

An undergrad Internship Report on

“Customer Satisfaction on service quality of EXIM Bank.”

By Nowshin Subah Silma

19104198

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

BRAC Business School

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Declaration:

It is hereby declared that

1. The internship report submitted is my/our own original work while completing the degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material that has been accepted or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Nowshin Subah Silma

Student Full Name: Nowshin Subah Silma

Student ID: 19104198

Supervisor's Full Name & Signature

Afsana Akhtar

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Institution

Letter of transmittal:

Afsana Akhter

Lecturer,

BRAC Business School BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report for course BUS400

Dear Miss,

With the utmost regard. I would like to let you know that, with your kind guidance, I have finished my internship report on the “Customer Satisfaction on service quality of EXIM Bank. I did my best to put this report together using my experience and research.

I completed a three-month internship. Within three months, I learned a lot, enhanced my skills, and gained experience. As a result, I have developed my people skills, which will benefit my job progression. I have described all of my internship-related information and experiences in my article by BRAC University rules. I humbly ask that you accept this as my internship report.

Sincerely yours,

Nowshin Subah Silma

191014198

BRAC Business School

BRAC University

Date: 29th October 2022

Non-Disclosure Agreement:

I do hereby assure, I would not disclose any information about Exim bank, business affairs, or policy matters that I will come to know during my internship here with this organization.

Name of the Intern: Nowshin Subah Silma

Date of Joining : 25/9/22

Signature

Nowshin Subah Silma

Acknowledgment:

To begin with, I would like to express my gratitude and thanks to the most compassionate, all-powerful Allah, who enabled me to create this research work.

For their unwavering support and devoted care during my studies and research, as well as for their ongoing encouragement to seek further education, I would want to officially express my gratitude to my parents.

I would like to express my sincere admiration to my honorable supervisor and co-supervisor Ms. Afsana Akhtar and Ms. Tanzin Khan of the Brac Business School. Their rigorous oversight and appropriate direction made it feasible to finish this paper. It should be noted that they invested a significant amount of effort to produce a quality paper.

Furthermore, I want to express my gratitude to all the reputable and committed professors at BRAC University's Brac Business School for their assistance and valuable guidance in helping me finish this vast and extensive work. Finally, I would want to express my sincere gratitude to all of the responders who volunteered during their incredibly busy times by providing the necessary data during the field survey.

Executive Summary:

The purpose of this study is to identify the variables that affect the level of bank service provided by Exim Bank. It offers a connection between the variables and the bank's general level of excellence. The overall quality of a bank is referred to as its whole quality and comprises factors like service quality, market position, growth rate, liquidity situation, and others. According to the research, human interaction with customers is more crucial than error-free records, transaction security, and the physical presence of the bank. The survey also found a considerable disparity between expected and perceived service quality. The prompt fulfillment of commitments and the clients' line of work are intricately intertwined. Customer satisfaction, according to Ashaduzaman et al. (2012), is a novel method for assessing the quality of businesses and organizations that aids in the development of management and culture that is genuinely focused on the needs of the customer. Surveys of customer satisfaction provide quick, useful, and unbiased information about a client's preferences and expectations. Customer satisfaction, customer loyalty, and service quality measures are all related, according to Rahman et al. (2019). The likelihood of greater customer satisfaction increases when service quality requirements are integrated, ensuring customer loyalty to the bank. The banking industry is a competitive one,

thus banks must find ways to satisfy their clients. By analyzing the validity of five SERVQUAL aspects, the bulk of service quality research studies were conducted in the bank.

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CHAPTER 1: OVERVIEW OF THE INTERNSHIP

1.1 Student information:

I, Nowshin Subah Silma, a BRAC Business School student at BRAC University (student ID 19104198), hereby certify that the report I submitted to EXIM Bank was written by me. I further certify that I did not intentionally violate any copyright laws while preparing my internship report. This report was not submitted to another institution for a degree or certificate.

1.1 Internship Information:

This internship program is crucial for business school students in particular since it gives them an insight into the corporate world. I began my internship at EXIM Bank on July 25th, 2022, and will conclude it on October 25th, 2022. I am now working in the investment management and accounts department. This paper for my internship is titled “Customer Satisfaction on service quality of EXIM Bank.” For the administration of the EXIM bank, the report’s findings will be useful in raising the level of service quality and how the bank can assure that the service customers’ receive is of the highest caliber.

1.2.1: Internship Company Supervisor’s information:

Tohedur Islam

SAVP & Second Officer

Uttara branch: House # 61/A, Road #7, Sector #4, Uttara Model Town Uttara, Dhaka 1230, Bangladesh

PABX: 88 02 58955785

Cell: 01714 086097

Email: tohedur@eximbankbd.com

SWIFT: EXBKBDDHO15, Web: www.eximbankbd.com

Job scope:

- Identifying the realistic working environment.
- Integrating academic knowledge into real-world situations.
- Observing the workplace conditions in banks.
- Examining client-banker relationships.
- Building a link between theoretical concepts and practical aspects of daily banking operations.
- Gaining experience by working in various departments at the EXIM Bank's Uttara branch.

1.3: Internship Outcome

1.3.1: My contribution to EXIM Bank:

Working at Exim Bank is an excellent experience, and during my 12-week internship there, I had multiple opportunities to learn. My internship began on the 25th of July, 2022, and ended on the 25th of October 2022, during which time I had a great experience working in a proper corporate culture. My primary job duties weren't predetermined; instead, I was given orders to complete various jobs following organizational requirements. I've worked in a variety of departments to get experience with different aspects of banking operations. I assisted with administrative work

to support their staff in daily activities. During my internship program, I didn't have a lot of opportunities to work in customer-facing positions. I frequently helped the staff with data gathering, document writing, and banking activities.

CHAPTER 2: ORGANIZATIONAL PART

2.1: Historical Background of EXIM Bank:

A third-generation private commercial bank in our nation, Export Import Bank of Bangladesh Limited has respectable operations. With a professional and committed management team with extensive experience, remarkable knowledge, and expertise in dealing with modern banking, the bank has quickly become successful among its peer group. In 1999, the Export-Import Bank of Bangladesh Limited was founded under the direction of the late Mr. Shahjahan Kabir, the founding chairman, who had long dreamed of launching a commercial bank that would aid in the socioeconomic growth of our nation. He was a seasoned banker with a wealth of knowledge. To make the original chairman's goal a reality, he teamed up with a group of highly accomplished and prosperous businesspeople. With their effort, intelligence, hard work, and entrepreneurial genius, they all successfully established themselves as the most successful stars in their respective industries. After the passing of the honorable original chairman, Mr. Nazrul Islam Mazumder, a well-known business mogul in Bangladesh's garment industry, was named the honorable chairman among them. Additionally, he oversees the Bangladesh Association of Banks (BAB). Under his direction, BAB has been a productive forum for discussing issues affecting Bangladesh's banking industry and developing shared policy principles for resolving these issues.

Mr. Md. Fariduddin Ahmed began working for the bank as managing director on August 25, 2011. With his extensive banking knowledge, EXIM Bank becomes a fully compliant institution with sufficient capital and high-quality assets. Since July 27, 2012, he has continued to work with EXIM Bank as an advisor after leaving his position as managing director.

2.2: Overview:

One of EXIM Bank's standout characteristics is its enthusiastic engagement in corporate social responsibility (CSR). The bank has supported social, cultural, and humanitarian causes by funding initiatives including scholarship programs. Additionally, it has made progress in beautifying Dhaka, investing in foot-over bridges at congested intersections, and developing charity programs that generate cash. Since July 2004, EXIM Bank has been the first bank in Bangladesh to completely convert all of its primary activities from conventional banking to shariah-based banking. They provide banking services to Muslims and non-Muslims alike, allowing customers to choose and be flexible with their investments and savings. The bank offers its clients both standard commercial banking services and a variety of Islamic banking services.

2.2.1: Mission and vision of the Bank:

Organization's Vision:

"Together Toward Tomorrow" is the vision of the bank. In its pursuit of growth and success via service, the Export-Import Bank of Bangladesh Limited believes in working jointly with its clients. Since EXIM Bank believes the path to excellence never ends, it continues to pursue excellence at all levels with continuous development to attain the desired result. In a competitive world that is continually evolving, the business feels that networking and strategic initiatives will strengthen its competitive edge over others. The company's commitment to providing high-quality, individualized services with a focus on continuous development will be the centerpiece of its operational success.

Organization's Mission:

The Bank's mission places a strong emphasis on:

- Offer high-quality financial services, particularly for international trade
- Maintain a modern, technologically advanced, efficient banking environment
- At all levels, uphold corporate and business ethics and integrity.
- Ensure long-term success and maximize value for all deserving stakeholders.
- Fulfill its social obligations and, most importantly, make a constructive contribution to the country's economy.

2.3: Management practices of EXIM Bank:

Recruitment and selection practices of EXIM Bank:

The effectiveness of a company's human resources is based on the caliber of its workforce. The process of discovering and hiring qualified job applicants is called recruitment. The procedure begins when new hires are found and ends when their applications are turned in. The result is a list of potential prospects from whom to choose new hires. The best employees are what motivate managers to work hard, and they frequently know where to find qualified candidates. The HR strategy can be very helpful because it shows the recruiter both the existing and anticipated future gaps.

Only 20% of posts at the entry-level Management Trainee Officer and Trainee Officer levels at the EXIM Bank are filled through external hiring. The remaining employees are hired internally. Additionally, it has some restrictions and constraints in its hiring practices. For instance, if a candidate is applying for MTO or TO, their age cannot be greater than 30; in exceptional circumstances, and only if they have relevant experience, their age may be higher.

Recruitment Methods: Exim Bank offers two methods of recruitment

Annual recruitment: This is done following the HR plan.

The need-based requirement: This occurs whenever there is an unexpected vacancy.

2.3.1: Recruitment Policy in Exim Bank LTD:

- The Managing Director must hire every regular employee.
- All HR contract and outsourcing employees are appointed by the Head of the Human Resource Division.
- The hiring strategy will be developed in line with (SLA). Using the Service Level Agreement.
- The department head and the head of HR will preside over the selection committee.
- Officers in grades one and two may choose following the interview.
- The senior officer will have a second interview in addition to others.
- Only candidates with more than two years of EXIM bank service are eligible to apply for internal job postings, and their reporting supervisor must also authorize the application.
- After working with EXIM Bank for more than a year, the HR Contract employee may apply for a regular position.
- Outsourced employees may also seek a regular position after working with EXIM Bank for more than three years.
- An employee who has just been appointed will go through a year-long probationary term.

2.3.2: Responsibility of HR Management:

The EXIM Bank's Human Resource Division performs the following four tasks:

- Staffing
- Training and Development
- Motivation
- Maintenance
- Basis of Recruitment:

All grades must be considered during the hiring process. The following factors, among others, will be taken into account when estimating the needs for human resources:

- Sector development for the Bank.
- Potential expansion of the branch network.
- Introducing new duties as a result of modifications to the regulatory framework.
- Openings brought up by promotions, resignations, deaths, etc.
- The necessity of succession

The management of the Bank shall assess the number of employees needed in the Branches and Offices at least once every year, ideally in January or December. The management will hire the desired number of applicants following the recruiting policy after assessing the requirement for manpower following the branch/officer organigram. All hiring decisions will be made following Bangladesh Bank norms and rules as well as EXIM Bank Limited.

The departmental head In question must determine whether additional hires are necessary when a position within the organization becomes available. The concerned department must complete a Personnel Requisition Form (PRF) and transmit it to the HR department after determining the requirement. The following details will be included in the PRF:

- Job title.
- job description,
- educational requirements,

- and specific experience.

2.3.3: Compensation and benefits:

The two main types of compensation are direct and indirect compensation, and EXIM Bank Limited is particularly concerned with both of them. They provide a tempting package that is consistent with industry standards in a related market. Additionally, they provide year incremental incentives. EXIM Bank offers a gratuity and a provident fund for long-term rewards.

Additionally, they offer to leave planning that includes a variety of leave options based on employee needs. In addition to these, EXIM Bank additionally provides unique benefits like disability benefits, scholarships for employees' children, a house loan program based on employee grades, and others. Every year, EXIM Bank conducts performance reviews of employees to ensure efficient performance and to reward them or, in cases of poor performance or rule violations, to take disciplinary action against those employees. This is done to ensure equity, which is that all employees are paid fairly.

Although costly, offering employees a comprehensive benefit plan has numerous inherent advantages. The capacity to hire and retain highly competent workers is the main concern for most. Employers are forced to become even more inventive and responsive in the design, timing, and generosity of their benefit plans because the industry is extremely competitive and the number of new workers entering the workforce is declining. The structure is more adaptable to today's difficulties in organizations that are more advanced. It might be harder for employers to hire and retain a variety of workers if they continue to offer more limited and traditional programs.

Employee Relations:

EXIM Bank values its employees and recognizes the worth of individuals. Through training and development, they help to ensure that all personnel advances their careers. EXIM Bank has also been successful in enhancing organizational performance through the enhancement of individual contributor performance. Additionally, the bank identifies and utilizes existing talent to fill higher-level positions within the organization or to place them in the appropriate position where the best possible use of their skills can be ensured. Employees continue to be loyal and driven. Additionally, a “Female Interest Protection” committee, which is in charge of making sure female employees feel safe and appreciated at work, ensures the protection and security of female employees within the business.

2.4 Marketing activities of EXIM Bank:

Today, one of the most talked-about topics is customer service. It is a fundamental guideline in banking to turn a profit. The term “customer service” refers to providing effective customer service. In the banking industry, quality equals client satisfaction. Additionally, customer happiness is based on the services offered by the company. Therefore, the most crucial section of EXIM Bank Ltd. is the customer service section. Before receiving services, the customer wants to gather information. If the information provided by the customer service department satisfies the customer, the customer then arrives to receive services. All employees and officers in this section must take steps to better serve the client to ensure their satisfaction.

2.4.1: Marketing Practices:

Product Strategy:

EXIM Bank Ltd. accepts deposits in the following kinds of accounts based on Mudaraba:

In the following kinds of accounts, EXIM Bank Ltd. accepts deposits made with Mudaraba:

1. Mudaraba Short Notice Deposit Account.
2. Mudaraba Savings
3. Mudaraba Term Deposit Account
4. Additional Scheme Deposit Account

Average A bank distributes a portion of its annual profits—roughly 70% of them—to its depositors.

Price Strategy:

a. Deposit System

- Current Deposit for Al Wadiah
- Mudaraba Savings Deposit, item
- Mudaraba Trm Deposit
- Short Notice Deposit, Mudaraba. Scheme
- Monthly Income (5 years) House Deposit Program
- Monthly Deposit Program
- Multiple Deposit Mudaraba Scheme
- Education Deposit Mudaraba Scheme
- Pension Deposit Scheme
- Mudaraba Double Deposit Scheme
- Scheme for Marriage and Investment Deposits
- Monthly Installment-Based Hajj Deposit Scheme
- Monthly Installment-Based Term Deposit Program

b. Modes of Investment:

To offer banking services without interest Following are the investment strategies used by EXIM Bank:

- Musaraka (equity participation based on sharing profit and loss)
- Mudaraba (sharing of profit and loss in a business where one partner provides expertise and management and another partner provides capital remaining inactive.)
- Mudaraba (Buying and selling of goods with profit)
- Bai-Muajjal (credit sale with profit)
- Ijara (leasing for rent)
- Shirkatul Melk or hire purchase
- Bai-Salam (purchasing of the agricultural product while in production and providing advance money to the producers)
- Quard

Distribution Strategy:

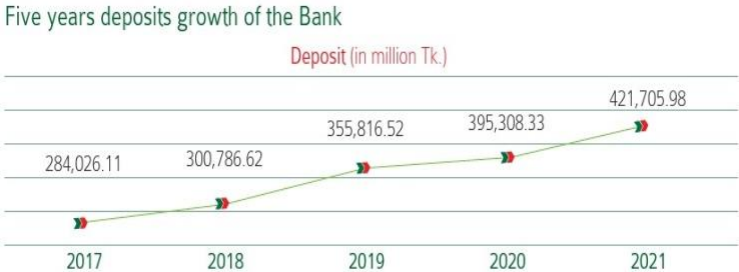
One of Bangladesh's largest private banks is EXIM Bank Ltd. Due to this, there is a high demand from customers. EXIM Bank Ltd has opened 44 branches across Bangladesh to offer these banking services. There are 12 branches of this bank overseas. All of these branches continuously strive to offer their clients beneficial and high-quality services.

Promotion Strategy:

The Marketing & Development Division (MDD) and the Vigilance & Control Division (VCD) at the EXIM Bank Ltd. Head Office will work together to plan for effective publicity of the brand name of the new deposit scheme and its key features through the national newspaper and electronic media (TV). Each branch will display distinctive and eye-catching banners advertising the new product. Each branch will receive leaflets, placards, festoons, posters, and brochures with distinguishing features and beautiful designs for distribution and exhibition in all significant

locations. If the following chart is met, the EXIM Bank Ltd. Also provides further incentives to its marketing staff (field workers). The employees in their marketing division are driven by financial gain. They demonstrate a greater effort in financial services as a result.

2.5: Financial overview of Exim Bank:



The worldwide COVID-19 pandemic crisis and other factors contributed to the financial sector experiencing yet another challenging year. EXIM Bank has achieved a remarkable operating profit of Tk. 5,643.63 million. The bank’s total deposits increased by Tk 421,705.98 million, or 6.68%, from Tk 395,308.33 million in 2021. Total Investment (General) grew by Tk 428,204.91 million, or 8.98%, from Tk 392,919.66 million in 2021. Due to growth in deposits and investments, the Bank’s Investment to Deposit Ratio (ID Ratio) as of December 31, 2021, was 88.02%. As of December 31, 2021, the bank kept its Capital to Risk-Weighted Asset Ratio (CRAR) at 14.22%. As of the end of December 2021, the bank was able to successfully manage the ratio of categorized investments to total investments at 3.98%. The Bank’s total assets climbed from Tk 484,743.51 million in 2020 to Tk 541,477.91 million in 2021.

2.5.1: Investment growths:

Mode-wise investment:

Here are some significant product investments:

(In million Taka)

SL. No.	Particulars	2021	2020	Growth
1	Bai-Muazzal	191,751.62	180,068.89	6.49%
2	Bai – Murabaha	45,997.78	37,820.16	21.62%
3	Bai-Salam	18,343.97	15,207.51	20.62%
4	Izara bill baia (Commercial)	147,329.89	144,456.99	1.99%
5	Izara bill baia (Staff)	2,317.65	2,089.68	10.91%
6	Quard	7,114.50	2,940.81	141.92%
7	Bai - as - Sarf (FDBP)	8.12	9.41	-13.71%
8	Musharaka Documentary Bill (MDB)	2,196.22	1,541.94	42.43%
9	Mudaraba Import Bill (UPAS)	12,775.38	8,425.61	51.63%
10	Murabaha Import Bill (MIB)	369.78	358.66	3.10%
	Total	428,204.91	392,919.66	8.98%

Major industry-wise investment:

One of the most effective strategies to reduce overall risks is investment diversification. The bank is keeping up its attempts to diversify its product across several businesses to reduce risk. The following table lists the Bank's major industrial investments.

SL. No.	Particulars	2021	2020	Growth
1	Garments	52,839.56	50,964.18	3.68%
2	Textile	22,731.92	25,090.69	-9.40%
3	Agrobased Industry	27,162.93	24,625.87	10.30%
4	Other Industry	130,069.72	127,395.07	2.10%
5	Trading and others	195,400.78	164,843.85	18.54%
	Total	428,204.91	392,919.66	8.98%

2.5.2: Operating profit and net profit:

The goal of the Bank's operations has always been to realize adequate operational profit while achieving sustainable growth of the business parameters. Profit is viewed as following logically from stakeholder satisfaction and increasing the bank's capital base. Despite the challenges, the Bank made an operating profit of Tk. 5,643.63 million in 2021. Following the addition of/adjustment to the provisions for general investment, off-balance sheet exposure, other assets, and SL. No. provision, net profit after tax was Tk. 1,904.24 million. The specifics of the share's value decline, the climate change risk provision, and the tax provision. The key reasons why annual EPS climbed over the third quarter EPS were a rise in investment income and an increase in commission, exchange, and brokerage income. Due primarily to an increase in provisions, profit after tax decreased from Tk 2,785.98 million on December 31, 2020 to Tk 1,904.24 million on December 31, 2021. The table below compares the broad categories of income and spending for the years 2021 and 2020 (banks only):

SL. No.	Particulars	2021	2020	Growth
1	Investment income	27,875.46	31,624.82	-11.86%
2	Profit paid on deposits, borrowings etc.	-20,226.71	-23,309.22	-13.22%
3	Net investment income	7,648.75	8,315.60	-8.02%
4	Commission, exchange and brokerage	2,618.34	1,901.15	37.72%
5	Other operating income	2,070.07	2,899.81	-28.61%
6	Total operating income	12,337.16	13,116.56	-5.94%
7	Total operating expenses	6,693.53	6,802.95	-1.61%
8	Profit before provisions	5,643.63	6,313.61	-10.61%
9	Total Provision	1,846.42	1,043.20	77.00%
10	Profit before taxes	3,797.21	5,270.41	-27.95%
11	Provision for taxation	1,892.97	2,484.43	-23.81%
12	Profit after tax	1,904.24	2,785.98	-31.65%
13	Earnings per ordinary share (Prior year- restated)	1.32	1.92	-31.25%

Investments (share and securities):

The Bank Is committed to making more thoughtful purchases of stocks and other securities. The majority of the Bangladesh Government Islami 1.32 1.92 -31.25% Investment Bond (BGIIB), Bangladesh Government Investment Sukuk (BGIS), equity shares of various companies, equity participation in the subsidiaries, and mudaraba perpetual & subordinated bonds make up the Bank's diversified investment portfolio. The graph below displays the bank's portfolio from the previous fiscal year:



2.5.3: Import and export growths:

Import Performance:

Import Performance EXIM Bank handled 52,934 import letters of credit in 2021, totaling BDT 280.09 billion (equal to USD 3.305 billion). When compared to 2020, import business increased by 57.50% in 2021.



Export Performance:

Export Results From 56,228 export documents, the EXIM Bank's entire export activity in 2021 amounted to BDT 211.97 billion (about USD 2.50 billion). In 2021 compared to 2020, export business increased by 31.42%.



2.6: Industry Analysis of EXIM Bank :

2.6.1: SWOT Analysis of EXIM Bank:

STRENGTHS:

1. EXIM Bank Limited's EPS (Earning Per Share) has been rising in recent years.
2. As of right now, EXIM Bank Limited has 76 branches. In Bangladesh, there aren't many private banks with such a network.
3. It has a large number of foreign correspondents around the world.
4. It has agreements with numerous exchange houses that allow people from all over the world to send money.
5. A long history of good reputation.
6. Significant deposit structure
7. Professional management team.

WEAKNESSES:

1. Unlike many private banks, EXIM Bank Limited has not offered debit card services to its customers.
2. EXIM Bank Limited does not currently participate in the Automated Clearinghouse.
3. EXIM Bank Limited is behind in terms of software and computer technology.
4. Some older employees are less familiar with modern technology.
5. EXIM Bank Limited does not offer its customer's credit card services.
6. A lack of consumer awareness-raising.

OPPORTUNITIES:

1. EXIM Bank Limited can introduce ATM Booths across Bangladesh.
2. EXIM Bank Limited has the option to diversify its products.
3. Pay attention to a greater value proposition.
5. Branch network augmentation.
6. Expansion of its T&D program.
7. Development of R&D.
8. Launch of One Stop Service.

THREATS:

1. New banks are opening up that promise to offer profitable goods and services.
2. A market-based group of seasoned bankers.
3. There are currently 3rd Generation Banks available on the market.

4. New rules that the Bangladesh Bank will soon implement.
5. Banks use brokers and agents to provide banking services

2.6.2: PORTER'S FIVE FORCES:

1. **Rivalry among competing firms:** As the number of competitors rises, the rivalry between competing firms tends to become more intense. As in the case of the banks in Bangladesh, where the banking industry is being impacted by competition, this situation is getting worse every day. Due to the proliferation of new commercial banks, existing banks are vying for a competitive advantage over their rivals. The banks are engaging in intense and dynamic competition with one another by launching new programs and luring clients with marketing campaigns. A bank must invest in computers, software, secured vaults, security systems, and several other regulating and monitoring methods to stay up with the complex banking practices of today. Exim Bank Ltd. Is a good example of it. Also since the bank's founding, it has had to contend with intense rivalry from rival financial institutions. As a result, it is necessary to do ongoing market research and development for the services provided.

2. **Barrier's to new entrants:** It is expensive for businesses to join a market due to entry barriers. Brand Loyalty, Absolute Cost Advantage, Learning Curve Effect, Economies of Scale, and Government Regulations are common entrance hurdles. The issue of brand loyalty is fairly apparent in Bangladesh's banking sector. Even though the perks seem attractive, a person who has been a consistent customer of a local or government-owned

bank typically does not prefer an account in a multinational bank. Due to this, entry obstacles are created. Since the sector is so fragmented, no bank has a definite cost advantage. Threats from New Entrants also arise for Exim Bank Ltd. Since these new banks occasionally enter the banking sector with better products, more affordable prices, and significant marketing resources.

3. **Bargain Power of Buyers:** Backward integrations are a constant risk in the banking sector. Threats from large multinational organizations or corporations to start their bank with lower funding costs than other banks to arrange their finances can be made against commercial banks. Because of this, the biggest clients in this sector always have greater clout than their banks. The non-corporate clientele who are individuals, however, do not have this kind of bargaining leverage.

4. **Bargaining power of suppliers:** Financial providers occasionally pose a threat to the bank as well. Corporations or significant multinational firms may threaten a private bank by establishing a rival institution to receive deposits. They won't provide any money to other banks. Everyone is aware that banks profit by investing other people's money. So, this can lead to higher competition in the procurement of funds. As a result, Exim Bank Limited must be cautious about supplier problems when running daily operations for the services offered to its esteemed customers

5. **The threat of substitutes:** Businesses in many industries face intense competition from suppliers of comparable goods and services in other industries. As consumers' switching costs reduce and the relative price of substitute products falls, competitive pressures brought on by those products rise. Products from other industries that meet consumer

needs in a manner comparable to the needs met by the industry are considered substitutes. There are some alternatives to loans, the main banking product. All unofficial funding sources and routes are considered workable alternatives. Some wealthy people lend money to others at exorbitant interest rates.

CHAPTER 3: PROJECT PART

3.1: Introduction:

The service sector has shown tremendous expansion over the past two decades and currently accounts for a sizable share of the global economy (Hoffma & Bateson 2002). Today's businesses depend heavily on service. One of the few remaining options for businesses is to differentiate themselves in terms of the level of customer service they provide, which directly affects their ability to turn a profit. Service quality at Exim Bank is closely linked to business success, customer satisfaction, and operational effectiveness. Due to clients' ease of switching to competitors, the quality of services offered is crucial in the banking sector, as it is in many other industries. According to their client's needs and desires, EXIM Bank offers the expected level of service. To cater to a certain religious group that is its target customers, this bank also develops an Islamic banking system based on Shariah. EXIM Bank consults an independent committee made up of eleven of the most illustrious Shariah Scholars and economists to make sure that Standard Banking products adhere to Shariah's tenets. These eleven independent experts provide advice while this bank creates all of its Islamic banking products, and before it makes those products available to consumers, it obtains their approval. The target market is also taken into consideration when designing a bank's basic banking system. I'll attempt my utmost to reveal the EXIM Bank customers' level of satisfaction in this report. There are certain ways to communicate a marketing concept that has been devised in the hopes that it will be successful in reaching a wide range of recipients. This bank stands out in a few ways that improve its services. These include switching from conventional banking to Shariah-based Islamic banking, using the

world-renowned Core Banking Software (TEMENOS T24), and opening the first private sector bank to launch an exchange house in the UK.

3.1.1: Background:

The use of banking services in various developed country situations has been thoroughly investigated. According to an examination of pertinent literature, virtually little effort has been taken to link service quality and customer happiness in the banking industry. Customer satisfaction must be sustained over time, and the bank must be able to gather and effectively communicate it (Gazi and Talukder, 2017b). Customer satisfaction measures how well a bank can satisfy a customer's needs with its products and services (Munusamy et al., 2010). As the demand for better services grows every day, they are developing new, creative themes, ideas, and points of connection. Lack of customer satisfaction, per surveys, is the main cause of bank switching (Magesh, 2010). A company's main goal is to create satisfied customers, according to Drucker (1954). Customer happiness has been linked to increased potential earnings and lower costs incurred by subpar products and services (Anderson et al., 1994).

3.1.2: Objective:

Due to newly developed services and attractive incentives, customers routinely transfer banks. To avoid this, banks have been attempting to improve customer satisfaction. This is being done in some ways, including putting more emphasis on service quality and addressing and upgrading systems, to guarantee that customers can access and use the bank's services safely. The banking industry also works to retain consumers to ensure increased sales and low costs, both of which are necessary for surviving in the competitive world of banking. The objective is to determine the relationship between service quality and customer satisfaction.

3.1.3: Significance:

The study's conclusions would provide a fresh perspective on how banking services could be improved in developing nations like Bangladesh. The bankers' ability to assist both current and

potential customers will also be guided by this information. By studying the many variables that affect those results, the goal of this study is to determine the effect of service quality on customer satisfaction. It looks into helpful and unbiased feedback regarding a customer's views and expectations, and then it enhances various parts of the business to meet those objectives.

3.2: Methodology:

Two sources of data and information have been frequently employed to enhance the report's significance and presentation. They are primary data and secondary data, respectively. Since this research is descriptive, I used secondary data to learn more about the history of the Export-Import Bank of Bangladesh Limited by examining information that had already been gathered for some other studies. Additionally, I gather primary information through interviews with Exim Bank Uttara Branch staff members, customers, etc.

3.3: Findings and Analysis:

3.3:1 PRACTICES OF EXIM BANK IN TERMS OF PRODUCTIVITY AND QUALITY:

With the aid of cutting-edge IT and skilled management, EXIM Bank expanded all Islamic banking services in Bangladesh to a full-fledged Islamic bank, offering a wide range of savings and investment products, foreign currency, and auxiliary services. The bank's investment portfolio consists of a variety of commercial and industrial sectors. The industries covered by the sectors include general trade financing as well as textiles, edible oil, ready-made clothing, chemicals, cement, telecom, steel, and real estate. Through customer relationship management and financial counseling, the bank is devoted to retaining customers while placing the utmost focus on the acquisition of high-quality assets. Sustained growth and overall well-being make up EXIM Bank's core strategy.

- Investment diversification with a focus on the productive sectors, such as agriculture and SMEs.
- Using cutting-edge technology to provide quick and flexible services.
- Researching emerging, potential industries both domestically and internationally.

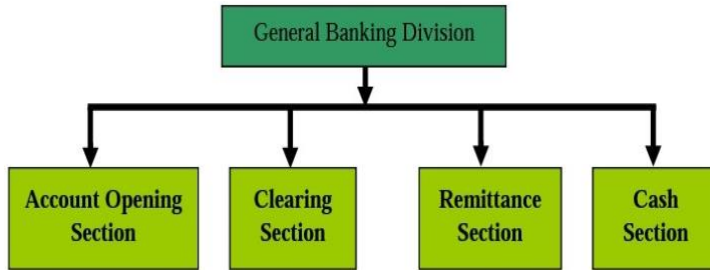
- Employee motivational pay to ensure the best productivity from them. Year-round, appropriate employee training with a focus on excellent corporate governance practices.
- Aligning corporate practices with internal and external changes, such as adjustments in consumer behavior patterns, governing laws, the monetary market, the exchange market, etc.
- Operating together with customers as a business associate, financial advisor, and friend

By opening two exchange houses, one in London, United Kingdom, and the other in Toronto, Canada, EXIM Bank has already expanded its services internationally. There are currently plans to open more exchange offices in significant global business centers. EXIM Bank has already been granted a license to engage in offshore banking, which will likely allow it to fully explore the scope of its commercial opportunities and significantly enhance its reputation.

3.3.1.1: SERVICE FACILITIES OF EXIM BANK:

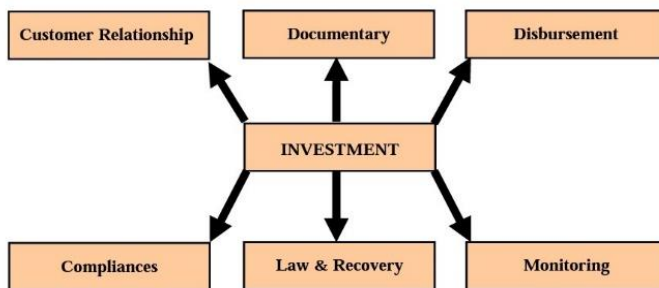
General banking:

All commercial banks place a lot of importance on the general banking sector. The liability side is the primary aspect. Sections and services of general banking are facilitated by EXIM Bank. The General Banking Division can operate in the following ways:



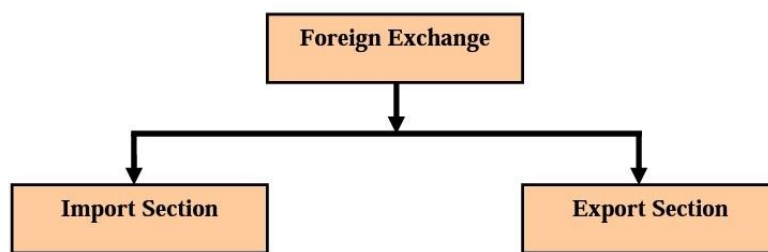
Investment:

The EXIM Bank has a robust investment department. Strong systems are in place for monitoring and loan recovery. The EXIM Bank takes its responsibility for the Investment department very seriously, which is why they have segregated it from the other divisions. Only investments are handled in this category. To conduct monitoring, they physically visit various invested areas, locations, or organizations to ascertain the actual situation.



Foreign Exchange:

The bank's foreign exchange section oversees its worldwide operations. It operates globally. It serves as a conduit for importers and exporters. If the branch is a licensed dealer in the foreign exchange market, it is permitted to transfer foreign currency from one nation to another. This division mostly handles foreign currency. This bank distinguishes itself from others due to its substantial foreign exchange division. This part is stronger than the other PCBs owing to enhanced software and corporate alliances with many other banks abroad. The most trusted global transaction system, SWIFT, is used by EXIM Bank. The process is also made simpler and quicker by the transaction with the EXIM Bank's subsidiaries. Additionally, EXIM Bank forms partnerships with Western Union and Money Gram. As a result, this bank's flow of international remittances is constantly growing.



Import procedure:

Procedure for opening Letter of credit: An importer who wishes to bring in items from a foreign country will submit an application to the bank issuing the L/C, noting the following details:

- Detailed information on the applicant's bank account.
- Different business types.
- Background information.
- The needed L/C amount.

- Payment policies.
- Brand of imported products.
- The repayment timeline and the funding source.

Export Procedure:

Bangladesh exports a sizable amount of products and services to foreign households. Today, ready-made clothing (RMG) accounts for 75% of all export revenue, followed by 6% from frozen food, 5% from raw jute and jute products, and 4% from leather. The majority of Bangladesh's ready-to-wear exports go to the United States and European Community (EC) nations. Anyone who wants to export should fill out an application for an EXP form. The following documents are provided by this person:





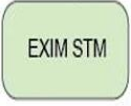


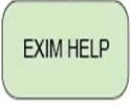


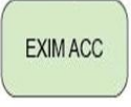

- Trade Authorization.
- ERC (Export registration certificate).
- Certificate from the concerned

The banking will provide the exporter with an EXP form after verifying the documentation. From the shipment process, the exporter will now receive shipping and other papers. All of these papers should be provided to the bank for discussion by the exporter along with a letter of indemnity.

SMS Banking:

The SMS banking procedure is quite simple. As a result, the banking system is becoming more and more well-known. Customers today expect to know their balance, statement, and account information in the simplest method possible. Customers can access this feature using SMS banking. Below is a description of the SMS Banking procedure.

EXIM SMS PULL SERVICE

<u>Category of query</u>	<u>Keyword</u>	# Go to Handset Message option	Write Keyword	Send to
Balance Inquiry	EXIM BAL			
Mini Statement	EXIM STM			
Service Help	EXIM HELP			
Account Information	EXIM ACC			

3.3.1.2: Effective strategy for Data recovery:

The EXIM Bank has a powerful data recovery mechanism. They have two central backup and data recovery centers. These two are located in two different locations. If one data recovery center is destroyed, all the data can still be retrieved from a backup data recovery center. These two centers are listed below:

Division of Alternative Delivery Channel: Gulshan, Dhaka.

CBS Project & Data Center: Dhanmondi, Dhaka.

Strong Subsidiaries:

Major subsidiaries of EXIM Bank contribute to the bank's increased foreign exchange and profit margin. EXIM Exchange Company (UK) Ltd., EXIM Exchange Company (CANADA) Ltd., and EXIM Islami Investment Ltd.

All of these have connections to EXIM Bank Ltd. Even when a consumer is traveling abroad, these subsidiaries encourage them to do business with this bank. As a result, these subsidiaries also have a significant impact on the entire banking system of EXIM Bank because they provide a significant amount of ratio to the bank. One of the key strengths of this bank that will benefit the clients is this one.

Strong offshore Banking system:

The bank's offshore banking system is quite secure. This sector receives a big deposit of cash. And daily growth in transactions is evident. This segment generates the bulk of the revenue. Therefore, this offshore portion is extremely important in times of liquidity crises. Additionally, it will boost the bank's reserve. EXIM Bank is becoming more powerful every day with the aid of strong subsidiaries. Most importantly, this Motijheel branch generates the majority of offshore banking revenue.

3.3.2: Analysis:

This section entails survey and interview findings along with an analysis of them. To make the interpretation of the data collected easier to understand, the findings are presented with the use of tables and figures. Additionally, it includes the study's findings based on an examination of the data and the theory. Using a questionnaire, a cross-sectional survey was conducted as a part of the report. It has been done so using the SERVQUAL model Parasuraman et al. (1988) suggested. The questions about the services include whether they are up to date, whether the staff sincerely cares about resolving customer issues, whether the transaction process is prompt, whether they inform customers when services will be provided, whether the customer care service is providing prompt service, whether they feel safe transacting with the bank, whether the related employees are courteous, and whether the operation time is convenient, which results in the customer's satisfaction.

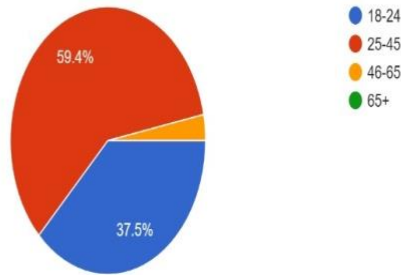
The SERVQUAL model, which contains the tangibility, reliability, responsiveness, assurance, and empathy, was taken into consideration while creating the questionnaire.

Respondents' Demographics:

In order to learn about the respondents' demographic and social characteristics, the questionnaire included questions about age. By providing them with services based on their needs, a customer profile would make it easier to target the appropriate demographic.

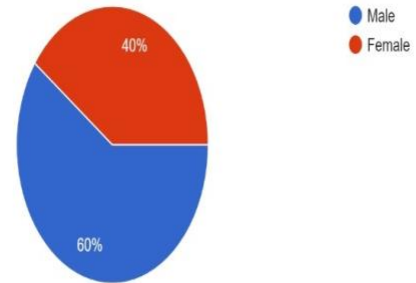
What age range do you fall under?

32 responses



What is your gender identity?

35 responses



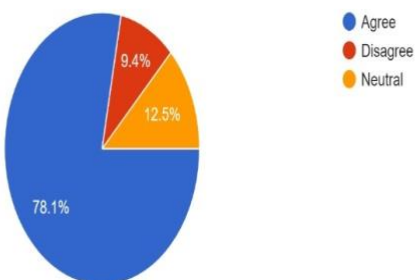
According to the chart's presentation of the respondents' age categories, 37.5% of respondents are customers between the ages of 18 and 24 while 59% of respondents are regulars between the ages of 25 and 45. Results indicate that Exim Bank is the primary provider of services to respondents aged 25 to 45 and over. The age group of 25 to 45 years old is using more services, therefore. In order to increase the number of consumers, EXIM Bank should focus on them by offering better service quality. Furthermore, we can see from the graph that there are 60% of male account holders and 40% of female account holders.

Tangibility:

After evaluating the information, it is clear that the bank is worried about the tangible aspects of its services, like how well-groomed the staff is and the attractive, up-to-date technology the clients may utilize. After evaluating consumer responses to the questions on tangibility in support of the theoretical framework, the results are depicted in the figure. The illustration best conveys the service that will be offered in terms of tangible representations or visuals.

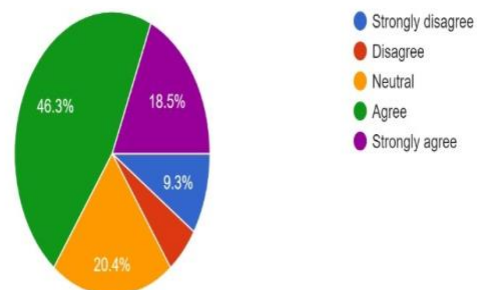
Are the staff members well-groomed and professional?

32 responses



Is the bank's equipment clean and contemporary?

54 responses



According to the results of the analysis shown in Figure, 18.5% of customers strongly agree that EXIM Bank uses the most recent equipment in its system, followed by 46.3% who also agree, 20.4% who are neutral, 9.3 %strongly disagree. Customer feedback indicated that EXIM employees are well-groomed and professional, with 78% agreeing and 12.5% disagreeing and 9.4% neutral.

According to the graph, customers are content with the banking system. Therefore, we can conclude that most customers find the bank's physical representation to be attractive. This suggests that the bank's tangibility is more reliable than sufficient and that customers are satisfied because it exceeds their expectations in terms of service quality.

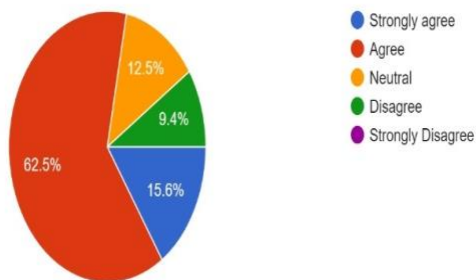
The questions concerned the applicability of the theoretical framework's service quality model. It can be concluded from the research results that customer satisfaction is high when customers are satisfied with tangibility concerns related to the bank. Modern equipment and well-groomed workers providing appealing services are tangible elements. When the business resolves this issue for the consumer, the customer is satisfied. In this instance, customer satisfaction is high.

Reliability:

Having the ability to perform the given service precisely and dependably. If the bank genuinely cares about finding solutions that please customers, and if the bank's transaction process is prompt, are the questions that have been raised. The ability to deliver the promised service to the client repeatedly, accurately, and on schedule is reliability, according to the theoretical definition. Analysis of the responses reveals that they provide their services as promised, precisely and on schedule, with a true commitment to problem-solving.

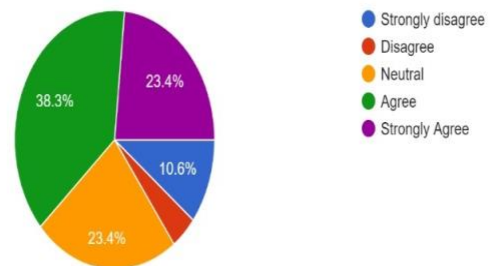
Do they have a prompt transaction service?

32 responses



Do they genuinely care about resolving customers' issues?

47 responses



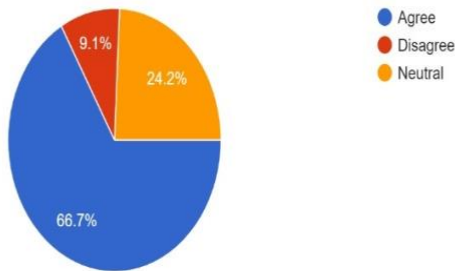
According to the data above, 23.4% of customers strongly agree that the bank is genuinely interested in finding solutions to their problems that satisfy them, followed by agreements of 38.3%, neutral scores of 23.4%, disagreements of 10.6%, and strong disagreements of 4.3%. Customers were also asked about their opinions of the bank's transactional procedures, and 15.6% of them highly agreed, 62.5% agreed, 12.5% were neutral, and 9.4% disagreed. The charts below, we may assume, show a higher percentage of agreeable and neutral responses. We can infer that there are fewer complaints about poor service from the lower percentage of people who strongly disagree. It's optimistic for the bank.

The research demonstrates the relationship between general satisfaction and dissatisfaction. Reliability concerns are connected with overall satisfaction. The overall customer satisfaction in this case is high since the consumer is satisfied with the service offered by the bank.

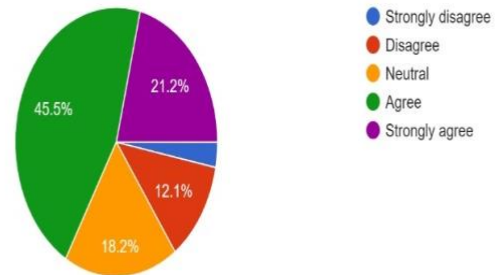
Responsiveness:

If the bank informs consumers about new services, and if customer service is always available, are two questions that have been raised about responsiveness. Heinonen and Strandvik (2005) talk about responsiveness in their article from the theoretical perspective. The ability of the business (workers) to provide quick services is what responsiveness is all about. Customers receive value from marketing communication. This is related to EXIM Bank's customer service help desk's ability to schedule appointments quickly and provide customers with timely service.

Is their customer service available at all times?
33 responses



Are customers informed about the new services offered?
33 responses



According to the results presented in the graph, the bank keeps its customers informed about when their new services will be provided. Of its customers, 21.2% strongly agree with this statement, 45.5% agree, 18.2% are neutral, 12.1% have disagreed, and 1% strongly disagree. In response to the question of whether EXIM Bank LTD's customer service department is always open, 66.7% of respondents said they agreed, 24.4% said they were neutral, and 9.1% said they disagreed.

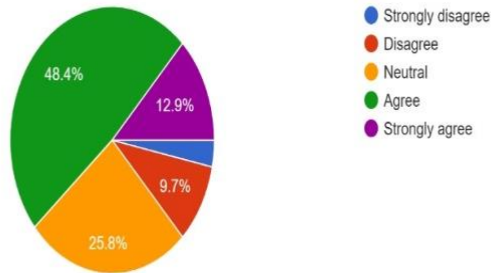
Therefore, we can conclude that the majority of customers are satisfied with the bank's responsiveness and willingness to provide timely service. This suggests that the bank's responsiveness is more than sufficient and that customers are satisfied because the service quality of responsiveness exceeds their expectations. Response time to requests, service-related information, timely employee assistance, and enticing offers are all examples of responsiveness. Customer satisfaction is at a high level when the customer is pleased with the responsiveness factor. A positive and a negative link between satisfaction is shown by the quantitative analysis. This exemplifies how satisfaction affects the bank's performance.

Assurance:

Assurance refers to the security that is offered through operations. Customers' feelings of security when transacting with the bank have been questioned, as well as whether or not connected workers are cordial when rendering services. According to Patel and Anoop's (1994) definition of assurance, which is the prevention of quality problems through planned and systematic operations, security is supplied by operation from the theoretical framework. The physical environment also communicates trust and confidence. The initial set of evaluation questions for the Bank's tangibility indicated that there was already more than enough tangibility to sustain consumers' satisfaction. Regarding the aforementioned queries, assurance can be observed in an employee's conduct, attitudes about transactions, politeness towards subscribers, and ability to respond to customer inquiries.

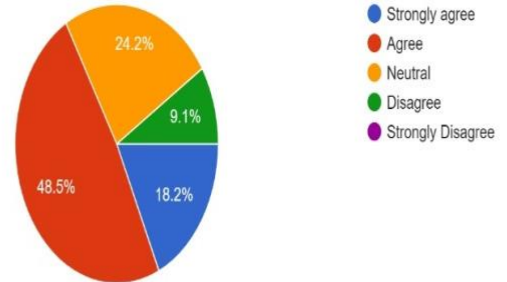
Are the employees cordial while providing services?

31 responses



Do you feel secure when transacting with Exim Bank?

33 responses



According to the statistics presented in the charts, bank customers feel secure when transacting with EXIM bank; 18.2% of customers strongly agree, 48.5% agree, and 24.2% are neutral; 9% of customers disagree, but no one strongly disagreed. In response to a question on whether or not customers find service providers to be courteous, 12.9% of respondents highly agreed, 48.4% agreed, and 25.8% were neutral, which is higher than disagree and strongly disagree. In conclusion, we can state that customers are generally satisfied. The physical environment also reflects confidence and trust.

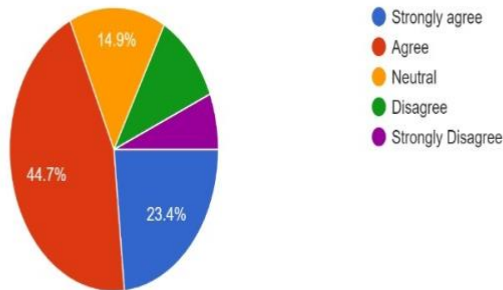
The assurance contains information on cordial and secure transactions with the customer. The relationship between satisfaction and assurance is connected. Customer satisfaction is high when the bank uses assurance to generate satisfaction. From the quantitative analysis, the majority of customers believe that the assurance is satisfactory, therefore customer satisfaction is high; nevertheless, a small number of customers are dissatisfied with the assurance service offered by the bank, so overall satisfaction is greater than neutral.

Empathy:

Giving each customer personalized attention is what empathy means. The questions revolve around whether the bank’s service has been satisfactory, whether the opening hours of the bank are convenient for them, and whether they are receiving proper consideration from the personnel. Based on the theoretical framework, the customer is guaranteed that the company will pay attention to them and provide the appropriate answer. Thus, empathy has been recognized as a necessary component of good communication, according to Wilson and Birdi (2009). The most important part of communication is to listen to someone carefully and to rest appropriately. Empathy is the quality of contact personnel being courteous, respectful, considerate, and friendly.

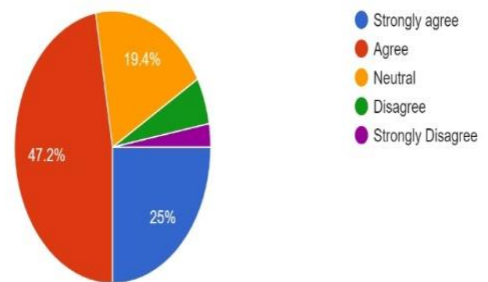
Do you think the bank's services have been satisfactory for you?

47 responses



Is the bank's operating hour convenient for you?

36 responses



When asked whether they had received satisfactory service from the bank, the respondents’ responses revealed that 44.7% of them agreed, 14.9% were neutral, and the remaining fraction strongly agreed 23.4%. Only 10% of people disagreed. Regarding the bank’s convenient hours of operation, 25 percent of customers strongly agree, 42.7% agree, 19.7% are neutral, and only 5.6% disagree. Therefore, we can conclude that the majority of customers have confidence that the bank will pay attention to them and provide the solution they need.

Empathy covers issues including employee focus, prompt information, satisfactory customer service, organization-provided service, internet service, and expected service. The bank could boost overall customer satisfaction by using empathy. The majority of survey respondents believe that the services they offered were satisfactory. If customers are happy with issues involving empathy, overall satisfaction is high. Only a small percentage of respondents are dissatisfied with the service in this case, and satisfaction is increasing at a rate.

3.4: Recommendations:

It is important to understand what the consumer expects from the services they receive, what services they demand, and what kinds of services are offered.

- Few respondents are dissatisfied with how appealing the service features are. By leveraging modern banking practices and technology, EXIM Bank should provide its customers with superior services. Although for maximum effectiveness, each branch must be modified. There are a few pieces of equipment that stand out for being essential to success. For example, branding features are interwoven into every facet of an institution's image. The consumer side of the new teller pods includes discreet branding components. Digital signage is a common feature of branch remodels as part of new branding initiatives. Through their digital signage or graphic walls, numerous local banks and credit unions are promoting a sense of community by highlighting noteworthy local sites and events.
- As it's noticeable that, a small number of consumers are not entirely happy with their service and response time. In that case, Exim Bank may concentrate more on its online banking. The established bank will save time by boosting online banking services. People who can manage their accounts digitally will visit the branches less frequently. As a result, bank workers will have more time to help customers who require one-on-one assistance and the workflow will be much enhanced. The circumstance will improve both

the satisfaction of the staff and the clients. Bank locations with shorter lineups draw more clients.

- The bank should concentrate on reliability concerns, i.e., showing sincerity in resolving difficulties that can be resolved by employee training. Building an internal knowledge base is the first stage, which staff members may use to look up information when they run into problems. By giving the frontline workers the resources they need to thrive, the bank can make sure that every interaction is as good as possible and leads to an amazing customer experience. This level of expertise will save consumers from having to wait longer than required for answers.
- Finally, to keep customers informed about their services, hotlines for efficient customer service should be introduced. The simplest approach to contact and learn about the service is through hotlines. The use of hotlines is growing in popularity. Customers are curious about the service offered at home. Therefore, hotlines are a very efficient approach to providing clients with services. Customers can learn about the entire banking system, products, and services, schemes, investments, profits, Islamic banking systems, ATM cards, etc. from this hotline number.

Conclusion:

I have come to an observable inference that is very assertively based on the practical application of customer dealing procedures throughout the entire duration of my professional experience at EXIM Bank Limited. More attention should be paid to customer relationship management by Exim Bank. CRM is what sets one bank apart from another. The long-term viability of traditional banking is no longer possible. Also, to survive in the long run and grow its market share in this fiercely competitive industry, it must establish a marketing department within its financial institutions. Customers can learn more about the bank and develop an interest in banking with it from the advertisements and CSR. A conclusion that can be drawn from the entire data is that while better service tends to draw customers, it can also alienate them if it falls short of their

expectations. The organization should place more emphasis on the quality of its services if it wants to maintain a very high level of satisfied customers.

QUESTIONNAIRE FOR THE SURVEY:

1. What is your gender identity?
 - Male
 - Female

2. What age range do you fall under?
 - 18-24
 - 25-45
 - 46-65
 - 65+

3. Is the bank's equipment clean and contemporary?
 - Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

4. Are the staff members well-groomed and professional?
 - Agree
 - Disagree
 - Neutral

5. Do they genuinely care about resolving customers' issues?

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6. Do they have a prompt transaction service?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

7. Are customers informed about the new services offered?

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

8. Is their customer service available at all times?

- Agree
- Disagree
- Neutral

9. Do you feel secure when transacting with Exim Bank?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

10. Are the employees cordial while providing services?

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

11. Is the bank's operating hour convenient for you?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

12. Do you think the bank's services have been satisfactory for you?

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly Disagree

Project proposal:

Date: 18/8/22

Name of the supervisor: Afsana Akhtar

Designation: Lecturer

Department: BRAC Business School

University Name: BRAC University

Subject: request for the acceptance of the internship project proposal.

Ma'am

I have the gratification to put forward my internship report on EXIM BANK as a requirement of the internship program for the undergraduate degree in the department of Marketing, BRAC school of business. By your instruction, I am proposing to conduct a report titled "Customer Satisfaction on service quality of EXIM Bank."

- Research background:** Customers frequently switch between banks as a result of newly introduced services and special offers. Due to this, banks have been working to increase consumer happiness to prevent this from happening. Several steps are being taken, including putting a stronger emphasis on service quality and addressing and updating technology, to guarantee that customers can access and use the bank's services safely. Additionally, the

banking sector works to maintain customer loyalty to ensure increased sales and minimal cost.

Objective 1: To ensure that customers receive the best possible service and feel safe transacting with the bank.

Objective 2: If their service quality might be enhanced.

Objective 3: To ascertain the correlation between service quality and customer satisfaction.

Research question 1: How can the bank ensure that customers have the utmost level of service and security when making transactions with them?

Research question 2: If security and service quality might be enhanced?

Research question 3: What elements of their service delivery could enhance customer satisfaction?

Significance of the study: Existing banks are seeing more competition, and new ones are opening up. Therefore, it's important to both bring in new clients and ensure that existing ones stick with their banks. The banking industry could benefit from knowing what interests and maintains consumers' satisfaction by conducting this research.

Research methodology: I'll utilize both primary and secondary sources to perform the study and analyze the findings. I will collect responses from a sample of employees to perform the primary study, and I will do it with the aid of various survey tools and software. To establish

any solutions or offer hypotheses, I will use secondary research data from numerous research articles that are based on the topic and help me identify areas of agreement.

References:

- Article title: “Comparing the outcome of SERVQUAL and SERVICESCAPE model in evaluating customer satisfaction. From, [https://www.researchgate.net/publication/344320738 Comparing the outcome of SERVQUAL and SERVICESCAPE model in evaluating customer satisfaction- A case study on EXIM bank limited](https://www.researchgate.net/publication/344320738_Comparing_the_outcome_of_SERVQUAL_and_SERVICESCAPE_model_in_evaluating_customer_satisfaction-A_case_study_on_EXIM_bank_limited).
Date accessed: November 9, 2022
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