

Customer Service Dynamics of Social Islami Bank
(Uttara Branch)

Submitted To

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To

Dr. Mohammad Tareque Aziz

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Subject:Submission of Internship Report

Dear Sir,

I would like to thank you for assigning me this topic to prepare my internship report on “Customer Service of Social Islami Bank LTD”. I am submitting this report as a part of my internship program on SIBL. I have completed my internship program from 8 January, 2017 to 6 April, 2017. It was valuable experience for me to work such a real life environment.

The whole report is based on my practical experience in the SIBL’s Uttara Branch’s. While writing this report I tried to put all the information I observed during my internship program. This practical experience helps me to write properly about customer service.

I would request you to kindly receive this report and provide me your valuable judgment

Sincerely Yours

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Acknowledgement

At first I would like to thank Almighty God for giving me the chance to work with such a wonderful organization and allowing me to complete my internship program within the planned time. The internship program I had with Social Islami Bank was a great opportunity for me to learn about professional workplaces. I was very lucky to enjoy a friendly environment while working in SIBL.

I express my deepest thanks to my supervisor Dr. Mohammad Tareque Aziz, Associate Professor of BRAC Business School, who has given me invaluable advice and corrected my approach while I was writing this report. His supervision has helped me greatly.

I would like to give thanks A.K.M Rabiul Islam, SVP (Manager of Uttara branch) who allowed me to work in Uttara Branch of SIBL and gave me the necessary guidance to carry out my project at their esteemed organization during my internship program.

.I would like to thank my supervisor Shahin Sultana, First Assistant Vice President, who in spite of being extremely busy, took the time to guide me, hear out my problems and helped me to overcome them. I am also using this opportunity to thank all the people who helped me in my work in the office. They always took care of me and guided me to do my work properly. I was very lucky that I got the chance to work with Farhana Akter, Assistant officer and Rumana Sharmin, Junior officer from whom I learned many things. Their guidance was extremely valuable for writing my internship report.

Executive Summary

In the modern world, banks play a pivotal role in the field of economic development. It occupies a very important place in any nation's economy. It is very necessary to understand that no nation can gain success if its banks are not successful. Bangladesh is no exception. There are more than 60 banks in Bangladesh. Social Islami bank is one of the leading banks in Bangladesh. It always tries to give different types of services in order to attract potential customers. They are the first Islamic bank to introduce online banking.

To complete my BBA program, I needed to work in Social Islami Bank. This report represents the three months of my working experience in SIBL. I was assigned in Uttara Branch of SIBL. The main objective of this report is to experience the customer service of Social Islami bank. This report gives the idea of what are their customer's expectations and perceptions and how they meet the requirements. After working in SIBL I got to know that in some points they are very good at customer service but they have room for improvement in order to provide more effective and efficient services. They must remember that customers will be happy with better customer services along with the provided products. Without giving proper services, their returns cannot be maximized. So in order to maintain the loyalty of customers SIBL has to devote themselves to the customer's needs.



Social Islami Bank Limited

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Table of Contents

Organization Part.....	1
Background of the Organization:.....	1
Origin of the Report:.....	1
Objectives of the report:.....	1
Our Vision:.....	1
Our Mission:.....	2
Our Strategic Objectives:.....	2
Our Core Values:.....	2
Product and Services:.....	3
Investment:.....	3
Structure of SIBL:.....	4
My Responsibility in SIBL:.....	5
Limitations:.....	5
Project Part.....	6
Introduction:.....	6
Target Customer of SIBL Bank:.....	6
The GAPS model of Service Quality:.....	6
Consumer Behavior in Services:.....	8
Consumer Experience of SIBL:.....	9
Customer’s Expectation:.....	9
Customer’s Perception:.....	11
Listening to Customer through Research:.....	13
Building Customer Relationship:.....	15
Internal Service Part.....	17
Service Recovery:.....	17
Service Development and Design:.....	18
Communication with the Customers.....	20
Integrated Service Marketing Communication:.....	20
Recommendation Part.....	23
The Way Forward For SIBL:.....	23
Conclusion.....	24

Reference:25

Organization Part

Background of the Organization:

Social Islami Bank Limited (SIBL) is a second generation commercial bank. It has been operating since 22 November, 1995 based on Shariah principles. Its head office is situated at 15, Dilkhusha C/A, Dhaka-1000. At present, it has 133 branches all over the country with two subsidiary companies- SIBL Securities Ltd and SIBL Investment Ltd. SIBL has defined its operation in three sectors which are- Formal, Nonformal and Voluntary. In the formal sector, it works as an Islamic participatory commercial bank with human face approach to credit and banking on the profit and loss sharing. The non-formal banking sector helps to empower and humanize poor families and create local income opportunities while the third sector monetizes the voluntary sector and manages the Waqf and Mosque properties. It is also the pioneer of the cash Waqf system in banking sector.

Origin of the Report:

One of the requirements of the Bachelor of Business Administration (BBA) course was to complete the 3 months of internship program in Social Islami Bank. It had been a wonderful experience as it allowed me to deal with real life customers in workplace. As Social Islami Bank is a prominent name in both the Islamic and non-Islamic banking sectors, they have a large number of customers. I am very thankful for having gotten the opportunity to work as intern in SIBL. This report is a part of the internship program and is based on my real life experiences.

Objectives of the report:

The objectives of this report are –

1. To gather real life work experience.
2. To acquire knowledge about the banking sector and functions of the different departments.
3. To analyze customer satisfaction level regarding Social Islami Bank.
4. To understand how banks operate.
5. To get ideas about general banking.
6. To differentiate between Islamic banks and non-Islamic banks.

Our Vision:

Social Islami Bank Ltd has always been conscious of its social responsibilities and is perpetually trying to participate in the social cause programs in the country. The bank is committed to serve the society at large through its family empowerment Micro Investment, Micro Enterprise and SME program under non formal sector, social capital mobilization through cash Waqf and other programs. The bank has already formed a CSR desk in order to help people giving emphasis on health and education. The motive of Social Islami Bank Ltd

is to create a society where everyone is helping each other. That's why the vision of the social bank is "Working together for a caring society".

Our Mission:

The missions of the Social Islami Bank Ltd are –

1. Establishing three sector Banking model
2. Transformation to a service oriented technology driven profit earning Bank
3. Fast, accurate and satisfactory customer service
4. Balanced & sustainable growth strategy
5. Optimum return on shareholders' equity
6. Introducing innovative Islamic Banking products.
7. Attract and retain high quality human resources
8. Empowering real poor families and creating local income opportunities
9. Providing support for social benefit organizations by way of mobilizing funds and social services.

Our Strategic Objectives:

1. Transforming into a service oriented technology driven profit earning bank
2. Ensuring fast and accurate and best in class customer service with customers' satisfaction
3. Balanced and sustainable growth strategy
4. Optimum return on shareholder equity
5. Introducing innovative Islamic bank products
6. Attract, motivate and retain high quality human resources
7. Empowering human resources and create local income opportunity
8. To achieve global standard in Islamic bank
9. To invest in the priority sector for the overall economic development
10. Ensuring best CSR practices
11. Ensuring Green Banking

Our Core Values:

Towards the journey of excellence, SIBL has changed its brand logo. The new logo depicts bird's wings with 9 feathers to represent its core values- comfortable and safe flying in the economic sky of the country connecting it with the global sky by passing the territorial boundary.

- 1. Honesty:**
Honesty to its customers, employees, regulators, shareholders and others
- 2. Efficiency:**
Gaining best use of efficiency through best use of man and machine
- 3. Accountable:**
Accountable to the stakeholder and to the society at large
- 4. Transparency:**
Transparent in each and every transaction

5. Flexibility:

Service flexibility is one of the most important features

6. Innovation:

Continuous innovative idea generation and designing the banking products and service

7. Religiousness:

SIBL enhances economic wellbeing with the bliss of religious ethics

8. Security:

Protecting asset and services

9. Technology:

Providing upgraded technological banking services

Product and Services:



1. Mudabara Team Deposit (MTD)
2. Mudabara Savings Deposit (MSD)
3. Al wadia Current deposit (AWCD)
4. Mudabara Notice Deposit
5. Mudabara Scheme Deposit
6. Mudara Hajj savings Deposit
7. Mudabara Monthly Savings Scheme
8. Mudabara Monthly Savings Scheme
9. Mudabara Special Deposit Pension (5 years)
10. Mudabara Education Deposit Scheme
11. Mudabara Home Deposit Scheme
12. Mudabara Military Deposit Scheme
13. ATM service
14. Locker Service
15. Online Banking

Investment:

1. BaiMuazzel (General and SME)
2. Hire- Purchase &S.meelk (General & SME)
3. Bai Salam
4. BaiMurabaha
5. BaiMusharaka

Structure of SIBL:

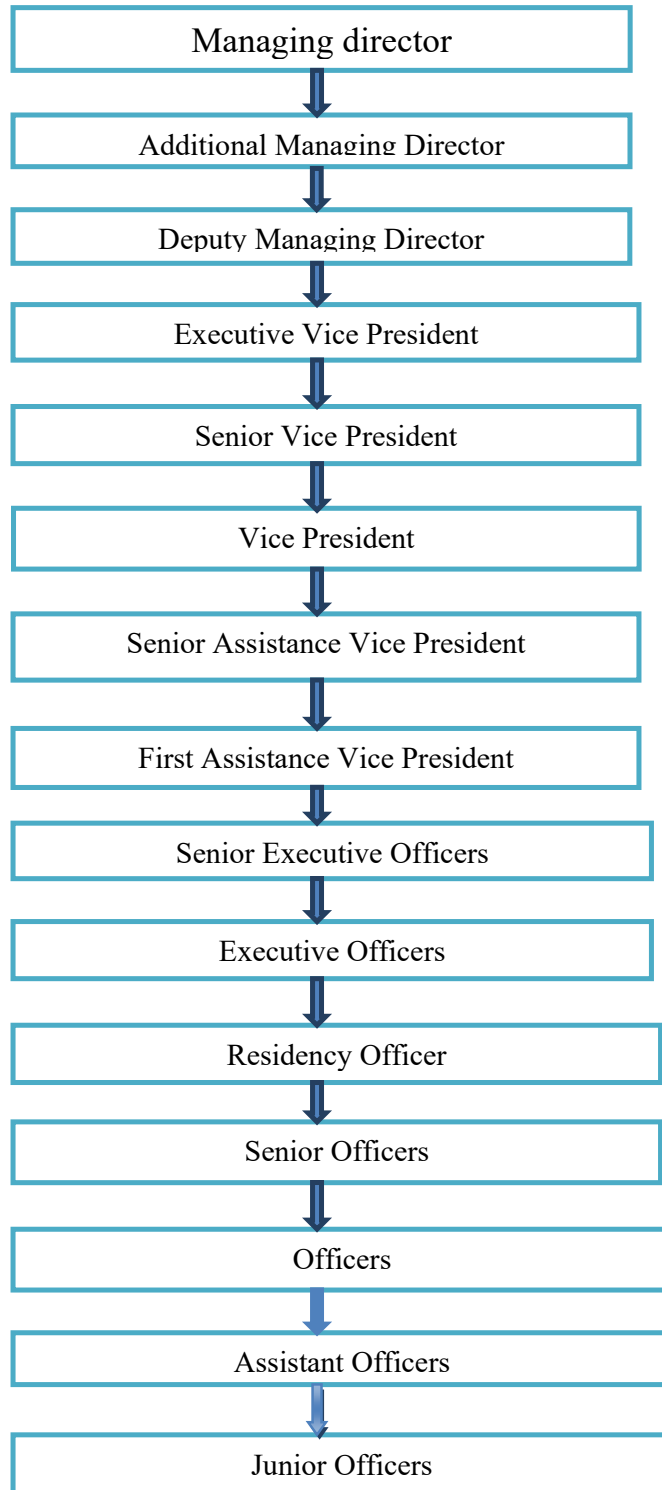


Table 1

My Responsibility in SIBL:

I have started to work in SIBL since 8 January, 2017. I have seen with lots of issues there and try to understand them. My association with this bank is being part of General Banking section. The nature of my work are-

1. Account open
2. Cheque requisition
3. Cheque delivery
4. Manual entry of the check number
5. Entry of inward letter

Limitations:

During my internship program I have faced some restrictions while collecting information. Those limitations are-

1. The time duration was too short to have a proper understanding of customer service.
2. Some parts of the study depended on website and annual report.
3. I could not ask the customers directly for the information.

Project Part

Introduction:

Banking industry is one of the rising industries in Bangladesh. They exist because of their service and customers. That's why all the banks always try to please their customers and build a strong relationship with them. Social Islami Bank Limited is a privately owned bank registered under company act 1994. The bank operates as a scheduled bank under a banking license issued by the Bangladesh Bank. It is one of the leading banks in Bangladesh. SIBL is the pioneer in introducing online banking among all the Islamic banks of the country with state-of-the-art banking software which enables any branch to provide real time banking service to the clients. SIBL has set its strategy to convert all its banking activities from traditional branch based banking system to an ideal blending centralized processing unit and effective operation of branch that is based on modern essence of banking. The bank has taken a step to introduce SMS banking and Mobile Remittance Payments system and also focus on areas covering SME banking and agro finance. This brings all the services of SIBL to the doorstep of the customers.

Target Customer of SIBL Bank:

Like all other banks SIBL also targets people who want to keep their money safe. This includes people from all classes who are Islamic minded and religious. Since SIBL conducts its activities through the rules and regulation of Shariah, they initially focused solely on Muslims but now-a-days they have expanded their focus to non-Muslims.

The GAPS model of Service Quality:

The customer GAP is the difference between customer expectation and customer perception. Customer expectation is what the customer expects according to available resources. It is influenced by cultural background, family, life style, personality, demographic, advertising, experience with similar products and information available in internet. On the other hand customer perception is totally subjective and based on customer's interaction with the product or service.

Help from the employees:

In service industry, the loyalties of customers depend on how much help they get from the employees of that organization. In SIBL, the employee's care for customer's needs and wants. They are always ready to provide help to the customers when necessary. Most of the time they help consumers like old people and women. They help them to fill up their deposit books, check books, giving bills etc. Beside this they try to give exact information (if possible) to the customers. So the gap between the expectation and perception of getting help is very less. The consumer's expectations from the bank are almost entirely fulfilled by them.

Security:

Security is one of the most important factors among the bank's services. People keep their valuable earning and goods in bank and expect that the bank will give them the best security.

The gap between expectation and perception about the security of SIBL bank is also little. It can be said that the perception is better than the expectation.

Ease in opening saving account:

Although it is expected that the procedure of opening an account will be easy but in reality it is not quite easy. To open a saving account, customers are required to find a person who has a savings account in SIBL. This makes the process of opening an account little bit difficult. So the difference expectation and perception is big where expectation was better.

Service delivering:

The success of the organization lies in how efficiently it delivers the service to the customers. Good service delivery makes the customer happy and loyal.

1. ATM:

The service of the ATM facilities is not satisfactory to the customers. So the gap between the expectation and perception of ATM service is rather big. One of the causes of customer dissatisfaction is the insufficient number of ATM booths belonging to SIBL as SIBL Uttara branch could not find a suitable place for building ATM booth.

2. Parking facilities:

There are no proper parking facilities in SIBL as it is not their own building. The lack of a parking lot makes it difficult for the customers to park their cars.

3. Stand in the queue:

Sometimes a long queue extends outside the office. Due to insufficient sitting arrangements, customers often have to remain standing. So customers suffer various discomforts while waiting in a long line.

4. IT support:

The difference in the expectation and perception about the IT support is not that big because some people have good experience and some people have not so good experience with IT support. While some problems are instantly solved, there are some problems that require a long period of time.

Get proper information:

I think the perception of getting proper information is equal to the expectation. From what I have seen, the customers can acquire their desired information very easily. Private information is not revealed to anyone without authorized papers.

Response:

The response rate is sometimes slow because of fewer employees as they have to handle so many customers. The difference of perception and expectation is slight in this case.

Different products:

There are different types of schemes in SIBL like Sonali din, Lakhopati scheme, Millionaire scheme, Double Benefit scheme. Some of these schemes SIBL does not offer because of the rate. So some people want to open these schemes but cannot. Since these people constitute the minority, the gap between expectation and perception is less.

Consumer Behavior in Services:

Consumer behavior refers the way people make decision to use the products or services. All marketers are concerned about how customers choose and make decisions. They want to find the steps that lead to the purchase of a particular product or service. The choice of the consumers differs based on some factors like physiological factor, social factor etc.

Information Search:

After working in SIBL bank I have noticed that people mainly come to our bank through their friends and family. To open DPS account in SIBL bank at first one can open a savings account in which they can keep their money and withdraw it easily. If someone wants to open a DPS they can send their money from savings account. As I have said earlier if someone wants to open a savings account he has to bring the signature and account number of a person who already has an account in SIBL bank. They can also know from promotional activity because now-a-days SIBL does a lot of promotional activities like sponsoring BPL and news.

Perceived Risk:

As an Islamic Bank, its activity is different from normal banks. For example, its profit rate is not same throughout the year. If the rate increases, the profit will increase and if it decreases, profit rate will also decrease. So it is sometime a risk for the people who are retired or poor because of the fluctuation of the rate. Sometime people don't have proper knowledge about the regulations of the bank and they just keep the money. When they want to know about their bank statement and don't see the exact amount they calculate they become angry. Then we have to make them understand about the policy.

Evaluation of Service Alternatives:

In this step consumers try to evaluate the service with other alternatives. Most of the people come to our bank are Islamic minded. They evaluate our bank with other normal and Islamic banks. There are few banks near our bank. They are Islami bank, BRAC bank, Shahjalal Islami bank etc. So when people in this area think about keeping money in the bank, they will definitely think about other banks.

Service Purchase:

After considering all the alternatives people come to our bank for the service. I heard from a customer that he thinks among all the Islami banks SIBL is the best and another customer has transferred all his money from other bank to our bank.

Consumer Experience of SIBL:

I have found that customers have had mixed experiences with Social Islami Bank.

Service as Process:

The process of opening bank account is very easy. Customers only have to bring important documents with them and most of the time we fill up the form. Then if they want to withdraw their money or give the clearing check we help them to get their money. On the other hand some processes take long time as it is not their hand.

Service Roles and Scripts:

The employees of SIBL understand their roles very well. They all know about the basic things of the bank .For example, at the front desk if people ask about pay order and want to break the DPS they can give the information but for further process they can send them to the right desk.

Consumer Mood and Emotion:

SIBL always attempts to understand their consumer's emotion. If any consumer faces problems, SIBL tries their best to correct them and if they cannot, they give instructions to the consumers. There was a case where a customer came to our office and he wanted to open an account instantly because a huge sum of money would come to his account. But as he just came to Bangladesh and did not have an account in the country, we opened his account without any documents and promised him to give his check book as soon as possible.

Post Experience Behavior:

Following the service experience, customer's form their opinions on the bank that determines to a large degree whether they will return or continue patronize the service organization. Post purchase and post experience evaluation are typically the most important element to measure consumers behaviors and repurchase.

The behavior of consumer of post purchase is quite well in SIBL bank. Some consumers have several accounts in SIBL and some consumers bring their family members and friends to open account in SIBL. That's happening because the employees of SIBL value their customers so much. They are so well behaved towards the customers that they become close to each other.

As a result some consumers become loyal to SIBL bank. If they come to withdraw money or something the employee call their junior worker to do the work and the employees deepen their relationships with the customers by holding friendly conversations with them.

Customer's Expectation:

Customer's expectation refers to the total perceived benefits a customer expects from a company's product or service. Customers always compare their expectation with the

perception. If the expectation is higher than perception consumers become upset and if the expectation is lower than the perception consumers become happy.

Hoping to get help:

Social Islami Bank is one of the leading banks in our country. When I was working in the bank I realized that people have high expectations from our bank. For example, they expect that the employees of the SIBL would always be helpful if they encounter any problem. Most of the customers of SIBL are from poor families and are often illiterate. Such customers cannot sign their name properly. So they usually face different kinds of problems which are not so severe. On the other hand some customers are old but yet they come to our office. They expect that the employee would help them to withdraw or deposit money. There are some customers who are unable to understand policies and regulations if they are informed repeatedly. These types of customers expect that the employee will behave with them properly and help them.

Security:

SIBL provide online banking service and mobile banking service. SIBL always tries to update its technology but customers always want security for their money. So the consumers of SIBL expect that they can give the proper security for their service.

Easy to open account:

The customers of SIBL expect that the procedure of opening a bank account will be simple. They don't want to face any difficulty when opening the account.

Service Delivery:

I have found that customers of SIBL expect to have better service delivery, parking facilities and ATM service. As a renowned bank, customers can expect that much from it. Banking business is a service business. If the service is not good they will lose their customers. So the organization has to keep in mind that only service can keep their customer loyal to them. So like other banks, customers expect from SIBL that they will give good service delivery so that they do not have to stand in a queue for a long time or take a long time to withdraw or deposit money. They also do not appreciate it when a long time is spent in taking care of one customer while other customers are waiting. Customers feel happy and satisfied if they can withdraw money from anywhere if needed. They expect that SIBL will set ATM booth everywhere in Bangladesh so that they can withdraw money without any extra charge. Parking facility is also an important factor. If there are not sufficient parking facilities few customers may get upset with it. SIBL has some rich customers who come by car. Those types of customers expect SIBL to have proper parking facilities. As SIBL office is not situated in its own building, there is not enough place to sit and stand. SIBL has limited seats which they generally keep for only the clients. When there are more people, they have to stand outside in a queue and cannot sit if there is long queue. So customers expect to have more space in the office. Customers also expect there are enough vaults available in the bank.

Get proper information:

Customers of SIBL expect to get required information when they want. Sometime people need some information about their account, bank statement etc. They wish to get them without any hassle. Some customers come to SIBL for the loan. SIBL offer different types of loan like corporate banking, SME finance, Trade finance, Retail and consumer finance, salary loan. Customers expect that they can get loan easily.

Help desk:

The customers expect that if they cannot go to the office personal at least the employees are available in the help line so that they can get the solution on the phone if the problem is not that big.

Response from the employee:

Customers expect that the employees of SIBL will respond quickly to them. When they need any help they will help them before doing any other work.

Different products:

Customers expect that SIBL will offer different types of schemes so that they can choose what account they want to open. Customers hope that different types of schemes have different benefit.

IT supports:

Customer's expectation about IT support of SIBL is good because as a leading bank in Bangladesh customers hope that they are experts in the IT field and if they face any problem SIBL, can fix it without giving them any trouble.

Customer's Perception:

Customer perception refers to how customers view a certain product or service based on their experience.

While working in SIBL I have found that some customers are unhappy with the ATM service and the parking facilities of SIBL bank. SIBL has 24 ATM booths but unfortunately they are not close to Uttara. Customers can withdraw money from ATM booth of any other bank. It has a problem that different banks charge differently so it is very confusing for customers as they don't have any clear idea about the charge. Because of less ATM booths, that organization may not open its salary account in SIBL bank. As we have our bank in a market we don't have proper parking facility. So some customer's perception about parking facility and ATM booth is not satisfactory.

Because of small space SIBL does not have enough places for the consumers. When consumers increase they do not find seat. Because of the shortage of the place SIBL cannot provide more employees in information desk and account opening desk. So,

sometimes consumers have to wait for long time to get information. Sometimes customers start arguing with the guard to let them in but they cannot because they have to maintain the line in that short space. Consumers expect that if there are more employees in cash counter and front desk they don't have to wait.

As we don't have enough space, sometime the queue is so long that people have to stand in the stairs which is not very comfortable. Customer's perception about the space of the office is average. The vault limit is also average in Uttara branch. When people come to SIBL to open a savings account, they need a signature and attachment of an introducer. Sometime people cannot find any introducer. As a result they cannot open the account in SIBL bank. Some customers think it is not necessary for open a savings account for DPS. They think that it is troublesome but they do not understand that it also very helpful.

The interpersonal skill of SIBL is very good. The employees always try their best to help the customer. They listen to their problem and try their best to solve them. Some customers cannot write the deposit book or check book. We help them by writing it for them. Beside this when we open account most of the customers don't write their information on the form. We also write it for them. They just bring the documents. I also help the customers to deposit or withdraw money and write the deposit book or check book. There are mixed response about IT support of SIBL bank. Some say that it is okay because they get proper service from them. On the other hand some customers complain about the IT system that they don't get the help instantly. Sometimes they come to the office and complain about it. The response rate of SIBL is average. There are only two people in the front desk. So sometimes they cannot handle all the customers but if any customers complain about any problem they try to solve it quickly. SIBL launches different types of products for diversified people beside savings account and DPS like for children, lakhopati, kotipoti and kafela etc. They also provide different types of loan such as corporate banking, Trade finance, SME finance etc which attracts many customers to open account in SIBL bank. The perception of help desk is moderate because I have seen that there are problems in the network connection. The employee cannot hear clearly what people on the phone are inquiring about due to the poor connection. So people have to come to the office personally. Many customers come and complain about their help line. Customer's perception about the safety is pretty good. They trust our bank in this matter because our bank is very strict about the procedure of opening bank account, giving check and statement. They don't give any information about account, check book and statement without authorization papers.

Reliability:

I have seen that most of the customers of SIBL feel that the bank is reliable. Some customers have opened their accounts only in SIBL bank. They don't have any account to other banks. They have saved a lot of money only in SIBL bank. It is very important for a bank that customers feel safe and I think SIBL is lucky that many customers are rely on their services.

Assurance:

Assurance is about making customers feel safe, secure and honored. SIBL is doing a good job to make the customers feel the same. They are so well behaved with the customers and try to solve their problems as soon as possible. They also give the customers assurance that they will not face any difficulty. So I think customers recommend SIBL to other people.

Tangibility:

I think customers have some problems with the tangibility as the office space is not big as other renowned banks. They don't have their own building so they don't have proper parking facility, enough space for seat and stand. They don't have enough seats in investment department and foreign department. So if the customers go there they cannot give more seats to the customers.

Empathy:

Empathy is the relationship that exists between a company and its customers. SIBL gives the most importance to this factor. They always try to understand customer's problem, talk sweetly with them. They have friendly relationships with some customers and those customer's help SIBL to get more customers.

Responsiveness:

The responsiveness of SIBL is average. Sometime it is good and sometime it is not. Because of the small space and insufficient employees, they cannot respond to all customers at a time. It became a pressure to the employees of front desk as they are only two people.

Listening to Customer through Research:

Finding out what customers expect is essential for providing the best service possible and market research is the way to understanding customer expectation and perception. With marketing research we can find what customers want from the organization and how to cope up with the changing requirement of the customers.

As I am working in SIBL, I could not ask the customers directly about their opinions. So I have found out the expectation and perception of the customers after observing their interaction with the employees.

Service Delivery:

The service delivery time in SIBL is quite good. Most of the customers want quick service delivery and they are happy that they can get the service. Even if there is a long queue but the employees in cash counter do their work fast enough that the work proceeds quite quickly. A consumer even told the employee who sat next to me that he could finish his work quickly than other bank. I also stood in queue to deposit money on behalf of a consumer and I saw that they finish their work as quickly as possible. The time required for opening an account or withdrawing money is not long. Customers have to bring only the important document and

we quickly write the information and open the account. When the customers break the deposit it also does not take much time.

Safety:

The Safety issue is one of the important factors when customers choose a bank. I have seen that there is a high expectation of the safety and security level Of SIBL bank. I heard a customer said that he choose SIBL bank because he think it would provide more security and he is quite happy with security level.

IT supports:

Sometimes their software Alibaba does not work and it takes time to fix it. Beside this a customer's debit card got stuck because of complicated procedure. IT department took some time to fix the problem. On the other hand some problems of customers were solved very quickly by the IT department. So I have noticed people having mixed feelings about IT service of SIBL bank.

Procedure of opening an account:

I have found that some customers get annoyed when they hear that they have to manage an introducer to open a saving account. Some old customers did not have savings account. So when they come to open savings account and heard that they have to find introducer, they get miffed. Some new customers who do not know about this also become upset. So there is a difference between their expectation and perception.

Interpersonal skill:

Every customer's expectation is to get fair treatment from the organization. SIBL's customers are not any exception. It is a good thing that SIBL meet their expectation very well. Even if a customer tells something wrong they always give the answer in a happy face. The employee of the front desk once tell me that no matter what happens they have to put a smiling face in front of customers. Once an female customer unknowingly hurt an employee by saying something but the employee was smiling from start to end while try to make her understand. The employees of SIBL always act friendly with their clients. So the loyal clients are very happy with them. They always try to help the customers so that customers don't feel upset. They keep saying until customers do not understand.

ATM service:

Some customers are disappointed because there is no ATM booth in Uttara. Although they can withdraw money from the ATM booths of different banks but they do not know clear information about the charges.

Parking facilities:

The office of SIBL is situated in the market so it does not have its own parking space. There is some space in front but there are other cars which are also parked there and the space is not owned by SIBL.

Help Desk:

Customers expect to get help from SIBL when they need. There is a helpline number of SIBL. They can call anytime and the employee helps them through the phone or if the problem cannot be solved on the phone they tell the customers to come to the office. But sometimes the phone is broken because of the connection problem.

Space:

As some customers were complaining about why they had to stand outside and the guard was trying to make them understand that there was limited place inside to stand and seat and they had to give place for other customers too. So those customers were upset.

Building Customer Relationship:

Relationship marketing is a philosophy of doing business so that greater focus is given on keeping and improving relationship with the current customers rather than on acquiring new ones. Building relationship with the customer is most important factors of an organization because by improving customer relationship leads to customer loyalty.

SIBL operates under Bangladesh Bank so it has to give the explanation to the Bangladesh Bank about its work. On the other hand even if it works under Bangladesh Bank still it is still a private bank and if they make any mistake they have to refund it. That's why they cannot make any mistake in providing service so they try their level best to make customers happy and build a strong customer relationship with them.

The goal of relationship marketing is almost covered by SIBL bank. They are giving proper service to their customers except few things. When I was working in SIBL bank I saw that the employees were very friendly with the customers. They even know about the family members of some clients. They did not call them only Mr. A or Mrs. B. They call some of them uncle or aunty. For few important clients they even order snacks and drinks. Clients are most important for the bank and SIBL know about it very well. They always keep patience with the clients while dealing with them. As I said before when senior citizens come they call the junior worker to do the work and tell them to sit.

Sometimes SIBL is very strict with the customers while opening the account or money transaction. They don't open account until they don't get all the documents even if the client's home is far from the office. I have seen a client had come from Gazipur to open an account but he didn't bring the nominee's NID photocopy. He was sent to his home again to bring the copy. It was necessary but it may create some problem with the relation with that customer. They make exception only for old customers. When customers want debit card

from the bank before, SIBL did not charge any money but now they charge more than 300 taka for a debit card which is not go well with some customers.

Solving the problems as quickly as possible is one of the best ways to keep customers happy. Customers can face problems with IT system, transaction process etc. SIBL try their best to solve the problems at the earliest.

Because of service SIBL maintain a good relation with the customers but there are some factors that can affect the relationship. They are-

1. Even if the customers don't give the importance to the ATM service, it may affect the service delivery. SIBL need to fix it by setting their own ATM booths.
2. SIBL can inform about the charge other banks impose when customers withdraw money because different banks have different charge.
3. Some schemes of SIBL do not offer because of low rate. SIBL need to give customers proper information about those schemes because customers come to SIBL for opening that scheme. After knowing that schemes don't exist they leave. If SIBL give the proper information the customer may open another account.
4. As a leading bank SIBL should adopt more promotional strategy to attract customers as some customers switch bank because of the rate problem. So SIBL need to think different ways to build customer relationship.
5. There are some loyal old customers of SIBL bank but they have to attract new customers and make them loyal. So they have to treat them well same as old customers. They can be strict but make them understand politely if they don't understand.

Internal Service Part

Service Recovery:

Service Recovery is the action taken in order to deal with a service failure. Service failure leads to dissatisfaction among customers, that's why the organization always tries to provide recovery of the failure service in order to keep customers happy.

There are some services failures I observed and asked about. They did not tell me about major failure as it was a confidential matter.

Machinery Failure:

This type failure means breakdown of equipment like ATM machine or computer. One day all the internet connection of SIBL broke down and the work had stopped for a long time. People came to the office in the morning and saw that the connection did not work. They asked when it would be repaired. The employee could not answer because they also did not know when it would be alright.

Infrastructure failure:

Infrastructure failure includes shortage of employee or parking facilities etc. As the space of SIBL in Uttara branch is less so there are not many employees in the office. The front desk which include account opening desk and information desk have only two people and each time only two customers can talk with them. So, most of the time customers have to wait for others to finish their work. The parking facility is also a problem for SIBL bank. The bank doesn't have its own parking space.

Informational failure:

Sometimes customers don't receive proper information about the different schemes. SIBL has stopped offering some schemes because of decreasing rate like double FDR, lakhopati scheme, kotipoti scheme. Customers came to open that scheme and then found out that the schemes no longer exist.

Response and feedback failure:

Sometimes there was response and feedback failure in SIBL bank. They cannot response to the customers as quickly as customers want.

Service recovery happens when customers complain about the failure service to the organization. If a bank is unable to fulfill customer's needs and expectations, customers tend to switch to other banks or spread negative words. That's why successful banks always try to give the compensation of the failure service to the customers because it helps to maintain the loyalty of the customers towards them. To satisfy any customer a bank can do-

1. Apology:

The bank can apologize to the customers for the service failure.

2. Remedy:

The bank can fix the problem as soon as possible.

3. Compensation:

The bank can give the compensation to the customers if there is a financial problem as a recovery.

To recover from service failure SIBL do required steps to satisfy the customers.

1. As machinery failure is not in the hand of employees, they apologies to the customers. For an example: A customer came to complain about the ATM machine that the machine had stopped working after inserting the ATM card. So the employee apologized to the customer and told him they would fix it.
2. A customer came to open an account of lakhopati scheme. He did not know that the scheme is closed due to decreasing rate. So he could not open the account. The employee of account opening desk apologized to the customer and suggested him to open different account.
3. A customer complained about his check book that there was a problem in the serial number. His account was in Uttara branch but the serial number was from another branch. So SIBL tried to fix the problem as soon as possible.

Service Development and Design:

Service design is the activity of planning and organizing people, infrastructure, communication and material components of a service in order to improve its quality and the interaction between the service provider and customers. Service quality development helps to ensure that the customers are satisfied with the given services.

Account Opening Process:

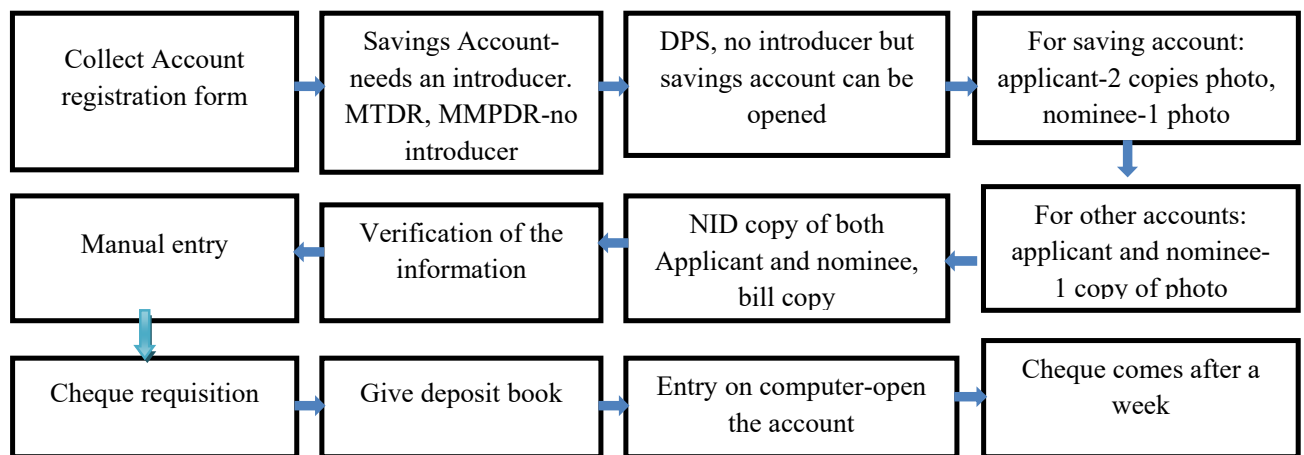


Table-2

1. Collecting Account registration form from the Account opening desk.
2. If it is for savings account one needs to bring an introducer to sign in the form and if it is for DPS, MTDR and MMPDR then it is not needed.
3. Submit 2 copies of passport sized color photos of applicant and 1 copy photo of nominee's for savings account. 1 copy of passport sized photo of Applicant's and Nominee's for DPS, MTDR and MMPDR. Applicant's and Nominee's NID copy and applicant's electricity bill submission with the filled out application form.
4. Verification of the information
5. Manual entry in the general ledger book- name, account no.
6. Send order for Cheque requisition
7. Give deposit book.
8. Give entry on computer (Alibaba software) to open the account.
9. Customers get Cheque after a week.

Clearing Process:

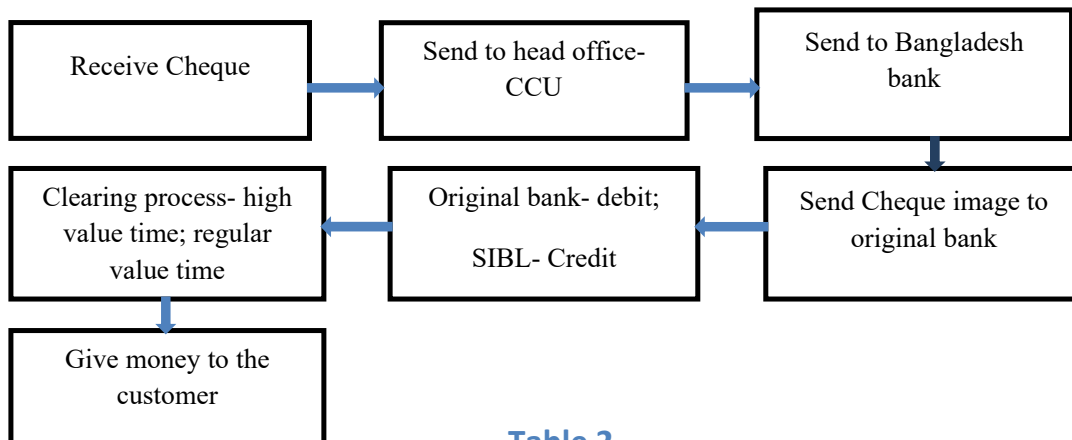


Table 2

1. Clearing process is conducted by Bangladesh Bank.
2. Receive the Cheque of another bank.
3. The Cheque is send to the head office (CCU- Central clearing unit) after scanning
4. The Cheque is send to the Bangladesh Bank from head office
5. Bangladesh Bank send the Cheque image to the original bank
6. The original does the debit and SIBL does the credit.
7. Two types of clearing process: i. high value time- procedure time (10 am to 1 pm), ii. Regular value time- procedure time (1 pm to 4.30 pm)
8. Give money to the customers.

When the Cheque is from SIBL the process will be reversed.

Remittance:

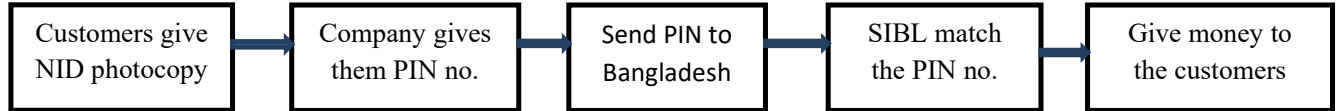


Table 3

1. When people want to send money through xoom.com, western union they have to give their NID photocopy
2. Money transfer company give them a pin number
3. People give the pin number to another person of Bangladesh
4. SIBL bank match the pin number and check the amount
5. Give the money

Communication with the Customers

Integrated Service Marketing Communication:

Integrated service marketing communication is a methodology utilized by associations to brand and facilitate their correspondent endeavors. It is a method used to reach the objectives of marketing campaign, by a combination of various methods.

1. Integrated Market strategies use various communication tools and media to spread their message. In this way, marketers are able to reach the audience and use the tools that they have in the most effective way. Integrated marketing uses age old advertising methods and modern online communication tools such as social media.
2. Successful marketing depends greatly on the treatment of customers. Making customers is a top priority but is important to keep the old customers happy because most of the profits of a company comes from loyal customers returning. So organizations have to design the marketing strategy around them. They need to find out how they will find potential customers and through which media they will reach those customers.
3. Each channel has its own strength and weakness. By making arrangements so that the strength of one channel eliminates another's weakness, effectiveness improves and costs are reduced. Social media is great for engaging the audience and even helps with customer service. Once the organizations determine the best way to provide the marketing and service the customers expect, the returns on the investments can be maximized and costs can be reduced.

The most important element of an integrated marketing strategy remains the fact that customers want and expect a consistent experience with a company's products and services.

Identify Target Customers:

The first of designing an IMC is identifying the target audience. In order to design the right message and select the right channel for IMC campaign depends on characterizing the appropriate target audience. The message has to be captured customers attention by showing concern for them like customers priorities about price and quality as well as the awareness of the audience's current image of the company and its product and services. SIBL target all types of customers, from rich to poor, men and women, both the old and the young.

Message design:

The message SIBL is promoting for potential customers is

“Journey towards Excellence”

SIBL has designed this message to convey the information to the customers about its desire to serve without any fault. As SIBL has invented different types of services only for making customer more comfortable about choosing what they want. They now trying to update their services by providing online banking, mobile banking, sending sms because they want their service to be perfect. In SIBL's Integrated Marketing Communication, we wish to spread our message to all existing customers as well as potential new customers.

Media Selection:

Media selection is one of the most important elements of IMC. Success of an IMC mostly depends on selecting the most appropriate media or communication channel to deliver the message. As we target all kinds of people, we have to think about all possible ways to reach them like Advertising, Direct marketing and Public relation.

1. Advertising:

In today's competitive world, the importance of advertising is increasing day by day. It is non-personal message to promote or sell the products, service or idea. It is very important for a bank to introduce themselves in the market. In order to survive among the competition, SIBL has to do some self-advertising. One of their main priorities is different types of advertisements because people who don't know about SIBL at all can know about it through them. Some people know from TV, some people know from newspaper and some people know from social media. SIBL has done advertising in newspaper, television, magazine, billboards, posters, online etc. Generally people do not watch TV except news so SIBL has to advertise in other media also. They have published and aired their annual meeting in newspapers and television so that people who read newspapers can also notice them. SIBL wishes its customers through newspaper and posters in important occasions. There are also some TVC about SIBL



Figure 1

2. Direct Marketing:

Direct marketing is an effective way of marketing communication. Direct marketing consist of directly communication with the target customers to get immediate response. The main purpose of direct marketing is to build direct relation with customers by collecting their personal information. There are some advantages of direct marketing like marketers get direct feedback from the customers and it is cost effective. SIBL can collect the database and send email or thanks giving letter to the loyal customers.

3. Public Relation:

SIBL is trying to maintain its image and public relation by doing several CSR activities. The vision of SIBL is “Working together for a caring society”. When the word “caring” comes to our mind we immediately think of helping people who are poor and in need. So CSR activity is one of the core corporate values of the bank. SIBL has special focused on Green banking to safe guard the mother plant. The concept of green bank has been adopted by reducing paper work to great extent. Green banking has successfully done in 2015. During the year, a sum total of taka 8977.34 million was disbursed under ETP, Solar plant, HKK and other green industry compared to taka 6717.98 million in 2014. SIBL has established a hospital and a foundation to help people. The Hospital is called SIBL Foundation Hospital and Diagnostic Center. It gives importance to provide high quality service which exceeds customer service expectation of patients and their families.

Recommendation Part

The Way Forward For SIBL:

1. SIBL needs to expand their ATM service by building new ATM booths. Though the customers of SIBL can withdraw money from other bank's ATM booth, it will be better if they have their own ATM booths everywhere. I have seen many customers were unhappy about the ATM booth.
2. There are some CCTV cameras in SIBL office but they don't cover all the places. It is necessary to implement CCTV camera in necessary places so that it becomes easier to monitor the entire office.
3. SIBL needs to more strict about their security as there are lot of unexpected incidents in banks like robbery, theft etc. They can increase their security level on office and ATM booth.
4. E-banking plays a vital role in modern technology. Payment of electricity bill, gas bill etc. can be done through the internet. So SIBL should make proper use of it. They can use certain software for it and make it easier for the customers.
5. SIBL can open a Facebook page or website for customers so that they can give feedback about SIBL. If they don't like any service or someone's behavior they can complain about that in that page. After observing those feedback SIBL can improve their service.
6. As the space is small the dining room of SIBL is very congested. Only few people can sit at a time. So sometime it becomes a problem for the employees. If any employee is sick and needs to eat earlier he cannot sit because of space. So SIBL needs to think about it.
7. SIBL needs to improve their parking facilities as some of their clients come there by car. They may be unhappy about it. So SIBL should think about it
8. SIBL needs to check their telephone connection regularly because if the helpline does not work customers become upset about it as they do not want to come personally to the office for small matter.
9. SIBL needs to improve their existing services. Some schemes no longer exist because of the rate. They can redesign it for the customers because some customers only ask about those schemes. So to keep the customers SIBL should think about it.
10. Fire exits are very important for any kind of office.SIBL should focus on making proper fire exit for the safety.

Conclusion

Social Islami Bank tries their level best to provide customer service that is admired by all the customers. It always focuses on how to improve its service by adding new criteria so that customers maintain their loyalty toward them. They also need to keep eye on the satisfaction level of customers which can be reduced by their small mistake. Finally I can say that working in SIBL is a wonderful experience. I have learned a lot of interesting things including handle the real life customers.

Reference:

1. <http://www.siblbd.com/home/>
2. http://www.siblbd.com/annual_report/Annual_Report_2015.pdf