



**Daffodil**  
*International*  
**University**

## **INTERNSHIP REPORT**

**On**

**“An Evaluating of The Services Quality of EXIM Bank Limited: A Study on Dhanmondi Branch, Dhaka”**

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MBA Program

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Department of Business Administration

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SUBMITTED TO:

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MBA (Salford), Phd (Wales, UK)

Advisor, MBA Program

Faculty of Business & economics

Daffodil International University

Date of Submission: 22<sup>th</sup> May, 2018

# Letter of Transmittal

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22th May, 2018

To

**Prof. Dr. Masudur Rahman**

Advisor, MBA Program

Faculty of Business & economics

Daffodil International University

**Subject: Submission of Internship Report.**

Dear Sir,

It is my great pleasure to submit the internship report of “**An Evaluating of The Services Quality of EXIM Bank Limited: A Study on Dhanmondi Branch, Dhaka**” which was assigned me as a part of my MBA Program. I have tried my level best to complete this report with the necessary information and suggested proposal that you were provide me as your best as well. I got huge amount of support and information for preparing my report promptly. I also gathered different types of information about banking practices which can be applied in real professional life.

I have strong belief that the report will fulfill your expectation and I have tried to give my best effort so that I can prepare a concrete report as per your instruction. I would be very grateful if you accept my report. Your kind consideration and cooptation will be highly appreciated.

Thank you

Sincerely yours,

.....  
**K. M. ShamimImtiaj**

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MBA: 47<sup>th</sup>

Department of Business Administration

Daffodil Internatiuonal university, Dhaka

## Certification of Approval

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This is to certify that **K.M ShamimImtiaj, ID:171-14-2293**, a student of MBA program major in marketing under the Department of Business Administration at Daffodil Internatiuonal University. He has successfully completed internship report on “An Evaluating of The Services Quality of EXIM Bank Limited: A Study on Dhanmondi Branch, Dhaka”. The report is recommended for submission.

I wish his success at every sphere of his life.



.....  
(Signature of the Supervisor)

**Prof. Dr. Masudur Rahman**

Advisor, MBA Program

Faculty of Business & economics

Daffodil International University

# Preface

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It is true that to achieve a complete knowledge in any subject a man should have a practical knowledge side-by-side bookish knowledge. Bookish knowledge is theoretical knowledge and practical knowledge is real knowledge. Therefore, through consolidating two kinds of knowledge we can get a complete knowledge. I think that, theoretical knowledge is ineffective without practical training.

Without the coordination of these two, it is very difficult to improve our knowledge in the modern age. That is why, Department of Marketing, Daffodil International University, Dhaka has introduced an internship program for the student of Master of Business Administration (M.B.A). The students are advised to go to the different industrial organization and banking sector to acquire practical knowledge and to prepare a report on it.

As a student of MBA, I had to undertake this training program to fulfill the partial requirements of MBA program. I am highly pleased being able to make a report in this kind of program.

I have made all possible efforts and investigations to submit this report in an enlightened form in a very short time. Therefore, there may not be vivid description of the given assignment as much as one can hope for. If there is any error, kind consideration is requested.

**K. M. Shamim Imtiaz**

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## **Letter of Declaration**

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I hereby declared this dissertation report entitled on “**An Evaluating of The Services Quality of EXIM Bank Limited: A Study on Dhanmondi Branch, Dhaka**” Submitted in of the partial requirement for the requirement for the degree of MBA to Daffodil International University, Dhaka.

It is my original report that is not submitted elsewhere for the award of my degree diploma or other similar title or prize.

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## **Acknowledgement**

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At the very beginning, I would like to express my deepest gratitude to almighty ALLAH for giving me the strength and the composure to finish the task.

I am deeply indebted to my honorable teacher and supervisor **Prof. Dr. Masudur Rahman** Advisor, MBA Program. Faculty of Business & Economics, Daffodil International University, Dhaka for his whole-hearted supervision to me during internship-training period. His suggestion and cordial co-operation helped me much in preparing my internship report.

My deepest appreciation and special thanks goes to **Mr. Tahsin Iqbal Suzan** the head of Dhanmondi Branch. My gratitude also goes towards **Mr. kabirMahmud, MohammadTaizul Sharif, Md. Harun-Ur-Rashid**, and other officials who have helped me directly and indirectly during my internship days with valuable advice, guidance and necessary information of EXIM Bank, Dhanmondi Branch.

At last, I must mention the wonderful working environment and group commitment of this bank that has enable me a lot deal to do and observe the banking activities during my internship period of three months.

Finally, I convey my sincerer thanks to my friends who inspire in different ways to complete the report the course as well.

**K. M. ShamimImtiaj**

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# Executive Summary

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As a partial requirement for the completion of Master of Business Administration (M.B.A) degree, myself took part in an internship program at EXIM bank limited to have a practical exposure on banking activities under the topic “An Evaluating of the Service Quality of EXIM Bank Limited in Dhanmondi Branch Dhaka”. EXIM bank ltd. Is a leading private commercial bank, which starts its operation under companies’ act. 1994 on 2<sup>nd</sup> June 1999. Though its countrywide branch network, it is providing a comprehensive and competitive banking service to its clients.

The objective of the report is to an Evaluating of the service quality of EXIM bank Limited Dhanmondi branch is satisfied or not by using SERVQUAL model. The whole service process of Dhanmondi Branch, Dhaka is divided into four sections. These are 1) Personal Financial Services, 2) Corporate Financial Services, 3) SME financial Services, 4) Deposit Scheme.

Data were collected from several sources. A total of 30 customers and 10 officers were interviewed. Some of them are already client of EXIM bank limited, some are not. And also I gather information from those who are working in this organization for a long time. Direct working with officials of EXIM Bank limited, face to face conversation with clients, practical deskwork, Annual report of EXIM bank limited and website Browsing of EXIM bank limited.

The study analyzes the services qualities of EXIM Bank limited. From the descriptive analysis we see that just half of the customers are satisfied with the perception level in all dimensions of service quality.

On the other hand, in exception level, customers expect more in Assurance, Responsiveness and Empathy. The bank should concentrate more on to improve service standards in courtesy, ability of employees inspires trust & confidence of the customer, their willingness to help & provide prompt services, need few more in caring and individualized attention to retain and close the gap with the customers. It is, therefore very important to know how the customers evaluate service quality and what can be done to measure and improve it.

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# **Chapter 1**

## **Introduction of the Study**

## **Introduction**

### **1.1 Background of the Study**

It is compulsory for all MBA (Master of Business Administration) to organize an internship report at the conclusion of the program. On the other hand, internship is a lesson which is linked to our course curriculum. As a student of MBA in Daffodil International University, my objective is to capture some academic concept and to know how implement this theoretical idea in our real life solution. Students are applying this concept in different organizations.

EXIM Bank Limited has started its dealing with all the features of a corporate Bank and the products of both corporate and retails banking system, to assists the daily customers' requirements. EXIM Bank Limited is always tried to get better their service in all sectors but in today's wide-ranging business world EXIM Bank Limited needs to offers extra concentration to the clients necessary in order to stay in the top.

### **1.2 Objective of The Study**

The objectives of the study are given below:

- To identify the services of EXIM Bank Limited, Dhanmondi Branch;
- To evaluate the quality of services offered by EXIM Bank Limited, Dhanmondi Branch;
- To find out the problems (if any) related to the service quality of EXIM Bank Limited, Dhanmondi Branch;
- To make some suggestions to overcome the problems of EXIM Bank Limited, Dhanmondi Branch.

### **1.3 Purpose of the Study**

The reason of the study was to present the connection between service quality with customers' perception and customers' dependability in EXIM Bank Ltd. the most important public sector bank in Bangladesh. This study attempted to realize the customers' perceptions on different service quality proportions while dealing with this bank.

### **1.4 Scope of the study**

This statement shows detail in relation to EXIM Bank Ltd. and its common banking management. This study will recognize the customer service quality of EXIM Bank Ltd. in

view of key dimension such as Reliability, Responsiveness, Assurance, Empathy and Tangibles.

### **1.5 Limitation of the Study**

Since I will not be capable to permit receiving information of whole process as my work station will be inadequate only branches, therefore, there are numerous actions also done at back office which will be unknown to me. So, there must have some limitations of this statement. Beside time is also most important cumbersome to get ready this report appropriately. The major limitations of this study are:

- Lack of chance to work in all the departments for a longer time.
- Up to date data are not obtainable.
- Lack of chance to visit more than one branch.
- Time limitation.

# **Chapter 2**

## **Methodology**

## **Methodology of the study**

Acceptable smooth competition of study requires some rules and methodologies. Methodology is an important part of any research or study. To present the study, sources were recognized, collected, classified, analyzed and presented in an organized manner and key points were find out. This overall procedure of methodology is given below that has been followed in the study.

**2.1 Research Design:** I have followed descriptive research by survey method.

**2.2 Population:** The target population of all the customer of EXIM Bank Ltd, Dhanmondi

Branch. The main target population is customers for financial sectors.

**2.3 Survey Method:** I made a comprehensive questionnaire for my survey. I have composed the data both from secondary source and primary source.

**2.4 Sample Frame:** Actual and potential customers of EXIM Bank Ltd, Dhanmondi Branch.

**2.5 Sample Size:** 10 officers and 30 customers of EXIM Bank Ltd, Dhanmondi Branch.

**2.6 Sampling Technique:** For customer interview I used non probability convenience sample.

**2.7 Statistical Tool:** I took the use of descriptive statistics. I have inputted the data into Microsoft Excel and got the output of those data's. I formulate a single data and further procured the next.

I followed the following steps to prepare the report:

Defining the problem.

Planning the research design.

Planned the sample.

Gathered the data.

Processed and analyzed the data.

Formulated, concluded and prepare the report.

## **2.8 Sources of the Study**

To make the Report more meaningful and presentable, two sources of data and information will be used widely. Both primary and secondary data sources were used to generate the report.

### **Primary Sources:**

- Practical deskwork.
- Conversation with the client.
- Face to face conversation with the officers, managers.
- Observing the service activities and other things.

### **Secondary Sources:**

- Annual report of EXIM Bank Ltd.
- Brochure of EXIM Bank Ltd.
- Prospectus of EXIM Bank Ltd.
- Published or unpublished or personally collected data from officers, Dhanmondi Branch and Head Office of EXIM Bank Ltd.
- Online articles/website of EXIM Bank Ltd.
- Articles related to Service Quality in different journals and magazine.

# **Chapter 3**

## **Organization Overview**



### **EXIM Bank Ltd. at a Glance**

EXIM Bank limited is the Private sector bank established on June 02 in 1999; the Bank has already occupied strong position among its competitors and has made significant contribution in national economy. The emergence of EXIM Bank Limited in the private sector is an important event in the Banking arena of Bangladesh. The important sector in economy they should more careful about their services and their ethics. EXIM Bank mainly focuses on export and import trade financing.

The Bank was established under the leadership of late Mr. ShahjahanKabir, the founder chairman who had a dream to contribute in the socio-economic development of our country. A highly qualified group of entrepreneurs expanded their hands with the founder chairman to materialize his dream. All the sponsors are well experienced and successful in their respective business areas. Among them Mr. Nazrul Islam Mazumder became the honorable Chairman after the death of the founder Chairman.

At its inception in 1999, Bank was named as '**BEXIM Bank Ltd**' (acronym for "**Bengal Export Import Bank Limited**") and owing to raising an objection by **BEXIMCO** group regarding the similarity in names, the Bank was renamed in the same to the style of '**EXIM Bank Ltd**' (acronym for "**Export Import Bank of Bangladesh Limited**").

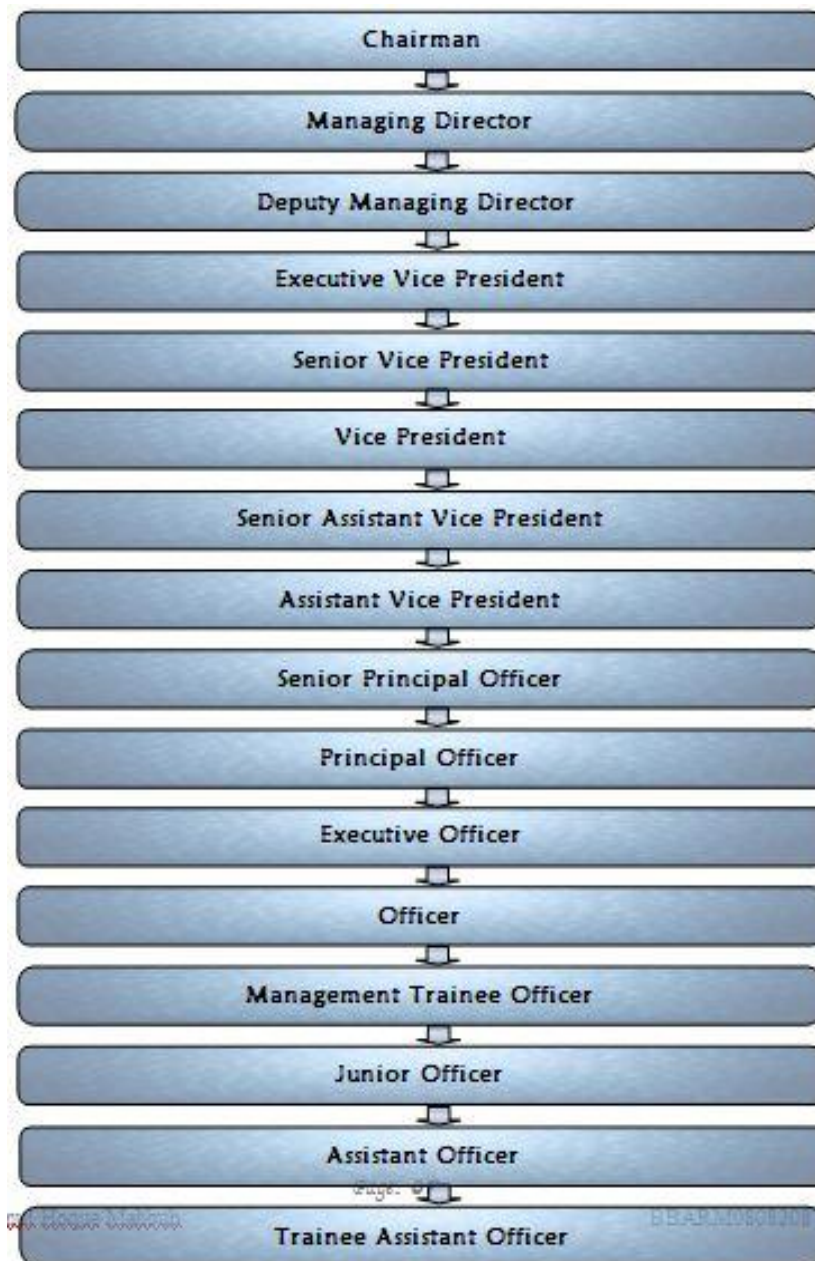
#### **Goals & Objectives of EXIM Bank Limited:**

- To be the most caring and customer friendly and service oriented bank
- To create a technology based most efficient banking environment.
- To ensure ethics and transparency in all levels
- To ensures sustainable growth.
- To add effective contribution to the national economy.

#### **Vision and Mission**

- To be the finest bank in the banking arena of Bangladesh under the Shariah Guidelines.
- To maintain Corporate and business ethics.
- To become a trusted repository of customers' money and their financial advisor.
- To make our stock superior and rewarding to the customers/share holders.
- To display team spirit and professionalism.
- To have a Sound Capital Base.
- To provide high quality financial services in export and import trade.
- To provide excellent quality Customer service.

## Organizational Hierarchy



## **Corporate Culture**

Organizational culture means the common perception held by the organization's members; a system of shared meaning that distinguishes from one organization to other organizations. This bank is one of the most disciplined banks with a distinctive corporate culture. Here they believe in shared meaning, shared understanding and shared sense making. Their people can see and understand events, activates, objects and situation in a distinctive way. They would their manners and etiquette, character individual lay to suit the purpose of the Bank and the needs of the customers who are of remount importance to us. The people in the Bank see themselves as a tight knit team/family that believes in working together for growth. The corporate culture they belong has not been imposed; it has rather been achieved through their corporate conduct.

## **Social Commitment**

The purpose of our banking business is, obviously, to earn profit, but the promoters and the equity holders are aware of their commitment to the society to which they belong. A chunk of the profit is kept aside and/or spent for socioeconomic development through trustee and in patronization of art, culture and sports of the country. EXIM bank wants to make a substantive contribution to the society where they operate, to the extent of their separable resources.

## **Shariah Board**

The Board of directors has formed a shariah supervisory Board for the Bank. Their duty is to monitor the entire Bank's transactional procedures, & assuring its Shariah compliancy. This Board consists of the following members headed by its chairman.

The tasks of the Shariah supervisor in summary is replying to queries of the Bank's administration, staff members, shareholders, depositors, & customers, follow up with the Shariah auditors and provide them with guidance, submitting reports & remarks to the Fatwa & Shariah Supervision Board and the administration, participating in the Bank's training programs, participating in the supervision over the Al Iqtisad Al Islami magazine, & handling the duty of being the General Secretary of the Board.

## **Shariah Auditing**

This is the civil supervisory aspect that shapes the Bank's main feature. Its existence is part of the shariah Supervision procedures. One of its main tasks is to check the shariah compliancy in the Bank's transactional procedures in accordance to the Fatwa's issued in that regard, under the guidance of the Shariah Supervisor.

The Shariah auditor is assigned the task of revising the Bank's transactional procedures throughout the year to check the extent to which the staff members and the different department have abides by the regulations, advices, and Fatwa's issued by the Fatwa & Shariah Supervision Board, forums, & banking conferences. As well assuring that all the contracts that states a right for the bank or an obligation on the bank is certified by the Fatwa & Shariah Supervision Board.

### **Competitive Forces:**

EXIM Bank has been doing all traditional banking business including the wide range of savings, credit scheme products and trade services. Bank operates with a wide range of customers. If any innovative banking service launched then suddenly it is quickly duplicated by the other banks such as ATM, Tele-Banking, Online etc. hence the key to establish a competitive edge in banking industry of Bangladesh is to provide better customer service quality.

### **Operational Area**

As a Commercial Bank, we provide all traditional banking services including a wide range of savings and investment scheme products, foreign exchange and ancillary, services with the support of modern technology and professional management. But our main stress is, as the name implies, put on export and import trade handling and financing and the bank has become the pioneer in promoting Readymade Garment industries and one of the largest financiers in this sector. Since inception, the Bank foresighted the bright prospects of this sector with financial support including market information and advice and today the garment sector constitutes the lion portion of the total export of the Company.

### **Product and Services**

- Super Savings Scheme Monthly Savings
- Scheme Monthly Income Scheme
- Multi plus Savings Hajj Deposit

### **Investment / Finance**

- Corporate Finance
- Industrial Finance
- Project Finance

### **Syndicate Investment Mode of Investment**

- MurabahaQuard
- Bai Muazzal Local Documentary Bill Purchased
- IzaraBilBaia Foreign Documentary Bill Purchased
- WaziratBilWakala

### **Deposit**

- Al-Wadia Current Deposit
- Mudaraba Savings Deposit
- Mudaraba Short Term Deposit

### **Mudaraba Term Deposit**

- One Month Twelve Months
- Three Months Twenty Four Months
- Six Months Thirty Six Months

### **Mudaraba Savings Scheme**

- Monthly Savings Scheme (Money Grower)
- More than triple the Deposit in 10 years (Multi plus Savings)
- Monthly Income Scheme (Steady Money) Mudaraba Hajj Deposit
- More than double the deposit in 6 years (Super Savings)

# **CHAPTER- 4**

## **Services of EXIM Bank Limited**

## 4.1 Personal Financial Services:

EXIM Bank Limited is one of the leading financial institutions in Bangladesh offering a wide variety of personal financial services to cater to the full scope need of innovative, customized solutions and services. The personal financial services division currently offers

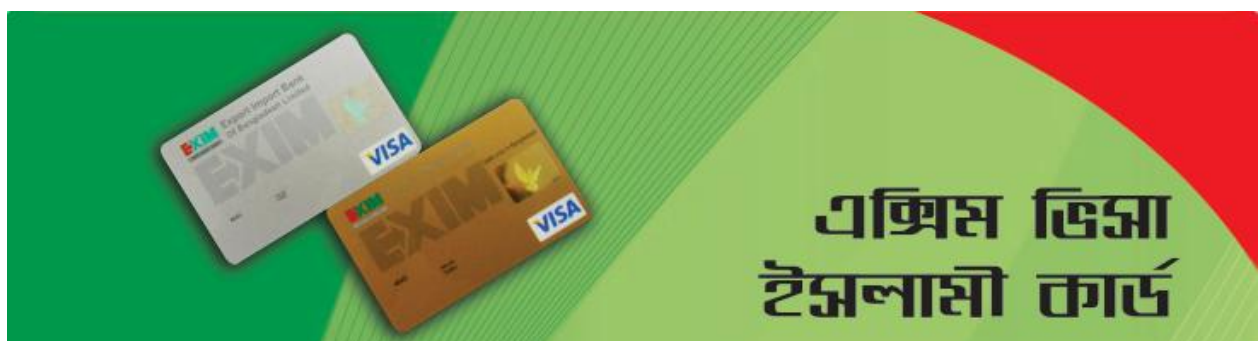
- Auto loan
- Home loan
- Personal loan
- loan against deposit
- mortgage loan (for any purpose)

The division delivers services through two different sectors namely Loan Unit and Card Center.

- Loan Unit
- Card Center

### 4.1.1 EXIM Bank Credit Card

EXIM Bank MasterCard/ VISA Card brings you a growing range of benefits. Say goodbye to your worries, with immediate acceptance at all MasterCard & VISA Card merchants & ATM machines in the country. Live comfortably with stress-free and safe transactions twenty-four hours a day and seven days a week.



#### **4.1.2 EXIM Bank VISA Islamic Cards**

Exim Bank Ltd has started commercial operation of fully Shariah based VISA Islamic Card (Local, International & Dual Currency) under the principle of Bai-Murabaha. This is the first Islamic electronic product for any Islamic bank in Bangladesh.

#### **4.1.3 EXIM Bank Debit Card**

EXIM Debit card is an ATM card which allows clients to access their account of EXIM Bank (AWCD/MSD/MSND) to withdraw cash. This removes the need of the clients to go to the bank to withdraw cash from their account as they can now just go to ATM location.



#### **4.1.4 EXIM Bank Gift Card**

EXIM Gift card, customer's friends and family can buy anything they want wherever they need. EXIM Gift card eases their way while exploring life. For making your beloved ones happy and smile, EXIM gift card offers its trusted customers a multitude of services.

#### **4.2 Corporate Financial Services**

There are very few who can provide the full spectrum of corporate finance advice to middlemarket businesses both public and private – EXIM Bank Limited team can. Our Corporate and Institutional Service team is one of the leading idea providers of right funding idea for your current situation in Bangladesh. As a leading financial firm, our Emerging and Commercial Business Unit team help you to access 80% of your invoice in advance as cash. Our team has been carefully built to provide the right mix of experience and creativity in negotiation, clarity of thought in project management, a worldwide network to identify buyers and investors and the technical support that only a large accounting business can provide.



When the going gets tough, the tough stay put and never flinch. We don't either. Through the credit crunch, depressed commodity prices, and global economic turmoil, we never left the side of the people who've made EXIM Bank Limited an economic powerhouse. We continue to custom build solutions to help our clients do what they do best—lead. In-depth knowledge and experience in EXIM Bank Limited is in part what makes us different and gives us the strength to stay the course with our clients. We're proud to offer a wide range of custom-built capital, cash management, and financial market solutions in order to help our clients succeed.

### **4.3 SME Financial Services**

Small and medium enterprises (SMEs) are acknowledged worldwide as lifeblood of local trade, commerce and industry. With lower energy supply, lesser infrastructure facilities and minor environmental risk SMEs contribute notably to alleviation of poverty, create employment opportunities, women empowerment and equitable distribution of income as well as diversification of industrial sector in Bangladesh. A strong vibrant financial sector can play a significant role in the growth and development of Small and Medium Enterprises by providing credit support to potential entrepreneurs. In recognition of the role of SMEs, EXIM Bank Limited are now offering different types of SME Products based on business needs. We value and recognize each customer need and actively participate towards the development of the SME sector in Bangladesh. The value we deliver is demonstrated through our unique relationship model, industry expertise, and local market advantage.

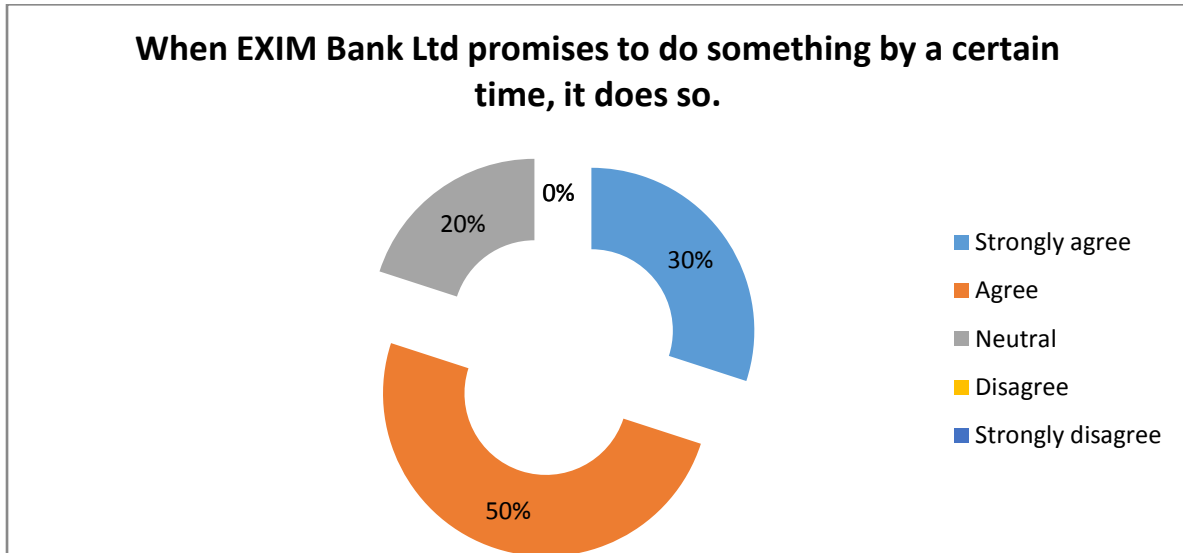
# **Chapter- 5**

## **Analysis Part**

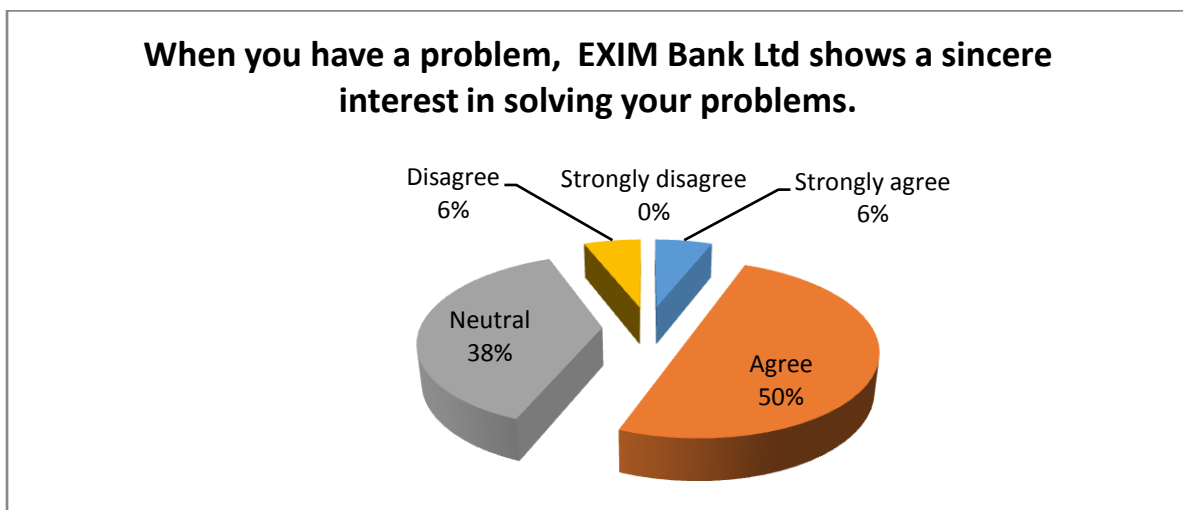
Based on the questionnaire following data have been analyzed and some attention-grabbing information has been coined.

#### 4.1) Perceptions Statements in the RELIABILITY dimensions

Perceptions Statements to the promptness of delivering the requested service in an accurate way and in line with advertised attributes.

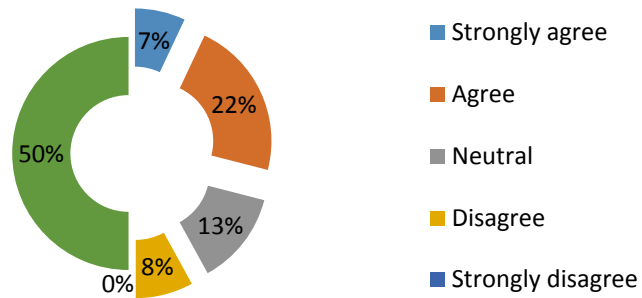


Customer's perception to promises of EXIM Bank Limited is highly positive. Maximum clients are satisfied with the promises done by EXIM Bank Limited.



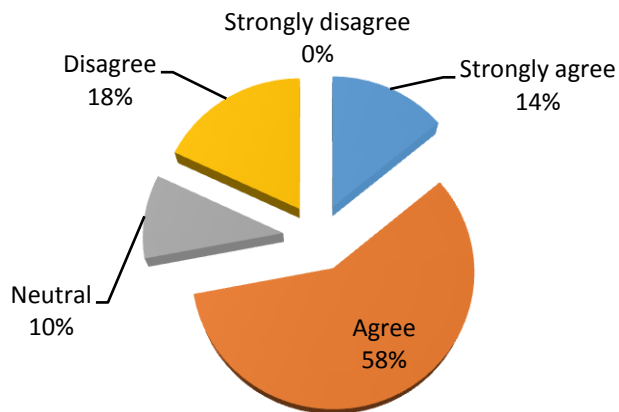
Maximum customers say they are happy with problem/solution system of EXIM Bank Limited. But 38% are seen they are neither happy nor dissatisfied means something wrong happening.

**EXIM Bank Ltd performs the right service at first time.**



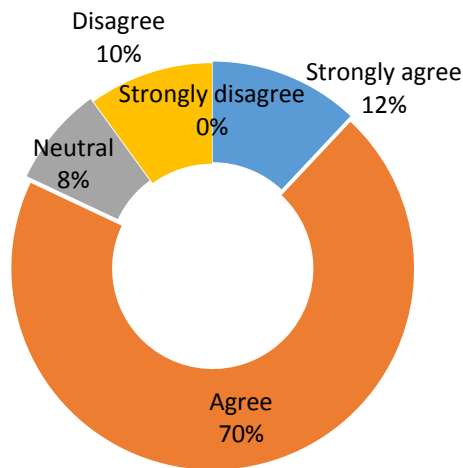
Maximum customers are satisfied with the service with the bank at the first time while 8% disagree and 7% strongly disagree with the situation.

**Bank provides its facilities at the time it promises to do so.**



With agreed members of 58% the bank provides its facilities at the first time as promised to do so. Since 18% disagree, so some changes are still needed.

**EXIM Bank Ltd keeps you informed about when services will be performed.**

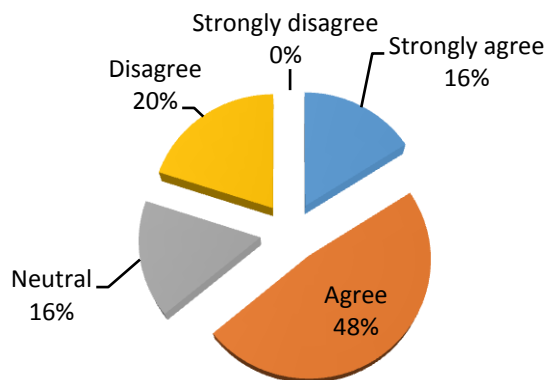


Customers have a high positive feedback of 70% agreed and 12% strongly agreed on keeping the customers informed about the services that will be performed.

**4.2) Perceptions and Statements in the RESPONSIVENESS dimensions**

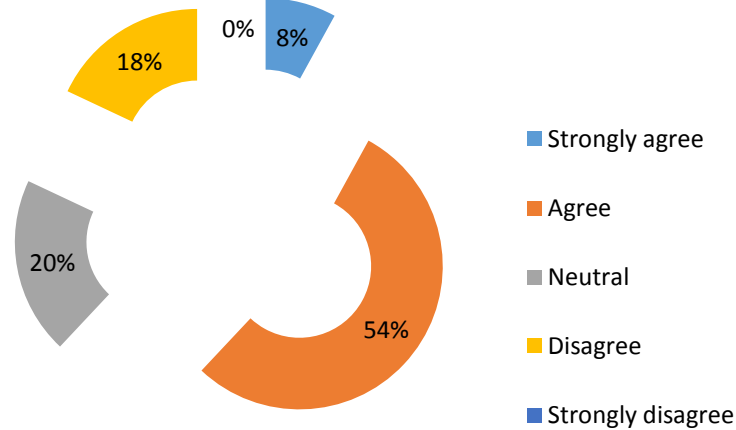
Responsiveness dimensions refers to delivering services and dealing with problems in a timely and convenient way.

**The employees of EXIM Bank Ltd. give you prompt service.**



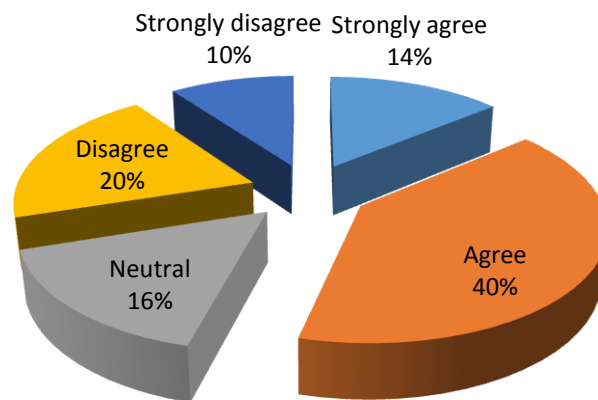
48% of the customers agree with the prompt services provided by the employee of the bank while 20% disagree about the fact. Some changes are needed here to decrease the percentage.

**Employees of EXIM Bank are always willing to assist/help you.**



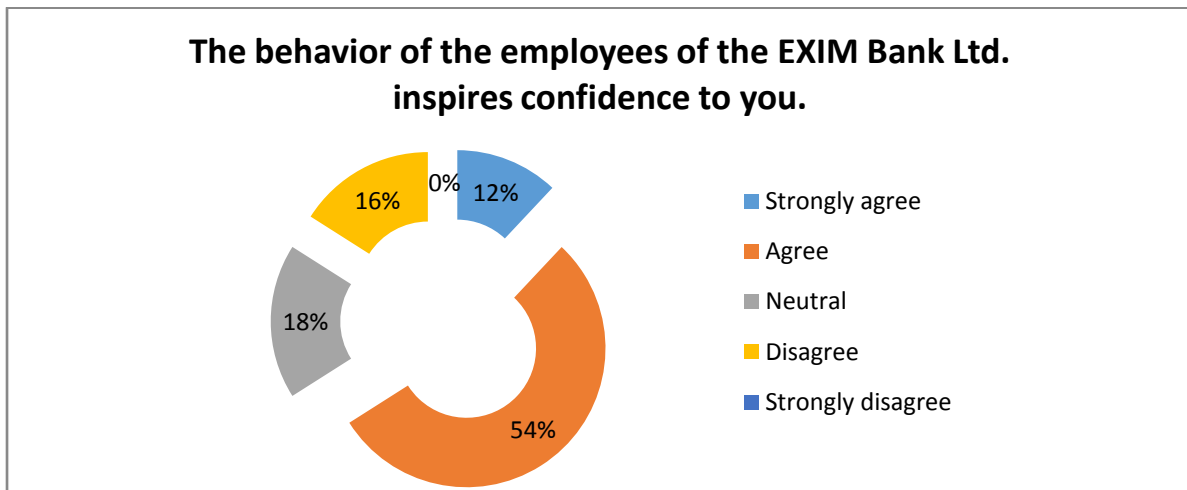
Customers have a high satisfaction of 54% with the fact that bank employees are always willing to help with 18% disagreement.

**Employees of EXIM Bank Ltd. are never too busy to respond to your request.**

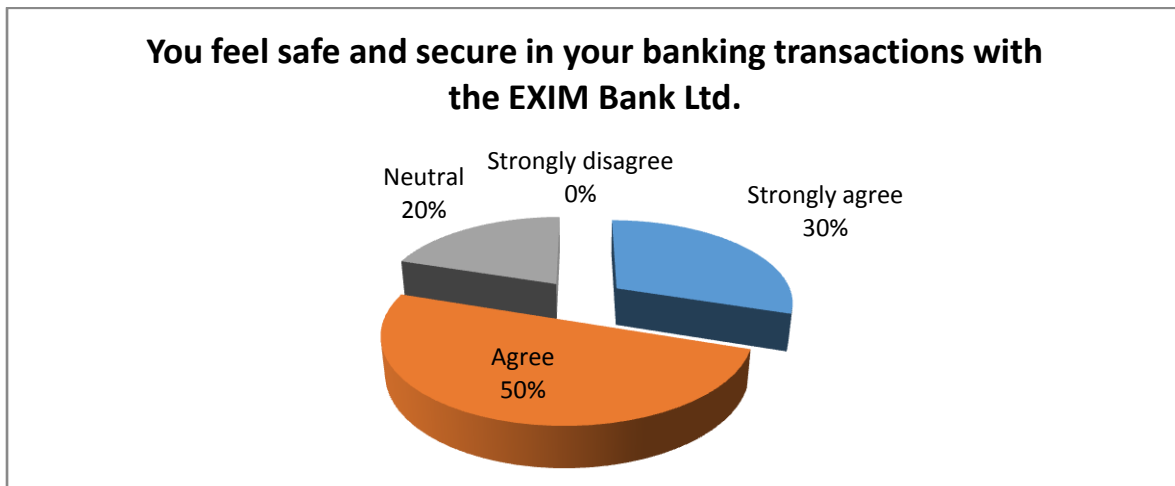


A total of 54% agree that employees of the bank are never too busy to respond customers' requests while a total of 34% disagree with the fact. Major changes are needed here too.

### 4.3) Perceptions and Statements in the ASSURANCE dimensions

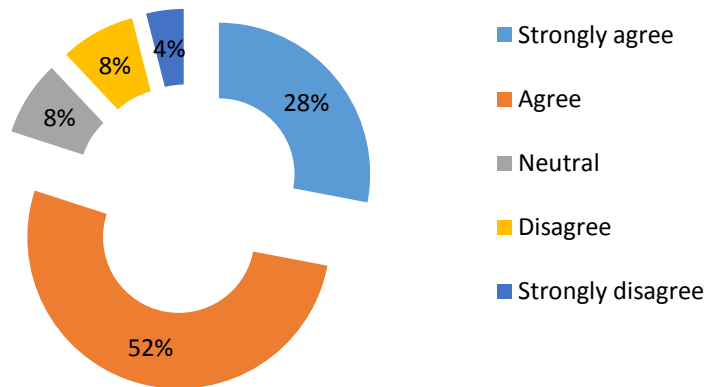


The behaviors of the bank employees are very satisfying with an agreement of 54% while 12% strongly agree on addition. As 16% disagree, this should overcome easily.



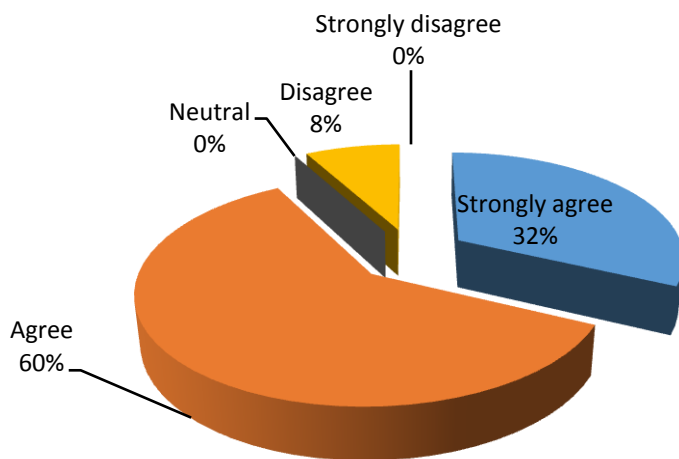
EXIM Bank Limited is the one of the safest and secured bank for transactions with 0% disagreement.

### Employees of the bank consistently courteous with you.



52% of the customers believe that, the bank is very courteous with you and a total of 12% don't agree. This should be improved soon.

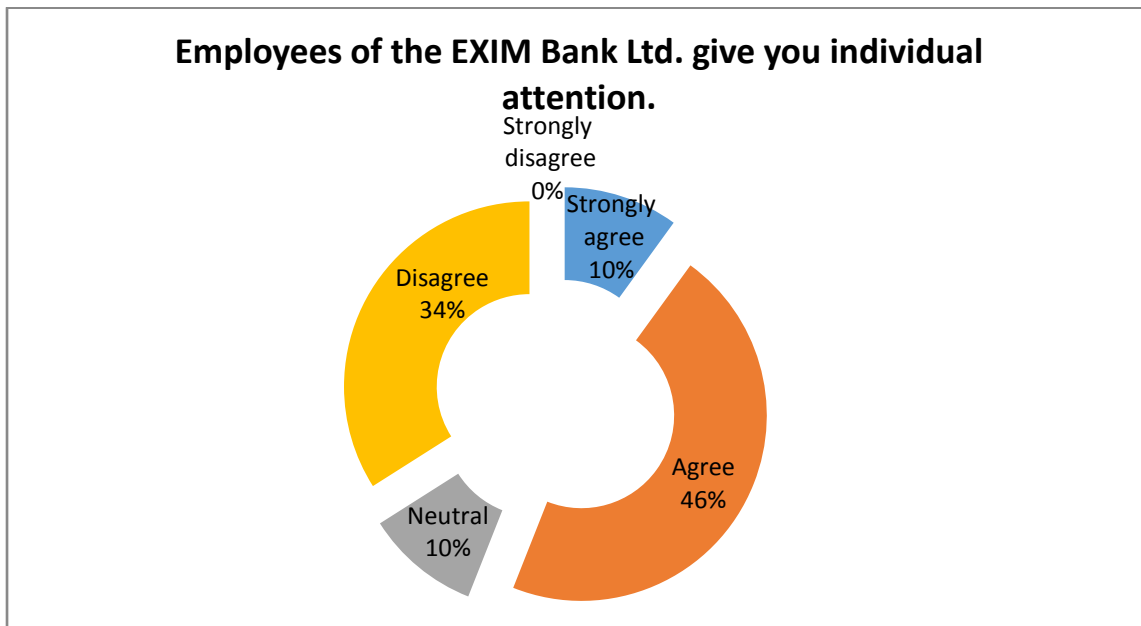
### Employees of the bank have the knowledge and capability to answer your questions.



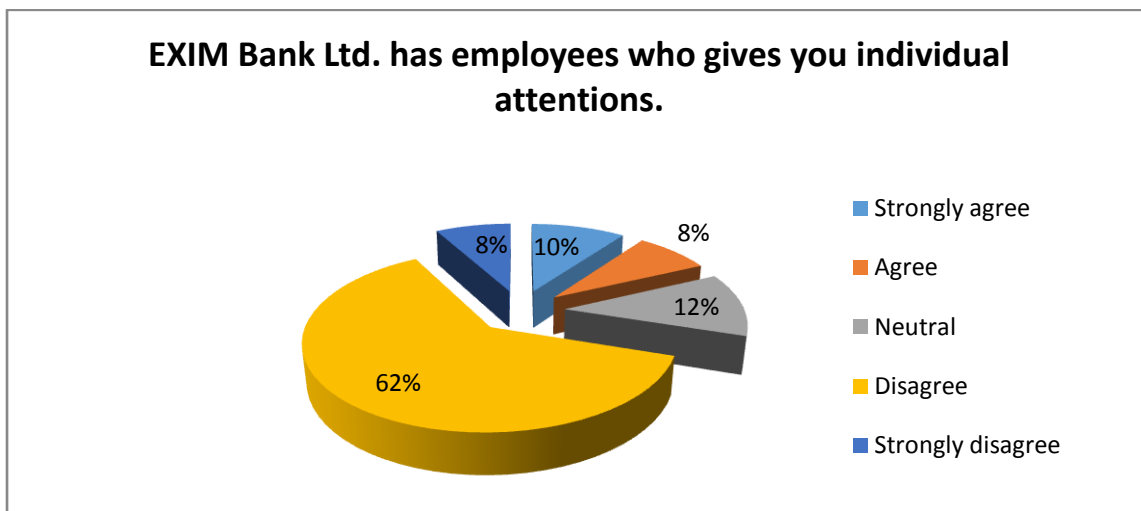
With a 60% agreed members the bank have the knowledge and capability to answer the questions for the customers. 8% don't agree so this needs to be taken care of.



#### 4.4) Perceptions and Statements in the EMPATHY dimensions

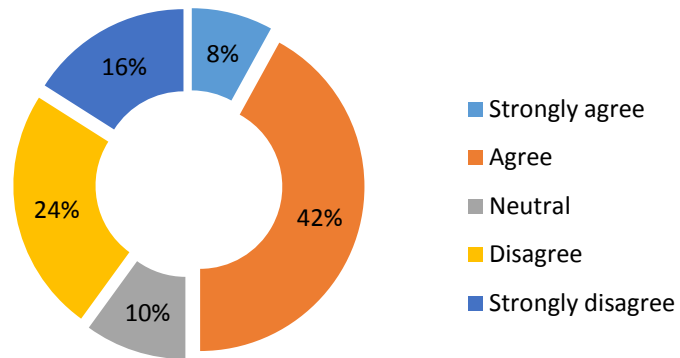


The bank employees have a good reputation of giving the customers individual attentions of about a total of 56% and as well as 34% don't agree too. This needs some major improvement.



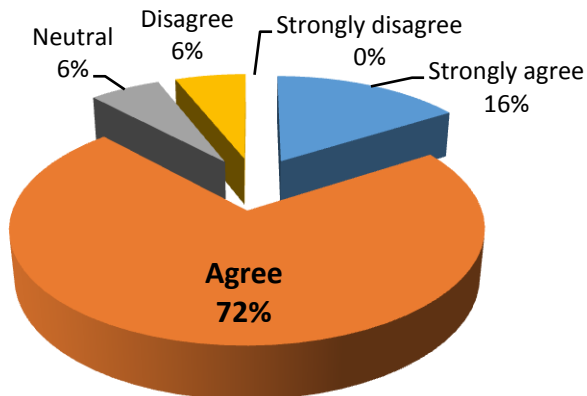
The bank has poor satisfactions of the employees, giving the customers individual attentions of about 8%. Most of the customers, about 62% disagree so the bank needs to put some serious attentions to change it.

**EXIM Bank Ltd. has your best interest heart.**



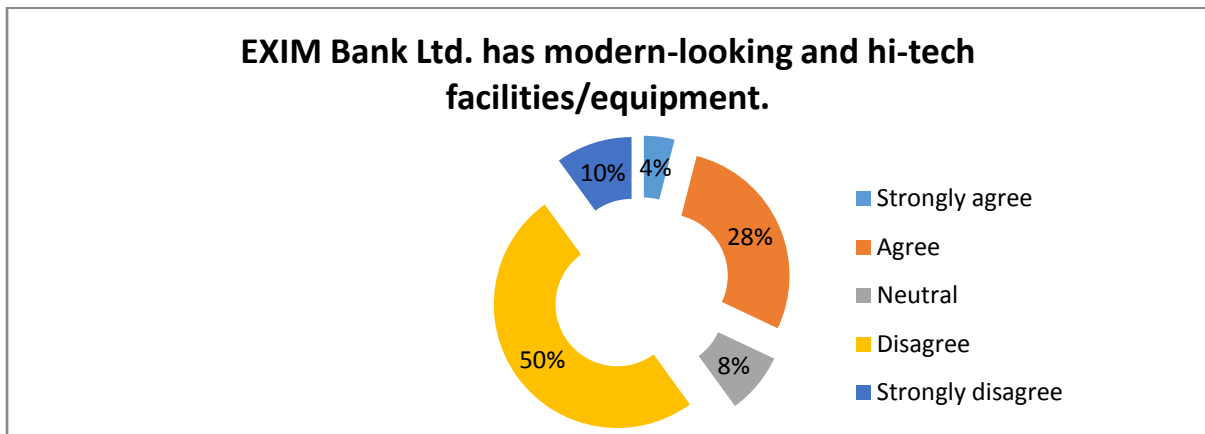
The bank has the best of your interest in their heart with an agreement of total 50%, 40% disagree and 10% says nothing about it. Bank should strongly improve their reputation here.

**The employees of the bank understand your specific needs.**

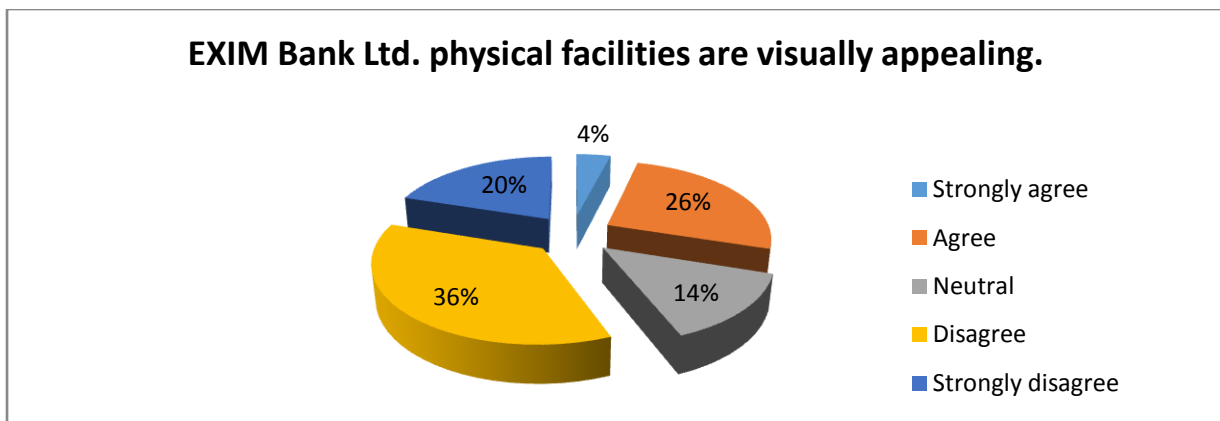


Bank understands the customer's specific needs with a high agreement of 72%. They are doing a very good job here.

#### 4.5) Perceptions and Statements in the TANGIBLE dimensions

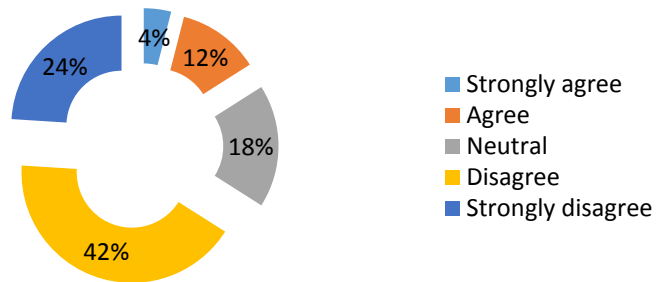


The EXIM Bank Ltd needs to equip their office with modern facilities. Since almost 60% disagree, so they need to buy more modern machines as soon as possible.



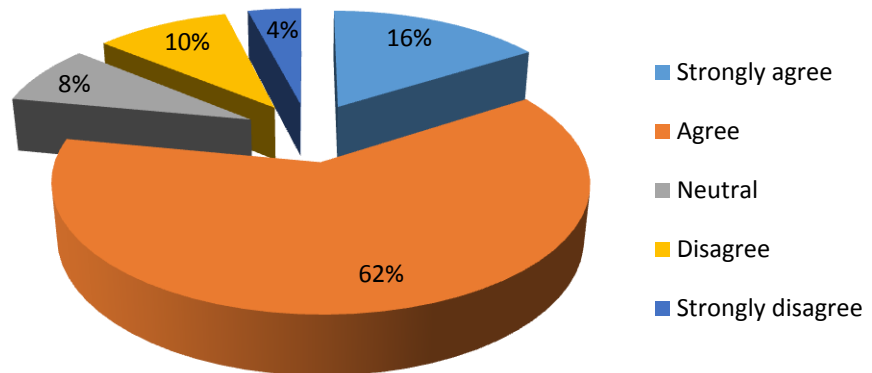
26% agree and on addition another 4% strongly agree with the visually appealing physical facilities provided by the bank. The other 36% still do not agree with it.

**Materials associated with the services are visually appealing at the EXIM Bank Ltd**



Bank has a poor performance on the materials associated with the services with only 12% agreed and 42% disagreed. Bank should update the materials as of customers need.

**Bank has convenient business hours to perform your business transaction.**



The timing for the business hours to perform the transaction is very good. A total of 78% agree and some still disagree. 8% of the customers are neutral too.

# **Chapter- 6**

## **Problem identification, Recommendation And Conclusion**

## **6.1 Problem identified**

After the entire questions, some problems were identified by me. The summary of problems is given below:

- When EXIM Bank Ltd. promises to do something by a certain time, it does so. After analysis this statement, the respondents have given their opinion as a disagreed. Because their expectation was high.
- EXIM Bank provides its services at the time it promised to do so. This analysis most of the respondents think that EXIM Bank provides its services at the right time.
- EXIM Bank keeps customers informed about when service will be performed. After analysis, this statement, result shows that among the total respondents, most of them give the disagreed opinion. Because their expectation was high.
- The employees in EXIM Bank are never too busy to respond to customers' request. The analysis shows that the most of the respondents were agreed and their perception of employees of EXIM Bank are never too busy to respond their customers' request.
- Customers feel safe in their transactions with EXIM Bank Ltd. After analysis this statement most of the respondents think they feel safe while they transacted with EXIM Bank Ltd.
- The employees in EXIM Bank have the knowledge to answer customers' questions. After analysis, among the total respondents, most of the respondents were agreed with this statement. Most of the customer expects this from an excellent bank.
- EXIM Bank Ltd. gives customer individual attention. From this statement, most of the respondents disagreed with this statement. They think that EXIM Bank Ltd. does not give them individual attention. But they expect high to get individual attention from an excellent company.
- EXIM Bank has modern looking and hi-tech equipment. After analysis of this statement, it shows that most of the respondents think that EXIM Bank Ltd. has no modern looking equipment. But customers expect this from EXIM Bank Ltd.
- EXIM Bank has convenient business hours. From this statement, most of the respondents think EXIM Bank Ltd. has convenient business hours.

## **6.2 Recommendations**

From my research and analysis, there found a lot of result about the customers' perception and expectation of service quality of EXIM Bank Ltd. I identified that many of the respondents from my sample aware about the service quality of banking activities. I have come up with some points which can improve the efficiency as well as quality of the service. the points are as below:

- Employees of EXIM Bank have to reduce the dimension gap, especially in reliability and tangible dimension by increase their service quality performance.
- They should correct their low performance and provide better service than other excellent bank to increase the customer satisfaction.
- They have to be sincerer to solving the customer's problem.
- They should be more commit to doing something by a certain time.
- To inspire confidence in customers', mind the employees of EXIM Bank behavior should be more effective.
- The bank should be more concern about the tangibles means the overall interior decoration.

By considering the above recommendations, the EXIM Bank Ltd. can improve quality and satisfied their customers with effectively and efficiency and makes them loyal customers of EXIM Bank Ltd.

### **6.3 Conclusion**

The banking sector of Bangladesh is passing through a tremendous reform under the economic deregulation and opening up the economy. Currently this sector is becoming extremely competitive with the arrival of multinational banks as well as emerging and technological infrastructure, effective credit management, higher performance level utmost customer satisfaction and the transactions of foreign exchange. During the three-month internship program at Dhanmondi Branch almost all the desk has been observed more or less. This internship program, at first, has been arranged for gaining knowledge of practical banking and to compare this practical knowledge with theoretical knowledge. Through all departments and section are covered in the internship program it is not possible to go to depth activities of this branch because of time limitation. However, highest effort has been given to achieve the objective of internship program.

The study analyzes the customer perceptions and expectations regarding service qualities in EXIM Bank Ltd. From the descriptive analysis we see that just half of the customers are satisfied with the perception level in all dimensions of service quality.

On the other hand, in expectation level, customers expect more in Assurance, Responsiveness and Empathy.

The bank should concentrate more on to improve service standards in courtesy, ability of employees inspires trust & confidence of the customer, their willingness to help & provide prompt services, need few more in caring and individualized attention to retain and close the gap with the customers. It is, therefore very important to know how customers evaluate service quality and what can be done to measure and improve it.



## **INTERNSHIP EXPERIENCE**

It's great pressure for me to work with EXIM Bank Ltd. As an internee EXIM Bank Ltd. is one of the rapid growing banks in the country. EXIM Bank widely conducts business activities with excellently of its branches around the country. According to the requirements of course fulfillment, I joined in the EXIM Bank Ltd, at Dhanmondi Branch as an internee on the date of 30 May to 30 August. There I worked for 3 months with different section under the supervision of Mr.Tahsin Iqbal Sujon.He was very cooperative in nature and there was huge opportunity to learn. Beside this I had to work with some other employees regarding some vital issue. According to the office rules and regulation I have acted like a regular employee. That's why I had to serve 10:00 am to 6:00 pm. After interning into the office I would sign attendance sheet like other officials, and then sit on assigned section but there was no specific desk for me. Within office hour every employees of relevant section guided me in order for better important.

- **Duties and Responsibilities:** As an internee, I also had to take some certain responsibilities and duties. Basically I always worked as an assistant of different employees of different section of branch.
- **Job Description:** It was clear in my joining letter that I was supposed to give regular attendance at the place where I would be deputed my report. As an internee I was supposed to perform the following activities:
  - Matching daily clearly supplementary.
  - Registered demand drafts, pay order and check.
  - Performed account opening activities.
  - Data entry.
  - Assist people who could come to the bank for loan, deposit scheme and other purposes.
  - During three months' internship periods I have learnt lots of things, few of them are listed below:
    - ✓ Account opening.
    - ✓ Issuing check book to account holders.
    - ✓ Requirements to become an account holder.
    - ✓ Requirements for retail's special deposit.
    - ✓ Requirements for loan.

- **The Daily Routine:** As an internee my daily work was divided in two phases. During this two phases my working time and style was completely different. Descriptions of the two phases are as follows –

During the pressure phases my working hour started from 10 am normally and ended at 6 pm and sometimes ended at 8pm. In the phase after arrival into the office I would sign-in the attendance register and then I used to get busy to perform the above mentioned tasks.

- **Use of office machinery:** In my internship I have used some office machineries that are listed below –

- ✓ Computer for data entry.
- ✓ Cash counting machine.
- ✓ Printer.
- ✓ Generator

The documents I have prepared during internship periods are listed below –

- ✓ Debit voucher
- ✓ Credit voucher
- ✓ Payments order
- ✓ Registered check, D.D
- ✓ Issued check book

## References

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- Newsletters, Journal, prospectus of EXIM Bank Limited.
- <http://www.emeraldinsight.com/doi/abs/10.1108/02652320010322994>

## Appendix

### An Evaluation of Service Quality of EXIM Bank Limited

#### Questionnaire

Dear Sir or Madam,

This is a questionnaire from **Daffodil International University (DIU)** to collect data on service quality of **EXIM Bank Limited**. This Survey is designed to look at the various needs of the customer and its level of fulfillment.

The survey will take about 8 to 10 minutes to complete. There is no right or wrong answer. Particular in this survey is completely voluntary. To ensure that your responses are strictly confidential, please don't identify yourself anywhere in the survey. Please try to complete all the questions. Your individual response will be combined with those of other respondent & only aggregated data will be reported. Thanks for taking the time to share your valuable opinion.

I would like to know whether you Strongly Agree (SA) =5, Agree (A)=4, Neutral (N)=3, Disagree(D)=2, Strongly Disagree (SD)=1, with each statement. Please circle (0) the number that response your opinion most correctly.

Please put the tick marks (√) in the appropriate box

1. Gender      a) Male      b) Female

2. Age    a) 15-30 years    b) 31-40 years    c) 41-50 years    d) more than 50

3. Occupation    a) Service holder    b) Business persons    c) Others .....

1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly agree

<b>B. Perceptions and Statements in the RESPONSIVENESS dimensions</b>						
The employees of EXIM Bank Ltd. Give you prompt service.		1	2	3	4	5
Employees of EXIM Bank Ltd. Are always willing to assist/help you.		1	2	3	4	5
Employees of EXIM Bank Ltd. Are never too busy to respond to your request.		1	2	3	4	5
<b>C. Perceptions and Statements in the ASSURANCE dimensions</b>						
1	The behavior of the employees of the EXIM Bank Ltd. Inspires confidence to you.	1	2	3	4	5
2	You feel safe and secure in your banking transactions with the EXIM Bank Ltd.	1	2	3	4	5
3	Employees of the bank consistently courteous with you.	1	2	3	4	5
4	Employees of the bank have the knowledge and capability to answer your questions.	1	2	3	4	5

<b>D. Perceptions and Statements in the EMPATHY dimensions</b>
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<b>A. Perceptions Statements in the RELIABILITY dimensions</b>						
1	When EXIM Bank Ltd promises to do something by a certain time, it does so.	1	2	3	4	5
2	When you have a problem, EXIM Bank Ltd shows a sincere interest in solving your problems.	1	2	3	4	5
3	EXIM Bank Ltd performs the right service at first time.	1	2	3	4	5
4	Bank provides its facilities at the time it promises to do so.	1	2	3	4	5
5	EXIM Bank Ltd keeps you informed about when services will be performed.	1	2	3	4	5
1	Employees of the EXIM Bank Ltd. Give you individual attention.	1	2	3	4	5

2	EXIM Bank Ltd. Has employees who give you individual attention.	1	2	3	4	5
3	EXIM Bank Ltd. Has your best interest heart.	1	2	3	4	5
4	The employees of the bank understand your specific needs.	1	2	3	4	5

**E. Perceptions and Statements in the TANGIBLE dimensions**

1	EXIM Bank Ltd. Has modern-looking and hi-tech facilities/equipment.	1	2	3	4	5
2	EXIM Bank Ltd. Physical facilities are visually appealing.	1	2	3	4	5
3	The employees of the bank appear neat.	1	2	3	4	5
4	Materials associated with the services are visually appealing at the EXIM Bank Ltd	1	2	3	4	5
5	Bank has convenient business hours to perform your business transaction.	1	2	3	4	5