



Internship report on

**Analyzing the customer's perception about the service quality of customer service team of
bKash**

Submitted to:

Saif Hossain
Assistant Professor
BRAC Business School

Submitted by:

Tasnova Alam
ID: 14304116
Course: BUS 400

Submission Date

3rd September, 2018



**Analyzing the customers' Perception about the Service Quality of
Customer Service Team of bKash Limited**

Letter of transmittal

2nd August, 2018

Mr. Saif Hossain
Senior Lecturer
BRAC Business School
Mohakhali, Dhaka-1216

Subject: Submission of Internship Report

Sir

It is my exuberant pleasure and privilege to apprise you that I, Tasnova Alam, want to submit my internship report, a mandatory part of the internship program titled as “Performance analysis of customer service division of bKash Limited. During my three months (20th May to 19th August 2018) long internship period I was assigned as an intern of customer service division of bKash Limited. I have tried my level best to include the organizational history as well as the working process of bKash Limited, most importantly, followed by the overall customer service process of bKash as a mobile financing Service.

I am thankful to all those persons who provided me important information and gave me valuable advices. I will be very grateful if you kindly receive my internship report and take necessary steps to complete my internship process. I am also able to provide you further related information connected to my internship at any moment.

Yours Sincerely

Tasnova Alam

ID: 14304116

BRAC Business School

BRAC University

Acknowledgement

The successful Accomplishment of this internship report is the outcome of contribution and involvement of a number of people, especially those who took the time to share their thoughtful guidance and suggestion to improve this report.

I would like to thank Almighty Allah who has helped me to complete my internship process and gave me the ability to finish this report successfully.

I would like to express my gratitude to my internal internship supervisor Saif Hossain, Senior Lecturer, BRAC Business School, BRAC University. I would like to thank him for inspiring me and gifting me knowledge that I shall forever treasure. I also thank him for providing me with detailed information on how to proceed with my internship process and also supporting and helping me when I faced any difficulties during my internship period.

Moreover I would like to thank my organizational supervisor Mirza Tanvir Ahmmed (Manager), Sarzina Siraj (Manager) of bKash limited who have helped me during my internship. They have put tremendous efforts in turning my internship period into process of new enthusiasm and new learning and experience. They have always showed their support and encouraged me every single time.

Furthermore, I would like to thank my seniors and colleagues who had been so helpful during my internship. Without their support and co-operation it would not been possible to make my internship effective and a successful one.

Last but not the least, I would like to thank my family and friends who were always there for me in each and every situation.

Executive summary

In this report, I have tried to find out the customers' perception towards the service quality of customer service team of bKash limited. For this, I did a survey on 50 people who took services from different bKash customer care touch-points (such as; bKash center, bKash Plus, alternative services, call center). The respondents were asked different questions to check their background and to know how satisfied they are with the service quality of the representatives.

From the survey results, it can be said that bKash customer care team is successful to provide customers with better quality services. The customers are satisfied in the areas such as; professionalism, behavior, problem solving ability of the service team. Though there are some areas where the company needs to pay attention.

Table of content

Contents

Overview of Mobile Financial Industry in Bangladesh.....	1
Organization overview	3
History of bKash:.....	3
Mission.....	3
Products and services:	4
Organogram of the organization	5
Share Holders of bKash	7
Business Partner of bKash.....	7
Name of the job	8
Personal development	9
Critical observation	10
Origin of the study	11
Rationale of the study:.....	11
Statement of the problem:	11
Scope of the research:	12
Limitation of the research:.....	12
Objectives of the study:	12
Literature review.....	13
Data collection and Methodology:	14
Sample:	15
Occupation:.....	16
Analysis:	17
Findings:	28
Recommendation.....	30
Conclusion:.....	31
References:	32
Appendix:	33

Overview of Mobile Financial Industry in Bangladesh

Mobile banking is a new inclusion in the financial sector which enables banking via mobile devices. Access to formal financial services is significantly low especially for those people who live in the remote corner of the country. These people are contributing to the rural economy by engaging in different financial activities. By bringing them under the formal banking network, we can strengthen our national economy. Thus, the purpose of mobile banking is to provide financial services to the unbanked population of the country which is cost effective, faster and easier. As mobile banking offers a hassle-free transaction, a large number of people are now using this service. Mobile financial service is growing rapidly and if the present trend continues, Bangladesh will be a role model for MFS globally.

The journey of mobile financial service started in Bangladesh with the launching of Dutch Bangla Bank Mobile Banking. It is the pioneer in MFS sector and started its operation in 31st March, 2011. At that moment, the idea of mobile banking was really new. However, people embraced it quickly because of the usefulness of this service. Right after Dutch Bangla Bank, bKash; a subsidiary of BRAC Bank started its journey that accelerated the MFS industry of Bangladesh. This two companies especially bKash has changed the scenario and became one of the biggest MFS service provider around the world within a very short time. Currently there are 18 organization providing MFS service in Bangladesh

Mobile financial service (MFS) comparative summary statement of June, 2018

No	Description	Amount in June, 2018
1.	No. of banks currently providing the services	18
2.	No. of Agents	829,783
3.	No. of registered clients in Lac	618.63
4.	No. of active account in Lac	272.05
5.	No. of total transaction	192,594,506
6.	Total Transaction in Taka (in crore BDT)	33,213.12
7.	No. of daily average transaction	6,419,817
8.	Average daily transaction (in crore BDT)	1,107.10
9.	Additional information	Amount (in crore BDT)
a.	Inward remittance	28.34
b.	Cash in transaction	13,311.55
c.	Cash out transaction	12,629.82
d.	P2P Transaction	5,148.77
e.	Salary disbursement	669.23
f.	Utility bill payment	292.87
g.	Merchant payment	302.59
h.	Government payment	354.52
i.	others	475.43

[1 lac = 0.10 million and 1 crore = 10 million]

Organization overview

bKash is a private limited company which is created to provide financial services to the rural unbanked people through mobile phones. The company has a special focus on providing services that are convenient, affordable and reliable to the lower income people across the country.

The percentage of people who are connected to the formal banking system is less than 15% whereas 68% have mobile phones as stated in the bKash website. The number of total mobile subscriber in Bangladesh has reached 152 million at the end of July 2018 according to Bangladesh Telecommunication Regulatory Commission (BTRC). Undoubtedly, the number will increase in the upcoming days. bKash has utilized this opportunity to provide financial services to the people specially those who do not have access to formal banking system. People can send and receive money, recharge mobile balance, make payment and get other beneficial by using their bKash wallet.

History of bKash:

In July 21, 2011 bKash started its journey as a joint venture between BRAC Bank Limited, Bangladesh and Money in Motion LLC, USA with a view to provide mobile financial services to the people which is easy, affordable and safe. Now it has become the Number.1 Mobile Financial Service provider in the country.

International Finance Corporation became an equity partner of bKash in April, 2013 and in April 2014, Bill and Melinda Gates Foundation invested in the company. In 2017, bKash was ranked 23rd in “Change the World” list that is prepared by Fortune Magazine. The list consists of the companies which have significance impact to solve multiple social problems through their services. In April 2018, Ant Financial Services Group (“Ant Financial”), operator of Alipay made a strategic partnership with bKash.

Mission

According the company profile the mission of bKash Limited is as follows:

“By providing financial services that are convenient, affordable and reliable, bKash aims to widen the net of financial inclusion. bKash wants to provide a solution for Mobile Financial Services, built on a highly scalable Mobile Money platform, allowing the people of Bangladesh to safely send and receive money via mobile devices”.

Products and services:

bKash is offering various mobile financial services to its consumers which is quick, affordable, convenient and safe.

A list of product and services offered by bKash limited are as follows:

- Cash In: bKash account holders can deposit money into their bKash account through the agent points.
- Cash out: Consumers can withdraw money anytime from their bKash account either from a bKash agent or from BRAC Bank ATM.
- Send Money: Through bKash money can be transferred from one account to other which is cost effective and comfortable.
- Payment: bKash users can make payment to the merchant who accepts bKash payment.
- Buy airtime: Users of Grammenphone, Robi, Airtel, Banglalink and Teletalk mobile operator can recharge their mobile balance through bKash.
- Remittance: People can receive money in their bKash account from their family members who are living in foreign countries.
- Palli Bidyut Bill: A recent inclusion of bKash is service paying electricity bills through bKash. The consumers of Bangladesh Rural Electrification Board (REB), popularly known as Palli Bidyut will be able to pay electricity bill through their bKash account.

New inclusion of bKash: bKash app

bKash has launched mobile application in April 26, 2018. Since then over 1.4 million account holders taking advantages of the service. This app will make mobile transaction the bKash more simple and cost-effective. BKash account holders can send money, buy airtime, withdraw cost, make payment, request for money through this app. Though remittance service is not available currently, it will be added in future. Moreover, it enables the users to get information about the transaction limits and notifications. Furthermore, bKash has launched QR code system in 30,000 shops and 1.8 lakhs agents for providing payment service through the app that is expected to expand further.

The app is highly secured as no one would be able to log into a bKash account without bKash PIN number. For the financial security, the customer will be automatically logged out of the app after specific period of inactivity.

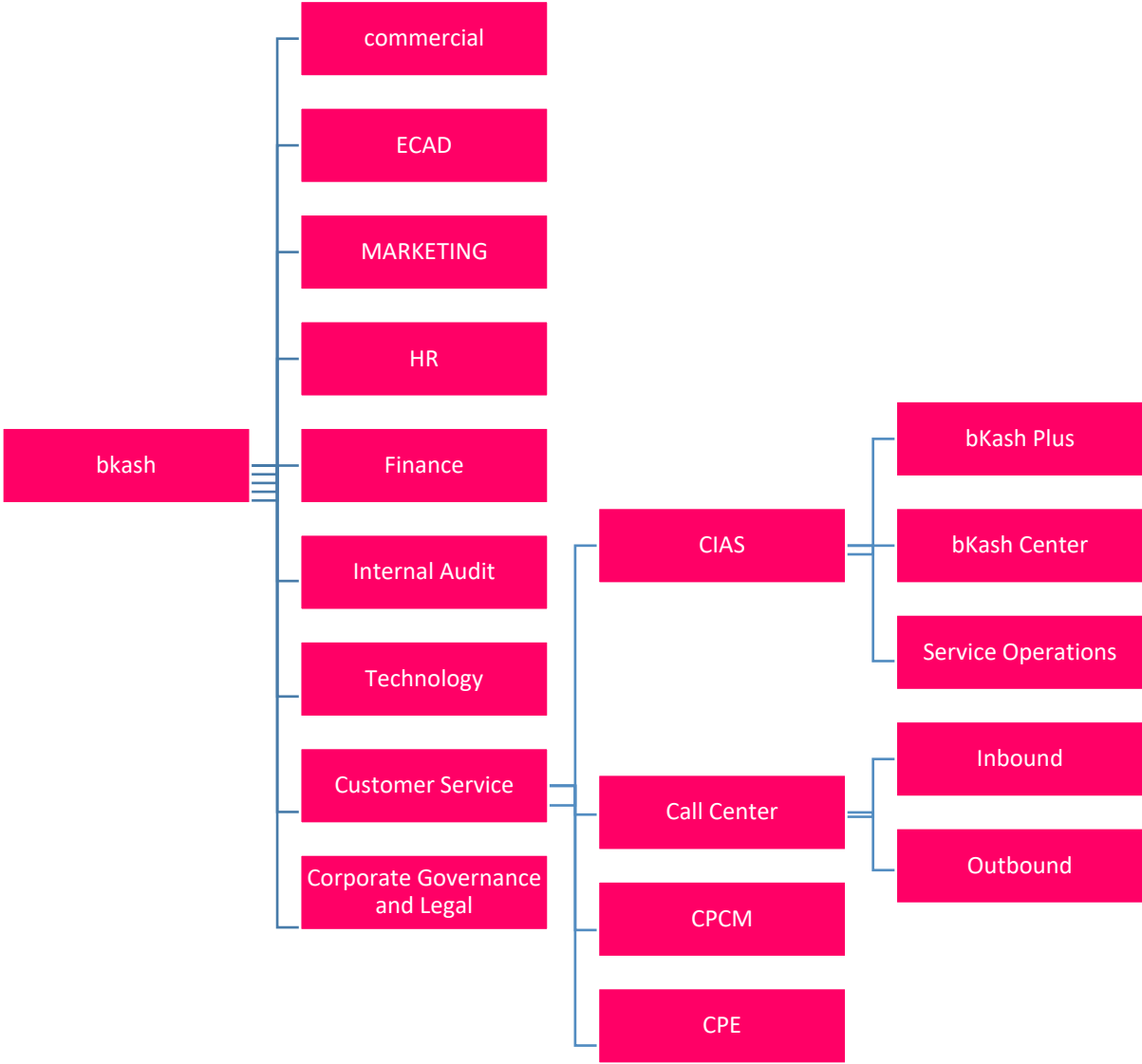
The company is also working to start e-commerce to sacrifice to facilitate the payment in online shopping and paying the bills of government services.

Support devices

bKash app will work on user's phone if it meets the following criteria:

- Android devices: OD 4.4 and above (not rooted)
- Apple devices: iOS 9.1 and above

Organogram of the organization



Share Holders of bKash

- BRAC Bank Limited
- Money in Motion
- International Finance Corporation
- Bill and Melinda Gates Foundation
- Ant Financial

Business Partner of bKash

- Grameenphone
- Robi
- Banglalink
- Airtel
- Teletalk

Name of the job

I consider myself lucky to get the chance to work at bKash Limited for 3 months. I have worked as an intern in Customer Service Division. During my internship I have worked under the supervision of Mirza Tanvir Ahmed, General Manager of customer service. This division is divided into four divisions; Customer interaction and Alternative Service (CIAS), Call Center, Customer Profile and compliance management (CPCM) and Competence and process Excellence (CPE). From all these departments, bKash serves its customers in various ways.

Though I operated from the Customer interaction and Alternative Service, my main task was to observe every division and analyzing the overall performance whether the process of serving the customer is going smooth or any improvement is needed.

A brief description of my tasks are given below:

- **Performance analysis of the customer service division:** the customer service division of bKash aims to serve the customer in an easy and innovative ways. They are working for the betterment of customer service to serve the customers more efficiently in a cost effective ways. As an intern it was my main task to observe every channel through which bKash is serving the customers. Based on my observation, I had to share my opinion with my supervisor. I also had to give my opinion about which possible steps can be taken to provide customers with quality service.
- **Research work:** I did an extensive level of research during my internship period. Everyday my supervisor assigned me to gather information about a particular topic and I had to find the detailed information. My research work was not only limited to my area of expertise, I had to keep updated with so many things that was completely new for me. After collecting the information from various resources, I had to discuss it with my supervisor.
- **Collecting information to get the market insight:** I had to collect data and information to get the overview of customer service division of different service provider such as; MFS, Telecommunication etc. to collect the information, I had to visit the customer's service points, interact with them through helpline number and other digital platforms as an anonymous customer.

- **Employee recruitment:** I was also worked in the recruitment process alongside with my seniors. Quite a huge number of people was recruited at a time. So there were lots works to do. My responsibilities in the recruiting process is given below:
 - Make a list of selected candidates from the total applicants who will be asked for the interview
 - Receive call from the candidates to reply their queries
 - Assist the seniors while they were taking interview of the selected candidates.

Personal development

Communication Skill

Good communication is an important skill in any environment with human interactions. Developing a good communication skill is a compulsory element who want to work in corporate culture. This internship gave me the opportunity to develop my communication skill in a professional way. I have learnt how to communicate in an organization with the co-workers in a professional way. During my internship I had to communicate with different level of employees to gather information. Moreover, I had to interact with them through official e-mail and other social networks. All these helped me to improve my communication skills.

Professionalism

bKash Limited highly maintains the professionalism. As I had to communicate with lots of people I had to maintain the official etiquette and the formal dress code. The formal communication and dress code help me to grow professionalism in me.

Punctuality

I had to go to office everyday (Sunday-Friday) during my 3 months internship period. I had to stay at office from 9am to 5pm. This helped me to be punctual and to manage my time more efficiently.

Ability to work under pressure

I have learnt how to work under pressure. During my internship period, everyday my supervisor assigned me some tasks that I had to finish within deadlines and give him updates the following day. I had to do lot of home-works for every single assignment. This taught me how to finish any work effectively within the deadline

Team work ability

Many times I had to work with my colleagues in a team. While doing a team work, I had to cooperate with other teammates, maintain the team guidelines and the timelines. As an intern I have learnt so many things from my seniors during the team work. All these really helped me to grow my team work ability.

Critical observation

The environment and corporate culture of bKash is very friendly. It is easy to approach the seniors and they are very cooperative. I found my colleagues very informative and helpful.

As bKash is providing financial services, it maintains a high level of confidentiality in every aspect. I had to be much cautious and maintain the rules strictly while doing my internship.

Origin of the study

As a part of BBA degree requirement of BRAC Business School, every student must complete an internship program. The primary goal of internship is to provide an on-the-job exposure to students and an opportunity for relating theoretical concepts of real life situations. Students are required to prepare an internship report based on their work experience and the information they gathered while working in the organization. As I am an intern of customer service division I chose the topic “Perception of customers towards the service team” to identify their level of efficiency.

Rationale of the study:

Customers are the lifeblood a business. Customer service is the assistance that employees of a company provide to customers. The need of an efficient customer service is very crucial for the financial service provider. For this I wanted to identify the service quality of bKash from customer’s point of view. I have acquired my sources by doing survey, my observation while working there and from online.

This internship report will help people to know about the service quality level of bKash. The company can also get a view of the customer’s opinion about them and take necessary steps according to research result.

The other business sectors may also be benefited from this report. It will help the service industry to understand which factors affect the customers mostly.

Statement of the problem:

The total registered customers of bKash now exceeds 24 million with an active ration (one financial transaction in a month) of 35%. Started off a send money platform, it has been consistently trying to expand the suite of services to the customers by introducing airtime popup, bulk disbursements, straight to foreign remittance, collection services, merchant payments and many such more customer centric product. To ensure that customers get the quality service, it is very important to have an efficient customer service team.

The problem statement of the report is to determine the “Customer’s perception about the service quality” of bKash.

Scope of the research:

The information is collected from the respondents of bKash users. The purpose of the study is to identify if they get proper assistance from the service team to solve complain and queries. The respondents are both from Dhaka and the outside areas. They are the primary sources. Moreover, data was collected from online resources as well.

Limitation of the research:

- The respondents of the survey are mostly from Dhaka. I was not able to collect data from the remote areas to get a more diversified result.
- I had to cautious while using official data as the company maintain a high level of confidentiality.

Objectives of the study:

The broad objective of the research is “to measure the efficiency of customer service of bKash”. In order to achieve the broad objective, I have sorted out the following specific objectives:

- Analyze satisfaction and dissatisfaction level of customers based on different factors of customer service
- Based on the analysis make logical recommendation and conclusion

Literature review

Customer service refers to providing and delivering high quality service and assistance to the customers before, during and after their requirements are met. It is very crucial for a business to keep the customers happy and satisfied with the service quality to remain competitive in the market. As customer service and the success of a business is interrelated, the business prioritize the customers more than ever and focus on delivering excellent services. A great customer experience results in satisfied customers and it also reflects the brand value.

According to Waggett and Hoffman (2013), customer satisfaction is- the customer's evaluation of product or services based on their anticipation and then consequent post purchase experience. Customer satisfaction is considered as the vital component of a company's success and an essential factor to survive in the competitive market environment. Moreover, it has a positive impact on company's profitability. Novikova (2009), Angelova and Zekiri (2011) mentioned that a highly satisfied customer tends to purchase more frequently than a less satisfied one. In today's modern competitive, first paced and global economy, customer satisfaction undeniably a crucial factor which builds resilient and long-term relationship between the customers and the company. By doing this, the business can retain more customers. Thus measuring the customer satisfaction level has become a vital concern for many companies and service provider. Customer satisfaction is assumed to a pioneer to behavioral intentions according to Mohammad (2012). According to a report prepared by Jashireh, Slambolchi, Mobarakabadi (2016) "researchers have formed remarkable evidence of the favorable effects of customer satisfaction based on various behavioral intention indicator such as repeat purchase (Szymanski and Henard, 2001), retention (Bolton, 1998), willingness to recommend to others (Homburg et al., 2005), loyalty (Anderson and Sullivan, 1993), and profitability (Anderson et al., 1994; Bernhardt et al., 2000). A business can ensure total care of customers by considering the need of internal and external customers. Customers are highly influenced by the factors such as; competitive pricing, professionalism and behavior of the service providers, the quality of service and good value. A good service representative tries heart and soul to provide best quality services to the customers.

Data collection and Methodology:

To know the customer's perception towards the service provider of bKash, I did a survey on 50 people. As the purpose of the survey is to identify the quality of bKash service providing team, those people were interviewed who have taken services from different bKash customer care services.

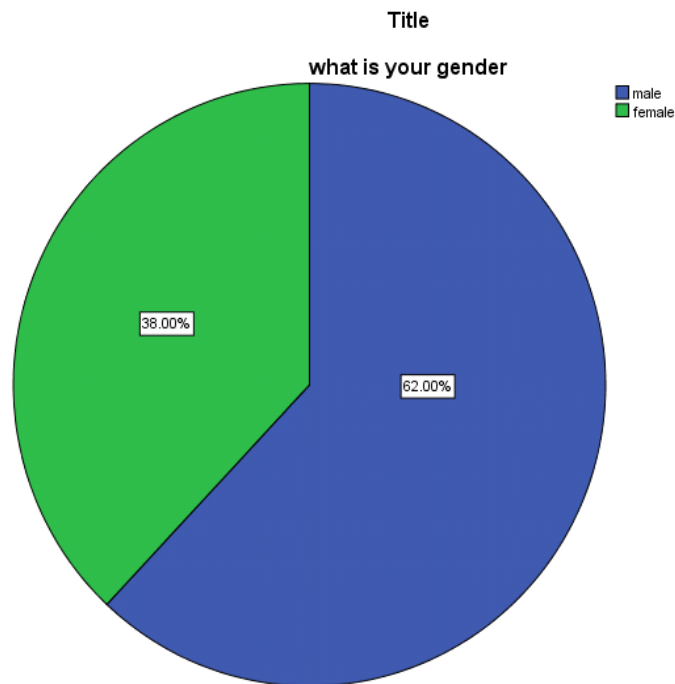
To conduct the survey, I prepared some questionnaire based on my objectives. In total, I prepared 13 questions both close and open ended. Among them, two question were asked to know about the background of the respondents and rest of the 11 questions were asked based on the customer manager's problem solving skills, communication skills, responsiveness, knowledge and attitude towards the customers. I took interview of the respondents face-to-face and make phone calls.

To interpret the data, I have used the frequency table and pie chart. These represent specific number and percentage of respondents in different category.

Sample:

what is your gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	31	62.0	62.0	62.0
	female	19	38.0	38.0	100.0
	Total	50	100.0	100.0	

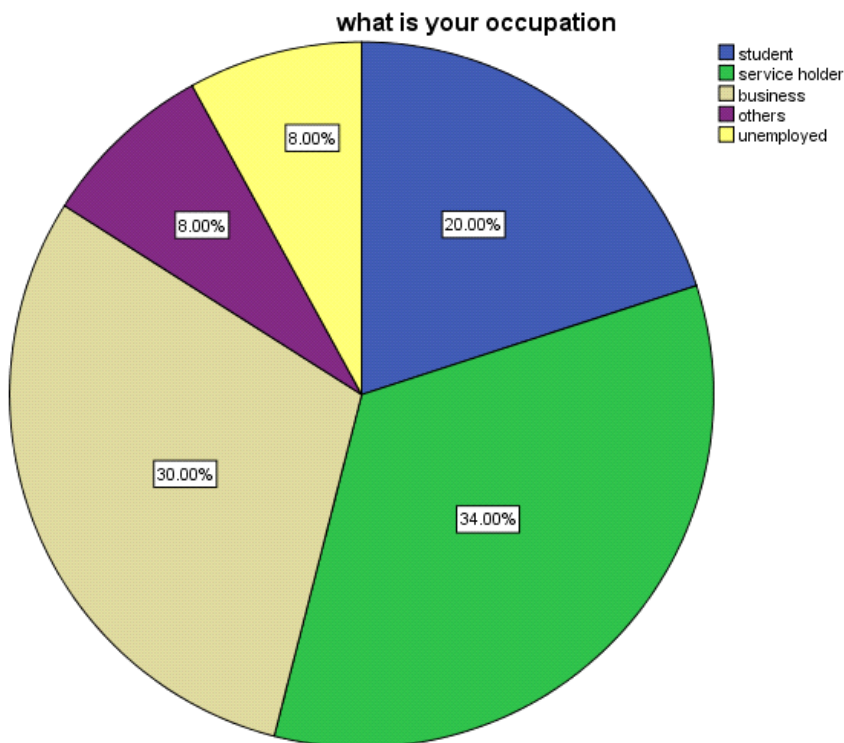
A sample is a smaller, manageable version of a larger group. Samples are used in statistical testing when population sizes are too large. To do this survey, I have taken a sample size of 50 respondents. Among them 62% (60 out of 50) are male and 38% (38 out of 50 are female). This is shown in the pie chart below:



Occupation:

what is your occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	10	20.0	20.0	20.0
	service holder	17	34.0	34.0	54.0
	business	15	30.0	30.0	84.0
	others	4	8.0	8.0	92.0
	unemployed	4	8.0	8.0	100.0
	Total	50	100.0	100.0	

The people I have surveyed, among them 17 out of 50 is service holder that is 34%, 30% (15 out of 50) are business person. Among the rests; 20% are student, 8% is involved in other occupation and 8% is unemployed. The pie chart is given below:



Analysis:

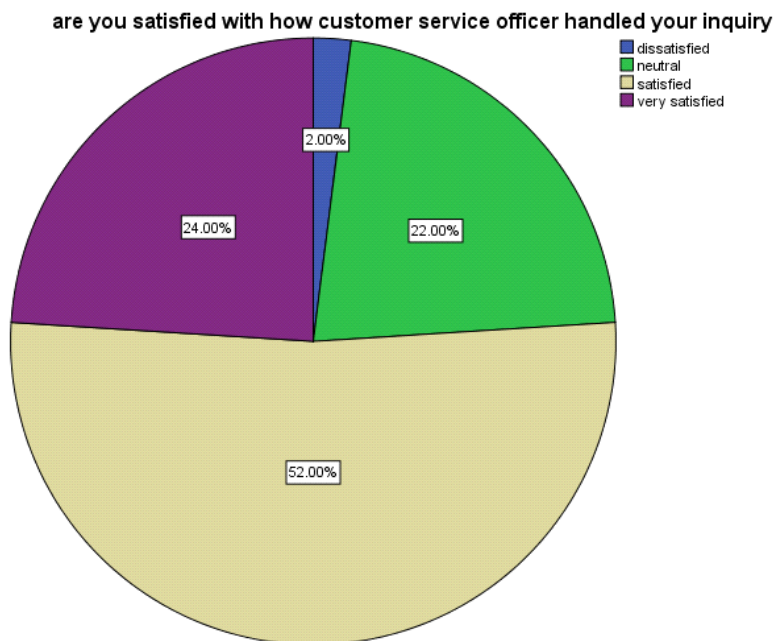
I have asked the respondents some questions to identify their perception towards the service representatives. The questions were set to identify the representative's soft skills, technical skills, and problem solving capability, product knowledge, responsiveness and attitude towards the customers.

Based on the questions, the responses I got from the respondents are given below

- **Satisfaction level of consumer about how the customer service officer handled their inquiry:**

Are you satisfied with how customer service officer handled your inquiry					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dissatisfied	1	2.0	2.0	2.0
	neutral	11	22.0	22.0	24.0
	satisfied	26	52.0	52.0	76.0
	very satisfied	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

52% of respondents said they are satisfied with how customer service handled their inquiry. 24% of them are very satisfied while 22% of respondents remained neutral in their opinion. 2% of the respondents are dissatisfied. However no one said that they are highly dissatisfied. The pie chart is shown below:

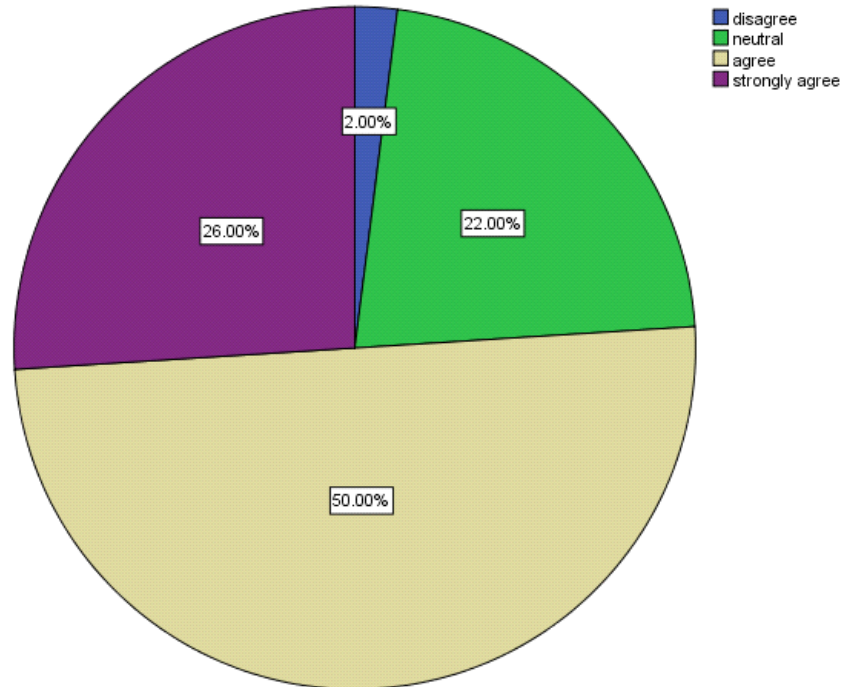


- Was your issue completely resolved by customer service in a professional manner?

Was your issue completely resolved by customer service officer in a professional manner?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	11	22.0	22.0	24.0
	agree	25	50.0	50.0	74.0
	strongly agree	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

50% respondents agreed with this statement which is half of the sample size. 26% strongly agreed and 22% are neutral in their opinion. 2% of the respondents have disagreed with the statement that their problem was resolved in a professional manner. This is shown in a pie chart given below:

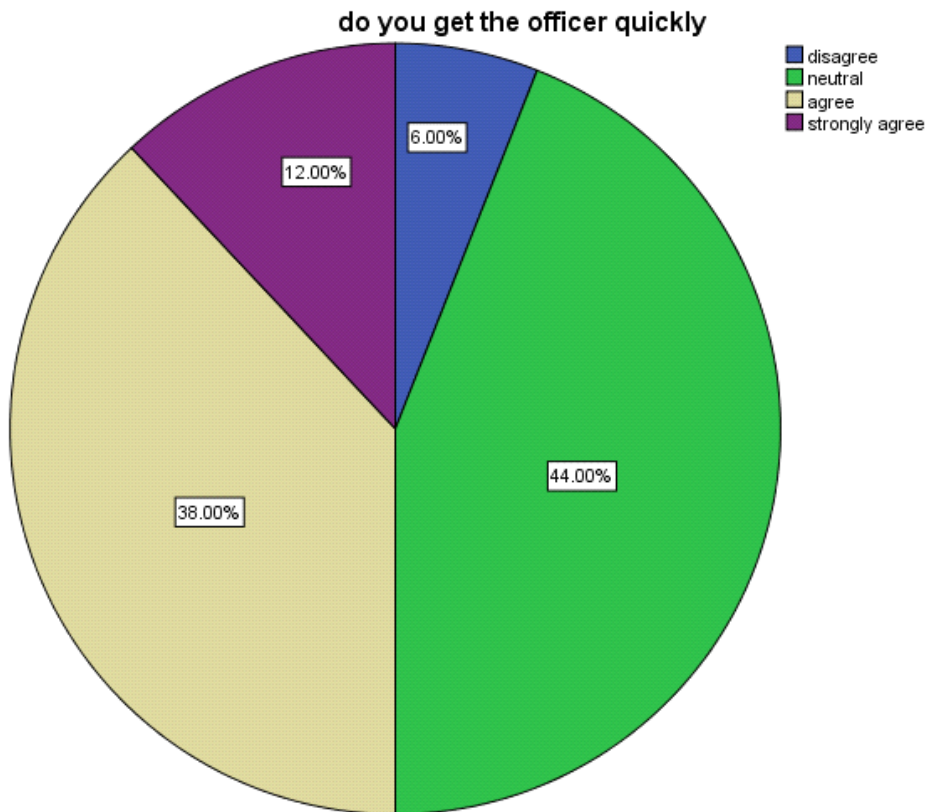
was your issue completely resolved by customer service officer in a professional manner?



- **Did you get the customer representatives quickly?**

Did you get the officer quickly					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	3	6.0	6.0	6.0
	neutral	22	44.0	44.0	50.0
	agree	19	38.0	38.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

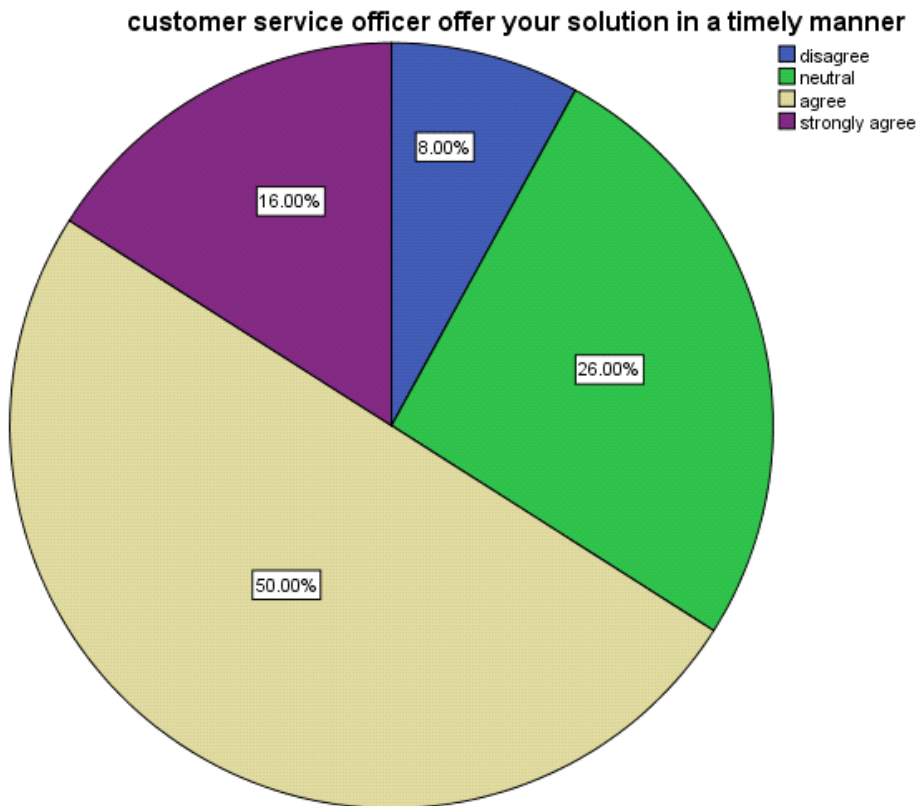
From the chart we can see that, 44% respondents remained neutral in their opinion. 38% agreed that they got the representative quickly while taking service. 12% strongly agreed with the opinion while 6% disagreed.



- **Did customer service officer offer your solution/answer in a timely manner?**

Customer service officer offer your solution in a timely manner					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	4	8.0	8.0	8.0
	neutral	13	26.0	26.0	34.0
	agree	25	50.0	50.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

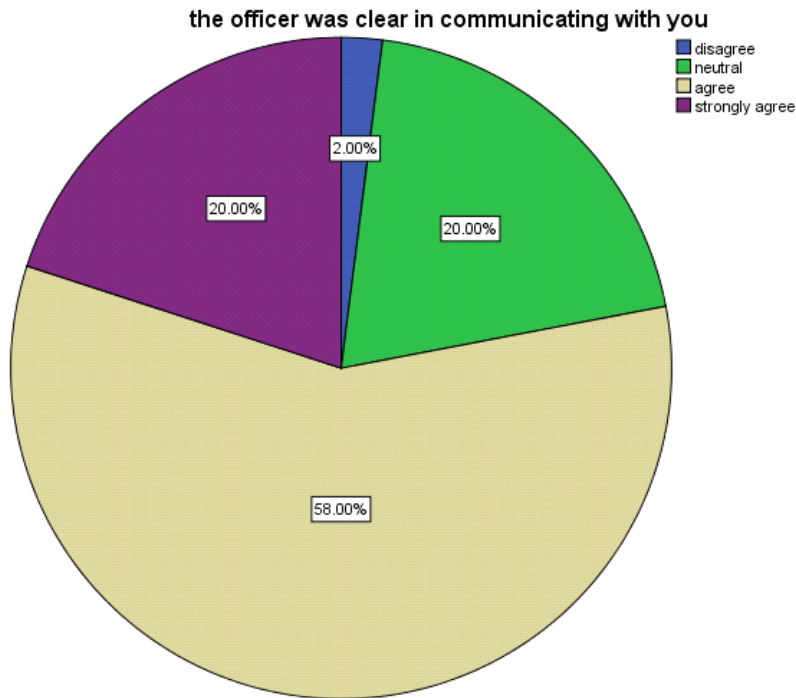
According to 50%, they agree with the statement that customer service officer offered their solution/answer in a timely manner. 26% of them are neutral, 16% strongly agreed and 8% have disagreed with this statement. None of them strongly disagreed with the statement.



- Was the officer clear while communicating with you?

The officer was clear while communicating with you					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	10	20.0	20.0	22.0
	agree	29	58.0	58.0	80.0
	strongly agree	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

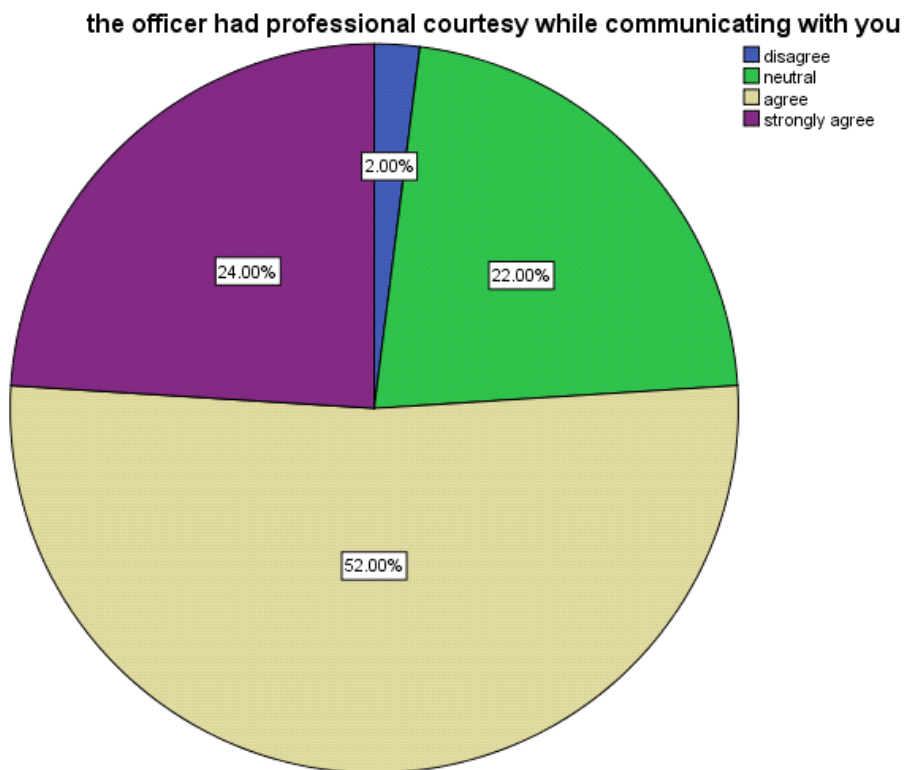
Above half of the portion (58%) of respondents agreed that the service officer was clear while communicating with them. 20% have strongly agreed while 20% remained neutral in their opinion. A small number of respondents that is only 2% disagreed with this statement.



- Do you think the officer had professional courtesy while communicating with you?

The officer had professional courtesy while communicating with you					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	11	22.0	22.0	24.0
	agree	26	52.0	52.0	76.0
	strongly agree	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

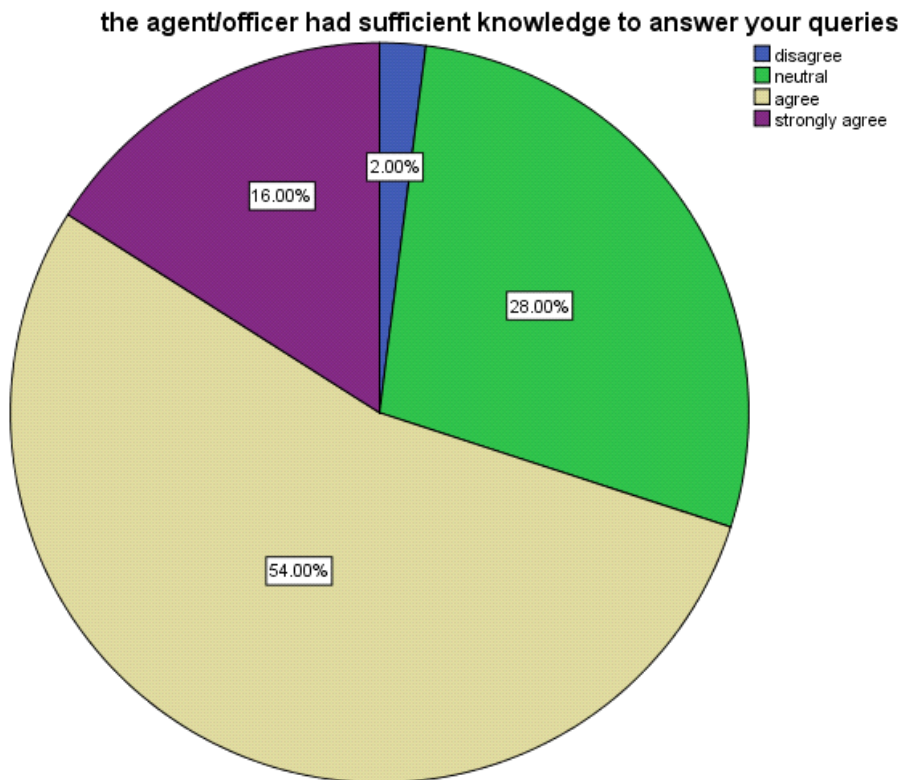
52% of the respondents agreed that the officer maintain the professional courtesy, 24% strongly agreed while 22% were indifferent. Only 2% of the respondents disagreed with this statement.



- Do you feel the agent/officer had sufficient knowledge to answer your queries?

The agent/officer had sufficient knowledge to answer your queries					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	14	28.0	28.0	30.0
	agree	27	54.0	54.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

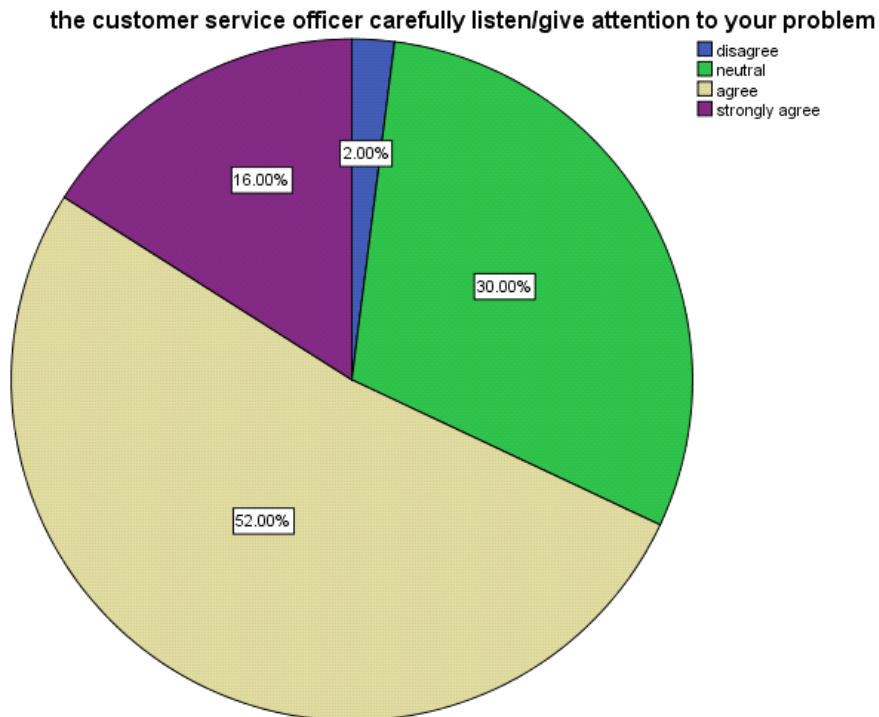
Among the 50 respondents, quite a good portion of them which is 54% agreed that the officer had sufficient knowledge to answer the queries. The percentage of respondents who strongly agreed with this is 16%. 28% of respondents were impartial in their opinion. Only 2% disagreed.



- **The customer service officer carefully listen/given attention to your problem**

The customer service officer carefully listen/give attention to your problem					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	15	30.0	30.0	32.0
	agree	26	52.0	52.0	84.0
	strongly agree	8	16.0	16.0	100.0
	Total	50	100.0	100.0	

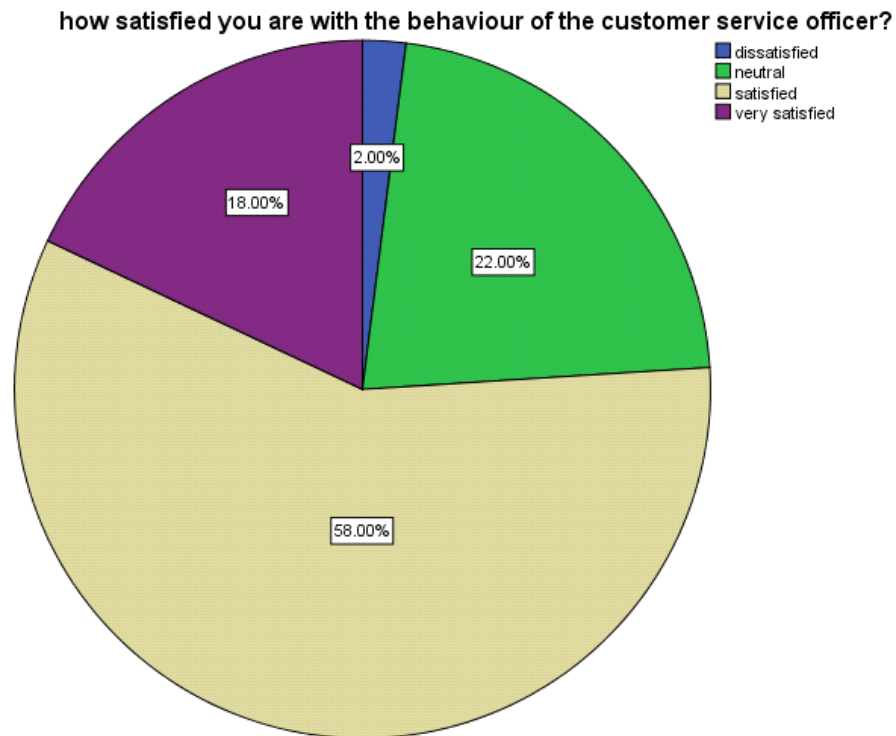
52% of the respondents agreed with the statement, 30% remained neutral. 16% of them think the officer were sincere while listening their problem and they strongly agree with this. Though none of them were highly disagreed but 2% them disagreed with this statement.



- How satisfied you are with the behavior of customer service officer?

How satisfied you are with the behavior of the customer service officer?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dissatisfied	1	2.0	2.0	2.0
	neutral	11	22.0	22.0	24.0
	satisfied	29	58.0	58.0	82.0
	very satisfied	9	18.0	18.0	100.0
	Total	50	100.0	100.0	

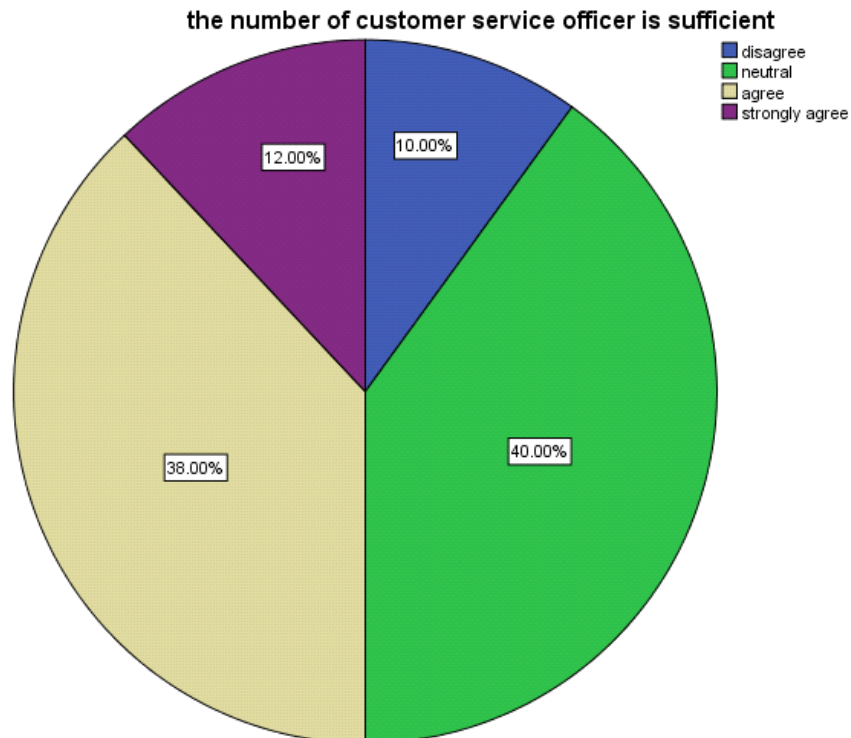
Quite a good portion of the respondents which is 54% are satisfied with the behavior of the employee. 18% of them are very satisfied, 22% are indifferent. Only 2% of them are dissatisfied with the employees' behavior.



- **Do you think the number of customer service officer is sufficient?**

The number of customer service officer is sufficient					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	5	10.0	10.0	10.0
	neutral	20	40.0	40.0	50.0
	agree	19	38.0	38.0	88.0
	strongly agree	6	12.0	12.0	100.0
	Total	50	100.0	100.0	

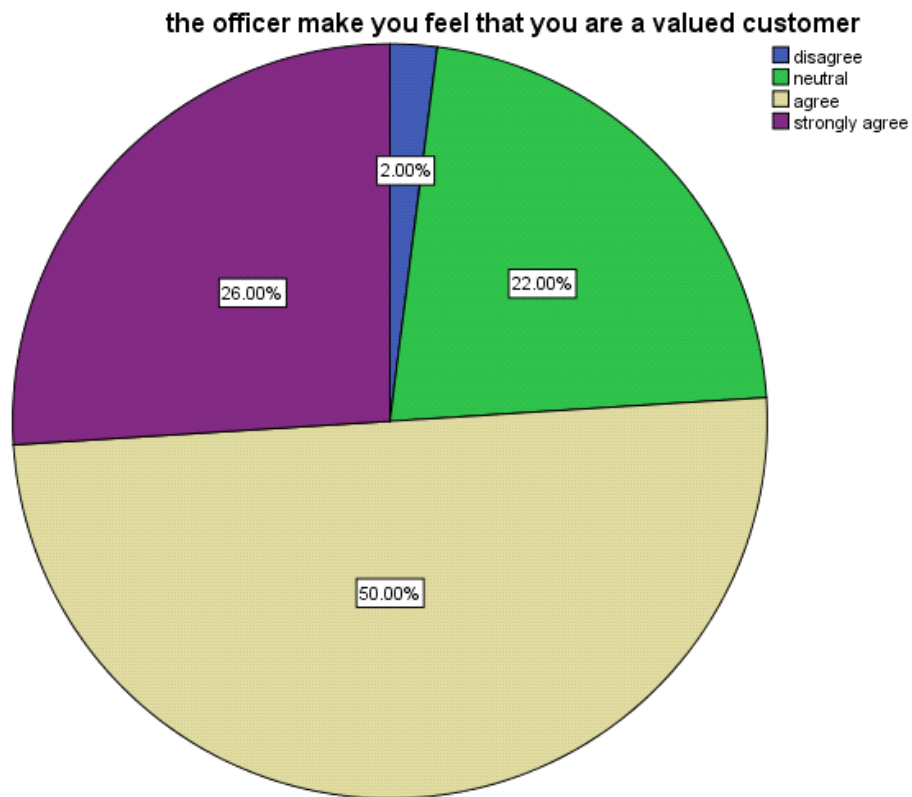
38% of the respondents agreed that the number of customer service officer is sufficient. Most of them which is 40% remained impartial, 12% disagreed and 10% strongly agreed that the number is sufficient.



- **Did the officer make you feel that you are a valued customer?**

The officer make you feel that you are a valued customer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	disagree	1	2.0	2.0	2.0
	neutral	11	22.0	22.0	24.0
	agree	25	50.0	50.0	74.0
	strongly agree	13	26.0	26.0	100.0
	Total	50	100.0	100.0	

Half portion of the respondents (50%) agree that the officer make them feel as a valued customer. 26% strongly agreed, 22% were neutral. Only 2% of them could not agree with this statement.



Findings:

Customer service is the backbone of any organization and is the most important touch point between the customers and the organization. Making sure that the customers are getting the best support and services from the customer service team can be as important. For this, I have done this survey identify the customer perception towards the customer service team of bKash. For this, I asked the 50 respondents some questions to understand their satisfaction level. However, no organization is able to satisfy the customers in every aspects. But, the organization aims to make the most of it to achieve a higher percentage of satisfied customers.

Here I will mention the findings of my survey. Moreover, I will also incorporate some of my own findings about the overall customer service of bKash based on my own observation while working there.

Findings from the survey:

The first question “are you satisfied with how customer service officer handled your inquiry” were asked to define the standard of customer satisfaction that comes from the service team. This is the most important question for any type of service quality evaluation involving Human agent. In other words, the organization can evaluate how well the customer service team is contributing to overall satisfaction of the customers. From the results we can see that 52% of customers are satisfied with the statement while 24% rated highly satisfied and 22% rated average. So, we can say from the result the overall satisfactory level of customer in this area is pretty well.

The second question about “solving issue in a professional manner” is a follow up question to the first question up question to the first question, especially if the customer gave a low satisfaction rating for the agent who handled the inquiry. Here, we can see 50% of respondents agreed, 26% strongly agreed and 22% was impartial. This result is quite similar with the result of 1st questions as they are interrelated.

The overall satisfactory level of this area is pretty good. So we can say the service team is successful enough to ensure the standard of quality service

The question “did you get the customer representatives quickly” helps to identify the customer’s perception towards “the average wait time”. The results from this survey is not satisfactory. Only 12% of customers strongly agreed and 38% of customers rated agreed with this statement. The average rate which is 44% exceeds the satisfied level. This means, this area needs a lot of improvements. One thing I want to mention here that the quickness of response vary based on the customer interaction mediums. The responsiveness of physical interaction point can differ from the online interaction points.

To measure the timeline of customer service team to resolve a problem the question “customer service officer offer solution/answer in a timely manner” was asked. 50% of respondents agreed with this which is only half portion of the sample size. 16% strongly agreed and 26% rated average. Based on the results it can be said, this area should give a focus to get the highest number of satisfied customers.

“Was the officer clear in communicating with you” asked to identify whether the customer get the right information on progress of the resolution or the customer have to follow back, which would lead to lower satisfaction level. From the result, we can say that the overall satisfaction level of the customers is quite well as 58% rated agreed and 20% rated highly agreed

The survey question “the agent/officer had sufficient knowledge to answer queries” is key to understand if their problem was handled expertly. In this area, 54% rated agree and 28% rated average. The percentage of dissatisfied customers is only 2%. Though the percentage of satisfied customers is comparatively high but to take the satisfied level into an upper level, this area needs improvements.

Professionalism and courtesy are well acknowledge to be the two pillars of customer satisfaction driven by service. They are easily missed in the face of angry or unsatisfied customer. By analyzing the result of “the officer had professional courtesy while communicating with customers” we can say that the service team is successful to maintain the professional courtesy.

To identify the customer’s perception about the communication skill and patience level of service employee survey question “service employee carefully listen/given attention to the customer’s problem” was asked. Among the respondents 52% agreed and 30% rated average. bKash can get more satisfactory customer by bringing some improvements in this sector

The behavior of the service officer towards the customer is in the standard level as we can see the overall number of satisfied customer is higher than dissatisfied ones

The sufficient number of manpower in the service team can improve the overall service quality. Insufficient number of customer officer may lead to lower satisfaction level. The survey result is

not much favorable bKash. The percentage of customers who rated average or neutral exceeds the satisfied customers. This, needs to pay a highest attention.

The final question did the customer actually feel valued? This is the final goal of service to let customers know that they are truly valued the organization. The investment they may made in purchasing “value” from the organization through products or services, is being returned- such that it leaves a smile. The overall satisfaction level of customers is pretty well in this area.

Recommendation

Based on the findings of my survey result, I am giving some recommendation that will help to quality service to the customers

- The management should take necessary steps to reduce the average wait time of the customers. This can be done by increasing the number of service representatives. Moreover, the average wait time can be utilized in a productive way to reduce the level of customer dissatisfaction. For example, important tutorial related to bKash can be displayed to create awareness among the customers.
- Needs to invest in training the support and customer facing teams with essential knowledge to be “customer service officer” not just agent. To keep employees updated with the product and services more training sessions should be arranged. Moreover, while launching a new product or service make sure that the employee can gather proper knowledge in shortest possible time.
- With the help of AI chatbots, business are better equipped to handle customer service functions. To fulfill the demand of getting instant service support, it can be benefitted by introducing chatbot system.
- As customer service officers are the direct interfaces between the customer and the business it is important to hire the right one. Hiring someone who is genuine and friendly and passionate about serving the customer will increase the level of satisfied customers.

Conclusion:

The three months long internship period was a wonderful experience for me. In this three months, I have acquired much insight about the organization and the department I worked. I get the opportunity to learn so many new things and experienced a great corporate culture of bKash limited. The learnings from this internship period greatly helped me developing my personal, technical as well as the corporate skills.

bKash has a great impact in the financial sector of Bangladesh by providing a large number of people banking services in the easiest way. The term “bKash” is used as a synonym to mobile money among the local people. It has a remarkable contribution to make banking services easier and accessible for everyone.

As bKash is a service provider organization, it make sure that the customers are getting a high quality services. It has set up some policy and procedures to serve the customer. After conducting the survey, it is pretty much clear that the service team of bKash is successful to satisfy the large number of customers. Though there are room for improvements to be competitive in the industry.

References:

1. Wahid. S., (2014, April 23). MFS: an overview. The Daily Star. Retrieved in June 26, 2018, from <https://www.thedailystar.net/mfs-an-overview-21237>
2. Jashireh. A., Slambolchi. A., Mobarakabandi. H., (2016). A Literature Review of Service Quality and Customer Satisfaction. Retrieved from, <http://amiemt-journal.com/test2/vol3-no2/1.pdf>
3. Chen, G (March, 2013). The growth of Mobile Financial Services in Bangladesh
4. Mobile Financial Services Data. (2108, July). Retrieved in July 20, 2018, from <https://www.bb.org.bd/fnansys/paymentsys/mfsdata.php>
5. bKash Product and Services. Retrieved July 12, 2018 from <https://www.bkash.com/>
6. The total number of mobile phone subscriber at the end of July 2018. Retrieved July 15, 2018 from <http://www.btrc.gov.bd/content/mobile-phone-subscribers-bangladesh-july-2017>
7. The power of mobile money. (2009, September 26). Retrieved July 17, 2018, from <https://www.economist.com/leaders/2009/09/24/the-power-of-mobile-money>
8. Built for Change. International Finance Corporation (2016, September). Retrieved in July 20, 2018, from https://www.ifc.org/wps/wcm/connect/44bbb896-2899-4ed3-9967-204e1ff954d6/Built+for+Change_FINAL_low+res.pdf?MOD=AJPERES
9. BKash ranked 23rd in Fortune's top 50 Change the World list. (2017, September, 14). Retrieved July 18, 2018, from <https://www.bkash.com/news/bkash-ranked-23rd-fortune%E2%80%99s-top-50-change-world-list>
10. Quadir, K. (2015, March 07). The story of bKash. Retrieved July 15, 2018, from <https://www.thedailystar.net/the-story-of-bkash-21235>

Appendix:

1. Gender

- Male
- Female

2. Occupation

- Student
- Service holder
- Business
- Unemployed
- Others

3. Are you satisfied with how customer service officer handled your inquiry?

- Very dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very satisfied

4. Your issue completely resolved by customer service officer in a professional manner?

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

5. Customer service officer offer your solution/answer in a timely manner

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

6. The officer was clear in communicating with you

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

7. The agent had/officer had sufficient knowledge to your queries

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

8. The officer had professional had professional courtesy while communicating with you

- Strongly disagree
- Agree
- Neutral
- Agree

- Strongly agree

9. How satisfied you are with the behavior of customer service officer?

- Very dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very satisfied

10. The officer make you feel that you are a valued customer?

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

11. Do you think the number of customer service officer is sufficient?

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

12. The customer service officer carefully listen/give attention to your problem?

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree

13. Did you get the customer officer quickly?

- Strongly disagree
- Agree
- Neutral
- Agree
- Strongly agree