

Report On
Evaluation of Customer Service Quality of Al-Arafah Islami Bank LTD.

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An internship report submitted to the MBA department in partial fulfillment of the requirements
for the degree of
Master of Business Administration

MBA Department
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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Letter of transmittal

Dr. Dewan Niamul Karim

MBA Department

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Request for submitting Internship Report on customer service quality evaluation of AIBL.

With due respect it is very grateful and honored for me submitting the internship research paper for accumulation of my MBA program by BRAC Business School that is entitled “Customer Service Quality Evaluation of Al-Arafah Islami Bank Ltd. (AIBL) Mymensingh Branch.

I tried to put my best effort for providing enough information as much as detailed as possible. The key intention of this research paper is to decide the service quality level of Al-Arafah Islami Bank Ltd Mymensingh branch.

I wish I will be able to fulfill the requirements and expectations through this paper.

Sincerely yours,



Swornali Majumder

ID- 18264014

BRAC Business School

BRAC University

Date: 10/06/2022

Acknowledgement

First, I want to show the honest review to my honorable supervisor Dr. Dewan Niamul Karim, BRAC Business School, because helped me from the starting of my Internship program. Then, I am thankful to AIBL, through selecting my CV they give me the field for completing my internship work. I also thank the Shafiqul Alam, the senior principle (2nd officer) for giving me the opportunity in his branch so that I can complete my program. I want to show my gratitude to Md. Abu Bakar Siddique (SPO), Farhana Pathan (SEO), Masud Alam (SEO), and Farhad Hussain (Officer). They always supported and encouraged me throughout my Internship program. They also helped me to collect important information for preparing this report. Most importantly, my official supervisor Tanjia Afrin Milky (Officer) mam, I especially thank her for her unconditional support and help. Whenever I face any challenge during preparing the report, mam guided me and consulted me several times. For this reason, it is easy enough for me to complete this task.

Finally, I will be very grateful to the head of the branch Kazi Shafiqul Islam (AVP) for giving me his valuable time and sharing his thoughts about service quality level of AIBL.

Executive Summary

Al-Arafah Islami Bank Ltd. is listed as mostly programmed Islami commercial bank by Bangladesh Bank. AIBL offered in a wide range of banking and additionally cover operational functions to their clients. The research report highly focuses on the “Service Quality Evaluation of Al-Arafah Islami Bank Limited”. I tried to relate to services and products that are presented by the bank to its clients in this report. It also covers the series of these offerings, associated faults and recommendations for overcoming. Quality assessments are used for numerous exclusive functions. These are helped to bank constantly observing and enhancing the customer service quality. I tried to assess AIBL’s service quality for giving suggestions to concern discovering new technique to fix significant issues in this research paper. It is essential for completing my internship program. Because it is considered as an educational program and it is very essential to complete my MBA program. It is the most important part to complete my internship program within the duration of 3 months in Al-Arafah Islami Bank Limited, Mymensingh Branch. I acquired the real-world experience through this segment of my MBA. I worked in two diverse sections together General Banking and in Foreign Exchange Division at AIBL. I operated at General Banking Section more than foreign exchange division. I collected data in two types of modes, primary and secondary. In this report, I tried to asses customer service quality of AIBL with the help of SERVQUAL methods.

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Company Overview

Al-Arafah Islami Bank Limited started its journey on 27 September, 1995 as an enrolled company financial institution. It gives all forms of company banking operations to its potential bills finals inside of the Bank Companies Act, 1991. It additionally continues the orders and coverage suggestions laid down via way of means of Bangladesh Bank. This financial institution partook in CSR via way of means of bucks and cent aids in exceptional regions like education, training, healthcare, sports, natural catastrophe and so forth.

Al-Arafah Islami Bank commenced its adventure on 27 September, 1995 with the Islami standard in mind. The pinnacle workplace of the financial institution placed in Motijhil, Dhaka. Mr. A.Z.M. Shamsul Alam who is known as an Islamic scholar, economists, author and ex-bureau craft of Bangladesh authorities is the generator president of AIBL. AIBL offers different types of schemes to their clients. Deposit Scheme, Investment, SME Banking, Micro Finance, Foreign Trade etc are most familiar to the clients. Al-Wadiah Current Deposit Scheme, Mudaraba Savings Deposit Scheme, Mudaraba Term Deposit Receipt, Mudaraba Short Notice Deposit and so forth are familiar in deposit scheme. AIBL offers SME Entrepreneurs, Argo Industries, Small commercial enterprise and girls' marketers and that are included in SME Banking provider. Other offering slike Internet banking, SMS banking, Mobile banking, Remittance provider, ATM provider and so forth are also offered by AIBL.

Vision:

The bank wants to go the pioneer in Islamic Banking sector in Bangladesh and make contribution drastically to the boom of the countrywide economically.

Mission:

- With the help of Almighty Allah to acquire position the each here & hereafter.
- To observe proliferation of Shariah Based Banking Practices.
- Services will adopt the updated technology.
- To offer rapid and green patron provider.
- To hold excessive general of commercial enterprise ethics.
- To stability boom.
- To innovate banking at an aggressive price.
- To Attract and hold best human resources.
- To increase aggressive repayment program for the employees.
- Firm dedication to the boom of countrywide economy.

Products / Services Offering

The product/service offerings of AIBL are given below:

Individual Deposit:

- Mudaraba Saving Deposit (MSD)
- Mudaraba Short Notice Deposit (SND)
- Mudaraba Saving Deposit (Staff)
- Mudaraba Student (Minor) Saving Deposit
- Mudaraba Freedom Fighters Saving Deposit
- Mudaraba Senior Citizen Saving Deposit
- Mudaraba Foreign Currency Deposit (MFCD)
- Non-Residential Foreign Currency Deposit (NFCD)
- Al-Wadiah Current Deposit (CD)
- Al-Wadiah Merchant Account
- Mudaraba Farmers Savings Deposit
- Mudaraba Grihini Saving Savings Deposit
- Mudaraba Garments Worker Saving Deposit
- Mudaraba Slum Dwellers Saving Deposit
- Residential Foreign Currency Deposit (RFCD)

For Fixed Deposit:

- Mudaraba Term Deposit (MTDR)
- Mudaraba Pension Deposit (PDS)
- Mudaraba Excellent Benefit Deposit Scheme (Probable Triple)
- Mudaraba Term Cash WAQF Deposit
- Mudaraba Monthly Profit Payable (PTD)
- Mudaraba Somriddhi Deposit Scheme (probable Double)
- Mudaraba Term Hajj Deposit (THD)
- Mudaraba Al-Arafah Saving Bond

For Saving/ Special Scheme:

- Mudaraba Monthly Installment Term Deposit (ITD)
- Mudaraba Marriage Saving & Invt. Scheme
- Mudaraba Monthly Hajj Deposit (MHD)
- ProbashiKallayan Deposit Scheme

- Mudaraba Shadhin Term Deposit
- Mudaraba Ahsan Deposit Scheme (Probable Millionaire)
- Mudaraba Special Pension Dep. Scheme (SPDS)
- Mudaraba Saving Investment Deposit (SID)
- Mudaraba Denmohor Deposit Scheme
- Mudaraba Installment Cash WAQF Deposit
- Mudaraba Aman Deposit Scheme (Probable Lakhpoti)
- Mudaraba Ahsan Plus Deposit Scheme (Probable Kotipoti)
- Mudaraba Education Saving Scheme

The most used deposit schemes are briefly defined below:

1. Mudaraba Term Deposit:

Mudaraba Term Deposit is highly used by the clients of AIBL. This scheme starts from Tk.50000 or above. One can withdraw his/her profit after 3/6/12/24/36 months. Specially clients use very much 3 months and 6 months tenure. The profit is given as rate of Mudaraba Saving Deposit in Daily Product basis if anyone want to withdraw any deposit before mature.

2. Mudaraba Savings Deposit (MSD):

Mudaraba Saving Deposit can be opened by the help of account holders' introducer or banks' introducer who has CD/SSD/Saving Deposit account in the bank. Primarily account holder needs only Tk.500 to open this account. Account holder withdraw money twice in 2 weeks, 4 times in 1 month. If account holder wants to withdraw above Tk. 50,000 he/she needs to inform through prior notice to bank before 7 days.

3. Short Notice Deposit (SND):

Short Notice Deposit is opened by introducer who has CD account holder or bank's introducer. Minimum Tk. 5000 need to open this account. Generally, business firms are use this scheme. No profit do not provided if preserved balance remain less than Tk. 5000. To withdraw money bank should be notified by client earlier than at least 7 days. If client does not give prior notice he/she don't get any profit for this month against this deposit. Back dated notice don't acceptable by the bank.

4. Al-Wadiah Current Deposit (CD):

In order to open this account, account holder need only Tk.2000 and also need bank acceptable introducer. It is necessary for account holder to preserve minimum balance to maintain govt. tax. Account holders can deposit and withdraw their money once and again within banking hours.

5. Monthly Installment Term Deposit (ITD):

Monthly Installment Term Deposit (ITD) is used for 2/3/5/8/10/12 years. Generally, account holder cannot withdraw their money earlier than matured. But if account holder wants to withdraw money before end of the tenure, bank will provide him/her profit in MSD rate.

6. Mudaraba Sadhin Term Deposit:

This deposit scheme can be opened by any 18 years old Bangladeshi citizen and he/she needs only Tk.100 to open this account. Account holder can deposit or withdraw money once and again in 1 month. Depositor has to operate this scheme at least 1 year. After 1 year, he/she can close this scheme at any time. The profit is given in Daily Product basis system. One can also take profit according to the MTDR rate which is change with time. If anyone wants to withdraw their money before 1 year, bank will provide them profit in MSD rate.

Special Features of AIBL

- AIBL is a bank that completely follows Islamic Shariah. Profit is legal term against deposits in this bank.
- The policy of investment of the bank follows different type of mode that is totally based on the Qur'an & Sunnah. So, Islamic Sariah accepts these modes like Bai-Murabaha or really Murabaha, Musharaka, Mudaraba, Bai-Muajjal, Bai-Salam, SME Banking etc.
- In order to develop middle class and poor people, this bank creates employment opportunities. Thus, they fulfill their commitment to the banking system which are responsible for establishing economic welfare.
- Investing money to the Halal Business is a demand of the Islamic society of our country. The bank gives them opportunity by creating job, changing organizational structure. The bank also takes part for imposing improvement of Govt. project.

Purpose of AIBL

The purposes of AIBL are given below:

- Facilitating rural entrepreneurs.
- Developing life style condition of people of country.
- Developing national economic growth.
- Facilitating the improvement of agriculture as well as agro-industries.
- Reducing unemployment of country.
- Broadening Islamic Banking basement all over the society.

- Encouraging female empowerment.

Operations and Functions of AIBL

AIBL has primarily 3 division and the divisions are given below:

- i. General Banking Department
- ii. Investment Department and
- iii. Foreign Exchange Department.

General Banking Department

To complete the company's target three divisions are working together in general banking department.

- i. Customer Service Division
- ii. Cash Division
- iii. Account Division

Different functions of customer service are:

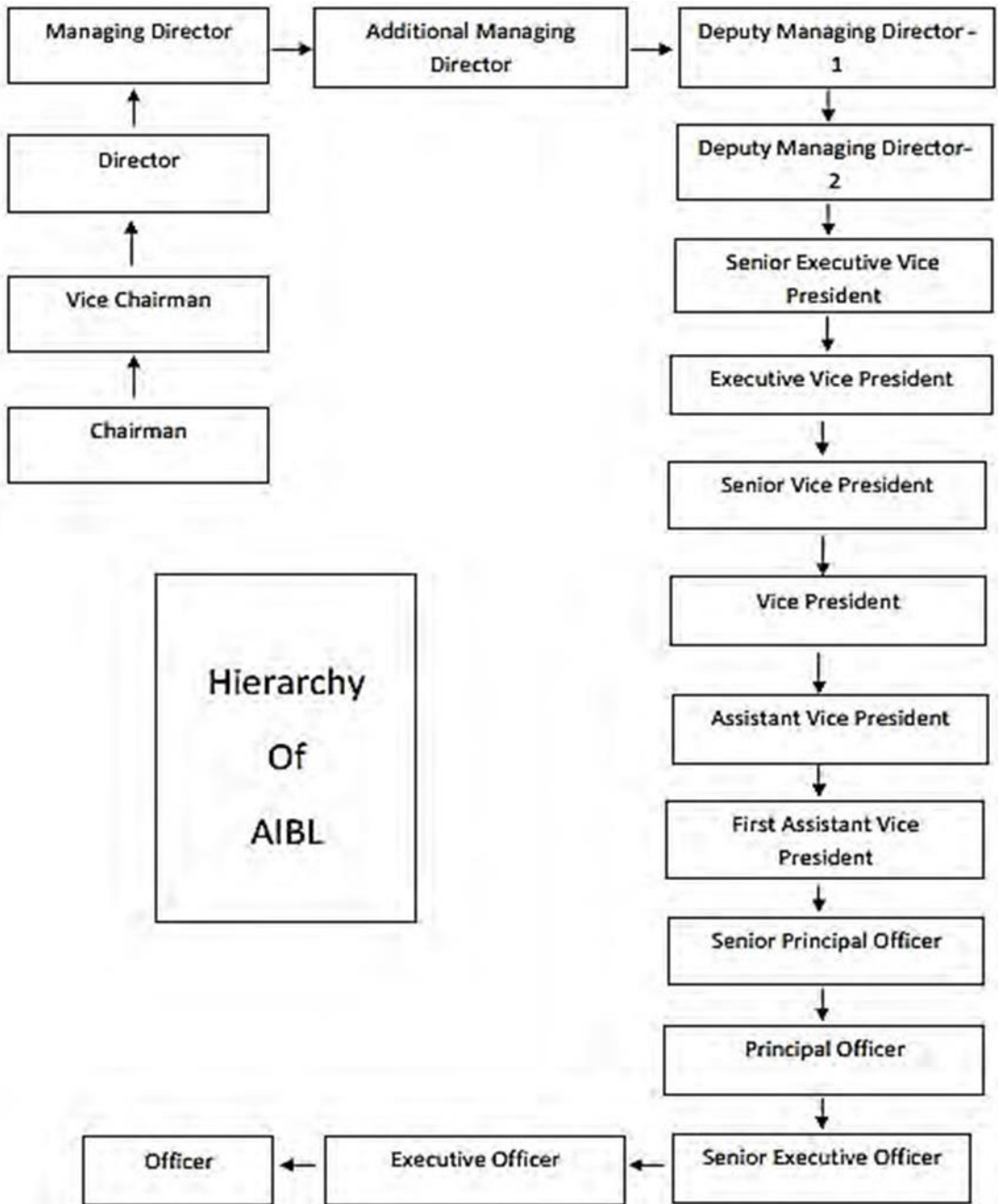
- i. Opening accounts
- ii. Issuing Cheque Books to the clients
- iii. Issuing Payment Order to the client
- iv. Issuing Online Transfer
- v. Providing remittance
- vi. Providing profit
- vii. Handling transaction
- viii. Operating clearing house

The Structure of AIBL

AIBL is controlled by Board of Director. The board is consisted of 15 members. There are Chairman, Vice Chairman, Shareholders, Company Secretary in this board. The board takes responsibilities for appointing this executive committee. The daily operating activities like investing plans, budgets and various types of investing activities are examined and evaluated by this committee. Besides this, the organization's guidelines, policies are established by the committee. The board is also responsible for reviewing the functional performance and fund procurement. Moreover, the Managing Director who is appointed by the board is responsible for coping with the fundamental functions in the outline of policies of the company.

Sariah Board:

According to the Islamic Sariah, the highly experienced and reputed scholars are specialized in law, economics, finance and banking system. They are responsible to the Fatwa and Sariah Supervision board to set up. The committee appoints this Sariah board. The improvement and formation of advanced Sariah is considered as a responsibility of Sariah board. Compliant funding and financing goods and services are also prescribed as responsibility of Sariah Board. It is empowered by the board to trouble fatwas on any be counted which is proposed with the aid of using specific commercial enterprise gadgets of the bank. The Sariah auditors make sure that every transaction is performed by following Islamic banking concept with very strict agreement.



Internship Experience

I accomplished many responsibilities during my internship period that I did not before. I take these responsibilities as my practical job experience. During internship period I had to do some specific tasks and these are given below:

- I checked all the forms for filling up the unfilled necessary information.
- I was responsible for enlisting cheque books.
- I was responsible for handing over cheque books.
- I verified the remittance form
- I replied the queries of customers
- I was responsible for organizing different types of deposit's form.
- I put seal and signature on paper work.
- I kept record in excel for handing over cheque book.
- I also kept record for providing remittance.
- I verified customer's data for providing remittance.

Very few private Islamic banks in Bangladesh are as famous as Al-Arafah Islami Bank. The bank has capability to establish an extraordinary image rapidly in the banking sector. The bank has numerous customers, different types of deposits scheme, loan scheme. For this reason, the bank has grown as house hold name in Islamic banking sectors in our country. I did my internship in this bank on different desks. I used to do work on account opening, clearing, remittance etc. I tried to focus on "The Customer Service Quality Evaluation of Al-Arafah islami Bank Ltd of Mymensingh Branch" in this research report. I hope that the evaluation will display an optimistic replication of AIBL.

As I am at once with clients, the document can have clean statistics approximately the provider best and client pleasure of Mymensingh Branch. A survey could be performed at the Mymensingh Branch. The goal of this document could be to decide will be how properly the branch is satisfying the clients by serving different types of services.

There are some vital factors for evaluating customer service quality in banking sector

- Loyalty is the main indicator.
- customer repurchase intentions is one of the major indicator
- It helps to suggest factor of diversity.
- It reduces negativity.
- It believes that keeping clients is more important than the new clients.
- It helps to create competition among banks.

In order to prescribe recommendations the findings of the research might be tested. For this reason, it can be helpful for developing quality of service according to the client's needs as well as fixing the issues that are facing bank at present.

Objectives of Report

Broad Objective:

Deciding the service quality stage of AIBL Mymensingh branch is the fundamental goal of this research.

Specific Objectives:

The specific objective is to assess how much capable staffs in this branch for performing their work accurately and dependently. This research find what quantity clients are satisfy in tangible, reliable, responsiveness, assurance and empathy dimension. The objective of the report is checking willingness of staff to assists clients and to offer service provider. To identifying the advantages of ATM booths and ATM card offering clients are getting or not.

Limitations of the Report

The boundaries of the record and the assessment are given below:

- I performed only 3 months as intern that is very short time to accumulate data.
- I made this report under self-finance. No financial need is provided by the organization.
- I can accumulate only few data for considering only Mymensingh branch of the bank.
- I considered only selective sample. So, I cannot represent entire image of this bank.
- I faced problems during accumulating current and update data because of not publishing timely.
- Information concerning competition is highly confidential to the bank. So, It was tough for me to accumulate information about the competition is tough to get.
- The time frame changed into brief and the entire assessment changed into performed through one man or woman there I can be danger of getting mistakes in any level of facts sorting, facts testing, and forth.

Literature Review

Customer loyalty and conduct, clients satisfaction and the SERVQUAL dimension are covered by this literature review.

According to the Hart (2006) conduct of clients isn't always predictable considering that their alternatives have become extra complicated and differentiated. Their call for sensory, health, manner and comfort characteristics have emerged as extra heterogeneous. Individuals fluctuate from each other. They understand the equal factor differently. But there are some elements that impact clients' manner however it can be discussed which one considered as important. Al-bro applied a benchmark which relates clients from all geographic region and assets of bank for analyzing Washington, U.S context in 1999. To assess client's demand it is necessary asking different question.

According to Yingsheng Du & Youchun Tang (2014) study if customer loyalty arise 5% in a company, the profit level reaches at 25%. Customer loyalty is affected by service quality in service oriented industry. Parasuramn, Zeithaml & Berry (1985) established a equation that service quality is the difference between perceived performance as well as service expectation zoejianping (2010) pointed out in express service quality research, communication quality, order quality,, delivery quality and arrival quality are the element of express service quality. The definitions of service quality are not same in word if we sum up. But the scholar's thoughts of service quality are the inequality between the expected service quality and the actual service quality that expericed by the consumers.

During investigating of training industry Chan Hongcui (2008) identified that customer loyalty of service quality actually depends on SERVQUAL dimension that refers tangibility, reliability, responsiveness, assurance and empathy.

To measure service quality SERVQUAL is an historic of the equipment. Buttle (1996) thought that , SERVQUAL is highly used for the dealing with the service quality. In 1996 Asubonteng et al reached out that sevice provider can understand about their service quality level by using thisversion is used to degreeof the quality of services from the customer's point of. According to the research in 1985 SERVQUAL was developed and highly modified in their next article that published in 1988. The originators of the version are Parasuraman, Zeithaml and Berry. It changed into evolved 1985 but changed into polished of their next articles (Parasuraman et al 1988).

Methodology of the Study

Data Collection

I have actually applied both primary data and secondary data collecting system to make this research paper.

Primary Data Collection

To collect primary data I communicate with the staff directly. I quire, interviewed the respondents as well as employees. As a media I used questionnaire to accumulate reliable information. There are 8 parts in the questionnaire. In the 1st part I want to collect demographic information of respondents. SERVQUAL dimension and online facility as well as ATM booth facility cover up the parts. I did survey on clients of AIBL for getting quantitative data on customer loyalty. By using SERVQUAL tool I tried to communicate directly with 50 clients of AIBL. For assessing customer service quality 30 questions are involved in this survey.

Secondary Data Collection

To manage secondary data I have used both internal source and external source. I have used annual reports (2016-2020) of bank and website of bank in internal source. And journal, newspaper. Scholar's book, website surfing, and different internship report from online are considered as external source.

Sample Selection

I received data from a random sample of customers of this branch for completing this study. I tried to receive data from a randomly selected sample of customers of bank for completing this research. To represent total population sample collection is necessary. I distributed 65 questionnaires. But I was able to find out 50 participant who answered all the questions.

Variables

I want to know the process of effecting variables by doing this research.

- I considered service quality is as the base variable.
- Client loyalty, SERVQUAL dimension of bank, online facility are considered as the independent variable.

SERVQUAL Dimensions

In this study, SERVQUAL dimension is utilized to assess the customer service quality of the bank. This tool is originated by Parasuramn, Zeithaml and Berry. There are 5 dimension in SERVQUAL instrument. Researchers used this tool to assessing and comparing service quality. To obtain service excellence as they need companies follow those 5 dimensions in a proper way. The 5 dimensions are as following:

Tangibles-It refers corporal services, materials, decorations and machine, employees' availability as well as verbal statement resources and also information system of the bank.

Reliability-In SERVQUAL instrument reliability plays a vital role. It carries out the capability of organization. It indicates how much they capable to assured provide service on time with error free condition. Through the reliability researchers can understand does the organization keep their word to their clients or not.

Responsiveness-Through the responsiveness dimension researchers can identify do the employee are assist the willingly, rapidly or not. Eagerness and promptness- these two elements are noticed through the responsiveness. It also indicates the time duration of customer.

Assurance-Assurance focuses on technical practical knowledge, verbal skill, courtesy, professionalism of staff. Because these all skills are responsible for establishing to the clients of the organization.

Empathy-physical and social access, communication, understanding the clients are the main component of empathy dimension. Empathy dimension is used for satisfying client mentally. It also helps to enhance loyalty, trust among clients of organization.

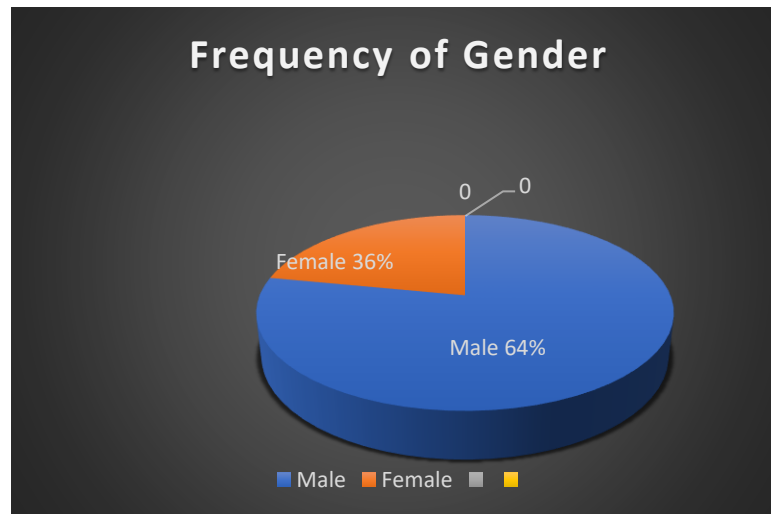
Evaluation of Quantitative Research

In this study, I survey on 50 clients as sample among 4000 thousand people. They help me to assess the customer service quality if AIBL (Mymensingh Branch).

Frequency of Gender:

Table 1: Frequency Distribution based on Gender

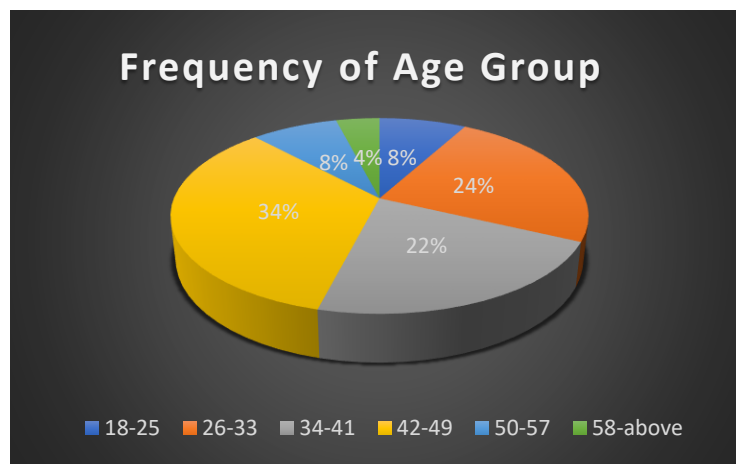
Gender	Frequency	Percentages	Cumulative Percentage
Man	32	64%	70%
Woman	18	36%	100%
Total	50		



Frequency of Age Group:

Table 2: Age Group Distribution based on Frequency

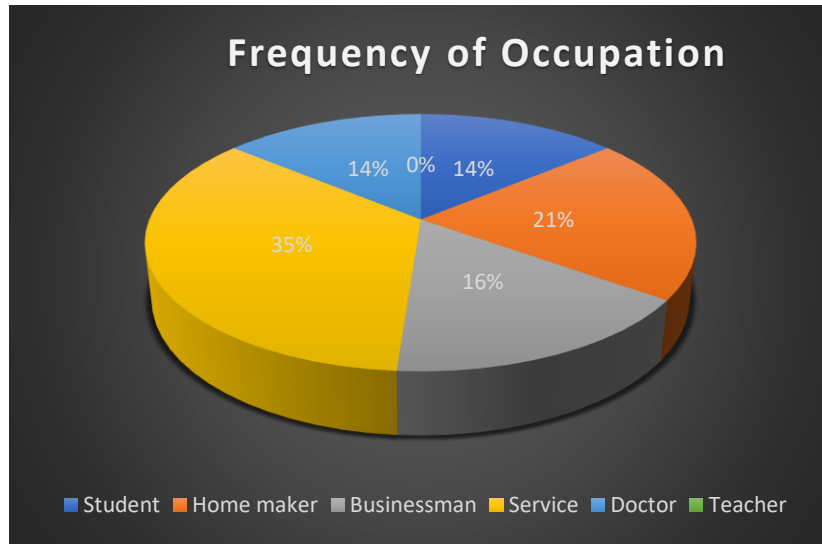
Group of age	Frequency	Percentages	Cumulatives
18-25	4	8%	8%
26-33	12	24%	32%
34-41	11	22%	54%
42-49	17	34%	88%
50-57	4	8%	96%
58- above	2	4%	100%
Total	50		



Frequency of Occupation:

Table 3: Frequency Distribution based on Occupation

Occupation	Frequency	Percentages	Cumulative Percentages
Student	6	12%	12%
Home maker	9	18%	30%
Businessman	7	14%	44%
Service	15	30%	74%
doctor	6	12%	86%
teacher	7	14%	100%
total	50		



Five Dimensions Analysis

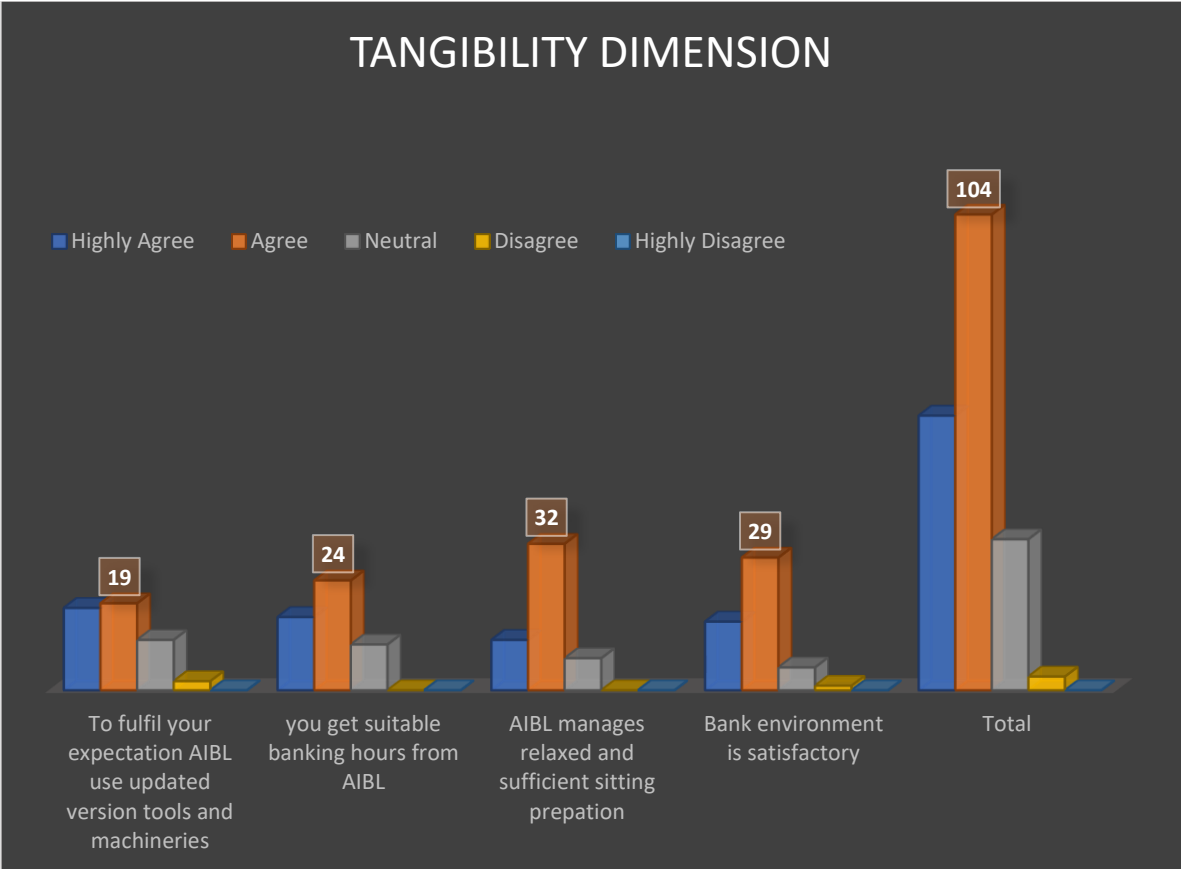
1. Tangible Dimension:

There are 4 statements on this table that indicate physical facilities, modern equipment, verbal communication materials of AIBL's service.

Chart 1: Items based on Tangible Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
1. To fulfill your expectation AIBL use updated version of tools and machineries	0	2	11	21	16	50
2. AIBL has suitable banking hours.	0	0	10	24	16	50
3. AIBL manages relaxed and	0	0	7	32	11	50

sufficient sitting preparations						
4. Bank environment is satisfactory	0	1	5	29	15	50
Total	0	3	33	104	60	200



Interpretation:

I have got two hundred (200) responses in 4 items of tangible dimension. I actually have acquired. Sixty (60) clients highly agreed, one hundred and four (104) clients agreed, thirty-three (33) clients answered neutral and just three (3) clients are upset with above 4 items among those questions. The survey has provided a result that represent the banks sitting management quality and equipment quality is satisfactory level.

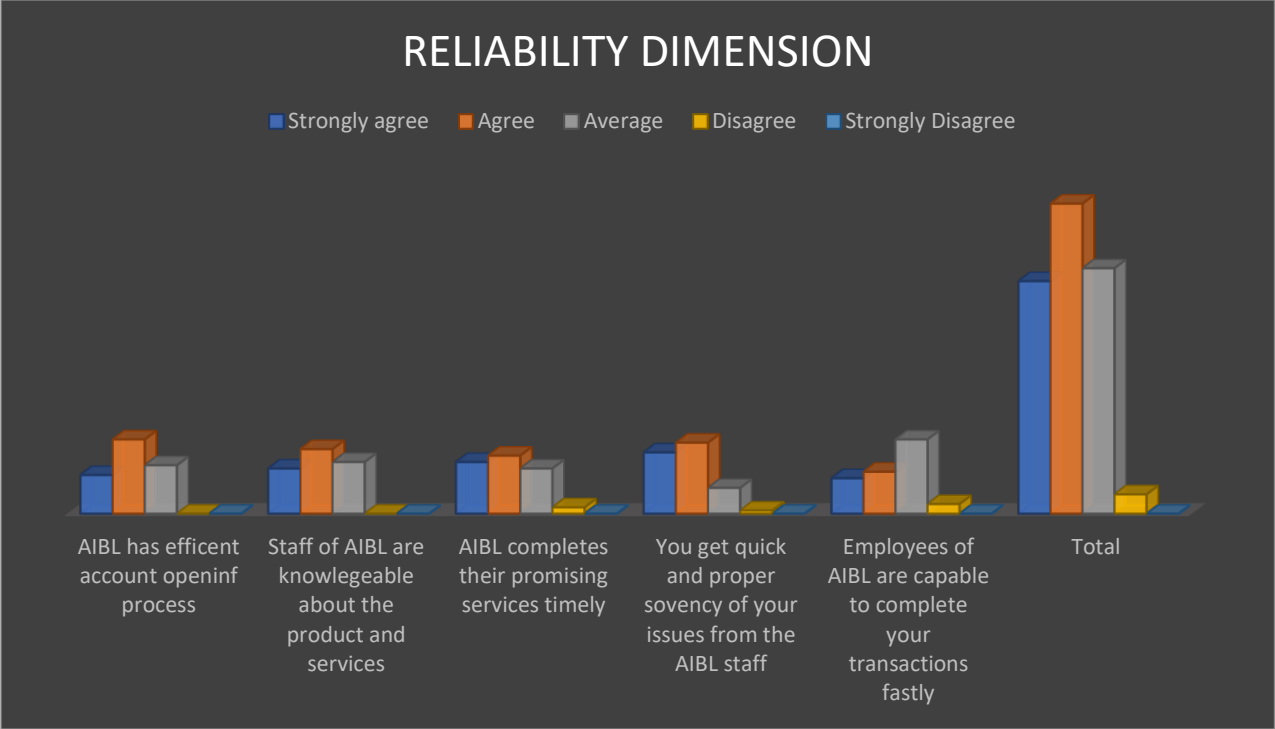
The graph represents that, despite having some issue with modern equipment and technology 36% of clients are highly satisfied with modern equipment and technology as well as 64% are satisfied with comfortable and enough sitting arrangements. There are also few issues concerning banking environment.

2. Reliability Dimension

There are 5 statements are considered to ask in reliability dimension. The statements help to understand the capability of providing assured service accurately of the bank.

Chart 2: Items based on Reliability Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
1. AIBL has efficient account opening process	0	0	15	23	12	50
2. Staff of AIBL are knowledgeable about the products and services	0	0	16	20	14	50
3. AIBL completes their promising service timely	0	2	14	18	16	50
4. You get quick and proper solvency of your issues from the AIBL staff	0	1	8	22	19	50
5. Employees of AIBL are capable to complete your transactions fastly	0	3	23	13	11	50
Total	0	6	76	96	72	250



Interpretation:

I have collected two hundred fifty responses in the Reliability dimension against five (5) statements. 72respondents strongly agreed, 96 respondents agreed, 76respondents replied average and 6respondents disagreed among those attributes. The survey has represented a result that indicates AIBL how much able to assured provided service timely with error free.

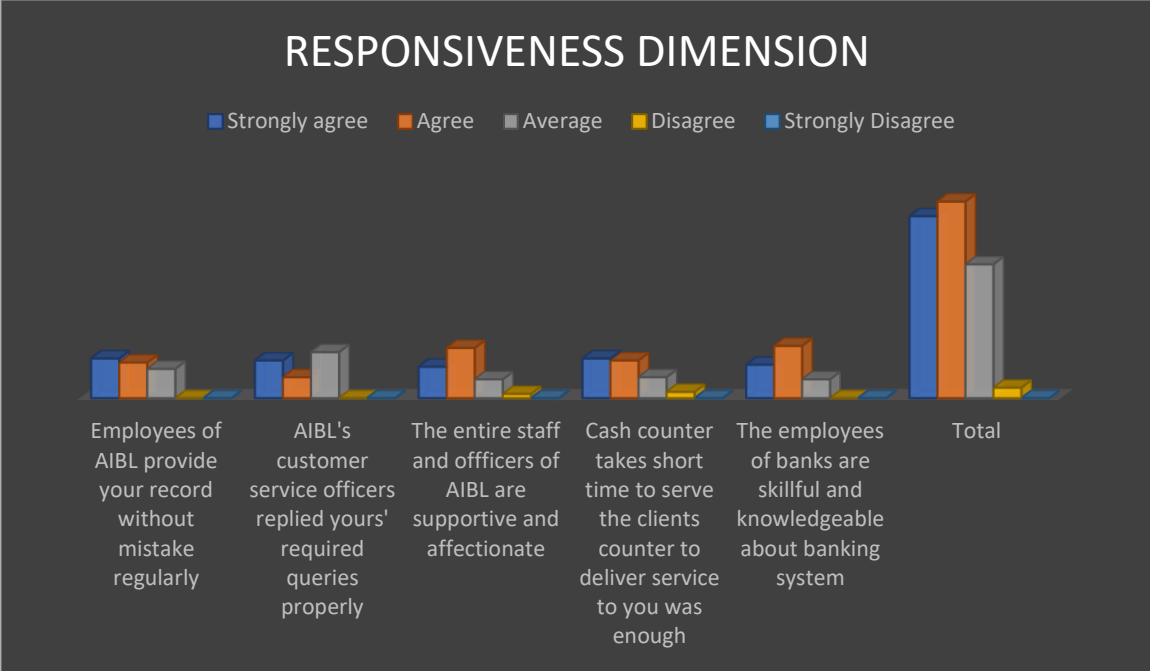
The graphical image shows that, for getting easy and appropriate solution 38% of clients are highly satisfied. Bank’s employee are knowledgeable about the offerings and getting fast solution to their every issue make satisfy respectively 44% and 46% of clients.

3. Responsiveness Dimension

In this table there are 5statements arranged to ask in responsiveness dimension for understanding eagerness of employee to assist clients and serve fast service.

Chart 3: Items based on Responsiveness Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
1. Employees of AIBL provide your record without mistake regularly	0	0	14	17	19	50
2. AIBL's customer service officers replied yours' required queries properly	0	2	20	10	18	50
3. The entire staff and officers of AIBL are supportive and Affectionate	0	0	11	24	15	50
4. Cash counter takes short time to serve the clients	0	3	10	18	19	50
5. The employees of bank are skillful and knowledgeable about banking system	0	0	9	25	16	50
Total	0	5	64	94	87	250



Interpretation:

I can able to collect two hundred fifty (250) responses in the responsiveness dimension. 87 strongly agreed, 94 agreed, 64 average, 5 disagreed among those responses. with the statements related with this dimension. The survey has represented that error free service is highly appreciated by clients. On the other hand, clients are low satisfied with the staff of bank are helpful and cordial and few clients are totally dissatisfied about cash department.

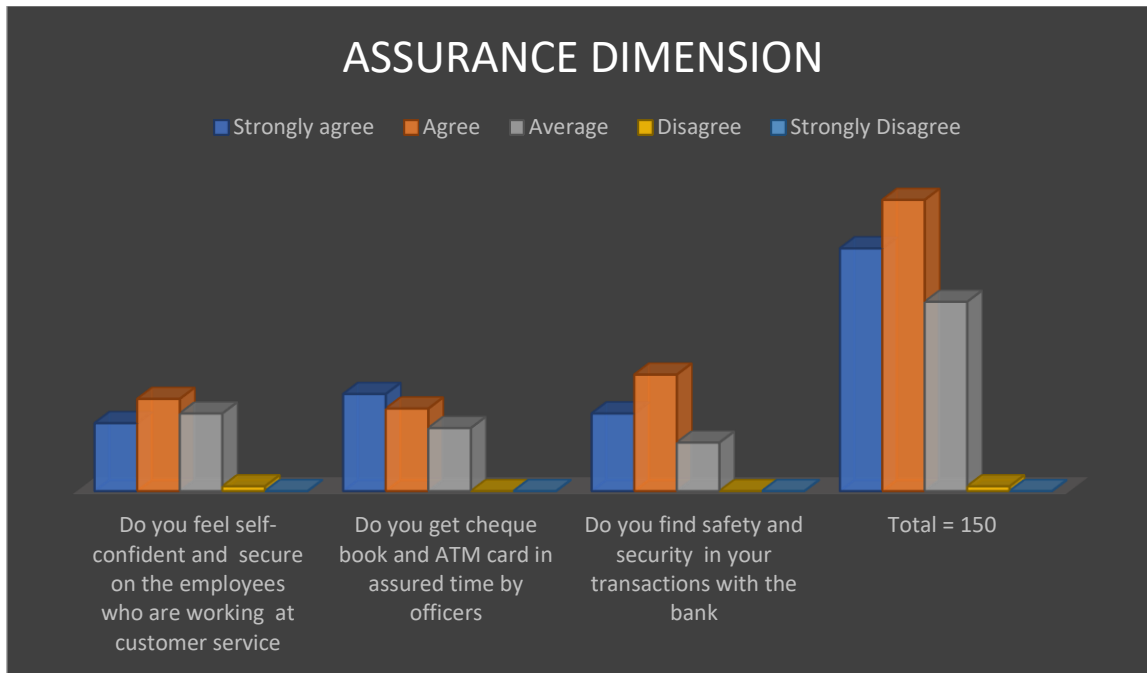
The graphical image refers that, 38% of customers are highly satisfied for getting error free service. Despite having some issues with behavior of employees helpful and cordial, 48% are satisfied. Additionally, 50% of customers assured that they are satisfied with officer's knowledge is good about banking system. Despite having some issue concerning officer's about banking system it can be said responsiveness dimension has required highest (87+94=181) response than other dimensions.

4. Assurance Dimension

There are 3 different attributes are considered to ask in the assurance dimension. These 4 attributes help to know employees technical knowledge, communication skill and ability to gain trust and loyalty.

Chart 4: Items based on Assurance Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
1. Do you feel self-confident and safety on the employees at customer service	0	0	17	19	14	50
2. Do You get cheque book and ATM card in assured time by officers	0	1	12	17	20	50
3. Do You find safety and security in your transactions with the bank	0	0	10	24	16	50
Total	0	1	39	60	50	150



Interpretation

I can collect 150 responses in the assurance dimension. 50 strongly agreed, 60 agreed, 39 average, 1 disagreed and none strongly disagreed among those responses. I am able to find level of communication skill, practical knowledge, convince capacity of employee with the help of 3 attributes.

The graphical image shows that, feeling of secureness in transaction with AIBL make highly satisfy and somewhat satisfy respectively 40% and 68% clients. Additionally, 38% of customers are satisfied with service offered by officer. But customers face some issue regarding the date of delivering check books and ATM card.

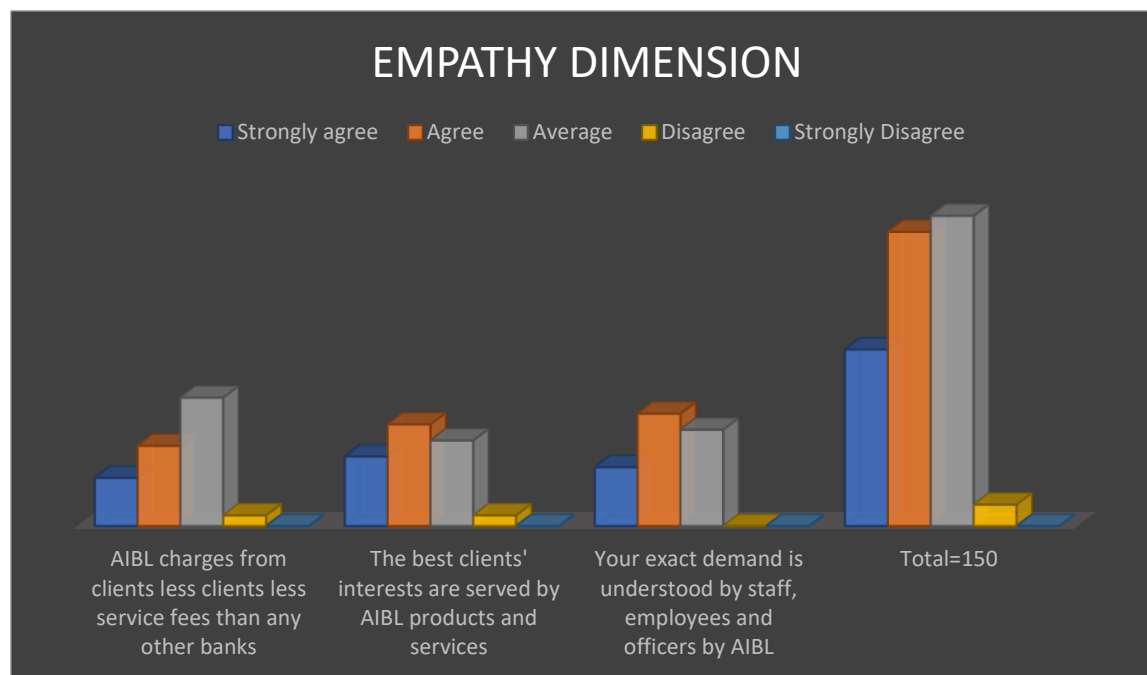
5. Empathy Dimension

There are arranged 3 attributes to identifying degree of caring of clients in the empathy dimension.

Chart 5: Items based on Empathy Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
1. AIBL charges from clients less service fees than any other banks	0	2	24	15	9	50
2. The best clients' interests are served by AIBL products and services	0	2	16	19	13	50
3. Your exact demand is understood by staff,	0	0	18	21	11	50

employees and officers by AIBL						
Total	0	4	58	55	33	150



Interpretation:

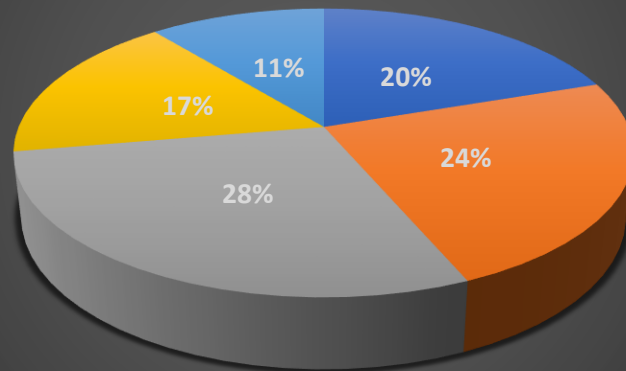
I have collected 150 responses from this survey. There are 33 strongly agreed, 55 agreed, 58 average, 4 disagree among those 150 responses in this dimension.

In graphical image shows that, there are 26% of customers are highly satisfied with the AIBL product and services. 42% found employees understand their demand and also 30% found AIBL charges less than other banks.

Chart: Survey Result Summery for 5 Dimensions

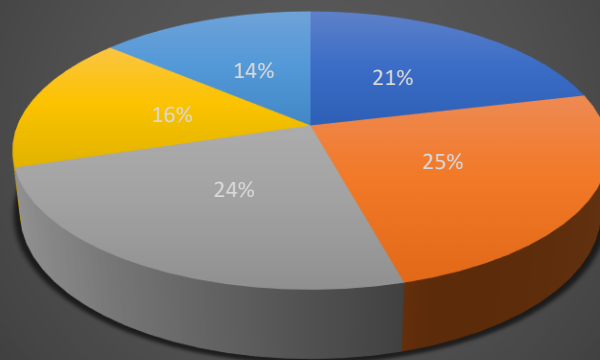
Dimensions	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
Tangibility	0	3	33	104	60	200
Reliability	0	6	76	96	72	250
Responsiveness	0	5	64	94	87	250
Assurance	0	1	39	60	50	150
Empathy	0	4	58	55	33	150
Total	0	19	270	409	302	1000

The 5 service dimensions customers care about Strongly Agree



■ Tangibility ■ Reliability ■ Responsiveness ■ Assurance ■ Empathy

The 5 Service Dimensions Customers Care About (Agree)



■ Tangibility ■ Reliability ■ Responsiveness ■ Assurance ■ Empathy

If we wrap up the findings we are able to find there are four hundred nine (409) responses found agree on three (3) dimension that is considered as highest figure among other four (4) dimension. In responsiveness dimension I found 35% responses were strongly agreed and in tangible dimension 52% responses were agreed that is considered as the highest figure in rating scale. In empathy dimension I found only 22% responses on strongly agree that is lowest among 5 dimensions. 1.9% found disagree among 3 in tangibility, 6 in reliability, 5 in responsiveness, 1 in assurance and lastly 4 in empathy dimension in this analysis.

It can be noticed that despite having dissatisfaction in empathy dimension IBL's overall performance is good. But to pay more attention to their service AIBL need to communicate with expertise.

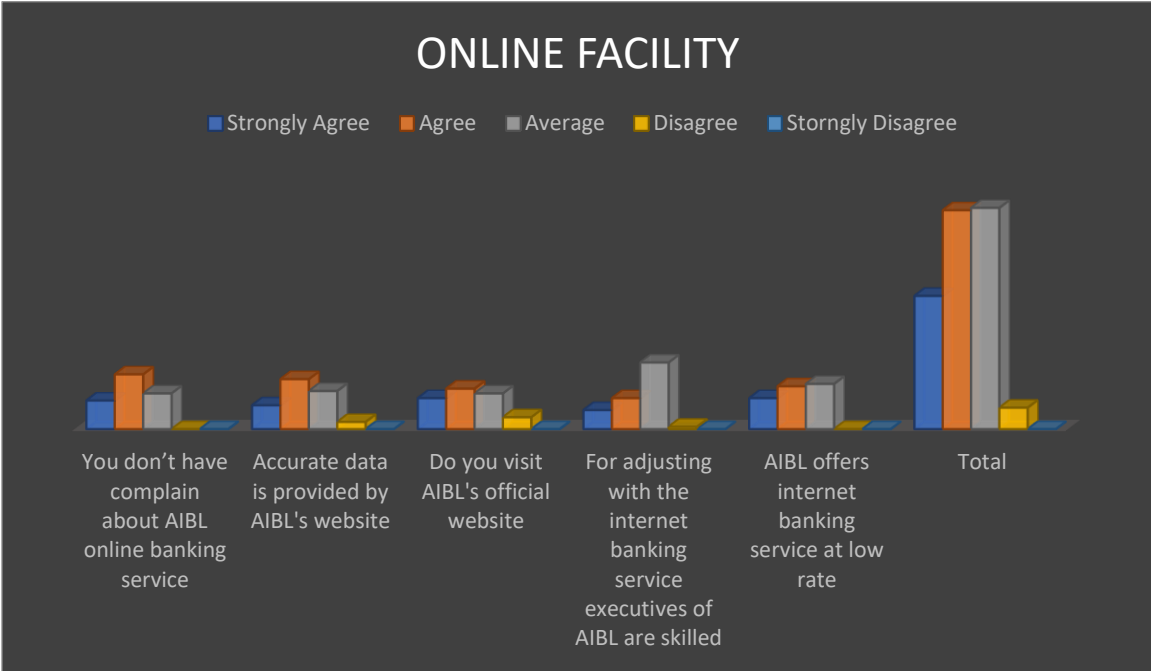
a. Facilities of Online Sector:

AIBL adopt different types of modern technology To enhance IT structure of AIBL. They try to develop their customer service through the technological improvement. They also enhance stakeholder's trust and loyalty towards the bank by the help of improving standard facilities.

The desk is consisted with 5 attributes about AIBL's online facility.

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly	Total
1. you don't have complain about AIBL online banking service	0	0	15	23	12	50
2. accurate data is provided by AIBLs' website	0	3	16	21	10	50
3. Do you visit AIBL's official website	0	5	15	17	13	50
4. For adjusting with the internet banking service executives of AIBL	0	1	28	13	8	50

are skilled						
5. AIBL offers internet banking service at low rate	0	0	19	18	13	50
Total	0	9	93	92	56	250



Interpretation:

I have collected two hundred fifty (250) in total responses in the perspective of online facility against 5 statements. I found there 56 responses are strongly agree, 92 are agree, 93 are average and lastly 9 disagree in total in this segment. If we notice in graphical analysis, we can see the real picture of this segment. In the statement of charging for online banking service cost by AIBL acquire 36% satisfaction and 42% satisfaction is earned for the purpose of providing correct information through websites. Despite having 6% complaints against AIBL online facility 26% believed that AIBL officers have well training to fixing issues regarding online banking service.

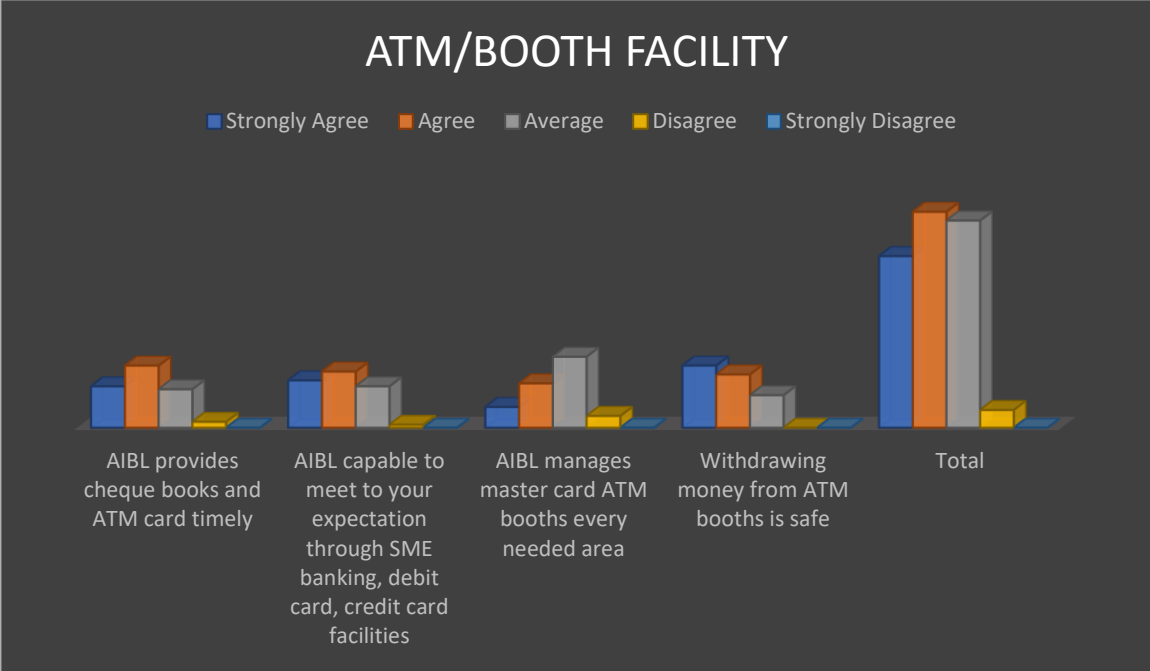
b. ATM Card /Booth Facility:

In 2011 AIBL added a new medium to complete basic cash transaction by launching ATM card. In 2015 they launched master card Islamic debit card, credit card, prepaid card in partnership

with fully maintained by Islamic laws. The bank offers these cards with low monthly charges without extra fee.

The desk is contained with 4 items about AIBL's ATM card /booth facility.

Items	Disagree Strongly	Disagree	neutral	Agree	Agree Strongly	Total
1. AIBL provides cheque book and ATM card timely	0	2	13	21	14	50
2. AIBL capable to meet your expectation through SME banking, debit card, credit card facilities	0	1	14	19	16	50
3. AIBL manages master card ATM booth every needed area	0	4	24	15	7	50
4. Withdrawing money from ATM booths is safe	0	0	11	18	21	50
Total	0	6	70	73	58	200



Interpretation:

I have collected two hundred (200) responses in total on perspective of ATM booth facility against 4 statements. I found there 58 (28%) responses are strongly agree, 73 (42%) are agree, 70 are average and lastly 6(4%) disagree in total in this segment. If we notice in graphical analysis, we can see the real picture of this segment. In the statement regarding security for withdrawing money from ATM booth acquires 78% satisfaction and 70% satisfaction earned for master card, credit card and prepaid card.

Findings

Quantitative Findings

If I accumulate all quantitative findings in this research I can find there some quantitative finding are based on gender, age and profession. I got thirty-two (32) male and eighteen (18) female are listed from the fifty respondents in the gender base analysis. In my assessment it is found out that there are majority number of people means 24% is younger clients and only 4% of customers are senior citizen in the survey of age group distribution. The survey result from profession distribution I found out that there are job holders and the persons who are related to the business are considered as the important clients of AIBL. And I got there are a few accounts of

school/college going students among 50 respondent which is considered as smallest number than any other profession.

Tangible Dimension:

If we want to summer up the tangible dimension of AIBL it is clearly shown to us that clients are highly gratified with promised the service that includes in equipment, material, physical facilities inside the bank. Despite having some issue regarding banking environment and modern equipment other elements of this dimension help to raise in pinnacle of among other dimensions.

Reliability Dimension:

To summer up the reliable dimension of AIBL we can see that service has remained in satisfactory position in this dimension. But from the client's response it can be said that the clients have also some issues regarding promised service, rapidity of transaction, problem solving capability of the bank staff.

Responsiveness of Employees:

Customer service under responsiveness factor can be considered as satisfactory level because of confirmation level of customers found at the highest stage in this dimension. It is found from the perspective of clients of this bank, there are also some issues regarding the behavior of employees.

Assurance Dimension:

Customer service under assurance dimension of AIBL can be considered as acceptable. Because, clients are felt safe and secure in transaction as well as provided service that offered by the bank staff. But the customers face problems regarding cheque book and card delivery.

Empathy Dimensions:

To summer up the empathy factor of AIBL we can see that the service has remained in acceptable stage in this dimension.

Online Facility:

The customer of AIBL responded positively for receiving online facility service.

ATM Card /Booth Facility

On the basis of customer's response ATM booth facility is received by clients very positively. There is also disappointment regarding availability of ATM booth in expected areas.

Therefore, it can be said that the overall performance of AIBL, Mymensingh branch is indicating at the acceptable level in spite of having some dissatisfaction in some dimension of SERVQUAL analysis.

Recommendations

Online banking service is satisfactory in AIBL. But to compete with other banks AIBL need to update their online facilities. I want to recommend so proposals for upgrading their online facilities:

- They can work on availability of ATM booth of AIBL in all over the country.
- During festival to manage rush at cash counter AIBL can increase some employees contractually.
- AIBL can organize some sort of promotional activities through internet banking service.
- AIBL need to more emphasize on dealing with the task within assured time to enhance the extent of the client's support.
- They also need to give personal attention to every client.
- AIBL can upgrade the website access quality.
- There are many non-resident Bangladeshi clients in AIBL. For providing them service AIBL can enhance online facilities.

Conclusion

Internship program plays a vital role to acquire real-world experience. As I say before I completed my internship program at AIBL that allowed me to acquire real banking system in practical and theoretical. Now I can differentiate the real-world experience with the theoretical experience of banking system. During the program of my internship I performed in all desk. I worked there only 3 months that very short time. And there are also rush for festival in the bank. So, employees and clients of the bank are very busy with their work. Due to time limitation and over rush it is not possible to me to collect enough information of every single acts of the branch. but to gain the real-world knowledge the internship program is designed and through AIBLI am able to get knowledge of real-world banking. I am allowed to evaluate sensible expertise with the information in theory. I get an opportunity to operate the departments with the restricted time period in my internship program; so, it is not very feasible to me to visit every single depth part which was acted in the branch due to limited time. Moreover, I tried my best to give the perfect effort to present as much as possible to gain the goal of the internship. A complete Shariah based private Islamic bank is Al-Arafah Islami Bank Ltd. this bank is considered as the financially most developed bank among non-government banks in Bangladesh. Though AIBL plays a remarkable role in Islamic banking system many Bangladeshis do not have any clean and clear concept

regarding Islamic banking system. So AIBL should take different types of necessary steps to make understand public of our country regarding their investment policy, disbursement and reimbursement process, repayment and mark up system. By taking necessary steps AIBL able to retain existing customers and able to provide them service with lessen complain.

The study shows the effective of customer service and the lacking off the customer service of the bank. It is important for the bank to detect their strength and weakness as well important for them to control sustainable growth and rivalry with the traditional and Islamic banks by enhancing their service quality through enforcing new innovation.

Appendices

Appendix I

“Customer Service Quality Level at Al-Arafah Islami Bank Ltd. Mymensingh Branch.”Dear respondent,

With due respect I am the student of BRAC University I would grateful to let you know that I am the person who completing her internship at Al-Arafah Islami Bank Ltd Mymensingh Branch. For accomplishing my report, I have conducted a survey on “customer Service Quality Evaluation of Al-Arafah Islami Bank Ltd”. My aim is to assess the overall performance of service of the Al-Arafah Islami Bank of Mymensingh branch.

the information will be maintained with privacy that is ensure by me as well as also you will be undetected.

Thank you.

Age	<input type="checkbox"/> 18-25 <input type="checkbox"/> 26-33 <input type="checkbox"/> 34-41 <input type="checkbox"/> 42-49 5 <input type="checkbox"/> 50-57 <input type="checkbox"/> 58- above	Gender	<input type="checkbox"/> male <input type="checkbox"/> female <input type="checkbox"/> others
Occupation	<input type="checkbox"/> student <input type="checkbox"/> home maker <input type="checkbox"/> businessman <input type="checkbox"/> service <input type="checkbox"/> doctor <input type="checkbox"/> teacher		

Please select your answer through a tick mark

Please show the extent to which you believe AIBL has the feature described in the items please show what you believe and write number (1, 2, 3, 4, and 5) that shows your best perceptions.

Satisfaction Stage	Disagreed strongly	Disagree	Neutral	Agree	Agreed Strongly
point	1	2	3	4	5

To measure the stages of clients satisfaction at AIBL The questions are written below which are created for the purpose of acquiring data to perform an evaluation.

Items of 5 Dimensions

i. Items Based on Tangible Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly
To fulfill your expectation AIBL use updated version of tools and machineries					
AIBL has suitable banking hours.					
AIBL manages relaxed and sufficient sitting preparations					
Bank environment is satisfactory					

ii. Items based on Reliability Dimension

Items	Disagree strongly	Disagree	Neutral	Agree	Agree Strongly
AIBL has efficient account opening process					

Staff of AIBL are knowledgeable about the products and services					
AIBL completes their promising service timely					
You get quick and proper solvency of your issues from the AIBL staff					
Employees of AIBL are capable to complete your transactions fastly					

iii. Items Based on Responsiveness Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly
Employees of AIBL provide your record without mistake regularly					
AIBL's customer service officers replied yours' required queries properly					
The entire staff and officers of AIBL are supportive and Affectionate					
Cash counter takes short time to serve the clients					

The employees of bank are skillful and knowledgeable about banking system					
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iv. Items Based on Assurance Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly
Do you feel self-confident and safety on the employees at customer service					
Do You get cheque book and ATM card in assured time by officers					
Do You find safety and security in your transactions with the bank					

v. Items Based on Empathy Dimension

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly
AIBL charges from clients less service fees than any other banks					
The best clients' interests are served by AIBL products and services					
Your exact demand is understood by staff, employees and officers by AIBL					

a. Items based on Online facility

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly
You don't have complain about AIBL online banking service					
Accurate data is provided by AIBLs' website					
Do you visit AIBL's official website					
For adjusting with the internet banking service executives of AIBL are skilled					
AIBL offers internet banking service at low rate					

b. Items Based on ATM Booth Availability

Items	Disagree Strongly	Disagree	Neutral	Agree	Agree Strongly
AIBL provides cheque book and ATM card timely					
AIBL capable to					

meet your expectation through SME banking, debit card, credit card facilities					
AIBL manages master card ATM booth every needed area					
Withdrawing money from ATM booths is safe					

Thank you very much for your time, co-operation & patience

Appendix II

Tangible dimension

1. To fulfill your expectation AIBL use updated version of tools and machineries

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	2	11	19	18	50

2. AIBL has suitable banking hours.

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	10	24	16	50

3. AIBL manages relaxed and sufficient sitting preparations

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	7	32	11	50

4. Bank environment is satisfactory

Satisfaction Stage					
Disagree Strongly(1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	1	5	29	15	50

Reliability Dimension

1. AIBL has efficient account opening process

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	1	15	23	12	50

2. Staff of AIBL are knowledgeable about the products and services

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (2)	Agree Strongly (1)	Total
0	0	16	20	14	50

3. AIBL completes their promising service timely

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	5	2	18	16	50

4. You get quick and proper solvency of your issues from the AIBL staff

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	1	8	22	19	50

5. Employees of AIBL are capable to complete your transactions fastly

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	3	23	13	11	50

Responsiveness Dimension

1. Employees of AIBL provide your record without mistake regularly

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	14	17	19	50

2. AIBL's customer service officers replied yours' required queries properly

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
18	10	22	0	0	50

3. The entire staff and officers of AIBL are supportive and Affectionate

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree(4)	Agree Strongly(5)	Total
0	2	9	24	15	50

4. Cash counter takes short time to serve the clients

Satisfaction Stage					
Agree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly(5)	Total
0	3	10	18	19	50

5. The employees of bank are skillful and knowledgeable about banking system

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Disagree (2)	Strongly Disagree (1)	Total
0	0	9	25	16	50

Assurance Dimension

1. Do you feel self-confident and safety on the employees at customer service

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	1	16	19	14	50

2. Do You get cheque book and ATM card in assured time by officers

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	13	17	20	50

3. Do You find safety and security in your transactions with the bank

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	10	24	16	50

Empathy Dimension

1. AIBL charges from clients less service fees than any other banks

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	2	24	15	9	50

2. The best clients' interests are served by AIBL products and services

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	2	16	19	13	50

3. Your exact demand is understood by staff, employees and officers by AIBL

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (2)	Agree Strongly (1)	Total
0	0	18	21	11	50

ATM booth Availability

1. AIBL provides cheque book and ATM card timely

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Average (3)	Agree (4)	Agree Strongly(5)	Total
0	2	13	21	14	50

2. AIBL capable to meet your expectation through SME banking, debit card, credit card facilities

Satisfaction Stage					
Disagree Strongly (1)	Disagree (4)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	1	14	19	16	50

3. AIBL manages master card ATM booth every needed area

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	11	18	7	50

4. Withdrawing money from ATM booths is safe

Satisfaction Stage					
Disagree Strongly (1)	Disagree (4)	Average (3)	Agree (4)	Agree Strongly(5)	Total
0	0	11	18	21	50

Facilities of Online Sector

1. You don't have complain about AIBL online banking service

Satisfaction Stage					
Disagree Strongly(1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly(5)	Total
0	0	15	23	12	50

2. Accurate data is provided by AIBLs' website

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly(5)	Total
0	3	16	21	10	50

3. Do you visit AIBL's official website

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	5	15	17	13	50

4. For adjusting with the internet banking service executives of AIBL are skilled

Satisfaction Stage					
Disagree Strongly (1)	Disagree (4)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	1	28	13	8	50

5. AIBL offers internet banking service at low rate

Satisfaction Stage					
Disagree Strongly (1)	Disagree (2)	Neutral (3)	Agree (4)	Agree Strongly (5)	Total
0	0	19	18	13	50

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