. The employee of Sonali Bank Tarabo bazar branch are courteous to some certain customers but not all of them.

Empathy:

The table of Empathy have five questions under this dimension. It shows average scores from questionnaires from empathy dimension

Perception Statements in the Empathy Dimension	Average Rating
Q1. Sonali Bank's employee gives their customers individual time	3.50 out of 5.00
Q2. Sonali Bank's working hour is convenience to all customers	4.50 out of 5.00
Q3. Sonali Bank's employee can understand customers specific needs	3.10 out of 5.00

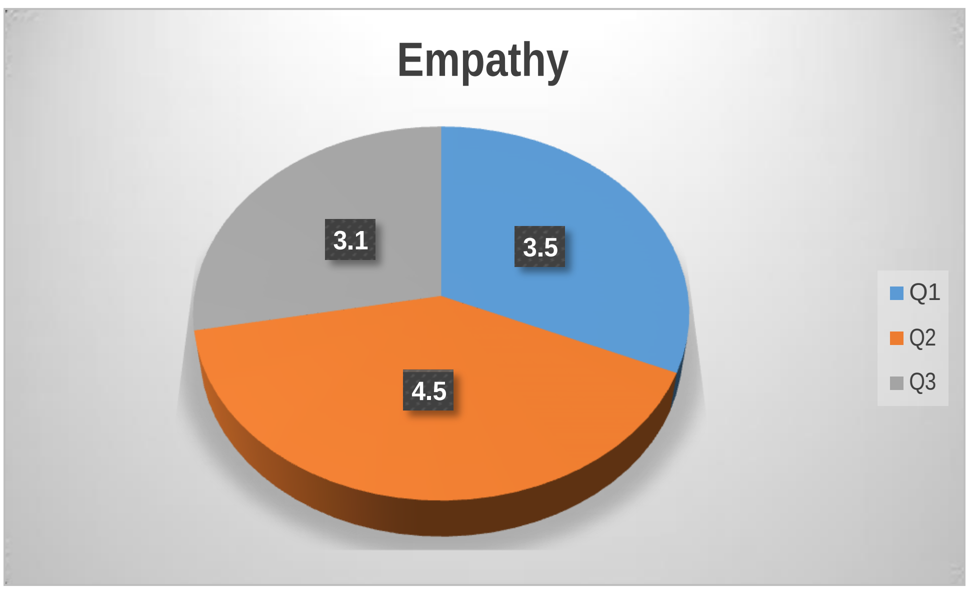


Figure: Customers perception ofEmpathy

In terms of Empathy the rating of Sonali Bank Tarabo Bazar branch has average rating. Even though the employee can't understand customers specific need but they try to provide customers individual time. And working hour of Sonali bank is convenience to all customers.

Overall Comparison of Five Dimensions:

From the study, it is comprehended that Satisfaction level of the clients of Sonali Bank Limited is not that high. On the off chance that we think about the components of clients' satisfaction, at that point it is seen that the sum total of what speculation has been demonstrated as evident. Here, I have attempted to discover the general correlation about client's impression of the service quality measurements. There are a few inquiries under each measurement based on which I have compute the average for every individual measurement. Results demonstrate that Sonali Bank is positioned first in Tangibles. Following the table speak to the average of the service quality measurements:

Service Quality Dimensions	Average Score
Tangibles	3.28 out of 5.00
Reliability	3.98 out of 5.00
Responsiveness	3.30 out of 5.00
Assurance	3.60 out of 5.00
Empathy	3.70 out of 5.00

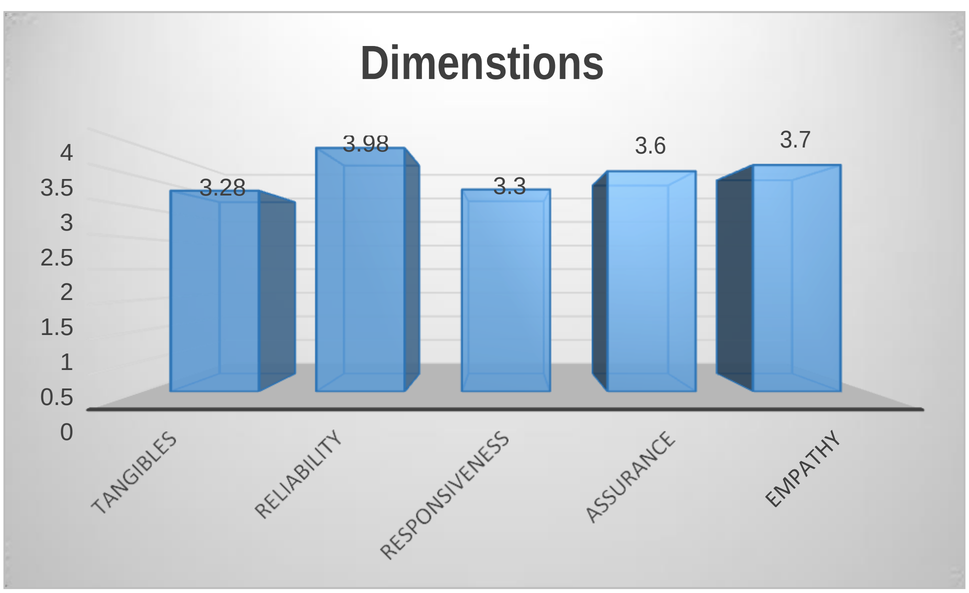


Figure: Overall Comparison OF Service Quality Dimensions

Chapter: Six

Problems and Recommendations

Problems Identified:

1. The major customer complain received by many customers is that not every client is treated equally. They will have to wait too long in order to be served. In their opinion, special and added benefits are constantly provided to the valued and loyal clients by the officials along with special services, whereas the normal clients are not. Customer service is terrible since there are not sufficient personnel.
2. Sonali Bank Limited has no advertisement or promotion programs of its services and goods..
3. A large proportion of the slow and improper working processes further discourages the customers to visit the Sonali Bank Limited
4. Even after Sonali Bank has introduced online banking in an effort to work faster, many tasks are performed manually making the working process slow.
5. Although SBL provides online banking solution, a good number of activities such as calculation of interests and charges remains manual.
6. The company culture of Sonali Bank Tarabo Bazar branches is neither beneficial to the customers nor to the staff members
7. Products of SBL Tarabo Bazar branch are not sufficient and interesting as well. The demand is more than that supplied to the customers

Recommendations:

1 The following are some of the ideas to enhance service quality at Sonali Bank Tarabo Bazar Branch:

2 When the Sonali Bank Limited Tarabo Bazar branch takes in additional employees and when all workers are committed to the job, the quality of the service is bound to rise. The customers are expected to be treated equally.

3 Through advertisements or promotional programs, the bank ought to make people aware of the various products that Sonali Bank provides and what they stand to gain by becoming their clients. They may resort to print media, electronic media, handouts or establish booths in trade fairs.

4 Even in state-owned banks, customers demand higher services to be provided by the bankers including swift, efficient and courteous conduct. Sonali Bank has to address this issue and make customers receive professional service.
5 The bank ought to incorporate the use of the most up-to-date technology more and provide the staff with knowledge on how to operate it. This will also make the work easy and will minimize manual banking and enhance online banking..
6 The online banking system of SBL may harm the image of a bank because of the manual components. Professionals ought to make prompt actions to correct these issues..
7 At Sonali Bank Tarabo Bazar branch, there is need to enhance the corporate culture. An effective corporate culture can show workers how to act adequately with the customers and their colleagues, so that minor things do not cause conflicts. In the event that the culture is good, employees would be motivated and would be more productive. It will enhance collaboration as well. .
8 The products offered in Sonali Bank Tarabo Bazar branch are not sufficient or appealing thus they should present more diverse and enticing products to their customers.

Hopefully these recommendations will enable the Tarabo Bazar branch of Sonali Bank Limited to increase the quality of its services. Well-organized handlings of customer feedbacks bring numerous chances of enhancing customer-employee relations. The bank has a great need of close customer contact. It gives feedback regularly and reliably and offers an opportunity to change required things to render better services. This will be useful in ensuring the bank does not take long to please the customers or future occurrence of similar issues. .

Conclusion

The Masters of Business Administration (MBA) program has one of the most vital components known as internship. During internships, we obtain both the practical experience and theoretical one. The prime objective of this report is to fulfill the academic requirement of the MBA degree and to experience practical knowledge.

The paper provided attention to all the significant components and contributed to meeting the precise and general objectives impartially. The discussion of customer satisfaction and associated concepts, attributes, metrics, and algorithms has been presented, implemented, and discussed in an understandable way, thus, giving an opportunity to say what can be done or recommended. Since competition is growing and competitors are doing everything to secure good positions, Sonali Bank needs to enhance its activities in the use of the internet and technology to build a better image in the right way. When decision-makers listen to these recommendations founded on the research findings, it will cause its success and satisfaction.

This report was an opportunity to use various tools and ideas that I studied during my MBA programs. Customers are essential to a business. One cannot operate a successful business without emphasizing on customer service. Sonali Bank is an excellent national bank. In order to be in the required place on the market, improvements in service should be made in time.