

Report On
Determinants of Customer Satisfaction of General Banking: A
Study on EXIM Bank LTD.

By

Md. Shajidul Islam
19204009

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

Brac Business School
Brac University
October 2023

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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.

Student's Full Name & Signature:

Md. Shajidul Islam
19204009

Supervisor's Full Name & Signature:

Dr. H.M. Arif
Assistant Professor
BRAC University

Letter of Transmittal

Dr. H.M. Arif

Assistant Professor

BRAC University

Kha 224 Bir Uttam Rafiqul Islam Avenue, Merul Badda, Dhaka

Subject: Internship report submission.

Dear Sir,

It is a great pleasure for me to present my internship report, "Determinants of Customer Satisfaction in General Banking: A Case Study of EXIM Bank LTD." that I have made based on my experience as an intern in EXIM Bank Ltd General Banking division from 13th November 2023 to 12th February 2024. Through this internship I have gained significant experiences. Furthermore, I have tried to follow every instruction of my supervisor.

I want to express my appreciation for your help in addressing all of my concerns regarding the internship. I made an effort to write the report as precisely and meaningfully as I could. I gave all the information and analysis that was required.

So, I therefore hope that this report will satisfy all the requirements.

Sincerely yours,

Md. Shajidul Islam

ID: 19204009

BRAC Business School

BRAC University

Date: 23rd February, 2024

Non-Disclosure Agreement

This agreement is made and entered into by and between EXIM Bank Ltd and the understanding is signed by a student at BRAC University.

As a former intern of EXIM Bank Ltd. I Md. Shajidul Islam hereby confirms that this report will not contain any confidential, harmful or critical information about the company. Moreover, I am aware that I am required to protect the privacy of the information at all times and am not allowed to talk, divulge, or share any of it with anyone.

Acknowledgment

I want to start by thanking Almighty Allah for this opportunity. I want to sincerely show my gratitude Dr. H.M. Arif Assistant Professor in BRAC University for his support and guidance for completing the report. Without the expertise and mentorship of Dr. H.M. Arif, it would be impossible for me to complete this report on time.

Moreover, I want to thank my on-site supervisor and other senior employees of EXIM Bank Ltd for their support and guidance throughout my internship.

Executive Summary

With its founding in 1999, EXIM Bank Limited, a well-known private commercial bank in Bangladesh, has grown remarkably, establishing an important participant in the banking sector in the country. Evaluating the effects of tangibleness, responsiveness, assurance, empathy, and reliability on customer satisfaction at the EXIM Bank Ring Road Branch was the goal of this research. The process included developing an organized questionnaire, interviewing 100 people to get their opinions, and applying SERVQUAL for in-depth comprehension. Primary sources included direct inquiries, real-world banking experiences, discussions with coworkers, task reviews, consumer experiences, and discussions with management. The official web page, the Annual Report, and appropriate books and articles were used as secondary sources. According to research, consumers like the bank's offerings and structures, and technology has enhanced services. High satisfaction is an effect of the bank's excellent customer service, which places an immense value on reliability and responsiveness. While thoughtfulness and ease of use are valued, bankers ought to push for exceptional performance and more empathy to keep their competitive edge.

Keywords: Customer satisfaction, EXIM Bank Limited, Commercial banks, General Banking.

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Chapter 1

Overview of Internship

1.1 Student Information

Name: Md. Shajidul Islam

ID: 19204009

Program: Bachelor of Business Administration (BBA)

Major: Finance

Minor: Computer Information Management (CIM)

1.2 Internship Information

1.2.1 Internship Company Information

Period: 3 months (13th November 2023 to 12th February 2024)

Company Name: EXIM Bank Ltd.

Department: General Banking

Address: 125. RING ROAD BRANCH. Routing No: 100263976. Address: Industrial Plot #
6/A, Ring Road, Ring Tower, Mohammadpur, Dhaka- 1207.

1.2.2 Internship Company Supervisor's Information

Name: Md. Shayke Nobe Shohel

Position: Assistant Officer

1.2.3 Job Scope

Job Title: Intern

Duties and Responsibilities

- **Administrative Assistance:** Provide the General Banking team with general administrative support.
- **Communication and Collaboration:** Work very closely with the Customer Service team members to contribute to the success of marketing initiatives.
- **Reporting and Analysis:** Obtain information and compile it to produce Customer Satisfaction performance reports that highlight important metrics and trends.

As an Intern for three months, I was a key member of the General Banking team's assistance team. To ensure excellent interaction between the General Banking and Customer Service teams, I organized team conferences, carefully monitored documents, and managed paperwork. I worked closely with them afterward and helped to carry out marketing. In the field of reporting and analysis, I gathered and examined data on customer satisfaction, utilizing programs like Microsoft Excel to create insightful performance reports and attractive presentations. In addition to the responsibilities assigned, I made recommendations for process enhancements, engaged fully in pertinent training sessions, and regularly showed effort in completing assignments. My administrative and analytical abilities were refined by this experience, which also gave me insightful knowledge of the dynamic structures of both teams.

1.3 Internship Outcomes

1.3.1 Students Contribution to The Company

Throughout my internship at EXIM Bank Ltd., I was given some significant assignments, which gave me plenty of really useful hands-on knowledge. My career growth was greatly facilitated by the effective incorporation of the knowledge I had acquired from my academic studies into this work environment. During my internship, one of my main duties was to gather sample inquiries every day. I worked directly with the General Banking and Customer Service department as well as the customers to guarantee that the required materials were obtained as soon as possible and properly. These examples serve as a strong illustration of our service and are crucial to recruiting new clients and growing our customer base. In the past, I would gather consumer complaints and forward them to the customer service division.

Another part of my job was writing evaluations in addition to collecting requisitions. I carefully prepared these reports to guarantee the accuracy and quality of our offerings, which aid in gaining the trust of our customers. It was my duty to provide these reports to our customers.

Another part of my job was to establish solid relationships and provide outstanding client service. Through my internship, I came to realize how important it is to maintain excellent client relationships to advance an organization. Through regular interactions, quick responses, and a genuine desire to assist the consumers, I was playing a crucial part in building solid relationships. The Customer Service employees and the Bank must stay in a harmonious relationship for the company to operate properly.

I had a chance to follow top reps when they visited with consumers. This was an invaluable experience that helped me how to establish and maintain beneficial relationships with clients.

I was able to gain a knowledge of how challenging it may be to communicate with consumers and meet their requirements by working at EXIM Bank Ltd. and observing their skilled in

operation. I was able to get ready for my future job in customer satisfaction and service because of this experience.

1.3.2 Benefits to The Student

EXIM Bank Ltd. offers an atmosphere where an individual can improve their career skills while collaborating effortlessly with different divisions to accomplish the goals of the company. EXIM Bank taught me essential lessons on how to conduct myself professionally at all times while interacting with consumers. As a result, I've boosted my ability to speak clearly and quickly with other employees as well as the wide range of consumers we represent. This ability covers the capacity to react deftly under duress and communication in general.

Furthermore, I was able to interact with a wide range of consumers during the time I worked at this Bank through several methods, including emails, SMS, and conversations over the phone. This wide-ranging experience acted as a trial run for my verbal and social skills.

I've grown more adept at working closely with others as a team member. I now know more about how to get involved in a professional scenario without causing problems. My ability to deal with different situations and my knowledge of how businesses are run have both risen.

I have come across scenarios throughout my internship where I had to take care of many things simultaneously. As a result of this learning curve, I can now multitask a lot better. Since each of the above tasks had a time limit, I was able to refine my time management techniques. Eventually, managing multiple tasks while completing deadlines led to the development of my time management and capacity for multitasking.

1.3.3 Challenges to The Student

As a new intern, I experienced and surmounted a lot of challenges, which eventually helped me assimilate into my role at EXIM Bank Ltd. At first, it was extremely hard to adapt to the unique business atmosphere. To function well, employees need to be aware of the distinct customs and dynamics present in each firm. I had to swiftly adapt to and grasp the distinctive culture of EXIM Bank Ltd., an influential player in the nation's banking sector, to make an invaluable asset to its management team.

Another challenge I had across the course of my internship was the variety of jobs I was allocated. Initially, it was difficult due to the huge range of tasks, each needing an individual set of skills. I had to pick up new skills fast and adjust to the various needs of my work. Effective interaction with consumers has come to be as a serious concern. At first, it was challenging to connect with clients and deliver information in the right way. I had to become skilled in many challenges arising from the intricate nature of client relations.

Luckily, with my supervisor's encouragement and guidance, I was able to gradually develop my communication skills and establish a positive rapport with consumers. Moreover, there were periods when I faced concepts and procedures that I had never heard of before. However, I was able to face these challenges because of the advice I received from my supervisor. Their expertise and desire to share ideas were important in assisting me in right away recognizing and conquering these challenges.

1.3.4 Recommendations

I have a wonderful chance to acquire knowledge about and gain practical experience in a variety of banking-related fields all over this internship program, which will help in my analysis and appearance. The focus of the research is mostly concentrated on EXIM Bank Limited since it is based on decisions from the real world. The EXIM Bank Limited Ring Road Branch was allocated to me as my internship location. I enjoyed working as a client-oriented intern, helping to resolve issues for customers. I also had positions in a variety of bank sections, such as General Banking. Even yet, it was impractical to grasp every facet of the subject in just three months of learning.

Chapter 2

Organization Part

2.1 Introduction

Generally speaking, when we refer to a "bank," we mean a financial institution that manages finances. A financial institution is known as a bank if it receives, accumulates shares, costs, swaps, loans, distributes, or secures cash for consumers. EXIM Bank was founded by a group of highly qualified people who had a creative plan of establishing an investment bank against an environment of banking reform and liberalization of the economy. As a fully monitored commercial bank, EXIM Bank is supervised by an administrative team of dedicated, exceptionally skilled employees with a wealth of banking expertise. They work extensively to understand and understand the needs of their consumers. As the economy changes, the bank adjusts its position in the new market environment.

2.2 Overview of the Company

EXIM Bank was established on 3rd August 1999 and its name was Bengal Export Import Bank Limited. Then within three months, on 16th November 1999 the name was changed to Export Import Bank of Bangladesh Limited. The founder of Exim Bank was Mr. Alamgir Kabir. With Mr Lakiotullah's supervision, in July 2004, EXIM Bank moved all of its conventional operations into Shariah-based Islami Bank.

However, In the EXIM Bank's Ring Road Branch, the number of employees is 15 including the General Bank, Cash and Investment section. EXIM Bank contains two floors in the Ring Road Branch. Both of the floors are well organized and spacious as well. As EXIM Bank is a

Shariah-based Islamic bank, they pray regularly inside the bank. Furthermore, all the employee's and staff's behavior is watch-worthy and they are enough customer friendly.

- **Mission**

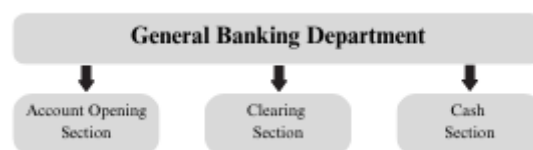
The Bank's mission is to help clients get the most out of the Islamic banking system by offering outstanding financial services with a concentration on commerce across borders. The bank promotes a corporate code of conduct while maintaining a technology-based banking environment based on professionalism and innovation. The bank meets its corporate social responsibility duties and seeks for long-lasting growth with a strong capital foundation. Above all, it intends to make an important boost to the national economy, supporting its growth and prosperity.

- **Vision**

“Together Towards Tomorrow”.

General Banking Activities of EXIM Bank Ring Road Branch

Any branch's general banking sector functions as its main point. It is the major division. Firstly, the general banking sector gives daily assistance to the consumers who use it. The following are the responsibilities of general banking at the Ring Road Branch-



Account Opening Section

The first step towards building the relationship between the bank and a consumer is opening an account. Starting a bank account requires following certain legal requirements. Customers and the bank engage in an arrangement for creating a bank account. EXIM Bank Ltd. initiates the following categories of accounts:

- Saving Account
- Current Account
- Fixed Deposit Account
- Long Term Deposit Account
- Short Term Deposit Account

Typically, opening a savings or current account needs a few steps. Because they advise consumers through the process gradually, bank employees are vital to it. First, while clarifying the specifics and requirements, bank staff members offer the potential customer with the required account opening documentation. The customer then fills out the form, which needs to be signed by the introducer. Two passport-sized photos, each with the introducer's signature, copies of their National Identity card, the card of their chosen nominee, and a recent utility bill certifying their address must be sent with the application. People may also be asked to show an identity document from the place where they work or a confirmation letter as further proof.

The consumer presents the properly completed form to the authorized bank official for approval after they've submitted it. The authorities then go through a verification process to ensure that all of the data and documents are authentic. The applicant is requested to fund the account with the required amount if everything is confirmed. A payment makes the account officially formed. The authorities then provide the consumer a checkbook, which they give them after a bit of waiting around. The bank stores a printed copy of the enrollment form for its records.

This extensive process ensures a secure and efficient way to open current or savings accounts with the bank.

Closing of an Account

Consumers may cancel their accounts at any point as long as they present an appropriate cause. Any account owner seeking to cancel their account has to supply the branch manager with documents and a valid cause. He also has to offer the bank the remaining pages in the checkbook.

Cheque Books Issue and Delivery

- **Issue of Cheque Books**

For their financial activities, customers often need a checkbook once they have officially created an account with the bank. When issuing a checkbook, there are a few steps that both the banking and the customer must complete. Consumers must complete a request form, which is often included with the necessary paperwork to open an account. This form is used to make written inquiries for the checkbook. Afterward, banking authorities play an important role in verifying the legality of the request by matching the consumer's signature on the request form with the information on the provided signature certificate. To accurately capture the consumer's demand, bankers submit the requisition data into the computerized system of the bank once the signature has been confirmed.

- **Delivery of Cheque Books**

An essential component of creating a flawless banking transaction is providing the consumer with their checkbook. The bank performs numerous duties to ensure the effectiveness and

assurance of this procedure. The bank has to inform the consumer that their checkbook is issued. The consumer flies directly to the bank after knowing of this. A registration form must be signed by the consumer at the bank as a component of the verification process. Bank employees play an essential part in this process as they carefully match a consumer's signature to their records. Officers check the signature before giving the checkbook. They input the necessary data, such as batch numbers, dates, and page counts, into the database of the bank.

- **Issue and Delivery of Debit Card**

Consumers may request a debit card by completing the card procurement paperwork issued with the account opening form. The consumer has to fill out the form, including submitting their personal information. When he documentation the paperwork, the banks approve the request for the card. During an extended period of three working days, the card passes from the main office to the branch. The bank informed the consumer when to expect his credit card to arrive. The consumer must come to the office by himself for them to pick up the card.

Clearing Section

The clearance section is important for ensuring the safety and integrity of various types of money, such as demand drafts, pay orders, and checks, for the benefit of consumers. These essential tasks are properly carried out by the two primary clearing systems, Outside Bank Clearing and Inter Branch Clearing, and also by monitoring organizations like the Bangladesh Bank. There are two primary categories of clearing methods in the clearing section:

- **Outward Clearing**

- Inward Clearing

While outward clearing is sending the consumer cheques to other banks for a fee, inward clearing involves settling checks written by a bank's consumers on the bank's account for transactions to others. When outward clearing is used for cheques from other banks, inward clearing is utilized for the bank's internal activities.

Cash Section

The cash section is the department of a bank that operates most rapidly. As cash is a liquid asset, it must be maintained properly. I couldn't do any work in that field during my internship because of its sensitivity. The cash department takes money moved from the locker for doing procedures as early in the morning. The employees of the cash department have to be in the office from the start of the first hour. Consumers aren't permitted to come late because they come in to make deposits or withdraw cash in the first hour. To start working, the department collects money out of the locker. A vault or locker room is the most protective area of a bank. Everything is kept in the vault.

2. MANAGEMENT OF THE BANK

With Directors monitoring important committees including the Executive Committee, Audit Committee, Management Committee, and Compliance Committee, Exim Bank Bangladesh functions according to a conventional structure. The day-to-day activities are led by the Managing Director/CEO and are assisted by areas such as Marketing, Information Technology, Credit, and Human Resources. The branches, each with a branch manager, manage local operations, while the Internal Control and Compliance Unit makes sure that policies are followed.

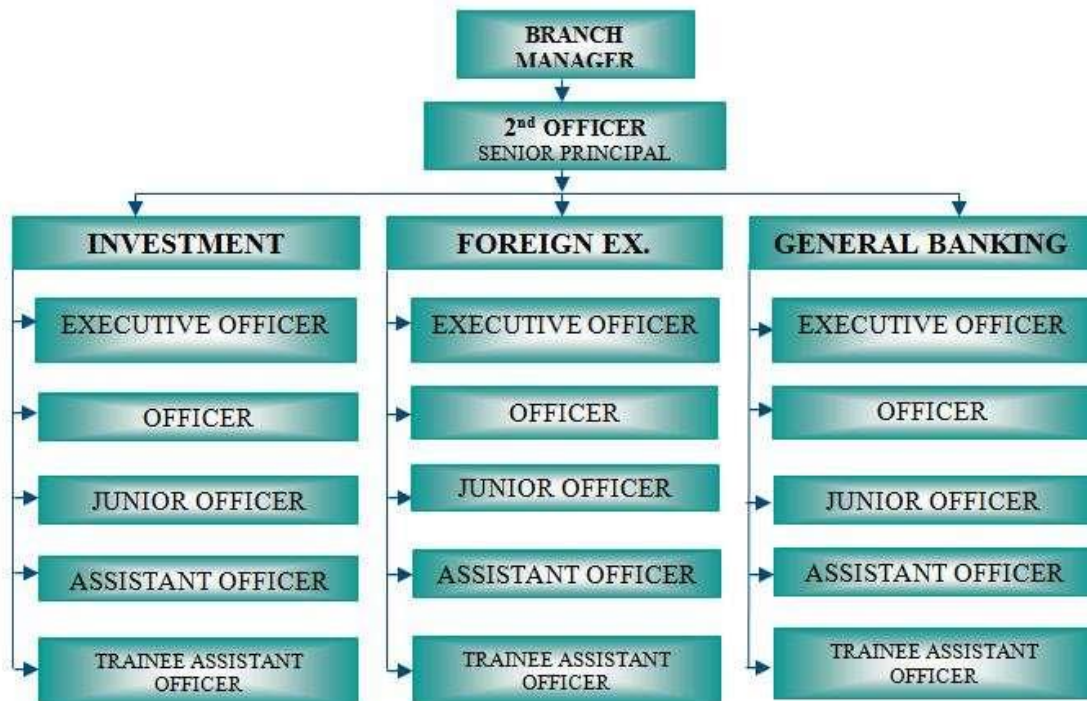
Recruitment & Selection process: Exim Bank Bangladesh manages its human resources using a multifaceted approach. During the hiring and selection process, candidates undergo extensive evaluation through inquiries and job analyses.

The Compensation System: Exim Bank constructed its compensation plan with market conditions and worker productivity in mind, intending to retain and attract top talent. Choosing organizational equality provides equitable compensation for every role. This strategy indicates the bank's focus to a comparable and equitable pay plan, according to standards in the sector and understanding the worth of its employees.

The Training & Development Initiative: The bank offers several programs to enhance the skills of staff and focuses a high priority on learning and growth activities. A strong assessment of performance is given, connecting each employee's efforts to the aims of the company and offering constructive critique.

Performance Appraisal System: Exim Bank has an increased assessment system that exists to assess workers' remarks, match them to company targets, and highlight areas in need of growth. The comprehensive approach to managing human resources illustrates Exim Bank Bangladesh's focus on developing an employee that is knowledgeable, driven, and efficient.

2.4 Organizational Structure



2.5 Marketing Mix

The purpose of EXIM Bank's marketing mix is to successfully achieve its company objectives while delivering successful service to customers through the combination of the four essential elements of product, pricing, promotion, and place. Now let's explore the marketing mix of EXIM Bank. To make sure they're maintaining a successful company alongside offering outstanding customer service, they're implementing a wide range of opinions.

Product: To meet all of its consumers' requirements, EXIM Bank provides a range of finance services and products. Services include savings and checking account services, commercial and personal loans, investment and financial management, credit and debit cards, and online payment methods. To remain innovative and meet the evolving demands of its customers, the bank constantly updates and expands its product lineup.

Price: The price method used by EXIM Bank achieves an ideal equilibrium between rivalry and income. The organization guarantees that the pricing of its products is relevant in the market by considering components like finance rates, charges, and costs. The bank may provide advertisements, financing options, and special revenues to attract prospective consumers while keeping current ones and assuring an ongoing supply of revenue.

Promotion: EXIM Bank has a versatile promotional plan. The business runs advertisements on a variety of platforms, including TV, radio, online media, and online channels, to advertise its brand and emphasize its goods. In addition, the bank works in cooperation, allocates itself to helpful groups, and sponsors fundraisers in an effort to strengthen its image for quality and social responsibility. EXIM Bank additionally operates a digital footprint via email marketing, the internet, and its official website in order to stay engaged consumers and provide pertinent information regarding finances.

Place: As part of its advertising approach, EXIM Bank makes its offerings prominent both online and offline. The bank establishes ATMs and branches in prime spots along key routes for the convenience of its customers. Additionally, it offers consumers with first-rate mobile and internet banking services that let them look over their financial data, do activities, and get assistance from far away.

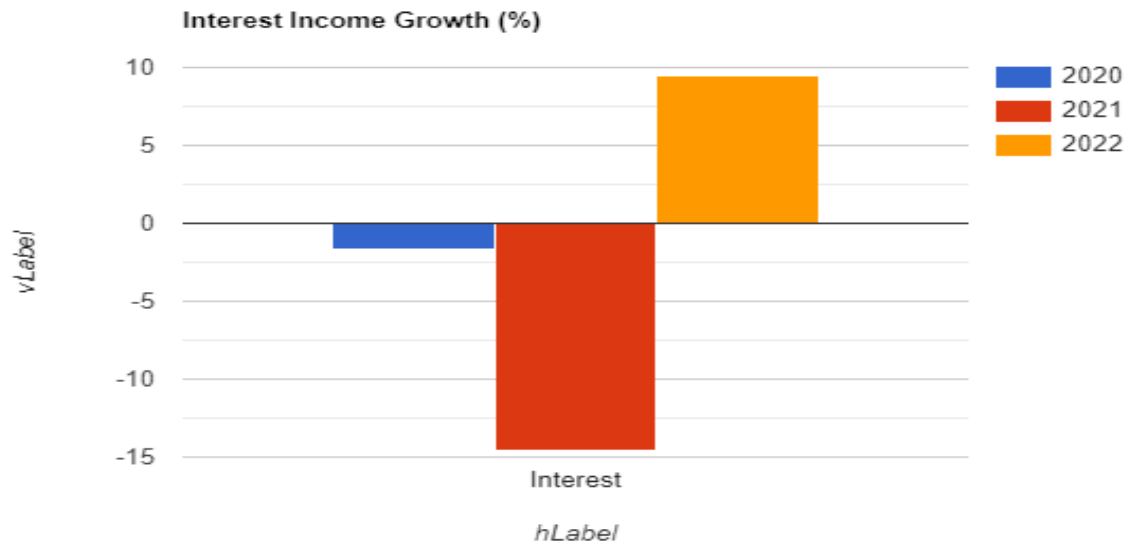
EXIM Bank's marketing mix is an organized plan that includes an extensive array of banking products, reasonable prices, marketing across multiple channels, and an easy-to-use supply chain. By carefully monitoring all of this, EXIM Bank intends to help its customers and maintain its market position in the rapid banking sector.

2.6 Accounts & Finance Department

The finance and accounting departments play a crucial role in EXIM Bank's banking operations. This committed staff is responsible for keeping a close eye on a wide range of accounting issues and ensuring the security and stability of the bank's operations. Their primary duties focus on monitoring multiple customer accounts. To assist consumers with enhancing their economic standing, they manage loan inquiries, frequently record bank deposits and withdrawals, and provide investment guidance. Their dedication to detail guarantees the correct and secure processing of users' transactions. In addition to monitoring accounts for consumers, the finance section participates efficiently in the choices made by the bank. By providing their banking specialization, they collaborate with other bank sections to develop pricing strategies, investment potential, and risk-management techniques. Rather than being simply number crunchers, they play a major part when considering the bank's investment recommendations. Security is yet another crucial component of their business's activities. They expertly handle the complex online platforms of fiscal policy guidelines and governmental rules, guaranteeing that EXIM Bank follows industry standards. This secures the consumers' money by ensuring the accuracy and security of each financial transaction. Their reliable companion in today's tech-driven economy is technology. They utilize modern methods and technologies to keep interaction records, keep an eye on resources, and do thorough financial evaluations. They employ contemporary technology, manage accounts successfully, make important economic choices, and ensure legal compliance to maintain the bank's fiscal health. That dedication ensures that EXIM Bank will always be a reputable business to meet the banking demands of its customers.

Table 1: Interest Income Growth of EXIM Bank

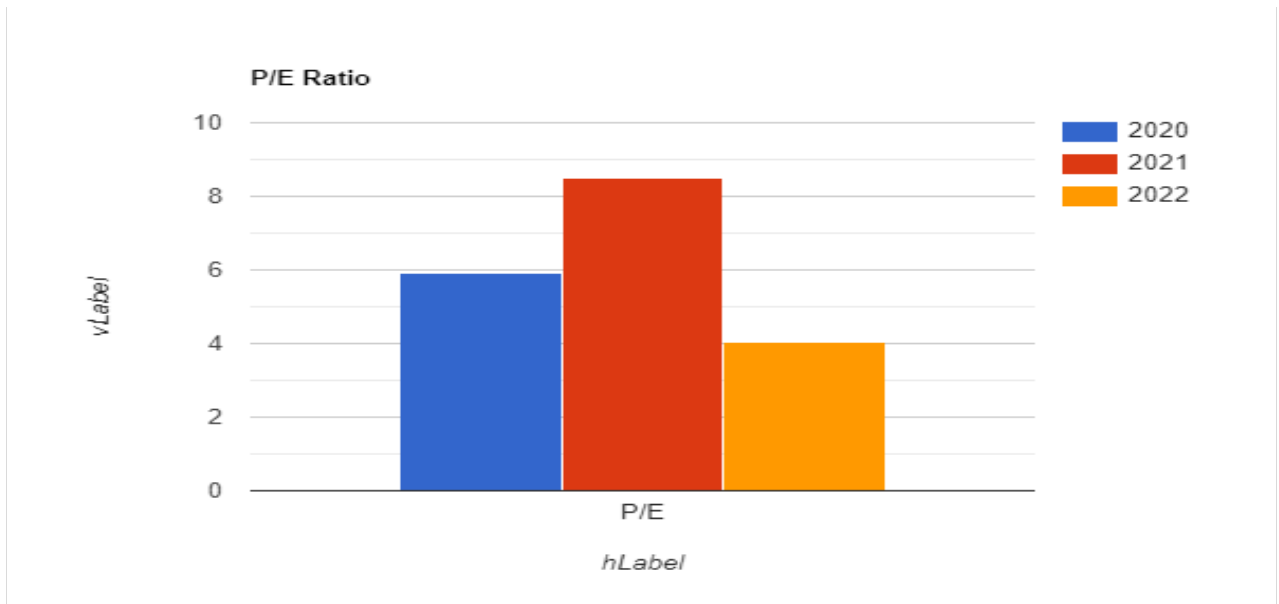
Years	2020	2021	2022
Interest Income Growth (%)	-1.68	-14.58	9.5



The growth rate of Interest in 2020 was negative but in 2021 again it decreased due COVID-19 pandemic and it was negative 14.58%. However, in the next year, it increased again and it was positive 9.5%. So, this can be said that the EXIM bank is recovering its losses. Moreover, EXIM bank's financial performance is improving.

Table 2: P/E Ratio of EXIM Bank

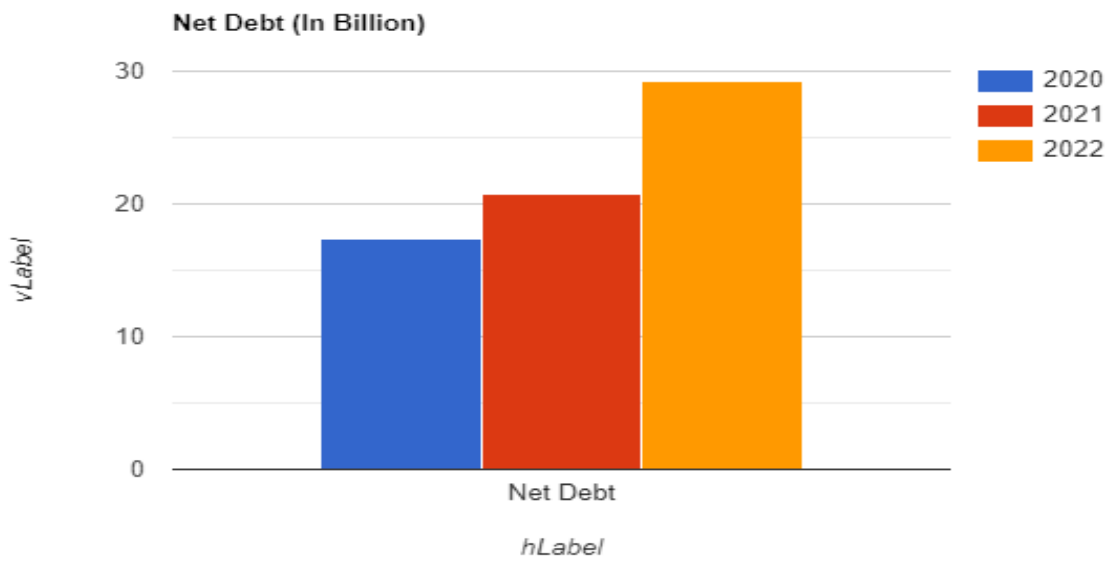
Years	2020	2021	2022
P/E Ratio	5.92x	8.52 x	4.05x



A high price-to-earnings ratio (P/E) may indicate that a stock is overvalued and priced excessively compared to its earnings. We can see the P/E ratio was much higher in 2021, which is 8.52x and the reason is the COVID-19 pandemic. Fortunately, in 2022 it decreased to 4.05x, which is good for any organization. So, the P/E ratio also indicates that EXIM bank is becoming more solvent and their financial performances are becoming well.

Table 3: Net Debt of EXIM Bank

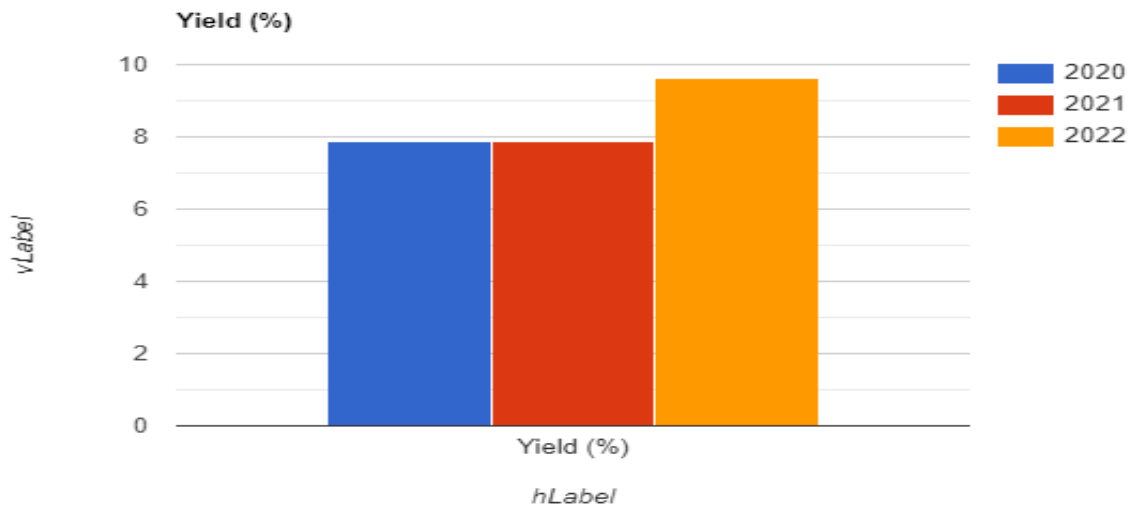
Years	2020	2021	2022
Net Debt (in Billion)	17.34	20.69	29.19



The above chart shows the Net Debt of EXIM Bank. The net debt was 29.19B in 2022, which is much higher than the previous years. But the point is, a higher net debt doesn't mean that the bank is less solvent or their performance is bad. This is true that when net debt is higher, then an organization functions well because they have a big fund to function well.

Table 4: Yield of EXIM Bank

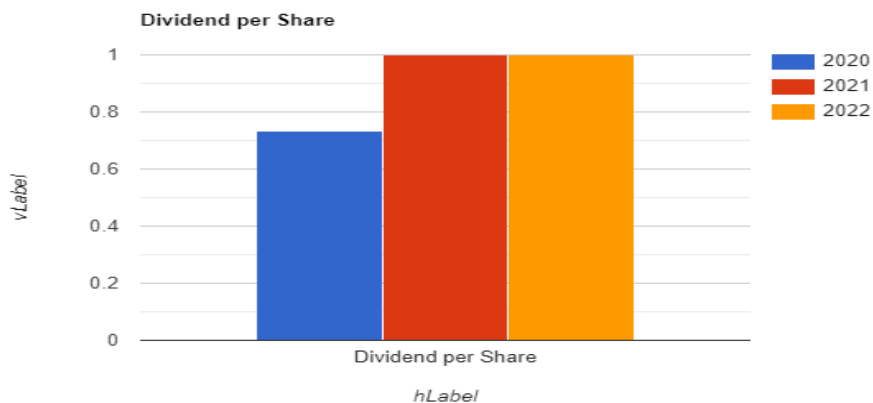
Years	2020	2021	2022
Yield (%)	7.87	7.87	9.62



Yield is a very common indicator to measure the overall performance of an organization/firm. Higher yield means higher gain. The above graph shows that in 2022 the yield was 9.62%, which is relatively higher than the previous year's yield. However, the yield is also indicating that the financial performance of EXIM bank is becoming good. Their profitability and market value are also becoming higher.

Table 5: Dividend per Share of EXIM Bank

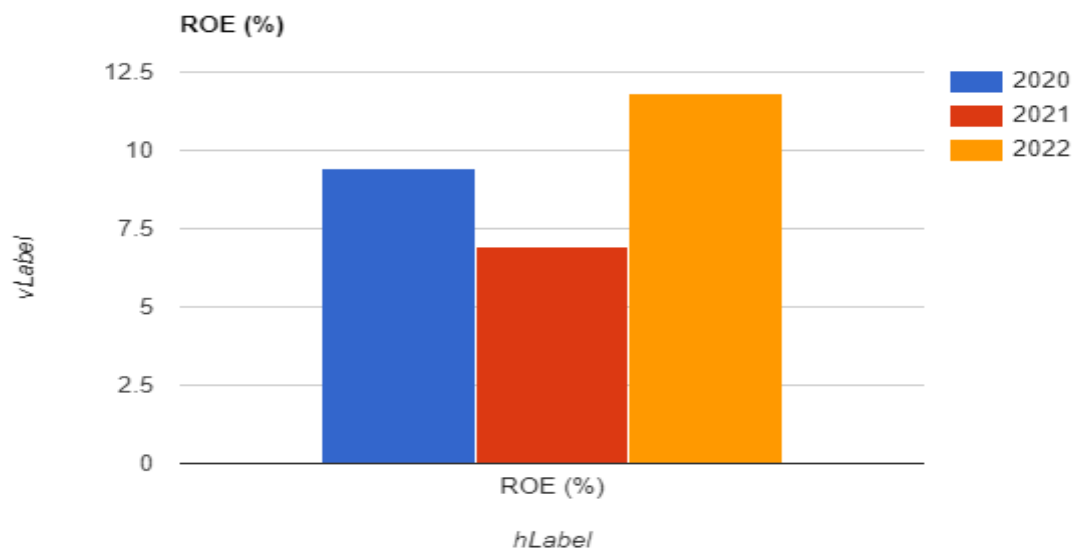
Years	2020	2021	2022
Dividend per Share	0.7317	1	1



A higher dividend means a strong financial background of an organization. Here, we see that in 2022 the dividend was 1, which is pretty similar to its past years. But in 2021 and 2022 it has increased to 1TK/share, and the dividend per share 1TK is so high because their stock price is about 10TK. Which is good for EXIM Bank. Because of their higher dividend stock holders would be more interested in investing in EXIM Bank. So, this indicator also proved that EXIM bank is gaining financial strength, making more profit, and becoming solvent.

Table 6: Return on Equity of EXIM Bank

Years	2020	2021	2022
ROE (%)	9.42	6.95	11.8

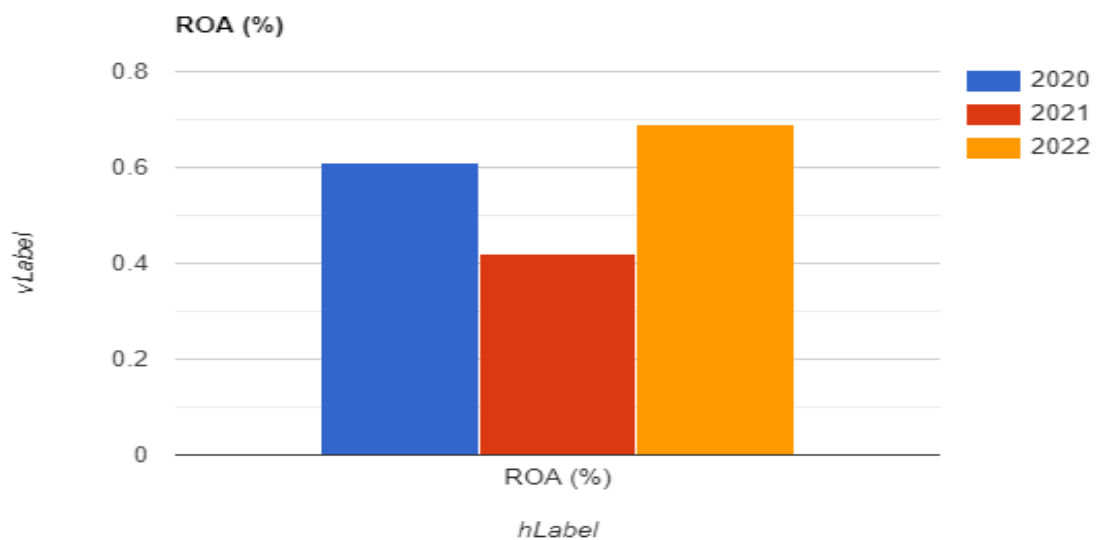


Return on Equity (ROE) was a healthy percentage in 2022 compared to its past years. In 2022, it was 11.8%. However, in 2021 it was very low. In 2021, it decreased to 6.95% from 9.42%.

In 2021, it decreased just because of the pandemic. But within the next year, it pumped huge. this indicator is also confirming that EXIM Bank's financial performance is improving day by day.

Table 7: Return on Asset of EXIM Bank

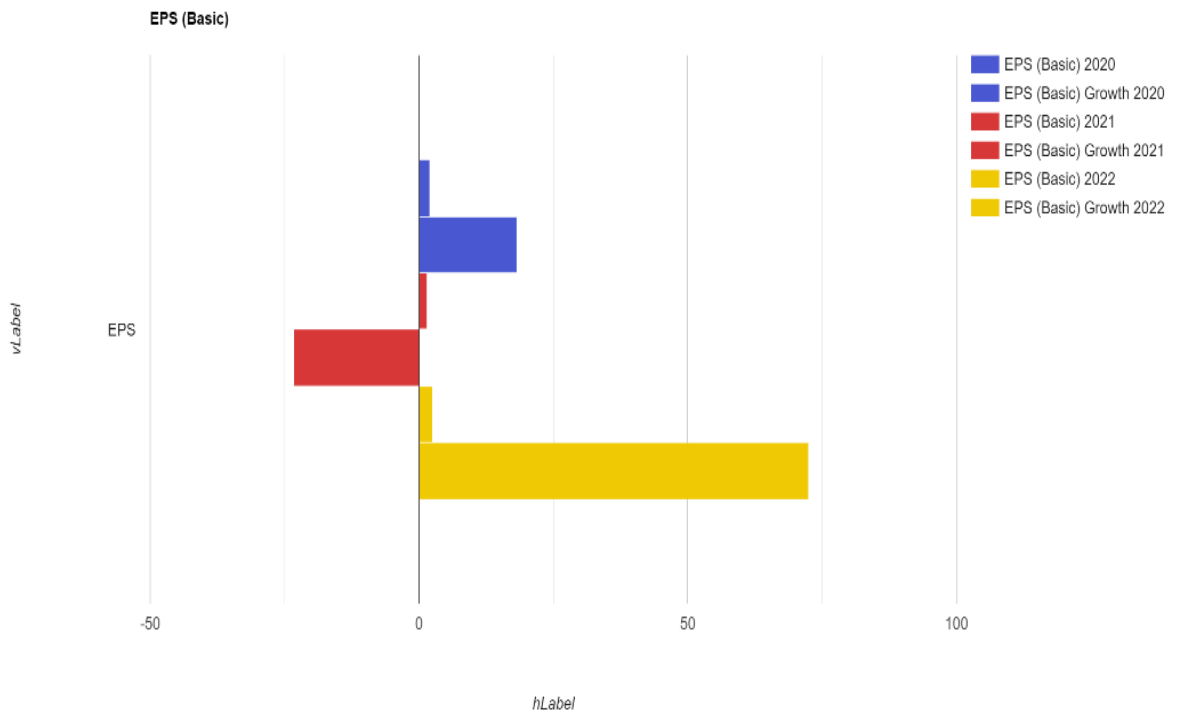
Years	2020	2021	2022
ROA (%)	0.61	0.42	0.69



Return on Asset (ROA) also increased in 2022. In 2022, it was the top compared to the past two years. Again, this must be said that due to the world pandemic, in 2021 the overall performance of all organizations was very low. Only for this reason in 2021, the ROA was only 0.42%. but in 2022 it will double almost. So, we can interpret that EXIM bank is becoming more solvent, making more profit, and overall financial performance is becoming better day by day.

Table 8: Earnings per Share of EXIM Bank

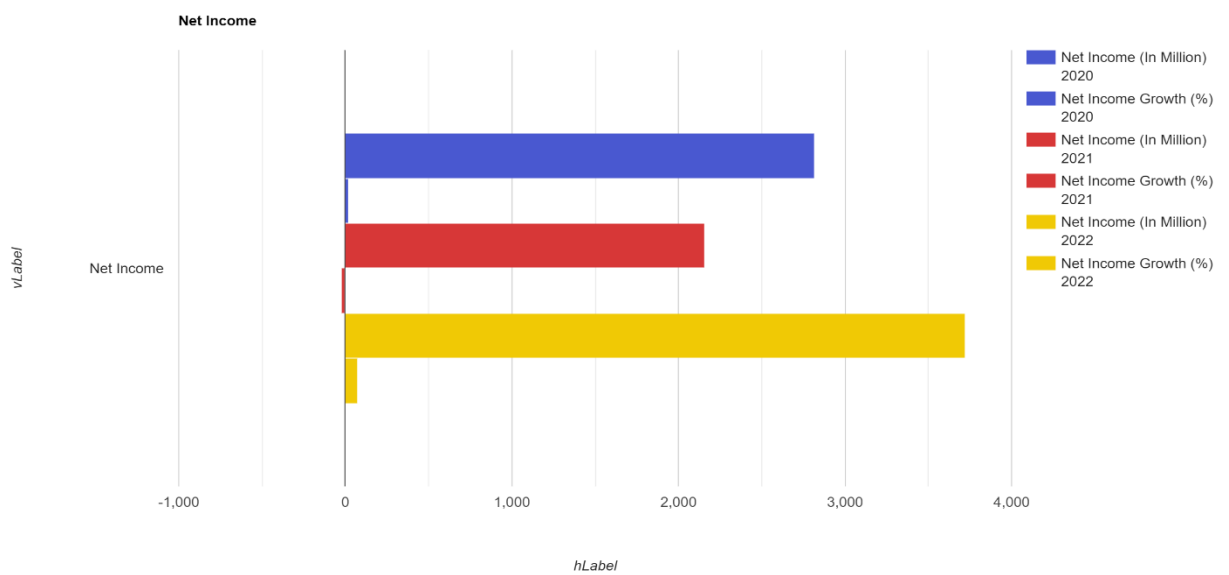
Years	2020	2021	2022
EPS (Basic)	1.94	1.49	2.571
EPS (Basic) Growth	18.19	-23.4	72.56



Earnings per Share (EPS), pumped huge in 2022. It pumped to 72.56%, whereas, in 2021 it was negative 23.4%. However, higher EPS means an organization is more solvent, more profitable, and financially strong. Overall, this ratio also indicates that EXIM Bank performed the best compared to the previous two years.

Table 9: Net Income of EXIM Bank

Years	2020	2021	2022
Net income (in Million)	2,815	2,157	3,721
Net Income Growth (%)	18.19	-23.4	72.56



This indicator also proved EXIM bank’s strong financial performance because in 2022 the net income has increased to 72.56%, which is much higher than in 2020 and 2021.

Finally, EXIM Bank's financial performance indicates significant growth and determination in the face of hardship like the COVID-19 pandemic. A favorable path for the bank is indicated by some key indicators such as the P/E ratio, Net Debt, Yield, Dividends/Share, ROE, ROA, EPS, and net income.

All of these indications indicate that EXIM Bank becoming stronger, more profitable, and more

solvent as it moves toward financial recovery. In comparison to the last two years, the bank's performance in 2022 shows its adaptability and potential for future expansion.

2.7 SWOT Analysis

The SWOT analysis presents the company with an extensive understanding of its rivals and strengths. It gives the company the chance to effectively strengthen its position in a competitive sector. The SWOT analysis of EXIM Bank Ltd. is described below.

Strength

- **Customer Service:** EXIM Bank Ltd. builds a solid connection with customers through its customer service. The bank places a high importance on building unique relationships with each of its consumers. One of the bank's primary goals is to offer product that helps customers and builds enduring relationships with them. To maintain this bond, EXIM Bank Ltd. periodically refuses outrageous fees for those loyal customers who have been associated with the bank for a considerable amount of period.
- **Efficient Administration:** EXIM Bank Ltd.'s board enjoys excellent results. The goal of an effective management team is to finish their task as soon as possible. There is strong respect for the system of instructions, but there is also direct interaction between executives and staff members. The relationship between management and the employees is often in good balance.
- **Digital Banking Initiatives:** EXIM Bank has invested heavily in digital banking, producing web and mobile banking services that stay up with the increasingly digital trend in the company's operations.

Weaknesses:

- **Remuneration:** The base salary for employees of EXIM Bank is different from that of other private banks in the country. Discontent among staff arises from the fact that EXIM Bank employees get salaries that are over 60% less than those of employees at similar private banks, like Dhaka Bank, Bank Asia, Mercantile Bank, Southeast Bank, etc. This may contribute to a boost in the rate of employee departure. People sometimes find it difficult to give it their all when they are uneasy about changing banks.
- **Limited International Presence:** EXIM Bank has several obstacles as a result of its limited international development, one of which is its limited accessibility in other countries. Greater multinational banks have the benefit of being able to offer a wider range of foreign services because they have created alliances, divisions, or branches in different nations. Because of their global footprint, they may be able to fulfill the specialized international financial demands of bigger organizations and people with huge assets.

Opportunities:

- **Banking Software:** A primary objective of EXIM Bank is to provide outstanding service to its customers. The EXIM Bank is still behind schedule with its technological updates. Software modernization can substantially boost customer satisfaction. Modern and efficient infrastructure may provide quick processing of transactions, instant accessibility to financial facts, and simple mobile and web banking capabilities. Customers will enjoy simplicity of use and quickness, which might raise their level of fulfillment in general.

- **Global Expansion:** By expanding globally, EXIM Bank will be able to succeed in a variety of nations and become more independent in its home market. With profits from other markets in addition to possible losses, this diversity can help the bank survive economic downturns or adverse changes in one area.

Threats

- **Level of Competition:** Rivalries put every bank at risk regularly. Over the past few years, private banks have grown more prevalent. These banks continue to pose a threat to their rivals by creating cutting-edge products, employing innovative technologies, providing excellent customer service, etc. As a result, if the level of rivalries increases, EXIM Bank Ltd. is at risk.
- **Compensating Package:** In contrast to other private financial institutions in Bangladesh, the pay plan offered by EXIM Bank Ltd. is not very appealing. Even with appropriate financial and other perks, EXIM Bank employees do not make a sufficient salary. Moving banks could become necessary due to attractive offers from different private financial institutions.
- **Interest Rate Fluctuations:** Increases in the rate of interest may have an impact on how well EXIM Bank's loan portfolio functions. When interest rates increase, borrowers with variable-rate loans could have to make larger payments every month, boosting the likelihood of missed payments or foreclosures. Increased reserves for loan losses might hurt the bank's profitability.

2.8 Porter's Five Forces

The banking industry is both developing and extremely competitive. To evaluate its role in the market and market interactions, we can apply Porter's Five Forces framework:

- **Threat of New Entrants:** Most parts of the banking business have strict regulations, which makes it difficult for prospective competitors to enter the market. Major obstacles must be conquered in order to get the necessary permissions, build trust among consumers, and meet administrative needs. According to its current importance and scope, EXIM Bank benefits from relatively little risk associated with emerging competitors.
- **Bargaining Power of Customers:** Customers in banking services often have many choices, including both traditional banks and cutting-edge technologies. However, due to the complex connection between accounts and offerings, the consumer's shifting expenses can be considerable. Customers are more likely to stick with EXIM Bank and have less impact over pricing because of its dedication to offering exceptional customer service.
- **Bargaining Power of Suppliers:** Employment powers, organizational combinations, and tech companies are contributors to the banking sector. Technology and program specifications provide IT businesses a great deal of negotiating borrowing, but that advantage decreases when there are numerous companies. Although regulatory bodies may also have an impact on methods, almost all of the industry's organizations share influencing.
- **Threat of Substitutes:** The main source of rivalry risk is the expansion of banks and digital payment systems. In contrast, EXIM Bank has made efforts to comply with the growing trends of online banking by offering websites and mobile capabilities. This strategy helps it maintain its competitive advantage and minimizes its attraction of competitors.
- **Competitive Rivalry:** Banks are at odds with one another to control the banking sector. EXIM Bank faces challenge from both foreign and local financial institutions. In order

to maintain its efficiency, the bank needs to preserve its unique qualities through cutting-edge goods and services, a top-notch positioning system, and individualized customer care.

Despite facing difficulties in the extremely competitive banking sector, EXIM Bank benefits from its loyal customer base, loyalty to technological advancements, and rivalry. By predicting every move that will be made in this competitive market, EXIM Bank can maintain its financial sustainability.

2.9 Summary and Conclusion

In summary, Bangladesh's banking industry has seen significant development from 1999-founded EXIM Bank, which emphasises Islamic banking standards. With the goal of offering outstanding banking services and a vision of "Together Towards Tomorrow," the bank has evolved with the times, becoming public on stock markets and employing Shariah-based business practices in 2004.

The usual banking processes of the Ring Road Branch, including account opening and checkbook issue, reflect a careful customer-centric manner. The bank's profitability is influenced by its finance division, marketing mix, and management style. In spite of challenges with employee compensation and a small international footprint, EXIM Bank intends to develop by the use of banking technologies and global growth.

The bank sustains its adaptability by prioritizing customer service, reliable treatment, and digital banking efforts despite acknowledging industry rivalry and possible difficulties. Thanks to its commitment to creativity and customer happiness, EXIM Bank is well-positioned for success in the ever-changing banking sector.

Chapter 3

Determinants of customer satisfaction

3.1 Introduction

One of the key areas that is key in increasing the advancement of our country's economy is the banking sector. Banks concentrate more on their clients on every single day. Banking offerings are similarly growing to entice new clients. Banks are supplying their clients with more sophisticated high-tech goods as an outcome of the globalization rivalry. The activities of several financial institutions are constantly examined by our national bank. Each financial institution has to satisfy those involved in their efforts to grow. According to a view of Biswas, R. (2022), Customer service is main priority of a banking sector as it can enhance customers' loyalty for long term as well as branding image.

In the banking industry, customer satisfaction is key to a nation's growth in economy. It indicates the effectively a bank fulfills the requirements and plans of its customers, going beyond easy transactions and including general service efficiency. Customers that are happy with a bank are more likely to continue loyal, which promotes bank stability and expansion as well as the economy in general. Customer service must come first in an increasingly globalized, ruthless market if companies want to draw in and keep customers.

3.2 Problem Statement

The internship report will address the challenges faced by EXIM Bank in optimizing its customer service strategies, exploring the factors impacting customer satisfaction and proposing solutions to more strength the overall clint service experience within bank.

- In the banking sector, unhappy consumers can result in a number of negative effects, such as consumer loss, harm to one's reputation, and a drop in financial performance. Frustrated customers could look for other banking options, ranging which would reduce the bank's customers and income. A practical example of the negative effects of dissatisfied consumers in the banking industry is the Wells Fargo affair from 2016. The bank suffered a major decline in financial performance, the loss of customers, and reputational harm as a result of employees opening unlawful accounts in order to reach sales quotas. This episode serves as a reminder of the real-world effects that unsatisfied customers have on the banking sector.
- Completing research on EXIM Bank's customer service is vital in order to detect and resolve issues, assuring the bank's continued competitiveness and public perception.
- Customer satisfaction is guided by a number of terms, such as Tangibleness, Reliability, Responsiveness, Assurance and Empathy. It is essential to comprehend and improve these components in order to maintain a happy consumer and overall success.

1. Tangible

The first dimension is considered to be real and to be appearance or sight. The real assets, decoration, materials, and personnel appearance are all believed to be part of the tangible aspect of services. It includes the services' outward forms, such as their instruments or machinery, their personnel, and their environments. If the service facility has more practical properties, customers will be delighted.

2. Reliability

A company must fulfill on its commitments to customers in order to be trustworthy. Reliability indicates that the company will keep its commitments to customers by providing services on schedule, effectively, and with reliability. It also includes making acceptable offers, keeping track on progress, and delivering responses on schedule. Employees in an institution should constantly focus customer needs and respond quickly. As a result, the customer may depend on and have trust in the company. We may draw the conclusion that when there is a greater offer of accuracy, customers are satisfied.

3. Responsiveness

The reactivity of usually referred to as the capacity to adapt quickly to customers' needs, is another SERVQUAL model characteristic. It requires providing help on schedule, which includes defining plans, answering phones quickly, creating activity falls, and giving on-the-spot assistance. In order to be adaptable, one must have the want to assist them and supply them with instant assistance. As a result, an organization's level of consumer happiness would increase if it did well in the attentiveness element.

4. Assurance

The fourth component of the SERVQUAL model considers staff expertise, visible attributes, and their capacity to inspire consumer confidence very seriously. It relies upon the authenticity, correctness, and loyalty of consumers. The awareness, manners, and desire of employees that encourage confidence in their consumers may be utilized for evaluating customer satisfaction. It also displays how easily employees interact with consumers.

5. Empathy

The last quality, empathy, shows how an organization serves each of its consumers carefully and individually. It requires demonstrating respect, tolerance, and courtesy to receptionists and phone operators. It also considers how neat and professional the employees seem. Customers are therefore satisfying when there is more empathy in the process.

EXIM Bank has taken a number of proactive initiatives to improve its customer service capabilities. These include making investments in innovative technology and infrastructure, making sure employees look professional, and placing an extreme value on open communication in order to keep commitments. The bank places a high priority on responding promptly to customer requests, and it trains its employees to be flexible. Putting a value on employee knowledge and open communication helps improve customer fulfillment. In order to improve human empathy, EXIM Bank also takes a customer-centric position, placing a strong emphasis on professionalism and respect. These group initiatives highlight the bank's goal to providing a better and inclusive customer service experience.

3.3 Research Question

Do Tangibleness, Reliability, Responsiveness, Assurance and Empathy affect Customer Satisfaction?

3.4 Research Objectives

To investigate the effect of Tangibleness, Reliability, Responsiveness, Assurance and Empathy Customer Satisfaction.

3.5 Significance

In Bangladesh, EXIM Bank is a major financial company which supports economic growth by offering trustworthy banking options and financial services to both consumers and businesses. The bank encourages the development of capital, expenditures, and economic expansion by functioning as a critical intermediary among creditors and customers. EXIM Bank improves financial access as well as safety by facilitating an ongoing flow of cash across the financial system through a wide range of services, such as finance for trade and internet banking. In order to promote the growth of society, the bank actively assists micro, small, and medium-sized businesses (SMEs) and provides its services to communities that are underserved. EXIM Bank provides significant contributions to the growth and success of the country as entirety in addition to helping individuals and groups maintain financial security through its dedication to foreign transaction and financial management.

3.6 Literature Review

Customer service is a significant department in the banking sector, serving as a critical determinant of customer satisfaction and loyalty. This literature review focuses on the general banking services provided by EXIM Bank of Bangladesh, with a comprehensive examination of various facets such as customer satisfaction, card and ATM facilities, loan facilities, interest facilities, smart and digital banking, RTGS, NEFT, cash-credit, funds remittance, insurance, and wealth management. A study by Lewis, B. R. (1989), in the banking field, "Customer Service" has become a promotional desire. In a nutshell attracting consumers and operating a successful company equally depend on providing outstanding customer service.

This study of the literature reviews the impact of five key factors, Tangibleness, Reliability, Responsiveness, Assurance, and Empathy on customer satisfaction with EXIM Bank LTD's general banking services in Bangladesh.

Tangibleness: The tangible components that go into providing services are what make something tangible. Positive tangibility increases customers' faith in EXIM Bank LTD.

H1: Customer satisfaction is positively influenced by tangibleness.

Customer satisfaction develops when customers have a helpful and tangible banking experience because tangible components deliver a good first impression and encourage trust in EXIM Bank LTD's offerings.

Reliability: Offering reliable and consistent service promotes consumer trust, which in turn promotes loyalty and favorable recommendations.

H2: Customer satisfaction is positively influenced by reliability.

Offering services in a reliable and consistent manner builds customer satisfaction and trust, resulting in loyalty and favorable referrals from satisfied customers.

Responsiveness: Positive feedback and general customer satisfaction are significantly improved by prompt and proactive responds to their demands.

H3: Customer satisfaction is positively influenced by responsiveness.

Prompt and proactive replies to customer demands and issues improve overall satisfaction with customers and develop a positive impression of EXIM Bank LTD.

Assurance: When bank employees show experience, respect, and knowledge, customer trust is raised.

H4: Customer satisfaction is positively influenced by assurance.

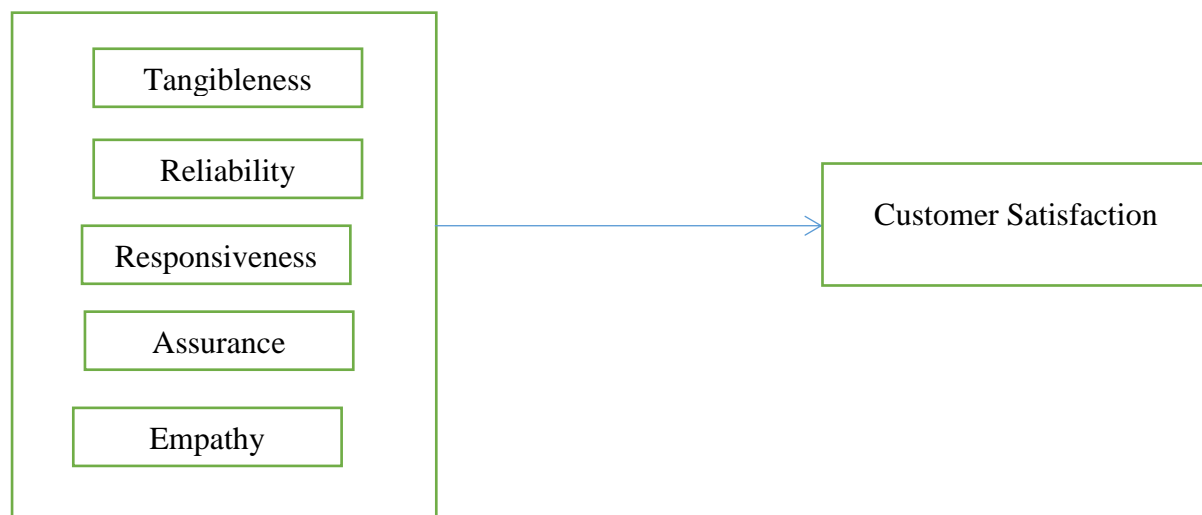
When bank employees show experience, politeness, and knowledge, customers' confidence increases and they are more satisfied with the services provided by EXIM Bank LTD.

Empathy: Personalized services and a customer-centric approach build the emotional bond between customers and the bank.

H5: Customer satisfaction is favorably influenced by empathy.

Personalized services, empathic interactions, and a customer-centric approach build the emotional bond between customers and EXIM Bank LTD, resulting in higher customer satisfaction and loyalty.

Conceptual Framework: In the context of general banking services offered by EXIM Bank LTD, the conceptual framework demonstrates the way the identified determinants, Tangibleness, Reliability, Responsiveness, Assurance, and Empathy interact and affect customer satisfaction. In order to improve the bank's strategies for maximizing customer satisfaction and loyalty, the framework offers a guide for understanding the relationships and interactions between these components.



3.7 Methodology

A methodology is vital to any research or study since it provides an in-depth analysis of the methods that include data collection, output, and assessment. It includes information sources, methods for gathering information from different sources, and the analysis that comes next. I made a questionnaire for that study with a goal of examining the inside workings of the EXIM Bank Ring Road Branch's customer care department. The aim of the questionnaire was to gather information from a sample of around 100 individuals. The study conduct included the use of a SERVQUAL approach to ensure the presence of several perspectives. A structured survey with both multiple-choice and Likert scale items was created with a goal of collecting data.

Primary Sources

- Direct observation
- My Practical banking experiences
- Communication with colleagues
- Reviewing their daily work tasks
- Obtaining interactions with various clients
- Interacting with the senior executives

Secondary Sources

- Annual Report of EXIM Bank Ltd.

- Official Website of EXIM Bank Ltd.
- Different papers and books that are applicable to my topic

3.8.1 Variable Measurement

In the area of consumer services, service quality offers the ultimate level of satisfaction. Poor customer satisfaction leads to issues, while high customer satisfaction promotes positive referrals from associates, subsequent purchase appearances, and subsequent orders of goods and services (Zeithaml and Parasuraman, 1996). The SERVQUAL research model was developed by Zeithaml, Parasuraman, and Berry to analyze service standard outcomes based on consumer excellence standards. Among the main issues involving it are the elements of service standard and the methodology of evaluation. SERVQUAL was founded by Parasuraman in 1988. There are five objectives in this strategy that are connected to certain service characteristics and customer standard criteria. These fundamental dimensions are as follows:



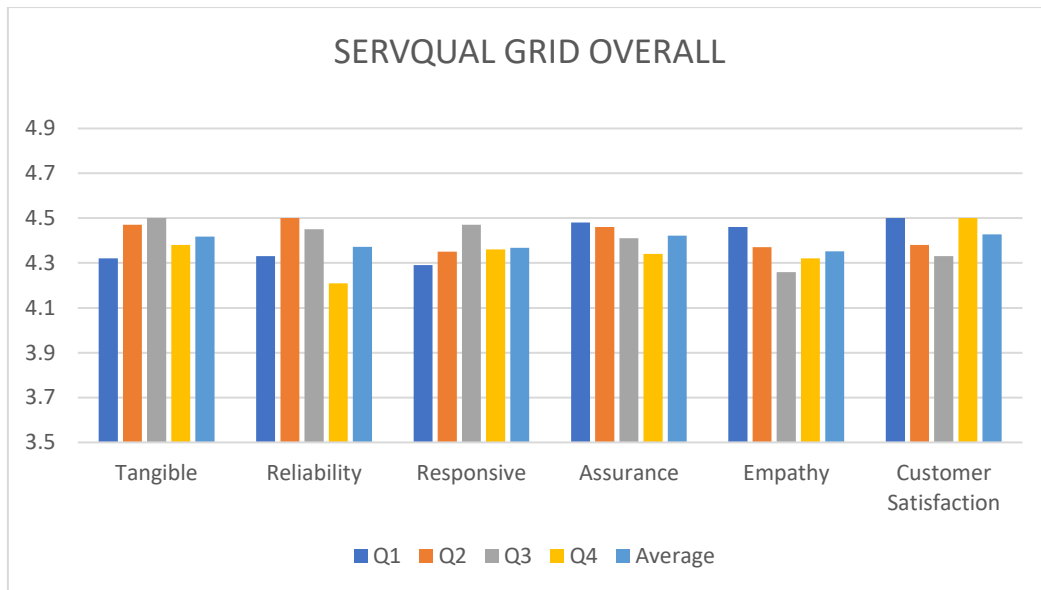
Consumers will be satisfied with a banking institution, for example, if consumers keep getting outstanding help that is based on several unique factors. Numerous factors may be utilized to assess the level of satisfaction among consumers. I tried my best to use this study to evaluate what consumers thought with EXIM Bank Ltd. while considering the five SERVQUAL model elements.

The dependent variable in this SERVQUAL-based study on Exim Bank is customer service. Customer satisfaction, is determined using a standardized survey questionnaire containing items evaluating overall satisfaction and evaluated using a Likert scale. The following attributes are independent variables: tangibleness, assurance, responsiveness, reliability, and empathy. The physical look of structures and goods for communication is used for determining tangibleness. Questions about precision and consistency of service are used for assessing reliability. The rapidity with which inquiries or issues are responded to is one way to gauge responsiveness. The proficiency, civility, and trustworthiness of bank employees are measured in order to establish assurance. The bank's capacity to fully understand and attend to the demands of its customers is a key indicator of empathy. Each dimension's survey questions

have been created to be objective, understandable, and to cover a range of topics related to the variable of interest. In order to examine the link between these characteristics and customer satisfaction, the obtained data will be examined using statistics. This analysis produces important information that will help Exim Bank strengthen its entire customer service experience.

In this research, I've taken a decision to figure out what EXIM Bank Ltd. consumers are thinking about the five the SERVQUAL system. I used the SERVQUAL characteristics of Tangibles, Reliability, Responsiveness, Assurance, and Empathy while developing the questions for the assessment. By evaluating this questionnaire, I intended to figure out whether or not EXIM Bank's consumers appreciated its level of consumer service. The survey's average ratings for EXIM Bank Limited are determined by how responses completed the survey on a scale of 1 to 5. The findings of the questionnaire are shown below:

Strongly agree	5
Agree	4
Neutral	3
Disagree	2
Strongly disagree	1



The information in the chart presents scores for five distinct elements of service quality: tangibles, assurance, responsiveness, reliability, and empathy. A score for the overall service level is also displayed. On a scale of 1 to 5, 1 represents the least possible score and 5 represents the highest achievable score for each dimension. The chart presents the average score for each question inside every component as well as the average score as a whole for each component based on data collected from 100 respondents.

Tangible: Across the four questions, the average score for this factor is 4.42, with values varying from 4.32 to 4.5. This implies consumers believe the company's physical spaces, equipment, and employee's appearances to be above average.

Reliability: Across the four questions, the average rating for this aspect is 4.37, with scores that vary from 4.21 to 4.5. This implies that consumers believe the business to be dependable in delivering the service consistently and accurately.

Responsiveness: Throughout the four questions, responses varied from 4.29 to 4.47, with an average score of 4.37 for this aspect of the test. This implies that consumers believe the business is responsive to their needs and offers prompt help.

Assurance: Among the four questions, the average rating for this component is 4.42, with values that vary from 4.34 to 4.48. This implies that customers believe the employees of the Bank to be capable, polite, and able to convey confidence.

Empathy: Over the four questions, the average rating for this component is 4.35, with values that vary from 4.32 to 4.46. This implies that consumers believe the employees of the Bank to be caring and responsive to their demands.

Customer Satisfaction: Over the four questions, the average rating for this component is 4.43, with values that vary from 4.33 to 4.5. This implies that consumers are satisfied with the bank.

3.8 Findings

The employees, solutions, and utilities of the EXIM Bank Limited office are all fully furnished to fulfill the demands of customers, depending to the questionnaires. The majority of the customers are delighted with the real products or other types of equipment that EXIM Bank serves. As a consequence, through implementing into action new technologies and operations, the number of substances and customer service standards may both develop. From an angle of the customer, EXIM Bank Limited produces outstanding service to consumers that is solid. Their standards for customer service enhance when they display more responsiveness and reliability.

The Bank provides rapid, efficient assistance which ends in high levels of satisfaction among customers. Effective delivery of services fosters flexibility, which increases the value of service to customers through bettering everyone's response. Customers of EXIM Bank Limited are impressed with the degree of comfort and attentive service offered since the employees' respect each and every one of the customers they serve.

The bank has to improve certain of its customer services even if its general efficiency is exceptional in order to maintain its current level of competence. Customers want a private bank to meet their high expectations, thus they expect more empathy and extraordinary performance from bankers in particular.

3.8.3 Regression Analysis

Table 1: Output of the Descriptive Statistics

Output of the Descriptive Analysis						
	Tangible	Reliability	Responsive	Assurance	Empathy	Customer Satisfaction
N	100	100	100	100	100	100
Mean	4.4175	4.3725	4.3675	4.4225	4.3525	4.4275
Median	4.5000	4.5000	4.5000	4.5000	4.2500	4.5000
Std. Deviation	0.42648	0.43880	0.42559	0.43475	0.50012	0.41178
Minimum	2.75	3.00	3.00	2.50	2.00	2.75
Maximum	5.00	5.00	5.00	5.00	5.00	5.00

The findings suggest that respondents generally gave all aspects good ratings, with mean scores above 4.35 out of 5. Additionally, the standard deviations are low, showing that the scores tend to be near the mean and not equally distributed. This shows that respondents to the survey were overwhelmingly satisfied.

Table 2: Output of the Correlation Analysis

Correlation						
Components	Tangible	Reliability	Responsive	Assurance	Empathy	Customer Satisfaction
Tangible	1	.446**	.357**	.486**	.395**	.706**
Reliability	.446**	1	.585**	.471**	.374**	.693**
Responsive	.357**	.585**	1	.534**	.465**	.532**
Assurance	.486**	.471**	.534**	1	.696**	.480**
Empathy	.395**	.374**	.465**	.696**	1	.426**
Customer Satisfaction	.706**	.693**	.532**	.480**	.426**	1

The correlations between each of the components—tangible, Reliability, responsive, assurance, empathy, and customers satisfaction—are displayed in this correlation grid. The correlation coefficient between the two factors is given in each grid cell, with a significant correlation at the 0.01 level noted by a "***".

Table 3: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.830 ^a	0.689	0.672	0.23574
a. Predictors: (Constant), Empathy, Reliability, Tangible, Responsive, Assurance				

A notable relationship exists between the predictors and the dependent variable, customer satisfaction, which is demonstrated by the R value of 0.830. These predictors contribute to around 68.9% of the variable in customer satisfaction, according to the R Square value of 0.689. The R Square is modified for the number of predictors in the equation utilizing the Adjusted R Square value of 0.672.

Table 4: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.563	5	2.313	41.615	<.001 ^b
	Residual	5.224	94	0.056		
	Total	16.787	99			
a. Dependent Variable: Customer Satisfaction						
b. Predictors: (Constant), Empathy, Reliability, Tangible, Responsive, Assurance						

The F statistic value is 41.615 and its significance level is less than 0.001, showing that the grid is statistically Important.

3.8.4 Multivariate Analysis

Of the five hypotheses, it indicates that only two can be confirmed by the statistical evaluation shown in the table. A favorable Beta coefficient of 0.483 and a significant p-value of 0.000 support the first hypothesis, which holds that tangibleness has an advantageous effect on customer satisfaction. With an upward Beta coefficient of 0.409 and a significant p-value of 0.000, the second hypothesis—that dependability has beneficial effects on customer satisfaction—is similarly checked. Nevertheless, there is no evidence to support any of the other hypotheses, which argue that assurance, empathy, and responsiveness all have a positive effect on consumer satisfaction. Their non-significant p-values and the assurance's unfavorable beta coefficient serve as confirmation of this.

Table 5: Output of Hypotheses Analysis

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		
	B	Std. Error	Beta			Lower Bound	Upper Bound	
1	(Constant)	0.185	0.313		0.593	0.555	-0.435	0.806
	Tangible	0.466	0.066	0.483	7.015	0.000	0.334	0.598
	Reliability	0.384	0.071	0.409	5.436	0.000	0.244	0.525
	Responsive	0.117	0.074	0.121	1.570	0.120	-0.031	0.264
	Assurance	- 0.055	0.084	-0.058	- 0.658	0.512	-0.222	0.112
	Empathy	0.055	0.067	0.067	0.819	0.415	-0.078	0.188

a. Dependent Variable: Customer Satisfaction

For each predictor, especially the constant period of time, this part would include the t-statistic values, scaled coefficients (Beta), unstandardized coefficients (B), and standard errors for each. Nevertheless, the representation obscures these attributes.

This study looks at the relationship between several variables and customer satisfaction at EXIM Bank of Bangladesh. The dependent variable is customer satisfaction, and the independent variables are tangible, assurance, responsive, reliability, and empathy. Two of the five direct hypotheses that the research developed regarding the relationship between the independent and dependent variables came out to be statistically significant, whereas the others were not significant.

Tangible and Reliability are significant. Furthermore, Responsiveness, Assurance, and Empathy are insignificant. This indicates that there is no statistical correlation between changes in these three factors and changes in customer satisfaction.

These factors may not have a strong linear relationship with customer satisfaction in the dataset, which demonstrates why they are not statistically significant.

However, this does not mean that these elements are irrelevant in real-life circumstances because they are insignificant in a statistical model only. It just shows the relationship that exists between the limitations of the data and the particular analysis model.

3.9 Conclusion

In Bangladesh, EXIM Bank Limited is a really creative and forward-thinking bank. By delivering customer recent financial services and goods, they are interested in substantially contributing to the development of the country's economy. When it comes to its available lines of products, the bank performs successfully. Due to the introduction of intense competitors and severe financial conditions, the bank has been forced to alter the services and services it delivers to customer.

Consumers appreciate EXIM Bank Limited for its adequate infrastructure and actual products, with new technology improving the bar in terms of services and support for customers. The bank has a reputation for providing superior customer service with a focus on trustworthiness and response that results in high levels of pleasure. Delivering products successfully boosts the overall worth. Customers like convenience and careful service, but in order to reach greater heights and preserve competency, certain aspects need to be improved, such as empathy and outstanding work from bankers.

The bank will succeed if it can handle major corporate customers, but it will only be able to maintain those customers by offering excellent customer service. As a result, EXIM Bank Ltd. has to ensure high standards of service anywhere it operates. To provide superior customer service, they have to act fast to discover remedies to the issues their consumers are

experiencing. A single miscalculation might have an unfavorable impact on the company's reputation among customers, which would be damaging to their operations. EXIM Bank Ltd. therefore has to make use of every asset at its command to make certain that its consumers receive top-notch service. The scope of this area is growing in the highly competitive global finance sector. This is the course that EXIM Bank must take in order fulfill its customers.

3.10 Recommendation

Some recommendations for enhancing Service Quality of EXIM Bank Limited-

- **Customer service gaps:** There is a noticeable difference in the degree of hospitality provided to the major clients feel luxuriated, while minor clients feel undervalued.
- **Limited ATM availability:** Consumers find it annoying since there aren't enough ATMs, which makes it challenging for them to get financial services.
- **Demand for rapid service:** Consumers' requests for faster service are indicative of a need for processing methods to be more efficiently conducted.
- **Restrictions of space:** A bank's physical layout may have an effect on how customers feel about their whole experience.
- **Up to date computer system:** The printing tools and computer systems of the Ring Road branch are almost outdated. They make it challenging for employees to deliver satisfying client service. They need to be modified before there is another delay.
- **Concerns about the internet and online banking:** It suggests that a better and modern internet banking system is necessary, indicating that the technology supporting digital banking might use some work.

- **Employee training:** Enhancing the program's proactive nature is one of the recommendations made for EXIM Bank Training & Research Academy's (EBTRA) activities. lowering the risk of errors made by employees.

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Appendix

Survey Questionnaire for Service Quality (SERVQUAL) of EXIM Bank Ltd.:

Name	
Gender	
Age	
Education level	

SL.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Tangibles						
1	EXIM Bank Ltd. service materials are visually appealing.	5	4	3	2	1
2	EXIM Bank Ltd. front desk staff are organized and appealing	5	4	3	2	1
3	EXIM Bank Ltd. facility is outfitted with contemporary-looking technology.	5	4	3	2	1
4	The client-friendly on-site services offered by EXIM Bank Ltd.	5	4	3	2	1
Reliability						
1	EXIM Bank Ltd. employees are really helpful.	5	4	3	2	1
2	EXIM Bank Ltd. fulfils the products and services it commits to providing.	5	4	3	2	1
3	EXIM Bank Ltd. completes the task quickly.	5	4	3	2	1
4	EXIM Bank Ltd. carefully ensures a perfect reputation.	5	4	3	2	1
Responsive						
1	When support needs to be provided, EXIM Bank Ltd. employees will be there to provide it.	5	4	3	2	1

2	EXIM Bank Ltd. employees are really effective in their service delivery.	5	4	3	2	1
3	EXIM Bank Ltd. employees worked hard to deliver their services on time.	5	4	3	2	1
4	EXIM Bank Ltd. employees are always available to answer to your inquiries.	5	4	3	2	1
Assurance						
1	While banking with EXIM Bank Ltd., you feel comfortable.	5	4	3	2	1
2	The EXIM Bank Ltd. employees treat you with the highest respect and cooperation.	5	4	3	2	1
3	The EXIM Bank Ltd. employees are knowledgeable enough to respond to your question.	5	4	3	2	1
4	You have faith in the EXIM Bank Ltd. employees because of how they present themselves.	5	4	3	2	1
Empathy						
1	The EXIM Bank Ltd. employees are aware of your particular desires and requirements.	5	4	3	2	1
2	The employees at EXIM Bank Ltd. gives you their complete focus.	5	4	3	2	1
3	EXIM Bank Ltd. offers consumers flexible working hours.	5	4	3	2	1
4	The requirements of customers come first at EXIM Bank Ltd.	5	4	3	2	1
Customer Satisfaction						
1	How satisfied are you with the overall service provided by EXIM Bank Ltd.?	5	4	3	2	1
2	To what extent would you recommend Exim Bank Ltd. Service to others?	5	4	3	2	1

3	How well does Exim Bank Ltd. Meet your expectation for customer service?	5	4	3	2	1
4	Rate your overall experience with Exim Bank Ltd. In terms of customer satisfaction.	5	4	3	2	1