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Internship Report on Customer satisfaction of Al-Arafah Islami Bank Limited

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Letter of transmittal

10 November 2022

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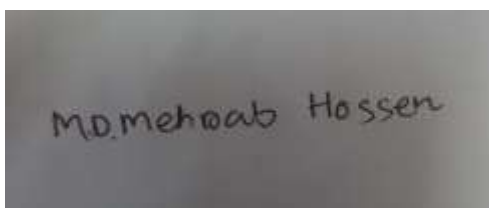
Subject: Submission of internship report on Customer satisfaction of Al-Arafah Islami Bank Limited.

Dear Sir,

It is my pleasure to submit the internship report entitled 'Customer satisfaction of Al-Arafah Islami Bank Limited 'for the completion of the course in the semester fall-2022. As the requirement for BBA (Bachelor of Business Administration) completing the internship at AL-Arafah Islami Bank Limited was a great experience and I have learned many things.

I would like to appreciation your kind cooperation without which this internship report might not be completed. I would like to take every opportunity to express my gratitude of indebtedness to you. Thank you very much for your kind cooperation.

Sincerely yours,



Md. Mahorab Hossen

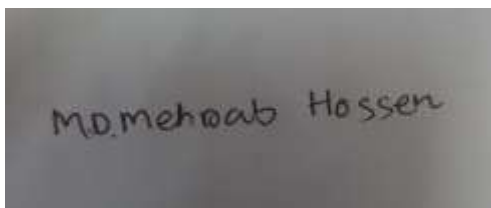
ID# 182-11-5909

Declaration:

I, the undersigned, hereby declare that the internship report on ‘**Customer satisfaction of Al-Arafah Islami Bank Limited**’ has been prepared by me under the supervision of Dr. Tanvir Abir associate professor, Department of Business Administration, Daffodil International University.

I solemnly declare that to the most effective of my life knowledge, as a part of this report has been submitted here elsewhere in an exceedingly previous application for an award of a degree. All sources of information used are punctually acknowledged

The work I have presented does not have any existing copyright, and any part of this report is not copied from any work done earlier.

A rectangular box containing a handwritten signature in black ink that reads "Md. Mahorab Hossen".

Md. Mahorab Hossen

ID# 182-11-5909

Major in Marketing

Department of Business Administration

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Certificate of approval

This is to certify that the internship report titled '**Customer satisfaction of Al-Arafah Islami Bank Limited**' prepared by Md. Mahorab Hossen ID# 182-11-5909 of Bachelor of Business Administration, Daffodil International University has been recommended for submission and presentation.

Md Mahorab Hossen carries ethical and moral character and is really pleasing, similarly as a student. It is such an excellent pleasure operating with him. I want him to be successful in his life.



.....

Dr. Tanvir Abir

Associate Professor

Department of Business Administration

Faculty of Business and Entrepreneur

Daffodil International University

Acknowledgment

I would like to express my gratitude first to the almighty Allah who has given me the strength to go through the total process of completing the internship and to write a report in this regard.

I would like to take the opportunity to express my gratitude to my internship advisor, Dr. Tanvir Abir, an Honorable faculty member, of the Department of Business Administration, at Daffodil International University, whose direction, guidance, and support helped me a lot in writing this report. It was a great pleasure for me to work at AL-Arafah Islami Bank Limited (Mirpur-01 branch) as an intern. I think all the employees are friendly and cooperative. I have learned a lot of important things throughout my internship because of their proper attention and cooperation.

My deepest appreciation and special thanks go to AL-Arafah Islami Bank (Mirpur-01 branch) Mr. Farooq Hossain who was my supervisor and others.

Executive Summary

This internship report is a partial requirement for the Bachelor of Business Administration program. The report is based on 90 days of working experience in AL-Arafah Islami Bank limited. I was assigned to the (Mirpur-01) branch. This report contains what I have learned throughout my internship period and contains a clear idea about my activities, learning, and performance during the whole internship period. This report is based on customer satisfaction analysis which has basically 2 parts: the first one is Informational system analysis and the other is operational system analysis. But this report is mainly focused on “**Customer Satisfaction of Al-Arafah Islami Bank Limited**” which highlights the information systems (Online service, ATM service, etc.) My target in this report has to figure out the answer whether the customer is satisfied or not with the operational system of Al-Arafah Islami Bank.

First, it has given an overview of AL-Arafah Islami Bank limited information such as when it was established vision, mission, products and services, function and operation, and other information. After that, I collected data from both customers and employees of Al-Arafah Islami Bank. I have created a survey questionnaire for my analysis. For the main part of this report, I have collected data from customers, and besides that, I have also collected data from employees. There is a 19- survey questionnaire. The survey was taken in 2 ways- by using the printed form created in Microsoft word and by using Google Forms for those who want to fill out the form online. After that, I used IBM SPSS, a statistical software for my analysis.

In this report, I tried my best to collect possible data and analyze those data carefully through some statistical methods, interpreting the satisfaction level of the customers and employees. Besides that, there have some limitations I faced to collect the data from customers because customers are not easy to handle. Though, I tried to create an accurate picture of the customer satisfaction level. I tried to make some necessary recommendations to adjust to maintain the organization's excellence according to my viewpoint. After that, it has given an overview of AL-Arafah Islami Bank limited information such as when it was established and other information.

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Company Overview

AL-Arafah Islami Bank Limited commenced its function on 18 June 1995 as a scheduled commercial bank as per the rules and regulations of Bangladesh Bank. It provides all types of commercial banking operations to its prospective customers remaining within the Bank Companies Act, 1991 and maintaining the mandates and policy guidelines laid down by Bangladesh Bank. During the year 2016, the bank participated in CSR (Corporate Social Responsibility) activities through financial assistance in different areas like education, training, healthcare, sports, natural disaster, etc.

Historical Background:

Islam means ‘peace’ it indicates a completely pure and hazard-free lifestyle. The major aim of the Islamic lifestyle is to be successful in our mortal as well as immortal life. So in every aspect of our life, we should follow the doctrine of Al- the Quran and of Hazrat Muhammad (SM) to achieve supreme success.

Al-Arafah Islami Bank Began its journey on 18 June 1995 with Islamic principles in mind. It is also known as AIBL and the head office of the bank is located at Purana paltan, Dhaka-1000. Personalities who are established, dedicated and pious are the architects and directors of the bank. From them, a noted Islamic scholar, economist, writer, and ex-bureau craft of the Bangladesh government Mr. A.Z.M. Shamsul Alam is the founder chairman of the bank. Bank provides Deposit Schemes, Investment, SME Banking, Micro Finance, Foreign Trade, etc. In the Deposit scheme, it provides Al Wadiah Current Deposit Scheme, Mudaraba Savings Deposit scheme, Mudaraba Term deposit receipt, Mudaraba short notice Deposit, etc. in the investment sector AIBL invests in the transportation sector, Hire purchase sector, Mosque and Madrasa, village and small investment etc. The SME (Small and Medium Enterprise) Entrepreneurs, Agro Industries, small business, women entrepreneurs etc. This bank also provides other services such as internet banking, SMS banking, locker service, Remittance service, ATM service etc. At present the bank has 89 branches, 8 SME units and 1807 manpower, 38 authorized dealers (AD) all throughout the company and it has shareholders about 54247. AIBL’s authorized capital is Taka 15,000.00 Million and the paid –up capital is Taka 9469.58 million. 2,810 number of employees 44,427 number of shareholders and 129 numbers of branches. AIBL uses all modern banking systems to

serve their clients and also latest technology. Because of the wisdom of the directors, Islamic bankers and the help of almighty Allah has made Al-Arafah Islami Bank limited most modern and a leading bank in Bangladesh.

Vision

To be a pioneer in Islamic Banking in Bangladesh and contribute significantly to the growth of the national economy.

Mission

1. Achieving the satisfaction of Almighty Allah both here and hereafter.
2. Proliferation of sharia Based Banking practices.
3. Quality financial services adopting the latest technology.
4. Fast and efficient customer service.
5. Maintaining a high standard of business ethics.
6. Balanced growth.
7. Steady and competitive return on shareholder's equity.
8. Innovative banking at a competitive price.
9. Attract and retain quality human resources.
10. Extending competitive compensation packages to the employees.
11. A firm commitment to the growth of the national economy.
12. Involving more in micro and SME financing.

Products and services offering

1. Al Wadiah current account(CD)
2. Mudaraba short notice deposit(SND)
3. Mudaraba savings deposit(MSD)
4. Mudaraba term deposit receipt(MTDR)
5. Monthly installment based term deposit(MPTD)
6. Al-Arafah monthly Hajj deposit(MHD)
7. Al-Arafah term deposit(THD)
8. Monthly installment based marriage savings invest scheme(MIS)

9. Al-Arafah saving bond(ASB)
10. Foreign currency deposit (FCD)
11. Pension deposit scheme(PDS)
12. Cash deposit waqf deposit scheme(CWD)
13. Mudaraba lakhpoti deposit scheme(LDS)
14. Mudaraba millionaire deposit scheme(MDS)
15. Mudaraba special pension deposit scheme(MSPDS)
16. Mudaraba kotipoti deposit scheme(MKDS)
17. Mudaraba double benefit deposit scheme(MDBDS)
18. Mudarab triple benefit scheme (MTBDS)

Here are some accounts described in brief which is very commonly used by customers:

1. **Mudaraba Term Deposit:** Deposit scheme starting from tk.50, 000 or above is obtained under the aforementioned scheme for the tenure of 3, 6, 12, 24, and 36 months and the same is withdrawn with profit at the end of the tenure.
2. **Mudaraba savings deposit:** In order to open a Mudaraba savings deposit account by his/her name with a minimum balance a person will need only tk.500. The account holder can operate this deposit account according to his/her wish. Moreover, they can deposit and withdraw any amount of money at any time.
3. **Short notice deposit (SND):** Basically it is for the firms. It lets the owner of the business operate this account. He can deposit any amount at any time, but he needs to inform or send a short notice to the bank authority seven days of withdrawals.
4. **Monthly Hajj Deposit:** This deposit is only for hajj purposes as it is named by it. This deposit requires a monthly installment from 1-20 years. Generally accepted under the above scheme to enable the account holder to perform Hajj out of the accumulated savings with profit.
5. **Monthly Installment Term Deposit (ITD):** In this deposit, the monthly installment can be tk.300, tk.500, tk.1000, tk20.000 – is obtained under the aforesaid scheme for a tenure of 5,8,10,12 years, and the same is withdrawn with profit at the tenure.
6. **One-time Hajj deposit:** In this scheme, a fixed amount of hajj deposits is accepted by the bank from the clients for a particular term and according to the rule of profit accumulated

thereon per year in this regard. As the fixed deposit is matured, Hajj expenses are defrayed by the same. Through this scheme, the guardians may also open Hajj accounts to

Services of Al-Arafah Islami Bank Limited

01. ATM Card service/ booth facility.
02. Online service
03. Locker service

Special Features of AIBL:

1. Overall the bank is totally conducted according to Islamic sharia and here the profit it's the legal alternative to interest.
2. AIBL investment policy follows different modes approved by Islamic sharia based on the Quran and Sunnah.
3. AIBL is totally committed to establishing a welfare-oriented banking system as well as economic welfare by means of the development of the low-income group of people- and creating employment opportunities.
4. With a view to fulfilling the need and demands of Muslim society and the country as a whole bank invests money in different Halal businesses. It participates in different activities aiming at creating jobs, implementing development projects of the government, and creating infrastructure.

Invest modes of AIBL

The investment of the bank stood at tk.162, 503.14 million against 146,740.36 million during the corresponding period of last year. The percentage increased to 10.74. The bank provides investments to clients under the following modes of investment under Islamic sharia.

Bai- Mudaraba or simply Mudaraba: The word Bai-Mudaraba have derived from the Arabic words Bai and Ribhum. Here the word Bai means to purchase and sell and the word Rib hum means an agreed upon profit. Bai- Mudarab means a sale for an agreed-upon profit.

Mishawaka: The word Mishawaka is derived from the Arabic word Sharia meaning partnership. Islamic jurists point out that the legality and permissibility of Musharakah are based on the injunctions of the holy Quran Sunnah and Ijma (CONSENSUS) of the scholars. In a Mishawaka transaction an Islamic Bank to requests the financing required for a project.

Mudaraba: The term Mudaraba refers to a contract between two parties in which one party supplies capital to the other party in order to engage in a business activity with the understanding of profits that will be mutually agreed upon. On the other hand, losses are the sole responsibility of the provider of the capital.

Bai-Mujjal: The words Bai and Mujjal are derived from the Arabic words Bay and Ajal where bai means to purchase and sell and Ajal means a fixed time or fixed period. So, BaiMujjal is a sale in which payment is made at a future fixed date or within a fixed period.

Bai-Salam: By the word Bai-Salam is used to define a sale in which the buyer makes advance payment. The delivery is delayed until sometime in the future. Usually, the seller is an individual or business and the buyer is the bank.

SME Banking: Small and Medium Enterprises (SME) is playing an important role in the growth of the overall GDP of the country. With a view to boosting the small and medium enterprise of the country. Bangladesh Bank has recently advised commercial banks to enhance the flow of microfinance.

Bangladesh has an economy which mostly depends on rural development. Poverty is one of the main obstacles to the growth of this economy. Even though a number of NGOs and financial organizations work in the sub-urban and villages with a view to alleviating poverty, very few are found working with the compliance of Islamic Shariah. To change the socioeconomic condition of the impoverished people of the villages, Al-Arafah Islami Bank Limited has taken initiative through a project entitled Krishi Grameen Khudra Biniog Prokolpo (Microfinance). Along with this project, the bank is trying to reduce poverty, development in agricultural sectors, creation of job opportunities, etc.

Purpose

1. To facilitate rural entrepreneurs.
2. To develop the socio-economic condition of rural people.
3. To save rural people from usury.
4. To facilitate the growth of agro-industries.
5. To create employment scope.
6. To broaden the base of Islamic Banking in rural society.
7. To encourage women entrepreneurs.

Modes

1. Working capital investment: Bai-Mujjal.
2. Fixed capital investment: HPSM(20 percent equity required)

Repayment

1. Weekly installment basis.
2. Number of installment is 50 (2 percent of investment per week)

Function and Operation

There are mainly three sections in AIBL, they are:

- A. General Banking division.
- B. Investment division and
- C. Foreign Exchange division.

They have small departments or units under them. The details of the important sections and subsections are described below.

General Banking Division

There are certain sections working together to fulfill the target of the company.

1. Customer service.
2. Cash department.

3. Accounts department.

Customer service

Different functions of customer service are:

1. Accounts opening.
2. Issuance of the cheque book.
3. Issuance of the cheque book order.
4. Issuance of the payment order.
5. Issuance of T.T
6. Issuance of D.D
7. Issuance of online transactions.
8. Handling transfer transactions.
9. Operation of clearing house.
10. Executing customer standing instructions.

Cash department

Different functions of cash department are:

1. Receiving cash from the depositor.
2. Payment of cash to the client as demanded.
3. Checking all areas of deposit slip whether it is clearly written or not(name, account no, amount)
4. Verifying the payment cheque when to pay the money to the clients whether the information is available or not like date, amount, account no etc.
5. All the received and payment money must be written down in the receipt and payment register along with account no.
6. Maintenance of daily cash balance.
7. Preparation of monthly cash balance.

Accounts departments

Accounting of AIBL can be broadly classified in the following two groups:

01. General accounting
02. Investment accounting.

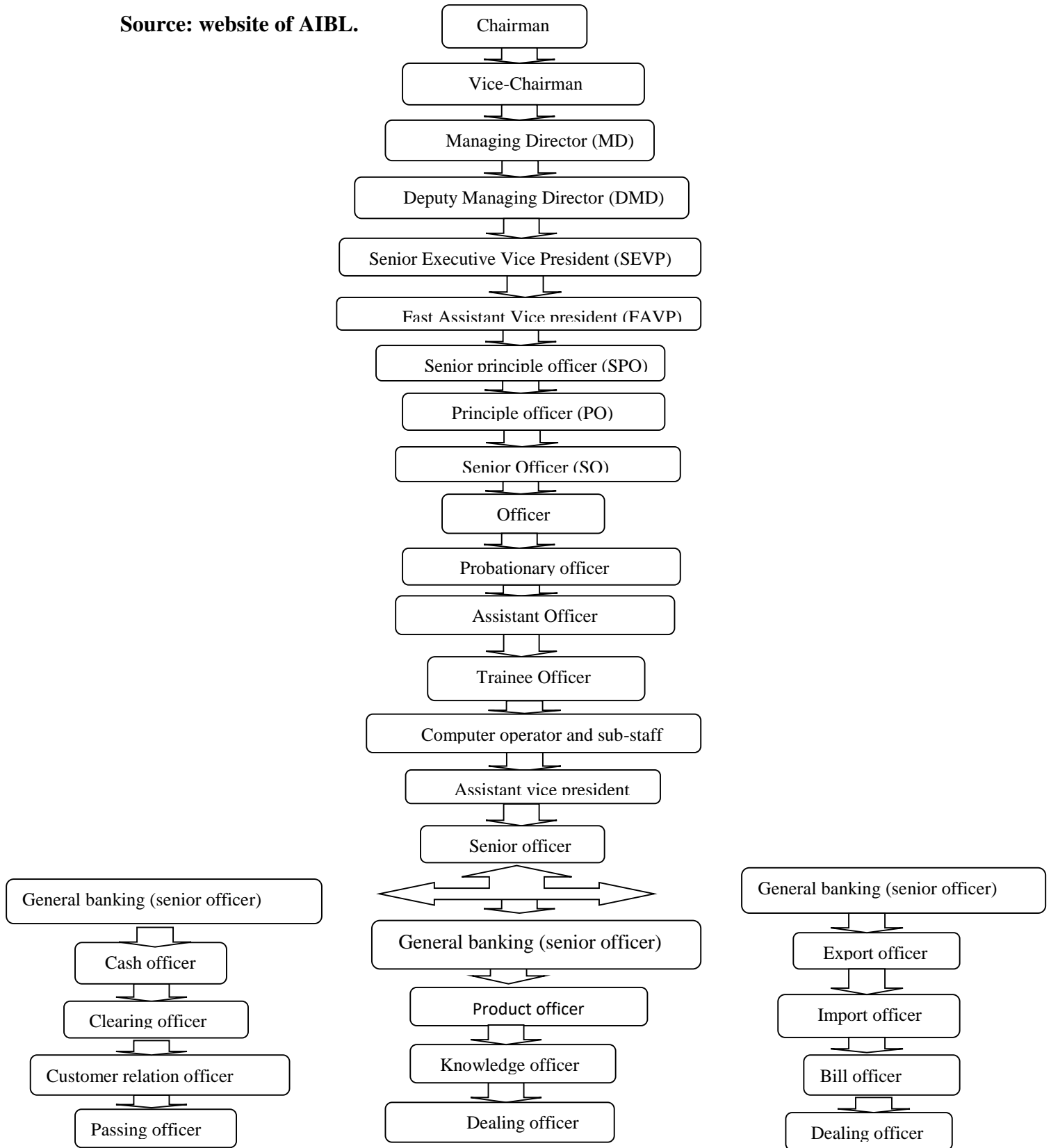
Structure of AIBL

AIBL is basically managed by its board of directors consisting of 15 members. The board is responsible to appoint an executive committee which consists of sponsor director (chairman, vice chairman), its member, shareholder director, ex officer director, company secretary. The committee is authorized to observe and other investment activities. Moreover, the board is responsible for establishing the company's policies and reviewing the operational performance of the company including approval of large investment transactions and major day to day operational performance of the company including approval of large investment transactions and major fund procurement. Furthermore, the board appoints the managing director responsible for managing the company's overall operations within the framework of policies of the company.

- I. **Sharia board:** the scholars of high reputation having extensive experience in law, economics, banking systems and specializing in law and finance as prescribed by Islamic sharia is responsible to make up the AIBL's fatwa and sharia supervisory board. The board is appointed by the bank's board of directors. The sharia-compliant investment and financing products and services. The board is also empowered to issue fatwa on any matter proposed to it by different business units of the bank. The sharia auditors are authorized to ensure that all transactions are carried out in strict compliance to Islamic principles of banking.

Figure: organizational hierarchy of position in AIBL.

Source: website of AIBL.



Contribution or duties as an intern at Al-Arafah Islami Bank Limited:

As an intern, I have done so many things for this bank. I have worked in the accounts opening or front desk section most of the time, during my last periods I have worked in other departments too but not for a long time. Actually, I have learned the things related to the accounts opening section. The things that I have done during this internship period are as follows:

1. I have provided information to the clients and potential clients.
2. I have listened to the clients.
3. I have tried to understand what the clients and the potential client need.
4. I have provided solutions to their problems.
5. I have helped the clients in filling up the account opening forms. These forms are very confusing. One can get really confused in filling them up. I have shown them to give a signature band where to write what.
6. I have helped customers in filling up SME banking forms.
7. I have helped customers to fill up the debit card application form as it is mandatory in order to get a debit card.
8. I have helped clients in filling up internet banking forms.
9. I have helped the clients in filling up the transaction profile forms (TP).
10. I have talked on the phone with different customers. I have provided them the information that they seeking.
11. I have asked them to provide their photographs or other documents that were required to provide some service.
12. I have arranged almost 1000 files in proper sequence. It was really difficult to do. First of all, I had to arrange them in proper order and then I had to keep them in proper folders.
13. I have helped my immediate supervisor in preparing a solvency certificate for different clients.
14. I have printed out different documents for different clients.
15. I have provided the clients their debit cards. I have gone through a big list and if found then I have provided them their respective cards.
16. I have distributed cheque books to the customers.

Lesson learned from my internship experience:

I have learned so many things during the last 3 months of my internship. I have never thought about those things before. Actually, I did not know many things before. This internship has opened up my eyes as well as my mind. Some key things that I have learned from my internship are as follows:

Knowledge of banking

Before joining al-Arafah Islami Bank Limited as an intern I used to think that a bank is only a place where people pay their bills and save some money. After joining AIBL as an intern I have learned that is not only what it seems. It is more than that. I have learned how the bank works and what people do in banks. Not only people but also business firms. I have gained practical knowledge of banking.

Communication skill

1. I have talked and communicated with different people. It has really helped me in developing my communication skills.
2. I have learned how to talk with a boss.
3. I have learned how to treat the low-level workers with soft voice
4. I have learned how to talk with clients.
5. I have learned how to persuade the clients.
6. I have learned how to calm an angry client.

Working under pressure

1. I had to do many things under different types of pressure. Such as I had to fill up 100 forms into a specified period of time.
2. I had to do other types of things such as talking with a client who was very angry.
3. I had to do multiple tasks in a specified period of time. There were strict deadlines to follow.

Knowing banking culture: As I have mentioned earlier I was not familiar with the banking environment and how the employees of a bank work and behave with each other. I am talking about the culture of a bank. I have familiar with the culture of a bank

Familiarity with different documents:

By working in a bank as an intern I am familiar with different documents such as bank solvency, TIN, TP account (treasury public account) etc.

Workplace behavior:

1. By working as an intern I have learnt how I have behaved in the workplace.
2. I have learnt how to talk with the bosses.
3. I have learnt how to talk with my colleagues.
4. I have learnt what I should wear into a bank as an employee as well.

No offense but one thing I want to mention is that communicating with the illiterate or less knowledgeable clients was a challenge for me. They could not understand simple things.

Again dealing with the angry customers was a very difficult task for me to perform. I had to make them calm and serve them. I felt really hardship in these cases.

Observation and problems that I have found into AIBL:

Al-Arafah Islami Bank Limited is a very popular bank. It is trying to stand out from a lot of competitors. It is true that as an intern at this bank I have a soft corner for this bank. I cannot overlook the negative sides of this bank. Don't worry I am not talking about that much long negativity. I am talking about some internal problems of this bank. As an intern in the Mirpur-01 branch, I have observed certain negative things or problems. Some of these problems are as follows:

Slow service: customer service of AIBL is very slow compared to the competitors. Though it has been said that a client has to wait for 15 working days after applying for a debit card, actually it takes over 1 month to arrive. The hotline remains busy or unreachable sometimes.

Lack of proper maintenance of files: I have observed that the employees don't keep the files in a proper manner. In times of emergency, they look for the files like mad. They should be more responsible about their job. **Shortage of machinery and equipment:** I have also observed that there was a lack of pens, seals, printers, staplers, etc. there were

only printers and among them, one was defective. All the officers use only one printer. It was very awkward for a bank like AIBL.

Slow computer system: There was not a single day when my supervisor didn't complain about his computer. There is a software called I- banking. That software is also very slow. My supervisor couldn't work on his computer because it was too slow. This thing was very awkward for this bank.

Employee dissatisfaction: as I have mentioned earlier some employees were very friendly with me, and they shared secret things. Their work is very hard but their promotion is very slow. They have been rejected many times in case of applying for promotion. They are very dissatisfied because of this.

Lack of skilled employees: I have also observed that the employees of the Mirpur-01 branch aren't efficient enough. As I have mentioned in a weekly journal my new supervisor doesn't know how to use MS word. We cannot expect this from an employee of such a big financial institution.

Lack of advertising: Al-Arafah Islami Bank Limited doesn't do any promotion properly. Other banks do very attractive promotions and advertising but AIBL is very behind in regard.

Background of the study

The study has been prepared as a satisfaction of the halfway prerequisite of the internship program and is approved by the department of Business Administration, Daffodil International University. The basic objective of the internship program is to give at work inclusion to the under study and to assemble genuine information from the working association. I am satisfied and motivated to have the opportunity to work as an intern in Al-Arafah Islami Bank Limited. The program covers a general time of three months organization connection with report preparation.

This internship report entitled “**Customer satisfaction of Al-Arafah Islami Bank Limited.**” has been prepared under the instruction of my honorable intern supervisor & faculty member Dr.Tanvir Abir as a major part of our internship program. Since there are more Muslims in our country than followers of any other faith, clients are paying attention to Islamic banks appropriately. As a result, Bangladesh's financial sector has seen the emergence of numerous Islamic banks. Additionally, other banks have launched Islamic banking services to keep up with

those banks. Despite this form of competition, AIBL has developed into an Islamic banking pioneer. The bank needs to maintain service quality to remain competitive. Loyalty from customers, security, dependability, etc. This study seeks to quantify this acceptable amount by addressing consumer loyalty, security, and dependability, as well as to identify issues that need to be fixed in the future.

The intention of this study is to become conscious of the practical corporate world to gain practical knowledge about the marketing sector. This program provided me with knowledge about organizational behaviors. The management style of the organization, helped me to fill the gap between my theoretical knowledge and the practical corporate world.

Objectives of the study

Broad objective:

The broad objective of this study is to determine the customer satisfaction level of Al-Arafah Islami Bank Ltd.

Specific objectives:

01. To find a relation between service quality and customer satisfaction.
02. To find a relation between the Responsiveness of the employee and customer satisfaction.
03. To find a relationship between customer privacy and customer satisfaction.
04. To find a relationship between the empathy of the employee and customer satisfaction.
05. To find a relationship between the Reliability of the employee and customer satisfaction.

Scope of the study

This report provides an overview of customer satisfaction on service quality such as-accounts opening, card issuing, management, etc. of AIBL.

The time was limited to 12 weeks only for this study. A cross-sectional study involves looking at data from a population at one specific point in time

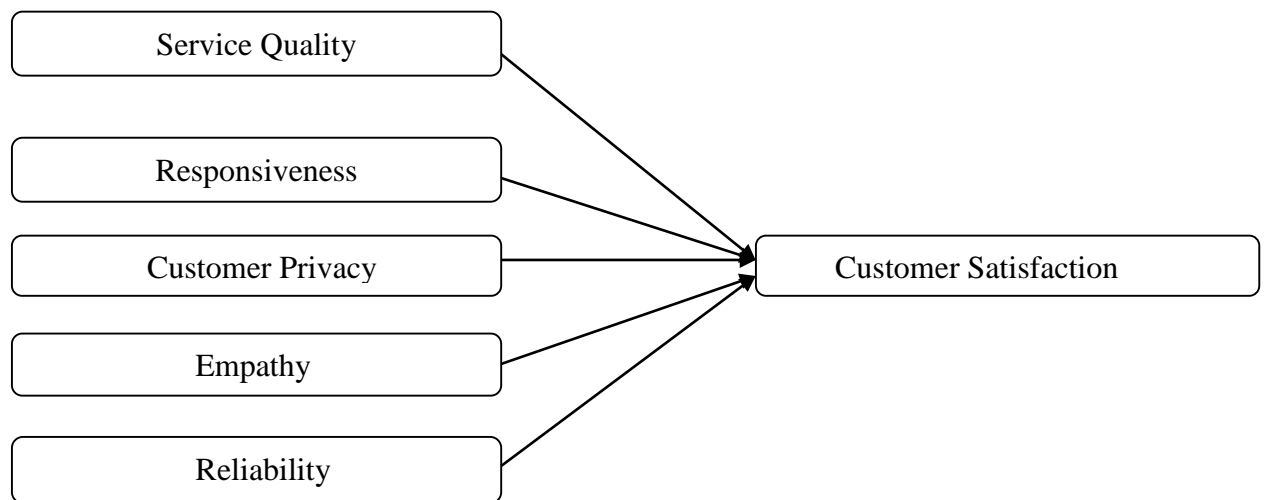
The research was conducted on the current customer of AIBL bank. I selected the customers of the bank on a random basis. I have collected 110 samples for my research.

Limitations of the report

The limitations of the report and the study are as follows.

01. The internship report was conducted within three months which was a short period of time.
02. Selected sample size does not represent the total population.
03. The time frame was short and the whole study was conducted by one person. There I may have a chance of having errors in any stage of data collection, data entry, data organization, data shorting, data presentation, data interpretation of result, etc.

Conceptual framework



Source: (Islam et al, 2020. Siddiqi, 2011)

Hypothesis

H1: There is a positive relationship between customer satisfaction and good service quality.

H2: There is a positive relationship between customer satisfaction and the Responsiveness of the employee

H3: There is a positive relationship between customer satisfaction and the level of customer privacy provided by the bank.

H4: There is a positive relationship between customer satisfaction and the Empathy of the employee

H5: There is a positive relationship between customer satisfaction and the Reliability of the employee.

Methodology of the study

Methods followed to perform a job or conducting activities to complete a task is called Methodology (What Is a Research Methodology? | Steps & Tips, 2022).

Research Philosophy

The research is positivist research as the findings are observable and quantifiable.

Research type & Approach

A deductive research approach has been followed to conduct this research. The quantitative method has been used for this research to analyze the data. Quantitative research is the process of collecting and analyzing numerical data.

Choice

We followed the mono method. The mono-method was comprised only one method for the study and that was quantitative methodology.

Time Horizon

The time was limited to 12 weeks only for this study. A cross-sectional study involves looking at data from a population at one specific point in time

Data Collection Method and Analysis

In this research, both primary and secondary data have been collected through the survey questionnaires and the research data has been analyzed through IBM SPSS-Statistical Package for the Social Sciences software Population and Sampling. Secondary data was collected from the Official website and bank annual report book. The sampling technique used in this research was the convenience sampling method under non-probability sampling.

Population sample size & sample frame

The research was conducted on the current customer of AIBL bank. I selected the customers of the bank on a random basis. I have collected 110 samples for my research.

Data collection strategy

A survey has been used as a data collection. There were some socio-demographic questions and related questions. All the questions were close-ended and distributed online such as social media and Gmail.

Primary source

The primary data have been obtained by using the following techniques

1. Primary data is the original data that was collected through questionnaires.

Secondary source

1. Annual report of Al-Arafah Islami Bank Limited.
2. Articles
3. Previously done reports.
4. Online Publications etc.
5. Website of AIBL.
6. Website of Bangladesh Bank.

Discussions, Analyses, and finding

Demographic characteristics of the customer

Demographics	Frequency	Percentage
Gender		
Male	60	54.5
Female	50	45.5
Total	110	100
Age group		
Below 18	0	0
18-25	10	9.09
26-35	30	27.27
36-45	40	36.36
Above 45	30	27.27
Total	110	110

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.917	.917	11

(Figure: 1)

If we look at this diagram (fig: 1) we can see that the value of Cronbach’s Alpha is .917. The standard value of the reliability test ranges between 0.7 to 0.9. If the value came between this, it is considered highly reliable. We have achieved the value of .917 so we can say this is highly reliable.

Regression

Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	.742 ^a	.550	.515	.78210	.550	15.444	8	101	.000

(Figure: 2)

In this regression analysis, we have the result on the dependency level. We use regression analysis to find out the dependency level of the dependent variable to an independent one. From this diagram (fig: 2), we saw that the value of the R square is .550 this means 55 % of the variance of the dependent variable being studied is explained by the variance of the independent variable.

Hypothesis 1

H1: There is a positive relationship between customer satisfaction and good service quality.

Correlations			
		Are you satisfied with the overall service quality of Al-Arafah Islamic Bank Ltd (AIBL)	The service quality of Al-Arafah Islamic Bank Ltd (AIBL)
Are you satisfied with the overall service quality of Al-Arafah Islamic Bank Ltd (AIBL)?	Pearson Correlation	1	.445**
	Sig. (2-tailed)		.000
	N	110	110
The service quality of Al-Arafah Islamic Bank Ltd (AIBL) is good.	Pearson Correlation	.445**	1
	Sig. (2-tailed)	.000	
	N	110	110
**. Correlation is significant at the 0.01 level (2-tailed).			

(Figure: 3)

The result of the test (fig: 3) demonstrates a good value for the correlation coefficient. The result (.445) shows a positive relationship between Customer satisfaction and good service quality. Here

the p-value is less than 0.05. That's why rejecting the null hypothesis and accepting **Hypothesis 2**
H2: There is a positive relationship between customer satisfactions and Responsiveness of the employee.

Correlations			
		Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	The employee of Al-Arafah Islami Bank Ltd (AIBL) branch is Responsive.
Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	Pearson Correlation	1	.454
	Sig. (2-tailed)		.109
	N	110	110
The employee of Al-Arafah Islami Bank Ltd (AIBL) is Responsive.	Pearson Correlation	.454	1
	Sig. (2-tailed)	.109	
	N	110	110

(Figure: 4)

The result of the test (fig: 4) demonstrates a good value for the correlation coefficient. The result (.454) shows a positive relationship between Customer satisfaction and the Responsiveness of the bank employee. Here the p-value is less than 0.05. That's why rejecting the null hypothesis, and accepting the alternative hypotheses.

Hypothesis 3

H3: There is a positive relationship between customer satisfaction and the level of customer privacy provided by the bank.

Correlations			
		Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	Al-Arafah Islami Bank Ltd (AIBL) is maintaining customer privacy.
Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	Pearson Correlation	1	.681**
	Sig. (2-tailed)		.000
	N	110	110
Al-Arafah Islami Bank Ltd (AIBL) is maintaining customer privacy.	Pearson Correlation	.681**	1
	Sig. (2-tailed)	.000	
	N	110	110

** . Correlation is significant at the 0.01 level (2-tailed).

(Figure: 5)

The result of the test (fig: 5) demonstrates a good value for the correlation coefficient. The result (.681) is showing a positive relationship between Customer satisfaction and maintaining customer privacy. Here the p-value is less than 0.05. That's why rejecting null hypotheses and accepting alternative hypotheses.

Hypothesis 4

H4: There is a positive relationship between customer satisfactions and Empathy of the employee.

Correlations			
		Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	The employee of Al-Arafah Islami Bank Ltd (AIBL) shows Empathy to their customer.
Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	Pearson Correlation	1	.681**
	Sig. (2-tailed)		.000
	N	110	110
The employee of Al-Arafah Islami Bank Ltd (AIBL) shows Empathy to their customer.	Pearson Correlation	.681**	1
	Sig. (2-tailed)	.000	
	N	110	110
**. Correlation is significant at the 0.01 level (2-tailed).			

(Figure: 6)

The result of the test (fig: 6) demonstrates a good value for the correlation coefficient. The result (.681) is showing a positive relationship between Customer satisfaction & Empathy of the employee. Here the p-value is less than 0.05. That's why rejecting the null hypothesis and accepting the alternative hypotheses.

Hypothesis 5

H5: There is a positive relationship between customer satisfaction and Reliability of the employee

Correlations

		Are you satisfied with the overall service quality of Al-Arafah Islami Bank Ltd (AIBL)?	The employees of Al- Arafah Islami Bank Ltd (AIBL) are Reliable.
Are you satisfied with the overall service quality of Al-Arafah Islamic Bank Ltd (AIBL)?	Pearson Correlation Sig. (2-tailed) N	1 110	.525** .001 110
The employees of Al-Arafah Islamic Bank Ltd (AIBL) are Reliable.	Pearson Correlation Sig. (2-tailed) N	.525** .001 110	1 110

** . Correlation is significant at the 0.01 level (2-tailed).

(Figure: 7)

The result of the test (fig: 6) demonstrates a good value for the correlation coefficient. The result (.525) is showing a positive relationship between Customer satisfaction & Reliability of the employee. Here the p-value is less than 0.05. That's why rejecting the null hypothesis, and accepting the alternative hypotheses.

Discussion

We analyzed the data using hypothesis testing. We attempted to meet the study's objectives. We attempted a thorough investigation and discovered a good relationship between customer satisfaction and service quality. The significance threshold was less than 0.05, and it was almost guaranteed that less than 0.05 would be taken into account. When we look at the correlation values, we can see that they were higher than the average. The dependent and independent variables have a positive connection. Despite the fact that this is one of the most important studies. The sample size was insufficient. We worked with 110 responses to demonstrate the relevance of the factors.

The regression analysis explored the dependence Level. Because our sample size was insufficient, we discovered that the dependency level of the dependent variable on the independent variable was 55%. The figure was fairly significant. These correlation analyses are where we obtained and evaluated the data to get our intended outcome.

Findings

Al-Arafah Islamic Bank Ltd (AIBL) delivers its services when it says it would. Al-Arafah Islamic Bank Ltd (AIBL) employees are nice and helpful. Al-Arafah Islamic Bank Ltd (AIBL) employees are trustworthy and dependable. Al-Arafah Islamic Bank Ltd (AIBL) is dependable to its customers. Al-Arafah Islamic Bank Ltd (AIBL) values personal relationships with its customers. Al-Arafah Islamic Bank Ltd (AIBL) employs cutting-edge technology in its banking operations. Al-Arafah Islamic Bank Ltd (AIBL) recognizes the demands of its customers. Finally, all of the personnel of Al-Arafah Islami Bank Ltd (AIBL) are courteous to customers.

Recommendation:

From my knowledge I would like to recommend the following things for AIBL, to cope up with the problems mentioned above:

1. AIBL should make the customer service faster. It can do this by fixing the issues of its hotline. It can make the supply of cards faster by making the card issuing process faster.
2. It should hire skilled employees as customer service providers.
3. It should have a sufficient amount of machinery such as printers, computers etc. it should have sufficient equipment.
4. HR must be careful in hiring employees. The HR department should be more aware of the present employee condition of the competitors. It should hire efficient and skilled employees by flowing the proper recruitment and selection process.
5. The IT department needs to be more careful about the hardware as well as the software. IT should look for the solution in the market of technology. It should provide first and effective software and hardware to the branches.
6. The HR should do motivational things for the employees. Proper training and promotion of the employees is a must for AIBL. Otherwise there will be prevailing employee dissatisfaction.

7. Al-Arafah Islami Bank limited should have a look at the promotional and advertising activities of other banks. It should put more emphasis in its marketing department if it has any.

Conclusion

At the very end of this report, I would like to mention that Al-Arafah Islami Bank limited can do really well in the future and may become one of the best banks in Bangladesh. For this, it needs to be updated and concerned about the needs of the clients. Working as an intern at this bank has been a matter of pleasure for me. The internship program is designed for getting practical knowledge and internship at AIBL helped me get knowledge of practical banking. It has enabled me to compare practical knowledge with theoretical knowledge. I tried to give my best to achieve the objectives of internship program.

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Appendix

Q1	Name			
Q2	What is your gender?	Male		1
		Female		2
		Prefer not to say		3
Q3	What is your age?	Below 18		1
		18-25		2
		26-35		3
		36-45		4
		Above 45		5
Service quality (IV)				
Q8	The service quality of Al-Arafah Islamic Bank Ltd (AIBL) bank Mirpur branch is good.	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3
		IV	Agree.	4
		V	Strongly Agree.	5
Responsiveness (IV)				
Q9	The employee of Al-Arafah Islami Bank Ltd (AIBL) is Responsive.	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3

		IV	Agree.	4
		V	Strongly Agree.	5
Q10	The employees of Al-Arafah Islamic Bank Ltd (AIBL) are very help full.	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3
		IV	Agree.	4
		V	Strongly Agree.	5
Q11	The employees of Al-Arafah Islami Bank Ltd (AIBL) are very prompt in providing the services.	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3
		IV	Agree.	4
		V	Strongly Agree.	5
Customer privacy				
Q12	Al-Arafah Islami Bank Ltd (AIBL) is maintaining the customer privacy.	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3
		IV	Agree.	4
		V	Strongly Agree.	5
Empathy(IV)				
Q13	The employee of Al-Arafah Islami Bank Ltd (AIBL) shows Empathy to their customer.	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3
		IV	Agree.	4
		V	Strongly Agree.	5
Q14	The employees of Al-Arafah Islami Bank Ltd (AIBL) give personal attention to you	I	Strongly Disagree.	1
		II	Disagree.	2
		III	Neutral	3
		IV	Agree.	4
		V	Strongly Agree.	5
Q15		I	Strongly Disagree.	1

	The employees of Al-Arafah Islamic Bank Ltd (AIBL) understand your	II	Disagree.	2
		III	Neutral	3