

Internship Report

Spring 2018

Customer Satisfaction of Shahjalal Islami Bank Ltd.

Submitted By:

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Submitted To:

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Date: 12.04.2018

Letter of Transmittal

Date- 12/04/2018

Tanjina Shahjahan

Lecturer

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Subject: Submission of Internship Report.

Dear ma'am,

It is a great pleasure to present the internship report titled "Customer satisfaction of Shahjalal Islami Bank" which was assigned to me as a partial requirement for the completion of BBA Program.

Throughout the study I have tried with the best of my capacity to gather as much information and relevant issues as possible and tried to follow the instructions as you have suggested. I tried my best to make this report as much informative as possible. I hope that it will satisfy your requirements and serve the purpose of my internship program.

I am grateful to you for your guidance and kind cooperation at every step of my effort on this report. I would be grateful if you kindly take some time to go through the report and evaluate my performance.

Sincerely Yours

Shamiha Anjum

ID - 13104133

BRAC Business School

BRAC University



Letter of Endorsement

This is to certify that, Shamiha Anjum; a student of BBA program, Double Major in Marketing and E-Business from BRAC Business School, BRAC University, has completed the internship report titled “Customer Satisfaction of Shahjalal Islami Bank Limited” successfully under my supervision.

I wish every success in her life.

Supervisor

Tanjina Shahjahan

Lecturer

BRAC Business School

BRAC University



Acknowledgement

At first, I would like to express my gratitude to almighty Allah for giving me the strength and opportunity to complete the report within the schedule time successfully.

I would like to thank Mridha Muhammed Fazlay Rabby, Assistant executive officer and also other officials of Shahjalal Islami Bank Limited, Uttara Ladies Branch for supporting as well as co- operating me as an intern in their organization.

Finally, I want to give my special thanks to my academic advisor Tanjina Shahjahan, Lecturer, BRAC University for her support and enormous help throughout this Internship program, especially her guidelines throughout the period of preparing the report.



Executive Summary

The internship report is prepared as a requirement of BBA program of BRAC University. This report is on “Customer Satisfaction of Shahjalal Islami Bank Limited”. This report is intended to assist the reader in detailed understanding about customer satisfaction. The purpose of this report is to have an idea about the customer dealing process and Customer Satisfaction of SJIBL.

In this report, first of all I discussed about the objectives, limitations and the methodology containing the sources of data I have collected.

Secondly, in the organizational part I have provided detailed information about the organization like company profile, vision and mission, product & service etc.

Thirdly I have written about my job responsibilities and observations in Shahjalal Islami Bank Limited, Uttara Ladies branch, then I have discussed the detail about the Customer Satisfaction. I’ve done Data analysis of SJIBL.

Finally, I give some suggestion according to the experienced which I have achieved during internship at SJIBL and also from data analysis. I also discussed about the bank opportunity, threats through SWOT analysis. References and appendix is also attached in the last part. The whole system has been described elaborately in this report.



Table of Contents

Letter of Transmittal	i
Letter of Endorsement	ii
Acknowledgement	iii
Executive Summary	iv
Part One	1
Overview of the Organization	1
1.1 Background of the Organization	1
1.2 Vision:	1
1.3 Mission:	1
1.4 Strategy:	2
1.5 Motto of SJIBL:	2
1.6 Company Structure:	3
1.7 SWOT Analysis:	4
1.8 Product and services of Shahjalal Islami Bank:	5
Part Two	7
Introductory Part	7
2.1 Introduction	7
2.2 Background of the Report	7
2.3 Objective of the Report:	8
2.4 Scope of the Report	8
2.5 Limitation of the Report	8
2.6 Methodology	9
2.7 Study population & sample	9
2.8 Data collection Procedure:	9
Customer Satisfaction	10
3.1 Job Description of My Internship Period:	10
3.2 General Banking Department:	10
3.3 Customer Satisfaction:	12
3.4 Factors Affecting Customer Satisfaction:	12
Data Analysis	14
4.1 Analysis of Survey Result:	14
Findings & Recommendation	34
5.1 Survey Findings:	34
5.2 Recommendation	35
Conclusion:	36



References 37
Appendix:..... 38



Part One

Overview of the Organization

1.1 Background of the Organization

Shahjalal Islami Bank followed Islami Sharia. The bank is named of a saint Hazrat Shahjalal who dedicated his life for the cause of practicing Islam in the east north part of this subcontinent (wikipedia, 2018). Shahjalal Islami bank was established in 1st April 2001 as a private commercial bank under companies Act 1994. SJIBL started its banking operation on the following year 10th may with its first branch, obtaining the license from Bangladesh Bank. The corporate head office of the bank is situated at ‘Shahjalal Islami Bank Tower’ plot No:4, CWN(C) Gulshan Avenue, Dhaka-1212. Now the bank has in total 113 branches where 60 branches is in Dhaka zone, 25 in Chittagong zone, 7 in Sylhet zone, also 7 in Khulna zone, 11 in Rajshahi zone, 3 in Barisal zone, and has 2 branches for priority banking which is situated in Dhanmondi and in the corporate branch (Shahjalal Islami Bank Ltd., 2009-2018).

Shahjalal Islami Bank Limited offers all kind of banking facility like account opening, deposit, investment facility, money transfer facility, foreign trade transactions etc.

SJIBL is always ready to maintain the highest quality of services by upgrading banking policies in management and by applying higher standard of business ethics with sharia law.

1.2 Vision:

To be the unique modern Islami Bank in Bangladesh and to make significant contribution to the national economy and enhance customers' trust & wealth, quality investment, employees' value and rapid growth in shareholders' equity.

1.3 Mission:

- To provide quality services to customers.
- To set high standards of integrity.



- To make quality investment.
- To ensure sustainable growth in business.
- To ensure maximization of Shareholders' wealth.
- To extend our customers innovative services acquiring state-of-the-art technology blended with Islamic principles.
- To ensure human resource development to meet the challenges of the time.

1.4 Strategy:

- To strive for customer's best satisfaction & earn their confidence.
- To manage & operate the Bank in the most effective manner.
- To identify customer's needs & monitor their perception towards meeting those requirements.
- To review & updates policies, procedures & practices to enhance the ability to extend better services to the customers.
- To train & develop all employees & provide them adequate resources so that the customers' needs are reasonably addressed.
- To promote organizational efficiency by communicating company plans, polices & procedures openly to the employees in a timely fashion.
- To cultivate a congenial working environment.
- To diversify portfolio both the retail & wholesale markets.

1.5 Motto of SJIBL:

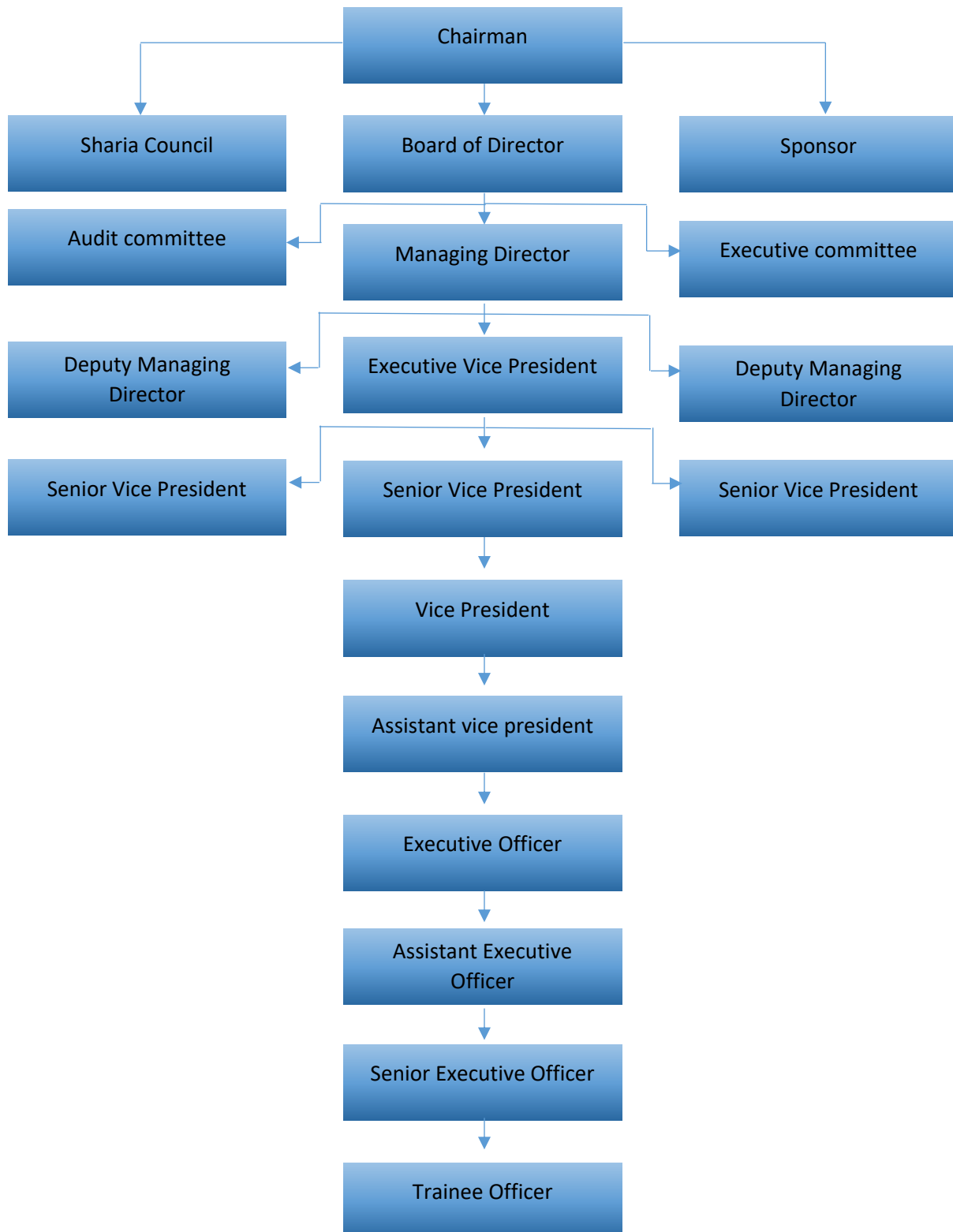
Committed to Cordial Service.

(Shahjalal islami bank Ltd., 2009-2018)



1.6 Company Structure:

Organogram of Shahjalal Islami Bank



1.7 SWOT Analysis:

SWOT analysis plays a vital Role in Determining business strategy. Through SWOT analysis we can figure out the scenario of SJIBL. Here I have tried to find out the Strengths, Weaknesses, Opportunities and threats of Shahjalal Islami bank Ltd.



Strength:

- Highly motivated team
- Reputation as an Islami Bank
- Skilled Management
- Financially Stable
- Market leader in retail Banking
- Able to provide Quality Service in every level of customer
- Satisfactory IT services
- Online Banking Facility
- Well maintained corporate Culture
- Computerized account maintenance



Weaknesses:

- Higher annual service charge for maintaining account
- Lesser profit percentage on fixed deposit.
- Barriers from central bank

Opportunities:

- Profitable market
- Potential market for Small Medium Enterprise (SME)
- Product innovation

Threats:

- Competitors are increasing day by day
- Competitors might copy the new offerings for a product

1.8 Product and services of Shahjalal Islami Bank:

Basically Shahjalal Islami Bank provide these services- Foreign Trade service, Investment Service and General Banking service.

In foreign trade SJIBL offer the following products-

- Letter of credit
- Bank guarantee
- Bill passes

In investment, Shahjalal Islamic bank invest on something on behalf of their client to give them their desire product or service. Lastly, general banking deals with the customers directly like opening account, MTDR or FDR, issuing pay order, clearance etc.



SJIBL have two types of category in their product, one is deposit another one is investment products.

The list of deposit products is-

- SJIBL School Banking
- Mudaraba monthly Income
- Mudaraba Double Money
- Mudaraba Monthly Deposit
- Mudaraba Millionaire
- Mudaraba Haji Deposit
- Mudaraba Cash Waqf Deposit

And the list of Investment products is-

- Small and Medium Enterprise Investment
- Small Business Investment
- Housing Investment
- Household Durable
- Car Investment
- CNG Conversion Investment
- Overseas Employment Investment
- Scheme for Doctors
- Scheme for Executives
- Scheme for Marriage
- Scheme for Education



Part Two

Introductory Part

2.1 Introduction

In this modern era business environment is getting more complex because of the competition of the business organizations. To compete with the rivals an organization need to updated with every facility for their clients. Also innovation in business products or service can help an organization to beat its competitors.

Banking sector is expanding day by day. At the same time the process is becoming faster and easier. As the demand for banking activities increasing day by day so the banks are coming with different innovative ideas and products. Banking business is based on customers and the Islamic banks are treated as service oriented organization. there are differences between a commercial bank and an Islamic bank like in Islami bank the functions and operation modes are based on Sharia law where commercial banks follow man made principles. To survive in the competitive field of the banking sector, all banking organizations are looking for the best service opportunities to provide the full satisfaction to their clients.

2.2 Background of the Report

This internship report represents the service quality and customer satisfaction of Shahjalal Islami Bank Limited. After joining as an intern I have been appointed to the Uttara Ladies Branch of Shahjalal Islami Bank Ltd. where I had the opportunity to work in their general banking (GB) division. While working in the division I observed my fellow senior colleagues to determine every detail and the report is a representation of my learning. The objective was to assess the level of satisfaction the customers of Shahjalal Islami Bank Limited, those who put across various service level attributes and also to determine how well Shahjalal Islami Bank Limited was satisfying the customer on service grounds.

Lastly, the findings are examined to prescribe a set of specific recommendation to improve the overall service quality according to customer's expectation and also to solve the existing problems in the whole organizational level.



2.3 Objective of the Report:

The objective of the study is to draw an overview of the satisfaction levels of customers and how to improve satisfaction level of customers by providing services.

Some specific objective of the report is given below-

- Knowing the activities of general Banking division of SJIBL.
- Apprising with the corporate environment and culture.
- To evaluate customer satisfaction according to the services of Bank.
- Gathering practical experience.
- Evaluating the general Banking system function.
- To gain a real life work experience for a period of three months to find out the way it operates.

2.4 Scope of the Report

Shahjalal Islami Bank limited is one of the successful private banks in Private Banking Sector. But, the scope of the study was within Uttara Ladies Branch only. The report covers the organizational structure, background, functions and performance of SJIBL. Mainly I worked in the General Banking Department, so my report covers all the activities of customer service. Basically focuses on the study of customer satisfaction on banking services of Shahjalal Islami Bank Limited, Uttara Ladies Branch. The scope of this report is limited to the overall experiences of working in the bank.

2.5 Limitation of the Report

While working on the report I have got some limitations, such as-

- Unwillingness of the bank officials to Disclose the confidential information.
- Time limitation creates an obstacle to learn about the general banking operations.
- The officials were not available all the time to enlighten me with all kind of operations of the bank even though they had the intension to do so.



2.6 Methodology

Certain methods and techniques were utilized to collect data for this report. Collected data and information were processed and analyzed in order to make the report informative. Both primary and secondary sources of data were chosen as effective means of collecting data relevant for this report.

Primary Sources of Data:

- Direct observation while working.
- Discussion with officials of the Shahjalal Islami Bank Ltd.
- Face to face conversation with the clients and customers.

Secondary Sources of Data:

- official website of the bank.
- Annuals reports of the Shahjalal Islami Bank Ltd.
- Various brochures on the products and services offered by Shahjalal Islami Bank Ltd.

2.7 Study population & sample

The total population of our survey was the customer of Shahjalal Islami Bank. As my respected faculty specify the sample size of 50 from the population. Though I did the survey with 55 respondents but finalize it with 50 surveys.

2.8 Data collection Procedure:

In order to gather data for the report, I need to get proper permission from SJIBL to conduct the surveys in SJIBL's Uttara Ladies branch. The address of Uttara Ladies branch is Plot # 16, Solar Trade Center, Gareeb-e-Nawaz Ave, Dhaka 1230. I started the survey on February 20th 2018 and ended up in 29th march 2018.



Customer Satisfaction

3.1 Job Description of My Internship Period:

I did my internship program in SJIBL's Uttara Ladies branch. According to my internship topic I worked on General Banking Division and try to learn the operations of general banking from the officials. The description of my work as an intern is given below-

- Perform account opening activities
- Different types of scheme opening activities
- Checkbook and debit card posting in registers
- Maintaining registers and files

3.2 General Banking Department:

The main activities of a bank occurred in General Banking department. It is the busiest and an important department of a Branch because of mobilized funds, cash transaction Clearance and remittance. Shahjalal Islami Bank Ltd. Uttara Ladies branch reflect on the Following Departments Under General Banking Section:

- Account Opening section
- Cash section
- Remittance Section
- Clearing Section

As I mainly worked in account opening section so I am giving a brief below about this:

Account Opening Section:

Account opening section is one of the most important section in a branch. It creates a gateway for clients to do involve with bank. Also it is the base of a banker customer relationship. By opening a customer's account bank mobilizes its funds for investment. While opening an account there are some rules and regulation for the customers also they need to provide various documents to the bank officials. The types of account Customers can open through this department is-

- Current Account
- Savings Account



Demand Deposit:

In demand deposit client can withdraw his or her money any time without giving any prior notice to the bank.

Account opening procedure:

Step1:

First of all, the account should be properly introduced by any of the following criteria:

- Existing Current Account holder of the Bank.
- Officials of the Bank not below the rank of an Assistant officer.
- A respectable person of the locality well known to the Manager/Sub-Manager of the Branch concerned.

Step 2:

Filled up application in bank's prescribed form mentioning what type of account is he or she desired to be opened.

Step 3:

- The form will be filled up by the applicant himself / herself
- Two copies of passport size photographs for individual and for firms, photographs of all the partners will be taken.
- Applicants must submit required documents by the banks.
- Applicant must give signature in applicant's signature field and have to provide Introducer's signature on introducers signature field. After that the accounts number of the introducer will be verified by bank officials.

Step 4:

After completing all the process which I mentioned above, the authorized officer will accept the form.

Step 5:

In this step a minimum balance will be deposited. Only cash will be acceptable here.



Step 6:

After that the account will be opened and a check book will be issued for the accountholder and a deposit book will be given to him or her.

(Shahjalal Isami Bank Annual Report , 2010-2016)

3.3 Customer Satisfaction:

Customer satisfaction is a range in which product or services perceived performance compares to a customer's expectation. If the product or service performance did not meet customer's expectation, then the customer will be dissatisfied and if the service or product matches with customer's expectation then the customer will be satisfied. Expectation of a customer depends on the past buying experience of a customer also in marketer and competitors diversified given options. An indicator for customer satisfaction is given below:

Service < Expected = Dissatisfaction

Service = Expected = Satisfaction

Service > Expected = Delight

Through this indicator it is clear that, when the service of a bank is more than its customer expectation then the customer will be more satisfied and they will look forward with the bank in any further activity.

3.4 Factors Affecting Customer Satisfaction:

Some of the possible factors which can affect customer satisfaction is given below:

- **Quality of Service:**

This is one of the main reason behind customer dissatisfaction. By the quality of the service provided by the banker's customers might dissatisfy. For example, if the officials provide Slow services to its customer.



- **Employee Behavior:**

Employee behavior is one of the major factor that can affect customer badly. For example, if a banker does not behave appropriately to a customer, then there is a possibility that the customer might switch to other bank and the reputation of the bank will not be positive.

- **Technological aspect:**

If the bank is not technologically advanced like- not using advanced technology and software, then it might create dissatisfaction in customers. Under this aspect there could be also slow worked ATM booth or shortage of cash.

- **Perception of equity or fairness:**

The satisfaction of a customer is also depending on the perception of equity and fairness. In banks the priority customers get the special service, this might create an affect in any consumer's mind.



Data Analysis

4.1 Analysis of Survey Result:

4.1.1 Types of Customer:

There are three types of customer in Shahjalal Islami Bank limited and they are- regular Customer, irregular customer and new Customer. The number of regular customer was 37. Irregular was 6 and new customer was 7 among the 50 respondent.

And the percentage of the customers are-

Types of customer	percentage
Regular	74%
Irregular	12%
New Customer	14%

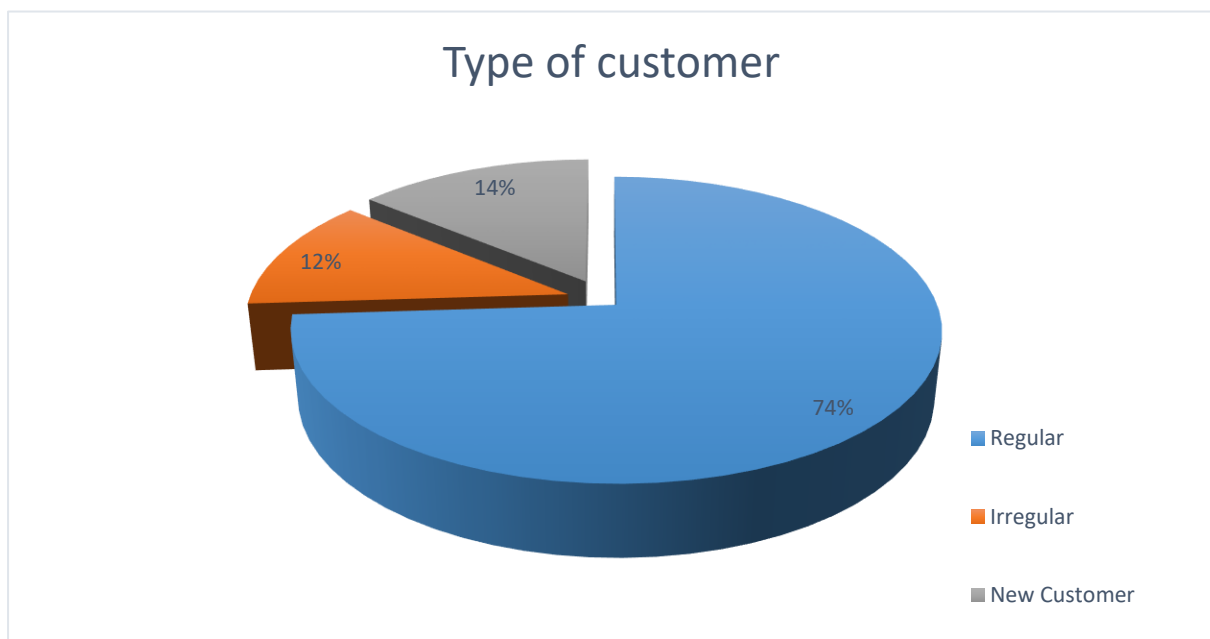


Figure 4.1.1: Types of customers in Shahjalal Islami Bank Limited



4.1.2 Reason behind choosing Shahjalal Islami bank limited:

In my survey 14 of the respondent mentioned that they choose Shahjalal Islami bank because of the reputation and the brand image in private banking sector. 16 respondent respond on the field 'Closeness to home' as the bank is situated in Uttara residential area. 17 customer choose the bank because the bank is based on Sharia law. According to this group of respondent, the Shahjalal Islami Bank is number one Islamic bank in Bangladesh and as a Muslim country most of the Muslim people want to have their account in an Islamic bank and also they want that their money will be used in a Halal way. 2 respondents mention that they choose it because of the good service quality to the customers since the bank has a good number of helping employees to deliver the best services to the customers. 1 customer responds that the reason behind choosing this bank is the bank offers low fees and charges to their customers for different things like – Account opening, online banking, money transferring etc. the bank charge very little amount of money and offers low fees to the customers. In the last field which is, 'higher profit rates on investment and saving' no respondent chooses this field. The percentage of the respondent on their chosen field is given below:

Reason behind choosing SJIBL	Percentage of the respondents
Reputation & Brand Image	28%
Closeness to Home	32%
Based in Sharia	34%
Good service	4%
Annually Low Charges	2%
Higher Profit Rate	0%

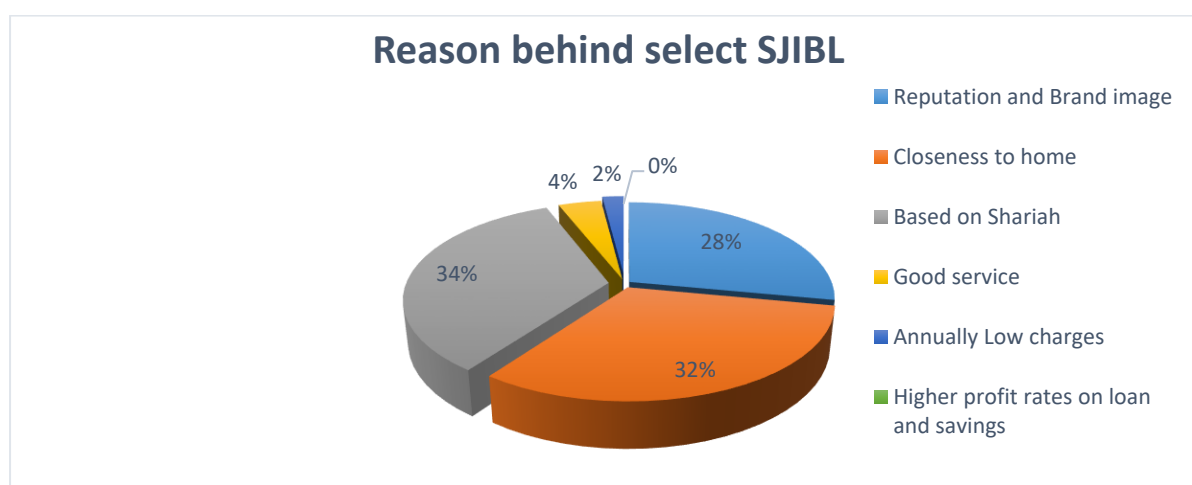


Figure: 4.1.2 Reasons for selecting Shahjalal Islami Bank Limited



4.1.3 Involvement with SJIBL Products:

Among the 50 respondent, 8 of them select the criteria of less than 1 year, 5 of them select within 1-3 years and 37 of them choose more than 5 years thy are involved with Shahjalal Islami bank. The percentage of the respondent is given below:

criteria	Percentage
Less than 1 year	16%
Within 1-3 years	10%
More than 5 years	74%

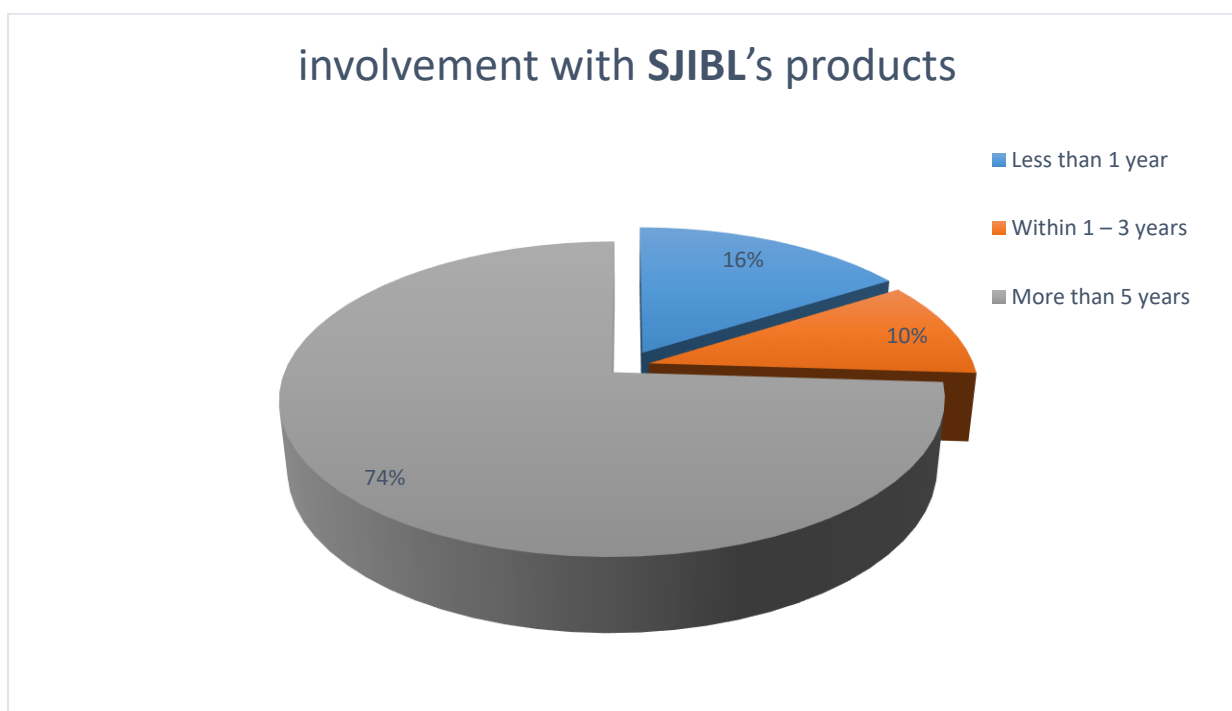


Figure 4.1.3: Customer involvement period with Shahjalal Islami Bank



4.1.4 Delaying in Service:

Here, 9 of the respondent face problem of delaying service and 41 of the respondent did not face any kind of problem. The percentage of the respondent is-

Criteria	yes	No
Delaying in service	18%	82%

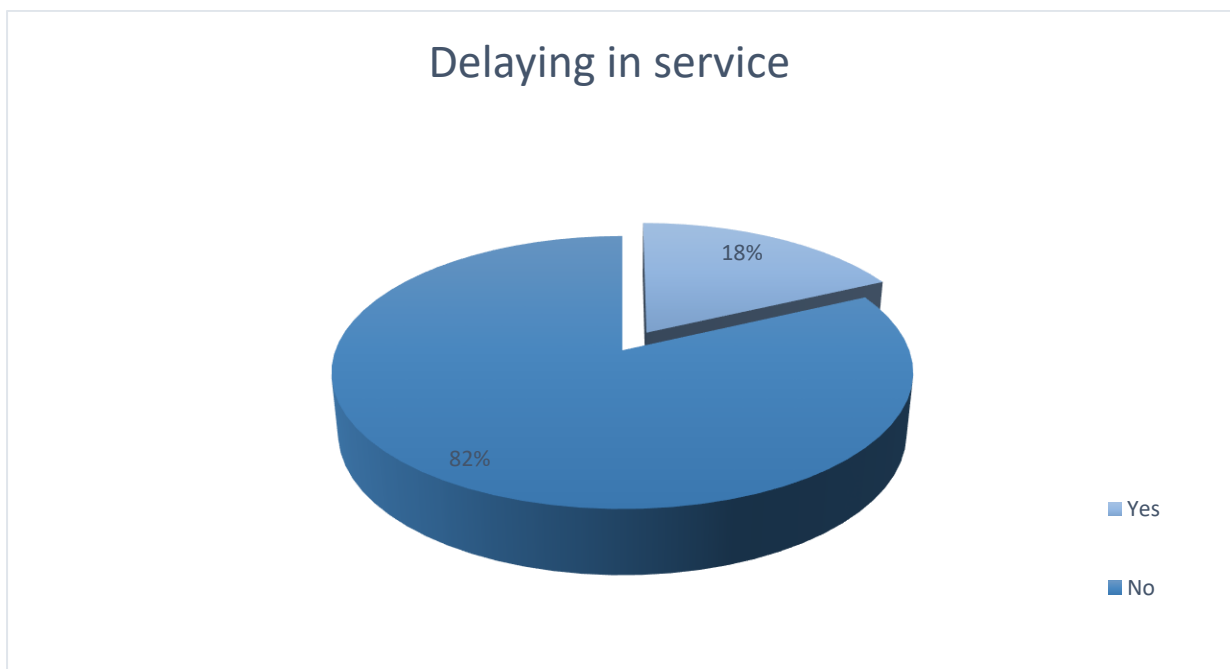


Figure 4.1.4: Problem in delaying in service



4.1.5 Technological problem:

Here, 35 of the respondent face Technological problem and 15 of the respondent did not face any kind of problem. The percentage of the respondent is-

Criteria	yes	No
Technological problem	70%	30%

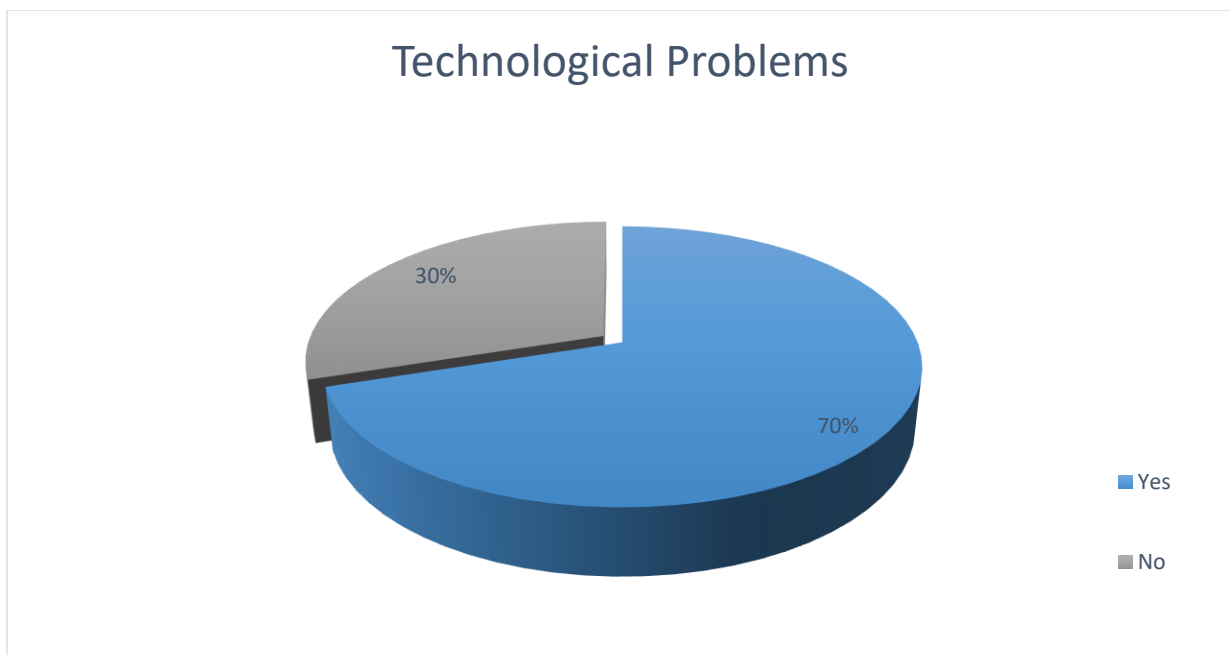


Figure 4.1.5: Technological Problem



4.1.6 Behavior of the employee:

Also here, 4 of the respondent did not like employee behavior and 46 of the respondent do like the behavior of the employee. The percentage of the respondent is-

Criteria	yes	No
Behavior of the employee	8%	92%

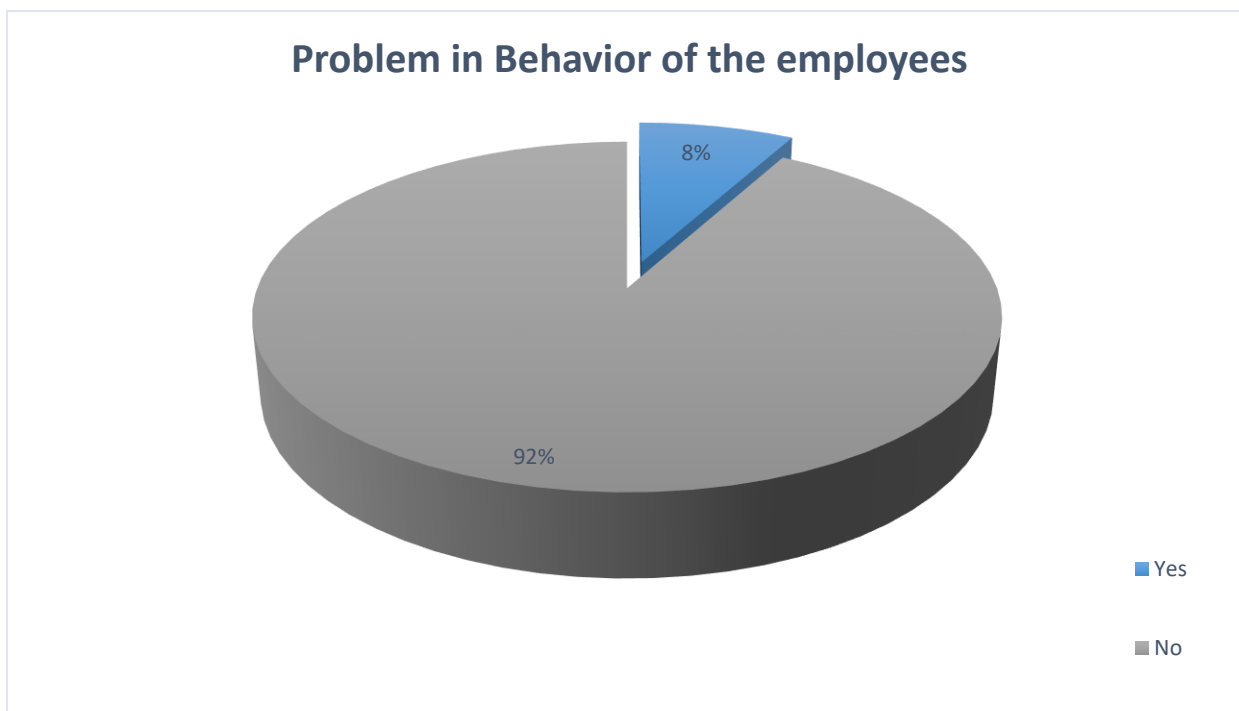


Figure 4.1.6: Problem in Behavior of the employees



4.1.7 Percentage of how likely a customer is to recommend Shahjalal Islami Bank Limited's product/service to others:

While I asked the respondent of my survey that how likely they would recommend Shahjalal Islami bank limited product or services to others, then 11 of them says that they will highly recommended the bank to others because as they are highly satisfied from Shahjalal Islami Bank product or services. 28 people select they might recommend and 11 people select that they will never recommend the bank to others.

The percentage for this question is give below:

Highly recommend	Might Recommend	Never
22%	56%	22%

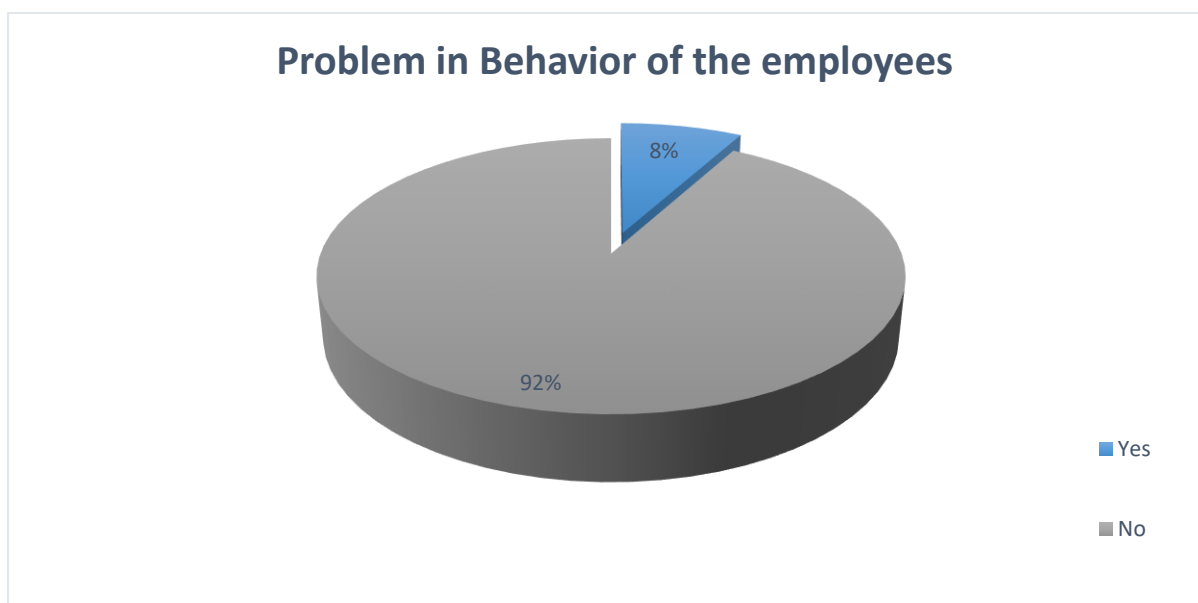


Figure 4.1.7: Customer's recommendation to Shahjalal Islami Bank



4.1.8 Percentage of how satisfied a customer is with the product features of Investment and deposit account:

In this criteria 10 of the respondent said that they are extremely satisfied with the product features of investment and deposit account of SJIBL. According to them the bank is investing money not giving loan to the customers and it is investing deposited money of the customer, so the bank is mainly making profit not interest. As a result, whatever the amount of profit, it does not matter to them and that is why they are extremely satisfied. 30 of the respondent were satisfied because the profit they get from deposit scheme is enough to them and the interest on investment is less than the other bank. 5 of the respondent choose unsure criteria as they have some confusion between Shahjalal Islami Bank's profit rate. 3 of the respondent choose dissatisfied criteria and the rest 2 of them choose very dissatisfied criteria. The percentage of respondents are shown below in tabular form:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
20%	60%	10%	6%	4%

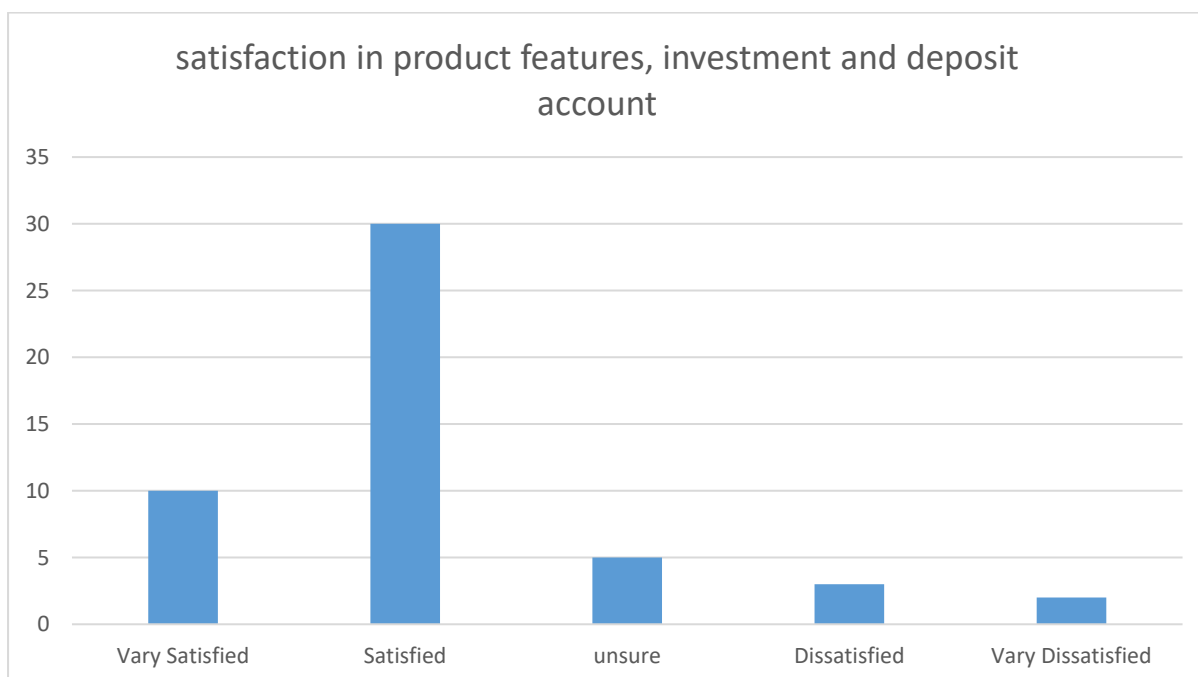


Figure 4.1.8: Satisfaction levels of customers by product features, investment and deposit account



4.1.9 Percentage of how satisfied a customer is with the ATM services:

In the scale of 5, 7 of the respondent was very satisfied and the reason to them was they have available ATM booth in their residential area. 10 of the respondent choose satisfied criteria because of the insufficient ATM booths of SJIBL. 5 of the respondent were unsure about the ATM service, they might be the new customer of the bank. The major portion which is 25 of the respondent was dissatisfied the reason behind it is, the ATM service providing by the bank is not adequate enough to them. And the rest 3 of the customer were very dissatisfied to the service. The percentage of the respondent is given below in a tabular format-

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
14%	20%	10%	50%	6%

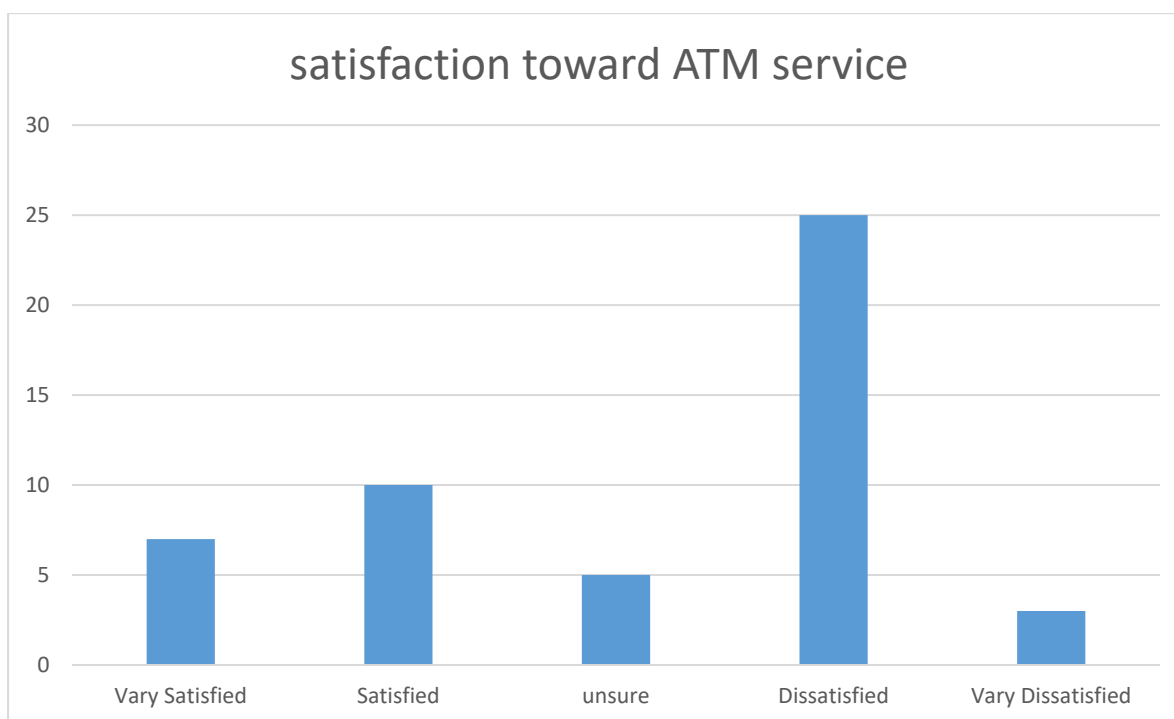


Figure 4.1.9: Satisfaction toward ATM service



4.1.10 Percentage of satisfaction about the provided information to customers of Shahjalal Islami Bank Limited:

Among the 50 respondents, 8 of them select the criteria that they are very satisfied by the provided information of bank. 15 of them choose the criteria satisfied, 7 respondent response on unsure, major portion of the respondent which is 18 were dissatisfied about the information provided by the bank and the rest 2 of them were very dissatisfied in this question.

The case has been shown in percentage by tabular form:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
16%	30%	14%	36%	4%

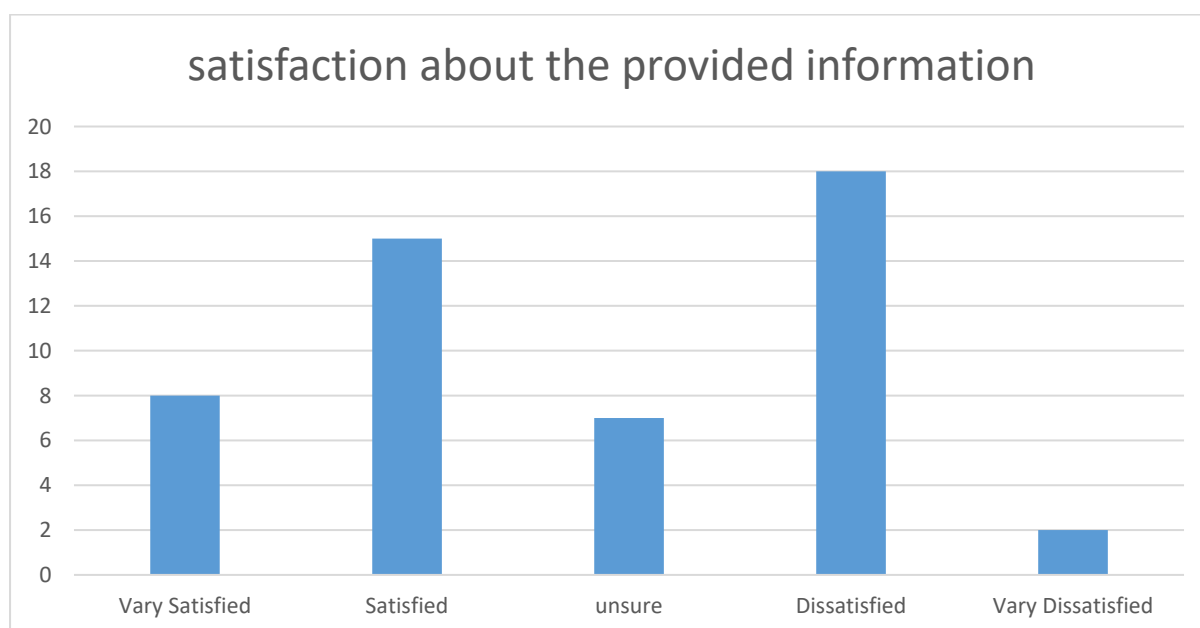


Figure 4.1.10: Satisfaction about the provided information



4.1.11 Satisfaction level of customers about process and procedures of customer services on Shahjalal Islami Bank Limited:

In this question 9 of the respondent was very satisfied about the process and procedures of the bank. 17 of them were satisfied, 19 were unsure about it, 4 people were dissatisfied and 2 people were very dissatisfied regarding this topic.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
18%	34%	36%	8%	4%

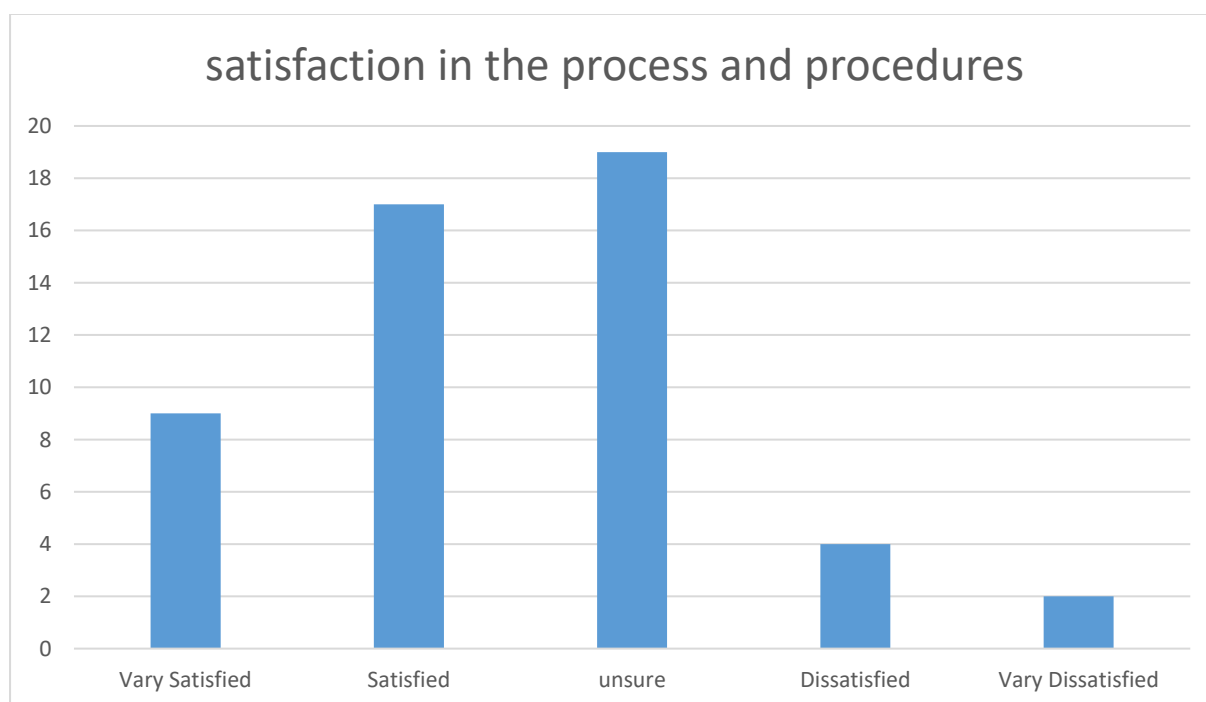


Figure 4.1.11: Satisfaction in the process and procedures



4.1.12 Satisfaction level of customers about costs and charges of services on Shahjalal Islami Bank Limited:

Regarding the satisfaction toward the cost and charges of the bank, 4 respondents were very satisfied, 12 of them were satisfied, 28 were unsure about the cost and charges, 5 of them were very dissatisfied and only one of them were very dissatisfied.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
8%	24%	56%	10%	2%

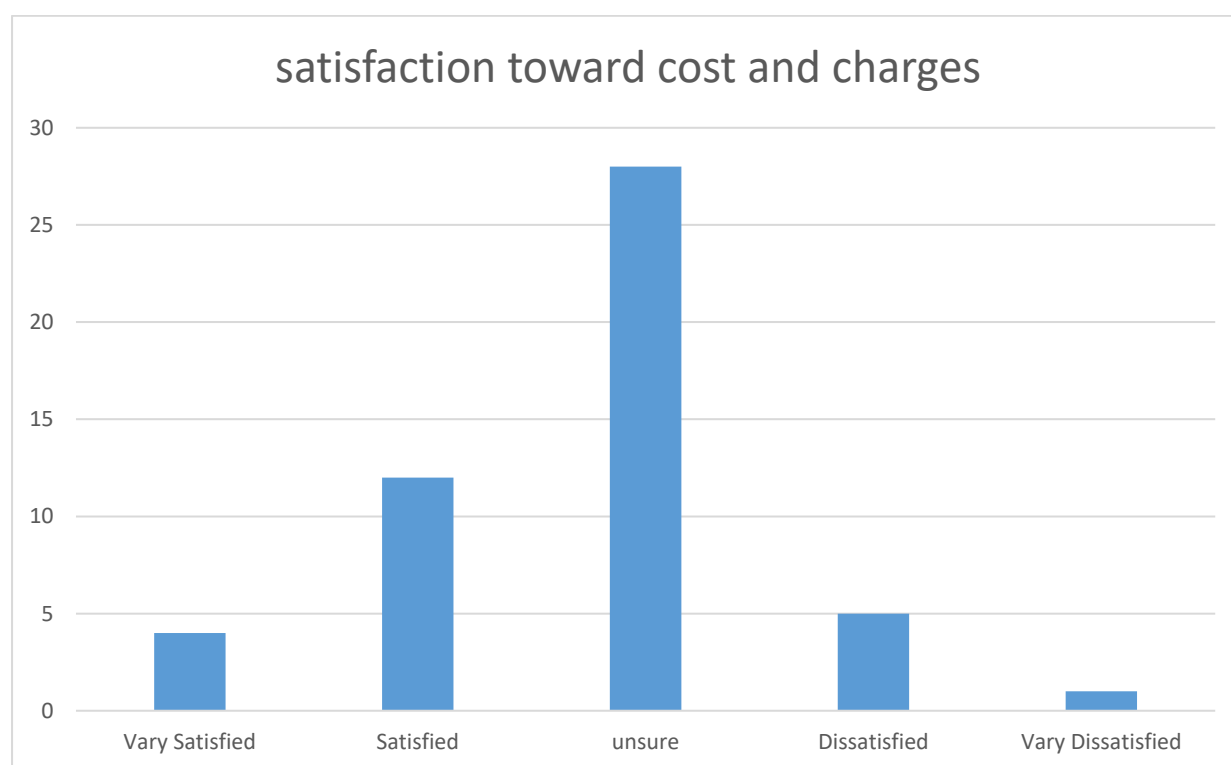


Figure 4.1.12: Satisfaction toward cost and charges



4.1.13 Satisfaction level of customers about rules and regulation of the services on Shahjalal Islami Bank Limited:

Here 5 of the respondent among 50 were very satisfied where the majority which is 38 were satisfied to the rules and regulation of the bank, 4 respondents were unsure about it and 3 of them were dissatisfied and no one was very dissatisfied in this criterion.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
10%	76%	8%	6%	0%

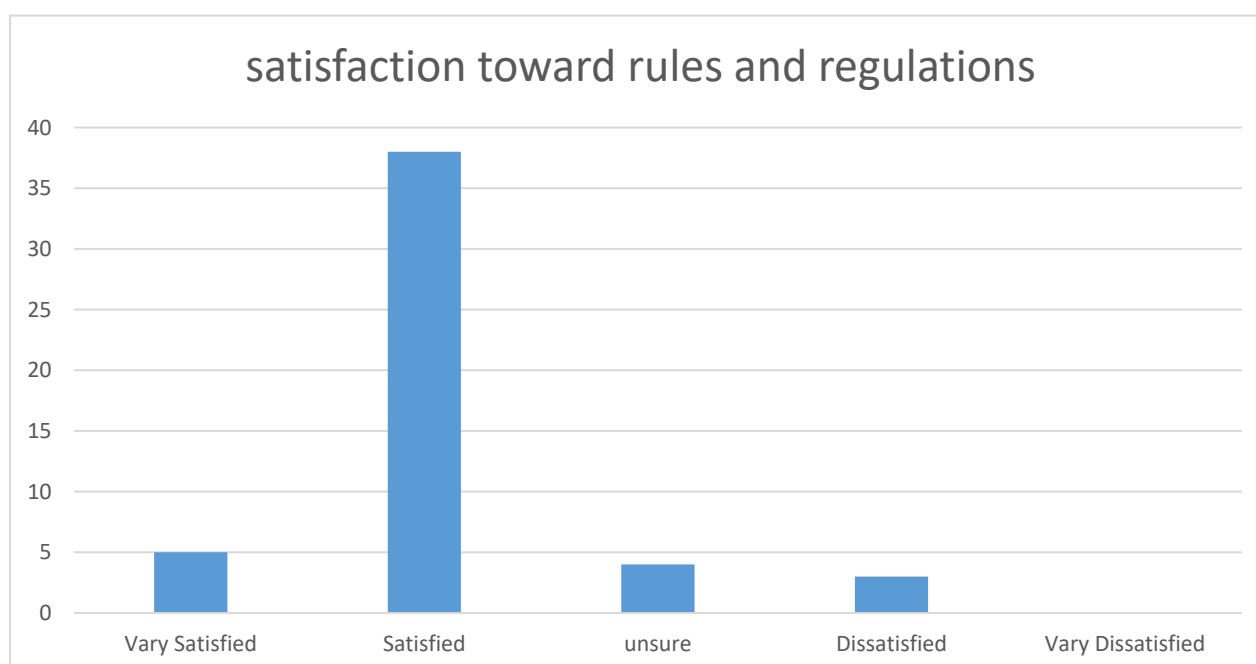


Figure 4.1.13: satisfaction toward rules and regulations



4.1.14 Satisfaction level of customers about behavior of employees of the Shahjalal Islami Bank Limited

As bank is mainly dealing with customers so the officials of a bank should have well-mannered and helpful to their customers. So in this criteria 11 of the respondent were very satisfied and the major portion 38 of them were satisfied and 1 is unsure. No one chooses the criterion dissatisfaction and very dissatisfaction in this survey.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
22%	38%	2%	0%	0%

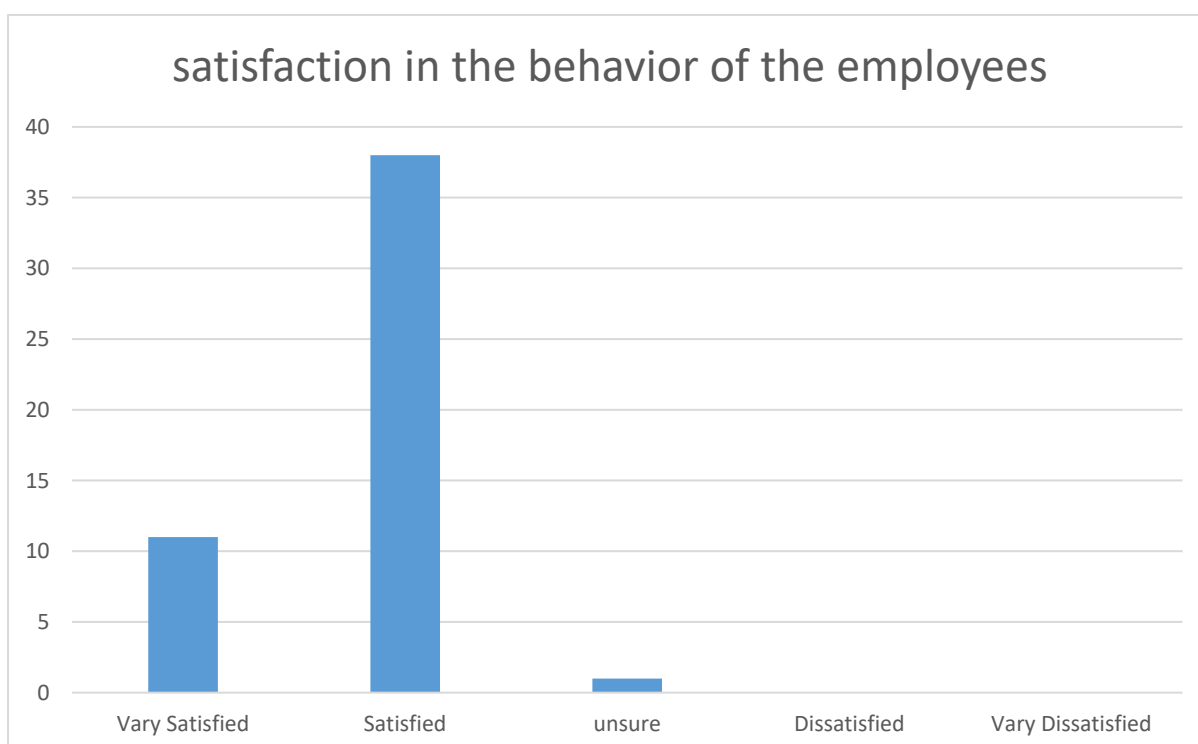


Figure 4.1.14: Satisfaction in the behavior of the employees



4.1.15 Percentage of how satisfied a customer is with the cleanliness:

Cleanliness and the environment of a bank is very important as it is dealing with its customers every day. The respondents of my survey was not that much satisfied with the cleanliness of the bank. No one was very satisfied about it, 14 were satisfied about it, 7 of them were unsure about it and the major respondent which is 23 were dissatisfied and the last 6 respondents were very dissatisfied about this criterion.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
0%	28%	14%	46%	12%

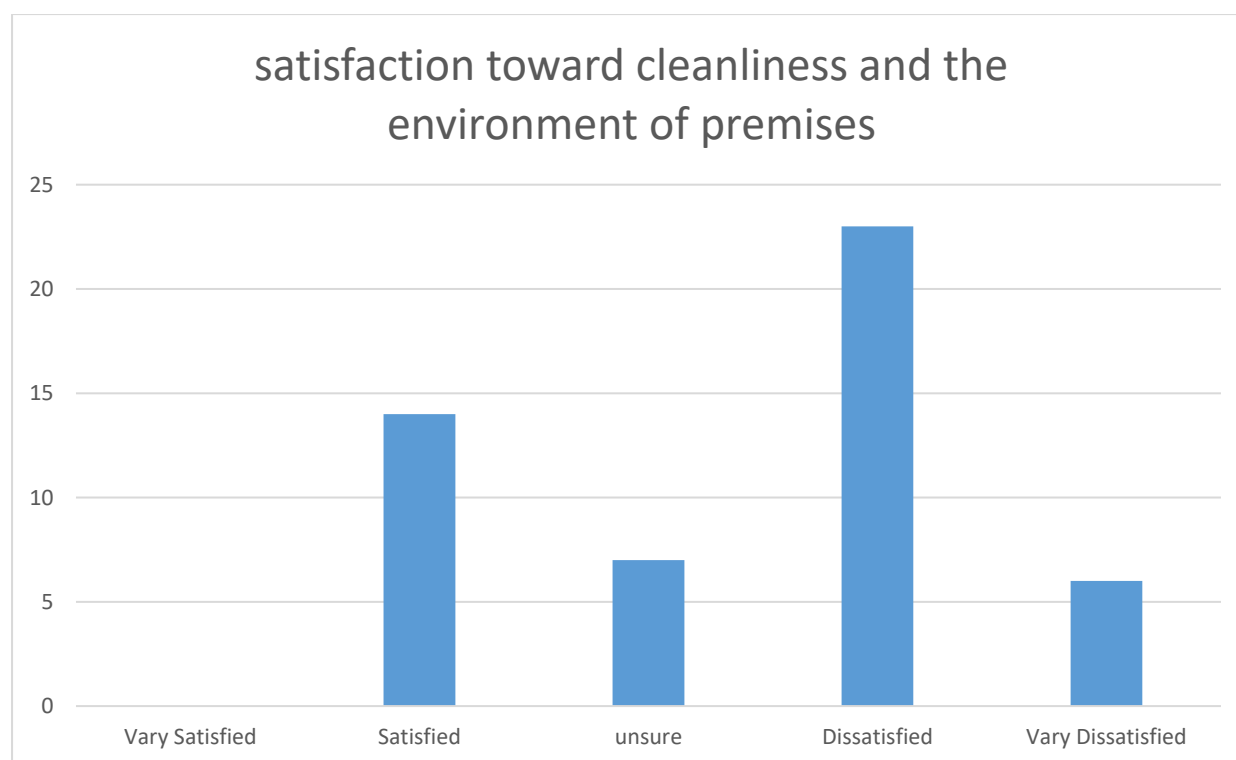


Figure 4.1.15: satisfaction toward cleanliness and the environment of premises



4.1.16 Percentage of how satisfied a customer is with the complaint resolution:

As I surveyed the customers how satisfied they are with the complaint resolution of this branch, 3 of the respondent said that they are highly satisfied with the complaint resolution because the bank takes immediate steps if there is any problem. 26 of them were satisfied because the bank takes instant steps if any problem rises but they are not highly satisfied as the employees forget to resolve the complaint. 16 of them were unsure about it because sometimes the bank takes instant steps and sometimes the service become slow to solve a complaint. 3 of them were dissatisfied about and 2 of them were very dissatisfied.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
6%	52%	32%	6%	2%

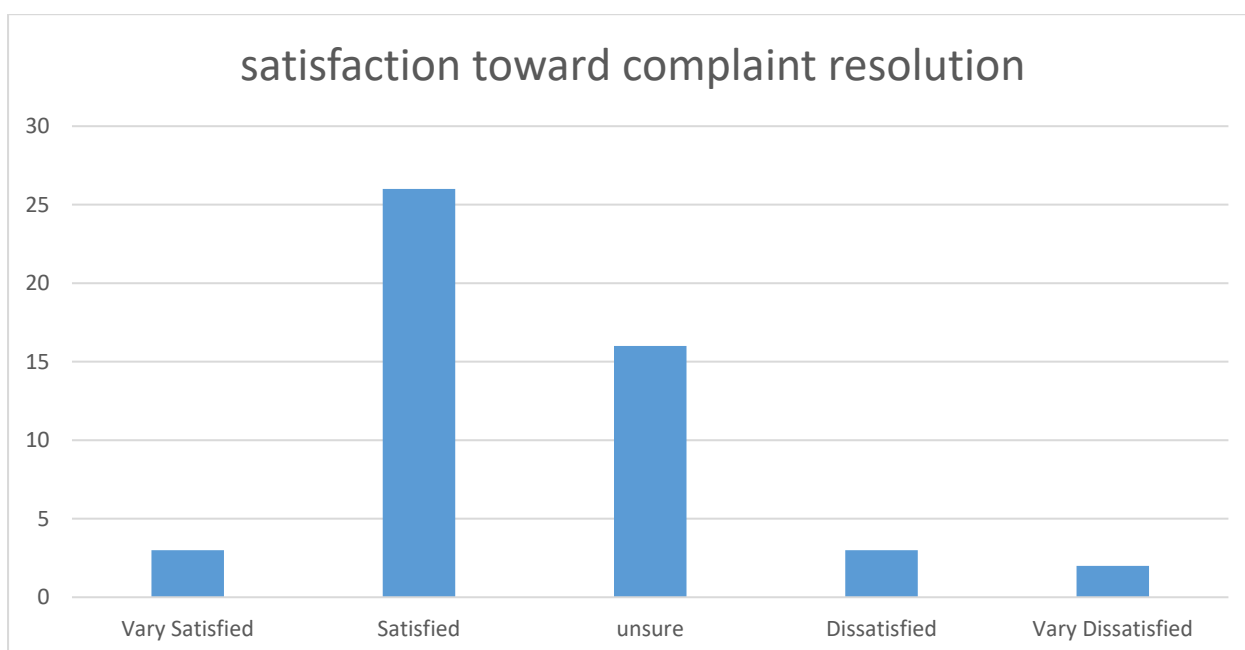


Figure 4.1.16: satisfaction toward complaint resolution



4.1.17 Satisfaction level of customers about overall performance of Shahjalal Islami Bank Limited:

In this question 4 of the respondents were very satisfied, 9 of them were satisfied, 33 of them were unsure and the last 4 of the respondent were dissatisfied and no one was very dissatisfied.

Percentage of the respondent is given below:

Highly Satisfied	satisfied	unsure	Dissatisfied	Very dissatisfied
8%	18%	33%	4%	0%

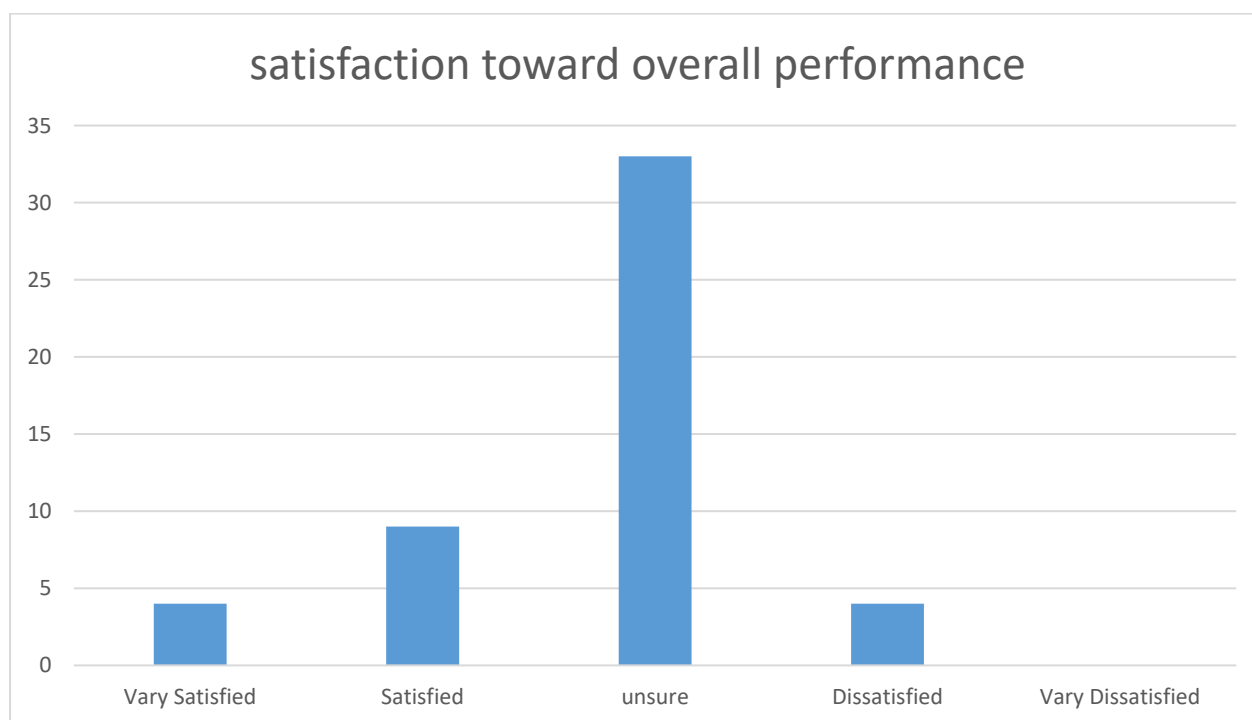


Figure 4.1.17: Satisfaction toward overall performance



Demographic Information about the customer

4.1.18 Gender

In the respondent of the survey 21 was male and 58 of them were female.

Percentage of the respondent is given below:

Gender	Percentage
Male	42%
Female	58%

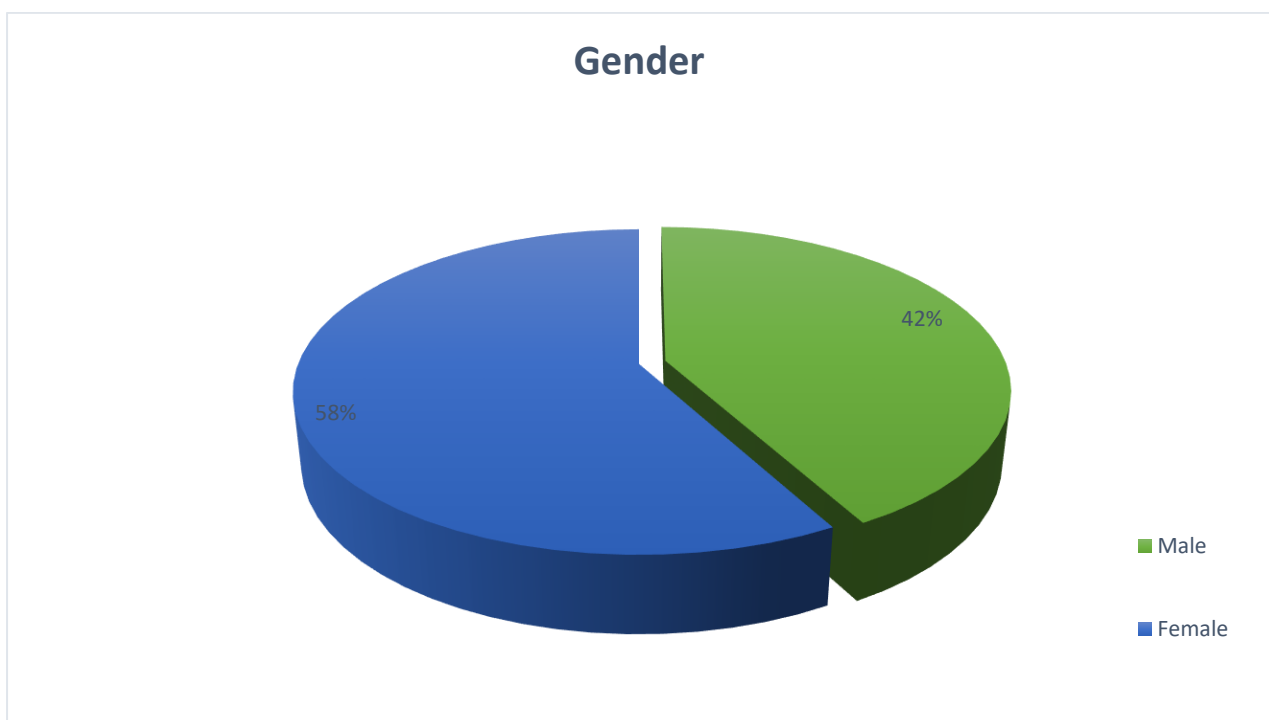


Figure 4.1.18: Percentage of Gender



4.1.19 Age Group:

In age group under 20 there was 2 of the respondent, 3 of them were in the age group 20-29, 18 of them were 30-39 age group, 21 was in 40-49 age group and 6 of them were 50-59 age group and no one was above 60 in my survey.

Percentage of the respondent is given below:

Age Group	Percentage
Under 20	4%
20-29	6%
30-39	36%
4-49	42%
50-59	12%
Above 60	0%

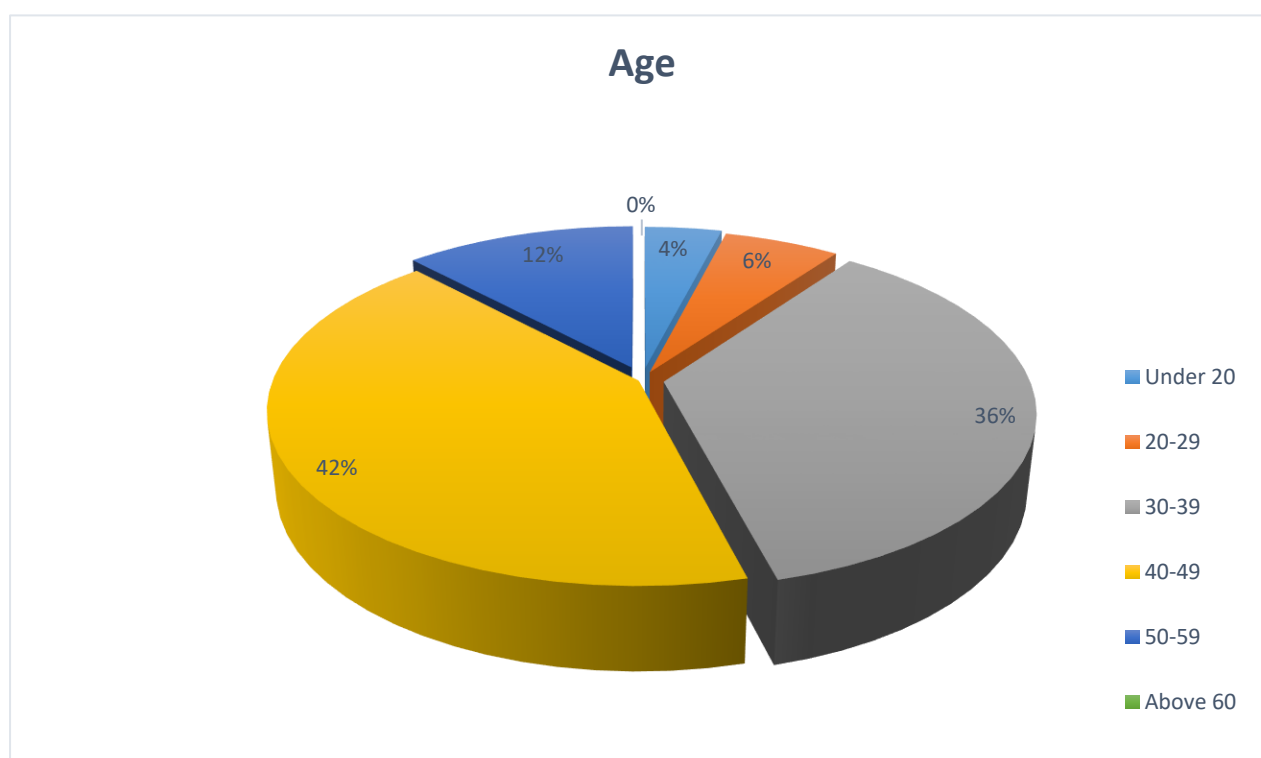


Figure 4.1.19: Percentage of age group



4.1.20 Occupation:

3 of my respondent were student, 11 of them were housewife, 9 was teacher, 13 of them worked in private sector, 4 of them were government officials and 10 of them were business person and there was no other who specified the criteria.

Percentage of the respondent is given below:

Occupation	Percentage
Student	6%
Housewife	22%
Teacher	18%
Private sector	26%
Government officials	8%
Business	20%
others	0%

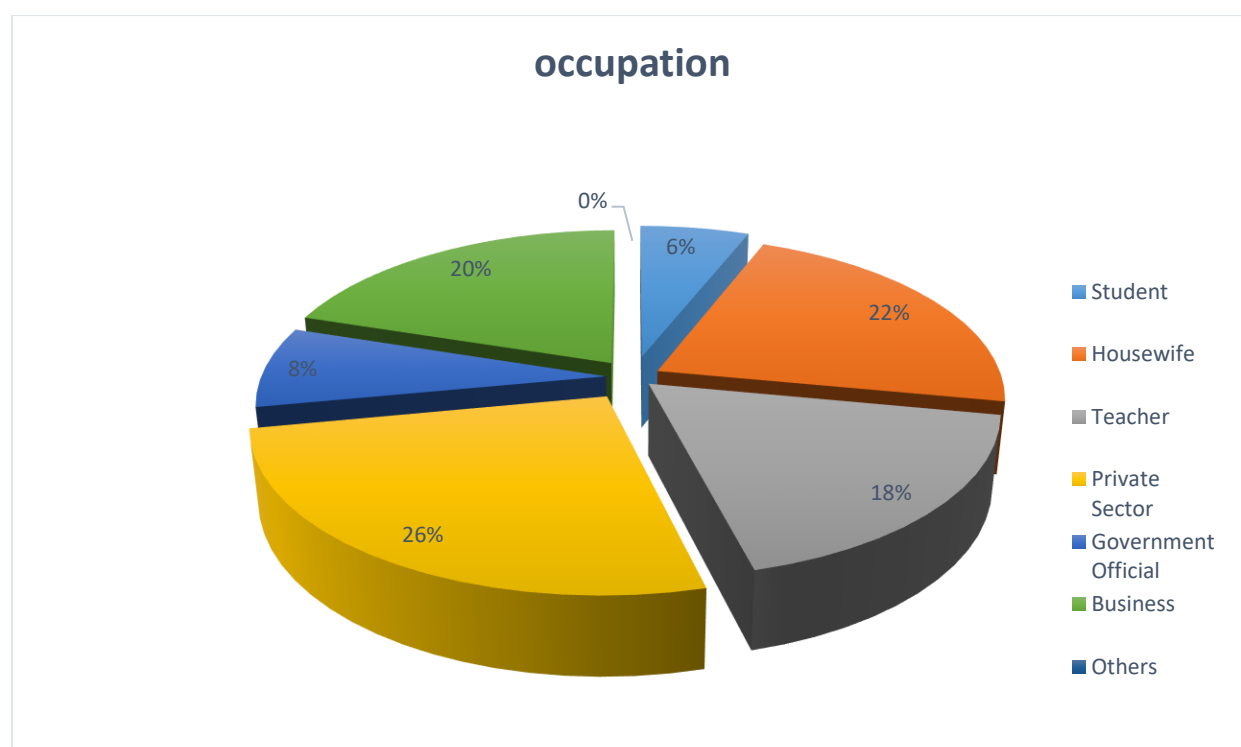


Figure 4.1.20: Percentage of occupation



Findings & Recommendation

5.1 Survey Findings:

From my data analysis I found the following findings:

- According to my survey most of the customer are satisfied about the bank as the bank is following Sharia Law.
- As I worked in ladies branch of Shahjalal Islami bank so 58% of my respondent were ladies and most of them were housewife and some of them worked in private sectors.
- The number of regular customer is higher here and the percentage is 74%.
- Customers in age group of 40-49 uses banks service more than any other age group.
- 60% of my respondent were satisfied with the products that SJIBL is providing to them
- The major portion which is 50% of the respondent, was not satisfied about the ATM service providing by the bank.
- 76% of my respondent were satisfied about the rules and regulation and behavior of the employees.
- The major portion which is 66% who categorize banks overall performance as unsure which means they are neutral about it.
- According to my survey people mainly choose Shahjalal Islami bank because of three reason. One and major reason is the banks activity is based on sharia law, 34% of my respondents choose this. Secondly the branch of the bank is close to my respondent's home, 32% of my respondents select this category and the last category was reputation and brand image of SJIBL, 28% of the respondent choose this category.
- 74% of my respondents were involved with Shahjalal Islami bank more than 5 years and 10% of the respondents involved with the bank with 1-3 years.
- 92% of my respondents like the behavior of the bank officials and employees.
- Technological problem was face by 70% of my respondents.
- 82% do not have any complain about the service providing by the bank.
- Most of the respondent were neutral about recommending Shahjalal Islami banks to others, and the percentage is 56%.
- No one of my respondents were very much satisfied about the cleanliness and the environment of the premises.



5.2 Recommendation

The following points are the recommendations for the bank-

- The branch where I worked and surveyed respondents should have more clean.
- To avoid giving delaying service to customers they should employ more officials.
- Most of the customer face technological problems like server down of the bank. So IT department of the bank should take this seriously.
- Major portion of my respondents were dissatisfied about the ATM service providing by the bank. So they should improve ATM service and facilities to their customers.
- The bank should provide adequate information to their clients in face to face also on their website.



Conclusion:

Shahjalal Islami bank is one of the renowned private sharia based Islamic bank in Bangladesh. the bank is always trying to create innovation in their products and services although they are providing a wide range of product and services to their customers. As it is an Islamic bank so they did not provide any loan facility to their clients. Rather than providing loan they invest on behalf of their customer to give them their desire product. The bank also provides internet banking, SMS push/pull services, giving Debit cards etc. as the bank follow sharia law so they did not have any credit card facility for their clients. The bank has undertaken initiatives for investment in SME sector by introducing a number of SME products in the market. It will help to keep balance in trade, commerce and industrial entities with equity. To make effective contribution in creating employment opportunities, which will ultimately help the nation to reduce poverty from the society. After doing the survey it has been seen that the customers are neutral about the overall performance and the service provided by the bank. Also they have complained in some issues like delaying in service, technological problem etc. also clients do not like lengthy process and procedures of banking activities like fulfilling account opening form, pay order form etc. SJIBL should give attention to their dissatisfied customers. The experience in SJIBL was a privilege for me as I am a business student. This three months of internship with Shahjalal Islami Bank Ltd. will help me to understand and cope with any future typical corporate culture.



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Appendix:

Survey on Customer Satisfaction of Shahjalal Islami Bank Ltd.

1. What type of customer you are?
 - Regular
 - Irregular
 - New Customer

2. Why do you select Shahjalal Islami Bank Limited?
 - Reputation and Brand image
 - Closeness to home
 - Based on Sharia
 - Good service
 - Annually Low charges
 - Higher profit rates on loan and savings

3. How long you are involved with **SJIBL**'s products?
 - Less than 1 year
 - Within 1 – 3 years
 - More than 5 years

Did you face any problems in these Criteria?

	Yes	No
4. Delaying in service		
5. Technological Problems		
6. Behavior of the employees		

7. How likely you will recommend **SJIBL**'s product/service to others?

Highly recommend	Might Recommend	Never



Satisfaction toward visiting Shahjalal Islami Bank: [Please put a tick mark (✓)]

1= Very dissatisfied, 2= Dissatisfied, 3= Unsure, 4= Satisfied and 5= Very satisfied

	Very satisfied	Satisfied	Unsure	Dissatisfied	Very Dissatisfied
8. How satisfied are you with the product features, Investment and deposit account?					
9. How satisfied are you with SJIBL 's ATM service?					
10. How satisfied are you about the information provided by the bank?					
11. How satisfied are you about the process and procedures of the services provided by the Bank?					
12. How satisfied are you about the cost and charges of the the Bank?					
13. How satisfied are you about the rules and regulations of the Bank?					
14. How satisfied are you about the behavior of the employees in the Bank?					
15. How satisfied are you with the cleanliness and the environment of premises?					
16. How satisfied are you with the complaint resolution?					
17. How satisfied are you about the overall performance of the Bank?					



General Information

1. Gender

- Male
- Female

2. Age

- Under 20
- 20-29
- 30-39
- 40-49
- 50-59
- Above 60

3. Occupation

- Student
- Housewife
- Teacher
- Private sector
- Government official
- Business
- Others (Please specify): _____

