

Internship

Report on

**Customer Satisfaction based on Customer Services at
Dhaka Bank Limited of Dhanmondi Branch**

By

Farzana Alam

ID: 18204086

An internship report submitted to the BRAC Business School, BRAC University in order to complete the requirements for the degree of Bachelor of Business Administration (BBA)

BRAC Business School

BRAC University

September 2021

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Declaration:

1. The internship report is submitted based on my own original work.
2. The report does not contain material previously published on any site and is appropriately cited through accurate referencing.
3. The report does not contain material which has been accepted at other institutions.
4. I have taken help from all the main sources to write my report.

Student's Full Name and Signature:

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Student's Full Name: Farzana Alam

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Mr. Mahmudul Haq

Supervisor's Full Name: Mr. Mahmudul Haq
Associate Professor, BRAC Business School,
BRAC University

Letter of Transmittal

30th September, 2021

Mr. Mahmuhul Haq

Associate Professor,

BRAC Business School

BRAC University

66 Mohakhali,

Dhaka-1212

Subject: Submission of Internship report on “Customer Satisfaction on Customer Services of Dhaka Bank Limited.”

Dear Sir,

With due respect, I am writing this letter of transmittal to submit my internship report on Dhaka Bank Limited (DBL) of Dhanmondi Branch. As submitting an internship report based on the internship period, is a part of the BBA program structure, I have prepared this report on “Customer Satisfaction on Customer Services of Dhaka Bank Limited (DBL)” to show how the evaluation is done based on this study. During this report writing, I believe I have followed all the guidelines as mentioned in the BBA Internship Guideline Structure and the instructions guided by the supervisors of my organization.

This entire report consists of all the practical knowledge that I have gathered while working at Dhaka Bank Limited of Dhanmondi Branch. My entire report comprises information that I have learnt within these three months, and hence I am immensely thankful for your time and support you have provided me while preparing this report. I will be contented if you kindly accept this report. If you have any additional inquiries about this report, then you are most welcome to ask for my clarification.

Yours sincerely,

Farzana Alam

ID: 18204086

BRAC University

Acknowledgement

I would like to express my acknowledgement to my supervisor, co-supervisor and the supervisors of my work field who have supported me whole heartedly in order to complete this report properly on the evaluation of **Customer Satisfaction on Customer Services of Dhaka Bank Limited**.

To complete this report properly, my supervisor and co-supervisor have helped me whenever I have asked for help regarding any inquiries. The supervisors at the organization were really co-operative and taught me about the banking system in such a successful manner, which has drastically helped me to write the report. Therefore, I want to express my heartiest appreciation to these people.

Firstly, I would like to say that I am fortunate enough to get an internship at Dhaka Bank Limited, which is one of the best service oriented banks in Bangladesh.

Secondly, in order to write the report, I got the heartiest help, cooperation and guidance from my supervisor Mr. Mahmudul Haq, Assistant Professor, and my co-supervisor Ms. Tanzin Khan, Lecturer, BRAC Business School, BRAC University throughout my internship period. Secondly, I would like to appreciate Saimur Pervez, Executive Vice President (EVP), Mohammad Khorshed Alam, Senior Assistant Vice President, Md. Eahia Miah, FVP and Manager Operations and Afroza Akbar, in charge of General Banking. All of my supervisors from both the bank and the university have put great effort into providing guidelines, instructions, cooperation and resolution of inquiries that arose while preparing the report. Therefore, I am immensely grateful for having them as my supervisors and providing their precious time.

Finally, I want to deeply express my thanks to all of my senior colleagues at Dhaka Bank Limited of Dhanmondi Branch for assisting me throughout this internship period and giving me ideas on how to prepare an outstanding report.

Executive Summary

I have secured my internship at Dhaka Bank Limited of Dhanmondi Branch in order to write the report which is an integral part of The BBS Program in BRAC University. I started my internship at the bank on the 5th of July and the duration is three months, so the internship period ended at 30th of September.

Dhaka Bank Limited is a service oriented bank that is highly recommended in order to give their best services to customers. Therefore, I consider it to be a great opportunity to work here to sharpen my skills in knowing what actually creates customer satisfaction. Dhaka Bank Limited was established in the year 1995 by a group of highly successful businessmen when they saw the economy of Bangladesh rapidly growing since the 90s due to massive improvements in industrial and agricultural development, international trade, inflow of expatriate workers' remittance, local and foreign investments in construction, communication, power, food processing, and service enterprises of our economy.

At present, Dhaka Bank Limited has 100 branches and 3 SME Service centers around the country. As per the internship procedures, I was designated to work at the Dhanmondi Branch of Dhaka Bank. I have prepared my report on Customer Satisfaction of this Branch. To do my evaluation on Customer Satisfaction based on customer services, I have selected topics on which I am going to write my report on and my report is divided into five parts which are Overview of the Internship, Organizational Profile/ Part which includes the characteristics of the organization, Internship activities on day to day basis at the organization to prepare my report, The project part that describes the main purpose of writing this report (data processing, analyzing the data and findings) and Suggestions on how to bring improvements to this Organization and Conclusion.

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Overview of Internship

Student Information

My name is Farzana Alam (18204086) and I am a student of BBS department of BRAC University and my report writing is focused on Customer Satisfaction of Customer Service at Dhaka Bank Limited of Dhanmondi Branch where I have done my internship of three months period.

Internship Information

At this organization my supervisors were Saimur Pervez, Executive Vice President (EVP), Mohammad Khorshed Alam, Senior Assistant Vice President and Md. Eahia Miah, FVP and Manager Operations. During my internship period, I had specific duties and responsibilities. Initially, I was assigned to perform first one and half month of my internship period on General Banking department to know how general banking works where I met all pleasant workers who were very friendly and cooperative. The work environment was very welcoming and I easily got used to the corporate culture. I learned several types of work from GB under all the supervisors at GB. The next one half and one month I spent it at loan and credit department. Here, the working experiences was quite different from General Banking but then again the credit, loan and trade department was really amiable and taught me how this department worked by performing several tasks.

Internship Outcomes

The Banking system of this branch taught me about Account opening section, FDR section, Clearing section, Remittance section, Bills Collection, Cash section and Accounts section, receiving cheques and others from the General Banking Department. The banking system of loan and credit department plays a very significant role in handling customers of credit department. I did not face any difficulties during my internship period as most of them gave their utmost effort in teaching me properly with proper guidance.

1. Introduction

1.1 BACKGROUND OF THE STUDY

Background of the Study- The banking system in our country plays a major role in the financial sector for the economic development of our country. The banking sector in our country, after being introduced, has helped to improve the socio-economic and financial development of our country. It is not possible for any country to improve the socio and economic development without the banking sectors. Trading system, civilization, agriculture, industrial development, lending and money remittance have accelerated their pace in improving due to the presence of banking system. There is always growth in the modern economic and social development.

The central bank in our country is called Bangladesh Bank (BB) that has started its journey after the independence of this country and under this bank, all other banking sectors follow the rules and regulatory. Bangladesh Bank is the chief regulatory authority of other banks. The fundamental job of Bangladesh Bank is to provide policies for formulation and implementation for monetary and credit. Bangladesh Bank focuses on regulation and supervision of banks, non-banking financial institutions, development in financial domestic markets and country's international reserves. Therefore, banking sector plays a vital role in the development of civilization, socio and modern economic of the country.

There are foreign banks, local banks, and government banks, private, public and Islamic banks in our country. There are 49 private banks in our country and all of these banks provide very good products along with better services to the customers. These banks are very profitable for the development of the economy. Like other private banks, Dhaka Bank Limited is known to be one of the best service oriented private banks. It is known for its successful performance in service providing in day to day basis. It is growing on daily basis compared to other private banks after the Financial and Banking Company Act 1991.


2. ORGANIZATIONAL PROFILE

2.1 BACKGROUND OF DBL

The process of operating private banks in banking sector of our country was announced by the Government to bring dynamic improvements in financial institutions and economy of Bangladesh. Similarly, a group of highly successful businessmen saw the economy of Bangladesh to rapidly grow since the 90s due to massive improvement in the industrial and agricultural development, international trade, expatriate workers' remittance, local and foreign investments in construction, communication, power, food processing and service enterprises of economic activities. The urban lifestyle improved with the economic development which created huge demand for banking opportunities. Due to these reasons, Dhaka Bank Limited was established in the year 1995 by this group of people. Dhaka Bank Limited was initially organized as a public limited company under the Companies Act. 1994 but later started its commercial operation on July 05, 1995 with a capital of taka. 1,000million and the paid up capital of Dhaka Bank Limited was Tk. 100 million. After its operation, it had generated or built 37 branches. The branches included two Shariah-based branches and an offshore banking outlet and the branches provided a wide network of correspondents all over the world.

Dhaka Bank Limited is a private commercial bank that has 100 numbers of branches in total and 3 SME service centers around the country. It was founded in the year 1995 by politician Mirza Abbas. Dhaka Bank Limited has started its Banking operations in Dhaka Export Processing Zone in the year 2006 (six years ago). Off-shore banking system of Dhaka Bank has earned huge confidence of the foreign investors due to its strong commitment and dedication in their services provided. The bank is providing services to many Type-A industrial units of the EPZs through Dhaka and Chittagong Export Process Zone. Foreign Banks dominates the off-shore banking system but Dhaka Bank has made their presence in off-shore banking so prominent and successful that many customers are now attracted to their competent marketing and competitive pricing. Thus, it ensures professional and excellent customer services with proper technical support.

The financial products of Dhaka Bank are corporate banking, retail banking, SME and GTS, Islamic Banking, Capital Market, locker, credit cards, debit and ATMs. All these financial products are provided to customers. Dhaka bank focuses on industries like Engineering & Metal including Ship Breaking, Food & Allied, Housing & Construction, Textile & Garments, Chemical, and Transportation & Communication to financially support their corporate clients. Dhaka Bank Limited has been rated by Credit Rating Agency of Bangladesh Limited (CRAB) as “A1” rating in the Long Term and “ST2” rating in the Short Term

Dhaka Bank Limited (DBL)	
Type	Private (Non-Government)
Industry	Banking & Financial Services
Founded	July 5, 1995
Office Address	House no 20, Road No, 07, Dhanmondi R/A, Dhaka-1205
Products	Banking Services
Chairman	Abdul Hai Sarkar
Logo	 <p>DHAKABANK L I M I T E D EXCELLENCE IN BANKING</p>
Total Assets	\$ U.S 3.3 billion (2018)
Network Size	100 Branches

Dhaka Bank Limited is one of those service oriented banks that is fully licensed commercially and always bringing improvements in their financial products and services. It has been serving to customers for 26 years of their operation and always fulfilling the regulations of Bangladesh Bank.

2.2 VISION

The vision of Dhaka Bank Limited is to maintain a standard that makes every banking experience a suitable experience. Its commitment is to provide the best service through accuracy, reliability, on-time delivery, advanced technology, and high return on global rich investment in trade and commerce and solutions tailored to our business needs.

2.3 MISSION:

The mission of Dhaka Bank Limited is to have own team of motivated staff to provide the best financial institution in the banking sector of the country. Dhaka Bank Limited wants to provide high quality products and services based on the latest technology, provide excellent banking services and bring continuous improvement in business policies, procedure & efficiency through integration of technology at all levels.

2.4 GOALS AND OBJECTIVES OF DHAKA BANK:

Dhaka Bank Limited wants to provide the best service to customers to in order to meet the demand of their discerning customers. Dhaka Bank wants to build a strong customer focus and relationships based on reliability, excellence in banking services and benefits. It acquires strong teamwork by motivating the team and builds strong relationship in teamwork, focus on integrity and strengthen their banking system to maximize profit. It aims to acquire responsible citizenship by delivering a quality that serves their vision. It focuses on advanced technology to earn sustained growth and extensive spectrum of products and services. Dhaka bank follows a high quality business operation based on market mechanism within the legal and social framework to promote wellbeing of the employees through attractive compensation package, promoting staff morale through training, development and career planning. Dhaka Bank focuses on providing a friendly environment that does minimal damage to the climatic change and be dutiful to make our homeland clean and a green and clean soil. The objective is to operate profit with qualitative business as a sustainable ever-growing organization and enhance fair returns to our Shareholders. Lastly, it strives for fulfillment of their responsibility to the government through paying entire ranges of taxes and duties and abiding by the other rules.

2.5 DEPARTMENT DIVISION OF DBL (Dhanmondi Branch)

General Banking (GB) & Deposit Management:

- ✓ Account opening
- ✓ Cheque book issuance
- ✓ Issuance of certificate
- ✓ Issuance of pay-order
- ✓ Online money transfer
- ✓ Providing of accounts balance
- ✓ Closing of account
- ✓ Other information related to banking

Credit Department:

- ✓ Processing of Credit Proposals
- ✓ Documentation and Loan Disbursement
- ✓ Overview on all Returns

Foreign Trade Department:

- ✓ Export Section
- ✓ Import Section
- ✓ Foreign Remittance Section

2.6 The Board of Directors

The Board of directors of Dhaka Bank Limited are:

Name	Designation
Mr. Abdul Hai Sarker	Chairman
Mr. Abdullah Al Ahsan	Vice President
Mr. Reshadur Rahman	Director
Mrs. Roshanan Zaman	Director
Mr. Altaf Hossain Sarker	Director
Mr. Mohammad Hanif	Director
Mr. Md. Aminullah	Director)
Mr. Khondoker Monir Uddin	Director
Mr. Tahidul Hossain Chowdhury	Director
Mr. Jashim Uddin	Director
Mr. Mirza Yasser Abbas	Director
Mr. Amanullah Sarker	Director
Mrs. Manoara Khandaker	Director
Mrs. Rakhi Das Gupta	Director
Mr. M.A. Yussouf Khan	Director
Mr. Md. Muzibur Rahman	Independent Director
Mr. A.S. Salauddin Ahmed	Independent Director
Mr. Emranul Huq	Managing Director & CEO

2.7 Organization Structure of Dhaka Bank Limited

Top Management	Chairman Board of Directors Executive Committee Managing Director Additional Managing Director
Executive Level Management	Deputy Managing Directors Senior Executive Vice President Executive Vice President Senior Vice President Vice President Senior Assistant Vice President First Assistant Vice President
Mid-Level Management	Assistant Vice President Senior Principal Officer Principal Officer
Junior Level Management	Senior Officer Officer Probationary Officer Junior Officer Assistant Officer

2.8 ORGANOGRAM OF DHAKA BANK LIMITED (DHANMONDI BRANCH)

Name	Department
Saimur Pervez	Manager (EVP)
Md. Eahia Miah	Manager Operations (VP)
Riyadh Hossain	Credit in Charge (FVP)
Mohammad Zia Uddin Bablo	Credit (AVP)
Md. Imam Hossain	Credit (PO)
Nusrat Rahman	Credit (MTO)
Mohammad Khorshed Alam	Accounts (SAVP)
Bisshajit-Kumar Shill	Foreign Trade in Charge
Shahida Alam	Foreign Trade (AVP)
Afroza Akbar	GB in charge (SAVP)
Zafreen Hossain	GB (SPO)
Sultana Razia	GB (PO)
Abul Kalam Azad	GB (Officer)
Zakia Sultana Happy	GB (Officer)
Mohammad Mohiuddin Rasel	Cash in-charge (SPO)

2.9 GENERAL BANKING (GB) ACTIVITIES OF DBL

General banking mainly manages the accompanying section:

- ✓ Account opening section
- ✓ Issuance of check book
- ✓ Issuance of certificate
- ✓ Pay order issuance
- ✓ Online money transfer
- ✓ Providing of accounts balance
- ✓ Other information relating to banking
- ✓ Closing of account

1. **Account opening section:**

The relationship between the banker and his customer starts when the customer wants to open the bank account. The customers, who have surplus money and willing to save for industry, trade, business, or for personal use come to banks to open accounts for various purposes. Bank mobilizes the fund of customers by accepting deposits from them and saves the fund by providing loan to borrowers. As the accounts are opened in banks, the chances of forgery and fraud begin so banks have to take extreme care of the accounts. The types of accounts are current accounts, savings accounts, short term deposits, time deposit accounts; fixed deposits receipt accounts, foreign account, proprietorship account, public limited company account, partnership account and others.

a) **Current Deposit Account:**

The primary target market for this product is businessmen and companies. CD account holders do not receive any interest from the bank. A current account has no limits on the number or quantity of withdrawals that can be made. Since the bank pays and collects invoices, drafts, and checks on a daily basis, service charges and incidental costs are recovered from depositors. Customers receive loans and advances from the bank via their current account. Customers have to maintain a minimum balance of tk.5000 in accordance with ABBL procedure.

b) Savings Deposit Account:

90% of SB deposits are considered as time liabilities, and 10% as demand liabilities, according to Bangladesh Bank instructions. Individuals open this type of account to save money. On this account, interest is paid. For Savings A/C, DBL offers a 6.50 percent interest rate. If the total amount of withdrawals on any given date exceeds 25% of the account's balance, the bank usually demands a 7-day advance notification. In practice, however, there are no restrictions on withdrawing funds from a savings account. Holders may withdraw money in any quantity at any time without prior warning. Only two withdrawals per week are authorized. If you make more than two withdrawals in a week, no interest will be paid on the remaining balance for that month. Clients of this account are mostly homeowners, individuals, and other small-scale savers. From the first to the last day of the month, interest will be calculated on the minimum balance and this is an interest-bearing account, there are no service fees.

c) Short Term Deposits:

Clients put money into this type of account for a shorter time span. STD accounts are similar to semi-term deposits. To generate publicity, STD should be held for at least seven days. The interest rate on STD is lower than that on a savings account. The number of STD accounts is usually quite high. STD accounts are used by a variety of large corporations, organizations, and government offices in DBL. Withdrawals on a regular basis are discouraged and need advance notification

d) Time Deposit Account:

A separate part of this branch is dedicated to Time Deposit accounts. The volume of FDR affects the bank's investment base, which is a crucial aspect.

e) Fixed Deposit Receipt:

Fixed Deposit Receipt is a common name for it (FDR). A time deposit is one that is made with a bank for a specific amount of time. Because these sorts of accounts do not need the bank to keep cash reserves, the bank may offer a high rate of interest.

For opening FDR account:

An application form must be completed by the depositor. When a payment is done under a joint name, DBL likewise indicates instructions on how the money must be paid out when the deposit matures. The banking receives the depositor's sample signatures (s). On the flex cube system, all necessary postings are made. The depositor is immediately given an FDR acknowledging receipt of the funds indicated therein. It also includes the interest rate and the date when the deposit is expected to be paid.

Payment of Interest:

FDR payments are usually made towards the end of the period. DBL determines interest at every maturity date and provides a provision for the accrued interest in the "Interest Expense FDR account.

Premature encashment of FDR:

DBL only allows saving bank rate interest in the event of an early FDR.

Documents needed to open all GB accounts:

The account opening form must be completed completely. Each signatory must appropriately sign the authorized specimen signature along with the necessary instructions.

The account must have correct instructions, the introducer must have a DBL account, and the introducer's signature must be verified by a DBL official under full signature. The first deposit should ideally meet DBL's minimum requirements. The client information details form should be filled out separately by each authorized signatory. (A Copy of each signatory and two copies of nominee must be obtained – fully attested by the introducer for signatory and by the applicant for nominee) passport size color photograph. A thank-you letter should be written to the account holder. Cheque books will be issued upon the applicant's request after all of the applicant's documents and formalities have been obtained. If any special instructions are required, they should be presented in the proper location. In the event of a company account, special instructions must be given in accordance with the Company's Articles of Association and Memorandum of Association. If the account isn't a company's account, a photocopy of the authorized signatory's passport should be requested. Wherever necessary in the CIF, the company's registration number and VAT registration number and date, as well as the company's trade license

number and date, and the individual's birth date, should be clearly given. The Thana and/or Upazilla codes must be indicated properly in the CIF of the applicant. The authorized signatories of the account to be opened must fill out the Transaction Profile and sign it. For all nominees as specified in the account opening form for accounts opened other than company accounts, a nominee declaration form must be duly filled out and signed. For all nominees listed on the account opening form, the CIF should be filled out and signed by the nominee. Other necessary documentation and formalities, as stated by the bank from time to time, must be obtained and observed.

f) **Foreign Currency Account:**

Account opening form (application, nomination, and declaration) that has been properly completed and signed. First four pages of a passport photocopy is needed. Work permit of photocopy (for RFCD account) of any service letter from the employer, or a photocopy of it is needed. If applicable, a copy of your citizenship certificate (for NFCD account). Relevant authority's certificate of approval is required. The account holder must certify to two passport-size photographs of the applicant. The introducer must provide one passport-sized photograph of the applicant(s) that is duly verified.

g) **Proprietorship Account:**

For proprietorship accounts, all standard formalities including documentation must be fulfilled. Proprietorship accounts need an attested photocopy of a valid trading license.

h) **Partnership Account:**

For Partnership accounts, all standard formalities and documentation must be followed. All partners of a registered partnership deed (registered with the Registrar of Joint Stock Companies and Firms) must sign a copy of a notarized partnership deed, which is duly certified by the Registrar of Joint Stock Companies and Firms. All partners sign a partnership agreement to open an account with Dhaka Bank Limited, specifying the kind of account and method of operation.

i) Public Limited Company Account:

All general procedures and paperwork for Private/Public Limited corporation accounts should be maintained. The Registrar of Joint Stock Companies and Firms must certify the Memorandum and Articles of Association. The Registrar of Joint Stock Companies and Firms must verify the certificate of incorporation. The Board Resolution must be properly certified by the Company's Chairman/Secretary. The Registrar of Joint Stock Companies and Firms has properly certified the Certificate of Commencement of Business

j) If you're a member of a society/club:

A copy of the registration certificate that has been validated is needed. Certified copy of the appropriate organization's charter, by-laws, and regulations, but also its constitution and copy of Managing Committee/Executive Committee Resolution, duly certified by Chairman/Secretary. The Chairman / Secretary should confirm the list of members of the Managing Committee / Executive Committee.

2. Issuance of Cheque Book:

After adequate verification of the account holder's signature, the account holder can find a complete cheque book only upon demand on the prescribed requisition form attached to the previously issued cheque book. The account holder or his properly authorized person should get a fresh check book.

Delivery of Cheque Book:

Received cheque books (from Head Office) are sorted with requisition slip.

It is entered into register with requisition date, cheque series number, account title, and account number. The customer is given a checkbook with a signature and a date.

3. **Online Money Transfer:**

Customers of Dhaka Bank Limited can quickly transfer money from one branch to another without any trouble so they are thankful to online banking. Anyone can deposit money into any account at any branch of Dhaka Bank. An account holder can also obtain cash from any branch. However, when money is transferred outside of the Dhaka division, that is, from one region to another, the customer is charged an internet fee.

4. **Providing of Accounts Balance:**

DBL sends out account statements to its customers twice a year. Clients are also given whenever they need to know their account balance. As a result, some level of privacy and confidentiality is maintained. The account balance is only visible to the account holder.

5. **Management of Cash:**

- ✓ Acceptance of a deposit
- ✓ Paying to the customer
- ✓ Management of the branch's deposit

Acceptance of deposit

If the amount is correct, the cashier checks the quality of the note paid; if the cash notes are satisfactory, the cashier writes the amount in color over the deposit slip. The cashier signs the deposit slip, and the authorized officer's signature completed the deposit of funds in the customer's favor. The cheque is examined to see if it is authenticated in accordance with the NI Act. If satisfied, a crossing is made to ensure that this cheque is never paid at the cash register. Then the amount of money in customer's deposited account

Paying to customer

Receiving the cheque from customers to inspect the cheque and on the cheque, the amount is written in both words and figures. The next step is to match and install Signature to see sufficiency of money in the customer's accounts for making payment. Lastly, signature for the bearer's cheque is taken.

Management of branch's deposit

The cash department is also in responsibility of the branch's vault. In such a management, the cashier in charge of the branch needs liquid money in the vault for payment to the customer; in this regard, the central bank has established a precise guideline for the amount limit, which is as follows:

- ✓ The bank must maintain a balance of at least 4% with the Bangladesh Bank
- ✓ Cash vault limit is tk-1.5 cores
- ✓ Individual teller limit is tk- 20 lacs
- ✓ Cash in transit limit is tk75 lacs.

Remittance of Funds

Inward and Outward remittance of funds are available

Outward Remittance:

Outward remittances comprise not just remittances, such as the sale of foreign currency via TT, MT, Drafts, and Traveler's check, but also payment against imports into Bangladesh. There are two forms and those are I.M.P and T.M.

I.M.P- Used for all outward remittances on account of imports.

T.M- Used for all other outward remittances

Inward Remittance:

The word "inward remittance" refers to the purchase of foreign currency by TT, MT, Drafts, purchase of bills and traveler's checks. There are two forms:

E.X.P- Used to record remittances received in exchange for products exported from Bangladesh

Form C- Used for inward remittances worth more than US\$ 2000/-.

Deposit Schemes of DBL

- ✓ Deposit Double Scheme
- ✓ Lakhopati Deposit Scheme
- ✓ Smart Plan Scheme
- ✓ Deposit Interest Rate

Deposit Double Scheme:

Dhaka Bank's Deposit Double Scheme (DDS) allows customers to double their initial one-time deposit in the quickest period allowed. The scheme's goal is to provide maximum benefit to clients and to meet certain needs such as education, marriage, and so on. The key features are:

- 1) Tenure: 11 Years 6 M
- 2) Limit per account: Min. 50,000 and Max. 1 Crore and
- 3) 90% of Loan Facility from initial deposit

Lakhopati Deposit Scheme:

With taka fifty lakhs at disposal, the Lakhopati Deposit Scheme enables to attain new heights of wealth and status. Every saver fantasizes of having a high net worth. A customer with 5 million Taka in a bank account or savings account stands out in current socioeconomic environment. Being a millionaire is connected with a certain level of prestige, which makes it a goal and a difficult objective for others.

The Key features are:

- ✓ Interest Rates: 5.00% to 5.50% per annum*
- ✓ Investing on a Monthly Basis to Achieve Your Goal
- ✓ In 4 to 12 years, you can easily become a respected Lakhopati.
- ✓ Amount of Accounts: Any (Singly or Jointly)
- ✓ This scheme is open to any Bangladeshi resident who is at least 18 years old.
- ✓ At all Dhaka Bank branches, there is an overdraft facility of up to 80% of the deposit amount.

Documents needed:

- ✓ 1 copy of a recent passport size photograph of the applicant
- ✓ 1 copy of a recent passport size photograph of the nominee attested by the applicant
- ✓ Copy of the applicant's and nominee's national identification cards
- ✓ KYC (Know Your Customer) profile
- ✓ Any other documentation deemed essential for account opening

Smart Plan Scheme:

Periodic streams of fixed-income returns are a common way of financial planning among households, senior citizens, and professionals in the market. Dhaka Bank created the Special Deposit Scheme (SDS) to meet the demands of the potential customer. Any Bangladeshi citizen over the age of 18 can register a DBL SDS account. Attractive monthly returns, well-suited tenures (1–3 years), and straightforward profit computation methods are among its primary advantages. SDS is well-suited to many of your practical needs, such as family maintenance, child education costs, and retirement planning. If it sounds like a decent concept, start planning for SDS and give it your best go.

The Key features are:

- ✓ Interest Rate: 5.00 percent (max.)
- ✓ 1 year, 2 years, 3 months and 13 months
- ✓ Tk. 10,000.00 to Tk. 10,000,000.00 as a deposit range
- ✓ Tk 416 per month in return (Max. Per lac)
- ✓ Loan Facility: Up to 80% of total deposit as an overdrafts

Cheque Clearing:

All bank-to-bank transactions are handled in this location. Clients' cheques and drafts from several banks are received in a bank for deposit in his account. Through the repository, the amounts are gathered from those corresponding branches. Because there are three ways to accept or remit funds: cash, clearing, and transfer, the clearing area is considered one of the most essential banking booths. It has been noted that large-volume transactions are conducted through clearing houses.

There are two types:

- ✓ Inward clearing
- ✓ Outward clearing

Inward clearing

- ✓ Get the instrument from the messenger.
- ✓ Examine the instrument
- ✓ Enter your information into the inward clearing register.
- ✓ Compile a voucher and IBCA for the recognized cheque or instrument.
- ✓ Write a memo outlining the reasons for the dishonor (if any)
- ✓ Return the IBCA and dishonored checks to the main branch

Outward Clearing Cheque

- ✓ Processing of High-Value Clearing Cheques Tk. 60.00 per Instrument
- ✓ Regular Value Clearing Cheque Processing Tk. 5.00 lac and above Tk. 25.00 per Instrument
- ✓ Regular Value Clearing Cheque Processing Tk. 5.00 lac and above Tk. 10.00 per instrument
- ✓ Regular Value Clearing Cheque Processing Tk. 50,000 to Tk4.99 lac 0.00 to 49,999.00 Tk.
- ✓ EFT transactions of any value are free of charge, as are RTGS outward remittances.

6. Pay order:

- ✓ Charges Associated With Pay Orders are (Exclusive of VAT)
- ✓ There is commission for Pay Order Issuance- 1) Up to Tk. 1.00 lac Tk. 25.00
2) Above Tk. 1.00 lac to 5.00 lac Tk. 50.00
3) Above Tk. 5.00 lac Tk. 100.00
- ✓ Pay Order Cancellation Charge Any Amount Tk. 200.00
- ✓ Issuance of Duplicate PO/FDR/other Instruments Tk. 500.00

Demand Draft

A DD is an order to pay money drawn by one bank's office / branch on another bank's office / branch for a sum of money due on demand to pay a certain amount of money to specified person.

Demand Draft Issue

- ✓ Submission in the specified format (Cr. Voucher)
- ✓ Cash deposit/debit account (with comm./VAT/Telephone charges)
- ✓ Creating a draft
- ✓ Enter the serial number beside the printed number in the DD block
- ✓ Write the printed and serial number of the DD on the application form
- ✓ Punch the amount on the DD with protect graph
- ✓ Apply test no. if applicable
- ✓ Check and sign by two authorized (PA holder) officers
- ✓ Crossed/open as per the customer's desire
- ✓ Handover to customer after due acknowledgement (if applicable)
- ✓ Prepare and deliver credit advice in favor of the paying branch on time.

Telegraphic Transfer (TT)

People occasionally have an urgent need to send money from one location to another. They prefer to send money via Telegraphic / Telex Transfer in such instances (TT). It is a bank's internal agreement to send funds via telex messages rather than snail mail. The applicant must completely fill out and sign the TT application form. After receiving payment or completing the relevant transfer entries, the applicant receives a typical cost note acknowledgment and steps are taken to issue the TT.

Issuance of TT

- ✓ DBL receives the money from the client and sends it to the recipient.
- ✓ The consumer receives a cash memo with the TT serial number on it.
- ✓ The telex communication includes the TT serial number and the notifying part
- ✓ The Telex Department confirms the telex's transmission.

7. Cash:

The cash section of any branch plays a critical function in the general banking department. The DBL Dhanmondi Model Branch includes a completely automated cash department and offers one-stop counter service. This area takes cash from depositors and pays cash over the counter against checks, drafts, POs, and pay in slips.

Cash Receive Section:

- ✓ Anyone who wants to deposit money should fill out a deposit sheet and deliver it to the cashier over the counter, along with the money.
- ✓ The cash officer counts the money and compares it to the deposit slip figure.
- ✓ Then he signed the slip and sealed it with the "cash received" seal, which he then entered into the computer's cash receive register against the A/C number.
- ✓ The cash officer then passes the deposit slip to the counter section for posting and gives duplicate slips to the consumers at the end of the procedures.

Cash Disbursement:

- ✓ Date of the cheque
- ✓ Signature of the A/C holder
- ✓ Material alteration
- ✓ Whether the cheque is crossed or not
- ✓ Whether the cheque is endorsed or not
- ✓ If there is any difference in the amount of money.

8. Closing of Account:

One can be closed for two reasons. One is provided by the bank, while the other is provided by the customer. Banker has the power to cancel an account if a customer does not maintain any transactions for six years and the A/C balance falls below the minimum balance. By customer: If a client wishes to turn off his air conditioning, he submits an application to the management requesting that he do so. To close different types of A/C, different methods are required. After the period ends, the fixed deposit account is closed. When the certificate is surrendered, the BCD A/C is closed.

Cash Disbursing Section:

- ✓ The officer checks the amount of the A/C after receiving the customer's application.
- ✓ He then calculates the income and any fees that have accrued on the account.
- ✓ If there is a credit balance, the officer issues a voucher for guidance. He posts the required accounting entries to the accounts area.
- ✓ The remaining amount is finally compensated to the buyer.

3. JOB RESPONSIBILITIES AS AN INTERN IN DBL

3.1 INTRODUCTION

I consider myself really fortunate to be given the opportunity to serve as an intern at Dhaka Bank Limited of Dhanmondi Branch. My internship lasted from 5th July until the 30th of September. The internship program has presented me with numerous possibilities and opportunities to study and gain practical knowledge about banking insights that will aid in the development of my future profession. I had a great time working there since the atmosphere was quite nice, and all of the staff was extremely cooperative with one another.

3.2 DHAKA BANK LIMITED DHANMONDI BRANCH HAS THREE DEPARTMENTS

1. General Banking Department (GB)
2. Credit and Loan Department
3. Foreign Trade Department

Total number of Employees: 30

3.3 RESPONSIBILITIES OF THE JOB

During my three-month internship, I worked in the General Banking and foreign and trade department on a variety of jobs. I worked under Afroza Akbar in the General Banking Department (SAVP in GB).

i. Receiving Cheques from Customers:

Dhaka Bank's internal clearing program, "Automated Cheque Clearing," handles the entire clearing procedure. There are several manual steps to complete before beginning the clearing tasks with the software. The steps are:

Put a clearing seal on the back of the cheque, an authorization seal on the back, and manually authorize the cheque by signing it on the back side. Then make a large number of checks, add up the total value of the checks on a spreadsheet lot. These manual chores were taught to me during my first week of internship. When you've finished reading the manual and the next stage in the work clearance procedure is to scan all of the checks using a scanner that is attached to the computer to a specific computer that is mostly employed in the outer clearing process. During my first week on internship, I also learned how to use the scanner to scan the checks after scanning is

completed.

ii. Issue and Record of pay-order:

Dhaka Bank Limited issues a large number of pay orders every day. A pay-order is a type of financial transaction that is safer than a cheque. If there isn't enough money to cover the check, it will bounce. At Dhaka Bank Limited of Dhanmondi Branch, it was my duty to issue pay-orders and serially record the payer's name, payee's name, and pay-order amount by looking at the bank's pay-order block in the Microsoft Excel Sheet

iii. Arrange the check books:

Clients of Dhaka Bank Limited (Dhanmondi Branch) place requisitions for cheque books for personal use throughout the week. The requisition for cheque books is received by the bank via requisition paper. After three working days from the date of the requisition request, all cheque books are ready to be served to clients. I used to arrange the cheque books sequentially by the date and the cheque books are then placed in the bank's vault, which has a special box for them. In this manner, I completed my weekly chore of sorting the check books.

iv. Confirm Address of the customers:

I had to telephone clients' addresses to validate their addresses. I mostly called consumers whose addresses were incorrect. Customers were first mailed a thank you letter in their mailing address, but some of the thank you letters were returned owing to incorrect address information. As a result, it was my responsibility to confirm the clients' final addresses so that the bank could resend the thank-you. A customer must visit the branch with their copy of their communication address's utility bill. The branch sales and services officer will then double-check their address by comparing it to the address on their power bill. As a result, that is one of my key job obligations throughout my internship.

v. Prepare tax certificate and solvency for customers:

For customers, I had to create a Solvency and Tax Certificate. First and foremost, I had to examine the customer's bank statement to determine their current financial situation. Then I wrote a Solvency and Tax Certificate in Dhaka Bank Limited's own format.

vi. Learning how to open accounts:

Aside from all of the tasks listed above, I've also learned how to open a bank account. Zafreen Hossain (SPO) and Afroza Akbar are in charge of opening accounts at Dhaka Bank Limited. They taught me everything I know about how to open an account, how to deal with clients, and how to assist them in doing so. I learned that there are two types of customer accounts from them. There are two types of accounts: personal and non-personal. Documents needed to open personal accounts are copies of passport size photographs of account holders, duly attested by the introducer, one copy passport size photograph of nominee, duly attested by A/C holder, photocopy of birth certificate are required to start a personal savings account. For non-personal accounts, two copies of the account's passport-size photos, holder(s) who will run the account, as attested by the introducer, account introduces by current account holder, a verified copy of a current trading license, a trade seal, a TIN certificate, and a trade seal.

3.4 PERSONAL OBSERVATION (DHANMONDI BRANCH)

My general observations over this internship term are as follows:

- ✓ The atmosphere in the Dhaka Bank office is quite pleasant.
- ✓ Work is never deferred till the following day unless it is absolutely required.
- ✓ A problem has arisen as a result of the report's late submission (missing the deadline)
- ✓ I've witnessed the brutality of Bangladesh Bank employees when they make a mistake, including charging money for it.
- ✓ Dissatisfaction between staff in the same unit and in other units • Discrimination in awarding performance bonuses to employees (some persons received big performance bonuses owing to networking with others rather than based on performance)

3.5 Recommendations:

To recommend the branch, there are a few things that should be improved. My other suggestion is to modernize the machines and operating systems a Dhaka Bank Limited is a bank based in Dhaka, Bangladesh. Dhaka Bank Limited should improve technology to excellent banking standards.

4. PROJECT PART

The aspects that I am going to use to describe my project part are Tangible, Reliability, Responsiveness, Assurance, and Empathy to explain customer satisfaction based on customer services. I am going to use the SERVQUAL method to describe in details. SERVQUAL is a multi-dimensional research tool that captures consumer expectations and impressions of a service along with five dimensions that are thought to characterize service quality. It has become the most often used scale for assessing service quality. The inventor of this method is Leonard Berry.

4.1 ORIGIN OF THE REPORT

During the internship period, it is required to do practical orientation at any organization in order to complete the requirements of the 90-day for students of BBA department at BRAC University. In this case, I chose Dhaka Bank Limited to meet the requirements in order to prepare my report on Customer Satisfaction based on Customer Services. During my internship period, I tried to concentrate both on theoretical notion and the practical practice of customer care. To fulfill the requirement, I chose Dhaka Bank Limited where Human Resource Division of DBL has placed me to its Dhanmondi Branch.

4.2 OBJECTIVES OF THE STUDY

There are two ways to present the objectives of the report and those are general objective and specific objective

General Objective:

The main purpose is to see if Dhaka Bank Limited's customers are satisfied with the service they receive. It can impair the organization's overall effectiveness if they are unsatisfied or have any disagreements in their views. As a result, the most important objective is to figure out what is going on and take appropriate methods to positively relieve those circumstances in order to achieve the organization's ultimate goals.

Specific Objectives:

The specific objectives of this report are to

- ✓ observe the activities of various departments, particularly Dhaka Bank Limited's General Banking department; and
- ✓ Organize and analyze the specific and general aspects of customer satisfaction.
- ✓ Recognize the extent of client unhappiness.
- ✓ Determine the wants and requirements of DBL's consumers.
- ✓ Observe consumers' attitudes and perceptions about DBL's customer service.

4.3 SCOPE OF THE STUDY

I am grateful that this internship program provides me with the chance and scope to get knowledge and experience in a variety of financial areas, allowing me to assess myself. Since it is based on area of the study, the scope of this report is restricted to this organization. I was posted to the DBL branch in Dhanmondi. As a service intern in the General Banking department, I was responsible for dealing with and managing customer. I was continuously trying to help customers with their concerns. Because Dhaka Bank's credit and international trade departments were consolidated, I primarily worked in the GB department, where I learned the majority of the activities performed in the General Banking department.

4.4 METHODOLOGY OF THE STUDY

I gathered primary and secondary data for my research paper.

Primary Sources:

I gathered primary data by interviewing both clients and DBL employees. I created a questionnaire for Dhaka Bank Limited clients. I also gathered information from the officers through face-to-face conversations. As a result, I used the survey method to acquire the primary data.

Secondary Sources:

Secondary data for my research paper was gathered from:

- ✓ DBL's annual reports
- ✓ The bank's website, bank records
- ✓ Other books, manuals, and internship reports relating to this topic

4.5 LIMITATIONS OF THE STUDY:

- ✓ The most challenging part of writing my report was organizing a small-scale questionnaire of clients.
- ✓ There is a scarcity of relevant books and periodicals.
- ✓ The area of the survey was also constrained due to a lack of time and resources.
- ✓ Because the analysis was limited to the Dhanmondi Branch, it was difficult to grasp the entire picture and information about DBL's performance

Dhaka Bank Limited is one of the most well-known and successful service oriented private banks. Therefore I wrote my report based on two parts here. These two parts are DBL's organizational structure and the General Banking division of Dhaka Bank Limited.

The second section is based primarily on a questionnaire-based research of Dhaka Bank Limited's customer service quality based on services provided. Finally, I reviewed the results of the survey and came up with a conclusion as well as recommendations.

4.6 LITERATURE REVIEW

Customer Service:

Client service is a key component in maintaining connections with customers, which is the primary source of revenue and reputation in the banking industry. In the financial services industry, "customer service" is currently the most important marketing tool. So, in a nutshell, effective customer service is essential for retaining customers and running a successful business. Customer satisfaction is determined by a variety of elements. For example, if consumers receive outstanding and high-quality services on a consistent basis, they will be satisfied with the bank. The level of customer satisfaction is influenced by a variety of things. Through this research, I attempted to determine DBL customers' satisfaction using the five dimensions of the SERQUAL model which are

-
- ✓ **Tangible**
 - ✓ **Reliability**
 - ✓ **Responsiveness**
 - ✓ **Assurance**
 - ✓ **Empathy**

Tangible:

Tangible dimension is defined as the consideration of services, physical facilities, equipment, and the look of personnel in services. It comprises physical proof of services such as tools or equipment, personnel appearance, and physical services facilities. The tangible aspects of the service facility are the tangible aspects of the services, Therefore clients will be more satisfied if the tangibles are greater Reliability means to perform the promised services to the customers accurately.

Reliability:

The term "reliability" refers to a company's capacity to keep its commitments to clients, as well as to provide services correctly the first time. It also refers to constancy of performance in terms. It also entails billing accuracy, preserving information, and delivering services on schedule. Employees in an organization should always serve their clients first and on time. As a result, the consumer can trust and rely on the company. Customers are more satisfied with improved reliability.

Responsiveness:

Responsiveness of the SERVQUAL model is described as the eagerness to engage consumers as well as to offer prompt services. It includes reliable services such as responding phone calls, publishing transaction slips, scheduling appointments, and providing swift services as promptly as possible. The urge to assist consumers and deliver prompt services is referred to as responsiveness. As a result, if the firm excels in the responsiveness dimension, customer satisfaction will be high. It is the fourth dimension of SERVQUAL model which actually defines the knowledge and appearance of the employees and their capability to convey the trust and confidence among the customers. It includes the honesty, assurance and trustworthiness of the customers. Assurance defined as the awareness and good manners of the employees and the ability to convey trust and confidence to their customers. It also indicates how easily the employees actually interacts with the customers.

Empathy:

Empathy is the last dimension, which defines the care and individual attention that an organization provides to their customers. It includes the respect, consideration and friendliness to interact with the customers. It also considers the neat and clean appearance of the employees. So when the empathy is greater in the hypothesis, then the customers are satisfied.

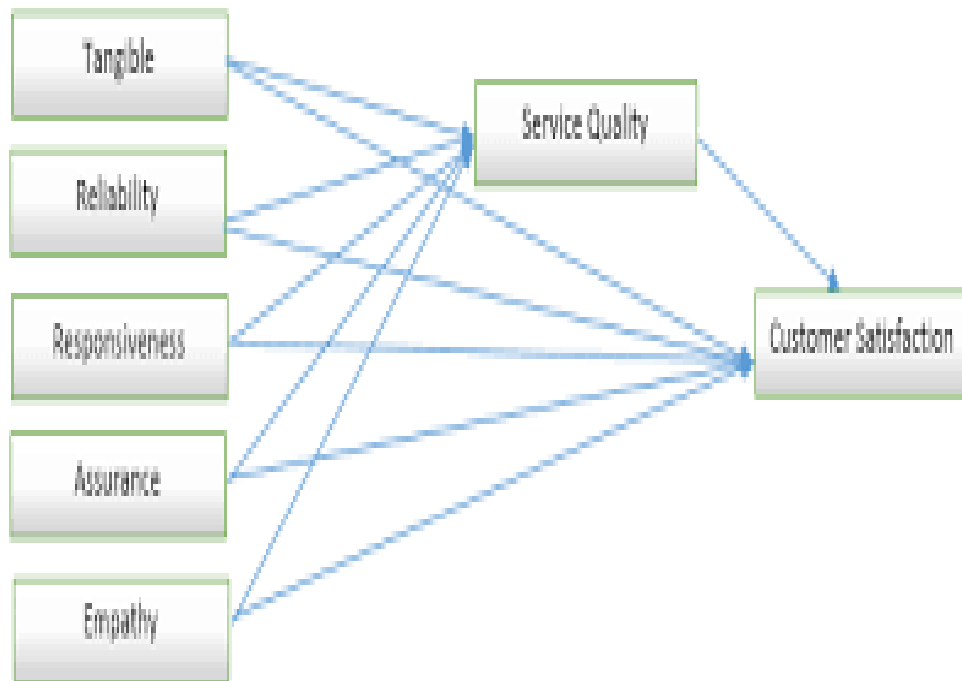
Assurance:

It is the SERVQUAL model's fourth dimension that characterizes personnel' expertise and appearance, as well as their capacity to instill trust and confidence in consumers. Customers' honesty, assurance, and trustworthiness are all factors. Employees' awareness and excellent manners, as well as their capacity to express trust and confidence to their consumers, are characterized as assurance. It also shows how readily employees engage with clients.

Conceptual Framework:

Dependent & Independent Variable:

Customer Service Quality is the independent variable in the conceptual framework, while tangible, reliability, responsiveness, assurance, and empathy are the dependent factors.



This is the framework of SERVQUAL to measure Customer Satisfaction.

4.7 QUESTIONNAIRE ANALYSIS ON SERVICE QUALITY

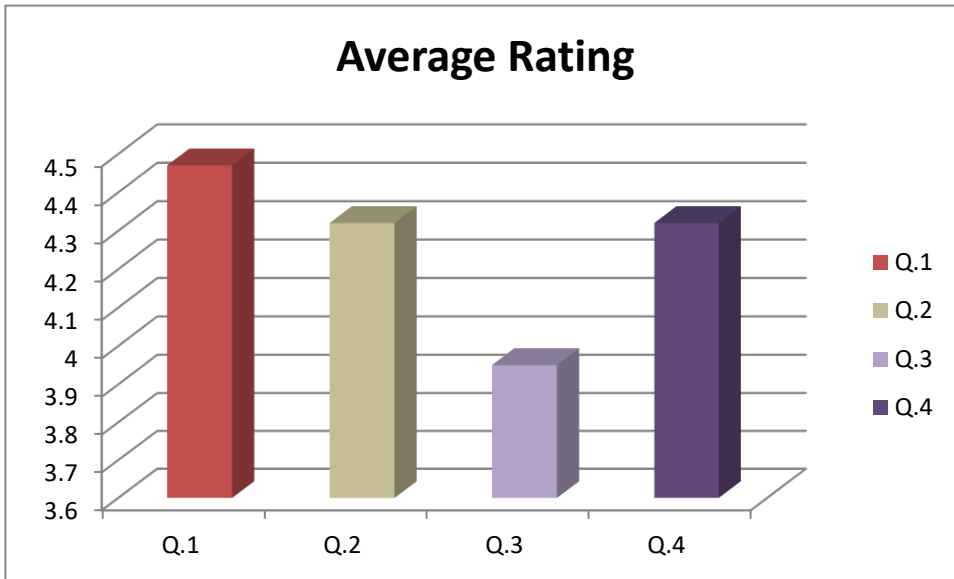
In this study, I attempted to learn about DBL customers' perceptions of the SERVQUAL five dimensions. The SERVQUAL dimensions of Tangibles, Reliability, Responsiveness, Assurance, and Empathy were used to create the questionnaire survey. By evaluating this poll, I attempted to determine whether Dhaka Bank's service quality is acceptable to its clients. Average scores are based on a questionnaire rating system that ranges from 1 to 5 on a likert scale. The results of the questionnaire are as follows:

- ✓ Strongly Agree= 5
- ✓ Agree= 4
- ✓ Neutral= 3
- ✓ Disagree= 2
- ✓ Strongly Disagree= 1

1. **Tangible:**

For the purpose of conducting this questionnaire, I have included four questions under the concrete component. Every question received a rating point from. It consists of 4 questions and average rating.

Tangible Dimension	Average Rating
Q.1 At Dhaka Bank, the information related with the service are appealing	4.47
Q.2 DBL's front-desk employees are neat and welcoming.	4.32
Q.3 The technology at Dhaka Bank seems to be modern.	3.95
Q.4 Dhaka Bank's on hand services are designed to be user-friendly.	4.32

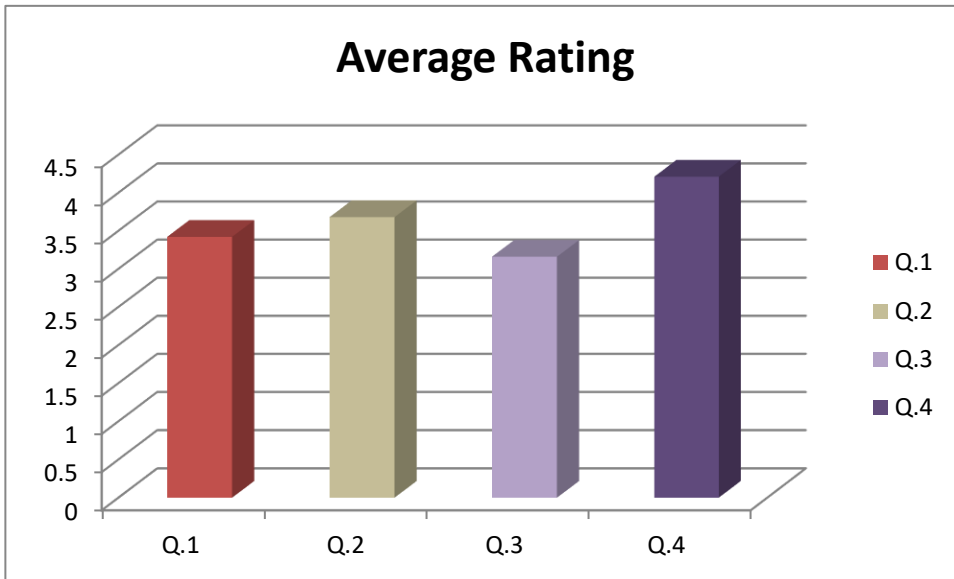


So, based on this table and the bar graphs, we can deduce that DBL customers enjoy the technology that is utilized to provide exceptional service to their clients. As a result, we can claim that the clients are satisfied on the basis of concrete dimensions.

2. Reliability:

There are four questions under reliability. The average scores from this dimension are-

Reliability Dimension	Average Rating
Q.1 Dhaka Bank's employees are extremely helpful	3.42
Q.2 Dhaka Bank fulfills its responsibilities through providing services	3.68
Q.3 Dhaka Bank provides timely service	3.16
Q.4 Dhaka Bank keeps records that are free of errors.	4.21

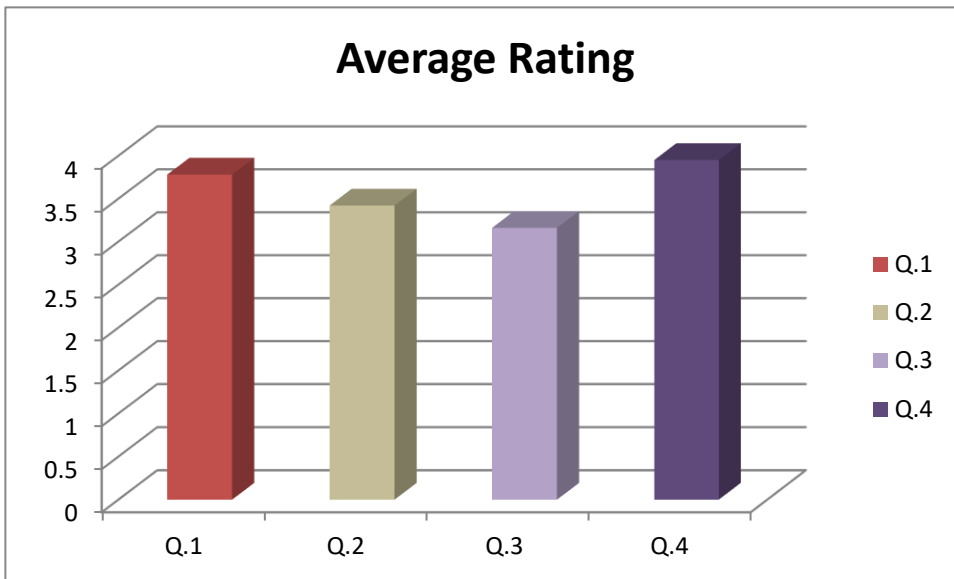


After looking at the table and chart, we can conclude that DBL has an excellent grade in the reliability factor. In terms of how helpful DBL's workers are, DBL receives a higher grade in this category.

3. **Responsiveness:**

There are also four questionnaires. The average scores are given below-

Responsiveness Dimension	Average Rating
Q.1 DBL workers are eager to assist you when necessary	3.78
Q.2 DBL employees are very prompt in giving assistance.	3.42
Q.3 Dhaka Bank employees completed their service on time	3.16
Q.4 Dhaka Bank employees are never too busy to answer to your request.	3.95

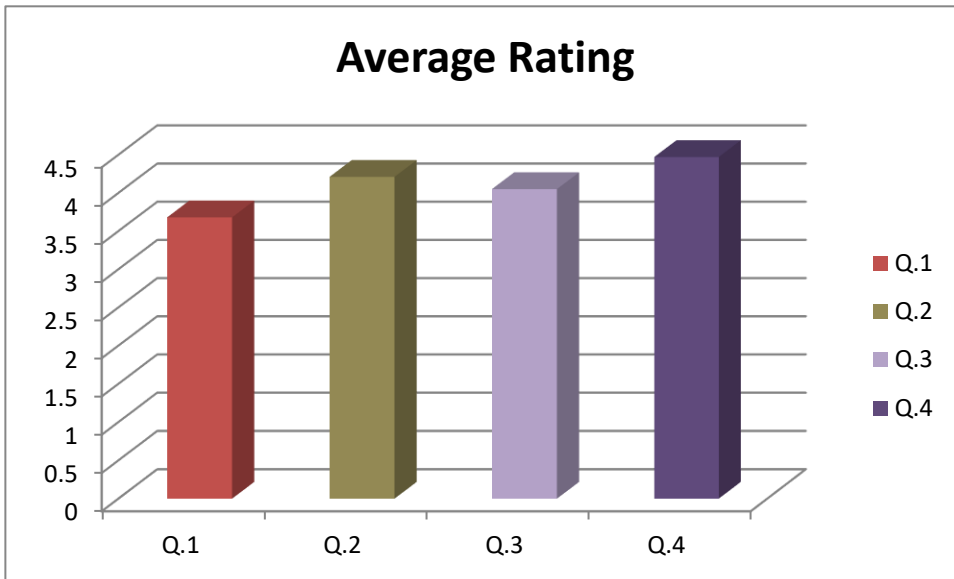


Customers believe DBL is responsive, and they are satisfied, according to my observations. Apart from that, Dhaka Bank's workers are extremely friendly and eager to serve their customers with the highest quality services possible.

4. **Assurance:**

There are four questionnaires below the table showing the average scores in Assurance dimension-

Assurance Dimension	Average Rating
Q.1 DBL workers are eager to assist you when necessary.	3.68
Q.2 DBL workers are eager to listen to your queries.	4.21
Q.3 Dhaka Bank employees completed their service on time.	4.05
Q.4 Dhaka Bank employees are never too busy to answer to your request.	4.47

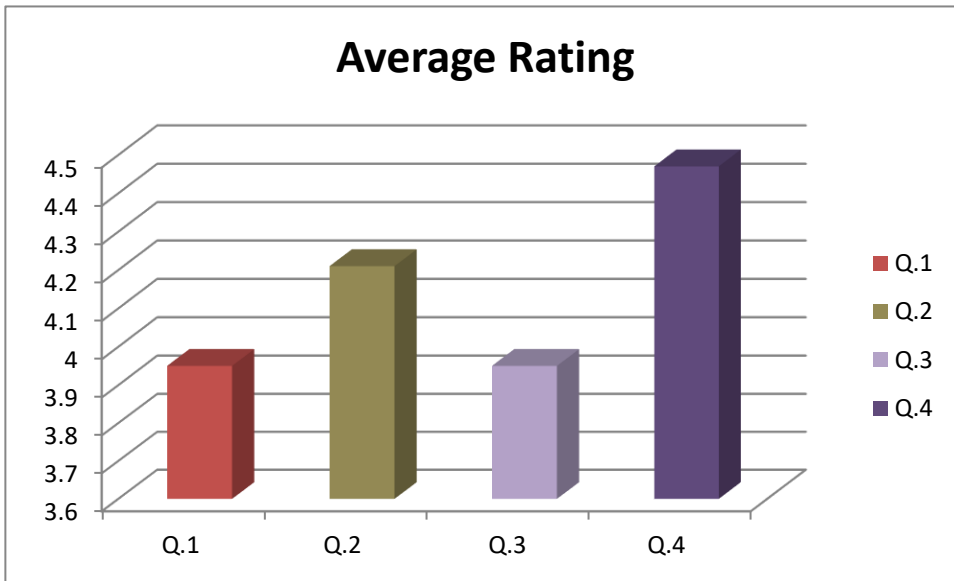


According to my survey, DBL receives the highest ranking in the Assurance factor. It signifies that customers believe DBL personnel have the potential to instill trust in them. Customers feel safe when transacting, and personnel are capable of building long-term relationships with their customers.

5. Empathy:

The following four questionnaires have average scores in the Empathy dimension-

Empathy Dimension	Average Rating
Q.1 DBL workers are aware of your unique needs and expectations.	3.95
Q.2 DBL employees pay close attention to you	4.21
Q.3 Dhaka Bank provides flexible hours of operation for their customers	3.95
Q.4 Dhaka Bank is committed to its customers' best interests.	4.47

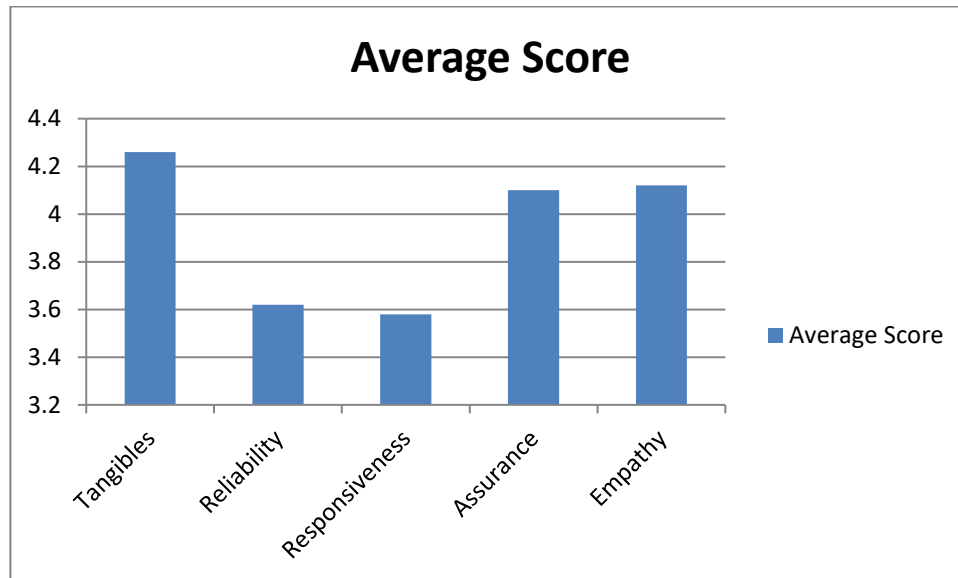


Following the study, we can conclude that, in terms of the Empathy dimension, DBL consumers are extremely satisfied, and workers strive to provide the finest service possible to their customers. DBL personnel are aware of the demands of their customers and provide services in response to those needs, making consumers feel valued and significant.

Overall comparison of the Five Dimensions:

Based on the results of the survey, we can conclude that DBL clients are generally satisfied with the quality of its services. When we study the components that influence customer satisfaction, we can see that all of the hypotheses have been proven correct. The clients' general impressions of DBL are positive. The results demonstrate that each dimension has a very good score, but Dhaka Bank comes out on top in Tangible and Assurance and Empathy. The table below depicts the average SERVQUAL difference.

Service Quality Dimensions	Average Score
Tangibles	4.26
Reliability	3.62
Responsiveness	3.58
Assurance	4.10
Empathy	4.12



4.8 FINDINGS

Based on the results of this survey, we may conclude that the branch's services, products, and staff are capable of meeting consumer expectations. When staffs are more pleasant and reliable, the service quality of any firm improves. D BL strives to provide timely and necessary services, resulting in high service quality. In this scenario, the reliability dimension in terms of DBL needs to be improved a little so that clients are more satisfied. DBL is able to satisfy their consumers in terms of assurance and empathy by providing value and attention. DBL's overall performance is good, but it needs to improve in some areas in order to compete in the market.

5. CONCLUSION

5.1 RECOMMENDATIONS

Some suggestions and recommendations for improving Service Quality of Dhaka Bank Limited-

- ✓ Customers frequently claim that they are not treated equally. Because of a staffing deficit, valuable and loyal customers receive additional services. There would be no need for this complaint if DBL hired more personnel and they did their jobs effectively.
- ✓ They need to make consumers aware of the many and high-quality services they offer. They can achieve this by marketing or advertising through print or electronic media, as well as setting up a stall at trade shows.
- ✓ People demand faster and more precise service because it is a private bank, and if it is not supplied, they will compare it to a government bank, which is bad and should be avoided at all costs..
- ✓ Dhanmondi's branch's corporate culture has to be enhanced. This will improve client interactions and allow coworkers to operate more efficiently as a group, fostering creativity.
- ✓ The quality of the products in Dhanmondi branch is insufficient. Customers occasionally comment that the features offered are neither useful nor appealing to them. This issue should be resolved right away.
- ✓ In Dhanmondi branch, the computers and printers are quite old. They make it difficult for personnel to provide effective customer service. They should be updated as soon as possible.

Hopefully, these suggestions will assist DBL in improving its customer service. Customer feedback, when handled correctly, can aid in the development of a productive and long-term connection between a customer and a company's personnel. This relationship will be critical for the bank since it will identify future defects and motivate the business to repair those flaws and prevent similar events from occurring.

5.2 CONCLUSION:

Dhaka Bank Limited (DBL) is one of our country's most progressive and forward-thinking banks. They are committed to provide state-of-the-art financial services and products to its consumers, thereby contributing significantly to the nation's economic prosperity. With its present products and services, the bank is operating admirably. The bank has been compelled to develop in how they provide services and products to its clients as a result of increased competition and bad economic conditions. The quality of service has a significant impact on consumer perception. In the case of pure service, client evaluation will be based on quality. If the bank can manage big amounts of cash, it will be profitable. According to surveys, Dhaka Bank's services are considerably superior to those offered by its competitors. As a result, it is safe to predict that Dhaka Bank Limited will thrive in this competitive field by adhering to its motto "A bank with a difference."

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APPENDIX

Survey Questionnaire for Service Quality (SERVQUAL) of DBL:

The questionnaire was created to assess DBL's Service Quality (SERVQUAL). The SERVQUAL dimensions are used to organize the questions from the questionnaire. SERVQUAL has a total of 20 questions that are changed based on the type of service being evaluated.

Name:					
Gender:	Male	Female			
Age:	18-20	20-30	30-40	40-50	50 & Above
Education Level:	Primary Education	Secondary Education	Higher Secondary	University	Post Graduate

SL No.		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	Tangibles					
1	At Dhaka Bank, the information related with the service are appealing	5	4	3	2	1
2	DBL's front-desk employees are neat and welcoming.	5	4	3	2	1
3	The technology at Dhaka Bank seems to be modern.	5	4	3	2	1
4	Dhaka Bank's on hand services are designed to be user-friendly.	5	4	3	2	1
	Reliability					

5	Dhaka Bank's employees are extremely helpful	5	4	3	2	1
6	Dhaka Bank fulfills its responsibilities through providing services	5	4	3	2	1
7	Dhaka Bank provides timely service	5	4	3	2	1
8	Dhaka Bank keeps records that are free of errors.	5	4	3	2	1
Responsiveness						
9	DBL workers are eager to assist you when necessary	5	4	3	2	1
10	DBL employees are very prompt in giving assistance.	5	4	3	2	1
11	Dhaka Bank employees completed their service on time	5	4	3	2	1
12	Dhaka Bank employees are never too busy to answer to your request.	5	4	3	2	1
Assurance						
13	DBL workers are eager to assist you when necessary.	5	4	3	2	1
14	DBL workers are eager to listen to your queries	5	4	3	2	1
15	Dhaka Bank employees completed their service on time.	5	4	3	2	1
16	Dhaka Bank employees are never too busy to answer to your request.	5	4	3	2	1
Empathy						
17	DBL workers are aware of your unique needs and expectations.	5	4	3	2	1

18	DBL employees pay close attention to you	5	4	3	2	1
19	Dhaka Bank provides flexible hours of operation for their customers	5	4	3	2	1
20	Dhaka Bank is committed to its customers' best interests.	5	4	3	2	1

Link to Google Forms and Responses Collected:

https://docs.google.com/forms/d/e/1FAIpQLSfukL6lZE8xxOa3Ho75nDSsJJXR4ms6nswmMOGO1kcR6oAY7g/viewform?usp=pp_url&entry.247344865=Neutral

