Thesis Report

On

Customer Services of Islami Bank PLC.

Submitted to:

Department of Business Administration
Sonargaon University (SU)
Green Road, Dhaka-1215

Submitted by:

Umme Safa
ID: BBA 1901016154
Program: BBA
Major: Finance
Semester: Fall-2023
Department of Business Administration
Sonargaon University (SU)



Sonargaon University (SU) 147/I, Green Road, Dhaka-1215, Bangladesh.

Date of Submission: January 05, 2024

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Submitted to:

Md. Shahbub Alam
Lecturer
Department of Business Administration
Sonargaon University (SU)
Green Road, Dhaka-1215

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Date of Submission: January 05, 2024

Letter of Transmittal

5 December, 2024

Md. Shahbub Alam

Lecturer

Department of Business Administration

Faculty of Business Studies Sonargaon University (SU)

Subject: Submission of Internship Report on "Customer Services of Islami Bank Bangladesh PLC of Islamic Bank Ltd. - A Study on Kanchpur Branch"

Respected Sir,

With immense pleasure, I am submitting my internship report of "**Customer Services of Islami Bank Bangladesh PLC of Islamic Bank Ltd. - A Study on Kanchpur Branch"**. I have tried my level best to complete this report with the necessary information and suggested proposal that you were provide me as your best as well.

I hope that the report will be completed as your expectations. I would be very grateful if you accept my report.

Thank You

Sincerely Yours

Umme Safa

ID: BBA 1901016154

Program: Bachelor's of Business Administration

Major: Finance

Department of Business Administration

Sonargaon University (SU)

Declaration of Student

This report is submitted as a fulfillment of the requirement of Bachelor of Business Administration degree. I am Umme Safa hereby declare that the work presented in this report titled **"Customer Services of Islami Bank Bangladesh PLC of Islamic Bank Ltd. - A Study on kanchpur Branch"** has been carried out by me and has not been previously submitted to any other University/College or Organization for any academic qualification, certification or degree.

Umme Safa
ID: BBA BBA 1901016154

Program: Bachelors of Business Administration
Major: Finance
Department of Business Administration
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Certification of Supervisor

I am pleased to certify that the Internship Report on **"Customer Services of Islami Bank Bangladesh PLC of Islamic Bank Ltd. - A Study on kanchpur Branch"** submitted as partial requirement of BBA degree at Sonargaon University (SU). This report has been prepared by Umme Safa, bearing ID: BBA1901016154 of the Department of Business Administration, Program: BBA (Major: Finance), Sonargaon University (SU) under my supervision and guidance. I am also pleased to certify that the data and the findings presented in the report seen to be authentic.

Umme Safa bears a good moral character and a very pleasing personally.

I wish her all success in life.

Md. Shahbub Alam

Lecturer

Department of Business Administration

Sonargaon University (SU)

Green Road, Dhaka-1215

Acknowledgment

First, I would like to express my gratitude to Almighty to give me the strength to complete the report within the stipulated time.

We would like to express my hearties gratitude to the authority of IBTRA and I also give my sincere gratitude to Mrs masuma Begum, Co-Ordinator. It really makes student Capable of doing official tasks before entering the corporate world.

We also express my gratefulness to all the officers and senior officers, Manager: MD Nazmul Hasan (AVP) 2nd Sir: Obaydullah khan (FAVP) Principal Officer: Jahirul Islam Senior Officer: Hafizur Islam Vhuiya Junior Officer: Mujammel Haque. Who gave me all the information & support that I needed to prepare my internship report.

Lastly, we like to give my special thanks and inexpressible greet to my inmates, both seniors and fellow IBTRA Senior members & also branch members gave us good advice, suggestions, inspiration and support.

Executive Summary

Commercial banks are one of the main contributors to the economy of developing countries. Bank Limited has started the Journey as a privet commercial bank on August3,1999. It was a great opportunity to work under one of the best banks of Bangladesh that follows Islami Shariyah. I have tried my best to prepare this report to be as much informative and relevant as possible. This paper is the fruit of a three-month internship program that yielded excellent result. During my internship, I was allocated responsibilities in ISLAMIC Bank's numerous departments, eventually being involved in the general banking activities sector and seeing ISLAMIC Banks operations. The overall aim of this study is to have a reasonable comprehension of ISLAMIC Bank's general banking operations. Opening and closing accounts, issuing and delivering cheque-book, providing customers with account statements, and processing pay orders are all examples of general banking operations. The first three chapters provide a quick review of the background, company overview, and an organization profile with its vision, mission, and corporate culture, SWOT analysis. In the fourth chapter I discuss about the general banking, account opening and closing procedure, SMS banking, cashes action, remittance. In the fifth chapter, Icon clouded this study by making some Recommendations and drawing some conclusions.

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Chapter One

Introduction

1. Origin of the Report

Banks area unit one amongst the foremost vital leveling tools in economy of late. They make sure that cash from surplus zone may be employed in the deficit zone. By guaranteeing this, banks make sure the sleek flow in economy, enlargement of trade and overall development. Presently Bangladesh has fifty-six industrial Banks - guaranteeing the essential factor – flow of cash and economic leveling. Banks area unit the principal supply of credit (loanable fund) for scores of people and families. Banks area unit closely watched due to their power to make cash within the kind of simply disposable deposits and by creating loans and investment. Banks seem to be closely co-related with status specially the expansion of jobs, inflation and growth of trade. Since banking has modified drastically since last decade, the competition between banks is hard. Today, banks area unit nothing new promoting. Banks area unit ceaselessly promoting themselves by promotional material, new development, and innovative client services. Like several different massive industries, banks are adapting promoting methods to thrive within the competition and survive within the economy as a difficult sector to figure in and to take a position in.

1.1 Background of the Report

As a part of the Internship Report of BBA Professional course requirement, I selected to do my Internship report on **"Customer Satisfaction of Islami Bank Bangladesh PLC".** Islami Bank Bangladesh PLC, is a financial scheme whose main objective is the mobilization of fund from surplus unit to deficit unit. In the process of acceptance of deposits and provision of loan, Bank creates money. These characteristics feature sets bank apart from another financial scheme. The bank can influence the money supply through lending and investment. The bank is an economic institution whose main objective is to earn profit through exchange of money and credit instruments. With all the resources, management of the bank firmly believes that the bank would be able to encounter problems that may arise both at micro and macroeconomic levels. This report**,**

"Customer Satisfaction of Islami Bank Bangladesh PLC", has been prepared to fulfill the partial requirement of BBA program as a mean of Project Paper report. While preparing this report, I had a great opportunity to have an in-depth knowledge of all the banking activities of Islami Bank Bangladesh PLC.

1.3 Objectives of the Report

Broad Objective

- To fulfill the partial requirement of BBA Degree.
- Customer satisfaction Analysis of Islami Bank Bangladesh PLC.

Specific Objectives

- To be acquainted with how bank perform its operation.
- To focus on products, services and financial condition of IBBPLC.

To export strengths and weakness of IBBPLC in comparison with competitors.

- To analysis customer satisfaction on marketing mix of IBBPLC To analysis general banking activities of IBBPLC.

1.4 Methodology of the Report Type of research:

This is an Exploratory Research, which briefly reveals and analyzes the customer satisfaction related to "Customer satisfaction of Islami Bank Bangladesh PLC". Sources of Information I have collected the information/data from the following sources, which has helped me to make this report. The source is divided into two parts:

→ Primary Source

→ Secondary Source

The "Primary Sources" are as follows:

Data collected for the first time is called primary data. The methods used to collect such data include:

- Face-to-face conversation with the respective officers and staffs of the Branch.
- Questioner analysis.
- Practical work exposures from the different desks of the departments of the Branch covered.

The "Secondary Sources" of data and information are:

The secondary data sources are annual reports, manuals, and brochures of Islami Bank Bangladesh PLC and different publications of Bank. To identify the implementation. supervision, monitoring and repayment practice- interview with the employee and extensive study of the existing files.

Methods used to collect secondary data include:

- File study
- Annual Reports of IBBPLC (2018-2022)
- Prospectus of Islami Bank Bangladesh PLC

- Website visit of IBBPLC (www.islamibankbd.com)
- The everyday paper "The Financial Express"
- From various books and periodicals identified with banking division.

1.4.1 Data Analysis Tools

It's a process of inspecting, transforming and modeling data with the goal of discovering useful information, informing conclusion and supporting decision making. Different types of tools such as- Microsoft Word, Microsoft Excel etc. are used for preparing this report.

1.4.2. Study of Population& sample:

Sample will represent the overall population so I surveyed 60 people to know the customer satisfaction of IBBPLC. **1.4.3 Data collection procedure:**

I collected the data primarily which means gave the survey questionnaires copy to clients and get feedback from them.

1.5 Scope of the Report

Customer satisfaction in banking sector for the most part depends on service quality of banks. Service quality has been progressively recognized as an essential consider the success of any business and therefore the banking system during this case in not exceptional. Banking may be a client minded services trade and banks have started realizing that business depends on consumer service and therefore the satisfaction of the client. This can be compelling them to boost client service and build relationships with customers. Service quality has wide wanted to assess the performance of banking services.

This study, conducted on a public bank, geared toward distinctive client satisfaction variables that result in relationship building, and developing an abstract framework of relationship promoting practices in Islami Bank Bangladesh PLC by capturing the views of consumers with relation to their satisfaction with numerous services. For this reason, this study offers practitioners with the motivation to seek out novel ways that in rising their services to customers and to change the services presently provided.

In Short, this study is principally targeted on activity the amount of client satisfaction of the Islami Bank Bangladesh PLC restricted. The study highlighted the general banking activities and performance within the sector of finance and its impact on the general client satisfaction, which means the study, is principally involved with the standard of service Islami Bank Bangladesh PLC.

1.6 Limitations of the Report

The present study wasn't out of limitations. However, as Associate in nursing prisoner it had been an excellent chance on behalf of me to grasp the banking activities in Bangladesh - particularly Islami Bank Bangladesh PLC. Some constraints area unit appended bellow:

1. **Lack of info of data of knowledge or data**: Adequate and in-depth well-organized information isn't on the market for access. Although the officers tried to help, generally their operating pressure could not provide American state correct help what I required.

There's some info which require special permission from prime level isn't forever doable.

2. **Time Constraint**: It's one thing like not possible to hide the complete overall Banking Performance Associate in Nursing performance phenomena exploiting a threemonth amount period of time period fundamental quantity fundamental measure whereas a worker or a political candidate is awarded with one or biennial tentative period to try to his or her specific job.

3. **Secrecy of Information**: A number of the knowledge required to explore this marker state of affairs of the corporate wasn't disclosed.

4. Comparison Status: I actually have had no chance to check the interchange banking industry of the Islami Bank Bangladesh PLC thereupon of different modern and customary size banks. I had compared the banks that info is obtainable. It had been in the main as a result of the shortage of your time and billet nature

Chapter Two

Literature Review and Theoretical Background

2.1 Literature Review

According to Soteriou, A.C. and Stavrinides, Y. (1997) Over the last few years data envelopment analysis (DEA) has been gaining increasing popularity as a performance assessment methodology. DEA has been successfully applied to bank branch performance evaluation. However, most DEA models which have been developed for bank branch performance assessment do not include service quality as an output. Service quality has been considered by many as the key to gaining competitive advantage and customer loyalty. Develops a DEA model that can be used to provide direction for improvement to branches which do not use their resources in the most efficient way to produce service quality. Focuses on internal customer service quality which is sometimes easier to measure. Presents results from an empirical study undertaken at a bank to demonstrate the applicability of the model.

According to Bellou, V. and Andronikidis, A. (2008), he increasing importance of customer satisfaction is uncontested. Yet, banks are currently facing another major challenge, meeting the changing needs of customers. For this reason, the present study aims to examine the effect that internal service quality has on employees' prosocial customer behaviour displayed, which is crucial for customers' perception of service quality. This effect was examined both for publicly and for privately held banks.

According to Malhotra, Neeru and Mukherjee, Avinandan, (2003) Adopting an internal marketing approach, this paper attempts to provide a deeper understanding of the organisational commitment — service quality relationship in the service context. This is done by empirically testing the relationships that the three components of organisational commitment (affective, continuance and normative) have with the service quality of customer-contact employees. The hypotheses were framed by critically reviewing the extant literature in the areas of services marketing and human resource management.

According to Islam, Nazrul and Ahmed, Ezaz (2005) This study attempts to identify the factors related to service quality of the banks in Dhaka City of Bangladesh. It identifies the relationship between age, educational background, profession, and length of involvement, types of services obtained by the clients and the service quality factors.

According to Customer satisfaction is essential for the success of service firms like bank. The quality of service has become an aspect of customer satisfaction. Day by day it has been proven

that service quality is related to customer satisfaction. This study endeavors to discover the impact of service quality on customer satisfaction in private sector banks in Bangladesh

Islamic banks perform similar functions of the conventional banks but carry out such functions in accordance with Islamic principles. Islamic banks fundamentally emerged to fulfill the need of Muslims to enjoy banking products/services in conformity with Islamic principles (grounded in the Holy Qura'n and the Hadith). However, Islamic mode of banking is gaining popularity among the non-Muslim consumers around the world (Dusuki & Abdullah, 2007; Knight, 2007). Such widening appeal of Islamic finance is evident in the initiative by a number of large international banks and various domestic financial institutions to provide Islamic financial services (Hassan & Ahmed, 2001; Knight, 2007).

Chapter Three

Organization Overview

3.1 A Diagram of IBBPLC Constrained

Islami Bank Bangladesh PLC (IBBPLC) is the largest commercial bank of Bangladesh. It is the first Shariah-based Islamic bank in the South-East Asia established in March 1983. The Bank is a joint venture Public Limited Company with majority shareholding by foreign institutions and enlisted with Dhaka & Chattogram stock exchanges. With 394 branch, 237subbranch & 2700 Agent Banking Outlets, the Bank Possess the largest branch network among the private sector banks in Bangladesh. It renders general banking, commercial investment and foreign exchange services with substantial CSR activities. Besides, the Bank is a global pioneer in and largest operator of Islamic microfinance

3.2 Hierarchy Position of Islami Bank Bangladesh PLC.

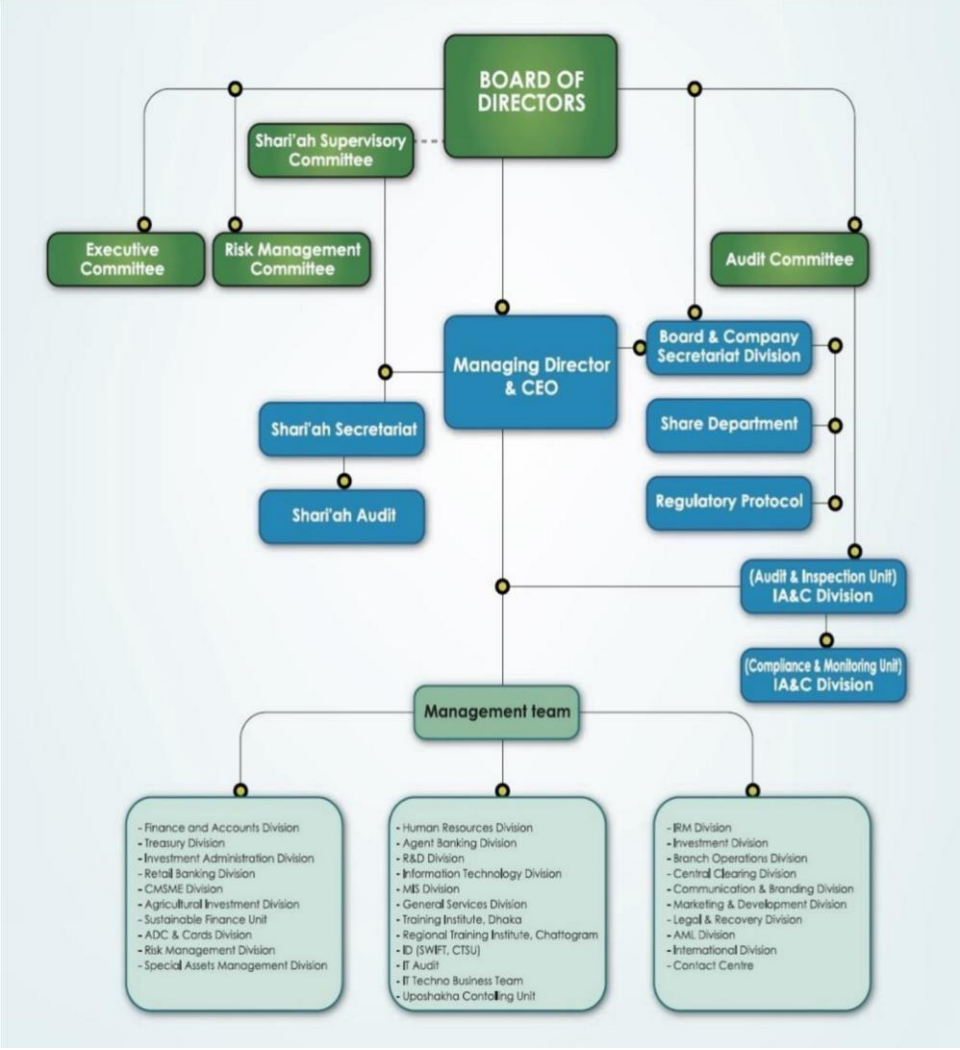
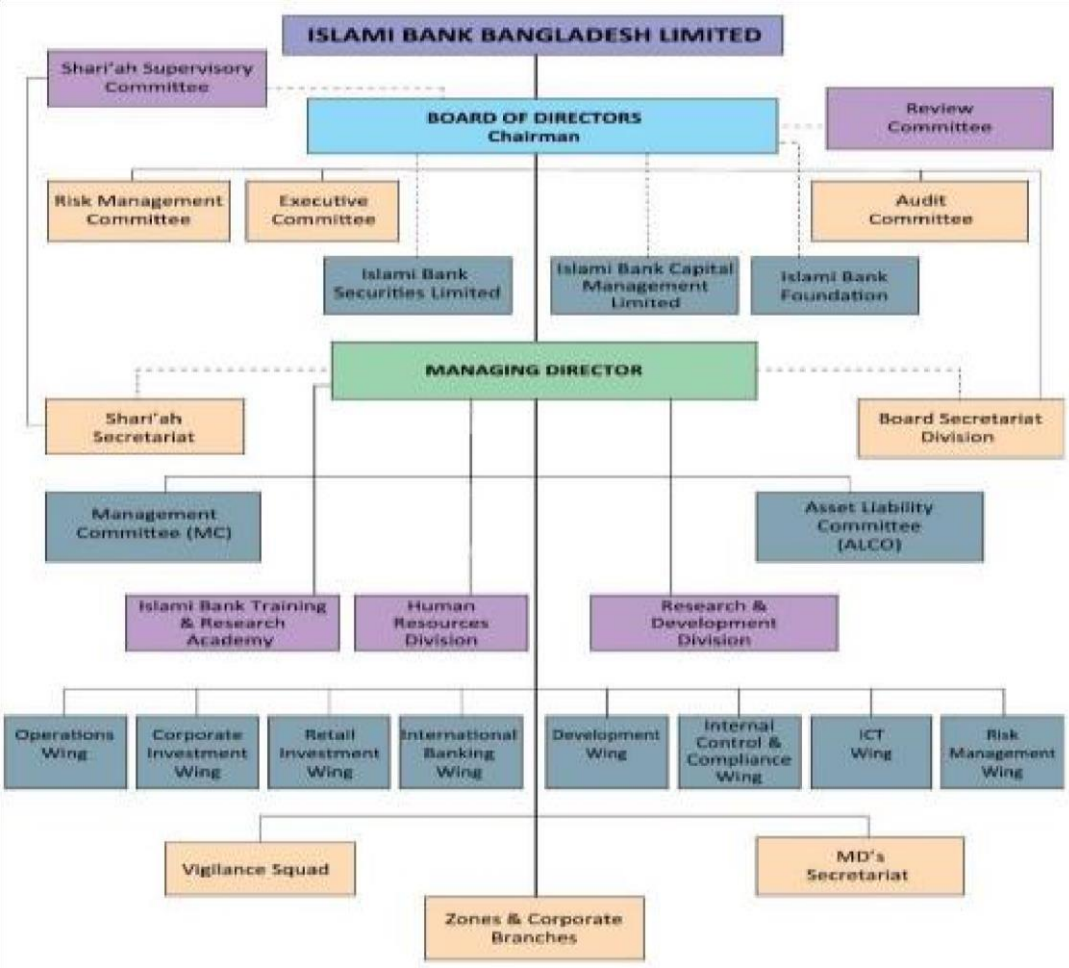


Figure-1: Hierarchy Position of Islami Bank Bangladesh PLC

3.3 Structure of Head Branch



3.4Structure of Kachpur Head Branch

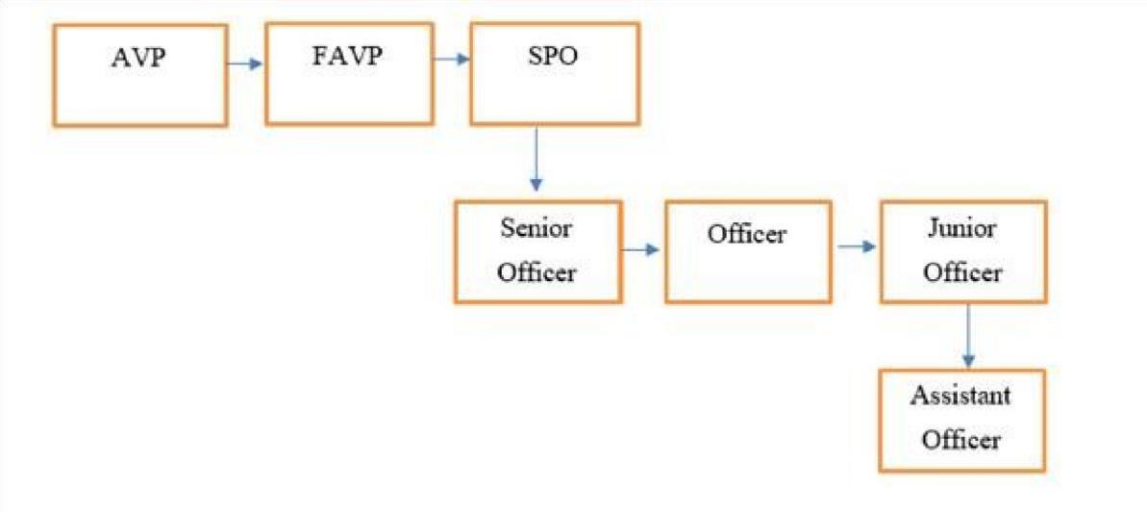


Figure-3: Structure of Kachpur Head Branch

3.5 Mission

To establish Islamic Banking through the introduction of a welfare oriented banking system and also ensure equity and justice in the field of all economic activities, achieve balanced growth and equitable development in through diversified investment operations particularly in the priority sectors and least developed areas of the country. To encourage socio-economic up liftment and financial services to the loss-income community particularly in the rural areas.

3.5 Vision

- Our vision is to always strive to achieve superior financial performance, be considered a leading Islamic Bank by reputation and performance.
- Our goal is to establish and maintain the modern banking techniques, to ensure soundness and development of the financial system based on Islamic principles and to become the strong and efficient organization with highly motivated professional, working for the benefit of people, based upon accountability, transparency and integrity in order to ensure stability of financial systems.
- We will try to encourage savings in the form of direct investment.
- We will also try to encourage investment particularly in projects which are more likely **to** lead to higher employment

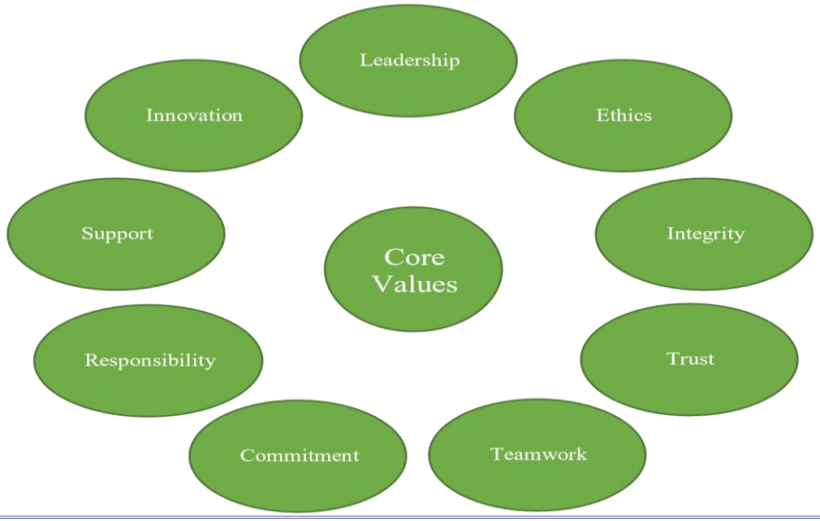
3.6 Strategies

- To ensure customers' satisfaction.
- To ensure welfare oriented banking.
- To establish a set of managerial succession and adopting technological changes to ensure successful development of an Islamic Bank as a stable financial institution.
- To prioritize the client’s welfare.
- To emerge as a healthier & stronger bank at the top of the banking sector and continue stable positions in ratings, based on the volume of quality assets.
- To ensure diversification by Sector, Size, Economic purpose & geographical location wise Investment and expansion need based Retail and SME/Women entrepreneur financing.
- To invest in the thrust and priority sectors of the economy.
- To strive hard to become a employer of choice and nurturing & developing talent in a performance-driven culture.

- To pay more importance in human resources as well as financial capital.
- To ensure lucrative career path, attractive facilities and excellent working environment.
- To ensure zero tolerance on negligence in compliance issues both sharia'h and regulatory issues.
- To train & develop human resources continuously & provide adequate logistics to satisfy customers' need.
- To be excellent in serving the cause of least developed community and area.
- To motivate team members to take the ownership of every job.
- To ensure development of devoted and satisfied human resources.
- To encourage sound and pro-active future generation.
- To ensure Corporate Social Responsibilities (CSR) through all activities.
- To promote using solar energy and green banking culture and ecological balancing.

3.7 Objectives and goals

Their main objective is to maximize profit, which in turn will maximize wealth. Islami Bank Bangladesh PLC is always ready to maintain the highest quality of services by banking technology prudence in management and by applying high standard of business ethics



Islami Bank Bangladesh PLC is committed to ensure its contribution to national economy by increasing its profitability through professional and disciplined growth strategy for its customer and by creating corporate culture in international banking area **Figure-4:** Core values of IBBPLC

- We trust in the Almighty Allah
- We adherence to the spirit of Islami Shariah
- We believe in integrity, transparency and accountability
- We ensure our clients expectations by anticipating their needs and responding with a Sense of urgency
- We communicate with condor and transparency to provide the best service
- We work for the economic emancipation and alleviation of poverty from the Country. • We contribute to the economic development and nation-building activities of us Country.
- We uphold the name and fame of the bank and the country through international trade.

3.8 Products and Service:

Present Deposit products of the bank are

The deposit of Islami Bank Bangladesh PLC stood at Tk. 1520000 million as on

December 17, 2023 as against Tk.274,224.78 million of 2016registering an increase of Tk. 24881.32mollion, i.e., 9.07% growth. Deposit is the "life -blood" of a bank the bank has given utmost importance in mobilization of deposits introducing various popular and innovative schemes.

Al-Wadeeah Current Account (AWCA).	Mudarabah Savings Account (MSA).	Mudarabah Term Deposit Account: 1 / 3 / 6 / 12 /24 /36 months	Mudarabah Special Notice Account. (MSNA)
Mudarabah Hajj Savings Account: 1 years' to 25 years' term (MHSA).	Mudarabah Special Savings (pension) Account –3 years', 5 years'& 10 years' term (MSSA).	Mudarabah Savings Bond: 5 years'& 8 years'' term (MSB).	Mudarabah Foreign Currency Deposit (Savings) Account MFCD)

Mudarabah Monthly Profit Deposit Scheme: 3 years'& 5 years' term (MMPDS).	Mudarabah Mohor Savings Account: 5 years'& 10 years' term (MMSA).	Mudarabah Waqf Cash Deposit Account (MWCDA).	Mudarabah NRB Savings Bond (MNSB) Scheme: 5 years'& 10 years' term (MNSB)
Mudarabah School Student Savings Account (SMSA)	Mudarabah Farmers Savings Account (MFSA)	Foreign currency A/c (FCA)	Non-Resident Investor Taka A/c. (NITA).
Mudaraba Upohar Deposit Scheme.	Mudaraba Industry Employees Savings Account (MIESA).	Mudaraba Payroll Account (MPA).	Mudaraba Bibaho Savings A/c (MBSA)
Mudaraba Education Savings Scheme (MESS, Tenure- 3, 5, 10 & 15 years')	Mudaraba Senior Citizen Monthly Profit Deposit Scheme (MSCMPDS, Tenure 1, 3, 5 years')	Mudaraba Expatriate Housing Deposit Scheme (MEHDS, Tenure-3,5,10& 15 Years')	Al Wadeah Personal Retail Account (AWPRA)
Mudaraba Double Benefit Account			

Table 1: Present products of the bank

Moreover, other principal deposit of the bank is as follow-

- Al-Wadiah Current Deposit Account.
- Mudaraba Savings Deposit Account.
- Mudaraba Special Notice Deposit Account.
- Mudaraba Term Deposit Account.
- Mudaraba Monthly Profit Scheme.
- Mudaraba Monthly Deposit Scheme.
- Mudaraba Deposit Double Scheme.
- Foreign Currency Deposit. Al-Wadiah Current Deposit Account

Key Features:

- Any adult having sound mind can open this account in his/her name singly or jointly with others. Any proprietorship/partnership firm, limited company (private/public), educational institution, club, association, socio-economic organization can also open this account.
- Account opening balance is TK. 1,000 only, which is treated as minimum balance of the account.
- Yearly Account maintenance fees: TK. 1,000 only +15% VAT
- Internet Banking Service (Yearly Fees: TK. 200 only + 15% VAT)
- SMS Banking (Yearly Fees: TK. 200 only +15% VAT)
- ATM Card/Debit Service (Yearly Fees: TK. 500 only+ 15% VAT)

Mudaraba Savings Deposit Account **Key Features:**

- Any adult having sound mind can open this account in his/her name singly or jointly with others. Any proprietorship/partnership firm, limited company (private/public), educational institution, club, association, socio-economic organization can also open this account.
- Account opening balance is TK. 500 only, which is treated as minimum balance of the account.
- Provisional Rate of Profit: 3.50%
- Yearly Account maintenance fees: TK. 600 only + 15% VAT
- Internet Banking Service (Yearly Fees: TK. 200 only +15% VAT)
- SMS Banking (Yearly Fees: TK. 200 only + 15% VAT)
- ATM Card/Debit Service (Yearly Fees: TK. 500 only + 15% VAT) Mudaraba Special Notice Deposit Account **Key Features:**

- Any adult having sound mind can open this account in his/her name singly or jointly with others. Any proprietorship/partnership firm, limited company (private/public), educational institution, club, association, socio-economic organization can also open this account.
- Account opening balance is TK. 5,000 only, which is treated as minimum balance of the account
- Provisional Rate of Profit: 3.00%.

Mudaraba Term Deposit Account Key Features:

- Any adult having sound mind can open this account in his/her name singly or jointly with others. Any proprietorship/partnership firm, limited company (private/public), educational institution, club, association, socio-economic organization can also open this account.

- Account opening balance is TK. 10,000 only

A/C TYPE	DEPOSIT A/C NAME	SHORT CODE	TERM	RATE (PROVISIONAL)
Transaction Accounts	Mudaraba Savings Account	MSA	-	3.00
	Student Mudaraba Saving Account	SMSA	-	3.00
	Mudaraba Priority Saving Account	MPSA	-	4.40
	Mudaraba Farmers Saving Account	MFSA	-	3.00
	Mudaraba Special Notice Deposit Account	MSNDA	-	2.50
	Mudaraba Industrial Employee Saving Account	MIESA	-	2.80
	mCash Deposit Scheme	mCash	-	2.50
	Mudaraba Payroll Saving	MPSA	-	2.80
	Account			
Contingent	Mudaraba Upohar Deposit Account	MUDA	-	3.00
Monthly Savings Scheme	Mudaraba Special Savings (Pension) Account	MSS	10 years	6.20
			5 years	6.00
			3 years	5.80
	Mudaraba Hajj Savings Account	MHSA	11-25 years	6.30
			01-10 years	6.00
	Mudaraba Education Savings Scheme	MESS	15 years	6.20
			10 years	6.00
			5 years	5.90
			3 years	5.80
	Mudaraba Expatriate Housing Deposit Scheme	MEHDS	15 years	6.20
			10 years	6.00
			5 years	5.90
			3 years	5.80

	Mudaraba Bibaho Saving Account	MBSA	5 years	6.00
			3 years	5.80
	Mudaraba Muhor Savings Account	MMSA	10 years	6.20
			5 years	6.00
	Mudaraba Monthly Profit Deposit Scheme	MMPDS	5 years	6.25
			3 years	5.75
			5 years	6.30

Fixed Term Deposits	Mudaraba Senior Citizen Monthly Deposit Scheme	MSCMDS	3 years	5.80
			1 year	4.00
	Mudaraba Term Deposits Receipt	MTDR	1 month	3.10
			3 months	6.75
			100 days	6.75
			6 months	6.80
			200 days	6.80
			300 days	6.85
			12 months	6.85
			24 months	6.90
			36 months	7.00
	Mudaraba Savings Bond	MSBA	8 years	6.20
			5 years	5.80
	Mudaraba NRB Savings Bond	MNRBSBA	10 years	6.30
			5 years	5.80
Charity	Mudaraba Waqf Cash Deposit Account	MWCDA	-	6.50

Table 2: MTDR Products of the bank - Mudaraba Students Savings A/C (School Banking)

Key Features:

- Students up to X (below 18) can open Onkur A/C
- Account opening balance: TK. 100 only
- **Free ATM Card& Cheque Book**
- Any Amount Can be Deposited & Withdrawal • 5% (Provisional) Profit on deposit
- No Account maintenance Fees.
- TK. 50,000/- Free Life Insurance Facility.

Investment Products:

Despite conflicting situations in both global and local market, IBBPLC has remarkably increases its investment. On 31st December, 2022 Banks total investment was 187,680.01 million takas which is a 22.83% gain from 2021s 152,792.32-million-taka, total gain of 34887.69 million takas.

- Corporate finance
- Hire-Purchase Finance
- Commercial finance
- Industrial finance
- Lease finance
- Syndicate finance
- Real Estate
- Small medium finance
- Women Entrepreneur Investment Project
- Agriculture Investment Project Services of IBBPLC
- ATM Card
- Remittance service
- SMS service
- Locker service
- Cellfin
- M-Cash
- Collections of utility bill
- Mobile banking
- Internet banking
- Student mobile banking

ATM Banking

Now one's can access to our money Therefore, your life becomes hassle-free and safe.

Features:

- Cash withdrawal from IBBPLC and all other banks ATM in all over the country
- Can Pay Bill after shopping or dine through 32000+ POS in Bangladesh
- Have attractive Discount in Different Hotels & Resorts, Restaurant, Hospital and Diagnostic Centre.
- Mobile Top Up/Recharge
- Balance Inquiry
- PIN Change
- Mini Statement
- Transaction Alert through SMS
- 24/7 Call Centre (16259 or (+880)-2-8331090.)

Remittance:

The word "Remittance" originates from the word "remit" which means to transmit money/ fund. In banking terminology, the word "remittance" means transfer of fund one place to another place. Total remittances mobilized by the Islamic banking stood at BDT 306.09 billion during January-March 2023, which was higher by BDT 49.19 billion or 19.15 percent and BDT 171.39 billion or 127.24 percent than that of the previous quarter and the same quarter of 2022 respectively.

Local remittance
Foreign Remittance

Table 3: Remittance

Local remittance

Remittance of fund is to be collected in two ways. Any person can remit funds to another through in this remittance by using the following means of remitting funds with charges.



Figure 5: Local Remittance

Pay Order (PO):

A pay order is a written under, issued by a branch of the Bank, to pay a certain sum of money to a specific person or a bank. It may be said as to be a banker's cheque as it is issued by a bank and payable by itself.

Demand Draft (DD):

This is an instrument through which customers money is remitted to another person /Firm/ organization in outstation (outside the clearing house area) form a branch of one Bank to an outstation branch of the same Bank or to a branch of another Bank (with prior arrangement between that bank with the issuing branch).

Telegraphic Transfer (TT):

A Telegraphic Transfer is a method of remittance, which is affected by the banker through a coded telegram attested by secret check signal, on receipt of which, the paying office pay the amount to the payee by crediting his account.

Mail Transfer Advice (MT):

When the remitter desires the banker does it through a mail transfer advice. The payee must have an account the paying office as the amount remitted in such a manner is meant for credit to the payee's account and not cash payment.

Foreign Remittance:

Bank procured foreign remittance for Tk. 119 crore as December 31.2017. meanwhile, the bank made enormous progress in dealing remittance business with some leading exchange houses like-

Western Union
Placid NK Corporation
MoneyGram
Express Money Transfer
Aftab Currency Exchange Ltd
BRAC Saajan Exchange Ltd
Al-Muzaini Exchange Co
IME remit etc

Table 4: Foreign Remittance

Moreover, our own Exchange house located in Italy sent substantial amount of foreign remittance.

Utility Bill Payment:

The utility bill's received following Branches

Branch Name	Bill's Type
Topkhana	Dhaka Under process (Electric bill)
Mohakhali,	Dhaka Titas Gas
Gulshan	Dhaka CESCO

Keranihat	Chittagong Pally Biddut Shomitty
Shafipur, Gazipur	Dhaka Pally Biddut Shomitty

Table 5: Utility bill's Payment **Mobile Banking:**

Features of IBBPLC Mobile Banking are convenient, faster electronic fund transfer, safe payment system, cash withdrawal. Fund transfer facilities, widely available throughout the Country, simple account opening.

Online Banking

IBBPLC **Online Banking includes** balance inquiry, limit inquiry, profit details, term deposit details, investment repayment schedule, cheque book details, clearing, cheque status, transaction details, customer information, statement request, cancelling cheque request, address change request, cheque book requisition, password change, EMI calculator.

Cellfin Banking

With the development of technology, consumers' behaviour in using financial services has changed. Nowadays, customers like fast, easy and reliable services. The growing demands have resulted in the rise of numerous financial technologies (fintech) that have enhanced the quality of services offered by banks. To survive the competition against the fast-paced fintech companies, banks are required to adapt and provide better services, especially in connection with information technology services. Islami Bank's Cellfin app has emerged with all banking solutions for users to make life easy, reads a press release.

mCash Banking mCash is the name of the mobile financial service offered by Islami Bank Bangladesh Limited (IBBL). mCash offers a range of products and services, including cash transfers between individuals (P2P) and between businesses/organizations and individuals (B2P), fund transfer between bank accounts to mobile accounts, student fee payments, salary disbursements and withdrawals, bill payments, merchant payments, mobile top up, and international remittance payments.

3.9 Corporate Information

Chairman	Mr. Ahsanul Alam
Vice Chairman	Mr. Tanvir Ahmed
Managing Director (Current Charge)	Mr. Mohammed Monirul Moula
Company Secretary	Mr. J.Q.M Habibullah, FCA
Legal Status	Public Limited Company
Date of Incorporation	March 13, 1983
Date of Commencement of Business	March 27, 1983
Corporate Head Office	Ialami Bank Tower, 40-Dilkusha C/A, Dhaka 1000, Bangladesh.
Registered Office	Ialami Bank Tower, 40-Dilkusha C/A, Dhaka 1000, Bangladesh.
Line of Business	Banking
Authorized Capital	Tk. 2000 million
Paid up Capital	Tk.16099.91 million
Date of consent for IPO	July1985
Phone	+029563040
Fax	880-2-9564532
E-mail	info@islamibankbd.com

SWIFT Code	IBBLBDDH

Table-6: Corporate Information **3.10 Organogram of Kanchpur Branch**

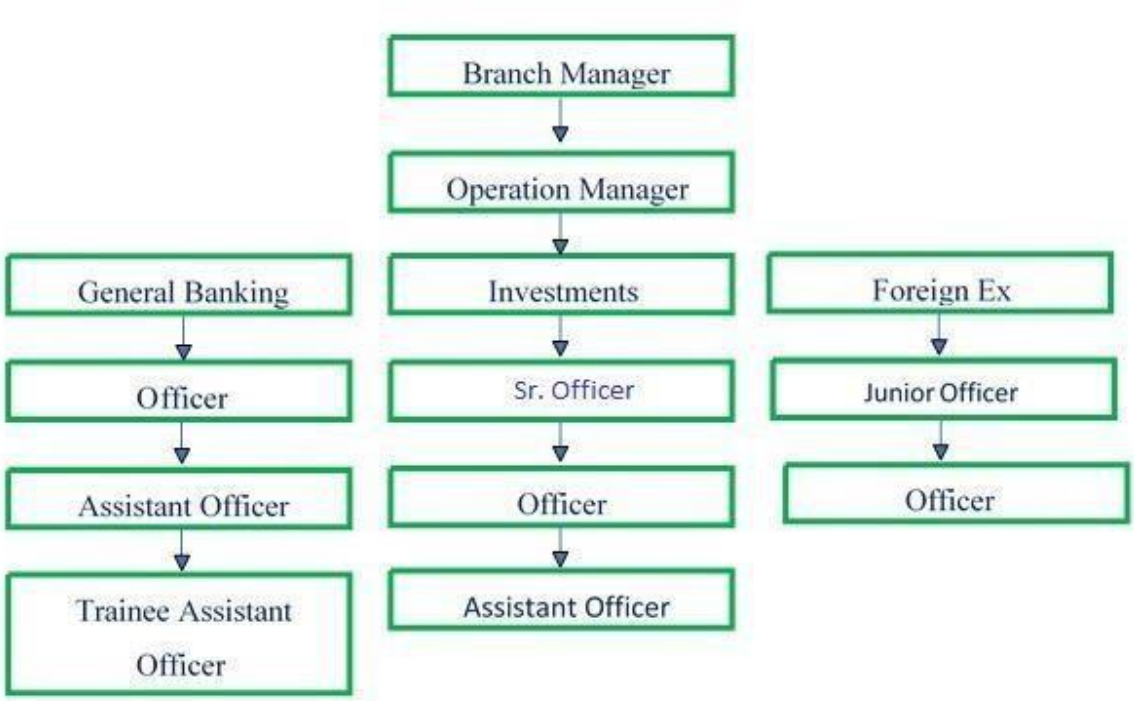


Figure 6: Organogram of kanchpur Branch

3.11 SWOT Analysis of IBBPLC Limited

3.11.1: Strengths

- First strength is that it is a Shariah based bank.
- IBBPLC established a customer friendly relationship with its clients
- It has prominent saving scheme named DPS for every class of people of this Society.
- It provides services even after the banking hour to their special clients.
- It has sound profitability growth and high assets.
- Experienced management team.
- It has honest, sincere and dedicated employee competency.
- High attention on individual performance.
- High attention on making quality investment and disposal of proposals.
- All the officials are dedicated and honest to serve their own duty and make a good relation with their clients

- As a whole the human resource is the main capital of the division.

3.11.2 Weaknesses

- Maintaining traditional network system and lack of full-scale automation.
- Poor marketing of investment products Poor
- Lack of information required specifically on SME.
- IBBPLC does not have an individual marketing department.
- IBBPLC have limited advertising strategy on behalf on their bank
- IBBPLC Bank Ltd. does not use the share mode of investment.

3.11.3 Opportunities

- Scope of market penetration through diversified investment products.
- Increasing awareness of Islamic banking benefits among the clients.
- Develops scope for new committed entrepreneurs.
- IBBLPLC have wide branches having wide opportunities to access in different kinds of business.
- Service charges of IBBPLC comparatively lower than other banks
- IBBPLC Bank provide much integral working atmosphere.
- First time in Bangladesh IBBPLC introduce Islami Bank Khidmah card.

3.11.4 Threats/Challenges

- The competitor banks have more geographical coverage than IBBPLC
- State law defers with the Islamic Shariah.
- In the money market of Bangladesh there is no call money system of Islamic Shariah.
- Some other conventional banks have also start Islami banking and opened them Islamic banking branch.

Chapter Four

Customer Service OF Islami Bank Bagladesh Limited PLC

4.1 What is Customer Service?

Customer service is the set of behaviors that a business undertakes during its interaction with its customers. It can also refer to a specific person or desk which is set up to provide general assistance to customers.

CRM is system with which to identify and track customer's needs. Four basic steps will help to ensure a greater effectiveness in your CRM system:

- Establish clear and specific objectives regarding the CRM needs you wish to fulfil
- Plan a realistic strategy to accomplish the set objectives
- Identify a CRM software that matches up with set goals
- Evaluate on a regular basis to train and adapt your strategy to your progressive experience

4.2 What is Customer Satisfaction?

It refers to the satisfaction of customers in terms of how are they satisfied with the politeness, knowledge and promptness of employees in handling busy customers. It also takes into consideration the perception of the customers as to whether the product or service is worth what they are paying for it.

Customers of IBBPLC have a good perception about the quality of service provided by them. From our survey we found that customers are satisfied with the overall service of IBBPLC. All the offers provided by IBBPLC are very beneficial for the customers. But in case of service benefit is not the alone factor that determines the level of satisfaction. There are many other things that take control over the overall satisfaction. For instance, service having attractive offers may fail only because of rude behaviour or carelessness of the provider. So, it is very important to ensure other factors that are related with the success of the service.

4.3 The five Factors to customer Satisfaction

There are five major factors identified by the experts that are essential to assure the quality of better service that will lift the level of satisfaction. They are reliability, responsiveness, assurance, empathy and tangibles. These five factors determine the quality of interaction between customer and provider, the quality of Physical environment quality and outcome quality of the service which leads the overall service to the position of excellence of quality.

From our survey we found that how these factors affect their satisfaction level.

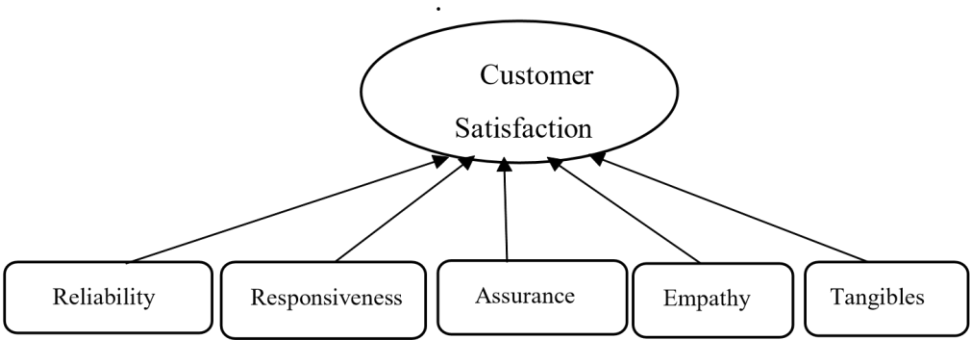


Table: Significant values on Customer satisfaction in terms of different criteria according to five dimensions.

4.4 Scenario of Customer Satisfaction Level of Banking Sector in Bangladesh

Dimensions	Different criteria
Reliability	When Banks promise to do something by a certain time, it does so. When you have a problem, Banks show sincere interest in solving it. Banks perform the services in the right time. Banks provide its services at the time it promises to do so. Banks insist on error-free records.
Responsiveness	Banks keep customers informed, when services will be performed. Banks give you prompt service. Employees of the Banks are willing to help you. Peoples of the Banks are never too busy to respond to your request.
Assurance	Banks instill confidence in you. You feel safe in your transaction with these Banks. Peoples of the Banks are consistently courteous with you. Employees in Banks have the knowledge to answer your question.
Empathy	Banks are always receptiveness. Employees give special attention. Banks create best interests in your heart. Employees understand your specific needs. Operating hours are convenient to all its customers.

Tangibles	Banks use latest technology. Banks' physical facilities are visually appealing. Banks' employees appear neat. Materials associated with the service are visually appealing at Bank.

Banking operations are becoming increasingly customer dictated. The demand for 'banking super malls' offering one-stop integrated financial services is well on the rise. The ability of banks to offer clients access to several markets for different classes of financial instruments has become a valuable competitive edge. Convergence in the industry to cater to the changing demographic expectations is now more than evident. Bank assurance and other forms of cross selling and strategic alliances will soon alter the business dynamics of banks and fuel the process of consolidation for increased scope of business and revenue. The working of the customer's mind is a mystery which is difficult to solve and understanding the announces of what customer satisfaction is, a challenging task. This exercise in the context of the banking industry will give us an insight into the parameters of customer satisfaction and their measurement. This vital information will help us to build satisfaction amongst the customers and customer loyalty in the long run which is an integral part of any business. The customer's requirements must be translated and quantified into measurable targets.

4.5: Customer Satisfaction of Bangladesh Bank

The Customer satisfaction of Bangladesh Bank is moderate because the Bangladesh Bank does not properly implement the Govt. monetary policy as a result the rate of inflation increasing day by day.

4.6: Customer Satisfaction of Commercial Bank

The Customer satisfaction of commercial bank is moderate because when customer want to withdraw money from their account needs to spend their time in a line & setting facility & lack of good working environment for the customers.

4.7 Customer Satisfaction of Specialized Banks

The Customer satisfaction of specialized banks is moderate because the loan amortization of specialized banks & loan collection from customers it is used defective systems & lack of available credit.

4.1.1Customer Satisfaction

Customer satisfaction is a measurement of customer attitudes about products, services and brands. Customer satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance in relation to his/her expectations. A buyer satisfaction is a function of the products perceived performance and the buyer's expectation. Customer satisfaction has become an important focus of corporate strategy. In the past executives trusted their initiative sense that higher customer satisfaction would lead to improved company performance. Customer satisfaction is essential to the long-term success of a commercial Bank.

Customer Satisfaction

- Buy The Service Again
- Buy Other Service on this bank
- Customer satisfaction = Customer perception of the service received - Customer expectation of service.
- Customer satisfaction is the main objective of any banking sector to provide quality product which help in retaining the customer.
- Types of Customer Satisfaction

Service Quality

A definition of quality revolves around the idea that quality has to be judged on the assessment of the user or consumer of the service. The construct of quality as conceptualized in the services literature is based on the perceived quality.

Perceived quality

Perceived quality is also seen as a form of attitude, related to, but not the same as satisfaction, and resulting from a comparison of expectations with perceptions of performance. The ten dimensions include tangibility, reliability, responsiveness, competence, access, courtesy, communication, credibility, security and understanding. In addition, these ten dimensions were then regrouped in the well-known five dimensions in the SERVQUAL model which include assurance, empathy, reliability, responsiveness and tangibility.

4.1.2 Customer Expectations

Expectations play an important role in the satisfaction formation. The extent to which a product or service fulfills a customer's need and desire may play an important role in forming feelings of satisfaction because of the impact of confirmation or disconfirmation that have on satisfaction. Consumers expect to be delivered quality products and services; therefore, companies try to offer quality products and services.

4.2 Importance of Customer Satisfaction: Differentiation strategy:

Satisfaction is quickly becoming the key to competitive posture within an industry. Initially, products or services secure life in the market by fulfilling a basic need. But only offering minimal functionality grants a product nothing than commodity status.

Importance of Customer Satisfaction: Differentiation strategy:

- To ensure long-term market success, businesses have created brands. Brands allowed business to develop and sustain an image, differentiating one another's products in the eyes of customer.
- High quality ensures higher customer satisfaction and a greater chance of continued partnership.

Improved profitability:

There is both an intuitive belief and empirical evidence that improved customer satisfaction will increase organizational profitability.

4.3 Customer Perception

Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different beliefs towards certain services and products that play an important role in determining customer satisfaction.

Customer Perception

- Customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectations it leads to satisfaction.
- Customer perception is the opinions, feelings, and beliefs customers have about your brand.

Gap Analysis

It is a process through which a company can compares its actual performance to its expected performance in order to determine whether it is meeting expectations and using its resources

effectively or not. The "Gap analysis model" was developed by Parasuraman et al. (1985), for evaluating service quality and its determinants.

The model defined service quality as the degree of discrepancy that exists between customers' expectations for the service and their perceptions of service performance. According to Gap Model customer compare the service experience with what they expect and if both does not match it is result into gaps.

Following are the gaps according to this model

GAP 1: The first Gap is the gap between consumer expectation of service and management perception of the same. The gap arises when the service provider does not correctly perceive the actual wants or needs of customers.

GAP 2: The second gap is the gap between management perception of service and service quality specify by them. The gap arises when the management or service provider. might correctly perceive the needs of customer, but may not correctly specify them further. GAP 3: The third gap is the gap between service quality specify by the employees and actual deliver of service. This gap is the result of poor training, incapability or unwillingness of employees to serve customer.

GAP 4: The fourth gap is the gap between actual service delivered and communication made to the customer. The gap comes when customers assumed that what communication made to them are not fulfilled at the time of service delivery. GAP 5: The fifth gap is the gap between expected service by the customer and service actually experienced by them.

4.4 Target Customer

The bank has clear idea about the customers it wants to serve; it is not possible to work out products to satisfy their needs.

Target Customer

- Potential customers are identified by criteria such as age, race, religion, gender, income level. family size. occupation. education level
- High quality ensures higher customer satisfaction and a greater chance of continued partnership

- In achieving business goal organization has to identify their target customers groups to which they provide the products. For this, organization screen out their potential customers group through-

- Market Segmentation- the process of dividing a market into distinct groups of buyers with different needs, characteristics or behavior.
- Target Marketing- the process of evaluating each market segments, attractiveness and selecting one or more segments to enter.
- Market positioning- Occupying a clear, distinctive and desirable place relative to competing products in the minds of target customers.

In my project period I was ask various question to the customer to know about their satisfactory level of Islami Bank Bangladesh PLC. This survey was conducted in September, 2023 in the Islami Bank Bangladesh PLC, Kanchpur Branch where 50 customers of this bank responded in this season.

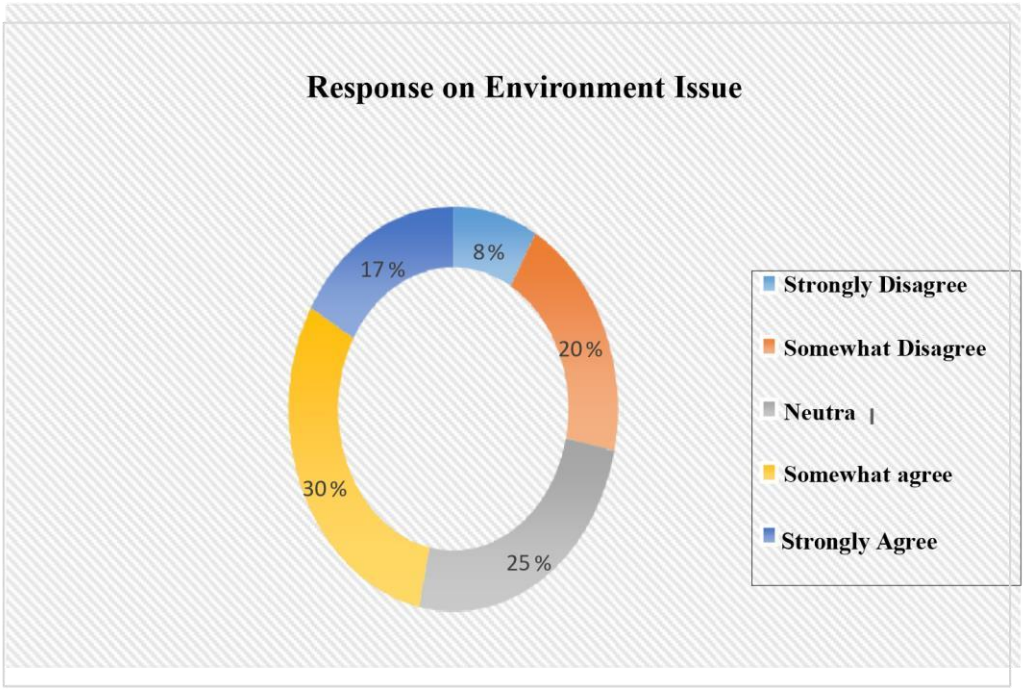
With the help of MS Word's tables & charts the data are analyzed and interpreted. Some diagrams and tables were used in this report for analyzing the collected data to explain certain concepts and findings more clearly. Here is that:

Question 1: Is the environment of IBBPLC good enough?

Analysis: Flowing table and diagram shows the analysis of particular topic:

		Frequency
1	Strongly Disagree	5
2	Somewhat Disagree	12
3	Neutral	15
4	Somewhat Agree	18
5	Strongly Agree	10
Total		**60**

Table 7: Response from Question 1



Interpretation: From the above table and chart, we can say that only 17% respondent strongly

Agreed to this fact and 30% somewhat agreed. Meanwhile the number of respondents who strongly disagreed to this fact is 8%. Here 20% respondent said they somewhat disagree to this point and 25% respondents kept themselves in neutral side.

Question 2: Is the staffs and employees of IBBPLC are very much helpful?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1	Strongly Disagree	5
2	Somewhat Disagree	10
3	Neutral	7
4	Somewhat Agree	20
5	Strongly Agree	18
Total		60

Table 8: Responses from Question 2

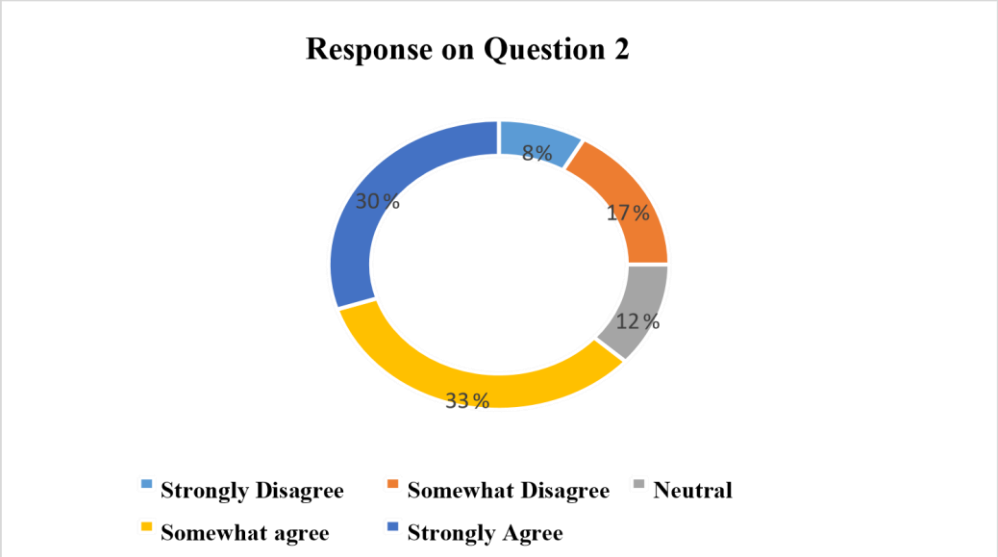


Fig 9: Response on Question 2

Interpretation: From the above table and chart we can say that only 30% respondent strongly agreed to this fact and 33% somewhat agreed. Meanwhile the number of respondents who strongly disagreed to this fact is 8%. Here 17% respondent said they somewhat disagree to this point and 12% respondents kept themselves in neutral side.

Question 3: Is the employees of IBBPLC maintain good relationship with customers?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1	Strongly Disagree	6
2	Somewhat Disagree	8
3	Neutral	14
4	Somewhat Agree	20
5	Strongly Agree	12
Total		60

Table 9: Responses from Question 3

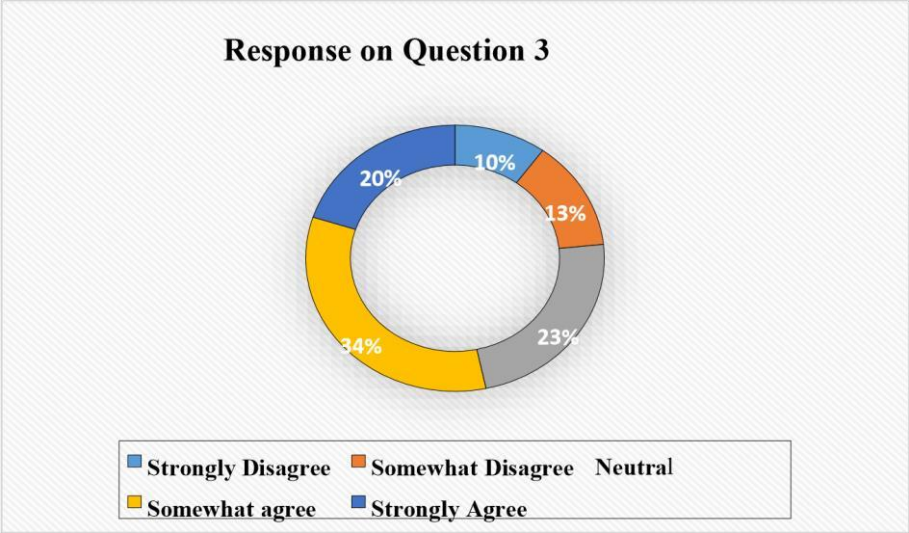


Fig 10: Response on Question 3

Interpretation: From the above table and chart we can say that only 20% respondent strongly agreed to this fact and 34% somewhat agreed. Meanwhile the number of respondents who strongly disagreed to this fact is 10%. Here 13% respondent said they somewhat disagree to this point and 23% respondents kept themselves in neutral side. **Question 4: Is the employees in this bank are punctual and all services are provided in time?**

Analysis: Flowing table and diagram shows the analysis of particular topic:

		Frequency
1	Strongly Disagree	8
2	Somewhat Disagree	10
3	Neutral	6
4	Somewhat Agree	20
5	Agree	16
Total		60

Table 10: Responses from Question 4

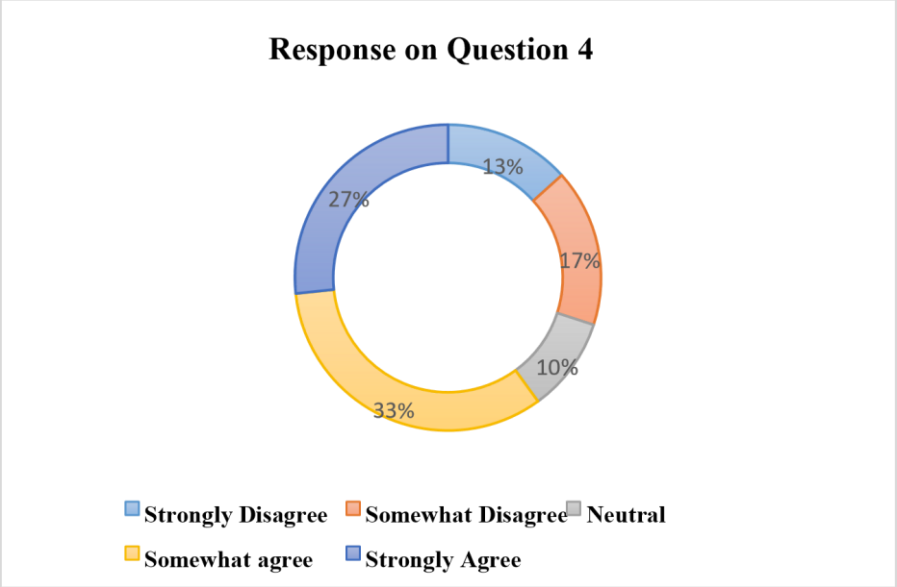


Fig 11: Response on Question 4

Interpretation: From the above table and chart we can say that only 27% respondent strongly agreed to this fact and 34% somewhat agreed. Meanwhile the number of respondents who strongly disagreed to this fact is 13%. Here 17% respondents said they somewhat disagree to this point and 10% respondent kept themselves in neutral side.

Question 5: Is Online services provided IBBPLC Satisfactory?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1	Strongly Disagree	4
2	Somewhat Disagree	12
3	Neutral	10
4	Somewhat Agree	14
5	Agree	20
Total		60

Table 11: Responses from Question 5

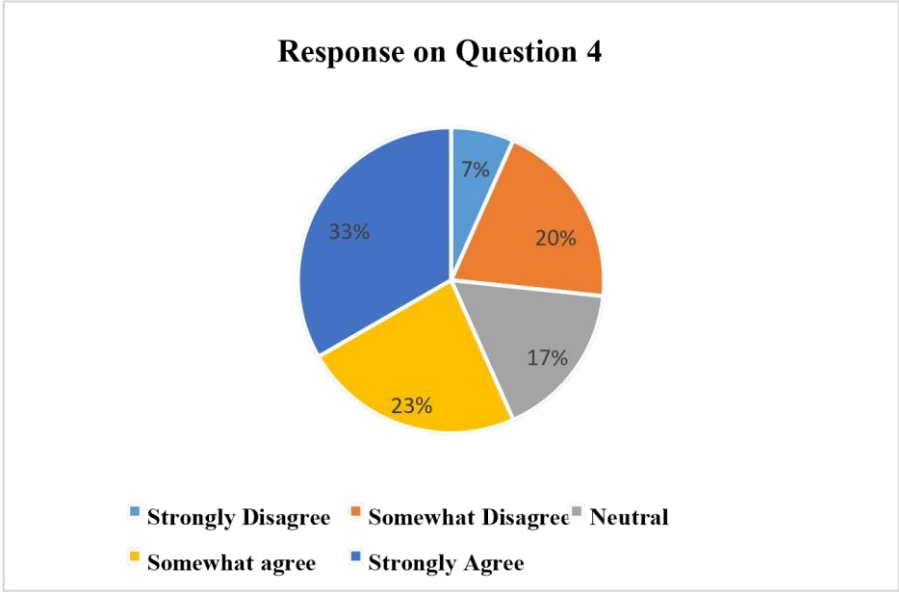


Fig 12: Response on Question 5

Interpretation: From the above table and chart we can say that only 33% respondents strongly agreed to this fact and somewhat agreed 23%. Meanwhile the number of respondents who strongly disagreed to this fact is 7%. Here 20% respondents said they somewhat disagree to this point and 23% respondent kept themselves in neutral side.

Question 6: Is the Service Charge of IBBPLC is Competitively low?

Analysis: Flowing table and diagram shows the analysis of particular topic:

		Frequency
1	Strongly Disagree	2
2	Somewhat Disagree	6
3	Neutral	12
4	Somewhat Agree	28
5	Agree	12
Total		60

Table 12: Responses from Question 6

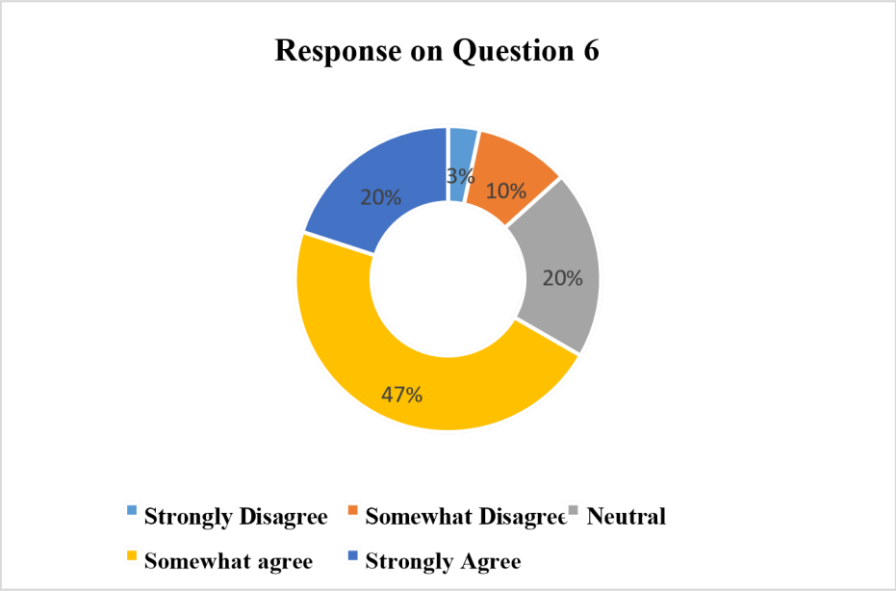


Fig 13: Response on Question 6

Interpretation: From the above table and chart we can say that, 3% people are strongly disagree, 10% people are somewhat disagree, 20% people cannot express their opinion, 47% people are somewhat agree and 20% people are strongly agree.

Question 7: Is IBBPLC offers one of the best deposit schemes for their customer?

Analysis: Flowing table and diagram shows the analysis of particular topic:

		Frequency
1	Strongly Disagree	7
2	Somewhat Disagree	9
3	Neutral	14
4	Somewhat Agree	18
5	Agree	12
Total		60

Table 13: Responses from Question 7

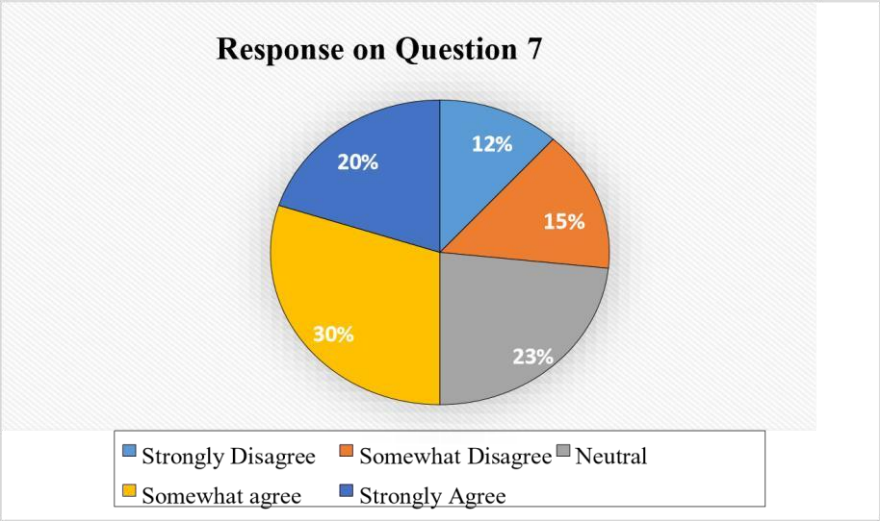


Fig 14: Response on Question 7

Interpretation: From the above table and chart we can say that, 12% people are strongly disagree, 15% people are somewhat disagree, 23% people cannot express their opinion, 30% people are somewhat agree and 20% people are strongly agree.

Question 8: Is supplying Pay order (PO) need shorter time?

Analysis: **Flowing table and diagram shows the analysis of particular topic:**

	Frequency	
1	Strongly Disagree	6
2	Somewhat Disagree	12
3	Neutral	14
4	Somewhat Agree	18
5	Agree	10
	Total	60

Table 14: Responses from Question 8

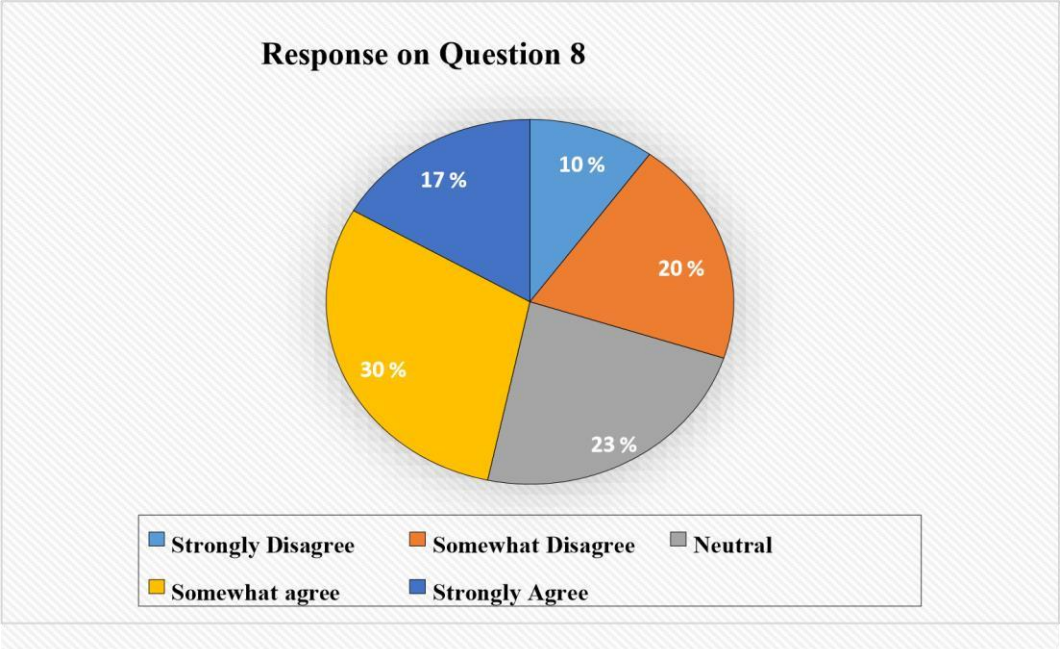


Fig 15: Response on Question 8

Interpretation: From the above table and chart we can say that, 10% people are strongly disagree, 20% people are somewhat disagree, 23% people cannot express their opinion, 30% people are somewhat agree and 17% people are strongly agree.

Question 9: IS ATM Service of IBBPLC provides 24 hours' service?

Analysis: Flowing table and diagram shows the analysis of particular topic:

Frequency		
1	Strongly Disagree	8
2	Somewhat Disagree	9
3	Neutral	12
4	Somewhat Agree	21

5	Agree	10
Total		0

Table 15: Response percentage

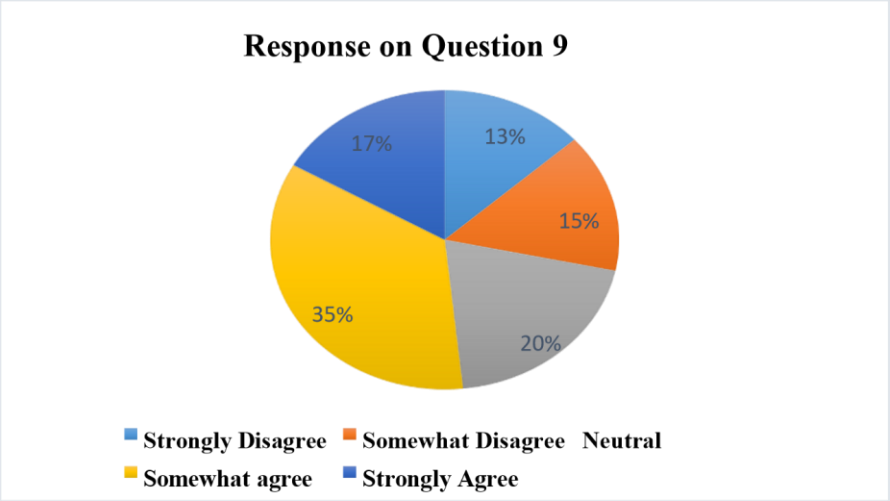


Fig 16: Response on Question 9

Interpretation: From the above table and chart we can say that, 13% people are strongly disagree, 15% people are somewhat disagree, 20% people cannot express their opinion, 35% people are somewhat agree and 17% people are strongly agree.

Question 10: Is the Workers sincere & interested in resolution your problem?

Analysis: **Flowing table and diagram shows the analysis of particular topic:**

Frequency		
1	Strongly Disagree	12
2	Somewhat Disagree	10
3	Neutral	17
4	Somewhat Agree	13
5	Agree	8
	Total	60

Table 16: Response percentage

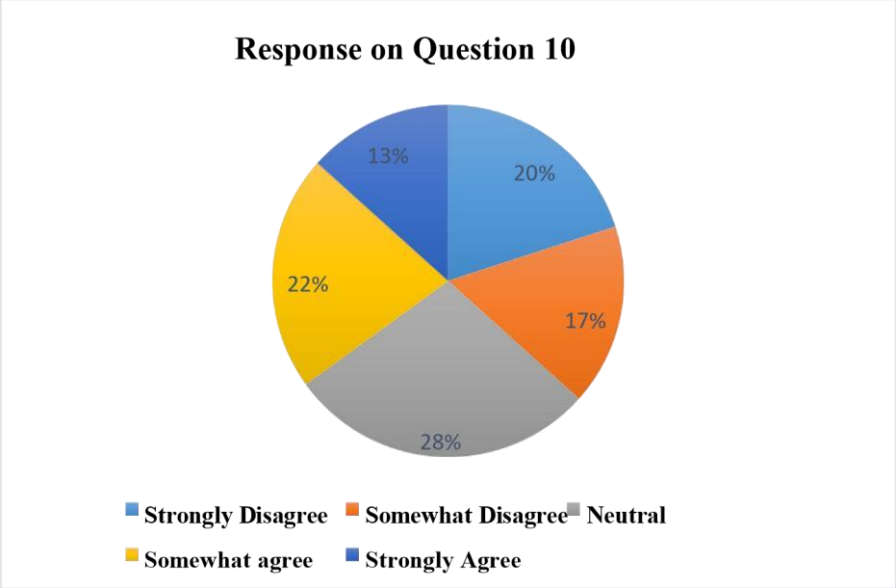


Fig 17: Response on Question 10

Interpretation: From the above table and chart we can say that, 20% people are strongly disagree, 17% people are somewhat disagree, 28% people cannot express their opinion, 22% people are somewhat agree and 13% people are strongly agree.

Chapter Five

Findings

5.1 Findings

If we look at the 10 questions which were asked to the respondents, we can see that those entire questions have a positive tone which means AGREE to those questions refers to the satisfaction of the customers. On the other hand, DISAGREE refers to customers dissatisfaction on the service of IBBPLC. Here is finding of that survey:

- Here question 1, has 47% positive, 25% negative and 28% neutral response which means more customers think that the environment of IBBLPLC is good to them.
- Question 2, has 63% positive, 25% negative and 12% neutral response. This question was about whether office workers are helpful or not, and it has double number of positive response than the negative ones which indicates that most of the people think that the staffs of IBBPLC are helpful.
- Question 3 was about the relationship between the customers and the employees of IBBLPLC this also has a greater number of positive responses than the negative responses. This means the number of respondents thinking that the relation between employees and customers is higher. Here 44% responded agreed to the point and 23% disagreed.

- Question 4 has almost a mixed response. Here 60% responded agreed to the fact the IBBLPLC employees are punctual and 30% disagreed to that. Meanwhile 10% said they are neutral.
- Question 5 which was about the IBBPLC online banking, it has more negative responses. Though 17% respondent kept themselves in neutral side but 27% said they are disappointed with the online services of IBBPLC, where 56% was satisfied with this.
- Question 6 was about the service charge. As IBBPLC is a stated owned bank so we know that it charges very low charges. And so, 67% respondents were satisfied with

IBBLPLC's service charge where 13% things that the charge is not competitively low. Meanwhile 20% respondents were in neutral side.

- Question 7 was referring to the deposit schemes provided by IBBPLC. This topic has the highest percentage of positive response. 50% respondent said yes IBBPLC has best deposit schemes meanwhile only 27% disagreed to the fact. 23% were neutral.

- Question 8 was supplying pay order need shorter time or not. This question has higher number of negative responses with refers that more people think that IBBPLC does not expose all important information to its customers. 47% people thing that IBBPLC is hiding information to them, where 30% thinks that all information is exposed. Percentage of neutral response was 23%.
- Question 9 was the ATM service of Islami Bank Bangladesh PLC ample and provides 24hour service. The question was whether IBBPLC provides better service than another stateowned bank or not. 52% agreed to the fact and only 28% disagreed. Which means more people thinks that IBBPLC provides better service than other state-owned bank. Meanwhile 20% respondent said they are neutral.
- Question 10, which was the last question of my questionnaire, have more negative response than the positive ones. This question was the workers of IBBPLC is sincere to resolution your problem. It was asked in that question that people will still deposit money in IBBPLC regardless of new charges allocated by government. Here 37% respondent gave negative reply 35% give positive reply and 28% were neutral.

Chapter Six

Recommendation and Conclusion

6.1 Recommendations

Islami Bank Bangladesh PLC has started their journey 46 years' ago. In this long time, they have hardly changed their way of doing business. So, it is very difficult for me to suggest something to this bank. However, I have come up with few recommendations.

They are as follows:

1. **Adopt marketing strategy and marketing research**: Neither IBBPLC nor any state owned bank of Bangladesh is involved in any marketing strategy. Because they are not marketing, IBBPLC loses many customers. They should do the marketing.

2. **Go online**: Only few branches of IBBPLC have online banking facility. That is why IBBPLC has to go online to deal with the current situation.

3. **ATM Booths**: Out of 904 branches of IBBPLC only 360 have ATM booth facility. ATM booth helps the bank account holder to get money anytime from anywhere. Hence IBBLPLC should increase their ATM booths.

4. **Recruit qualified employees**: IBBPLC has 28,000 employees but not all of them are qualified. A lot of scrutiny has to be done to recruit employees.

5. **Improve Office Environment**: IBBPLC should do to change and improve the office environment. Which can attract customers to this bank.

6. **Feedback should be sought from customers**: IBBPLC should seek feedback from customers at least 2 times after providing a service. So that they can improve their service according to the feedback of customers.

7. **Build strong networking between all branches**: Any networking between branches of IBBPLC is weak. So IBBPLC should build networking among their branches and all branch managers should sit for meeting twice a year so that they can maintain cooperation in work process.

6.2 Conclusion

Islami Bank Bangladesh PLC has gained goodwill very quickly. But recently the government is more focused on investment. Current IBBPLC standards are very good. Although the performance of Kanchpur branch of IBBPLC is satisfactory. The officers and employees of Kanchpur branch are very hard working and they strive to improve their relationship with the clients. Manager of IBBPLC. Kanchpur branch is very well behaved, polite and very helpful to its clients. The Bank conducts its operations in accordance with Islamic Sharia Commit to operate and have different investment models, different repayment schedules, different distribution methods and different mark-up systems. And it also has a different credit policy. People are getting more benefits from Islamic banking transactions. But it needs to be mentioned here that Islamic banks like IBBPLC. Huge loss in case of default case. Islami Bank cannot overcharge the remaining amount. Islami Bank Bangladesh PLC to make people aware about Islamic banking and their IBBPLC can take the initiative to give. Valued client.

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