

Internship Report
On
“Customer Satisfaction on Service Quality of
Social Islami Bank Limited (SIBL) at Dhamrai Branch”

Submitted To:

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Submitted By:

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Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University



Daffodil
International
University

Date of Submission: 8 August, 2019

Letter of Transmittal

8 August, 2019

To,

Mr. Dewan Golam Yazdani Showrav

Assistant Professor (Marketing),

Department of Business Administration,

Faculty of Business & Entrepreneurship,

Daffodil International University.

Subject: **Submission of “Internship Report”**.

Dear Sir,

It is awesome achievement for me that to submit my internship report, which require for the Internship Program of Daffodil International University for BBA students. I have prepared my internship report on “Customer Satisfaction on Service Quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch”, which situated in Dhaka District. This report gather about my personal practical experience and practical learning.

I also mentioned that there are some mistakes for my limitation of my ability, knowledge and time. But, I am sure about that this report attract you very much and you feel happy and appreciate.

I will feel very good, if this report acceptable and done for actual purpose. For any mistakes, I explain it if necessary.

Sincerely yours,

.....
Signature of the Student

Md. Redwanul Islam

ID. No. 151-11-4383

Program: BBA

Major in Marketing

Daffodil International University

Declaration

I am Md. Redwanul Islam, ID: 151-11-4383, BBA program student, DIU, declares you that this presented report of internship titled “**Customer Satisfaction on Service Quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch.**” is prepared only by me, after three month work at Dhamrai branch of SIBL. My Supervisor name: **Mr. Dewan Golam Yazdani Showrav, Assistant Professor, Daffodil International University.**

I ensure you that this report is only done for my university requirement, not other things. No third can't use it for other purpose.

.....

Signature of the Student

Md. Redwanul Islam

ID: 151-11-4383

Program: BBA

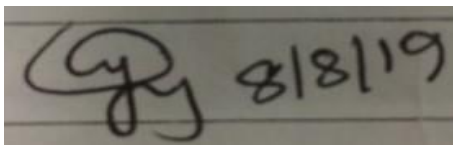
Major in Marketing

Daffodil International University

Approval Certificate

I confirm that this internship report entitled of “**Customer Satisfaction on Service Quality**” on **Social Islami Bank Limited (SIBL) Dhamrai Branch** prepares by Md. Redwanul Islam, bearing ID no: 151-11-4383, BBA student, Department of Business Administration, DIU, is accepted in terms of quality and forms. This report he prepared under my guidance and he work very much for successful report.

So, I decide and declare that he is permitted to submit this good internship report. I really wish him all the best and bright future.



Handwritten signature and date: 8/8/19

Signature of the Supervisor
Mr. Dewan Golam Yazdani Showrav
Assistant Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Acknowledgement

For practical internship program, it is very essential for any student. Practical knowledge that gives student some creative things that help any student for future job. That's why every university arrange those type of internship program for student.

In my internship program, all credit goes to my colleagues who helped me very much. SIBL Dhamrai branch employees are too much good and they provide many information about SIBL that encourage and support me to complete the report in the perfect time.

First thanks to Allah for supporting me to finish the report. Then, very big thank you my supervisor **Mr. Dewan Golam Yazdani Showrav, Assistant Professor**, for support and inspires me. His guide me which is correct and which is incorrect that's why this report complete without any big unnecessary and negative things.

At last, like to express my gratitude to the Manager Abdullah Al Mamun, assistant manager Md: Nurul Alom Tanim of Social Bank Islami Limited (SIBL) at Dhamrai Branch, for their consent to accomplish the internee over their organization and the Investment Managers of the aforementioned organization who give me their valuable time and direct help to complete the internee which was compulsory for the report.

Executive Summary

This is mandatory program for every BBA program student and it happen three month long. Practical training season is here. I Md. Redwanul Islam join with SIBL Dhamrai branch. This practical program gives me some strong idea about activities and situation of the bank. My research topic is very interesting and this is: **“Customers Satisfaction on Service Quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch”**.

My research sample is 70 only. Descriptive analysis that help me to complete the report. I import some data on Microsoft Excel and find correct output. So, Microsoft Excel that provide me perfect result and outputs. Microsoft Word also help me too much. For customers satisfy, management use some technique, system and objective, like: To know about the people reliability, responsiveness, tangibles, satisfaction about service quality of SIBL at Dhamrai branch and to know about the customer empathy, recommendations on satisfaction of SIBL at Dhamrai Branch.

Today, Islamic Banking is very attractive and popular. Customers or people like Islamic banking very much. Even, Non-Muslim peoples like it too much. I see many Non-Muslim customers at Dhamrai branch. They feel good about Islamic banking.

Many type loan, interest, commission, deposit is here. In below, there are some recommendation that made by me. If those things apply, then people attract more about this branch more. It must create very effective and positive image. It also create much more loyal people or customers, who are gold customers for any business. Reduce limitation and proper planning also help to grow more.

This report all about operation and service quality of SIBL. I give overall practical idea, experience, finding in this report. This practical journey was very awesome and I believe this period help me infinity about for my future journey.

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Chapter: One

Introduction



Social Islami Bank Limited
উৎসর্গ অ্যেবিরাম

Introduction:

This report first purpose is to get knowledge about the 21st century bank of my country and my main analyze part is finding and research about customer satisfaction on banking sector. Everybody thinking, bank means loan, interest, deposit and others. Banks means money transaction process. This is financial institution which deliver or receive money. Every bank collect deposit and provide loans. Maximum people involve with banks for transactions. Commercial banks which create people level banking.

For deregulation, World banking process or system changing day by day. Technology that effect to changing banking system and Globalization also effect equal. Banking side effect both local and foreign institutions. This competitive world banking requirements two big things that control central bank correctly and need customer satisfactions for develop banking area. Theoretical knowledge is not perfect for banking. Theory is not acceptable in banking sector. Practical work is the best part for know about banking system. Practical flavor teach that what is banking, banking area and all other materials perfectly. So, to get proper knowledge and benefit, make it more and more practical.

Customer demand, thinking is more important. Excellence that produce perfect result. If customer happy with your service, then, you need too analysis there happiness. In this report, I perfectly done this process and know about customer want, need, problem and others.

Background of the Study:

University BBA Program attach this report to my carrier and know about my talent and other executives. This report talks about my gaining experience in internship period. In this internship program, I know about office environment, culture, behavior, thinking and other process. It develop my skills, thinking and practical experience. Theoretical knowledge is not perfect for our future life. But, Practical knowledge that help for future period. In this program, I develop my theoretical thinking to practical. Also know about the management process, how it works and how it create good decision.

After complete all courses, every student go to any reputed organization for practical work and knowledge. I complete a report titled **Customers Satisfaction on Service Quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch**. My Internship supervisor name: **Mr. Dewan Golam Yazdani Showrav, Assistant Professor** of Daffodil International University (DIU). I complete my Internship report on Social Islami Bank Limited ‘SIBL’ one of the branch that situated in Dhamrai, Dhaka. I try my best for showing my observation and also attach knowledge in this perfect report.

Objectives of the Study:

There are some important objectives:-

Specific Objectives:

1. To know about the customer’s reliability on service quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch.
2. To know about the customer’s responsiveness on service quality of Social Islami Bank Limited

(SIBL) at Dhamrai Branch.

3. To know about the customer's assurance on service quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch to know about the customer's empathy on service quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch.
4. To know about the customer's tangibles on service quality of Social Islami Bank Limited (SIBL) at Dhamrai Branch.

Scope of the Report:

In this report, I attach maximum details information about this branch. I also analysis about customers thinking, need, want, demand and positive or negative thinking. Reliability, responsiveness, assurance, satisfaction; those all those key dimensions help more.

Statement of the Problems:

In this experience or study, found six types of dimensions. 1. Reliability 2. Satisfaction 3. Responsiveness 4. Assurance and 5. Others. Those are used for finding out about service quality and satisfaction of the customers. Some specific question there for customer, which help to find out customer thinking about this branch and also know about perception for this company.

Purpose of the Study's:

Main purpose of this study is to relate customer satisfaction with service quality. This is the leading branch in this area. People attract and like this branch too much. In this study, we know about customer satisfaction with different type of area with Dhamrai branch. People of this area actually happy and involve with the Social Islami Bank Limited, Dhamrai branch.

Social Islami Bank Limited (SIBL) at Dhamrai Branch:

Specific Objectives:

1. To know about the customer's Perception of Social Islami Bank Limited (SIBL) at Dhamrai Branch.
2. To know about the customer opinion of the Social Islami Bank Limited (SIBL) at Dhamrai Branch.
3. To know about the employee attitude of Social Islami Bank Limited (SIBL) at Dhamrai Branch.
4. To know about the branch environment of the customer side of SIBL at Dhamrai Branch.

Corporate Information:

Social Bank Islami Limited (SIBL) at Dhamrai Branch is located beside Dhamrai Bazar, Dhaka. It is one of the much busy branch in Dhamrai. Here more info:-

Branch Name : Social Bank Islami Limited (SIBL) at Dhamrai Branch

Registered Address : Dhamrai Bazar Dhaka 1350, Bangladesh.

Legal Stats	: Public Limited Company Deputy
General Manager (DGM)	: Abdullah Al Mamun,
Assistant General Manager (AGM)	: Md: Nurul Alom Tanim
In charge	: 1 person
Senior Executive Officer (SEO)	: 2 persons
Executive Officer (EO)	: 5 persons
Cashiers	: 3 persons
Securities	: 2 persons
Number of Employees	: 15 persons

Methodology:

Sources of Data Collection: Both primary and also secondary sources that help to collect information.

Primary Data: When people or customer came at Dhamrai branch, then, I requested them to provided information. Some selective questionnaire that helps me to asking. If those people interested, then, this process done.

Secondary Data: Many annual report about SIBL, conceptual writing and newspapers or this type of things that help to collect information. There are also some articles or website or others secondary sources also help me too much. Some secondary Sources as below:-

1. All annual reports of SIBL.
2. Many other published articles, documents or others about 'SIBL'.
3. Bangladesh Bank website and SIBL website.

Research Design: This report research process is Descriptive. For that first select topic and then done research, which is exploratory type. I carefully collect data, then, made it. Seroquel Scale that help to introduce customer's satisfaction about Dhamrai Branch.

Population: There are more than 600 plus population. My teacher said, I must complete at least 70 sample, which 40 sample male and 30 sample female. I collet SIBL customer info, who are account holder or actually not, doesn't matter.

Survey Method: There are specific questionnaire, but, I collect info both primary and also secondary information.

Sample Size: For this research, my sample size is only seventy (70).

Sampling Technique: Non probability sampling system or technique that help for this.

Statistical Tool: For descriptive statistics, I input collected data into Microsoft Excel. Then collect output, of those data's. Microsoft Excel which help me more for collect this output. Main following process: 1. Define the problem at first 2. Planning the research design perfectly 3. Thirdly, planned the sample 4. At last, gathered the data.

Lack of Secondary Information: Secondary information for this topic is not available, so, I face some problem to collect secondary information.

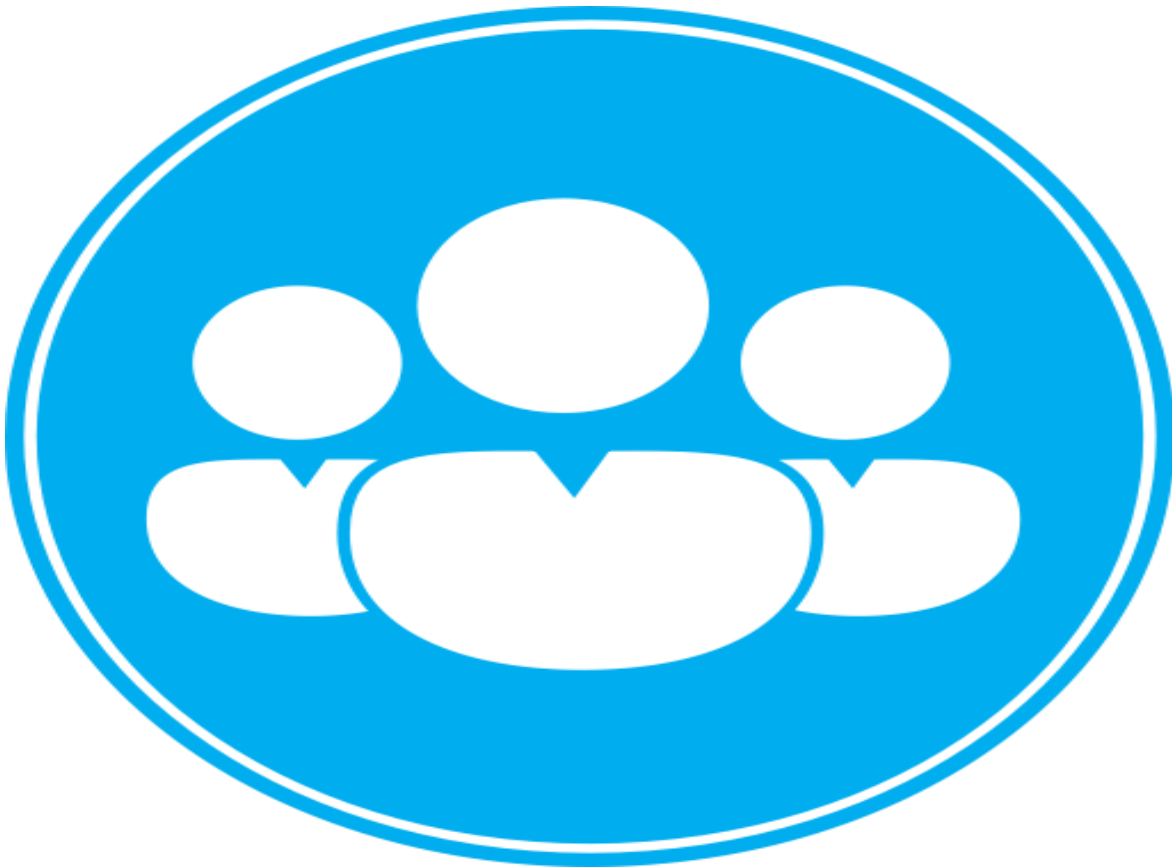
Limitations of the Study:

There are some huge limitations to complete in this study. Those are:-

- Secrecy matter, so that I can't collect important information about this branch.
- Short time service.
- Gap between rules and real life, so, need hard work to find those things badly.

Chapter: Two

Profile of the Organization



Historical Background of Social Islami Bank Limited (SIBL):

SIBL means Social Islami Bank Limited started his journey at 1994, but, started full operation from 22 November 1995. SIBL head office location is 15/Dilkusha, C/A, Dhaka 1000. This is capitalized bank that grow up day by day. Now, they started 114 branch in all around the country. This bank help and support our trade and also commerce.

SIBL respect the international trade system, it has maintain relationship both local and also foreign bank. This is unique financial transactions system for my country that attract people very much. In Bangladesh, every organization has some objective that they apply for attraction. They also involve for our country development. In commercial sector and also industrial sector, there involve much better. 2012 is the best time for SIBL.

SIBL called that this is Islamic minded financial transaction bank. They follow one Allah and agree with Rasul (SM). But, many Non-Muslim people involve with this bank and fell happy.

Products and Services:

SIBL offers many types of account, like:-

Products:

- ✓ Al-Wadeeah-Current Account.
- ✓ Mudaraba-Savings Account.
- ✓ Mudaraba-Notice Deposit Account.
- ✓ Mudaraba-Term Deposit Account: 1/ 3/ 6/ 12 years period.
- ✓ Mudaraba-Monthly Profit Deposit Scheme.
- ✓ Mudaraba-Millionaire Savings Scheme.
- ✓ Mudaraba-Education Deposit Scheme.
- ✓ SonaliDin-Special Deposit Scheme.
- ✓ Mudaraba-Special Deposit Pension Scheme.
- ✓ Mudaraba-Bashsthan Savings Scheme.
- ✓ Mudaraba-Hajj Savings Deposit (Kafela).
- ✓ Cash WAQF.
- ✓ Mudaraba-Lakhopati Deposit Scheme.
- ✓ Mudaraba-Double Benefit Deposit Scheme.
- ✓ Shamridhir-Shopan Special Deposit Scheme.
- ✓ Mudaraba-Marriage Savings Scheme.
- ✓ Mudaraba-Mohorana Savings A/c (10 Years).
- ✓ Mudaraba-Mohorana Savings A/c (5 Years).
- ✓ Shanchita-Special Deposit Scheme.
- ✓ Subarnalata-Special Deposit scheme.
- ✓ Subarna-Rekha Special Deposit Scheme.
- ✓ Sabuj-Chaya Special Deposit scheme.
- ✓ Sabuj-Sayannaya Special Deposit Scheme.
- ✓ Shukher-Thikana Special Deposit Scheme.

- ✓ Shachhanda-Protidin Special Deposit Scheme.
- ✓ SIBL-Young Star Account.

Services: There are many services like:-

- Online Banking.
- Automated Clearing.
- ATM 24/7.
- Electronic Fund Transfer.
- CARD (Local and Foreign).
- Mobile Banking.
- Off Shoring.
- Centralized Trade.
- Remittance System.
- Locker Process.
- Lastly, Capital Market Service.

Foreign Exchange Function of Social Islami Bank Limited:

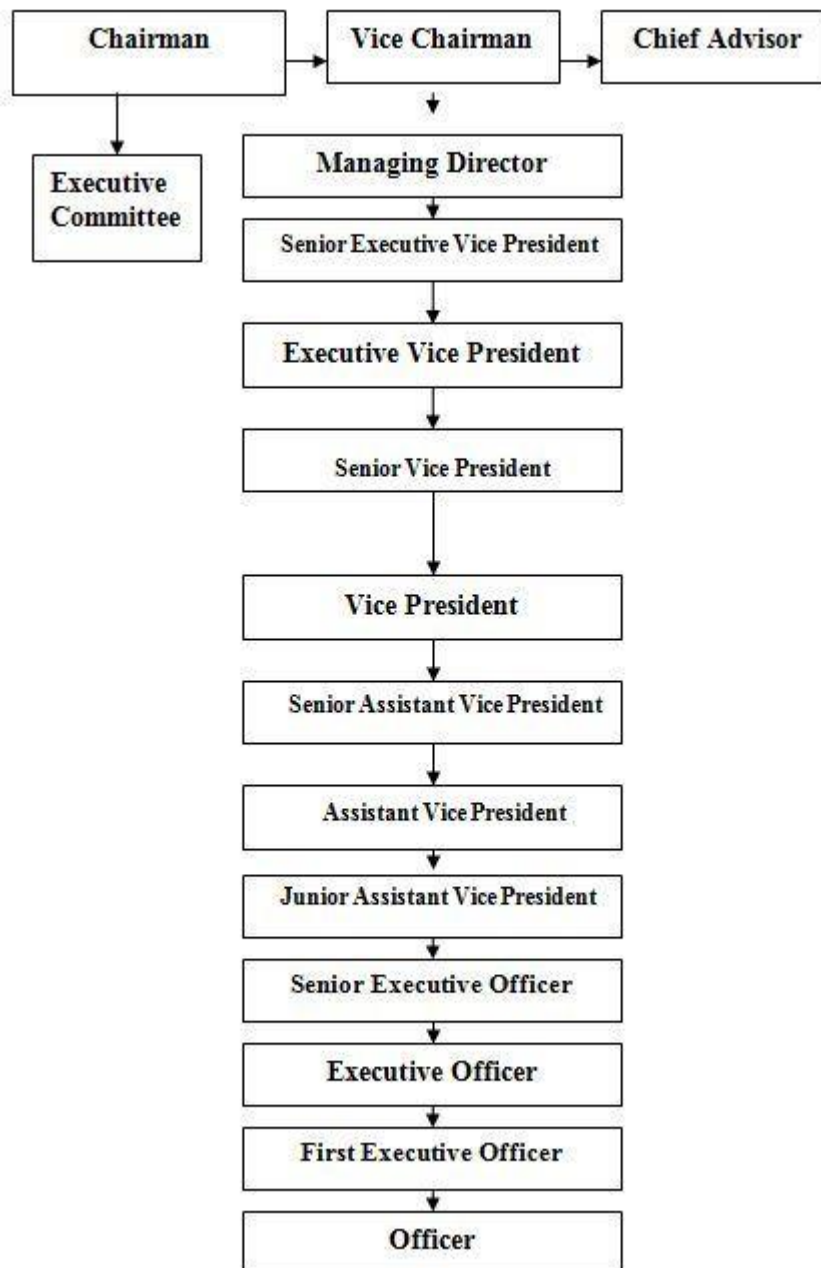
FED means Foreign Exchange Department is called an international department. For relationship between foreign and local bank, Bangladesh bank provide some system. So, SIBL or this type of bank easily contract with foreign banks. Bangladesh bank control this process in very systematic way.

It helps international trade system and also import-export process. Foreign trade transaction now very much popular in Bangladesh. In 2015, import was 68, 198.50 and export was 34, 975.00 and remittance was 5, 134.90; so, total was 108, 308.30. In 2019, import was 84, 906.70 and export was 54, 121.50 and remittance was 10, 164.50; so, total was 149, 192.40. Now you see that difference 2015-2019 is only 40, 884.1 total.

Table: Foreign Exchange Business of SIBL (2015-2019):

Particulars	2015	2016	2017	2018	2019
Import	68,198.50	76,985.60	73,859.40	79,024.20	84,906.70
Export	34,975.00	42,712.20	51,775.30	53,044.90	54,121.20
Remittance	5,134.90	6,822.10	6,740.00	7,839.90	10,164.50
Total	108,308.30	126,519.90	132,374.70	139,910.00	149,192.40

Organogram of SIBL:



Vision of the Branch:

Social Islami Bank Limited Dhamrai branch vision is to banking sector leader in BD and involve people more and more. They want to establish their Islamic banking model. They follow Shariat laws and apply many things with Islamic thinking. SIBL all employee are Muslim and in office, they want to create some Islamic flavor. They follow Shariah and utilize this for good banking system. They create value and respect customers.

Mission of the Branch:

- Use latest technology.
- Fast and good service.
- Balance and growth their strategy.
- Operate shareholders equity.
- Introducing innovative and unique product.
- Higher quality HR.
- Give local opportunity.
- Support social organization.

Objectives of SIBL: Some specific objectives here:-

- To humanize corporate type finance.
- To monetize voluntary sector.
- To integrate three other sector.
- Income opportunity.
- Social Security and also peace.

Functions of SIBL: There are functions:-

- ✓ Deposits for general people.
- ✓ Loans and Advances system.
- ✓ Give facilities.
- ✓ Also Increase investment.
- ✓ Easy foreign transfer.
- ✓ Fulfil customer demand.
- ✓ Also improve economy.
- ✓ Assist their capital market.
- ✓ Encouragement for savings.

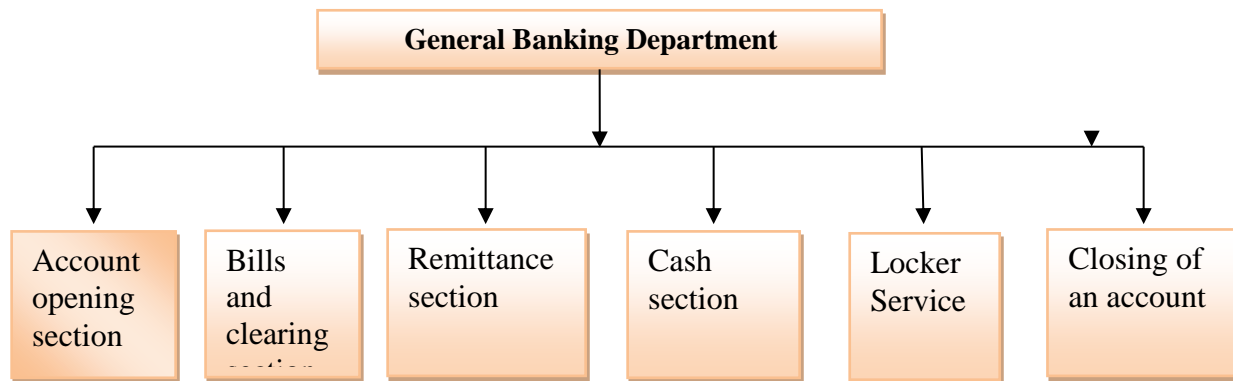
General Banking and Account Opening:

General Banking:

General banking that provides banker and customer relationship. This is foundation type through opening

many types of account. Almost every job time is busy in this sector. Customer daily transaction process, account opening system, many phone call, internet check or those type of things happened every time in bank. This department employee try too cool for provide best service. There are so many types of account, also some special account like: student account, madaraba haji account and others. There are also Current, Saving, Deposit type important account. With proper management and good customer service, this department grow up day by day.

General banking divided by 6 sector:-



Account Opening Section:

Account opening is the banker and customer relationship. For it, very much need contractual relation. There are some rules and plus process or system and information that need for opening a new account. Extra care need for new account holder. Here, opening a new account process is:

Procedure and Rules to Open a New Account: Before opening of a savings Bank Account the following formalities must the completed by the customers:-

- Give info and signature by account holder.
- 2 copies passport size photograph (2 copies) both account holder and introducer.
- Now, account check or cash deposit.
- Voter ID card copy or WCC.
- Account holder details needs.
- Nominee’s one copy photograph, which is attested by account holder person.
- Nominee’s voter ID copy.
- At last deposit 1000 taka and checkbook.


SIBL Social Islami Bank Limited
হিসাব খোলার আবেদন ফর্ম
ব্যক্তি হিসাব

তারিখ :

 হিসাব নম্বর :

 ব্যবস্থাপক
 সোসায়াল ইসলামী ব্যাংক লিমিটেড
 শাখা

 গ্রাহক আই ডি নং :

 জনাব,
 আমি/আমরা আপনার শাখায় নিম্নরূপ একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের বিস্তারিত তথ্য নিম্নে প্রদান করলাম :

 ১. হিসাবের নাম ক) বাংলা :
খ) ইংরেজী :

 ২. হিসাবের প্রকার (টিক দিন): এমএসডি এডভান্সিউসিডি এমএনডি এমটিডি FC RFCD NFC অন্যান্য.....

 ৩. মুদ্রা (টিক দিন) : টাকা ডলার ইউরো পাউন্ড অন্যান্য.....

 ৪. হিসাব পরিচালনা সক্রিয়তা বোঝনা (টিক দিন) : এককভাবে যৌথভাবে যে কোন একজন অন্যান্য.....

৫. গ্রাহকের অন্যান্য ব্যাংক হিসাব (যদি থাকে):

ব্যাংকের নাম	শাখা	পরিচালনাকৃত হিসাবের প্রকৃতি (টিক চিহ্ন দিন)		
ক.....	ক.....	<input type="checkbox"/> জমা হিসাব	<input type="checkbox"/> বিনিয়োগ হিসাব	<input type="checkbox"/> অন্যান্য.....
খ.....	খ.....	<input type="checkbox"/> জমা হিসাব	<input type="checkbox"/> বিনিয়োগ হিসাব	<input type="checkbox"/> অন্যান্য.....
গ.....	গ.....	<input type="checkbox"/> জমা হিসাব	<input type="checkbox"/> বিনিয়োগ হিসাব	<input type="checkbox"/> অন্যান্য.....

৬. পরিচয়দানকারীর তথ্য :

 ক. নাম : পেশা :
 খ. হিসাব নং :
 গ. শাখার নাম :
 ঘ. স্বাক্ষর (তারিখসহ) :

৭. প্রাথমিক জমা : পরিমাণ (অংকে) : (কথায়) :

৮. এমটিডিআর/এমএমশিডিআর/শিফা : পরিমাণ (অংকে) : (কথায়) :

 মুদ্রা :
 মেয়াদকাল : বছর মাস দিন। মেয়াদপূর্তির তারিখ :
 নবায়নের ক্ষেত্রে : আসল এবং মুনাফা নবায়ন করুন শুধুমাত্র আসল নবায়ন করুন
 শুধুমাত্র আসল নবায়ন করুন, মুনাফা নবয় সঞ্চয়ী হিসাবে জমা করুন প্রযোজ্য নহে।

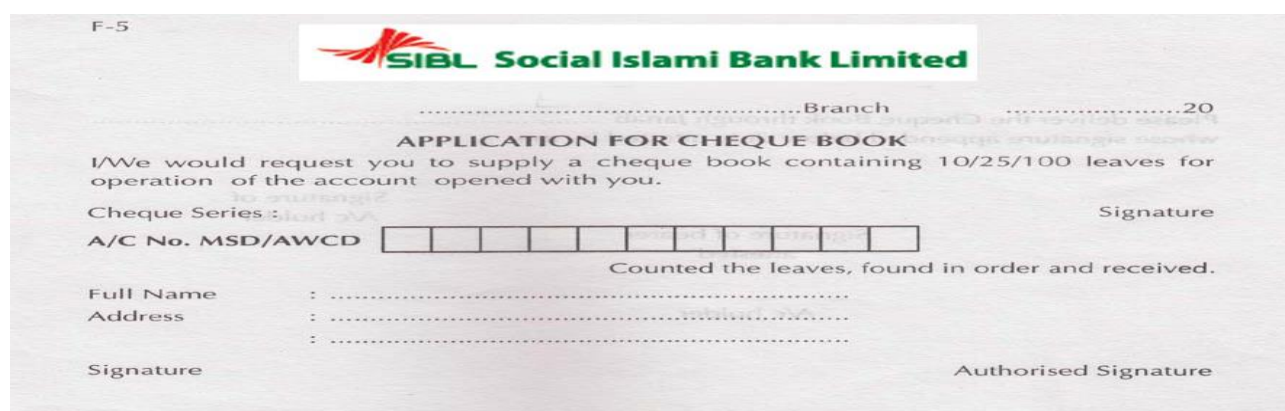
৯. বিশেষ সীম সক্রিয়তা তথ্য :

 স্কিমের নাম : স্কিমের মেয়াদ :
 এককালীন জমা/কিস্তির পরিমাণ : কিস্তির সংখ্যা (বার্ষিক) :
 মেয়াদান্তে প্রদেয় মুনাফা (প্রাক্কলিত) : মাসিক প্রদেয় মুনাফা (প্রাক্কলিত) :

Mudaraba Term Deposit: There are some condition for madaraba and clearly period time: 1/ 3/ 6/ 12 months process. SIBL provided interest rate that hereby:-

SI No	Particulars	Existing Rates	Revised Rates
1	a) 1 month	5.00%	5.00%
2	b) 3 month	6.00%	6.00%
3	c) 6 month	6.50%	7.00%
4	d) 1 year & above	7.00%	8.00%

Bills and Clearing Section: Bills process and also clearing process that SIBL branch employee performs well for complete bills and clearing sector. Here, two main check is: 1. Inward clearing check and 2. Outward clearing check.



F-5

SIBL Social Islami Bank Limited

.....Branch20

APPLICATION FOR CHEQUE BOOK

I/We would request you to supply a cheque book containing 10/25/100 leaves for operation of the account opened with you.

Cheque Series : Signature

A/C No. MSD/AWCD

Counted the leaves, found in order and received.

Full Name :

Address :

Signature Authorised Signature

Remittance of Funds: Money one place to another is the short meaning of remittance, it not happened within one country. Every year, huge level remittance Bangladesh found from foreign worker. SIBL is very positive about funds of remittance. In many major country good city, SIBL opens their branch, like: London, New York, Mumbai, Dubai and this type. For remittance, there are three best option: 1. Banker's check or pay order. 2. Demand that draft 3. Tele graphic transfer.

Cash Section: This is most important sector that play very important or significant role. Cash is the customer main thinking. SIBL deals with Hasan cash sector for complete that sector very welly. Main part in cash sector is disbursing cash and also receiving cash.

Locker Service: SIBL locker system is pretty well. They respect their customer, but, customer satisfaction is one of the main mission for SIBL. Local branch provide security as much as possible. If any person has a account, then he/she can enjoy it, surely. There are some locker system that they follow:-

- ✓ Large and also medium locker system.
- ✓ For enjoying, there are also small locker process that people can give yearly 700 plus only.

Closing of an Account: Both banker or customer who close this account. If any customer don't transaction for six years, then, banker can close this account. Other side, if customer want, then he/she close this account.

SIBL SWOT Analysis:

Strength: This is internal factor that one company's strong side. Hereby some strength is:

- Quality service and Customer satisfaction process.
- Image public positive.
- Effectiveness pricing, good knowledge and skill.

Weakness: Weakness that is company internal bad part. Hereby some weakness is:

- ATM booth of SIBL.
- Work force is short and share market.

Opportunities: Opportunities is external positive thinking. There are some opportunity is:

- Retention customer and effectiveness sales force.
- Also effectiveness innovation.

Threat: This is external negative thinking for company. Some type threat:

- Effective promotion.
- Competitive market.
- Recession economic and good for technology.

Chapter: Three

Analysis



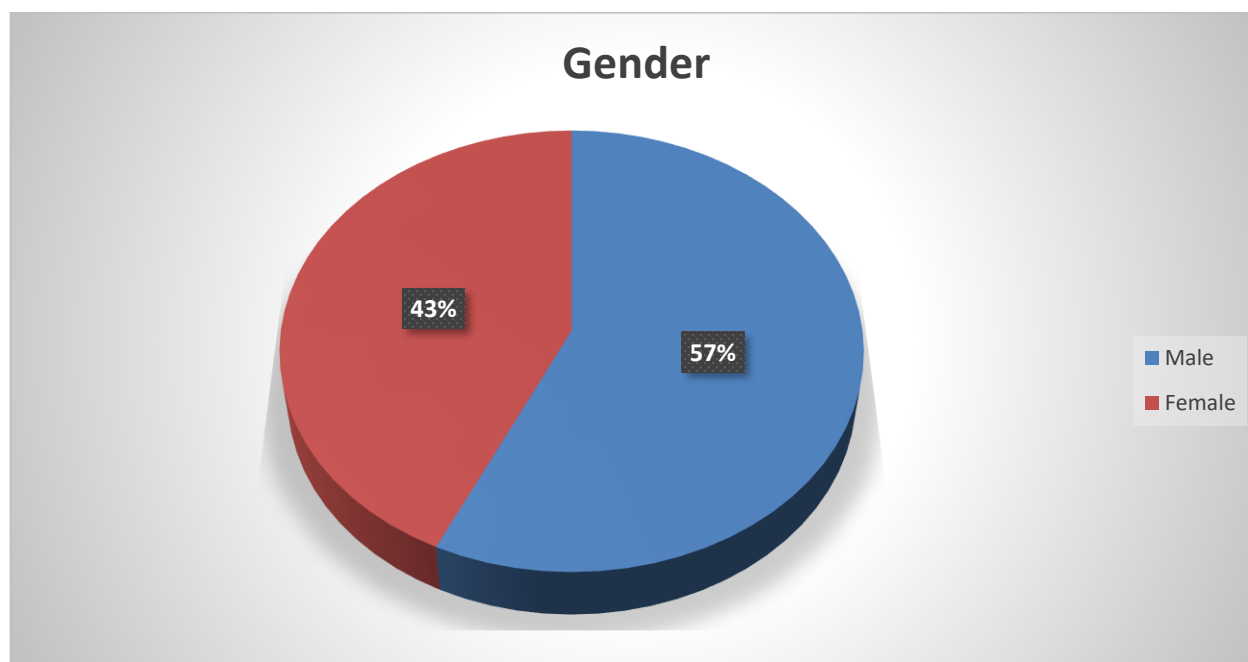
Descriptive Analysis and Frequency Distribution:

For descriptive analysis and also frequency distribution, my sample size is only 70. I used pie chart, also bar chart for this report. I talk different type of people, who are SIBL customer or visitor or interested person. My main target is to know about customer satisfaction about my branch. So, this two analysis and distribution that help and support me very much for complete the report. Now, I briefly discuss about those with graph:-

Q1: Gender.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	40	57	57	57
Valid Female	30	43	43	100
Total	70	100	100	

In this survey, there are 57% male and 43% female. Different between two is 14%. There are 40 male and 30 female. Now the pie chart:-

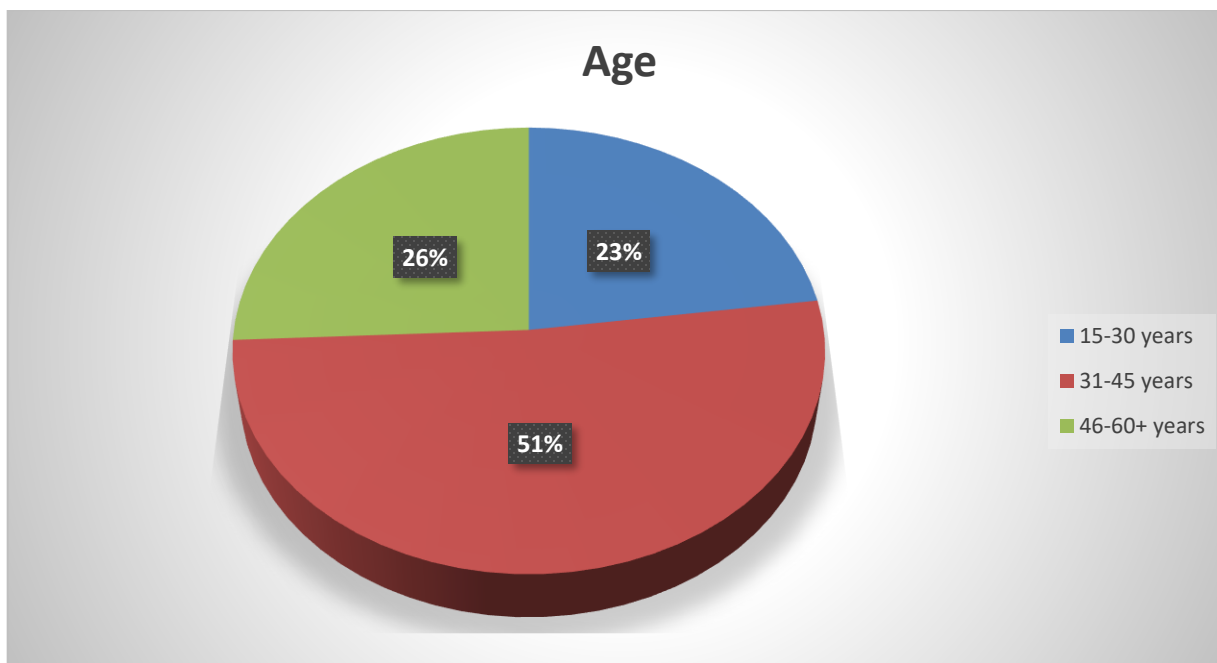


Q2: Age.

	Frequency	Percent	Valid Percent	Cumulative Percent
15-30 years	16	23	23	23
31-45 years	36	51	51	74
46-60+ years	18	26	26	100

Total	70	100	100	
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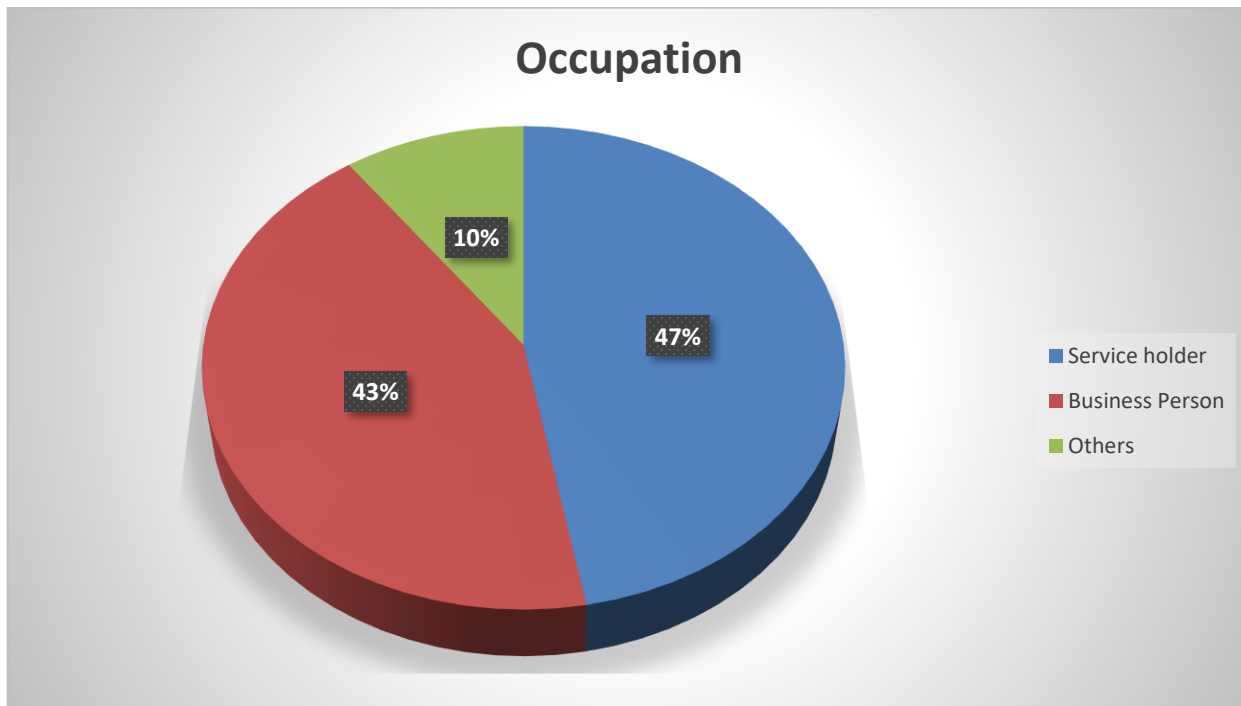
Age is the good factor, because, litter people don't have account. Three range of people in there. There are 16 people, who are 15-20 years old. Also 36 person who are 31-45 years old and 18 persons who are 46-60+ years old. Now the pie chart:-



Q3: Occupation.

	Frequency	Percent	Valid Percent	Cumulative Percent
Service Holder	33	47	47	47
Business Person	30	43	43	90
Others	7	10	10	100
Total	70	100	100	

In my 70 sample, there are 33 persons are service holder, 30 person are business person and 7 persons are others. Service holder percentage is 47%, 43% is business person and 10% other. Now, the pie chart:-

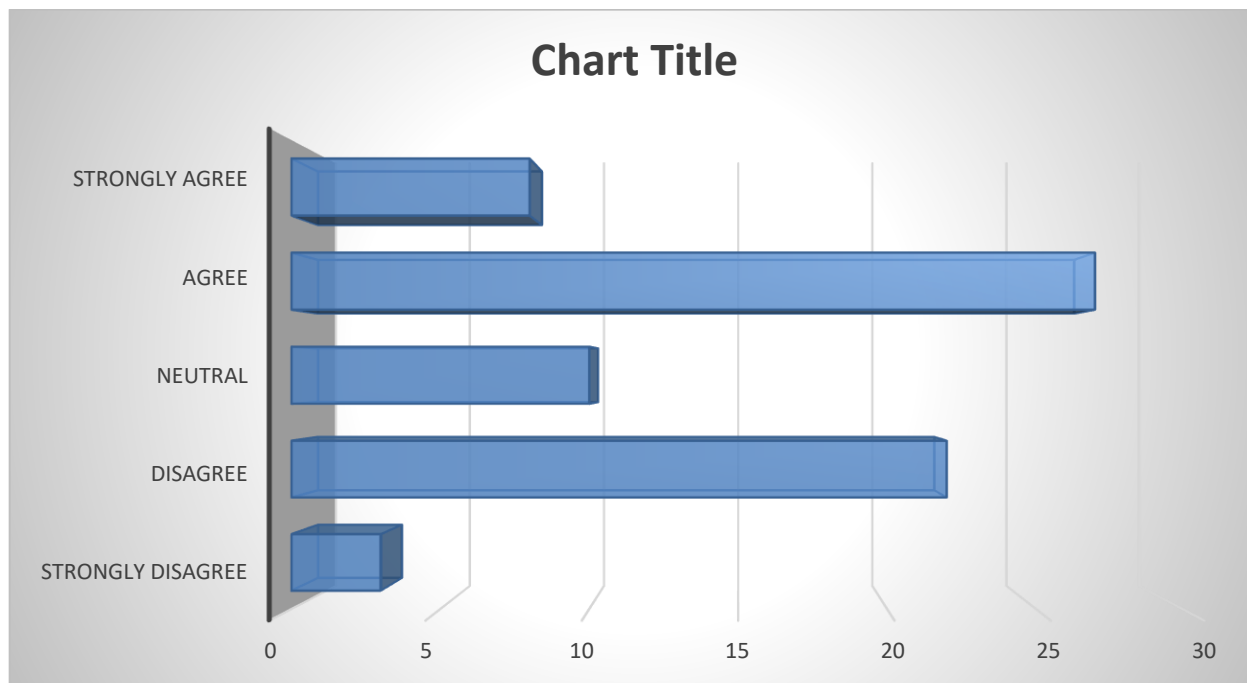


Perception Statements in the Reliability Dimension:

Q4: When this branches employees promises to do something by a certain time, it does so.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	3	4	4	4
Disagree	22	31.5	31.5	35.5
Neutral	10	14	14	49.5
Agree	27	39	39	88.5
Strongly Agree	8	11.5	11.5	100
Total	70	100	100	

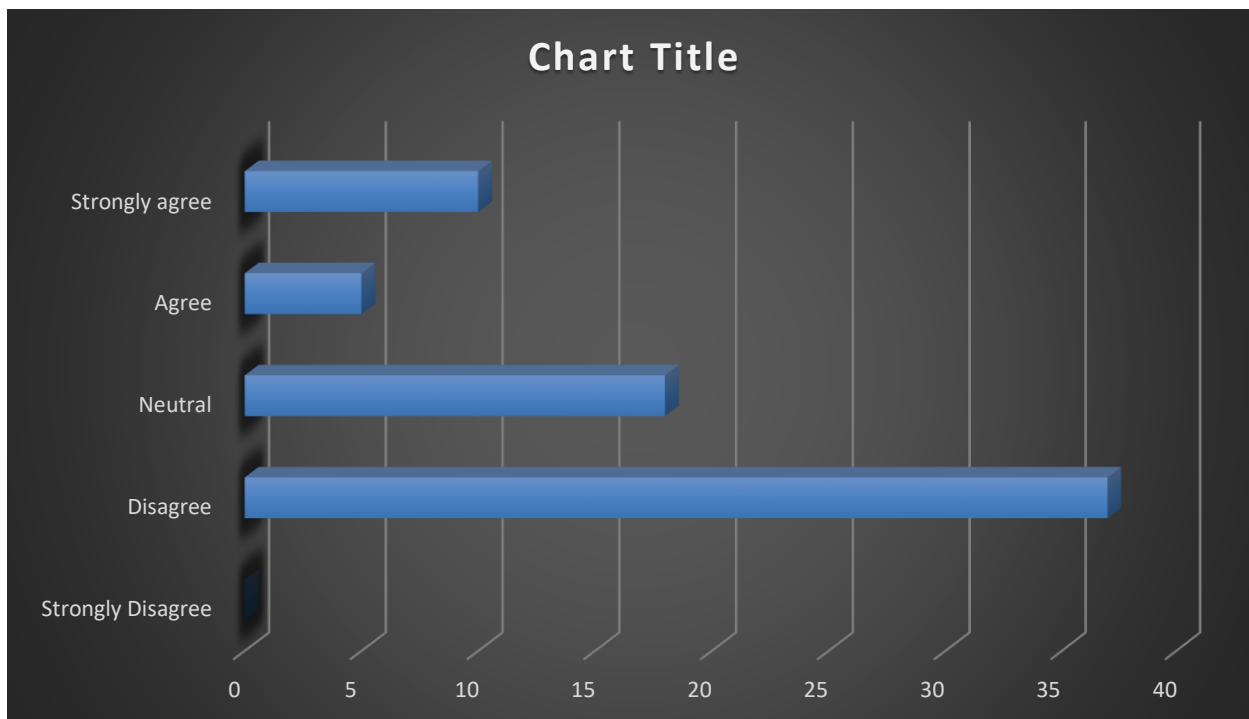
In my 70 sample, this statement result is mixed. 22 disagreed persons is here. Other side, 27 agreed person, 8 strongly agreed people and 10 neutral person is there. Now the bar chart:-



Q5: When you have a problem, the employee shows a sincere interest in solving your problems.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	37	53	53	53
Neutral	18	26	26	79
Agree	5	7	7	86
Strongly Agree	10	14	14	100
Total	70	100	100	

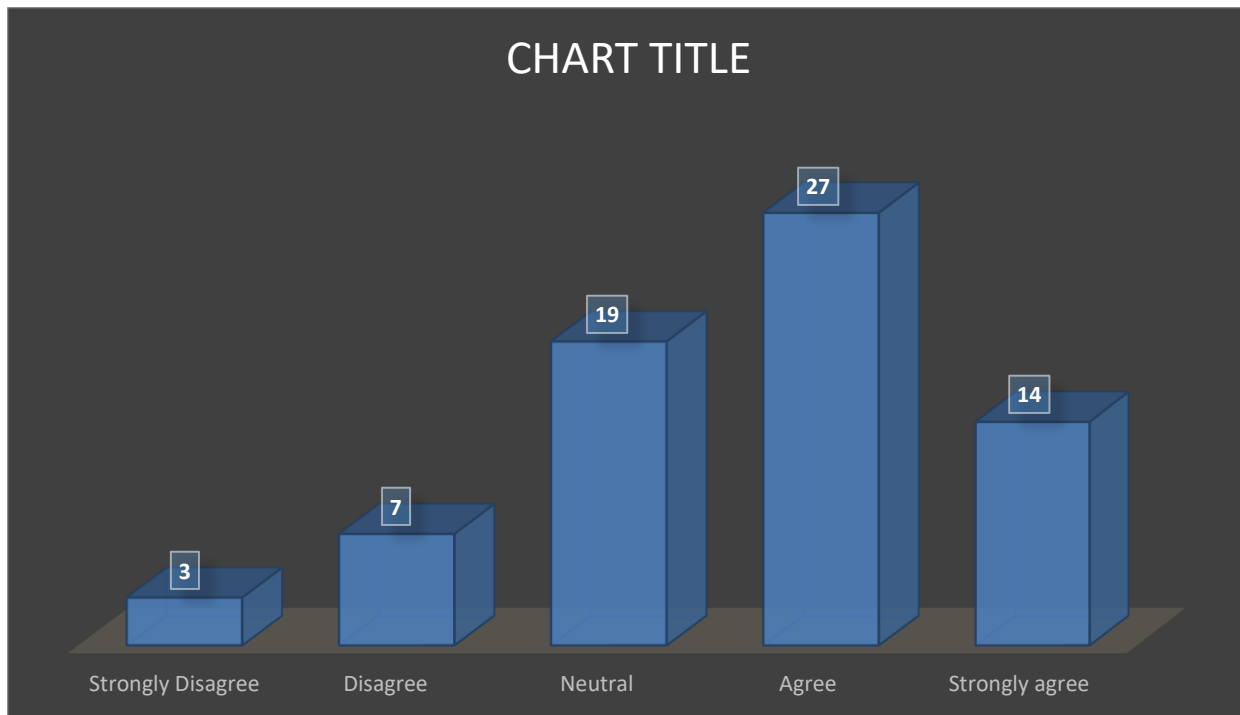
In my seventy (70) sample, there are 37 disagreed person, 18 neutral person, 5 agreed people, 10 strongly agreed people and no one strongly disagreed people. Now the bar chart:-



Q6: The employee performs the right service at first time.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	3	4	4	4
Disagree	7	10	10	14
Neutral	19	27	27	41
Agree	27	39	39	80
Strongly Agree	14	20	20	100
Total	70	100	100	

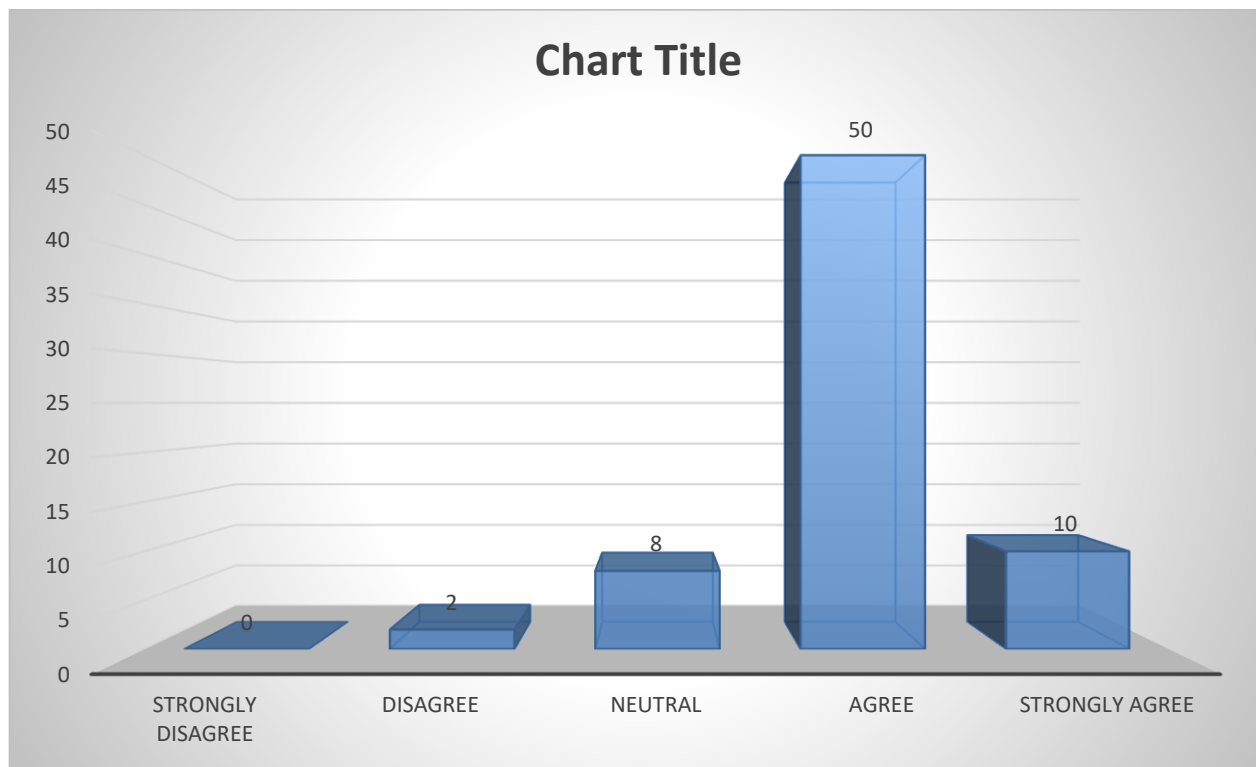
Maximum person are happy with this statement. 27 people are agreed and 14 persons are strongly agreed with this statement. Also 19 neutral people, 7 disagreed and 3 strongly disagreed person. The bar chart:-



Q7: This branch provides its services at the time it promises to do so.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	8	11.5	11.5	14.5
Agree	50	71.5	71.5	86
Strongly Agree	10	14	14	100
Total	70	100	100	

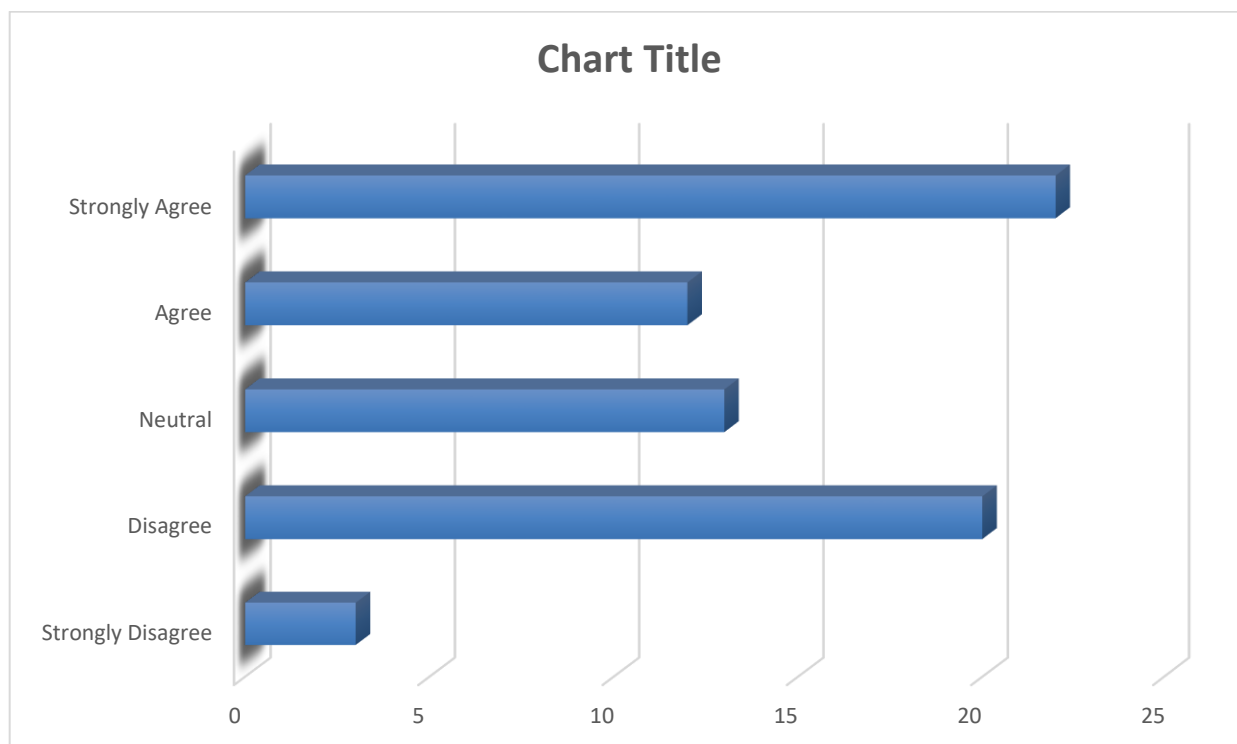
Almost Maximum people are agreed with this statement. 50 people are agreed, which percent is 71.5 and 10 persons are strongly agreed with this statement. Also 8 neutral people, 2 disagreed and 0 strongly disagreed person. The bar chart:-



Q8: Social Islami Bank Limited Dhamrai Branch Keep you informed about when services will be performed.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	3	4	4	4
Disagree	20	29	29	33
Neutral	13	19	19	52
Agree	12	17	17	69
Strongly Agree	22	31	31	100
Total	70	100	100	

In my seventy (70) sample, there are 20 disagreed and 3 strongly disagreed person, 13 neutral person, 12 agreed people, 22 strongly agreed people and no one strongly disagreed people. Now the bar chart:-

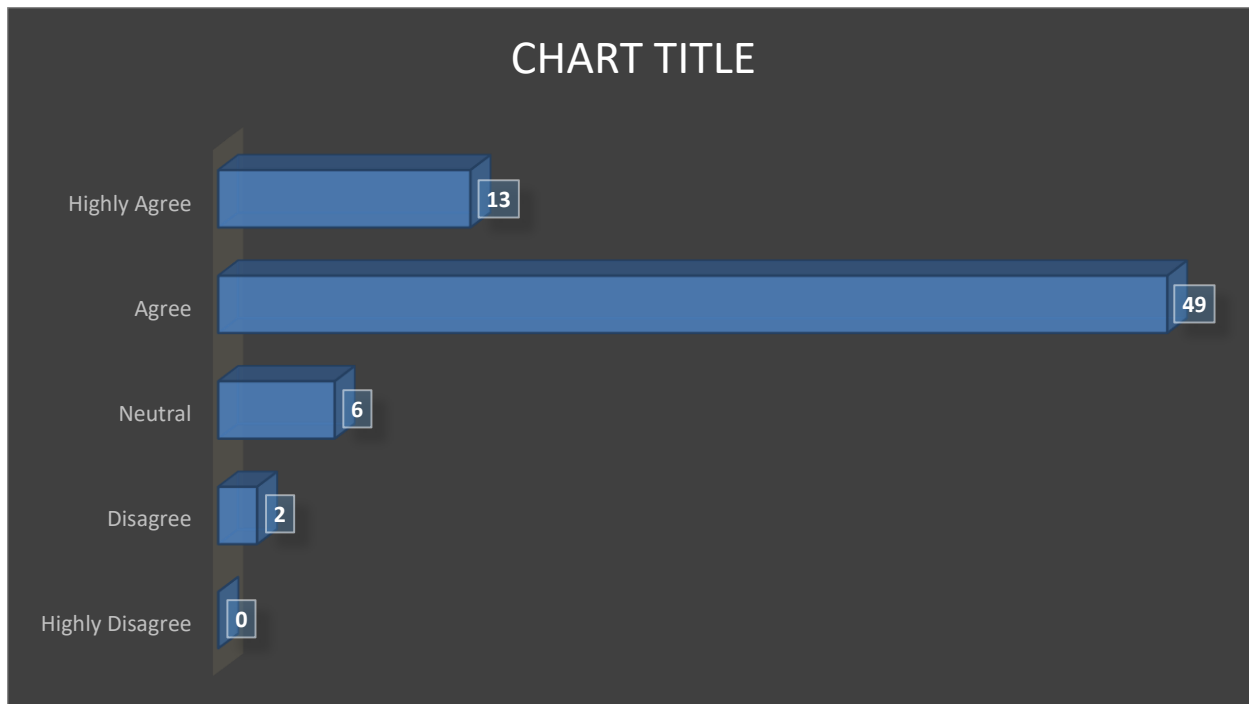


Statement in the Satisfaction Dimension:

Q9: How satisfied are you with the behavior of the branch staff.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	6	8.5	8.5	11.5
Agree	49	70	70	81.5
Highly Agree	13	18.5	18.5	100
Total	70	100	100	

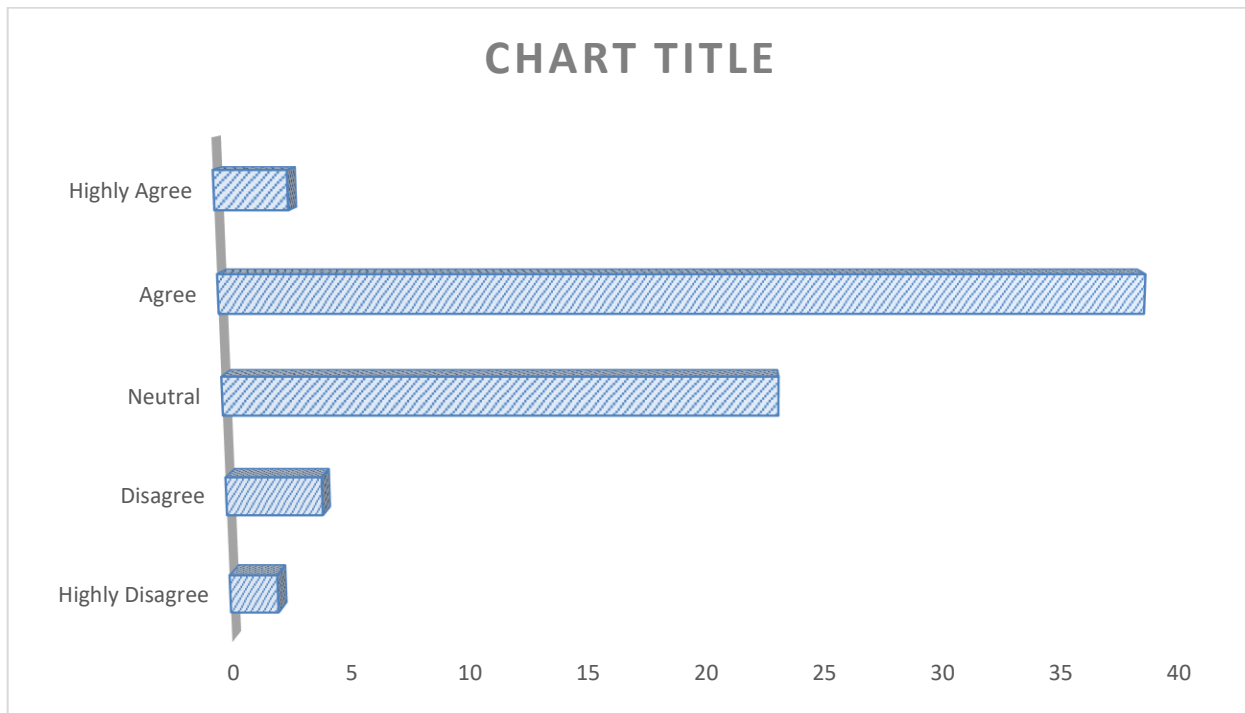
Social Islami Bank Limited Dhamrai Branch staff behavior was good. 49 persons were agreed with this statement and 13 peoples were strongly agreed. Other-side, 6 persons were neutral, 2 persons were disagreed and no strongly disagreed person found. The bar chart shows below:-



Q10. How satisfied are you with the fees/ service charges of the branch.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	2	3	3	3
Disagree	4	6	6	9
Neutral	23	33	33	42
Agree	38	54	54	96
Highly Agree	3	4	4	100
Total	70	100	100	

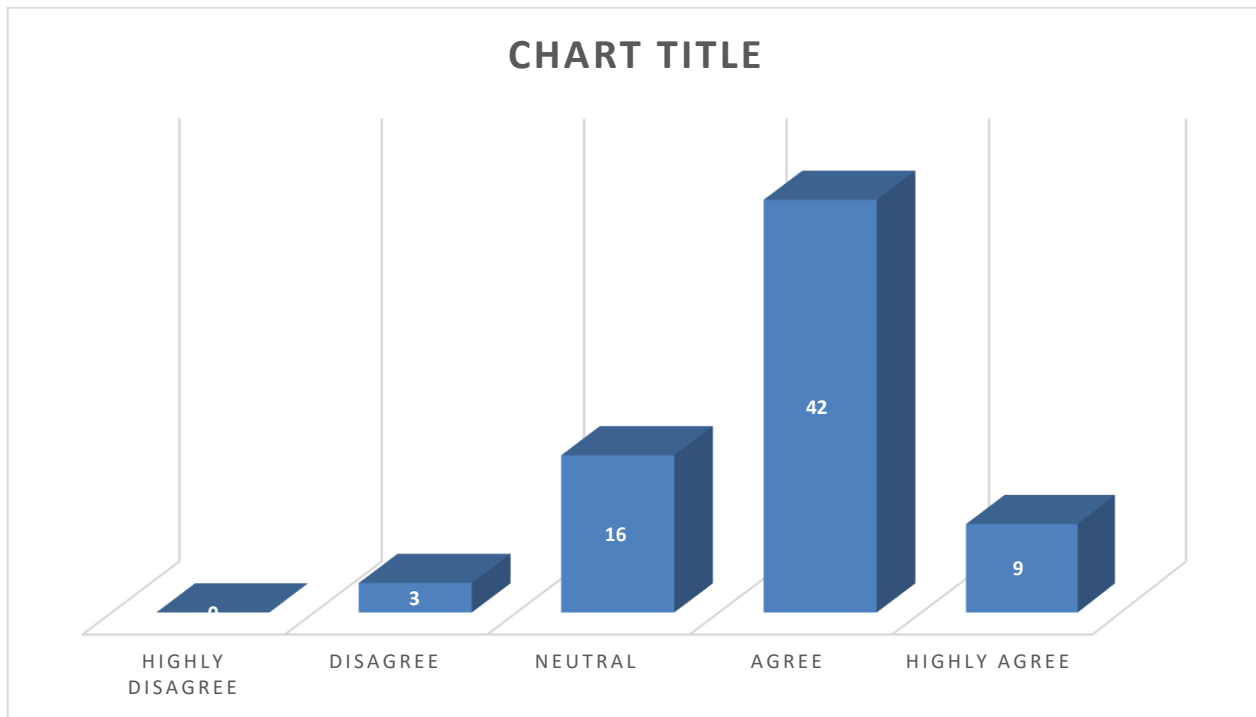
Most of the peoples were agree or neutral with this statement. 38 persons were agreed and 23 persons were neutral. Also 3 public were highly agreed, 4 persons were disagreed and 2 persons were highly disagreed. The bar chart shows below:-



Q11: How satisfied are you with the checkbook/ delivery.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	3	4	4	4
Neutral	16	23	23	27
Agree	42	60	60	87
Highly Agree	9	13	13	100
Total	70	100	100	

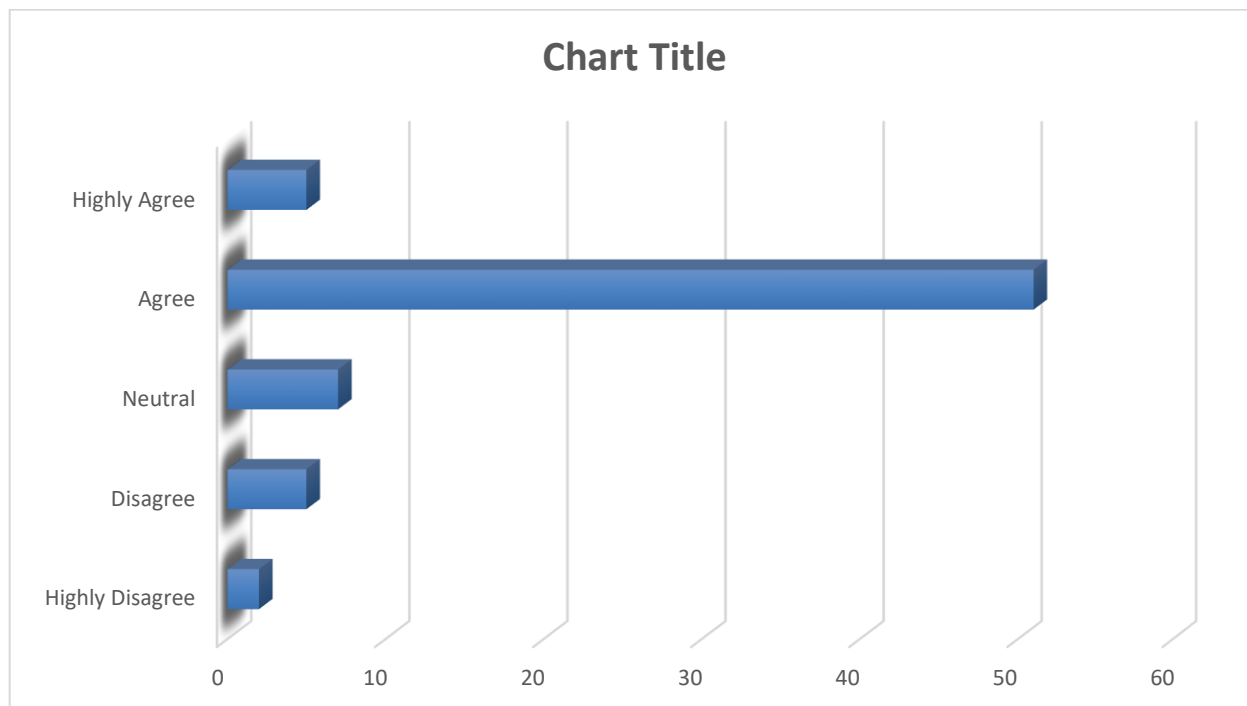
Maximum persons were agree with this statement. 42 peoples were agreed, 9 persons were highly agreed and 16 persons were neutral. Other-side, 3 peoples were disagreed and no highly disagreed persons found here. The bar chart shows below:-



Q12: Would you recommended this branch to your relatives/ friends/ colleagues.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	2	3	3	3
Disagree	5	7	7	10
Neutral	7	10	10	20
Agree	51	73	73	93
Highly Agree	5	7	7	100
Total	70	100	100	

Most of the persons agreed with that statement. 51 peoples were agreed and 5 peoples were highly agreed. Other-side, 5 persons were disagreed, 2 persons were strongly disagreed and 7 persons were neutral. The bar chart shows below:-

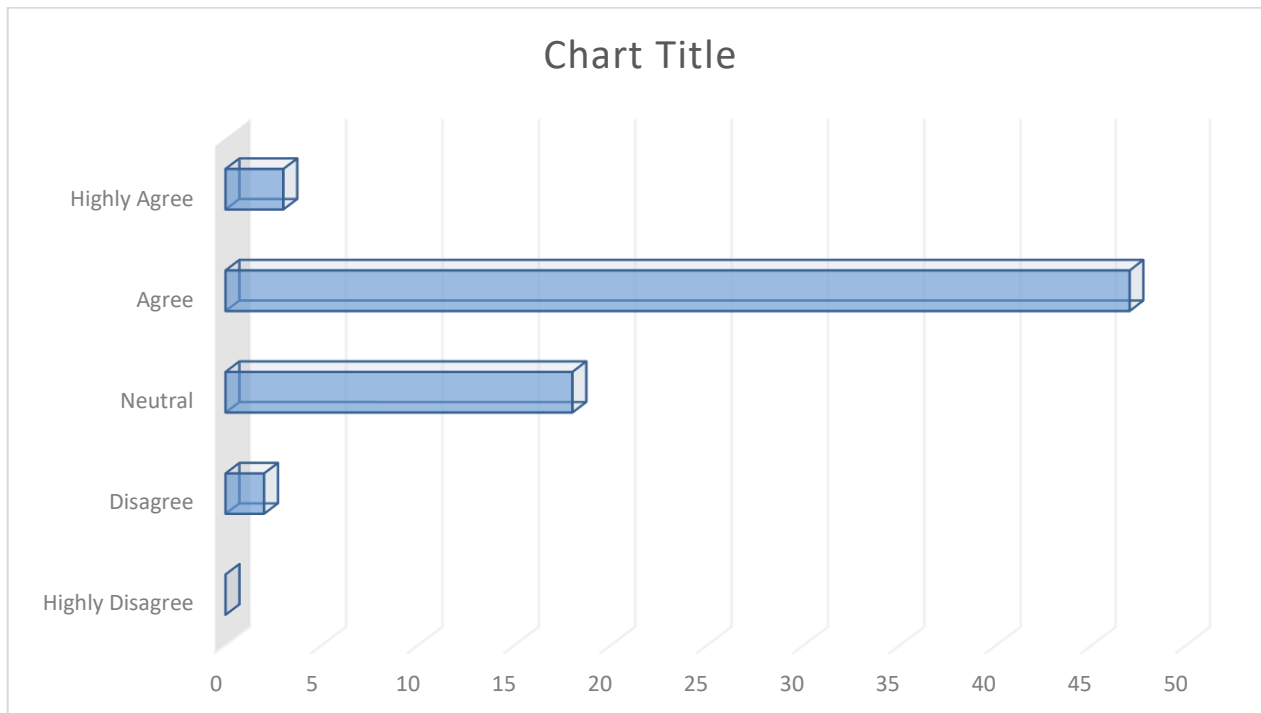


Statements in the Responsiveness Dimension:

Q13: The employees in SIBL give your prompt service.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	18	26	26	29
Agree	47	67	67	96
Highly Agree	3	4	4	100
Total	70	100	100	

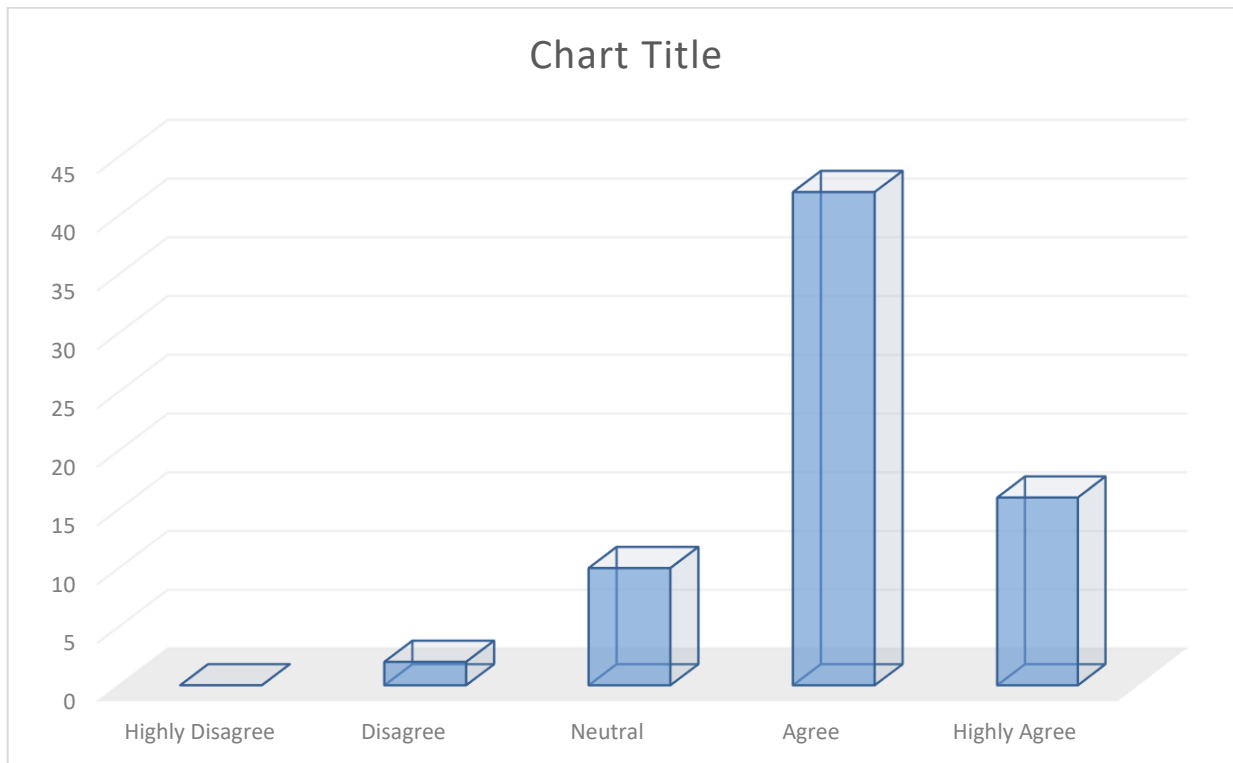
In my seventy (70) sample, there are 2 disagreed and 0 strongly disagreed person, 18 neutral person, 47 agreed people, 3 strongly agreed people and no one strongly disagreed people. Now the bar chart:-



Q14: The employees in this branch always willing to help you.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	10	14	14	17
Agree	42	60	60	77
Highly Agree	16	23	23	100
Total	70	100	100	

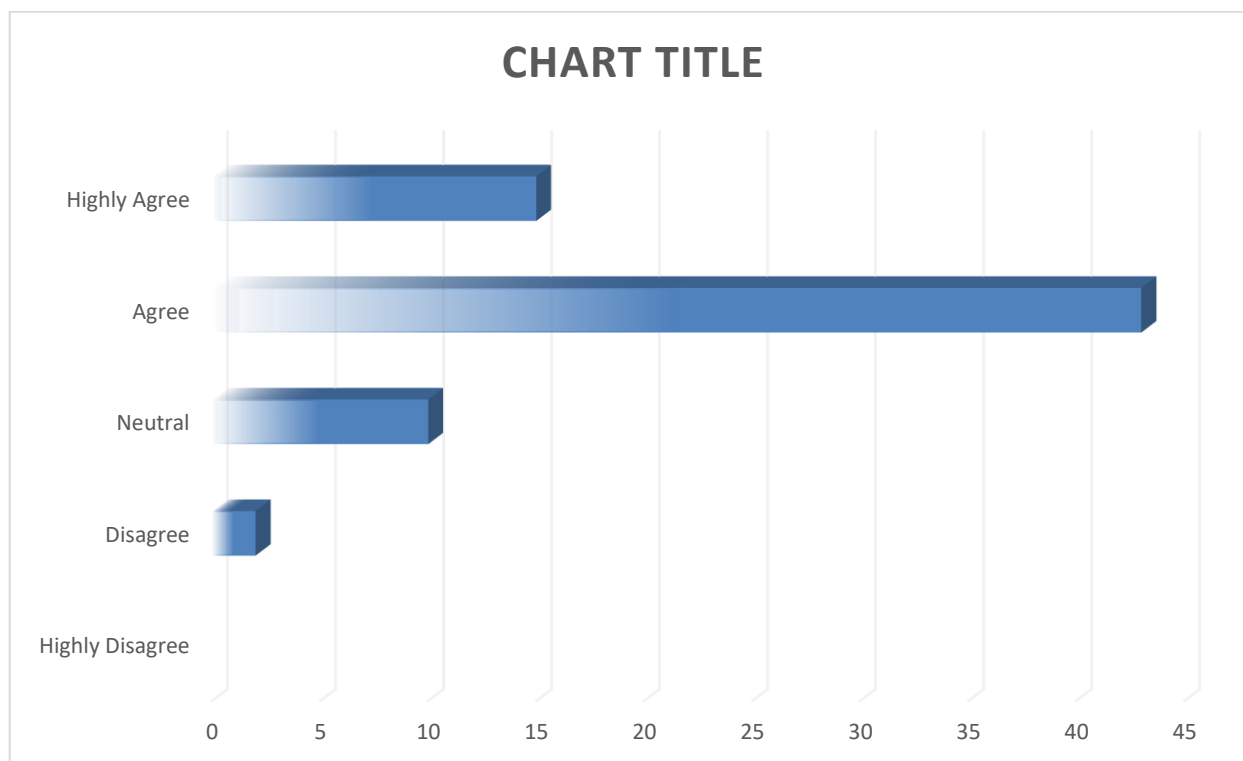
With this statement, most people select agreed option. There are 42 agreed people, 16 highly agreed, 10 neutral and 2 disagreed people. The bar chart:-



Q15: The employees to the branch never too busy to respond to your request.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	10	14	14	17
Agree	43	61.5	61.5	78.5
Highly Agree	15	21.5	21.5	100
Total	70	100	100	

Maximum person are happy with this statement. 43 people are agreed and 15 persons are strongly agreed with this statement. Also 10 neutral people, 2 disagreed and 0 strongly disagreed person. The bar chart:-

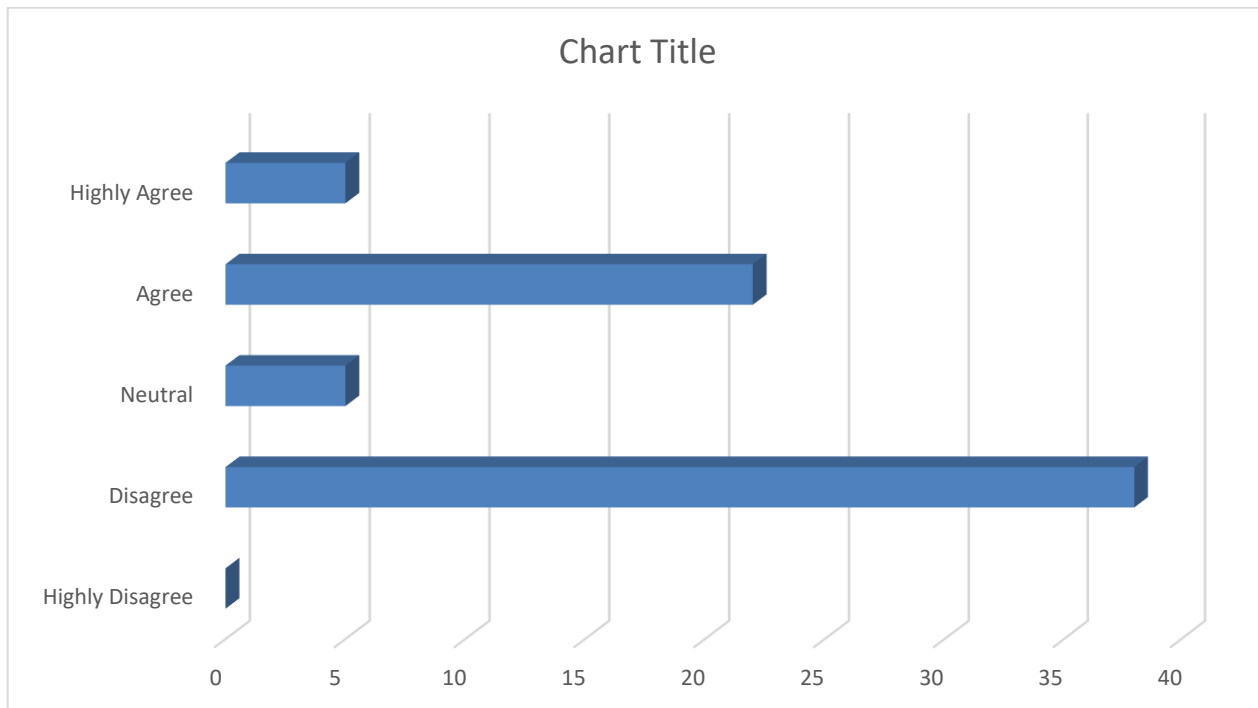


Statements in the Assurance Dimension:

Q16: The behavior of the employees of the branch inspires confidence in you.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	38	54	54	54
Neutral	5	7	7	61
Agree	22	32	32	93
Highly Agree	5	7	7	100
Total	70	100	100	

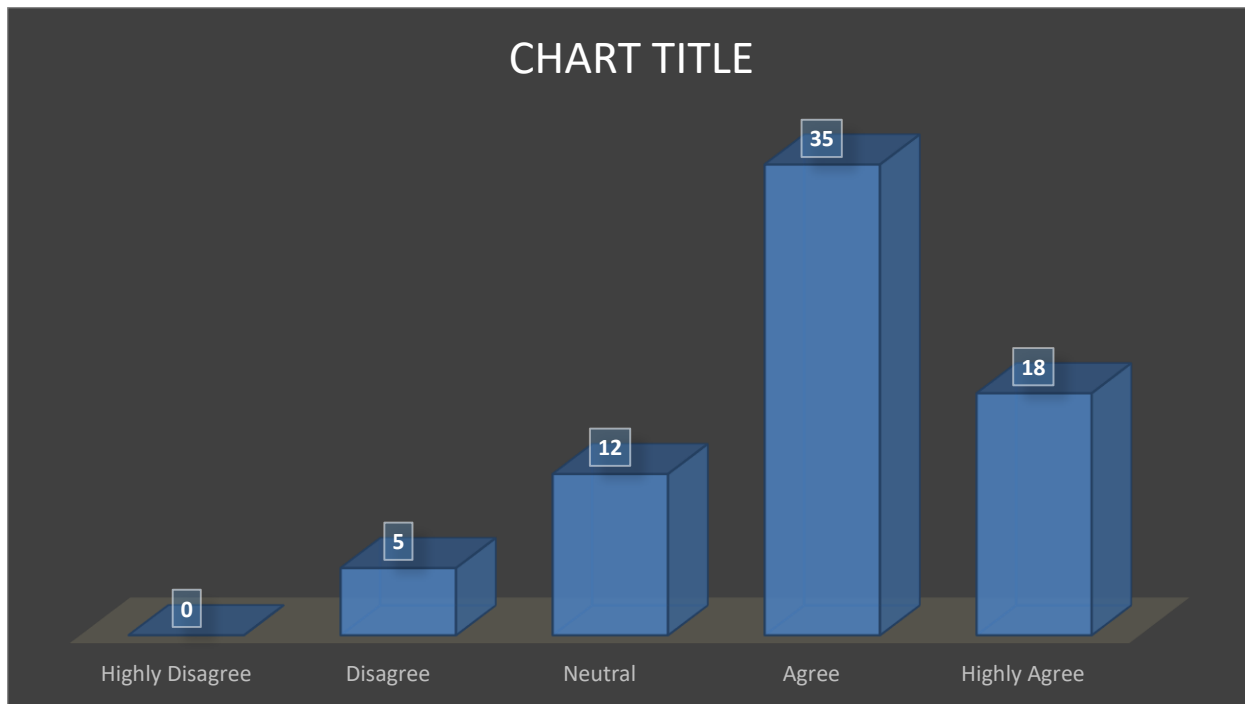
Maximum person are unhappy with this statement. Because, 38 people are disagreed with this statement and 22 persons are agreed with this statement. Also 5 neutral people, 5 highly agreed and 0 strongly disagreed person. The bar chart:-



Q17: You feel safe in your transactions with in this branch.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	5	7	7	7
Neutral	12	17	17	24
Agree	35	50	50	74
Highly Agree	18	26	26	100
Total	70	100	100	

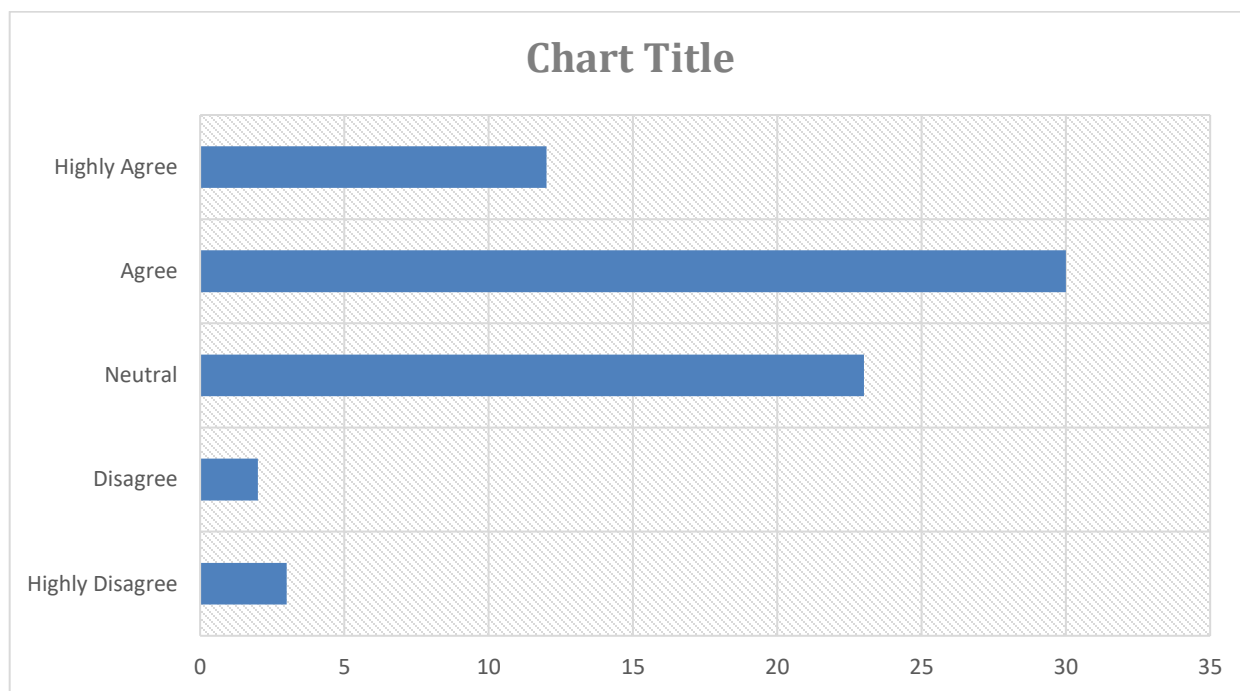
Maximum person are happy and agreed with this statement. 35 people are agreed and 18 persons are strongly agreed with this statement. Also 12 neutral people, 5 disagreed and 0 strongly disagreed person. The bar chart:-



Q18: The employees of the branch understand your specific needs.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	3	4	4	4
Disagree	2	3	3	7
Neutral	23	33	33	40
Agree	30	43	43	83
Highly Agree	12	17	17	100
Total	70	100	100	

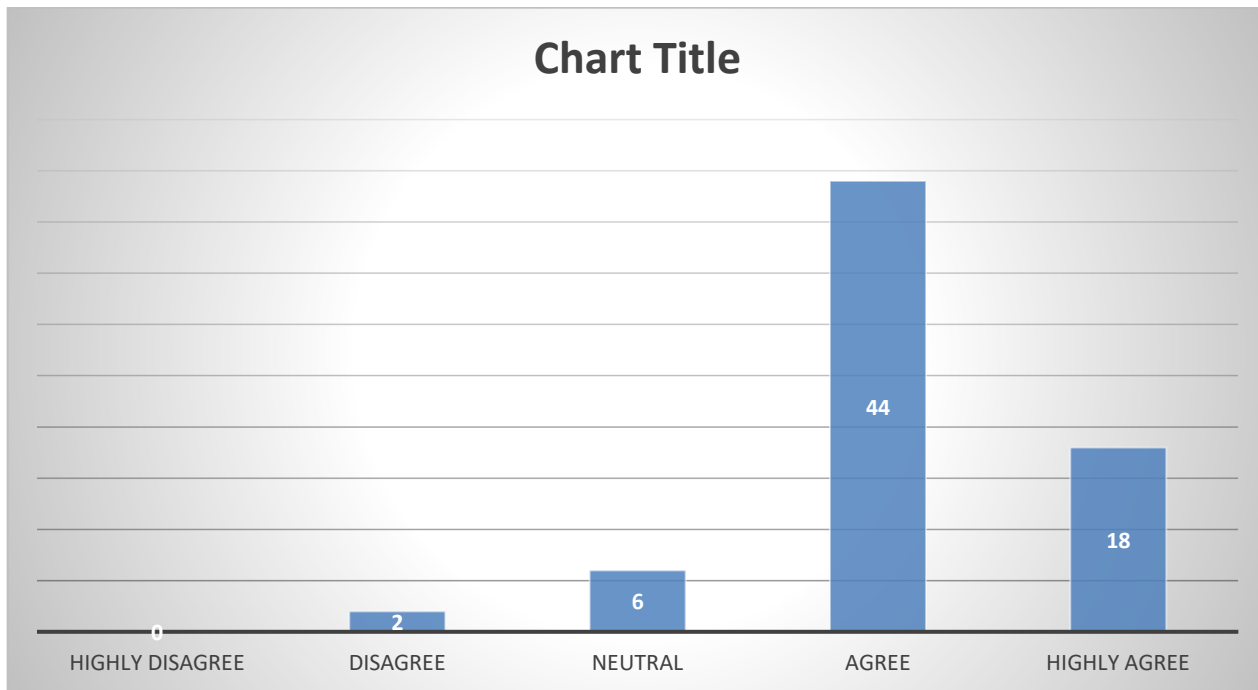
In my seventy (70) sample, there are 30 agreed and 12 strongly agreed person, 23 neutral person, 2 disagreed people, 3 strongly disagreed people. Now the bar chart:-



Q19: SIBL Dhamrai branch has model-looking and hi-tech equipment's.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	6	8.5	8.5	11.5
Agree	44	63	63	74.5
Highly Agree	18	25.5	25.5	100
Total	70	100	100	

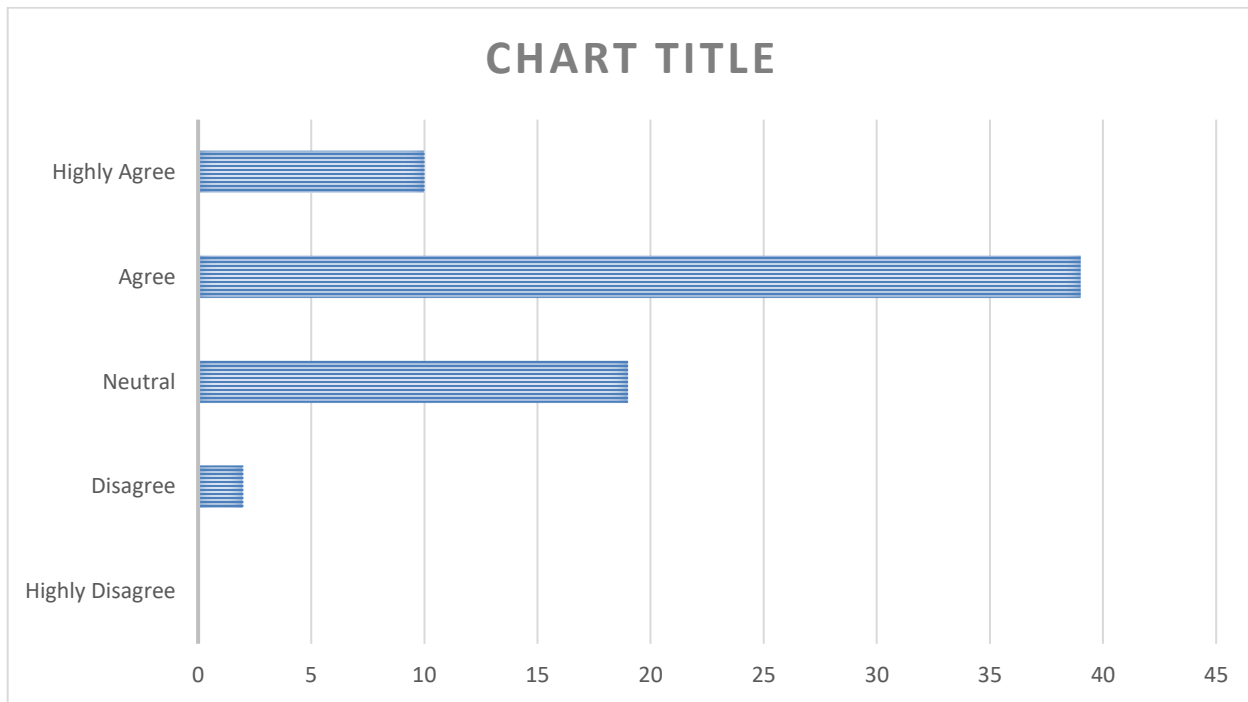
Maximum person are happy with this statement. 44 people are agreed and 18 persons are strongly agreed with this statement. Also 6 neutral people, 2 disagreed and 0 strongly disagreed person. The bar chart:-



Q20: The employee of this branch appear neat.

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Disagree	0	0	0	0
Disagree	2	3	3	3
Neutral	19	27	27	30
Agree	39	56	56	86
Highly Agree	10	14	14	100
Total	70	100	100	

Maximum person are happy and agreed with this statement. 39 people are agreed and 10 persons are strongly agreed with this statement. Also 19 neutral people, 2 disagreed and 0 strongly disagreed person. The bar chart:-



Chapter: Four

Finding,

Recommendations and

Conclusions



Findings:

After analysis all those questions, I have found some important findings. Those findings are:-

1. Maximum respondents were agreed with this statement that SIBL Dhamrai branch employees always willing to help customers. So, it create positive image.
2. Analysis about SIBL Dhamrai branch customer specific needs, branch employees understand customer specific needs. Most of the people were agreed and some people were neutral with this statement.
3. Initial deposit to open saving account of Social Islami Bank Limited is higher than Islami Bank Bangladesh Limited and Al-Arafah Islami Bank Limited.
4. Number of ATM booths of Social Islami Bank Limited is less than Islami Bank Bangladesh Limited.
5. After analysis, found about that SIBL Dhamrai branch has model-looking and hi-tech equipment's. It attract customers more.
6. This statement 'The employee of this branch appear neat' is correct. Half plus respondents were agreed with this statement and some respondents were neutral.
7. One of the question was 'When this branches employees promises to do something by a certain time, it does so'. In this statement, total respondents 'agreed or disagreed' statement percentage were almost same.
8. Another question was 'When you have a problem, the employee shoes a sincere interest in solving your problems'. Half plus respondents were disagreed with this statement. That means they are unhappy.
9. SIBL Dhamrai branch employees performs the right services at first time and provides its services at the time, it promises to do so. Most of the respondents were agreed with those statement.
10. SIBL Dhamrai branch keep customer informed about when services will be performed. In this statement, respondents were agreed, disagreed, strongly agreed, neutral and even strongly disagreed. So, it's called a mixed statement.
11. Most of the respondents were happy with the behavior of the branch staff. From those, eighty eight percent plus respondents were agreed with this statement.
12. After analysis the statement, it was clear that most respondents were happy with the fees or service charge of the branch and with the checkbook or delivery. Most of the respondents were happy with this and some respondents were neutral.
13. Almost eighty percent respondents were agreed with this statement that they request relatives/ friends/ colleagues to involve with SIBL Dhamrai branch.

14. SIBL Dhamrai branch employees give customers prompt service and branch never too busy to respond to customer request. Most of the respondents were agreed with those statement.
15. The analysis, most of the respondent statement that SIBL Dhamrai branch employee behavior weren't inspires confident in customers, but, some respondents agreed employee behavior inspires confident in customers.
16. Most of the respondents were feel safe in transaction with in this branch. Fifty percent respondents were agreed and one fourth respondents were highly agreed with this statement.

Recommendation:

Recommendations of this report have been made on the basis of the research findings for the further improvement of the general banking division of Social Islami Bank Limited. From my research, some result found that many number of respondents from my sample were very aware about SIBL service quality of Dhamrai Branch. I selected some points that can improve service quality much better. Those points are:-

1. As the initial deposit for saving account of Social Islami Bank Ltd. is higher Islami Bank Bangladesh Ltd. & Al-Arafah Islami Bank Ltd., SIBL should reduce the initial deposit for savings account.
2. Social Islami Bank Ltd. should establish more ATM booth throughout the country to provide more ATM service facility and thereby to attract more customers.
3. Social Islami Bank Limited should increase the number of employees in the branch so that customers can get the prompt services and need not wait for more than desired time.
4. SIBL Dhamrai branch employees should take necessary steps quickly to solve customer problem, when they have a problem.
5. Social Islami Bank Limited Dhamrai branch employees need to improve own behavior. Because, many respondents don't happy for those type of behavior.
6. Need more activity and involvement, where keep customers informed about when service will be performed.
7. Need to improve this behavior, when this branches employees promises to do something by a certain time, it does so. Because, many respondents click disagreed option in this statement.
8. Social Islami Bank Limited should reduce pay order charges on lower amount of pay order.
9. SIBL Dhamrai branch customers need more individual attention. Because, many respondents think that they don't get proper individual attention.
10. For encourage more customer, Social Islami Bank Limited (SIBL) Dhamrai branch should use high technology, high equipment and modern looking more.

6	When you have a problem, the employee Shows a sincere interest in solving your problems.	5	4	3	2	1
7	The employee performs the right service at first time.	5	4	3	2	1
8	This branch provides its services at the time it promises to do so.	5	4	3	2	1
9	Social Islami Bank Ltd. Keeps you informed about when services will be performed.	5	4	3	2	1

Statement in the Satisfaction Dimension:

Serial	About	Highly Agree	Agree	Neutral	Disagree	Highly Disagree
10	How Satisfied are you with the behavior of the branch staff.	5	4	3	2	1
11	How satisfied are you with the fess/ service charges of the branch.	5	4	3	2	1
12	How satisfied are you with the check book/delivery.	5	4	3	2	1
13	Would you recommended this branch to your relatives/ friends/ colleagues.	5	4	3	2	1

Statements in the Responsiveness Dimension:

Serial	About	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Disagree
14	The employees in SIBL give your prompt.	5	4	3	2	1
15	The employees in this branch always willing to help you.	5	4	3	2	1
16	The employees to the branch never too busy to respond to your request.	5	4	3	2	1

Statements in the Assurance Dimension:

Serial	About	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Disagree
17	The behavior of the employees of the branch inspires confidence in you.	5	4	3	2	1
18	You feel safe in your transactions with in this branch.	5	4	3	2	1
19	The employees of the branch understand your specific needs.	5	4	3	2	1
20	SIBL Dhamrai branch has model-looking and hi-tech equipment's.	5	4	3	2	1
21	The employee of this branch appear neat.	5	4	3	2	1

References:

- ❖ Naresh K. Malhotra and Satyabhushan Dash, Marketing Research, Sixth Edition.
- ❖ Parasuraman, A., Zeithaml, V., & Berry, L. L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- ❖ Website: <https://www.bb.org.bd/>
- ❖ <https://www.siblb.com/>
- ❖ <https://www.wikipedia.org/>
- ❖ <https://www.google.com/search?q=sibl+internship+report&oq=sibl+&aqs=chrome.1.69i5913j0j69i57j69i60.5687j0j4&sourceid=chrome&ie=UTF-8>