Internship Report on:

An Analysis of General Banking Operations at Dhaka Bank PLC: ***A Study on Service Efficiency and Customer Satisfaction***

Submitted by:

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ID: 20104025

An internship report submitted to the **BRAC Business School** in partial fulfillment of the requirement for the degree of
Bachelor of Business Administration

BRAC Business School,

BRAC University.
April, 2026

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Declaration:

The following announcement is made:

1. The internship report I submitted was written by myself during my studies at BRAC University.
2. The report is not based on previously published content or written by anyone else.
3. This report does not contain any information or content that has been previously accepted or submitted for any degree or diploma at any other university.
4. All the sources I used to write the report are mentioned. Student's Full name & Signature:

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Id: 20104025

Letter of Transmittal

May 31, 2025

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Lecturer

BRAC Business School

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Subject: Submission of Internship Report on General Banking Operations at Dhaka Bank PLC.

Dear Madam;

I am delighted to submit my internship report titled "An Analysis of General Banking Operations in Dhaka Bank PLC: A Study on Service Efficiency and Customer Satisfaction" prepared under your supervision. I have tried to compile this report with comprehensive information and practical recommendations in order to meet the expectations of BRAC Business School.

I sincerely hope this report fulfils the academic requirements and provides valuable insights into Dhaka Bank's service delivery. Thank you for your guidance throughout this process.

Sincerely yours,

MD. Abu Huzaifa Arefin

Student ID: 20104025

BRAC Business School,

BRAC University.

Acknowledgement:

First of all, I would like to offer my thanks and prayers to Almighty Allah that he granted me the strength and opportunity to complete my internship successfully and to prepare this report. I would like to express my sincere gratitude to my academic supervisor for her valuable advice, constructive suggestions and constant help in preparing this internship report. Their direction not only helped me to stay in proper academic structure and standards. I am also highly grateful to Dhaka Bank PLC, Pragati Sarani Branch for giving me the opportunity to gain practical experience in the General Banking Department. I would like to appreciate my branch supervisor and all the officers and staff members for their co-operation, guidance and professional help for the duration of the internship period. Their real life knowledge helped me to understand the banking operations that are done under the regulatory network of the Bangladesh Bank. Finally, I want to thank my family for their constant encouragement and support as I have pursued my academic studies.

Executive Summary:

This report has been prepared as part of the requirement of Bachelor of Business Administration (BBA) Course and is based on a three-month internship conducted at Dhaka Bank PLC, Pragati Sarani Branch under General Banking Department in Dhaka Bank PLC from March 02, 2025 to May 31, 2025. The main aim of the internship was to get exposure to practical banking operations and analyze the efficiency of the services and customer satisfaction at branch level.

The General Banking Department is the main customer service center of the branch and handles important customer operations such as account opening, cash transactions, cheque clearing, remittance services, pay orders, demand drafts and KYC facilities. During the internship, operational processes, recording procedures and internal control systems were closely monitored. This experience provided practical knowledge and understanding of transaction accuracy, compliance with regulatory rules and regulations and customer service management under the supervision of Bangladesh Bank.

The organizational analysis measures management systems, human resource systems, marketing strategies, financial performance and governance structures. The financial data for 2022-2024 shows that interest income and loan volume have increased consistently. The branch operates through an integrated core banking system, which is supported by audit and compliance controls to ensure the reliability of operations.

This part of the project applied the SERVQUAL model to measure service quality based on five dimensions. Data were collected from 26 customers through structured questionnaires and staff interviews were also conducted. Survey reports indicate that reliability is very high, which indicates that customers are receiving proper services and bank employees are following professional ethics. On the other hand, many customers have given very low scores on feedback and empathy; because at peak hours there is huge pressure in the branch of customers and it is not possible to support everyone equally.

The report concludes that operational responsiveness, information technology (IT) infrastructure strengthening, encouragement of digital banking acceptance and structured feedback systems can make a significant contribution to customer satisfaction. Overall, the internship was a good way to bridge the gap between academic knowledge and real world banking operations as well as stress the strategic importance of operational efficiency in maintaining competitive advantage.

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Chapter 1: Overview of Internship

1.1 Student Information

Name: Md. Abu Huzaifa Arefin
Student ID: 20104025
Program: Bachelor of Business Administration (BBA)
Major: Human Resource Management
Minor: Marketing

1.2 Internship Information

1.2.1 Period, Company Name, Department, Address

Internship Duration: March 2, 2025 – May 31, 2025
Organization Name: Dhaka Bank PLC
Department: General Banking
Branch: Pragati Sarani Branch, Dhaka
Branch Address: Pragati Sarani, Dhaka-1212

1.2.2 Internship Company Supervisor's Information

Name: Salma Sultana
Position: Officer, General Banking
Department: General Banking, Pragati Sarani Branch

1.2.3 Job Scope- Job Description/Duties/Responsibilities.

The author spent a three-month internship period in the General Banking Department of Dhaka Bank PLC Pragati Sarani Branch which is the main point of contact between the bank and its clients. The internship was initiated with an observation period where the author became accustomed with the operations of banking, and thereafter became an active participant in the operations in the different departments.

The main activities covered some of the most important spheres of overall banking activity. The process of opening the account also represented a large part of the operations, as the thorough scrutiny of the customer documentation such as national identification cards, evidence of address, photos, and income certificates was mandatory. This implied that information had to be cross-referenced keenly to meet the requirements of the regulations and fraud prevention.

The operation of cash counters offered the exposure to the daily operations of the bank in processing the transactions. The author monitored and helped in making deposit and withdrawal transactions, updating pass books and enquiring about the account balance. The cash process was characterized by daily reconciliation processes, in which cashiers reconciled their cash drawers with system records, and the surplus cash was locked in the vault under the dual authorization procedures.

One more significant element of the internship experience was remittance processing. Due to the large amount of remittances in Bangladesh, the author enabled the officers to compile remittance forms, check documentation and familiarize themselves with the regulatory framework in both the inward and outward remittance. This involved hearing on compliance checks and the currency exchange process and relationship of the bank with the correspondent banks.

Activities that were involved in the processing of cheques entailed the knowledge of the various types of cheques, clearing processes, and the management of various situations, such as stop payments made, lack of funds, and closure of accounts. The author monitored the sorting and processing mechanisms which enable the clearing system.

Other duties were answering calls raised by customers, forwarding them to the respective departments, data entry, and helping with KYC (Know Your Customer) verifications. Pay order and demand draft issuance procedures were also introduced to the author and he had a glimpse of how they are applied in pay fees and production transactions.

During the course of the internship, the author was able to realize how complicated the banking operations are, how vital the compliance with the regulations is, and how the role of customer service is in preserving the reputation of the institution and the relations with the customers. The experience also demonstrated the relationship between front-line processes and the overall strategic objectives of financial inclusion, risk minimization, and long term customer retention. The interdependence of operational accuracy, regulatory compliance, and customer perception was an interesting observation that gave me a full picture of why banks invest in controls, training and service quality initiatives to such a large degree.

1.3 Internship Outcomes

1.3.1 The contribution of the student to the company.

Nevertheless, although the internship was rather predominantly observational, the author contributed a number of significant outcomes in the functioning of the branch. They were helpful in helping customers find the right service counters, organizing, sorting customer documentation, and helping junior officers with the form preparation to open an account and process cheques and identifying the recurrent problems with customers that could be resolved through better communication strategies.

1.3.2 Benefits to the Student

The internship experience was a very learning experience that was not limited to academic subjects. The greatest advantage was the practical learning about the working processes in a bank, how theoretical knowledge is applied in practice, and how complicated it is to comply with the regulations and workflow. The author noted the ways in which the liquidity management, operational risk mitigation, and compliance procedures are evidenced through the everyday operations like teller reconciliations, KYC verification, and authorization procedure as protection to the customers and the institution.

This was a great experience that greatly developed interpersonal communication by working directly with customers. What the author came up with is the possibility of explaining complex banking concepts in a manner that can be understood, to deal with customer complaints in a professional manner, and to be composed and stay calm under pressure. This practical experience of the customer service dynamics brought information regarding how the quality of service is directly related to customer satisfaction.

The technical knowledge was covered with the software systems in banks, the modes of transaction and the regulatory measures put in place by Bangladesh Bank. The author monitored the way that technology is intertwined with human judgment in the banking operations, and the insight of the balance between automation and manual verification process. The exposure to core banking modules, anti-money laundering alerts, and reconciliation dashboards helped understand how system controls decrease the likelihood of mistakes and leave exceptions and complex decisions to human operators.

The interdependence of operational factors of influence on customer satisfaction was disclosed during the internship. The author noted the direct relationship between service slowness, human behavior, and system performance and customer experience. Also, the linkage between human resource policies and especially training and development programs on the outcomes of service quality became clear.

Professional skills development such as time management, attention to details and working under pressure accurately is also something that was acquired in the experience. Moreover, the internship helped me to have a wider view of what the banking sector is in terms of economic development and how the banks support economic activities in terms of lending, remittances and payment processing services.

1.3.3 The Problems/Difficulties that were encountered during the Internship.

A number of problems were witnessed during the internship period. The author was not able to observe some of the operational aspects as the access to the confidential systems was limited. Peak hours were characterized by large numbers of customers hence difficult to observe comprehensively. Workload pressured some members of staff to give elaborate explanations. Moreover, there were the technical problems of the system at times, which caused the disruption of operations to staff and customers.

1.3.4 Recommendations (to the company with regards to future internships)

To enhance the value of future internship programs, the following structured improvements are recommended:

- Structured Onboarding: Implement a formal orientation on the first day to familiarize interns with the bank's culture, key software, and compliance requirements.
- Dedicated Mentorship: Assign a specific officer to each intern to act as a mentor. This mentor would provide consistent guidance, assign meaningful tasks, and serve as a primary point of contact.
- Rotational Plan: Design a clear rotation schedule that allows interns to spend dedicated time at each key desk (e.g., cash, remittances, account services) to gain a holistic understanding of general banking.
- Practical Training Environment: Provide access to a training or dummy version of the core banking software. This would enable hands-on learning without the risk of impacting live operations.
- Set Clear Objectives: Define specific learning goals and deliverables for the internship, culminating in a final review session to provide constructive feedback on the intern's performance.

1.3.5 Reflection on Internship Experience in General.

The internship acted like a bridge between theory and practice in the fields of academics and the field of work showing how policies, controls and customer-facing processes work together in the day-to-day operations. It made clear the significance of operational discipline-correct documentation, reconciliation and following of SOPs as a basis of regulatory compliance as well as customer confidence. My visit to various desks made me realize that there should be interdepartmental coordination to prevent the occurrence of bottlenecks that may spread to customer dissatisfaction. The practice also strengthened the importance of soft skills: effective communication, empathy when dealing with a complaining customer, and calmness in the face of stress were equally important in producing a positive result to the situation compared to technical accuracy. Altogether, the internship proved the author to be interested in the banking sector, in the areas where improvement of processes and enhancement of customer experience can be combined. It also highlighted the fact that sustainable service quality requires both sound systems and ongoing human growth but it does not forget that technology and people should go hand in hand to satisfy the increasing customer demands.

Chapter 2: Organization Part

2.1 Introduction

This chapter gives a full analysis of Dhaka Bank PLC; it is more specific to Pragati Sarani Branch and General Banking Department. The analysis focuses on the organization structure, management systems, and operational systems, financial performance and competitive positioning in the Bangladesh banking industry.

The aim of the study is to review the working structure of the Dhaka bank PLC with particular focus on the operations of the General Banking Department and its performance. It is constrained to the general banking activities of the Pragati Sarani Branch, and it does not include the special banking activities like corporate banking and treasury tasks. The research design used will involve direct observation through the internship process, interviews with the employees, and annual reports and banking publication analysis. One of the important aspects of the study is to know how day to day banking functions are in line with customer expectations and organizational goals. There is also the limitation of one branch with only one branch focus and lack of access to some internal records and finances.

2.2 Overview of the Company

2.2.1 Background and History

Dhaka bank PLC was set up in 1995 when Bangladesh was undergoing a great economic restructuring. The institution was established with a mission of offering all-inclusive financial services to people, firms, and organizations. In the course of thirty years, the bank had been transformed into one of the best private commercial banks in the country.

The bank began with a focus on the urban markets and specifically in Dhaka, targeting the middle classes and the business communities. Later growth saw banking services extending to other geographical areas, and this helped in the process of financial inclusion. The bank has also made continuous investments in technology infrastructure as it is one of the first banks to adopt modern core banking systems that provide integrated branch network services. Its branch expansion policy was in line with the national financial inclusion priorities, which made the institution a channel of remittance flows, SME lending, and secure savings product to the newly banked populations.

The service portfolio of the bank has grown tremendously to cover the retail banking services such as different types of deposit accounts, personal and domestic loans and consumer finance. The institution has also gained a huge SME banking presence, and the sector has realized the significance of the industry to the economy of Bangladesh. Corporate banking services consist of corporate loans, trade finance, cash management and treasury services. The more recent focus on supply-chain finance, payroll solutions and customized cash management offerings is an indication of the bank's own attempts at strengthening corporate relationships and stabilizing low-cost sources of funds.

The use of digital banking has gained more focus in the strategy of the bank which has invested heavily in mobile and internet banking applications. Customer service excellence has been ensured within the bank, along with the feedback mechanism and extensive staff training programs. The innovative factor is also one of the primary concerns, and new products and services are introduced continuously. Examples are improved mobile payment and remittance capabilities, tokenization of secure card payments, and user-experience incrementalizations to decrease abandonment and spur adoption among the retail and SME customer groups.

The bank complies with all the regulatory provisions provided by Bangladesh bank and has good governance structures. Dhaka Bank PLC now is a well established and respected financial institution showing flexibility and willingness to perform financial service to the needs of Bangladesh. Its path is indicative of calculated spending on technology, human resources, and compliance that have enabled it to weather the market turbulence, rising competition with fintech applications, and changing customer demands towards flawless digital experience.

2.2.2 Vision and Mission

Vision: To become the most preferred and esteemed bank in Bangladesh.
Mission: To offer superior financial services with customer satisfaction, technology, and growth sustainability.

2.2.3 Products and Services

The bank provides full financial services such as retail and SME banking, personal and corporate loans, different deposit accounts, debit and credit cards, mobile and internet banking, foreign remittance and trade finance, and treasury and cash management service.

2.2.4 Pragati Sarani Branch Focus

Pragati Sarani Branch has a variety of customer bases such as salaried people, businesses, and small businesses. The branch is also engaged in core banking such as opening accounts, remittances, cheque clearing and cash transactions facilitated by current technology and their proficient staff who are concerned with service excellence.

2.3 Management Practices

2.3.1 Leadership Style

Dhaka bank uses participative leadership especially on the levels of branches. The principle of this management ideology is that the decision-making process is team-based and the managers seek the consultation of the staff members considerably before they can make significant decisions. The branch manager plays a broad role in creating this environment by creating avenues through which opinions and flow of ideas can be expressed by the staff.

This is a participative style that was demonstrated on numerous occasions throughout the internship. The managers would call meetings with the officers to seek their opinions and devise common solutions to various customer complaints or complications in the businesses. The strategy has several merits such as the quality of the decisions will be improved as there will be a wide range of opinions, employees will be more motivated and engaged in the work, there will be increased responsibility, and the implementation will be more successful.

The participative approach also improves team cohesion as the staff enter into close working relationships owing to the collective problem solving. However, in order to ensure that it is effective, the management must be of the best standards so as the participation and decisiveness is balanced with all voices heard and in tandem with the organizational objectives. Discipline of time is also needed to prevent the inclusive deliberation and execution tardiness in a high volume of service setting.

This leadership style is applied to performance management and development, where managers negotiate work assignments, think about staff development needs and give them a chance to develop their skills. The outcome is a good working environment that not only fosters the satisfaction of employees but also the efficiency of the work. The strategy follows the research in service management that indicates that the importance of employee involvement is related to increased service quality, decreased instances of errors, and increased customer satisfaction in service-intensive institutions.

2.3.2 Human Resource Planning

The bank has a systematic workforce planning that identifies the staffing needs of the bank in terms of transaction volumes, customer traffic, and skills. The HR department liaises with the branches regularly to fill in staffing vacancies by internal transfers, temporary employment or internal promotions.

2.3.3 Recruitment and Selections Process.

The majority of the recruitment is done at the level of head office and the recruitment methods are the use of public announcement, in-house announcements and schemes like Management Trainee Officer vacancy to new graduates. The recruitment usually involves the screening of CVs, written tests (general and technical) panel interviews with HR and department managers and background checks. Branch-level recruitment of interns, temporary employees and junior officers is done locally depending on the urgent needs and the recommendations of senior employees.

2.3.4 Compensation System

Dhaka bank has competitive remuneration packages which are fixed salaries, festival bonuses, performance-based annual increments, provident fund and gratuity benefits, leave encashment opportunities, and other allowances according to position need. The job level, experience and performance are used in the determination of compensation and regular reviews are made to ensure the competitiveness in the market.

2.3.5 Training and Development

Dhaka bank focuses on training of new employees, and they are provided with orientation in the Dhaka Bank Training Institute or via the online platform. Branch levels are those in which on-the-job training is regularly carried out to train individuals in certain functions as KYC documentation, remittance processing, and processing cheques. Nevertheless, employees stated that they wanted more training on digital banking and compliance issues.

The training programs normally include the basics of navigation in the bank system, the standards of processing transactions, fraud prevention, customer interaction, and regulatory changes. New modules are also issued when Bangladesh bank circulars or SOPs of the bank are changed. A disciplined career trajectory, starting with basic transactional skills and advancing to advisory (e.g. explaining product options, guiding digital onboarding) skills, would facilitate career growth and quality of service. A scenario-driven exercise and simulation can be embedded to enhance peak period preparation and exception management among the staff.

2.3.6 Performance Appraisal System

The bank's performance appraisal system helps employees enhance their performance by providing them with feedback on their achievements and opportunities for development.
At the end of every year, the performance is evaluated regarding the efficiency in the work, dealing with customers, teamwork, errors, and adherence to the regulations. Such reviews determine pay changes, promotions and training levels and the branch managers make major contributions to evaluations and feedback.

2.4 Marketing Practices

2.4.1 Marketing Strategy

Dhaka bank concentrates on establishing long term customer relationships by providing reliable services to the customers. The bank brands itself as a technology-oriented customer-centered organization, providing value both at the digital and the physical level. The product marketing is divided according to the income levels and the type of business of the customer.

2.4.2 Positioning and Target Customers.

The bank caters to various groups of customers such as salary earners, small enterprises, large employers and non-resident Bangladeshis. The bank focuses on the aspect of ensuring traditional and digital service delivery and making itself trustworthy, reliable, and convenient.

2.4.3 Marketing Channels

The bank employs both traditional and online marketing. Conventional approaches encompass flyers, brochures, branch posters, ATM branding and customer referrals. Digital mediums include social media, SMS marketing, email newsletters and online banking notifications. The relationship officers and managers at the branch level also take part in directly selling the products to the visiting customers.

2.4.4 Product Development and Competitive Practices.

Constantly increasing products, the bank makes them simpler, less paperwork is required, and it also adds such technological features to products as the ability to pay using QR codes and contactless cards. Digital services are being advanced to compete with fintech companies without losing branch convenience.

2.4.5 Branding and Promotion

The services provided by the bank are branded on quality of services, safety and professionalism. The promotional activities are event sponsorship, holiday offers, office advertising and customer appreciation activities.

2.4.6 Advertising and Social Media.

Social media will be actively involved in announcing the product, updating on services and creating awareness to the masses. In the internship, it was also noted that there were several campaigns and remittance incentive programs that used QR codes.

2.4.7 Critical Issues and Gaps

Even though marketing activities are usually successful, it is feasible to enhance the marketing approach by focusing more on branch-specific marketing, frequent follow-ups with interested customers, and enhanced online marketing aimed to compete with fintech applications such as bKash and Nagad.

To overcome these weaknesses, the bank may become more data-driven in its segmentation, using transaction histories and interaction behavior to personalize offers (e.g. remittance incentives to frequent senders or pre-approved SME credit to consistent depositors). The creation of campaign performance dashboards, which would monitor the conversion rates, cost-per-acquisition, and digital interaction, would allow making appropriate changes in an iterative manner. Systematic follow-up procedures, e.g. timed SMS or outbound calls to interested people who will enquire, would enhance the conversion of leads and strengthen relationships. Positioning could also be strengthened by increased differentiated content to particular groups of customers in social media and email, which can be provided more effectively.

2.5 Financial Performance and Accounting Practices

2.5.1 Financial Performance (2022–2024)

Analysis of Dhaka Bank's financial performance over the past three years reveals steady growth in income and loan portfolios, accompanied by increased provisions for potential loan losses.

Fiscal Year	Gross Interest Income (BDT Crore)	Loans & Advances (BDT Crore)	Provision for Loans (BDT Crore)	Net Profit
2022	2,116	25,619	1,707	Not Disclosed
2023	2,109	25,527	1,734	Not Disclosed
2024	2,773	26,899	1,958	N/A

The 2024 financial statements indicate gross interest income increased to BDT 2,773 crore from BDT 2,109 crore in 2023, reflecting loan portfolio growth. Loans and advances increased from BDT 25,619 crore in 2023 to BDT 26,899 crore in 2024. However, provisions for potential loan losses also increased to BDT 1,958 crore in 2024 from BDT 1,707 crore in 2022, suggesting enhanced credit risk management. Earnings per share increased from BDT 0.76 to BDT 0.84 in the first quarter of 2025, though external analysis indicates net earnings decreased by approximately 5.8% annually, with return on equity of 5.8% and net margin of 11.6%.

2.5.2 Accounting and Reporting Practices.

Financial statements are prepared according to International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as it is demanded by Bangladesh Bank. The bank also releases the combined and separate financial reports of both conventional and Islamic banking activities.

Loan provisioning is in accordance with the rules of risk classification that are provided by Bangladesh Bank, and its recent growth can be seen as an attempt to keep the quality of assets in spite of any economic uncertainties. The bank has a multi-level auditing system consisting of quarterly internal audit, Shari'ah audit of Islamic banking, supervision of Board Audit Committee and outside auditing of ACNABIN Chartered Accountants (KPMG network).

Annual reports contain detailed financial statements in terms of income statements, balance sheets, cash flow statements as well as detailed notes. Financial briefs and managerial reports improve transparency, and auditors are never doubtful about the correctness and validity of financial statements.

Under the IFRS 9 provisioning principles, which create risk-based expectations of credit losses, the bank provisioning methodology will be impacted by the need to assess future credit losses. Addition of macroeconomic scenarios and risk indicators specific to borrowers increases the accuracy of provisioning and the volatility of earnings. Effective data quality, model governance and back-testing are hence necessary to address the fact that ECL estimates will be sound and consistent with regulatory requirements.

2.5.3 Interpretation

Revenue has increased significantly, but increment on current provisions and an increment in operating costs have limited profitability. The bank shows a consistent growth in loans and deposit growth, which shows a sign of stability and high demand for banking services. Effective internal controls result in adherence to financial and regulatory needs.

The increased level of provision suggests an increase in the watchfulness over the quality of assets in the face of macroeconomic uncertainty and competitive lending pressures. To continue generating profitability, a trade-off between growth and careful selection of risk needs to be maintained, recovery operations on non-performing assets will have to be reinforced and operating costs will have to be optimized through automation of processes and migration of channels. Further reporting of financial outcomes and careful provisioning will assist in keeping stakeholders and in the alignment of regulations.

2.6 Operations and Information System Practices

2.6.1 Operations Management

The General Banking Department has a complex system that balances several priorities: the efficient delivery of the customer service, the correctness of the transactions, the adherence to the regulations, and the management of the operational risks. The department is structured in such a way that there are specialized desks that deal with certain types of transactions and this allows the staff to develop expertise in their areas of specialization yet the staff will need to organize coordination in the event of cross-functional customers.

Cash management should be thoroughly observed and the daily processes should include the morning distribution of cash in the vaults, processing of the transactions during the day and reconciliation at the end of the day. Cash insecurity is very essential as vault operations are dual authorised.

Cheque processing is done with in depth checks on account numbers, payee details, amounts, and date verification and standing and system validation on account balance and standing. The various cheques are cleared differently, stop payments, closed accounts and insufficient funds are handled differently.

Issuance of demand draft and pay orders involves checking of identity, payment of fees and proper documentation. The customer care department processes the KYC checks, opening of accounts with features description, online banking, and product queries.

The remittance processing is also important following the high volume of remittances in Bangladesh. Some of the procedures involve verification of the sender and receiver, and anti-money laundering compliance, conversion of currency where applicable and prompt delivery. The bank has relations with remittance service providers and banks that are its correspondents.

Reconciliation and reporting are some of the most important control mechanisms that will be performed every day as all desks will reconcile their transactions and head office branch managers will prepare consolidated reports. All activities within the operations are covered in Standard Operating Procedures (SOPs) which are constantly updated in accordance to changes in regulations and processes. It trains its staff on SOP thoroughly and periodically refreshes them.

Automation and manual processes are used together in operations, and core banking software is used to process transactions, as staff check signatures, review documents, and make judgment calls based on exceptions. The bank uses a centralized operations model on most of the back-office functions which enables concentration of specialized expertise and a uniformity in application of policies, but introduces delays when a branch needs approval.

The control mechanisms consist of two authorization conditions, periodic audits, transaction controls and mechanisms that alert abnormal activities. Employees are sensitised on fraud detection and reporting protocols and detailed audit trails of issues investigated.

The KPIs followed in operations are transaction turnaround times, recurrent rate of error in reconciliation, maximum period customer wait and compliance exceptions when internal auditing is performed. These measures are discussed both on a branch level and at the head-office to identify bottlenecks, training requirements, and process redesign. Root-cause analysis comes after exception reporting to make sure that corrective measures are taken on underlying weaknesses of the process or system instead of the symptoms.

2.6.2 Use of Information Systems

The bank has integrated core banking software that gives real time access to customer profiles, transactions history, schedules of repayments of loans, deposits and records of automated clearinghouses. The most important systems are Flexcube Core Banking Solution (based on the Oracle interaction) account, deposit, remittance, and loan management system; the NPSB and BEFTN systems that support interbank electronic payments; the Anti-Money Laundering systems that identify suspicious transactions; the SMS and E-Statement systems that facilitate communication with the customers and card management software that handles debit/credit card transactions. Internal communication portal will be used to share reports, request services and monitor the performance. Each system will be authenticated and will not be violated of the Bangladesh Bank IT security guidelines.

2.6.3 Quality and Risk Management

Quality maintenance will involve audits of the branches by the manager of the branch on a daily basis, visits by the head office internal auditors, compliance requirement training, and the error reporting systems. The problems will involve system slowness during peak times, partial integration of certain service platforms, and customer opposition to online services. The bank is still dedicated to paperless banking, data precision, and cybersecurity, which portrays the aspirations of digital-first.

Business continuity plan involves backup connectivity, alternative processing facilities during system outage, and vault contingency plan. Tabletop exercises and periodic drills assist in ensuring that the staff members are familiar with the steps to follow in a continuity as well as incident post-mortems identify control improvements that can be made to avoid the occurrence of the same. Cybersecurity services comprise the access management controls, activity monitoring, and regular vulnerability assessment controls in accordance with the regulatory expectations.

2.7 Industry and Competitive Analysis.

2.7.1 Introduction to the Bangladesh Banking Industry.

The banking sector of Bangladesh consists of 61 scheduled banks; 6 state-owned commercial banks, 3 special banks, 42 commercial banks (including Dhaka Bank) owned by private persons, and 10 foreign banks. Bangladesh Bank regulates the industry and oversees the liquidity, compliance, and digital transformation. The last few years have been characterized by focus on automation, financial inclusion and mobile and agent banking services expansion.

The regulatory priorities are shifting to more cybersecurity resiliency, protection of customer data and enhanced capital and liquidity buffers in order to survive macroeconomic shocks. Friction in digital transactions has also been discouraged by Bangladesh bank promoting the interoperability of payment systems. These trends demand banks to upgrade the older systems, increase AML/KYC capacities, and provide secure online experiences that satisfy the expectation of the growing customers based on fintech services.

2.7.2 Dhaka Bank PLC SWOT Analysis

Strengths	**Weaknesses**
Strong brand reputation in urban areas. Broad service offerings including retail, SME, and Islamic banking. Well-trained workforce and strong customer service culture.	Slow digital adaptation compared to fintech startups. Limited rural outreach and agent banking network.

Reliable core banking system and compliance structure.	High non-performing loan (NPL) ratios in some segments. Inconsistent service quality across branches.
Opportunities	**Threats**
Expansion into agent and mobile banking. Growing SME and remittance markets. Partnerships with fintech for innovation.	Aggressive competition from fintech and digital wallets (e.g., bKash, Nagad). Economic volatility and inflation impacting borrower repayment ability. Increasing cyber threats and regulatory pressure.

2.7.3 Porters five forces analysis.

Entry barriers are moderate, and the capital requirements and regulatory barriers are high, but the fintech startups generate indirect competition. The bargaining power of customers is strong as there is an option of switching banks and digital alternatives. The bargaining power of suppliers is low based on the various technology suppliers and the size of the bank. Mobile wallets and agent banking pose a high threat of substitutes. Competition within the industry is extremely intense as more than 40 of the domestic commercial banks compete based on rates, service, and digital.

The presence of fintech and mobile wallet providers puts a strong amount of pressure on them through the provision of low-friction user experiences, fast onboarding, and large networks of merchants. Traditional banks still have the benefit of trust, regulation and service scope, but they need to bridge the experience gap by improving the digital channel, streamlined processes and offering competitive prices on routine transactions. Banks can partner strategically with or API-integrate with fintechs to gain greater reach without compromising compliance supervision.

2.8 Summary and Conclusions

This chapter has given a summary of Dhaka bank PLC with the Pragati Sarani Branch in mind. The bank has positioned itself as a reputable customer centric organization within the competitive market in Bangladesh in the private banking industry. The front line service delivery is vital in the General Banking Department. The bank represents good management of operations based on sound technology, strict audits, and centralized reporting. There is sufficient marketing, but the online and customized marketing can be improved. The financial performance is on a steady growth with profitability issues on the growth of provisions. The strengths of the bank indicated in industry analysis are brand reliability and service diversity, technological disruption and increasing customer expectations are the threats. The future success will rest on the ability of the company to align operations, people and technology to customer needs and organizational goals.

On balance, the organizational analysis suggests that Dhaka Bank has strong structural underpinnings and organisation, but still needs to keep up with the fast changes in customer behaviour and competitive dynamics. It will be essential to focus on digital capability, decision-making dominated by data and empowering staff to continue growing and maintain margins in a world where convenience, speed, and security become more and more determining factors in customer loyalty.

2.9 Recommendations and Implications.

Based on the analysis, the following recommendations are proposed to address key operational and strategic gaps:

- Enhance Digital Adoption: Launch targeted campaigns to educate customers on the benefits and usage of digital channels. Deploying in-branch 'Digital Ambassadors' could help guide less tech-savvy customers, reducing routine transaction traffic.
- Invest in IT Infrastructure: Prioritize upgrades to the core banking system and branch network to improve system stability and reduce slowdowns, particularly during peak hours. This is crucial for both employee morale and customer satisfaction.
- Develop a Multi-Skilled Workforce: Implement a formal rotational training program for front-line staff to build a more flexible team capable of handling diverse tasks and adapting to fluctuating customer demand.
- Strengthen Data-Driven Marketing: Improve digital marketing by using customer data for personalized offers and branch-specific campaigns. A systematic follow-up process for leads is essential to compete with agile fintech rivals.
- Implement Formal Feedback Systems: Introduce structured, real-time feedback mechanisms like QR-code or SMS-based surveys to continuously monitor service quality and promptly address emerging issues.

Chapter 3: Project Part

A Study of General Banking Operations at Dhaka bank PLC: An Analysis of the efficiency of service and customer satisfaction.

3.1 Introduction

3.1.1. Background and Problem Statement

The general banking department of the bank is the front for the customers of Dhaka bank PLC. It is a department where such vital operations of the bank take place. Even though the bank has gone through digital transformation and employee skill development programs, there are issues of service consistency. The customers have to wait for a very long time, there are insufficient directions, and delays due to the system. All these have a direct impact on customer satisfaction.

In this project, efficiency of the general banking activities at the Pragati Sarani Branch is analyzed and the operational factors are determined to be evaluated in terms of customer satisfaction.

3.1.2 Objectives of the Study

The objective of the study will be to: assess the efficiency of the general banking services in the Pragati Sarani branch, assess the level of satisfaction of the customers in terms of dimensions of service quality, assess the gaps in the existing service delivery in terms of customer experience and suggest ways to become more efficient and satisfy the customers.

3.1.3 Significance of the Study

The findings of the research will help Dhaka Bank PLC to know the expectations of the customers, efficiency in service delivery, and areas of improvement. This understanding will help them to improve HR training, digital transformation, and other processes to improve customer loyalty.

Moreover, the study can provide additional support in the form of investment opportunities with the highest probability of success, i.e., queue management, digital guidance, and performance of systems. The interconnected operational drivers, which include wait time, system availability,
staff flexibility, etc., and the satisfaction derived can help in efficient distribution of the same resources and assess the effectiveness of the same with the help of specific KPIs.

3.1.4 Scope of the Study

In this case, the research is limited to the general banking of Pragati Sarani Branch, where the front-line services and the contact with customers are the main points, leaving out such specialized activities as corporate banking services and treasury.

3.2 Literature Review

The satisfaction of customers in banking business has been a subject of numerous studies, and the service quality was recognized as one of the most important aspects that influence customer loyalty. Service quality and satisfaction are interrelated and it is necessary to ensure that the banks not only match the expectations, but also surpass them in the area of transaction efficiency, staff helpfulness and knowledge, channel accessibility, and personalization of the services offered to the customers in various dimensions.

According to a study by Auka et al. (2013), customer satisfaction of retail banking is largely determined by responsiveness, reliability, and assurance. The SERVQUAL model (Parasuraman, Zeithaml, and Berry, 1988) has a framework of service quality measure using five dimensions namely reliability (accurate and dependable service delivery), responsiveness (willingness to help and provide prompt service), assurance (employee knowledge, courtesy and ability to inspire confidence), empathy (caring, individualized attention) and tangibles (physical facilities, equipment and the appearance of personnel).

Operational efficiency is less evident than service quality but has a great impact on customer perceptions. According to Johnston (1995) smooth work flow, less waiting time, and trained staff are vital in the entire service experience. This in banking means processes will be streamlined, there will be less time in branches waiting, faster responses through digital means and employees who can solve their problems without resorting to anyone higher.

The digitalization of banking has changed customer expectations where technology has facilitated speed of transactions in various channels. Nevertheless, Polas and Raju (2020) find issues like the lack of employee training in using digital platforms and the difference in the digital literacy level of customers that demand user-friendly interfaces and easy support.

According to research by Siddiqui and Sharma (2021) on the reputation of Bangladeshi private banks, there is a high level of reliability in service delivery reported by the urban branches, but responsiveness and empathy levels are low, mainly because of high customer per staff ratio and system constraints in service delivery speed and accuracy of retrieving information.

Other research on service operations emphasize that satisfaction is influenced by perceived justice and transparency in queues management to an equal extent as the waiting time itself. Both the management of perceived responsiveness proposes that a procedural clarity leverage can be obtained by communicating what should be waiting, as well as apparent mechanisms of fairness. Moreover, the recent research on digital channel migration indicates that the success of the migration relies not only on the quality of interface but also on trust, guarantee of data safety, and face-to-face instruction of first-time users. These lessons can be especially applicable in branches that consider changing regular transactions to online platforms without losing their less tech-savvy clients.

Other measurement strategies like SERVPERF also focus on performance perceptions and not the expectation-performance gap, which claim the parsimony and lower measurement error. Nonetheless, gap models such as SERVQUAL are still applicable in a customer environment where the customer expectations are changing fast through digital disruption to detect a lack of expectations. A more balanced approach can be achieved through the combination of both points of view: keep a track of the perceived performance over a period of time, yet keep an eye on the area when expectations surpass the current service delivery, especially regarding responsiveness and digital support aspects.

3.3 Methodology

Research Design

The research paper utilises both descriptive and analytical research design to investigate customer satisfaction and perceptions of the efficiency of services in the Pragati Sarani Branch of the General Banking Department of Dhaka Bank PLC. The SERVQUAL model was used to measure five dimensions of service quality reliability, responsiveness, assurance, empathy, and tangibles.

Data Sources

The main data was gathered through a structured questionnaire survey, consisting of 16 questions, administered to 26 customers of the Pragati Sarani branch. This was supplemented by qualitative insights from 2 interviews with employees. The sources of secondary data included annual reports of Dhaka Bank (2022-2024), Bangladesh Bank circulars, and other journal articles.

Sampling Approach

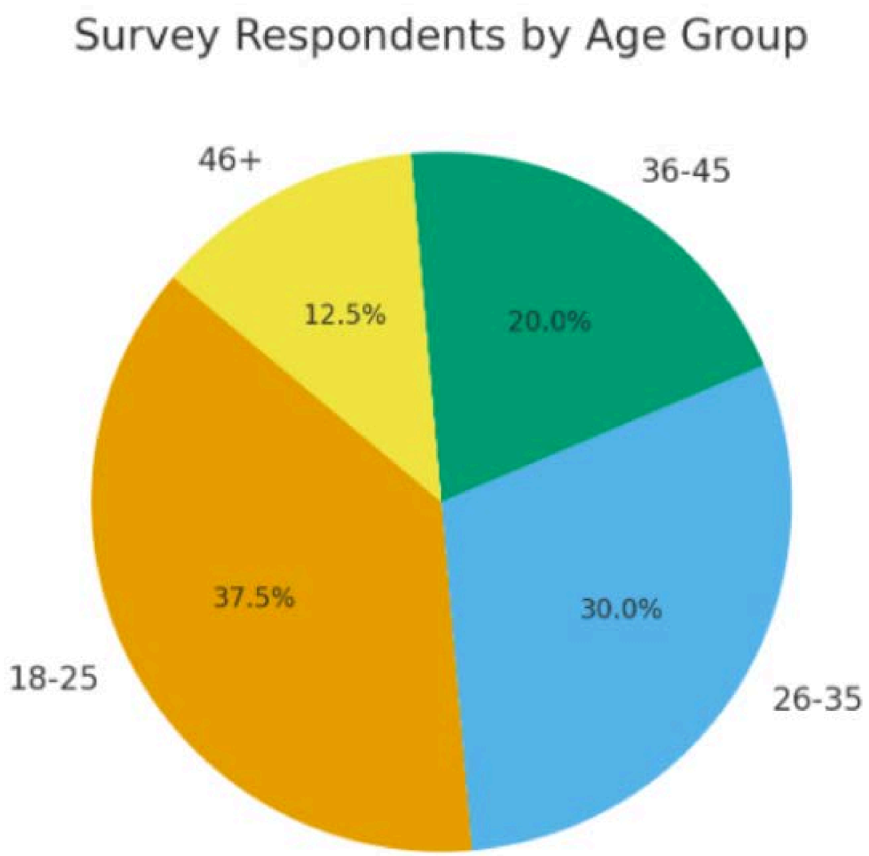
Customer surveys were conducted using a convenience sampling method which was limited by time and accessibility during the internship period. Although the sample size hinders statistical generalization, the responses give directional clues on the perceptions of the customers in the context of the branch. The choice of employees was purposive in the sense that interviews focused on front-line service-related positions to gain a feel of how operations are conducted.

Measurement Framework

A SERVQUAL model was implemented in five categories, namely reliability (service truthfulness and promise delivery), responsiveness (assistance and timeliness), promise (competence and courtesy of the employees), empathy (individual customer treatment), and tangibles (physical facilities and equipment). The measurement of data was on a 5-point scale (1 = Strongly Dissatisfied to 5 = Strongly Satisfied).

Analysis Tools

Descriptive statistics were used to analyze the data, comparison between customer satisfaction and management practices and thematic analysis of employee interview responses analyzed.



Validity and Reliability Reflections.

Servers, SERVQUAL dimensions were matched with items in the questionnaire, which guaranteed construct validity. Review of responses was conducted to make sure that the responses are complete and that any outliers are verified using qualitative notes of observation. Survey, interview and direct observation triangulation improved reliability of findings in spite of the small sample size.

Ethical Considerations

The inclusion of respondents in survey and interview was at their own will, and they were made aware of the aim of the study and promised confidentiality. No analysis was done with any personal identifiable information used and all results were presented in aggregate or summarized to ensure privacy of the participant.

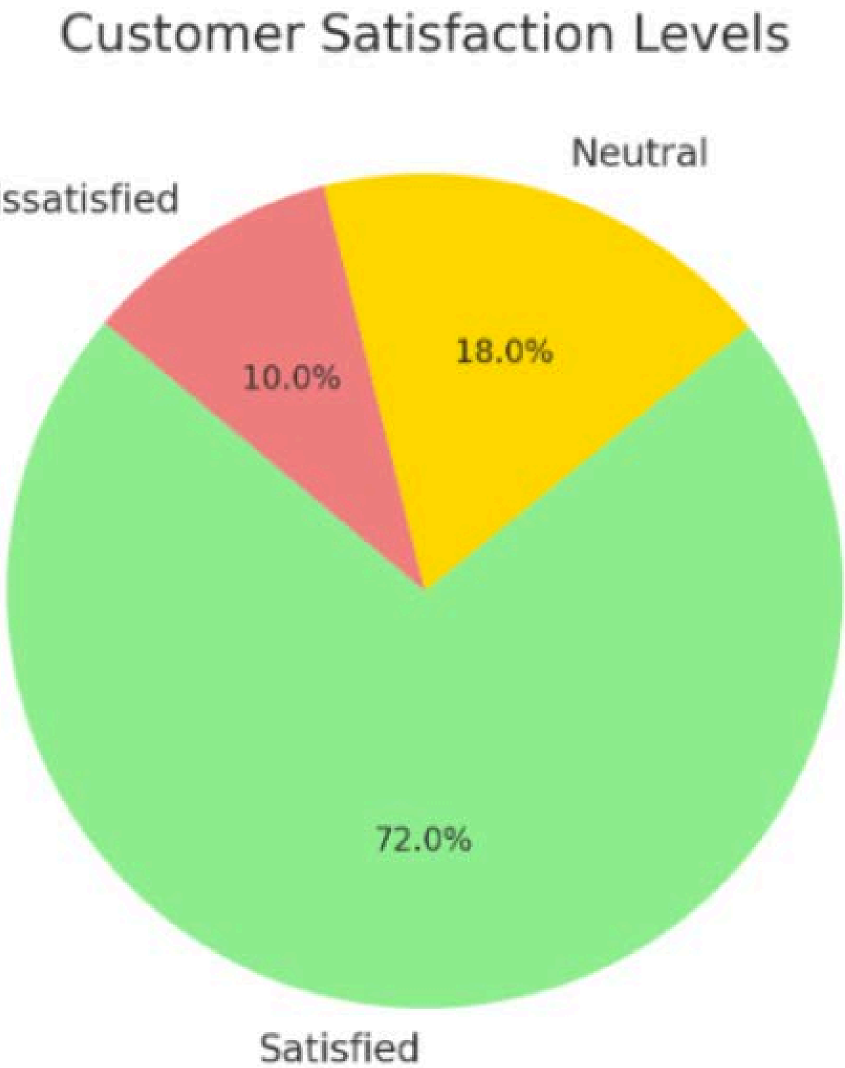
Data Analysis Procedure

The codes of the responses to the surveys were identified in terms of SERVQUAL dimension and described using frequencies of mean scores and frequencies. Cross-tabulations were analyzed to see the trends between the satisfaction levels and the respective service features, waiting time, helpfulness of the staff, and the ability to understand information given. Thematic analysis of interview transcripts was done to identify themes concerning operational bottlenecks, training requirements, and problems of system performances. Quantitative findings were placed in context by using observational notes especially on dynamics of peak-hour and queue formation. In cases where inconsistencies in the source of data arose then preference was given to triangulated insights anchored on several streams of evidence.

3.4 Findings and Analysis

3.4.1 Customer Survey Results

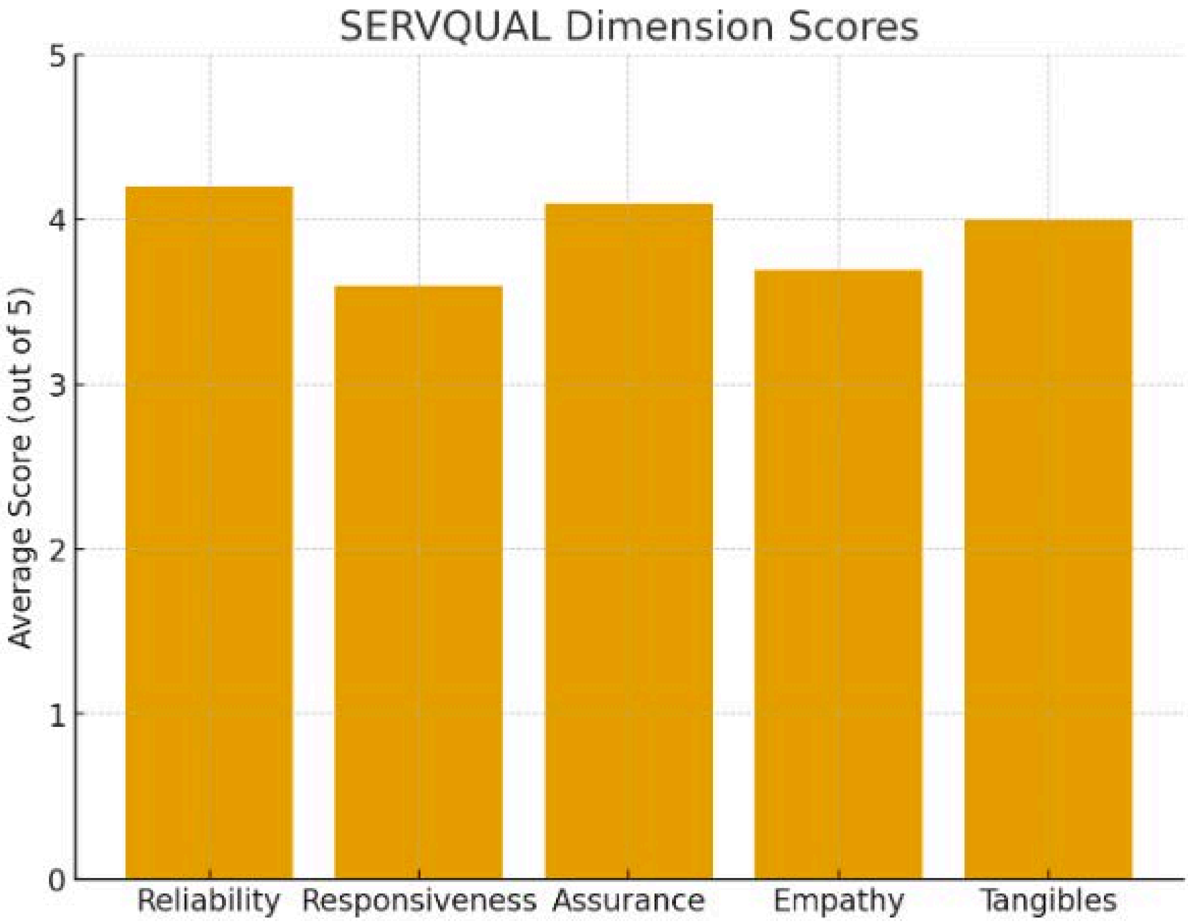
The total level of satisfaction showed that 72% of the respondents were satisfied and highly satisfied (very satisfied), 18% of the respondents were neutral, and 10% of the respondents were not satisfied mainly because of delays or unfinished guidance.



Dimension-Wise SERVQUAL Analysis (Average Scores on 5-point scale):

Dimension	Mean Score	Key Observations
Reliability	4.2	Services like cash withdrawal, cheque clearing, and account opening were largely accurate and dependable.
Responsiveness	3.6	Delays observed during peak hours; staff sometimes slow in attending customers.

Assurance	4.1	Employees were knowledgeable and courteous; customers felt secure with transactions.
Empathy	3.7	Limited personalized attention due to workload; customers desired more guidance on digital services.
Tangibles	4.0	Clean branch environment, modern facilities, but occasional technical issues (system downtime).



Reliability and assurance are strong and weak areas respectively indicating interpretation and responsiveness and empathy respectively.

The gap pattern indicates that the accuracy of transactions is controlled fairly well, yet, the speed of service delivery and their personalization need to be improved. The customers appreciate the professionalism and security that they feel but are unsatisfied when they are delayed or not given directions on processes (e.g., digital transactions). Responsiveness and empathy would thus be an ideal way of generating disproportionate improvements in overall satisfaction without undermining current levels of reliability.

3.4.2 Employee Interview Insights

From the interviews conducted with employees, it was established that high transaction numbers hinder personalized attention, employees suggested rotational training for multi-tasking skills, core banking software issues lead to customer complaints, and employees thought that digital awareness campaigns could help reduce pressure.

The interviews also revealed that front-line staff view system reliability as an important facilitator of confidence when working with customers; a lack of speed leads to a perception of a lack of professionalism, even if the transactions are ultimately accurate. Staff also indicated that more information on queue systems would help to reduce conflict in the lobby area, allowing them to focus on accurate processing. They also indicated that customers frequently ask them for assistance with basic digital skills, such as password recovery and using mobile menu systems. This suggests a need for support scripts on digital support and in-branch education.

3.4.3 Gap Analysis

Strengths include the accuracy of core banking services, the politeness of the employees, and the adherence to compliance. Weaknesses include the delays during peak hours, low digital banking adoption, and occasional IT-related issues. Opportunities include the training of rotational employees, digital literacy initiatives, and feedback mechanisms.

3.4.4 Problems Identified

Despite the reliability of the Pragati Sarani Branch, a number of problems are associated with customer satisfaction and efficiency. The most noticeable problem is the congestion that occurs in the morning hours, during lunch hours, and in the late afternoon. The problem of awkward waiting conditions and long hours of waiting especially for customers who are in a Hurrying is a major problem. The absence of good queue management systems also makes the problem worse due to confusion regarding the order of service and the time to be waited.

Congestion also causes operational difficulties to staff and makes them process transactions at high speeds which can cause unavoidable errors that need corrections and thus increases delays. Employees do not have a lot of time to give personal attention or elaborate explanations, which decreases the quality of interaction. The pressure caused by large numbers of customers in their service impacts the morale of the staff members and may also lead to burnout.

High volume of transactions daily, though a sign of success of the branch, place a lot of pressure on operations. Every transaction needs to be carefully processed, verified and documented. Such a workload does not allow the staff to focus on individual attention or building customer relationships and marketing products. It is also damaging to relationship building and customer retention since the absence of personal attention is a serious disadvantage in the competitive market where customers can switch banks very easily.

Another major problem is the performance issues of the system. The core banking system will slow down in the peak time of use either because of excessive transaction volumes, network problems, or maintenance. Such delays exacerbate the issues of congestion and cause frustration among staff which is reflected on the part of the customers. More severe system problems such as outages and errors that necessitate a transaction reprocessing result in a severe disruption and customer dissatisfaction.

Digital illiteracy issues among customers, especially older ones or those not at ease with technology boost traffic in the branches since such customers would rather do business face to face. Although this preference may be understandable due to confidence, security consideration, or a preference on personal interaction, this causes issues such as even more crowding, wasted convenience opportunities, more staff work, and reduced cost reduction due to the adoption of digital channels. Certain clients who have tried online banking do not succeed and fall back to physical banking.

To solve these issues, complex strategies that acknowledge the interdependence of these issues should be considered. It is not likely to be effective to just be able to act on individual issues separately. As an illustration, to alleviate congestion by embracing digital, the aspect of digital literacy has to be dealt with by educating customers. On the same note, enhancing performance of the system should be complemented with effective management of the queues to effectively control the waiting time.

These issues have an impact on the competitive position of the bank. In the competitive market where customers have a variety of choices and the trend towards digital banking is growing, the branches that cannot meet their needs effectively are likely to lose clients. These things need to be addressed to remain competitive and need to be invested in technology, staff training, educating customers, and improving processes, finding a balance between short-term objectives of operating business and long-term ones of digital transformation and improving customer relations.

3.4.5 Solutions and Implementation.

Through a number of strategic initiatives, Dhaka Bank can change the way operations and customers experience change. The number of customer flow issues would be solved through the use of a token-based queue management system. The self-service kiosks would be used to issue tokens of various types of services that had digital displays indicating queue position and estimated time of waiting. It would be integrated with core banking systems, which would load the customer information before times, shortening the time, and providing smoother experiences.

Rotational training would increase the flexibility of employees, cross-training the employees with cash operations, remittance operations, clearing, customer inquiries and digital banking services. This would establish a workforce that is flexible and can meet various needs of customers and the sole rearrangement of resources when there is peak demand.

The infrastructure reinforcement in IT involves the investment in the network hardware, servers, core banking software, and cybersecurity. Cloud based solutions may offer scalability, reliability and disaster recovery. The responsive IT support teams and proactive maintenance schedules would stop problems that affect services.

The digital adoption campaigns include the incorporation of informative materials, in-branch demonstrations, SMS guides with tutorial links, early adopters promotional benefits, and special desks with skilled employees to deal with digital services. These programs will inform the customers on the benefits of digital banking, reduce the number of visits to the branch, and help the employees to focus on complex queries.

The organized feedback system based on the application of the use of the QR-code surveys and the SMS-based surveys would provide a real-time view of the level of satisfaction and, hence, the issues that lead to unsatisfactory customers could be identified and addressed. An analysis of the data would be conducted regularly to improve strategies.

These programs should be carried out in phases of pilots to assess the integration of technology, customers' acceptance, and staff preparedness. In the case of the queue management system, the system needs to be deployed during high-traffic times and have a manual process to be able to calibrate the token logic, messages, and exceptions. In the case of rotational training, a competency matrix and mentoring plan are required so that the expertise is not lost in cross-training but also remains flexible. In the case of IT upgrades, change windows, rollback plans,and performance benchmarks are required so that service disruption is minimized.

The risks and mitigation plans cover: staff resistance to the change in the process (addressed through communication, training, and design participation); slowing of the service due to technological cutovers (addressed through staged rollover procedures); and the imbalance in the use of digital channels by customers (addressed through specific education, simplification of onboarding, and incentives). The post-implementation metrics to be monitored include queue times, digital transactions, system availability, customer satisfaction, among others. They should be monitored through the use of dashboards.

3.4.6 Future Improvement Roadmap

A roadmap of action in the short term, medium term, and long-term actions would be recommended to institutionalize continuous improvement. The short-term (0-6 months) priorities involve the adoption of the token-based queue system, in pilot mode, the introduction of specific customer groups to digital adoption, and the adoption of fast feedback mechanisms through QR and SMS surveys. At the same time, refresher training of the staff should be oriented on peak-hour procedures and effective communication to decrease the perception of wait anxiety.

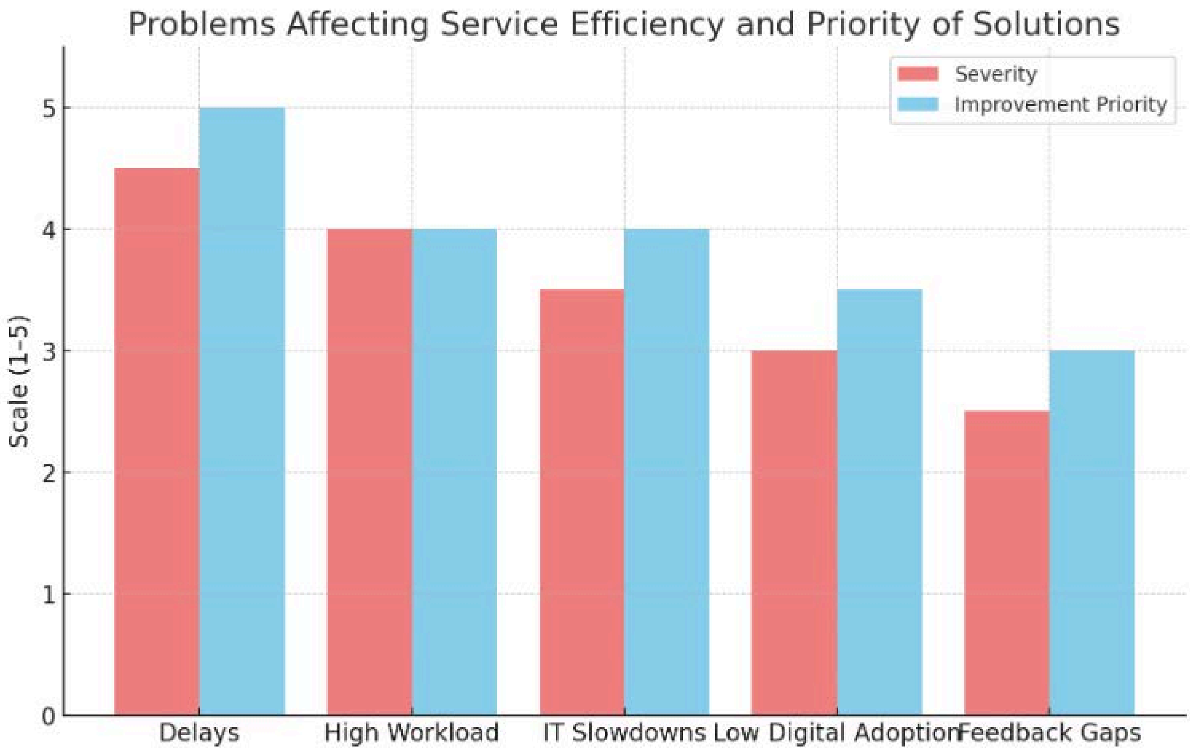
The medium-term (6-18 months) activities should focus on stabilizing IT performance, consolidation of already disjointed platforms (i.e. CRM, complaint management, SMS gateway), and development of rotational training to create a multi-skilled workforce. The support of consistency in service delivery would be an organized knowledge base of the front-line staff, including frequently asked questions, troubleshooting steps in the system, and the computer guidance scripts. End-to-end customer journey process mapping (opening an account, remittance, clearing a cheque) is to be performed to determine the non-value-added processes and automation possibilities.

The initiatives with a long-term perspective (18+ months) may include progressive demand forecasting analytics to streamline staffing, the introduction of appointment booking to supplement token lines, and the investigation of self-service kiosks to implement regular transactions (printing statements, requesting cheque books and initiating simple remittance). The branch-level service quality scorecard is to be analyzed with a mixture of operational KPIs (wait time, error rates, uptime) and customer measures (satisfaction, digital adoption, complaint resolution time) being periodically reviewed monthly to ensure the focus on the results.

The governance of this roadmap will include ownership, milestone tracking, and periodic reassessment against measured results. The integration of continuous improvement processes, plan-do-check-act, will assist the branch in adapting to changing customer needs, competitive forces, and regulatory changes while ensuring quality of service and control in operations.

3.4.7 Limitations of the Study

The study has limitations in terms of the fact that it only focuses on one branch and the small sample of customers. The data was collected during the internship period, which might not account for seasonality. The measures of satisfaction were based on perceptions, which might not account for loyalty in the long term, based on the nature of the last point of contact. The data might not have accounted for other operational measures, which could have been used to support the study. These include wait times, system up-time, and error rates. All these could have been used to establish a more robust causal relationship.



3.5 Summary

In the paper, the issue of operational efficiency as well as customer satisfaction at the Pragati Sarani Branch will be examined through the application of various methodologies such as customer surveys, employee interview, physical observation, as well as data analysis. The branch is known for its reliability as well as accuracy with low rates of errors as well as customer satisfaction, which is attributed to well-designed processes, extensive training, as well as culture.

Employees have a high level of competence with banking products and services and customers report professional and polite contacts with employees. Nevertheless, such aspects as responsiveness and empathy are the areas that need to be fixed. Although reliability and assurance are good at the branch, customers complain of poor response time and poor appreciation of personal needs, which are caused by the limited operational capacity and not laxity of staff.

The greatest issues concerning responsiveness arise during peak hours when the numbers of customers are greater than the capacity of the branches leading to long queues despite the efforts by the staff. These problems are aggravated by the lack of successful systems of queue management. Delays brought about by system slowdowns cause further delays that are beyond the control of the staff.

The issues of empathy relate to the volume pressures that reduce the capacity of the staff to engage with customers, comprehend certain needs, or offer tailored help, especially to customers with complicated demands and customers requiring guidance with the product. These issues are rooted in interrelated causes: due to the high transaction volumes, the staff and systems are under pressure, the low level of digital banking adoption leads to higher traffic in the branches, as well as issues with the systems contribute to additional delays.

Results have shown that although the performance is very positive, there is a scope to enhance customer satisfaction and performance by coordinated solution of the problem. To improve the speed of services, it is necessary to use several strategies such as simplifying the processes, system improvements, improving the queuing, and, possibly, improving staffing during peak hours, preserving the integrity and compliance advantages.

The uptake of digital banking will be instrumental in decreasing the amount of traffic at the branch and allowing the staff to dedicate more time to complex needs and relationships building, which will necessitate customer education and assistance. The research shows that there are definite links between operational efficiency and customer satisfaction, which means that when operational efficiency is improved this has a direct impact on customer experience.

Service excellence is based on support and development of employees, and employees who are well-trained, supported, and loaded are good for serving the customers well. In the future, competition, changing customer needs, and digitalization are challenges and opportunities for the branch, but its reputation for reliability, compliance, and qualified staff is a good foundation to start with.

This is because the recommendations provide a whole picture of improvement, which requires investment and dedication to achieve the benefits, making the implementation worthwhile. Furthermore, the systematic implementation is essential based on the initiatives that proved to be the most influential with the availability of the required resources.

The short-coming of the analysis was that it was a single branch study with a small sample survey, and that it used self-reported measures of satisfaction, which might have been biased by recent experience of the service. The future studies could be extended to many branches, including longitudinal customer satisfaction monitoring, and operational data like queues and system performance measures could be added to improve the causal conclusions between process modifications and customer performance.

A major strategic equilibrium will have to be found in balancing the continued delivery of a high-quality experience in the branch with accelerating the pace of adoption of digital channels. While the branches are still key in complex transactions and relationship building, digitization of some of these routine activities will help take some pressure off in terms of cost to serve and congestion in the branch. The branch will then have to position itself as a reliable physical branch service center and as a facilitator of online onboarding so that the customers are guided and reassured as they go online.

3.6 Conclusion and Recommendations

The rigorous nature of this analysis, coupled with the significant nature of the customer reaction, has resulted in the formulation of six strategic recommendations geared towards enhancing the efficiency of the services, as well as customer satisfaction and forge operational resiliency, towards a leaner, more responsive, and customer-oriented service environment.

The following recommendations can be made: a token-based queue management system with mobile applications to reduce waiting time; rotational training to ensure flexibility in staff; digital integration of the company to adopt the IT infrastructure; a structured mechanism of giving feedback by customers; refresher programs on compliance and quality service; and a system of giving continuous feedback by customers.

Implications Implementation: These strategic measures will help the company improve customer experience and operational efficiency considerably. Embarkation of modernized digital technologies and simplified operations will enhance the speed of transactions and precision especially on high volume operations. Automation of workload of front-line workers will allow concentrating on complex processes with value addition. Digital customer self-service will eliminate reliance on the staff at the branch and will also make sure that resources are being efficiently used.

The sum of the effective processes and the effective staffing will lead to the logical consequences such as a shorter wait time, more meaningful experiences of the staff during the branch and online support, and more front-line workers available to offer an individual approach, which will ultimately result in a steady high-quality banking experience that is translated into the quantifiable levels of customer satisfaction and loyalty.

Along with the advantages of operation, proactive investment in human resources, IT infrastructure and feedback systems will lead to the formation of the culture of continuous improvement and flexibility. This will be done through intensive training and equip them with the current skills and knowledge to deliver excellent services. Modernized IT infrastructure will provide an effective and scalable base of new services and technological modifications. The formal feedback systems will also make it possible to track customer expectations and regulatory needs that will provide timely adjustments in service and operation.

This agility will enable Dhaka Bank PLC to respond to changes in the market and respond to customers' needs. Customer loyalty will be maintained, while satisfied customers will become long-term promoters, and new customers will be acquired, such as tech-savvy individuals and businesses with a need for efficient and tech-savvy banking services. It is these strategic plans that will make Dhaka Bank PLC a competitive force in a competitive and tech-savvy banking sector in Bangladesh, making it a force to reckon with in the future.

Effective implementation shall also be enabled by effective change management: articulating the aims of the initiatives, gradual implementation with pilot projects on some branches, feedback mechanism to provide accurate adjustments, and quantifiable targets associated with KPIs. The use of incentives in alignment with desired behaviors (i.e., the incentive of supporting the adoption of digital and the adherence to the use of queue management) will contribute to maintaining the improvements. Post-implementation checks conducted periodically should determine the level of impact on customer satisfaction, operation, and cost-to-serve and make sure that benefits are attained and amendments where applicable.

However, the success of the proposed initiatives relies on the effective management of people, processes, and technology. Communication strategies should be developed to ensure all parties understand the rationale, benefits, and timeframes. For instance, the front-line employees will be impacted by the new technology. Therefore, it is important to ensure they understand the benefits and the rationale behind the new technology. Moreover, the training programs should be well coordinated with the rollout phases to ensure employees can effectively operate the new technology before it is implemented. From the technology point of view, it is important to note that the new technology will be tested to identify any usability issues with the employees in the branches and the small customer population. It is important to ensure the governance structure is established to ensure different work streams have different owners. Moreover, to ensure course corrections can be done effectively, it is important to integrate the monitoring frameworks at the outset.

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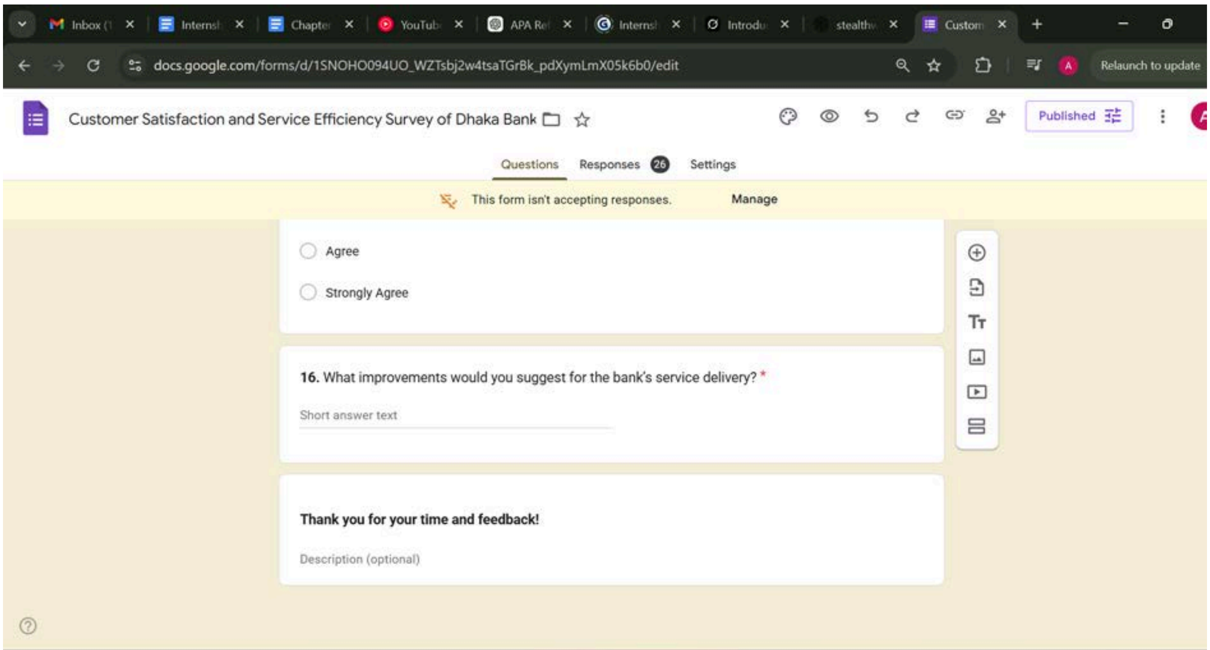
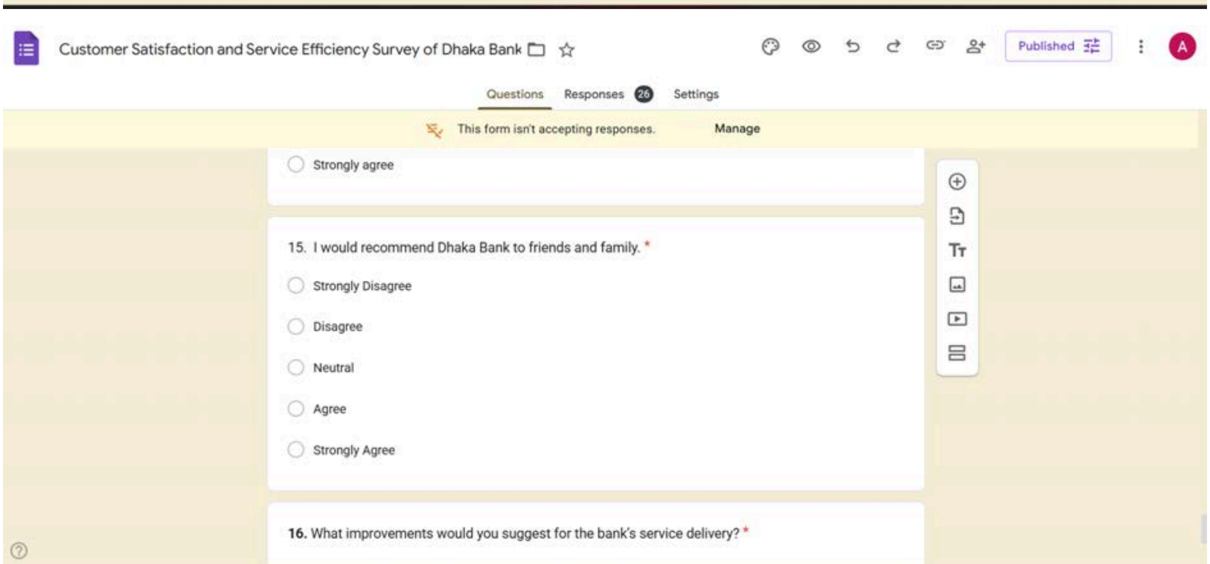
Appendix:

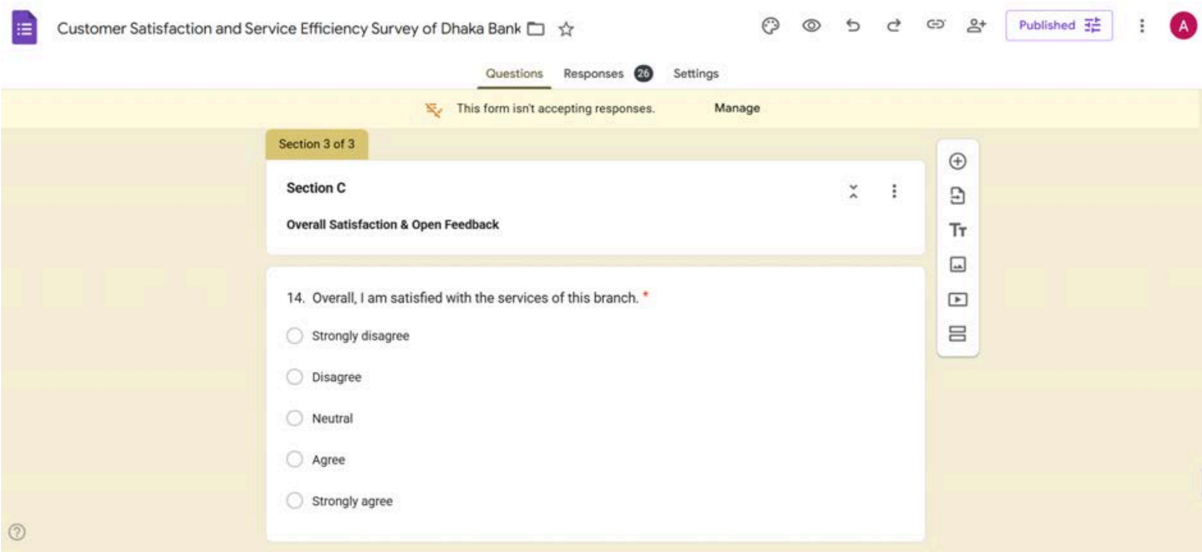
Appendix A: Interview Questions (Employee)

1. Could you please describe your role and daily responsibilities in the General Banking Department?
2. What are the most frequently requested services by customers at this branch?
3. How does the branch ensure accuracy and reliability in transactions?
4. What steps are taken to reduce customer waiting times during peak hours?
5. From your experience, what factors most influence customer satisfaction?
6. Have you observed any common complaints from customers? If yes, what are they?
7. How has the adoption of digital banking (mobile, internet banking) affected branch operations?
8. What kind of training or support do you receive to keep up with banking technology and service standards?
9. In your opinion, what improvements could further enhance service efficiency at this branch?
10. Where do you see branch banking heading in the next few years will physical branches remain as important?

Appendix B: Survey Questionier (Screenshots of Survey form)







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Questions Responses 26 Settings

This form isn't accepting responses. Manage

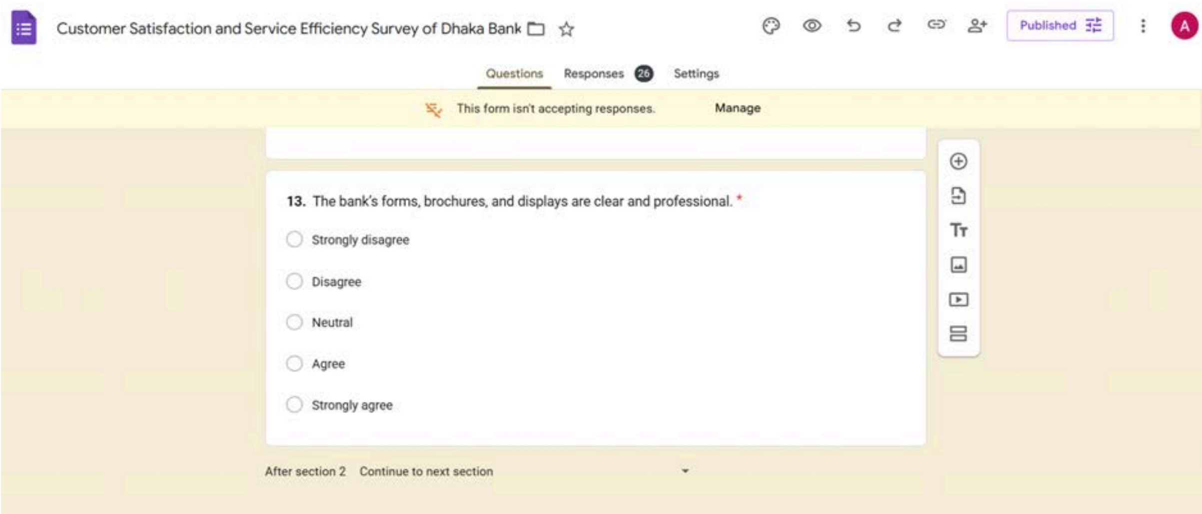
Section 3 of 3

Section C

Overall Satisfaction & Open Feedback

14. Overall, I am satisfied with the services of this branch. *

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree



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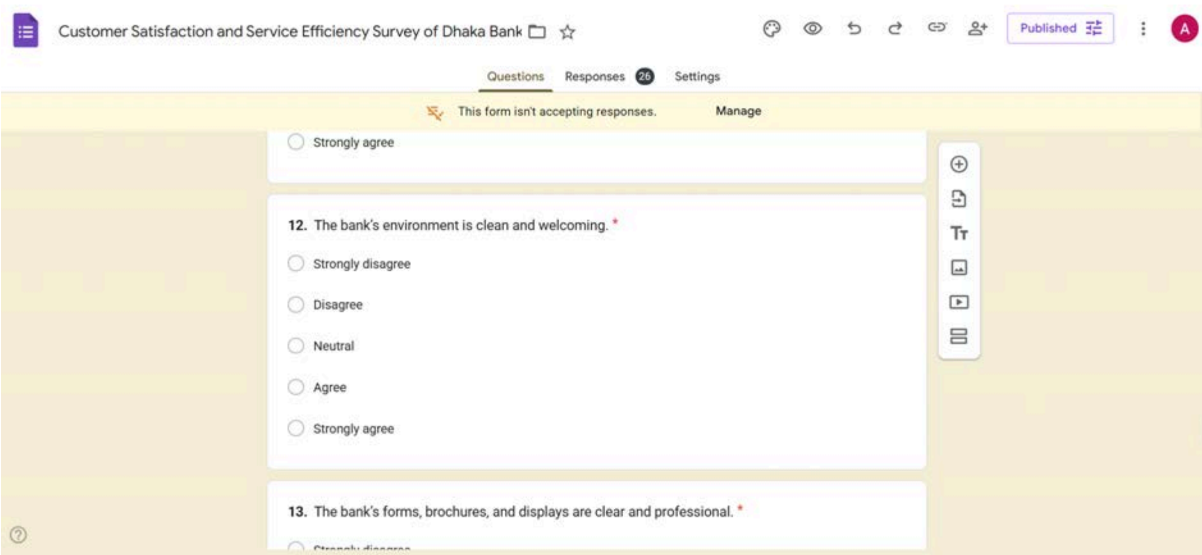
13. The bank's forms, brochures, and displays are clear and professional. *

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

After section 2 Continue to next section



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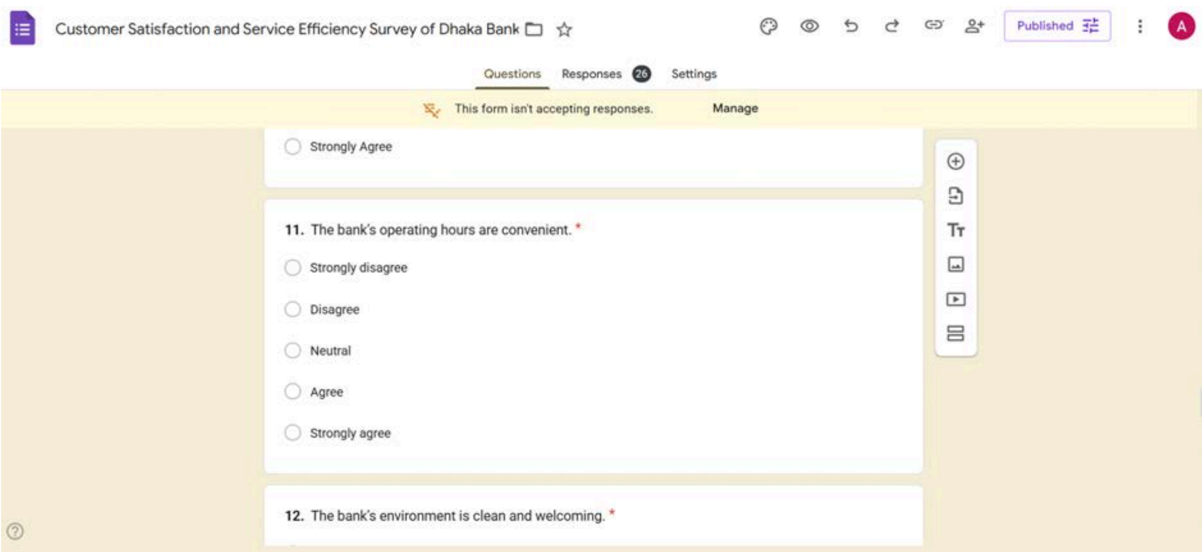
- Strongly agree

12. The bank's environment is clean and welcoming. *

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree

13. The bank's forms, brochures, and displays are clear and professional. *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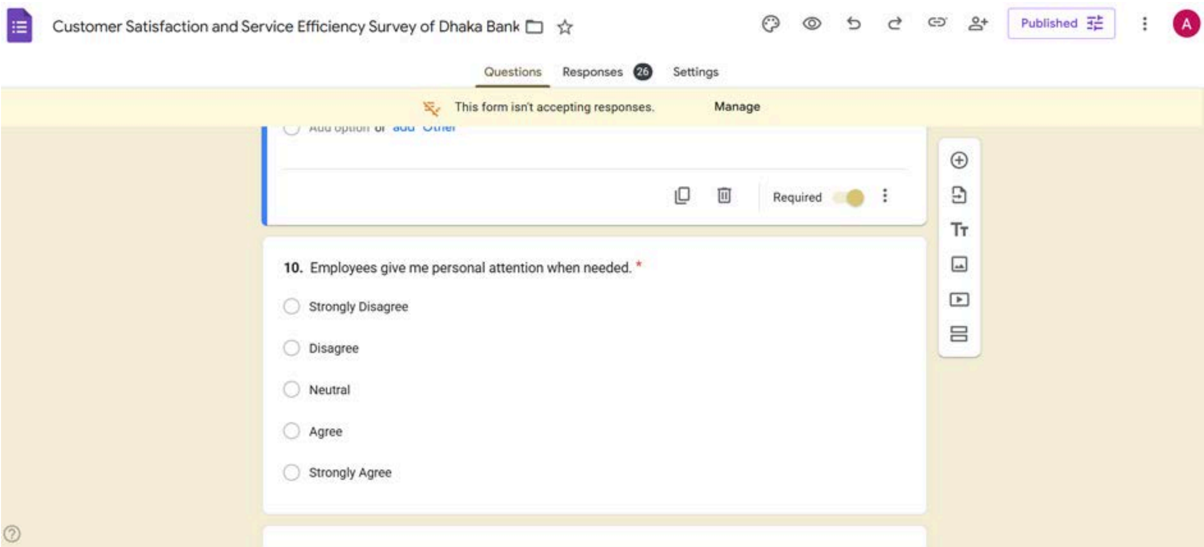
Questions
Responses 26
Settings
This form isn't accepting responses.
Manage
Strongly Agree
11. The bank's operating hours are convenient. *
Strongly disagree
Disagree
Neutral
Agree
Strongly agree
12. The bank's environment is clean and welcoming. *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Questions
Responses 26
Settings
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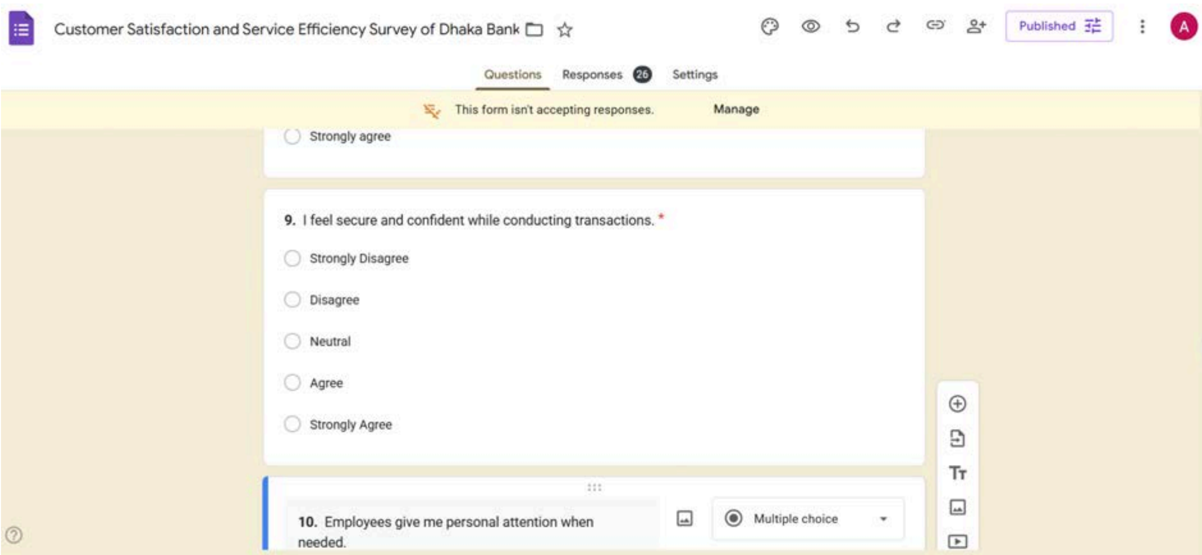
Manage
Required
10. Employees give me personal attention when needed. *
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree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Questions
Responses 26
Settings
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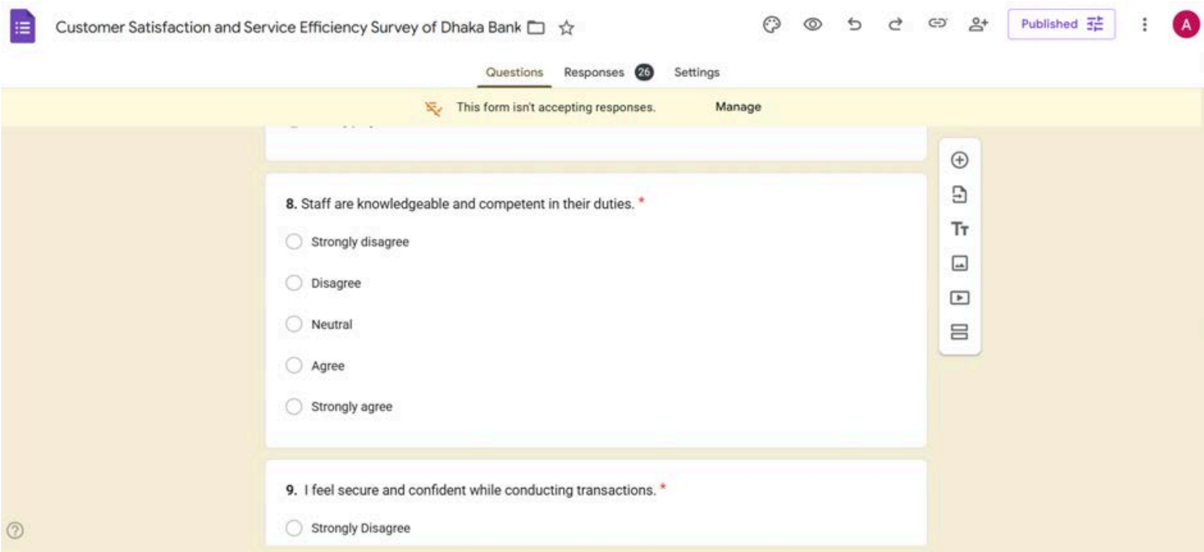
Manage
Strongly agree
9. I feel secure and confident while conducting transactions. *
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree
10. Employees give me personal attention when needed.
Multiple choice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Settings
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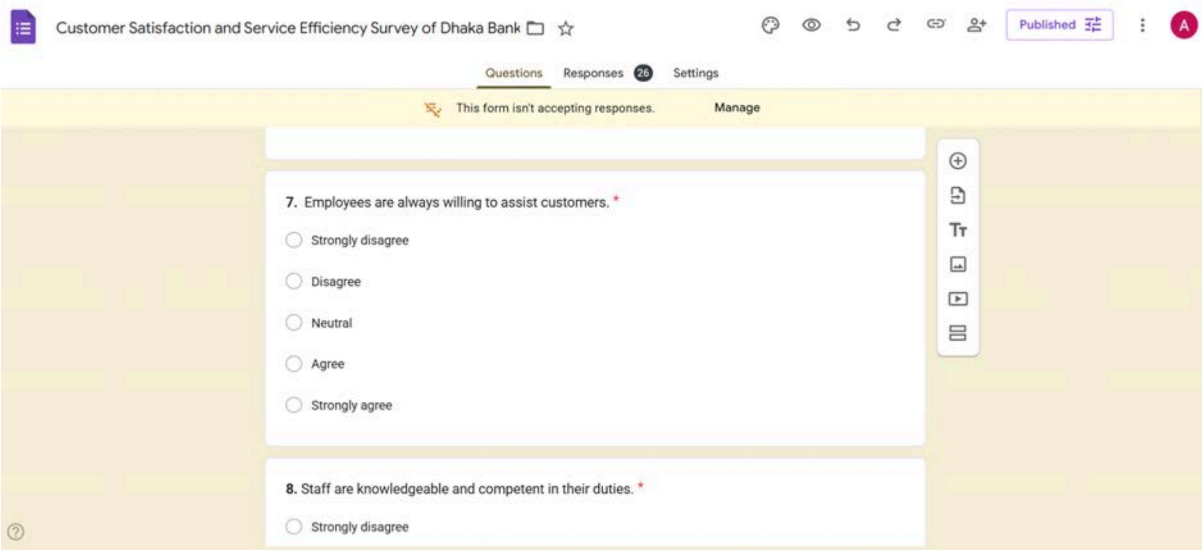
Manage
8. Staff are knowledgeable and competent in their duties. *
Strongly disagree
Disagree
Neutral
Agree
Strongly agree
9. I feel secure and confident while conducting transactions. *
Strongly Disagree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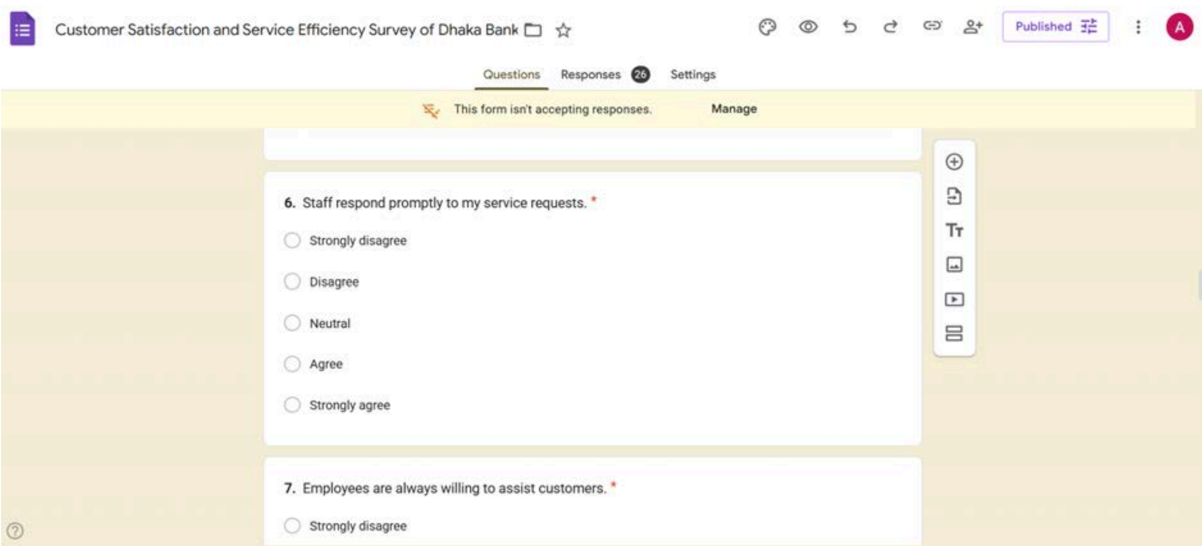
Settings
This form isn't accepting responses.
Manage
7. Employees are always willing to assist customers. *
Strongly disagree
Disagree
Neutral
Agree
Strongly agree
8. Staff are knowledgeable and competent in their duties. *
Strongly disagree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Questions
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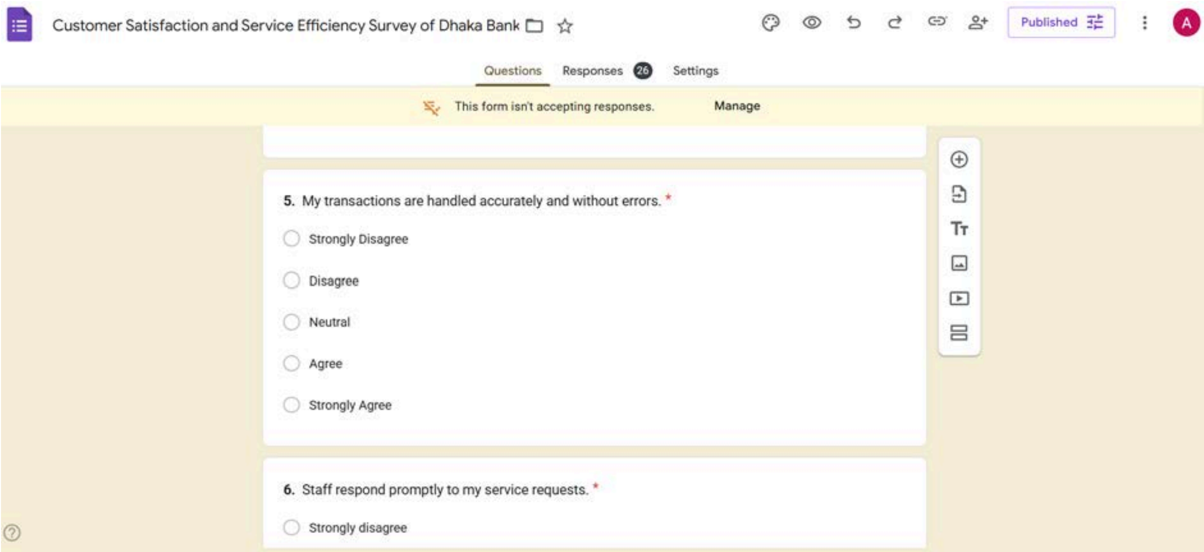
Settings
This form isn't accepting responses.
Manage
6. Staff respond promptly to my service requests. *
Strongly disagree
Disagree
Neutral
Agree
Strongly agree
7. Employees are always willing to assist customers. *
Strongly disagree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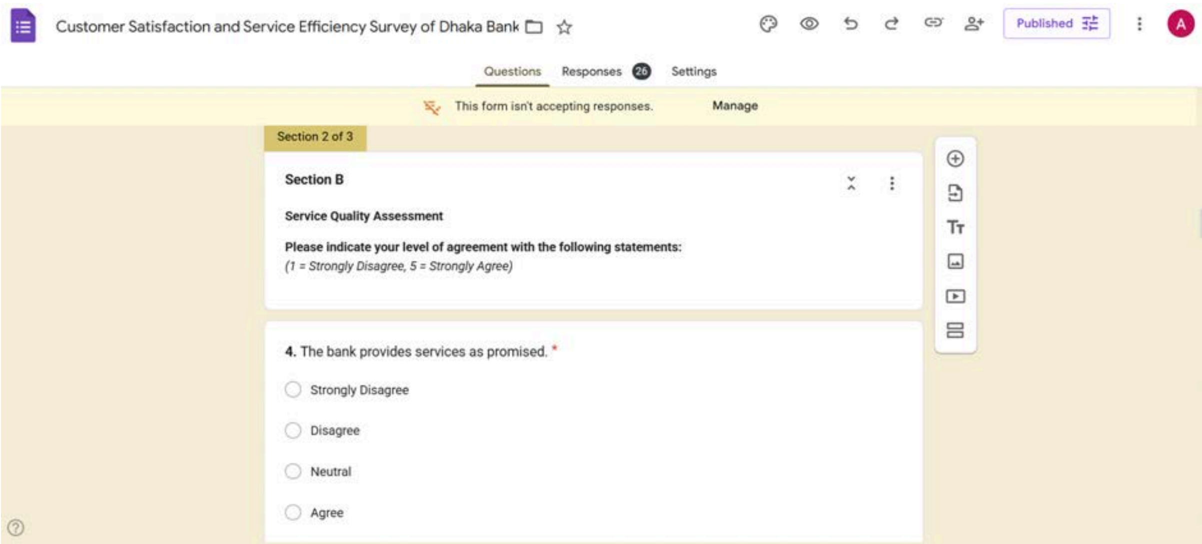
Questions
Responses 26
Settings
This form isn't accepting responses.
Manage
5. My transactions are handled accurately and without errors. *
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree
6. Staff respond promptly to my service requests. *
Strongly disagree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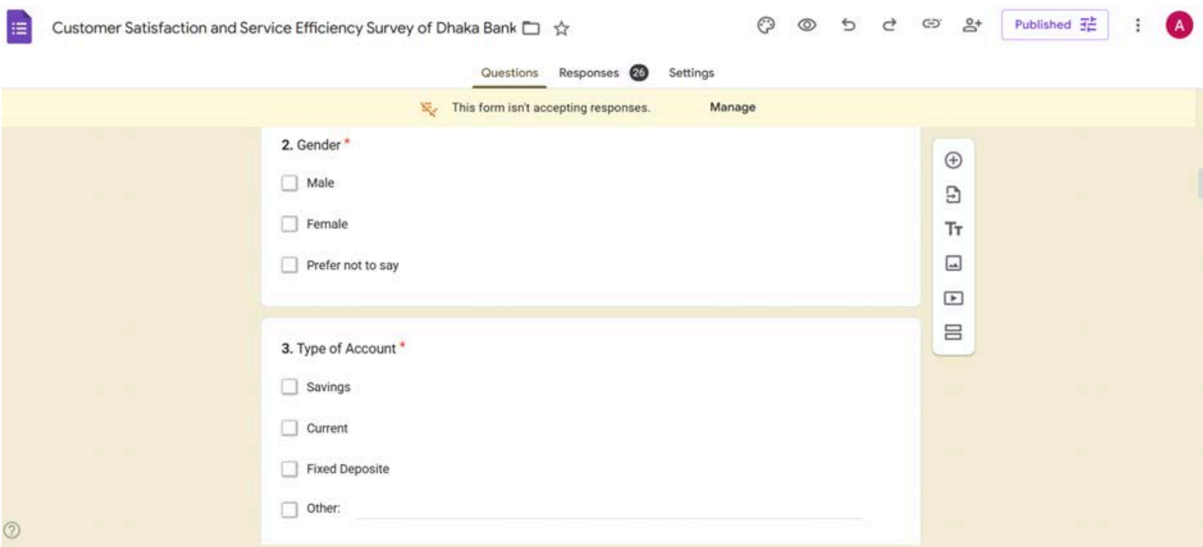
Responses 26
Settings
This form isn't accepting responses.
Manage
Section 2 of 3
Section B
Service Quality Assessment
Please indicate your level of agreement with the following statements:
(1 = Strongly Disagree, 5 = Strongly Agree)
4. The bank provides services as promised. *
Strongly Disagree
Disagree
Neutral
Agree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Questions
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Settings
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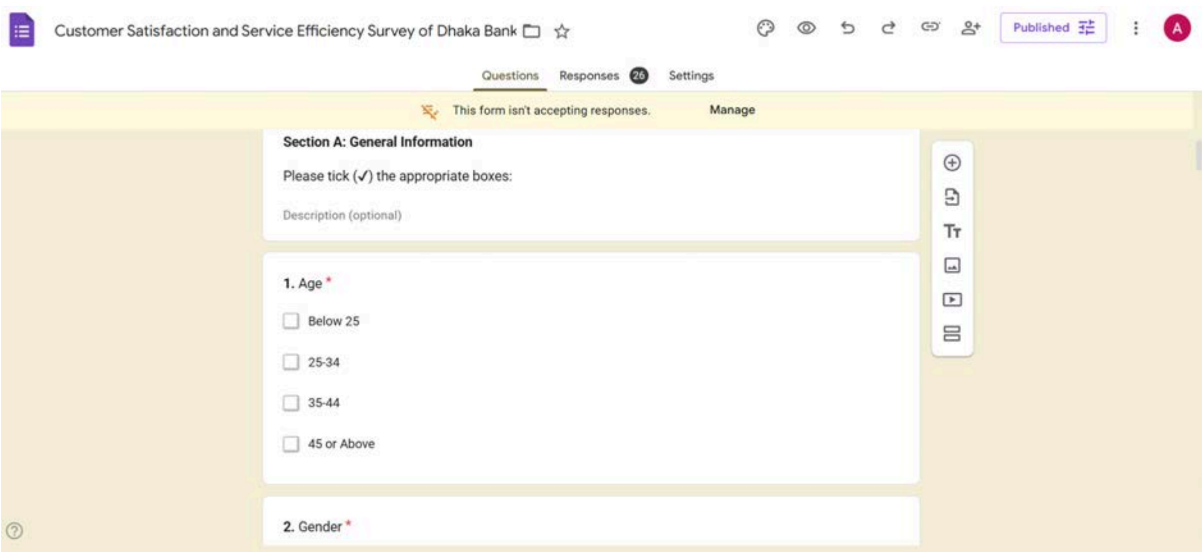
Manage
2. Gender *
Male
Female
Prefer not to say
3. Type of Account *
Savings
Current
Fixed Deposite
Other:



Customer Satisfaction and Service Efficiency Survey of Dhaka Bank

Questions Responses 26 Settings

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Section A: General Information

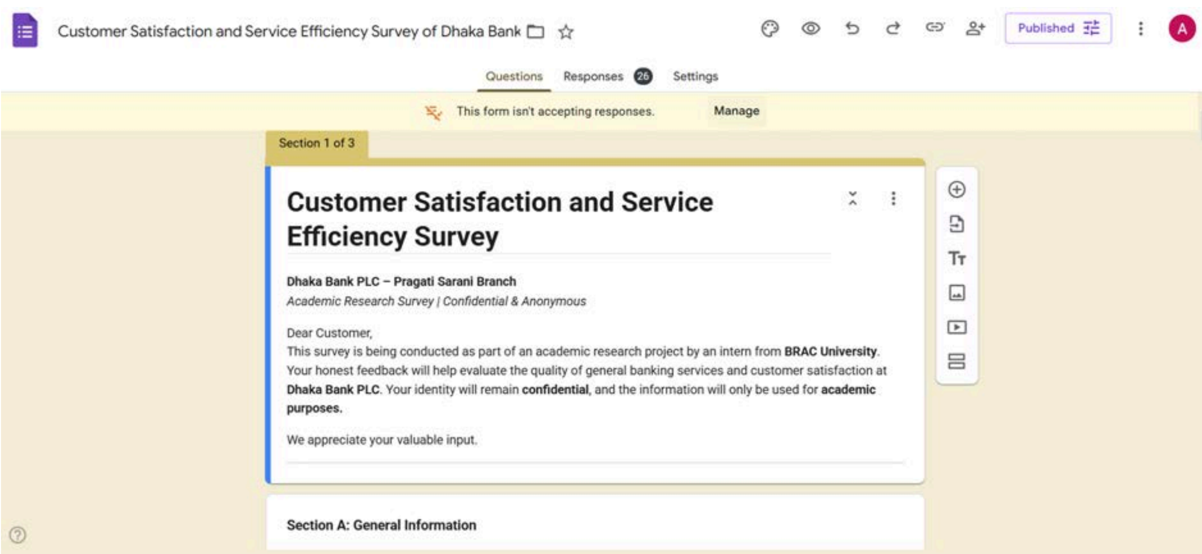
Please tick (✓) the appropriate boxes:

Description (optional)

1. Age *

- [ ] Below 25
- [ ] 25-34
- [ ] 35-44
- [ ] 45 or Above

2. Gender *



Customer Satisfaction and Service Efficiency Survey of Dhaka Bank

Questions Responses 26 Settings

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Section 1 of 3

Customer Satisfaction and Service Efficiency Survey

Dhaka Bank PLC – Pragati Sarani Branch

Academic Research Survey | Confidential & Anonymous

Dear Customer,
This survey is being conducted as part of an academic research project by an intern from **BRAC University**. Your honest feedback will help evaluate the quality of general banking services and customer satisfaction at **Dhaka Bank PLC**. Your identity will remain **confidential**, and the information will only be used for **academic purposes.**

We appreciate your valuable input.

Section A: General Information