

**Internship Report**  
**on**  
**Customer Relationship Management of SEBL**  
**(A Study on Uttara Branch)**



**Date of Submission: 23<sup>rd</sup> December, 2019**

**Internship Report**  
**on**  
**Customer Relationship Management of SEBL**  
**(A Study on Uttara Branch)**

**Supervised by**  
**Mr. Shafayet Mansoor**  
**Assistant Professor**  
**Department of Business Administration**  
**Faculty of Business & Entrepreneurship**  
**Daffodil International University**

**Prepared by**  
**Md. Sadiqur Rahman**  
**ID: 161-11-1031**  
**Program: BBA**  
**Batch: 43th**  
**Major in Marketing**  
**Department of Business Administration**  
**Daffodil International University**



**Date of Submission: 23<sup>rd</sup> December, 2019**

## Letter of Transmittal

23<sup>rd</sup> December, 2019

To

Mr. Shafayet Mansoor

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Subject: Submission of Internship report on “Customer Relationship Management of Southeast Bank Limited-A Study on Uttara Branch”.**

Dear Sir,

This a great pleasure to submit my internship report on “Customer Relationship Management of Southeast Bank Limited-A Study on Uttara Branch”. It was a golden opportunity for me to gain knowledge and practical experiences regarding the procedures and functions while working at Southeast Bank Limited So, I firmly believe that, these knowledge and experiences will help me in my professional life.

I have tried hard to fulfill your expectations by sharing details of each and every topic and avoiding unnecessary amplification of the topics.

Therefore, I will be very much glad to hear from you for further clarification.

Sincerely yours,



.....  
Md. Sadiqur Rahman

ID: 161-11-1031

Batch: 43th

Major in Marketing

Department of Business Administration

Daffodil International University

## Student Declaration

I am Md. Sadiqur Rahman; hereby declare that the report of internship titled “Customer Relationship Management of Southeast Bank Limited-A Study on Uttara Branch” is prepared by me after completion of three months works in Southeast Bank Limited. I also would like to confirm that, the report is prepared exclusively for academic purpose not for any other purposes.



.....  
Md. Sadiqur Rahman

ID: 161-11-1031

Batch: 43th

Major in Marketing

Department of Business Administration

Daffodil International University

## **Certificate of Supervisor**

I am pleased to certify that the internship report on “Customer Relationship Management of Southeast Bank Limited-A Study on Uttara Branch” conducted by Md. Sadiqur Rahman bearing ID: 161-11-1031 of the Department of Business Administration has been approved for the presentation and defense under my direct supervision. Md. Sadiqur Rahman worked with Southeast Bank Limited as an intern.

The data and the findings are presented in the report are genuine work of Md. Sadiqur Rahman. I recommend the report prepared by Md. Sadiqur Rahman for further academic recommendations. He bears a good moral character.

I wish his all success in life.



.....

**(Shafayet Mansoor)**

Assistant Professor

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

## **Acknowledgement**

My acknowledgement begins with thanking my academic supervisor Mr. Shafayet Mansoor who has provided me suggestions for making this Final Internship Report. I like to thank sir for his generous cooperation and supervision that made me really confident about the desired outcome of my internship project.

I would like to show my warm hearted gratitude to the whole Southeast Bank Ltd. Which has provided me with great deal of information's, adequate data and finally cooperated me for the accomplishment of the report successfully. I would like to thank each staffs of the different Department. I am especially grateful to Mohammad Rafiqul Islam, (Assistant General Manager) for invaluable support and direction that lead me to the successful completion of my internship report. I have done my whole internship period under him and really grateful to him for a big time for helping me in my each and every step of work at office.

I am also grateful to Mahmuda Siddique (Officer), Naznin Akter (Principal Officer), Mr. Tuhin Matin Foreign Exchange Department, Muhammad Omor Faruk (Junior Officer) General Banking Department for his valuable suggestions that make me confident to walk my desire way to construct my report.

I am very much thankful to Southeast Bank Limited and its management specially the employees of the entire Department for their cordial support to prepare this difficult study with important information and data. Without them it would not possible for me to complete this difficult task. I got all necessary guidelines, cooperation and advice from them to complete this complicated task.

## **Preface**

Being the student of Business Administration, It is my pleasure to have successfully completed my internship report on Customer Relationship Management of Southeast Bank Limited. In my report, I have covered topics Customer Relationship Management of Southeast Bank Limited. Within this short duration, I have tried my level best to gather information as much as I could regard the banking practices of Southeast Bank Limited. However, it is needless to say that, there may be some lacking and mistakes in my report preparation. So, I acquit for my inaccuracy. I worked as an internee in Southeast Bank Limited. The purpose of my internship program was to know about the banking practices and have access to the professionals and expertise from whom I could learn about how by the help of team work the activities are performed in a financial institution.

In this report, I would like to express the appreciation to my honorable supervisor Mr. Shafayet Mansoor Assistant Professor, Department of Business Administration, Daffodil International University. Sir Has enabled me to complete my internship report successfully. Therefore, I totally comply with the instructions of supervisor for preparing my report. Moreover, my practical knowledge of working as an internee in Southeast Bank Ltd. has enhanced me to develop my knowledge and skills.

## **Executive Summary**

The internship is designed to bridge the gap between the theoretical Knowledge and real life experience. It is designed to have a practical experience while passing through the theoretical understanding. The report is combination of Three months of internship program with Southeast Bank Limited.

This report has been segmented into five different chapters.

The first chapter contains Introduction, Objective, Methodology, Scope, limitations of the Report.

The second chapter contains about the Overview of Southeast Bank Ltd, Introduction, Performance and Achievement, The objectives of the bank are, among others, Core values, Company Profile, Company Structure, Vision, Mission, Slogan, Objective of Southeast Bank Limited.

In chapter three Theoretical framework of Customer Relationship Management, I have discussed about Introduction, Function, Tools, Loyalty, Literature Review and Process of Customer Relationship Management.

In chapter four Customer Relationship Management of Southeast Bank Limited, I have discussed about Introduction, Services, Function, Customer Charter and SWOT Analysis of Customer Relationship Management of the Southeast Bank Limited in the better ways.

In chapter five mention Findings, Recommendations, Conclusion and References of the Southeast Bank Limited in the better ways.



# Table of Contents

Topics	Page No.
Title Page	i
Letter of Transmittal	ii
Certificate of Supervisor	iii
Student's Declaration	iv
Acknowledgement	v
Preface	vi
Executive Summary	vii
Table of Contents	viii-ix

## Chapter One: Introduction Page: 1-4

S/L	Topics	Page No.
1.1	Introduction	2
1.2	Background of the Study	2
1.3	Scope of the Study	2
1.4	Objectives of the Study	3
1.5	Methodology of the Study	3
1.6	Limitations of the Study	4

## Chapter Three: Theoretical Framework of CRM Page: 14-21

S/L	Topics	Page No.
3.1	Introduction	15
3.2	What is customer relationship management?	15
3.3	Function of customer relationship management	15
3.4	Tools of customer relationship management	17
3.5	Loyalty of customer relationship management	18
3.6	CRM process in banking system	20
3.7	Customer satisfaction	21

## Chapter Four: CRM of Southeast Bank Limited

Page: 22-35

S/L	Topics	Page No.
4.1	Customer relationship management of Southeast Bank Limited	23
4.2	Services of Southeast Bank Limited	23
4.3	Functions of customer relationship management of the SEBL	25
4.4	Tools of customer relationship management of SEBL	26
4.5	Customer relationship management process of SEBL	31
4.6	SWOT analysis of SEBL	34

## Chapter Five: Findings, Recommendations and Conclusion

Page: 36-39

S/L	Topics	Page No.
5.1	Findings of the study	37
5.2	Recommendations	38
5.3	Conclusion	39
	References	40
	Plagiarism result	41-43

# **Chapter: 1**

## **Introduction**

## **1.1 Introduction**

Bank is a financial organization which plays a vital contribution to develop, monitor, and control any country's economy as a financial intermediary. Previously, in financial business sector there wasn't that much competition to do banking business. However, now-a-days the tradition of banking business has been changed a lot. Additionally, due to globalization the competition of banking business increases severely worldwide as well as in Bangladesh. According to type of financial activities banks are divided into mainly into four categories and those are nationalized banks, Local Private Commercial bank, specialized financial institution and foreign bank. At present, in Bangladeshi banking system there are four state-owned commercial banks, five specialized banks, thirty eight private commercial banks, one land development bank and nine foreign commercial banks. Though, the competition in financial sector with bank to bank is increasing day to day, still domestic banks are lagging behind on many fronts compared with foreign commercial banks with wide range of capitalization, strong network, modern technology, updated managerial expertise, experience, etc. As, Modern business has come up with the concept with customer service with best quality so, this concept became an influential and vital key to get success in business. Now-a-days banks are also focusing on not only better product and promotion but also best customer service to create loyal customer.

## **1.2 Background of the study**

It's very imperative that all BBA students to engage in any institute for minimum three month as an internship to gain practical knowledge. After three month he or she has to submit an internship Report. The report is the result of the assigned internship suggested by the guide teacher. The topic of my internship report is "Customer Relation Management of Southeast Bank Limited". I have completed my three month internship on Southeast Bank Ltd, Uttara Branch, Dhaka.

## **1.3 Scope of the study**

The scope of this part is limited to the overall scenario of the organization. This part has covered the different divisions of Southeast Bank, the products offered by Southeast Bank Limited and the major functional areas of the bank. The present scenario of the banking industry is also covered in this part. Customer Relationship Management of Southeast Bank Limited is also covered in this part.

## **1.4 Objectives of the study**

### **Broad objective:**

The broad objective of this study is to analyze and understand customer relationship management of Southeast Bank Limited.

### **Specific objectives:**

1. To know the customer relationship management of Southeast Bank Limited.
2. To analyze functions of customer relationship management of Southeast Bank Limited.
3. To evaluate the elements of customer relationship management of Southeast Bank Limited.
4. To understand how customer relationship management is practiced in Southeast Bank Limited.
5. To identify the problems regarding customer relationship management of Southeast Bank Limited.
6. To provide some solutions on the basis of customer relationship management problems of Southeast Bank Limited.

## **1.5 Methodology of the study**

### **1.5.1 Study design**

Research design is a vital part of the research. There are different types of data collection methods. Among them this research is conducted on the basis of both primary data and secondary data analysis.

### **1.5.2 Data collection**

Data were collected through both primary and secondary sources.

#### **Primary data**

Primary data were collected by interviewing employees. Primary data were mostly derived from the discussion with the employees.

#### **Secondary data**

Data that have been previously collected for some purpose other than the one at hand. For my study I collected some secondary data from various research journals, annual report of the SEBL bank, websites and articles which I mentioned at my bibliography.

## **1.6 Limitation of the study**

The scope of this part is limited to the overall scenario of the organization. This part has covered the different divisions of Southeast Bank, the products offered by Southeast Bank Limited and the major functional areas of the bank. The present scenario of the banking industry is also covered in this part. A financial analysis of Southeast Bank Limited is also covered in this part. Like most of the banks, SEBL also does not provide access to all kinds of information for secrecy purposes. Moreover, officials and officers are very much busy with their work to give required time. So, in some cases, observation and some extent of assumptions were needed.

Due to lack of job experience, faults may have arisen in the report though maximum effort has been given to avoid any kind of mistake or uncertainty in preparing this report. Making a comparative study needs information from different leading banks of the country and getting those information from different banks is a very tough job in reality, because most of the banks do not provide information for study purposes to the students from different organizations and institutions. Some of the information that was used is not recent as the latest information regarding those issues was not accessible and opens to all. Only authorized person can get that information. Time constrain was also one of the major limitations while preparing this part as the total report is quite a long one so allocation of time to the organizational part was really short.

## **Chapter: 2**

# **Overview of Southeast Bank Limited**

## **2.1 Company profile**

Southeast Bank Limited is a private commercial Bank, which launched its activities in Dhaka in 1995. The Bank concentrates its activities in its area of expertise and has achieved good market reputation for efficient customer service. The Bank is committed in providing training/retraining to its staff to keep them up to date with modern practices in their respective fields of work. The Bank also tries to fulfill its share in community responsibilities. By such measures the Bank intends to grow and enhance shareholders' value. Southeast Bank Limited pledges to maximize customer satisfaction through services and build a trusting relationship with customers, which has already stood the test of nineteen years. Southeast Bank Limited is a scheduled commercial Bank under private sector established under the ambit of Bank Company Act, 1991 and incorporated as a Public Limited Company under Companies Act, 1994 on 12 March 1995. The Bank started commercial banking operations effective from 25 May 1995. During this short span of time the Bank has been successful to position itself as a progressive and dynamic financial institution in the country. The Bank had been widely acclaimed by the business community, from small entrepreneurs to large traders and industrial conglomerates, including the top rated corporate borrowers for its forward – looking business outlook and innovative financial solutions. Thus within this very short period of time, it has been able to create an image and earn significant reputation in the country's banking sector as a Bank with Vision. Presently, it has nineteen branches in operation. The Bank is envisaged to open other branches in important financial centers of the country. Southeast Bank Limited has been licensed by the Government of Bangladesh as a Scheduled Bank in the private sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. The founder chairman of the bank was M. A. Qesum, a prominent business man of the country. The first Managing Director was Sayed Aniasul Haque. The bank is being managed by highly professional people having wide experience in Commercial Banking. The present Charmin is Mr. Alamgir Kabir, FCA who is also a renowned business person of the country. The present Managing Director is Mr. Shahid Hossain who has long experience in Commercial Banking System. The Bank has made significant progress with in a very short period of time due to its very competent Board of Directors, Dynamic management and introduction of various customer friendly deposit and loan products.



## **2.2 Performance and achievement of Southeast Bank Limited**

### **Capital:**

The licensed Capital of the bank is Tk. 10,000.00 million and Paid-up Capital is Tk. 8,732.86 million. The bank maintains a secured capital adequacy magnitude relation that is ten.90% of the chance Weighted Assets as of New Year's Eve, 2018.

### **Reserve:**

The bank raised its reserve from Tk. 235.28 million to Tk. 13,074.71 million throughout the year 2018 (Till New Year's Eve, 2018), which is quite significant

### **Deposits:**

The accumulated total deposit of the Bank was Tk. 177,519.46 million as on December 31, 2018.

### **Loans & advances:**

The Bank continues to increase credit facilities throughout the amount to varied sectors. Total Loans and Advances of the bank stood at Tk. 134,863.82 million as on December 31, 2018. The bank has extended credit facilities for “Post Import Finance”, “Export Finance”, “Consumer Loan”, “Term Loan”, “Working Capital Finance and Overdrafts”.

### **Import & export business:**

The interchange business of the Bank marked a rise from that of the corresponding amount. The import and export business throughout the year 2018 reached Tk. 131,644.82 million and Tk. 95,220.40 million respectively.

### **Investments:**

The performance of the Investment Wing of the bank throughout the year 2018 was Tk. 57,589.06 million. The investment portfolio contains of Treasury obligations, Biman Bond, Grameen Bank Bond, Prize Bonds and Shares of local companies.

### **Profit:**

The in operation profit of the Bank inflated to Tk. 6,700.20 million in 2018 compared to Tk. 5,495.87 million in the year 2012.

**Controlling:**

Feed forward control technique monitor inputs into a process to ascertain whether these are as planned, if they are not the inputs are changed, in order to get the desired result. Feedback system, on the other hand, monitors outputs of a process and feed into the system to obtain the desired outputs.

**2.3 The objectives of the bank are, among others**

It finances the small-scale industries to assist them survive. Creating employment opportunities within the bank through increasing its networks it will play some positive role in determination the state drawback within the country. Cooperating with organizations like Grameen Bank, that area unit serving to the poor through small Credit and different facilities.

**Southeast Bank Limited views social responsibilities from the angles of**

Rights of Shareholders: The bank attained a complete profit before tax of Tk. 6,700.20 million in the year 2018 and offered 16% cash dividend. Responsibilities to the Employees: The bank always tries to ensure performing its responsibilities to its employees in terms of payment of competitive wage, providing the best possible working conditions, proper system of promotion, recognition, appreciation, and encouragement of special skills etc. Responsibilities to the Customers: the bank tries to make sure most satisfaction of its shoppers. Responsibilities to the Community: SEBL performs its duty to the community by providing some special theme like Education Credit theme, Marriage Credit Scheme, and Promoting local industry.

**Future prospects and plans of the organization**

The regular operations and transactions of Southeast Bank restricted area unit absolutely machine-controlled and automation tools like ATM and SWIFT do all the activities of trade and operations. The bank has over forty ATM booths on the market in national capital Division and plenty of additional throughout the country provided by Electronic dealings Network restricted (ETN). In order to produce around the clock and current info on the bank to the community worldwide, this bank has Web site [www.southeastbank.com.bd](http://www.southeastbank.com.bd)

Though a large number of commercial banks are already in the market to acquire business, Southeast bank nevertheless secured its position in the overall financial arena with diversified

opportunities but with extensive competition. For modern banking and investment selections the Bank is keen to create substantial investments through branch and business enlargement with another capability of resources. The banks features decide to establish a research and development wing thus on analyze business opportunities to extending its presence during this new market and sources of investments.

## **2.4 Core values of Southeast Bank Limited**

### **Products & services of Southeast Bank Limited:**

#### **Products**

- Deposit Schemes
- Saving (SB)
- Short Term Deposit (STD)
- Fixed Deposit

#### **Customer friendly deposit schemes**

- Pension Savings Scheme (P.S.S.)
- Education Savings Scheme (E.S.S.)
- Marriage Savings Scheme (M.S.S.)
- Savers Benefit Deposit Scheme (SBDS)
- Bearer Certificate of Deposits (3,6,12 months)
- Islamic Banking

#### **Loan schemes**

- Consumer Credit Scheme (CCS)
- Equity & Entrepreneurship Fund (EEF)

#### **Services**

- ATM Service
- Locker Service

#### **Export department**

- Issuing export form to exporters

- Giving FDBP (foreign documents bills for purchase) number
- Matching duplicate export forms with the documents
- Providing customer services regarding export business

**An export form usually contains the following:**

- Name and address of the authorize dealer
- The commodity to be exported and the code number
- Name and address of the importer and exporter
- Country of origin
- Port of shipment and date
- Port of destination
- Quality
- L/C value on foreign currency
- Terms of scale
- Bill of transportation receipt number.

**Import department:**

I organized the files in line with the invoice quantity. Fill the import kind and submit the L/C kind on the Asian country Bank web site.

- Submit the import form on Bangladesh bank website
- Write application name, beneficiary, LDBP, L/C no, date, value, Tenor, Liability, Sender bank into the highest of the L/C file, place LCAF range.
- Update the registry
- Update the Master L/C folder
- Update the profile

**To open L/C importers needs to fill up the followings**

- L/C application form
- Filled up LCA form
- Pro-forma Invoice
- Import registration certificate
- Authority to debit account
- Filled up amendment request form

- Import form
- Insurance cover note and money receipt
- Membership certificate of chamber of commerce
- Rate fluctuating undertaking

### **Importers must have a SBL bank account**

I have to issue an import form with the following like LCAF, pro-forma invoice, commercial invoice. Sometimes there are more than one pro-forma invoice so I had to add the values and update the registry and master L/C file. If any amendments come back then I had to feature the values with the master L/C

### **Important information entry in the registry**

- LCAF ID
- L/C no
- L/C date
- Country of origin
- Destination country
- L/C type
- L/C expiry Date
- L/C expiry place
- Last shipment date

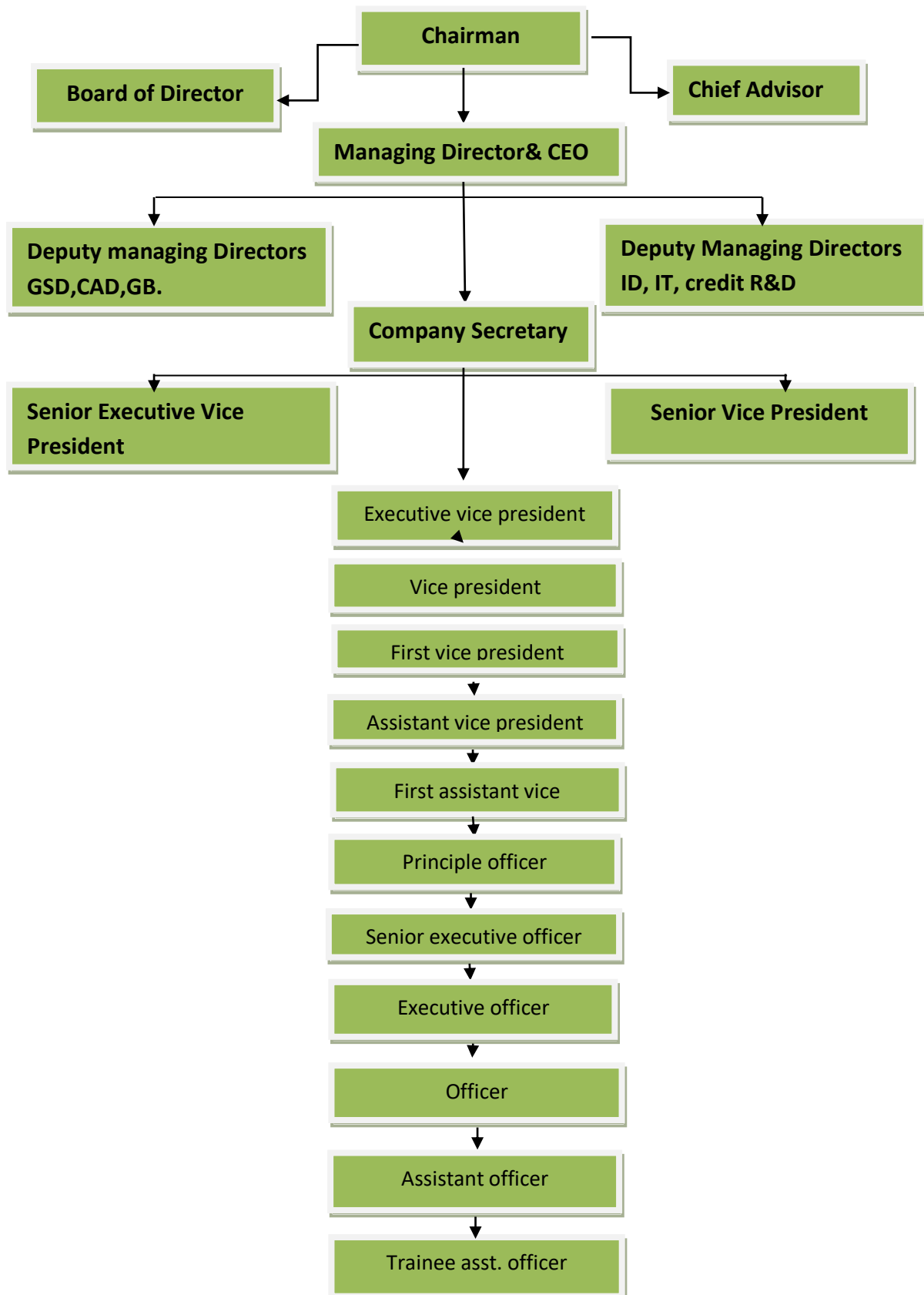
### **Other relevant activities**

When I was engaging at Southeast bank I worked at front table of the bank. There I performed random activities like providing account opening information to clients

- Customer Service
- Sending mail to move workplace once F. D. Roosevelt & pay order is canceled
- Sending mail to shoppers to tell that there visa and on-line card is prepared
- Giving inputs for pay-orders
- Giving cheque requisition
- Giving clients their cheque books
- Providing assistant to fill up forms

## 2.5 Company structure

### Hierarchy of Southeast Bank Limited



### **2.6.1 Slogan**

“A Bank with Vision”

### **2.6.2 Vision**

To stand out as a pioneer banking institution in Bangladesh and contribute significantly to the national economy.

### **2.6.3 Mission**

The missions of Southeast Bank Limited are as follows:

- High quality financial services with the help of latest technology.
- Fast and accurate customer service.
- Balanced growth strategy.
- High standard business ethics.
- Steady return on shareholder’s equity.
- Innovative banking at a competitive price.
- Deep commitment to the society and the growth of national economy.
- Attract and retain quality human resources.

### **2.6.4 Objectives**

- High quality financial services with state of the art technology.
- Fast customer service.
- Sustainable growth strategy.
- Follow ethical standards in business.
- Steady return on shareholder’s equity.
- Innovative banking at a competitive price.
- Attract and retain quality human resource.
- Commitment to Corporate Social Responsibility.

## **Chapter: 3**

# **Theoretical Framework of Customer Relationship Management**



### **3.1 Introduction**

**Customer Relationship Management (CRM)** as the name suggests, the primary focal point is placed on the customer. The key objective is to increase customer value over time by increasing customer loyalty. If a company develops better customer relationships, it also improves business processes as well as its profits. In general, CRM is a more efficient automated method used to connect and improve all areas of business to focus on creating strong customer relationships. All forces are coupled together to save, improve, and acquire greater business to customer relationships. The most common areas of business that are positively affected include marketing, sales, and customer service strategies.

Customer Relationship Management (CRM) helps create time efficiency and savings on both sides of the business spectrum. Through correct implementation and use of CRM solutions, companies gain a better understanding of their strongest and weakest areas and how they can improve upon these. Therefore, customers gain better products and services from their businesses of choice. In order to achieve better insight on CRM, it is essential to consider all of its components.

### **3.2 What is customer relationship management?**

Customer relationship management (CRM) is the combination of practices, strategies and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving customer service relationships and assisting in customer retention and driving sales growth. CRM systems compile customer data across different channels, or points of contact between the customer and the company, which could include the company's website, telephone, live chat, direct mail, marketing materials and social media. CRM systems can also give customer-facing staff detailed information on customers' personal information, purchase history, buying preferences and concerns.

### **3.3 Function of customer relationship management**

- Acquiring & storing information
- Customer management
- Management of marketing policies
- Increase sales

- Proper communication network
- Cost controlling
- Improve quality

### **Acquiring & storing information**

It is one of the most important functions performed by CRM. It collects & stores information about target customers from the market. The information collected is stored on databases centrally. This data can be easily accessed anytime from anywhere. Information collected is used by businesses to understand their customer's behavior. This will eventually help in providing better satisfaction to customers.

### **Customer management**

Management of customers is important task performed by CRM. It divides & groups all customers into different groups as per their behavior & nature. Segmenting of customers helps in serving them better. Customers will be treated differently according to their groups. This will improve the relationship with customers. Customers are happy & satisfied when they are treated properly.

### **Management of marketing policies**

It is concerned with personalizing of marketing programs of businesses. It aims at designing marketing strategies as per the needs of different customers. Attempts are made to attract more & more customers. Salespersons are trained properly according to information acquired. Opportunities that can grab new customers are included in marketing strategies.

### **Increase sales**

Customer Relationship Management aims to increase sales & profit of the business. It helps in increasing business with existing customers as well as new customers. CRM focuses on Cross-selling & Up-selling techniques to increase its sales with existing customers. Once customers are satisfied & happy with business, cross-selling & up selling are effective in increasing business with them. Customers start believing in particular brand & try its different products.

### **Communication network**

Providing good customer support is an important function performed by CRM. It aims at providing fast & best customer support. A proper channel is developed to handle all the problems & queries of customers. Customers can easily contact the agents & get their issues resolved. Agents are required to keep a record of each & every interaction with customers.

### **Cost controlling**

Cost-saving is one of great challenge in front of any business. Business is successful if it is able to provide better quality products at less cost. Customer Relationship Management reduces the expenses of business by minimizing the paperwork involved. All data is stored digitally on a database centrally. Also, it reduces the manpower requirement for business. It overall brings down the cost & increase the profit margin.

### **Improve quality**

Customer Relationship Management aims at increasing the product quality of businesses. The information acquired through the CRM technique helps in better understanding the needs of customers. This information is then used for customizing the offerings of businesses to customers. Products & services are customized as per people needs. This helps in making customers happy & properly satisfied. It also ensures whether the product is meeting the minimum quality standard level.

## **3.4 Tools of customer relationship management**

A Customer Relationship Management (CRM) system is a tool for collecting and managing the information and interactions your business has with your customers, sales leads, suppliers or other businesses.

It can help you with:

- tracking the success of your marketing activities
- identifying and following up on prospective customers
- maintaining relationships with loyal customers
- grouping your customers types to develop personalized communications
- Seeing which customers have signed up to your marketing lists understanding which customers have responded to your offer or promotion.

## **Sales flare**

Sales flare is a cloud-based customer relationship management (CRM) solution aimed at startups and small businesses, which is designed to automate data entry and remove the need for users to enter company, contact, meeting, and call data manually.

### **Keep track of leads automatically**

Sales flare tracks a customer interaction automatically, so you always have a complete overview of all emails, meetings, calls, and email/web tracking. It automates your address book based on email signatures and public social data. And it organizes all the documents you exchanged too. Just sync with Gmail or Office 365.

## **Creation CRM**

Creation CRM (formerly bpm' online CRM) is process-driven cloud based software that connects the dots between marketing, sales and customer service, efficiently managing the complete customer journey – from lead to order, and to ongoing account maintenance.

### **Key features**

- 360° customer view
- Mobile sales
- Synchronization, integration and import
- Email-marketing and event management
- Omni channel communications

## **3.5 Loyalty of customer relationship management**

Customer-relationship management (CRM) and loyalty programs create opportunities to build your customer base, grow brand value, and improve profits. Ansira takes those programs one step further by devising a strategy for seamless experiences across brand and local channels that turn everyday patrons into extreme loyalists. With transparency and control across marketing and sales channels — and cohesive customer interactions across the entire marketing ecosystem — you not only find new customers and reward existing customers, but you also build meaningful, lasting relationships. Recognized as a strong performer in “The Forrester Wave™: Customer Database and Engagement Agencies, Q2 2018,” Ansira has experts in customer experience planning, loyalty program design, database services, analytics, martech integrations, website and mobile app development, and

channel-specific communication such as social media and email. And we're as fanatic about improving your business as you want your customers to be about your brand.

### **A single source of truth**

CRM starts with data. When you integrate brand data with local channels, you create satisfying experiences that keep customers coming back. Add centralized intelligence and decision-making, and the result is a single source of truth and interaction with your customers — and timely, relevant messaging that makes an impact, whether through your company's website, social media channels, or email marketing campaigns. Now imagine if that single source of truth were delivered to your channel partners so they could better market to your customers — and they, in turn, could send their customer data back to you. That's what happens with through-channel marketing automation (TCMA), which is another one of our specialties.

### **Beyond the loyalty program**

In the Expectation Age, brands have to think bigger than rewards for purchases. Loyalty can't be accomplished through a single program or platform. There has to be a comprehensive, data-driven strategy across channels to create cohesive communication and experiences that drive retention, foster engagement, and build brand advocacy.

When you use data and decision to personalize experiences, you generate emotional connections and customer allegiance. We understand that, which is why Forrester recognized Ansira as a loyalty agency in "Now Tech: Loyalty Marketing, Q4 2018."

### **Martech makes it happen**

No CRM or loyalty program is possible without marketing technology. But it's never as simple as picking a vendor and implementing an out-of-the-box solution. At Ansira, we're practitioners, not just consultants. We're marketers, not just technologists. And we're strategic partners, not just vendors. We aim to guide your brand to a future state of full data and technology integration, ownership of major marketing functions, and transparency for all key stakeholders. We start with stakeholder interviews to understand your business needs. Then we conduct a technology audit of legacy systems to assess your brand's current state and identify areas for improvement, including ways to eliminate waste and redundancies. From there, we put together a road map with recommendations for filling in

the gaps or implementing best-in-breed martech solutions. Because we take a technology-independent approach, our recommendations are based on client needs, not vendors. So when you work with Ansira to acquire, grow, and retain high-value customers, you're not tied to one marketing technology. Our experts have experience with the top martech players in analytics, media, CRM, database, and web development. We are proud to be the largest independent marketing firm with business-level partnerships with Adobe and Sales force.

### 3.6 CRM process in banking system



One of the unique challenges of business banking in a digital world is meeting customer expectations. You can't just have a great checking account or lending terms, as you can with most retail customers. You must offer sound financial advice. And in the information age, that means having in-depth knowledge of each customer's industry, taking a tailored approach, and doing it all faster than ever before. Your corporate customers want goal-based planning, proactive insights, personalized outreach, and more. As fin techs create seamless,

effortless, personalized experiences for customers, including in the banking space, business banks should follow suit or risk falling behind in the competitive landscape.

With all that's expected of banks, a Customer Relationship Management (CRM) solution is no longer optional. It's critical to your success. A great CRM can help any company market to new customers, close the deal, and provide excellent customer service, but the benefits of a CRM in business banking are especially lucrative. Here are some of those benefits and how you can become the bank that customers love with the right banking CRM solution.

### 3.7 Customer satisfaction

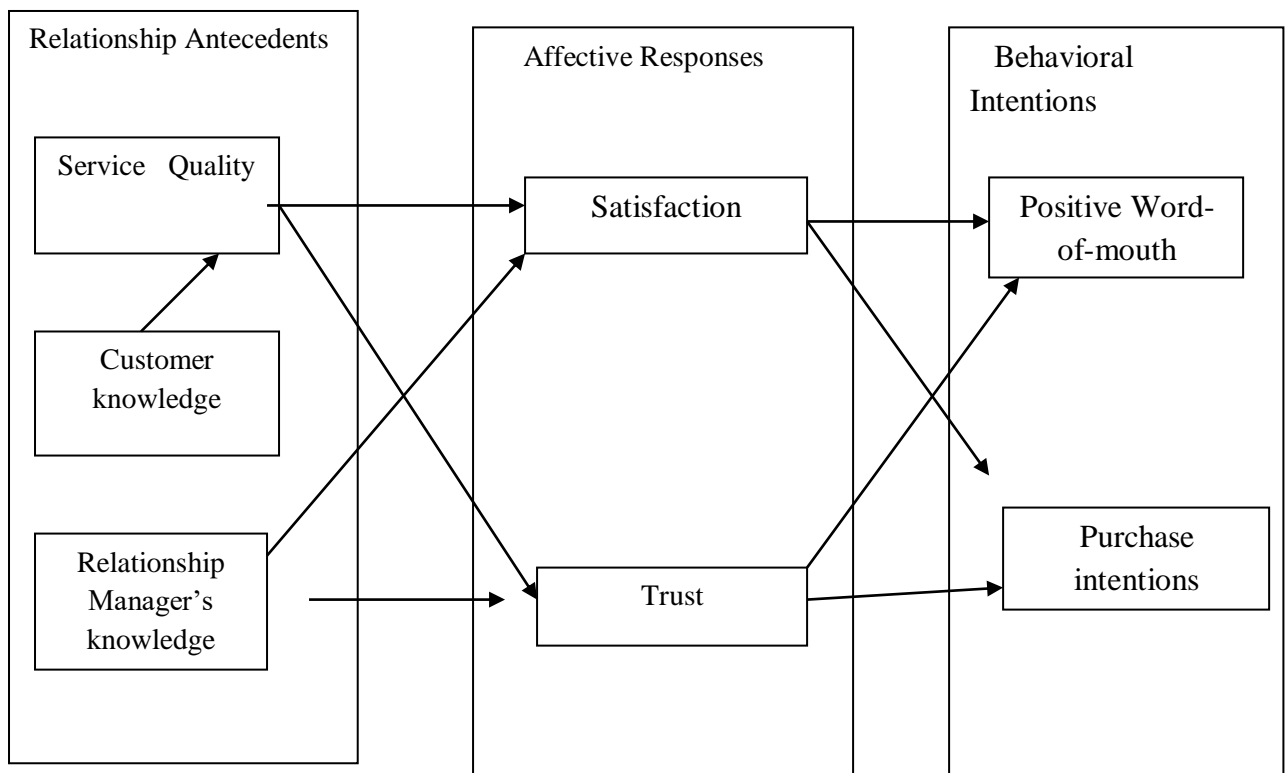


Figure 3.7: Customer satisfaction

## **Chapter: 4**

# **Customer Relationship Management of Southeast Bank Limited**



## **4.1 Customer relationship management of Southeast Bank Limited**

Southeast Bank operates under a double bottom line agenda where Bank's sustained growth objectives and social responsibility go hand in hand as it strives towards a poverty free and prosperous Bangladesh. The Bank opines CSR performance not only as a voluntary, charitable service but it also incorporates this in its core banking operations on an ongoing basis with a view to increasing Bank's brand image. With a view to discharging Corporate Social Responsibilities in a most organized and coordinated way, Southeast Bank Limited Foundation was set up by Southeast Bank Limited in 2002. Our CSR activities follow transparent business practices that are based on ethical values, compliance with legal and regulatory requirement and respect for people, communities and the environment. We are responsible for the totality of our impact on people and the planet, beyond making profit. Our corporate social responsibility is about addressing the needs of all the stakeholders in a way that advances our business and makes a positive and meaningful contribution to the society at large.

## **4.2 Services of Southeast Bank Limited**

- Conventional banking
- Islamic banking
- loans & advances
- SEBL cards
- Foreign remittance
- Foreign trade
- SME banking
- SWIFT service
- Locker service
- ATM service
- Bill payment service
- E-statement service
- SMS alert service
- Internet banking

### **Conventional banking**

- Special notice deposit(SND)
- Fixed deposit receipt(FDR)
- Monthly saving scheme(MSS)
- Pension saving scheme(PSS)
- Monthly income scheme(MIS)
- Millionaire deposit scheme(MDS)
- Current(CD) account

### **Loans and advance**

- Working capital finance
- Overdraft(OD)
- Project finance
- Syndicated loan
- Packing credit
- Loan against export bill
- Loan against trust receipt

### **SEBL cards**

- SEBL credit card
- SEBL debit card
- SEBL my Remittances card

### **Foreign remittance**

- Remittances service
- Issuance of bank
- Overseas partners
- Contact person

## **4.3 Functions of customer relationship management of the Southeast Bank Limited**

### **Proper communication network**

Is the function build up a relationship with the customer so it is very significant for the company? If any company have gap to communication that time create many problem. That's why southeast Bank Limited trying to keep always a good communication network with the customer. Networking enables a participant to build connections that serve as useful references or referrals for jobs and others business opportunities. Networking can result in connections being made with individuals who can share information and insights related to their area of expertise. Networking can also yield social benefits many people who network online find that they are able to connect with and meet online colleagues as they travel to business event around the country.

### **Customer management**

Customer management system is very important for Southeast Bank Limited like customer seating place, organization environment, step by step work service, good behavior whit them, customer retention and loyalty are important goals for successful companies. Southeast Bank Limited aim is to retain and develop a core customer base. Good customer management enables the bank to ensure the services they provide are online with what the customer wants. Importantly, it can also identify future opportunities for their growth.

### **Improve quality**

Southeast Bank Limited always tries to improve their quality because quality is the main for an organization. If southeast bank provide low quality service that time customer will not happy and the customer want not came again. So southeast bank give priority improve quality.

Examples:

1. Give empower to employers
2. Allow Consumers to Self-Service
3. Stay Consistent Across All Touch Points
4. Educate the Customers on Financial Literacy
5. Embrace Financial Technology
6. Segment the Client Base and Create Personalized Customer Experiences

### **Proper service provide**

Southeast Bank Limited always tries to provide proper service because it is the believable zoon. Like net service, call service, credit card service, ATM boot service, account opening service and many others. Service are very important for banking section because it's a service organization that why southeast bank try to provide accurate service.

### **Cost controlling**

In recent decades, a majority of countries have experienced a systemic banking crisis requiring a major-and expensive-overhaul of their banking system. Not only do banking crises hit the budget with outlays that must be absorbed by higher taxes (or spending cuts), but they are costly in terms of forgone economic output. Southeast Bank Limited take different policy for limiting the cost of crises, but there has been little systematic effort to see which recommendations work in practice.

## **4.4 Tools of customer relationship management of Southeast Bank Limited**

- Gifts
- Arrange Seminar
- Invite
- Occupational wish
- Mobile messaging
- Try to create friendship relation
- Offering

### **Gifts**

Every people like gift, Gift are joyful for any person, that's why Southeast Bank limited follows this policy. When a customer does FDR that time southeast bank provide a gift and when a customer clear loan that time also Southeast Bank limited provide gift. This policy creates build up good relationship with the customer.

### **Arrange seminar**

Southeast Bank Limited many time arrange many kind of seminar that time invite the loyal customer, regular customer, potential customer etc. Here we discuss with our customer new policy, many kind of offer, our opportunities, banking success and motivational speak.

### **Invitation**

Southeast Bank Limited many time get invitation from customer like many garments visiting or any organization visiting offer that time build up a strong relationship. This is the one kind of tools of customer relationship management. Customer relationship is increase profit for sale service or goods.

### **Occupational wish**

Southeast Bank Limited wish their customer like Eid, Puja, 1<sup>st</sup>boishakh, 16<sup>th</sup>December, 21<sup>st</sup> February etc. this policy customer gets inspired and feel happy. They understood the bank missed them.

### **Mobile messaging**

Most of the time, Southeast Bank Limited message their customers, like dear customer good morning, have a good day, good night many others. There for banking much news provide for the customer like, check issue date, credit card issue date etc.

### **Offering**

Southeast Bank Limited offers different services when customer come in any work bank related work that time after finished the work they offer for new policy, like new FDR, new loan policy, foreign exchange related offer many others.

### **Try to create friendship relation with the customers**

Southeast Bank Limited always emphasizes priority customer view and keeps relation like a friend. This tools work for long time and build up a strong relationship with the customer. It's very beneficiary for an organization because customer belief the organization for their based on friendship relation.

## **4.5 Customer charter of SEBL**

Southeast Bank Limited is deeply committed to providing customers with banking service that is simple to understand and delivered in a responsible manner by our people in accordance with the highest standards service and integrity. This customer charter sets out the specific service standards which customers may expect from us. It reflects both the product and service that they offer and the high standard which is aspires. This charter also includes how to contact us and give us feedback particularly if anything goes wrong and how customers can assist us serve them better successful practice of the norms set by this charter is a joint effort between officer as the valued customer and the bank. The bank strives to improve their service to customer and solicit their support and cooperation in our endeavor to reach the goals.

### **Key commitment**

Southeast Bank Limited assures their commitment to delivery services with the following key principles.

### **Compliance and accountability:**

- The bank governed by rules and norms of banking. All our product and services comply with relevant laws and regulations of Bangladesh.
- They explain and help customers understand; he financial benefits of our products and services they are interested in, how they work and the risks involved therein.

### **Fairness:**

- The bank act fairly and reasonable in a consistent and ethical manner while dealing with the customers.
- They ensure fairness and promptness in dispute resolution. Customers can get more details on the company complaints management procedure while visiting any branches.
- The bank does not discriminate against age or gender and make products and services available for all customers on the same terms and conditions.

**Privacy and confidentiality:**

- Southeast Bank Limited treats their customers' personal information as private and confidential and ensures the safety and security of the usage of that information's. We do not disclose personal information of the customers unless authorized by them or required by law to do so.
- They do not use personal information of the customers for our own marketing purposes without their consent.

**Reliability:**

- They ensure that their customers enjoy secured and reliable banking services.

**Transparency:**

- Southeast Bank Limited provides customers with clear, relevant and timely information to help them make an informed decision about our products and services.
- They inform their customers through various channels (e.g. over the internet by telephone, email or at our branches) of available products and services. Customers can contacts with them for information or provide feedback through these channels.
- The Bank exercise care to provide customers a balanced view of benefits and risks of investment products explain critical terms to them and ensure that the investment product suits their requirement and we do not realize any hidden charge from customers.

**Accessible and secure:**

Southeast Bank Limited always strives for easy and convenient ways for their customers to have access to their money when they need it:

- They have branches and Kiosks across the country to serve customers at their doorstep.
- They try to enhance internet and mobile phone banking functionality.
- Their busiest branches have evening banking facility.
- They have ATMs in convenient locations.

- The bank ensures security of customers' money, valuables and information as well.
- It helps customers find the right product to meet their needs.

**To provide better service to their customers Southeast Bank Limited expect from their valued customers to:**

- Follow the banking norms, practices, functional rules etc.
- Maintain disciplinary arrangement at the customers serve points.
- Convey to the bank any changes in their address, contact number, KYC and TR.
- Convey their grievance to the bank in a proper way or in prescribed form.
- Avoid showing unreasonable persistence and demand.
- Ask any query at prescribed desk such as customer's service desk, help desk, information desk or enquiry desk at first instance.
- Have the full knowledge and understanding of the product/ service offered before entering into the contract and abide by the terms and conditions therein
- Duly fill in and submit the required application forms and supporting documents in time.
- Exercise due care in all transactions with bank and notify the bank promptly if any fraudulent transaction or such attempts in their accounts with the bank whenever they become aware of such incidents.
- Keep their cheque books in safe custody and they should not put their signatures on blank cheque-leaves.
- Exercise utmost care in using and storing handing personal identification numbers(PIN) and security measure of other electronic cards issued by the bank



## 4.6 Customer relationship management process of Southeast Bank Limited



Figure 4.6: Customer relation management of SEBL

### **1. Front desk services:**

In front desk services customers can get any information about their services. Customers can know about their account balance, loan information, interest rate, maturity date of FDR etc. Customers also get their accounts statement and solvency certificate from the front desk services.

### **2. Account opening/closing section**

Accounting opening section is responsible for opening new account of the customers. Customers collect account opening form from the respective officer and provide all essential documents to open a new account. If a customer wants to close his/her account in matured date or any other situation they need to contact with account closing section.

### **3. Investment department**

If a customer wants to take loan they need to contact with investment department. Investment Department Officer is responsible for provide different types of loan by verified their documents. They also responsible for informed about interest rate and terms and conditions of loan repayment with their customers.

### **4. ATM services**

Southeast Bank Limited is providing round the clock ATM Services across the country through its 175+ ATMs and 9000+ ATMs of member Banks under National Payment Switch of Bangladesh (NPSB). Facilities provided by ATM:

- Fast Cash
- Cash Withdrawal
- Balance Inquiry
- PIN Change
- Receipt Print
- Mini Statement
- Fund Transfer, Utility Payments

### **5. Locker services**

A client must have a SB or CD or STD account in the respective branch where the client wants to avail the locker service.

## 6. Mobile financial services

Southeast Bank Limited offers Telecash mobile banking service for their customers which is only valid for Banglalink mobile operator customers.

## 7. Complaint cell

Southeast Bank Limited is committed to resolve customer complaints fairly, consistently and promptly.

### Lodgment Procedure:

- **Step 1:** Initially, a complaint should be referred to the concerned branch of the bank. Each of the branches of our bank has dedicated "Customer Service & Complaint Management Desk" to address the concerns of the customers.
- **Step 2:** If a complaint remains unresolved at branch level or the solution/reply of the branch is not satisfactory, the complaint may be referred directly to the concerned "Zonal/Divisional Customer Service & Complaint Management Cell" or to the "Central Customer Service & Complaint Management Cell".

### Ways of communication:

- DOWNLOAD the Complaint Lodgment Form and send it through post/email/facsimile.
- Lodge complaint physically visiting the branch
- Send email to [complaint-cell@southeastbank.com.bd](mailto:complaint-cell@southeastbank.com.bd).
- Lodge complaint ONLINE

### Call center

Southeast Bank professional team pays attention to and takes care of customer query / request / complaint cordially and to the satisfaction of the client. It may not be possible for a client to visit us all the time for availing a service. Therefore, client may call them or send email at his/her convenient time to avail round the clock service.

- Call at **16206** (Mobile), **09 6131 16206** (Mobile & BTCL) and from overseas **+88 09 6131 16206**

They are committed to serve their customer efficiently within shortest possible time and they hope most of the issues can be resolved by their Customer Service Executives simply over phone. If they are unable to resolve client's issue at the first call, he/she will get a Ticket Number of that issue as an acknowledgement. He/she will also be informed of a Turnaround Time (TAT) for resolution which will not take more than 5 (five) working days.

## **4.7 SWOT analysis of SEBL**

Southeast Bank Limited proposed a systematic approach for identifying and analyzing factors external to the organization and matching them with the firm's capabilities. The aim of SWOT analysis is to capture a snap shot of the main strengths and weakness of an organization which may affect its future. Strengths and Weakness are those factors that are internal to an organization which are under the management's control

Opportunities and threats are those factors which are related to extrinsic factor, outside the organization which have an effect on it. Govt. policies, competition can be some of the factors. The main objective of the SWOT analysis of Southeast Bank Limited is to have a practical exposure at the Bank. SWOT puts the organization into the context of the environment in which it works, so that no outside change is totally unanticipated.

### **Strengths:**

- Southeast Bank Limited has the lowest NPAs profile.
- Southeast Bank Limited is a market leader and enjoys strong brand equity.
- The Bank has an early mover advantage.
- It is a customer focus Bank and services provided are excellent & matches customer expectation.
- The Bank enjoys heavy investment by the people.
- The Bank has a sophisticated information system and is based on the latest technique.
- The products offered by the bank are need based.
- An active globalization effort i.e. not confined to India alone but extends to foreign countries as well.

### **Weaknesses:**

- The Bank is not covering the small cities. It is only mass banking.
- Possible security problem.

### **Opportunities:**

- Rapidly growing base of potential customers.
- Possibility of selling more complex products.
- Increased cross selling opportunities.

- Southeast Bank Limited mainly faces two competitors IBBL and HSBC and with such competition there is inducement of pro activeness for focus, innovation and improvement and can put customer satisfaction on the top priority.

**Threats:**

- Rising competition in the market such as HSBC bank which creates cutthroat competition in the market.
- Threats from public sector Banks.

## **Chapter: 5**

### **Findings, Recommendations and Conclusion**

## **5.1 Findings of the study**

As completing the internship program in SEBL & worked in the Uttara Branch only, so the report is fully based on the performance evaluation of Uttara Branch. But to prepare this report there were some difficulties through, so findings are given below:

- Customers wait for a long to get the service as both pay orders and remittance done by the same person. So, time management for desired service is a weak attribute.
- Insufficient space for clients to wait in foreign trade and accounts department. So, there is always a chaos in the waiting gatherings and interrupts the internal environment.
- The authorization of L/C is not align to specific senior officer, that make executive so frustrating. Also calling for the authorization makes noisy environment.
- In remittance section customer sometimes get bored for mismatching paper and system information as both pay orders and remittance done by same person, the overall task is huge burden for a single person to control and update everything so fluently in the system.
- To collect the remittance money, customers have gone through same department for the authorization of the money so sometimes they might get disappointed for repetitive approaches.
- As it is a service-oriented sector. For any IT problem they have to depend to the head office which increases customer response time and this contributes to the lack of control on overall time management.
- In accounts and clearance department for auditing the pay order or deposit and withdrawal paper, they use interns. If any document lost or audit mismatch that claim issue will raise to him or her that can be a burden.
- The growth rate of export earning fluctuates during the last five years. In 2009 Southeast Bank Limited had lower growth rate than other years.
- Import business is the main source of income of foreign exchange business of Southeast Bank Limited. Above 50% foreign exchange earned from import in every year.
- A comparison of other service quality management is absent and this is declining the performance of the system.
- The overall service approach is not updated on a regular basis and this is increasing the dissatisfaction of the employees and the customers as well.

- Lack of monitoring of the quality measurement exists in the bank which has questioned the accountability.
- No research or survey has taken place in the bank to understand the gap in the service quality model.
- Lastly, the management has weak understanding that service is the key factor in banking sector to stand out or to perform better.

## **5.2 Recommendations**

As completing internship program in SEBL & worked in the Uttara Branch only, so the report is fully based on the performance evaluation of Uttara Branch. But to prepare this report there were some difficulties through, so the recommendations are given below:

- In bank multiple customers arrive at a time and it is not possible to serve everyone together. For the long queue reason, customers have to wait to get the service. To keep waiting is the most difficult and pathetic task in my sense. So, if they provide something like offering a cup of tea or coffee, newspapers and magazines which can keep them busy and release from the boredom of waiting
- The authorization should be aligned to the specific senior officer, that will make executive relax in their work.
- Bankers should give the priority to work for the task him or her expertise at. So both pay orders and remittance can't be done by the same person.
- To control the overflow of the customers or clients, bank has to provide them seats to keep waiting till the officer is done with the previous one. But around the remittance desk, no extra space is given to the clients to seat and wait and they have to manage a seat at another desk.
- In over all foreign exchange earnings, remittance contributes a small portion only 10-13%. More than 50% comes from import business. Bank should try to increase earning from export. It should concentrate more effort to improve export earnings and remittance earnings for our economy.
- The export earnings growth rate and import earning growth rate were very much fluctuated during the last five years. So bank should try to keep a constant growth rate.



- The pay order, deposit and withdraw paper that send to accounts and clearance department should be kept serially, so that the consumption of auditing time will be less and accurate
- In case of any IT problem, IT experts should be placed in every branch so that they don't have to depend to the head office which increases customer response time.
- Every service touch point has to be flexible and easy to understand for the customers for the mobility of the service.
- The management should take "Quality of service" seriously as a concern and should guide from the central.
- A service guideline with updated policy has to be developed and followed by all the employees to get a desired result.
- A survey or research should always take place in order to identify the service gaps and to recover.
- Some customer feedback can be collected to understand the expectation and then can be utilized for the development of the service quality model.

### **5.3 Conclusion**

Working with Southeast Bank Limited was one of the great experiences as an internee. This created a new door of excitement. Through the bank as an internee got the firsthand experience of the work environment and also get to know about the financial banking system of Bangladesh.

This experience is a real treasure for any interns. This will help in the career selection and career build-up in the future. In their found a lot of people who were both friendly and supportive during internship work days. They helped every interns a lot to gain the valuable experience and trained for the work. There was so much to learn about the service quality management and got a chance to apply the academic knowledge in the practical area.

But without the practical activity this knowledge remains unused. Internship program helps every intern to get familiarized with the working environment, office culture and help us to use the knowledge that gained in the university, in our class for applying in the real life.

## Reference

- Cynthia D. Fisher, Lyle F. Schoenfeldt, James B. Shaw (2004 )  
“Human
- Naresh.K.Malhotra, Satyabhushan Dash, (2012-2018) “Marketing Research”:  
Sixth Edition,
- Valarie Zeithaml, Mary Jo Bitner, Dwayne Gremler, “ Services  
Marketing” :Sixth
- ASI Quality Systems (1992), Quality function deployment –  
Practitioner workshop,
- Asubonteng, P., McCleary, K.J. and Swan, J.E. (1996), "SERVQUAL  
revisited: a critical
- Brysland, A. and Curry, A. (2001), "Service improvements in public  
services using
- Edvardsen, B., Tomasson, B. and Ovretveit, J. (1994), Quality of Service:  
Making it Really.
- Ferdous, A. (2008). Assessing Customer Satisfaction of ShahjallalIslami Bank  
Keraniganj
- Parasuraman, A., Berry, L. L., &Zeithaml, V. A. (1991). Refinement and  
Reassessment of the

●[www.SEBL.Com](http://www.SEBL.Com)

●[www.SEBL.Com/wiki.org](http://www.SEBL.Com/wiki.org)

●[www.SEBL.Com/Annual report\\_2017-2018](http://www.SEBL.Com/Annual%20report_2017-2018)

161-11-1031

ORIGINALITY REPORT

38%

SIMILARITY INDEX

34%

INTERNET SOURCES

1%

PUBLICATIONS

21%

STUDENT PAPERS

PRIMARY SOURCES

1

[www.assignmentpoint.com](http://www.assignmentpoint.com)

Internet Source

14%

2

[commercemates.com](http://commercemates.com)

Internet Source

5%

3

[www.southeastbank.com.bd](http://www.southeastbank.com.bd)

Internet Source

2%

4

[www.nrbbankbd.com](http://www.nrbbankbd.com)

Internet Source

1%

5

Submitted to Georgia Southwestern State University

Student Paper

1%

6

[dspace.bracu.ac.bd:8080](http://dspace.bracu.ac.bd:8080)

Internet Source

1%

7

Submitted to Daffodil International University

Student Paper

1%

8

Submitted to Antonine University

Student Paper

1%

9

Submitted to Rosebank College

	Student Paper	1%
10	Submitted to North South University Student Paper	1%
11	www.peoplesbank.lk Internet Source	1%
12	openknowledge.worldbank.org Internet Source	1%
13	smallbusiness.chron.com Internet Source	1%
14	Submitted to United International University Student Paper	1%
15	Submitted to University of Dhaka Student Paper	1%
16	www.anz.com.au Internet Source	1%
17	www.affinbank.com.my Internet Source	1%
18	www.getapp.com Internet Source	1%
19	en.wikipedia.org Internet Source	<1%
20	Submitted to Rivier University Student Paper	<1%

21	<a href="http://hdl.handle.net">hdl.handle.net</a> Internet Source	<1%
22	<a href="http://www1.uob.com.my">www1.uob.com.my</a> Internet Source	<1%
23	<a href="http://forum.venture.com.bd">forum.venture.com.bd</a> Internet Source	<1%
24	Submitted to University of Wales Institute, Cardiff Student Paper	<1%
25	<a href="http://dspace.daffodilvarsity.edu.bd:8080">dspace.daffodilvarsity.edu.bd:8080</a> Internet Source	<1%
26	<a href="http://www.scribd.com">www.scribd.com</a> Internet Source	<1%
27	<a href="http://www.ambankgroup.com">www.ambankgroup.com</a> Internet Source	<1%
28	<a href="http://ir.kagoshima-u.ac.jp">ir.kagoshima-u.ac.jp</a> Internet Source	<1%
29	Submitted to Federation University Student Paper	<1%
30	Submitted to BRAC University Student Paper	<1%