

Report on
How to Improve Customer Service Efficiency and Their Customer
Satisfaction of Rupali Bank LTD. Gabtoli Hat Branch

By

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An internship report submitted to the BRAC Business School in partial fulfillment of the
requirements for the degree of
Bachelor of Business Administration

BRAC Business School
BRAC University
December 2019

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Declaration

It is at this moment, declared that

1. The berth report submitted is my original work whereas finishing the degree at Brac University.
2. The report does not contain material antecedently printed or written by a 3rd party, except wherever cited through full and correct referencing.
3. The report does not contain anything that has been previously submitted or submitted, for alternative degree or credential at a university or other establishment.
4. I have acknowledged all primary sources of facilitating.

Student's Full Name & Signature:

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Designation : Lecturer

BRAC Business School, BRAC University

Letter of Transmittal

01-12-2019

Mr. Md. Fazla Mahiuddin

Lecturer

BRAC Business School

BRAC University

Subject: A letter of transmittal for submission of the Internship report.

Dear Sir,

Here is the report that I was obliged to formulate as a part of my graduation from BRAC Business School of BRAC University. I have finished my internship program in Rupali Bank as a section of my study. I have tried myself to explain my attainments and experience I have gathered from my internship program succinctly in this report. My report is on the topic “How to Improve Customer Service Efficiency and Their Customer Satisfaction of Rupali Bank LTD. Gabtoli Hat Branch”, and I have tried my level best to pursue your provided guideline and instructions.

I want to thank you for allowing the scope to write this report and for your support. In case of any further resolution or elaboration as to my report, I would welcome the opportunity to commune with you to explore how my findings could best meet your needs.

Sincerely Yours,

Rishad Fariha

ID: 15104123

BRAC Business School

BRAC University

Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Rupali Bank LTD – Gabtoli Hat Branch and the undersigned student at, BRAC Business School, BRAC University , Rishad Fariha.

Acknowledgement

At first, I might prefer to categorical my gratitude to Almighty, who has given me the chance to travel through the full method of office and to jot down a report during this regard. I might prefer to acknowledge my most profound feeling to the honorable supervisor Mr. Md. Fazla Mahiuddin, Lecturer, BRAC Business School, BRAC University, who has given me suggestions concerning the writing of the report and to travel through the method, that has become a superb manner of understanding the subject of my office.

I would conjointly prefer to give thanks to Mohammad Asheque Mahmud, Manager of Rupali Bank Gabtoli Gat branch. I am conjointly grateful to all or any division heads and every one alternative officer of different departments of Rupali Bank for his or her co-operation, spontaneous facilitate and cordial help in making ready of the report.

Finally, I am grateful to the BRAC Business School, BRAC University, for giving me the chance to figure outside for attaining sensible data. This report suffers from shortcomings; however, I even have tried my utmost to achieve all the facts comprehensively.

Thanks to all from the core of my heart.

Executive Summary:

This report provides with broad and sensible exposure to the sector of overall activities of Rupali Bank Limited. During the post amount, I used to be appointed responsibility within the varied department of Rupali Bank Ltd. Rupali Bank commences its Loan operation department wherever they scrutinize the loan proposal and appraise the planned investment sector type varied aspects, viz. organization and management, technological, marketing, economic and profitableness. Fate, the right assessment Rupali Bank, gives loan to speculate the planned sector. Rupali Bank conjointly monitors and suggests website choice to final submission of the report. With a good ambition, Rupali Bank started its operation; however, sadly, it is currently a losing concern. Now a day, Rupali Bank tries to reduce their loan operation thanks to unethical apply of entrepreneurs of misuse fund and cash transfer to the different project. The bank conjointly tries to seek out the thrust sector and actual bourgeois people who have interested in an established profitable business. Rupali Bank Ltd is conducive loads for several years within the economic development (especially within the industrial sectors) in our country. Their activities square measure development. This study is conducted chiefly by questionnaires and by taking oral interview of the officers. Several journals and publications were conjointly used for precise information. Findings and conclusions show that Rupali Bank follows general banking rules and rules in their activities. It conjointly shows that Rupali Bank utilizes govt judgment and strategies in addressing their activities. I hope this study has some implication aimed toward rising the general activities of Rupali Bank.

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Part A
Company Overview

Introduction:

A financial institution is an establishment which basically manages cash and credit. It acknowledges shops from the standard population, and also it makes the assets on hand to the men and women who want them and aides in settlement of cash beginning with one location then onto the next. A modern financial institution performs such an assortment of capacities, to the point that it is difficult to give an actual and usual that means of it. It is a direct result of these cause diverse monetary professionals gives one of a kind meanings of the bank. In Bangladesh, there are many public and non-public banks with a range of branches. Rupali Bank is one of them. Rupali Bank Ltd started as the largest public restricted banking organization of USA on December 14, 1986. Every year they are supplying services to the clients and also working on employment through recruiting new employees. The economic records show that improvement has commenced in all places with the banking device and its contribution toward financial development in the initial stage. The banking world has been a present process much trade due to deregulation, technological innovations, globalization and many others over the final few years. These changes additionally made gradual adjustments to a country's economy. Because banking gadget is linked with the entire economy. In the internship software, college students must generate a document based on practical observation of an organization. So, a scholar has to undergo an internship program in any organizing. The internship application has three months duration with a view to obtaining practical knowledge. Under this internship, I was once assigned to Rupali Bank Limited, and my project is about "Identifying customer service efficiency and their application in Gabtoli Branch of Rupali Bank Ltd". I used to be circled all the desk of the branch to learn their day to day activities. Rupali bank ltd is a chief market commercial in the banking sector in Bangladesh. After all, they comprehend that these days

scholar can be tomorrow's most efficient employees. They help us to experience corporate work that will assist them in doing top in their professional work existence when they finally entered in the realistic field of work.

Corporate Profile:

Name of the company	Rupali Bank Limited
Chairman	Mr Monzur Hossain
Managing Director	Mr Md. Obayed Ullah Al Masud
Company Secretary	Zakia Sultana
Legal Status	Public Limited Company
Date of Incorporation	14 December 1986
Registered Office	34, Dilkusha Commercial Area, Dhaka-1000, Bangladesh
Authorized Capital	Tk. 7000 million (US\$ 88.66 million)
Paid-up Capital	Tk. 3765.16 million (US\$ 44.64 million) [Till September 30, 2018]
Reserves & Retained Earnings	Tk. 292,119,134 [Till September 30,2018]
Listing with DSE	19-08-1987
Listing with CSE	10-10-1995
Commencement of Trading with DSE & CSE	23-12-1986
VAT Registration	9011039307
TIN Certificate	177-200-0021/LTU/Dhaka
E-TIN Certificate	637043541293
Number of Employees	5490
Number of Branches	569
Number of Subsidiary Companies	02 (Rupali Investment Limited and Rupali Bank Securities Ltd.)

Fax	+88-02-9564148, +88-02-9552671
SWIFT BIC	RUPBBDDH
Website	www.rupalibank.org
E-mail	info@rupalibank.org, it@rupalibank.org

Table: Corporate profile of RBL (Source-Annual Report 2018)

Vision

- Expand our loyal client base by being called the monetary partner of an alternative that perpetually exceeds customer expectations.
- To emerge because the country's prime institution for supporting non-public sector industrial and different comes of significant impact on the country's economic development. Even be an active participant in industrial banking by introducing new outlines of the product and providing incredible service to the client.

Mission

- Develop a long-run relationship that helps our customers to attain monetary success.
- Offer regard full career opportunities and cultivate employee's commitments.
- Uphold moral values and meet its customer's monetary wants within the quickest and most applicable method and continue innovative works so as to attain human resource with superior qualities, technological infrastructure and repair packages.
- To be aggressive with different Banks and economic institution in rendering services

- To contribute a socio-financial development by way of figuring out new and profitable areas for funding.
- To mobilize deposit for efficient investment.
- To enlarge the branch community in commercially and geographically essential places.
- To appoint the best human assets and decorate their functionality thru motivation and proper-type of training at home and abroad.
- To delegate most authority, ensuring right accountability.
- To keep continuous improvement and up co gradation in commercial enterprise rules and techniques.
- To undertake and adapt to the new generation.
- To maximize income utilizing robust, green and prudent monetary performance
- To introduce new product strains in step with marketplace wishes.

Organ gram:

The organ gram consists of the top management are- chairman, MD, DMD. They are the selection maker of the organization. Middle-level manger like-GM, DGM, AGM are mange the assigned office or department of the organization. Moreover, the SPO, PO, Officer are work in the department &control the decrease stage worker of the branch.



Figure: Corporate Structure of Rupali Bank Limited

Marketing Strategy of Rupali Bank Limited

To obtain the above imaginative and prescient and venture Rupali bank comply with the subsequent marketing strategies:

- The primary strategy of the financial institution is the use of Rupali Banking gadget to draw its market.

- Presenting efficient customer service.
- Maintaining corporate and enterprise ethics.
- Being trusted repository of clients' and their financial advice.
- Making its merchandise superior and profitable to the clients.
- Fulfilling its social commitments by way of increasing its charitable and humanitarian activities.
- Providing excessive satisfactory economic offerings in export and import trade.
- Develop progressive products and services that attract our targeted clients and marketplace segments.
- Sustain an excessive valuable belongings portfolio to gain robust and Sustainable returns and to build shareholders' price steadily.
- Broaden a customer-oriented service tradition with a unique emphasis on consumer care and accessibility.
- Enhance the financial institution's emblem recognition.
- Discover new possibilities for growth and profitability, in particular through diversifying mortgage portfolio via structured finance and growth of retail and SME financing.
- Improve the financial institution's brand recognition.

Part 2

Area of Study

Account Section: Accounts Department is known as the operational hub of the bank. In managing an accounting business, exchanges are performed every day, and these exchanges are to be recorded legitimately and methodically as the banks manipulate the depositor's cash. Any deviation in reliable recording might also impede open certainty, and the financial institution needs to suffer a ton generally. Discreditable recording of exchanges will prompt the jumble in the charge facet and the savings side. To continue to be away from these setbacks, the bank gives a distinct office; who's potential is to test the mix-ups in passing vouchers or wrong sections or misrepresentation or imitation. This division is called as Accounts Department. Other than the over, the bank needs to set some up indoors articulations and also, some statutory proclamations which to be submitted to the national bank. Accounts Department readies these bulletins too. The division wishes to present a few proclamations to the Head office, which is likewise blended via the Head Office later on.

Daily tasks:

The routine daily tasks are as follows, -

- Recording the transactions within the cashbook.
- Recording the transactions generally, performing ledger and related tasks.
- Preparing the daily position of the branch
- Preparing the daily Statement of Affairs
- Making payments of all the expenses of the branch.
- Recording in-home branch fund transfer and providing accounting treatment during this regard.
- Checking whether or not all the vouchers are properly passed to make sure the conformity with the –Activity Report”. If otherwise creating it correctly by vocation the individual official to

rectify the voucher.

- Recording of the vouchers within the Voucher Register.
- Packing of the right vouchers per the debit voucher and therefore, the credit voucher.

Cash Section: Cash division is that the most essential and touchy organ of the branch because it manages a broad vary of cash exchanges. This division begins the day with trade out the vault. Each day some cash that's gap cash parity square measure changed to the cash officers from the cash vault — Internet figure of this cash receipts and instalments square measure added to the gap cash equalization. The figure is named closing parity. This finish parity is then added to the vault. What is additional, this is often the last cash parity figure for the bank toward the top of a selected day.

Foreign Exchange: In any world exchange the purchasers and vendors square measure of varied nations. None of them understands one another or concerning their business honesty and credit worth. Completely different directions were winning in their specific nations concerning remote exchange square measure likewise obscure to them. During this method, the customer has to be bonded with merchandise and also the trafficker to be bonded with instalment. In such a circumstance business Banks guarantee these items at a similar time by gap Letter of Credit guaranteeing installment to trafficker and merchandise to purchasers. By gap Letter of Credit within the interest of a customer and for a dealer, industrial banks embrace to try to make installment to a trafficker subject to the accommodation of reports attracted strict consistence with the terms of the Letter of Credit giving the title to merchandise to the customer. Global exchange constitutes the quality of business exercises of Rupali Bank restricted.

I have learned the activities of exchange department and facilitate them to perform their daily affairs.

I even have determined the followings:

- Import Business
- Export Business
- Foreign Correspondents

Remittance: Sending cash to alternative places for the customers and to associate another necessary is an integral part of the countries payment system. For this service, folks, especially people in business transfer funds from one place to a different quickly. There square measure numerous styles of remitting cash, such as:

- Pay Order (PO)
- Demand Draft (DD)
- Telegraphic or Telephonic Transfer (TT)
- Mail Transfer Advice (MTA)

Remittance and loan

There are mainly two kinds of loan in RBL:

- Funded (Demand or consumer loan)

•Non funded (L/C, Bank Guarantee, Tender etc.)

There are also funded loans and advances are available in the Gabtoli branch of the Rupali Bank

LTD :

Cash Credit Hypothecation

1. Over Draft

2. Term Loan

a) More than 5 years

b) Less than 5 years

c) Within 1 year

3. Demand Loan

a) Loan against DPS.

b) Loan against other security

c) Loan against consumer credit.

d) Staff loan (PO)

4. Bank Guarantee

5. Floor loan

6. PC (Packing Credit)

7. Export development fund (EDF)

8. Letter of Credit

9. Payment against documents (Import & Export)

10. LATR (loan against trust received)

11. House Building

a) Commercial

b) General

c) Staff

Part 3

Project Part

Origin of the Report: I was looking for an internship in a well-known bank which would help me into my future career progression. I received an outstanding opportunity to conduct my internship at Rupali Bank Limited. This was a three-month lengthy realistic orientation program. This report is written as it is a mandatory requirement of my degree and also Rupali Bank Limited.

Special Features of the Bank: this bank pioneered the introduction and launched exceptional patron pleasant credit score schemes to faucet the customer's savings for channeling the same to the dynamic sectors of the economy. For improving, the fashionable of living of the constrained profits team of the bank's population has delivered Consumer Credit Schemes via delivering economic help in the shape of mortgage of the customers for gain household durables, which have had inspiring responses. With committed to continuous research and improvements, the bank has preserved tempo with modern banking. The operations of the Bank are wholly computerized so as to make certain speedy and flawless services to the customers. The financial institution has delivered digital camera screen system to enhance the security offerings interior the bank premises.

Objectives

- To improve the patron services nowadays by way of introducing some of the IT-based reform measures.
- To stay one of the fine banks in Bangladesh in phrases of profitability and assets satisfactory.
- Making an adequate price of return on mortgage.
- Maintain good enough liquidity to fulfill maturing responsibility commitment.

- To keep a healthy increase of enterprise with the preferred photograph.
- To hold good enough control systems in strategies.
- Ensure the most efficient usage of all available assets.

Limitations of the study: Rupali Bank Ltd is a public bank. Despite their responsibility, they ought to not cooperate regularly for their business. On the other hand, they are no longer bound and have no accountability to supply all help with my demand. For this reason, I confronted time constraint. Confidentiality additionally has imposed a huge restriction. That's why I cannot expose any numerical data in this document which I have carried out about our clients. Three months is no longer sufficient to recognize about banking operations through I have been acquired most assistance from every character of RBL branch. Definitely, I couldn't produce n gorgeous document for the time boundaries

Others are -

- There was a challenge to grasp some activities.
- The executives of Rupali Bank Limited had been too busy to spare time for the intern.
- The length of our internship application is only for three months. The allocated time is no longer adequate for us to accumulate understanding and to make them find out about an entire and fruitful one.
- Every agency has its secrecy that is not printed to others. While amassing facts, i.e. interviewing the employees, they did now not expose lots of records for the sake of the confidentiality of the organization.
- The customers were too tied up to supply me an awful time for the interview.

Literature Review:

1. Employee behavior with the customer: When customers are concerned about taking services from any banks they are mostly concerned about the behavior of the employees, who are directly involved with customer service has a positive correlation with customer satisfaction. So, Rupali Bank LTD should introduce training programs which would train the employees who are directly involved with customer service. This program should be a continuous process and should emphasize on the improvement in the performance of trained employees. This would lead Rupali Bank LTD to have employees who are more productive than before and customer satisfaction would increase to some extent.

In Rupali bank LTD, they are very helpful but there is some work pressure that is why they basically face various kinds of problems. For that reason it becomes a problem to do every work in a proper time, also it is very much stressful for both employee and the customer.

Conduct of the consultant operating inside the financial institution is one of the imperative additives for the purchaser to be fulfilled. In my review there was a ballot approximately the conduct of representative of Rupali bank constrained half of the 50 customers said "tremendous". It means that they may be to some degree fulfilled via the behavior of the consultant of Rupali Bank Limited. According to (Carter, 2018), —Employers have to face huge damage, especially in terms of profit, due to such unethical behaviors of employees, since the effects are multiplied, with other employees being likely to follow in the footsteps of an unethical employee”.

2.Reasonable Service charge: Overhaul allegation taken with the aid of the financial institution is usually a considerable fact or to the purchaser elected comfy with. Purchaser were pumped that Rupali Bank arraigns moderately supplying to the customer. Among 50 customers, 15 stated “Very Good” and 21 said “Good” that skill 21 human beings out of 50 which are 42% of the case are relaxed with the carrier charge taken by way of the Standard bank .Moreover, 15 humans out of 50 which are 30% of the samples are quite relaxed with charge of carrier of the bank. This indicates that provider cost taken with the aid of the Rupali Bank is fully cheap than other banks running in the campestrial, “If customers return to the old way of keeping money in homes, whole economy will be at loss” (Gupta, 2017).

3.Problem solving competence of the employee: Here, the employees working in the customer service must be emphasized on. They should be reasoning, thinking critically when problematic situation arises. The tendency to turn into supervisor whenever problem arises should be discouraged. Appropriate and adequate training must be given to the employees so that the employees find them capable enough to solve the problems by themselves. Also, the supervisor and the peers should have the mindset to help and encourage the employees in any given situation. This would boost the confidence of the employees and they would be able to handle problematic situations with confidence. According (Schwekendiek, 2017), “Everyone is a leader of their own life. Learn to lead yourself effectively, and others as well, and you will gain more out of life”. Critical thinking capabilities of worker of Rupali Bank is a huge depend to assume when we are attempting to legitimize execution of a financial institution which add debut achievement or disappointment of the consumer of the bank. Client frequently confront distinct issue

when making exchange, taking credit, storing money and taking other administration gave via the bank. It is fundamental count to assume the amount of capability or avidness appeared through consultant and time taken to take care of the issue. The best main stay of the define demon striates that 34 consumers which are 70% said "Very Good" implying that they are fulfilled through necessary questioning capabilities of the worker.

4.Using current and updated technology : Updated technology must be used to increase customer service efficiency and customer satisfaction. Rupali Bank LTD should introduce the token system so whenever the customers are taking service from any branch they do not have to stand in a long queue. Token system allows customers to feel ease with the entire process as they do not have to stand in a queue. Clients have to get the token from a machine and sit waiting for their name to be called on the big screen. This removes all the queue related hassle and the environment become easier to handle. The employees could focus more on the service which are being provided by them rather than focusing on queue related problems. According (Robinson, 2012) "Some banks even allowed you to open accounts without going into a branch - opening banking up to rural folk, previously unbanked people".

It will make easy for the financial institution to do day these days extensive saving cash motion and others action and this will affect the client. Here we can see that 25 purchasers said "Good" which implies that they are to some diploma fulfilled and 15 consumers flapped positive statement that fulfilled about the exploiting of present day and refurbish innovation.

5. Customer feels protected through making transaction: Howbeit the purchaser feels impervious about their cash chinch thru the mound. It is vital element for client vindication surface of an association. Customers feel protected if there are 24/7 access to their account. They feel more protected if they can anytime move credits from one account to another account without being worried about any mischief's which might happen. In order to do that, Rupali Bank LTD should introduce the mobile app because it would help the customers to feel more privileged and also protected. Because of the mobile app many customers would stop going to the branches as physical presence would not be needed at most of the times. It would allow the bank to give customer services virtually and relieve the bank employees from the pressure to handle the customers physically. So the main focus should be on shifting towards providing customer service virtually and make continuous improvement and upgrade the entire process.

The chart indicates that 23 clients give their –opinion as Excellent” whiches 46% of the sample. According to (Jaleel, 2018) –Our lives will continue to get more technology dependent and scammers will get more innovative So, it is crucial to take necessary steps to safeguard our important financial details.

6. Office Environment: Office surroundings influences the client furthermore because the worker operating within the bank. It's conjointly a crucial section of client satisfaction. in step with the survey knowledge we are able to see that twenty two client aforesaid –good” to cogent workplace ambience whichever implies that they're somewhat glad with office environment.(Henderson, 2015) States —A cheerful geographical point is not one

thing that happens inadvertently. It is the product of each physical and intangible changes that produces a a lot of harmonious workplace".

7. Office Space: Office area is in addition crucial part of advocating of shopper loyalty. At the purpose once the geographic point is open the shopper will stand simply on the road for obtaining administration from bank. At the purpose once there's tight area then shopper feels distressful. (Kohl, 2019) States "Office style is such a worthwhile business investment; there is even a world organization that has ingrained necessities to make productive and cozy indoor environments". Here we will see that, thirty seven out of fifty shoppers that are seventy four aforementioned "Great" implies that they're to a point consummated by the workplace area. It shows that Rupali bank, Gabtoli Hat Branch has medium workplace area which needs to be improved and developed to increase customer service efficiency.

8. Waiting time to urge service: If the time is longer, then client must be disappointed by the performance of the worker of the bank. According to (Houda Mehri, 2018) "Waiting in lines or queues is common phenomenon for Bangladeshi citizens; it results in a high level of dissatisfaction amongst the customers". Here we can see that twenty two client out of fifty that is four hundred and forty yards locution that "Fair" manifest such letting time to urge a relevance isn't that groovy.

Methodology of the study:

Methodology of the Study I have labored as per scheduled software for the internship that consists of one-of-a-kind branch of Rupali Bank. I have prepared this report after series facts and gathering practical journey on performing work in the bank. Legitimate and polished culmination of lookup work requires adherence to some policies as well as methodologies. Dossier has been assembling by using vocal interviewing the liable magistrates.

After series information from the interview and material furnished with the aid of them, data used to be first cautiously scrutinized. Then the information used to be organized as required.

Two sources are given below:

(a) Principal Erudition: Principal records have been accumulated by phonic consultation to the respected representatives and forces of the Rupali Bank.

(b) Secondary Propaganda: It comes from the yearbook record of the Rupali Bank, applicable papers and quarterly e-book and guide of one-of-a-kind departments.

Secondary Sources of Data:

- Annual document of Rupali Bank Limited.
- Annual file of Bangladesh Bank
- Desk document of related department
- Internet
- Credit Manual
- Websites

Analysis:

Data Processing & Analysis: I have used MS word, excel etc and very necessary tables have been organized based totally on important data and more than a few statistical strategies have been utilized to analyses based totally on classified information. Detail rationalization and evaluation have also been incorporated in the document.

Analysis on Customer Service Efficiency:

Factors	Rupali Bank Limited	BRAC Bank	Standard Chartered Bank
1.Employee Behavior with Customer	High	Average	High
2. Reasonable Service Charge	High	Average	Average
3.Problem Solving Capabilities of The Employee	High	High	High
4.Using Current And Updated Technologies	Low	Average	High
5.Customers feel protected through making transaction	Average	High	High
6.Office Environment	Low	Average	High
7.Office Space	Average	Average	High
8.Waiting time to urge service:	Low	Average	High

Source: Author's construction

Methods (Customer Satisfaction level)

- Questionnaires
- Making pandect
- Resolution the details
- Pronouncement from the partition
- Outcome

Invented a questionnaire which will be rated with the aid of the current client of Gabtoli Hat Branch by 1-5 which will signify negative to excellent. The survey will be carried out 50 responses from the clients of this bank. Given below are the standards of the rating:

01.	Very Good
02.	Good
03.	Excellent
04.	Fair
05.	Poor

Analysis on Customer Satisfaction:

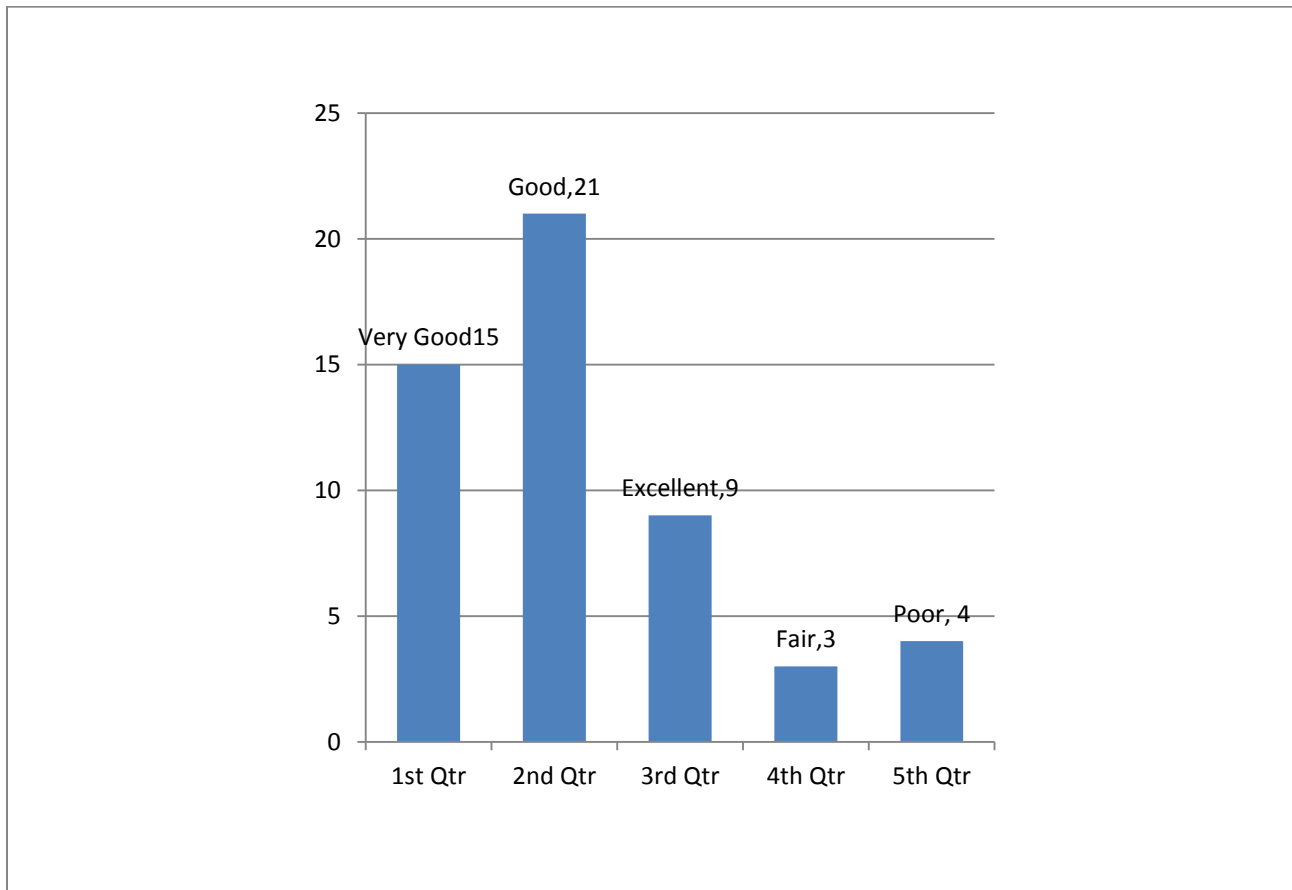
1. Employee behavior with customer:

In Rupali Bank, the behavior with the employee is good. As it is a government bank, the employees have to work under pressure. Various types of people come here to do their important work properly. In the graph, we can see 20 customers said about employee behavior with the customer are very good. Moreover, 11 customers said good and 7 said excellent about that part. Furthermore, 8 people said Fair and 4 said Poor about this part. So, we can say that, In Rupali Bank ,Gabtoli hut brunch, the employees behavior with the customers is good enough.



2. Reasonable Service charge:

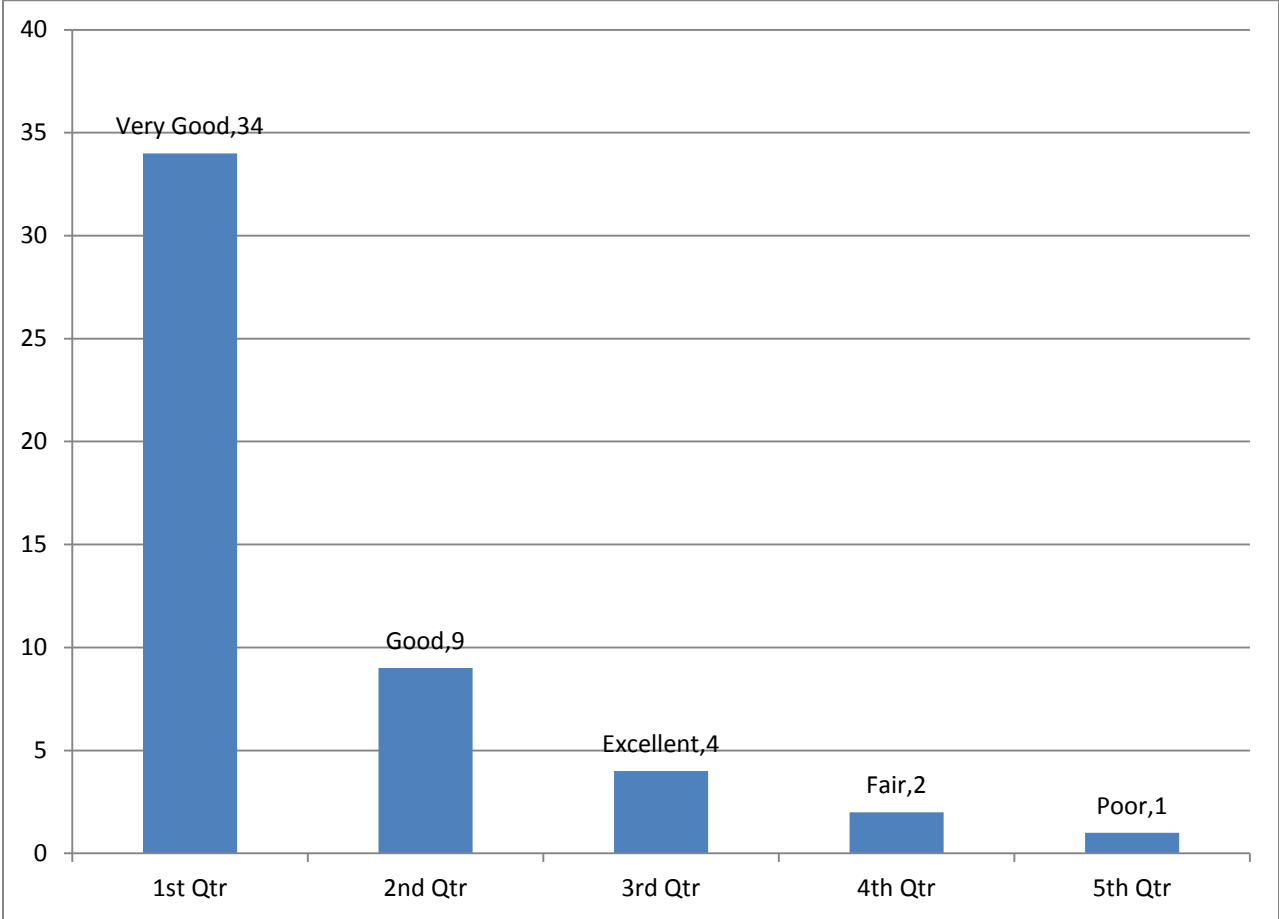
Reasonable service charge is the most important factor as various clients come here and do their work properly. The clients said that, the service charge of this bank is good enough if they compare with the other banks. 15 people said very well. 21 said good, 9 said excellent, 3 said fair and 4 people said poor. So, we can say that this bank takes reasonable service charge from the clients.



3. Problem solving capabilities of the employee:

For any institution, problem solving capabilities are very much important. In Rupali Bank, the capabilities of solving the problems for the customer is very advanced as 34 customers out of 50 said very good also 9 people said good, 4 said excellent, 2 said fair and 1 said poor. When employers discuss about problem-solving skills, they are often referring to the ability to handle

challenging or surprising conditions in the administrative center as properly as complicated enterprise challenges. Organizations rely on human beings who can examine both types of conditions and flippantly perceive solutions. Problem-solving competencies are qualities that allow you to do that. While problem-solving skills are valued by way of employers, they are additionally noticeably useful in different areas of existence like relationship building and daily choice making.



4. Using current and updated technology:

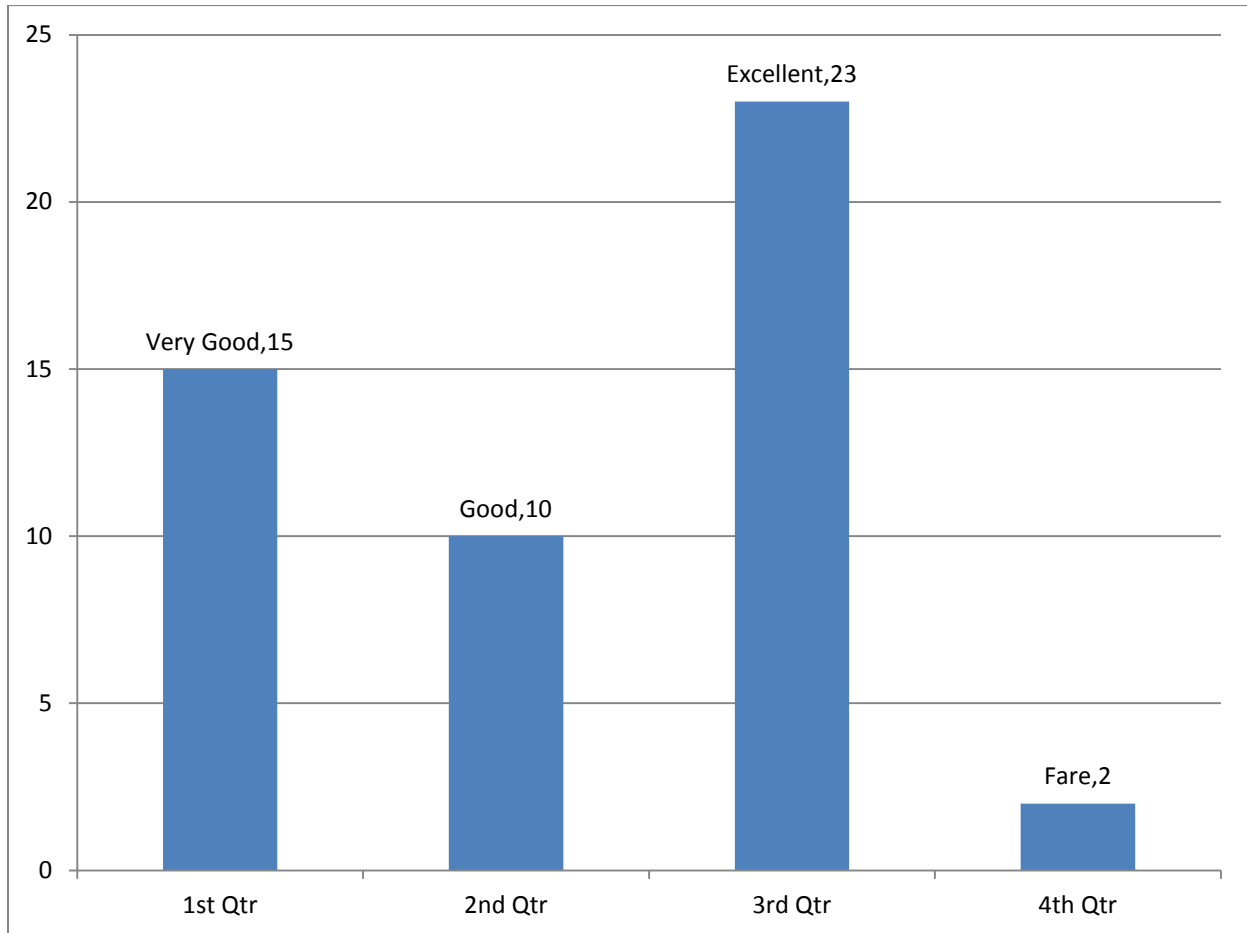
Ascending automation have changed the megacorp from paper and branch chiefly based banks to digitalized and structured investment services. In distinction to before, broadband fabric is average and it makes the deportation of abstracts easy and initial. However this technology comes at an aid, invoking all this robotics has been lavish but the salve area unit limitless. Here, twenty five individuals aforesaid they're ok with the technologies. Moreover, fifteen individuals aforesaid superb and solely four individuals aforesaid honest. Technology has changed the accounting and management system of all banks. And it's presently high-powered the approach but banks area unit..



5. Customer feels protected through making transaction:

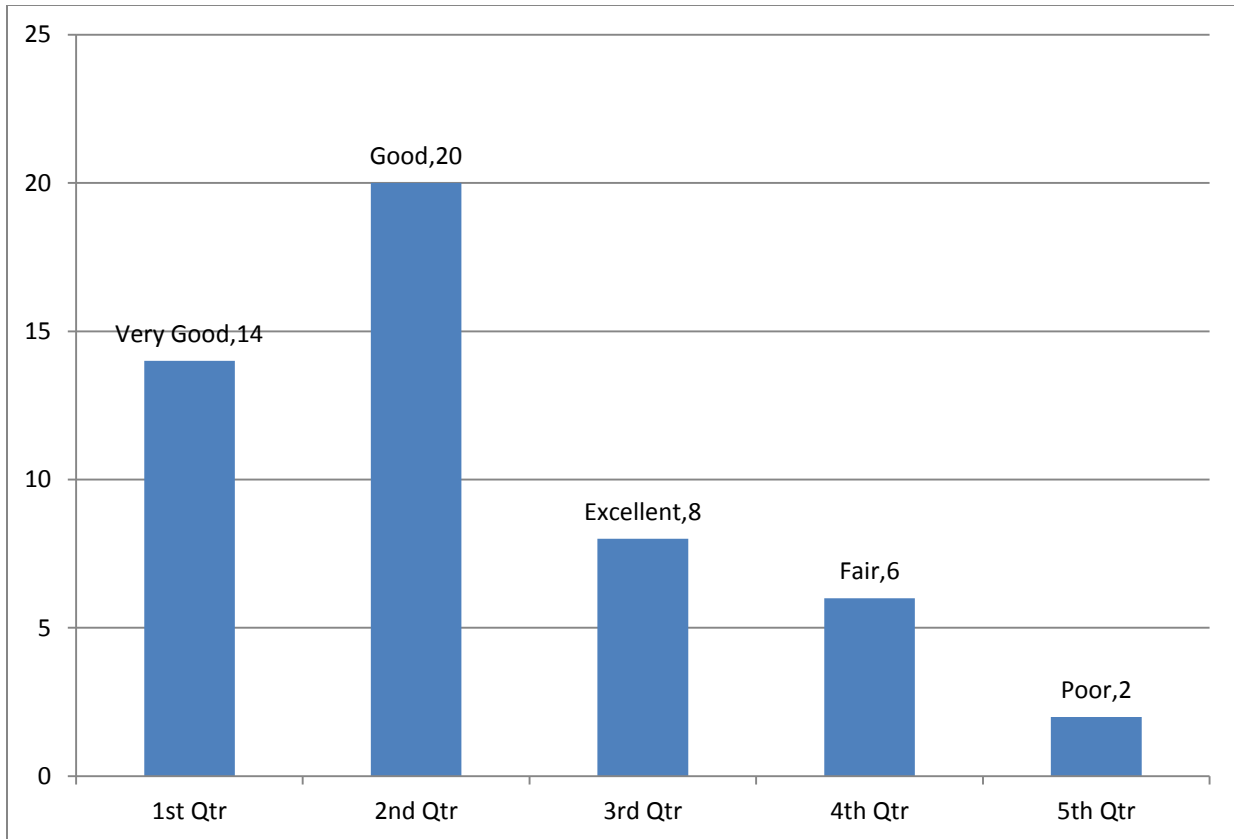
The systems and procedures in banks should be designed to create customers feel safe concerning ending electronic banking transactions." Banks should raise their customers to obligatorily register for SMS alerts and where accessible register for e-mail alerts. Here, 15 people said very well out of 50 people, 10 people said well, 23 people said excellent and 2

people said fair. Further, banks are told to not supply the ability of electronic transactions, aside from ATM money withdrawals, to customers who don't offer mobile numbers.



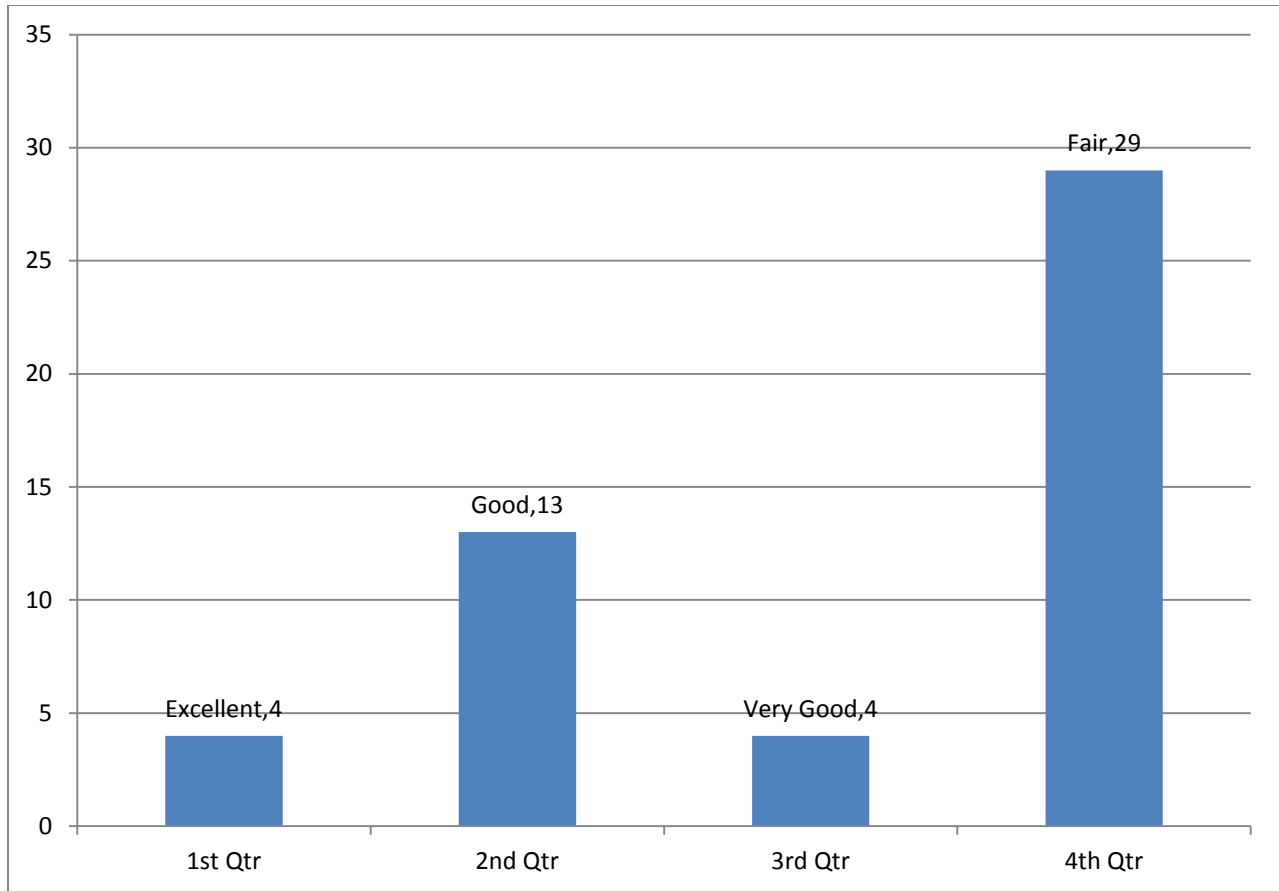
6. Office Environment:

Having a positive workplace setting has become additional vital over the last decade. Manager's square measure specializing in their employees' feelings and feedback since it's scientifically established that having a constructive work setting will really improve productivity, build staff happier and additional assured. Here, 14 people said very good, 20 people said good, 8 people said excellent, 6 people said fair, 2 people said poor.



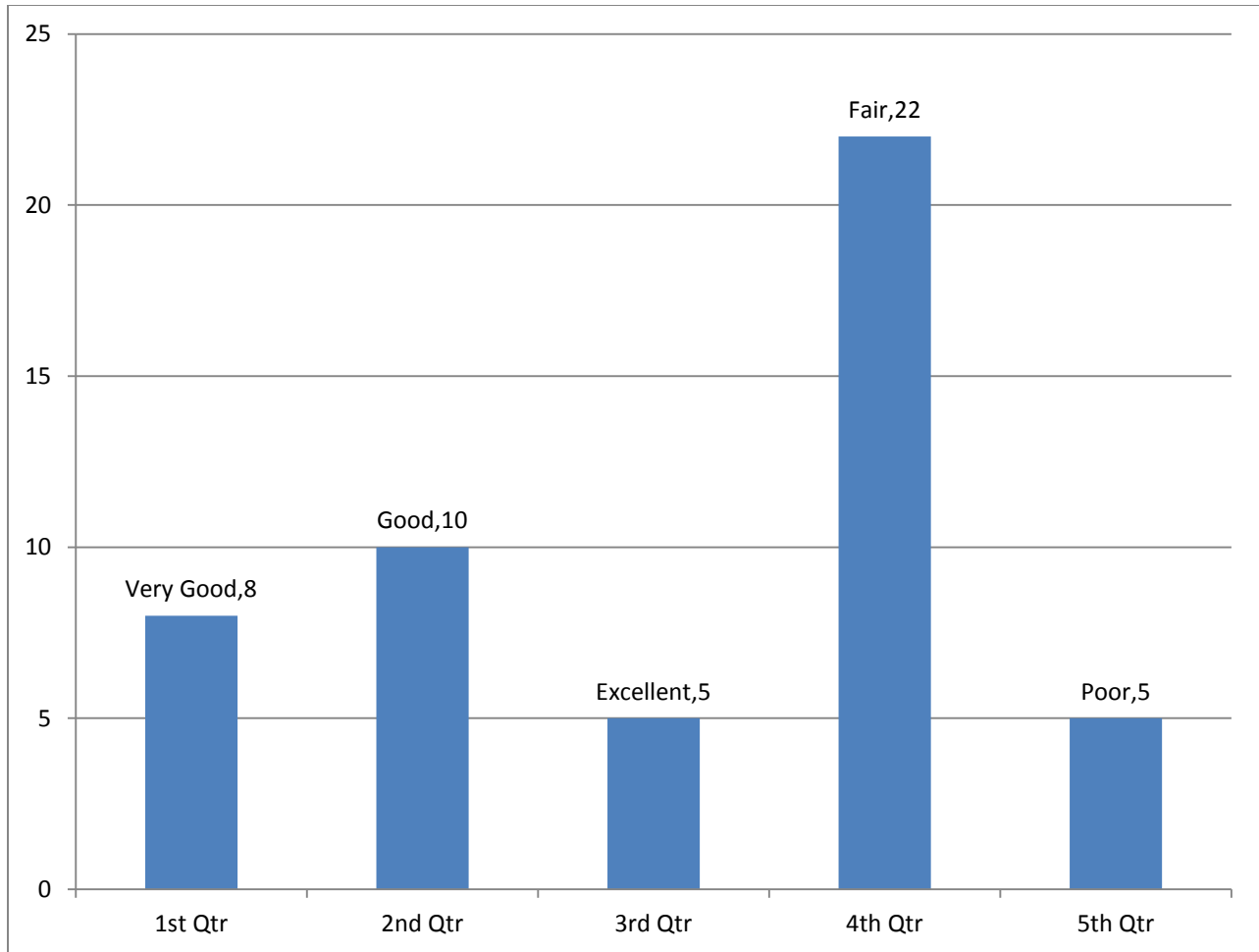
7. Office Space:

Office space is the most important thing for a bank as various people work there and do various kinds of things. The space of this branch is quite fair, not too much good or not too much bad. As 29 people said about it out of 50 people. So, this all about the branch's space.



8. Waiting time to urge service:

The present courtesy is additionally a vital issue morrow happy by the dispensation from the stockpile. Granted the time is way too much long then it is very much difficult for the client to handle everything. Here after doing the survey properly I have got to understand that, this brunch of Rupali Bank is quite fare with clients and the clients are pleased with their services.



Findings:

- Half of the customers are relatively comfortable with the behavior of employees.
- 36% of the clients feel relaxed
- 30% of the customers are particularly satisfied with the quick and accuracy carrier delivered by Rupali Bank.
- 70% of the customers feel contented along the diagnostic competencies of the employee.
- 32% of the clients are blissful with the, 40% entirely blissful and 28% are rather cozy with the making sure error free document finished via Rupali Bank.

- 50% of the clientele are particularly satisfied and 30% are comfortable about the modern-day and up to date technological know-how used with the aid of Rupali Bank.
- 46% are comfortable with money transaction safely through Rupali Bank
- 44% of the clients are fairly appeased with workplace entourage of the vault.
- 74% of the prospects feel relaxed with working environment

Survey Result:

We are able to say that an oversized portion of the purchasers are consummated but not utterly consummated concerning the administration and workplace gave by Rupali Bank restricted, Gabtoli Hat Branch. But Rupali Bank has varied the collections wherever they will improve the character of the administration. Additionally, they must have to think about the customers' necessity. They need to fabricate a solid association with the patron by providing best administration they will. Each one of the variables talked concerning before like employee conduct, administration charge, system, utility administration, actual administration, blunder free record, important thinking talents, and workplace climate are fundamental for the bank, have immediate or backhanded result on the buyer loyalty.

Recommendations:

- Rupali bank's main management restricted should be more practical to the worker than gift. as a result of they must be aware of the employee's advantages and opportunities.
- The bank has extremely proficient worker within the branch level. However, the bank should be able to utilize their staffs at applicable thanks to confiscate the bank's output.

- The style of the website needs to be improved. Therefore, the website will be quicker and may place additional data regarding the bank.
- Rupali Bank Ltd. ought to stress additional on fellow feeling to customers which implies that RBL ought to take individual's attention and care of consumers and solves their particular desires.
- Token system service are often introduced so client will simply get service with none problem. It'll reduce the waiting time and generate more services from the bank.

Conclusion:

Rupali Bank must develop a lot of things for the advancement of the state. The Bank definitely sets within the sector and with its center qualities it will match shareholders' wishes and improve their revenue for future by saving cash and best estimating ethically. During this manner, it has to maximize with the goal that it will satisfy the desire of the Government and additionally people. It will upgrade a lot of open administrations and develop operating teams to provide the most effective administrations to its profitable shoppers. It should be keep running in composed manner and management should be secured all told circle of its execution. Adept fare cluster, import cluster and settlement cluster should be framed and perform obligations befittingly. extra preparation, mechanization, operation, market examination and quickness in adjusting ar essentially needed. To try and do these the prescribed recommendations may be used. Despite the actual fact that it's hypothetic recommendations, it's not worthless, it's unbelievable result on the managing associate account business and completely different elements of the economy. For this, government's assistance is key and its traditional that government can widen its power for actualizing the suggestions for the wellbeing of the overall population of Bangladesh.

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Appendix:

1. What do you think about our employee behavior with customers?

- Very Good
- Good
- Excellent
- Fair
- Poor

2. Do you think our service charge is reasonable?

- Very Good
- Good
- Excellent
- Fair
- Poor

3. Rate the problem-solving capabilities of the employee.

- Very Good
- Good
- Excellent
- Fair
- Poor

4. What do you think current and updated technology used by the bank?

- Very Good
- Good
- Excellent
- Fair
- Poor

5. Rate the customer satisfaction about being protected when making transaction.

- Very Good
- Good
- Excellent
- Fair
- Poor

6. What do you think about our working environment?

- Very Good
- Good
- Excellent
- Fair
- Poor

7. Do you think our office space is enough? Please rate.

- Very Good
- Good
- Excellent
- Fair
- Poor

8. Rate the waiting time to urge service.

- Very Good
- Good
- Excellent
- Fair
- Poor

