Report On

"An Analysis of the performance of AB Bank Limited's customer relationship management."

By

Mooneimu
18304083

An internship report submitted to the **BRAC Business School (BBS)** in partial fulfillment of the requirements for the degree of **Bachelor of Business Administration**

BRAC Business School

Brac University

30 March 2023

Declaration

It is hereby declared that

1. The internship report submitted is my/our original work while completing a degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material that has been accepted or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

Student's Full Name & Signature:

____

Mooneimu
18304083

Supervisor's Full Name & Signature:

____

Dr. Md. Arif Hossain Mazumdar
Assistant professor
BRAC Business School
BRAC University

Co-Supervisor's Full Name & Signature:

____

Dr. Md. Kausar Alam, PhD
Assistant Professor
BRAC Business School
BRAC University

Letter of Transmittal

Dr. Md. Arif Hossain Mazumdar

Assistant professor

BRAC Business School

BRAC University

66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report for BUS400 Course Requirement

Dear Sir,

As a requirement of the Undergraduate degree, I am submitting my internship report. Working under your guidance is a great honor for me.

The main focus of this report is "Analyzes the performance of AB Bank Limited's customer relationship management". This report is all about my internship experience with ABBL. I spent three months working for Md. Dider, the branch manager of ABBL, Station Road Branch.

I sincerely hope and believe that you will accept my report and give your judgment.

Sincerely yours,

____

Mooneimu

18304083

BRAC Business School

BRAC University

Date: 30 March, 2023

Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Mooneimu (ID: 18304083), a student of BRAC Business School, and Md. Dider, the branch manager of AB Bank Limited.

Acknowledgment

Firstly, I would like to express my gratitude to the All-Mighty Allah for giving me the ability to maintain my health and finish the internship report successfully which was offered by AB Bank Limited, Station Road Branch. It would not have been possible without everyone's support. I am also thankful to my parents for their constant support and encouragement throughout the path of achieving my degree. Moreover, I would like to express my gratitude to my internship supervisor Dr. Md. Arif Hossain Mazumdar, assistant professor of BRAC Business School, and my Co-Supervisor Dr. Md. Kausar Alam,PHD, assistant Professor of BRAC Business School, for their continuous support, motivation, and best ideas during my internship report writing. Last but not least, I also would like to thank my on-site internship supervisor, Md. Dider Alam, The Branch Manager of AB Bank, Station Road. Without his ample support and guidance, I won't be able to learn something new and I have learned many things from him. Moreover, I want to be thankful to my colleagues specially Shadman Tanjim Dovash, Robious Sunny, Jishu Mojumdar, and Onamika Datta.

Executive Summary

Keywords: Importance, Customer satisfaction, Asses, Strong relationship, True opinion, Concern.

In this, I've truly discussed how ABBL performed in terms of customer relationship management. Additionally, the major goal of this research is to assess the importance of maintaining satisfied customers by developing strong relationships with them.

To understand the preferences of the clients and their degree of satisfaction, I attempted to learn about all the positive and undesirable parts of the services throughout my internship. Additionally, I made an effort to speak with our clients to get their true opinions on AB Bank's services. If consumers have any recommendations or concerns, I make an effort to address them with my supervisors and my coworkers very away to find solutions.

In addition, I used both a primary and a secondary strategy to do my research. To gather information and sort out my confusion, I decide to have face-to-face conversations with my supervisor and coworkers as my primary source of data. For the purpose of gathering secondary data, I also used the ABBL annual report and the official website.

Furthermore, I conducted a survey and gathered some data for my project. The main finding is that ABBL really does its best for its customers to win their trust and satisfaction by successfully introducing some cutting-edge services like online banking and 24-hour ATM access as well as by providing some distinctive accounts like Shampura, which are only available to female customers so they can advance financially.

To sum up, I really see attentively the efforts made by AB Bank Limited throughout my internship to please their clients and establish a solid rapport with them. In order to maintain a suitable company image, they also adjust their approach in response to client demand.

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List of Acronyms:

ABBL	AB Bank Limited
RJSC	Registrar of Joint Stock Companies and Farms
MSD	Mudarabah Savings Deposit
MTD	Mudarabah Term Deposit
NFCD	Non-resident Foreign Currency Deposit
RFCD	Resident Foreign Currency Deposit
NITA	Resident Investor's Taka
NRTA	Non-resident Taka
TNRTA	Temporary Non-resident Taka Account
TP	Transaction profile

Chapter 1

Overview of Internship

1.1 Details of Student:

Name: Mooneimu

Student ID: 18304083

Program: Bachelor of Business Administration

1.2 Description of the Internship Program

1.2.1 Details of Employment

Name of organization: AB Bank Limited

Tenure of Employment: September 28, 2022, to December 28, 2022

Department/ Division: Account Opening Department

Place of Posting: Station Road Branch, 32, Equity Anitri, H.S.S. Road,

Kotwali, Chattogram 4000

1.2.2 Details about the on-site Supervisor

Supervisors Name: Md. Dider Alam

Designation: Vice president & Relationship Manager

1.3 Internship Tasks, Duties, and Responsibilities Performed

After being chosen for the internship program, I was assigned to the AB Bank's Station Road branch. My duties and responsibilities were mostly centered on the customers because I mainly worked in the account opening department-

- I assisted our clients in filling out a variety of forms, such as forms for savings accounts, current accounts, Shampurna accounts, debit card applications, bank statements, etc.
- Giving customers the necessary details about the documents needed to create different types of accounts, such as savings accounts, student accounts, progati accounts, etc.
- Listing the accounts in the register regularly.
- Managing checkbooks by taking requisition according to the serial.
- Overseeing the credit card.

- Giving suggestions to the customers according to their preference
- Urging female clients to create “Shampurna” accounts, which come with benefits including a free checkbook, debit card, internet banking, and no maintenance cost.
- Notifying the customers about the “Islamic banking Branch” of AB Bank for Islamic banking services.
- Encouraging customers to use internet banking.
- Conduct customer satisfaction surveys to learn about their perceptions of AB Bank and to identify any areas where AB Bank may make improvements.

1.4 Outcomes of Internships

1.4.1 Contributions made by a student to the organization

I truly made an effort throughout my three months of internship to learn everything I could about the banking industry.

Since AB Bank is the most well-known bank in our country, it has a significant following of devoted customers. This big number of loyal customers is mostly attributable to the appropriate service and management of it. Furthermore, I am aware of the pressure they endure daily because I used to work in the account opening department.

I made a sincere effort to follow my supervisor's instructions during the whole internship and worked at most of the desks to have a better grasp of this industry. As a result, another factor contributing to the bank's high client volume is its location. Because most businesspeople come here every day to do their transactions, this is located in a commercial area of Chattogram. The morning is when the work pressure starts, and it builds up throughout the day until the afternoon.

In a rush, I filled out several accounts several and needed to get the required documents from our clients. Clients may lack sufficient knowledge of the papers and the purpose of collecting them. I thus always made an effort to provide them with accurate information that was following the rate sheet. Some customers are unaware of the advantages of giving their contact number and email address. I made an effort to explain the advantages of these documents to them in these circumstances.

Then, I kept files updated in the register so that I could track the exact number of accounts that were opening on a day-to-day basis to reach our target.

I also utilized to gather chequebook requisition and helped my colleagues in finishing the website's subsequent processing. As a result, I used to keep a record of debit cards by timely receiving and distributing them. I then filled out the necessary details in the register for the remaining debit card number. Additionally, one of the top online banking services is provided by ABBL. Hence, I used to assist consumers by explaining how to use the app and the advantages of using online banking services.

1.4.2 Benefits of the Student

One can easily learn huge things from the banking sector. But customers will never know about the inside scenario of the bank. By working for three months during the internship period, I had the opportunity to know the real scenario of the bank. Moreover, I have got to know how the bank makes a profit through deposits and loans.

I have learned, we should take all the documents according to the rules as it will get to know about customers' previous records. After getting all the hard copies of documents, we, account opening employers put all information on the website and also do NID Verification for checking the authenticity of documents. If they do not find any bad records then they give the account number to the customers. No one can get the knowledge of the actual procedure and the accurate system to know the authenticity of documents without working in the banking sector. Secondly, another important thing is how to handle the customers in rush hours without making any of them disappointed. ABBL always tries hard to give the best service to their beloved customers no matter how much-pending work they have. So basically, the reason behind the rush or the work pressure is the ability to give the best customer service. My supervisor always tells me that customers are our king and it makes me learn how to give proper service with a smile on my face during rush hours.

I also had to know about the rating system and which can affect customer satisfaction with the bank as customers always find good rates against their accounts. Therefore, the income of the customers can also affect the number of deposits. Because, for those who have good incomes, the main focus is opening more deposits for more profits. Lastly, this three-month journey made me punctual and gave me the actual vibe of real-life corporate life.

1.4.3 Challenges encountered during the internship period

There was a lot of work in banking the sector but all work should do with safety and extra care. Because any employee could face greater difficulties as a result of one minor error. As an intern, I had not the permission of using any software-related work. I was not even allowed to do any excel work as it was only allowed for permanent and registered employees of ABBL. So, I did not use them but I learned from seeing the procedures and the actual reason for doing such things. Like, for keeping updated on every detail of Shampurna accounts in excel, get them the actual knowledge of female clients' account preferences. Then, it was not easy to handle the huge rush of the Station Road branch. Hence, I suffered a lot to communicate the large number of unknown faces as an introvert but I had to handle it anyway. Therefore, I understand that the theory and the practice are not the same things in that internship period though I did not have enough time to understand it from every aspect.

1.4.4 Recommendations for City Bank

I worked in that branch for ninety days and observed the duties and responsibilities. Also, I analyzed the satisfaction level of customers based on their feedback as I assets to the account opening department. I have some suggestions after following the completion of the responsibilities and duties, such as-

- The number of skilled employees should be increased as the Station Road Branch has a huge rush of clients. If ABBL does not aware of the need for skilled employees to manage the rush then there will be a mess, because, without skilled employees, the customer's satisfaction level will not be achieved.
- ABBL should think about the training process for newly hired employees as such no one can complain about them for lacking knowledge. Moreover, employees can easily enhance customer satisfaction by helping them with accurate information.
- The right work distribution should be organized in all departments. Usually, the account opening department has lots of work pressure but sometimes other top-level officers give extra work to the junior officers which are not included in their department. It gradually reduces the motivation to work hard as over-pressure can hamper productivity.
- Generally, most of the branches do have not any specific sector for an intern to work and learn. If there are many options to do work with proper instruction then it would be more effective to learn more. Like, if there was permission to access website-related work then it would be a more practical vibe of a real-life corporate job.

Chapter – 2 Organization Part

Company Overview, operations, and Services

2.1 Introduction

2.1.1 Objective

I have learned theoretical things in my entire Bachelor Program courses but I had the opportunity to get real-life knowledge through the internship period and had the idea to take the right decision in the right place. Therefore, I get the chance to work in Banking Sector and my main motto is to gain knowledge as more as possible. Moreover, my objects are-

- To know customer satisfaction with the banking service.
- Mark out the way of serving which is liked the most by our beloved customers.
- Identify the sectors of banking to progress.

2.1.2 Methodology

I have chosen both primary and secondary data collection methods for performing my study. The professionals of station Road Branch are my primary. Also, I will provide the quantitative data of the financial reports of ABBL.

Primary Data: The information of the primary source will be collected from the official documents, observation of behavior, in-person interaction, employees, and the customers who get the facilities of ABBL. Also,

- In-person conversation with professionals of ABBL.
- Direct discussion with clients.
- Practical paperwork.

Secondary Data: This type of data is important for analyzing the numbers. The following is a list of secondary data sources-

- AB Bank's annual reports.
- Data is obtained from the Branch.
- Circulars sent by the ABBL head offices.
- Official website.
- Acquiring unpublished information from the Branch.

2.1.3 Significance of the study

The purpose of this report is to provide the reader with an overview of AB Bank Limited and the operations of the Account Opening Department. The reader will also learn about the opportunities that ABBL provides the products that the company is offering to clients, and the additional facilities that are not available anywhere else. As a result, this report will include a brief history of ABBL and information on the buildings, IT, as well as operating systems of its clients. This chapter will go over the daily activities that the ABBL's station road branch has provided.

2.2 Overview of the Organization

Organization Profile (ABBL)

AB Bank is one of the top private-sector banks in Bangladesh. It is the first commercial private bank and it was established on December 31, 1982. Bangladesh bank approved its name "AB Bank" from Arab Bangladesh Bank on 14 November 2007.

When providing service to its clients, AB Bank Limited constantly makes an effort to uphold professionalism, accountability, and openness. Additionally, ABBL strives to earn customers' trust and confidence by emphasizing customer orientation, industry-standard service, the implementation of technology, and the best possible corporate governance.

During the last four decades, The 104 Branches have opened ABBL, as well as one foreign Branch in Mumbai, India. Moreover, ABBL has two representative offices in London and Yangon and a wholly-owned subsidiary finance company established in Hong Kong by the name of AB International Finance Limited.

According to the Dhaka Stock Exchange, the net profit of AB Bank was Taka 342 core which is the highest of all the listed banks during the peak of the market. Therefore, over the last 40 years, ABBL has achieved a significant number of milestones and incorporated a lot of modifications while staying faithful to its vision of becoming the innovative and technologically advanced bank of Bangladesh. In addition, AB Bank Limited has successfully launched online banking, SMS banking, cutting-edge network solution, as well as a 24/7 ATM facility, and many more e-products to flourish in this new era of technical victory.

Vision and Mission of ABBL

Vision Statement: To take the lead in innovative banking with quality as well as perfection.

Mission Statement: To be the nation's best-performing bank.

2.2.1 Objectives of ABBL

Even though they received assistance during difficult times, ABBL has succeeded in gaining the trust of its clients. Also, it helps them maintain a solid reputation and last a long time in the market. As a result, they aim to provide banking services to every Bangladeshis. Here are the other objectives –

- By diversifying banking services, ABBL wants to bring modern banking opportunities to the doorstep of the general public.
- Maintaining maximum use of the professional personnel by improvement of their capacity and expertise.
- Participate in the growth of the national economy by effectively utilizing resources and by assisting social endeavors.
- By improving customer service, they want to build good relationships among the customers.
- Using the most effective application of advanced technology to attach clients to current baking practice, engaging them to continue as well as making them feel delighted to bank with ABBL.
- Extending the investment portfolio by taking part in the syndication of big loan financing together with similar types of banks in the nation.
- Improving the bank’s reputation both locally and internationally by progressively expanding its activities.
- Maintaining sufficient funds, acceptable liquidity, standard asset quality, as well as other essential indicators through effective management of the core risk program.

2.2.2 Banking Products of ABBL:

AB Bank Limited provides a variety of services to its clients. They are expanding the services area regularly. The main focus is emphasizing customer satisfaction. Moreover, they provide standard banking services including accepting deposits and allocating loans among others. Additionally, they provide –

Accounts of Local Currency:

The user-friendliness of these accounts is their most appealing quality since it makes them easier for both consumers and service providers to utilize. Moreover, account users have the option of transfer money from local currency accounts to multi-currency accounts.

- Savings account
- Current accounts
- Account of Proprietorship Business
- Account of Partnership Business

Accounts of Foreign Currency:

For the benefit of travelers and businesspeople who often travel to different nations, ABBL provides foreign currency accounts. They are also more interested in these types of accounts since they make it simple to do international transactions from a single location at more favorable exchange rates.

- Account of Private foreign currency
- Non-resident Foreign Currency Deposit (NFCD)
- Resident Foreign Currency Deposit (RFCD)
- Convertible Taka Account
- Non-Convertible Taka Account
- Account of Resident Investor's Taka (NITA)
- Account of Non-resident Taka (NRTA)
- Account of Temporary Non-resident Taka Account (TNRTA)

Accounts of Generic savings:

This is for individuals with either joints or single names. The facilities of these saving accounts are -

- As internet banking is free, account holders can utilize it.
- There are no restrictions on how many transactions can utilize the transaction profile
- The interest is paid twice a year.
- The limitation of transaction of ATM is max Tk. 100,000 per day.

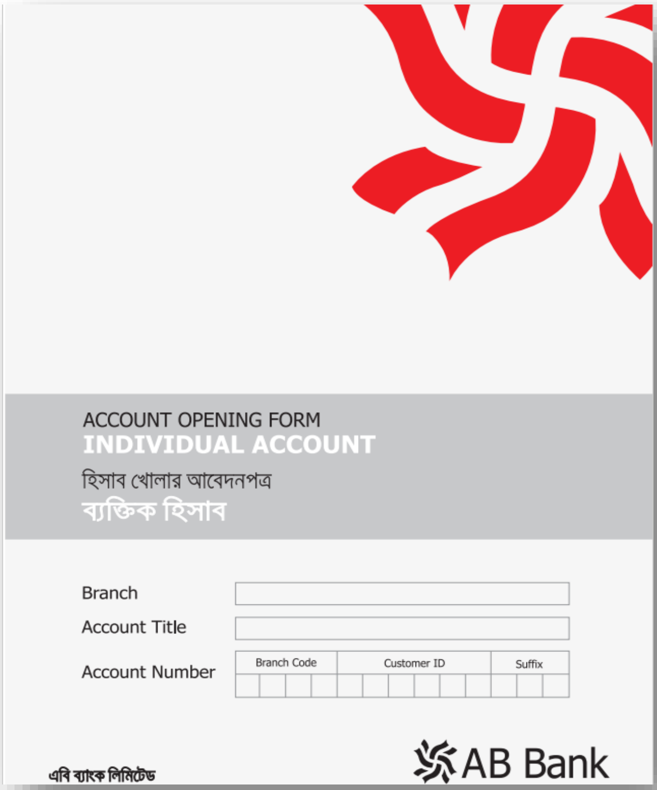


Figure 01: Account Opening Form (Individual accounts)

Account of Max Saver:

This saving account is for an attractive interest rate. It has also a free online banking facility as well as no limitations on TP. Moreover, the interest rate of this account is calculated daily basis and applied quarterly.

Products	Interest Rate
Savings Deposit	2.50%
Max Saver	
Less than 50,000.00	0.00%
Tk. 50,000.00 to less than Tk. 5,00,000.00	1.25%
Tk. 5,00,000.00 to less than Tk. 15,00,000.00	1.75%
Tk. 15,00,000.00 to less than Tk. 30,00,000.00	2.25%
Tk. 30,00,000.00 to less than Tk. 50,00,000.00	2.75%
Tk. 50,00,000.00 & above	3.25%

Figure 02: The interest rate of Max saver

Account holders who have less than Tk. 50,000 in their account will not get an interest rate, according to the interest rate chart. Basically, in order to receive the extraordinary interest rate offered by Max Saver, customers must keep more than a predetermined amount of Tk 50,000 in their accounts. Also, the interest rate will rise in accordance with the balance in their Max Savings account.

Account of Smart Saver:

These types of savings accounts are operated like online savings accounts which are charge free and have access 24/7 at an attractive rate.

Accounts for students:

AB Bank Limited is popular for its attractive facilities among students. Because they provide free debit cards, free online banking as well as free cheque books with no maintenance fee to students. Moreover, students have to bring their documents as proof of studentship.

Documents for AB Minor:

- Photocopy of Student ID

  Or, Payment Slip

  Or, a certificate with an attached photo from the Head of the Educational Institution

- Birth Certificate
- Documents of guardians

Documents for AB Major:

- Current Student ID

  Or, Passport

- National ID Card

  Or, Birth Certificate

- Papers of Guardians

Shampurna Accounts:

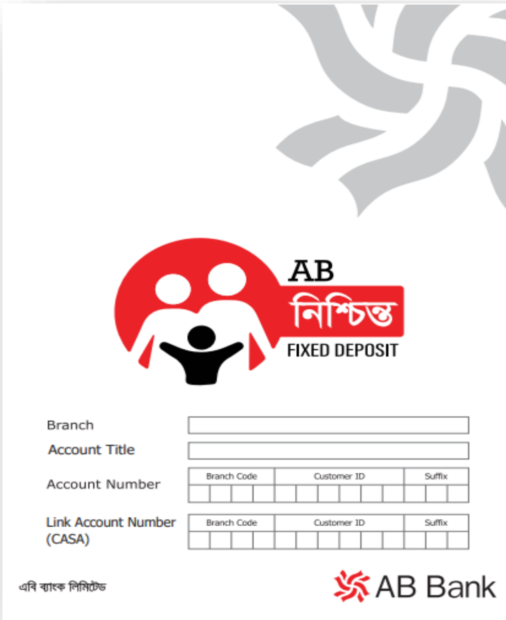
ABBL offers a special opportunity to female clients through this saving account to encourage them to move forward. If clients maintain an average deposit of Tk. 25,000 then they get so many facilities in this special type of account. Like-

- Free SMS Banking
- Free Online Banking
- No limitations on transactions.
- Daily ATM transaction limit is a maximum of Tk. 1, 00,000.
- Free cheque Book facility
- Debit Card with no charge
- Zero maintenance fee.
- The interest rate is calculated daily and it is applied half yearly.

AB Nishchinto (AB নিশ্চিন্ত):

This is a fixed deposit account that provides the greatest free life insurance coverage which is up to Taka 80 Lac. Moreover, this is the highest level in among nation's banking sector. Also, on the behalf of respectable clients, ABBL will pay the insurance premium. Therefore, the facility of taking a loan is up to 90%. In addition, they also serve credit card services in this section. In case of natural death, the insurance facility will be Tk. 20 Lac. Furthermore, it has an attractive interest rate at the time of its maturity date.

Figure 03: Brochure of AB Nishchinto



AB
নিশ্চিন্ত
FIXED DEPOSIT

Branch
Account Title
Account Number — Branch Code | Customer ID | Suffix
Link Account Number (CASA) — Branch Code | Customer ID | Suffix

এবি ব্যাংক লিমিটেড
AB Bank

Figure 04: AB Nishchit Form

Other Deposits Are-

- Profit First
- AB Height
- FDR Account
- Scheme of Deposit Double

AB জন্মভূমি:

This is also a regular saving account which is in the local currency of NRBs who live temporarily abroad or in Bangladesh. This account offers them more than any other savings account on their diehard earnings for the betterment of their security as well as their family. Moreover, NRBs who are 18 years or above, can open this account. Furthermore, the interest rate is higher than another general saving account which is 0.25%.

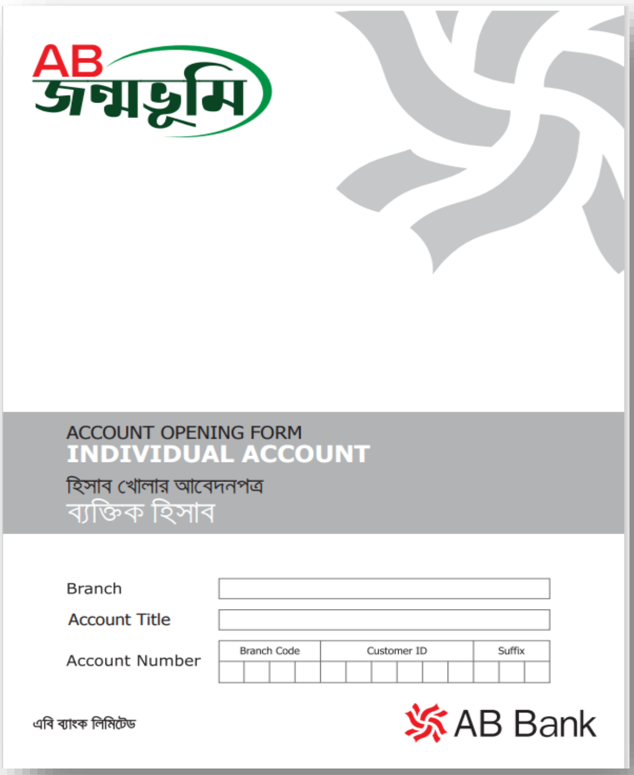


Figure 05: Account Opening Form of AB জন্মভূমি

Products of Loan:

The baking industry offers a variety of loans for financial needs. One can obtain loans to launch a new business or buy a new home or piece of land, among other things. Moreover, ABBL provides its customers with a variety of loans. Which are:

- Personal Loans
- Home Loans
- Auto Loans
- Overdraft -Secured for personal loans

Personal loans are provided so that customers may afford the costs of paying their bills or purchasing what they desire. Moreover, these loans are unsecured. As a result, these loans needed certain paperwork. The purchase of a new home, however, necessitates the usage of home loans. Clients then apply for auto loans to buy unregistered cars for their own usage. But, overdraft-secured loans for individuals are for any private emergency.

Products of Assets:

- Proshar: A long-term financial source made available for infrastructure construction.
- Sathi: Loan to provide cash for projects, light engineering, as well as the conversion of CNG filling stations.
- Dighun: To satisfy any form of company requirement by providing a loan with double the value based on savings products.
- Chotto Puji: Offering loans for long-term investments without security.

Islami Banking:

To give its customers the most current products available through the Islamic Banking system, ABBL offers Islamic Banking services. Furthermore, they started offering this kind of service in 2004 when the AB Bank's Islami Banking Branch in Dhaka opened. As a result, they provide this service while adhering to both the Bangladesh Bank's norms and regulations and the Islamic Shariah. Islami Banking funds are tracked independently since they are maintained distinct from conventional activities. Moreover, ABBL has appropriate Al-Wadiah Current Accounts with Bangladesh Bank to retain all types of short-term as well as long-term funds. Also, this service completely complies with Islamic Shariah and is free of interest (Riba). Therefore, a variety of Islamic banking products are available from ABBL. Like as-

- Mudrabah for Current Accounts
- Mudrabah for Saving Accounts
- Scheme of Hajj Deposit
- Scheme of Monthly Benefits
- Scheme of Monthly Deposits
- Mudrabah for Home Financing
- Personal Financing
- The rates and Charges
- Deposit Rate of IB
- Mudrabah for Savings Deposits for married clients
- Al-Wadeeah

Cards:

AB Bank Limited offers different types of cards for clients who have an account. For making an easy transition, clients prefer cards rather than cheque books. They have to wait some days to get their card after opening the accounts. After the validity of the card, the cards are reissued automatically and customers are notified about their new cards. Furthermore, for activation of cards, clients have to call customer care and follow some easy procedures and get the password. But if the customers do not want to activate their card via customer care service then professionals help them to activate this through the website. Though they can activate their card on the website, they have to call customer care to get their password. Customers have to use customer care service to get the password.

- Credit Card
- VISA Debit Card: AB Bank offers two types of VISA Debit Cards to account holders. One is a Silver Card and the other is White Card. Clients usually get their Debit Cards within seven working days. Moreover, the client has to fill up some formalities before issuing the card. Moreover, the withdrawal facility for silver Debit cards is Tk. 2, 00,000 per day and it is Tk. 1, 00,000 per day for White Cards.
- An attractive card for Discount partners
- 0% EMI Partner which offers zero interest on purchasing EMI

2.2.3 Banking Service of ABBL:

- Account opening: This is the most crowded desk in the banking sector. Clients come and open accounts as their preference. Each account has some mandatory documents which have to submit by clients. This section must have some professionals to service with accuracy. Because every single piece of information needs to be authentic and organized. If clients do not bring sufficient documents then they have to submit those papers in a few days.

ACCOUNT OPENING

Photo Identification Document	Issuing Authority
National ID Card (Preferable)	Office of the Election Commission (EC)
Current valid Passport	Department of Immigration & Passports
Birth Certificate i. Birth Certificate plus any photo ID document or ii. Birth Certificate plus an additional certification on identity with photograph(s) attested by any of the following respected individuals: ▪ Member of Parliament; ▪ Mayor & Counselor of City Corporations/Municipalities; ▪ First Class gazetted Officer; ▪ Teacher of Public Universities; ▪ Chairman & Vice Chairman of Upazilla Parishad; ▪ Chairman of Union Parishad; ▪ Principal of Private Colleges; ▪ Head Master of Government High Schools; ▪ Editor of National Daily Newspaper;r ▪ Notary Public and ▪ 1st Class Official of semi-government/autonomous/nationalized organizations & nationalized/government owned Banks.	Birth Certificate issued by City Corporations, Municipal Corporation, Union Parishad and other Competent Authorities

Figure 06: Account Opening Form

- Changes in Address
- Closing the Accounts: For closing any mature account, clients have to fill up the formalities. Moreover, if there are big amount issues then normally bank takes one working day to transfer the money to the savings account. But clients have full right to close any premature account if there is any emergency. Moreover, clients can also take pay-order if that seems an easy procedure for them. The employees of ABBL are always ready to help in any emergency. Therefore, the tax charge and other charges will be cut from the interest rate according to the system at closing time. For pre-mature account closing, clients get less interest than mature ones. Furthermore, one has to submit the unused cheque book or use used leaves with requisition slips, cards as well as other documents supplied by the bank for closing Accounts.
- Losing the Cheque Book: Cheque book loss can be a serious issue in the future so it should be solved as earlier as possible. Clients have to submit a copy of GD from

Local Police Station. For better understanding, clients can go to ABBL and get clear ideas from professionals and do what they said. After all things, they have to request the branch to reissue the Cheque Book.

- Update Contact number/ Email
- Customer service
- Online Banking Services: Professionals always encourage clients to do banking online as it is easy to use as well as time-consuming. Clients can easily login into the app and complete transactions from home or in any situation. Clients are more satisfied with internet banking as it has easy access to transactions history, and overall statements, pay bills like utility bills as well as pay both prepaid and postpaid bills for mobile phones.

2.3 Management Practice

There is various type of employees working at AB Bank Limited. Like, as the account opening teams, management teams, audit teams, HR professionals as well as staff. Moreover, all employees have responsibilities to fulfill for gaining a higher customer satisfaction level. The management practices of AB Bank Limited are discussed here-

2.3.1 Hierarchy of ABBL

At AB Bank Limited, an employee must start as a provisional officer. Candidates must take a competitive exam that is entirely managed by the board of directors to be considered for any post. The following diagram shows the ABBL hierarchy:

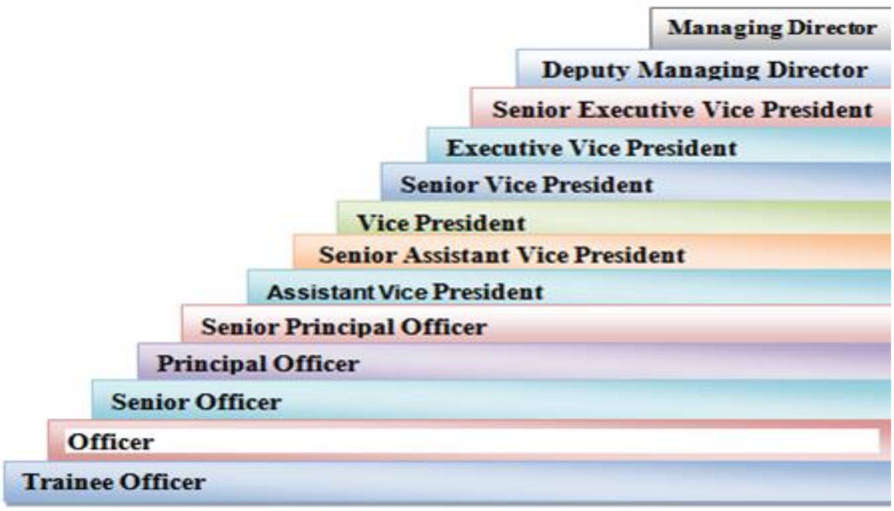


Figure 07: Hierarchy diagram of ABBL

2.3.2 Leadership and Decision Making

The purpose of ABBL's human resource management is to facilitate individuals as well as organizations to achieve their main motto. They take on different types of challenges for the betterment of the workers, society, and the company. Moreover, they must adjust their rules and regulations by to these difficulties because of the various challenges and constantly changing legal frameworks. Therefore, they also favor calling meetings to decide on the most appropriate action to take based on the circumstances. As a result, they always accept staff members' decisions to motivate them to participate in the decision-making process.

2.3.3 Recruitment and selection procedure of ABBL

These are the two most essential steps to keep the organization healthy. Many factors like turnover, retirement, promotions as well as changes in strategy are the reason behind the recruiting process. Moreover, ABBL always prefers to retain talent and hire the right candidates for the right positions. Therefore, they focus on internal observation and external sources to select the best-fit candidates. The levels of recruiting are discussed here -

- ABBL conducts writing tests as well as interviews for recruitment by the top management of the human resource sector.
- Who will do the standard performance in the first level then they will be selected for the management trainee level.
- They choose an external recruitment process for any recent position through attractive advertising in newspapers or job-related website

2.3.4 Compensation process of ABBL

- Salary: ABBL offers a salary based on job position and responsibility. Salary can increase if the performance of any individual is upward position. Moreover, the Board of Directors decides the annual salary of each employee by observing -
    - Performance level
    - Movement of current market
    - Bank's present situation
    - The cost of leaving adjustment (COLA)
- Promotion facilities:
    - Increase the salary level
    - More allowance
- Bonus: Top management always decides the bonus issues based on their performance and decision-making ability for the betterment of the bank.

2.3.5 The process of training and development of ABBL

ABBL conducts training sessions for their employees' development so that they can enhance their knowledge as well as take part in the betterment of the company's growth.

With help of performance appraisal, ABBL identifies the need for training for individuals and selects them according to their performance to the following types -

- On-the-job training
- Practical skill training
- Training in general management
- Training for newcomers to easily cope with the management process

The program of training and development is limited in AB Bank Limited and human resources management conduct all of the training process programs which always take place in Dhaka.

2.4 Marketing Practice

Organizational structures which have been well-constructed are advantageous for any financial company that offers a wide range of services as well as sticks to established marketing standards. Moreover, the major focus of their marketing activities is to safeguard the brand value across a diverse range of customers.

The marketing practices this bank follows are given below:

2.4.1 ABBL's Target Customer

Customers who are over 18 could own AB Bank Limited. Because these customers can work as well as make a living to keep their accounts open. Moreover, there is no facility for student loans in the banking system of Bangladesh. Furthermore, applicants for bank loans have an age restriction they have to be a minimum of 16 years old. So basically, purchasers are those who can maintain the required margin of the bank. Usually, service members, business people, housewives, entrepreneurs as well students who can maintain their accounts with their own money are the purchasers of this bank.

2.4.2 The activities of advertisement and promotions of AB Bank Limited

ABBL is one of the most well-known banks in the nation. For marketing purposes, they provide various enticing deals to their clients. Additionally, they provide their cardholders with incentives that have the potential to significantly alter their spending. Additionally, Foodpanda offers complimentary gift cards so that clients may enjoy their cuisine at a significant discount. Additionally, ABBL chooses a few lifestyle areas, hotels, jewelry stores, restaurants, confectionery shops, as well as some health care facilities to provide their card users a significant discount, which is the most efficient method to market their brand.

2.5 The financial performance of ABBL

Banks can evaluate their performance using financial ratios. With the use of various ratios, efficiency, productivity, liquidity, and market conditions may all be assessed. Moreover, throughout my internship, I also looked at AB Bank Limited's financial accounts.

Liquidity Risk Management:

The banking industry is at risk from liquidity risk. Banks run the danger when the buffer provided by their liquid assets is insufficient to cover their deteriorating obligations. To address the risks that may result from liquidity problems, AB Bank established an asset-liability committee. Additionally, ABBL consistently upholds the central bank-determined standard to remain risk-free.

Return on Equity (ROE):

An assessment of the rate of return attributed to the shareholders of banks is titled ROE. Best represents the net advantage that investors have generated by placing their money at the risk in the bank with the hope of making a satisfactory profit.

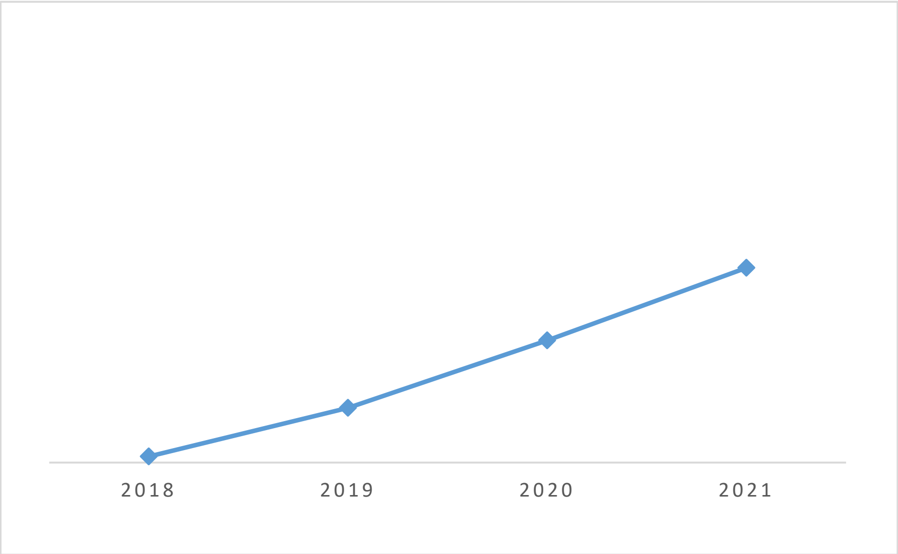


Figure 07: Return on Equity (ROE)

Furthermore, the ROE was 0.08% in 2018, but it started to rise following that year. As a result, the ratio has been steadily rising every year, reaching 2.63% in 2021, which indicates that ABBL uses debt more frequently than equity. Additionally, this raises both the bank risk and the return to shareholders.

The ratio of Return on asset (ROA):

It is crucial to evaluate the ROA ratio since it may be used to assess managerial performance. Additionally, it depicts the management state of the bank, which refers to how precisely assets are converted into net earnings.

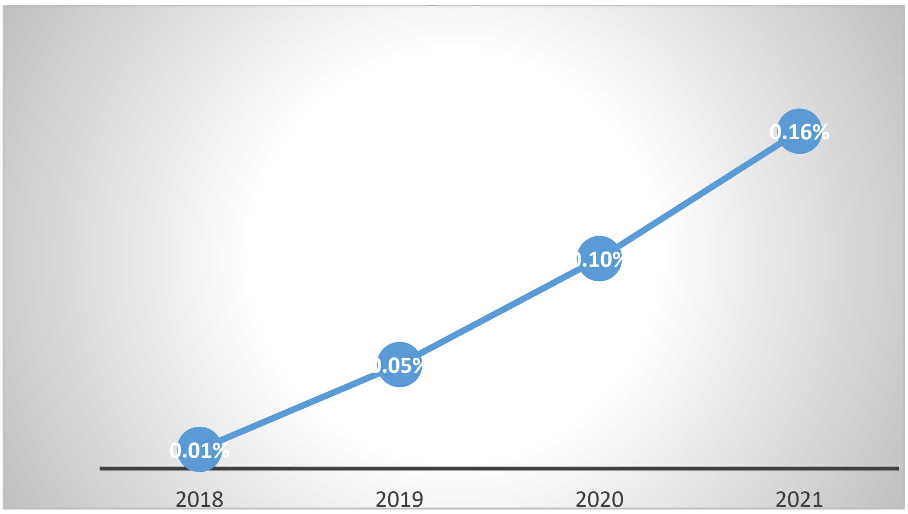


Figure 08: Return on asset (ROA)

The graph displays the rising trend of ROA as the ROE, which contributes to the management level's efficacy. Additionally, the rate of ROA is 0.16% greater in 2021 than in prior years.

Net interest margin:

This helps to assess the bank's efficiency and profitability. Additionally, it illustrates how management and staff members maintain income and costs in practice. It is possible to have a good understanding of the management's capacity to sustain a significant difference between interest income and costs, which is the element that is measured, by carefully examining the earnings statements and the sources of funding.

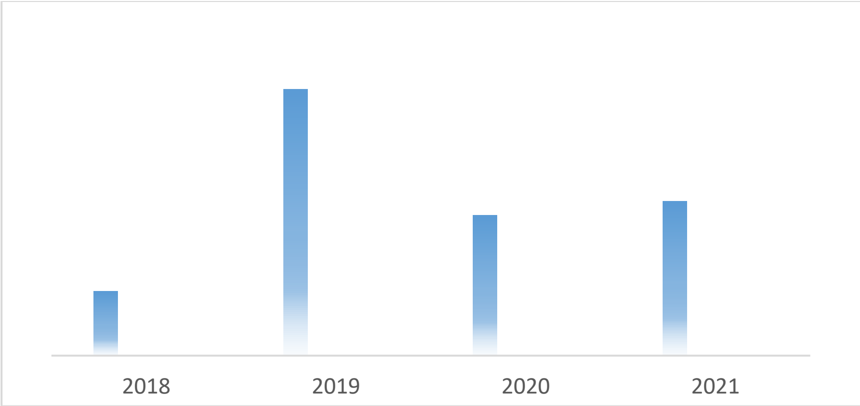


Figure 09: Net interest margin

The graphic depiction demonstrates the rising net interest margin rate, which reflects the efficiency and competitiveness of ABBL's staff and management. Additionally, it finds that the difference between income and costs is growing with time. It may be accomplished by reasonably offering a manner at an interest rate that is not higher than that of other banks in the country.

Return on investment (ROI):

It also decides whether circumstances are safe for investing in and the return on invested capital. Additionally, investors always seek a better rate of return on investment. Therefore, if the ROI is higher than on previous days, the return will be higher. Additionally, a high ROI rate means that the investment's cost was less than its return.

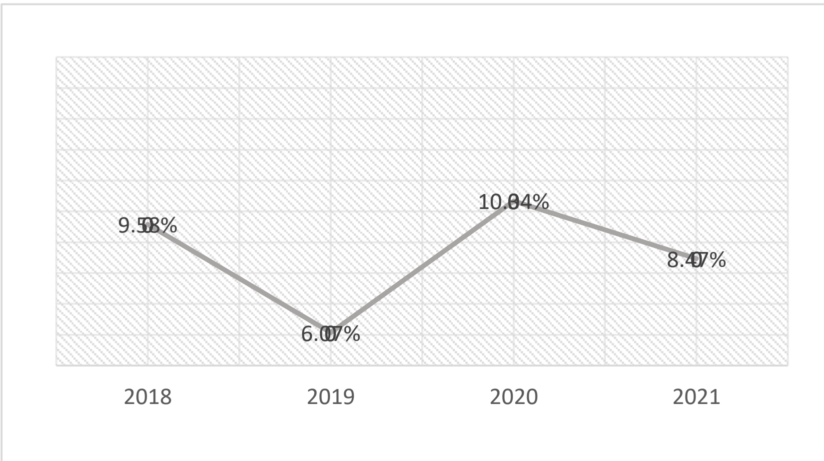


Figure 10: Return on investment (ROI)

The charts show that investors were more eager to invest in 2020 since that year's ROI rate was higher than those of the previous years mentioned, and investors are constantly looking for higher returns.

Earnings per share (EPS):

This variable serves as a predictor of the amount of profit that bank stockholders will realize on their investments. Additionally, the EPS of the bank serves as a gauge of its financial health. It can be assumed that the firm is operating efficiently if the earnings per share are rising.

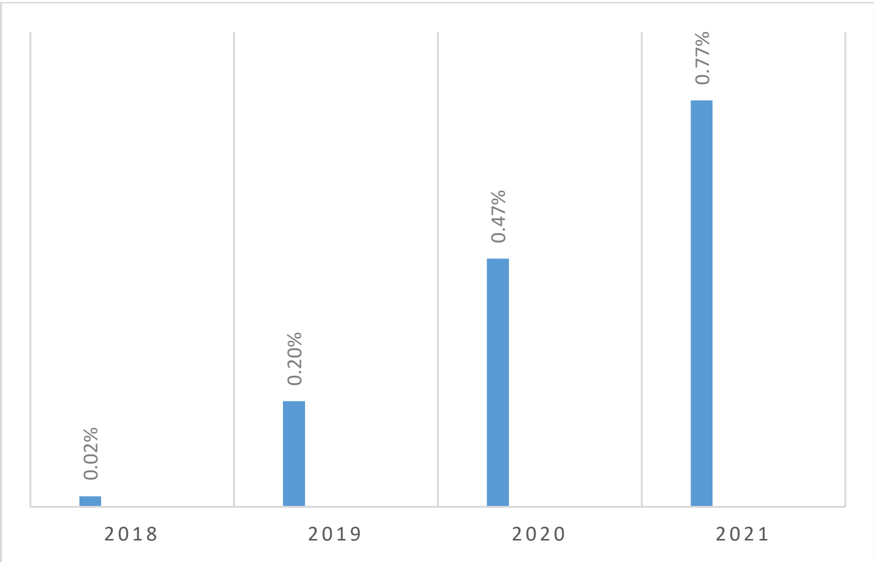


Figure 11: Earning per share (EPS)

The EPS rate is demonstrated by a chart to be growing year over year. That indicates that ABBL is operating effectively. Additionally, because the EPS was low at that time in 2018, ABBL faced a critical period. Nevertheless, they can now perform, which is adequate.

2.6 The accounting practice

According to the central bank of Bangladesh, ABBL adheres to the same accounting standards as other banks in the country. Also, the reason for the creation of the financial statements is so that ABBL may continue to carry out the fiscal year-based stated policies.

Furthermore, ABBL uses an accounting system to generate revenue sufficient to pay for costs. Moreover, AB Bank Limited produces its accounting statement once a year. By doing this, the bank keeps track of account transaction rates. As a result, it must disclose the accounting statements because it is a private bank that is listed on the Dhaka stock exchange. ABL must demonstrate its financial success to investors, clients, and other stakeholders.

2.7 The operation management and the information system

2.7.1 The operation management

ABBL always chooses to put in a lot of effort to improve business operation management. The experts organize their activities so they may create efficient revenue structures, increase profitability, and give their investors—who uphold moral standards—an appropriate dividend.

The management of banks works tirelessly to upgrade the assets to accomplish the objective set forth for it.

2.7.2 The information system

ABBL operates its transaction system through its website. Moreover, customers can maintain their transactions with the AB Direct app when they cannot physically present in the branch.

In addition, Misys Equation is one of the most useful solutions which help ABBL to serve the customers at a satisfactory level.

Also, the most recent web-based technology is "Webform" by which reports are recorded automatically so that reports do not need to be printed. Therefore, the recorded data of the report is always accessible as Excel documents, web pages, and various types, of PivotTables for evaluation. Furthermore, without anyone's direct supervision, reports may be sent as emails and also become up-to-date automatically.

Other informational technology:

- Mail server
- Personal website

2.8 Industry and Competitive Analysis

A company may identify its most significant strengths and shortcomings using this method. As well, they can indicate their opportunities and threads. Also, they may utilize this technique to assess the competitive advantage of developing any particular project or strategy. In reality, it is employed to accept any market change through the creation of effective strategic plans. In essence, this method aids in the development of a forward-looking road map.

Strength of ABBL:

This section discusses of the internal environment that is operating well and contributes to the development of competitive advantage. By looking at this, it may be determined if the business or any particular aspect is operating efficiently or not. Like ABBL, which has competent employees that give their best to their clients, this is the most crucial strength in order to last for a longer period of time. Additional strengths include-

- Transparency in corporate governance
- Satisfactory customer satisfaction
- Compensation structure to motivate officers for better performance
- Most frequently traded stock on DSE
- Gather funds for social welfare
- Fast online services to offer clients the easiest banking
- The regular training process for their officers and staff to ensure the best service

Weakness:

The focus of this section is on internal tasks that are not executing well. It is crucial to analyze the strength component before the weakness since it establishes a benchmark between success and failure. Also, recognizing these factors is providing a foundation for the development of these areas and a competitive market.

- Give high attention to their fixed deposit which means they have to pay high-interest expenses.
- Do not provide any feedback system for bottom-level staff and mid-level employees as they usually avoid participating in the discussion process.
- Having a huge number of employees comparing its capacity which can slow down their working process.

Opportunity:

This part is derived from the company's strengths and weaknesses, which define its competitive advantage. Also, each business may identify its weaknesses and change it in a way that would help it survive the market. Any weakness may be strengthened if given the chance. For instance, AB Bank may devise a technique to provide feedback following surveys in order to deliver more innovation for online services. It will assist AB Bank in developing a competitive service model.

- Holding a strong brand image which helps to grab the local people’s attention.
- Can create a beneficial relationship with telecommunication organizations as they are growing so fast.
- Focusing on the improvement of customer service can keep the upward loyalty level in the long run such as opening courier service, 24-hours hotline offering, etc.
- Opening new branches so that they can operate all over the area with attractive service.

- Operating more international places by globalizing the business by having more foreign branches.
- Creating the most upgrade online based service for maintaining transactions in a simple manner.
- Taking favorable actions by the government for the private sector is the most attractive facility.

Threats:

There are some issues which are difficult to overcome for the company. They differ from weaknesses in that they are external and difficult to regulate. Moreover, any modifications from the pandemic era may be added.

- Increasing the number of new competitors with attractive features to gain customer satisfaction.
- Downward conditions of the nation's economy may cause political obstacles.
- Slow down the business area.
- Frequently change regulations from the central bank.

2.9 summary and the conclusions

ABBL offers the best quality of customer service. They are committed to the clients to give them the best service in 24 hours. That means, they also offer customer service after closing time through online customer service. Day by day, people are feeling interested in opening accounts with this bank as ABBL is always the best possible service to fulfill the customer's requirements. Moreover, all our clients are precious to ABBL. Also, they get equal service to their beloved customers.

In addition, customers can get some special facilities through their cards like discount offers of some selected brands, restaurants as well as chosen healthcare institutes.

In addition, ABBL offers various types of products to their customers so customers can choose accounts as their preference. Moreover, female customers can get some unique facilities to open a "Shampurna Account". Also, ABBL offers attractive features to the students.

Nowadays, ABBL is working to increase its capabilities and interest in the banking sector. Moreover, they work effectively to contribute to the GDP of nations by nurturing a positive attitude, promoting career advancement to the youth, taking essential steps to remove poverty as well as trying to eliminate joblessness.

2.10 Recommendation

In my internship period, I identified some key areas of AB Bank Limited, station road branch and they have to give focus on these areas for moving forward. The recommendations are given below:

- Interaction with customers and appropriately handling them is the most important part of banking. Banks have to deal with rushed and uncooperative clients. But it is not possible to handle them as a new intern with less experience and a lack of knowledge. So, professionals and senior officers are necessary to handle them and face challenges with their extensive experiences.
- The vast amount of pressure from customers required more skilled officers in the station road branch. ABBL has to focus on needing manpower with no additional work so that officers can concentrate on their work and complete it effectively.
- Compared with other banks’ compensation structures, ABBL does not offer such compensation.
- Ensuring the training process as well as regular assessment program to their officers.

Chapter – 3

Project Overview

The following chapter provides a concise and extensive overview of earlier studies as well as published studies that are relevant to this literature review as secondary data, methodology, and conclusion.

3.1 Literature review:

The amount of research on customer satisfaction management (CRM) is increasing day by day. Because CRM is important to a company to maintain overall profitability. If the satisfaction of customers is increased then they will come to the same organization and take the services which help to boost sales and raise the organization's profit (Hassan, 2015). The lifeblood of any business is satisfied customers who are the reason for success. Companies can focus on building a strong relationship with customers to handle their satisfaction level. Furthermore, the company employs the CRM strategy to maintain everlasting customer satisfaction by building strong relationships with them.

According to Shaon (2015), Maintaining CRM in an effective manner is a new competitive advantage for any organization as it helps to serve both internal and external consumers. With the support of advanced, well-structured CRM initiatives, companies are focused on the best level of customer satisfaction and loyalty. Moreover, CRM is a strategy that helps any organization to maintain the connection between the organization and customer in a profitable manner rather than a particular service or product. Therefore, the changes and advancements in marketing as well as technology are the reason behind the rise of CRM. The establishment of effectively maintaining CRM customers is the main focus of the CRM strategy. So basically, CRM is the approach for gathering the needs of customers and business practices (Gholami, 2015).

3.3.1 Essential aspects of CRM

By using CRM, an organization may learn about consumer insights and improve its business operations in order to provide its clients with the best service possible. Also, it genuinely aids organizations in giving their clients the correct value and forging enduring relationships with them. Therefore, when they are aware of the preferences of their clients, they may adjust their system accordingly.

Relationship building:

For ensuring the best customer service, the company (Bank) should focus on the procedure of handling the relationship effectively. Service suppliers have to treat every client equally and ensure that they are valuable to the company. This aspect includes methods, routines, plans, and other activities which enable any company to offer its best to the customers. Moreover, Gholami (2015) said that customers are the most important aspect of the growth of any organization.

Effectiveness of services:

The quality of services and products determine the level of satisfaction of customers. The combination of both is essential to provide competitive customer service. Therefore, customers always compare the quality of products and services with a standard to know what they are getting (Tien, 2021). Moreover, the practices of CRM and the company's success ac depend on the provided customer service (Lebdaoui, 2020). Offering quality full service ensures the company for the long term in the competitive market.

Customer satisfaction:

This aspect refers to how well customers can gain the greatest and highest-quality products and services as their requirements, ambitions are more valuable than the price they paid. Through customer satisfaction, survey companies can handle complaints as well as repurchasing behavior of customers. Therefore, companies can offer customers desired services and products by evaluating the feedback. Also, companies can aware of their drawbacks and solve them as soon as possible.

3.1.2 CRM and Customer Satisfaction

CRM determines the relationship with customers which are profitable. According to Azzam (2014), delivering the proper value to the customers is the main motto of CRM. It also helps to get detailed information about customers through the customer survey and get to know about their preferable services and products. Moreover, companies can offer the best service through customized service after getting to know the details. This became a crucial challenge in a competitive market. Therefore, it also ensures an upward rate of market share for any company. Furthermore, CRM helps to maintain the satisfaction level of customers as well as the company's profitability (Shaon, 2015).

3.1.3 CRM and Banking Industry

The expectations and the actual services that customers are getting are the determiners of satisfaction level. If they get the service customer expectations then they become satisfied. According to Tien (2021), the Banking Industry diversifies its services as they want to satisfy its beloved customers. Moreover, Aldaihani (2018) said that this is the strategy by which a bank can build a strong relationship with their customer. It helps banks to identify the needs of customers and analyze them to add the best value. If a customer gets extreme satisfaction from offering products and services then he or she becomes loyal to that bank and decides to repurchase the services rather than an unsatisfied one. So basically it will be the major reason to maximize profitability. Therefore, customers become dissatisfied if the bank's actual services do not fulfill the expectation level. In the present situation, the Banking Industry faces too much competition in the market, and customer satisfaction is the major reason for it.

3.2 Objective

As the one-on-one connection to the customers is established, the bank's effectiveness is impacted by its efforts behind retaining the customers. The goal of the research is to determine the value that a commercial bank like AB Bank Limited focuses on the customer relationship and look into the impact of this value on their satisfaction level. To determine how CRM may assist ABBL in achieving customer satisfaction.

- To go through the essential aspect of CRM that is used in ABBL.
- To assess how CRM strategies influence retail banking.

3.3 Research Question

For a detailed discussion of the internship report, the research question has been created.

- How can the level of CRM be addressed by attaining customer satisfaction?
- What are the key CRM aspects used by ABBL?
- How has the CRM strategy impacted retail banking?

3.4 Hypothesis

In this, some hypotheses have been developed to support the objective and survey the results, with dependent and independent variables. The dependent variable is customer satisfaction and the independent variable is the quality of products and services as well as relationship building.

The following hypotheses are-

- Customer satisfaction and service quality are related directly.
- Customer gratification rises if the interaction quality is improved.
- Customers become satisfied if the customer relationship is built strongly.

3.5 Research Methodology

The research mainly focuses on the customer relationship management of ABBL. I also wanted to observe their satisfaction level throughout my internship report. Moreover, I have carried out in-depth research on ABBL's clients to get accurate results. Both qualitative and quantitative research methods apply to this research paper. Therefore, the hypotheses are evaluated and verified using quantitative methods. Furthermore, the analysis of quantitative methodology is essential for a company's growth and making business decisions.

3.5.1 Questionnaire for the survey:

This survey is designed to gauge how satisfied AB Bank Limited's customers are. Customer satisfaction research is crucial since it promotes client retention. To develop a large following of devoted customers and increase profitability, a business should become more customer-centric. Hence, businesses may learn about the client and their preferences by doing market research. The data must then be analyzed in order to determine the precise situation regarding the level of client satisfaction. Also, pleased clients are lucrative because they lower the cost of acquiring new customers and create a customer base that is competitive.

Also, customers demand a simple way to transfer money while maintaining customer security in the banking industry. Also, it would be simpler for customers to obtain the services if banks could offer them an online platform with round-the-clock support. Also, female customers are often less numerous than male customers, therefore if the banking industry provides any specific services to women, it may assist to raise the number of female customers.

I selected a few survey questions to find out how satisfied ABBL's customers are. For instance, I'd like to know why ABBL customers chose us while there were many other banks from whom they might have opened accounts. That may be the cause of ABBL's success since they offer unique amenities that influence customer choice. Additionally, by the assessment of services, it can be simply evaluated how pleased the clients are. Also, one of the most crucial ways to gauge how satisfied and devoted clients are with the services is by comparing them to other possibilities, particularly online services. Customers' consideration of the ABBL's concern in case of crises is therefore crucial to understanding their reliability.

The questions are mentioned below:

- Who informed you of the ABBL?
- Gender?
- Age?
- Your occupations?
- What are the reasons behind opening accounts in ABBL?
- How do you rate the services of accounts opening officers?
- How do you compare the services with different banks?
- Are you satisfied with Online Banking Services?
- Are you pleased with assistance from ABBL in any emergencies that arose?
- What type of bank service do you utilize the most?

3.5.2 Data analysis:

The data collected from the survey is the primary source of this research. The information from customer feedback about satisfaction levels and performances is essential for analyzing data. I survey ten customers throughout my internship which I will mention below.

Furthermore, I pick ten random individuals and ask them questions from a handout to analyze data. I ask that they have some time to think over their response before marking it as correct. That took a few days since some clients were not prepared to respond, so I had to patiently wait before speaking with them. In addition, I actually spoke with them and selected the answers based on their responses.

- Who informed the respondents about AB Bank Limited: I got the replies from the survey's very first question on how they know about the ABBL.

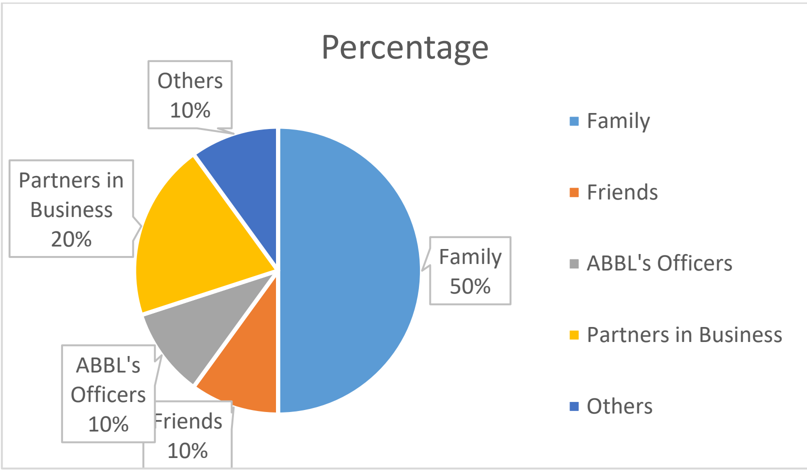


Figure 12: How clients know about the ABBL

This graph demonstrates how clients are informed about ABBL through various sources. Their families usually inform them. Others receive information via their friends, business associates, the workers at ABBL, and so forth.

- Gender of respondents: The percentage of male and female users is shown below in this chart.

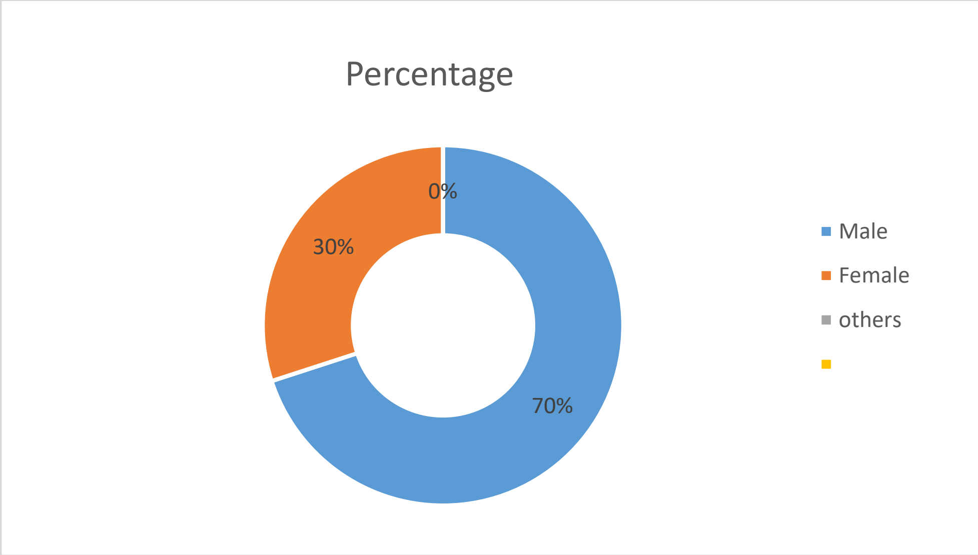


Figure 13: Percentage of Gender

Since that facilities are necessary for men to do business, it is evident from the graph that men open more accounts than women. Although ABBL provides a specific platform for women to enhance their involvement in financial services, women are still insufficiently represented in the industry.

- Surveyed customer's age: This section gives a clear scenario of the customer's age group who has opened most of the accounts.

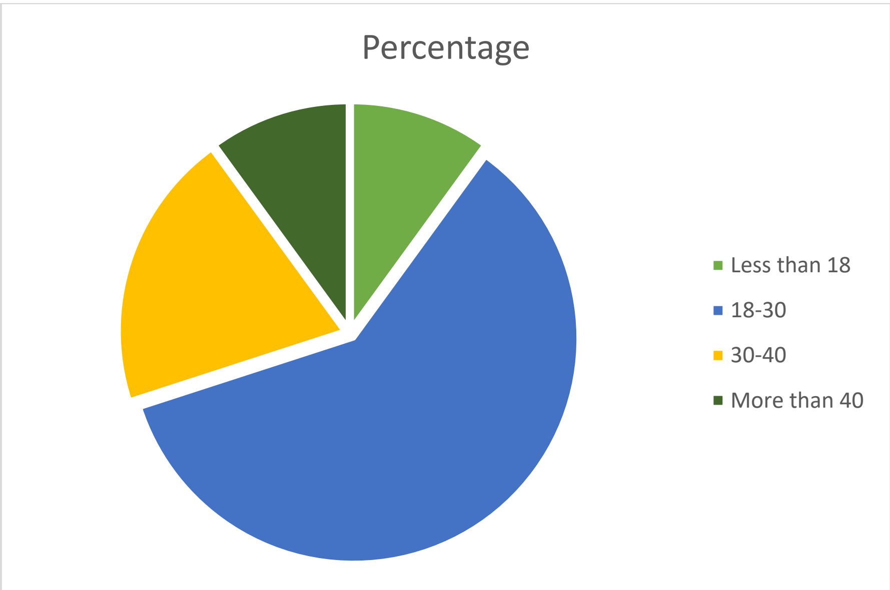


Figure 14: Percentage of age

We can observe from this graph that those between the ages of 18 and 30 open more accounts than anybody else. Those who are older than 18 are really more interested in opening accounts since they can support themselves. But, those under the age of 18 do not worry about financial concerns because they do not yet have jobs. Additionally, there are fewer people who are above 40.

- Occupations of clients: Here is the list of surveyed clients' occupations that is most likely to open accounts in ABBL.

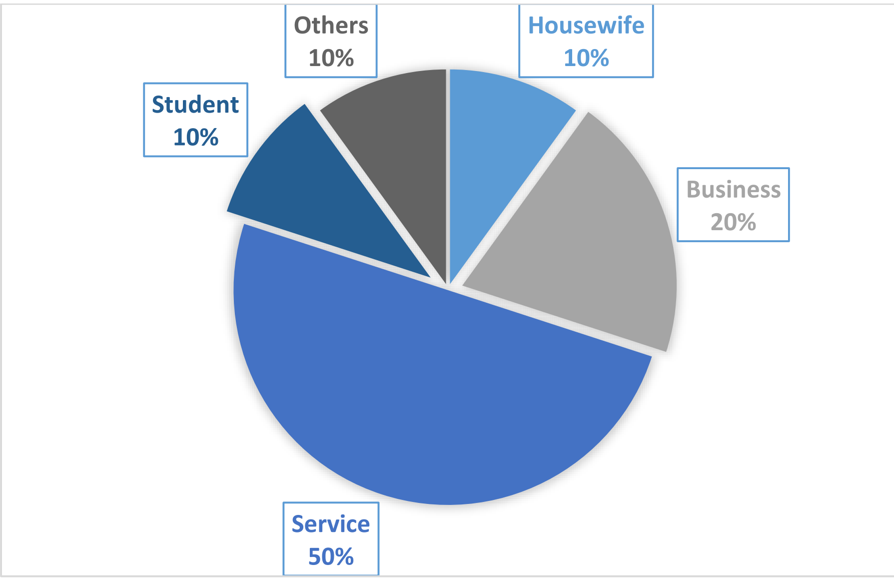


Figure 15: Percentage of Occupations

We can evaluate from this pie chart that the majority of the respondents are service members. In essence, people create accounts for work-related reasons. Their employer may occasionally advise them to open accounts at this bank as their salary accounts are already established there. Also, 20% of them are businesspeople, with the remaining 30% being housewives, students, and others.

- The reasons for creating accounts: This part demonstrates the factors that motivate customers to open an account.

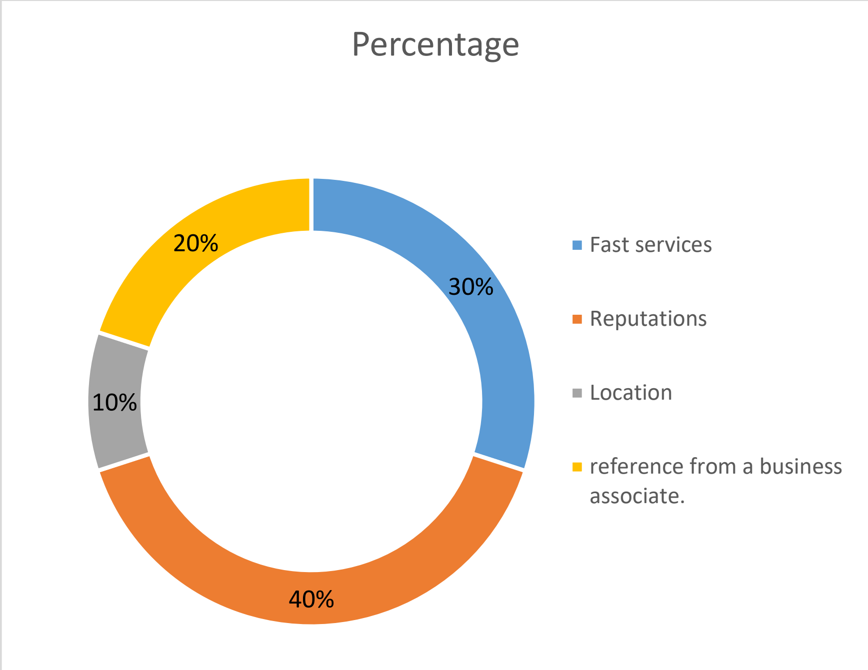


Figure 16: Reasons behind accounts opening

Customers are primarily attracted to open accounts because of the company's reputation. As a result, 20% of them receive referrals to create accounts from their place of employment. Customers are content with the location and the promptness of the services as well.

- In comparison to the competitors, our service: This section is all about customer satisfaction with the given service by ABBL compare to other banks.

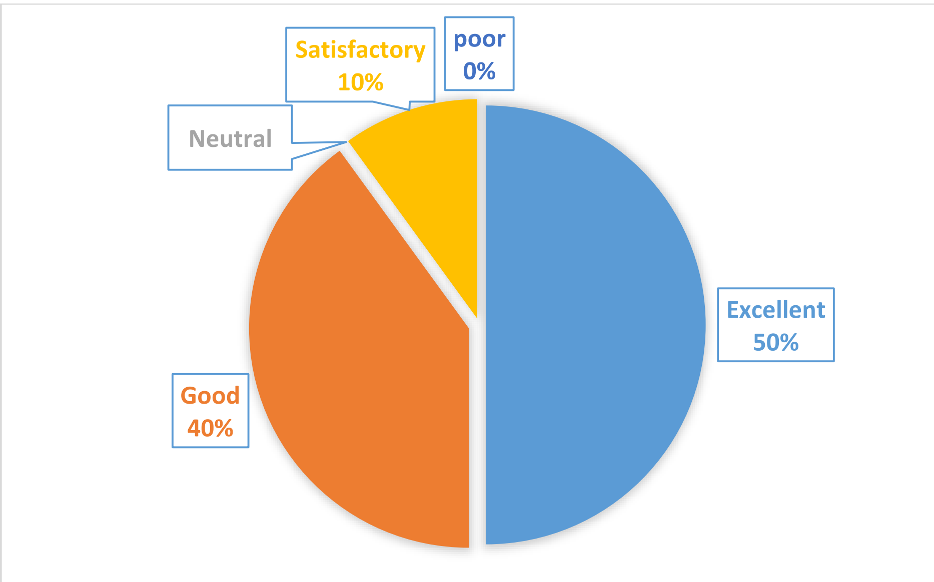


Figure 17: Doing comparison with the competitors

Despite having several alternatives for opening accounts, customers select ABBL because they are happy with the services. So that the "Excellent" option receives 50% of their votes. Additionally, No votes were cast for the "Poor" performance.

- Provided service online: The chart illustrates the service quality which is offering via online.

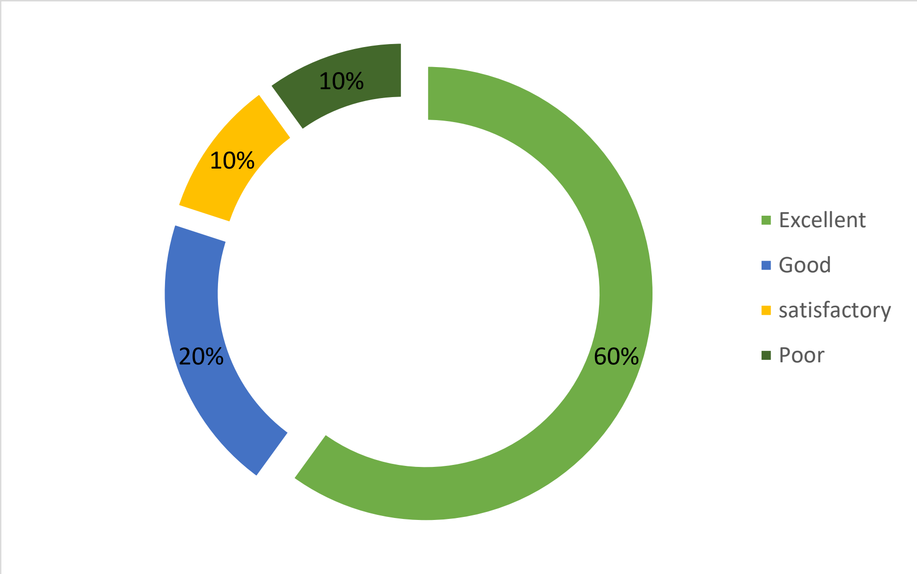


Figure 18: percentage of the online service's quality

We can see from the graph that customers are quite happy with the online services. Most customers who are accustomed to using internet banking awarded it an "Excellent" rating. Although some of them believe the services are not all that outstanding, others are happy with the level of quality.

- Client's views towards the bank's support in any emergencies: This area shows the customer’s feelings about the services they are offered for resolving issues.

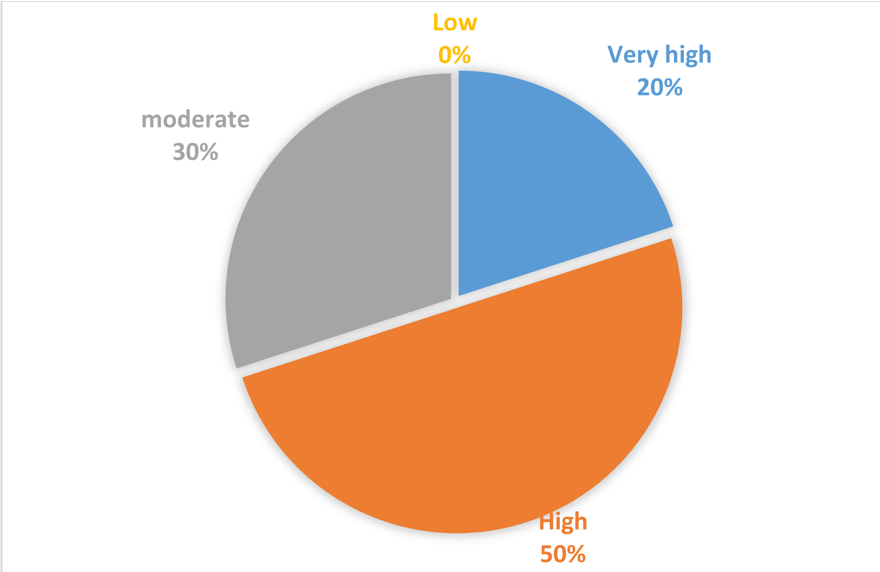


Figure 19: Degree of satisfaction with emergency services

According to the graph, customers that encounter problems and create an emergency scenario receive the finest support from that bank. In order for them to be highly satisfied with their services. According to the information in the pie chart, ABBL makes every attempt to satisfy its customers and puts forth all efforts to provide solutions in case of emergency.

- Customer's preferable services: Here are the most popular services among the customers.

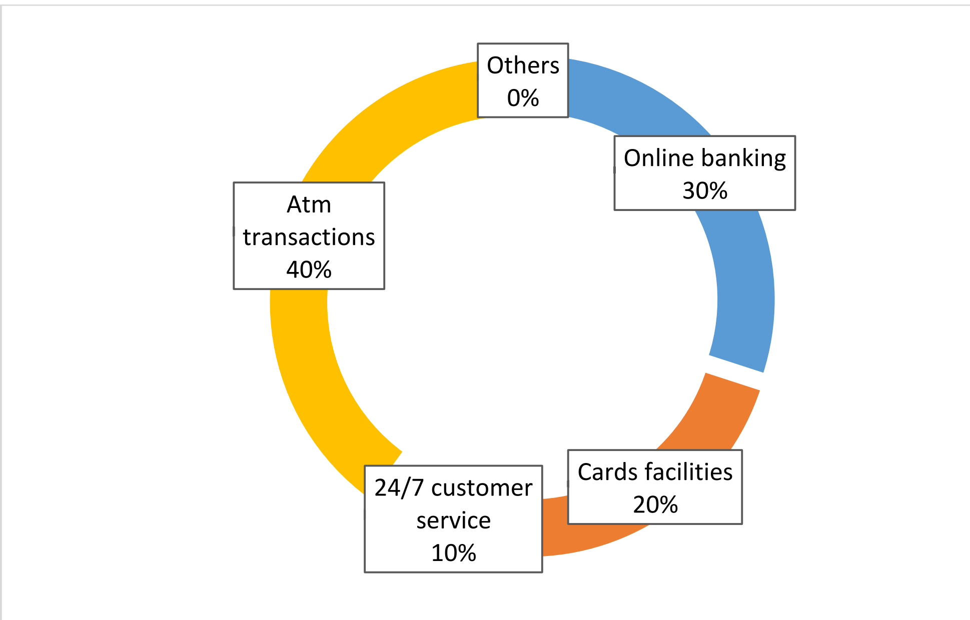


Figure 20: Percentage of preferable service

Customers are happier with ATM service as they vote 40%, according to the chart. Because they enjoy simple transfers, always. Also, clients appreciate card options, internet banking, and round-the-clock customer support.

Therefore, all of these data were acquired from the survey I carried out during my internship period. In the section after that, I will discuss the results of the collected data.

3.6 Finding:

This section is one of the most crucial parts of the report since it discusses the survey's results. The following findings are summarized:

- According to a survey, males open ABBL accounts at a higher rate than women. Men receive a favorable interest rate, which is important for their commercial needs. Despite having a lower percentage, women are growing more interested in opening bank accounts since AB Bank Limited provides them with several benefits through unique account types like Shampurna.
- All age groups can create bank accounts; however those under the age of 18 are less likely to do so since they are considered minors. Additionally, those under the age of 18 believe that minor accounts are not very profitable. Additionally, those who are older than 18 and pursuing a degree typically receive extra benefits by choosing student accounts as a major.
- The majority of respondents, according to the research, our service members. Many of them are involved in the business. Businessmen and service users are particularly interested in these facilities since ABBL offers a favorable interest rate. There are 10% of women, which shows that ABBL is also taking the required actions to empower women. Therefore, the percentage of students indicates that they are more engaged in saving.
- The reputation of ABBL is the primary justification for opening a bank account there. Additionally, fast service draws customers since they always want to be serviced as quickly as possible. The convenience of ABBL's location as well as recommendations from business partners are the reasons why accounts were opened at this branch.
- Comparing ABBL's services to those of its rivals, they fall between excellent and satisfactorily good. Actually, it's an indicator that customers are pleased with the offerings.
- The report demonstrates that consumers are satisfied with internet services.

- If a customer has an emergency, ABBL always attempts to provide them with solutions. Customers are thus very happy with ABBL's assistance.
- Customers really like ABBL's online banking services above its other offerings. Because customers always want to complete their transactions quickly. They also express their significant satisfaction with the card amenities, 24-hour customer service, and ATM service.

To satisfy client need, ABBL consistently attempts to provide their finest quality. They provide excellent facilities for their female clients to work with them for improvement and economic development. Also, customers may choose from a variety of account types, giving them the freedom to select the one they like. However, this study asserts that ABBL has a number of shortcomings. However, they have an impressive and are quite well-liked by their clients.

3.6 Recommendation:

I gather different data from the clients and evaluate them by asking them questions. Data analysis has demonstrated that ABBL enjoys a solid reputation. As a result, they have certain downsides; therefore I'll talk about some possible solutions for those problems.

- The workload in this branch is really heavy, thus they need hire additional officers to serve more clients at once.
- They need to provide interns with greater opportunities for learning.
- 30% of the respondents to my survey were women. Therefore, ABBL must provide additional services to female clients to arouse their interest in creating accounts.
- In order to provide the best service possible, ABBL can conduct frequent surveys to learn about customer preferences.
- More than any other service, customers favor internet banking. Therefore, ABBL should take the required efforts to identify the main shortcomings of other services in order to address the problems.
- The majority of customers learn about ABBL via their family members. This suggests that ABBL has to concentrate more on promotional activities and online advertising so that people may learn about ABBL from a variety of sources.

Despite their best efforts, ABBL does have several flaws. Even so, they made an attempt at improving themselves so they could keep going. Also, they must be extremely careful in every move they take because the rivalry in the banking industry is growing daily.

3.7 Conclusion:

During my three months of interning, I did learn a lot about the banking industry. In the four decades after ABBL's founding (1982), 104 new branches have been opened. As a result, it indicates that ABBL is doing an excellent job of satisfying its clients while also earning money to move forward. Additionally, ABBL contributes to the economic development of the nation since they always consider social welfare and provide their customers with services that help them learn how to save money. Even though they face certain obstacles, they are working hard to overcome them and secure the finest position in the business sector.

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Appendix:

- Annual Report of ABBL

Figure 21: Annual Report

Figure 22: Annual Report

- Previous years report of financial performance

LAST 10 YEARS' PERFORMANCE

In Million Taka

Particulars	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Balance Sheet										
Cash and bank balances	30,619	25,294	25,121	19,611	21,768	24,265	21,744	20,436	17,338	18,499
Investments	65,215	63,761	61,579	43,594	45,749	48,187	32,559	30,779	28,676	26,115
Money at call and short notice	4,351	2,500	4,776	1,429	1,170	6,806	5,284	3,863	2,251	3,672
Loans and advances	290,460	274,830	256,512	241,070	229,647	218,769	209,725	177,571	140,121	106,066
Fixed assets	3,632	4,489	4,871	3,543	4,113	4080	4,201	4,405	4,173	4,230
Other assets	15,706	14,877	12,366	12,936	12,117	12,728	11,496	9,277	15,446	15,261
Non Banking Assets	334	334	343	343	-	-	-	-	-	-
Total assets	**410,317**	**386,086**	**365,569**	**322,526**	**314,565**	**314,836**	**285,010**	**246,331**	**208,006**	**173,842**
Borrowings	29,832	19,108	14,820	18,272	21,871	15,454	23,693	10,977	9,987	3,649
Bonds	11,810	9,350	7,400	8,700	6,000	6,500	6,500	2,500	-	-
Deposits	298,373	290,719	279,458	235,445	235,954	245,641	213,819	198,189	161,846	140,026
Other liabilities	45,995	42,422	41,050	37,458	27,968	24,126	18,206	15,351	19,232	14,133
Equity	24,307	24,487	22,840	22,650	22,771	23,114	22,792	19,314	16,940	16,034
Total liability and SH's equity	**410,317**	**386,086**	**365,569**	**322,526**	**314,565**	**314,836**	**285,010**	**246,331**	**208,006**	**173,842**
Total contingent liabilities	42,323	59,191	47,836	57,209	65,451	73,479	68,649	77,069	83,217	59,590
Loan Deposit Ratio*	86.27%	85.26%	84.28%	91.09%	86.24%	83.67%	96.80%	89.60%	86.58%	75.75%
Interest earning assets	327,506	303,276	284,417	214,825	270,093	272,625	249,985	215,691	175,978	144,167
Non-Interest earning assets	82,811	82,486	81,151	107,701	44,472	42,211	35,026	30,640	32,028	29,676
Profitability										
Net interest margin	4,562	4,157	7,869	1,910	2,670	2,837	4,279	6,079	3,780	3,123
Operating income	11,844	12,146	12,884	8,648	10,347	11,018	10,582	12,155	9,755	8,435
Operating expenses	5,711	5,679	6,434	5,573	5,871	5,999	5,628	5,230	4,465	4,072
Operating profit	6,133	6,467	6,450	3,075	4,476	5,019	4,954	6,925	5,290	4,363
Provision for loans and others	4,327	5,145	5,141	2,519	4,634	3,017	2,195	2,946	2,305	1,173
Profit before tax	1,806	1,322	1309	556	(158)	2,002	2,759	3,979	2,985	3,190
Provision for tax	1,165	931	1,141	538	(188)	697	1,489	2,719	1,974	1,752
Profit after tax	641	391	168	18	30	1,305	1,270	1,260	1,011	1,439
Cost income ratio	48.22%	46.76%	41.35%	64.44%	56.74%	54.44%	52.86%	43.03%	45.78%	48.27%
Return on investment (ROI)	8.47%	10.34%	6.07%	9.58%	10.18%	13.50%	10.49%	9.68%	10.37%	11.39%
Return on assets (ROA)	0.16%	0.10%	0.05%	0.01%	0.01%	0.44%	0.48%	0.54%	0.53%	0.88%
Return on equity (ROE)	2.63%	1.65%	0.74%	0.08%	0.13%	5.68%	6.03%	6.95%	6.13%	9.31%
Assets Utilization Ratio	79.82%	78.62%	77.80%	66.61%	85.86%	86.59%	87.71%	87.56%	84.60%	82.93%
Cost of fund	6.76%	8.35%	8.71%	8.64%	7.52%	8.06%	9.75%	10.63%	11.82%	12.07%
Earnings Per Share	0.77	0.47	0.20	0.02	0.04	1.56	1.60	1.58	1.27	1.81
Net income per share	0.77	0.47	0.20	0.02	0.04	1.56	1.60	1.58	1.27	1.81

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Figure 23: Financial performance report Of ABBL

In Million Taka

Particulars	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Other business										
Import	48,623	32,650	47,370	89 630	104,916	115,794	111,245	112,220	125,383	100,373
Export	55,593	46,800	55,110	73 450	75,139	76,052	72,982	77,252	72,571	65,782
Remittance (Mln USD)	379	294	265	330	330	254	280	299	237	217
Equity measures										
Authorized capital	15,000	15,000	15,000	15 000	15,000	15,000	6,000	6,000	6,000	6,000
Paid-up capital	8,358	7,960	7,581	7581	7,581	6,739	5,990	5,325	4,976	4,423
Capital - Tier I	23,458	19,570	18,712	19 194	19,731	18,703	18,339	16,561	15,570	14,630
Capital - Tier II	11,937	17,396	14,836	13 852	11,556	11,938	9,994	6,238	3,203	2,552
Total capital	35,395	36,966	33,548	33 046	31,286	30,640	28,333	22,799	18,772	17,181
Capital surplus/ (deficit)**	(5,813)	(5,666)	(7,875)	(6,092)	(1,310)	462	2,780	712	1,385	2,532
Statutory reserve	7,485	7,144	6,872	6 623	6,549	6,496	6,111	5,582	5,565	5,005
Retained earnings	4,812	5,687	5,817	5 905	6,012	6,810	6,831	6,768	4,986	5,159
Capital to Risk Weighted Assets Ratio	10.74%	10.84%	10.12%	10.83%	10.80%	10.79%	11.09%	10.32%	10.80%	11.73%
Asset quality										
Total loans and advances	290,460	274,830	256,512	241 070	229,647	218,769	209,725	177,571	140,121	106,066
Classified loans (CL)	41,109	46,155	46,890	79 728	16,409	11,365	6,619	6,856	4,720	3,522
CL ratio	14.15%	16.79%	18.28%	33.07%	7.15%	5.19%	3.16%	3.85%	3.37%	3.32%
Provision for unclassified loan	6,347	11,207	8,286	5 561	4,871	4,099	2,119	1,930	1,707	1,270
Provision for classified loan	20,953	8,958	6,994	5 079	3,852	2,506	2,596	2,924	2,273	1,049
Share information										
Market Price per share (DSE)	13.5	12.10	7.90	12.00	22.10	22.30	20.90	29.90	26.20	33.70
Dividend - %	5***	5.00	5.00	-	-	12.50	12.50	12.50	12.00	12.50
Bonus - %	3.00	5.00	5.00	-	-	12.50	12.50	12.50	7.00	12.50
Cash - %	2.00	-	-	-	-	-	-	-	5.00	-
Price earnings ratio (times)	17.59	25.84	40.43	547.39	624.33	14.29	13.75	19.83	21.66	19.58
Net Asset Value per share (Taka)	29.08	29.30	27.33	27.10	27.24	27.65	27.27	23.11	20.27	19.18
Distribution network										
Number of branches	105	105	105	105	105	104	101	93	89	87
Employee number	2,280	2,202	2,210	2 310	2,354	2,423	2,276	2,220	2,179	2,070
Number of Agent Outlet	150	86	59	23	-	-	-	-	-	-

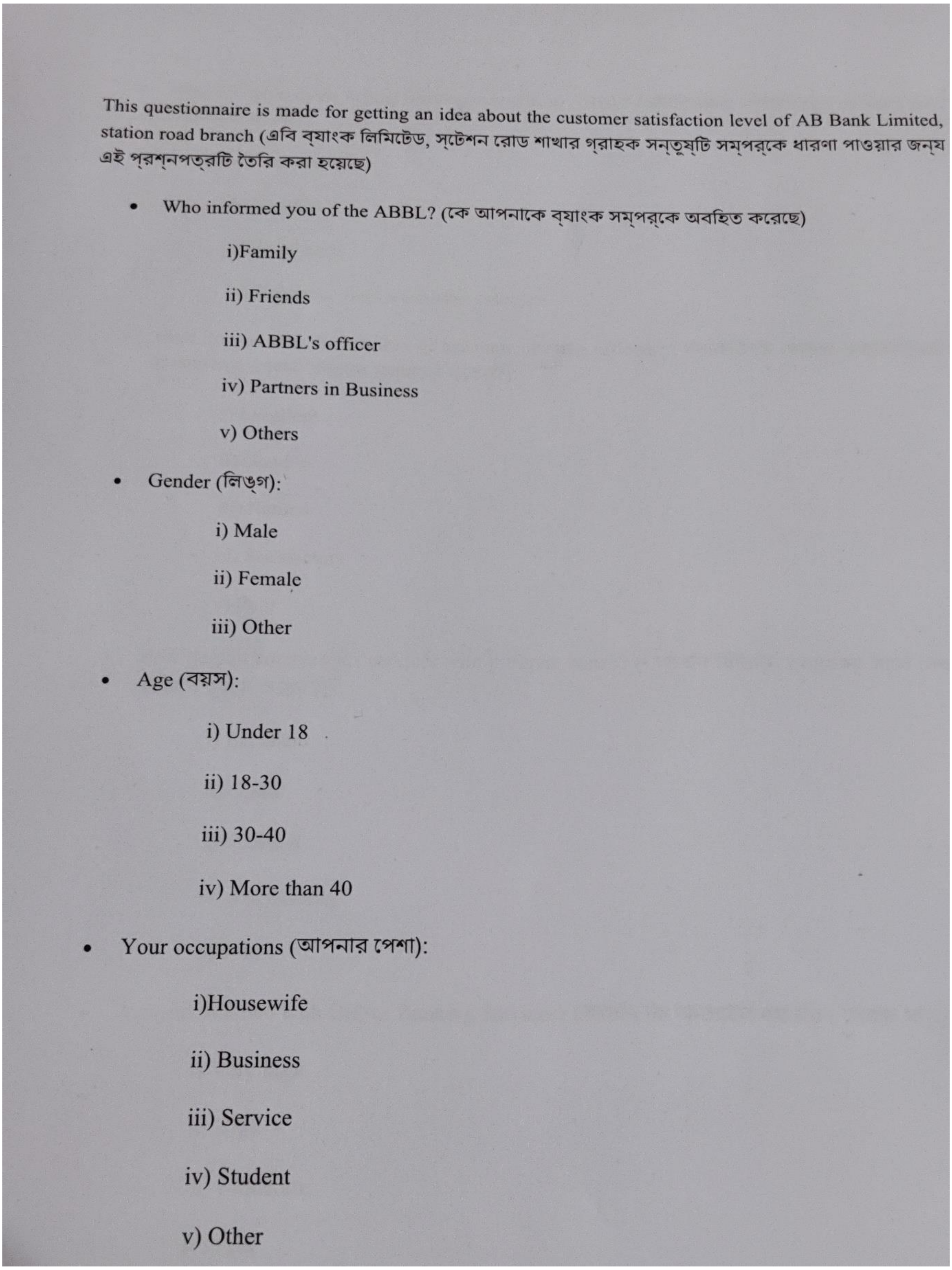
* Loan-deposit ratio calculation has been done as per Bangladesh Bank guidelines.

** Considering capital conservation buffer @2.5%

*** Recommended by the Board

Figure 24: Financial performance report Of ABBL

- Questionnaire to conduct survey:



This questionnaire is made for getting an idea about the customer satisfaction level of AB Bank Limited, station road branch (এবি ব্যাংক লিমিটেড, স্টেশন রোড শাখার গ্রাহক সন্তুষ্টি সম্পর্কে ধারণা পাওয়ার জন্য এই প্রশ্নপত্রটি তৈরি করা হয়েছে)

- Who informed you of the ABBL? (কে আপনাকে ব্যাংক সম্পর্কে অবহিত করেছে)

  i)Family

  ii) Friends

  iii) ABBL's officer

  iv) Partners in Business

  v) Others

- Gender (লিঙ্গ):

  i) Male

  ii) Female

  iii) Other

- Age (বয়স):

  i) Under 18

  ii) 18-30

  iii) 30-40

  iv) More than 40

- Your occupations (আপনার পেশা):

  i)Housewife

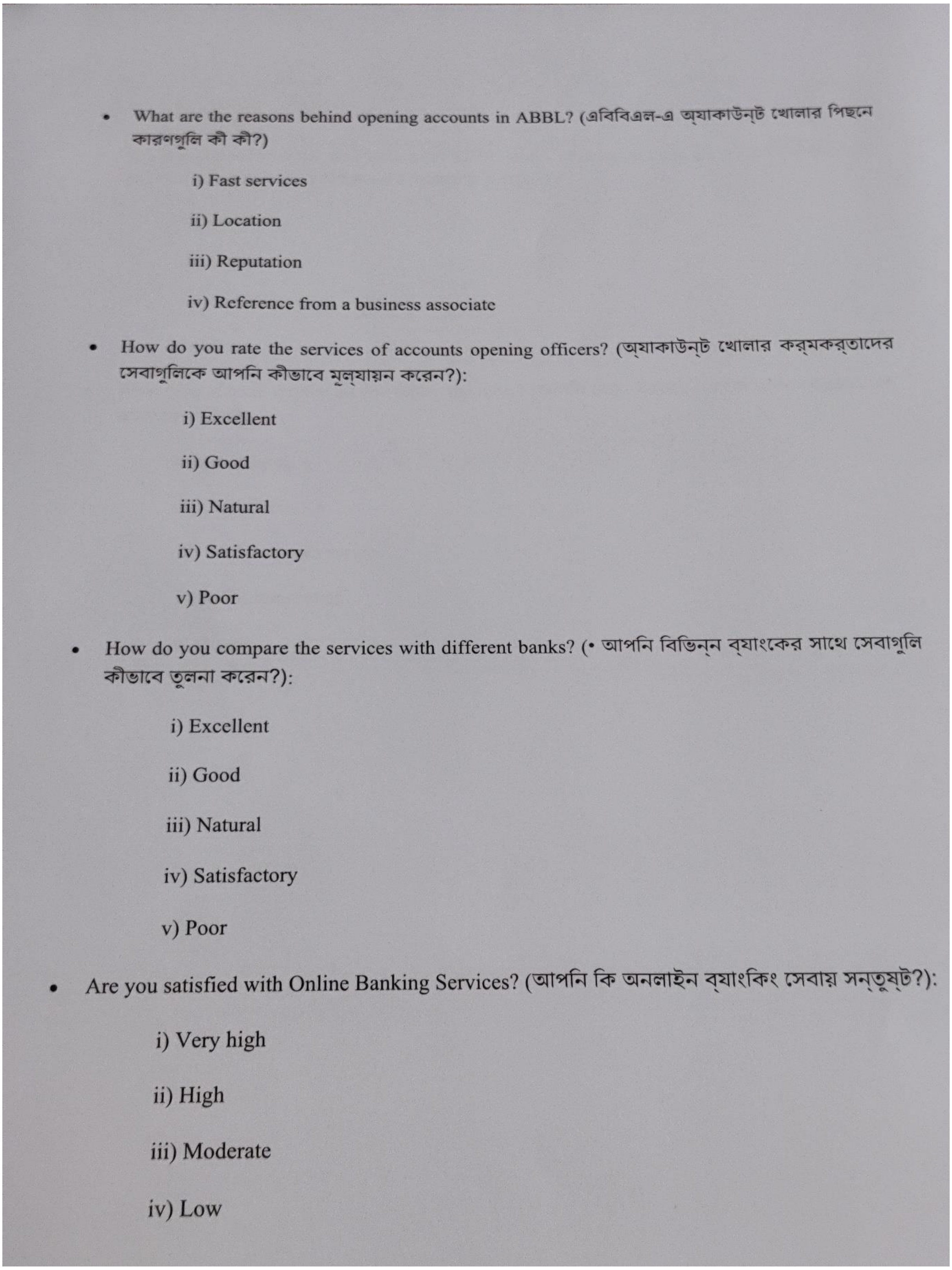
  ii) Business

  iii) Service

  iv) Student

  v) Other

Figure 25: Questionnaire



- What are the reasons behind opening accounts in ABBL? (এবিবিএল-এ অ্যাকাউন্ট খোলার পিছনে কারণগুলি কী কী?)

  i) Fast services

  ii) Location

  iii) Reputation

  iv) Reference from a business associate

- How do you rate the services of accounts opening officers? (অ্যাকাউন্ট খোলার কর্মকর্তাদের সেবাগুলিকে আপনি কীভাবে মূল্যায়ন করেন?):

  i) Excellent

  ii) Good

  iii) Natural

  iv) Satisfactory

  v) Poor

- How do you compare the services with different banks? (• আপনি বিভিন্ন ব্যাংকের সাথে সেবাগুলি কীভাবে তুলনা করেন?):

  i) Excellent

  ii) Good

  iii) Natural

  iv) Satisfactory

  v) Poor

- Are you satisfied with Online Banking Services? (আপনি কি অনলাইন ব্যাংকিং সেবায় সন্তুষ্ট?):

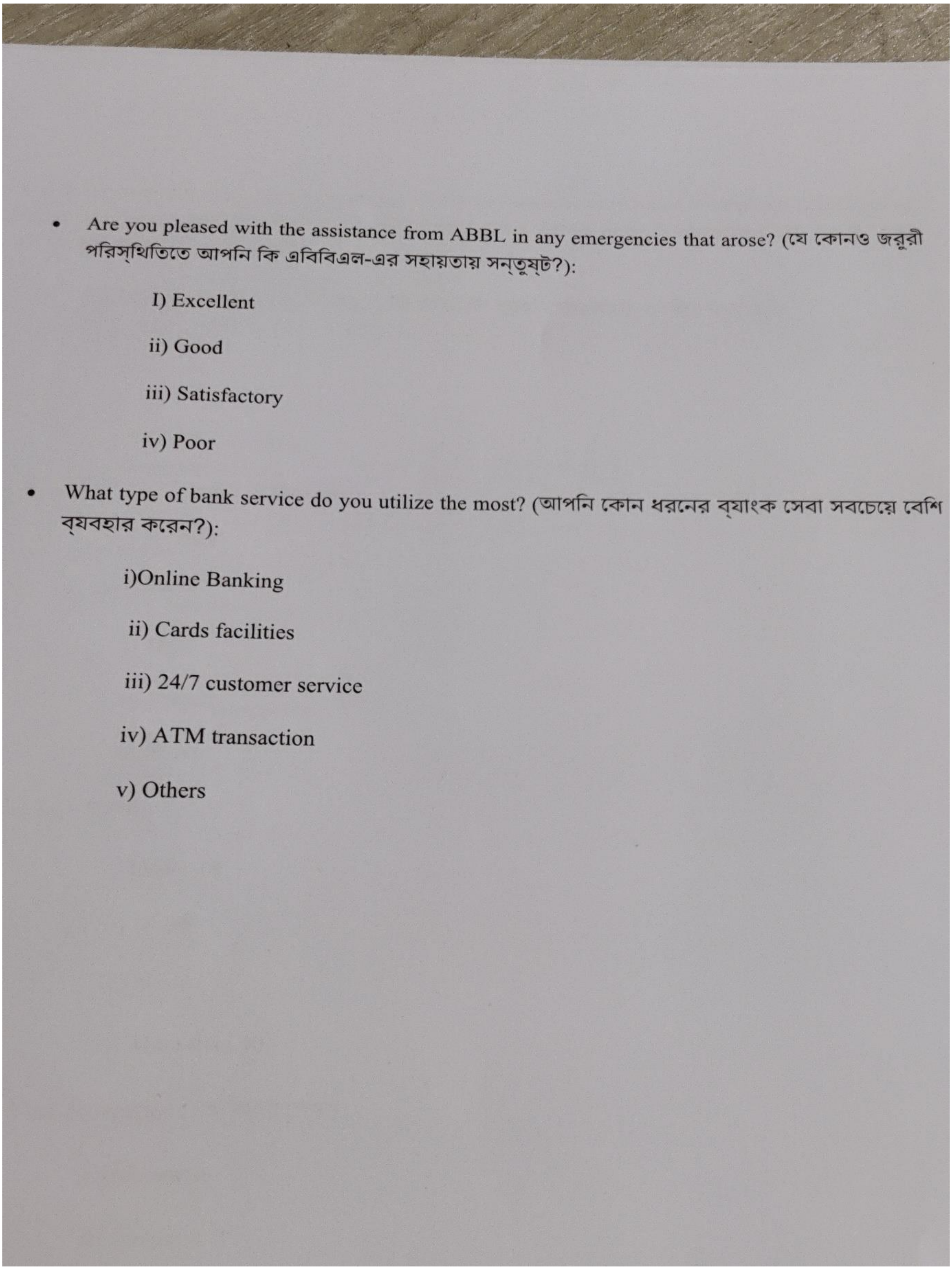
  i) Very high

  ii) High

  iii) Moderate

  iv) Low

Figure 26: Questionnaire



- Are you pleased with the assistance from ABBL in any emergencies that arose? (যে কোনও জরুরী পরিস্‌থিতিতে আপনি কি এবিবিএল-এর সহায়তায় সন্‌তুষ্‌ট?):

  I) Excellent

  ii) Good

  iii) Satisfactory

  iv) Poor

- What type of bank service do you utilize the most? (আপনি কোন ধরনের ব্‌যাংক সেবা সবচেয়ে বেশি ব্‌যবহার করেন?):

  i)Online Banking

  ii) Cards facilities

  iii) 24/7 customer service

  iv) ATM transaction

  v) Others

Figure 27: Questionnaire