

**An Evaluation of the Customers' Satisfaction of Social Islami Bank  
Limited: A Study on Savar Branch**

**Submitted To**

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## LETTER OF TRANSMITTAL

**4<sup>th</sup> january 2020**

Professor Mohammed Masum Iqbal, PhD  
Bachelor of Business Administration  
Department of Business Administration  
Faculty of Business & Entrepreneurship

**Subject: Submission of Internship Report entitled “An Evaluation of the Customers’ Satisfaction of Social Islami Bank Limited: A Study on Savar Branch”**

Dear Sir

It’s my pleasure to submit an internship report after a successful three-month Internship attachment at Social Islami Bank Limited. The title of the internship is “**An Evaluation of the Customers’ Satisfaction of Social Islami Bank Limited: A Study on Savar Branch**” I tried to explain all my learning’s what I have gathered from this internship period briefly in this report.

I have centered my best exertion to accomplish the goals of the report and expectation that my undertaking will fill the need. The viable information and experience accumulated during the report planning will tremendously help in my future expert life. I will be obliged on the off chance that you sympathetically affirm this undertaking.

Sincerely yours,

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**Ahsana Ahmed**

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## SUPERVISORS DECLARATION

This to certify that Ahsana Ahmed, ID: 153-11-261, a student of BBA program, has successfully completed internship report entitled **“An Evaluation of the Customers’ Satisfaction of Social Islami Bank Limited: A Study on Savar Branch”** under my supervision as a partial fulfilment of the BBA program.

The report is recommended for submission

.....

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

## ACKNOWLEDGMENT

At first I would like to thank my Almighty for his greatness to complete my graduation and also for sound health for preparing this report properly. Secondly I would like to thank my parents and my beloved teachers who gave me support to finish my graduation.

It is a great pleasure to prepare the internship report entitled “**An Evaluation of Customer Satisfaction of Social Islami Bank Limited: A Study on Savar Branch**” I acknowledge my immeasurable gratitude to **Prof. Dr. Mohammed Masum Iqbal**, PhD, Dean, Faculty of Business and Entrepreneurship, Daffodil International University, for his helpful supervision, suggestion, guidance and encouragement. In fact, he guided me as my teacher and motivator to make me understand and conduct a complete report like this one. I note his contribution with high dignity. I would express my sincere thanks to the Branch Manager and other officers of Social Islami Bank Limited at Savar Branch. Thanks are also due to staffs and officers who spent much of their valuable time in discussing with me. I sincerely express my deepest gratitude to Department of Business Administration and all the officials of department for their relentless help and caring attitude and so many others whose names I failed to mention here, I thank you all.

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## EXECUTIVE SUMMERY

The report emphasizes on the “*An Evaluation of the Customers’ Satisfaction of Social Islami Bank Limited*”. This includes the things and organizations offered by the bank to their customers, the extent of these organizations, related mix-ups, and proposals on the most capable strategy to beat them. Assessing customers' satisfaction is critical for various purposes and for different banks that are enthused about improving the customer experience they give. In my report, I expected to survey the satisfaction of the customers of Social Islami Bank Limited which helped customers offer proposals to finding significant basic intuition responses for customers by evaluating the sufficiency of their very close unit, the ATM corner. Online preferences and agents)) and to improve its strategy and nature of supply and to appreciate the prerequisite for things or organizations and to build a widely inclusive experience Social Islami Bank stays on account of obliged customers that Social Islami Bank has bound them. As a significant part of my academic essential to finish my BBA program, I have to finish my transitory activity program with a three-month term of Social Islamic Bank Limited in my Savar branch. At this period of my preparation, I expanded sensible data concerning the courses I have learned at school. At Social Islami Bank Limited I was given the movement of working as an understudy in two special workplaces like General Banking, Foreign Exchange Department. Social occasion data in two separate habits for specifying as basic and discretionary. The eye to eye trade with the concerned specialists of the branch was the guideline system for social affairs fundamental information and checking various dispersions and related associations for the discretionary information methodology. Social Islami Bank Limited's organizations finished expansive banking and the official's activities in individuals, associations, corporate substances, and distinctive multinationals. The key objective of the bank is to give the best quality and fast help of its customers and to assemble their satisfaction level. Despite the fact that they are making a pleasant appearing, I think they need to give more thought to the general organization system and direct of customers to ensure a clear stream that should assist various branches, similarly as various branches.

# Chapter One

## Introduction

### 1.1 Introduction

Customers' satisfaction is a thought that caused noteworthy interest and verbal clash because of issues, both regarding its portrayal and its estimation in search composing. Research has demonstrated that higher organization contributes significantly to accomplishing quality. The estimation of client advantage ensures customers both inside and remotely that they get what they need. Unwaveringness to customers is the propensity or tendency of a customer to utilize a thing or organization. Flawlessness and nature of organization are routinely viewed as together as components of customer acknowledgment and want. Consumer loyalty is constrained by distinguishing the customer's impression of value, want, and tendency. The estimation first thinks about the test, trailed by an adjustment in veracity, in the zone of cost-related issues and based on express approaches for shipping the advantages. Looking upwards, the two masters and scholastics are energetic about precisely estimating the nature of organization at a specific speed to all the more likely comprehend its fundamental precursors and results, and are at long last receiving systems to improve and gauge the nature of the organization. This activity conducts unwaveringness investigation into Social Islami Bank's customers. The examination has demonstrated that the financial piece of Bangladesh is in the advancement arrange. The area has developed quickly since the mid-1970s, after the open market arrangement of the Government of Bangladesh.

### 1.2 Background of the Study:

Bangladesh's banking office is falling behind in taking consistent change. The planting of cleaned aptitudes in anticipation of the organization is as significant as the correct structure improvement, so as to grow well in this created state. To end the BBA's general customers' satisfaction hours, one must end the internship program from a business affiliation and Understudy must present its brief position assignments. So as to make a report, it is essential to choose the subject. An extremely highlighted theme concerns what every one of the subjects will discuss through detailing. The focuses appointed by Social Islami Bank's AVP, Operations Manager, MD Golam Mohamed are the satisfaction of "Social Appraisal Customers" Social Islami Bank Limited. "I incorporated this report during the enrolling season at Social Islami Bank Limited with the assistance of these courses and my basic experience and information.



### 1.3 Objectives of the Study

The study has been carried out with the following objective

- ❖ To identify the existing procedures and techniques of general banking of Standard Bank Ltd, Savar Branch;
- ❖ To measure the customers' satisfaction of Social Islami Bank Limited, Savar Branch;
- ❖ To identify problems related to customers' satisfaction of Social Islami Bank Limited, Savar Branch;
- ❖ To make recommendations to solve the problems;

### 1.4 Methodology of the Study

#### Data Collection

So as to direct this internship, the report I have used both essential and optional

#### ❖ **Primary Data Collection**

- ➔ The essential information has been acquired by utilizing the following three systems:
- ➔ Up close and personal discussion with the representatives
- ➔ Essential information is the first information that made by me through the meeting, survey, investigations or contextual analysis
- ➔ In this exploration, I utilized the survey as a medium to gather information. There are 29 inquiries replied by all respondents. The poll is isolated into eight (8) segments. Section one comprises of inquiries concerning your statistic profile; proceed with section two about the substantial-quality measurement, the third part about unwavering quality measurement, the fourth part responsiveness, fifth is the confirmation measurement, 6th is the compassion dimension, 7th is the online office assessment and in conclusion, eighth is the ATM corner and ATM card related satisfaction estimation.

#### ❖ **Secondary Data Collection**

I used a variety of secondary information in my research. Sources include that information:

##### **a. Internal Sources:**

- Website of the bank
- Face to Face Conversation

##### **b. External Sources**

- Journals & Newspapers
- Consultation of related books & publications.

- Website Surfing
- Different Internship Report from Internet

### ❖ **Sample Selection**

Information for this examination was acquired from a general arbitrary example of Savar branch customers of Social Islami Bank Limited. Fundamentally examining is taking a small amount of a populace to speak to the whole populace. As a specialist, I have just had the option to see 40 individuals as a respondent. An example is a subset or subset of a chose populace. We realize that a populace is a gathering that can be engaged with the exploration. Furthermore, populace choice relies upon the exploration directed by the scientist. As a specialist, I lean toward respondents to irregular surveys from customers' who visited testing areas over a chose timeframe.

I utilized comfort examining, a sort of non-likelihood inspecting strategy. Comfort examining is to a great extent done when respondents are anything but difficult to reach

## **1.5 Limitations of the Study**

Revealing and study impediments are as per the following:

- ➔ This internship report was led in a quarter of a year which was brief
- ➔ This report was made without anyone else financing.
- ➔ The Savar Bank office is considered for this report just and may need data.
- ➔ The size of the chose test doesn't speak to the absolute populace.
- ➔ Tests were chosen for accommodation.
- ➔ As a rule, the latest and refreshed data isn't distributed.
- ➔ Every one of the loads gave is defended.
- ➔ Discovering data about contenders is troublesome.

The course of occasions was short and the entire examination was driven by an individual where at some stage I could have mixed up in data collection, data entry, data orchestrating, data organizing, data testing, data presentation, interpretation of results, etc.

## Chapter Two

### Organizational Overview

#### 2.1 About SIBL

Social Islami Bank Limited (SIBL) was fused on fifth July 1995 because of the devoted exertion of a gathering of set up Bangladeshi businesspeople and universally significant characters. The bank began business activity on 22nd November 1995 with an unmistakable declaration to exhibit the operational significance of especially the economy, banking, and money related exercises as a coordinated piece of the Islamic code of life. Focusing on destitution, SIBL is undoubtedly an idea of 21st Century participatory a few segment banking modes. The formal corporate segment, this Bank would, among others, offer the most forward-thinking banking administrations through opening of different sorts of store and venture accounts, financing exchange, giving letters of assurance, opening letters of credit, assortment of bills influencing local and global exchange, renting of hardware and purchaser durables, procure buy and portion deal for capital merchandise, interest in minimal effort lodging and the board of genuine homes, participatory interest in different mechanical, horticultural, transport, instructive and wellbeing ventures, etc. In the Non-formal non-corporate area, it would, among others, include in real money WAQF Certificate and advancement and the executives of WAQF and MOSQUE properties, and Trust reserves.

#### 2.2 History of Bank

Social Islami Bank Limited (SIBL) is a banking organization enrolled under the Companies Act 1994 with its administrative center in 15 Dilkusha C/A, Dhaka-1000. The bank works as a planned bank under a banking permit gave by the Bangladesh Bank, Central Bank of the nation. The Bank began its activity from 22, November 1995. SIBL is a promoted new creating Bank with an approved capital and settled up capital of Taka 585 million out of 2007 and 585 million individually as of December 2006. Right now, the bank has 95 branches in all over Bangladesh. The bank embraces a wide range of banking exchanges to help the advancement of exchange and trade in the nation. SIBL administrations are likewise accessible for the business people to set up other endeavors and BMRE of modern units. To give customer base administrations regarding worldwide exchange it has set up wide compared banking associations with nearby and outside bank walk and money related premium home and abroad. Since the very initiation, Social Islami Bank Ltd. is working with the way of thinking of serving the nationals as a perfect

and interesting money related house. Every affiliation has its own special hardly any goals. The practical objective of Social Islami Bank Ltd. is to get an advantage to hurl undertaking the commitment of giving money related assistance to the improvement of the country's matter of fact and present daypart. The year 2012 is envisioned as a splendid year of SIBL. Grasping new essential Business Policy, SIBL will explore each likelihood to help businesses in each part of the errand to achieve its corporate goals.

### **2.3 Journey with New Logo:**

SIBL has changed its brand logo through a colorful function at Cox's Bazar sea beach. Bank has passed the successful year 2011 through generating the highest business growth in terms of profit amidst unfavorable market conditions and also set superior service delivery for its customers through the implementation of real-time on line state-of-the-art banking technology. In its journey towards continuous excellence, the bank has decided to change its logo, the new logo depicts bird's wing, 9(nine) feathers, to represent its comfortable and safe flying in the economic sky bypassing the territorial Boundary. The wings are colored in red in a green background. Red symbolizes the vigor and enthusiasm of youth and the green symbolizes love for the dear motherland, Bangladesh is a country of greenery. Moreover, 9(nine) feathers represent- Honesty, Transparency, Efficiency, Accountability, Reliability, Innovation, Flexibility, Security, and technology flying towards continuous excellence. In SIBL's journey towards Continuous Excellence it takes pride in its new Logo.

### **2.4 Mission of SIBL**

- ➔ High-quality financial services with the latest technology.
- ➔ Fast, accurate and satisfactory customer service.
- ➔ Balanced & sustainable growth strategy. Empowering the family of the poor by creating income opportunities as well as strengthening the family of the rich for a better future generation.
- ➔ Achieving sustainable participatory economy, Social Security, and peace for society. \
- ➔ Optimum return on shareholders' equity.
- ➔ Introducing innovative Islamic banking products.
- ➔ Attract and retain high-quality human resource.
- ➔ Empowering real poor families and create local income opportunities.

- ➔ Providing support for social benefit organizations-by way of mobilizing funds and social services.

## **2.6 Vision of SIBL**

In SIBL venture towards ceaseless greatness, it is endeavoring to turn into the Country's driving Islamic Bank offering one-advance help of a wide scope of significant worth included items and administrations addressing the necessities of its customers; directing its business morally by the laws of Shariah while enhancing best usage of the most current cutting edge mechanical arrangements through formation of a genius dynamic hierarchical culture dependent on sound cooperation, decency, common comprehension, and down to business authority consistently stay open to new thoughts and versatile to the accepted procedures in the market guaranteeing acknowledgment and quality banking experience to its customers and convey best an incentive to every one of its partners too.

## **2.7 Objectives of SIBL**

The goals of SIBL can be portrayed as pursues:

### **Objectives**

The key objectives are:

- To adapt corporate money in the proper area through a participatory market instrument with a guarantee.
- To adapt the deliberate division through participatory financing chiefly on a joint proprietorship premise.
- To incorporate these three segments' operational exercises of the Bank to different will-considered and well-arranged "Social Assignment and Investment Schemes" or "Social Fund" for making them financially and morally "straightforward" and "uncovered".
- By and large Operational objectives The key pushes of the operational objectives are as per the following:
  - Engaging the group of the poor by making salary open doors just as reinforcing the group of the rich for a superior group of people yet to come.
  - Accomplishing an economical participatory economy, Social Security, and harmony for society.

## 2.8 Functions of SIBL

The functions of SIBL are as follows:

- Preparation of inactive assets of the nation by tolerating Deposits from the overall population.
- Conceding Loans and Advances to the individual firms and organizations for actuating and creating an exchange, business and enterprises, and other gainful exercises in the nation.
- To offer offices to the customer and investors in a precise manner.
- Energize individuals for investment funds.
- To build speculation.
- To make a simple exchange of remote cash.
- To recognize the buyer's request and satisfy their interest by providing the cash.
- To improve the economy by obtaining the money related office.
- To help the capital market.

## 2.9 Corporate Structure:



## Chapter Three

### Literature Review

This review will have the literature on Customers' loyalty and behavior, Customers' satisfaction and the SERVQUAL dimension.

Hartl (2006) posits that the behavior of consumers is not predictable since their preferences are becoming more complex and differentiated. Their demand for sensory, health, process and convenience qualities have become more heterogeneous. Individuals differ from one another and even perceive the same thing differently, some factors influence consumers' behavior but the most important ones will be discussed. (Al-bro's,1999)

Washington, U.S., utilized a benchmark involving bank Customers' from all geographic areas and bank assets. The study involved asking Customers' various questions concerning their satisfaction with the banks. Data collected was utilized to benchmark Customers' satisfaction scores of banks participating in the financial client satisfaction index. The findings revealed that the most significant attributes that result in satisfaction include human interaction issues like 'correcting errors promptly', 'courteous employees' and 'professional behavior'. Moreover, the findings also revealed that the provision of good, personal service is considered by the clients as more important more than convenience or products. Wilson et al (1992) have classified these factors into four: cultural, social, personal and psychological.

#### **Cultural factor:**

As indicated by Kotler et al (1999), culture impacts an individual's needs and conduct since it is found out. They accept that in social orders where youngsters get themselves, they gain from the different organizations' qualities, recognitions, needs and practices Culture greatly affects an individual's utilization conduct. The social elements are partitioned into two; sub-culture and social class, (Engel et al 1993 and Kotler et al1, 1999)

#### ▪ **Social factor:**

It incorporates reference gatherings, family and jobs and status comprise the social factors that impact shoppers' purchasing conduct (Wilson, 1992).

#### ▪ **Personal Factor:**

To a large extent an individual decision to buy is influenced by the characteristics he possesses. These characteristics include his age and life-cycle,

occupation, economic situation, lifestyle and personality and self-concept, (Kotler et al, 1999)

- **Psychological. Factor**

These factors include motivation, perception, learning and beliefs and attitudes. Motivation is the force that drives a person to search for satisfaction, (Kotler et al, 1999).

### **Customers' satisfaction:**

The two Customers' and banks join a lot of significance to satisfaction. Berserk endeavors are being made by banks to offer excellent items and administrations to their customers'. Customers' likewise need the best incentive for their cash and are saving no endeavors in choosing the best items and administrations, (Strategic Direction, 2007). At the point when customers are satisfied and have a positive picture or assumptions regarding a particular firm, it will set aside so the effort for contenders to get or convince them to change to them. The banking business like some other industry has escalated its endeavors to fulfill buyers through the arrangement of value administrations. This stems from the way that challenge has been firm and each bank is attempting to hold old Customers and adding new ones. Purchaser faithfulness is an evaluation of qualification between prior presumptions about a thing and their genuine execution. Customers' satisfaction is how Customers' respond towards the condition of satisfaction, and how Customers' judge the satisfaction level (Hanif, Hafez, and Riaz, 2010). Customers' satisfaction is the desire before devouring an item in regards to the quality or it is a pre-utilization judgment or desire (bae, 2012). Customers' satisfaction is the response of Customers' toward the condition of the satisfaction and judgment of Customers' about that satisfying state (Khayyat and Heshmati, 2012). Satisfaction is a result of procurement where buyer contrast expenses and remunerates and the foreseen outcomes (Maxham, 2001). There is constantly a positive connection between Customers' satisfaction and benefit amplification of an organization(bowen&chen,2001). Nobody is significant than Customers' and their satisfaction is a definitive target through progress in administrations as far as intensity and it spares future income in addition to it turns into the reason for cost decrease later on (Yuan Hu, Ching-Chan& Cheng, Hong,2010). Customers' satisfaction is the apparent inclination of a Customer' for which the individual in question has set measures if his desires coordinate with the standard he is fulfilled (Eggert& Ulaga,2002).



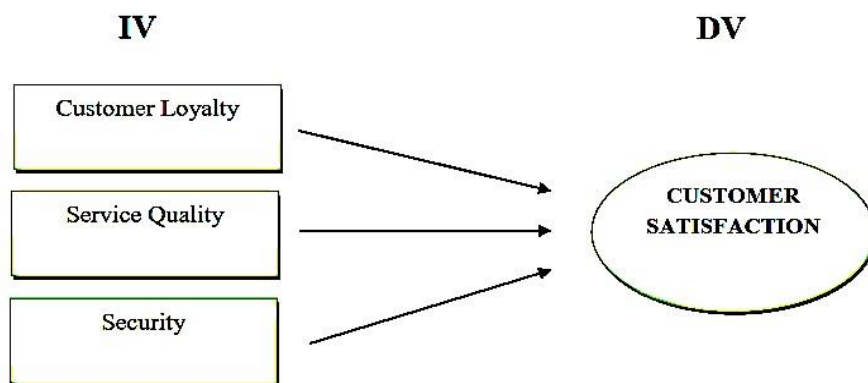
SERVQUAL is an old of the devices utilized in estimating the nature of administrations. As per Buttle (1996), SERVQUAL is for estimating and dealing with the nature of administration. Asubonteng et al (1996) additionally personal that the model is utilized to gauge the nature of administrations from the Customers' perspective. The originators of the model are Parasuraman, Zeithaml, and Berry. It was created in 1985 however was cleaned in their ensuing articles (Parasuraman et al 1988). The principle point of SERVQUAL is to have a standard and solid instrument that can be utilized to gauge the nature of administrations in various help divisions, (Curry and Sinclair, 2002).

### Variables

In this study I tried to examine how the independent variables affect the dependent variable. Hence,

- The dependent variable is Customers' satisfaction
- The independent variables are Customers' loyalty, service quality, security, epithetical factors, tangibility factors, and responsiveness of bank, reliability factors of bank and assurance of bank.

#### FRAMEWORK OF CUSTOMER SATISFACTION



These days' numerous models can be utilized in estimating the degree of Customers' satisfaction. In my report, I have determined the Customers' Satisfaction Index (CSI) and assessed a few factors. As it shows the satisfaction level as one number and this measure model considers different parameters so this is anything but difficult to figure. The Customers' Satisfaction Index speaks to the general satisfaction level of that Customers' as one number, normally as a rate. After plotting this satisfaction record of the Customers' against a period scale shows precisely how proficiently the provider is achieving the assignment of Customers' satisfaction over some time

E-banking is presently a day a worldwide marvel. It is one of the most integral assets driving advancement, supporting development, advancing advancement and expanding aggressiveness of the banking business. The significant advancement of banking innovation has been driven by changes in conveyance stations, for example, by telephone banking, Tele-banking, PC-banking and most as of late web banking. This factor-drove me to review whether the customers' are getting the online administrations they need or request.

ATM administrations are the key advancement of this period which made simplicity of pulling back cash from any spots. In Bangladesh, banks settled their ATM corners in each locale and town. Social Islami Bank Limited additionally has empowered it and each corner that has the office of utilizing expert cards from that point ATM cards of Social Islami Bank Limited can be utilized to pull back cash. In my overview, I attempted to know whether the customers' are getting fitting assistance and getting every one of the advantages of having ATM cards

## **SERVQUAL Dimensions**

I have utilized the SERVQUAL dimensions to assess the satisfaction of Social Islami Bank Limited Customers'. The inception of this instrument is, Zeithaml, Parasuraman, and Berry who discovered five dimensions of Customers' that they utilized when assessing administration quality. At that point, they named this study instrument SERVQUAL. To put it plainly, if suppliers get these dimensions right, Customers' will hand over the keys to their faithfulness. Since they'll have gotten administration greatness. As per what's imperative to them. The five SERVQUAL dimensions are:

- **Tangibles**- It means appearance of physical facilities, equipment, personnel, and communication materials of the bank
- **Reliability**-It indicates the ability to perform the promised service dependably and accurately by its employees and bank.
- **Responsiveness** - It is the willingness to help Customers' and provide prompt service by bank.
- **Assurance** - It indicates level of knowledge and courtesy of employees and their ability to convey trust and confidence.
- **Empathy** - It is basically the sense of caring and individualized attention by the bank provided to the Customers'.

## Mixed Method of Research

Blended strategies explore is a methodology that includes gathering both quantitative and subjective information and incorporating the two types of information by utilizing unmistakable structures that may include philosophical presumptions and hypothetical systems.

Quantitative research is a methodology for testing target speculations by inspecting the relationship among factors which gives a quantitative or numeric portrayal of patterns, mentalities, or assessments of a populace by contemplating an example of that populace through subjective research is a methodology for investigating and understanding the importance of people or gatherings issues. Blended strategies, for the most part, include consolidating or joining subjective and quantitative research information in an exploratory study. Subjective information is open-ended without foreordained reactions while quantitative information normally incorporates shut finished reactions, for example, found on polls.

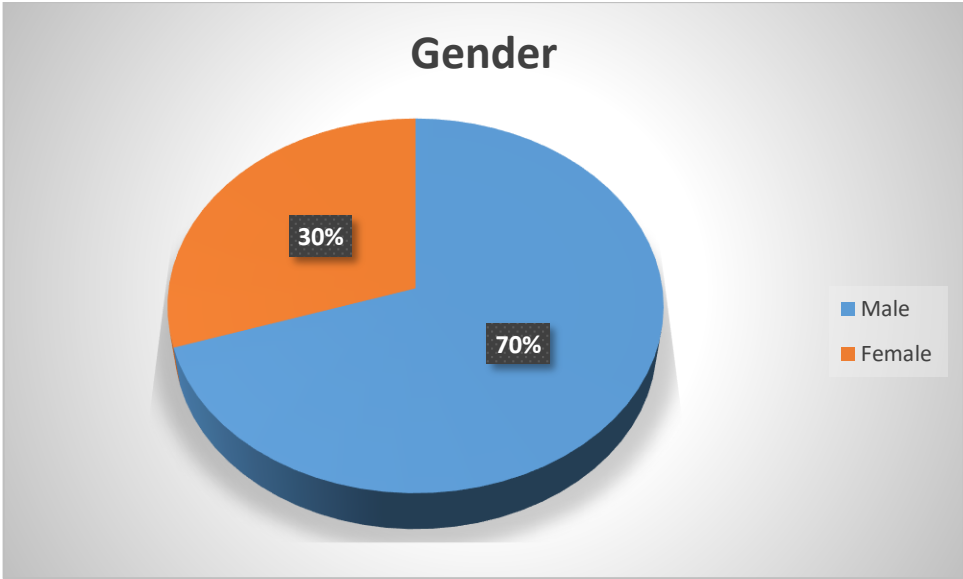
From many blended technique plans, I am utilizing the Explanatory Sequential Mixed Method. This logical successive structure, for the most part, includes two unmistakable stages, for example, right off the bat, an underlying quantitative instrument stage, trailed by a subjective information assortment stage, in which the subjective stage constructs legitimately on the outcomes from the quantitative stage.

So also, I gathered information through a review on 40 individuals and got quantitative information and caught up with interviews with a couple of people who took part in the study to learn in more insight concerning their study reactions. Along these lines, I did my meeting session with those individuals to get more clear data which falls into the subjective research strategy.



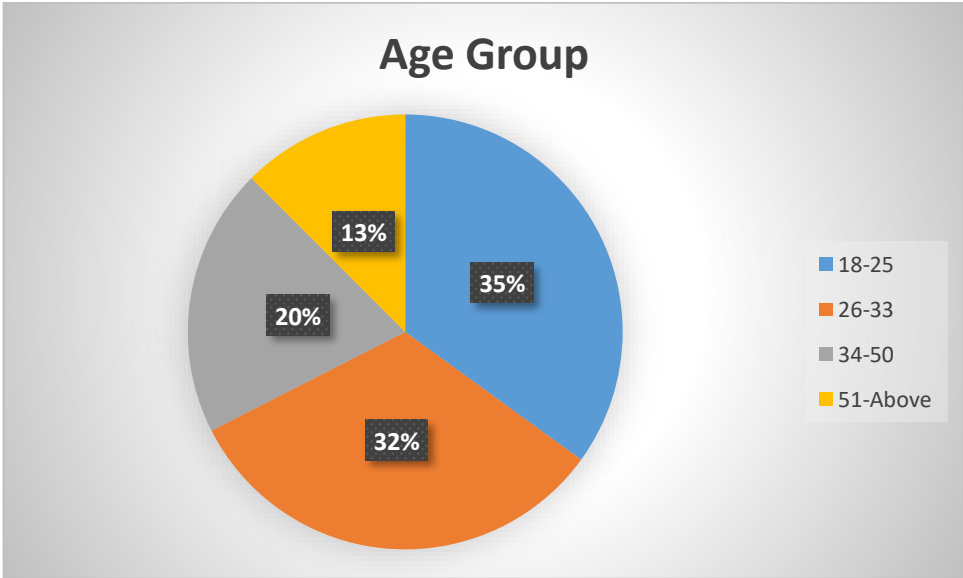
**Figure: Explanatory Sequential Mixed Method**





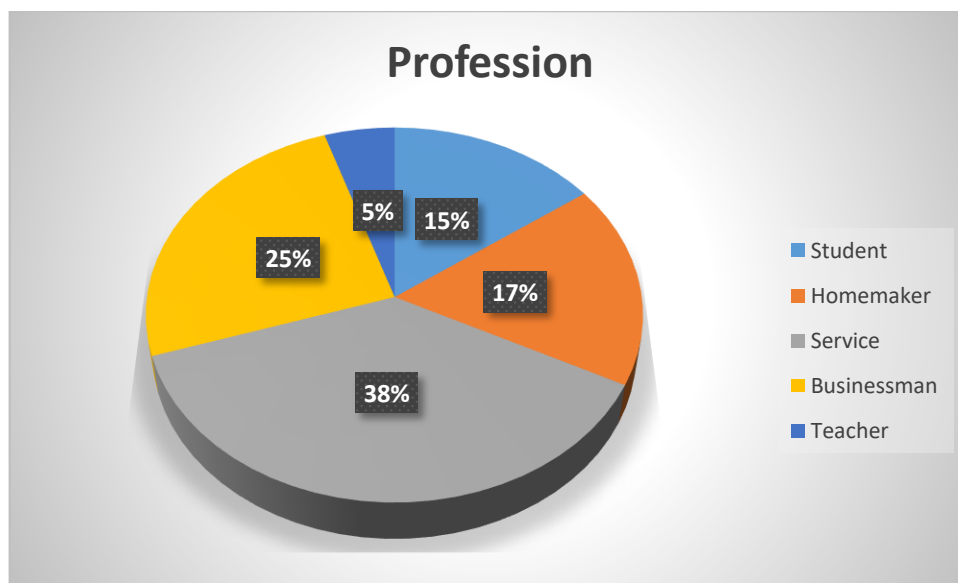
**Age Group frequency:**

Age Group	Frequency	Percentage
18-25	14	35%
26-33	13	32.5%
34-50	8	20%
51-Above	5	12.5%
<b>Total = 40</b>		



**Profession frequency:**

Profession	Frequency	Percentage
Student	6	15%
Homemaker	7	17.5%
Service	15	37.5%
Businessman	10	25%
Teacher	2	5%
	<b>Total = 40</b>	



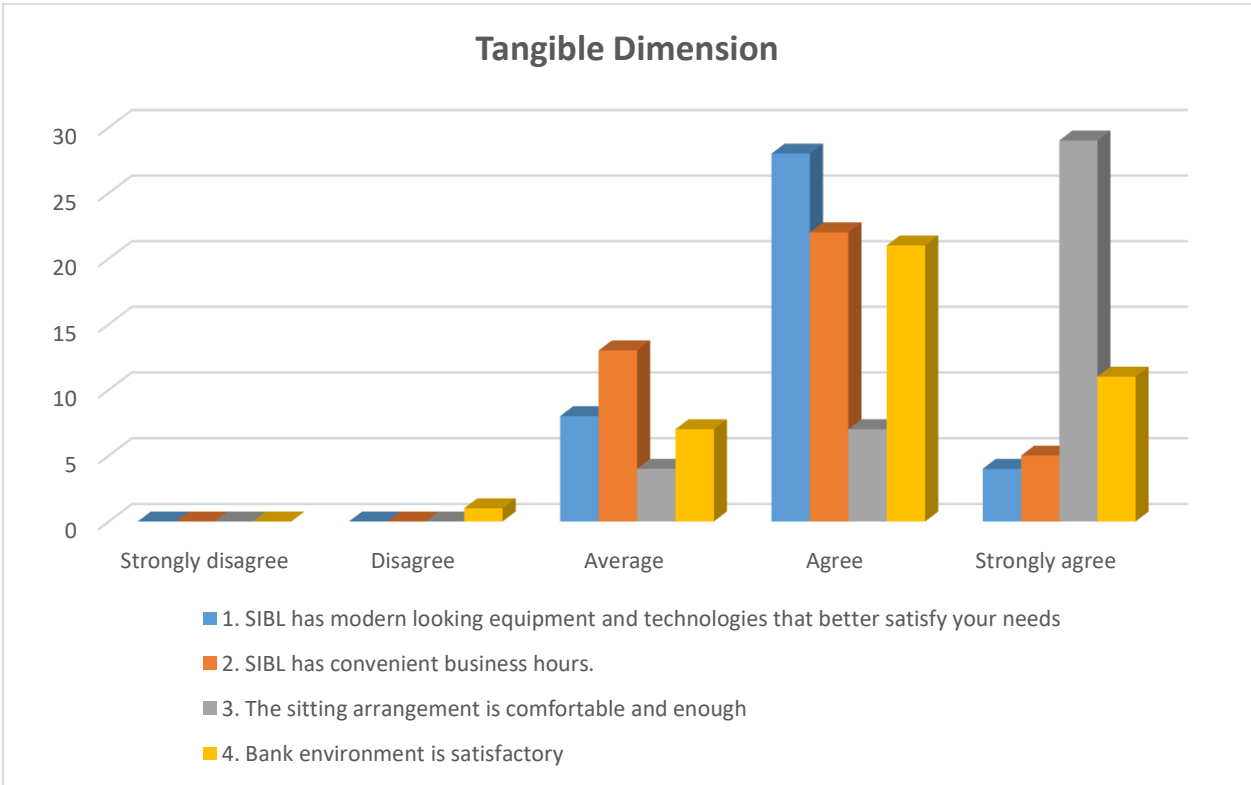
**A. Analysis of Five Dimensions:**

**1. Tangible Dimension:**

These announcements in this table show the physical proof of the administrations of Social Islamic Bank Limited. Four distinct inquiries were posed in a few unique ways, alongside the reasonable elements of the nature of administration.

**Survey result:**

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree	Total
1. Social Islami Bank Limited has modern looking equipment and technologies that better satisfy your needs	0	0	8	28	4	40
2. Social Islami Bank Limited has convenient business hours.	0	0	13	22	5	40
3. The sitting arrangement is comfortable and enough	0	0	4	7	29	40
4. Bank environment is satisfactory	0	1	7	21	11	40
<b>Total =</b>	0	1	32	78	49	160



### Interpretation:

One hundred sixty (160) in four explanations of steady size about the reaction, I have accomplished. Of these reactions, forty-nine (49) customers emphatically concurred, seventy-two (78) customers concurred, thirty-two (32) customers replied all things considered, and just one (1) client didn't concur with the over four articulations.

There is clear present day hardware, visual advantages and outwardly engaging materials identified with the expert nearness and administration of workers. I have overviewed the explanations that brought about customers being happy with the banking courses of action and the cutting edge hardware and innovations that meet their goals.

Here we can see that,

- Around 29 individuals emphatically concurred which implies 73% of Customers' are happy with the pausing and guest plans.
- Around 28 Customers' which implies 70% concurred that banks' advanced hardware and innovation have fulfilled their motivations.

Therefore, in general it can be said that Customers' are satisfied regarding the tangible dimensions except few has problems regarding business hours.

## 2. Reliability Dimension

### Explanation-

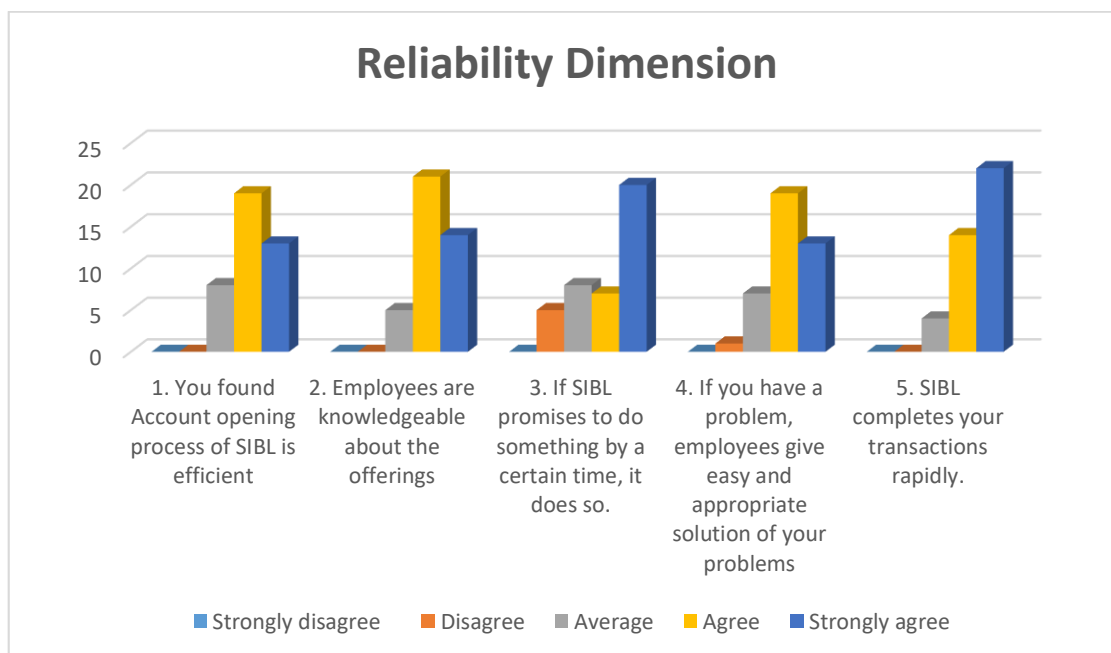
At this level, respondents were asked to provide their perspectives with about five attributes provided. These features demonstrate the ability to perform the promised service reliably and accurately

### Survey Result:

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree	Total
1. You found Account opening process of Social Islami Bank Limited is efficient	0	0	8	19	13	40
2. Employees are knowledgeable about the offerings	0	0	5	21	14	40
3. If Social Islami Bank Limited promises to do something by a certain time, it does so.	0	5	8	7	20	40



4. If you have a problem, employees give easy and appropriate solution of your problems	0	1	7	19	13	40
5. Social Islami Bank Limited completes your transactions rapidly.	0	0	4	14	22	40
Total =	0	6	32	80	82	200



### Interpretation:

At the level of reliability, five (5) statements were provided to collect information about the reasons for the reliability of the banks. More than two hundred (200) responses have been collected. Of these more than two hundred responses - 12 customers strongly agreed, 4 customers 'agreed', 12 customers answered 'average' and Cust disagreed with the statement regarding this level.

Reliability level means providing customer service with commitment, reliability in managing customers' service problems, providing service for the first time and promised time. For these reasons, I selected the five features of this survey that they were asked to respondent

Here we can see that,

- Around 22 individuals firmly concurred which implies 55% of Customers' are happy with the quick exchange capacity of Social Islami Bank Limited.

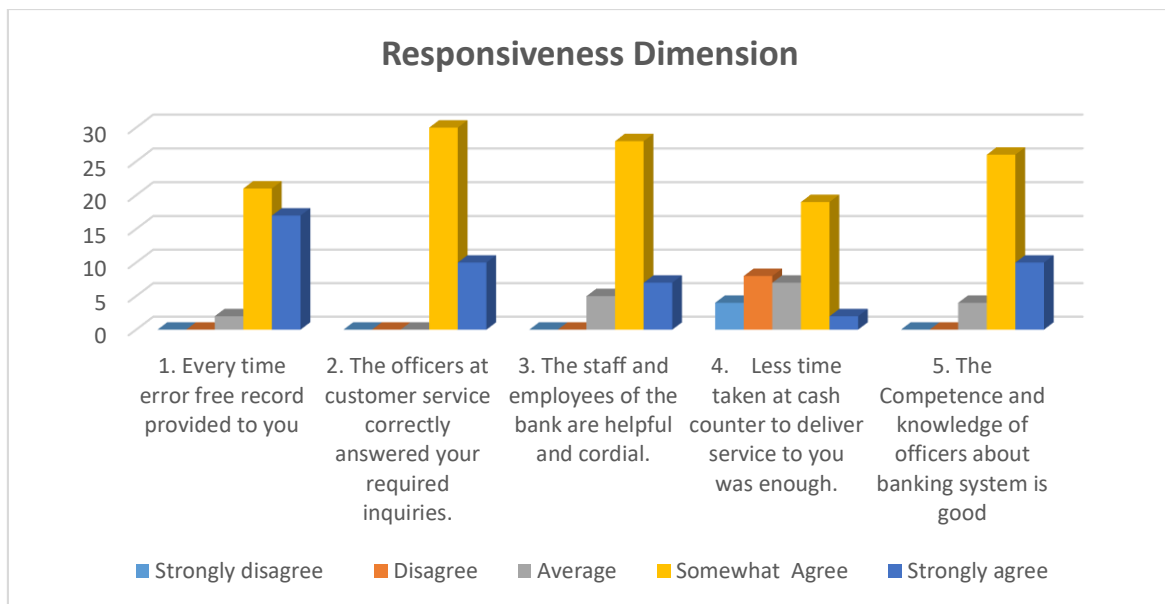
- Around 21 Customers' which implies 52% concurred that banks' workers are proficient about the contributions.
- Also, around 19 Customers' which mean 48% of Customers' happy with the record opening procedure and getting a brief answer for all their issues.

In this manner, when all is said in done, it tends to be said that Customers' are to some degree fulfilled concerning the dependability measurement of Social Islami Bank Limited. In any case, individuals have issues concerning Social Islami Bank Limited's surpassing time length of satisfying certain undertakings

### 3. Responsiveness Dimension

#### Survey Result:

Statements	Strongly disagree	Disagree	Average	Somewhat Agree	Strongly agree	Total
1. Every time error free record provided to you	0	0	2	21	17	40
2. The officers at Customers' service correctly answered your required inquiries.	0	0	0	30	10	40
3. The staff and employees of the bank are helpful and cordial.	0	0	5	28	7	40
4. Less time taken at cash counter to deliver service to you was enough.	4	8	7	19	2	40
5. The Competence and knowledge of officers about banking system is good	0	0	4	26	10	40
<b>Total</b>	4	8	18	124	46	200



### Interpretation:

At the level of reactivity, five (5) statements were provided to collect information about the reasons for bank reactivity. More than two hundred (200) responses have been collected. From this two hundred responses- 46 strongly agree, 124 agree, 18 average, 8 disagree and 4 strongly disagree with statements related to this dimension. From this finding, I find that customers are immediately satisfied with the employees and their behavior, but they are less satisfied with the cash department service and when depositing or withdrawing their money.

Reactivity levels mean keeping customers informed about "when the services will be performed, customers 'immediate service", willingness to support customers "and customers'" readiness to respond to requests.

Here we can see that,

- Around 17 individuals emphatically concurred on which implies 43% of Customers' are happy with their bank records in light of getting them mistake-free.
- Around 30 Customers' which implies 75% concurred that officials at general records effectively addressed their necessary requests.
- Furthermore, around 28 Customers' which implies 70% of Customers' discovered the conduct of the officials accommodating and warm.

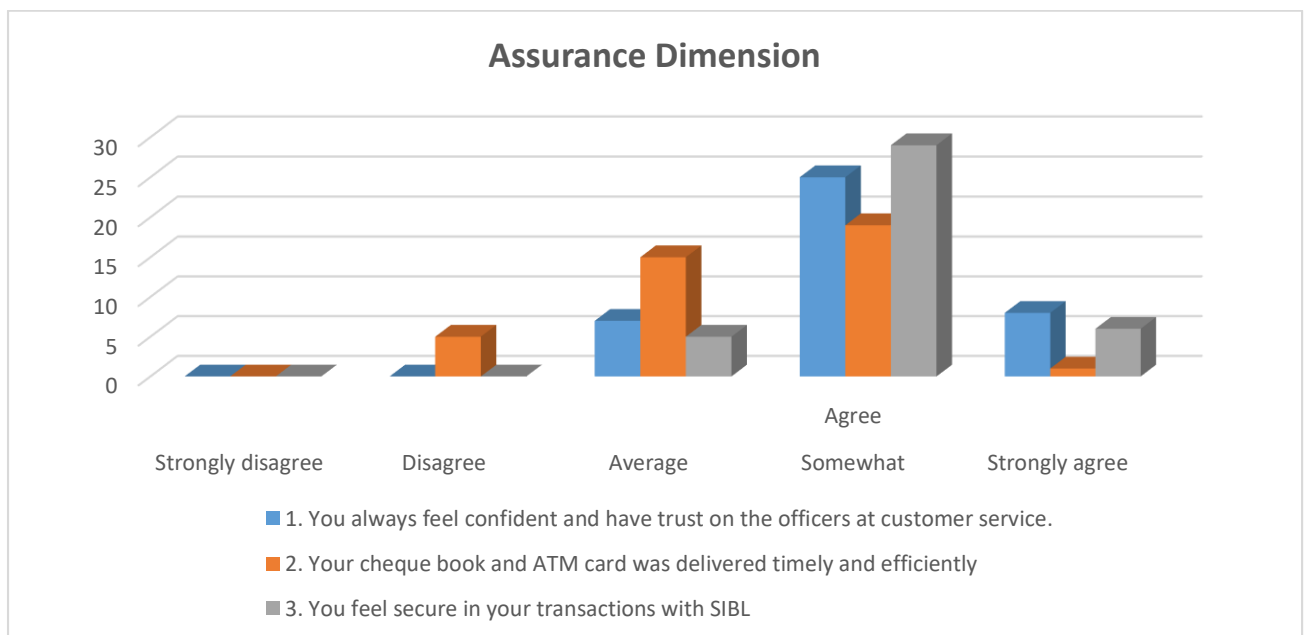
Accordingly, all in all, it tends to be said that Customers' are fulfilled even though a few Customers' have issues in regards to the time taken at the money counter to convey the administration

#### 4. Assurance Dimension

**Explanation-** Viewpoints identifying with the tangible dimensions of administration quality were asked in 4 unique inquiries. The goal of these four inquiries is to think about obligingness and information on representatives and their capacity to pass on trust and certainty.

#### Survey Result-

Statements	Strongly disagree	Disagree	Average	Somewhat Agree	Strongly agree	Total
1. You always feel confident and have trust on the officers at Customers' service.	0	0	7	25	8	40
2. Your cheque book and ATM card was delivered timely and efficiently	0	5	15	19	1	40
3. You feel secure in your transactions with Social Islami Bank Limited	0	0	5	29	6	40
<b>Total =</b>	0	5	27	73	15	120



#### Interpretation:

In the affirmation measurement, three (3) proclamations were given to gather data about bank responsiveness factors. Around one hundred twenty (120) reactions gathered. From this one hundred twenty reactions 15 emphatically concurred, 73 concurred, 27 normal, 5 differ and none firmly couldn't help contradicting the announcements identified with this measurement.

Affirmation Dimension incorporates representatives certainly treating Customers', making Customers' vibe safe in their exchanges, being reliably considerate, having the information to address Customers' inquiries and physicals wellbeing of Customers'. From those elements, I have chosen three qualities that were given in this study to the respondents who were approached to give their viewpoint. Here we can see that,

- About 8 people strongly agreed which mean 20% of Customers' and 25 Customers' (63%) agreed that they are satisfied because they have trust on the officers at Customers' service.
- About 29 Customers' which mean 73% agreed that they feel secure doing transaction with Social Islami Bank Limited.
- And about 25 Customers' which mean 63% of Customers' have trust and feel confident about services provided by officers.

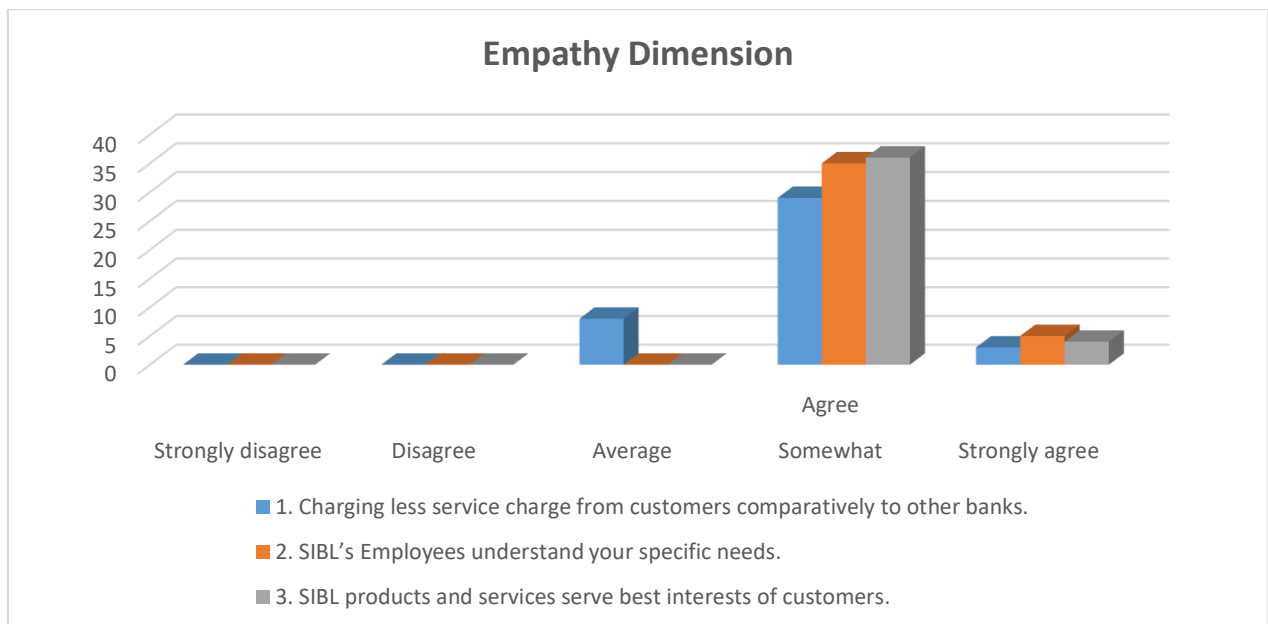
Therefore, in general it can be said that Customers' satisfied but Customers' have issues regarding not meeting the dates of delivering cheque book and ATM card.

## 5. Empathy Dimension

**Clarification:** The Empathy measurement alludes to the level of the arrangement of minding, individualized thoughtfulness regarding Customers'.

### Survey Result-

Statements	Strongly disagree	Disagree	Average	Somewhat Agree	Strongly agree	Total
<b>1. Charging less service charge from Customers' comparatively to other banks.</b>	0	0	8	29	3	40
<b>2. Social Islami Bank Limited's Employees understand your specific needs.</b>	0	0	0	35	5	40
<b>3. Social Islami Bank Limited products and services serve best interests of Customers'.</b>	0	0	0	36	4	40
<b>Total :</b>	0	0	8	100	12	120



### Interpretation:

In the sympathy measurement, three (3) proclamations were given to gather data about bank responsiveness factors. Around one hundred twenty (120) reactions gathered. From this one hundred twenty reactions 12 unequivocally concurred, 100 concurred, 8 normal, none differ and emphatically couldn't help contradicting these announcements of compassion related variables.

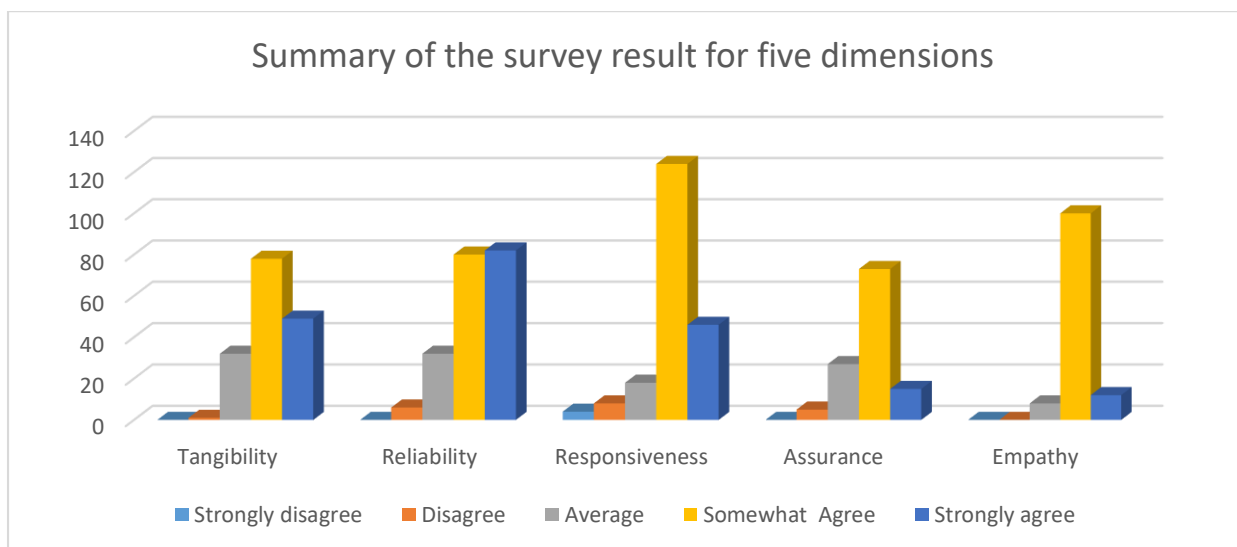
Compassion Dimension incorporates giving Customers' individual consideration (perceiving ordinary Customers'), proactively understanding the need of their Customers' and charging less assistance charge. From those components, I have chosen three traits that were given in this review to the respondents who were approached to give their point of view.

Here we can see that,

- About 4 people strongly agreed which mean 10% of Customers' and 36 Customers' (90%) agreed that Social Islami Bank Limited products and services served their best interest.
- About 35 Customers' which mean 88% agreed that they found employees understand their needs and demands.
- And about 29 Customers' which mean 73% of Customers' thinks Social Islami Bank Limited charges less service charge from Customers' comparatively to other banks.

Therefore, in general it can be said that Customers' are empathetically satisfied.

Dimension	Strongly disagree	Disagree	Average	Somewhat Agree	Strongly agree	Total
<b>Tangibility</b>	0	1	32	78	49	160
<b>Reliability</b>	0	6	32	80	82	200
<b>Responsiveness</b>	4	8	18	124	46	200
<b>Assurance</b>	0	5	27	73	15	120
<b>Empathy</b>	0	0	8	100	12	120
Total	4	20	117	455	204	800



As should be obvious that in the table around 400 fifty-five (455) reactions got a concurred viewpoint of respondents 3 which is the most elevated number than the four classes. About 40% of reactions were emphatically conceded to in the unwavering quality measurement and 18% concurred. The most reduced measurement that has been classified is the confirmation measurement having 7% emphatically concur and 16% concurred on reactions. Around 20 Customers' differ among which 8 were in responsiveness measurement, 6 were in unwavering quality measurement, 5 differ to the affirmation measurement and one in substantial-quality measurement.

From the above measurements, we can plainly observe that the bank's affirmation measurement isn't acceptable and it tends to be said that the general execution of the bank is to some degree good. Be that as it may, it should give more consideration to their administration. Social Islami Bank Limiteds' specialist organizations are relied upon to be the specialists of the administration they're conveying. As indicated by the SERVQUAL look into, it is huge to impart the organization's aptitude to Customers'. Despite the fact that Social Islami Bank Limited's conveyed administrations are profoundly talented, yet Customers' don't secure that as needs are, at that point their trust in conveying them may be lower.

What's more, the evaluation of that Social Islami Bank Limited's assistance quality may be lower.

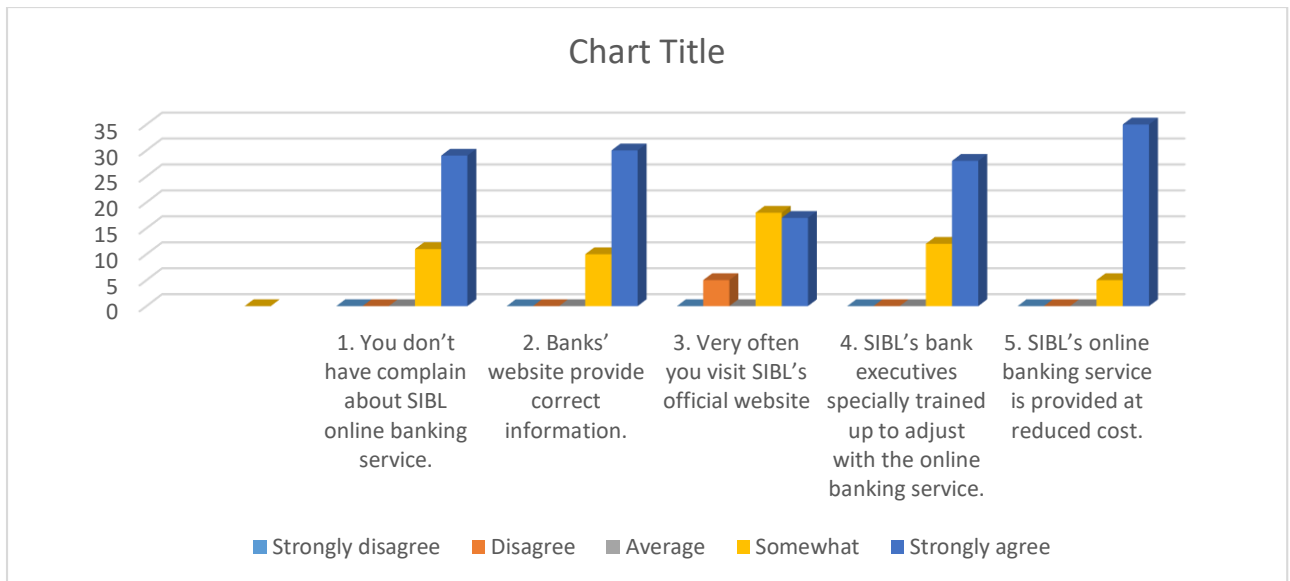
## **B. Online Facility:**

From the very beginning of Social Islami Bank Limited, it has consistently been working with the most recent innovation and keeping pace with the time it has received various offices of the innovation which has enhanced its IT framework. In addition, the mechanical advancement of Social Islami Bank Limited enormously expanded its Customers' administration just as the reliability of the partners towards the bank. Social Islami Bank Limited has become a pioneer in giving multi-dimensional banking items and administrations with the most recent universal standard innovations.

**Survey result:** Following table shows how Customers' reacted on different statements regarding online facility of Social Islami Bank Limited.

Statements	Strongly disagree	Disagree	Average	Somewhat Agree	Strongly agree	Total
<b>1. You don't have complain about Social Islami Bank Limited online banking service.</b>	0	0	0	11	29	40
<b>2. Banks' website provide correct information.</b>	0	0	0	10	30	40
<b>3. Very often you visit Social Islami Bank Limited's official website</b>	0	5	0	18	17	40
<b>4. Social Islami Bank Limited's bank executives specially trained up to adjust with the online banking service.</b>	0	0	0	12	28	40
<b>5. Social Islami Bank Limited's online banking service is provided at reduced cost.</b>	0	0	0	5	35	40
<b>TOTAL =</b>	0	5	0	56	139	200





### Interpretation:

Here we can see that,

- ➔ About 25% of Customers' from the example happy with the cost charged by Social Islami Bank Limited's for web-based banking administration
- ➔ About 20% of Customers' from the example accept that Social Islami Bank Limited's bank officials very much prepared up to alter with the web-based banking administration.
- ➔ About 22% of Customers' are happy with the site due to giving the right data.
- ➔ About 22% of Customers' have no bad things to say with respect to online administrations of Social Islami Bank Limited. Altogether 195 reactions (139+56) out of 200 considered firmly concurred and concurred which is the most noteworthy than different suppositions which imply Customers' are extremely happy with the online administrations gave by Social Islami Bank Limited.

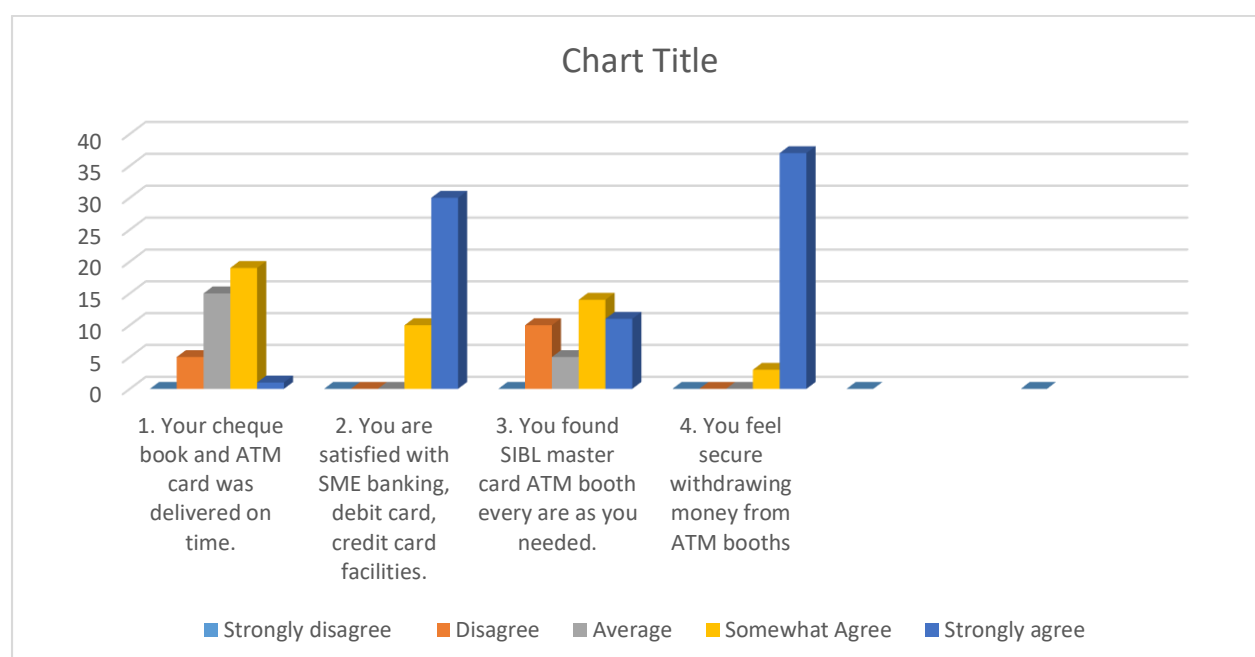
### C. ATM Card /Booth Facility:

Social Islami Bank Limited propelled ATM/Debit card in the time of 2011 which included another channel among their imminent customers for making a nonstop money exchange office. MasterCard in association with Social Islami Bank Limited propelled the ace card Islamic charge, credit, and prepaid cards in Bangladesh in 2015. From that point, these cards have been completely consistent with Islamic Shariah laws and offer a universe of simplicity for the cardholders.

MasterCard cards in the bank's collection contain the Fast money check card, La Riba Visas in Platinum, Gold and Classic range and La Riba Hajj prepaid card. These cards offer the most minimal month to month consistency expenses, 50 days with no extra charges and limits at more than 600 shippers and sellers.

**Survey Result:** Following table shows how Customers' reacted on different statements regarding ATM card /booth facility

Statements	Strongly disagree	Disagree	Average	Somewhat Agree	Strongly agree	Total
<b>1. Your cheque book and ATM card was delivered on time.</b>	0	5	15	19	1	40
<b>2. You are satisfied with SME banking, debit card, credit card facilities.</b>	0	0	0	10	30	40
<b>3. You found Social Islami Bank Limited master card ATM booth every are as you needed.</b>	0	10	5	14	11	40
<b>4. You feel secure withdrawing money from ATM booths</b>	0	0	0	3	37	40
<b>TOTAL =</b>	0	10	5	38	79	160



## **Interpretation:**

Here we can see that,

- About 47% of Customers' from the example have a sense of safety pulling back cash from ATM stalls.
- About 38% of Customers' from the example are happy with ace card Islamic charge, credit, and prepaid card.
- About 14% of Customers' discovered Social Islami Bank Limited ATM stall each region they required.
- About 1% unequivocally concurred and 24% of Customers' concurred their check book and the ATM card was conveyed on schedule. However, 13% differ that they didn't get their check book and ATM cards inside the guaranteed time.

Altogether 117 reactions (38+79) out of 160 considered unequivocally concurred and concurred with which is the most noteworthy than different sentiments which mean Customers' are to some degree happy with ATM card/stall office

## Chapter Five

### Problems and Recommendations

#### 5.1 Problems Identified

There are few areas found in qualitative research where Social Islami Bank Limited needs to develop its performance to increase the level of Customers' satisfaction. Such as,

1. Due to lack of ATM booth customers' don't get proper services and facilities.
2. Due to lack of employees, customers' are not getting proper services.
3. Social Islami Bank, Savar Branch does not have proper service for corporate clients.
4. Social Islami Bank, Savar Branch does not have online service for nonresident clients.

#### 5.2 Recommendations

In spite of the fact that Social Islami Bank Limited's internet Banking Service is palatable while contrasting and different banks. In any case, to adapt up to the challenge and keep them prepared with the changing pattern Social Islami Bank Limited ought to consistently continue updating their online administrations, a few propositions for improving their Online Services:

1. Social Islami Bank need to increase the number of ATM booth
2. Social Islami Bank need to increase student accounts facilities to motivate them towards saving.
3. Increase number of employees to reduce the waiting time for the Customers' at cash department.
4. Social Islami Bank need to increase number of online services for corporate clients.
5. Increase number of online services for non-resident Bangladeshi by Social Islami Bank Limited.

## Conclusion

Social Islami Bank Limited is a non-government business Bank which is an extraordinary blend of Shari'ah and Islamic banking. Among non-government business banks, Social Islami Bank Limited Ltd. will be an achievement for financial improvement. Despite contention among banks activity in Bangladesh both close by and around the world, Social Islami Bank Limited has increased vital ground under the umbrella of Islamic banking criteria. Be that as it may, numerous individuals in our nation have a misguided judgment about Islamic banking particularly Social Islami Bank Limited Ltd. furthermore, other Islamic banks. They can't discover any distinction in its activity between ordinary business Banks and Islamic Banks as they have no unmistakable thought regarding the exercises just as a venture component of Islamic banks. They have to realize that Social Islami Bank Limited is completely dedicated to working its exercises according to Islamic Shari'ah and therefore, it has diverse venture (credit) modes, distinctive reimbursement plans, distinctive payment methodology, and diverse markup framework. And furthermore has an alternate Investment strategy. Step by step, Customers/financial specialists are getting more profit by the dealings of Islamic banking on the grounds that here the quarterly premium isn't charged and there is no plausibility important to be changed over into head.

Social Islami Bank Limited attempts to fulfill its customers' by giving various types of administrations. From the report, we can see that it has effectively fulfilled its Customers' and taking a shot at their lacking as well. To keep up the challenge with the regular and Islamic banks it ought to improve their administration quality to draw in more customers'. In addition, they have constantly attempted to stay up with the latest with the new innovation to give the quickest support of their Customers'. So as to keep up feasible development, Social Islami Bank Limited ought to execute new innovation and advancement to guarantee better and brief assistance. For this reason, they need to recognize their quality and furthermore need to recuperate their feeble sides.

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## Appendix

### “An Evaluation of Customer Satisfaction of Social Islami Bank Limited: A Study on Savar Branch”

I pledge to you, that the above information will not be disclosed by any means and also that the respondents will surely be kept unidentified.

Thank you.

Age:	<input type="checkbox"/> 18-25 <input type="checkbox"/> 26-33 <input type="checkbox"/> 34-50 <input type="checkbox"/> 51- Above	Gender:	<input type="checkbox"/> Male  <input type="checkbox"/> Female
Occupation	<input type="checkbox"/> Student <input type="checkbox"/> Homemaker Service <input type="checkbox"/> Businessman <input type="checkbox"/> Teacher		

Please select your answer with a tick mark)

Please show the extent to which you believe SOCIAL ISLAMI BANK LIMITED has the feature described in the statement.  
Write number (1, 2, 3, 4, and 5) that best shows your perceptions.

Point	1	2	3	4	5
Level of satisfaction	Strongly disagree	Disagree	Average	Agree	Strongly agree

The questions written below have been created for the purpose of acquiring data to perform an evaluation to measure the level of customer satisfaction at Social Islami Bank.

#### A. Statements of Dimensions

##### 1. Statements in the Tangible Dimension

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree
5. SOCIAL ISLAMI BANK LIMITED has modern looking equipment and technologies that better satisfy your needs					

6. SOCIAL ISLAMI BANK LIMITED has convenient business hours.					
7. The sitting arrangement is comfortable and enough					
8. Bank environment is satisfactory					

## 2. Statements in the Reliability Dimension

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree
1. You found Account opening process of SOCIAL ISLAMI BANK LIMITED is efficient					
2. Employees are knowledgeable about the offerings					
3. If SOCIAL ISLAMI BANK LIMITED promises to do something by a certain time, it does so.					
4. If you have a problem, employees give easy and appropriate solution of your problems					
5. SOCIAL ISLAMI BANK LIMITED completes your transactions rapidly.					

## 3. Statements in the Responsiveness Dimension

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree
1. Every time error free record provided to you					
2. The officers at customer service correctly answered your required inquiries.					



3. The staff and employees of the bank are helpful and cordial.					
4. The amount of time taken at cash counter to deliver service to you was enough.					
5. The competence and knowledge of officers about banking system is good.					

#### 4. Statements in the Assurance Dimension

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree
1. You always feel confident and have trust on the officers at customer service.					
2. Your cheque book and ATM card was delivered timely and efficiently					
3. You feel secure in your transactions with Social Islami Bank Limited					

#### 5. Statements in the Empathy Dimension

Statements	Strongly disagree	Disagree	Average	Agree	Strongly agree
1. Service charges of Social Islami Bank Limited are reasonable as comparatively to other banks.					
2. Social Islami Bank Limited's Employees understand your specific needs.					
3. Social Islami Bank Limited products and services serve best interests of customers.					

## **B. Online facility**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Average</b>	<b>Somewhat Agree</b>	<b>Strongly agree</b>
1. You don't have complain about Social Islami Bank Limited online banking service.					
2. Banks' website provide correct information.					
3. Very often you visit Social Islami Bank Limited's official website					
4. Social Islami Bank Limited's bank executives specially trained up to adjust with the online banking service.					
5. social islami bank limited's online banking service is provided at reduced cost.					

## **C. ATM Booth Availability**

<b>Statements</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Average</b>	<b>Somewhat Agree</b>	<b>Strongly agree</b>
1. Your cheque book and ATM card was delivered on time.					
2. You are satisfied with SME banking, debit card, credit card facilities.					
3. You found Social Islami Bank Limited ATM booth every areas you needed.					
4. You feel secure withdrawing money from ATM booths					

.Thank you very much for your time, co-operation & patience