“An Analysis of the Services Quality of BRAC Bank PLC”

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PREPARED FOR:

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LETTER OF TRANSMITTAL

05/01/2025

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

Subject: Submission of Internship Report on "An Analysis of the Services Quality of BRAC Bank PLC".

Dear Sir,

I'm glad to present my report, **"An Analysis of the Services Quality of BRAC Bank PLC"** which was given to me as part of my MBA program. I have done this report using the instructions along with the recommendations you gave me.

I'm grateful and appreciate your consideration and hope that the report meets your potential.

Thank you.

Sincerely,

Abdullah All Mamun
ID# 221-14-394
MBA Program
Department of Business Administration
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STUDENT DECLARATION

I, **Abdullah All Mamun**, student ID: **221-14-394**, a student at Daffodil International University’s MBA program hereby proclaim that the report, "**An Analysis of the Services Quality of BRAC Bank PLC,**" is my original work, which I completed following my internship at BRAC Bank PLC under the instructions of **Professor Mohammed Masum Iqbal, PhD** of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University.

I now proclaim that the report **"An Analysis of the Services Quality of BRAC Bank PLC"** has been released. My submission to Daffodil International University in Dhaka to complete my MBA is original and hasn't been sent to any other institute.

Abdullah All Mamun
ID# 221-14-394
MBA Program
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LETTER OF ACCEPTANCE

This is to certify that the internship report entitled “An Analysis of the Services Quality of BRAC Bank PLC” is made ready by Abdullah All Mamun, ID# 221-14-394, as a condition of the MBA Program under the Department of Business Administration and the Faculty of Business & Entrepreneurship at Daffodil International University.

The report is recommended for submission.

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

ACKNOWLEDGEMENT

To begin with, I desire to convey my most profound admiration to the All-powerful Allah for empowering me to complete this internship report by the end of the deadline. planned time. With His bolster, I overcame different challenges and totaled the report effectively.

I desire to thank my instructor, Dr. Mohammed Masum Iqbal, PhD Professor & Dean of the Faculty of Business & Entrepreneurship, Daffodil International University of Bangladesh, for his consistent guidance and valuable suggestions during the preparation process for this report. His support and encouragement were instrumental in the successful completion of this internship.

My earnest oblige goes to Mr. Mahfuz Zaman Talukder, Manager, Retail Collection, for allowing me to complete my internship at BRAC Bank PLC. I am thankful for his direction, back, and the priceless involvement I picked up during my internship.

I appreciate all the officers and representatives of BRAC Bank PLC, who gave me the fundamental data and bolster during my internship period. Their participation and readiness to share their information incredibly contributed to the victory of this report.

At last, I desire to specific my cherishing to my family as well as my companions for their consistent help and support throughout my scholarly travel.

EXECUTIVE SUMMARY

The internship program is a basic component of the MBA educational modules, giving understudies commonsense information and involvement in their field of thinking. This report assesses the administration quality of BRAC Bank PLC, centering on client fulfillment and benefit enhancement. This report employments the SERVQUAL show to evaluate the quality of administrations given by the Bank and recognize ranges for change. This report looks into the distinctive components including the worker disappointment of BRAC Bank's Restricted workers and looks to relieve the issue to a few degrees.

Information for this report was collected through interviews with clients and workers, as well as examination of the Bank's yearly reports and other significant reports. The discoveries show that whereas BRAC Bank PLC exceeds expectations in a few zones, there are openings for improving benefit quality and client fulfillment. The sample clients were chosen arbitrarily at the branches. Figure investigation was conducted to recognize the benefit quality variables of the Bank. Comes about appears that the foremost vital benefit quality components are the fulfillment of the client's best intrigued in the Bank and the unmistakable physical offices of the Bank.

To begin with the chapter depicted at the beginning of the report, the essential objective is to fulfill the prerequisites of Ace of Commerce Organization. The essential information has been collected through interviews with clients and workers. Auxiliary information comprises all the Bank's yearly reports and other significant archives. At that point presentation, is the foundation of the consideration. targets of the consider, scope of the consider, confinement of the think about, and technique of the think about are included. At that point, in the moment chapter depicted the vision, mission, and values of the BRAC Bank. Conjointly portray the accomplishments, diverse sorts of administrations advertised by BRAC Bank, Organogram Of BRAC Bank restricted.

The third chapter describes Questionnaire Survey Analysis, Findings, and Analysis. The analysis focuses on the five dimensions of the SERVQUAL model:- tangibles, responsiveness, reliability, assurance, and empathy. Then in the fourth chapter narrated Problems Identified, Recommendations. There are several problems identified among them delays in processing

customer requests, the number of employees isn't sufficient to give proper services to the customers. Each component is separately and significantly correlated with the total service quality, as demonstrated by the perceived service quality parameters and the Bank's overall service quality. We have to ensure some recommendations are considered. Such as Investing in advanced digital Banking technologies, increasing transparency in service processes to build customer trust and satisfaction, and expanding the range of services offered through mobile and online Banking platforms to meet evolving customer needs. In the last chapter finally, it included Conclusion. At the end of the report after analyzing all the findings recommended that, the BBL should define customer service standards, increase promotional activities, increase manpower, maintain a well-balanced portfolio, computerization, etc.

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CHAPTER 1: INTRODUCTION

1.1 Introduction

One of the leading private commercial banks is BRAC Bank PLC, set up with a vision to supply Managing account administrations to the beneath-kept money fragments of the nation. The establishment of each activity at BRAC Bank PLC is guided by its standards, which makes it a business that is focused on performance. BRAC Bank PLC was set up in 2001 with a center on the little commerce division, working with a "double bottom-line" motivation:

a combination of benefit and social duty. The Bank too centered on relationship-based Managing an account, because it accepts that the interest of benefit and formative objectives are mutually fortifying. This center makes the Bank more on to investigate and advertise openings as well as construct a resource base for its clients acclimating noteworthy commitment to the benefit of the Bank. Over a long time, the Bank has extended its administration and presently offers a wide run of monetary items to its clients. This incorporates administrations such as Brokerage Benefits, Retail Managing and account Administrations, SME Services, Corporate Budgetary Administrations, and Riches Administration Administrations. This report assesses the benefit quality of BRAC Bank PLC utilizing the SERVQUAL show, which surveys benefit quality based on five measurements: tangibles, reliability, responsiveness, assurance, and empathy.

1.2 Background

As a portion of the MBA program, understudies are required to complete an internship to pick up common encounters in a real-world trade environment. I had the opportunity to assist at BRAC Bank PLC. During my time as a showcasing understudy, I chose BRAC Bank PLC's benefit quality. My instructor Professor Mohammed Masum Iqbal, PhD provided guidance throughout the process.. Working together with a representative from BRAC Bank., I got the information. Furthermore, I assemble data from their different clientele. I assembled a few pieces of data from their webpage. This internship report centers on assessing the benefit quality of BRAC Bank PLC, where I completed my internship. They think about points to recognize regions where the Bank exceeds expectations and ranges where advancements can be made to improve client fulfillment.

1.3 Objectives

The objectives are the following:

- To determine the services provided by BRAC Bank PLC;
- To analyze the quality of services of BRAC Bank PLC using the SERVQUAL model;
- To identify problems related to service quality of BRAC Bank PLC;
- To construct recommendations for improving service quality.

1.4 Scope

This report analyzes the overall service quality of BRAC Bank PLC, focusing on customer interactions, service delivery processes, and the principles guiding the bank's operations.

1.5 Methodology

The study uses both primary and secondary data for analysis. Primary data was collected through direct interactions with customers and employees of BRAC Bank PLC, while secondary data was gathered from the Bank's annual reports, previous research papers, and other relevant sources.

1.5.1 Data Collection

Primary Data:

- Straight to work in the corporate office of BRAC Bank PLC.
- Face-to-face conversations "Engaging with customers.".
- Conducted practical desk work and made observations throughout the internship period.

Secondary Data:

- Yearly Reports of BRAC Bank PLC.
- Previous internship reports, research papers, and journals.
- The official website of BRAC Bank PLC.

1.5.2 Sample Unit

Clients of BRAC Bank PLC who obtained single or multiple securities or who have gotten any further administrations from the BRAC Bank are contemplated to be focused on sample units. The choice sampleing approach was utilized to choose the sample unit from among the numerous clients of the BRAC Bank who were willing to take part in the overview by replying to the survey.

1.5.3 Sample Size

Clients of BRAC Bank PLC who obtained single or multiple securities or those who have received any other administrations from the BRAC Bank are appraised to be Focused on sample elements. The choice sampleing process was utilized to select a sample element from the available options. clients of the BRAC Bank who were ready to take part in the overview by replying to the survey.

1.5.4 Sampling Method

A comfort sampling technique, a sort of non-probability sampling, was utilized for this study.

1.5.5 Data Collection Procedure

In arrange to assemble this study, information was assembled through SERVQUAL demonstration which makes a difference in collecting the data around the benefits and quality of the BRAC Bank in this demonstration customers were asked questions in an examiner arrangement. Moreover, information for the investigation was accumulated through casual discussions with the esteemed customers. This ponder too included data from BRAC Bank PLC and nearby shoppers.

1.6 Limitations

Regardless, there are remarkable limitations that avert the program and the investigation from being effective. The taking after were the confinements:

- This consideration has a few imperfections because of my need for the encounter.
- Restricted access to secret information, I can't get to the entire BRAC Bank information from the Bank it's as if it were the Head Office of BRAC Bank.
- Time constraints due to the internship duration.
- Limited experience in conducting such studies.
- Potential bias in responses from participants.
- Due to security reasons, financial organizations are reluctant to share information, so I won't be allowed to access all the accurate data of BRAC Bank.

CHAPTER 2: ORGANIZATION OVERVIEW

2.1 About BRAC Bank PLC

BRAC Bank PLC is one of the driving private commercial Banks in Bangladesh, built up with a vision to supply the best-keeping money administrations to the underbanked sections of the nation. BRAC Bank PLC was built up in 2021 with a concentration on the little trade segment, working with a 'double bottom-line' motivation: with a combination of benefit and social obligation.

The Bank was established by visionaries who saw the significance of the underestimated SME division in driving financial development and providing employment for the full nation. In the past, ordinary Banks have been questionable to create speculations in this industry. The Bank too centered on relationship-based Banking, because it accepts that the adore of benefits and formative objectives are commonly strengthened. This center makes the Bank more on to investigate and advertise openings and construct a resource base for its clients acclimating noteworthy commitment to the benefit of the Bank. Over a long time, the Bank has extended its administration and presently offers a wide run of budgetary items to its taking-after clients. This incorporates administrations such as Brokerage Benefits, Retail Keeping money Administrations, SME Administrations, Corporate Money related Administrations, and Riches Administration Administrations. The Bank centers on giving comprehensive Managing an account arrangements to its clients, including retail Managing an account, SME Keeping money, corporate Keeping money, and more. BRAC Bank is known for its commitment to money-related incorporation and economical Managing an account hones. The Worldwide Collusion for Keeping Money on Values (GABV) has as it were one other part from Bangladesh which part is this one. BRAC Bank and the other GABV accomplices follow the 3P Reasoning, which stands for Individuals, Planet, and Thriving. To the people we bargain with and the communities we operate in, we feel a sense of commitment. Moreover, BRAC Bank is related to and contributed an expansive sum to CSR exercises.

2.2 Vision

To be the most preferred financial service provider, creating, nurturing, and maximizing value for stakeholders through teamwork and a customer-centric approach.

2.3 Mission

- Objective To help clients advance by providing funding and a first-rate customer experience.
- Consistent expansion for small and medium-sized enterprises.
- Expansion of retail assets under control through regular low-cost deposits.
- Funding for corporate assets to be mobilized from self-liability.
- To foster a culture of meritocracy and excellence within the BRAC Bank.
- A continuous endeavor to boost non-funded income.
- Maintain a stable profit increase by keeping our debt costs at 2%.
- Establish productive collaborations among the Bank's branches, SME unit offices, and BRAC field offices to supply remittances and other services and products.

2.4 Core Values

Strong ideals that are engrained in the company's culture are possessed by BRAC Bank PLC. The following goals are motivated by our values and will help us accomplish our plan. BRAC Bank PLC's core values include-

- integrity
- transparency
- customer focus
- teamwork
- innovation

2.5 Services Offered by BRAC Bank PLC

- Retail Banking Services
- SME Banking Services
- Corporate Banking Services
- Digital Banking Services
- Treasury and Financial Service

2.6 Organization Organogram

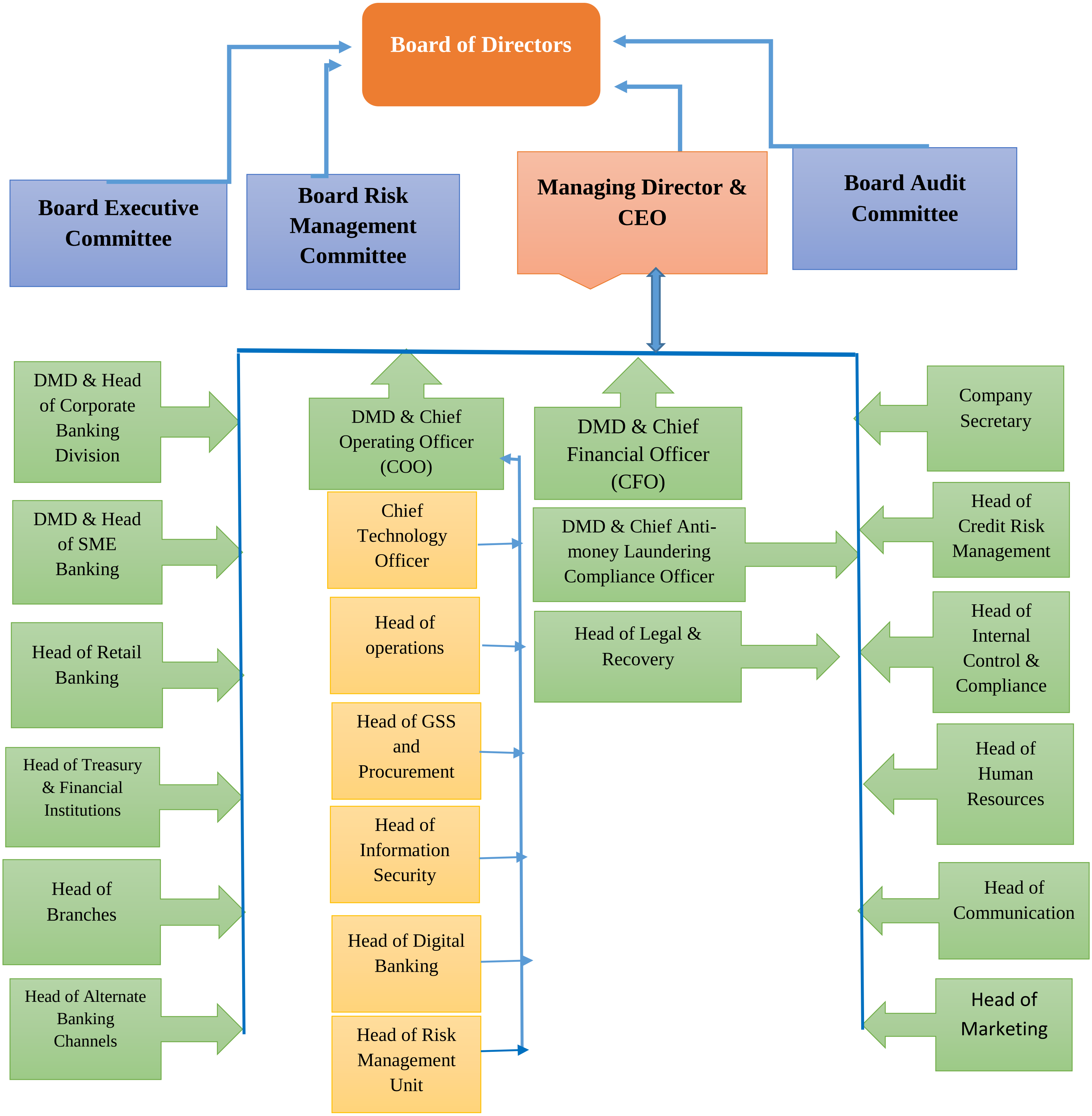


Figure-1: Organization Organogram

CHAPTER 3: SERVICE QUALITY OF BRAC BANK PLC

3.1 Products and Services of BRAC Bank:

Loan Products:

- Personal Loan
- Home Loan
- Auto Loan
- SME Loan
- Dishari Loan

Deposit Products: Cards

BRAC Bank offers two types of card

Credit Card:

- Classic or silver Card
- Gold Card
- Platinum Card
- Master Millennial Card

Debit Card:

- Visa card
- Master Card
- **Accounts:**

Savings Account

- Future Star Account
- Golden Benefit Account
- Premium Savers Account
- Triple Benefits Account
- Savings Account Classic
- Happy Savers Acoount
- Ezze Savings Account

Current Account

- Current Prapti Account
- Current Plus Account
- Current Classic Account
- Prothom Current Account
- Tara Uddokta Account
- Current Ezze Account
- Shadhin Current Account

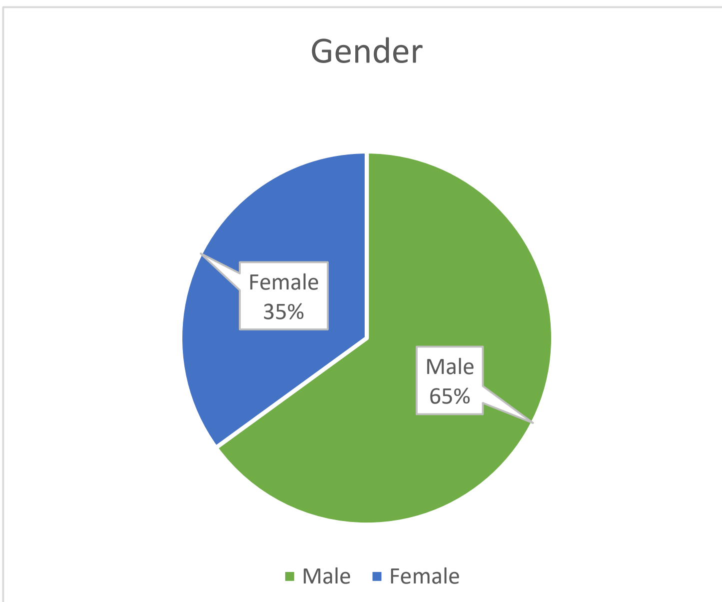
3.2 Questionnaire Survey Analysis

The survey was conducted to gather customer feedback on the quality of services provided by BRAC Bank PLC. The analysis focuses on the five dimensions of the SERVQUAL model:- tangibles, responsiveness, reliability, assurance, and empathy. There are also five straight questions that need to be fleshed out by the respondents for the survey analysis.

3.3 Findings and Analysis

Five-category questionnaires were fleshed out to measure the pleasure of the customers. Here are the outcomes showing below-

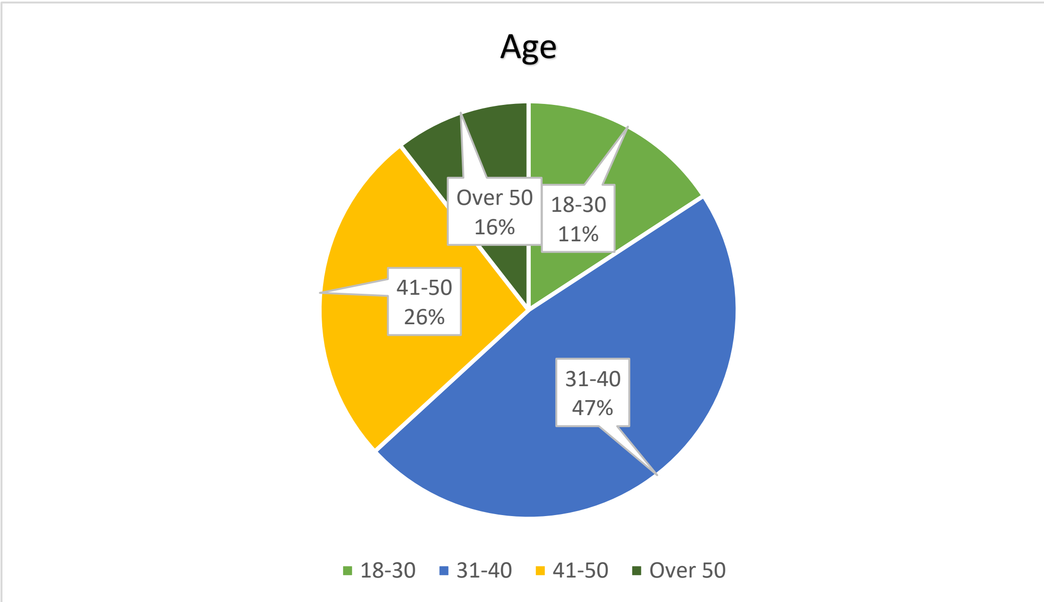
3.3.1 Gender:



Graph-1: Gender

Interpretation: Fieldwork has shown that, when filling out the questionnaire, 35% of respondents are female and 65% of respondents are male.

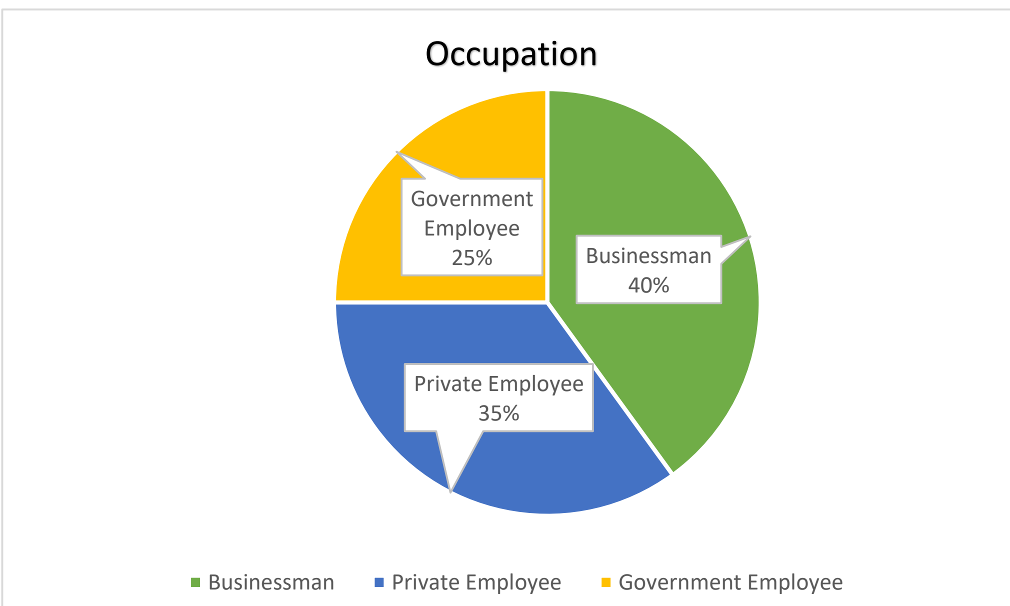
3.3.2 Age:



Graph-2: Age

Interpretation: This pie chart shows that 26% of consumers are between the ages of 41 and 50, and 47% of customers are between the ages of 31 and 40. 11% are in the 18–30 age range, and 16% are above fifty.

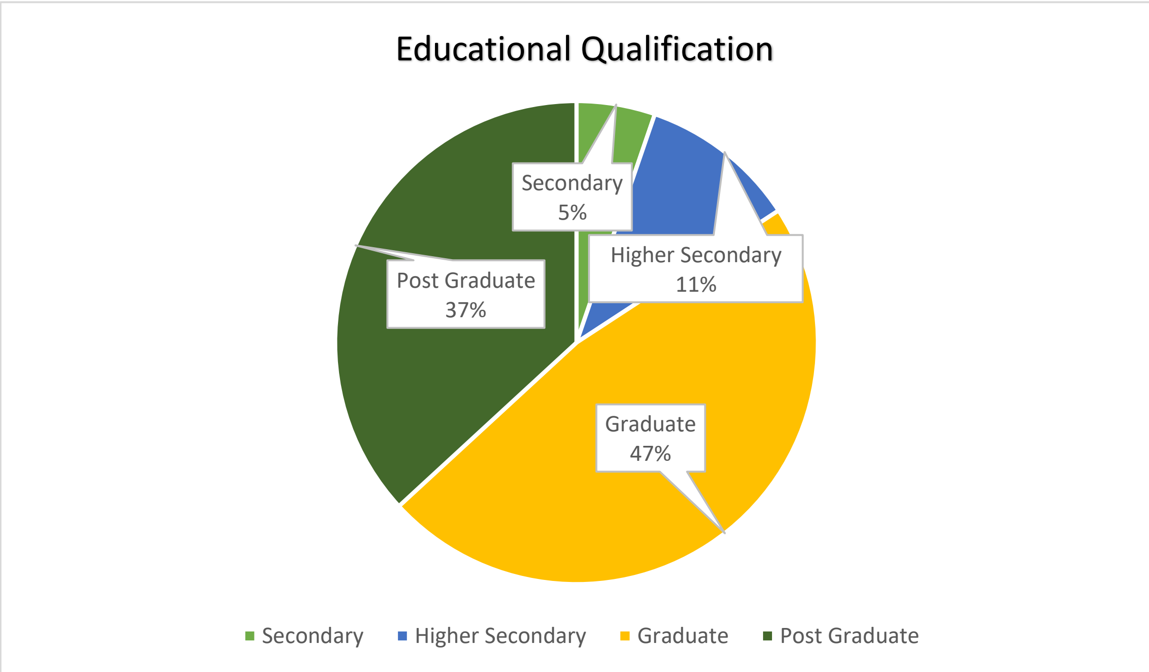
3.3.3 Occupation:



Graph-3: Occupation

Interpretation: This results of the aforementioned study show that 40% of BRAC Bank's clients are entrepreneurs, 35% are employed in the commercial sector and 25% are government employees.

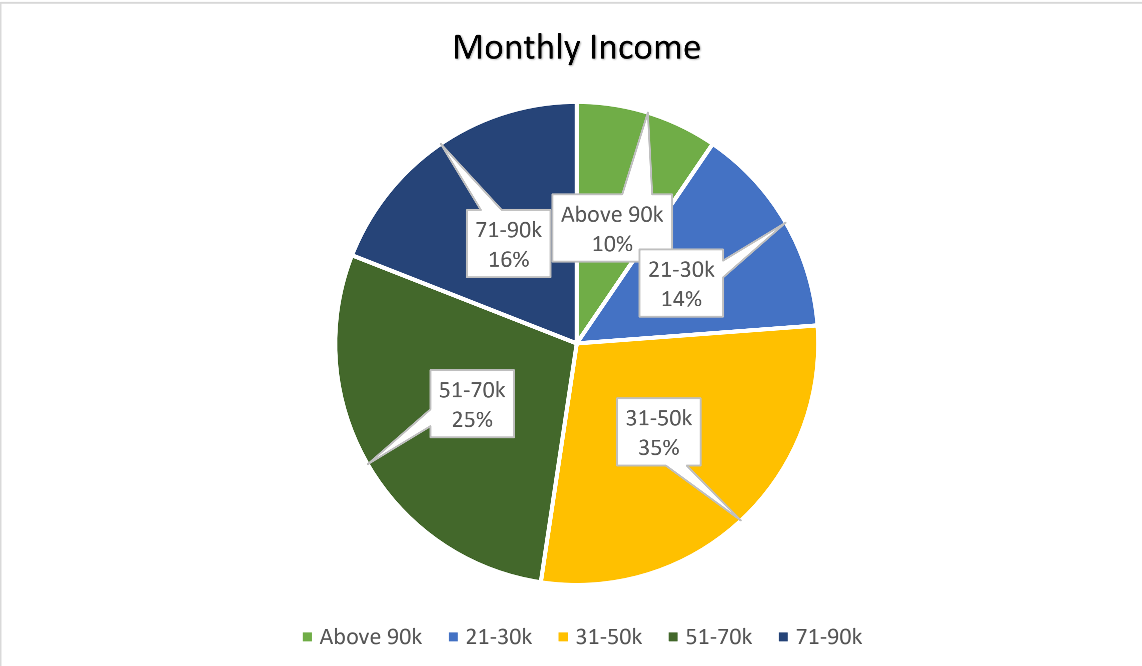
3.3.4 Educational Qualification:



Graph-4: Educational Qualification

Interpretation: The results show that the majority of BRAC Bank's customers are graduates or at least have completed their secondary education, with 37% of them being postgraduate, 47% being graduates, 11% being higher secondary level, and 5% having completed secondary level education.

3.3.5 Monthly Income:



Graph-5: Monthly Income

Interpretation: In the pie chart above, it is evident that 35% of customers have an income level between 31k and 50k. Clients earning over 90k account for 10% of the overall number, whereas individuals earning between 21k and 30k constitute 14% of the total. Those with incomes ranging from 71k to 90k represent 16%, and customers earning between 51k and 70k make up 25% of the total. At BRAC Bank, there are also customers whose income exceeds 90k.

3.3.6 Reliability:

Questions	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
When BRAC Bank promises to complete a task by a specific time, it follows through on that commitment.	30%	35%	12%	13%	10%
BRAC Bank ensures that services are performed correctly the first time	11%	26%	40%	18%	5%
BRAC Bank consistently meets its promised response timeframes	20%	30%	15%	20%	15%
BRAC Bank maintains accurate and mistake-free records.	40%	30%	20%	7%	3%

Table-1: Reliability

Interpretation:

When BRAC Bank promises to complete a task by a specific time, it follows through on that commitment: According to the survey, 35% of customers fairly agree that BRAC Bank keeps its promises to fulfill commitments on time. Additionally, 30% Fully Agree, while 10% Fully Disagree, and 12% remain Undecided regarding this issue.

BRAC Bank ensures that services are performed correctly the first time: The data shows that 26% of respondents believe that BRAC Bank performs its services correctly on the first attempt. On the other hand, 18% disagree, 11% Fully Agree, and 40% are Undecided on this matter.

BRAC Bank consistently meets its promised response timeframes: Based on the survey, 30% of customers acknowledge that BRAC Bank delivers its services on time. Meanwhile, 20% Fully Agree with this statement, 15% Fully Disagree, and another 15% expressed Undecidedity on the topic.

BRAC Bank maintains accurate and error-free records: The survey indicates that 40% of BRAC Bank customers strongly believe that the bank is concerned about removing errors. Additionally, 30% fairly agree with this sentiment, while 7% do not accept it.

3.3.7 Responsiveness:

Questions	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
BRAC Bank promptly informed customers about when services would be delivered	12%	30%	42%	12%	4%
The employees at BRAC Bank deliver prompt and efficient service	25%	35%	27%	7%	6%
Employees of BRAC Bank are eager to assist you	30%	40%	10%	15%	5%
Employees of BRAC Bank are always available to respond to your requests	20%	42%	18%	12%	8%

Table-2: Responsiveness

Interpretation:

BRAC Bank promptly informed customers about when services would be delivered: According to the data, 42% of respondents provided Undecided feedback, 30% fairly agreed with the statement, and only 4% Fully Disagreed.

The employees at BRAC Bank deliver prompt and efficient service: When it comes to the speed of service, 35% of customers fairly agree that BRAC Bank delivers prompt service, while 6% Fully Disagree, stating that the bank does not provide timely service.

Employees of BRAC Bank are eager to assist you: Regarding the willingness of employees to assist customers, 40% of respondents perceive BRAC Bank employees as helpful. Conversely, 15% disagreed with this view, and 10% remained Undecided.

Employees of BRAC Bank are always available to respond to your requests: In terms of providing proper responses, the data shows that 20% of consumers Fully Agree, 42% fairly agree, and 8% Fully Disagree, claiming that BRAC Bank employees do not effectively respond to their inquiries.

3.3.8 Assurance:

Questions	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
The actions of the employee of BRAC Bank instill confidence in you	11%	22%	52%	12%	3%
Customers feel safe when transacting with employees	20%	25%	27%	17%	11%
Employees in BRAC Bank are consistently courteous with you	13%	45%	20%	12%	10%
Employees of the BRAC Bank have the proper knowledge to answer your questions	25%	32%	28%	10%	5%

Table-3: Assurance

Interpretation:

The actions of the employees of BRAC Bank instill confidence: In this table, 52% of Consumers have a natural response, with 22% accepting it; however, 3% of customers vehemently disagree.

The transaction process of BRAC Bank is very safe and smooth: Regarding the transaction process of BRAC Bank, previous data indicates that 25% of consumers believe the transaction procedure is secure and smooth. Customers are divided on this issue, with 27% expressing an Undecided opinion and 17% stating that they do not find it safe or smooth.

BRAC Bank's employees are consistently courteous with you: When it comes to the courtesy of BRAC Bank's employees, the data shows that 20% of consumers are Undecided, 45% fairly agree, and the remaining 12% disagree.

BRAC Bank employees have the proper knowledge to solve your problem: As for the knowledge of BRAC Bank employees in solving customer problems, 32% of consumers agree that employees possess the proper knowledge, and an additional 25% Fully Agree, while only 5% Fully Disagree.

3.3.9 Empathy:

Questions	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
BRAC Bank provides personalized attention to each customer	10%	30%	12%	18%	30%
BRAC Bank's operating hours are convenient for all its customer	10%	40%	15%	30%	5%
BRAC Bank has employees who provide personal attention to customers	10%	25%	40%	12%	13%
The employees of BRAC Bank are committed to understanding and addressing your unique needs	20%	34%	18%	12%	16%

Table-4: Empathy

Interpretation:

BRAC Bank provides personalized attention to each customer: As shown in the table above, 30% of respondents fairly agree, while 30% Fully Disagree that BRAC Bank provides you with personalized service and considerations. 18% of the population does not agree with this.

BRAC Bank's operating hours are convenient for all its customers: According to the graph above, around 40% of consumers fairly agree that service time is sufficient, 15% of customers express an Undecided opinion, and 30% of customers think that service time is insufficient.

BRAC Bank has employees who provide personal attention to customers: According to this table, 40% of customers provide an Undecided response, 10% of customers Fully Agree with this, and 13% of customers Fully Disagree, believing that BRAC Bank employees do not provide enough attention to their customers.

The employees of BRAC Bank are committed to understanding and addressing your unique needs: The graph above shows that 34% of consumers believe that employees are capable ti understanding their demands, 18% of customers provide Undecided responses, and 12% of customers disagree with this statement.

3.3.10 Tangibles:

Questions	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
The BRAC Bank is equipped with modern-looking tools and machinery	13%	40%	12%	20%	15%
The BRAC Bank's physical facilities are visually appealing	20%	35%	37%	5%	3%
The employees of the BRAC Bank present themselves neatly.	25%	35%	16%	12%	12%
The materials related to the service are visually appealing for BRAC Bank	18%	50%	12%	15%	5%

Table-4: Tangibles

Interpretation:

The BRAC Bank is equipped with modern-looking tools and machinery: According to the data, 40% of customers fairly agree that BRAC Bank uses modern equipment, while 13% Fully

Agree. Conversely, 15% of customers Fully Disagree, and 12% are Undecided regarding their responses.

BRAC Bank’s physical facilities are visually appealing: According to the data in the graph, 35% of consumers fairly agree with this statement, while 20% strongly believe that BRAC Bank personnel appear smart, and 5% of customers disagree.

BRAC Bank employees appear neat: BRAC Bank employees also present themselves neatly. The data from the table shows that 35% of consumers agree, and 25% Fully Agree that BRAC Bank staff appear neat, whereas 12% of customers disagree.

Material associated with the service is visually appealing: Additionally, the materials associated with BRAC Bank's services are visually appealing. The graph indicates that 50% of consumers accept this, 18% Fully Agree, and 5% Fully Disagree regarding the materials related to BRAC Bank's services.

CHAPTER 4: PROBLEMS IDENTIFIED AND RECOMMENDATIONS

4.1 Problems Identified

- Delays in processing customer requests.
- Limited Digital Banking features compared to competitors. Such as City Bank has personalization & customization customer service requests, which are suitable for Air ticket purchases from domestic airlines at the City Touch app.
- The number of employees is insufficient to give service to the customers in the branch.
- Technical issues diminish branch performance, prolonging time and causing financial losses while providing reduced service for both the bank and customers.
- Different sector people as aged people and rural areas people are not eligible to understand the BRAC Bank mobile Banking Bank app ASTHA.

4.2 Recommendations

The primary and most critical figure of seen benefit quality of BRAC Bank clients is the fulfillment of the client's best intrigues. The moment critical benefit quality figure is the physical offices of the Bank. The clients see that the Bank ought to have appealing physical offices within the Bank. It is additionally found in the investigation that the anticipated variables recognized by the calculated examination are together essentially related to the general benefit quality of BRAC Bank of Bangladesh. The seen benefit quality components and the, by and large, benefit quality of the Bank appears that each calculation is autonomously essentially related to the by and large benefit quality. This indicates that the seen benefit quality variables have a critical impact separately and conjointly mutually over the general benefit quality of the BRAC Bank. I had to earth introduction in BBL. With my small involvement within the Bank, it isn't so simple to propose a few recommendations to upgrade the execution level of the BRAC Bank. In light of the discoveries, the suggestions are as follows-

- Implement a standardized service quality protocol across all branches.

- Invest in advanced digital Banking technologies.
- Enhance employee training programs focused on customer service excellence.
- Develop a feedback mechanism to regularly gather customer insights and address issues promptly.
- Increase transparency in service processes to build customer trust and satisfaction.
- Expand the range of services offered through mobile and online Banking platforms to meet evolving customer needs.
- Regularly monitor and evaluate service quality to ensure continuous improvement.

Consequently, it is suggested that the BRAC Bank ought to center more on the benefit quality variables like unwavering quality, responsiveness, confirmation, sympathy, and tangibility of the clients. It is recognized by the think that the clients are fulfleshed with the benefit given by the Bank for ensuring their best intrigued and the physical offices of the Bank are too worthy to them. Be that as it may, the Bank ought to include arrangements to be more reliable to the clients by giving individual consideration to the clients, giving fast benefits at their demands, and being respectful all the time.

CHAPTER 5: CONCLUSION

Conclusion

The assessment of BRAC Bank PLC's benefit quality uncovers that the Bank has built up a solid establishment in conveying fabulous Managing an account administrations. In any case, some ranges require consideration to upgrade by and large client fulfillment. Due to the expanding significance of the benefit segment in trade, the estimation of benefit quality has to be more critical. By tending to the recognized issues and actualizing the proposals, BRAC Bank PLC can advance and reinforce its position within the competitive Managing an account division of Bangladesh. BRAC Bank Restricted could be a modern-era Bank. It is committed to supplying high-quality budgetary administrations, and commerce, quickening the pace of industrialization, boosting up send out, creating commercial prospects for the educated youth, destitution mitigation, raising the standard of living of constrained salary gather, and generally economical social-economic improvement of the country. And is in a position to go as a catalyst for this advancement within the Managing an account segment in Bangladesh as a Showcase Pioneer.

Appendix

An Analysis of Services Quality of BRAC Bank PLC (Questionnaire)

Respected sir, I am a Daffodil International University student, and in order to correctly complete my MBA report—which is about the service quality of BRAC Bank PLC—I need this questionnaire information to perform the survey. You can allow me four or five minutes to finish this information. This question is open-ended. Kindly coordinate with me, sir, so that I can complete my reports. I appreciate you taking the time to ponder this.

In this questionnaire, you see that Fully Agree=5, Fairly Agree=4, Natural=3, Disagree=2, Fully Disagree=1. Please respond correctly.

1. Gender: a) Male b) Female
2. Age:

a)	b)	c)	d)
18-30years	31-40years	41-50years	Above 50

3. Occupation:

a) Businessman b) Private Employee c) Government Employee

4. Educational Qualification:

a) Secondary b) Higher Secondary c) Graduate d) Post Graduate

5. Monthly Income:

a) 21-30k b) 31-50k c) 51-70k d) 70-90k e) Above 90k

6. Reliability:

Reliability	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
When BRAC Bank promises to complete a task by a specific time, it follows through on that commitment	5	4	3	2	1
BRAC Bank ensures that services are performed correctly the first time	5	4	3	2	1
BRAC Bank consistently meets its promised response timeframes	5	4	3	2	1
BRAC Bank maintains accurate and error-free records	5	4	3	2	1

7. Responsiveness:

Responsiveness	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
BRAC Bank promptly informed customers about when services would be delivered	5	4	3	2	1
The employees at BRAC Bank deliver prompt and efficient service	5	4	3	2	1
Employees of BRAC Bank are eager to assist you	5	4	3	2	1
Employees of BRAC Bank are always available to respond to your requests	5	4	3	2	1

8. Assurance:

Assurance	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
The behavior of the employee of BRAC Bank instills confidence in you	5	4	3	2	1
Customers feel safe when transacting with employees	5	4	3	2	1
Employees in BRAC Bank are consistently courteous with you	5	4	3	2	1
Employees of the BRAC Bank have the proper knowledge to answer your questions	5	4	3	2	1

9. Empathy:

Empathy	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
BRAC Bank provides personalized attention to each customer	5	4	3	2	1
BRAC Bank's operating hours are convenient for all its customer	5	4	3	2	1
BRAC Bank has employees who provide personal attention to customers	5	4	3	2	1
The employees of BRAC Bank are committed to understanding and addressing your unique needs	5	4	3	2	1

10. Tangibles:

Tangibles	Fully Agree	Fairly Agree	Undecided	Disagree	Fully Disagree
The BRAC Bank is equipped with modern-looking tools and machinery	5	4	3	2	1
The BRAC Bank's physical facilities are visually appealing	5	4	3	2	1
The employees of the BRAC Bank present themselves neatly.	5	4	3	2	1
The materials related to the service are visually appealing for BRAC Bank	5	4	3	2	1

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