

Report On

Measuring Customer Satisfaction on Cards and ADC operation of Dhaka Bank

By
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ID- 19304038

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

BRAC BUSINESS SCHOOL
Brac University
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Declaration

It is hereby declared that

1. The internship report submitted is my/our 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/We have acknowledged all main sources of help.

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66 Mohakhali, Dhaka-1212

Subject: Application for accepting my report on “Measuring Customer Satisfaction on Cards and ADC operation of Dhaka Bank”.

Dear Madam,

I am presenting the report on "Measuring Customer Satisfaction on Cards and ADC operation of Dhaka Bank" because you kindly gave me permission to prepare it as a part of my internship report. I have experience with Dhaka Bank LTD's Cards and ADC operations. I've gained a great deal of real-world expertise and experience about client satisfaction through cards and ADC services during this internship period. Knowing this, I set out to prepare this report using all of my resources. I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible. I trust that the report will meet the desires

Sincerely yours,

Swagota Arora Mithila

ID- 19304038

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Acknowledgment

I want to start by expressing my gratitude to Fabiha Enam, a Senior lecturer at the BRAC Business School of the BRAC University, for her assistance in helping me design and write the report. She was always willing to supervise and advise me during the entire course. I wouldn't have been able to finish the report on time without her real assistance and helpful direction.

Additionally, I would want to express my gratitude and appreciation to the Card Division staff under whose direction I worked and gained this experience. They have helped me navigate the bank's varied procedures and have given me crucial assistance with my internship report.

Executive Summary

The desire to use plastic money or electronic payments is growing in recent years. So, cards and ADC are taking the role of the bank's traditional cheque mechanism. Dhaka Bank is one of them as well. When ADC was introduced for the first time in Bangladesh, they did it similarly to other banks. The key factors by which we may measure customer satisfaction are card design, ATM booth availability, ATM machine usability, charge on transaction and credit for using cards, card capture rate, prompt customer care, service recovery, and bill processing time. Other factors for gauging client satisfaction include clean note issuance, ATM wait times, and the availability of cash at ATMs. Customers of DBL are satisfied with all save the availability of ATM booths. They are not happy about the issues. They are also unaffected by transaction risk and the length of time it takes to process bills. Beyond these, customers are content with the design of their cards, the sophistication and speed of their ATMs, the cost of their credit cards and other transactions, the method of money withdrawal, and any other factors that may affect their level of satisfaction. We advise setting up booths in a particular location where they are desperately required. The majority of customers recommended creating the machine with instructions in Bangla. Although the call center has received some criticism, customer service and service recovery are remarkable. Customers are quite satisfied with DBL's cards' performance and customer service. In the end, we can claim that DBL clients are satisfied with the majority of the service; however, there are some shortcomings for which we also offer some recommendations.

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List of Acronyms

DBL- Dhaka Bank Ltd.

DBTI- Dhaka Bank Training Institute

HR- Human Resources

CSR- Corporate Social Responsibility

ADC- Alternate Delivery Channels Department

R&D- Research and development

IT- Information Technology

SME- Small and medium enterprise

Chapter 1: Overview of Internship

1.2 Student Information:

Name- Swagota Arora Mithila

ID- 19304038

Program- BBA

Major- Marketing

Minor- Human Resource Management

1.2 Internship Information:

Period- 1st June 2023- 1st September 2023

Company Name- DHAKA Bank Ltd

Department/Division- Cards and ADC Operations

Address- 27 Dhanmondi, Dhaka.

1.3 Internship Company Supervisor's Information:

Name- Humayra Zaman

Position- Senior Assistant Vice President

Department/Division- Cards and ADC Operations

1.4 Job Scope –

Job Description/Duties/Responsibilities- Responsible of card production and preparing it to deliver all over the country by courier service.

1.5 Internship Outcomes:

Student's contribution to the company- I was hired by HR to work in the DBL cards and ADC operation, which is essentially a unit that produces and delivers cards.

Benefits to the student- I've had the opportunity to think broadly and creatively while interning at Dhaka Bank Limited. I learned and experienced things about the business world that aren't included in any the written word. Discipline is essential for working in a bank. Understanding the bank's software is essential because it contains all of the client's information and records of their transactions. Additionally, maintaining client anonymity is the bank's top priority. The behavior of my clients and employees would be one of the most important lessons to learn.

Problems/Difficulties (faced during the internship period)- I did not face any difficulties during the internship, as my supervisor and other employees were very much supportive and made my work easy and understandable.

Chapter 2:

Organization Part

2.1 Introduction

Bangladesh's economy underwent transition in the 1990s. A period of financial activities was brought about by modern and horticulture turn of events, global trade, ostracize inflow of labor, around and unfamiliar interests in development, correspondence, power, food preparation, and administrative endeavors. The only truly private regional bank in Bangladesh, Dhaka Bank Limited (DBL) provides a broad range of services in the areas of personal, corporate, international trade, foreign exchange, lease financing, and capital markets. The Bank launched its online banking platform, which is fully equipped with industry-standard IT infrastructure and supports online banking, e-commerce, internet banking, and SMS banking. A well-run banking service provider, Dhaka Bank offers a wide range of contemporary banking options and has a strong affinity for its populace and culture. An innovative leadership and a collection of creative business partners set out on a spectacular organizational journey that captured the speed of innovation on Bangladesh's most pressing needs. On April 6, 1995, Dhaka Bank was incorporated as a public limited company under the Companies Act of 1994. The business started conducting banking operations on July 5, 1995. The primary objective of Dhaka Bank is to provide excellent customer service.

It integrates all services in such a comprehensive way that investors can increase their money and manage their businesses successfully, ethically, and efficiently. In order to maximize investment returns, the company has diversified its core businesses into corporate banking, SME banking, agricultural banking, consumer banking, and Islamic banking. Additionally, it has divided its tasks into many categories, including Business Operations, IT, R&D, Marketing, HR, Procurement

& Logistics, Risk Management, Compliance, Internal Audit, Financial Administration, and so on. Additionally, Dhaka Bank has made the decision to split its activities into two subsidiaries, one of which, Dhaka Bank Securities Limited, would handle stock market and brokerage services, and the other will handle non-performing merchant banking operations.

The banking industry is increasingly reliant on technology. It goes without saying that a strong financial system and strong economies appear to be complementary. Banks come in a variety of forms, including central banks, commercial banks, savings banks, investment banks, industrial banks, cooperative banks, etc. The bank offers a variety of services, including corporate governance, fixed deposit and current deposit plans, providing security for the goods and jewelry that customers have trusted them with, offering loans to customers, entrusting the people's money and paying them interest on it, money transfers, and the transaction of money for various business endeavors. The use of cards and ADC (additional delivery channels) is one of the banking activities that has grown significantly in importance recently. Cards and ADC operations are replacing cash and checks. Availability of ATMs at various locations, particularly those where people are in need, such as close to supermarkets, shopping centers, educational institutions, bus or railway stations, etc. Mastercard and Visa are both widely accepted in Bangladesh. Discover, Mastercard, American Express, Bank of America, PayPal, and other businesses also offer financial services via cards. They offer a variety of cards, including debit, credit, pre-paid, signature, and platinum cards under the categories of charge and credit cards.

As the use of cash is decreasing and plastic money, virtual money, cards, and ADC are replacing it, I decided to investigate how satisfied customers were with such alternative payment or money transfer methods. As an intern, I am employed by Dhaka Bank LTD. I therefore attempted to conduct an experiment with DBL customers to see if they are satisfied or not.

The Bank's Unique Characteristics

It has been carrying out traditional commercial banking activities as well as introducing Islamic Banking services. It is a pioneer in creating and launching various customer-friendly deposit plans to tap into people's savings and channel them into the productive areas of the economy. To improve the quality of life of the low-income people, the Bank has implemented Consumer Credit Schemes, which provide financial support in the form of loans to customers for the purchase of household durables, and have received positive feedback. To stay up with modern banking, the bank is devoted to constant research and development. The bank's operations are totally digitized in order to provide consumers with speedy, perfect service. The bank has installed a video monitoring system (CCTV) to improve security on its facilities.



2.2 Overview of the Company:

2.2.1 Dhaka Bank Vision:

The dream of Dhaka Bank makes their inspirations stronger. The goal of Dhaka Banks is to establish a standard that makes banking a pleasurable experience for everyone. Their goal is to supply a range of excellent services to individuals through actuality, promptness, dependability, accuracy, global commerce and trade reach, and high customer yield.

Dhaka Banks' personnel, offerings, and procedures are coordinated to satisfy the needs of their clients who make decisions. Their objective is to realize a unique vision. Their main objective is to provide quality that disproves their concept of banking excellence. Dhaka Bank Limited's vision is to uphold standards and offer the finest customer service possible. Their main objective is to satisfy the customer. providing the necessary information, dependability, and responses to the questions, even if the answer is unconventional. Quick and simple processes are offered to clients in order to respect their time and win their loyalty. The organization's focus is solely on the work's quality, which ultimately embodies the mission of Excellence in Banking.

2.2.2 Dhaka Bank Mission:

Being the leading financial institution in the nation that offers the highest level of service while utilizing cutting-edge technology and a team of incredibly passionate employees to deliver Excellence in Banking. The Dhaka Bank seeks to become the top financial institution in the nation by providing top-notch financial products and services that are supported by cutting-edge technology and a team of driven individuals from a variety of backgrounds.

The six corporate principles of Dhaka Bank are customer focus, integrity, quality, teamwork, respect for the individual, and responsible citizenship. Their mission is to advance banking excellence using advanced technology.

2.2.3 Strategic objectives:

- Running ethically sound and transparent corporate operations.
- To consistently deliver high-quality, innovative, and reliable products to its consumers.
- Producing a profit through quality business while improving just returns to their owners.
- Involving their society as corporate citizens and advancing corporate social responsibility across the country.
- Enhancing the productivity of employees through training, personal development, and career planning, as well as enhancing employee wellness with a competitive benefits package.
- Must fulfill their obligations to the government by paying all applicable taxes and charges, as well as adhering to other regulations.



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2.2.4 Corporate Division of DBL

International Division: International Division of Dhaka bank plays a vital role in trade business. But previously it was known as Global Trade services Division.

Human resource division: Their main job is to hire employees, train, motivate and compensate them for their work. DBL recognizes that an efficient and dependable personnel and working environment are required to lead with its clients and within the put up for sale services. Dhaka Bank respects every employee with dignity and respect in a trusting and open workplace where people from diverse backgrounds can attain their full potential. The bank's human resources policy prioritizes job happiness, advancement prospects, and proper acknowledgement of excellent performance.

Research and development: Give Dhaka Bank innovative ways to run its business that will put it ahead of its competitors. Due to this section, Dhaka Bank is able to anticipate client wants in the future, create novel goods, rethink and repackage existing products, and learn about potential developments in the banking industry.

Treasury operations: There are currently four teams operating well in this treasury sector to offer clients products that are affordable. Foreign exchange, corporate desk, asset and liability management, and money market are all part of the Treasury division.

SME business branches: Three SME service centers run by Dhaka Banks, which seeks to grow, have a significant impact on Bangladesh's economic development.

Central processing centers: Because DBL offers a variety of banking services, this division is essential to enhancing total consumer involvement.

Information Technology: This division oversees Dhaka Bank LTD's whole technology infrastructure. This division's primary duty is to design new portals or platforms that will supply new goods and services to the client in inventive ways using the most recent software. For instance: Debit cards, credit cards, and online banking.

Risk Management Division: To strengthen the bank's Risk Management initiatives. This section is in charge of overseeing the institution's finances as well as the efficient operation of key risk management procedures.

Credit department: The credit department of a financial institution is responsible for providing individuals with monetary funds in the form of credit or loans. The aggregate bank credit of an individual is the cumulative borrowing capacity extended by each lending institution.

Operation department: The operation department plays a crucial role inside the banking institution. The DBL system ensures efficient operation and coordination

across all departments inside this bank. The department also provides sufficient support for the overall banking operations.

Finance and Accounts department: The Finance and Accounts section is widely regarded as the most influential department inside DBL. It is important to note that the topic being discussed holds significant academic value. The system effectively monitors and records all transactions conducted within DBL Bangladesh.

Audit and Risk Management Division: The Audit and Risk Management Division assumes responsibility for the oversight and management of risks inside the organization.

The assessment of potential risks that the Bank may encounter throughout its operational activities, and the formulation of strategies to address them. The implementation of company risk management rules is crucial for maintaining risk levels within acceptable limits. The bank prioritizes the management of risks that align with its strategic objectives and risk tolerance.

2.2.5 Consumer Banking:

This department provides a wide range of goods and services, including current accounts, savings accounts, student accounts, foreign student accounts, debit cards, credit cards, foreign remittance, personal loans, home loans, mortgages, internet banking, and Dhaka Bank EZY accounts, among others.

Products and Service:

1. Card Products such as VISA Debit Card, VISA Credit Card, VISA Prepaid Card.
2. Retail Banking Services- They offer a variety of bank account services, including current and savings accounts as well as accounts for students, salaries, and others. They offer corporate and personal loans including continuous loans, demand loans, term loans, non-funded facility loans, and agricultural credit products.
3. SME Services- Both long-term and short-term SME loans are part of this service. They furthermore offer cyclical short-term loans. Additionally, they offer a special credit facility to support the empowerment of female entrepreneurs. They provide first-time borrowers with a lending option.
4. Other Services- For jewelry and other critical papers, they offer lockers. They offer internet banking services through the Dhaka Bank EZY app. They also offer funding for international trade.

2.3 Management Practices

Dhaka Bank Limited employs highly skilled individuals in its workforce. Most of them have college degrees. Currently, DBL has 2790 banking offices and executives. These staff members will receive their training from the Dhaka Bank Training Institute. DBTI offers additional executive development programs, workshops, meetings, and other events in addition to traditional banking-related training courses. Additionally, it organizes off-site training courses for branch managers and executives outside of Dhaka. However, as a result of the COVID19 issue, management has implemented a number of new measures, such as limiting the number of interns accepted across all branches and reducing the number of new recruits.

Dhaka Bank arranges talent searches to include the best personnel from its various contact networks. It promotes the top talents and experts to work in an exceptional environment where they may thrive. We provide on-the-job and off-the-job training based on management training level to help more young people advance in their professions. Dhaka Bank recruits new and seasoned workers on a permanent basis in accordance with the annual workforce planning in light of the bank's expectations for turnover and extension. Employee turnover is expected to be 4.79% in 2021. (Nabi, 2016). They combine modern banking and innovative techniques with traditional principles like as fairness, trust, and professionalism. Banks believe that professional work is performed by highly motivated and demanding personnel who provide excellent service. Rahman et al.

Internal Recruitment:

Internal recruitment includes posting job opening notices on company message boards. It alerts employees about employment possibilities and required certifications, and it encourages qualified employees to smear.

It is possible to use HRIS to select the most match applicant, but this must be a secure and confidential source of internal candidates.

Employees who are interested in the offered position should return to the Human Resources Department and apply, based on a referral from a prospective boss. Tabasum (2019)

External Recruitment:

- A wanted ad is a standard technique for an agency to notify the public that it has a position available. Employee references may have also gotten more specific reports about potential jobs, job Placement Services and School, College, and University Recruitment.

2.4 Marketing Practices

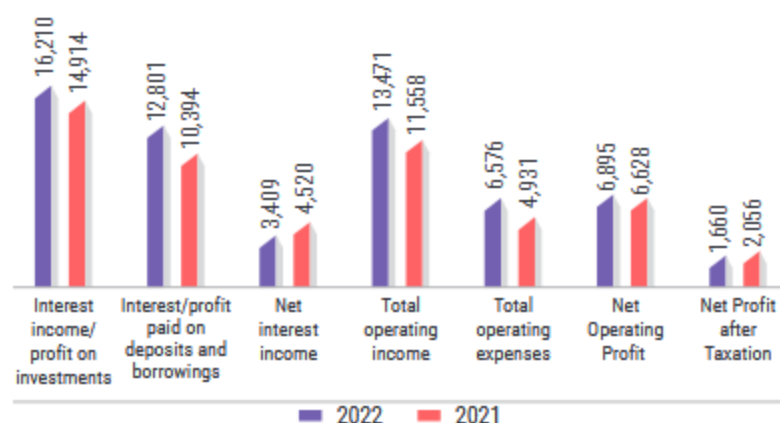
Instead of pricing, DBL's marketing strategy focuses on selling value. Instead of investing a lot of time and money on marketing their goods and services, they concentrate on adding value to them. In order to preserve positive relationships with customers and important clients, Dhaka Bank places a strong emphasis on customer relationship management.

2.5 Financial Performance

As a result of the difficult market conditions, the company recorded a profit after tax of Tk. 1,660 million in 2022, compared to Tk. 2,056 million in 2021. The bank's performance was primarily achieved through loan loss minimization, adherence to core banking operations, consolidation of business mix with greater focus on SMEs, efficient cost management, and right strategic choice. Overall financial performance for 2022 indicates that the bank's accomplishment and particularly in the revenue basket, was more credible than we had anticipated, especially in the categories of investment Income and fees & commission Income.

Operating Income of Tk. 13,471 million for the bank. On the Balance Sheet, the bank created an incredible Balance in Assets of Tk. 346,556 million, representing a Tk. 11,205 million rise from Tk. 335,351 million in 2021. The expansion was fueled by an 11% increase in loans and advances. Deposits increased by 6% as well. The bank maintained a significant capital adequacy of 14.12% in compliance with the Basel-III criteria. Total Shareholders' Equity rose from Tk. 20,242 million in 2021 to Tk. 20,773 million in 2022. Liquidity was comfortable, accounting for 23.60% of Total Assets (cash, balances with other banks and financial institutions, money at call, treasury bonds, and marketable securities). The bank had a solid portfolio of Loans and Advances, with a Loan to Deposit Ratio of 87.38% at the end of 2022, up from 84.34% in 2021 (Annual Report,2022).

Profitability- The Bank



Balance Sheet Focus - The Bank

Amount in million

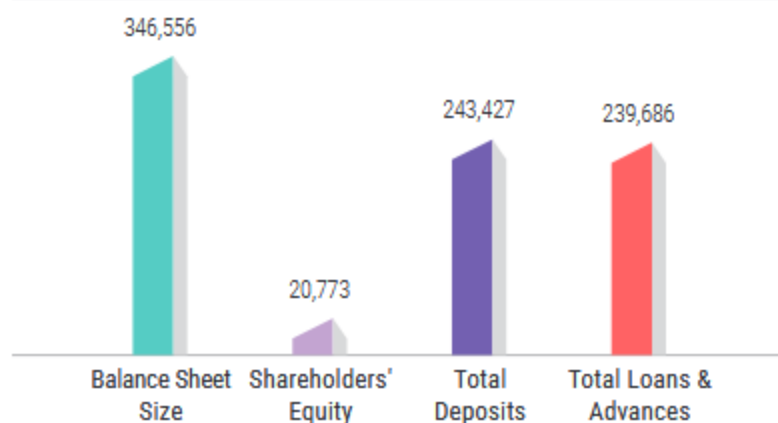
Particulars	2022	2021	Variance	%Change over 2021
Balance Sheet Size	346,556	335,351	11,205	3.34%
Shareholders' Equity	20,773	20,242	531	2.62%
Total Deposits	243,427	230,417	13,010	5.65%
Total Loans & Advances	239,686	215,459	24,226	11.24%
Classified Loans	12,188	7,145	5,043	70.58%

Profitability- The Bank

Amount in million

Particulars	2022	2021	Variance	Percentage (%)
Interest income/profit on investments	16,210	14,914	1,296	8.69%
Interest/profit paid on deposits and borrowings etc.	(12,801)	(10,394)	(2,407)	23.16%
Net interest income	3,409	4,520	(1,111)	(24.57%)
Total operating income	13,471	11,558	1,913	16.55%
Total operating expenses	6,576	4,931	1,646	33.37%
Net Operating Profit	6,895	6,628	267	4.04%
Net Profit after Taxation	1,660	2,056	(396)	(19.26%)
EPS	1.75	2.16	(0.42)	(19.26%)

Balance Sheet Focus - The Bank (2022)



Performance Ratio - The Bank

Amount in million unless mentioned otherwise

Particulars	2022	2021	Variance	%Change over 2021
Return on Assets (ROA) (%)	0.49	0.65	(0.16)	(24.62%)
Return on Equity (ROE) (%)	8.09	10.53	(2.44)	(23.17%)
Operating Profit per Employee	3.49	3.29	0.2	6.08%
Assets per Employee	175.47	166.68	8.79	5.27%

2.5 Corporate Social Responsibilities

The term "corporate social responsibility" (CSR) refers to a method used by banks to ensure that they are actively adhering to the letter and spirit of the law, moral standards, and regional or worldwide norms. CSR (Corporate Social Responsibility) is becoming increasingly significant in the banking industry. Dhaka Bank's CSR efforts strive to create a more sustainable and responsible future by participating in a variety of initiatives that empower communities and safeguard the environment. Through its operations, projects, and partnerships with other organizations, Dhaka Bank focuses on education, healthcare, disaster assistance, and environmental protection.

Employees of Dhaka Bank are part of a larger mission. They are inspired to contribute to the bank's social efforts such as financial aid to flood-affected people, blanket distribution to cold-hit people around Bangladesh, and scholarships to deserving students. Dhaka Bank also made contributions to sports organizations such as the Bangladesh Football Federation for the development of the women's football squad (Annual Report,2022). Dhaka Bank spent BDT 230.81 million in 2022 for the overall improvement of the nation (Annual Report,2022).

Few CSR initiatives taken by Dhaka Bank Ltd are-

- Dhaka Bank Limited Makes a Donation to the Prime Minister's Relief Fund
- Dhaka Bank Limited contributes 10 million to the Prime Minister's Relief and Welfare Fund for Flood Victims in Bangladesh.
- Hayatuzzaman - Ibrahim Healthcare Center receives an ambulance donation from Dhaka Bank Ltd.
- Financial Assistance for Cancer Treatment

2.6 Industry and Competitive Analysis

2.6.1 SWOT Analysis of DBL

Strengths:

DBL is renowned throughout the world for its unique working practices. The company's managing for value strategy better meets customer needs and keeps the business profitable.

Employees at DBL feel a strong sense of pride and kinship for the company. The principal factor underlying DBL's success is its excellent organizational culture.

The retention of qualified graduates and postgraduates with little to no prior work experience is a priority in DBL's selection and recruitment processes. The entire DBL work environment is stimulated by new and young employees.

Weakness:

To compete in the banking sector, DBL must create newer, more appealing, and inventive products.

High L/C charges

Opportunities

They have a network that is national. DBL's major goal is to broaden its activities throughout Bangladesh.

DBL can attract potential clients because Bangladesh has a sizable population and because foreign trade has significantly risen recently. We might infer from the picture that DBL has a sizable window of opportunity to seize the major market.

Threats

The current banking network of DBL faces a major threat from booming private, regional, and global banks. In the future, more commercial banks are anticipated to emerge. Numerous foreign and private banks likewise provide comparable goods with nearly identical profit margins. Government regulation of the financial sector is a potential threat. The government occasionally imposes laws and regulations that are harmful to the banking sector.

2.6.2 Porter's Five forces

The threat of new entrant: Due to how challenging it is, there is virtually little threat of new entrants. Additionally, any investor who wishes to launch a bank will require a sizable quantity of capital. Second, in order to establish a new bank, an investor must overcome political obstacles and deal with a sizable number of official and unofficial paperwork. The new bank will need to invest a significant amount of resources in marketing and promotional discounts in order to compete head-to-head with other reputable banks. These factors make the danger of a new bank entering the market very low.

Bargaining power of buyers:

Because conversion costs have decreased as a result of a sizable number of financial institutions entering the market and others receiving regulatory approval, buying power has increased. the most recent industrial fad. Banks are urged to sign up new consumers who might be rate sensitive due to rising fixed expenses. Customers in retail and small businesses are price conscious. The sources of information available to people nowadays are numerous. Pricing sensitivity has increased due to bank competition. Pricing is very important to business clients.

Bargaining power of supplier:

Depending on the state of the market, the ability to negotiate can range from low to high. Most financial institutions will be significantly impacted by the wave of single-digit interest rates that is about to hit since they will be concentrating on obtaining deposits at lower interest rates. On the other hand, if the interest rate on national savings certificates stays the same, many retail customers might decide to invest in them.

The threat of substitute:

Many financial organizations are thinking about expanding their offerings in Bangladesh. A number of the services they are developing could take the role of banking. On the other hand, it will require time for these organizations to become fully functional. There is therefore no danger in the near or medium term future. The

threat of substitute for Dhaka Bank is very high. It is because there are some non-banking financial institutions who are working to give people loans with lower interest rates. Moreover, institutions like IDLC, Lanka Bangla, etc. has the ability to substitute the products and services provided by Dhaka Bank, if DBL do not take necessary steps to compete with these financial institutions.

Rivalry among established firms:

The rivalry and competition are both extremely fierce, and the threat posed by new entrants is steadily rising. In a market where practically all local and foreign banks want to increase their market share at every given chance, it would not be simple to maintain competitiveness and prosper. Therefore, Dhaka Bank needs to be more innovative and aggressive if it wants maintain and grow its current customer base.

Chapter 3: Project Part

3.1 Introduction

In 1995, a consortium of distinguished business individuals from various regions of the country convened to deliberate on the matter at hand, ultimately establishing Dhaka Bank Limited. Dhaka Bank Limited (DBL) was created in accordance with the provisions of the Company Act of 1994. The Bank initiated the process on July 5, 1995, with an authorized capital of Tk. 1,000 million and a paid-in capital of Tk. 100 million. DBL offers a comprehensive range of banking and investment services to both individual and corporate clients, leveraging advanced technologies and a team of highly motivated professionals. As an essential component of its commitment to excellence in the banking industry, Dhaka Bank Limited currently provides a comprehensive range of real-time online banking services across all of its branches, ATMs, ADMs, and internet banking channels.

3.1.1 DBL's cards and ADC service

Four teams collaborate to offer the best bank card service through the Dhaka Bank's cards and ADC operation. Production and delivery team, operational team, payment and foreign exchange, and alternative delivery channel. The types of cards they offer are- Debit card, international debit card, platinum card, master card, signature card, gold card, Mc titanium GP world card, Mc titanium GP Tayyebah card and mywage card. For customers, signature cards offer a few added amenities. When they make purchases for their own use or for the benefit of their firm, they receive a merchant discount. They receive the airport lounge service as a result. Customers using debit cards are not charged to use any DBL ATMs, but if they wish to use an ATM from another bank to withdraw money, they will only be charged 15tk for any withdrawals up to 20,000BDT. A monthly interest fee of 1.6% is applied to credit cards. Customers can dial 16474 at any moment for any information or issue. The call center employees take the call and listen to the customer. If the customer has a problem with card delivery, they transfer the call to the production and delivery team

of the cards division. If the customer has a problem with an ATM, they transfer the call to the ADC team. Customer complaints concerning card dispersal, card breakage, and pin cord forgetting are common in customer service. Customer service employees at the card division can assist in solving these issues with the help of the relevant team. Customers can also call the call center at 16474 for assistance, or they can mail in their concerns. A complimentary membership to Lounge Key and access to 1,000 airport lounges in 130 countries are available to DBL Visa Signature cardholders. Before visiting the lounge, there is no need to register. Along with Wi-Fi service, more workstations will be available. Additionally, DBL offers price breaks to customers who have signature cards at some specific, well-known retailers.

3.1.2 Debit card

A debit card is a payment card that allows the cardholder to make purchases and withdraw funds directly from their bank account. A debit card, also known as a bank card, plastic card, or check card, is a form of plastic payment card that can be utilized as a substitute for physical currency during the process of making purchases. The payment method in question bears resemblance to a Visa or credit card; however, it differs from a credit card in that the funds are promptly debited from the cardholder's bank account at the time of the transaction.

3.1.2 Credit card

A credit card is a type of payment card that is provided to customers, allowing them to make purchases from merchants for goods and services. This ability is granted to the cardholder based on their commitment to the card issuer to repay the amounts owed, together with any agreed-upon fees.

Key Characteristics

The first-year annual expense waiver is a financial benefit that exempts individuals from incurring certain costs during their initial year of participation. The waiver of renewal expenses is contingent upon the completion of 18 exchanges on an annual basis. The maximum interest-free duration is 45 days. The financing fee is 2% per month. The mileage points offered are attractive and are earned on every Taka spent. There are significant discounts available on a diverse range of merchants. The "Buy Now Pay Later" option is available through our SWIPE IT Partners. ATMs and point-of-sale (POS) systems with the "VISA" brand are universally recognized and acknowledged. Two supplementary cards will be provided at no additional cost. The cash advance facility allows cardholders to access up to 50% of their available card limit. The provision of electronic commerce capabilities. The prompt for replacing a lost or stolen card. The concept of e-articulation, which refers to the ability to express oneself effectively using electronic means, is a topic of interest that has gained attention in recent years. This phenomenon has been particularly relevant in the SMS and email transaction alerts are a common method used by financial institutions to notify customers of their account activity. These alerts are sent to customers' mobile phones via SMS or to their email addresses, providing them with real-time updates on transactions made on their accounts. This allows customers to stay informed about the 24/7 Contact Center is a facility that operates around the clock, providing continuous customer support and assistance.



DBL offers price reductions to customers who have signature cards at certain, reputable retailers for electrical gadgets, beauty products, and clothing and accessories. They receive discounts from United Hospital up to 20%, Labaid up to 20%, Kona Cafe flat 17%, Vogue Lifestyle Lounge up to 40%, Women's World up to 20%, and Laser Medical Center up to 12% for health and beauty. They can receive discounts for a fashionable lifestyle from Diamond World LTD, Zara Neha, WASHOUT, and numerous more stores located throughout the nations.

3.1.3 Background/Literature Review

The first and possibly most important step in providing exceptional service and gaining customer satisfaction is understanding the expectations of the consumer. Due to infrastructure support, electronic payment methods, and particularly mobile payments, are becoming more and more popular with consumers in various nations (Herzberg, 2003). The globalization of digital cash has gained a very significant dimension thanks to ATM and bank cards. "Customer satisfaction in ATM service," Kumbhar Vijay (2011): The research, which compared consumer satisfaction with ATM service provided by public and private sector banks, came to the conclusion that private sector banks offer a higher-quality ATM service than do public sector banks. According to Prof. Karunesh Saxena's (2011) study, "Analytical study of customer satisfaction at ICICI Bank with special reference to ATMs," customers place a higher priority on the service quality of the ATM, the staff, the location, and the availability of an adequate quantity of ATMs. In previous studies, it has been stated that the main factors influencing customers' feelings of fulfillment and dissatisfaction with ATMs are the fee charged and cost, being accessible and easy to access location of ATMs, ATM service quality, speed, high up time, cash backup and availability of cash in the ATM, sufficient number of ATMs, accuracy, security, and confidentiality of ATMs. Customers today want digital services that are proactive and available immediately: According to Kiely, S. (2019), 74% of respondents are interested in the geographic location of hospitals and doctors, and 75% would find it advantageous to have proactive travel claims management. Only automated teller machine banking cannot persuade people to switch banks, despite having an impact on customer satisfaction with the bank. Joubert.J(2018).

In conclusion, we can state that there are several research on cards and ADC concerns, and the most of them discuss the factors that are associated with customer satisfaction, but there is no study that really measured customer satisfaction.

3.1.4 Objective

Problem Definition:

The study's primary goal is to investigate important variables that have a significant impact on how satisfied customers are using bank cards as an alternative to cash in Bangladesh. One of the banks operating well in Bangladesh is Dhaka Bank LTD. Although there is intense competition among banks operating in Bangladesh, whether they are local or foreign, government or non-government, DBL has made good success in its business operations. Over the past few years, it has also generated an impressive operational income. The bank aspires to make sufficient advancements in all facets of its business, including cards and ADC service.

OBJECTIVES-

One of the specific goals is to determine how availability of ATM booths affects Dhaka Bank customers' satisfaction, to determine consumer satisfaction with regard to the market's virtual cash payment system and business transaction, particularly DBL's cards and ADC operations, to assess this bank's ADC operation, card customer service, and service recovery system and to determine the degree of general consumer satisfaction with DBL's net-cash usage.

THEORITICAL FRAMEWORK-

1. What is the impact of widespread availability of bank card services in transactions and booth availability?
2. What is the impact of the DBL transaction fee?
3. Do clients generally find the DBL bank cards service satisfactory?

3.2 Methodology

The investigation necessitates a systematic approach, starting from the identification of the subject matter and concluding with the organization of the ultimate report. In order to obtain the necessary components and information for the report and complete the internship report, I proceeded through a series of sequential procedures. The next section outlines the general methodological methodology. The data for this study was obtained from primary and secondary sources, specifically from the Cards division of Dhaka Bank Ltd. The primary sources data is a collection of original and uninterpreted information that is directly derived from firsthand accounts or direct observation. These sources are considered to be the most reliable and engaging in a formal conversation with bank employees. This study aims to conduct a survey. Based on empirical observations derived from my internship engagements, The procedures employed for data collecting. The interview method was employed to gather data pertaining to Dhaka Bank Limited. Conducted interviews with officials affiliated with the Card Division of Dhaka Bank. In order to gather data pertaining to consumer satisfaction, a digital survey was created using Google Forms and subsequently disseminated over multiple social media channels. The questionnaire was designed with careful consideration to ensure its effectiveness and reliability in gathering the necessary data for the study. The Likert-type survey was utilized to develop the questionnaire, which followed a declaration format. This questionnaire was employed to conduct a survey on customer satisfaction, with the aim of gathering primary data.

Sampling Method:

The sample size for this study consists of randomly selected respondents who are customers of the bank. The poll was administered using Google Forms due to its practicality in gathering results.

3.2.1 METHODOLOGY:

1) Sample and Data Collection :

On a sample of Dhaka bank card users, a descriptive study has been undertaken. Customers who visited the Card and ADC section of Dhaka Bank for various services were given a structured survey questionnaire that had been created using a Likert scale.

2) Survey Design :

Along with multiple choice questions, the question's design includes both open-ended and closed-ended questions. Likert scales with five points, ranging from strongly agree to strongly disagree, were utilized.

3) Secondary Sources:

- Annual Report of Dhaka Bank Limited.
- Written document of Dhaka Bank Limited
- Different Newspaper
- Different Web site

The SERQUAL model is a widely recognized framework used in the field of service quality research and management.

The term "tangible" refers to something that can be perceived by the senses or physically. The tangible elements of the service facility refer to the physical and observable components of the facility. Hence, it can be said that customers are likely to experience higher levels of satisfaction when the tangible aspects of services are enhanced. The concept of reliability refers to the consistency and dependability of a measurement or assessment. It refers to the act of executing the committed services to clients with precision and accuracy.

The concept of reliability refers to the consistency and stability of a measurement or research instrument. The concept of "reliability" pertains to an organization's ability to fulfill its obligations and maintain consistency in doing so.

In order to effectively cater to clients and deliver services accurately, it is imperative to ensure that they are provided appropriately on the initial attempt. It is imperative for employees within a company to prioritize the timely provision of service to their clients. Consequently, the consumer is able to place faith and depend on the organization. The enhancement of reliability leads to increased customer satisfaction.

The concept of responsiveness refers to the ability of a system or entity to react and adapt to the responsiveness of the SERVQUAL model is characterized by the willingness and enthusiasm to actively participate. The primary objective of businesses is to cater to the needs and demands of clients by providing efficient and timely services. The platform encompasses dependable and trustworthy services, such as Answering telephone calls and issuing transaction receipts. The inclination to aid individuals in their consumption endeavors and Responsiveness is the term used to describe the provision of prompt services. Consequently, in the event that the organization demonstrates exceptional performance. In the dimension of responsiveness, it is expected that customer satisfaction will be significantly elevated.

Empathy is a psychological construct that refers to the ability to understand and share the feelings and the aforementioned factors encompass demonstrating respect, attention, and kindness when engaging with customers. When there is a higher level of empathy in the hypothesis, it leads to more customer satisfaction.

The concept of assurance refers to the act of providing confidence or certainty in a particular outcome or Employees' level of awareness and exemplary manners, together with their ability to effectively convey trust and Confidence exhibited by businesses towards their consumers is commonly referred to as assurance. Additionally, it demonstrates how the level of employee engagement with clients is immediately observable.

3.2.2 Survey Questionnaire:

1. Is your account current or savings?
 - Current
 - Savings

2. For how long you are with Dhaka Bank Ltd?
 - Less than 6 months
 - More than a year
 - More than 5 years

3. What type of card do you have?
 - Credit
 - Debit

4. How many cards do you have?
 - One
 - More than one

5. Do you have account in any other bank?
 - Yes
 - No

6. Did you have any extra privilege for having special cards?
 - Yes
 - No

7. How often do you use your card?

- Rarely
- Very often
- Only in emergency

8. Is it beneficial to have card over money?

- Yes
- No

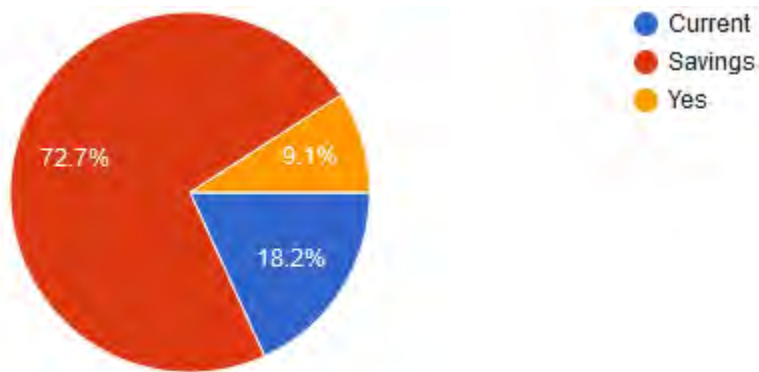
9. What is your Satisfaction level with the transaction charge?

- Neutral
- Strongly satisfied
- Satisfied
- Dissatisfied

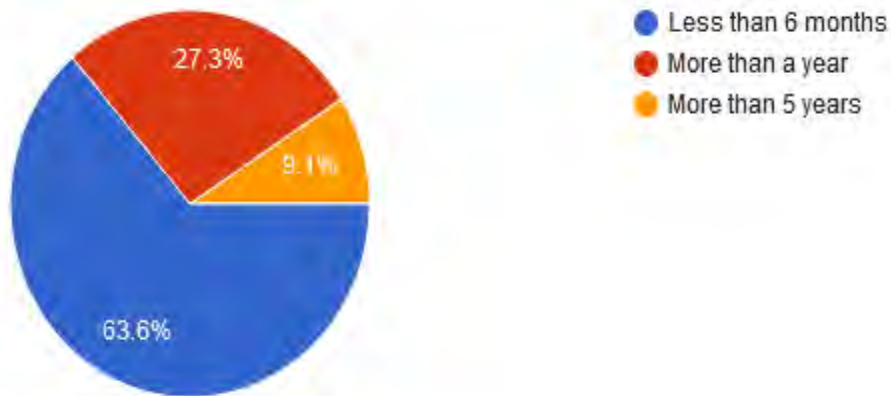
10. Is the Customer care very responsive?

- Neutral
- Strongly satisfied
- Satisfied
- Dissatisfied

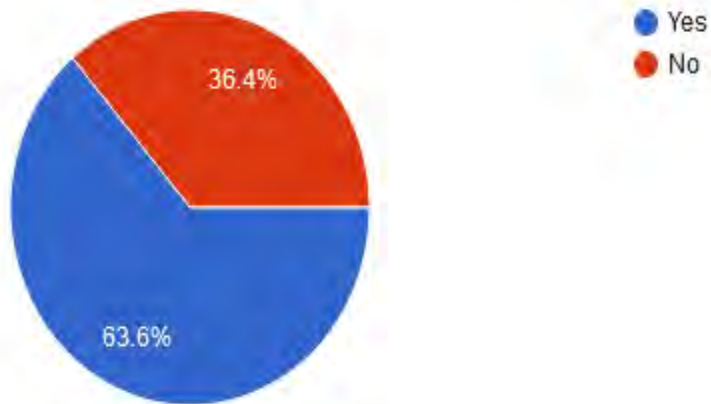
1. Is your account current or savings?



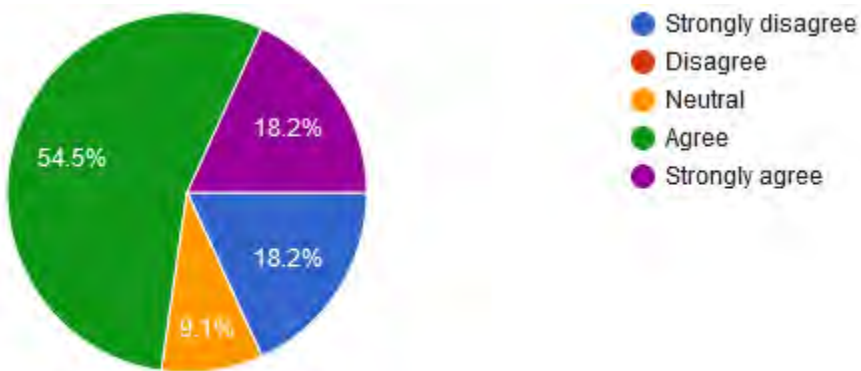
1. For how long you are with Dhaka Bank Ltd?



2. Is it beneficial to have card over money?



3. Is the Customer care very responsive?



The survey that was carried out among the clients of Dhaka Bank Ltd, most of their account type is savings which is 72.7%. Moreover, roughly around 63% is associated with DBL for approximately 6 months and around 28% is more than a year. Finally, we can claim that customers are satisfied to some extent in terms of transaction charge, customer care and service recovery, risk, card capture, ATM machine design, and money withdrawal, and bill time for processing. They are rather disappointed with the lack of ATM booths.

Recommendations:

- Although the call center has received some criticism, customer service and service recovery are remarkable. The respondents claim that sometimes call centers are unable to provide customers with the desired outcome. Therefore, call center staff should have additional training and experienced guidelines.
- It is also possible to conduct routine customer surveys with the goal of learning about customers' expectations or their satisfaction with various card-related concerns.
- Due to the dissatisfaction of customers with the availability of DBL ATM booths, it is suggested that booths be placed up in a particular location where they are desperately needed.

CONCLUSION:

More than any other banking institution in Bangladesh, Dhaka Bank Limited focuses on excellence in banking. Every DBL employee puts in a lot of effort to give consumers top-notch services in order to increase customer loyalty and satisfaction to the highest possible levels. I think this bank can compete with the other top financial institutions in the nation with the implementation of specific marketing techniques and policies. I am grateful to the bank for giving me the chance to work with them and am personally proud to be a part of the DBL family. Dhaka Bank Limited provides its clients with faultless banking and financial services for both private and business use. The most recent technology and a team of very motivated employees and officials support our services. One of the leading private sector commercial banks in Bangladesh, Dhaka Bank Limited provides a variety of services including customer support, international trade, foreign currency, capital market services, and lease financing. The business community, including Small-Medium Sized Enterprises (SME), industrial conglomerates, and top-tier corporate borrowers seeking to counterbalance scopes to gain knowledge for future business standpoint and solutions, has received high praise for Dhaka Bank Limited.

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