



Inspiring Excellence

**Internship Report On**  
**'GAP Model of Service Quality: A Study on Bank Asia Limited'**

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**Date of Submission: 20/08/2017**

# Letter of Transmittal

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Subject: Submission of Internship Report, Summer 2017

Dear Sir,

With due respect and humble submission, I want to state that I have submitted the internship report on “GAP Model of Service Quality: A study on Bank Asia Limited” as a competition requirement of BBA Program of BUS400 course. I would like to express my deep gratitude for your kind guidelines.

I have applied academic knowledge and practical experience and tried utmost level to prepare this internship report. Besides that, I put GAP model’s data, variables, questionnaires, chart, and authentic references. Also, I have gathered knowledge from relevant journals, book chapters, and research papers.

May I, therefore, hope that you would be kind enough to accept the internship report.

Sincerely Yours,

Mashiat Sumaiya Chaiti

ID: 12204067

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## Acknowledgement

Firstly, I thank Almighty Allah (SWT) for the blessing and grace to complete my internship report. I would like to express my gratitude to my academic supervisor Mr. Fazla Mohiuddin for his guidance, constructive instructions, and undeniable support to prepare this report.

Secondly, my appreciation goes to Mr. Golam Gaffar Imtiaz Chowdhury, Vice President and Head of Lalmatia Branch and Ms. Krishna Saha, Assistant Vice President, Manager Operations. They helped me a lot and gave information and data which was required to complete the internship report. Not to mention that, I am grateful to the General Banking division of Bank Asia Limited, Lalmatia Branch, because they have given me the opportunity to work and learn. They have motivated me to think critically and practically on an organizational perspective. It would have been really tough to prepare this internship report without their cooperation, guidelines, kind and patient assistance.

Lastly, I would like to thank all the personnel in Bank Asia Ltd. They helped me with their experiences and let me get along with the corporate world.

## **Executive Summary**

The main purpose of the internship report is to meet the BBS Program BBA degree requirement under BRAC business school, BRAC University. My report aims to focus on the customer satisfaction level through GAP analysis model in the general banking of Bank Asia Limited. The Banking sector in Bangladesh is becoming expanded and has a very competitive environment. There is opportunity to meet the challenge in service development innovation through GAP model. Banks can implement to serve local customer through service marketing and in collaboration with culture of modern banking. Every commercial bank in our country implements service developments in retail banking to get competitive advantage in the industry. My internship report focuses on the study to the customer service in general banking department in Bank Asia Limited, Lalmatia Branch in the area of service marketing. I have gave short overview, history and background of Bank Asia Limited. Moreover, the report contains critical understanding, research analysis, findings, limitation and recommendations for improvements. The internship report is developed on both primary and secondary data to make the report more authentic. Confidentiality as well as limited timeframe was the limitation of the report. There were important yet confidential information that could not be added in the report. I have applied academic learning and real life corporate experience and assessment with the combination of data and facts provided by the organization.

# Body of the Report

## 1.1 Introduction:

Bank Asia Limited is country's leading emerging bank which was established on 1999 under the Companies Act of Bangladesh, 1994. It offers all Corporate and Personal Banking services targeting the all segments in banking sector. All over the country, 90 branches of Bank Asia Limited are situated in 26 districts. 37 branches of Bank Asia Limited are situated at Dhaka. Head office is situated in Rangs Tower, 68 Purana Paltan, Dhaka 1000. Being one of the fastest growing private sector commercial banks, Bank Asia Limited utilizes technology along with employee manpower to provide excellent customer services. It has huge number of trained and skilled employees serve high number of customers. It offers broadest suite of corporate and institutional banking solutions to compete in Bangladesh`s growing financial sector. With it`s long term commitment towards economic development of Bangladesh, Bank Asia Ltd has achieved unique distinctive mark in the field of Private Sector Banking. Innovative practice, personalized and emergency service, dynamic approach towards customers lead it to gain competitive advantage.

## 1.2 Origin of the report:

This study focuses on Retail Banking Service of Bank Asia Limited, Lalmatia Branch. The report is conducted to analyze the customer satisfaction survey through SERVQUAL (service quality gap model) to identify the gaps between customer expectations and customer perceptions. In addition, the paper discusses comparative analysis regarding how Bank Asia Limited is delivering quality service compared to other competitor banks. The paper will help Bank Asia Limited to get an overview about their current retail banking service and what customers do expect from the service and what they have experienced. Eventually, the contribution of this study to the banking industry is that current banking companies can compare the findings and

results of this report with their own and they could renovate their service strategies by assessing Bank Asia Limited's mistakes in case of service designing as well as service recovery. According to the survey result, they could redesign their integrated marketing service by considering customers expectation from the service.

## **1.3 Objectives of the report**

### **Broad Objective:**

This report has been prepared as the requirement of internship program in the banking organization 'Bank Asia Ltd.' The study aims to provide the information regarding expectation that the customers grip before selecting Bank Asia as their service organization as well as their perceived satisfaction after getting the service. This study is conducted based on various intangible and tangible factors.

### **Secondary Objective:**

The meet with the broad objectives, the specific objectives are:

- Identifying the criterions of selecting and evaluating banks performance from customer's point of view.
- Finding out which tangible/intangible factor is most important to the customers through SERVQUALS.
- Potential and existing customer's expectation and perception level towards Bank Asia's service quality.

## **1.4 Significance of the Study**

In today's competitive business environment, service quality is very important to attract and retain customers. Customers derive and experience the perception towards service quality on the basis of level of satisfaction. Service quality provided by bank is the most important factor in analyzing performance because bank is hundred percent of service oriented organization. A bank raises long term commitment to loyal customers by increasing the level of customer satisfaction. Being a service based and customer oriented industry, banking sector largely influences a country's economy. I consider myself fortunate to work in the banking industry. I got the opportunity to work on the customer satisfaction level of Bank Asia Limited I am grateful to my respecting supervisor Sir as he has helped me to select this topic.



## Organization Overview

### 2.1 Company Overview

After the establishment of Bank Asia Limited on 1999, Bangladesh's successful entrepreneurs and financial experts with recognized reputation was the pioneer of the bank's launching. Having highly expertise in national and international financial markets, the senior bankers led the banking activities. The bank's management team has professional exposure in the international market. Bank Asia Limited acquired the operation of Bangladesh's Muslim commercial bank Ltd (MCB) which was a former Pakistani bank before liberation. Bank Asia Ltd achieved oversubscription of public offering shares (55 times) in the year of 2003. In 2004, the bank listed itself with the stock exchange departments. Board of Directors of Bank Asia Ltd are: (Bank Asia Ltd, 2017)

- ✚ Mr. A. Rouf Chowdhury - Chairman
- ✚ Mr. Mohd. Safwan Choudhury - Vice Chairman
- ✚ Mr. A. M. Nurul Islam - Vice Chairman
- ✚ Ms. Romana Rouf Chowdhury – Director
- ✚ Mr. Mashiur Rahman - Director
- ✚ Mr. M. Shahjahan Bhuiyan – Director
- ✚ Mr. Md Nazrul Huda - Director
- ✚ Mr. M Irfan Syed - Director
- ✚ Ms. Hosneara Sinha – Director
- ✚ Ms. Naheed Akhter Sinha - Director
- ✚ Maj. Gen. Matiur Rahman (Rtd.) - Director
- ✚ Ms. Mahrina Dia Chowdhury – Director (<http://lankabd.com>)

## 2.2 Product and Services of Bank Asia Ltd:

As a new generation private commercial bank of the country, Bank Asia Limited provides all conventional services to the clients. They deliver Retail Banking, Cards, Corporate Banking, Islamic Banking, SME Banking, International Banking, and Online Banking Service. The Retail Banking of Bank Asia Limited is segmented in two main areas regarding Deposit Products and Loan Products. Deposit products are:

- Savings Bank (SB) Account
- Current Account
- Short Term Deposit
- Fixed Deposit Receipts
- Shanchay Plus
- DPS+
- Monthly Benefit Plus
- Double Growth Deposit Scheme
- Triple Benefit Plus
- Millionaire Deposit Scheme (Shonchoy-e-kotipoti).

Loan Products under Retail banking are:

- Auto loan
- Personal Loan
- Any Purpose Loan
- House Finance
- Senior Citizen Support
- Education loan
- Unsecured Personal Loan
- Loan for Professionals

One of the major fields of Credit Banking of Bank Asia Limited is Corporate Banking. Under this it concentrates on the following: Spinning, Textile, Garments, Transport, Real Estate,

Telecommunication and so forth. At present the Bank has real-time e-banking branches in both Urban and Rural areas. The online banking has the following facilities of:

- Internet Banking
- Mobile Banking
- Express Cash
- SMS Banking

## **Analysis and Findings:**

### **3.1 Literature Review:**

This internship report is intended to write with a view to find out customer satisfaction GAP and to minimize GAP by building customer relationship. Customer value is an asset to the organization. By providing high quality customer service with modern and innovative banking products at affordable charge, Bank Asia set its vision as customer centric bank. Bank is offering online banking with added delivery channels like ATM, Tele-banking, SMS and Net Banking. Efficacy of customer service is considered as the essence of success. Service quality is a key strategic issue and considered as success factor for Bank Asia Ltd.'s operation in service industries. It also obtained a sustainable competitive advantage by establishing high level of service quality and thus retained a high level of customer satisfaction. Based on the customer expectation and perception, survey was conducted to find out what actually customers think about Bank Asia Ltd. Customers impromptu response helped me to carry survey into new dimension of analysis. I explained and analyzed what customer expects and percepts based on different factors.

### **3.2 GAPS Model of Service Quality:**

Parasuraman, Valarie Zeithaml and Len Berry developed the SERVQUAL service quality model in the year 1988. The 5 elements and components of high quality service are: Reliability, Assurance, Tangibles, Empathy, and Responsiveness.

As I worked on general banking activities of Bank Asia Ltd, I get the scope to listen to the customers' requirements and the employee's way of dealing with them. Thus, I get the hands on experience to identify the gap between the customer's expectation and perception.

### 1. Convenience of Branch Location

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	7	<b>11</b>	8	4	0
Perception	8	<b>17</b>	3	2	0

**Expectation: 4                      Perception: 4                      GAP: 0**

According to the survey, the GAP between customer expectation & perception is 0, which means most of customers get what most of the customers expect. However, the GAP is 0 because most of the consumers do not have the highest expectation.

### 2. Service Facilities

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	9	<b>14</b>	6	1	0
Perception	6	<b>19</b>	5	0	0

**Expectation: 4                      Perception: 4                      GAP: 0**

Again, the GAP between customer expectation & perception is 0, which does not necessarily mean Bank Asia Ltd.'s service facility is top notch, rather the expectation is lower.

### 3. Efficiency of the Employees

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	8	<b>14</b>	7	1	0
Perception	6	<b>18</b>	3	3	0

**Expectation: 4                      Perception: 4                      GAP: 0**

The GAP between customer expectation & perception is 0. Majority of the customers are content.

### 4. CSR Activities

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	5	<b>12</b>	8	2	3
Perception	5	8	<b>12</b>	5	0

**Expectation: 4                      Perception: 3                      GAP: -1**

Here, the GAP between customer expectation & perception is -1. However, it seemed that most of the customers barely care when it comes to CSR Activities.

### 5. Usage of Technology

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	10	<b>12</b>	5	2	1
Perception	2	<b>15</b>	6	2	5

**Expectation: 4                      Perception: 4                      GAP: 0**

The GAP between customer perception & expectation on Usage of Technology is 0. Which shows that Bank Asia Ltd. has been able to keep majority of the customers happy, but the customers' expectations are highly divisive here, as 10 of the respondents, which is 33.33% of total number of respondents expect it to be excellent.

### 6. Service Charge

	(5) Extremely Low	(4)	(3)	(2)	(1) Extremely High
Expectation	4	5	<b>14</b>	5	2
Perception	0	7	<b>15</b>	8	0

**Expectation: 3                      Perception: 3                      GAP: 0**

Most of the customers expect the service charge to be moderate & as per the perception survey result, it looks like Bank Asia Ltd. is actually keeping it moderate. The GAP is 0 here.

### 7. Overall Service Standard

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>13</b>	11	4	1	1
Perception	0	<b>17</b>	8	3	2

**Expectation: 5                      Perception: 4                      GAP: -1**

Although most of the respondents expect the overall service standard to be top notch. As per the survey, Bank Asia Ltd. has is not successful to achieve the expected standard as the GAP here is -1.

### 8. Time Duration of Solving a Problem

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>10</b>	8	7	3	2
Perception	5	<b>12</b>	10	3	0

**Expectation: 5                      Perception: 4                      GAP: -1**

Customers expect less waiting time while their issues are being solved. Bank Asia Ltd. is lagging behind here as the GAP between customer perception & expectation is -1. The employees need to be more active here in order to match the expectation of the customers & reduce the service GAP.

### 9. Online Service

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>10</b>	7	7	3	3
Perception	1	<b>12</b>	10	4	3

**Expectation: 5                      Perception: 4                      GAP: -1**

According to the survey, the GAP between customer expectation & perception is -1, this is one place where Bank Asia Ltd. must emphasize to reduce the service GAP. The number of customers using online service is increasing day by day & it will continue to increase in the future.

### 10. Level of Professionalism of the Employees

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>15</b>	13	1	1	0
Perception	6	<b>15</b>	4	3	2

**Expectation: 5                      Perception: 4                      GAP: -1**

The GAP between expectation & perception here is -1, which clearly shows that they haven't quite reached the level that is expected by majority of the customers. Bank Asia Ltd. needs to

act on it, otherwise they will be losing potential customers to their competitors & also face challenge to hold onto their current customers.

### 11. Cooperativeness of the Cash Section

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>17</b>	7	5	0	1
Perception	9	<b>13</b>	5	2	1

**Expectation: 5                      Perception: 4                      GAP: -1**

As per the survey, The GAP here is -1. Which means the cash section is not as co-operative as majority of the respondents expect the cash section to be.

### 12. Privacy

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>19</b>	5	4	1	1
Perception	7	<b>14</b>	9	0	0

**Expectation: 5                      Perception: 4                      GAP: -1**

The GAP here is -1 which is definitely not expected. It shows majority of the customers have trust issues of the bank with for their privacies. Bank Asia Ltd. needs to look into this matter seriously & work on building trust with the customers.

### 13. Speed of Transaction

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>13</b>	10	6	0	1
Perception	6	<b>15</b>	9	0	0

**Expectation: 5                      Perception: 4                      GAP: -1**

The GAP here is -1. Customers expect better speed of transaction. However, their service is still good since 50% of the customers consider that the service is good enough. It is said that we cannot satisfy all the customers all the time, we can only satisfy some of the customers some of the time. Therefore, despite having a GAP of -1, although not the best, Bank Asia Ltd.'s service is satisfactory.



#### 14. Service Recovery

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>12</b>	10	6	2	
Perception	10	<b>14</b>	6	0	0

**Expectation: 5                      Perception: 4                      GAP: -1**

The GAP is -1 here. This GAP of -1 in service recovery needs to be addressed because as a service provider, Bank Asia Ltd. must do anything & everything in order to maintain & protect the relationship with the customers.

#### 15. Convenience of ATM Booth

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>13</b>	10	5		2
Perception	3	<b>13</b>	9	5	

**Expectation: 5                      Perception: 4                      GAP: -1**

The GAP between customer expectation & perception is -1 here. ATM booths are not as much convenient as the customers would expect it to be.

#### 16. Trustworthiness of the Employees

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>23</b>	5	0	1	1
Perception	10	<b>14</b>	6	0	0

**Expectation: 5                      Perception: 4                      GAP: -1**

The GAP here is -1. The employees need to communicate with the customers more effectively. They need to listen to the customers properly & provide feedback according. If the employees are transparent & communicate properly, the GAP will reduce.

#### 17. Quick Fix to Error

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>16</b>	7	4	3	0
Perception	6	<b>11</b>	7	6	0

**Expectation: 5                      Perception: 4                      GAP: -1**

Here, the GAP is -1. It is not as bad as the respondents have high expectations & it is definitely difficult to fulfill high expectations, but in service industry, sky is the limit. Therefore there's always room for improvement.

### 18. Respecting Customers

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>15</b>	8	6	1	
Perception	10	<b>15</b>	3	2	

**Expectation: 5                      Perception: 4                      GAP: -1**

When it comes to respecting the customers, the GAP is -1 which is not acceptable. 50% of the respondents believe it's good, but not excellent. So, Bank Asia Ltd. can definitely do better. & it always needs to be remembered that customer is the king.

### 19. Treating Customers Fairly

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>16</b>	9	4	1	0
Perception	6	<b>14</b>	10	0	0

**Expectation: 5                      Perception: 4                      GAP: -1**

According to the survey, the GAP between customer expectation & perception is -1, which means there is room for improvement so that the GAP can be reduced.

### 20. Competence of the Employees

	(5) Excellent	(4)	(3)	(2)	(1) Very Poor
Expectation	<b>13</b>	12	3	2	0
Perception	6	<b>12</b>	10	2	0

**Expectation: 5                      Perception: 4                      GAP: -1**

As per the survey, the GAP between expectation & perception on competence of the employees is -1. Having said that, the competence of the employees still seem to be pretty decent as 40% of the respondents expect it to be good, not the absolute best which 43% of the respondents expect. However, the bank can train the employees to be more competent if need be.

### **3.3 Customer's Expectation towards Service of Bank Asia Ltd:**

Customer expectations are beliefs about service delivery that serve as standards or reference points against which performance is judged. (Hischer). Knowing what customer expects is the first and possibly the most critical step in delivering good quality service. (jan.ucc.nau.edu)

Level of expectations are why two organizations in the same business can offer far different levels of service and still keep customers happy. (Zeithaml). Customer's expectation depends on their level of interpretation. The service marketer plays the role to uphold customer's interpretation towards service. The first step in exceeding your customer's expectations is to know those expectations. (Williams, 2017).

Factors that influence customer expected service quality of Bank Asia Ltd are:

#### **i. Sources Of Desired Service Expectation:**

Is extend to which the level of service the customers hope to receive from the employees of the bank. Employees performance and willingness to help is major factor that the customers wish for. For example, when a customer visits the customer service desk of the bank, he/she want to get the solution of the problem in least time.

#### **ii. Sources Of Adequate Service Expectation:**

Is extending to which level of service the customers find acceptable from the bank. A customer may have emergency personal situation when a service is urgently needed. For example, in the cash counter, a customer may deposit money for his/her Visa purpose, but he came at 3:30 pm when the closing time of cash section is 4:00 pm. If there is huge line in cash counter, then customer will fail to deposit money. In this case, the sub manager of bank gives priority access to the customer upon request.

**iii. Service Encounter Expectation:**

Is extending to which service encounter discrete event is occurring over a definable period of time. For example, when a customer receives service from employees and his waiting time is known as service encounter.

**iv. Sources Of Both Desired And Predicted Service Expectations:**

Customer seeks information from different sources and values the opinions from others regarding the quality bank's customer service. Customers of Bank Asia Ltd ask their friends and family, searches for information from newspaper, TV and calls the bank's helpline number which is '16205'. Moreover, for opening up a savings account, customer has to get signature from the introducer who is already a customer of Bank Asia Ltd. Thus, customer gets knowledge about the bank prior to taking the service. The sources of both desired and predicted service expectations have 4 sections:

- a. **Explicit Service Promises:** it is the personal and non personal statements about the service made by Bank Asia Ltd to the customers.
  - **Personal Statements:** it is communicated by the customer service employees, receptionist, and front-desk executive of Bank Asia Ltd.
  - **Non-personal promises:** it is the advertising, brochure, written publication of Bank Asia Ltd. The service charge affects the service quality of a bank.
- b. **Implicit Service Promise:**

Customer thinks that service charge affect service quality of Bank Asia Ltd. Current account and savings account holder of Bank Asia Ltd has to charges half-yearly 500tk (Schedule of Charges). The same type of banking service is delivered by competitor's bank with different service charge. A customer may think that high service charge indicates high service while low service charge indicates low service.

**c. Word of Mouth:**

This type of source of information is unbiased because customer gets opinions from the persons (friends, family, and consumer report) who have got service from Bank Asia Ltd. In banking service industry, word of mouth carries weight as it is difficult for customers to evaluate before selecting a bank.

**d. Past Experience:**

Customer's previous exposure to service of Bank Asia Ltd plays major role in evaluating their expectation.

### **3.4 Customer's Perception towards Service of Bank Asia Ltd:**

Customer's perception is the judgment of satisfaction versus the service quality. Ensuring high customer satisfaction has the following critical requirements:

- Being customer centric
- Having superior staff line
- Delighting the customer
- Sorting out service recovery
- Building customer relationship

#### **Customer Satisfaction:**

Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature or the product or service itself, provides a pleasurable level of consumption- related fulfillment. (Oliver, December 18, 2014)

Factors that influence customer perceived service quality of Bank Asia Ltd are:

### **1. Technological system:**

Technological services are difficult to utilize because there are lacks in service design. For instance, when a customer applies for 'Deposit Scheme', it takes long time to register his/her account by verifying NID, signature through server. Also it takes 10-15 minutes to get approval from Bangladesh Bank through server.

### **2. Timeslot:**

The general banking time is between 10:00 am to 4:00 pm. After 4:00 pm, no customer is allowed to enter into the bank and make transaction. If the customer's queue in cash section becomes long, then the bank's entrance is closed for customers, even if it is the time of 3:30 pm. However, in emergency cases, customers can get permission from sub-manager sir to make transaction.

### **3. Service Time:**

When there is huge pressure in customer help desk, service provided by the executives is delayed. For example, while opening a customer's savings account, the executive has to get approval from the Chief customer officer. On the other hand, to give pay orders to the customer, the executive is also needed to get signature from the chief customer officer.

### **4. Service Process:**

Open an account, handing over check book, debit card, confirming pay orders requires much time because, there are only 3 executive for handling customer. In general banking, it creates pressure for both the customer and executive to delivery and gets the proper service, as there are only 3 executives.

### **5. Higher expectation from Bank Asia Ltd in compared to competitor's banks:**

Being a first generation private bank, Bank Asia Ltd has to exceed customer's expectation to get competitive advantages from other banks. For example, for opening up saving's account, customer has to provide introducer's signature behind his passport sized photo and in the account opening form. Unlike other competitor's bank such as City Bank Ltd, this

customer verification system of Bank Asia Ltd creates difficulty when they make comparison with other competitor's bank.

#### **6. Employees Department Rotation:**

A common perception towards Bank Asia is that customer's chooses this bank over competitor's bank for the employee's co-operation and friendliness. If the Human Resource department changes the executive's department, then the replaced employee will less understand the customer's requirement compared to the former employee. Old customer comes looking for the former executive with whom he/she built rapport, but it takes time to build relationship with new customer.

#### **7. Bangladesh Bank's Regulation and Monitoring Slows Down The Service Process:**

The chief customer service officer of Bank Asia Ltd has to work in the system server to get verification from Bangladesh Bank. As a result, in the rush hour a customer has to wait for more time.

#### **8. Complaint Solicitation:**

Good service organizations take complaints seriously. Not only do they listen to complaints-they also seek complaints as communications about what can be done to improve their services and their service employees (Zeithaml V. , 2012). In Bank Asia Ltd, there is a complain box for the customers in the entrance. Moreover, the sub manager of the Bank Asia Ltd is very proactive and has willingness to handle customer's problem.

#### **9. Credit Card Activation:**

It takes 10 working days for credit card activation in Bank Asia Ltd. For availing ATM card service, a customer has to issue a lot of documents, papers such as financial information, bank statement. The customer service executive set the limitation and usage of credit card after checking the customer's earning. The customer has to bring his salary statement, appointment letter of job, TIN number (Taxpayer Identification Number) for proving his financial stability.

## 10. ATM:

Firstly, the ATM card gets stuck in the machine, does not take input of the pin number. The ATM machine is checked by branch's executive only once in a day. So if problem arises, a customer has to wait till the checking of the ATM machine to get back his card.

Secondly, when customer's ATM card is damaged, it takes 10 working days to replace the damaged credit card with new one. Moreover, the customer has to provide the account number and his signature in service request form to get new ATM card.

Lastly, if a customer forgets credit card number, pin then he/she can not retrieve the number through SMS, over phone for security purpose. The customer has to fill-up service request form for retrieving the credit card number from the branch.

- **Automated Thanking Machine:** TD (Toronto-Dominion) Bank is one of the 10<sup>th</sup> largest banks in America. They examined the industry average and found that competitor banks are innovating products, services. To exceed customer expectation, they invested 2.3 billion US dollar to implement ideas. They improved community banking system by creating 27,000 loyal customer's database and utilized social networking of customers. TD bank personalized their customer's database by analyzing their tastes and preference in social sites. When a customer punches the ATM machine, human voice from the machine makes conversation with the customer. Moreover, ATM machine drops gifts for the customer.

If this feature is introduced in Bangladesh, era of prosperity in banking sector will be laid ahead. Bank Asia will also utilize automated thanking machine in the future.



## 3.5 Research Methodology:

### **1. Problem Statement:**

In banking sector, the most important forecaster of service quality is the level of satisfaction of the customers. Customers have various and alternatives ways to select banks. One customer has different types of accounts in more than one bank. Thus, if Bank Asia Ltd. successfully implements service marketing strategies, then existing customer retention and potential customer switch in this bank will become high.

### **2. Research Design:**

To prepare the report in a valid and presentable way, I used both primary and secondary data sources along with survey questionnaire and sampling method. First, I developed variables on expectation and perception of Bank Asia Ltd. customer's service. Afterwards, based on the variables, I have collected required information through survey questionnaire from customers.

- **Types of Research:**

My research is Quantitative Research because it is conducted by doing Survey to analyze level of customer satisfaction towards Bank Asia Ltd.

- **Descriptive Research:**

In descriptive research, the problem is certain and researcher is aware of the problem. As I collected data in survey methods and analyzed in quantitative way so my research method falls under descriptive research. My research is aimed to identify various features of a problem.

- **Target Population:**

Bank Asia Ltd. offers service to individual customers, companies, corporate and other govt. and commercial banks. In my project work, the target population was only the individual

customers of Bank Asia Ltd. The customers of Bank Asia Ltd. Retail banking who have Transactional account, Savings account, Fixed and Current Deposit account, and takes services for ATM and debit cards are the selected target population of my project.

- **Sampling Design**

A. **Sample Size:** Sample size is number of observations in sample. The determined sample size is sixty. Thirty expectation surveys were answered by the potential customers and thirty perception surveys were answered by existing customers of Bank Asia Ltd.

B. **Sampling Technique:** My foremost objective was to gather knowledge about existing and potential customer satisfaction level of Bank Asia Ltd. Thus, I had applied non-probability. For survey, I followed non-probability sampling's section convenience sampling. Convenience was in terms of location, time and budget to conduct the research. Customer who comes to Bank Asia Ltd. Lalmatia branch to get retail banking services was selected as sample and answer to the perception questionnaire.

C. **Sampling Frame:** Sampling frame is the list of members of target population. As I have chosen respondents in non-probability sampling so sampling frame of Bank Asia Ltd. Lalmatia branch's is the customer account's database.

D. **Sampling Unit:** It is the place of availability of respondents' data. The sampling unit for survey is the location of existing customers. Bank Asia Ltd. Lalmatia branch is my sampling unit.

E. **Research Instruments/Questionnaire:** 'Likert Scale' was used to measure the attitudes of respondents. Respondents were asked to indicate their attitudes from 'excellent = 5' to 'very poor = 1' and from 'to a great extent = 5' to 'not at all = 1.'

### **3. Fieldwork and Data Collection:**

- **Primary Sources of Data:** I conducted survey interview with existing and potential customers. I surveyed sixty respondents who are service holders and students.
- **Secondary Sources of Data:** Several articles, book chapters, journals, online database in the field of service marketing and website of Bank Asia Ltd. were sources for secondary data.

### **4. Data Analysis:**

Through descriptive tool of SPSS, the mean, standard deviation has been analyzed. By using Excel the minimum, maximum and total mean have been calculated.

Average Score of Service Quality Perception of Bank Asia Ltd.:

<b>Attributes of Perception</b>	<b>Mean</b>	<b>Standard Deviation</b>
1. Convenience of branch location	4.03	.809
2. Service Facilities	4.03	.615
3. Efficiency of the employees	3.90	.845
4. CSR activities	3.43	.971
5. Usage of technology	3.23	1.223
6. Service Charge	<b>2.97</b>	.718
7. Overall Service Standard	3.33	.922
8. Time Duration of Solving a Problem	3.63	.890
9. Online Service	3.07	1.112
10. Level of Professionalism of the Employees	3.67	1.124
11. Cooperativeness of the Cash Section	3.90	1.029
12. Privacy	3.93	.740
13. Speed of Transaction	3.90	.712
14. Service Recovery	<b>4.13</b>	.730
15. Convenience of ATM Booth	3.47	.900

16. Trustworthiness of the Employees	<b>4.13</b>	.730
17. Quick Fix to Error	3.57	1.040
18. Respecting Customers	4.10	.845
19. Treating Customers Fairly	3.87	.730
20. Competence of the Employees	3.73	.868
<b>Overall mean of attributes</b>	<b>3.701</b>	

In perception part, given mean score fluctuated between 2.97 and 4.13. Service charge in Bank Asia Ltd. has the minimum mean 2.97 which indicated that existing customers are willing to get the service in lower charge than the current service charge. Service recoveries along with trustworthiness of employees have the maximum 4.13 mean which show that Bank Asia Ltd. customers are satisfied with their service recovery processes and employees trustworthiness. The overall mean score on perception level for 20 attributes for Bank Asia Ltd. Lalmatia branch is 3.701. This indicates the perception from customers about the service provided is scored between satisfactory to good.

Average Score of Service Quality Expectation of Bank Asia Ltd.:

<b>Attributes of Expectation</b>	<b>Mean</b>	<b>Standard Deviation</b>
1. Convenience of branch location	3.70	.988
2. Service Facilities	4.03	.809
3. Efficiency of the employees	4.03	.809
4. CSR activities	3.67	.844
5. Usage of technology	3.93	1.048
6. Service Charge	<b>3.13</b>	1.074
7. Overall Service Standard	4.13	1.008
8. Time Duration of Solving a Problem	3.93	1.112
9. Online Service	3.73	1.258
10. Level of Professionalism of the Employees	4.43	.728

11. Cooperativeness of the Cash Section	4.30	.988
12. Privacy	4.33	1.061
13. Speed of Transaction	4.13	.973
14. Service Recovery	4.17	.874
15. Convenience of ATM Booth	4.07	1.112
16. Trustworthiness of the Employees	<b>4.60</b>	.932
17. Quick Fix to Error	4.20	1.031
18. Respecting Customers	4.23	.898
19. Treating Customers Fairly	4.33	.844
20. Competence of the Employees	4.20	.887
<b>Overall Mean of attributes</b>	<b>4.0635</b>	

In expectation part, the attribute ‘service charge’ has the lowest mean 3.13 and ‘employees trustworthiness’ has the highest mean 4.60. The trustworthiness of the banks and employees honesty is the key to meet potential customer’s requirements. Besides that, the potential customers expect that if the additional service charge becomes low compared to other banks then they will open more account to Bank Asia Ltd.’s Lalmatia branch. The overall mean of expectation attribute is 4.0635 which clarify that potential customers have high expectations from Bank Asia Ltd. So, Bank Asia Ltd. should balance the service quality by not increasing the service charge to meet the customer’s required expectation.

### **5. Cost and Time:**

The timeframe for developing survey questionnaire to conduct survey was dated in August, 2017. I greeted the respondents addressing them ‘Sir’, ‘Madam’ and made them understand why I were asking them to answer Bank Asia Ltd. survey questionnaires and then they agreed to answer questions. It was slightly time consuming to carry out survey for this reason. Moreover, the cost for conducting survey was transportation cost and printing page cost. Besides that, for preparing the 60 questionnaire I took the printout from BRAC university computer lab, which is free of cost.

### **Elements of An Effective Service Marketing Research Program:**

#### **i. Complaint Solicitation:**

The motto of Bank Asia Ltd. is ‘Customer’s Concern is our prime responsibility’. It has a complain box on the wall besides the entrance. So customers will be able to anonymously send feedback about their banking service such as employees’ promptness in transaction, willingness to help. Moreover, customers can directly give their feedbacks, suggestions, and way of improvements to the branch’s sub manager. Bank Asia Ltd. Lalmatia branch points out the feedbacks of customers in employee’s monthly board discussion and implements plan accordingly.

#### **ii. Critical Incidents Studies:**

Bank Asia Ltd. has set list of procedures for collecting direct observations from customer’s feedbacks and suggestions. Individual customers who have the experience of receiving service from Bank Asia Ltd. are able to send feedback through email. Besides that, in the website of Bank Asia Ltd. ([mybank.bankasia-bd.com](http://mybank.bankasia-bd.com)), there is an option for customers to “Complain Online”. The options are provided such as ‘Complaint/Grievance Detail’ against ‘service/products/employees’.

#### **iii. Trailer Calls or Post Transaction Surveys:**

In retail banking transaction after any problem has been solved, the employees calls the customers to get the feedback and routine follow-ups. They want to assure the customers that their satisfaction is at the high priority list. By trailers call, they get continuous information about the interactions with customers.

### 3.6 Limitation:

It was a great opportunity for me to work, learn and gain hands on experience in Bank Asia Ltd.'s Customer Service. Being an intern, I prepared the report based on satisfaction level of customer's in general banking. Likewise any study, this report is not out of limitations.

- Time constrains were present as I had to complete the internship report within 10 weeks. Thus, broad aspects could not be discussed.
- The main challenge of the report was less access to information. As an intern of Bank Asia Ltd, I was only assigned to conduct clerical work such as filling up the account form, finding check book, credit card, taking signature from customers on Register book of Savings Account, ATM Card, and Check Book.
- Only, the senior executives have the access in the server as they were provided with user id and password. So, I was not permitted to analyze the study by using the Bank Asia's Server.
- Besides, some of the relevant documents and papers were strictly prohibited because of the Bank's confidentiality.
- Moreover, as every bank job is very stressful so executives are very busy. I only got opportunity to learn from them after the ending of Bank's Transaction Hour.
- On the other side, the sample size for research was confined to sixty. Within a short period of timeframe, completing survey with large sample was difficult.
- Some respondents were not responding timely. It was difficult to approach directly to the respondents for taking participation in the survey of GAP model.

### 3.6 Managerial Implications and Recommendation

The managerial recommendation of this study covers the value and practices in GAP model analysis. Practical observation and data collection from survey was conducted to analyze the GAP model of Bank Asia Ltd. Though it is not sufficient to give recommendation on the branch's level of customer satisfaction, I have tried to explain it by applying theoretical knowledge in practical field.

- ✓ The problem with Bank Asia Ltd Lalmatia branch is that there are only three senior executives to serve the customers.
- ✓ The shortage of manpower leads to stressful banking activity in rush hour, difficulties in proper documentation of customer's information. Bank Asia Ltd. should emphasize more on developing relationship with customers.
- ✓ If a customer forgets the ATM card number, he/she can not retrieve it through SMS due to Bank's policy. So the customer has to visit the branch and fill-up Service Request form to retrieve the number. When emergency situation arise and customer can not visit the branch, then Bank Asia Ltd. should give customer the facility to verify his/her identity through online/SMS/phone call.
- ✓ When a customer's ATM card is damaged or stolen, it takes 15 working days to get a new ATM card. From customer's point of view, Bank Asia Ltd. should reduce the days of ATM card activation.
- ✓ While opening a new account, NID verification of customer is a crucial step. As online NID verification is done by only one senior executive, input in database server takes long times. The verification should be done within a short period of time to avoid long waiting of customers.
- ✓ Unlike other commercial bank, Bank Asia Ltd. asks the customers to get approval from introducer while opening savings account for the first time. The introducer is existing customer of the bank and gives signature on the back of customer's passport sized photo and in the account opening form. Earlier, Bank Asia Ltd. did not require introducer's approval because customer's transactions were monitored. So, when a potential customer, (especially lower middle and lower class) comes to the branch with a view to



opening up account, he/she becomes discouraged knowing the bank's policy of Introducer Account.

In the end, it can be said that Bank Asia Ltd. should establish a hassle free happy banking service to the customers.

### **3.7 Conclusion:**

To explore the opportunity and learn from the level of customer satisfaction of Bank Asia Ltd, I prepared this report which is a part of academic internship program. Confidently, I have reached to a firm and concrete conclusion. The report provided comprehensive information on the area of GAP model in Bank Asia Ltd.'s customer service. It aimed to give better overview of service quality assurance. Bank Asia Ltd. is a solid, forward looking modern bank with a record of sound performance. The bank seems to have reasonably satisfactory level of satisfaction towards the customers. Better service quality and building good relationship with customers is the motto of this bank. My observation makes me belief that if Bank Asia Ltd. follows the findings and recommendations described above, it will be able to achieve competitive advantage among other banks. The findings from this report will help Bank Asia Ltd. to be more efficient and improve customer service.

## Supplementary Part: Appendix

### 4.1 Survey Questionnaire

#### Expectation Questionnaire On Customer Service of Bank Asia Ltd

As a potential customer of Bank Asia Limited, how do you expect the followings criteria?

Variables	Excellent	Good	Neutral	Poor	Very Poor
Branch Location's Convenience					
Facilities of the Service					
Employees Efficiency					
CSR Activities					
Technology Usage of the bank					

Variables	Extremely Low	Low	Neutral	High	Extremely High
Service Charge					

Variables	Excellent	Good	Neutral	Poor	Very Poor
How will you expect the overall service standard of Bank Asia should be?					
What is your expectation regarding time duration while solving a problem?					

What do you think the online service of Bank Asia should be?					
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Variables (What level of)	To a Great Extent	Somewhat	Neutral	Very Little	Not at All
Professionalism do you expect from the employees?					
Cooperation do you expect from the cash section?					
Privacy do you expect?					

Variables	To a Great Extent	Somewhat	Neutral	Very Little	Not at All
How fast do you expect the transaction to be?					
If employees make a mistake, how prompt they would be to protect customer relationship?					
How convenient the ATM booths would be?					

Service Quality	Very Good to Very Bad				
<b>Reliability</b> (How reliable the information provided by the employees would be?)	5	4	3	2	1
<b>Responsiveness</b> (How spontaneous the employees of Bank Asia would be while providing service?)	5	4	3	2	1
<b>Tangibles</b> (How decorative branch's appearance would be?)	5	4	3	2	1

<b>Assurance</b> (How capable the employees would be to gain your trust?)	5	4	3	2	1
<b>Empathy</b> (How much the employees will understand your problem?)	5	4	3	2	1

**Thank you Sir/Madam for your cooperation.**

### **Perception Questionnaire On Customer Service Of Bank Asia Ltd**

As a customer of Bank Asia Limited, please rate your perceptions on following criteria:

<b>Variables</b>	<b>Excellent</b>	<b>Very Good</b>	<b>Neutral</b>	<b>Poor</b>	<b>Very Poor</b>
Branch Location's Convenience					
Facilities of the Service					
Employees Efficiency					
CSR activities					
Technology Usage of the bank					

<b>Variables</b>	<b>Extremely Low</b>	<b>Low</b>	<b>Neutral</b>	<b>High</b>	<b>Extremely High</b>
Service charge					

<b>Variables (How is the)</b>	<b>Excellent</b>	<b>Very Good</b>	<b>Neutral</b>	<b>Poor</b>	<b>Very Poor</b>
Overall service standard of Bank Asia?					
Time duration while solving a problem?					
Online service experience?					

<b>Variables</b>	<b>To a Great Extent</b>	<b>Somewhat</b>	<b>Neutral</b>	<b>Very Little</b>	<b>Not at All</b>
What is the level of professionalism of the employees while providing service?					
How cooperative is the cash section during transaction?					
How satisfied are you in terms of maintaining privacy during transaction?					

<b>Variables</b>	<b>To a Great Extent</b>	<b>Somewhat</b>	<b>Neutral</b>	<b>Very Little</b>	<b>Not at All</b>
How satisfied are you with the speed of transaction?					
If employees make a mistake, how promptly do they act to protect customer relationship?					
How convenient is the ATM booths of Bank Asia?					

<b>Service Quality</b>	<b>Very good to very bad</b>				
<b>Reliability</b> (How reliable are the information provided by employees?)	5	4	3	2	1
<b>Responsiveness</b> (how spontaneously responsive the employees of Bank Asia while providing service?)	5	4	3	2	1
<b>Empathy</b> (how employees listen to you genuinely and concerned about the issues?)	5	4	3	2	1
<b>Tangibles</b> (How attractive the decoration of the branch is?)	5	4	3	2	1

<b>Assurance</b> (How confident are you about the service?)	5	4	3	2	1
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<b>Guarantees</b> (how Bank Asia promises in writing with penalty for Compromising service?)	5	4	3	2	1
<b>Credibility</b> (employees are honest and trustworthy)	5	4	3	2	1
<b>Mistake</b> (if bank makes an error, heartfelt and prompt fix is given)	5	4	3	2	1
<b>Courtesy</b> (employees treat you with respect)	5	4	3	2	1
<b>Generic Service</b> (how satisfied you are with basic service?)	5	4	3	2	1
<b>Fairness</b> (how fairly the employees treat you?)	5	4	3	2	1
<b>Competent</b> (how competent the employees are?)	5	4	3	2	1

1. In the area of maintaining service quality, do you think Bank Asia Limited is better than any other Private Bank?
  - Yes
  - No
  - I am not sure
  
2. For providing better service quality, do you think that Bank Asia Limited should work on any area to improve?
  - a. Yes
  - No
  
3. Does their banking service meet your expectations and are you fully satisfied with them?
  - Yes
  - No

**Thank you Sir/Madam for your cooperation.**

## 4.2 Variables:

**Independent Variables:** Customer's expectation and perception towards Bank Asia Ltd.

**Dependent Variables:**

- + Bank Asia's branch location's convenience
- + Service facilities from customer service desk
- + Efficiency of employees during solving a problem
- + CSR activities conducted by Bank Asia Ltd
- + How much technologically updated Bank Asia Ltd is?
- + Service Charge
- + Overall service standard
- + Service in proper timeframe
- + Online service
- + Professional attachment with the customers
- + Cooperation and willingness to help from employees
- + Privacy concerns of the customers
- + Promptness and fast delivery of service
- + Response of the officers when bank makes a mistake
- + ATM booth location and numbers
- + Trustworthiness and honesty from employees
- + Fair treat of customers by employees
- + Competency of employees



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