Internship Report

On

"An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch"

Supervised By:

Professor Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Prepared By:

Rukaiya Jannat

ID: 213-11-1398

Program: BBA (Major in Marketing)

Faculty of Business and Entrepreneurship

Daffodil International University

Date of Submission: 24.08.2025

Letter of Submission

24th August 2025

To

Professor Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on **"An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch".**

Dear Sir,

With due respect, I am pleased to submit my internship report titled **"An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch",** as partial fulfillment of the requirement of the completion of my Bachelor of Business Administration (BBA) in Marketing. During my internship, I gained hands-on practice in customer service and core banking operations, which significantly improved my understanding of customer satisfaction in the Islamic banking sector.

I truly appreciate all of your help and support during the internship. Your assistance has been crucial to my successful completion of this report.

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Yours Sincerely,

Rukaiya Jannat

ID: 213-11-1398

Major: Marketing

Department of Business Administration

Faculty of Business and Entrepreneurship

Acknowledgement

Alhamdulillah, all gratitude is due to Allah (SWT) for His numerous favors, guidance, and mercy, without which this report could never have come into being.

Throughout my internship, my supervisor Professor Mohammed Masum Iqbal from the Department of Business Administration at Daffodil International University provided invaluable assistance, advice, and encouragement.

I am especially thankful to my organizational supervisor, Mr. Twasin Tasawar, for his kind guidance, mentorship, and ongoing encouragement during my internship at Al-Arafah Islami Bank PLC, Dhanmondi Branch.

<u>**Certificate of Approval**</u>

I hereby acknowledge that the internship report titled **“An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch”** has been prepared and submitted by Rukaiya Jannat, ID: 213-11-1398 as a requirement of the Bachelor of Business Administration (BBA) under the Faculty of Business and Entrepreneurship at Daffodil International University.

I recommend the report for submission.

Professor Mohammed Masum Iqbal
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Declaration

I, Rukaiya Jannat, a student at the department of Business Administration, hereby declare that the report with the title **"An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch"** has been prepared by me as a requirement for my internship under the supervision of Professor Mohammed Masum Iqbal, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University. It is prepared only for academic purposes and is an observation on customer satisfaction with services of **Al-Arafah Islami Bank PLC, Dhanmondi Branch** based on observation, interaction, and research conducted during internship. All facts, opinions, and conclusions expressed in this report are the result of my own hard work and understanding.

I also confirm that this study has not been previously submitted for any degree or title recognition.

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Yours Sincerely,

Rukaiya Jannat

ID: 213-11-1398

Major: Marketing

Department of Business Administration

Faculty of Business and Entrepreneurship

Executive Summary

This paper shares insights from my three-month placement with Al-Arafah Islami Bank PLC's Dhanmondi office. The main objective was to evaluate customer satisfaction and observe real-life banking practices, particularly in the context of Islamic banking.

During my traineeship at Al-Arafah Islami Bank PLC, Dhanmondi Branch, most of my time was spent in General Banking department where I assisted with customer service tasks such as account opening, form assistance, and handling basic queries. These tasks allowed me to closely observe how customer satisfaction is influenced by staff behavior, service efficiency, and the overall banking environment. This exposure also helped me collect practical insights for my survey and better understand the dimensions of customer satisfaction being studied in this report.

In order to measure the customers' satisfaction, I conducted a survey of 120 clients applying the SERVQUAL model consisting of five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. It was observed that most customers were satisfied with the bank staff behavior and service. The bank staff complained of delayed ATM services and long lines, though.

This experience enabled me to connect theoretical knowledge with practical work, improved observation and communication skills, and gave an insight into customer expectations. Recommendations for improving service quality also involved increasing digital banking and reducing service delay in the report.

Overall, this internship was a successful milestone in my career and provided me with a deeper understanding of customer service in Islamic banks.

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Chapter – 1: Introduction

1.1 INTRODUCTION

A bank is a type of financial institution that helps the economy by accepting deposits, giving loans, and offering a range of other financial services. Banks are now a necessary part of everyday life because they make it possible to send and receive money safely and quickly, save money, and invest money. Everyone’s life becomes smoother for banks due to the easy procedure of transferring money from anywhere to everywhere.

Generally, to define a bank, there are a lot of definitions available, but in easy word we can define a bank by saying: Bank is an institution which collects money from those who are willing to give and lend the money to those, who need that. In short, banks collect money from those who have a surplus amount of money and lend it to those who need money. In Bangladesh, all banks run their activities by following the Banking Act of 1991.

Islamic banking, however, differs significantly from conventional banking. It's rooted in Shariah law, which prohibits the paying or receiving of interest (Riba). Islamic banks, thus, engage in profit-and-loss sharing contracts, where owners, depositors, and borrowers participate in the outcome of the finances. The sharing of profit is the core concept that renders Islamic banking distinct from conventional arrangements.

1.2. BACKGROUND OF THE STUDY

“An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch" provides insights into how staff conduct, service delivery, available facilities, and the range of financial products influence customer perceptions. The objective of this work is to examine the reasons customers select this bank for remittance services within a highly competitive financial sector. Throughout my internship at AIBL’s Dhanmondi Branch, I gained practical exposure to the operations of the banking industry. This experience also broadened my understanding of workplace behavior and management practices, helping me to recognize the distinction between academic theories and real business scenarios, as well as ways to connect the two.

1.3 OBJECTIVES OF THE STUDY

The objectives of the study are following:

- To explain customer satisfaction;
- To measure customers' satisfaction of Al Arafah Islami Bank PLC, Dhanmondi Branch;
- To make some recommendations to enhance customers' satisfaction of Al Arafah Islami Bank PLC, Dhanmondi Branch.

1.4 METHODOLOGY OF THE STUDY

To assess customer satisfaction at Al-Arafah Islami Bank PLC’s Dhanmondi branch, I used mixed-methods approach. The quantitative aspect involved a structured questionnaire survey conducted with 120 customers to collect numerical data on satisfaction levels. The qualitative aspect was addressed through face-to-face interviews, direct observation, and discussion with both customers and employees, which helped understand behavioral and service-related issues beyond the numbers. The methodology is structured as follows:

i) Nature of the Study:

This is a descriptive study designed to evaluate the satisfaction level of customers using structured questionnaires and personal observation during the internship period.

ii. Sources of Data:

- **Primary Data:**
  - In-person conversations with staff and customers.
  - Direct observation of daily banking operations and note-taking.
- **2. Secondary Data:**
  - Al-Arafah Islami Bank PLC's website, annual reports, along with related books, academic articles, journals and other online sources.
  - Information specific to the Dhanmondi branch of Al-Arafah Islami Bank PLC.
  - The bank's brochures and pamphlets.

iii. Target Population

The target population of this study consists of both individual account holders and walk-in clients who actively receive various banking services, including deposits, withdrawals, and consultations, from the Dhanmondi Branch of Al-Arafah Islami Bank PLC. These individuals regularly interact with the bank's staff and facilities and represent a diverse group in terms of age, occupation, and financial needs.

iv. Sample Size

120 candidates were chosen carefully to form the survey in such a way that they represented good samples of diverse responses and opinions on their level of satisfaction with the services of the bank.

v. Sampling Method

Due to limited access to the entire customer base, the study employed a convenience sampling method. Participants were selected based on their availability at the time of the survey and their willingness to take part in the research process.

vi. Methods of Data Collection:

Data were collected by talking to customers and employees at the Dhanmondi Branch of Al-Arafah Islami Bank PLC. The main focus was on customer service officers, as they deal directly with customers. I also observed how the bank provides services and handles customer issues to understand the real situation. In addition, I used secondary data like the bank’s brochures, website, annual reports, and some academic books and articles to support the study.

1.5 LIMITATIONS OF STUDY

- The internship was conducted only at the Dhanmondi Branch of Al-Arafah Islami Bank PLC, so the findings may not represent the overall performance of the entire bank.
- Due to the limited three-month internship period, it was difficult to explore all departments and banking activities in depth.
- Some employees were too busy with their regular duties, which reduced the time they could offer for discussions.
- Access to internal financial reports and confidential documents was restricted due to the bank's policy.
- Some customers were unwilling or too busy to participate in interviews or surveys, which limited the scope of primary data collection.
- Since this was my first research experience, there may be some minor errors in data interpretation or assumptions.
- Certain information was not disclosed by the authority for security and privacy reasons.

Chapter – 2: Company Overview

2.1 HISTORICAL BACKGROUND OF AIBL

Islam is a complete way of life that guides us in every aspect of our personal, social, and economic activities. Islamic banking, rooted in the principles of the Qur'an and Sunnah, was introduced in Bangladesh to promote interest-free, Shariah-compliant financial services. In alignment with these principles, Al-Arafah Islami Bank PLC was established on June 18, 1995, and officially commenced operations on September 27, 1995.

The bank was founded by a group of visionary Bangladeshi Islamic scholars and entrepreneurs who were committed to establishing an Islamic financial system. Among them was JM Shamsul Alam, the bank's founding chairman, a noted Islamic economist and social contributor. Their aim was to create a financial institution that would contribute to national development while adhering to Islamic values.

As of December 31, 2018, the bank's authorized capital was Tk 15,000 crore, and its paid-up capital stood at Tk 10,649.02 million. Al-Arafah Islami Bank PLC operates through a vast network of 184 branches across the country, offering a wide range of Shariah-based financial services. The bank is guided by a Shariah Supervisory Committee consisting of renowned Islamic scholars who ensure that all operations align with Islamic law.

The bank continues to grow with the objective of combining ethical banking practices with technological advancement to serve the people of Bangladesh in a responsible and spiritually aligned manner.

2.2 VISION OF AIBL

Al-Arafah Islami Bank PLC wants to lead Islamic banking in Bangladesh and help the national economy grow. It plans to do this by following Islamic principles, offering Shariah-compliant services, providing top-quality products with modern technology, building strong relationships with customers and always operating ethically.

2.3 MISSION OF AIBL

Their mission is to seek the pleasure of Allah by operating in line with Shariah principles while contributing to the country's progress. To do this, the bank focuses on offering quality financial services using modern technology, delivering quick and helpful customer service and upholding strong ethical standards. It aims for steady, balanced growth and competitive returns for shareholders, while keeping its pricing fair and investing more in micro and small enterprises. The bank also strives to attract and retain capable staff by providing good compensation and to play a positive role in Bangladesh's economic development.

2.4 SPECIFIC FEATURES OF AIBL

Al-Arafah Islami Bank PLC operates entirely interest-free and strictly adheres to Islamic Shariah principles in all of its operations. In order to maintain the integrity and fairness of all financial operations, the bank has developed its investment policies around a number of Shariah-compliant financial modes, including Murabaha, Mudarabah, and Ijarah.

AIBL pledges to provide tailored financial services guided by Islamic values such as social responsibility, brotherhood, and mutual aid. It seeks to establish an inclusive, ethical banking system that particularly helps marginalized and low-income communities. Through all of its Islamic banking activities, the bank supports social welfare, financial justice, and the fair distribution of wealth.

2.5 GENERAL BANKING PRODUCTS OF AIBL

The bank offers a diverse range of Shariah-compliant savings and deposit schemes. For personal savings there are products such as the Mudaraba YouthSaver Account, Mudaraba

Savings Plus Deposit and the School Student (Minor) Mudaraba Saving Account. Current account services include the Al-Wadiah Current Deposit and Al-Wadiah Current Plus Account (AWCPA). For longer-term investments the bank provides options like the Mudaraba Term Deposit (MTDR), Monthly Profit Based Term Deposit (PTD) and Monthly Installment Based Term Deposit (ITD). Special schemes include the Al-Arafah Monthly Hajj Deposit (MHD) and Al-Arafah Termed Hajj Deposit (THD), Mudaraba Denmohor Deposit Scheme, Cash Waqf Deposit Scheme, Mudaraba Probashi Kallyan Deposit Pension Scheme (MPDPS) and the Mudaraba (Special) Pension Deposit Scheme (MSPDS).

There are also dedicated accounts for farmers and freedom fighters, a savings account for garment workers, and special pension schemes for expatriates. With so many alternatives, customers can choose a deposit product that matches their individual needs and aligns with Islamic banking principles.

2.6 CUSTOMER SATISFACTION LEVEL ON AL-ARAFAH ISLAMI BANK PLC; DHANMONDI BRANCH

Understanding how customers feel about the service they receive is essential to judging a bank's performance. To gauge the satisfaction level at the Dhanmondi branch of Al-Arafah Islami Bank PLC we looked at a mix of factors, drawing on survey responses and interviews with customers. We paid particular attention to the bank's overall reputation and how staff interact with customers, since courtesy and professionalism go a long way toward building trust. We also considered the practical, everyday details that shape a customer's experience: how reliable the online and ATM networks are, the quality of the branch's technology and how long people have to wait to be served.

Overall, most respondents said the branch meets their needs and expectations; staff are helpful, and services are delivered courteously. Some people did point out frustrations with long queues and occasional delays in digital services; addressing these issues could make the experience even smoother. It's clear from the responses that satisfaction is not just about a single transaction but about the whole relationship: customers want to feel valued, to have their problems solved quickly and to know that their money is being handled ethically.

Al-Arafah Islami Bank works closely with its clients to help them earn a return by investing in the nation’s economy. The branch gives priority to those who invest in productive sectors and offers both secured and unsecured investment options. By focusing on service quality and upholding its Shariah-based principles, the bank aims to keep its customers happy because satisfied clients are more likely to stay loyal, invest more and take advantage of the bank’s other products.

Chapter - 3: Internship Role and Responsibilities

3.1. INTERNSHIP ROLE AND RESPONSIBILITIES

During my internship at Al-Arafah Islami Bank PLC, Dhanmondi Branch, I was assigned to various departments to gain practical knowledge about banking operations and customer service procedures. My main role was to assist bank officers in daily operations and observe how the bank maintains customer satisfaction.

Below are the key responsibilities I undertook during the internship period:

- Welcoming customers and providing basic information about banking products and services.
- Assisting customers in filling out account opening forms and other banking documents.
- Verifying customer identity documents under the supervision of bank officers.
- Assisting in data entry for new account registration into the bank’s system.
- Entering customer feedback and survey data into Microsoft Excel for analysis as part of the customer satisfaction study.
- Updating customer records and filing necessary documents.
- Distributing customer satisfaction questionnaires to visiting customers.
- Collecting completed surveys and explaining any unclear questions to respondents.
- Conducting short face-to-face interviews with selected customers for detailed feedback.
- Observing the implementation of Shariah-compliant banking practices.
- Understanding how the branch maintains ethical banking standards and customer trust.
- Assisting the front desk and customer service executives during busy banking hours.

Chapter - 4: Key Learnings, Experiences and Analysis

4.1 KEY LEARNINGS AND EXPERIENCES

My internship at Al-Arafah Islami Bank PLC, Dhanmondi Branch was an enriching experience that allowed me to apply theoretical knowledge in a practical banking environment. Through this internship, I gained valuable insights into customer service management, Islamic banking operations, and organizational behavior within the banking sector.

Below are the key learnings and experiences I gathered during my internship period:

- Learned how Shariah-compliant banking works, including profit-sharing principles, interest-free transactions, and ethical investment policies.
- Gained knowledge about Islamic banking products such as Mudaraba**,** Murabaha**,** and Ijara**.**
- Enhanced my interpersonal and communication skills by directly interacting with a diverse range of customers.
- Learned the importance of patience, active listening, and empathy in handling customer queries and complaints.
- Observed how employees maintain a professional tone even under pressure.
- Identified key factors affecting customer satisfaction, such as service quality, waiting time, staff behavior, and banking facilities.
- Understood how timely complaint resolution and customer feedback handling improve customer trust and satisfaction.
- Learned how various departments (Customer Service, Accounts, Cash, IT) coordinate with each other to deliver seamless banking services.
- Understood the importance of teamwork and time management, especially during peak banking hours.
- Gained practical experience in designing and distributing customer satisfaction questionnaires.
- Learned how to collect and analyze customer feedback effectively.
- Conducted short interviews with customers to understand their banking experiences and expectations.

- Observed and participated in daily banking operations like account opening, cheque clearing, cash transactions, and fund transfers.
- Gained exposure to back-office tasks like data entry, record-keeping, and document verification.
- Got hands-on experience with the bank's core banking software for entering and updating customer information (under supervision).
- Learned the importance of maintaining data confidentiality and accuracy in financial records.
- Observed how bank officials handle critical situations like customer complaints, service delays, or transaction errors.
- Learned how frontline employees make quick decisions while ensuring customer satisfaction and following banking regulations.
- Understood the importance of punctuality, dress code, and professional behavior in the banking sector.
- Observed the bank's strict compliance with regulatory guidelines and ethical banking standards.
- Gained a broader perspective on the role of private Islamic banks like Al-Arafah Islami Bank PLC in the financial system of Bangladesh.
- Learned about market competition in the banking sector and how service quality impacts customer loyalty.

This internship was a highly valuable learning journey that helped bridge the gap between academic knowledge and practical banking operations. It provided me with real-world skills and insights that will be beneficial for my future career in banking, finance, or customer service-related fields.

4.2 ANALYSIS OF CUSTOMER SATISFACTION

To determine how satisfied people are in Dhanmondi Branch of Al-Arafah Islami Bank, I created a short survey with nine questions. 120 current account holders participated in the survey. For each question that they were supposed to rate their experience on a five-point scale: 1 = poor, 2 = fair, 3 = good, 4 = very good and 5 = excellent.

After collecting the completed questionnaires, I compiled and analyzed the responses. The next section summarizes the key findings and discusses what the scores reveal about customer satisfaction at this branch.

4.3 Demographic Profile of Respondents

4.3.1 Gender Distribution of Respondents

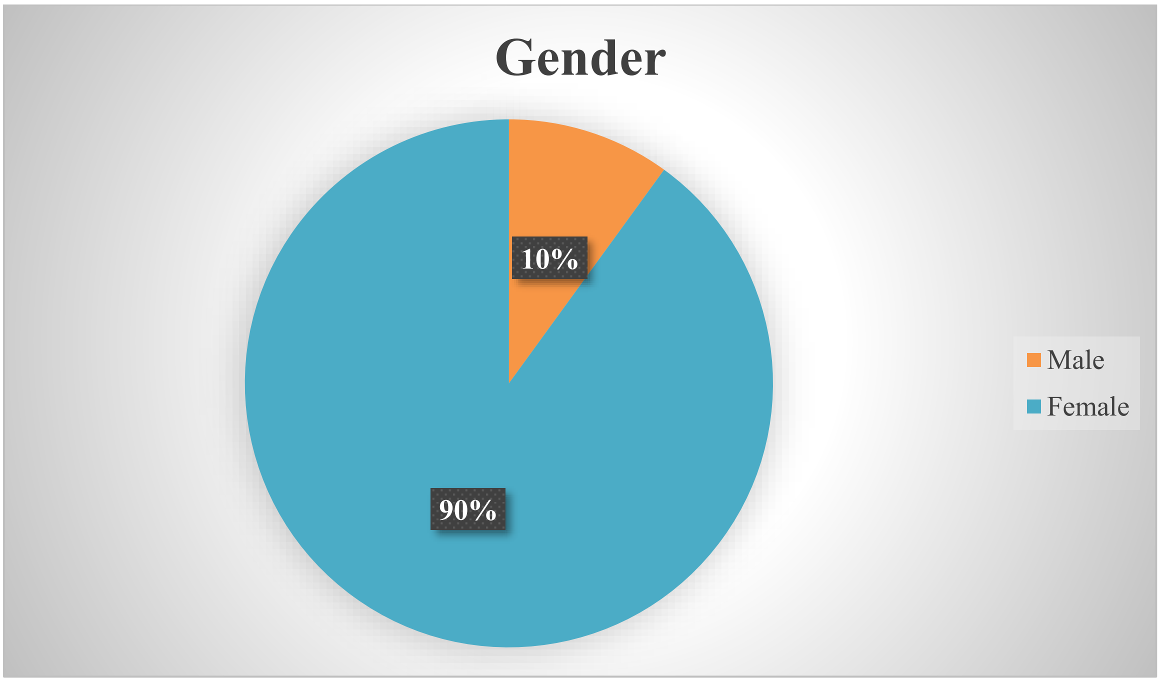

Figure 4.3.1: Gender Distribution of Respondents

The above chart shows that the majority of respondents were female (90%), while only 10% were male. This indicates that most of the survey participants at Al-Arafah Islami Bank PLC, Dhanmondi Branch, were female account holders or visitors during the survey period.

4.3.2 Age Group

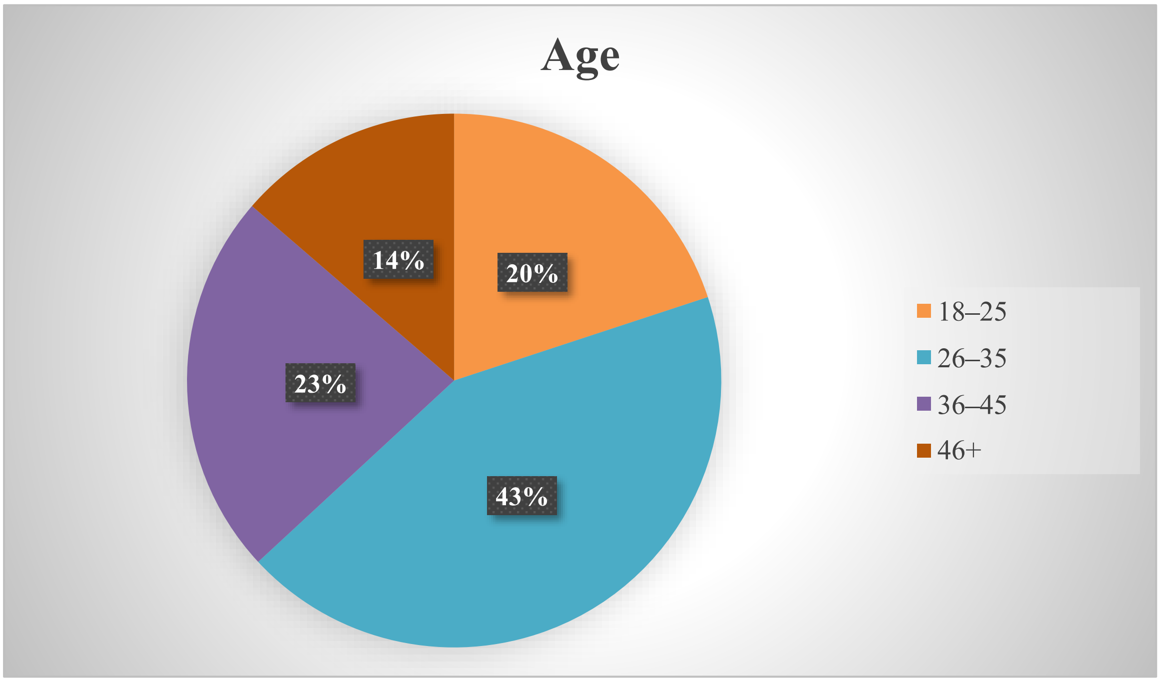

Figure 4.3.2: Age Group of Respondents

Respondents were asked to select their age group. From the survey data, it is evident that the largest proportion of customers (43%) belongs to the 26–35 age group. This is followed by 23% in the 36–45 age group, while 20% are between 18–25 years, and only 14% fall under the 46+ category. This indicates that most customers are economically active and may require a wide range of banking services.

4.3.3 Educational Qualification

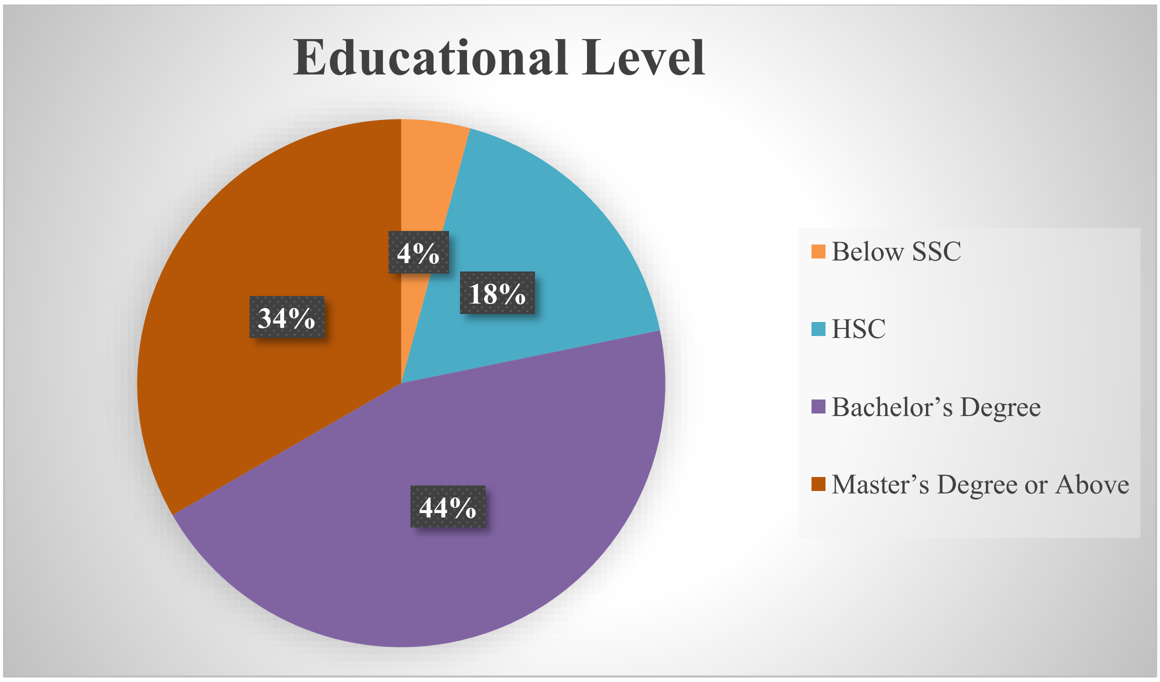

Figure 4.3.3: Educational Qualification of Respondents

The survey included respondents from different educational backgrounds. The largest segment holds a Bachelor’s degree (44%), followed by Master’s degree or above (34%); together, 77% of respondents are university-educated. A smaller share completed HSC (18%), and only 4% are below SSC. This profile suggests that most respondents are well-informed and comfortable assessing banking products, digital services, and service quality in detail.

4.3.4 Occupation

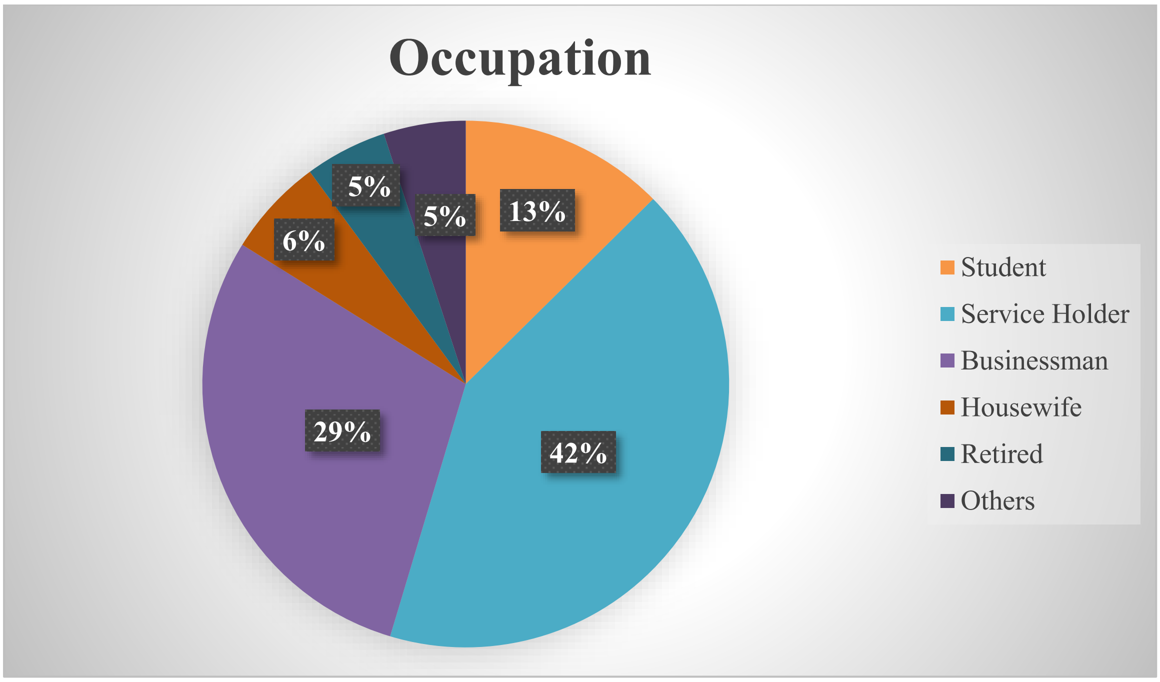

Figure 4.3.4 Occupation of Respondents

Respondents' professions shows that the largest proportion are service holders (42%), followed by businessmen (29%), with smaller groups of students (13%), housewives (6%), retired persons (5%), and others (5%). This indicates that a significant share of customers is actively engaged in employment or business, leading to frequent banking interactions such as salary management, business transactions, and loans. Students and housewives reflect the younger and household-centered segments, while retired customers highlight the importance of stability and security in banking services.

4.4 CUSTOMER SATISFACTION LEVELS

4.4.1 Customer Satisfaction Based on SERVQUAL Dimensions

This presents the analysis of customer satisfaction data collected from 120 respondents of Al-Arafah Islami Bank PLC, Dhanmondi Branch. The analysis is based on the SERVQUAL model, which includes five key service dimensions: Reliability, Responsiveness, Assurance, Empathy, and Tangibles. Each dimension was measured through a survey using a five-point Likert scale ranging from "Strongly Agree" to "Strongly Disagree."

Q1. The bank performs services as promised and delivers them on time.

The below-mentioned pie chart highlights the ratio:

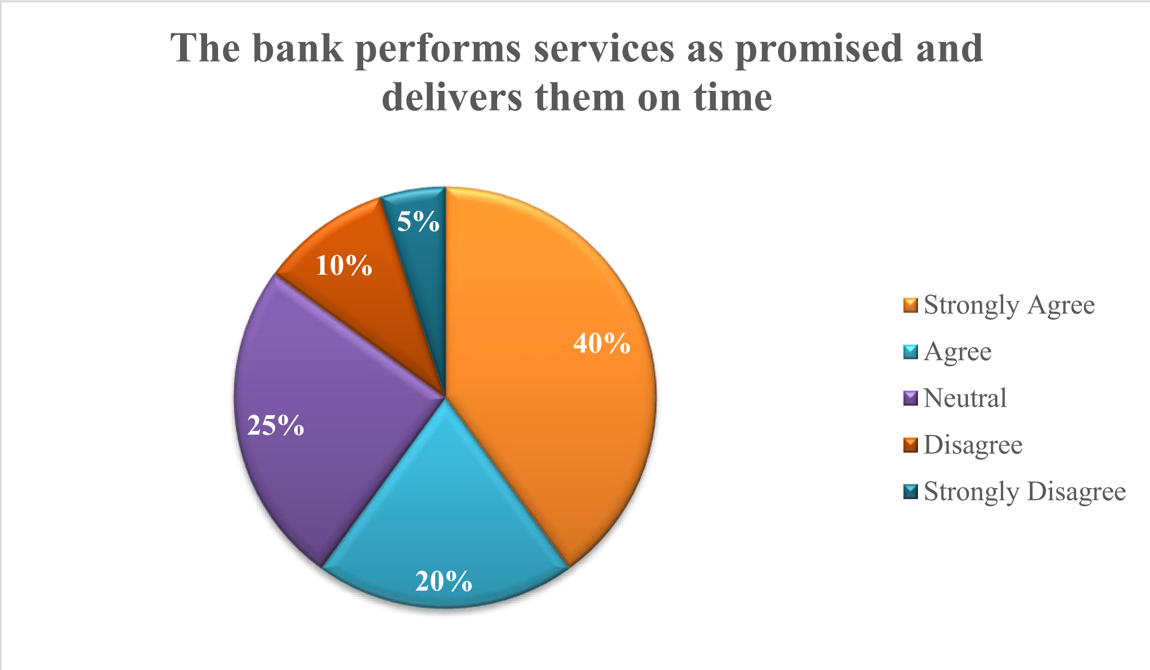

Figure: Customer Satisfaction on Reliability

The survey findings reveal that 60% of customers either strongly agreed or agreed that the bank performs services as promised and delivers them on time. This reflects positively on the bank's reliability and efficiency, particularly in handling regular transactions such as account maintenance, cheque clearance, and fund transfers. However, 25% of respondents remained neutral, indicating mixed experiences, while 15% expressed dissatisfaction.

Q2. Employees are willing to help and respond promptly to customer needs.

The below-mentioned pie chart highlights the ratio:

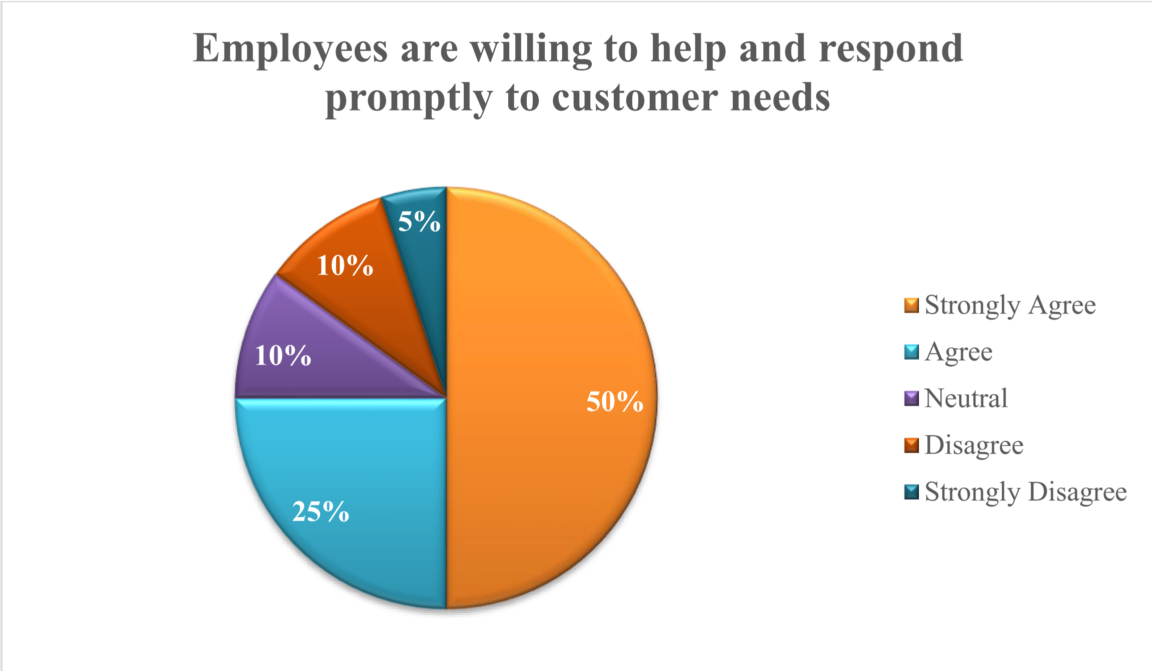

Figure: Customer Satisfaction on Responsiveness

The survey shows that 75% of customers (Agree and Strongly Agree) feel that bank employees are responsive and willing to help with their needs. Half of the respondents strongly believe employees go out of their way to provide prompt support, while one-quarter also expressed satisfaction. Only 15% of respondents disagreed, highlighting occasional lapses in responsiveness, and 10% remained neutral. Issues such as delayed SMS alerts and ATM card re-issuance were handled quickly, indicating a high level of responsiveness.

Q3. Bank staff are knowledgeable and instill confidence in customers.

The below-mentioned pie chart highlights the ratio:

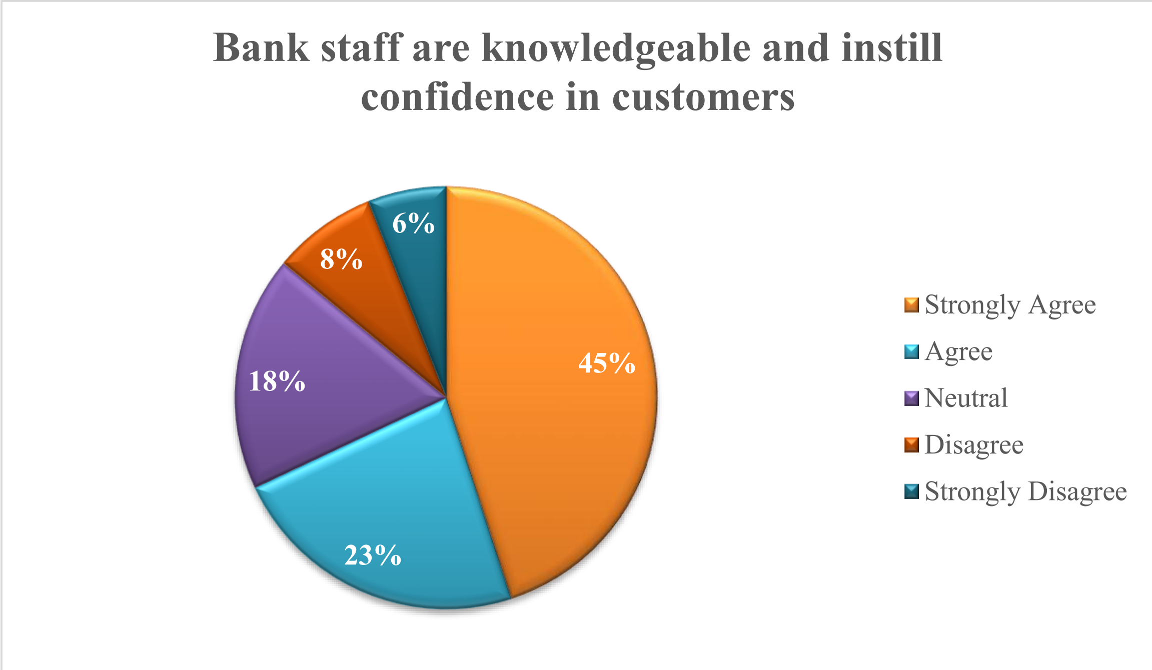

Figure: Customer Satisfaction on Assurance

The survey results indicate that 68% of respondents (Agree and Strongly Agree) expressed confidence in the knowledge and expertise of bank employees. Nearly half of the respondents strongly agreed, showing high trust in staff guidance, particularly on Islamic banking rules and Shariah compliance. A further 18% remained neutral, while 14% expressed concerns about staff expertise. This knowledge plays a crucial role in building trust and ensuring transparency.

Q4. The bank provides personalized service and individual attention.

The below chart in pie format displays the ratio:

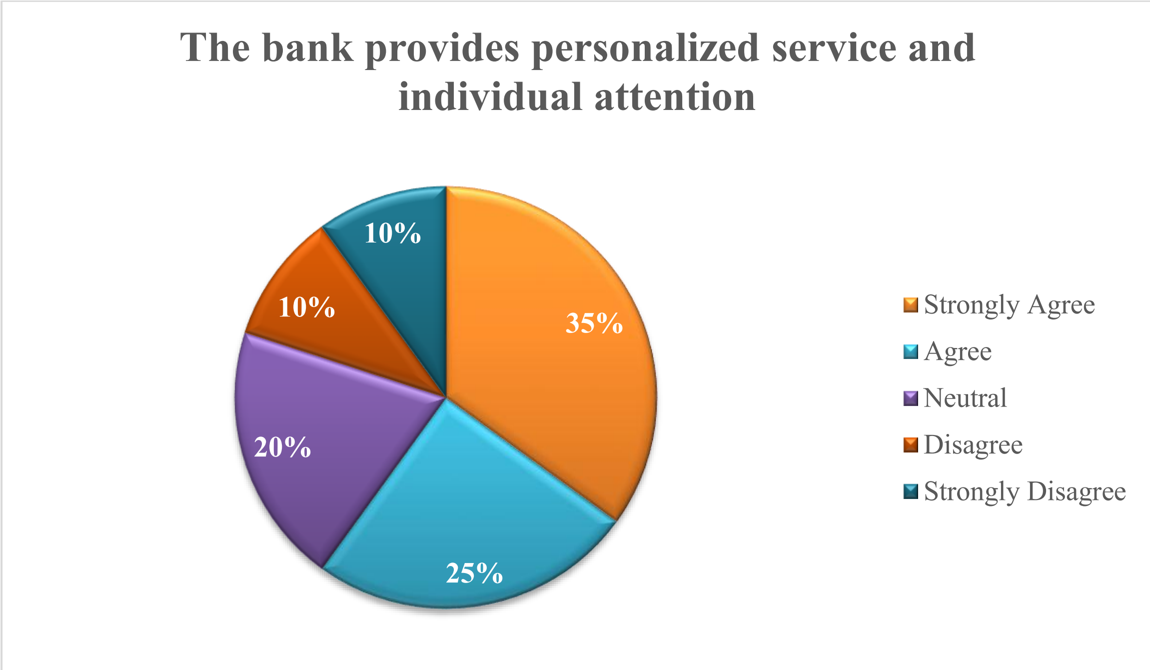

Figure: Customer Satisfaction on Empathy

The findings reveal that 60% of respondents (Strongly Agree and Agree) felt the bank provides personalized services and individual attention, particularly valued by senior customers and small business owners. Meanwhile, 20% of respondents gave a neutral response, and another 20% disagreed or strongly disagreed, indicating dissatisfaction. However, some customers reported a lack of personalized attention during peak hours.

Q5. The physical facilities, brochures, and appearance of the staff are professional.

The below chart in pie format displays the ratio:

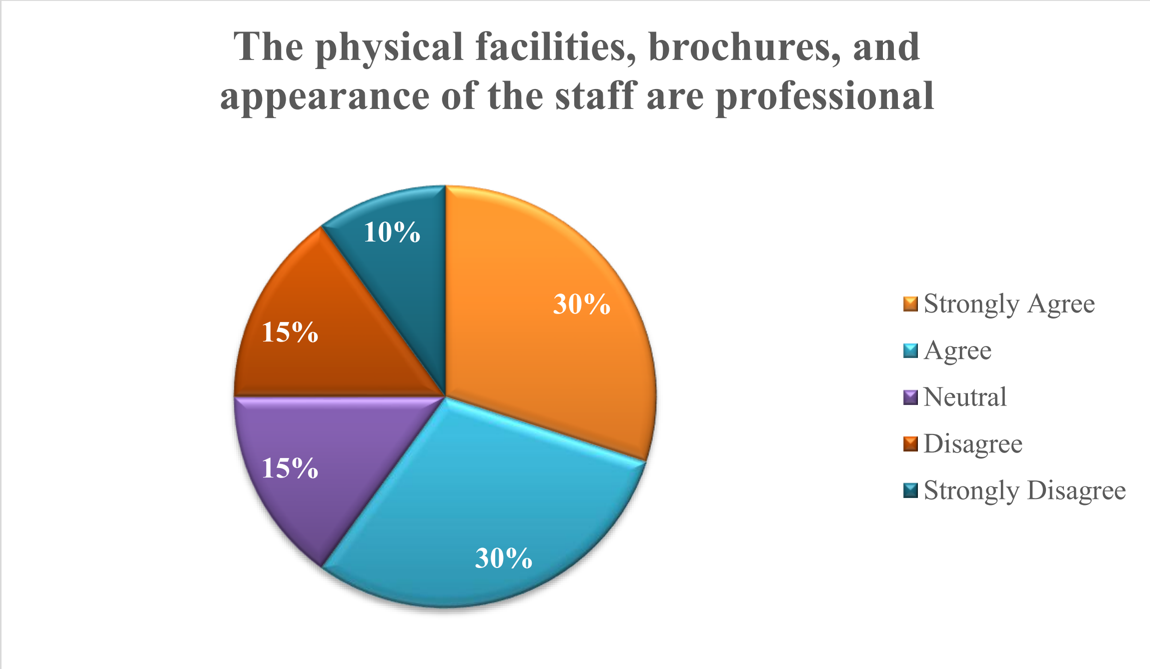

Figure: Customer Satisfaction on Tangibles

The branch environment was praised for being clean, well-maintained, and organized. The survey shows that 60% of respondents (Strongly Agree and Agree) felt that the bank's physical facilities, brochures, and staff appearance were professional, reflecting a clean, well-maintained, and organized branch environment. However, 15% remained neutral, while 25% expressed dissatisfaction. Customers specifically pointed out issues such as poorly maintained ATM booths and limited parking facilities.

Chapter - 5: Critique and Reflections

5.1 CRITIQUES AND REFLECTIONS

My internship at Al-Arafah Islami Bank PLC, Dhanmondi Branch gave me a valuable opportunity to gain practical exposure to the banking sector and understand customer satisfaction in the context of Islamic banking. The overall environment at the branch was professional and supportive, and the staff were cooperative in guiding me through different banking processes. I was able to learn about Islamic banking practices, observe how Shariah principles are applied, and interact directly with customers from various backgrounds, which improved my understanding of customer behavior and service quality. Many of the theories I studied in areas like customer relationship management, service marketing, and business communication became much clearer through real-life applications. At the same time, I noticed some gaps and challenges. The branch still relied heavily on manual processes, and its digital services, including online and mobile banking, were not very strong, which some customers also pointed out. Customers frequently faced issues with ATM and online services, and waiting times were long during peak hours because of limited counters and staff. From my side, I felt the absence of a structured internship program with clear learning modules or regular mentoring, which could have made the experience more organized. In addition, confidentiality policies restricted my access to some important data, which limited the depth of my analysis. Overall, while the internship was highly rewarding and educational, these areas highlight opportunities for the bank and for future improvement of the internship program.

Personal Reflections:

Overall, my internship experience was highly valuable in terms of learning, skill development, and professional growth. It gave me practical exposure to customer handling, banking operations, and problem-solving within a real business setting.

While I appreciated the learning opportunity, I also realized the importance of digital transformation and customer service innovation in the banking sector. The internship made me more confident in communicating with customers, analyzing service quality, and understanding the gap between theoretical knowledge and real-world practices.

This internship has strengthened my desire to pursue a career in the banking and financial services industry. I have learned the importance of adaptability, patience, time management, and continuous learning for professional success.

Chapter - 6: Conclusion

6.1 CONCLUSION

This report, after a three-month internship at Al-Arafah Islami Bank PLC, Dhanmondi Branch, was designed to measure the level of customer satisfaction and determine how service quality influences the perceptions of the customers. The study was conducted based on the SERVQUAL model with a focus on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles.

The findings indicated that while the overall customers were satisfied with service delivery and staff behavior, there are others that need to be addressed, including ATM service, online banking features, and waiting time. They are immediate drivers of customer satisfaction and hence must be addressed through service design enhancement and operational effectiveness.

The internship gave me the hands-on knowledge of the operations of Islamic banking, real-life experience in service delivery, and knowledge of customers' expectations at a deeper level. It also helped me to enhance my communication skills, professional behavior, and working ability in an orderly organizational setting.

To wrap up, the internship bridged the gap between learning from books and application in the field, providing vast knowledge that will aid in catalyzing my academic development alongside career growth in the banking and financial sector.

Chapter - 7: Implications

7.1 IMPLICATIONS

The findings of this internship report on “An Evaluation of the Customers' Satisfaction of Al Arafah Islami Bank PLC: A Study on Dhanmondi Branch” have several important implications for the bank's management, customers, and the broader Islamic banking sector in Bangladesh.

- The report highlights specific areas that need attention, such as ATM service reliability, online banking system enhancement, and reducing customer waiting time.
- By addressing these issues, management can improve overall customer satisfaction and retention.
- The study suggests the need for periodic customer satisfaction surveys to get regular feedback and implement necessary service improvements.
- The research shows that service quality (staff behavior, responsiveness, complaint handling) plays a significant role in influencing customer satisfaction.
- Proper staff training, increased focus on customer care, and faster service delivery mechanisms can help improve the service experience at the branch level.
- Investing in user-friendly mobile banking apps, SMS alert services, and online transaction facilities could greatly improve customer convenience and satisfaction.
- The bank can introduce loyalty programs, reward schemes, or special priority services for long-term and high-value customers.
- The findings provide evidence that customers of Islamic banks, like Al-Arafah Islami Bank PLC, value both Shariah-compliance and modern service convenience.

The bank has an opportunity to merge its core religious principles with modern service quality to stay ahead in Bangladesh’s competitive market. If applied well, these findings can guide the Dhanmondi Branch in satisfying customers, building lasting trust, and enhancing its image in Islamic banking.

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