

Report On

“General Banking and digitalization through the lenses of customer”

By

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An internship report submitted to the BRAC Business School in fulfillment of the requirements
for the degree of Master of Business Administration (MBA)

BRAC Business School

BRAC University

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Letter of Transmittal

20th August, 2023

To,

MD. Arif Hossain Mazumder

Assistant Professor, School of Business

BRAC University.

Subject: Submission of Internship Report on General Banking and digitalization through the lenses of customer: The study on Dhaka Bank Limited.

Sir

I am glad to submit the internship report that you have ask for and given me the approval to work on **“General Banking and digitalization through the lenses of customer”**. I worked on this report carefully and sincerely to make it as informative as possible. This report helps me to gain knowledge regarding report making which will add some value in my corporate life and hope it would be able to fulfill your expectations.

I have enjoyed more in preparing this report and tried my level best to make this report not only informative but also accurate as well and I am grateful to you that you have given me this opportunity to work on such a topic that is realistic from the organization’s perspective.

Sincerely yours,

Rudainah Tasnuva.

ID- 20264045

Declaration

It is hereby declared that

1. The internship report submitted is my own original work while completing 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 which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Acknowledgement

My report on this report shows how general banking works and digitalization through the lenses of customer in Bangladesh. This report cannot be finished without remarkable assistance from my supervisor, organization's supervisor, family, course mates, colleagues. I would be appreciative to omnipotent Allah for giving me the tolerance, learning and courage to finish this report. Also, would like to express my true hearted thanks to my academic supervisor MD. Arif Hossain Mazumder for continuously guiding me about step-by-step development and preparation of the internship report.

For preparing this report I had to gather information from primary and secondary source. However, this article might not accurately depict the current situation because of the limited access in work life that may lead to miss conception. However, this report might aid others in comprehending the circumstances connected to General Banking and digitalization through the lenses of customer.

Executive Summary

The report investigates the impact of general banking also digital banking of Dhaka Bank limited. This report provides insights into the customer preferences and needs of Dhaka Bank Limited (DBL). The majority of DBL customers are male, aged 20 to mid-30s, living in Banani, and prefer DBL for deposit and withdraw services. Customers are satisfied with employee behavior but unhappy with interest rates. They highly value DBL's online transaction and app offerings, but some report difficulty navigating the digital platform.

Overall, customers recommend DBL for easy customer service and good banking policies but suggest improvements such as faster loan processing and technological advancements. The bank's success is attributed to customer satisfaction and several technological advancements. The work environment is supportive of women, and there is no discrimination.

Based on the findings, the report recommends increasing ATM, increase customer service for their satisfaction. The bank can use this information to improve customer satisfaction further and meet customer preferences, especially in empathy and responsiveness dimensions.

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Chapter 1 - Overview of Internship

The internship program at Dhaka Bank Limited has been designed to offer students and young professionals a chance to acquire valuable practical experience within the banking sector. This program presents an exceptional opportunity to obtain firsthand knowledge, refine skills, and cultivate a profound comprehension of diverse banking operations. The detailed information regarding the internship programs is given below.

1.1 Information of Student

I am Rudainah Tasnuva, 20264045 is my ID. I started my MBA journey at BRAC University from Fall 2020 and finished all the courses by Fall 2022 except the internship.

1.2 Information of Internship

My internship period started from 1st February, 2023 in Dhaka Bank Limited, Banani Branch. It is three months program. This internship period finished on 30th April, 2023.

1.2.1 Information of Company: The location of this branch is_ Banani Commercial Area, 73/B, Kemal Ataturk Avenue, Dhaka-1213, Bangladesh. At the last of 2022 I dropped my CV at the HR department of DBL. After all the formalities they ask for my forwarding letter from my university. Then I requested to OCSAR (Office of Career Service and Alumni relations) of BRAC University to send the forwarding letter to DBL HR department. After all of that, I finally collected internship offer letter from DBL.

1.2.2 Information of Supervisor: My Organization supervisor is Mr. MD. Rafiqul Hoque. He is the VP and manager operation of Banani branch. From my starting he always guided me about different management issue, general banking policy, credit issues etc. I have worked very spontaneously with his supervision. He is a great person in great knowledge of banking with 25 years of experience. Others department employee also likes him for his banking knowledge and his cooperation.

1.3 Job Description

I used to report to Mr. MD. Rafiqul Hoque, the branch's vice president and operation of Banani branch. My activities in different department are given here-

1.3.1 My activities of Credit Department

- Completing the loan renewal form.
- Making the bank guarantee form and handing it to the party.
- Compose new letter, printing the statement, scan the file for system storage etc.
- Collecting signature from Vice President and operation manager and other officers for various purpose (such as pay order, DPS, FDR, SOD sanction or renewal etc.).
- Making phone calls to obtain documents and signature for credit facility of clients.
- Voucher organization and tracking.
- Prepare sanction of Loan form.
- Prepare the Renewal of Loan form.
- Prepare charged Documents.

1.3.2 My activities at General Banking Department

- Helping clients who wants to open bank account.
- Data entry for new checkbooks and ATM cards that will be received.
- Producing and printing pay order for customers.
- Account Opening
- Issuance of FDR (Fixed Deposit Receipt)
- Issuance of DPS (Deposit Pension Scheme)
- Cheque Clearing

1.3.3 My activities of Trade Department

- Prepare FTT request letter
- TM (Travels & Miscellaneous) file trac and data entry
- Forex posting of TT(Telegraphic Transfer), DD (Demand Draft), C form etc.
- Data entry of Tax and vat challan record of past 6 years outward remittance.
- Compose new letter, printing the statement, scan the file for system storage etc.
- Making phone calls to obtain document and signature for credit facility of clients.

1.4 Benefit of Student

For a fresher student internship is a great option to kick start a corporate life. For MBA internship or job experiences is needed. Since I have no job that's why I took internship. For the process of looking internship and the recruitment process I learned what are the basic skills recruiters look. After joining DBL I understand the importance of maintaining the corporate culture in a corporate office environment. I have learned how I have to talk to senior employee as well as the peon/guard, how I should approach to the general client, also with the VIP clients. The most important thing is what should be the gesture, posture, how to keep personal life from professional life at office dining_ all these I understand from this internship.

I also learned how general banking works and how customer wants it as per their satisfaction and its impact. And finally, I understand what services customer wants in which way and how to please them with best and effective service. An intern may be guided as a young graduate to start a great professional life.

1.5 Difficulties During Internship

I face some difficulties during my work. I had to cope with the formal professional life. I had to maintain formal outfit. During work sometimes I failed to work with their advance software. But I continuously tried. I had lack of technical and decision-making skill. I face so many problems, but I tried to learn and get over it.

1.6 Contribution to Company

Me as an intern, I try hard to do all the work successfully though my duties were very limited. Sometimes my coworkers have to deal with different issues, and I just helped them to do their work easy. I worked as per my guideline and within my rules and regulations. It is not easy task to handle all customer all the who have many queries, loan renewal issues, bank guarantee issues. With all the patience I tried to help all the customer in a pleasant way. I helped to renew loan with documentation, issue more than 10+ non-funded facilities (Bank Guarantee), scan many more file etc. At the end of every week, I used to meet with my operation manager to discuss my experience.

1.7 Recommendations and suggestions for future internship

I always recommend Dhaka Bank Limited for internship practice specially the Banani branch. This bank's employees and staff were good. The culture and work environment are very friendly. I suggest that and intern always need to be motivated for learning a new skill.

Chapter 2 - Methodology

There are many types of method for report. The research topic of General Banking and digitalization through the lenses of customer ' has the following methodology (The data of Dhaka Bank Limited has been taken as sample).

2.1 Scope of the study

1. Digital Banking: The research will focus on understanding the concept of Digital Banking and how it creates impact on customers.
2. Customer satisfaction: The research will investigate the relationship between Customer satisfaction and digital banking with a broader focus on Dhaka Bank Limited.
3. General Banking: The research will also examine the general banking of Dhaka Bank Limited. It will evaluate the impact on customer.
4. Dhaka Bank Limited: The research will take the perspective of Dhaka Bank Limited, one of Bangladesh's top commercial banks. It will analyze the general banking and digitalization of Dhaka Bank Limited.
5. Policy implications: The research will provide policy implications of DBL. It will also suggest measures to enhance the interest rate policy etc.

2.2 Limitations of the study

During the preparation of my report, I encountered several limitations. Obtaining data and information from the institution proved to be challenging, as certain information was considered highly confidential and not disclosed by the bank, as other financial institutions frequently do. Dhaka Bank Limited is conservative and cautious when it comes to sharing data, as it could potentially affect their business operations. Another obstacle was the time constraint, as a three-month program was insufficient for me to gain a comprehensive understanding of Dhaka Bank Limited. Consequently, these limitations restricted my research and writing, but I made every effort to create a report that was as precise and accurate as possible. Primary sources are limited as intern, secondary data have been used if needed. Despite fact that there are inadequate

research papers on the subject, this study largely relies on mixed data sources. There is insufficient case study to establish the conclusion.

2.3 Objectives of the study

The Major goal of the study is to understand the process that private bank use in each division. Several attempts have been done to create a comprehensive picture of Bangladesh's private bank system. The main focus has been on revealing the purpose that general banking serves, the methods they use, their bank policy, to find out how general banking of DBL works, what are the bank policy for customer in access money. And most importantly, whether the current performance for customer in DBL Banani branch is effective or not, as well as the reason for how it can be improved.

2.4 Significance of the Study

General banking and digitalization through the lenses of customer is critical for achieving and maintaining the standard of customer satisfaction. However, if the assessment system is poor, it can lead to a variety of issues, including a bank ethics, destroy bank reputation, decreased employ productivity etc. As a result, for a high performing bank, progress in the general banking and easy access to money system is needed. The project's purpose is to discover the money access for customer, increase their satisfaction and apply strategies to improve the situation overall. The study may help in future research as well as Bangladesh's governmental and private bank sectors in improving customer service in general banking.

2.5 Research Methodology:

The most crucial aspect of a successful study is deciding on the best method for doing research. Primary and secondary data were applied to perform the research. Due to limited access in bank's confidential work, collecting research data was the most difficult work. It is impossible and unaccepted to find data during internship because the access to work is limited here as an intern.

2.5.1 Research instrument/questionnaire

I take two interview and I take a survey from customer. My first interviews question is on general and digital banking and second interviews question are on working environment and culture. I take surveys with 19 questions from 35 customer.

2.5.2 Approach to the research:

The approach is inductive, and type of research is qualitative. Also, for collect data an interview is done. The survey was anonymous and voluntary.

2.5.3 Collection of data and data sample for research:

This analysis is primarily based on primary data gathered from DBL Banani branch. Also, secondary data has used to have better knowledge. interview questionnaire based on 6 categories.

Primary Data

- Conversion with EVP Sir.
- Interview with Operation Manager.
- Interview with Credit In charge.
- Survey of random customers.
- Direct communication between customer and employees.
- Real-world banking work.
- Observing throughout the internship.

Secondary data

- Annual report, audit report, official website of DBL.
- Branch documents and files.
- Various applications and forms related to opening an account.
- Online articles of financial institutions, journal etc.

2.5.4 Population

For my survey my population were banks customer. I take survey weeks first day (Sunday).

2.5.5 Sample

I randomly choose the client for my survey. I took survey from total 35 customer.

Chapter 3 - Introduction of Dhaka bank

Here is the total history, initial stage of the DBL. This bank is renowned for its unique but proximity and simplicity in provide service. That's why within a short time it become a successful bank in Bangladesh.

3.1 History

3.1.1 Initial Stage

Under companies act, 1994, on 6th April 1995 a entrepreneurs group started Dhaka Bank Limited as a Public Limited company. On 5th July, 1995 it started its banking operation. Here is now more than 1800 staff to give services to their customers. At the very first time its capital amount was one thousand million that divided into ten million of ordinary shares.

This bank offers various of corporate, international trade, individual, leasing finance, capital market service, foreign currency exchange etc. It gives assurance in banking by debit card, credit card, latest technology and unique CSR activities. The Bank has built a solid reputation with its customers and is now a well-known supplier of financial services. Our company's motto is "Excellence in Banking," and we want to be the best bank in the country.

Dhaka Bank Limited initially concentrated on offering standard banking services to corporate, small- and medium-sized businesses, and private clients. With time, the bank increased the range of goods and services it provided, adding things like trade finance, cash management, treasury, and foreign exchange services.

3.1.2 In Early 2000

One of the earliest banks in Bangladesh to offer online banking services when it did so in the early 2000s. The first bank in Bangladesh to introduce a co-branded credit card with American Express was Dhaka Bank Limited in the same decade.

3.1.3 In 2009

The bank underwent rebranding in 2009, which involved choosing a new logo and tagline. The bank's rebranding as "Your Trusted Partner" highlighted its dedication to forging lasting bonds with its clients and offering them specialized banking solutions.

3.1.4 Present status

The Dhaka Bank Limited network now spans Bangladesh and includes more than 100 branches and a few SME centers. It is renowned for its cutting-edge and client-focused banking methods and has received numerous honors for its offerings, including the Best SME Bank Award from World Finance Magazine in 2019.



Figure 1: Present Status of DBL.

3.2 Mission Statement of DBL

For being premium financial institution in this country provides very higher quality services and products that is backed by new technology with a team of well-motivated staff to deliver Excellence in Banking service.

3.3 Vision Statement of DBL

DBL draw their inspiration from distant stars. To make every transaction pleasurable experience DBL assure a high standard. Their endeavor is to offer best service through timely delivery, accuracy, cut edge technology, reliability and tailored solution for client's needs, global needs in trade and commerce and higher yield on investment.

3.4 Goal of DBL

People, processes and product are aligned their discriminating customers' needs. Their intention is to develop clear vision. Their main goal is to create products of a caliber that truly reflect their vision of Excellence in Banking.

3.5 Corporate Value of DBL

- Focusing on customer
- Quality
- Integrity
- Respect for the individual
- Teamwork
- Citizenship Responsibilities

3.6 At A Glance DBL

Table 1: At A Glance DBL

| Feature | Name, Address etc. |
|-------------------------|--|
| Name | Dhaka Bank Limited |
| Head Office | Plot: CWS (C)- 10, Bir Uttam A K Khandakar Road. Gulshan- 01, Word- 19, Dhaka North City Corporation, Dhaka- 1212. |
| Legal Status | Public Limited Company |
| Chairman | Mr. Abdul Hai Sarker |
| Managing Director & CEO | Mr. Emranul huq |
| Incorporation Date | 5 th July, 1995 |
| Authorized Capital | BDT 20,000 million |
| Paid up Capital | BDT 10,066 million |
| Shareholding Pattern | Sponsor & director 41.1168%, General Public 44.8543%, Foreign Investors Nil, Financial Institutions 14.0289%. |
| Employee | 1960 (2019) |
| Telephone | +8802 5831 4424 (Haunting number), +8802 5831 4425-31, 5831 4624-8 |
| Swift Code | DHBLBDDH |
| Website | www.dhakabankltd.com |

3.7 About Branch Banking (Banani Branch)

At Banani branch, there are credit department, trade department, cash department and general banking. Also, they have a vault. It is located on Kemal Ataturk Road, Banani.

3.7.1 Activities performed by Credit Unit

Loan Evaluation: Borrowers' loan applications are evaluated by the branch bank's credit department. As part of the loan review process, the borrower's creditworthiness is evaluated, along with the loan's purpose and the borrower's financial documents, tax submissions, and credit history.

Credit Analysis: The credit department runs a credit analysis after the loan application has been reviewed to determine the borrower's capacity to repay the loan. Internal Credit Risk Rating System (ICRRS) is used for this process.

Risk Assessment: Each loan application's credit risk is evaluated by the credit department.

Loan Approval: The decision to approve or reject the loan application is made by the credit department after the loan has been assessed for risk, evaluated, and analyzed.

Loan Monitoring: The credit department keeps track of the loan after it has been approved and disbursed to make sure the borrower is making payments on time and abiding by the loan's terms and conditions.

Credit Reporting: A branch bank's credit department is in charge of informing credit information bureaus on the bank's credit activity.

Customer Service: Customers of a branch bank can get assistance from the credit department if they have queries or issues with their loans. Borrowers who are struggling financially and require assistance with their loan payments can also get support from the credit department.

3.7.2 Activities performed by General Banking Department

Account Opening: Opening new accounts for consumers is one of the General Banking Department's main duties. Included in this are a number of account kinds, including savings accounts, current accounts, fixed deposit receipts, deposit pension plans, etc.

Cash Handling: Handling cash transactions is one of the General Banking Department's other key responsibilities. This involves processing customer deposits, customer withdrawals, and cash transfers.

Issuance of Cheque Books and Debit Cards: This department is in charge of giving customers debit cards and checkbooks also.

Cheque Processing: Customers' deposited checks are also processed by the General Banking Department.

Maintaining Customer Records: The department is in charge of keeping complete, accurate records of customer accounts.

Providing Information to Customers: The General Banking Department informs clients about a range of banking services and products.

Compliance with Regulations: The General Banking Department is in charge of ensuring it a priority that all banking operations adhere to the necessary rules and regulations.

Providing customer service: Customer service excellence is the responsibility of the General Banking Department.

3.7.3 Activities of Trade Unit

1. Procedures to the Import LC

Formal request through application

Know the Customers: It is important to know the customer needs.

- Having account with DBL.
- IRC (Import Registration Certificate)
- Trade License, Tax Certificate or Taxpayer Identification Number (TIN)

- VAT (Value Added Tax) Registration
- Membership of chamber of commerce, etc.

Send the LC Opening request to CPC (Central Processing Centre): After knowing and all the queries the bank send the document to the CPC (Central Processing Centre). They analyze all the document and verify that.

Submission of due document by exporter: Then exporter need to submission some form and document that such as- bill of exchange, commercial invoice, bill of landing, certificate of origin, packing list, clean report of finding or CRF (if any) , pre-shipment certificate. These documents are the proof of their import.

Receiving and Checking of the Documents by Dhaka Bank: Then bank give the document such as- No objection report (NOC), import finance instruments. exporter can get financial benefits also.

2. Procedures to the Export Letter of Credit

Here is some export Letter of credit procedure. First, they need advising. Then pre shipment etc. The procedures are like- LC Advising, advance pre shipment, foreign bill purchasing, guarantee of export, advance for payment, freight forward, collection of advance bills.

3. Procedures to Remittance

There are two procedures of remittance. They are below:

- **Inward Remittance:** Inward remittance includes Travel and miscellaneous, Student File, Dollar endorsement etc. Inward remittance means, the amount of money an account holder receives from an overseas account. Inward remittance includes, draft, mail transfer, telegraphic transfer, bills & travelers cheque and export proceed.

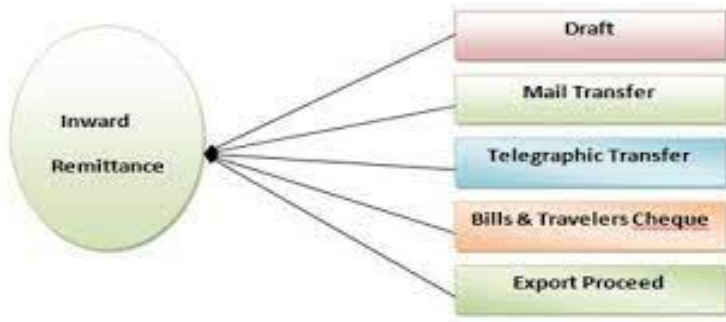


Figure 2: Inward Remittance

- **Outward Remittance:** Outward remittance means, transferring money from an account holder to a foreign country. The outward remittance includes demand draft, mail transfer, telegraphic transfer and the letter of credit.

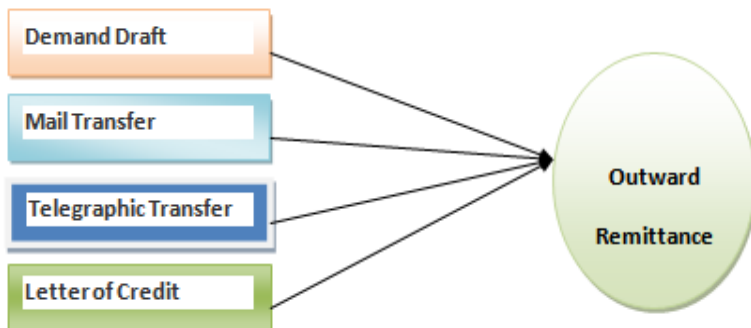


Figure 3: Outward Remittance

3.8 Performance Highlights of Dhaka Bank Limited (2021)

2021 PERFORMANCE HIGHLIGHTS - THE BANK






















| | | 2021 | 2020 | % |
|---|--|--|-----------|-----|
| Core Business Growth | | BDT in million unless mentioned otherwise | | |
|  | Assets | 335,351 M | 295,337 M | 14% |
|  | Deposits | 230,417 M | 205,667 M | 12% |
|  | Paid-up Capital | 9,496 M | 8,959 M | 6% |
|  | Earnings Per Share | Tk. 2.16 | Tk. 2.14 | 1% |
|  | Import | 221,940 M | 124,010 M | 79% |
|  | Inward Remittance | 25,367 M | 15,804 M | 61% |
|  | Return on Assets (ROA)% | 0.65 | 0.70 | -7% |
|  | Loans & Advances | 215,459 M | 198,660 M | 8% |
|  | Shareholders' Equity | 20,242 M | 18,792 M | 8% |
|  | Operating Profit | 6,628 M | 5,207 M | 27% |
|  | NPL Ratio% | 3.32 | 3.13 | 6% |
|  | Export | 140,480 M | 95,335 M | 47% |
|  | Classified Loans | 7,145 M | 6,227 M | 15% |
|  | Return on Equity (ROE)% | 10.53 | 11.28 | -7% |
| Financial Inclusion Growth (direct & indirect) | | BDT in million unless mentioned otherwise | | |
|  | Contribution to National Exchequer | 5,197 | 4,790 | 9% |
|  | Number of Transaction Through DBL go app | 645,945 | 373,171 | 73% |
|  | SME Financing | 25,869 M | 25,047 M | 3% |
|  | Agri-Loan Disbursement | 4,377 M | 3,592 M | 22% |
|  | Number of Transaction Through Internet Banking | 55,180 | 43,654 | 26% |
|  | Number of Transaction Through ATM | 822,209 | 804,273 | 2% |
|  | Number of E-statement Delivered | 1,031,637 | 766,789 | 35% |

Figure 4: Performance Highlights of Dhaka Bank Limited (2021)

The above figure shows the performance highlights of Dhaka Bank Limited, on the year of 2021. The figure divided into two categories. They are Core business growth & Financial inclusion growth (direct & indirect). Also, the currency here is in BDT in million.

3.9 Product/ Service

The table below shows some of the products of Dhaka Bank Limited. In these table, the Digital Banking section has been highlighted.

| Product/ Service | | | |
|------------------|-----------------------|----------------------------------|-------------------------|
| Retail | Current Account | Special Deposit Scheme | Locker Service |
| | Saving Account | Saving Builder Account | ATM Cards |
| | Bundle Saving | Kotipoti Deposit Plan | Road of Silk (Card) |
| | Joma Account | Lakhpoti Deposit | Student Ledger |
| | Short Notice Deposit | Honorable Senior | Home loan |
| | Fixed Deposit Receipt | Deposit Double scheme | Shopnojatra |
| MSME Business | Gift Cheque | Deposit pension Scheme | Car Loan |
| | Digital Facility | Loan Product | Non-Financial Service |
| Digital Banking | Deposit Product | ReFinance / Pre-Refinance Scheme | Financial Inclusion |
| | Dhaka Bank Go | Bkash | Interactive Banking |
| | Dhaka Bank C-Solution | Dhaka Bank Direct | Ezy Banking |
| | Tuition Fee Solution | Bangladesh bank App | |
| Corporate | Project Finance | Sector of Project Finance | |
| | Term Loan | Textile, RMG | Edible oil & consumer |
| | Machineries. | Cement | Healthcare |
| | Term Loan | Engineering and still | Construction |
| | Construction. | Paper Packaging | Renewable energy |
| | Lease Finance | Jute Industry | Ship building |
| | (Machineries). | Technology, telecom & media | Jute Industry |
| | Foreign Currency | Power Sector | Chemicals |
| | Loans. | Glassware | Energy & infrastructure |

| | <u>Trade Finance</u> | <u>Working Capital Finance</u> | <u>Cash management Solution</u> |
|---------------------|-------------------------------------|--|-------------------------------------|
| | Export LC (Advising and Transfer) | <u>Funded Facilities</u> | Payment and collection solution |
| | Export Bill Negotiation/ Collection | Short Term Loan (3,6,9 Months) | Bulk cheque processing |
| | Import Bill Handling | Overdrafts- Work order | Utility Bill Collection |
| | Financing for Import | Cash credit (Hypothecation, Pledge) | Vendor/salary payment |
| | OBU Financing | Loan against trust receipt LTR | Cheque pickup and delivery |
| | Loan of EDF | Time loan | Hajj Remittance Processing |
| | Shipping Guarantee | <u>Non-Funded Facilities</u> | Managing IPO as Lead Bank |
| | | 1. Letter of Credit (Cash LC, BTB, LC, UPAS, EDF etc.) | Act as Banker to the issue of IPO's |
| | | 2. Bank Guarantee (BB, PG, APG, FC) | |
| Islamic | Mudaraba Hajj Saving Scheme | Tawfeer Mudaraba | Mudaraba Deposit |
| | Tawfeer Mudaraba | Saving Bond Account | Double Scheme |
| | Foreign Remittance Account | Tawfeer Mudaraba DPS | Mudaraba Marriage Deposit Scheme |
| Sustainable Banking | (Green Banking policy) | | |

Table 2: Service & Products

3.10 Digital Banking

3.10.1 Dhaka Bank Go:

Dhaka Bank Go is a mobile banking app offered by Dhaka Bank Ltd, a leading bank in Bangladesh. The app provides a convenient and secure way for customers to access a range of banking services from their mobile devices, including smartphones and tablets.

- **App Download:** The app can be downloaded for free from the Google Play Store. But not available for Apple Phones and Windows Store for Microsoft Phone.
- **Registration:** With Dhaka Bank account details and mobile number.
- **Login:** They can then log in to the app using TPIN (such as fingerprint).
- **Security:** Secured TPIN, maintain confidentiality and controlled by customers. Got SMS alert in every transaction.
- **Features and service:** Balance/Transaction Inquiry, Existing Offers, Branch/ATM Locator, Account Details, Mobile Top-up, Dhaka Bank Contacts, Request for Service, Discount for Partners, Fund Transfer, SwipeIt/ EMI Partners, bill Payment and many more.

3.10.2 Dhaka Bank C- Solution

Dhaka Bank has introduced Dhaka Bank C-Solution, an automated payment gateway designed to meet the bulk payment for corporate clients. This payment solution enables corporate clients to make payments like commissions, salary payments, fees, suppliers' bills etc. through an automated way.



Figure 5: Dhaka Bank C- Solution

It offers flexibility and enhanced security while making payments through various payment modes, including BEFTN, RTGS, DBL Account to Account Fund Transfer, Cheque Issuance, bKash, Pay Order Issuance from anywhere. This automated payment gateway provides a

convenient and secure way for corporate clients to manage their payment needs. Here are some features of C solution:

- Payments from any place
- Limitless transaction
- Single upload, multiple payment channels
- Secured and be alert with OTP
- Enhanced business analytics
- Flawless reconciliation!

3.10.3 bKash

Dhaka Bank account holders can transfer money using the Dhaka Bank Go mobile app to any bKash account. Dhaka Bank account holders can use the mobile app by logging in mobile number & T-Pin and perform the transfer securely.



Figure 6: bKash

- Dhaka Bank Account, Dhaka Bank Mobile App and a bKash Account (bKash number of client or beneficiaries to whom need to transfer). No charge for transferring fund or to receive fund using this service.
- Per day maximum Number of Transactions is 5 and 50- 30,000 tk maximum amount.

- Per month maximum Number of Transactions is 25 and 30,000- 200,000 tk maximum amount.

3.10.4 Dhaka Bank Direct Banking

Dhaka Bank Direct Banking is an internet banking platform/ website offered by Dhaka Bank Ltd. The portal provides a convenient and secure way for customers to access a range of banking services from their browser of computer & mobile devices, including smartphones and tablets.



Figure 7: Dhaka Bank Direct Banking

- **Portal Access:** Can be accessed from any internet browser. Simply typing the URL provides access to the portal.
- **Registration:** Registration of Dhaka Bank Direct Banking will be performed while creating a new account.
- **Login:** Can log in to the portal using a user ID & password provided by the bank.
- **Security:** Secured virtual keyboard, Unique password, and email notifications. SMS alert in every transaction.
- **Features and Services:** Balance/Transaction Inquiry, Existing Offers, Branch/ATM Locator, Account Details, Mobile Top-up, Fund Transfer (EFT/NPSB/RTGS), Account Statement, Wallet Transfer, Fund Transfer History, Credit Card Transaction Summary, Service Request, Beneficiary Management, Dhaka Bank Contacts, Bill Payment, Tuition Fee Payment and many more.

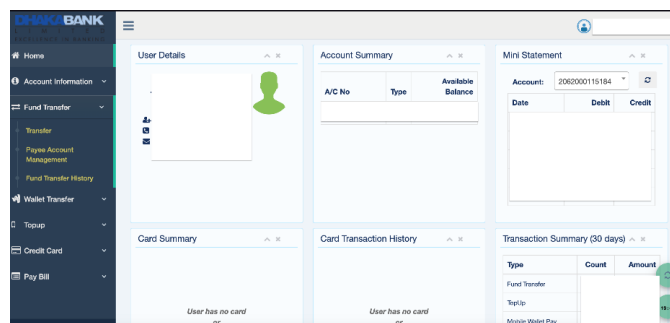


Figure 8: Dhaka Bank Direct Banking

3.10.5 Ezy Banking:

The Ezy Account offered by Dhaka Bank allows customers to easily create an account from anywhere in Bangladesh using a valid mobile number, without requiring any opening balance.

To avail of the first free debit card and free 10 leaves cheque, customers must deposit a minimum balance of Tk. 1,000.



Figure 9: Ezy Banking

- **Opening platform:** Google Play store, Apple App Store, Weblink or Assisted Version for visit the Branch or Bank's representative at customer's premises.
- **Eligibility:** Valid NID number and is 18 years – above with Minimum Balance requirement: TK.200.
- **Documents required:** NID card and self-image.
- **Account Maintenance Fee:** Zero to 300 Tk.
- **Interest/Profit:** Up to Tk.10,000 - Tk. 5,000,001 and above the rate is Zero- 2.25%.
- **Benefits:** The account also comes with a free 10-leaf cheque book and free Visa/MasterCard debit card for the first year.

Customers can withdraw cash for free at Dhaka Bank ATMs and conduct e-commerce transactions. The account provides a monthly e-statement and e-banking services including internet banking, call center, and SMS banking.

3.10.6 Tuition Fee Solution

The system is integrated into the Dhaka Bank network and provides a single platform for all payment-related activities. This solution offers convenience, transparency, control, and confidentiality for both institutes and guardians in handling tuition fee payments.



Figure 10: Tuition Fee Solution

- Dhaka Bank has developed a Tuition Fee Payment Solution that is designed to facilitate the payment and collection of tuition fees for educational institutes, guardians, and students. The solution allows institutes, like universities or colleges, to collect tuition fees through various payment channels such as Dhaka Bank counter collections, Debit/Credit Cards, bKash, and Mobile App.
- Easy payment
- Payment alerts via email or SMS
- Easy reconciliation & reporting

Tuition fee solution is very essential for the students and beneficial for their tuition fee payment.

3.10.7 Bangladesh Bank App

The Bangladesh Bank has introduced a mobile app called "Banking Information" to provide the public with easy access to information on banking services. The app is compatible with Android-based mobile devices and allows users to view updated information on the locations and services offered by ATMs, branches, and head offices across the country.

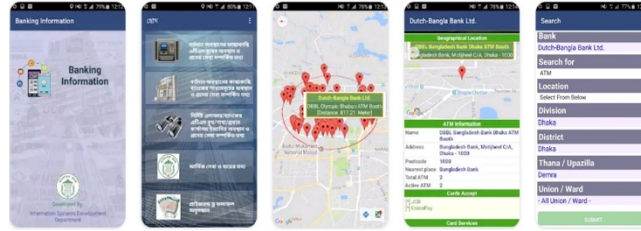


Figure 11: Bangladesh Bank App

Users can also find nearby landmarks and search for specific ATMs and bank branches based on their needs. The app provides specific information on the services offered by each ATM booth and bank branch, allowing users to select services that best suit their needs.

3.10.8 Interactive Banking:

Dhaka Bank has introduced interactive banking services through third party (WhatsApp) to prioritize customer convenience and confidentiality. The bank recognizes the shared responsibility of safeguarding customer information and requests customers to carefully review the security tips and terms and conditions before registering for the service. It offers a range of services such as fund transfers, bill payments, balance inquiries, and transaction history inquiry.

3.11 Department of Dhaka Bank

The table below shows some departments of Dhaka Bank Limited.

Table 3: Department of Dhaka Bank

| Department of Dhaka bank Limited | |
|----------------------------------|--------------------------|
| Human Resources | Corporate Banking |
| Finance & Accounts Division | CRM Division |
| Treasury Division | Cash management Unit |
| Research & Development Division | Operation Division |
| CRM Division | Information Division |
| Legal Affairs Division | Retail Business Division |
| Internal Control & Compliance | Islamic Banking Division |

| | |
|-----------------------------|--|
| ASU (Account Service Unit) | CPC Credit Operations |
| Trade Operations CPC | Special Asset Management Division (SAMD) |
| Offshore Banking Unit (OBU) | General Services Division |

3.12 Branches of Dhaka Bank

The table below shows some departments of Dhaka Bank Limited.

Table 4: Branches of Dhaka Bank

| Branches Details | |
|-------------------------|-----|
| Branch | 109 |
| Subbranch | 22 |
| SME Service Center | 03 |
| Off- Shore Banking Unit | 02 |
| ATM | 56 |
| ADM | 20 |

3.13 Hierarchy

3.13.1 The organizational hierarchy:

The Managing Director is at the head of Dhaka Bank Limited's organizational chart. The Deputy Managing Director is then gradually reached after that.

There are corporate advisors who have a close connection to top management. After contacting the MD, the advisory recommended the action to be taken.

The Organogram shows reporting relationships and channels of communication. The personnel under each Head of Division, Department, or Unit in charge make sure that they completely

comprehend the organizational Matrix and adhere to the defined reporting relationships and communication flows.

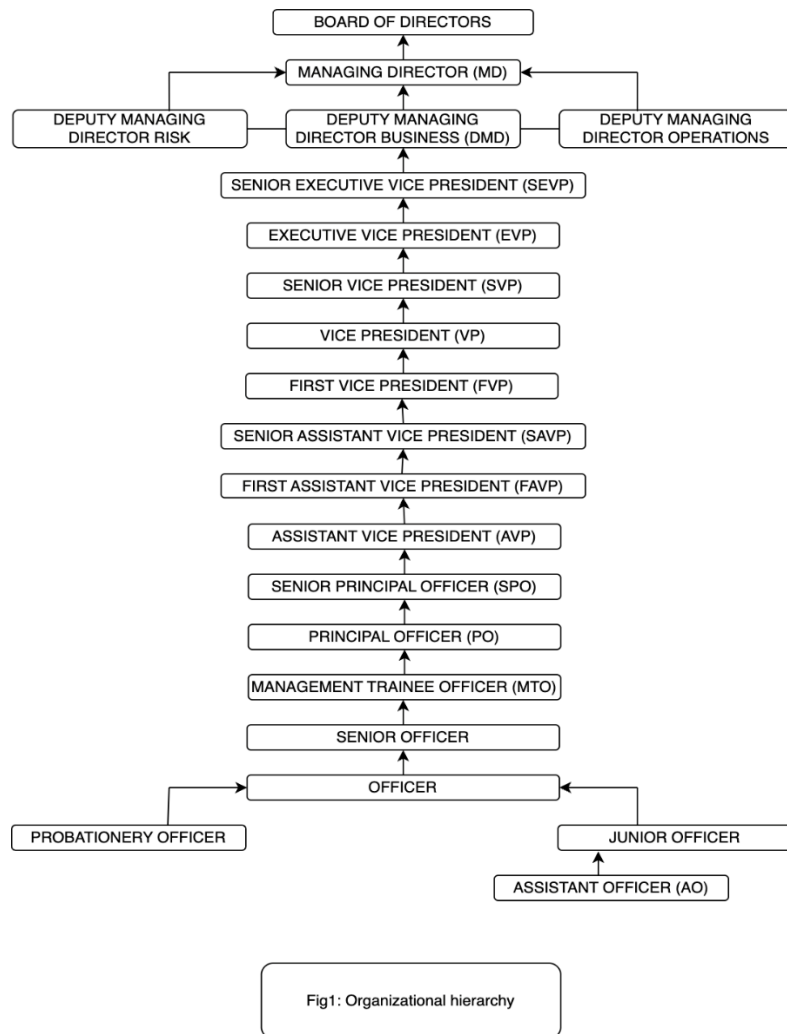


Figure 12: The organizational hierarchy

3.13.2 Functional hierarchy:

One department handles each of the functions that Dhaka Bank Limited divides up. However, there is still integration between these departments.

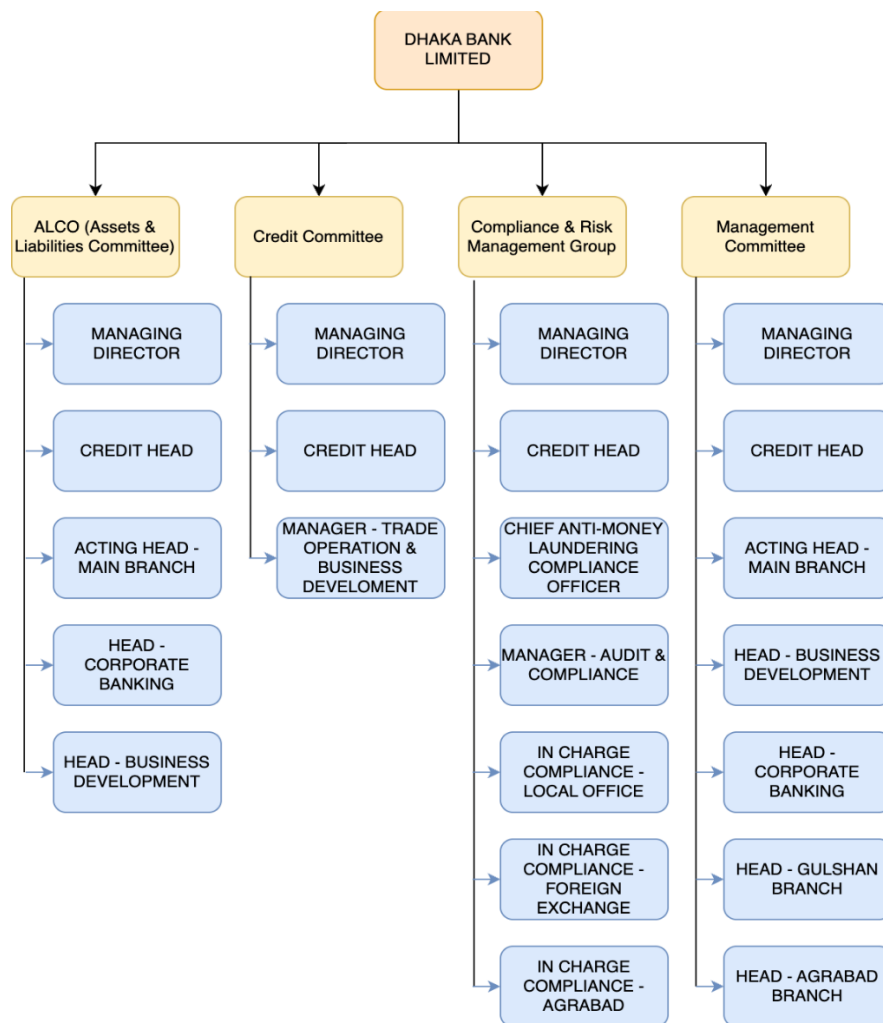


Fig2: Functional hierarchy

Figure 13: Functional hierarchy

3.14 Board of Directors

- 1) MR. ABDUL HAI SARKER- CHAIRMAN
- 2) MR. EMRANUL HUQ- MANAGING Director & CEO
- 3) MR. MD. AMAN ULLAH SARKER- DIRECTOR
- 4) MR. RESHADUR RAHMAN- DIRECTOR
- 5) MRS. ROKSHANA ZAMAN- DIRECTOR

- 6) MR. ALTAF HOSSAIN SARKER- DIRECTOR
- 7) MR. KHONDOKER MONIR UDDIN- DIRECTOR
- 8) MR. MOHAMMAD HANIIF- DIRECTOR
- 9) MR. TAHIDUL HOSSAIN CHOWDHURY- DIRECTOR
- 10) MR. AMIR ULLAH- DIRECTOR
- 11) MR. ABDULLAH AL HASAN- DIRECTOR
- 12) MR. JASHIM UDDIN- DIRECTOR
- 13) MR. MIRZA YASEER ABBAS- DIRECTOR
- 14) MRS. MANOARA KHANDAKER- DIRECTOR
- 15) MRS. RAKHI DAS GUPTA- DIRECTOR
- 16) MR. AHBAB AHMAD-INDEPENDENT DIRECTOR
- 17) MR. FERAZ AHMED- INDEPENDENT DIRECTOR
- 18) PROFESSOR M.A TASLIM- INDEPENDENT DIRECTOR

3.15 Remarks on the organizational Structure

Dhaka Bank Limited's organizational structure is very well balanced. Most of the processes in the framework are centralized, although some of them are also decentralized. It is clear that the overall bank is on the correct road in Bangladesh's banking sector because the majority of the bank adheres to the centralized approach.

3.16 Corporate culture and people

People and cultural are related internally.

- To act responsively right thing DBL empower faith and keep faith to the employee.
- To support bank value stimulates a frequent set of values.
- DBL ensure revolution and sustainability and became socially significant.

3.17 Business categories

Competitors

The following are some of Dhaka Bank's competitors, including their strengths and weaknesses.

Standard Chartered Bank: With 26 locations and a wide network of ATMs, Standard Chartered Bank has an extensive presence in the nation. The bank is known for offering excellent client service and revolutionary financial products. However, some customers may be turned off by the bank's fees and charges, which can be quite high.

HSBC: With 13 locations spread out over Bangladesh, HSBC is another prominent player in the country's banking sector. The reach, knowledge, and innovation of HSBC in the financial services industry are well known.

Eastern Bank Ltd: Leading private commercial bank Eastern Bank Ltd. (EBL) in Bangladesh places a high priority on innovation and client satisfaction. EBL has a solid reputation for its online banking services and has received numerous honors for its innovative financial goods.

Dutch Bangla Bank Limited: Leading private bank Dutch Bangla Bank Limited (DBBL) has a considerable position in Bangladesh's banking sector. DBBL is well-known for its online banking services and has received numerous honors for its cutting-edge financial goods.

Prime Bank Limited: Prime Bank Limited is another prominent player in the Bangladeshi banking industry. The bank has a significant presence in the country, with 109 branches and a comprehensive network of ATMs. Prime Bank is known for its innovative financial products and customer-centric approach.

United Commercial Bank Limited: United Commercial Bank Limited (UCB) is a leading commercial bank in Bangladesh, offering a wide range of financial products and services. The bank has a significant presence in the country, with over 200 branches and a comprehensive network of ATMs. UCB is known for its excellent customer service and innovative financial products.

Bank Asia Limited: One of Bangladesh's top commercial banks is Bank Asia Limited. With 90 locations and a vast network of ATMs, the bank is well-represented in the nation. Bank Asia is renowned for its cutting-edge financial offerings and top-notch client support.

Finally, it should be noted that Dhaka Bank Limited competes with a number of other banks for a sizeable portion of the market. Each of its rivals has particular clientele as well as strengths and shortcomings.

Chapter 4 - Literature review

Here are some recent literature reviews according to some scholar. I divided them according to topic like digital banking and their customer satisfaction, traditional to Digital banking, online Banking Service etc.

4.1 Digital banking and their customer satisfaction

A study by [Tareq and Anwar \(2019\)](#) explored the link between client satisfaction and digital banking. The results showed that the use of digital banking significantly affects consumer satisfaction. The study found that Customers who utilize digital banking services are happier than those who do not.

In a study, [Ozkan and Koseoglu \(2021\)](#) analyzed the impact of digitalization on clients experience in the banking industry. The authors found that digitalization positively affects customer experience, leading to higher customer satisfaction.

In a recent study by [Gao et al. \(2023\)](#) investigated the impact of social media on customer satisfaction in the banking industry. The authors found that social media has a positive impact on bank customer satisfaction, with banks using social media platforms for customer engagement, support, and feedback.

The role of artificial intelligence in enhancing customer satisfaction in the banking sector- In this study, [Mahmood et al. \(2022\)](#) investigated the role of artificial intelligence (AI) in improving customer satisfaction in the bank sector. The authors found that AI-based solutions such as chatbots and personalized recommendations have a significant impact on customer satisfaction, leading to higher levels of customer loyalty.

4.2 Traditional to Digital banking

According to [Paraskevi and Christos \(2021\)](#), the adoption of digital technologies in the banking industry has transformed the traditional banking business model, leading to new opportunities and challenges. The authors note that digitalization has enabled banks to provide their customers with a range of digital services, including online banking, mobile banking, and digital wallets. These services have increased convenience, accessibility, and flexibility for customers, leading

to higher levels of satisfaction. [Paraskevi and Christos \(2021\)](#) argue that the key to success in the digital banking era is to focus on customer satisfaction. Banks must prioritize the customer experience by providing seamless, user-friendly, and secure digital services.

According to [\(King, B., 2019\)](#) the organizational structure is also evolving. The bank will be structured around four essential competencies like 1. Customer satisfaction or delivery performance 2. Business activities 3. Adoption of technology 4. Banking expertise.

4.3 Online Banking Service:

Security, trust, and privacy issues have been identified as being of the utmost importance from the perspective of the consumer in terms of the adoption of online banking [\(Benamati and Serva 2007\)](#). Due to the need for the user to routinely maintain and interact with more technology (a computer and an Internet connection), online banking may need the most customer involvement [\(Jane et al., 2004\)](#). Customers who frequently use e-banking must get used to the technology in order to continue using it. [\(Servon and Kaestner 2008\)](#).

4.4 Customer Satisfaction in Banking Sector:

Customers contrast their expectations for a certain good or service with its real advantages. According to [Kotler & Armstrong \(2010\)](#), satisfaction is referred as a person's feelings of happiness or dissatisfaction as a result of a comparison between the perceived performance of product and expectations.

4.5 Service Quality Dimensions (SERVQUAL):

The banking industry commonly employs the SERVQUAL model as a tool for gauging service quality. This model involves comparing customers' expectations of a service to their actual perceptions of the service provided, as highlighted in studies by [Carrasco et al. \(2012\)](#), [Zhou et al. \(2021\)](#), and [Dinçer et al. \(2019\)](#). Through SERVQUAL, service quality is viewed as a holistic evaluation of an organization by its customers that is based on the quality of the services.

Conclusion:

Overall, the theoretical background suggests that digitalization can enhance customer satisfaction in the banking industry by providing customers with convenient and personalized services. Banks must adapt to this new reality by investing in digital technologies and adopting customer-centric strategies to succeed in the highly competitive digital banking landscape.

The above studies have demonstrated the positive impact of digitalization on client's satisfaction in the banking industry. Digital banking services such as mobile banking and internet banking have been found to improve customer satisfaction, leading to higher customer loyalty. As such, banks need to continue investing in digital technologies to enhance customer experience and satisfaction.

Chapter 5 - Project Part

For my internship report I did internship from Dhaka bank Limited and make report by taking a survey and two interviews. Here on project part, I explained the question of survey and the interview summery. I also did a SERVQUAL analysis.

5.1 Survey Responses and Interpretation

To know about the recent situation, future outset, and purpose of Dhaka Bank Limited in terms of Digital banking, a survey was conducted. There was total 35-36 respondents. Most the Response are taken at first workings day of week (Sunday). Some responses are taken by hard copy.

Question 1: Gender

Gender
35 responses

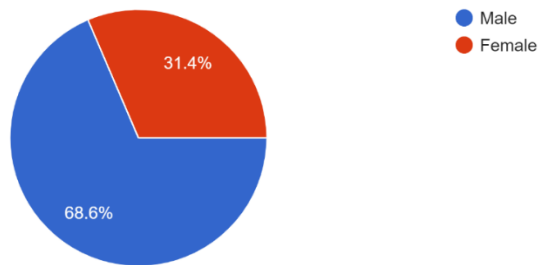


Figure 14: Gender

Out of them 68.6% were male and 31.4% were female respondents.

Question 2: Age range

Age Range

35 responses

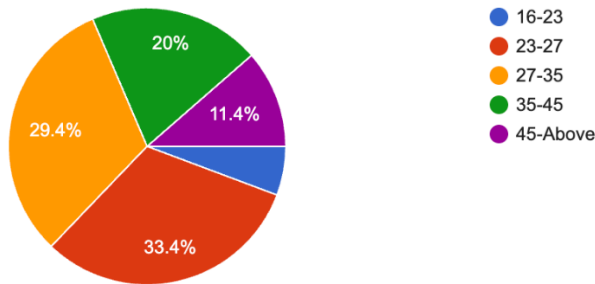


Figure 15: Age range

Some of the responses 33.4% are from 23-27 age groups. 29.4% are from 27-35 age group. 16-23 age group are less user of bank.

Question 3: Which service you generally take from this branch?

Which service you generally take from this branch?



36 responses

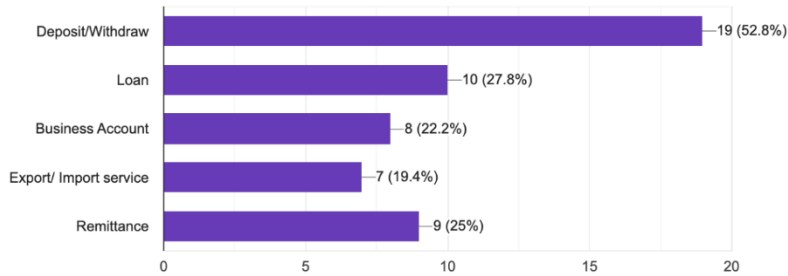


Figure 16: Services

Most of the customers 52.8% take deposit and withdraw service from DBL. 27.8% prefer loan service. 22.2% take business account for business. The trade service holds other 19.4% for import/export and 25% for remittance service.

Question 4: How frequently you visit this branch?

How frequently you visit this branch?

36 responses

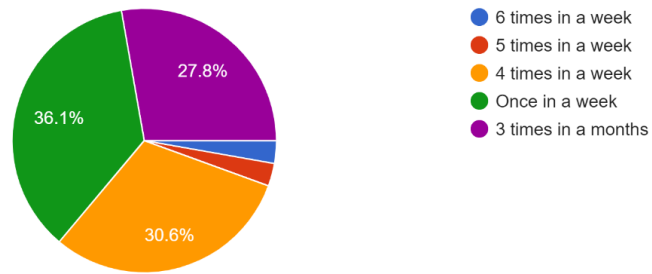


Figure 17: Branch Visit

Most of the clients (36.1%) agreed they visit this branch once a week. 3- and 4-times weekly visitors percentage are respectively 27.8% and 30.6%. 5- and 6-time weekly visit are rare.

Question 5: Do you live nearby the branch? Enter your location.

Do you live nearby the branch? Enter your location.

36 responses

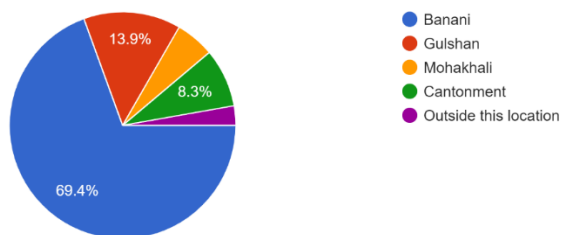


Figure 18: Location

69.4% clients are live in Banani hance the branch is in Banani. Gulshan are in second position. May be for the best customer service some Gulshan living clients prefer Banani branch than Gulshan branch.

Question 6: Are you satisfied with the bank services?

Are you satisfied with the bank services?
36 responses

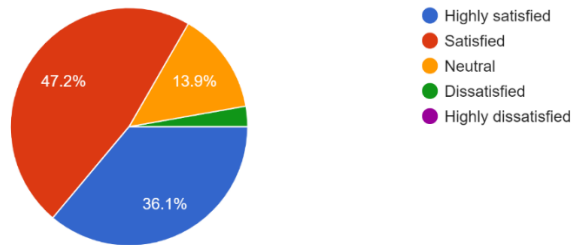


Figure 19: Satisfaction

47.2% customer are satisfied with DBL service. 36.1% are highly satisfied with DBL service. But 13.9% of the respondents were in between satisfy and dissatisfy with the service.

Question 7: Are you aware of DBL online transaction?

Are you aware of DBL online transaction?
36 responses

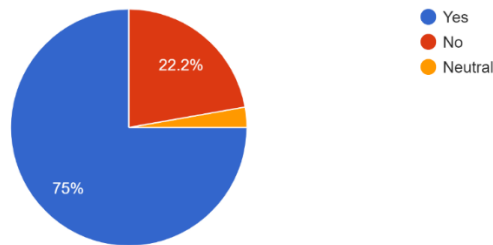


Figure 20: Online Transaction Awareness

There are 75% of clients are aware of DBL online transaction. But DBL failed in case of 22.2% client to promote about their online transaction.

Question 8: How easy was it to navigate and use the digital banking services provided by DBL?

How easy was it to navigate and use the digital banking services provided by DBL?
36 responses

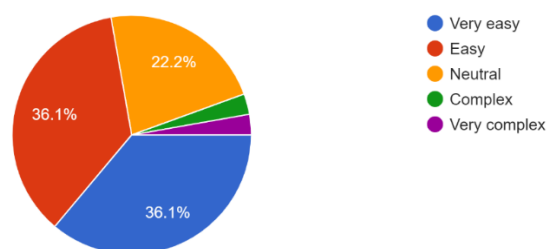


Figure 21: Difficulty level of navigation in digital banking

In case of navigate the digital app same percentage of client are response it is easy and very easy. But 22.2% remain in between of complex and easy. Maybe they are facing problem that is why they are neutral, or they don't aware of the digital banking service.

Question 9: Do you think that the shift towards digital banking services will eventually replace traditional banking?

Do you think that the shift towards digital banking services will eventually replace traditional banking?
36 responses

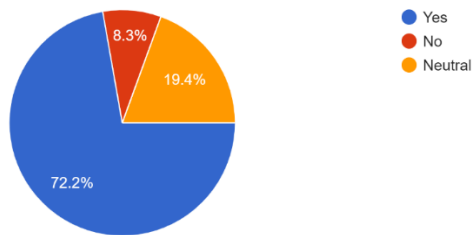


Figure 22: Digital vs traditional banking

Shifting to digital banking system will replace the traditional banking system- total 72.2% are agree with this statement. 19.4% of clients remain neutral and 8.3% says no to the statement. That means most of the clients prefer digital service.

Question 10: Are you satisfied with the behavior of employees of DBL?

Are you satisfied with the behavior of employees of DBL?
36 responses

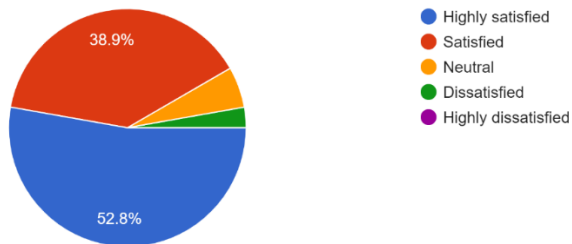


Figure 23: Satisfaction with behavior of employees

Customers are highly satisfied with the DBL's employee behavior which is good for this bank reputation. 38.9% believe that they are satisfied not highly. Others 8.3% are dissatisfied or neutral. So, in case of employee attachment with customer DBL is best.

Question 11: Are you satisfied with the interest rate provided by the bank?

Are you satisfied with the interest rate provided by the bank?

36 responses

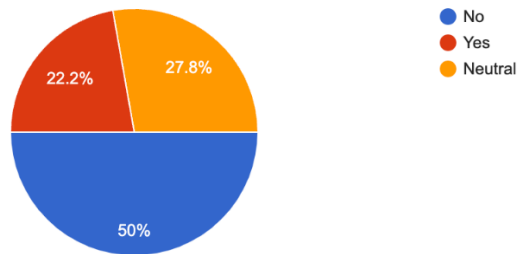


Figure 24: Satisfaction with the interest rate

DBL's customers are unhappy with their interest rate. 50% of customers in the survey are not satisfied. 22.2% say they are satisfied. Neutral customer is 27.8%.

Question 12: If the bank's ATM are available in your location, do you know it?

If the banks ATM are available in your location, do you know it?

36 responses

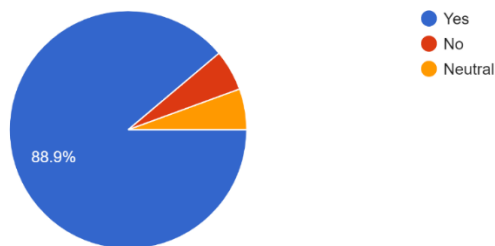


Figure 25: ATM availability awareness

88.9% of clients are known about the ATM location. But other 11.1% remain neutral or don't know about the ATM location. DBL have less ATM than another bank like EBL, UCBL, DBBL etc.

Question 13: Do you feel the need of online platform or space of this bank?

Do you feel the need of online platform or space of this bank?
36 responses

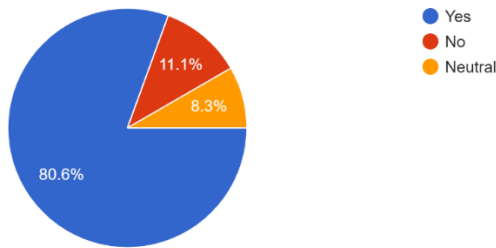


Figure 26: Need of online platform

80.6% of customers feel the need of DBL's online platform or space. 11.1% say no to it. Other 8.3% were remain neutral.

Question 14: Do you know about the bKash Nagad app or fund transfer?

Do you know about the bKash / Nagad App or fund transfer?

35 responses

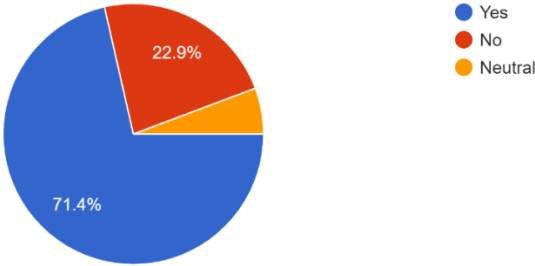


Figure 27: Awareness of MFS transfer

DBL have bKash app or online fund transfer option which 22.9% don't know about but 71.4% are know about it. That means DBL's online app's promotions are satisfactory.

Question 15: Do you use the trade service from DBL?

Do you use the trade service from DBL?

36 responses

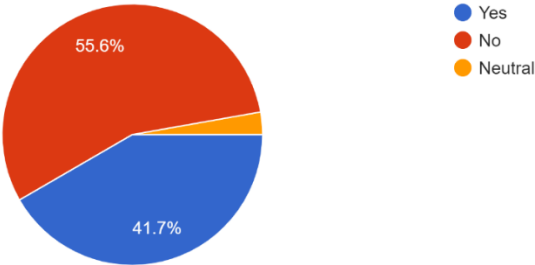


Figure 28: Awareness of trade service

41.7% of customers use the trade service and other 55.6% are not come for trade service.

Question 16: Are you satisfied of foreign exchange service of DBL?

Are you satisfied of foreign exchange service of DBL?

35 responses

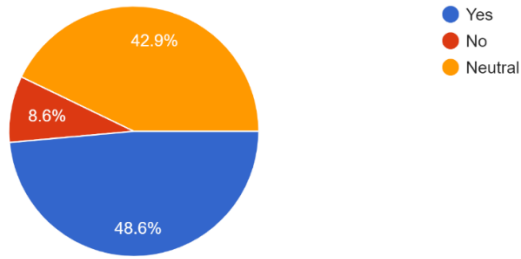


Figure 29: Satisfaction of foreign exchange service

Where 48.6% of customers say they are satisfied with the trade service. Neutral are 42.9% and 8.6% were not satisfied.

Question 17: Have you faced any difficulties while using the digital banking services provided by DBL?

Have you faced any difficulties while using the digital banking services provided by DBL?

36 responses

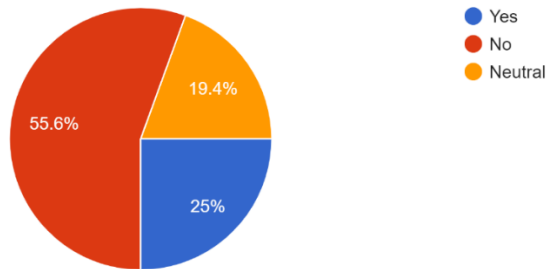


Figure 30: Facing digital banking difficulty

While using digital banking app like Dhaka Go etc. 55.6% of customer face difficulties. 25% are not face problem and 19.4% are remain neutral.

Question 18: How many hours do you spent to finish your task in this branch?

How many hours you spent to finish your task in this branch?

36 responses

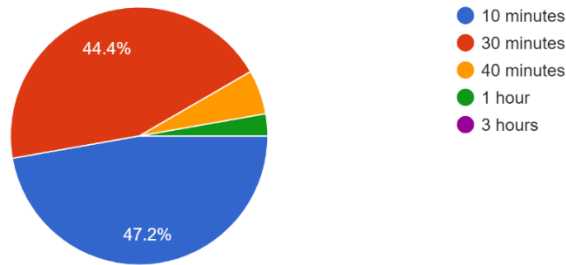


Figure 31: House spent for banking

DBL's employee finish 47.2% of customer service within 10 minutes which is very good for this bank. 44.4% of customer's work done within 30 minutes. So DBL is efficient in finish the customer service timely.

Question 19: Would you recommend Dhaka Bank Ltd. to your friends and family based on your banking experience and for what reason?

Would you recommend Dhaka Bank Ltd. to your friends and family based on your banking experience and for what reason?



36 responses

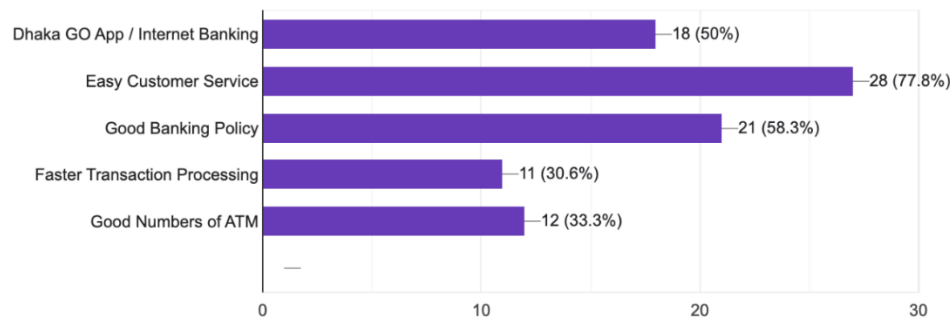


Figure 32: Recommendations

77.8% and 58.3% of customer recommend DBL respectively for easy customer service and good banking policy. 50% are go for Internet banking or Dhaka Go app. For ATM and faster transaction DBL get less recommendation. So, consumer attitude towards bank is good.

Question 20: Do you have any service recommendation to Dhaka Bank Limited?

Do you have any service recommendation to Dhaka Bank Limited?

16 responses

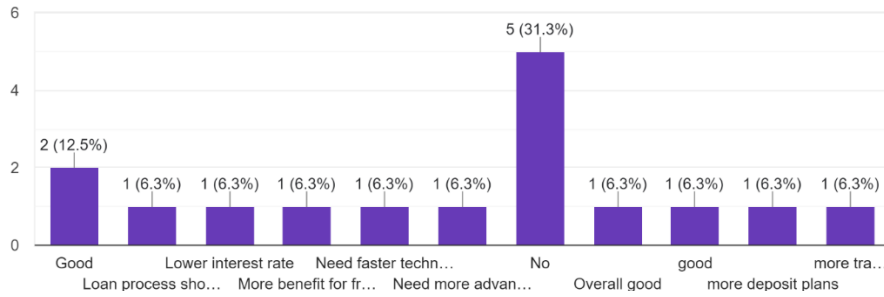


Figure 33: Service Recommendations

Here some customers are recommended as their preference. Some of customer wants faster loan process with lower interest. Some of our want's technological improvement. A customer told more benefit for freelancer. Others are wanting more deposit and trade friendly plan.

Question 21: What more type of offers do you want from Dhaka Bank Limited Cards? (Credit/Debit)

What more type of offers do you want from Dhaka Bank Limited Cards? (Credit/Debit)

12 responses

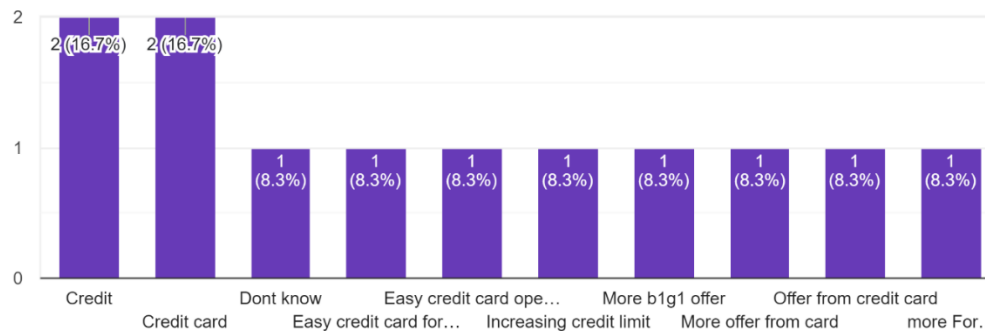


Figure 34: Card offers

The customer wants more credit card offer, easy credit card opening system, credit card for freelancer, increasing credit limit etc.

5.2 Customer Views:

It appears that the majority of customers are male and in their 20s to mid-30s, with many living in Banani. Most customers use DBL for deposit and withdraw services and are satisfied with employee behavior but unhappy with interest rates.

There is a high level of awareness and satisfaction with DBL's online transaction and app offerings, but some customers report difficulty navigating the digital platform.

Overall, customers recommend DBL for easy customer service and good banking policies but suggest improvements such as faster loan processing and technological advancements. Many also express interests in credit card offers and benefits for freelancers.

This information can be helpful for DBL in understanding customer needs and preferences and improving their offerings to better meet those needs.

5.3 Analyze the primary data source

My first interviewee branch operation manager and VP has been with Dhaka Bank for over 20 years, starting as a trainee officer and eventually getting promoted to an officer post. They worked in the treasury, money market, and foreign exchange department for over 10 years before transferring to the credit department, where they stayed for around 6 and a half years. The bank is successful in customer satisfaction, which is reflected in the number of deposits they receive, and they have implemented several technological advancements such as UBS software and the Dhaka Go app for customer convenience. The bank faces bad debt by following up on the loan process, recovery, and taking lawful measurements as per Bangladesh government and central court laws. The interviewee manages to balance their professional and personal life by considering their coworkers as family and being responsible when they return home.

The 2nd interviewee has been working at Dhaka bank since 2006, starting as an MTO on direct recruitment and now working as the credit in-charge at the Banani Branch. As a manager, the biggest challenge is to handle the responsibility of employees, especially in a banking job that is full of challenges. The interviewee motivates the team members, recognizes their hard work, and works as a team in the credit department to achieve success. To work efficiently with employees, the interviewee writes down the daily tasks and gives reminders to the team members. The interviewee handles negative comments or discouragement positively and tries to skip the

negativity or focus on the problem. The work environment and culture in Dhaka bank are supportive of women, providing more than necessary support and security. There is no discrimination as a woman, and the interviewee maintains professionalism at work. Overall, Dhaka bank ensures security for women and maintains a helpful management team.

5.4 SERVQUAL analysis

SERVQUAL analysis means the five dimensions of assurance, service quality, responsiveness, Reliability, tangible and empathy. For each dimension of service quality measures both the perception and expectation of the services. Below are the analysis of the service quality dimension of Dhaka Bank Limited.

5.4.1 Environment quality

Tangibles: It means the physical quality like facilities, personnel, tools and equipment, communication materials etc. and atmosphere of bank. The branch operation manager of branch banking mentions that Dhaka bank has implemented several technological advancements such as UBS software, oracle etc. However, some customers report difficulty navigating the digital platform, indicating that there may be room for improvement.

5.4.2 Caring Quality

Responsiveness: Willingness to help customer individually is important. One of my interviewees mentions that the bank is successful in customer satisfaction, which is reflected in the number of deposits they receive. My survey recommends the bank for easy customer service and good banking policies, which suggest that the bank is responsive to customer needs.

Empathy: My interviewees mentioned that they manage to balance their professional and personal life by considering their coworkers as family and being responsible when they return home. Other interviewee stated that the bank is supportive toward women, providing support and security, motivate team members, recognize their hard work, and work as a team. The interviewee also handles negative comments or discouragement positively. This shows that the bank values empathy towards its employees and customer.

5.4.3 Administrative Quality

Reliability: It refers the ability to performance of promised service on time and accurately. I observe during internship that this bank is not reliable to do promised service on time. DBL's customer service is slower than other private bank. However, from survey, customers express dissatisfaction with interest rates, faster loan processing and technological advancements, indicating that the bank may need to work on improving its reliability.

Security: From two interview and conversation I find out that, the customers are happy with security thing.

Access: It means approachability with easy connectivity. Dhaka bank's digital service access is easy to use. But in the case of access in money there are some limits.

5.4.4 Technical Quality

Assurance: It means knowledge and courtesy from employee which was mentioned by an interviewee that the bank faces many problems that overcome by skilled officers who know their duty properly and this indicates that the bank provides assurance to its customers regarding the safety and security of their financial transactions.

Competence: It refers observable behaviors, skills, abilities to attract and retain customers from other. Here DBL is trying to do good, but they are not the best. They have few ATM, higher charge and interest rate with poor marketing.

5.4.5 Interpersonal Skill

Communication: It means interaction with customers. DBL are success here to satisfy their customer.

Credibility: It refers small talk with great listening skill for customer. From my observation DBL employee have great credibility skill.

Understanding Customer: Understand customer expectation are important. Which app or digital service user expects, employee must understand that. So DBL launched E-Rin.

Overall, the bank seems to be doing well in terms of tangibles and reliability dimensions. The bank also appears to be responsive to customer needs, but there may be room for improvement. The bank provides assurance to its customers, especially female customers, regarding their safety and security. However, there is no information available regarding the empathy dimension of the

bank's services. The bank can use this information to focus on areas that need improvement and continue to meet customer needs and preferences. The interviewee's comments suggest that the bank values empathy towards its employees, which may translate to empathy towards its customers as well. However, there is no specific information provided regarding the responsiveness dimension of the bank's services. The bank can use this information to focus on areas that need improvement and continue to meet customer needs and preferences.

Chapter 6 – Findings and Learnings

Below are the details of findings and learnings. Here are two points of findings. They are on customer views and observation and interviews.

6.1 Findings from customer views

1. **Provide more credit card offers:** Many customers are interested in credit card offers, easy credit card opening systems, credit cards for freelancers, and increasing credit limits. DBL could focus on offering more credit card options and improving the process for opening credit card accounts.
2. **Improve trade services:** While some bank clients are satisfied for the trade services provided by DBL, others are not. DBL could look into ways to improve its trade services and make them more attractive to customers.
3. **Promote employee behavior:** Customers are highly satisfied with the behavior of DBL employees. DBL should continue to promote this aspect of their business to maintain a good reputation.
4. **Address concerns with digital banking app:** While many customers are aware of DBL's online platform, some face difficulties while using it. DBL could focus on addressing these issues to improve the overall customer experience.
5. **Offer more benefits for freelancers:** Some customers have suggested that DBL could offer more benefits for freelancers. DBL could explore ways to provide more support and services for this customer segment.

6.2 Findings from observation and interview

1. The interviewee emphasizes the importance of teamwork, which is a crucial factor in achieving success in any organization. The bank can organize team-building activities and training programs to enhance teamwork among its employees.

2. The interviewee's positive attitude towards handling negative comments and discouragement is commendable. The bank can provide training to its employees on how to handle negative comments and criticism constructively.
3. The interviewee's experience working as a woman in the bank highlights the supportive work environment and culture that the bank maintains. The bank can continue to prioritize the safety and security of its female employees and provide equal opportunities for growth and development.
4. The interviewee's approach to balancing professional and personal life by considering coworkers as family and being responsible when returning home is a great way to promote work-life balance among the employees. The bank can encourage its employees to prioritize their well-being and personal life by promoting a healthy work-life balance.

6.3 Overall findings

- **Enhance digital banking services:** Customers are interested in shifting to digital banking services, and most of them are aware of DBL's online platform. DBL should continue to promote its online platform and improve its digital banking services to attract more customers.
- **Increase the number of ATMs:** As many customers are not aware of the location of DBL's ATMs, it might be useful to increase the number of ATMs and promote them more effectively.
- **Improve interest rates:** Customers are not satisfied with the interest rates provided by DBL. This could be addressed by offering better interest rates or more attractive savings plans.
- The bank has implemented technological advancements, such as the UBS software for work and DhakaGo app, Ezy account which is commendable. The bank can continue to invest in technology and innovation to improve its services further.
- The interviewee's approach to motivating the team members and recognizing their hard work is a great way to improve employee satisfaction and productivity. So the bank can consider implementing more employee recognition programs to satisfy their employee as well as customer.

- It is recommended that Dhaka Bank increase its marketing efforts to effectively advertise their financial offerings to customers.
- Additionally, they should strive to be more creative with their product offerings and develop unique offerings that differentiate them from competitors and provide a competitive edge.
- Lowering the cost of maintaining accounts may also attract more customers to open accounts with Dhaka Bank.
- It is suggested that the bank establish a robust contingency plan to manage any potential economic crises that may occur in the future.

6.4 Learnings

Being a part of Dhaka Bank Limited for my internship that has offered me a benefit to think widely and to be outside the box. My three month's internship there gave an option of how we have to outperform from the academic knowledge and fulfill to what we have learnt to the real world.

6.4.1 Analytical Skills:

- ✓ During my internship program, I gained valuable insights into analytical skills as I learned to evaluate the effectiveness and usefulness of various tasks assigned to me in order to provide accurate support to our clients.
- ✓ Thus, as a newcomer to the corporate world, I encountered challenges with adequacy and effectiveness such as serving large numbers of clients, performing multiple duties for various divisions, and sorting through a vast amount of mass information.
- ✓ I always report to my department in charge about his/ her phone call, messages and figure out which one is important.
- ✓ I learned to do the most important work do first and how to do that efficiently.
- ✓ I communicate with customer, learned to instantly solve their problem.

6.4.2 Technical skills:

- ✓ I collected up inside and out information on Microsoft Office (Word, Excel) for readiness of various bills, ICRRS data entry, letter, CIB sum, remittance bill, VAT tax challan and different authentications.
- ✓ I also acquired knowledge regarding the software utilized by Dhaka Bank Limited; it is known as the Oracle Flexcube.
- ✓ I was not approved to do the postings; they gave me the chance to post the remittance transection to DBL's Forex portal.
- ✓ I know how to make charge document with stamp for loan.
- ✓ Learned some technical knowledge about scanner, photocopier and printer machine.

6.4.3 People Skills:

- ✓ Interacting with numerous clients from various departments within the branch enhanced my communication skills significantly. I know how to deal with them.
- ✓ I learned from In Charge how to show and feel empathy and sympathy towards colleague's bad time.
- ✓ I learned how to motivate my coworkers.
- ✓ I have good relationship with my coworkers as well as office boy, clerk and guard.
- ✓ I encourage some of my colleague to do iftar together and make plan for it. And all were happy with my plan. So, this motivated and good relation I learned from DBL.

Furthermore, during this three-month program, I have developed the ability to take on responsibilities and effectively carry them out to achieve positive outcomes. Even when faced with challenging or unfamiliar tasks, I have had the constant support of my supervisor guiding me along the way. Lastly, through the execution of these responsibilities, I have gained invaluable knowledge and experience from the corporate world that cannot be fully described in any book.

Chapter 7 – Conclusion

Dhaka Bank Limited plays an important role to the banking sector of Bangladesh. Here are some recommendations for DBL:

7.1 Recommendations

- Dhaka bank needs a significant presence in the country and global reach, with a comprehensive network of ATMs and innovative financial products, strong reputation for its digital banking services.
- **Enhance digital banking services:** Customers are interested in shifting to digital banking services, and most of them are aware of DBL's online platform. DBL should continue to promote its online platform and improve its digital banking services to attract more customers.
- **Increase the number of ATMs:** As many customers are not aware of the location of DBL's ATMs, it might be useful to increase the number of ATMs and promote them more effectively.
- **Improve interest rates:** Customers are not satisfied with the interest rates provided by DBL. This could be addressed by offering better interest rates or more attractive savings plans.
- The bank has implemented technological advancements, such as the UBS software for work and DhakaGo app, Ezy account which is commendable. The bank can continue to invest in technology and innovation to improve its services further.
- The interviewee's approach to motivating the team members and recognizing their hard work is a great way to improve employee satisfaction and productivity. So, the bank can consider implementing more employee recognition programs to satisfy their employee as well as customer.
- It is recommended that Dhaka Bank increase its marketing efforts to effectively advertise their financial offerings to customers.

- Additionally, they should strive to be more creative with their product offerings and develop unique offerings that differentiate them from competitors and provide a competitive edge.
- Lowering the cost of maintaining accounts may also attract more customers to open accounts with Dhaka Bank.
- It is suggested that the bank establish a robust contingency plan to manage any potential economic crises that may occur in the future.
- At the Dhaka Bank Local branch, there is an opportunity to introduce additional computers for tasks such as Pay Order issuance, Demand Draft processing, Cheque Book requests, and Fixed Deposit management. Automating these processes can enhance efficiency and promptness. During my internship, I discovered that there were consistent issues with the scanner and printer devices.

7.2 Conclusion

Overall, DBL could benefit from improving its digital banking services, increasing the number of ATMs, offering better interest rates, and providing more credit card options and benefits. It is also important to continue promoting good employee behavior and addressing any concerns with the digital banking app.

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Appendix

Appendix A- Transcription of the 1st Interview

Question: You have been with Dhaka Bank for a long time, which post did you join first, in which year and in which department?

Question: How successful do you think this bank in satisfy the clients in the banking sector?

Question: What is the future of this bank in terms of technological advancement?

Question: Banking sector is facing various problems with bad debit, how is Dhaka Bank facing it?

Question: How do you balance your professional life and personal life as a Branch Operations Manager?

Appendix B- Coding of the transcription of the 1st Interview

| Code | Sub- Categories | Relevant Text |
|-------------|--|--|
| Work | <ul style="list-style-type: none">• Area- Manager.• Long Working Experience.• Various department experience.• Leveling by Branch Operation Manager• Constant to work hard and promoted. Yellow | <p>I am working here for more than 20 years.</p> <p>I joined as trainee officer.</p> <p>I promoted to officer post within a very short period.</p> <p>I joined on head office (treasury money market & foreign exchange) and stayed there for more than 10 years. Then, transferred to Banani branch and joined to the credit department.</p> <p>I had been on the credit department for around 6 and a half year.</p> |

| | | |
|---|---|---|
| <p>Leadership & Managerial Style</p> | <p>Democratic style, empower team, spread positivity, excellent coach</p> | <p>Otherwise, we won't be able to get the good number of deposits we have right now. Dhaka Bank always try to follow up the process for loan and recovery. Yet, if the loan fails, we take lawful measurements as per by the law of the bd govt and central court. Every employee of this branch knows about the loan recovery and its tools.</p> |
| <p>Observation & monitoring</p> | <p>Positive/ Negative.</p> | <p>Overall, it's very rare that I found any customer is complaining about this branch, Once we did PC banking but now new software like UBS implemented, which is more secured and efficient.</p> |
| <p>Attitude</p> | <p>Cognitive attitude.</p> | <p>However, we love to think the employees as a member of family when we are at work.</p> |
| | <p>Job satisfaction and involvement.</p> | <p>however, I promoted to officer post within a very short period.</p> |
| <p>Personal Traits</p> | <p>High conscientiousness.</p> | <p>I was from a totally different background, that is why I had to learn credit department's terms, for example, loan process, loan tools, loan recovery etc.</p> |
| <p>Marketing skill</p> | <p>Communicative, Promotion, Positiveness.</p> | <p>This branch is 100% successful to its goal because of the customer's satisfaction. All the employees have the proper product knowledge, and they can fulfil the customer's desire. the internet banking feature is very smart that people whoever living outside dhaka can operate from there.</p> |

| | | |
|--|--|--|
| | | Our new digital product is E-Rin. Dhaka bank is always active for any kind of loan and stress asset. |
|--|--|--|

Appendix C- Transcription of the 2nd Interview

Question: How many years have you been in this bank and which post did you join and start your journey?

Question: You are the most jolly and motivated person here; how do you motivate your employees?

Question: How to work efficiently with the employees, total success depends on the efficiency of the employees.

Question: How do you react when someone discourages your work or makes negative comments?

Question: How is the work environment and culture in this branch for girls?

Appendix D- Coding of the transcription of the 2nd Interview

| Code | Sub- Categories | Relevant Text |
|-------------------------|---|---|
| Work | <ul style="list-style-type: none"> Leveling by Credit in charge of branch. 16 years' experience. Division of work. Role- In charge of credit. | I am with dhaka bank since 2006, June 04. joined, the post 'MTO' now credit in charge in Banani Branch. |
| Leadership Style | Coaching and transactional style. | I always motivate my team members as well as I am on hardline with them if necessary. I recognize them when they work hard. I always lend my hand to them if necessary and try to work as team here in credit |

| | | |
|------------------------------|-----------------------------------|--|
| | | department. |
| | Not Commanding style. | I always write down the daily tasks that need to be performed and I give reminder for work to my team members the same. |
| Influence and support | Positive. | I never put them on trouble by giving them risky task. |
| | Negative. | When I was a junior on the job sector, I used to react on the negative comments. we have less employees than the workload. |
| Attitude | Cognitive attitude. | It is very difficult to work efficiently on this banking sector. The whole banking job is full of challenge. If anything, or anyone is negative I try to skip that or him. But that doesn't mean I skip my responsibilities. A customer wants his requirement to be fulfilled as well as I want to follow my compliances. This is not same, and if it is same, then it won't be a customer-banker relationship. |
| | Job satisfaction and involvement. | I love the work environment of this bank and stayed here for that. Being a girl, I can say, I had to visit all the required places. Management provide supports and security. Dhaka bank management is very helpful and I never need to think of any discrimination as a woman. |
| Personal Traits | High conscientiousness. | And then, regarding in charge, all the responsibility of the employees of the |

| | | |
|-------------------------------------|-----------------------|---|
| | | <p>branch will be on me. I must look after every task. Apart from that, I handle myself VIP clients of this branch.</p> <p>However, I always write down the daily tasks that need to be performed</p> |
| | High openness. | I look after my whole team, |
| Factor that she did not face | Gender Discrimination | I never need to think of any discrimination as a woman in Dhaka bank. |

Note. For coding, I have divided the topics into sub-categories. I have tried to separate topics and categories by highlighting them with different colors.

Appendix E- Survey Questioners

1. Gender
 - Male
 - Female
2. Age range
 - 16-23
 - 23-27
 - 27-35
 - 35-45
 - 45-Above
3. Which service you generally take from this branch?
 - Deposit/ Withdraw
 - Loan
 - Business Account
 - Export/ Import service
 - Remittance
4. How frequently you visit this branch?

- 6 times in a week
 - 5 times in a week
 - 4 times in a week
 - Once in a week
 - 3 times in a months
5. Do you live nearby the branch? Enter your location.
- Banani
 - Gulshan
 - Mohakhali
 - Cantonment
 - Outside this location
6. Are you satisfied with the bank services?
- Satisfied
 - Highly satisfied
 - Neutral
 - Dissatisfied
 - Highly dissatisfied
7. Are you aware of DBL online transection?
- Yes
 - No
 - Neutral
8. How easy was it to navigate and use the digital banking services provided by DBL?
- Very complex
 - Complex
 - Neutral
 - Very easy
 - Easy
9. Do you think that the shift towards digital banking services will eventually replace traditional banking?
- Yes

- No
- Neutral

10. Are you satisfied with the behavior of employees of DBL?

- Satisfied
- Highly satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

11. Are you satisfied with the interest rate provided by the bank?

- Yes
- No
- Neutral

12. If the bank's ATM are available in your location, do you know it?

- Yes
- No
- Neutral

13. Do you feel the need of online platform or space of this bank?

- Yes
- No
- Neutral

14. Do you know about the bKash Nagad app or fund transfer?

- Yes
- No
- Neutral

15. Do you use the trade service from DBL?

- Yes
- No
- Neutral

16. Are you satisfied of foreign exchange service of DBL?

- Yes

- No
- Neutral

17. Have you faced any difficulties while using the digital banking services provided by DBL?

- Yes
- No
- Neutral

18. How many hours you spent to finish your task in this branch?

- 10 minutes
- 30 minutes
- 40 minutes
- 1 hour
- 3 hours

19. Would you recommend Dhaka Bank Ltd. To your friends and family based on your banking experience and for what reason?

- Dhaka Go App/ Internet banking
- Good banking policy
- Faster transaction processing
- Good numbers of ATM
- Easy customer service

20. Do you have any service recommendation to Dhaka Bank Limited?

- Loan process short time
- Lower interest rate
- More benefit for freelancers
- Need more advanced technologies
- More deposit plans

21. What more type of offers do you want from Dhaka Bank Limited Cards? (Credit/Debit)

- Easy credit card opening
- Increasing credit limit
- More B1G1 offer

- More offer for cards

Responses of survey (Google Sheets) :

<https://docs.google.com/spreadsheets/d/1KGOctuj5E7v6WtvZ1u4n7tPRGIhvLUNDKEaisGD753k/edit?usp=sharing>

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