



**INTERNSHIP REPORT
ON
Customer Satisfaction on Service Quality of Social
Islami Bank Ltd, Shyamoli branch.**

SUPERVISED BY

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Subject: Submission of Internship Paper

Sir,

It's a great pleasure to submit my Internship report on "**Customer Satisfaction on Service Quality of Social Islami Bank Ltd, Shyamoli branch.**". I have tried my best to furnish the work with relevant information that I have experience during my internship period and collected from various sources. I have concentrated my best effort to achieve the objective of the work and hope that my endeavors will serve the purpose.

I shall be highly grateful and obliged if you kindly accept my report and evaluate it with sagacious judgment.

Sincerely Yours,

MD. SADMAN ABID

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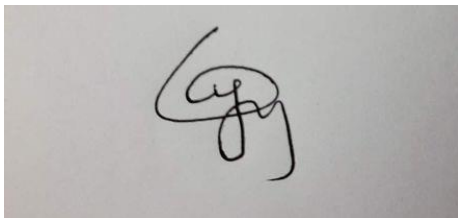
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Certification of Supervisor's

I have the great pleasure to certify that, the dissertation entitled “**Customer Satisfaction on Service Quality of Social Islami Bank Ltd, Shyamoli branch.**” submitted to the Faculty of Business Administration, Daffodil International University, Bangladesh by Name: Md.Sadman Abid, ID: 182-11-5946, for the award of the degree of BBA has been prepared under my supervision. I thoroughly reviewed and double-checked the dissertation manuscript. To the best of my knowledge, the entire dissertation is the candidate's work, where neither the whole nor any portion of it is being offered to any other institution or institute for any certification.



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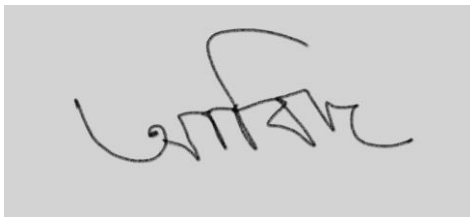
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Declaration

I declare that this Internship entitled on “**Customer Satisfaction on Service Quality of Social Islami Bank Ltd, Shyamoli branch.**” has been done by me as a part of BBA course curriculum under the supervision of Mr. Dewan Golam Yazdani Showrav, Faculty of Business Administration, Daffodil International University.

I also declare that, this monograph or no part thereof has been or is submitted elsewhere for the award of any degree or examination in any other university, and that all the source I have used or quoted have been indicated and acknowledged as complete reference.



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At first I want to submit myself to the Almighty Allah and apologized for my misconduct, if any. I render all praises to the inextricable Allah, whose blessing has enabled me to complete this work.

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Executive Summary

This report has prepared as a partial requirement of the Internship Report Program. The Internship Report was done at Social Islami Bank Bangladesh Limited, the topic covering "Customer Satisfaction on Service Quality of Social Islami Bank Ltd." efforts to assess the total banking service and its impact on SIBL clients, it concentrates on the requirement, variables, and weaknesses of SIBL's Customer Services inside the internal environment of its chosen company. The research focuses on the efficacy of their services for clients and their various perspectives on it. It primarily focuses on the influence of customer service on SIBL consumers. This will also demonstrate the analytical sense formed by examining the survey results in SIBL.

The report is divided into five chapters. The first chapter is the introduction to the whole report. The second chapter of the report includes the Literature Review containing company profile. In the third chapter the research methodology in details has been given. The fourth chapter of the report discusses the data that were collected from different sources. Detailed data plan is provided for the better understanding the customer's feeling and reactions toward the service provided by Social Islami Bank. The chapter five contains the study's findings and recommendations.

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CHAPTER-1

INTRODUCTION

1.1 Introduction of the study

We all know that Bank is a financial institution which operates financial activities. The banking sectors has been changed at its best to modernize its activities and expand the wings of doings. To satisfy the needs of Clint banking sector has been developed to work faster and easier way, it also struggling to hold the position in the competitive market.

In Asia Bangladesh is the third biggest Muslim country after Indonesia and Pakistan. According to the religion Islamic banking is very demandable here. To meet the customer demands the banks needs to maintain the superior quality of the product as well as relevant service as expected from Islamic banks. Strictly maintaining Islamic sharia is a mandatory here to guarantee the authentication of Islamic banking system whether it is about product and service or about the job sectors they are providing. The people of Bangladesh is very much positive about Islamic banking in their country, they also like to receive the proper amount of customer values and satisfaction at the same time. Along with the study it will be easier to find out about the service qualities of Islamic banking system.

1.2 Statement of the Problem

All over the world Financial market got competitive day by day. The market is in need of new banks and financial institution in order to develop new products or services. On demand of customer choice technological changes is also required. Customer loyalty and satisfaction is very important in order to fulfill their demand

financial companies needs to reproduce, redesign or launch new product and also needs to get things more oriented, so that customer loyalty and satisfaction remains on its position. Profitability of a business depends on Customer satisfaction and retention drive, revenues and also cost of doing business, that's why banks and financial institutions all over the world trying their level best to ensure the best service on demand of their customers.

According to today's banking system, satisfaction of customers is a local issue for bankers as well as policy makers. It is rapidly changing because more and more banks and financial institutions are striving for quality in their products and services. According to one line of study, client satisfaction judgements are unintentional antecedents of service quality judgments. Service quality, expectations, disconfirmation, performance, wishes, emotion, and equality are some often cited indicators of customer satisfaction. A survey of the current literature reveals that different studies have expressed varying opinions regarding customer satisfaction and service quality.

1.3 Objectives of the Study

1.3.1 Broad Objective:

- The broad objectives of the report is to analyze the customer satisfaction and service quality of Social Islami Bank Ltd, Shyamoli branch.

1.3.2 Specific Objectives:

- To know about the customer's reliability on service quality of the Social Islami Bank Ltd, Shyamoli branch.
- To know about the customer's responsiveness on service quality of Social Islami Bank Ltd, Shyamoli branch.
- To know about the customer's assurance on service quality Social Islami Bank Ltd, Shyamoli branch.
- To know about the customer's empathy on service quality of Social Islami Bank Ltd, Shyamoli branch.

- To know about the customer's tangibles on service quality of Social Islami Bank Ltd, Shyamoli branch.

1.4 Methodology of the study

Primary source and secondary source both helped me to collect my data. I also used my working experiences in SIBL Shyamoli Branch as well as took support from their web pages or annual reports and some of my friends.

1.5 Primary Data

- My working experiences in SIBL.
- My very own self observation.
- Conversation held between me and the officers of SIBL.
- Conservation between me and all the Clint of SIBL.
- Different desk working experiences.

1.6 Secondary Data

Secondary data collecting process:

- Collected from the Organization.
- Collection from various Texts.
- Through Internet sources.
- Through General reports.
- Through Annual reports.
- Through Official documents

1.7 Limitations of the study

- I have completed my analysis in less than 3 months only. Which is not enough for a good research I believe.
- The sample size, I mean the (population) is small in size because of the branches of SIBL are not so big.
- To maintain the short time all the data is being collected from the client of very few numbers of the branches, which is not reasonable to the relationship between measurable variables.
- For the sake of Business privacy of SIBL I failed to collect many information which were not available publicly, for example, customer service policy of SIBL.
- To complete the survey within a short time Respondents didn't even read the questionnaires properly so the answers cannot be justified accurate. Still at the time of analyzing the researcher took the level of significance.
- The shortage of published documents.
- The low level of experience and the capabilities of preparing a standard report.

1.8 Research Questions

- Does Service Quality affect Efficacy of Customer Service in context of SIBL?
- Does Responsiveness affect Efficacy of Customer Service in context of SIBL?
- Does Tangibility affect Efficacy of Customer Service in context of SIBL?
- Does Assurance affect Efficacy of Customer Service in context of SIBL?
- Does Reliability affect Efficacy of Customer Service in context of SIBL?

CHAPTER-2

LITERATURE REVIEW

2.1 Quality of Customer Service and satisfaction

Islamic banking system started their journey from 20th century. From then on there were always a competition within Islamic banks and conventional banks for grabbing new consumers as well as keeping the existing one. In today's world banks are providing their best service quality in order to achieve customer satisfaction.

Many services like Financial inter mediation, consultancy, agency services etc are now provided by banks. There are Four differences between services and goods,

1. Intangibility,
2. Perishability,
3. Inseparability and
4. Heterogeneity (Parasuraman et al., 1985; Hoffman and Bateson, 2002).

Understanding customer satisfaction can be difficult rather than getting a review of a product. Customers comfortably purchases goods, gives reviews on it and also the sales indicate the levels of satisfaction among the consumers where customer satisfaction on service quality can be more difficult and hard to understand. There are many competitors stands within a sector, for example in banking sector there are many different banks with different attractive product doing their business. In order to survive this situation, the company needs to gain the customer satisfaction. As the customer already have plenty of options there is a huge risk of getting one or losing

one of the customers. Here where customer satisfaction plays an important role to receive or protect the customer from losing.

Service quality plays a very important role to gain customer satisfaction. In every business customer satisfaction is very important in order to run the business for a long term. Without providing good quality of service it's impossible to run the business for a long term. Now the customer satisfaction can be understandable by questioning customers, what kind of service they have received? What actually customer want? What can be improved? Finally, the company should improve their service quality and act professionally because professionals get more customer as they build a good relationship with the consumers.

Recently a good and interesting subject of research is service quality. The service providers are influencing researchers to understand better way about service quality. After that service provider develop their services according to customer needs. The company needs to gain the customer satisfaction. As the customer already have plenty of options there is a huge risk of getting one or losing one of the customers. Here where customer satisfaction plays an important role to receive or protect the customer from losing. Consumers often judges service quality according their expectation in the same way Service quality maintains the satisfaction of a consumer.

There are few methods and techniques which is being used for measuring the customer satisfaction according to service quality. One of them is SERVQUAL instrument, which is one of the most applied and popular instrument in terms of measuring customer satisfaction. This instrument also known for its efficiency and trust worthiness with the result. This instrument is widely used by the researchers. In the growing Era of Service firms, Measuring the quality service became one of the

most challenging part for the growing industries of services. To meet up the requirement and fulfill the needs of researcher SERVQUAL is one of the best option to pick for measuring the service quality. This particular Instrument is consisting with five dimensions which particularly describes the satisfaction levels of customer.

2.1.1 Reliability

Reliability measures if the promised service is being served or not. It is a feeling of a customer towards the organization that how much reliable the organization is to their customers. For example, you have planned a tour and ordered something through online which is essential for this tour for you they promised to deliver the product before you leave but they failed to keep their promise, It's easy to assume you will never ever rely on their service. When an organization makes a promise of providing a particular service, the customer expects to have that service in a proper definite way as per the promise. so it is important for the organization to keep their promise by providing the promised services to ensure the customer reliability.

2.1.2 Tangibility

Tangibility is a different type of measuring tool. It depends on the customer's preferences and their satisfaction level. It is not noticeable unless there any mistake or negative impact. For example, how easily the customer is being able to locate the washroom? how much clean the café is? or if we talk about webpages, how much easy to access the information of the page? The tangibility appears within the satisfied customers. It's a bit hard to understand but very sensitive in order to maintain. so organization needs to be more careful and conscious about what they are doing to maintain their tangibility.

2.1.3 Responsiveness

Response & willingness that customers get from the employees in term of providing service. Proper responsiveness also indicates the availability of the employees in the perfect moment. For example, if you avail a free trial and told the employee to stop the service when the free trial ends but the employee forgets to end the service and you are being charged for that, it will make you sad and you will not be going to take more risk to take their service any more. Sometimes when we look for a waiter or sales person in any outlet and find no one we feel disappointed. Organization should train their employees in a proper manner so that these situations never happens, one simple mistake can cause losing one customer permanently and people sounded the person will receive a negative review of that organization.

2.1.4 Assurance

Assurance means how much trust worthy the organization is to their customers. It depends on customer service. Customers have different types of expectation which needs to be given priority in order to gain their trust. For example, you entered a clothing store and the employee helped you to purchase according to your desire rather than forcing you to buy something expensive to make more profit. Assurance is important to customer satisfaction and it also helps to keep customer loyalty.

2.1.5 Empathy

Empathy indicates the care and attention for individual customers. Every customer seeks attention and customer care from the employees of the organization. When the employees of the organization failed to perform accordingly, the customers feel dissatisfied with the organization service. For example, A customer come up with a problem and the employees are too busy with other clients but ignore the persons problem, the person will instantly feel angry. Empathy is important for the organization because it is a very easy and important part to maintain service quality.

2.2 Conceptual Framework

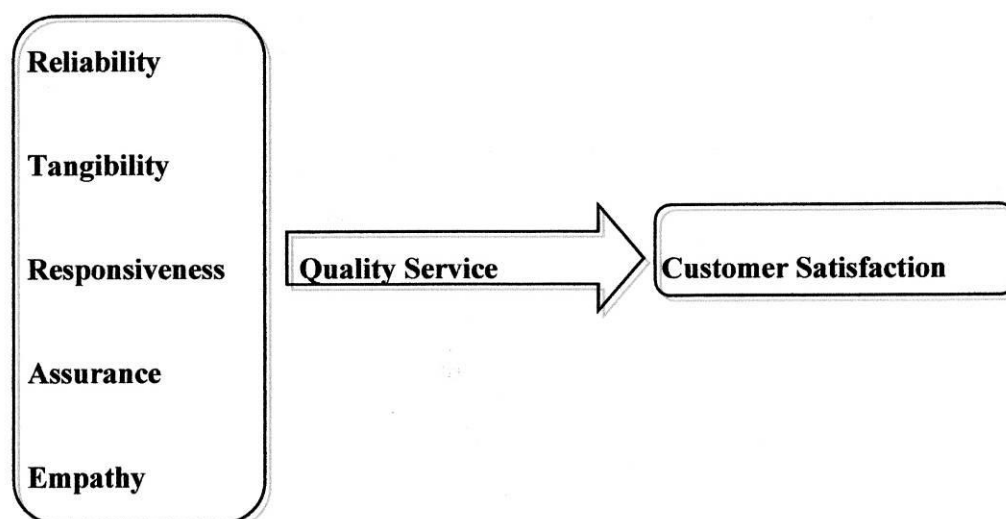


Figure 1: Conceptual Framework

2.3 SIBL at a glance

SIBL is one of the most popular Shariah based bank in Bangladesh which started its journey from 22 November of 1995. It is very popular Islamic bank in Bangladesh. SIBL operates 172 branches, including 22 Authorized Dealer (AD) branches, 104 sub branches, and 200 agent banking outlets. The Bank provides a quality service and it is very popular for its attractive schemes of savings.

2.4 Financial Information

	BDT (Tk.)
Authorized Capital	20,00.00 Million
Paid-up Capital	16,099.90 Million
Equity	48,569.86 Million
Reserve Fund	28,097.92 Million
Deposits	560,695.30 Million
Investment (Including Investment in Shares)	564,332.00 Million
Foreign Exchange Business	BDT (Tk.)
Import	316,970 Million
Export	22,753 Million
Remittance	308,722 Million
Number of Zones	15
Number of Branches	304
Number of AD Branches	52
Number of ATM Booth	410
Number of Shareholders	33,686
Number of Manpower	11,381
SWIFT Code	SIBLBDDH
Social Islami Bank Code	2050
Web Address	www.socialislamibankbd.com

Table 2.1: Financial Information

2.5 Mission

To build Islamic Bank by implementing a public assistance banking industry which will allow to bring a justified financial activity in our economic system. Ensuring proper growth and development in equity with a good investment within the selected sectors and under developed areas of the country. Increasing socio economic encouragement and supporting financially to the rural people.

2.6 Vision

- To lead superior performance Financially, and achieve the title of Prominent Islamic Banking in terms of reputation as well as performances.
- To build and manage financial service technics, to confirm the reliability as well as development of economic system based on Islamic principles, and becoming a strong and successful institution of highly competent experts working on behalf of people, focusing on accountability, transparency, and integrity to confirm financial system stability.
- To direct investment stimulating savings.
- To establish projects which will offer more employment.

2.6.1 Strategic Objectives

- Ensure welfare oriented banking
- Ensure customers' satisfaction
- Providing best service to under developed area and population.
- Achieve global standard
- Stand as a top bank with strong and healthy banking system.
- Build and consolidate corporate culture
- Ensure Corporate Social Responsibilities (CSR) through all activities
- Promote green banking culture and ecological balance

2.7 Products & Services

Banking Services by SIBL Discussed below:

2.7.1 General Banking Services

- Deposit Products in Local Currency
- Deposit products in Foreign Currency

2.7.2 Investment Services

- Investment Products
- Welfare-oriented Investment Schemes

2.7.3 Foreign Exchange and Remittance Services

- Foreign Remittance Services
- Inward remittance
- Outward Remittance

2.7.4 Rural Development Scheme

- MSA-RDS
- MSS-RDS

2.7.5 Other Services 2.

- Treasury Activities
- Value Added Services
- Training Services

2.8 Deposit Products

Deposit Products in Local Currency	Deposit products in Foreign Currency
<ul style="list-style-type: none"> ➤ Al-Wadeah Current Account (AWCA) ➤ Mudaraba Savings Account (MSA) ➤ Mudaraba Special Notice Account (MSNA) ➤ Mudaraba Special Savings (Pension) Account (MSSA) ➤ Mudaraba Term Deposit Account (MTDA) ➤ Mudaraba Savings Bond Account (MSBA) ➤ Mudaraba NRB Savings Bond {M(NRB)SB} ➤ Mudaraba Hajj Savings Account (MHSA) ➤ Mudaraba Waqf Cash Deposit Account (MWCDA) ➤ Mudaraba Monthly Profi Deposit Account (MMPDA) ➤ Mudaraba Muhar Savings Deposit Account (MMSDA) ➤ Students Mudaraba Savings Account (SMSA) ➤ Mudaraba Farmers Saving Account (MFSA) <p>Mudaraba Upohar Deposit Scheme (MUDS)</p>	<ul style="list-style-type: none"> ➤ Mudaraba Foreign Currency Account (MFCA) ➤ Mudaraba Exporters' Retention Quota Account (MERQ) ➤ Foreign Currency Account (FCA) ➤ Foreign Currency Account (ERQ) ➤ Resident Foreign Currency Deposit Account (RFCD) ➤ Non-Resident Foreign Currency Account of Exchange Houses/Banks ➤ Non-Resident Investors Taka Account (NITA) for Foreign Portfolio Investors. ➤ Non-Resident Taka Account (NRTA) for Foreign Direct Investors. ➤ Foreign Currency Account for EPZ Companies (FCA-EPZ) <p>Foreign Currency Account of EPZ Enterprise</p>

Table 2.2: Deposit Products

2.9 Investment Products & Schemes

Investment Products	Welfare-oriented Investment Schemes
<ul style="list-style-type: none"> ➤ Bai-Murabaha ➤ Bai-Muajjal ➤ Bai-Salam ➤ Bai-Salam (Pre-shipment) ➤ Bai-Istisna ➤ Mudaraba ➤ Musharaka ➤ Musharaka Documentary Bill (MDB) Inland ➤ Musharaka Documentary Bill (MDB) in Foreign Currency ➤ Musharaka Investment in Potato Storage ➤ Hire Purchase under Shirkatul Melk ➤ (HPSM) ➤ Murabaha Post Import (MPI) ➤ Murabaha Import Bills (MIB) ➤ Murabaha Import LC ➤ Murabaha Foreign Currency Investment (MFCI) under EDF ➤ Murabaha Foreign Currency Investment (MFCI) under Balance of MFCDA/C ➤ Bai-Muajjal Back to Back Bills 	<ul style="list-style-type: none"> ➤ Household Durable Scheme (HDS) ➤ Housing Investment Scheme (HIS) ➤ Real Estate Investment Program (REIP) ➤ Transport Investment Scheme (TIS) ➤ Car Investment Scheme (CIS) ➤ Investment Scheme for Doctors (ISD) ➤ Small Business Investment Scheme (SBIS) ➤ Agriculture Implements Investment Scheme (AIIS) ➤ Rural Development Scheme (RDS) ➤ Micro Enterprise Investment Scheme (MEIS) ➤ Urban Poor Development Scheme (UPDS) ➤ Micro Industries Investment Scheme (MIIS) ➤ Women Entrepreneurs Investment Scheme ➤ Palli Griha Nirman Beniyog Prakaipa ➤ NRB Entrepreneurs Investment Scheme (NEIS)

2.10 Remittance Services

Foreign remittance Services	Inward remittance	Outward remittance
<ul style="list-style-type: none"> ➤ Central Crediting Account ➤ Payment of 3rd Bank Remittance through TT&PO ➤ Payment of Spot Cash Remittances ➤ Centrally NRB Accounts Opening ➤ SMS Notification ➤ SMS Push Pull Service ➤ Maintenance of NRD & NRT Account 	<ul style="list-style-type: none"> ➤ Electronic Fund Transfer ➤ Spot Cash ➤ Application for Programming Interface ➤ Encashment of cash Foreign Currency ➤ Collection of F.C. Cheques /Drafts ➤ Payment of Foreign TT &DD(FTT&FDD) 	<ul style="list-style-type: none"> ➤ Travel purpose ➤ Study purpose (Student File) ➤ Medical purpose ➤ Issuance of Foreign TT & ➤ DD (FTT & FDD) ➤ Selling/Issuance of Foreign Currency note ➤ Travel Pre-paid Card ➤ Commercial Remittance ➤ Different Private Remittance

2.11 Technology Based Services

Any Branch Banking Services	Cash Service	Corporate Services
<ul style="list-style-type: none"> ➤ Largest countrywide online banking facilities ➤ Lowest fees for online deposit across the country ➤ Charge Free for depositing Tk. 1,00,000/- within Divisional City ➤ Any branch cash deposit ➤ Quickest fund transfer ➤ Charge free for Investment recovery/disbursement. 	<ul style="list-style-type: none"> ➤ 450 Own ATM booths and above 4000 shared ATM ➤ IDM (Social Islami Bank Deposit Machine) ➤ Connectivity with OMNIBUS & VISA network ➤ 24 hour support service for ATM ➤ ATM card ➤ Hajj card service ➤ Visa Debit Card ➤ Travel card ➤ Khidmah Credit Card ➤ Salary Card 	<ul style="list-style-type: none"> ➤ Free/reduced charges of ATM ➤ Standing Instruction facility for depositing MSS & Hajj A/c ➤ Existing BEFTN facilities through Bangladesh Bank ➤ Existing BACPS service through Bangladesh Bank ➤ Crediting salary within one hour throughout the Country ➤ Centralized foreign trade processing system ➤ SIBL Online money transfer

Table 2.6: Technology Based Service

2.12 Branch Hierarchy of SIBL

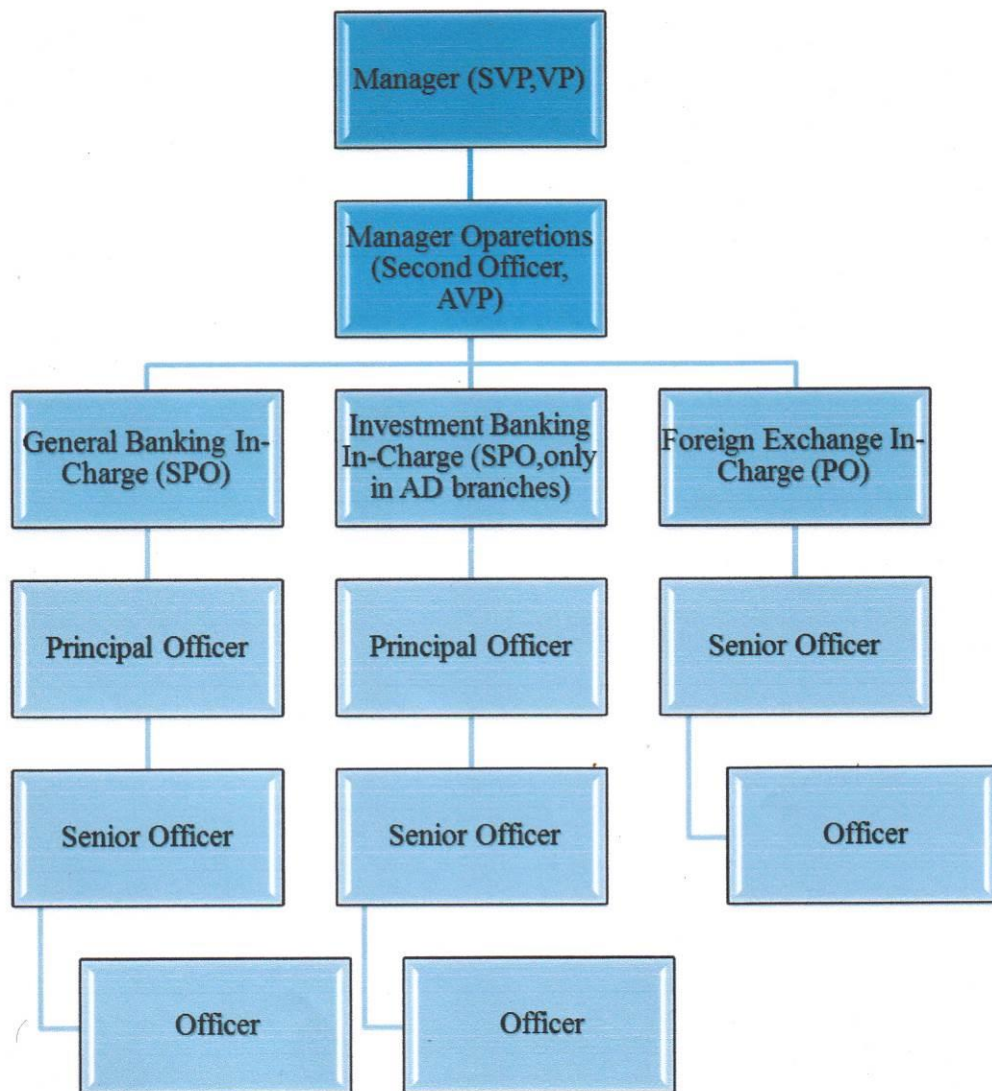


Figure 2: Branch Hierarchy

2.13 SWOT Analysis of Social Islami Bank Bangladesh Limited

This SWOT Analysis of SIBL shows strengths, weaknesses, opportunities and threats of the organization. This SWOT analysis of Social Islami Bank Bangladesh Limited can be helpful in order to competitive advantage.



Figure 3 : SWOT Analysis

2.13.1 Strengths

- Experienced business units
- Monetary assistance provided
- A healthy financial growth with satisfying capital generation internally.
- Strongest networking system with private commercial banks.
- Good liquidity.
- Less expense of fond.
- Quality services & products.
- Company goodwill and reputation.

2.13.2 Weaknesses

- Small business units
- Shortage of Islami Security market.
- IT & e banking is not enough strong.
- Shortage of full scale automation

2.13.3 Opportunities

- Venture capital
- New acquisitions
- Growing demand
- Growth rates and profitability
- Increase consciousness about Social Islami Banking.
- Increase Islami instrument of investment.
- Increasing trend in international business
- Value addition in products & service.
- Increasing purchasing power of people.

2.13.4 Threats

- raw materials cost rising.
- Increasing costs
- Tax changes
- Government regulations
- Financial capacity
- Increase in labor costs
- Technological problems
- interest rates are increasing.
- Pressure to decrease rate of profit.

2.14 Efficacy of Customer Service of SIBL

- Adequate ATM facilities and providing VISA card for customer for getting better services from SIBL.
- Proficient inspection team for export L/C and investment scheme based on Shari'ah.
- Quick money transfer facility.
- Hassle free online services.
- Quick response in customer complain.
- Rich human resource department.
- Corrective measures and fraud prevention measures are high in SIBL.
- Employees are honest, trustworthy, efficient and pious.
- Shari'ah based investment procedure that provides benefits to both parties.
- Enriched research and development academy.
- Willing to help customer in about any services.
- Better governance and reliable audit provided than any other financial institute.

CHAPTER-3

RESEARCH METHODOLOGY

Research methodology is another crucial part of the report. Because it determines the data collection process and types of the investigation. A proper methodology is needed to conduct the study flawlessly.

3.1 Research Onion

Research onion is a process where various level in research is being presented. research philosophy is shown in the first layer, which shares the main idea of the research. The second level shows the research approaches. The third level shows the strategies used for conduction of the researcher. The fourth level is about research design. It is the main part where the whole planning of the researcher is being described.

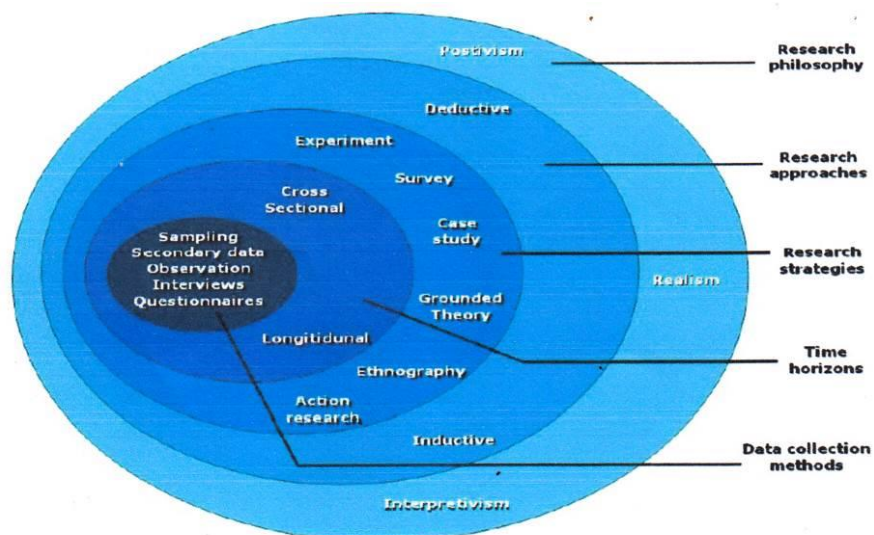


Figure 4: Research Onion (Chron, 2015)

3.1.1 Research philosophy

There are four categories of philosophies, according to Menichini and Rosati (2014). Interpretive philosophy has been chosen for this specific report because this philosophy helps researcher to understand the possibilities of the particular issues and the few research attributes.

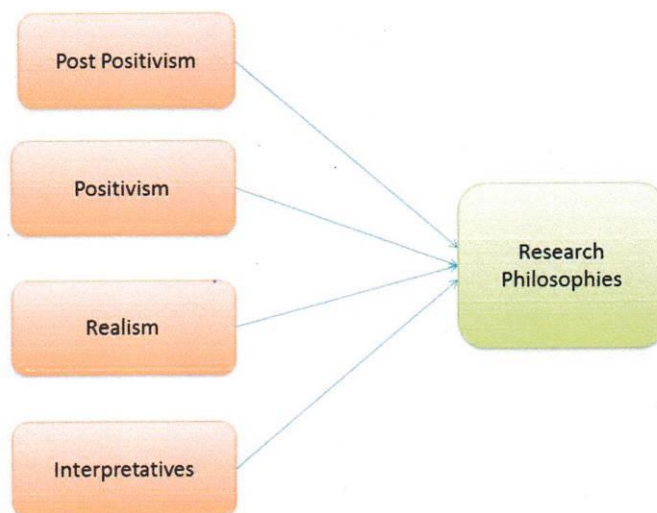


Figure 5: Research Philosophies (May, Cheney and Roper, 2007)

3.1.2 Research approach

Setting up particular approaches for the research plays an important role in the research. The two different types of the research are deductive approach and inductive approach. Deductive approach means setting up hypothesis first and then proving that particular hypothesis becomes the the main goal where inductive approach is all about finding out the new theories with the help of questionnaire and other existing theories. In our research we are using deductive approach as we are about to find out the efficiency.

3.1.3 Type of Investigation

In three different ways The research design shall be presented. Such as, explanatory, descriptive and exploratory. Here exploratory in nature can be shown.

3.1.4 Research design

For the research activity analysis method of a content is being used. Here we will also see the qualitative and quantitative methods. As we had to collect different types of data and different types of method are being used, we had to choose both of the methods.

3.1.5 Data collection method

The secondary data of this research is being collected through several annual report of the company, news reports, various journal sources and others. Major secondary data is being collected from the company and also from the employees of SIBL. And about the primary data, it is being collected from the interviews with the Clint partners and surveys. For the research purpose A survey was held. But collecting primary data can be time costly and subject to a lot of hard work. For that reason, a proper questionnaire was prepared for the target respondents.

3.1.5.1 Primary Data

- My working experiences in SIBL.
- My very own self observation.
- Conversation held between me and the officers of SIBL.
- Conservation between me and all the Clint of SIBL.
- Different desk working experiences.

3.1.5.2 Secondary Data

Secondary data collecting process:

- Collected from the Organization.
- Collection from various Texts.
- Through Internet sources.
- Through General reports.
- Through Annual reports.
- Through Official documents

As we know both qualitative and quantitative methods were being used in this research, Data collection procedure also held for both types of methods.

3.1.5.3 Quantitative Data Collection

The quantitative data is collected in numeric way and the data can be measured in numbers. The population to be surveyed on is normally larger than the qualitative data (Adam, 2001). The collection of the data should be in a systematic way. Mostly quantitative data are being collected from surveys or the case studies. In this research survey methods can be seen. Participation of many different customers of SIBL is being occurred here. The collection of data online was not possible because of the inconvenience such as lack of contact numbers, unavailability of internet. The questionnaire was made and provided to the client partner of SIBL when they were present at the bank premise. Finally, the quantitative data collection procedure is being completed through the process.

3.1.5.4 Qualitative Data Collection

We know Qualitative data are about the thesis which cannot be expressed in a numeric manner. So it has to go through the deep knowledge about the research topic (Xiong, 2012). Though qualitative data is not expressed statistically it gives the

researcher a clear idea about the study topic. If the data cannot be collected or presented in a numeric manner it deserves a very specific and careful analyzation. It has to be done through the carefulness and very depth analysis of the researchers.

3.1.6 Sampling method

Few sampling methods followed in the research:

Sampling Frame: The population determines with the customers of SIBL. Which is the probability sampling. And that is the statistical population where every members are the subset of an equal probability which being chosen.

Sampling Technique: A systematic interview for random sampling method were being used which was like the third customer who holds a bank account from more than one year and regularly using banking procedure for at least once within two weeks.

3.1.7 Data analysis plan

Most of the data input here is from paper work, for the preparation of the chart Normal data input from Microsoft Excel was taken. As the topic of the study was able to be discussed only by the information gained from sources no further statistical measure was taken.

3.2 Ethical issue

Ethical issues on a research process has a very big importance. It has a great contribution through the research activities. This issues matter in every way rather than on the researcher, it is important for the respondent also who took part in the research as well as the company which is involved in the research. As an internee I worked in the bank. The information and data was collected directly from the clients of the bank there. No original data is manipulated and all the information is included in the report as it was collected from the primary and secondary sources.

CHAPTER-4

DATA ANALYSIS

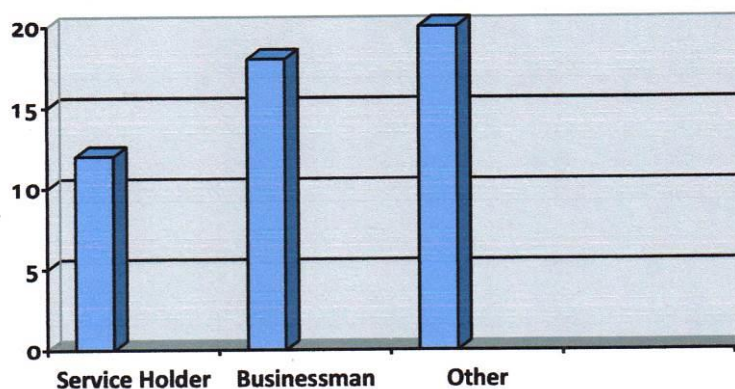
During my Thesis program I approached 50 people to collect information and their remarks on service provided by SIBL. Here is the list of them-

Age Group	Respondents (frequency)	
15-30 years	13	29 Male, 21 Female
31-45 years	16	
46-60 years	15	
More than 60 years	6	
Total	50	

Table 10: Respondents' profile in brief

The age group division of the respondents into 4 different classes. Where we can notice 13 people with the age of 15-30, 16 people with the age of 31-45, 15 people with the age of 46-60 and 6 people above 60 years old. So the available clients are between 31-45 years old.

a) Occupation of the Respondents



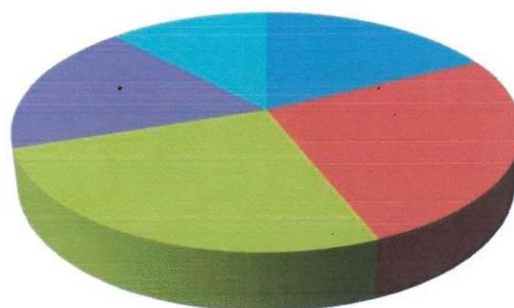
From the 50 samples, we found 12 service holders and Business persons were 18 people and rest of 20 people are occupied as retired, housewife or student etc.

Assumption: Here we can notice that the bigger number of consumer are occupied as Business person.

For our study let us take the 5 popular schemes from the general banking of SIBL. Among them Mudaraba Term Deposit (MTD) & Mudaraba Mohar Deposit are more popular.

Account Type	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Mudaraba savings/Alwadiyah Current	9	18.0	18.0	18.0
Mudaraba term deposit(MTD)	13	26.0	26.0	H.O
Mudaraba Mohar Deposit scheme	13	26.0	26.0	70.0
Visa debit card/visa prepaid card(local/international)	9	18.0	18.0	88.0
pay order	3	12.0	12.0	100.0
Total	50	100.0	100.0	

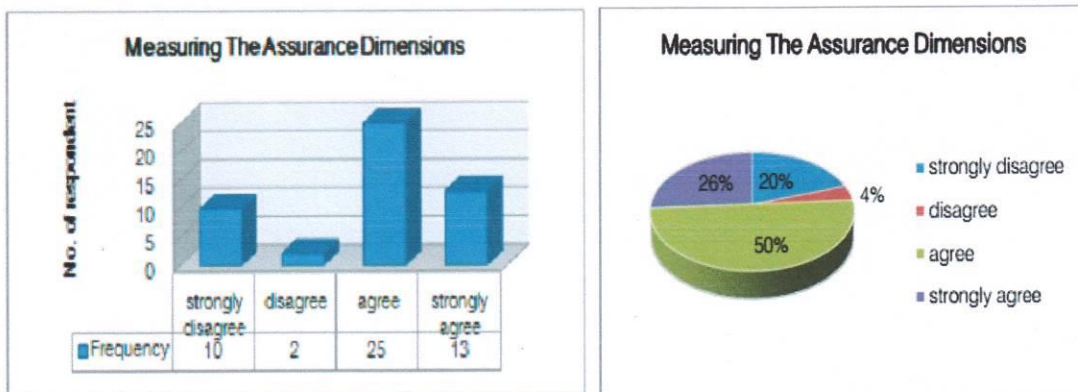
- Mudaraba savings/alwadiyah current
- Mudaraba term deposit(MTD)
- Mudaraba Mohar deposit
- Visa debit card/visa prepaid card
- Pay order



Few questions are being designed from the dimensions of Assurance, responsiveness, reliability, empathy & tangibility. Let us discuss them in our next part of the study.

c) Assurance Dimensions

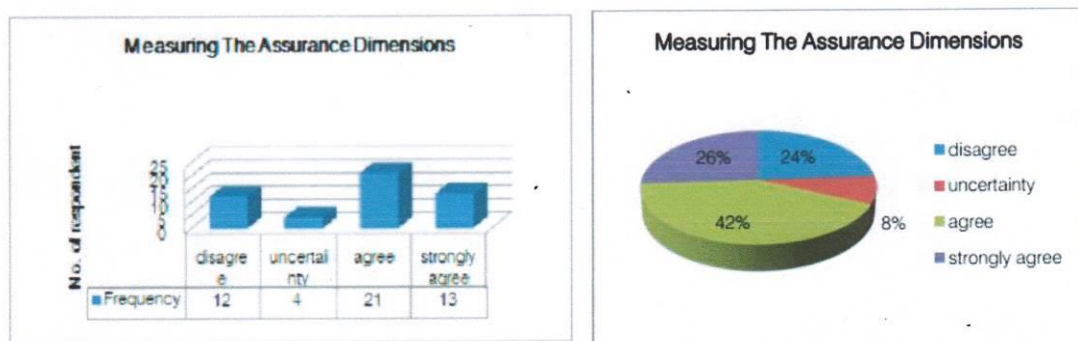
Statement 1: The Employee of SIBL keeps the knowledge to answer the question



From the questionnaire and responses, we have collected we can come up with an idea, the result where we can see 10 people strongly agrees, 2 people disagree, 25 agree and 13 people strongly agrees. In the next pie chart, we can see the results in percentages. Where 50% agreed which is the highest ratio 4% disagreed which is the lowest.

Assumption: From the result we can ensure that SIBL has appointed the qualified employees to achieve customer satisfaction.

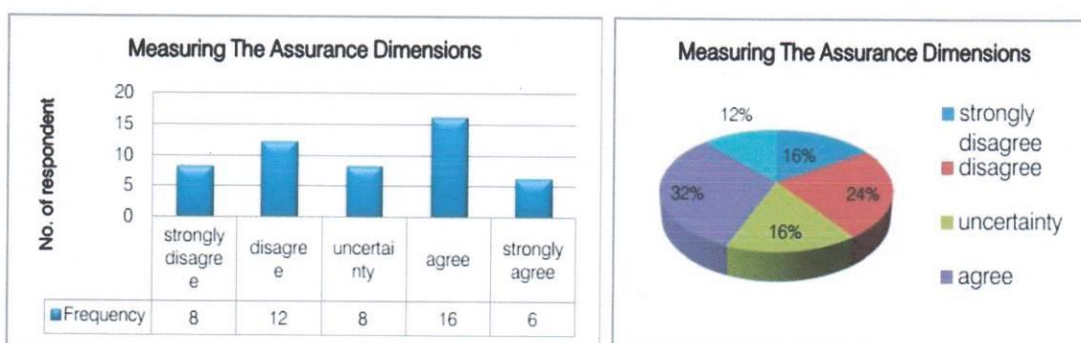
Statement 2: Is transaction safe with SIBL?



From the chart above we noticed that 12 people who disagreed, 4 were uncertain 21 people who agreed and lastly strongly agreed people were 13. In the next pie chart the responses are shown in percentages where Agreed people are taking place of the majority with the ratio of 42% and less percentages goes to the people who are uncertain with the ratio of 8%

Assumption: The majority of the people feel safe to transact with SIBL therefore we can say the bank is reliable.

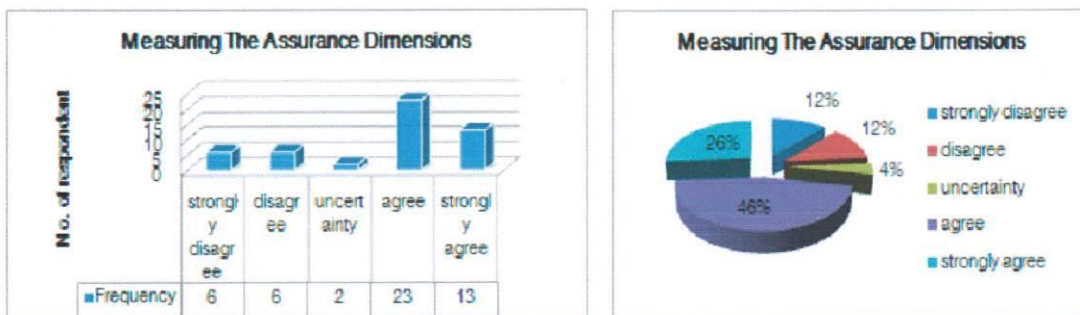
Statement 3: Employees in SBL is consistently courteous



Employees in SIBL are consistently courteous with their customers. 8 people to strongly disagree 12 to disagree 8 people who were in uncertainty 16 agreed where 6 people strongly agreed. The pie chart next to it shows the bigger number of agree with 32 percentages where the less number of people strongly disagree with only 12 percentages.

Assumption: Though the majority of people supported that the employees are friendly but a mixed reflection relies here so the bank may suffer if not the problem is being solved.

Statement 4: The behavior of employees in SIBL instills confidence



The behavior of employees in SIBL instills confidence in all the customers. 6 people to strongly disagree, 6 people to disagree where 2 people were in uncertainty but 23 agreed and 13 strongly agreed. The pie chart next to it showing 46% people agreed and the least ratio is 4% the people who were in uncertainty.

Assumption: The majority of people believe that SIBL employees are confident and motivational.

a) Responsiveness Dimensions

Statement 1: Employees of SIBL shows sincere interest in problem solving



Employees of SIBL show sincere interest in problem solving. 12 people to strongly disagree and 2 disagreed where 2 people were in uncertainty but 21 agreed and 13 strongly agreed. From the pie chart the highest ratio of 42% agreed and least ratio with only 4% is disagreed.

Assumption: The majority of people supported the helpful behavior of SIBL employees.

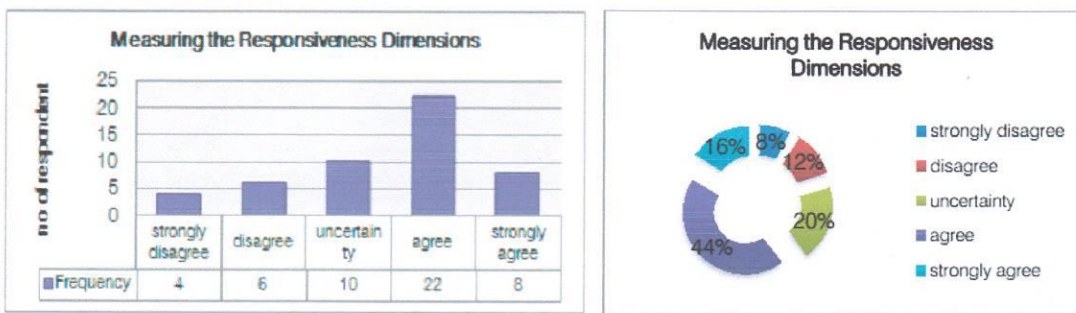
Statement 2: Employees in SIBL give prompt service



Employees in SIBL give prompt services. 4 people to strongly disagree and 20 people disagreed where 5 were in uncertainty and 14 to agree where 7 strongly agreed. The pie chart shows 40% of the people disagreed which is the highest and the lowest ratio strongly disagree with 8%.

Assumption: SIBL Employees providing slow services.

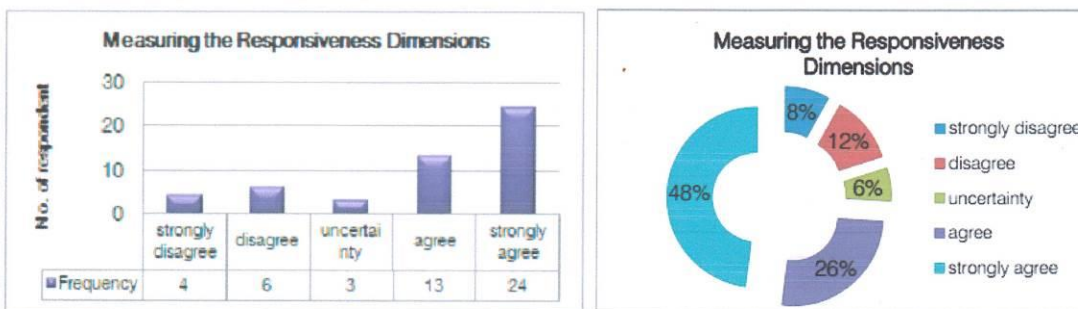
Statement 3: Employees in SIBL are willing to help



According to customer responses strongly disagreed 4 people and 6 disagreed where 10 people were uncertain but 22 people agreed and 8 people strongly agreed. The pie chart showing 44% agreed which is the highest ration where 8% strongly disagreed which is the lowest ration.

Assumption: The result ensures the humbleness of SIBL employees.

Statement 4: SIBL keeps customers informed, when services will be performed

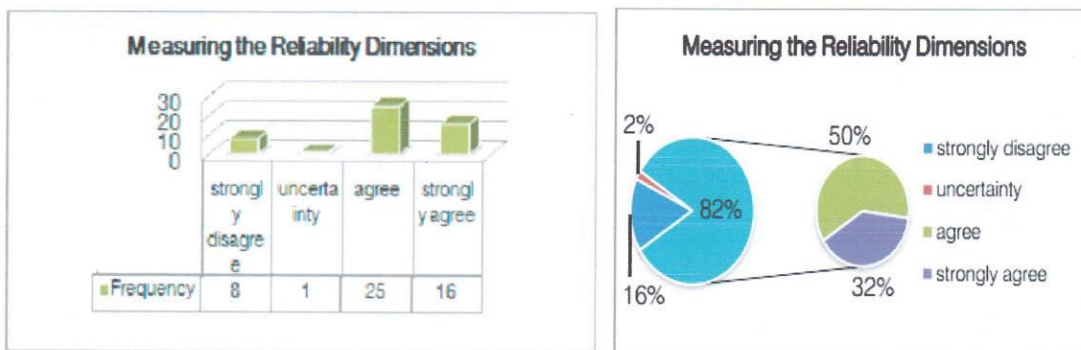


SIBL keeps customers informed, when services will be performed. strongly disagreed 4 people and 6 disagreed where 3 people were uncertain but 13 people agreed and 24 people strongly agreed. The pie chart showing 48% strongly agreed which is the highest ration where 8% strongly disagreed which is the lowest ration.

Assumption: SIBL employees maintain good relationship with the customers.

e) Reliability Dimensions

Statement 1: SIBL promises to do something by a certain time



When SIBL promises something, they put their best effort to keep their promises. strongly disagreed 8 people and 1 uncertain where 25 people agreed and 16 people strongly agreed. The pie chart showing 50% agreed which is the highest ration where 2% were uncertain which is the lowest ration.

Assumption: The result is clearly declaring that SIBL knows how to keep their promises.

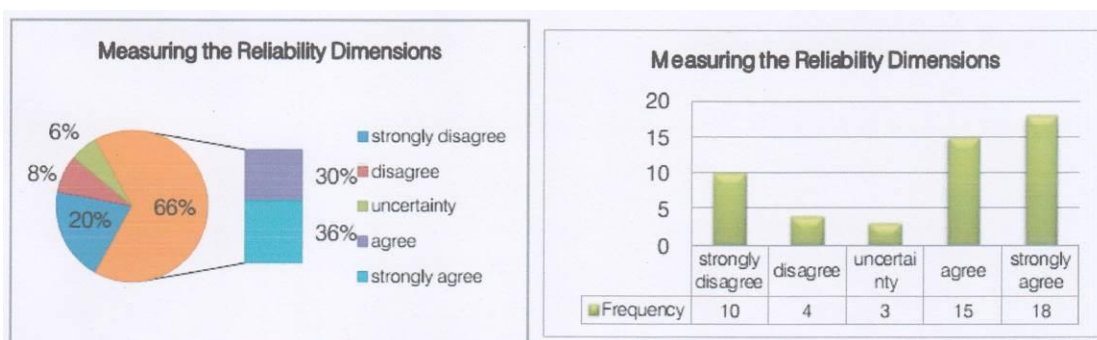
Statement 2: SIBL delivers their services on time



SIBL delivers their services on time. strongly disagreed 8 people and 8 disagreed where 22 people agreed and 12 people strongly agreed. The pie chart showing 44% agreed which is the highest ration where 16% strongly disagreed which is the lowest ration

Assumption: Though majority are satisfied with the punctuality of SIBL employees few disagreed with the statement which needed to fix in order to maintain customer satisfaction

Statement 3: SIBL insists on error free records

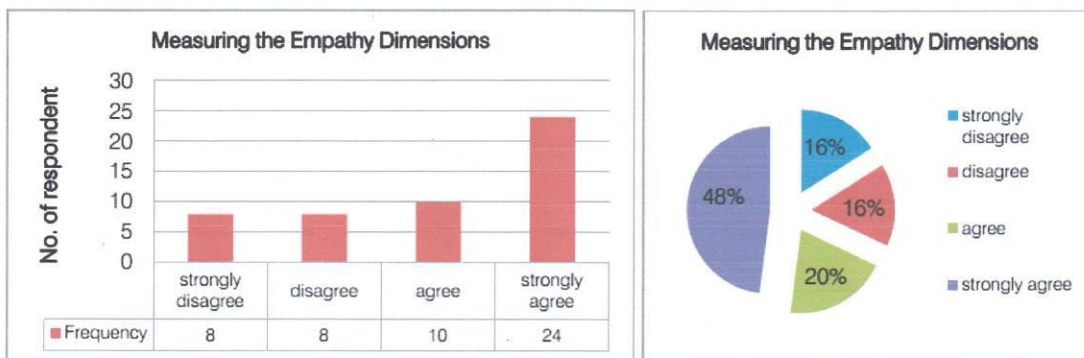


SIBL insists on error free records. strongly disagreed 10 people and 4 disagreed where 3 people were uncertain but 15 people agreed and 18 people strongly agreed. The pie chart showing 36% strongly agreed which is the highest ration where 6% uncertain which is the lowest ration.

Assumption: there might have some possibilities of making mistakes by the bank.

f) Empathy Dimensions

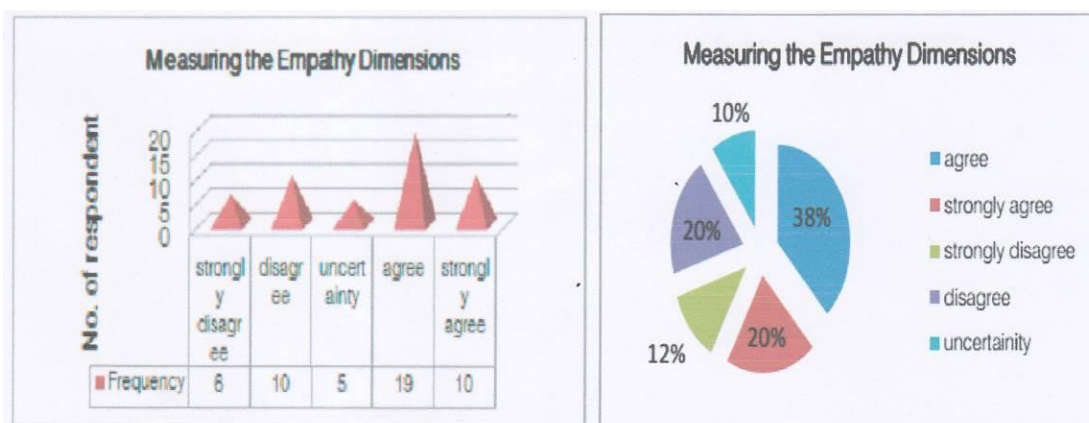
Statement 1: Employees of SIBL understand your specific needs



Employees of SIBL understand your specific needs. strongly disagreed 8 people and 8 disagreed where 10 people agreed and 24 people strongly agreed. The pie chart showing 48% strongly agreed which is the highest ration where 16% strongly disagreed which is the lowest ration.

Assumption: The Bank is providing customer on demand services to ensure customer satisfaction.

Statement 2: Employees who give personal attention



SIBL employees provides personal attention. strongly disagreed 6 people and 10 disagreed where 5 people were uncertain but 19 people agreed and 10 people strongly agreed. The pie chart showing 38% agreed which is the highest ration where 10% uncertain which is the lowest ration.

Assumption: Majority of the respondents supported their employees in order to providing personal attention but there were few who disagreed which should not be ignored.

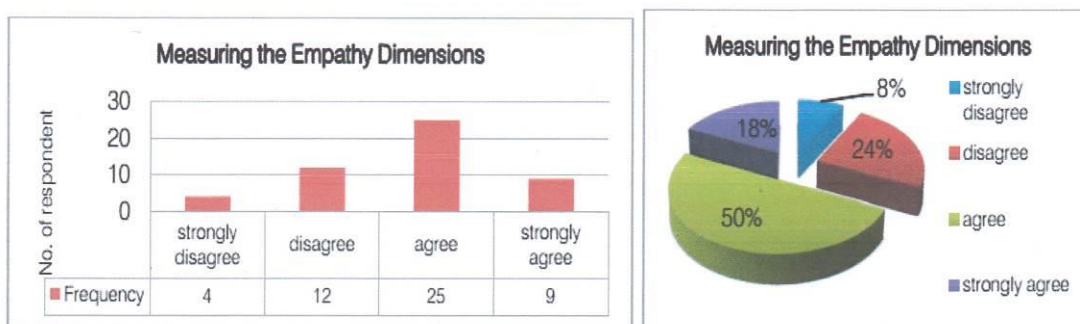
Statement 3: SIBL has your best interest at heart



responses from people shows, 8 disagreed where 8 people were uncertain but 21 people agreed and 13 people strongly agreed. The pie chart showing 42% agreed which is the highest ration where 16% disagreed which is the lowest ration.

Assumption: The Bank really care about the customer.

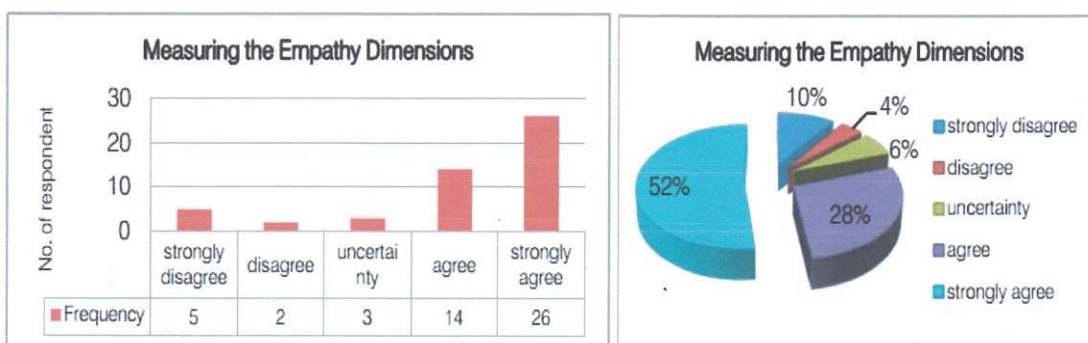
Statement 4: Employees of SIBL have friendly manner to serve



Employees of SIBL knows how to provide a friendly service. strongly disagreed 4 people and 12 disagreed where 25 people agreed and 9 people strongly agreed. The pie chart showing 50% agreed which is the highest ration where 8% strongly disagreed which is the lowest ration.

Assumption: Employees of SIBL are very friendly when they serve their services.

Statement 5: Employees of SIBL have operating hours that are convenient to all customers

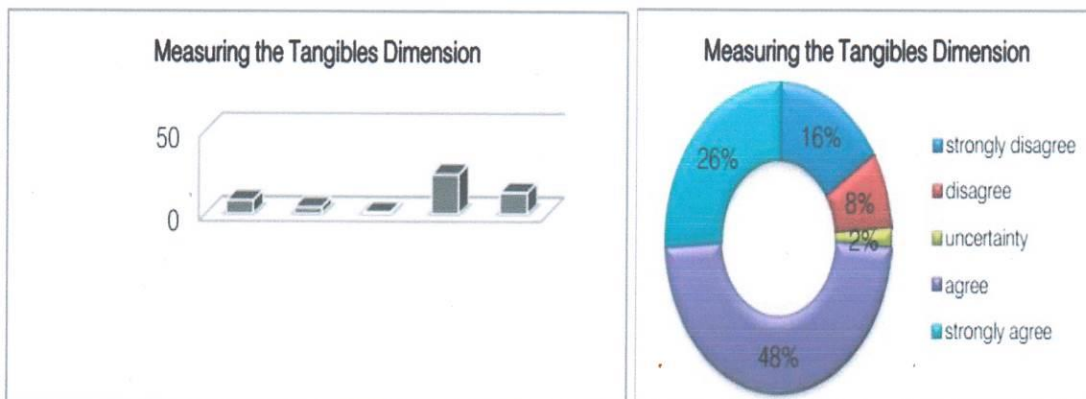


The analysis showing the result of, strongly disagreed 5 people and 2 disagreed where 3 people were uncertain but 14 people agreed and 26 people strongly agreed. The pie chart showing 52% agreed which is the highest ration where 4% disagreed which is the lowest ration.

Assumption: It is proven that employees providing proper time to the customers which bringing them customer satisfaction.

g) Tangible Dimensions

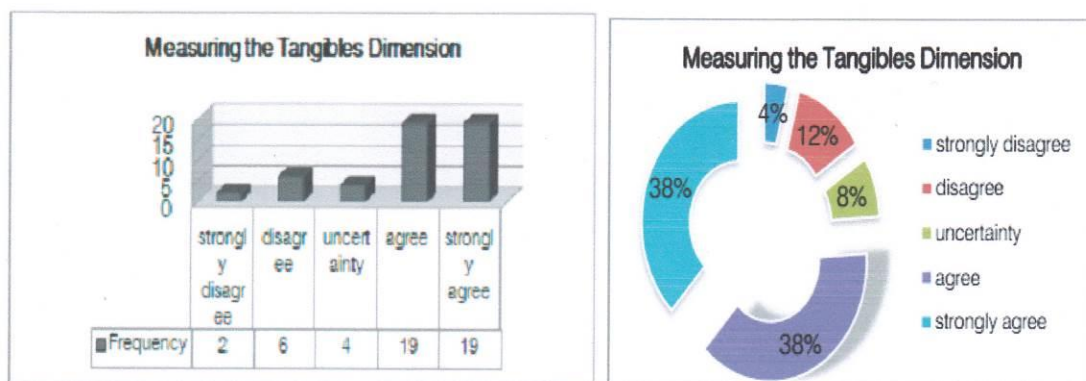
Statement 1: Physical facilities of SIBL are visually appealing



According to the responses, strongly disagreed 16% people and 8% disagreed where 2% people were uncertain but 48% people agreed and 26% people strongly agreed. The pie chart showing 48% agreed which is the highest ration where 2% uncertain which is the lowest ration.

Assumption: The majority of the respondents believes SIBL providing appealing facilities.

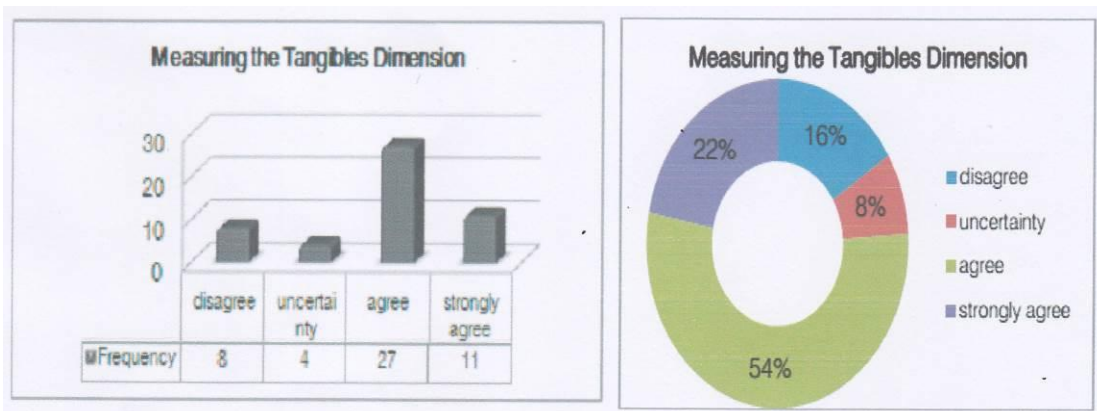
Statement 2: Inform and documents are available here which needed



From the responses, strongly disagreed 2 people and 6 disagreed where 4 people were uncertain but 19 people agreed and 19 people strongly agreed. The pie chart showing 38% agreed which is the highest ration where 4% strongly disagreed which is the lowest ration.

Assumption: From the study it is clear that customers are satisfied with the documents provided by SIBL.

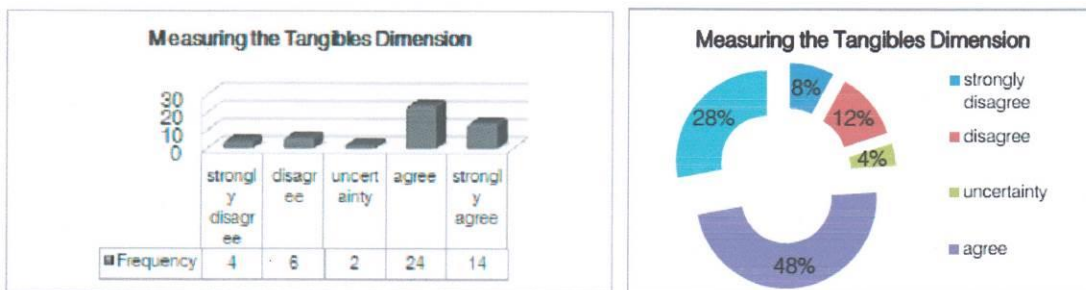
Statement 3: Environment of SIBL is neat and clean



The responses showing, 8 disagreed where 4 people were uncertain but 27 people agreed and 11 people strongly agreed. The pie chart showing 54% agreed which is the highest ration where 8% uncertain which is the lowest ration.

Assumption: Most of the customer believes that SIBL keep their environment neat and clean.

Statement 4: SIBL use modern equipment



From the responses, strongly disagreed 4 people and 6 disagreed where 2 people were uncertain but 24 people agreed and 14 people strongly agreed. The pie chart showing 48% agreed which is the highest ration where 4% uncertain which is the lowest ration.

Assumption: From the result it shows the bank is using modern technologies to provide better services.

Final Assumption: After the survey, in conclusion it is mandatory to mention that they are performing very well and have a good customer satisfaction still the customers felt confused while answering questions.

CHAPTER-5

FINDINGS

In my three months of intern period with social islami bank limited, shyamoli branch I myself collected some findings about SIBL shyamoli branch. Now I'm going to discuss about them,

- As a private bank, SIBL shyamoli is giving their best effort to provide the best possible service they can.
- They take good care of the client, specially the senior citizens.
- The employees are very humble and helpful towards the people with less banking knowledge.
- Increasing the employee is necessary for better customer services.
- The newly added employees has less opportunities for proper training from the organization.
- Most of the people who enabled the SMS service have complained with their service of not receiving messages from them.
- For the lack of office staff sometimes situation gets a bit rush and a conflict situation occurs eventually.
- Office equipment are old and sometimes they don't perform in a proper way, which is a big problem.

Recommendations

The more accuracy in result depending on the sample size of large population. It would have a better research if SIBL had the large customer base, we could have been able to collect more information with more results.

- A research could have made by considering the user's customer through every major banks actively operating in the whole country.
- Increasing the employee for better customer services.
- Increasing number of branches to spread the service to all over the country.
- Training the employees for better services and efficiency.
- Setting up a customer service desk in each branch.
- Developing automated and online help line.
- Improving call center services.
- Brochure and pamphlet about services should be available in local language for the clients.
- Investment should be increased with effective drive.
- Computer transaction sheets should be cross-checked on daily basis.
- Action against money laundering issues ought to be more effective.
- Some branches have not yet introduced risk management system and segregation of function of investment department.
- Branches should have incorporated Sariah compliance, KYC & FATCA at the time of processing investment proposal.

CONCLUSION

Working as an intern in Social Islami Bank Bangladesh Ltd, it was an enjoyable experience and a broad learning which needs no say. This three-month experience is not enough though but I believe it has a great contribution for me to gain my confidence and building up my future career life.

If we look in the past the counting of banks is not very big in numbers but in recent time it is growing faster than ever which definitely creates a huge competitive market in this sector. The competition was not the same if we take the past year's scenario as an example of comparison. Now the consumers have plenty of options to choose which makes a big change in the competing market.

From the Internship I have learned a lot, it can be about the professional activities as well as corporate life and also about the Client and the effort for the customer satisfaction. I also received a lot of viewpoints in Efficacy of Customers Service of Social Islami Bank Bangladesh Limited. I located that respondents were in highly expectation of better service quality and also they are always looking forward of finding and trying to avail many different schemes that is being offered by the bank. Lastly I believe that the bank will be able to provide better service in the future and also this research may be able to be helpful for Social Islami Bank limited Bangladesh Ltd. It may also be helpful for the other researcher in the future who have intended to accomplish the work based on the customer satisfaction.

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Appendix: Questionnaire

Customers' Perception of Service Quality of Islamic Bank in Bangladesh: An Empirical Analysis of Social Islami Bank Bangladesh Ltd.

Please put the tick (V) marks in the appropriate box.

1. Gender : Male Female
2. Age : 15-30 Years 31-45 Years 46-60 Years more than 60
3. Occupation : Service holder Business Person Others....
4. Among Different schemes of SIBL which one do you prefer most?
 - Account opening: Mudaraba Savings / Alwadhiah Current
 - Mudaraba Term Deposit (MTD)
 - Mudaraba Mohar Deposit Scheme
 - Visa Debit Card/ Visa Prepaid Card (Local/ International)
 - Pay Order
 - Others
5. Why the scheme is chosen by you?
(Please Specify)