





INTERNSHIP REPORT ON
Customer Service Marketing
Through
General Banking

Supervised By
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Letter of Transmittal

Date: 30th April, 2015

Ms. Iffat Tarannum
Lecturer, BRAC Business School
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Subject: Submission of Internship Report

Dear Madam,

It is a great pleasure and honor for me to submit my internship report on "Customer Service Marketing Through General Banking" which you have assigned me. The internship was assigned to me as a partial requirement for the degree of the Bachelor of Business Administration (BBA). I am very grateful to my supervisor, the banking authority, and the university for giving me the opportunity to complete my internship program smoothly. I have tried to combine all the necessary data available in order to come up with a complete report. Besides several constraints, I have given all my efforts to make this report a meaningful.

I believe that this report will serve the purpose of my internship program. Customer service for general banking is a great source to add new values to the research literature through the innovation and the internal activities of the EXIM Bank Limited, Bangladesh.

I would like to thank you for your extraordinary advice, direction, and to be my supervisor to complete my internship report successfully.

Thanking You,
Yours Sincerely,

SAZZAD WAHEED
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ACKNOWLEDGEMENT

I am very grateful to Almighty ALLAH for giving me the opportunity to complete my report in due time. Without his help, it would not have been possible.

At first, I offer my sincere gratitude and thanks to the respective Supervisor Ms. Iffat Tarannum Lecturer, BRAC Business School, BRAC University of Bangladesh who's guidance influenced me to complete my internship program properly.

A successful internship report reflects the affiliated organizations activities, as it provides a virtual ground where the implication of theoretical knowledge experience with the practical teaching. I am more benefited and decorated for being oriented with a group of qualified and benevolent people.

I express my greatest honor to Mr. Shahjalal, Corporate Branch, for his kind permission to allow me for three months internship at the EXIM Bank of Bangladesh Limited Banani Branch.

I would like to thank Mr. Shahawat Hossain, Branch Manager, and also Mr. Tareq Islam (Incharge) and my working supervisor Anita Rani Malo (Trainee Officer) and all the other colleagues I had during these three months who have helped me to prepare my report. My special gratitude goes to my working supervisor Anita Rani Malo (Trainee Officer), whose valuable advice and co-operation taught me a lot about banking & also helped me to prepare my report.

Finally I would like to acknowledge all the officials and employees of EXIM Bank Banani Branch for their nice & friendly co-operation.

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EXECUTIVE SUMMURY

Export Import Bank of Bangladesh Limited has started journey as a private commercial bank on August 3, 1999. After few years of its successful operation, in 2004 it migrated into Shariah based Islamic Bank by identifying the stiff growth of the Islamic banking system in this Muslim country Bangladesh.

This report illustrates a comprehensive scenario of customer satisfaction level of EXIM Bank. As a part of my Internship I have worked with all of the departments of the EXIM Bank of Banani branch. I divided this paper into two major parts. At the initial stage I tried to portray the bank's overall picture. In the next stage I tried to explain the general banking activities, products & services at the bank and the customer satisfaction level of EXIM Bank.

Here, in this report I have also conducted a Descriptive survey research. Mainly, I have made this report based on my working experience at Banani branch. Based on this survey I have recommended How EXIM bank can perform Marketing activities, through General Banking service. From the observation of this Internship, I found out some critical issues and problems about EXIM Bank and tried to give some possible recommendations regarding the topic and I expect that it will be helpful for the bank as well.

CHAPTER- 1

THE ORGANIZATION

1.1 Introduction:

Generally by the word BANK we can easily understand that the financial institution dealing with money .But there are different types of banks like central banks, commercial banks savings banks, investment banks, and co-operative banks etc. Banking system occupies an important place in a nation's economy because of its intermediary role, it ensures allocation and re allocation of resources and keeps up the momentum of economic activities.

EXIM Bank of Bangladesh Limited plays an important role to move the economic wheel of the country. Providing different sorts of credit and schemes like loan against imported merchandise (LIM), Trust Receipt, Bank Guarantee, Industrial Loan, SOD, Consumer Credit scheme, Executives Car Loan, House Finance is the main spring of the credit department.

One of the largest businesses carried out by the commercial bank is foreign trading. The trade among various countries falls for close link between the parties dealing in trade. The situation calls for expertise in the field of foreign operations. The bank, which provides such operation, is referred to as rendering international banking operation. Mainly, transactions with overseas countries are respects of import; export and foreign remittance come under the preview of foreign exchange transactions. International trade demands a flow of goods from seller to buyer and of payment from buyer to seller. In this case the bank plays a vital role to bridge between the buyer and seller.

1.2 History:

Export Import Bank of Bangladesh Limited was established in the year 1999 under the leadership of Late Mr. Shahjahan Kabir, Founder Chairman who had a long dream of floating a commercial bank which would contribute to the socio-economic development of our country. He had a long experience as a good banker. A group of highly qualified and successful entrepreneurs joined their hands with the founder chairman to materialize his dream. Indeed, all of them proved themselves in their respective business as most successful star with their endeavor, intelligence, hard working and talent entrepreneurship. Among them, Mr. Nazrul Islam Mazumder who is an illuminated business tycoon in the Garments business in Bangladesh became the Honorable Chairman after the demise of the honorable founder chairman. He is also the chairman of Bangladesh Association of Banks (BAB). Under his leadership, BAB has emerged as an effective forum for exchanging views on problems being faced by the banking sector of Bangladesh and for formulating common policy guidelines in addressing such problems.

The Bank starts functioning from 3rd August, 1999 with its name as Bengal Export Import Bank Limited. On 16th November 1999, it was renamed as Export Import Bank of Bangladesh Limited with Mr. Alamgir Kabir as the Founder Advisor and Mr. Mohammad Lakiotullah as the Founder Managing Director respectively. Both of them have long experience in the financial sector of our country. By their pragmatic decision and management directives in the operational activities, this bank has earned a secured and distinctive position in the banking industry in terms of performance, growth, and excellent

management. Under the leadership of Mr. Lakiotullah, the Bank has migrated all of its conventional banking operation into Shariah Based Islami Banking in the year July 2004.

In the year 2006, Mr. Kazi Masihur Rahman became the Managing Director of the bank when Mr. Lakiotullah left the bank after completion of his successful 7 years as MD. Mr. Kazi served in the bank for next five years. Under his leadership, the bank has been placed on a state of the art centralized IT platform with two modern data centers where world renowned core banking software TEMENOS T24 is running along with some alternate delivery channels like ATM and SMS banking.

On 25th August, 2011, Mr. Md. Fariduddin Ahmed has joined in the bank as Managing Director. With his long banking experience, EXIM Bank becomes fully compliant Bank with adequate capital and good asset quality. After retirement from Managing Director, he has been continuing his service for EXIM Bank as Advisor since 27th July 2012. Dr. Mohammed Haider Ali Miah succeeded Mr. Fariduddin Ahmed on July 25, 2012 and has created a new dimension in EXIM history becoming the first ever in-house Managing director and CEO of the Bank. Under his far-sighted leadership, EXIM Bank has not only achieved uppermost level of performance in almost each arena of its activities but also gained confidence to place itself as one of the dynamic banks through delivering transparent and standard banking services to the customers in a compliant manner.

1.3 Retail Banking Product & Service offerings

Banking with Shariah Principles

Export Import Bank of Bangladesh Limited is the 1st bank in Bangladesh who has converted all of its operations of conventional banking into shariah-based banking since July 2004. They offer banking services for Muslims and non-Muslims alike allowing our customers choice and flexibility in their savings and investments.

Their products are approved by Shariah Board comprising of veteran Muslim scholars of our country who are expert in all matters of Islamic finance. The process by which Noriba's investments are designed and executed allows the Bank to offer a combination of Sharia compliance and capital markets expertise. Noriba is committed to the strict adherence to the requirements of the Shariaas a result of the Bank's sole focus on Sharia-compliant investments and the full supervision of its financial products and transactions by the Noriba Sharia Board. Noriba experts specifically design each of the Bank's investment vehicles with the approval of the Noriba Sharia Board. Once the given product or transaction has been arranged, the Noriba Sharia Board carefully screens it for compliance before giving final approval for its implementation. This control mechanism guarantees that all aspects of Noriba's final products and banking transactions are in adherence with the guidelines of the Sharia.

There are many Retail and Investment products currently offered by Export Import Bank of Bangladesh. They are given below-

Deposit Product and Scheme of EXIM Bank	Corporate Investment Product of EXIM Bank
Mudaraba Savings Account	Bai-Muajjal (BAIM)
Al-Wadeah Savings Account (CD)	Izara (LF)
Mudaraba Short Term Deposit	House Hold Durable Scheme (HDS)
Mudaraba Term Deposit <ul style="list-style-type: none"> • One Month • Three Month • Six Month • One Year • Two Year • Three Year 	Baia-Muazzal (General/FO)
Mudaraba Monthly Savings Deposit Scheme	Baia-Muazzal (WO)
Mudaraba Su-Grehini Monthly Savings Scheme	Baia-Muazzal (Export)
Mudaraba Femina Monthly Savings Scheme	Murabaha Import Bills (MIB)
Mudaraba Senior Monthly Savings Scheme	Murabaha Post Import (MPI)
Mudaraba Monthly Income Deposit Scheme	Trust Receipt (TR)
Mudaraba Su-Grehini Monthly Benefit Scheme	IBP
Mudaraba Femina Monthly Benefit Scheme	Musharaka Pre-Shipment (ECC)
Mudaraba Senior Monthly Benefit Scheme	Musharaka Pre-Shipment (PC)
Mudaraba Multiplus Saving Scheme	DBP
Mudaraba Super Saving Scheme	LDBP
Mudaraba Hajj Deposit Scheme	
Mudaraba EXIM Student Saver	
Mudaraba Millionaire Deposit Scheme	
Mudaraba Kotipoti Saving Scheme	
EXIM RUHAMA- (Three Years' Probable Double Benefit Scheme)	
EXIM ZIADAH - (Five Years' Probable Triple Benefit Scheme)	
EXIM KRISHI - (Mudaraba Krishi Monthly Deposit Scheme)	
EXIM SHWAPNO - (Mudaraba Housing / Entrepreneurship	
Mudaraba Denmohor / Marriage Deposit Scheme	

1.4 Other Services offered In General Banking:

➤ E cash/ ATM Service

The bank is currently providing Credit Card Service (MasterCard) to the privileged customers of the bank in collaboration of Prime Bank. Floating VISA card for both Debit and Credit card service is under process.

➤ SMS Banking

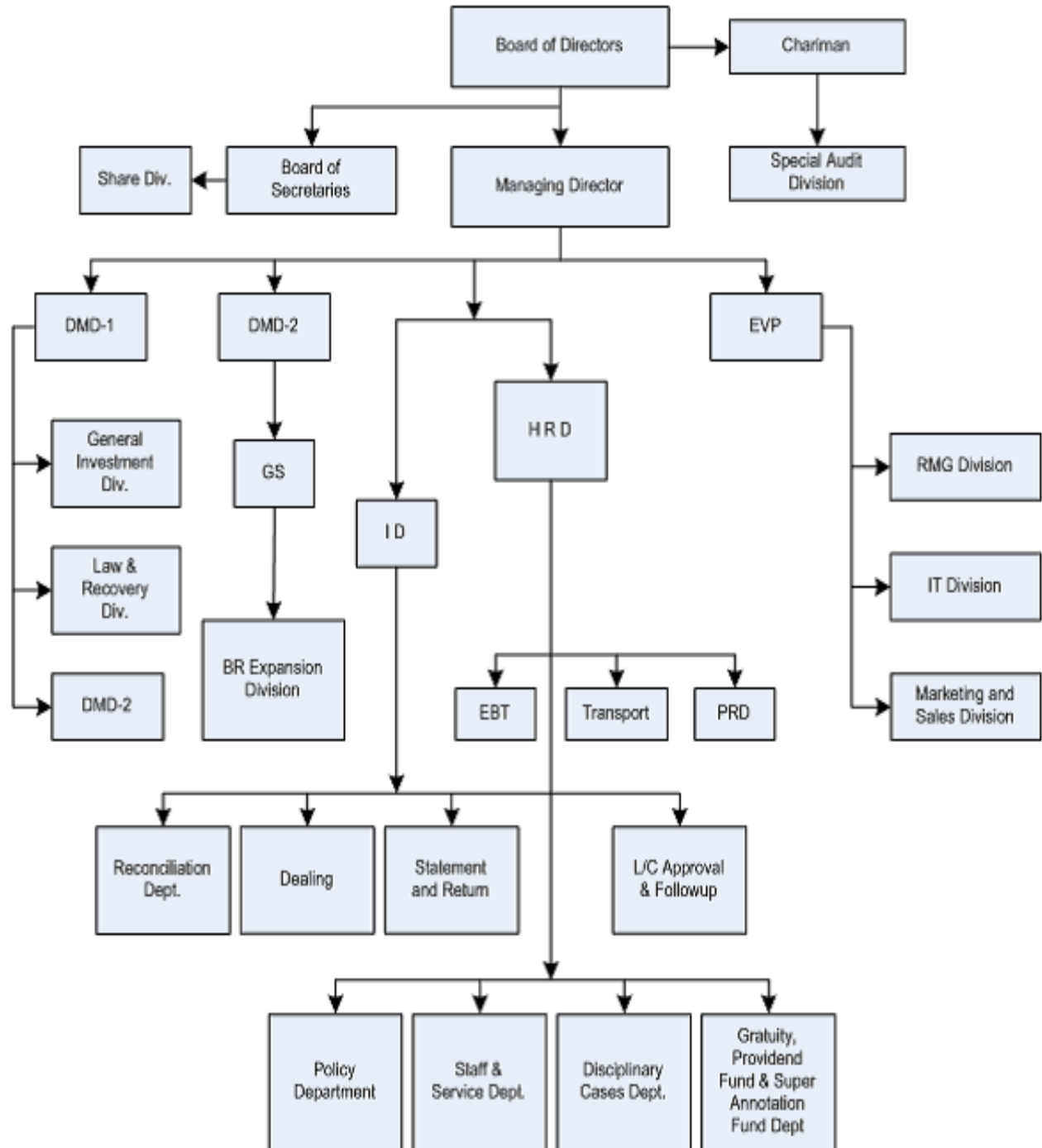
EXIM Bank brings SMS Banking services to provide instant access to your account information at any time. Any mobile phone user having account of EXIM Bank can get the service through the mobile phone upon registration.

➤ Internet Banking (AISER)

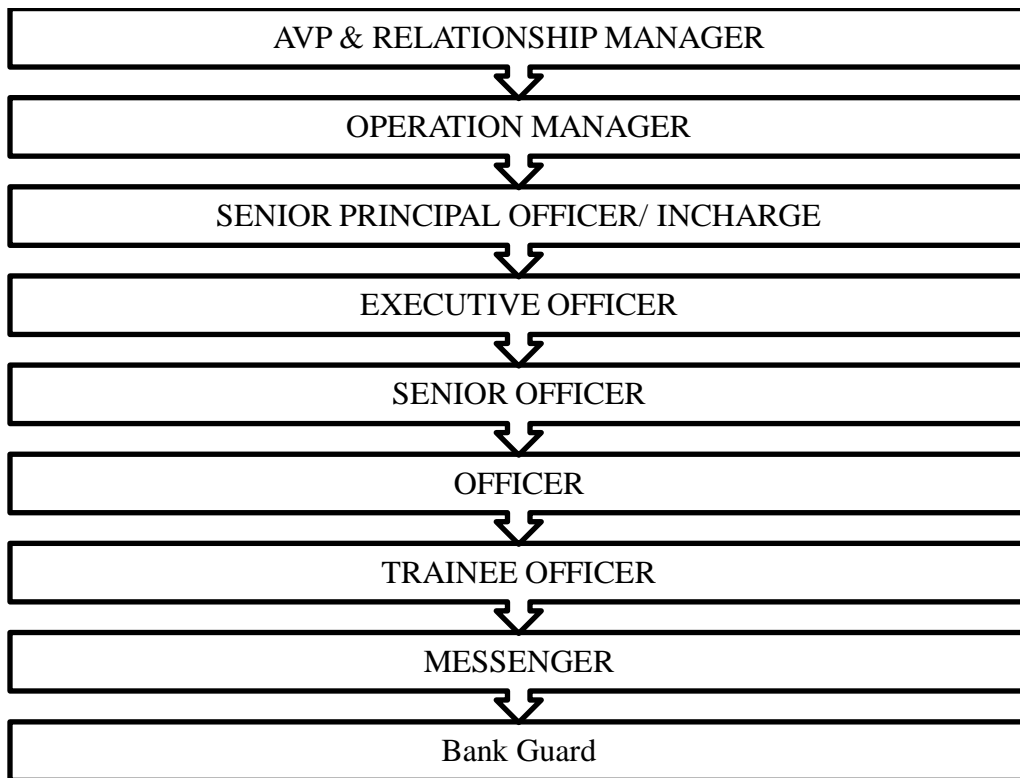
Features:

- ✓ Real-time Balance Enquiry
- ✓ Real-time Term & Scheme Deposits Balance Information
- ✓ Real-time Transaction Search & Statement Download from the creation of the account
- ✓ Real-time Fund Transfer Between Own (Personal) Accounts of EXIM Bank
- ✓ Real-time Fund Transfer To Other Beneficiary Accounts of EXIM Bank
- ✓ Inter Bank(Other than EXIM Bank) Fund Transfer through BEFTN (Any Bank, Any Branch)
- ✓ Mobile Recharge, Any Time, Any Operator(Within Bangladesh)
- ✓ Credit Card Bill Payment
- ✓ Positive Pay Instruction (Real Time Integration with BACH System)

1.5 Functional Organogram of EXIM Bank Limited Bangladesh (Head Office)



1.6 Organogram of EXIM Bank Ltd. (Banani Branch)



1.7 Corporate Culture, Mission & Visions

“Organizational culture is considered as an essential component of business corporations as it has the ability to bind organizational members together. The culture and values of our bank have been proved as a source of competitive advantage for us and are acting as a key component to establish the relationship between the bank and our employees and , in turn , between our employees and our customers. Our culture and values also encourage customers and employees to join us and stay with us.”

This bank is one of the most disciplined Banks with a distinctive corporate culture. Here they believe in shared meaning, shared understanding and shared sense making. Here, people can see and understand events, activities, objects and situation in a distinctive way. They adapt their manners and etiquette, character individually to suit the purpose of the Bank and the needs of the customers who are of paramount importance to them. The people in the Bank see themselves as a tight knit team/family that believes in working together for growth. The corporate culture they belong has not been imposed; it has rather been achieved through our corporate conduct.

Social commitment

The purpose of banking business is, obviously, to earn profit, but the promoters and the equity holders are aware of their commitment to the society to which they belong. A chunk of the profit is kept aside and/or spent for socioeconomic development through trustee and in patronization of art, culture and sports of the country. EXIM Bank wants to make a substantive contribution to the society where they operate, to the extent of our separable resources.

Achievement

“It is a great pleasure that by the grace of Almighty Allah, we have migrated at a time all the branches from its conventional banking operation into Shariah based Islami banking Operation without any trouble. Lot of uncertainties and adversities were there into this migration process. The officers and executives of our bank motivated the valued customers by counseling and persuasion in light with the spirit of Islam especially for the non-Muslim customers. Our IT division has done the excellent job of converting and fitting the conventional business processes into the processes based on Shariah.”

Vision:

The gist of their vision is ‘Together Towards Tomorrow’. Export Import Bank of Bangladesh Limited believes in togetherness with its customers, in its march on the road to growth and progress with service. To achieve the desired goal, there will be pursuit of excellence at all stages with climate of continuous improvement, because, in EXIM Bank, they believe, the line of excellence is never ending. Bank’s strategic plans and networking will strengthen its competitive edge over others in rapidly changing competitive environment. Its personalized quality services to the customers with trend of constant improvement will be the cornerstone to achieve our operational success.

Mission:

The Bank’s mission gives emphasis to:

- Provide quality financial services especially in Foreign Trade
- Continue a contemporary technology based professional banking environment
- Maintain corporate & business ethics and transparency at all levels
- Sound Capital Base
- Ensure sustainable growth and establish full value to the honorable stakeholders
- Fulfill its social commitments and
- Above all, to add positive contribution to the national economy.

CHAPTER- 2

JOB

2.1 Organization Job Description:

EXIM Bank limited provides good opportunity for learning and educating employees and their staffs. As a Shariah Based Islamic Bank, EXIM, Bank organizes different Training program and Work Shops regularly. Attending Workshops and Training program is mandatory for the employees. Sharia Supervisory Board of EXIM Bank typically organizes these workshops.

As an intern I was not allowed to attend any of these workshops but different banking activities helped me to gain experience in different work field of General Banking. On my organization with my working supervisor I personally handled different Banking activities.

Activities done as an Intern-

- ✓ Open and close accounts for customers.
- ✓ Cheque Book Requisition
- ✓ Cheque Book/ Debit card Delivery and Register
- ✓ Learnt how to use software for accounting inputs (service tracker).
- ✓ Communicating with customers face to face and also via telephone.
- ✓ Create awareness and register customers for Internet Banking.
- ✓ Arranging the files sequentially.
- ✓ Labeling Seal and Signature
- ✓ Inward-Outward Letter Registering

2.2 Specific Responsibilities of the Job

While working in EXIM Bank Limited, Banani Branch. I had some specific set of activities they are given below

➤ Open and close accounts for customers

At first I have observed the customer care officers for 2 weeks and learnt what are the important documents needed to open and close an account. Then on the third week onwards I started dealing with few customers under the supervision of the customer care associates. I have learnt about the important documents needed for this. The steps for Opening Mudaraba Savings Account is given below-

Step 1: Officials of the Bank not below the rank of an Assistant officer. A respectable person of the locality well known to the Manager or Sub-Manager of the Branch concerned.

Step 2: What type of account is desired to be opened

Step 3: Two copies of passport size photographs from individual are taken, in case of firms photographs of all partners are taken. Applicants must submit required documents Application must

sign specimen signature sheet and give mandate Introducer's signature and accounts number - verified by legal officer.

Step 4: Authorized Officer accepts the application

Step 5: Minimum balance is deposited - only cash is accepted

Documents Required For Opening Account

➤ Individual / Joint Account

1. Introduction of the account.
2. Two photographs of the signatories duly attested by the introducer.
3. Identity (copy of passport).
4. Joint Declaration Form (For joint a/c only).
5. Employee's Certificate or TIN Certificate (in case of service holder).

➤ Partnership account

1. Introduction of the account.
2. Two photographs of the signatories duly attested by the introducer.
3. Partnership letter duly signed by all partners (Sign should be similar as stated in Partnership Deed).
4. Partnership Deed duly certified by Notary public.
5. Registration (If any).
6. Updated Trade license.
7. TIN Certificate

➤ Proprietorship account

1. Introduction of the account.
2. Two photographs of the signatories duly attested by the introducer.
3. Valid copy of Trade License.
4. Rubber stamp.
5. TIN certificate.
6. Identity (Copy of passport).
7. Permission letter from DC/ Magistrate (in case of newspaper)

➤ Limited company

1. Introduction of the account.
2. Two photographs of the signatories duly attested by the introducer.
3. Valid copy of Trade License.
4. Board resolution of opening A/C duly certified by the Chairman/Managing Director.
5. Certificate of Incorporation.

6. Certificate of Commencement (In case of Public limited company).
7. Certified (joint stock) true copy of the Memorandum and Article of Association of the Company duly attested by Chairman or Managing Director.
8. List of directors along with designation & specimen signature.
9. Latest certified copy of Form xii (to be certified by register of joint stock companies)
(In case of Directorship change).
10. Rubber Stamp (Seal with designation of each person)
11. Certificate of registration (In case of Insurance Company Obtained from department of Insurance from the Peoples Republic of BD).

➤ Cheque Book Requisition:

Cheque book is a medium of transaction for any account holder. While opening account I helped account holder to fulfill requisition form.

➤ Cheque Book/ Debit card Delivery and Register

On my Internship at EXIM Bank limited I have learnt how to deliver cheque book and keeping register. Throughout my working hours, I have notified different account holder to receive their Cheque book by calling on their cell phone or sending Text message.

➤ Learnt how to use software for accounting inputs

From the beginning, I was very interested in learning accounting software's and how to use the software the bankers work on. EXIM BANK uses a software name "service tracker" which is internal software where you input all the information and activities (i.e. EARC, TIN information, bond encashment, Account opening/closing and etc.) and it gets submitted to the head office of EXIM BANK. I was not allowed to use those software's but I have seen how easily they put the information and sometimes I gave the inputs when there was a rush hour.

➤ Communicate with customers face to face and also via telephone

During my internship in last three months I have learnt to be very outspoken and my communication skills have improved a lot. I have learnt to be always friendly with the customers and ask them what can be done for them. I have communicated with the customers in well-mannered way and also made phone conversations when needed to inform them about a service or product. It has also taught me to be more professional and smiling even when you are physically or emotionally upset.

➤ Creating Aware and register customers about Internet banking:

In the three months on internship I have seen how important and convenient Internet banking is for customers. A lot of customers rely on Internet banking, as it is safer and faster. I have learnt how to register customers for Internet banking and also aware them about the usage and the variety of services

they can enjoy. Later on I have dealt with a lot of customers and for the three months I have done the entire Internet banking registration in the bank.

➤ Arranging the files sequentially

Although EXIM bank operated everything through digital system but as a backup they used to file up. EXIM bank kept separate files for each customers and their account information. For few days, I arranged the files according to the dates. Each customer files were upgraded with the current activities they perform such as, address of phone number change and etc.

➤ Labeling Seal and Signature

I have prepared different official papers and given authorize seal of in charge supervisor and Relationship Manager when necessary.

➤ Inward-Outward Letter Registering

Throughout working hours I have registered outward letter and inward letter in Registry book.

2.3 Critical observations and recommendations

During my Internship at EXIM Bank, Banani Branch; I have faced different problems. As EXIM Bank Banani Branch, is not an AD branch there is some lacking and can be easily noted.

➤ Lack of Desk

The interns do not get any specific desks to do the job. Many often when I had so many works I did not had any desk and computer. Without any computer and desk I couldn't do my work properly.

➤ Other Works

Besides my described job I had to do many things as an intern. Often I had to do scans, printouts, photocopy, and doing some work which was not my job to do and other people were appointed to do that. That caused longer working hours.

➤ Long Working Hours

The standard working hour of employees is eight hours. But at EXIM BANK people has to work almost 9-10 ours regularly. That can affect people's social life and private life. Sometimes the employees had to work for whole nightlong and had to come to the office within time next morning.

CHAPTER- 3

**PROJECT:
Customer Service marketing
Through general Banking**

Based on

**Customers Satisfaction Level Analysis and
Recommendation**

The most important asset of any organization is its customers. An organization's success depends on how many customers it has, how much they buy, and how often they buy. Customers that are satisfied will increase in number, buy more, and buy more frequently. Satisfied customers also pay their bills promptly, which greatly improves cash flow-the lifeblood of any organization.

3.1 Summary of the Project:

To achieve superior customer responsiveness often requires that the company achieve superior efficiency, quality, and innovation. To achieve superior customer responsiveness, a company needs to give customers what they want when they want it. It must ensure a strong customer focus, which can be attained through leadership; training employees to think like customers; bringing customers into the company through superior market research; customizing the product to the unique needs of individual customers or customer groups; and responding quickly to customer's demands.

To know best from the customers, in this report I have prepared a series of survey questioners. Out of 3 types of survey research which are Exploratory, Descriptive and Causal, here in this report I have conducted Descriptive Survey research. On my internship at EXIM Bank I have taken surveys of Regular Account Holders only. The main purpose of this report was to show how customers react to various services available and their satisfaction level.

3.2 Description of the Report

The purposes of this report cognates the internship purpose. The internship objective is to gather practical knowledge and experiencing the corporate working environment with the close approximation to the business firm and the experts who are leading and making strategic decisions to enhance the growth of a financial institution.

3.3 Objective of the Report

To this regard this report is contemplating the knowledge and experience accumulated from internship program. With the set guidelines and proposal by the BRAC University, Bangladesh and with the kind advices of the organization and the internship supervisor, this report comprise of an organization part and a project part.

The prime objective of organization part is:

- ❖ An overview and brief introduction of Export Import Bank of Bangladesh LTD.
- ❖ Look at how EXIM Bank Bangladesh, one of the leading bank of the country is providing service to the customers and how they perceive it.
- ❖ Mention and discuss the cause of satisfaction and dissatisfaction of customers.
- ❖ Go through a little analysis on the rate of satisfaction and dissatisfaction on different factors and services delivered by the bank to its customers.

Scope of the study

The scope of the study is limited to organizational setup, functions, and performances Since EXIM Bank is still in its maturity stage in Bangladesh; it has still to go a long way to achieve its destination by working on the problems encountered and improving them. The report will mainly focus on how EXIM Bank Bangladesh is coping with the different types of customers and how they are satisfying and dissatisfying their customers in the perspective of satisfaction level.

Methodology

In this report I have used both primary and secondary data's. This report is based on survey questionnaire and mostly secondary information. The report was prepared based on my observation and understanding during the internship program. My work was basically to help my colleagues and learn about customer satisfaction by interacting with them and also learning about retail banking. Through informal discussions with the bank personnel were different from the information gathered by the survey questionnaire. Moreover, some primary data was also collected for completion of the report.

Sampling

In this report I have personally conducted survey of 30 respondents. The respondents were the account holder who visits EXIM Bank, Banani Branch on regular basis, mostly Business Clients and other Savings account holder. Population would include respondents from Cash counters, customer care, and different segmented customers like NRB and others.

Measurement instrument

A structured questionnaire will be used for conducting this research. As the method used is quantitative, therefore the respondents must answer all questions.

Data collection

The data will be collected through visiting each department. Here, most of the respondents preferred doing it on paper. So it was an advantage for me while doing the survey.

3.4 Limitation

As an Intern I faced some difficulties while gathering enough data and information. Again due to some restriction I did not get proper valid information from the branch. Some other limitations-

- Getting Relevant papers and documents were strictly prohibited.
- Many procedural matters were conducted directly in the operations by the top management level, which may also gave some sort of restrictions.
- The research was conducted within a limited duration. So a detailed and comprehensive study could not be made.
- Some respondents hesitated to give the actual situation; they were not bothered to give proper and actual feedback and some respondent didn't understand the questions asked on the survey and answered on a random basis.
- As per Bank's compliance and as an intern I was unable to obtain indispensable experiences of different departments.
- Large-scale research was not possible due to constraints and restrictions posed by the organization.

3.5 Result Analysis & Discussion:

Figure-1: How often do you visit EXIM Bank Ltd. Banani Branch?

As this was a rhetorical question out of 30 respondents, most of the business clients visited EXIM Bank, Banani Branch 3-4 days a week. Customers mainly came for Account opening, Delivery of Cheque/Debit card, Issuing statements, cash transaction, Clearing Cheque and for other general banking information.

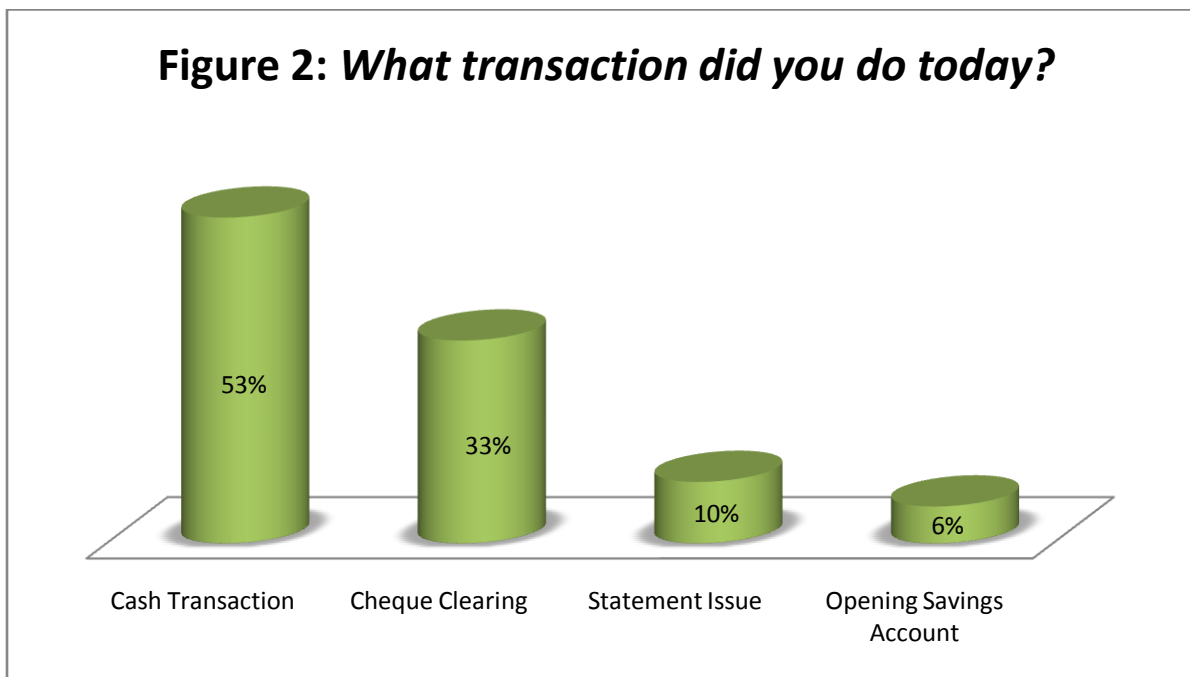
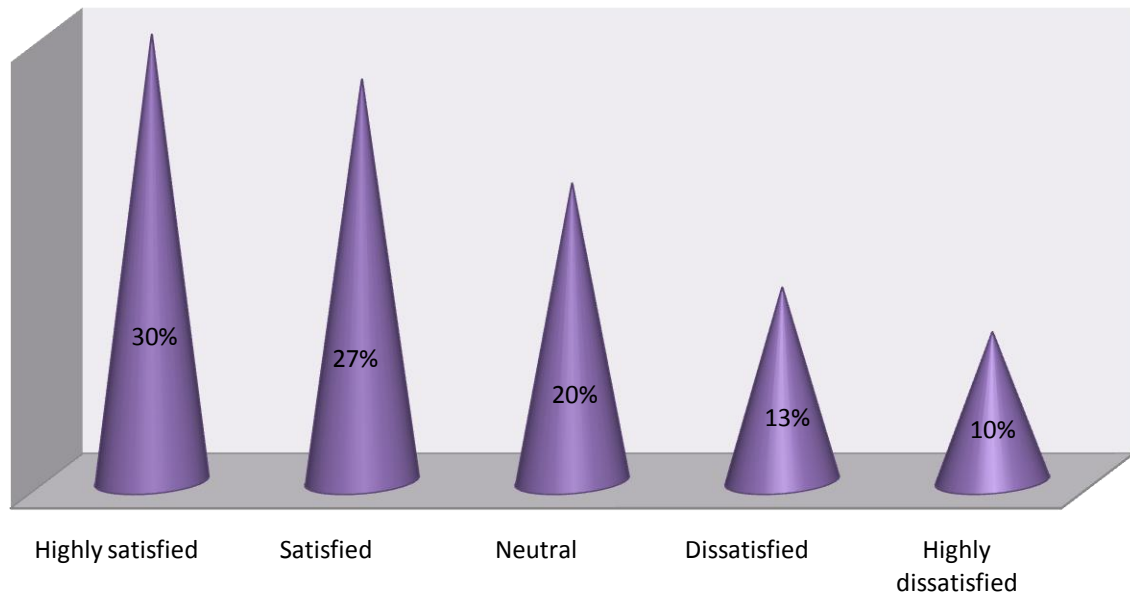


Figure 2 shows, out of 30 respondents and account holders come to bank regularly for various purpose. Out of 30 respondents 53% came for Cash transaction, 33% respondents came for clearing other account payable cheque, 10% respondents came for issuing Bank statement for various purpose and finally 6% of the respondents came for opening Savings or deposit accounts. As customers are the main assets for a bank, the percentage of customers coming to bank for opening new account is relatively low.

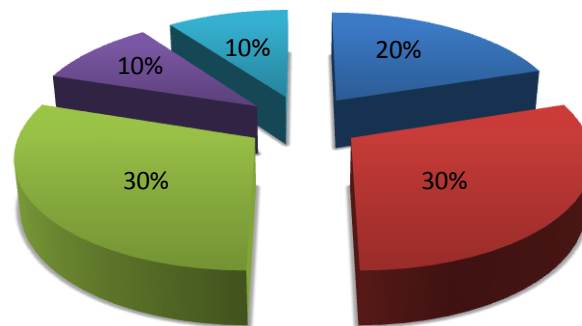
Figure 3: Do you Find General Banking service Satisfactory?



On asking question whether the respondents were satisfied by the service they got from General Banking, out of 30 respondents only 30% of the respondents were highly satisfied by the extraordinary service given by the Trainee officers. Most of the customers of EXIM bank were close clients of their employees. Where, only 27% of the respondents were satisfied and other 20% don't have any complains about General Banking Service. Moreover, 13% of respondent felt dissatisfied because of longer service delivery time and other 10% respondents felt Highly Dissatisfied.

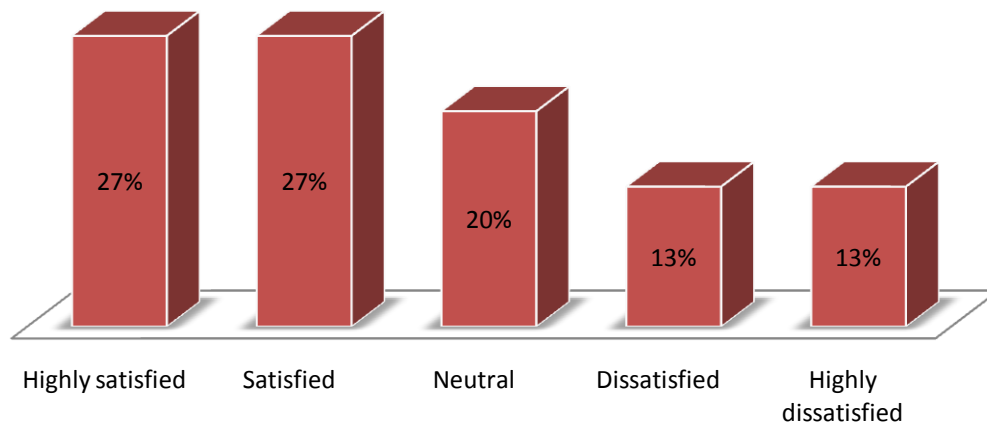
Figure-4: How much time did it take to give service to you?

■ Less than 1 minute ■ 2-3 Minutes ■ 5-8 Minutes ■ 8 -10 Minutes ■ Over 10 minutes



For a Bank, during rush hour service processing takes longer than expected time. Sometimes, due to server error, their software cannot process their query in real time, which is why the customer waits for a long time. For pay order, and Western Union the respondents have to wait long time to get their money. On average, 20% of respondents have marked that their service took less than a minute. While, 30% respondents have claimed service processing have taken roughly 2-3 minutes. Moreover, 30% respondents have waited 5-8 minutes to get their desired service. Again 10% respondents claimed their service took 8-10 minutes and finally other 10% respondents had to wait over 10 minutes to get their desired service.

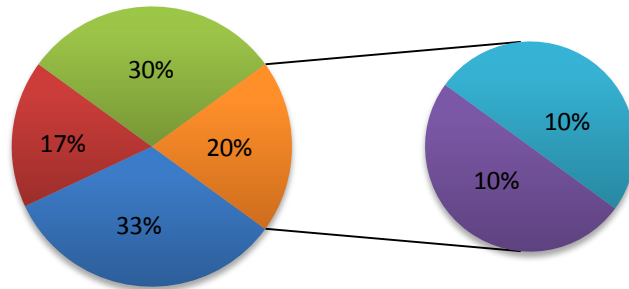
Figure-5: Are you satisfied with the processing time taken in giving you service?



Based on previous question and results, out of 30 respondents 27% of the respondents were highly satisfied with their service, other 27% respondents were satisfied. Where, only 20% of the respondents had no problem acquiring service. Out of 30 respondents 13% were dissatisfied and other 13% were highly dissatisfied of their General Banking service.

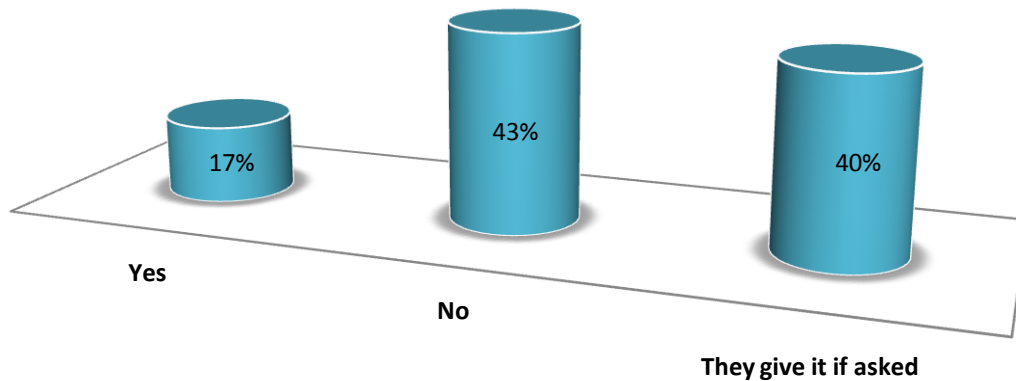
Figure-6: Do they provide enough verbal Information about Retail Products? (I.E – Interest Rate/ Profit)? How satisfied you are with your query?

■ Highly satisfied ■ Satisfied ■ Neutral ■ Dissatisfied ■ Highly dissatisfied



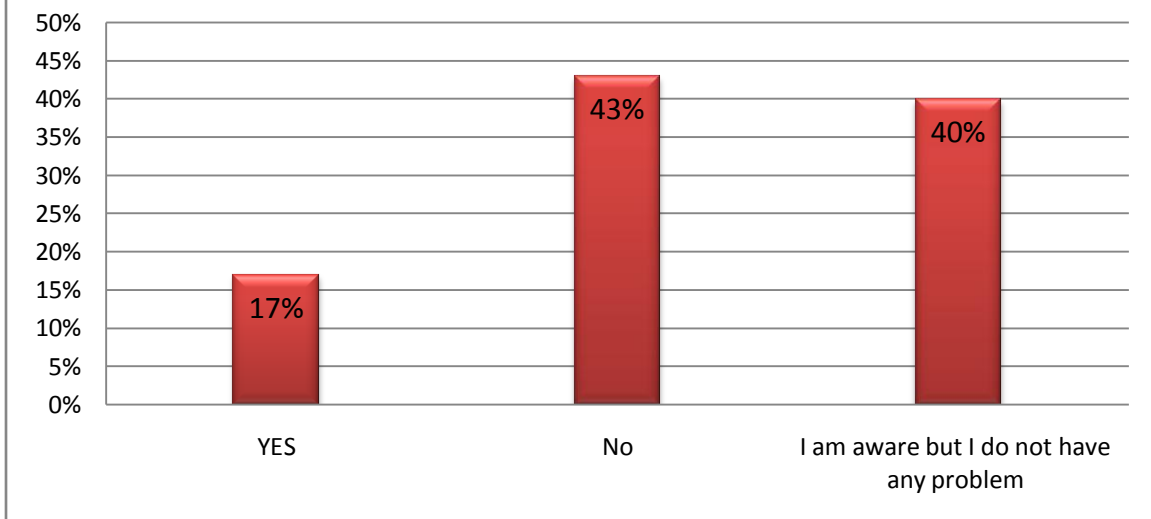
While asking this question, 33% of the respondents were highly satisfied, where 17% were satisfied about their query about different deposit products. Only 30% found useful information which is asked by the account holders. Others replied, 10% dissatisfied respondents didn't get proper information about their query and other 10% Highly dissatisfied got wrong/unwanted information from general banking service.

Figure-7: Do EXIM Bank Provides any Hard copy of their retail banking products / or any leaflets while you visit bank for any query?



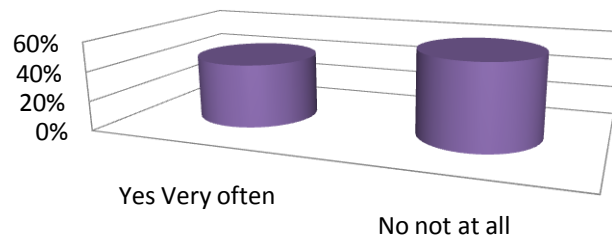
Despite all service, EXIM Bank, Banani branch has no marketing activities inside branch. On this question, 17% of respondents said that they were given product details Hardcopy/ leaflets of their bank, where 43% of major respondents didn't know that it existed. Out of 30 respondents 40% said they got the hardcopy/Deposit product leaflet if asked.

Figure 8- Does Money Laundering issue affect your trust ability with Exim Bank ?



Commercial Banks are now in extreme pressure about “Money Laundering” Issue. Bangladesh Bank continuously forcing commercial banks to update account holder information and transaction profile to be updated to avoid Money Laundering cases. Eventually, all banks are now facing great communicational and service gaps throughout their operation, thus 17% respondent felt that money laundering issue affects their trust ability with their bank, where 43% of the respondents disagree that their transaction does not affects money laundering issue. Other Business account holder believes that their transaction will not affect their trust ability with their bank.

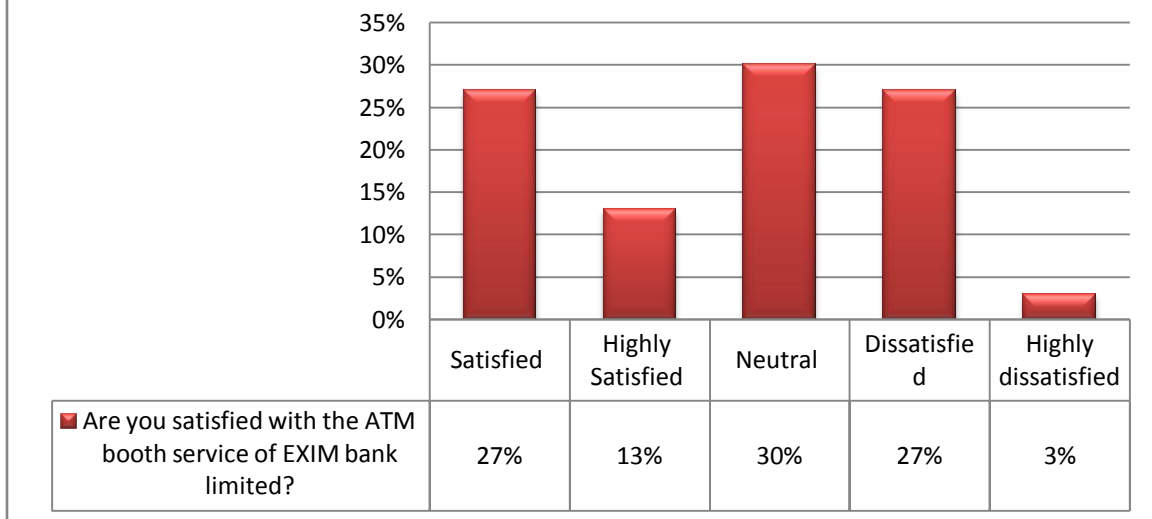
Figure9 : Did you receive any promotional/service calls from EXIM Bank? (I.e.: cheque Book/ Debit card Delivery)



	Yes Very often	No not at all
■ Did you receive any promotional/service calls from EXIM Bank? (I.e.: cheque Book/ Debit card Delivery)	43%	57%

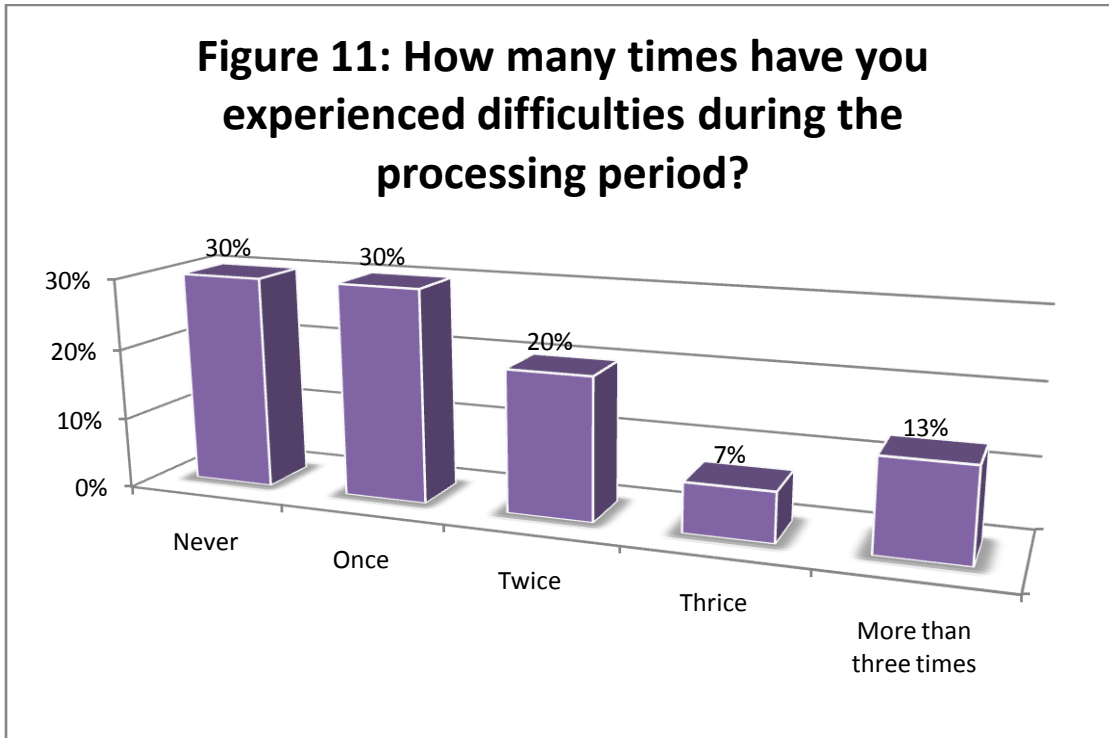
While asking this question out of 30 respondents, 43% get promotional call, on the other hand Majority of the respondents 57% doesn't get calls from EXIM Bank LTD.

Figure 10: Are you satisfied with the ATM booth service of EXIM bank limited?



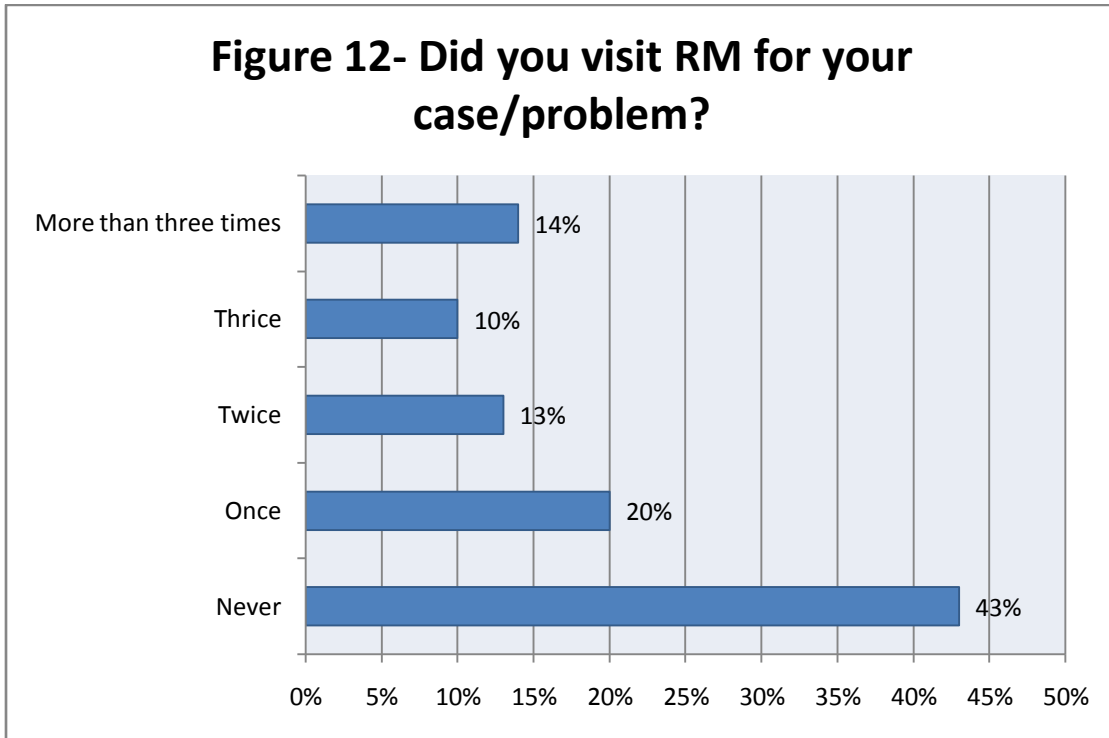
Automated Teller Machine (ATM) is one of the major medium of transaction. Despite having less ATM Booths, it seems the account holders are not satisfied with ATM services. Here, the graph illustrates, only 27% of the respondents are fairly satisfied due to close location of ATM booth, where, only 13% are highly satisfied. Other 30% barely uses ATM services. Moreover, 27% are dissatisfied and 3% are highly dissatisfied about using ATM services of EXIM Bank.

Figure 11: How many times have you experienced difficulties during the processing period?



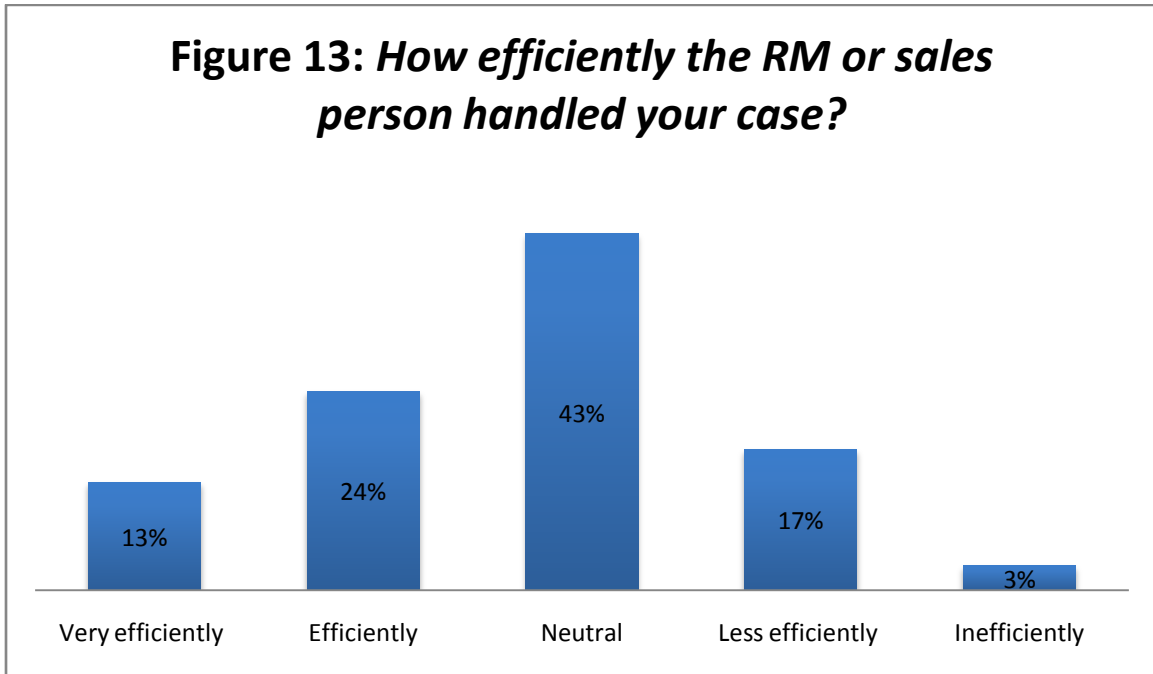
While doing survey, I had face to face communication with different Business Clients and Account holders. Many of them faces problems regarding transaction procedures or others lack of proper documentation reasons. Here the graph illustrates that 30% respondents never experienced difficulties while getting required services. Moreover, 30% respondents had difficulties at least once while getting services like I.e.: Pay order, Draft etc. Again, 20% of respondents have faced twice regarding similar matters. Finally, 13% of respondents faced great difficulties while acquiring services.

Figure 12- Did you visit RM for your case/problem?



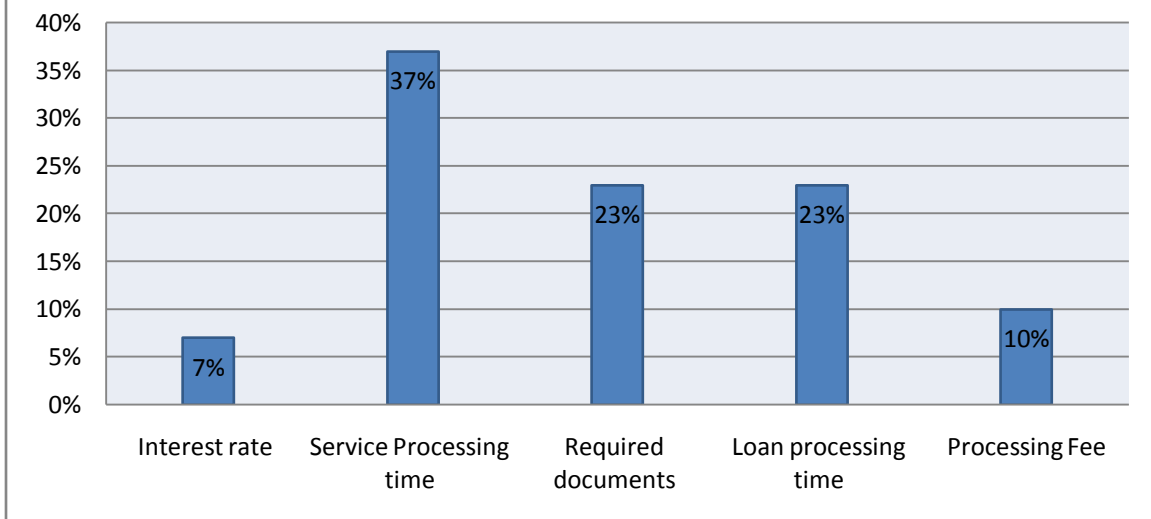
While working as an Intern, I have seen less contribution from Relationship Manager while solving any problems of account holder. Majority of 43% have never met directly with the Relationship manager/regarding any case. This also shows lack of communication with the Account holders. Where, 14% respondents visited RM to solve any problems regarding services. At least 20% respondents marked that they got necessary help from RM. Other 10% and 13% Respondents has resolved case with the help of in charge officers directly.

Figure 13: How efficiently the RM or sales person handled your case?



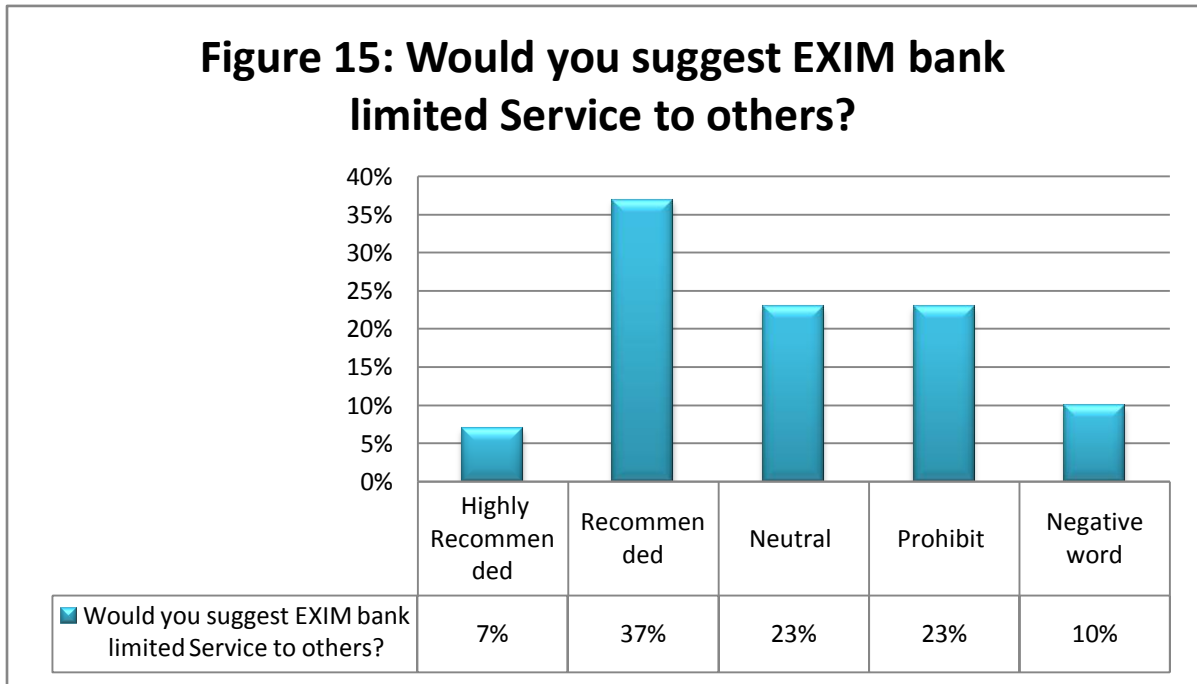
According to previous question, out of 30 respondents 13% respondents feels that bank authority had handled their case very efficiently. On the other side 24% of respondent's thinks handling their case was efficient enough. Whereas, majority of 43% were unaware that their case was not important therefore, they don't have any problems regarding time. Finally, 3% respondents felt inefficiency while handling their cases causing them longer paperwork's.

Figure 14: In which area(s) do you want that they should take care of?



Customer's opinions play a great role for improving service. Here out of 30 respondents 7% thinks EXIM Bank should re-think their interest rate, where majority of 37% marked that EXIM bank should make progress regarding service processing time. About 23% respondents think, required documents submission should be less as it is time worthy. Moreover, 23% thinks EXIM bank takes longer loan processing time, where 10% respondent's believes the processing fee for services are overpriced.

Figure 15: Would you suggest EXIM bank limited Service to others?



Only delighted and loyal customers creates brand value for their services they get. Almost 7 % responded to highly recommend EXIM bank to their Friends and Family, where majority of 37% said they would recommend EXIM bank to business clients as this bank has strong offshore banking connection. Here, 23% of respondents marked both neutral and prohibit, therefore believe EXIM bank is not an important opinion to them. Other 10% respondents gave biased opinion about EXIM Bank.

3.6 Findings

EXIM Bank of Bangladesh Limited General Banking & Foreign Exchange Department missions are to actively participate in the growth and expansion of our national economy by providing credit & foreign exchange facility to viable borrowers, efficiently delivered and competitively priced. The following general policy guidelines govern the implementation of the business strategy of EXIM Bank of Bangladesh Limited with respect to credit & foreign exchange risk. EXIM Bank of Bangladesh Limited has a well established HR department, consisting lots of talented personnel. Other major findings are-

- HR department of EXIM Bank of Bangladesh Limited Provides a better planning and compensation package to their employees which is well enough compare to its peer group.
- Information system is created and updated based on branch information.
- This Bank helps those customers or clients who are engaged in export and import business.
- General banking side provides different types of deposit and credit department extended loan facilities to the general customer.
- As EXIM bank is completely Shariah Based Islamic bank, it follows Islamic Shariah banking rules in their every act.
- Most of the Loan products of EXIM Bank are similar types. This Bank makes loan only to reputable clients who are involved in legitimate business activities and whose income and wealth are derived from legitimate sources.

3.7 Proposed marketing strategy and Recommendation

EXIM Bank Limited should try to develop their skills on providing services. However, lack of marketing and promotions is one of the main reasons, Export Import Bank of Bangladesh Limited, Banani Branch is now facing. Despite having lot of business clients who are involved in Exports and Imports, EXIM bank is now having less savings account holder.

EXIM bank is still one of the best Islami Bank; therefore with some small contribution from their employees, they can boost up their marketing process to gather more customer/clinets for their Banani Branch. Here I have recommended some beneficiary guidelines by which they can attract more customers for EXIM Bank, Banani Branch. These are as follows-

1. General Banking service should be fully computerized. EXIM Bank, Banani Branch still following some manual guideline like keeping register, providing Branch seals in Cheque book, Delivering Debit/Credit Cards and keeping register etc. This process is now old and EXIM bank should provide Digitalized Delivery register system in order to make Efficiency in General banking service.

2. Customers are the assets for any organization. Though having various marketing resources, EXIM bank Banani Branch doesn't utilize their resources efficiently. EXIM bank has different Retail and Deposit products detail leaflets; they can provide those leaflets to their customers as part of marketing activities. While any account holders come for any service (i.e.: while doing Cash transaction, Account opening, Cheque book requisition etc), employees can give those leaflets to the customers. In this way they can attract more customers efficiently.

3. In terms of location, Banani Road- 11 is now fully commercial area having different organization and offices. In such location, Not having an AD (Authorize Dealing) Branch at banani prime location, customers do not get enough critical services, therefore they have to go to head office for their case. However, if they get an AD branch in Banani Road-11 it will attract more business clients as well as Business Clients.

4. Banking sector of Bangladesh is very competitive. Around 49 banks are operating their business in Bangladesh. To sustain in this competitive market Customer Relationship Management is very important. From the observation of the internship I realize the CRM of the EXIM Bank is very poor. Other PCB's like Prime Bank, Eastern Bank, standard Chartered Bank DBBL etc. emphasize on their CRM. They should incorporate this major matter into their training session. They should emphasize on the
 - ✓ Building Strategies to improve Customer Relationship
 - ✓ Introduce Customer Service Hotline Numbers
 - ✓ Increase the Investment in the Corporate Social Responsibility
 - ✓ Make a Customer Retention strategy
 - ✓ Offer incentives for the Loyal customers
 - ✓ Higher customer interaction,
 - ✓ Make a Customer Database
 - ✓ Offer loyalty management program
 - ✓ Set up Customer Relationship help desk in every branch

5. The EXIM Bank should set up a new department of Marketing to boost their business Bangladesh. Nowadays, marketing department is mandatory to expand their operation to the wide range of the customer. For expanding their operation marketing department is mandatory. It will make their loopholes and expose this brand in front of the wide range of the people. They create a market demand. The major activities that will help you the EXIM Bank is given below-

<ul style="list-style-type: none"> ✓ Know the Customers need & wants, ✓ Effective promotion & Advertisement, ✓ Implementation of the Promotional tools in Banking, ✓ Seeking the potential area of Investment, ✓ Publication and Newsletter, 	<ul style="list-style-type: none"> ✓ Effective CSR strategy. ✓ Effective marketing strategy, ✓ Strategic Marketing design, ✓ Innovative and effective product and service design, ✓ Maintaining the CRM, ✓ Market research.
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6. EXIM Bank should reduce the amount of time required to provide the security items to the customers for whom it gets inconvenient for the customers, which leads to higher disappointment. Currently it takes 1 week while some competitors can provide the card within 2 working days. EXIM Bank should make necessary arrangements to deliver the security items to customers on time in order to reduce the customer difficulties faced in the absence of security items like cheque, ATM cards and etc. So according to me EXIM Bank should hire good courier services, which can help them, deliver the services on time.
7. EXIM Bank has only 10 ATM Booths. All these ATM booths are situated in the Dhaka City. The number of the ATM booths should be increased. If the fund is not available to set up the ATM booths they can make corporate alliance with the other banks which has a wide range of ATM booths facilities such as DBBL. It will be beneficiary for the bank as well as for the customer. To serve wide range of customer they should follow two strategies-
 - ✓ Set up new ATM booths
 - ✓ Make Corporate Alliance with the DBBL for using their ATM booths
8. The assessment process of employees of EXIM Bank is not so update. It should be improved to maintain and improve the skills of the employees. Mainly I divided the whole assessment system into major two sectors. These are given below.
 - ✓ Online Assessment System
 - ✓ Training Session

The assessment program should be in Online that Online Assessment System. It will save the valuable time & employees will get a quick response about evaluation. After OAS he or she has to attend the training session. The assessment should be taken every month and the training session have to happen after every 3 month.

3.8 Conclusion:

Almost all the leading banks in our country have various extra facilities in offer for the customers in comparison with EXIM Bank Limited, but the bank has succeeded in retaining more Business Clients than other competitors. Success in the banking business largely depends on effective deal of finance. It will increase rapidly when its finance is integrated with the Marketing. Now a day's banking sector no longer depends on traditional banking. In this world banking sector is wide enough to cover any kind of financial service not only local banks, but also from the foreign banks as well. The major task of bank is to survive the service in this competitive environment by effectively managing it. For this service marketing plays a vital role in the banking system. In this service marketing, service marketing mix has an enormous effect of the bank. Over all I have explained all the necessary and critical findings and have proposed how they can attract more customers through simple marketing activities. The study shows some drawbacks of this bank hope that if they will solve these problems it will be able to achieve their desire goal.

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5. MD. Rejaul Islam, EXIM Bank LTD, Banani Branch.
6. Ms. Anita Rani Malo, Trainee Officer, Banani Branch

APPENDIX

Survey Questionnaires

Dear Respondents,

*I am doing the course **Internship** as a part of my BBA program. As requirement of the course I need to conduct a survey of marketing research on **Customer Service Marketing through General Banking**. And for this regard I need your help. I ensure you that all the data given by you will be held confidential and won't be used other than academic purpose. I wish your cooperation to conduct the survey by rendering your unbiased opinion and thus helping me to survey my academic purpose.*

1. How often do you visit EXIM Bank Ltd. Banani Branch?
 - a) _____ days a week (please specify numbers)

2. What transaction did you do today?
 - a) Cash Transaction
 - b) Cheque Clearing
 - c) Statement Issue
 - d) Opening Savings Account
 - e) Others: Please specify_____

3. Do you Find General Banking service Satisfactory?
 - a) Highly satisfied b) Satisfied c) neutral d) Dissatisfied e) Highly dissatisfied

- 4) How much time did it take to give service to you?
 - a) Less than 1 minute
 - b) 2-3 Minutes
 - c) 5-8 Minutes.
 - d) 8 -10 Minutes
 - e) Over 10 minutes

- 5) Are you satisfied with the processing time taken in giving you service?
 - a) Highly satisfied b) Satisfied c) Neutral d) Dissatisfied e) highly Dissatisfied

- 6) Do they provide enough verbal Information about Retail Products? (I.E – Interest Rate/ Profit)? How satisfied you are with your query?
 - a) Highly satisfied b) Satisfied c) neutral d) Dissatisfied e) Highly dissatisfied

7. Do EXIM Bank Provides any Hard copy of their retail banking products / or any leaflets while you visit bank for any query?

a) Yes b) No c) They give it if asked.

8) Does Money Laundering issue affect your trust ability with EXIM Bank?

a) Yes b) No c) I am aware but I don't have any problem

9) Did you receive any promotional/service calls from EXIM Bank? (I.e.: cheque Book/ Debit card Delivery)

a) Yes, very often. b) No, not at all.

10) Are you satisfied with the ATM booth service of EXIM bank limited?

a) Satisfied b) Highly Satisfied c) Neutral d) Dissatisfied e) Highly dissatisfied

11) How many times have you experienced difficulties during the processing period?

a) Never b) Once c) Twice d) Thrice e) More than Three Times

12) Did you visit RM for your case/problem?

a) Never b) Once c) Twice d) Thrice e) More than Three Times

13) How efficiently the RM or sales person handled your case?

a) Very efficiently b) Efficiently c) Neutral d) Less efficiently e) Inefficiently

14) In which area(s) do you want that they should take care of?

- a) Interest rate
- b) Service Processing time
- c) Required documents
- d) Loan processing time
- e) Processing Fee

15) Would you suggest EXIM bank limited Service to others?

a) Highly Recommended b) Recommended c) Neutral d) Prohibit e) Negative word

THANK YOU!