

Internship Report On
Customer Satisfaction of Al-Arafah Islami Bank Ltd

Konapara, Branch Dhaka.

Prepared For:

Masudur Rahman

Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University



Prepared By:

Anika AnjumJui

ID: 173-14-2502

Department of Business Administration

Faculty of Business and Economics

Daffodil International University

Date of Submission: 03th February, 2019

Letter of Transmittal

January 17, 2019

Masudur Rahman

Professor

Department of Business and Administration

Daffodil International University, Dhanmondi, Dhaka- 1207

Subject: Submission of Internship report regarding customer satisfaction of Al-Arafah Islami Bank Limited.

Dear Sir;

Apart from the internship program, I have prepared this report on this topic “Customer Satisfaction of Al-ArafahIslami Bank Ltd”. I believes the knowledges and experiences gathered during the internship program will be helpful for my future professional life. I would appreciate you if you accept the reports paper.

Your supports in this regards will be highly appreciated.

Thank you.

Sincerely

Anikaa Anjum Jui

ID: 173-14-2502

MBA Program

Department of BusinessAdministration

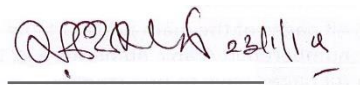
Daffodil International University, Dhanmondi, Dhaka- 1207

Letter of Acceptance

I'm glad to report that sincerely satisfied “Customer Satisfaction of Al-Arafah Islami Bank Ltd” conducted by Anika Anjum Jui is bearing ID No: 173-14-2502 of the Department of Business Administration. Under my supervision Anika Anjum Jui worked with Al-Arafah Islami Bank Ltd as an intern.

Anika Anjum Jui carries a strong moral character and a very delightful personality. It really has a great pleasure to work her. I hope she will be succeed in life.

Supervisor



Masudur Rahman

Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University, Dhanmondi, Dhaka- 1207

Acknowledgement

First, I want to remember the name of Almighty Allah who created and gave knowledge, time and energy to complete our internship program.

My heartiest gratitude is unlimited to my Supervisor Mr. Masudur Rahman Professor, Daffodil International University. He helps me determining the objectives, to crystallize my thoughts, guided me for the report structure throughs to got to the ends.. I can;t forgot he guidance and his utmost to the friendly are sincere attention toward me.

My heart felt thanks go Md Shafiqul Islam ,Sheikh Mukammel Zaher, Kamruzzaman Mokhlesur Rahman and Md. Mizan Rahman, Yeamin Khondiker, Iqbal Mahmud for providin me supports and couraging throughs out of Internship programes are helping me to accumulated necessarys informationes.

STUDENT'S DECLARATION

I thus reported that the internship presented entitled **Customer Satisfaction of Al-Arafah Islami Bank Limited** is submitted to Daffodil International University under the curriculum of MBA program.

I declare that the reports is only prepareds to meet my academics needs as a part of MBA program, not for any other purpose.

.....

Anika Anjum Jui

ID: 173-14-2502

MBA Program

Major in Human Resource Management

Department of Business Administration

Daffodil International University

Executive Summary

This report emphasizes the "customer satisfaction of Al-Arafah Islami Bank Limited", which highlights are the products and services offered to the customers of the bank, to overcome the restrictions of these services, shorts shorts and suggestions. Customers satisfactions assessments is always of the important for different purposes and banks, which constantly seeks had to monitor and improvement customers experiences. In my reports, I tried to evaluated EBL's customers satisfactions, which advised me to help and find solutions to solve a meaningful problem with customers of the products or services of the bank, its customer-facing (branches, ATM booths), online of facility sandstaff and process for supply And to improve the quality and finally to use Eibb's products or services In order to understanding the needs of customers with a better fill overall experience AIBL can help me to achieve. As part of my academic need to finish my MBA program. In EIBL. Organizations are monitored for the observed mainly mediam for the mainly informations gatherings and the secondaries data are in connectioning with the conversations with the respective officials of the branch. Al-Arafah Islami Bank Limited is a fixed commercial bank which was registered by the BangladeshBank.

In short, this report basically provides better services and qualities than other banks, to improve the satisfaction level of customer's sand.

Table of Contents

SL. NO.	Table's Title	Page no
1	Chapter- 1: Introduction	1
1.1	Introduction	2
1.2	Purpose of Study	2
1.3	Methodology of study	2
1.4	Limitations	4
1.5	Literature Review	4
2	Chapter- 2: Company Overview	5
2.1	Al-ArafahIslami Bank Limited	6
2.2	Historical Background	6
2.3	Products/Service Offering	6
2.4	Special Feature Of AIBL	7
2.5	Structure of AIBL	8
3	Chapter- 3 Analysis & Findings	9
3.1	Satisfaction	10
3.2	Customer Satisfaction	10
3.3	The Need to Measure Customer Satisfaction	10
3.4	Demand of Customer	10
3.5	Service Quality And Satisfaction	11
3.6	Customer's Importance & Level of Satisfactions & Analysis	11
3.7	Reliability	12
3.8	Responsiveness	15
3.9	Care & Empathy	19
3.10	Tangibles	21
3.11	Some Other Analysis	24
4	Chapter 4: Major FINDINGS RECOMMENDATIONS & CONCLUSION	29
4.1	Major Findings From The Observations	30
4.2	Recommendations	30
4.3	Conclusion	31
4.4	Reference	32

List of Tables:

Table No	Table's Title	Page NO.
3.5	Service Quality and satisfaction	11
1	Provides services within the time periods	12
2	Employees give appropriate solution to problems	13
3	Errors and mistakes correctly promptly	14
4	Employee gives your prompt service	15
5	Employee always searches for solution	16
6	Friendliness & Courtesy of the employees	18

Chapter-1

Introduction

1.1 Introduction:

The word 'bank' probably originated from the word 'bench' in ancient times. The first of the Jews in Jerusalem, who introduced a type of banking before the birth of Christ, as a loan loan. The Jews traded money and loans on a long bench. Islami Banking has come up with ideas like profit sharing (Mudharbah), safekeeping (Wadia), joint venture (Musharqah), cost plus (Murabahah), and leasing (lease).

1.2 Purpose of report:

1.2.1 Broad Objective:

The main purpose of this study is to determine the level of satisfaction of customers of Al-Arafah Islami Bank Ltd., Konapara Branch

1.2.2 Specific Objectives:

The specific objectives of this

- Evaluate the staff's ability to perform dependent services and depend on properly
- Convenient banking hours, assessing customer satisfaction to get care and personal attention.
- To assess the needs of employees and to provides prompts services.

1.3 Methodology:

1.3.1 : Types of Researchs:

In this study, investigative research was carried out to determine the total banking of Al-Arafah Islami Bank Limited are the work and certain features of the services of this bank.

1.3.2 Preparation of Q & A:

The entire work have to prepared are the based on the circle scale. There are five service quality levels reliability, feedback, assurance, sympathy and tangibles. To broaden the base of Islamic Banking in the rural society. I have selected 21 questions that focus on these 5 levels.

1.3.3 Target Group

Arafah Islami Bank Ltd.'s own customer.

1.3.4 Sources of Information

1. Primary Data

In the interview of employees of Al-Arafah Islami Bank Limited, I collected the initial information in the first place. Interview with Al-Arafah Islami Bank customers in the interview.

2. Secondary Data

I have expanded various types of secondary data in my research. The following secondary data sources can be defined as: Internaly Sources and Externaly sources

1.3.5 Method and Size

Method

For good results, I have adopted non-prospective motive strategy in this project survey where customers were given copies of question paper and were asked to fill them. Number of population:

At this research stage I have selected a group of 100 people

1.3.6 Information Analysis and Results:

Collected data analysis is done with the help of statistical tools. The responsiveness of the survey, including the level of importance and the perception of the customer, is long in the beginning and the weighted responses of those reactions are prepared.

1.4 Limitations of the Report:

Woe to Dutch quarterly and advisers:

Self-money was maintained at the airport.

Only make up for the Copperberchers bankhouses.

In many cases, recent and latest information has not been published.

1.5 Literature Review:

This review will have literature on customer adherence and behavior, customer satisfaction and surveillance levels.

Hartl (2006) will behave that behavior but posit the most important thing. In the study of Al-Bros (1999) in the context of Washington, USA, bank customers involved in all geographical areas and bank assets. Research involves asking various questions related to their satisfaction with the bank.

1.5.1 Cultural elements:

According to Kotler et al (1999) cultures influence the person's wishes and behavior. They believe that children find themselves in society, they can learn from the standards of different organizations

1.5.2 Personal Factors:

A separate decision to buy a large quantity is influenced by its right attributes.

Chapter 2

Company Overview

2.1 Al-Arafah Islami Bank Limited

Al-Arafah Islami Bank Ltd started its operations on 18 June 1995 as a commercial bank, according to the rules and regulations of the Bangladesh Bank. It provides all kinds of commercial banking activities to potential had to used properly customers within the Bank's Companies Act, 1991 and maintains mandate and policy guidelines prescribed by the Bangladesh Bank. By 2016, the banks participated in CSR activities with have to financial assistances way in various fields such as education, trainings, healthcare, sports, natural disasters etc.

2.2 Historical backgrounds:

Islam means 'peace'; It indicates a completely pure and dangerous free lifestyle. The main goal of Islamic life is to succeed in our lives as well as immortal life. So in every aspect of our life, we follows the doctrines of al-Qur'an and the life of Prophet Muhammad (peace be upon him) in order to achieve the greatest success.

2.2.1 Vision:

Keep a significant contributions to the advancements of Islamic banking in Bangladesh and to improvement the national economy.e national economy.

2.2.2 Mission:

- Here, both here and later, to achieve Allah Almighty satisfaction. Sharia-based banking practice spreaded.
- Business business maintains high standards of ethics.
- Balanceing increase.

2.3 Products / Services Offering

- Involving more in Micro and SME financing.
- Monthly profit based term deposit (MPTD).
- Al Arafa Month Haj Amant
- AlArafah savingses bonding

2.4 Specials Featuress of AIBL:

AIBL is totally committed to the welfare-based banking systems as well as the developments of low-income groups of people in economic welfares, creating employment opportunities.

2.5 The investments method of AIBL

Bai-Salam: The term bay-salam is used to define a sale where the buyer prepares money. Delivery is delayed for a while in the future. Usually the seller is a person or business and the buyer is in the bank. In spite of the five dimensions, some other questions were also asked to the customers for better understanding of their satisfaction or dissatisfaction and the reason behind this. These questions and their analysis.

Goal:

- To facilitate rural entrepreneurs
- To develop socio-economic condition of rural people
- To save rural people from usury
- To facilitate the growth of agro-industries
- To create employment scope
- To broaden the base of Islamic Banking in the rural society

2.6 AIBL's structure:

The AIBL is governed by the board of directors including 15 member. The Board is responsible for appointments and Executives Committees comprising sponsored directors (Chairman, Vice Chairmans), its members, shareholdingr directors, formers officers, directors and companys departmentes. The Committees is authorizedy to observe and review day-to-day activities includings investments plans, budgetes and other investments activitiees. Moreover, the Boards is responsible for establishings companys policiess and reviewing they company's operationals performances with the approvals of major investments transactiones and major fundraising. In additions, the board is responsible for managing the company's overall operations in the frameworks of the companyes policies and is responsible.

Chapter-3

Analysis & Findings

3.1 Satisfaction:

Definition 1: Satisfaction mean that one feels the feeling of one when fulfilling one's desires, needs or expectations.

Definition 2: When compared to a product approval staff performances levels of with its expectations to approvement.

3.2 Customers Satisfactions:

Gaining high levels of customers satisfactions is extremely importants for a business because satisfaction is most likely to be loyals to customers and is likely to uses a repeats ordered and a wides ranges of services offered by a business.

- **Definition 1:** To ensure customer satisfaction productand service performance meets customer's expectations are equivalent.

3.3 The Need to Measure Customers Satisfactions:

The era of globalizations, managements of companiess is more concerneds about customers satisfactions, which makes profits. Satisfactory customer centrale to the best performances andAIBL should arrange training are the facilities and other seamier to skilled their mans power.

Increase the ATM booths as per customer needed. AIBL have to evaluate risk management to avoid fake deeds. How come up with possible ways of improving service are quality and efficiency that financials incomes.

3.4 Demand of Customers:

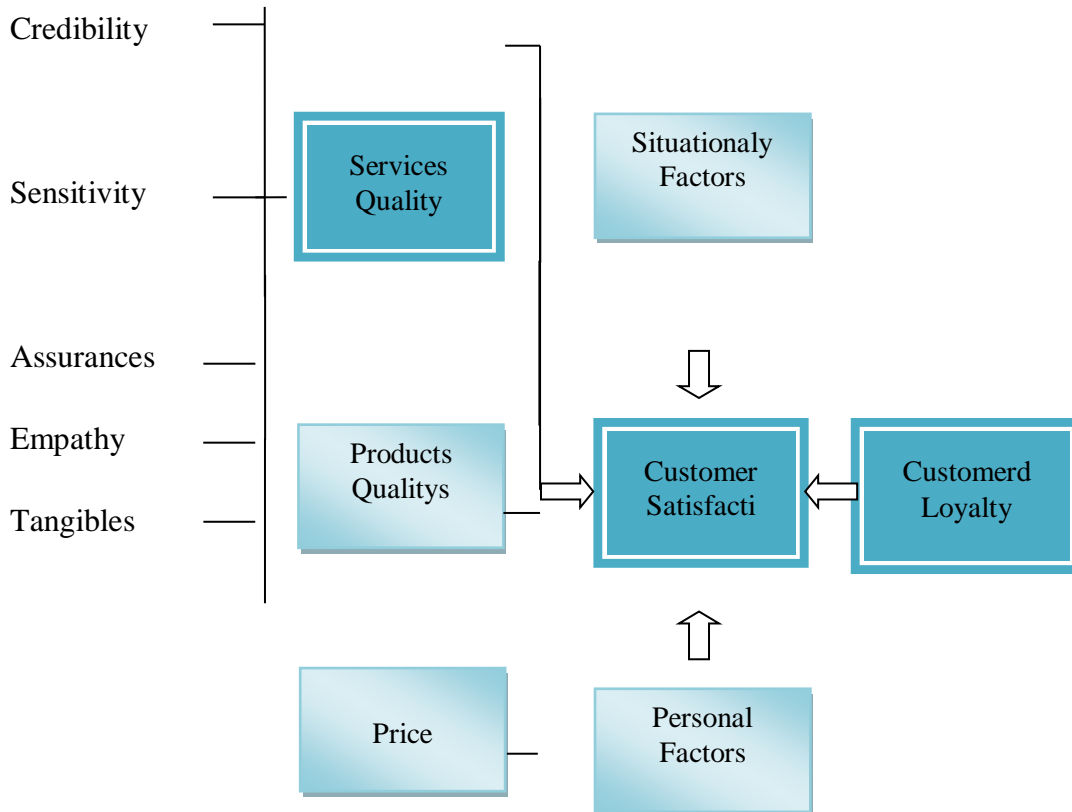
Befor starting to building tools tothe measures satisfactions levels, it is importants to develops a clear are understanding of exactly what a customs wonts.

are two types of customers expectations,

Publication, Implicit

3.5 Services Quality and Satisfactions:

It is difficult to generally define two words "satisfaction" and "quality", and the authors uses those conditions to intervenes



Figs: Service Quality and satisfaction

Source: Office File

3.6 Customer's Importance & Level of Satisfaction & Analysis:

Customers importance and level of satisfaction at AIBL shows briefly. The results are produced according to various service quality levels. Each level has its own specific questions. The results of the surveys were presented on the basis of these questions, which were asked by respondents with a protected questionnaire. The results of this research are as follows:

3.7 Reliabilitys:

These questions are follows:

- Q1: Employees give appropriate solution to problems.
- Q2: Errors and mistakes correctly promptly.

Q1: Provides services within the time periods

The respondents placed a highly importance in this characteristic of these services. The 2% customers are highly satisfied, 20% customers are satisfied 60% well as 18% negative with those statement.

Satisfactiones Scores	Satisfactiones Percentages (%)
1	2%
4	18%
3	60%
5	18%
2	0%

Table 1: Provides services within the time periods

Source: Annual Report.

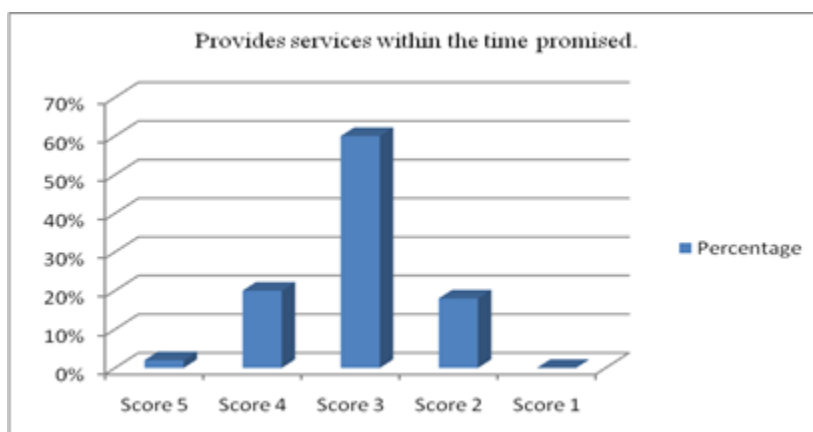


Chart 1: Provides services within the time promised.

Source: Annual Report.

Q2: Employees give appropriate solution to problems.

Customer always tries to get appropriate solution to problem. The majorities of the respondents are negative with this statement. 15% customers have been satisfied, 40% customers are indifferent and 45% customers disagree with this statement.

Satisfactions Score are	Satisfaction Percentage are (%)
5	1%
4	15%
3	40%
2	45%
1	1%

Table 2: Employees give appropriate solution to problems.

Source: Annual Report.

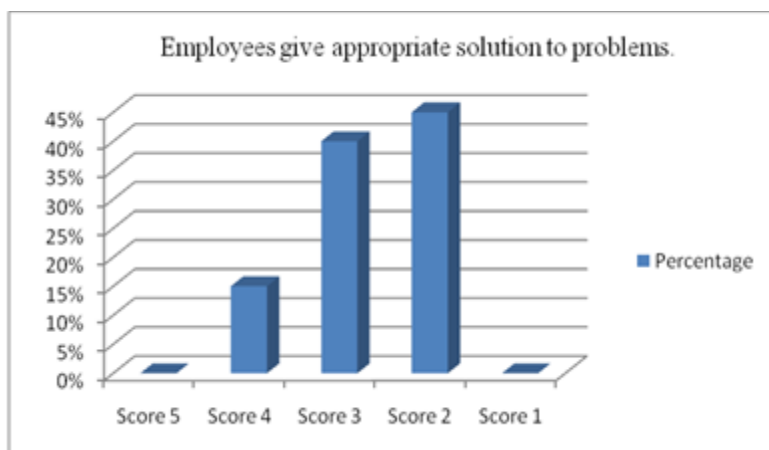


Chart 2: Employees give appropriate solution to problems.

Source: Annual Report.

Q3: Errors and mistakes correctly promptly.

The this characteristic of the servicees. The 5% customers are highly satisfied, 25% consumers are openly satisfied 40% and 30% customers are negative thuse statement.

Satisfactiond Scoresd	Satisfactionds Percentaged (%)
1	5%
4	25%
3	40%
5	30%
1	0%

Table 3: Errors and mistakes correctly promptly.

Source: Annual Report.



Chart 3: Errors and mistakes correctly promptly.

Source: Annual Report.

3.8 Responsiveness:

Three attributes were

- Q2: Employees are always willing to help.
- Q3: Employee always searches for solution.

Q1: Employee gives your prompts services.

Percentage of Satisfaction satisfied. 2% customers or highly satisfied, 40% customer or satisfied with are statement, 30% customers are indifferent as well as 28% customers or negatively with are this statemented. The results are as follows:

Satisfactiones Scoreds	Satisfactionss Percentageed (%)
1	1%
4	40%
3	12%
5	28%

Table 4: Employee gives your prompt service.

Source: Annual Report.



Chart 4: Employee gives your prompt service.

Source: Annual Report.

Q2: Employees has always willings to helps.

where the satisfaction percentage is high. Employees are always willing to help the majority was the respondents were satisfied. 10% customers were highly satisfied, 45% customers or satisfied were this he stated, 25% T results are as follows:

Satisfaction Scores	Satisfaction Percentages (%)
1	10%
4	20%
3	25%
2	20%
5	1%

Table 5: Employees are always willing to help.

Source: Annual Report.



Chart 5: Employees are always willing to help.

Source: Annual Report.

Q3: Employee always searches for solution.

In indifferent while expressings were satisfaction towards this aspect. The satisfaction percentages of this attributed have dissatisfactorys. 35%and 40% and 20% customers are disagreeing with this statement and 5% process.



Chart 6: Employee always searches for solution.

Source: Annual Report.

Satisfactiond Scored	Satisfactiond Percentagde (%)
1	2%
4	35%
3	50%
2	20%

Table6: Employee always searches for solution.

Source: Annual Report.

Q1: Friendliness & Courtesy of the Employee

25% customers are disagreeing of these with this statement and 3% customers have not are highly disagreeing designing with this statement.

Satisfactiond Scores	Satisfactiond Percentaged (%)
1	1%
4	32%
3	50%
2	25%

Table 7: Friendliness & Courtesy of the employees.

Source: Annual Report.



Chart 7: Friendliness & Courtesy of the employees.

Source: Annual Report.

Q2: You feels safely in your transactiones with AIBL.

With this statement, 35% customers are indifferent.

The results are as follows:

Satisfactionsd Scores	Satisfactionsd Percentaged (%)
1	25%
4	45%
3	20%
2	0%

Source: Annual Report.



Chart 8: Source: Annual Report.

3.9 Cares & Empathys:

The various aspects are shown below:

- Q1: AIBL giveed attention to every individuals
- Q3: your best interest at hearts

Q1: Gives attention to every individual

With thosed statement and 8% customers are highly disagreeing with this statement.

Satisfactionsd Scoreds	Satisfactiones Percentaged (%)
5	1%
4	20%
3	42%
2	20%

Table 9: AIBL gives attention to every individual.

Source: Annual Report.

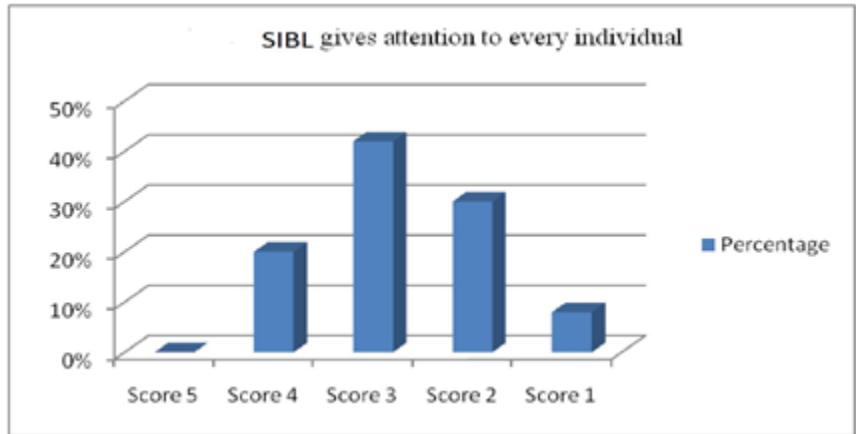


Chart 9: AIBL gives attention to every individual.

Source: Annual Report.

Q2: Employees of AIBL understands your specific needs

25% 55% customers were indifferent, and 20% customs are disagreeing with taew statementys

Satisfactionsd Scores	Satisfactionsd Percentaged (%)
5	1%
4	25%
3	55%
2	20%

Table 10: Employees of AIBL understands your specific needs.

Source: Annual Report.

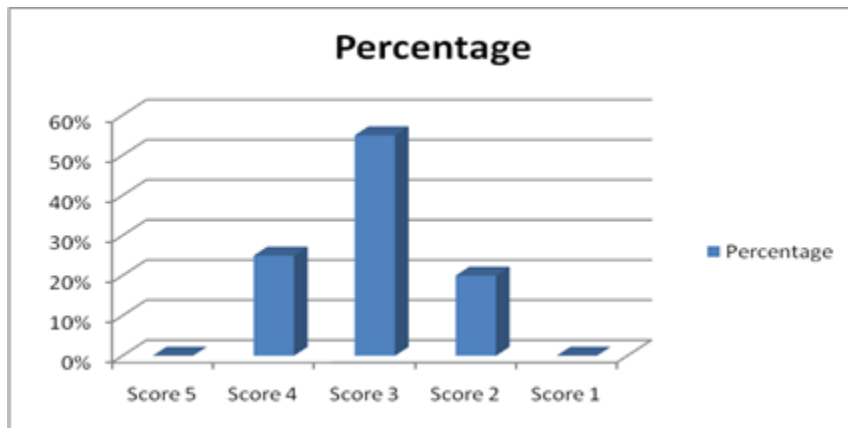


Chart 10: Employees of AIBL understands your specific needs.

Source: Annual Report.

Table 11: AIBL has your best interest at hearts.

Source: Annual Report.



Chart 11: AIBL has your best interest at hearts.

Source: Annual Report.

3.10 Tangibles:

4 question relating was shown belows:

- Q2 AIBL has convenient hours of operation
- Q3: Statements are easily understood, reliable and accurate

Q1 AIBL are visually appealing facilities

25% 22% 8% customers were highly disagreeing with this statement.

Satisfaction Scores	Satisfaction Percentaged (%)
1	8%
2	25%
3	45%
4	22%

Table 12: AIBL has visually appealing facilities.

Source: Annual Report.

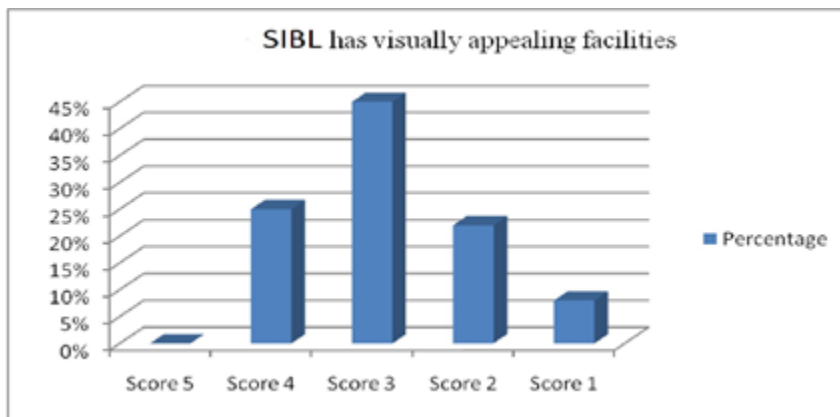


Chart 12: AIBL has visually appealing facilities.

Source: Annual Report.

Q2: AIBL are convenient or operations

The results are as follows:

Satisfactions Scoredd	Satisfactions Percentaged (%)
3	1%
2	22%
1	30%
4	26%
5	0%

Table 13: AIBL has convenient hours of operation.

Source: Annual Report

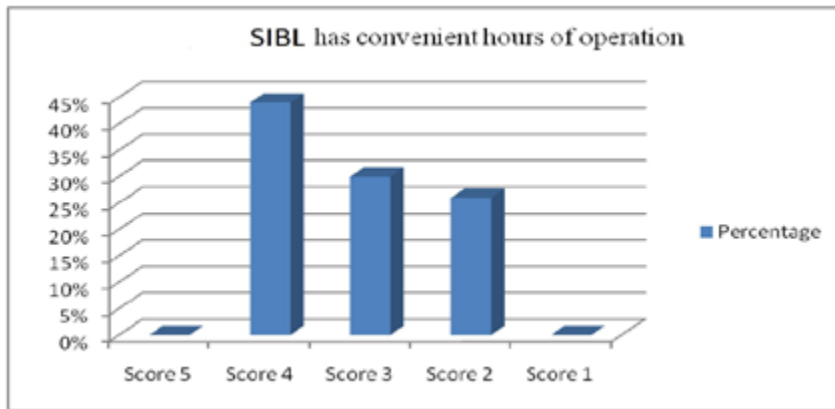


Chart 13: AIBL has convenient hours of operation.

Source: Annual Report.

Q3: Statements are easily understood, reliable and accurate

The results are as follows:

Some other questions were also asked to the customers for better understanding of their satisfaction or dissatisfaction and the reason behind this

Satisfactions Scoreds	Satisfactions Percentageds (%)
5	10%
4	55%
3	15%
2	8%
1	2%

Table 14:Statements are easily understood, reliable and accurate.

Source: Annual Report.

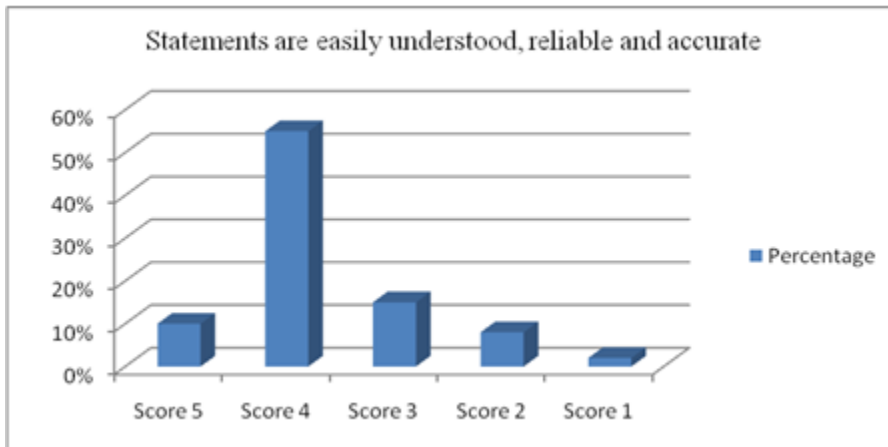


Chart 14: Statements are easily understood, reliable and accurate.
Source: Annual Report.

Source: Annual Report.

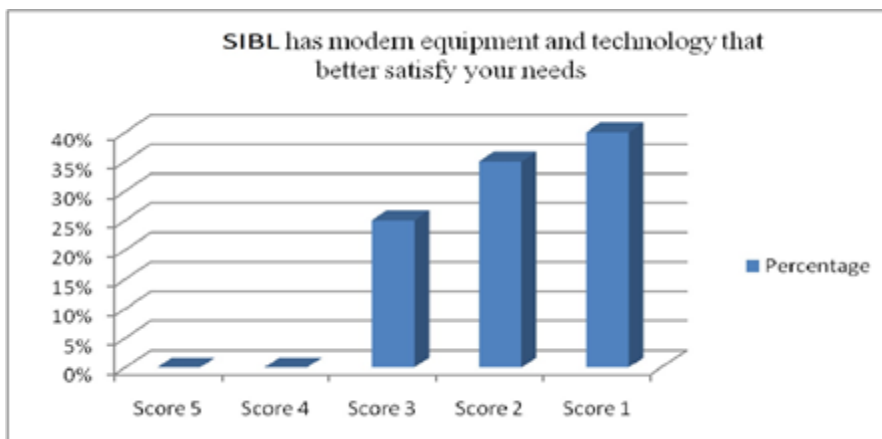


Chart 15: AIBL was moderns equipmentd and technology the betterd satisfys aer need.
Source: Annual Report.

3.11 Some other Analysis:

In spite of the five dimensions, some other questions were also asked to the customers for better understanding of their satisfaction or dissatisfaction and the reason behind this. These questions and their analysis are given below:

- Q1: AIBL has strong brand name and reputation
- Q2: Quality of service is high that are provided by the personnel
- Q3 AIBL has sufficient ATM booths

- Q4 AIBL has suitable branch location
- Q5: AIBL gives average bank service and facilities

Q1: AIBL has strong brand name and reputation

Different customer views products and services indifferent way. The reason for taking service or buying products from organization is different among the customers.

Satisfactions Scored	Satisfactions Percentaged (%)
2	1%
1	28%
2	42%
4	20%
5	2%

Table 16: AIBL has strong brand name and reputation.

Source: Annual Report.

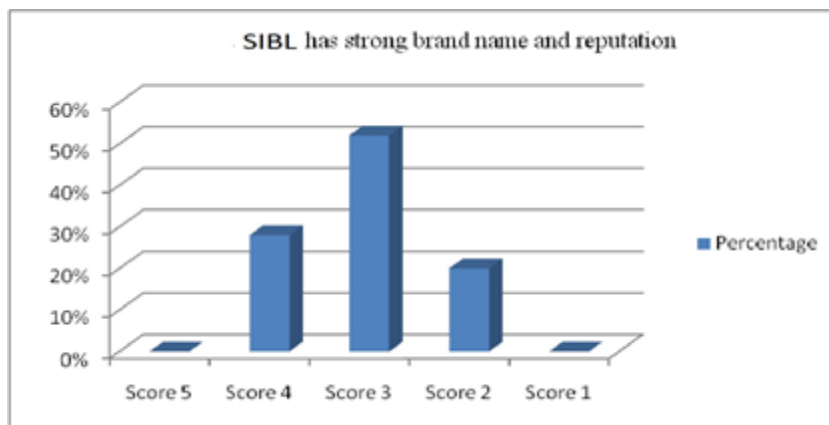


Chart 16: AIBL has strong brand name and reputation.

Source: Annual Report.

Q2: Quality of service is high that are provided by the personnel

More the qualified people the organization have more the efficiency and effectiveness in the service provided by those personnel. Efficient and effective work reduces the lead time of performing job that will satisfy the customers.

Satisfactiond scored	Satisfactiond Percentaged (%)
2	1%
4	15%
1	25%
2	35%
5	25%

Table 17: Quality of service is high that are provided by the personnel.

Source: Annual Report.



Chart 17: Quality of service is high that are provided by the personnel.

Source: Annual Report.

Q3: AIBL has sufficient ATM booths

In recent days ATM service has become vital for the customers and banks. The banks are willingly to achieve competitive advantage through superior flexibility.

Satisfactiond Scored	Satisfactions Percentaged (%)
1	2%
4	15%
3	25%
2	35%
5	25%

Table 18: AIBL has sufficient ATM booths.

Source: Annual Report.

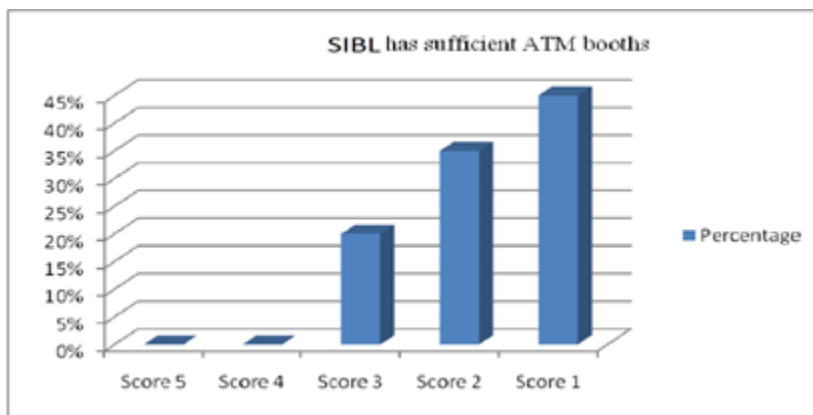


Chart 18: AIBL has sufficient ATM booths.

Source: Annual Report.

Q4: AIBL has suitable branch location

10% customs are disagreeings was those statements

Satisfactiond Scores	Satisfactiond Percentaged (%)
2	25%
4	45%
3	20%
2	10%
5	2%

Table 19: AIBL has suitable branch location.

Source: Annual Report.

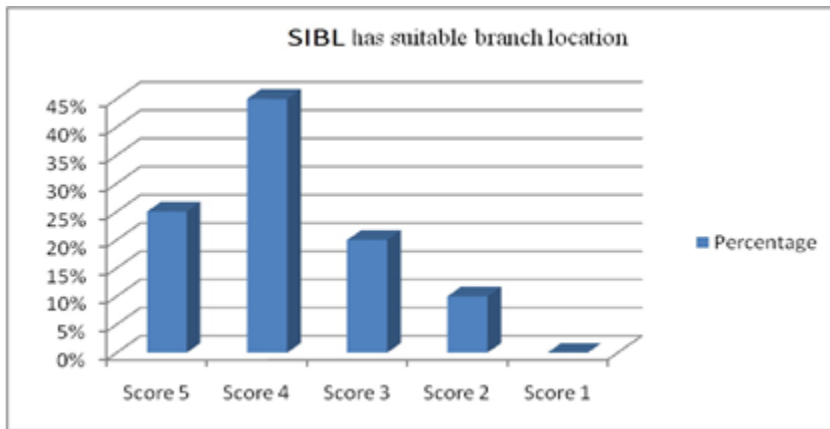


Chart 19: AIBL has suitable branch location.

Source: Annual Report.

Q5: AIBL gives average bank service and facilities

More the qualified people the organization have more the efficiency and effectiveness in the service provided by those personnel. Efficient and effective work reduces the lead time of performing job that will satisfy the customers.

Satisfaction Scored	Satisfactions Percentaged (%)
3	15%
4	42%
5	28%
1	20%
2	3%

Table 20: AIBL gives average bank service and facilities.

Source: Annual Report.

CHAPTER-4
MAJOR FINDINGS
RECOMMENDATIONS &
CONCLUSION

4.1 Major Findings from the observation:

Besides the formal questionnaire survey. Those fact were the three monthes of period. Such facts reflex the customer's expectation regarding the service provided by the bank. Such facts are as follows:

- Quality the AIBL, these doing not give qualitys ful services. So it is very necessary to improve their service quality.
- AIBL do not gives individuals attentions had the customs.
- The customers have to pay charge to get second copy of bank statement. If it is for last six months then the bank provides it instantly, but they seek for more than six months, statements are delivered on after two or three days.
- Most of the customers feel safe in transactions with AIBL. So that it is one of the most vital or strong part for AIBL.

4.2 Recommendations:

These are given below:

- Use of Marketing Research
- Focus on customer relationship strategy.
- Clarity of the Banking statements.
- AIBL should arrange training facilities and other seamier to skilled their man power.
- Increase the ATM booths as per customer needed.
- AIBL should evaluate risk management to avoid fake deeds.
- How come up with possible ways of improving service quality and efficiency that

will lead to bring more customer satisfaction for Al-ArafahIslamiBank Ltd.

4.3 Conclusion:

This study provided some interesting insights into what kinds of services they provide from Al-arafah Islami bank Ltd and what quality services they receive. It is very clear from the study that the customer's requirements have not been fully met and they are very dissatisfied with the work.

It is not possible to make any profitable business with customer conveniences. AIBL is a great local bank. To achieve the desired positions in the markets, the services are essential for timely improvements.

References

- Shah, R. (2017). *How to Calculate a Customer Satisfaction Score with QuickTap Survey*. QuickTap Survey Blog. Retrieved 7 April 2017, from <http://www.quicktapsurvey.com/blog/2015/08/25/how-to-calculate-a-customer-satisfaction-score/> Arlen, C. (2017). *The Service Dimensions All Customers Care About*. Serviceperformance.com. Retrieved 7 April 2017, from <http://www.serviceperformance.com/the-5-service-dimensions-all-customers-care-about/> Ara, E. (2017). *MasterCard Launches First Islamic Card with Al-Arafah Islami Bank in Bangladesh*. MasterCard Social Newsroom. Retrieved 7 April 2017, from <http://newsroom.mastercard.com/asia-pacific/press-releases/mastercard-launches-first-islamic-card-with-al-arafah-islami-bank-in-bangladesh>
- *Annual Report 2012*. (2013) (1st Ed.). Dhaka, Bangladesh. Retrieved from <http://www.al-arafahislami.bankltd.com>
- Kotler, P. and Armstrong, G. (1999). *Principles of marketing*. 4th ed. Scarborough, Ont.: Prentice Hall Canada.
- Malhotra, N. (2008). *Marketing research*. 5th ed. New Delhi: Prentice Hall of India.
- Murphy, P. and Meadhra, M. (1999). *Banking online for dummies*. 2nd ed. Foster City, CA: IDG Books Worldwide.
- Robbins, S. and Judge, T. (2013). *Organizational behavior*. 15th ed. Boston: Pearson.
- Shekhar, K. and Shekhar, L. (2010). *Banking theory and practice*. 21st ed. New Delhi: Vikas Pub. House Pvt. Ltd.

Websites:

- <https://www.alarafahbank.com>
- <https://www.bb.org.bd/?p=6931>