Internship Report

on

"Evaluation of Customer Service & Satisfaction of Shahjalal Islami Bank Limited (SJIBL)"

Submitted by:

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Major: Finance

Department of Business Administration

Sonargaon University (SU)

Submitted to:

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of Bachelor of Business Administration.



Sonargaon University (SU)

147/1 Green Road, Panthopath, Dhaka

Date of Submission: 30/08/2025

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Date of Submission: 30/08/2025

Letter of Transmittal

30/08/2025

Md. Ashraf Ali

Assistant Professor

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Subject: Submission of Internship report of **"Evaluation of Customer Service & Satisfaction of Shahjalal Islami Bank Limited (SJIBL)"**

Dear Sir,

I am a regular student of Sonargaon University. This is my pleasure to present my internship report of **"Evaluation of Customer Service & Satisfaction of Shahjalal Islami Bank Limited (SJIBL)".** This report is an outcome of the internship program that I have involved for three months plus at **Shahjalal Islami Bank Limited**. I have tried my best to prepare this report with providing all of my effort to cover all aspects regarding the matter.

May I therefore pray that you will check my report. I am transmitting this report to your very concern. Hopefully, you will notice the report.

Sincerely yours,

_____

Sadia Mahmud

ID: BBA2103024023

Major: Finance

Program: Bachelor of Business Administration

Department of Business Administration,

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Declaration of the Student

This is to notify you that, the Internship Report on **"Evaluation of Customer Service & Satisfaction of Shahjalal Islami Bank Limited (SJIBL)".** A case Study on has been prepared as a part of my dissertation formalities. It is an obligatory part Fall Form of my Bachelor of Business Administration program to submit a report paper. Moreover, I was inspired and instructed by **Md. Ashraf Ali, Assistant Professor,** Department of Business Administration, Sonargaon University (SU). I am further declaring that I did not submit this report anywhere for awarding any degree or certificate.

Signature: _____

Sadia Mahmud
ID: BBA2103024023
Major: Finance
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Letter of Authorization

This is to certify that the thesis report on **"Evaluation of Customer Service & Satisfaction of Shahjalal Islami Bank Limited (SJIBL)"** has been prepared as a part of completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by **Sadia Mahmud**, bearing **ID: BBA2103024023** under my supervision. The report or the information will not be used for any other purposes.

_____

Md. Ashraf Ali
Assistant Professor
Department of Business Administration
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Acknowledgement

I wish to acknowledge the immeasurable grace and profound kindness of the Almighty Allah, the supreme ruler of the universe, who created us and enables us to make our dream in a reality.

Thank you to my supervisor **Md.Ashraf Ali, Assistant Professor**, for your patience, guidance, and support. I have benefited greatly fro my our wealth of knowledge and meticulous editing. I am extremely grateful that you took me on as a student and continued to have faith in me over the years.

Thank you to the interviewees, who so generously took time out of their schedules to participate in my report and make this internship possible.

I would like to thank **Md. Rakibul Hasan** the Manager of Shahjalal Islami Bank Limited, for giving me the opportunity to execute my internship program at the bank and for allowing my access to necessary information for preparing this report. I would also like to express my immense gratitude to **Md. Rasel Vuiya** the Deputy Manager, **Ferdaus Ara Podma**, **Md. Salam**, **Md. Mahbub Alom**, **Marzina Akter**, **Md. Saddam Hossain**, and **Nusrat Jahan Ashfi** of Shahjalal Islami Bank Limited, who not only helped me a lot to prepare this report but also guided me with their support and shared their invaluable knowledge throughout my entire internship program.

Thank you to my parents **Mohammad Salah Uddin**, **Selina Akter** for your endless support. You have always stood behind me, and this was no exception. Abbu and Ammu, thank you for all of your love and for always reminding me of the end goal.

Executive Summary

With a strong commitment to cordial customer service, Shahjalal Islami Bank Limited has expanded its operations over the last seventeen years by opening branches at strategically important locations and diversifying both investment and deposit products. Backed by adequate capital, quality assets, steady growth, liquidity, and notable CSR performance, the bank has consistently secured a "Strong" (A-class) rating in the CAMELS framework.

Customer satisfaction is a key performance indicator reflecting how well services meet or surpass expectations. To assess satisfaction at Shahjalal Islami Bank Limited, Sarulia Branch, I conducted a study using the SERVQUAL instrument with 22 service quality statements on a 5-point Likert scale. Responses of "agree" or "strongly agree" above the cutoff score of 4 were considered indicators of satisfaction.

The findings reveal that customers perceive the bank as reliable in delivering accurate promised services, resolving problems, and maintaining error-free records. They also appreciate the bank's competency, courtesy, credibility, security, and tangible facilities. However, gaps remain in areas such as personalized attention, understanding specific customer needs, responsiveness in providing prompt services, and clarity about service delivery timelines.

The unweighted SERVQUAL score of 4.13 and weighted Customer Satisfaction Index of 4.10 suggest an overall satisfactory performance. Nonetheless, improvements are necessary. Based on interviews, observations, and data analysis, I recommend appointing additional employees in General Banking, introducing time slots for customer service, establishing a query desk, upgrading the core banking software, arranging regular staff training, and increasing the number of female employees. These measures would enhance overall customer satisfaction and strengthen the bank's service quality.

List of Acronyms

Acronym	Full Form
SJIBL	Shahjalal Islami Bank Limited
BBA	Bachelor of Business Administration
SU	Sonargaon University
ATM	Automated Teller Machine
SWOT	Strengths, Weaknesses, Opportunities, and Threats
NPL	Non-Performing Loan
SME	Small and Medium Enterprises
ROI	Return on Investment
CSR	Corporate Social Responsibility
IT	Information Technology
HRM	Human Resource Management
CSM	Customer Service Manager
KYC	Know Your Customer
BB	Bangladesh Bank

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Chapter 1

Introduction

Introduction

Customer service and satisfaction are essential factors for the success of banks in today's competitive financial sector. Islamic banks like **Shahjalal Islami Bank Limited (SJIBL)** place special emphasis on service quality, as their operations are based on Shariah principles along with modern banking practices.

This report, prepared as part of the BBA internship program at Sonargaon University, evaluates the customer service and satisfaction level of SJIBL. During my three-month internship, I worked in the customer service division and observed how the bank interacts with clients, handles their needs, and ensures service quality.

The study highlights customer perceptions, employee performance, and service delivery practices at SJIBL, while also identifying areas of improvement. The findings aim to show how effective customer service contributes to satisfaction, loyalty, and long-term growth of the Bank.

1.1 Introduction to SJIBL

Shahjalal Islami Bank Limited (SJIBL) is one of the leading private commercial banks in Bangladesh, operating in compliance with Islamic Shariah principles. The bank was established on **1st April 2001** as a public limited company under the Companies Act 1994 and began its operations on **10th May 2001**. SJIBL is named after the great saint Hazrat Shahjalal (R), who devoted his life to peace, service, and humanity.

From its beginning, SJIBL has been committed to providing modern banking services with honesty, transparency, and efficiency while ensuring customer satisfaction. The bank offers a wide range of services to both personal and corporate clients, including deposit schemes, investment facilities, foreign exchange, remittance services, and real-time online banking. At present, SJIBL has expanded nationwide with over **133 branches**, providing reliable, customer-friendly, and Shariah-compliant financial solutions.

1.2 Origin of the Report

This report prepared for Evaluation of customer service & satisfaction of Shahajalal Islami Bank Limited of the internship course of BBA Program. As per the requirement of the curriculum of the BBA program of Sonargaon University (SU) to complete graduation, It is compulsory to do an internship. The internship is three months plus working period for the students where real-life working experience is attained. During this period the student works in the organisation and provides a report of their activities and experience in the bank. This report focuses on the Evaluation of customer service & satisfaction of " Shahjalal Islami Bank Limited ". as i was able to work there as part of my internship program

In today's highly competitive banking industry, customer service and satisfaction have become key differentiators for financial institutions. Banks are no longer evaluated solely on financial performance but increasingly on how well they serve and retain their customers. Particularly in Islamic banking, where ethical and service values are paramount, customer satisfaction plays a critical role in maintaining trust and loyalty.

1.3 Objective of the study

There are two types of objectives of this project. These are given below:

1.3.1 Broad Objective

1.3.2 Specific Objective

a) Broad Objective

The broad objective of this project is to measure the "Customer Service and Satisfaction level of Shahjalal Islami Bank Limited"

b) Specific Objective

The specific objectives of the study are to-

a) Know the ability of employees to perform promised service dependently and accurately.
b) Know to what level the customers are assured by competence, courtesy, credibility and security by the bank and its employees.

c) Measure to what extent the tangible appearances are satisfying customers.
d) Evaluate customers satisfaction in getting convenient banking hour, care & individual attention.
e) Assess willingness of employees to help customers & to provide prompt service.

1.4 Methodology of the study:

Certain methods and techniques were utilized to collect data for this report. Collected data and information were tabulated, processed and analyzed critically in order to make the report informative. Both primary and secondary sources of data were chosen as effective means of collecting data relevant for this report.

Primary sources of data:

- Direct observation through working involvement.
- Face to face unstructured conversation with the clients and customers.

Secondary sources of data:

- Internet, official records of Shahjalal islami bank ltd.
- Annuals reports of the Shahjalal Islami Bank Ltd.
- Various brochures on the products and services offered by Shahjalal Islami Bank Ltd.
- Web Site of Shahjalal Islami bank Ltd.

1.5 Scope of the Study:

In order to complete the entire report, it will be needed to observe the whole process step by step. Successfully accumulation of the report needs a fully observation of the process and fully observation requires a certain time period. This report covers the perception of Shahjalal Islami bank's client about their service quality. In addition, I have tried my best to give my own observation & job experiences during the internship period in the customer service of Shahjalal Islami Bank Limited (SJIBL). Different classes of clients were respondents. I tried to know their opinion about the service

quality of Shahjalal Islami Bank Limited. By using Service quality method, I have made evaluation about customer perception of service quality of Shahjalal Islami Bank Limited (SJIBL). It's helpful for a bank, multinational company and also a multiple cooperative society.

1.6 Limitation of the study

1. All the employees of the bank were busy. So, they didn't have enough time to provide the information.
2. It was very difficult to communicate with the customers because many of them were unable to give much time for interview.
3. Lack of knowledge of respondents about the modern interview questionnaire. In most of the cases the respondents were not able to get the point of the questionnaire that, researchers really asking for.
4. Lack of opportunities to make the Field works widely.
5. Lack of sufficient time. The study missed a lot that, sufficient time may help to prepare something more, and researcher needed.
6. Some important documents needed recent information. But for some cases researchers have to rely on traditional information.
7. The negative cooperation of typical respondents, such as the person who are not interested to give time to have a talk about study works and purposes.

Chapter 2

Literature Review

This internship report deals with the service quality and customer satisfaction of Shahjalal Islami Bank Limited. A survey was conducted on the customers of Shahjalal Islami Bank Limited. The objective was to assess the level of importance the customers of Shahjalal Islami Bank Limited put across various service level attributes and also to determine how well Shahjalal Islami Bank Limited was satisfying the customer on those service grounds. The results of this survey are then analyzed also determine the most important aspects of the service and discover various drivers of overall satisfaction.

Lastly, the findings are examined to prescribe a set of specific recommendation to improve the overall service quality according to customers expectation and also to solve the existing problems in the whole organizational level.

2.1 Customer Satisfaction

Customer satisfaction is the extent to which a product or service's perceived performance matches a buyer's expectations. If the product or service's performance falls short of expectations, the buyer is dissatisfied. If performance matches or exceeds expectations, the buyer is satisfied or delighted. Expectations are based on customers past buying experiences, the opinion of friends and associates, and marketer and competitor information and promises. Marketer must be careful to set the right level of expectations. If they set expectations too low, they may satisfy those who buy but fail to attract enough buyers. In contrast, if they raise expectations too high buyers are likely to be disappointed. Dissatisfaction can arise either from a decrease in product and service quality or from an increase in customer expectations. In either case, it presents an opportunity for companies that can deliver superior customer value and satisfaction. Today's most successful companies are rising expectations— and delivering quality product. Such companies track their customers' expectations, perceived company performance, and customer satisfaction. Highly satisfied customers produce several benefits for the company. Satisfied customers are fewer prices sensitive, remain customers for a longer period, and talk favorably whom the bank operates their day-to-day banking activities. So, making their customers satisfied is the key.

Satisfaction

Performance < Expected ---------- Dissatisfaction

Performance = Expected ---------- Satisfaction

Performance > Expected ---------- Delight

It is clear that when the performance of the bank is higher than the expectation of the customers then their customers are fully satisfied and they look forward to continue their banking activities with the existing bank.

2.2 Factors affecting customer satisfaction

- **Quality of the service:** Customer satisfaction is greatly affected by the quality of the service provided by the bankers. For example, if a banker gives slow services, then the customer will be dissatisfied.
- **Employee behavior:** Employee behavior is one of the major factors that can affect customer badly. For example, if a banker behaves badly to a customer, then the customer will switch to other bank and the reputation of the bank will be negative. And with the numbers of losing customers, they will face financial problem in the long run.
- **Attributions for service success and failure:** Attributions- the perceived causes of events- influence perceptions of satisfaction as well. For example, if a customer in a bank fails to get the proper service for her own mistake, then she will be satisfied by the service.
- **Perceptions of equity or fairness:** Customer satisfaction is also influenced by perceptions of equity and fairness. For example, priority customer of a bank always gets the special service.
- **Technological and engineering aspects of the product or service:** Technological and engineering aspects of the product and service play an important role. For example, if the ATM booth of the bank work slowly and if there is shortage of cash in the booth, then it will create dissatisfaction in customer.

2.3 When customer becomes disappointed

Losing customer is not welcomed by any organizations. Most of the time they do not know why the numbers of customers are decreasing. So it is crucial to figure out the possible reasons at the very early stage. Customers get disappointed when

they do not get service which they are supposed to be provided with by the bankers for a specific period of time. Customer expects several things from the bank that includes:

• To be appreciated with their thoughts and expectations

• To be respected

• To be understood about what is going around with the bank.

Many surveys have shown customers left their bank for only not being respected and appreciated. The banker should place themselves in the position to be able to anticipate and react to problems or potential problems that will allow the bankers to be, and to be seen as being more responsive to the customers and their needs.

2.4 Target Customers

The bank has a clear idea about the customers it wants to serve. Without fulfill their needs the bank has no functions. So, to collect the target customer's banks can run properly.

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.

Chapter 3

An Overview of Shahjalal Islami Bank Limited

Now-a-days banks become an essential part of human life. For transection of money people are much more dependent on banks. Banks are providing their client better service to survive in competitive market. Shahjalal Islami Bank limited follows the islami shariah or rules. SJIBL is named after a saint Hajrat Shahjalal (R) who devoted himself in bringing peace in the world and he also served for the humanity. On 1st April 2001 SJIBL first introduced as public limited bank under the companies act 1994. On 10th may SJIBL first started its banking activities. Within a short period of time because of its activities it's achieved a remarkable position and also become a treat for other banks. SJIBL from the beginning they are very concern for customer satisfaction and that's why bank is managed by highly professional team. They believe that satisfied customers are their great ambassador. Under the rules of central bank SJIBL offers different services to personal and corporate customers which covers all segment people of the society. At present Shahjalal Islami bank is the largest private commercial bank with 133 branches and it has the largest real time centralized online banking.

Shahjalal Islami Bank LTD put steps in banking sector with a big promise. It is a financial institution which is serving people for more than 19 years. Within this 19 years SJIBL has diversify its product and service range by opening different branches at different important places inside and also outside of Dhaka. As it is an Islamic bank so its follow Islamic Sariah which means it is an INTEREST FREE bank. Because of its goal, great performance, organizational structure this banking is growing day by day. This Banking services are included customer request letter according to customer need, personal and business banking activities, ATM cards, credit cards, debit card, western union, DPS, FDR, payment order, instant packing, master card, local or international VISA card, sanchoipotro, investment banking, and corporate banking. General banking division, investment division and foreign exchange division are the main sections of SJIBL, there are lots of unit and department work under these divisions. By following Sariah, business ethics maintain high quality service and upgrading professional team it wanted to be the number one financial institution in Bangladesh.

3.1 Corporate Information about Shahjalal Islami Bank Limited:

Name of the Company	Shahjalal Islami Bank Limited
Legal Form	A public limited company incorporated in Bangladesh on 1st April 2001 under the Companies act 1994
Commencement of Business	10th May 2001
Registered Office	Shahjalal Islami Bank Tower Plot No.-04, Block-CWN(C), Gulshan Avenue, Dhaka-1212
Telephone No.	88-02-9845457 (Hunting)
Fax No.	02-222297607
Website	www.sjiblbd.com
SWIFT	SJBLBDDH
E-mail	sjiblho@sjiblbd.com
Chairman	Mr. Mohammed Younus
Managing Director	Mr. Mosleh Uddin Ahmed
No. of Branches	133
No. of ATM Booths	125
Subsidiary Company	Shahjalal Islami Bank Securities Limited Jiban Bima Bhaban (4th Floor), 10 Dilkusha C/A, Dhaka 1000
Off-Shore Banking Unit	1
No. of Employees	2,741
Authorized Capital	Tk. 15,000 million
Paid up Capital	10,291 million

3.2 Vision

Most admirable brand of shariah banking & investment in Bangladesh ensuring sustainable value for all our stakeholders embodied with human development based on morality and ethics.

3.3 Mission

- Uncompromised quality service and customer care.
- Setting high standards of integrity
- Inclusive and innovative banking.
- Sustainable value for all stakeholders.
- Continuous development of professionals and system up gradation to face the challenges and drive for excellence.
- System Automation and digitization adopting the state-of art technology with full proof security to ensure fast and accurate customer service.
- Human Resources Development based on morality and ethics.

3.4 Strategies

Shahjalal Islami bank limited follows top-down approach to take necessary decisions for the company. The strategic priorities of Shahjalal Islami bank are:

- To strive for customers best satisfaction & earn their confidence
- To manage & operate the Bank in the most effective manner
- To identify customer needs & monitor their perception towards meeting those requirements
- To review & updates policies, procedures & practices to enhance the ability to extend better services to the customers.
- To train & develop all employees & provide them adequate resources so that the customers' needs are reasonably addressed
- •Enable customers of all walks of life to conduct business transactions happily
- To promote organizational efficiency by communicating company plans, polices & procedures openly to the employees in a timely fashion

- To be the unique shariah based Bank in Bangladesh
- Facilitate trade across the markets
- Capture the unbanked population of the country
- To cultivate a congenial working environment
- To diversify portfolio both the retail & wholesale markets
- Provide easy solution of complex business situation

3.5 Brand Promises of SJIBL

a) People – believe in long-lasting relationships and possess great value for the customers and people
b) Progress – the way we conduct ourselves
c) Prosperity – our passion for sustainable value addition to our all stakeholders.

3.6 Core value of SJIBL

a) Unique Banking: Setting a benchmark for other banks by operating the banking system in a modern and unique way which will automatically help in expanding business.
b) Dynamic: Providing technically advanced products and services to customer.
c) Professional: Challenging situation will be handled by team of professionals and they believe in providing fasts response, service.
d) Caring: Always concern about customer needs and satisfaction.
e) Trustworthy: We believe in both was communication and always think about stakeholders and share knowledge with all the stakeholders.

3.7 Motto:

Cordial Service and welfare banking.

3.8 Operational Network Organogram

A. Board of Directors: Shahjalal Islami Bank's Board of Directors consists of the following posts-
    a) Chairman
    b) Vice-Chairman

c) Directors
d) Independent Directors
e) Managing Director

B. Executive Committee:

a) Chairman
b) Vice-Chairman
c) Members (Four)

C. Audit Committee: SJIBL's audit committee is made up of 5 individuals-Chairman and four members.

D. Shariah Supervisory Committee: Shariah Supervisory Committee of the Bank is playing important role in guiding and supervising the implementation and compliance of Islamic Shariah principles in all activities of the Bank since its very inception. The Committee, which enjoys a high status in the structure of the Bank, consists of prominent ulema, reputed banker, renowned lawyer and eminent economist.
Members of the Shariah Council meet frequently and deliberate on different issues confronting the Bank on Shariah matters.

E. Management of the Bank: Managing Director, Deputy Managing Director, Senior Executive Vice President, Executive Vice Presidents, Senior Vice Presidents, Vice Presidents, Senior Assistant Vice Presidents, Assistant Vice Presidents, etc. are the people who are holding the managerial positions of the bank.

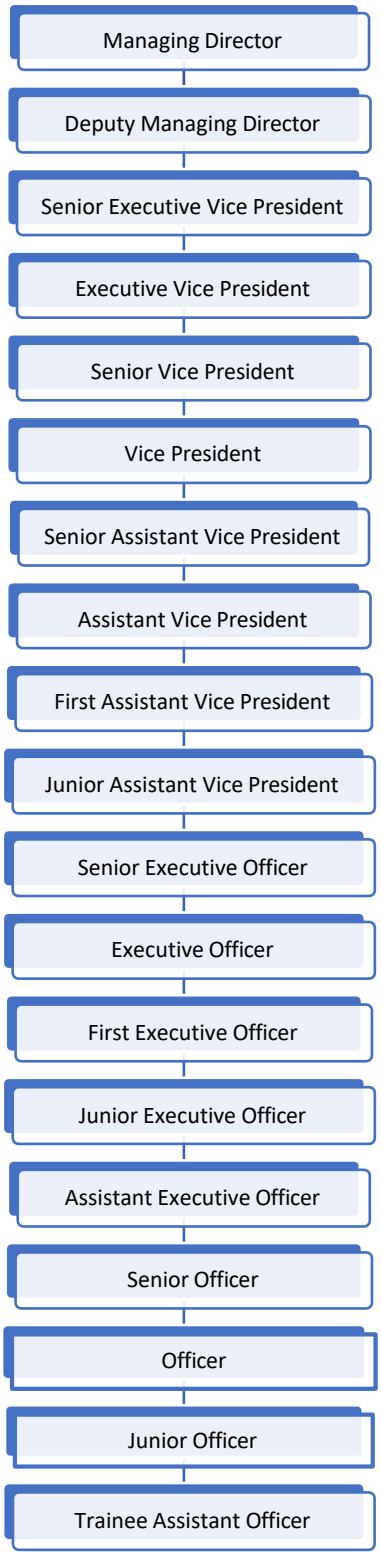


Figure-3.1: Organizational Chart (Organogram) of SJIBL

3.9 Divisions of Shahjalal Islami Bank Limited

Shahjalal Islami Bank Ltd. has some major divisions comprising of various departments. The major divisions are as follows:

a) Financial Administration Division
b) Internal Control and Compliance Division
c) Business Development and Marketing Division
d) Common Service Division
e) Human Resources Division (HRD)
f) Computer (IT) Division
g) International Division
h) Investment Risk Management Division
i) Risk Management Division
j) Investment Adm. Department
k) Export Investment Division
l) Corporate Division
m) SJIBL Training Centre
n) Treasury Division
o) Banking Operations Division
p) Public Relations Department
q) Research & Development Department
r) Anti-Money Laundering Division
s) Board Secretariat and Share Department
t) SME, Retail and Agri Investment Division
u) Automatic Check Processing Unit
v) Card Division
w) Offshore Banking Division
x) Agent Banking Division
y) IT Security Department
z) Central Processing Centre
aa) Shariah Inspection and Compliance

3.10 Services

3.10.1 Online Banking Services:

To provide better services to the valued customers using the latest technology and electronic media competing with other private banks to set and establish full automated, online, centralized banking systems interfacing (connecting software) with all delivery channels like: ATMs, POS, etc. Online banking/ any branch banking is a system where transactions, query and statements of any client of a branch may be carried out from another branch of the bank.

3.10.2 SJIBL VISA Card Services:

Card is considered as a new dimension of product resulting from technological development in the banking arena. In line with our affiliation with VISA International for VISA ATMs and POS, the following two products are launched broadening service products of the Bank to the clients:



3.10.2.1 VISA Electron (SJIBL VISA Debit Card - local)

3.10.2.2 VISA Prepaid (SJIBL VISA Prepaid Card)

3.10.2.2.1 SJIBL VISA Prepaid (Prepaid Card – Local)

3.10.2.2.2 SJIBL VISA Prepaid (Prepaid Card – International)

3.10.2.2.3 SJIBL VISA Prepaid (Prepaid Card – Dual)

3.10.2.2.4 SJIBL Souvenir Card (Gift Card – Local)

SJIBL VISA Debit Card:

To a customer, "My card, my money" concept is used for Debit Card. Any accountholder of SJIBL can apply for a SJIBL VISA Debit Card against his/her Al-Wadiah Current Deposit (AWCD), Mudaraba Savings Deposit (MSD) or Mudaraba Short Notice Deposit (MSND) Account. He/she is fully authorized to enjoy the benefits of cash withdrawal from ATMs, liberty of shopping, dining, paying utility bills and having access account information through SMS, etc. round the clock.

SJIBL VISA Prepaid Card (Local):

SJIBL VISA Prepaid Local Cards are open to the customers even having no account with Shahjalal Islami Bank Limited. Cardholders can have the card against prepayment and have access from anywhere in Bangladesh. SJIBL VISA Prepaid Local Cards are accepted locally at all VISA labeled merchant outlets, ATMs, etc.

SJIBL VISA Prepaid Card (International):

SJIBL VISA Prepaid International Cards are also open to the customers even having no account with Shahjalal Islami Bank Limited. Cardholders can have the card endorsing US Dollar paying against Travel Quota, Exporters Retention Quota or marking Lien of his/her FC Account. SJIBL VISA Prepaid International Cards are accepted worldwide at all VISA labeled merchant outlets, ATMs, etc.

SJIBL Souvenir Card (Gift Card-Local):

SJIBL Souvenir Card is attractive and stylish product by its feature. Like a Gift Card, SJIBL Souvenir Card can be used by anyone wishes to. The intending customer may have the card instantly or may customize the card as required. The SJIBL Souvenir Cards are accepted locally at all VISA labeled merchant outlets, ATMs, etc.

SJIBL VISA Prepaid Card (Dual):

The Dual Card is a hassle-free product, no need to carry two separate plastic cards for local and international use. Now, with one plastic card, the Cardholders can enjoy all the benefits and make transactions locally & globally from their Prepaid card account at all the VISA labeled merchant outlets, ATMs, etc.

Features of SJIBL VISA Card:

Features of SJIBL VISA Cards are as follows:

- 24/7 banking hour
- Directly linked to Cardholders Account at SJIBL (AWCD/MSD/MSND)
- Convenient Cash Withdrawal at ATMs
- Accepted at all VISA terminals locally & globally
- Local & International transactions with the same card (for Dual Cards)
- Balance Inquiry
- Mini Statement
- PIN Change
- No Cash Advance Fee at SJIBL ATMs
- 1 (one) free supplementary card
- Account is not required for Prepaid cards
- SMS Notification Service
- SJIBL VISA Card can be used at Q-Cash, DBBL, BRAC Bank and all VISA labeled ATMs in Bangladesh
- Shopping at a large number of Q-cash POS terminals around Bangladesh
- Payment of utility bills
- Has usage limit

3.10.3 SMS/Push Pull Services

This automated SMS/Push Pull can be reached 24 hours a day, 7 days a week. The following services and information clients can get through SMS/Push Pull Service of SJIBL:

A. Balance inquiry
B. Cheque book requisition
C. Cheque leaf status
D. FC Rate information
E. cheque stop payment instruction

F. Statement request by courier/ post
G. Statement request by E-mail
H. Last three transactions statement
I. Help Inquiry
J. PIN change

3.10.4 Foreign Remittance Services

Western Union

Western Union Financial Services Inc. U.S.A. is the number one and reliable money transfer company in the world. This modern Electronic Technology based money transfer company has earned worldwide reputation in transferring money from one country to another country within the shortest possible time. It has over 3,45,000 agent locations across 200 countries and territories. Shahjalal Islami Bank Limited has set up a Representation Agreement with Western Union Financial Services Inc. U.S.A. Millions of people have confidence on Western Union for sending money to their friends and family. Through Western Union Money Transfer Service, Bangladeshi Wage Earners can send money quickly from over 3,45,000 Western Union Agent Locations in over 200 countries and territories worldwide- the world's largest network of its kind, only by visiting any branches of Shahjalal Islami Bank Limited in Bangladesh.

Western Union money transfer is reliable because each transfer can be tracked electronically and money can be received within a minute of sending from the foreign country just by filling a simple form. No bank account is required. Only MTCN is needed.

Kushiara

Kushiara Money Transfer's a definition of safety and reliability and a popular Money Transfer Company in United Kingdom (U.K.). It has 200 agent locations all over UK. Kushiara offers "Instant Cash" next day collection from Bank counter at most cities in Bangladesh and "Quick Credit" to beneficiary account in all over the Bangladesh. Transfer of money is processed after the remittance request and the bank posts the customers copy of the remittance form to customers given address after the fund are cleared. The usual times for clearing of cheques

require 3-5 working days. The Remittance Form can be downloaded from the website: www.kushiara.net.Proof of name & address of remitter is required in case of transaction over equivalent Euro 1000 under the Government anti money laundering regulations. All transactions are authorized under the money laundering regulation. Kushiara has all necessary licenses to carry out the financial service business it offers.

SWIFT

Shahjalal Islami Bank Limited is a member of the Society for Worldwide Inter Bank Financial Telecommunication (in abbreviation S.W.I.F.T.) SWIFT is the industry-owned co- operative supplying secure, standardized messaging services and interface software to nearly 8,300 financial institutions in 207 countries and territories. SWIFT members include banks, broker dealers and investment managers. The broader SWIFT community also encompasses corporate as well as market infrastructures in payments, securities, treasury and trade. SJIBL SWIFT codes are given at ―Appendix B‖.

3.10.5 Capital Market Services

Shahjalal Islami Bank commenced its Brokerage House operation in the year 2008 through a separate division named _Capital Market Service Division (CMSD). CMSD provides BO Account facility and margin facility to its customers to invest in the secondary markets. Diversified products with different category of investment ceiling and other value-added services are also available for customers. The customers were also provided with assisted services facilities on the basis of published information and accounts. The division managed portfolio value of more than 833 million under margin accounts. As a result, profitability of CMSD shown significant positive trend during 2008. Divisional contribution was 2.21% percent to total operating profit before Provision and taxes of the Bank. The Bank has established a well decorated and highly technology-based trading facilities for the connivance of the customers.

3.10.6 SME Services

Shahjalal Islami Bank Ltd. provides small & medium enterprises SME services through its eight SME service centers. These are as follows:

3.10.6.1 Kamal Bazar SME Service Center, Chittagong

3.10.6.2 Moulovibazar SME Service Center, Gazipur

3.10.6.3 Jatrabari SME Service Center, Dhaka

3.10.6.4 Mouchak SME Service Center, Dhaka

3.10.6.5 Mirpur-1 SME Service Center, Dhaka

3.10.6.6 Islampur SME Service Center

3.10.7 Other Services

Shahjalal Islami Bank Ltd. also serves customers by collecting bills & charges through all of its branches. Grameenphone subscribers can to pay their bills, advances, security deposit and other related charges through all branches of Shahjalal Islami Bank Limited. Electricity bill is also collected throughout the branches of Shahjalal Islami Bank

Chapter 4

Evaluation of Customer Service and Satisfaction

4.1. There are three types of customers in Shahjalal Islami Bank Limited:

regular customers, irregular customers and new customers.

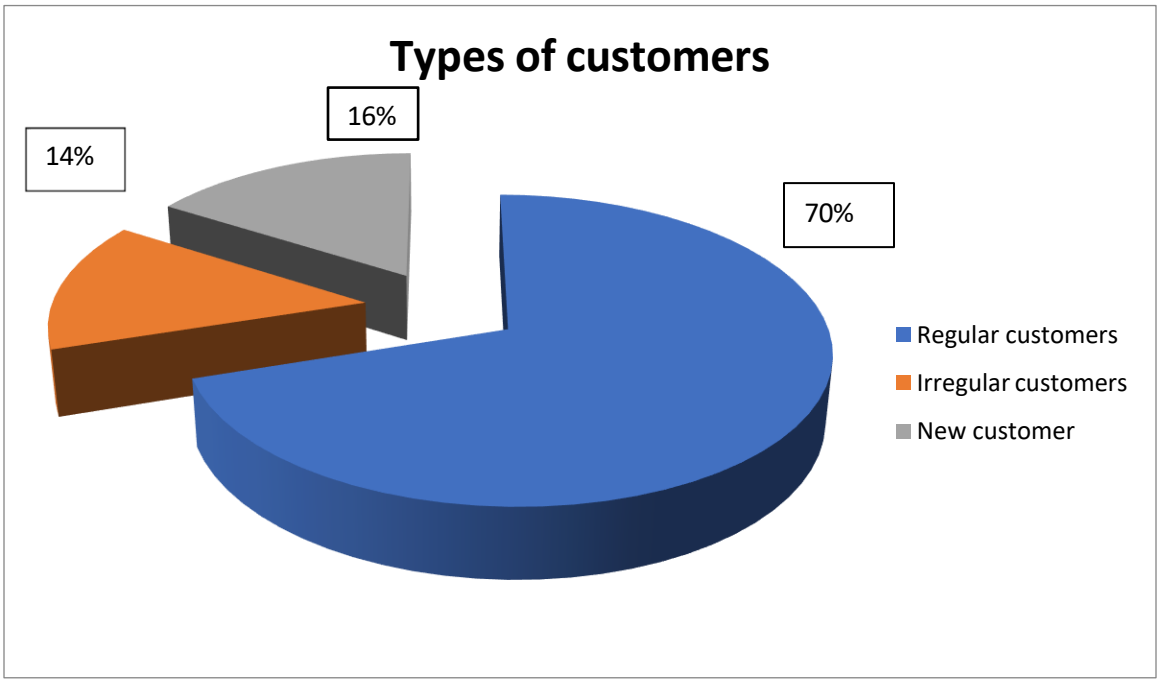


Figure 4.1: Types of customers in Shahjalal Islami Bank Limited.

4.2 Employment status of customers in Shahjalal Islami Bank Limited:

Most of the customers of this bank are employed – full time and businessmen. Employed full- time customers aged from 25 to 34. Again, age category includes 45 – 65 are businessmen.

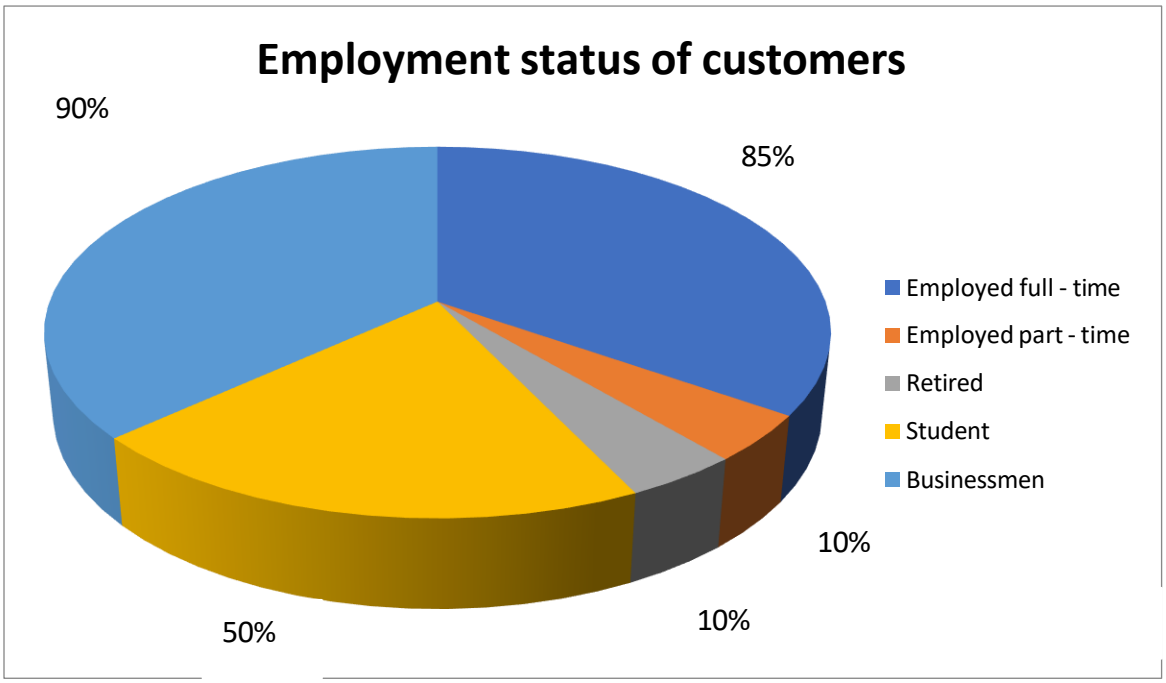


Figure: 4.2: Employment status of customers in Shahjalal Islami Bank Ltd.

4.3 Reasons for selecting Shahjalal Islami Bank Limited by customers:

While I asked the customers for what reason they select this bank, 11 of the surveyed customers responded that they select this bank for the reputations and brand image, the Shahjalal Islami Bank has in the banking sector. According to this group of customers, the Shahjalal Islami Bank is number one Islamic bank in Bangladesh and as a Muslim country; most of the Muslim people want to have their account in an Islamic bank. 24 customers respond that they choose this bank because the branch is close to their home as Bandarbazar is a very huge area and it is also a Thana, so the people willing to open an account in an Islamic bank, come 27 to Shahjalal Islami Bank as it is the only one branch of Shahjalal Islami Bank in this Thana. 4 customers respond that they prefer this bank because the bank is based on Shariah and they want that their money will be used in a Halal way. 2 customers act in response that they select this bank for the reason that it provides good services to the customers since the bank has a good number of helping employees to deliver the best services to the customers. 1 customer responds that he picked this bank because the bank offers low fees and charges to their customers because for different things like – Account opening, online banking, money transferring etc the bank charge very little amount of money and offers low fees to the customers. And 8 customers respond that they prefer this bank because the bank offers low interest on loan and high interest on savings as people always thinks about their profit. Consequently, 22% of the surveyed customers reply that they select this

bank for the reputations and brand image, 48% customers respond that they select this bank because the branch is close to their home, 8% customers respond that they choose this bank since the bank is based on Shariah, 4% customers respond that they select this bank for the reason that it provides good services to the customers, 2% customers respond that they select this bank as the bank offers low fees and charges to their customers and 16% customers respond that they choose this bank because the bank offers low interest on loan and high interest on savings. Thus, from the study of the seventh question of the survey to the customers to recognize customer satisfaction, the replies I got from them are given in the following illustration:

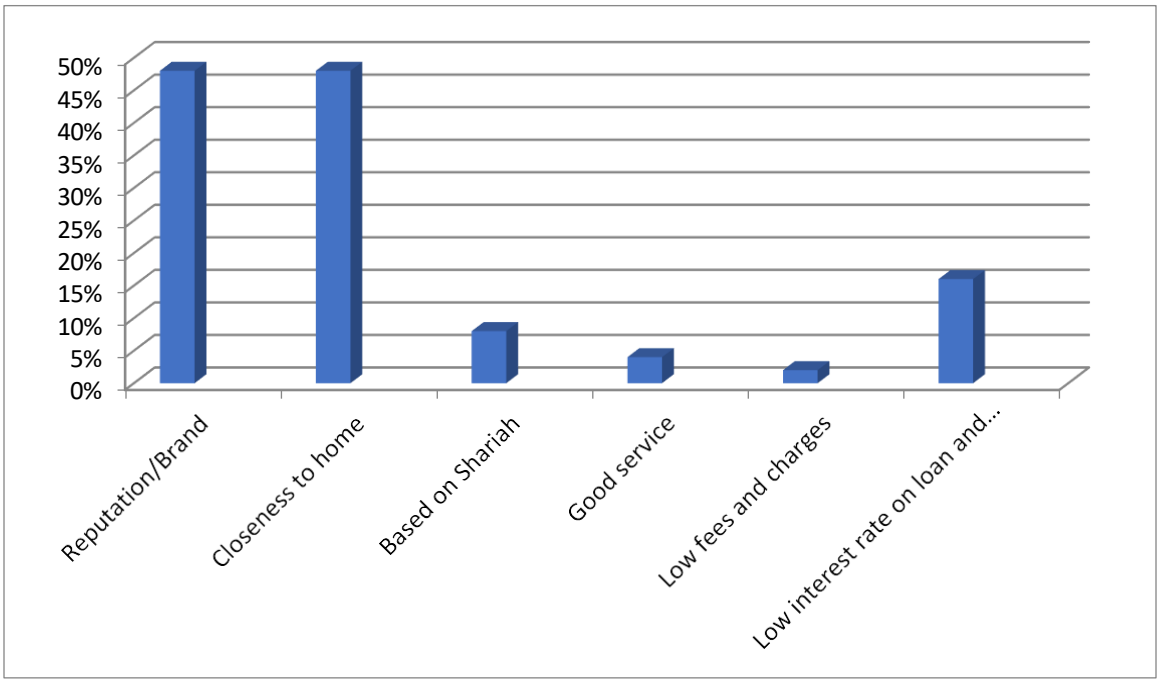


Figure: 4.3: Reasons for selecting Shahjalal Islami Bank Limited by customers.

4.4 Using limit of the products of Shahjalal Islami Bank Limited; according to customer satisfaction:

During my internship period, I asked 50 customers about the long – time using of their desired products. Among of them, only one customer uses a Double Benefit Scheme product. Again, 10 customers use fixed deposit for 3 months but less than 6 months. Next, 1 customer uses fixed deposit for less than 1 year. On the other hand, 1 customer uses Deposit Premium Scheme within 1 to 3 years. Again, 1 customer uses Deposit Premium Scheme within 3 to 5 years. 14 customers use savings a/c for more than 5 years.

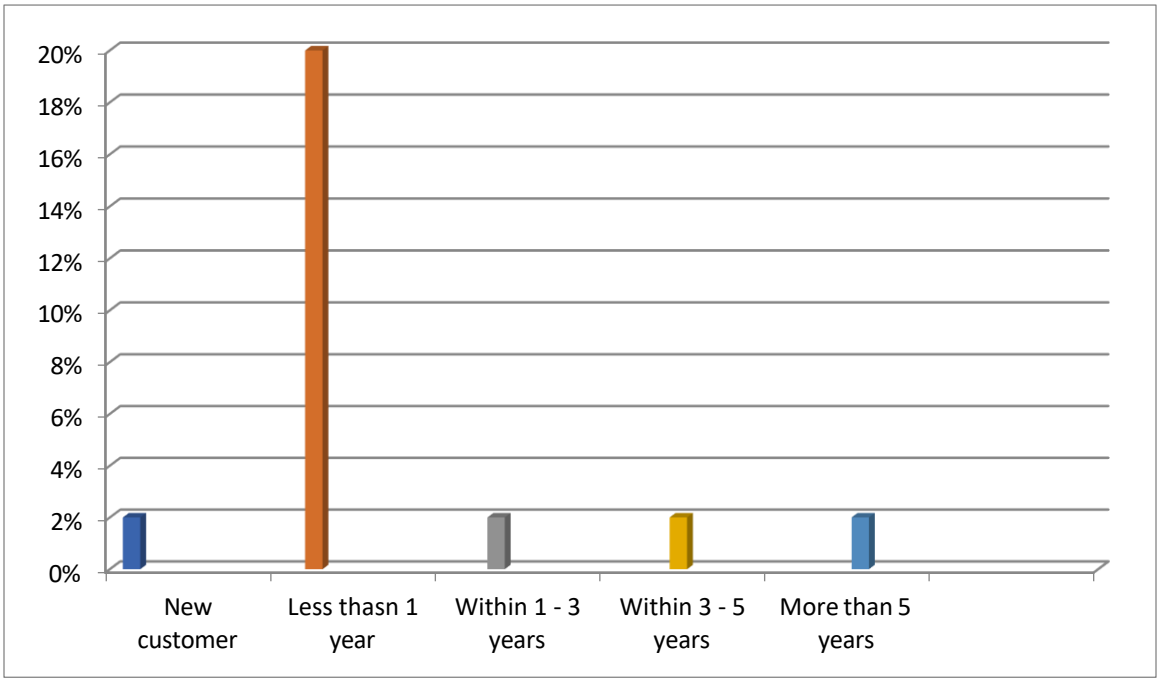


Figure 4.4: Using limit of the products of Shahjalal Islami Bank Limited; according to customer satisfaction.

4.5 Percentage of how often the person in information desk is able to fully answer the questions:

While I asked the customers how often the person in information desk is able to fully answer their questions, 12 of the surveyed customers respond that the person in information desk is often able to fully answer their questions, 22 customers reply that sometimes the person in information desk is able to fully answer their questions, 13 customers reply that they rarely feel that the person in information desk is able to fully answer their questions as he seems confused most of the times. And there are only 3 customers who feel that the person in information desk is never able to fully answer their questions since when he is asked something, he goes here and there to avoid the question. Therefore, 24% of the surveyed customers respond that the person in information desk is often able to fully answer their questions, 44% customers reply that sometimes the person in information desk is able to fully answer their questions, 26% customers reply that the person in information desk is rarely able to fully answer their questions and 6% customers respond that the person in information desk is never able to fully answer their questions. As a result of the investigation of the question of the survey to the customers to categorize customer satisfaction, the replies I got from them are given in the following diagram:

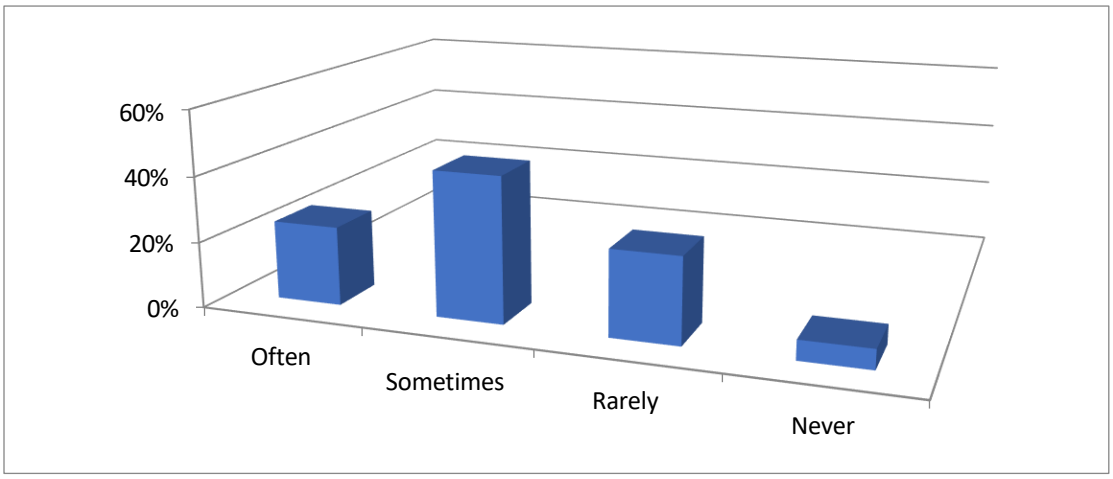


Figure 4.5: Percentage of answering the questions of customers by information desk.

4.6 Having the desired product in due time:

Less than 24 hours… 50%

Between 1 and 2 days… 30%

Over 3 days…..... 15%

More than 1 week… 5%

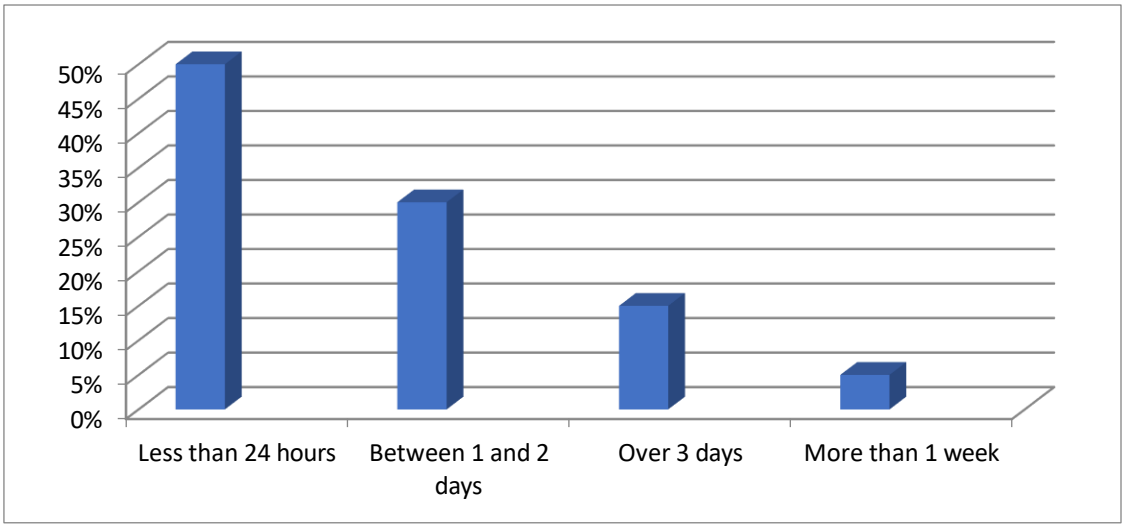


Figure 4.6: Having the product in due time.

4.7 Do you have faced any problems about the services?

When I was in internship; I surveyed customers to identify the problems they face while getting services from the Bank. Thus, most of the customers of Shahjalal Islami Bank Limited suffering for technological problems.

It has showed below by a table:

Problems	Percentage on opinions of the customers
Delay Service	10%
Technological Problems	50%
Bad behavior of the employees	0%
Lack of management skill	20%
Shortage of employees	20%

Table 4.1: To measure problems; identified by the customers.

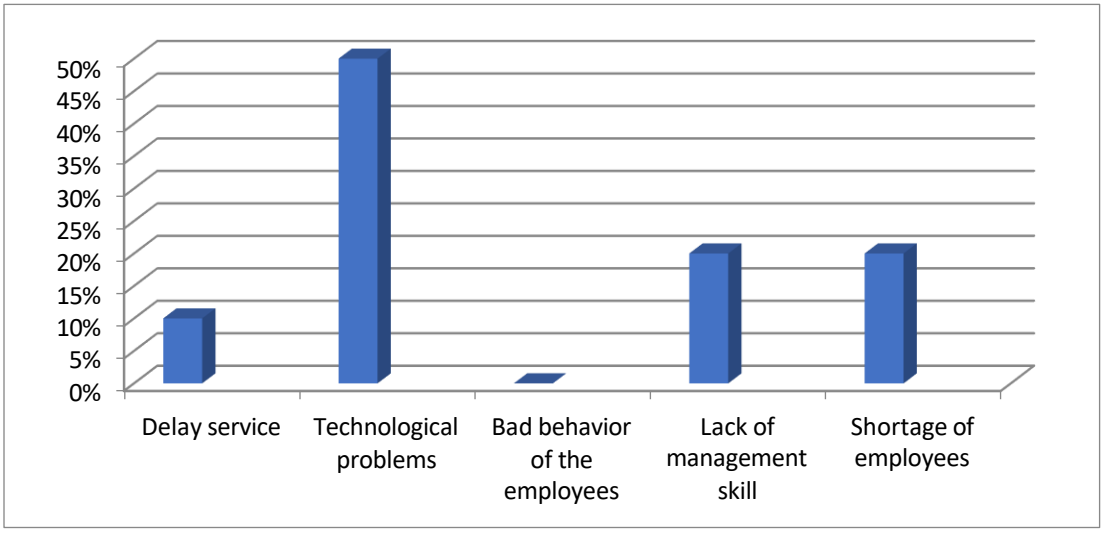


Figure 4.7: Problems has identified by the customers while getting services from the Bank.

4.8 Percentage of how likely a customer is to recommend Shahjalal Islami Bank Limited's product/service to others:

While I asked the customers how likely they are to recommend Shahjalal Islami Bank Limited's product/service to others, 7 of the surveyed customers respond that definitely they would like to recommend Shahjalal Islami Bank Limited's product/service to others as they are getting good services from Shahjalal Islami Bank Limited so the other people will also get good service and will be benefited. 34 customers only recommended that maybe they will suggest Shahjalal Islami Bank Limited's product/service to others if they get change and 9 customers reply that they never will suggest any Shahjalal Islami Bank Limited's product/service to others as most of the people acquainted to them, have account in Shahjalal Islami Bank Limited, so they already know about this branch. Therefore, 14% of the surveyed customers are definitely likely to suggest Shahjalal Islami Bank Limited's product/service to others, 68% answered maybe and 18% answered back that they will never give advice to purchase any Shahjalal Islami Bank Limited's product/service to others.

Tabulation form of the products/services suggested by the customers:

Particulars	Highly recommended by customers	Recommended by customers	Never recommended by customers
Product/Service	7 persons	34 persons	9 persons

Table 4.2: Product/services suggested by the customers.

Thus, from the investigation of the tenth question of the survey to the customers to identify customer loyalty, the replies I got from them are given in the following diagram:

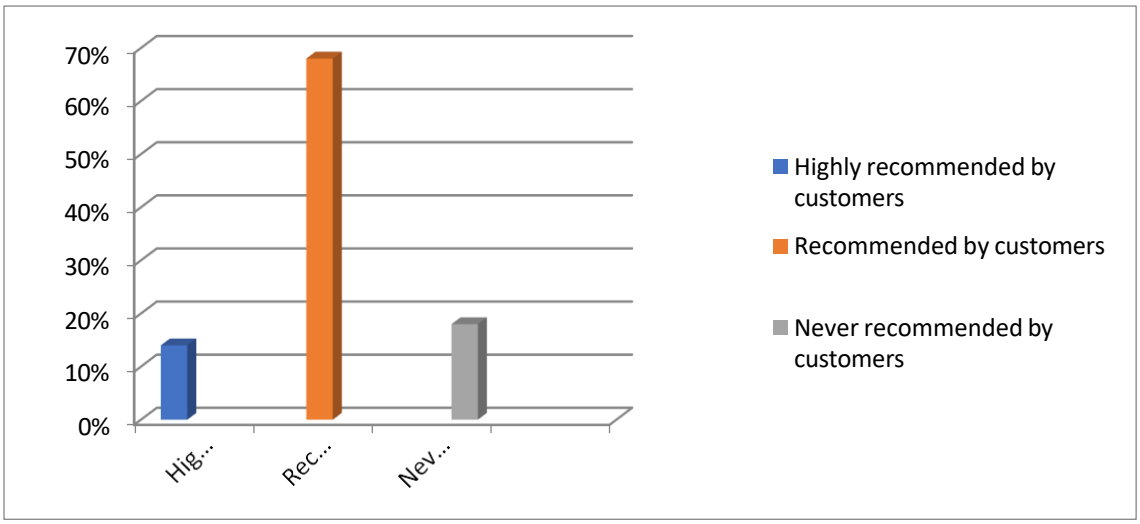


Figure 4.8: Percentage of the customers is to recommend Shahjalal Islami Bank Limited's product/service to others.

4.9 Percentage of how satisfied a customer is with the product features of loan and deposit account:

When I asked the customers how satisfied they are with the product features of loan and deposit account such as interest rates, 1 of the surveyed customers respond that they are extremely satisfied with the product features of loan and deposit account. According to him the bank is investing money not giving loan to the customers and it is investing deposited money of the customer, so the bank is mainly making profit not interest. As a result, whatever the amount of profit, it does not matter for him and that is why he is extremely satisfied. 35 of the surveyed customers answer that they are satisfied with the product features of loan and deposit account because the profit they get from deposit scheme is about half of the deposited money and the interest on loan is less than the other bank. But they are not extremely satisfied as the bank takes interest but declares it as profit which confuses the customers. 14 customers act in response that they are neutral about this matter as they have some confusion between Shahjalal Islami Bank's profit and interest rate. There is not a soul who is dissatisfied or extremely dissatisfied with the product features of loan and deposit account as the customers think that the features the bank is offering is more or less satisfactory. As a result, 2% of the surveyed customers are highly satisfied, 70% are satisfied, 28% are indifferent, and 0% is dissatisfied and highly dissatisfied with the product features of loan and deposit account.

It has shown by tabular form:

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
2%	70%	28%	0%	0%

Table 4.3: Satisfaction levels of customers by product features.

Thus, from the investigation of the eleventh question of the survey to the customers to identify customer satisfaction, the replies I got from them are specified in the following diagram:

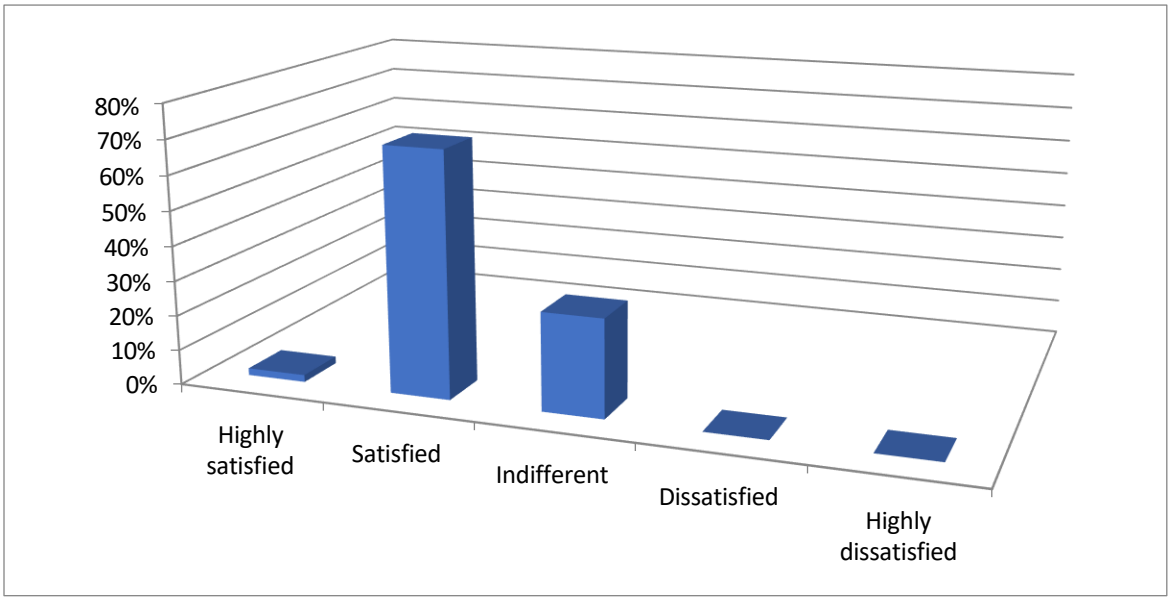


Figure 4.9: Percentage of satisfaction levels of customers is with the product features of loan and deposit account.

4.10 Percentage of how satisfied a customer is with the ATM services:

As I asked the customers how satisfied they are with the ATM services of Shahjalal Islami Bank Limited, none of the surveyed customers respond that they are highly satisfied with the ATM service as the bank does not have adequate ATM booth and every one hardly ever can take their money from the ATM booth but they can take money from the bank. 7 customers respond that they are satisfied with the ATM services of Shahjalal Islami Bank Limited since this group of people are mainly service holders and they think ATM services Shahjalal Islami Bank is same like the other bank but they are not extremely satisfied as the ATM booth are insufficient. 43 customers respond that they are indifferent about this matter because they do not have any ATM cards, for this reason they do not know anything about the ATM services of Shahjalal Islami Bank Limited. But as Shahjalal Islami Bank Limited is one of the leading bank of Bangladesh, they believe that the service maybe good. And lastly there is nobody who is dissatisfied or highly dissatisfied with the ATM services of Shahjalal Islami Bank Limited since people think that the branches of the bank is very available so they do not need to have an ATM card. They can receive their money from any branches through online banking. So there is no issue to be dissatisfied or highly dissatisfied with the ATM services of Shahjalal Islami Bank Limited. Hence, 0% of the surveyed customers are highly satisfied, 14% are satisfied, 86% are indifferent, and 0% is dissatisfied and highly dissatisfied with the ATM services of Shahjalal Islami Bank Limited.

It has shown by tabular form:

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
0%	14%	86%	0%	0%

Table 4.4: Satisfaction levels of customers by ATM services.

Thus, from the investigation of the twelfth question of the survey to the customers to identify customer satisfaction, the replies I got from them are given in the following diagram:

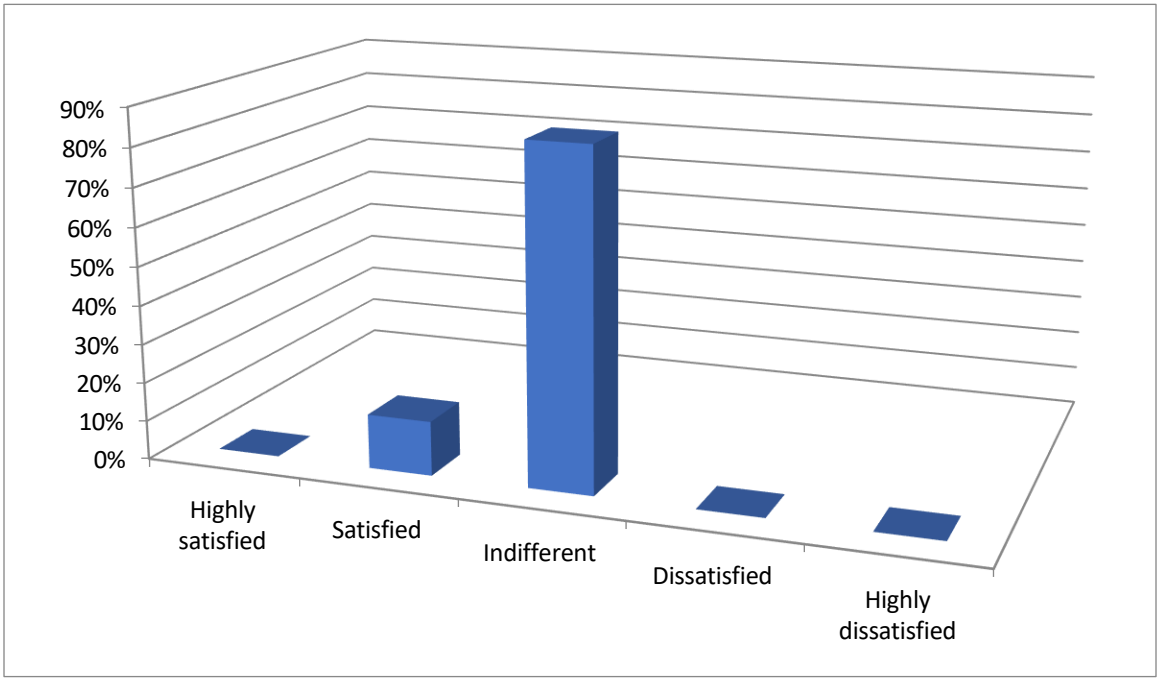


Figure 4.10: Percentage of satisfaction levels of customers is with the ATM services

4.11 Percentage of satisfaction level of customers of Shahjalal Islami Bank Limited:

As I asked the customers how satisfied they are with Islami Bank Bangladesh Ltd. overall, 9 of the surveyed customers respond that they are extremely satisfied with Islami Bank Bangladesh Ltd. overall as this is the bank, they like most and it is 100% Shariah based company. 38 customers act in response that they are satisfied with Islami Bank Bangladesh Ltd. overall for its reputation and brand image for being Shariah based company. But they are not extremely satisfied, because they prefer the Shariah rules rather than helping the people and sometimes the bank do not want to realize one's problem, they just think of their profit. 3 customers respond that they are neutral about this matter because they just need to have account in a bank and that is why they choose Shahjalal Islami Bsnk Limited as it is a reputed bank. There is nobody who is dissatisfied or extremely dissatisfied with Islami Bank Bangladesh Ltd. in general because all the customers relatively like the Shahjalal Islami Bank

Limited. So, 18% of the surveyed customers are extremely satisfied, 76% are satisfied, 6% are neutral, and 0% is dissatisfied and extremely dissatisfied.

The case has been shown by tabular form:

Extremely satisfied	Satisfied	Neutral	Dissatisfied	Extremely dissatisfied
18%	76%	6%	0%	0%

Table 4.5: Satisfaction levels of customers of Shahjalal Islami Bank Limited.

Thus, from the investigation of the thirteenth question of the survey to the customers to identify customer satisfaction, the replies I got from them are given in the following diagram:

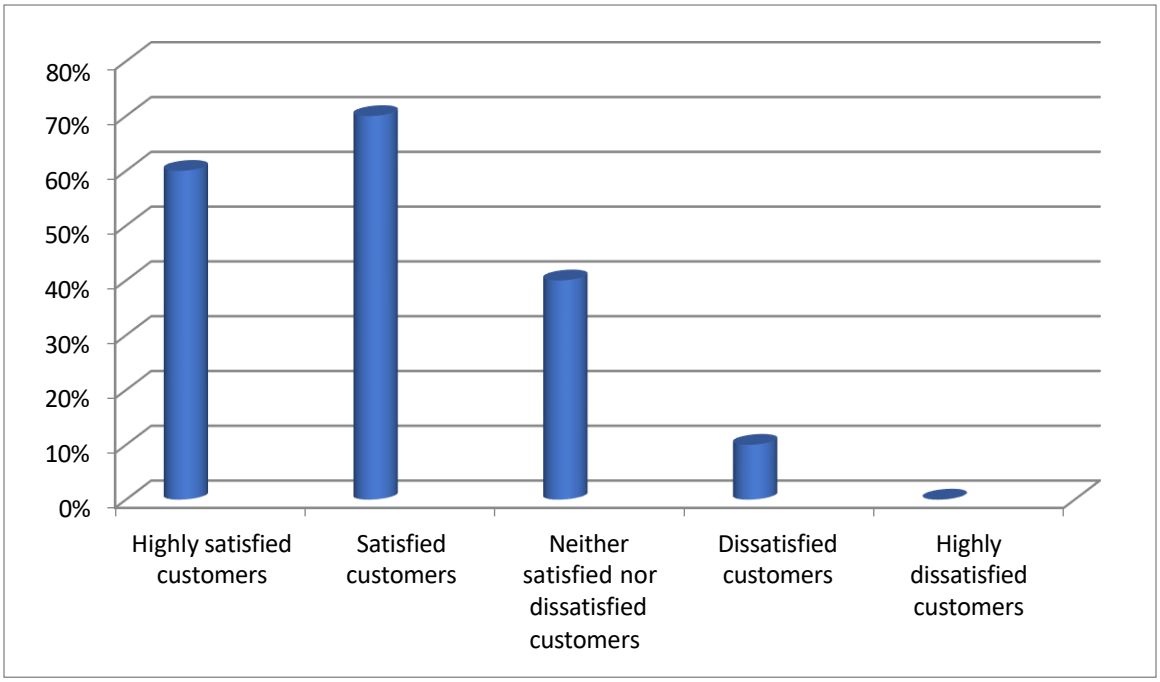


Figure 4.11: Satisfaction levels of customers of Shahjalal Islami Bank Limited.

4.12 Satisfaction level of customers about information is provided by the Shahjalal Islami Bank Limited:

As I asked the customers during my internship period, 20 customers responded that they are highly satisfied for the information provided by the Shahjalal Islami Bank Limited. Furthermore, 20 customers are satisfied. Without satisfaction, some matters sometimes dissatisfied the customers. For this, 5 customers are neither satisfied nor dissatisfied among the surveyed customers again, 5 customers are depressed for the information of this Bank.

It has shown by tabular form to identify easily:

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
20 customers	20 customers	5 customers	5 customers	0

Table 4.6: Satisfaction level of customers for information is provided by the Shahjalal Islami Bank Limited.

Thus, from the investigation of the fourteenth question of the survey to the customers to identify customer satisfaction, the replies I got from them are given in the following diagram:

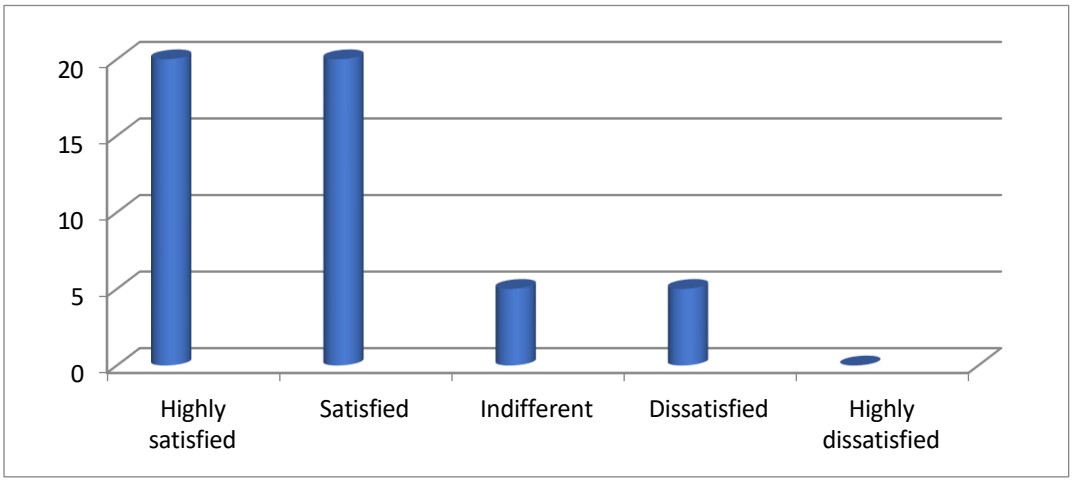


Figure 4.12: Satisfaction level of customers about information that is provided by the Shahjalal Islami Bank Limited.

4.13 Satisfaction level of customers about process and procedures of customer services on Shahjalal Islami Bank Limited:

When the customers were asked that how satisfied they are about the process and procedures of the services, the responses were quite good and it is found that 80% of the customers are satisfied.

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
16 persons	24 persons	4 persons	6 persons	0

Table 4.7: Satisfaction level of customers for process and procedures of customer services on Shahjalal Islami Bank Limited.

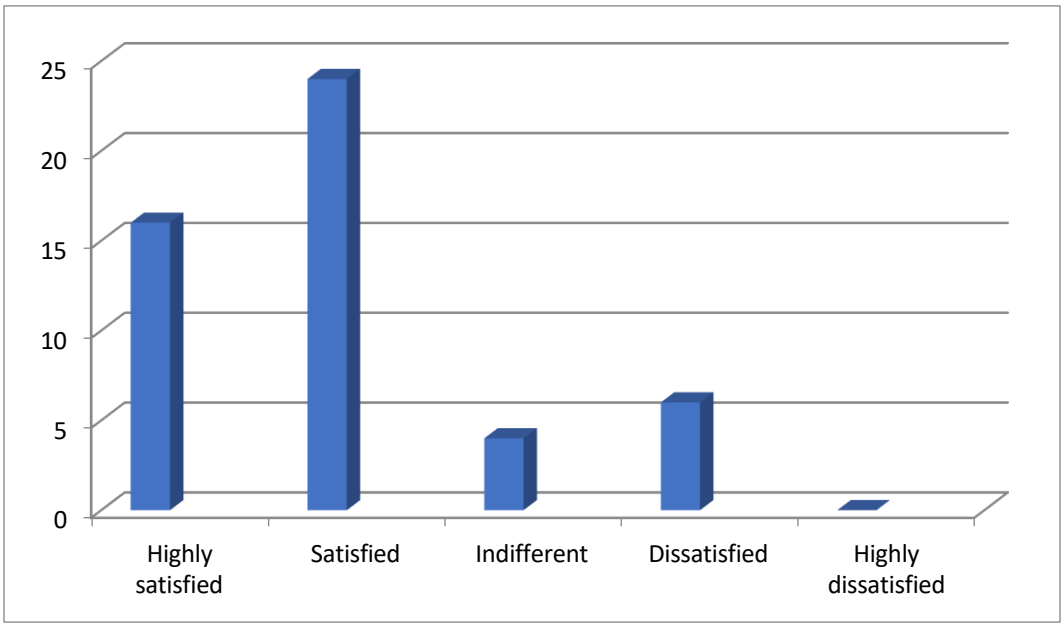


Figure 4.13: Satisfaction level of customers about process and procedures of customer services on Shahjalal Islami Bank Limited.

4.14 Satisfaction level of customers about costs and charges of services on Shahjalal Islami Bank Limited:

The customers were asked what their satisfaction level of the cost and charges of services provided by the Shahjalal Islami Bank and according their response, it is seen that only 64% were satisfied.

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
13 persons	19 persons	7 persons	9 persons	2 persons

Table 4.8: Satisfaction level of customers about costs and charges of services on Shahjalal Islami Bank Limited.

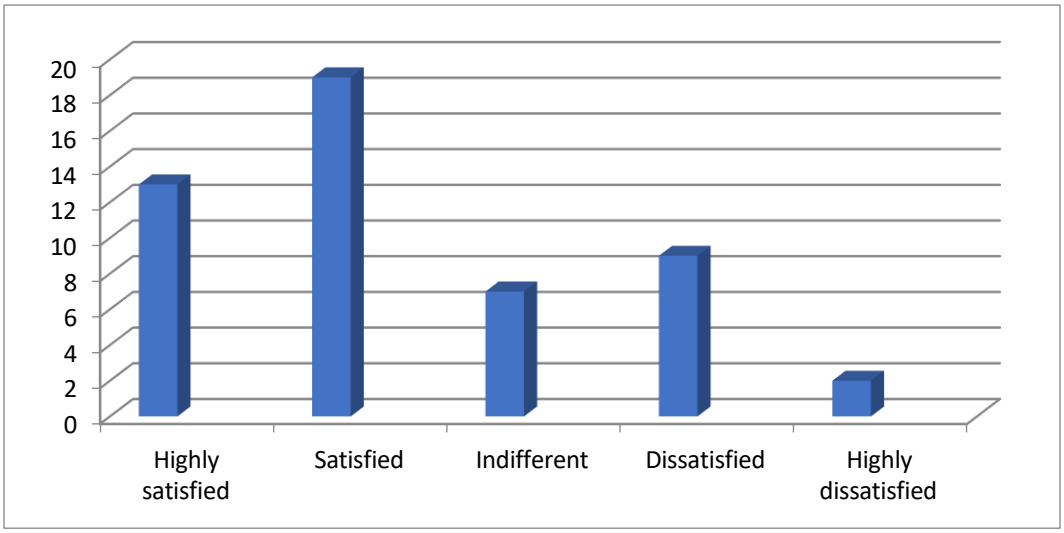


Figure 4.14: Satisfaction level of customers about costs and charges of services on Shahjalal Islami Bank Limited.

4.15 Satisfaction level of customers about rules and regulation of the services on Shahjalal Islami Bank Limited:

The customers were asked what their satisfaction level about the rules and regulations of services provided by the Shahjalal Islami Bank Limited and according to their response, it is seen that only 70% are satisfied.

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
11 persons	24 persons	5 persons	10 persons	0

Table 4.9: Satisfaction level of customers about rules and regulation of the services on Shahjalal Islami Bank Limited.

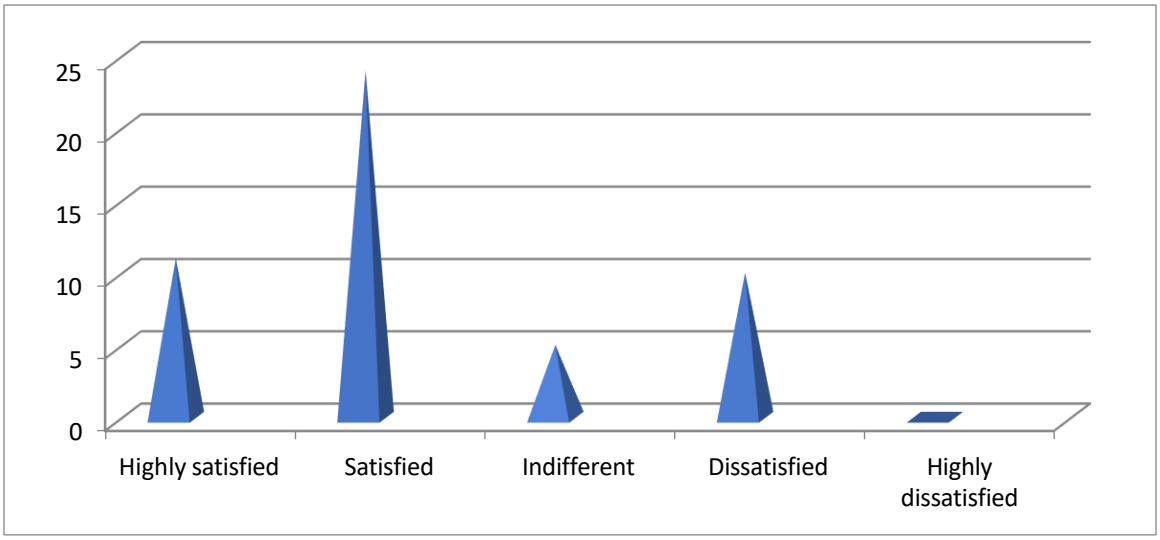


Figure 4.15: Satisfaction level of customers about rules and regulation of the services on Shahjalal Islami Bank Limited.

4.16 Satisfaction level of customers about behavior of employees of the Shahjalal Islami Bank Limited:

The customers were asked how satisfied they are about the behavior of employees of the Shahjalal Islami Bank and the survey result says only 60% of the customers were satisfied.

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
10 persons	20 persons	5 persons	10 persons	5 persons

Table 4.10: Satisfaction level of customers about behavior of employees of the Shahjalal Islami Bank Limited.

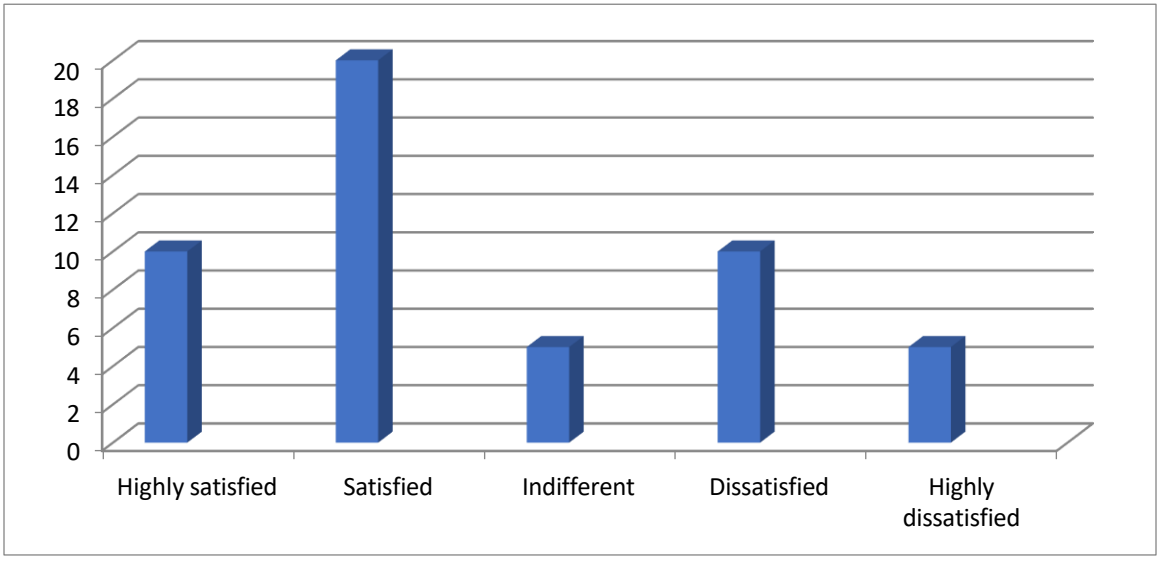


Figure 4.16: Satisfaction level of customers about behavior of employees of the Shahjalal Islami Bank Limited.

4.17 Percentage of how satisfied a customer is with the cleanliness:

As I asked the customers how satisfied they are with the cleanliness of premises of this branch of Shahjalal Islami Bank Limited, 12 of the surveyed customers respond that they are extremely satisfied with the cleanliness of premises of this branch of Shahjalal Islami Bank Limited as the bank is 100% Shariah based and all the employees have their prayers from Johar to Asa in the branch, they keep their branch very neat and clean. Mainly this group of customers has their prayer, sometimes in the bank. 27 customers respond that they are satisfied with the cleanliness of premises of this branch of Shahjalal Islami Bank Limited for the reason that they believe the employees are virtuous and like to have neat and clean atmosphere in the bank but they are not extremely satisfied as sometimes they notice dirty in the bank. 11 customers respond that they are neutral about this matter as sometimes in front of the Account Opening desk there is a lot of dirt. Besides they told that the stairs in front of the bank sometimes remains very dirty. And there is nobody who is dissatisfied or extremely dissatisfied with the cleanliness of premises of this branch of Shahjalal Islami Bank Limited as the customers believe that the bank remains more or less clean but there is no substance for being dissatisfied or highly dissatisfied about this issue. Hence, 24% of the surveyed customers are highly satisfied with the cleanliness of premises of this branch of Shahjalal Islami Bank Limited for being 100% Shariah based and having prayer in the bank, 54% are satisfied as employees are of religious mind, 22% are indifferent as they think the bank sometimes remains dirty, and 0% is dissatisfied and also highly dissatisfied as the bank remains more or less clean.

It has been shown by tabular form:

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
12 persons	27 persons	11 persons	0 persons	0 persons

Table 4.11: Satisfaction levels of customers with the cleanliness.

Thus, from the investigation of the twenty number question of the survey to the customers to identify customer satisfaction, the replies I got from them are given in the following diagram:

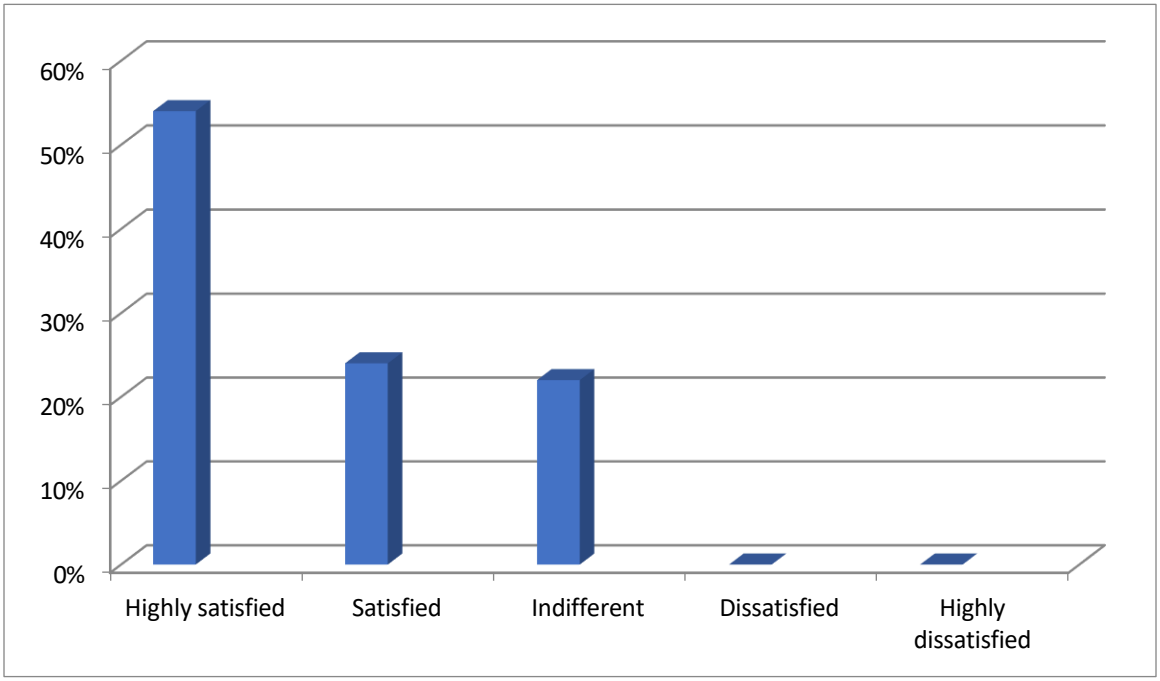


Figure 4.17: Percentage of satisfaction levels of customers is with the cleanliness

4.18 Percentage of how satisfied a customer is with the complaint resolution:

As I asked the customers how satisfied they are with the complaint resolution of this branch, 4 of the surveyed customers respond that they are highly satisfied with the complaint resolution because they think that the bank take immediate steps if there is any problem. 27 customers act in response that they are satisfied with the complaint resolution of Shahjalal Islami Bank Limited, since the bank take instant steps if any problem rises but they are not highly satisfied as the employees forget to resolve the complaint. 16 customers respond that they are neutral with the complaint resolution as sometimes the bank is very instant and sometimes it is slow to solve a complaint. 3 customers respond that they are dissatisfied about this matter as whenever they go with a complaint to the bank either the bank was not hearing or create more complication which is very disappointing. And there is no one who is extremely dissatisfied with the complaint resolution of Shahjalal Islami Bank Limited as most of

the customers believe that the bank at least tries to solve complaint immediately. Thus, 8% of the surveyed customers are highly satisfied, 54% are satisfied, 32% are indifferent, 6% are dissatisfied and 0% is highly dissatisfied with the complaint resolution of Shahjalal Islami Bank Limited.

The tabular formation of complaint resolution by customers:

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
8%	54%	32%	6%	0%

Table 4.12: Satisfaction levels of customers for complaint resolution.

Therefore, from the analysis of the twenty-one number question of the survey to the customers to identify customer satisfaction, the replies I got from them are given in the following illustration:

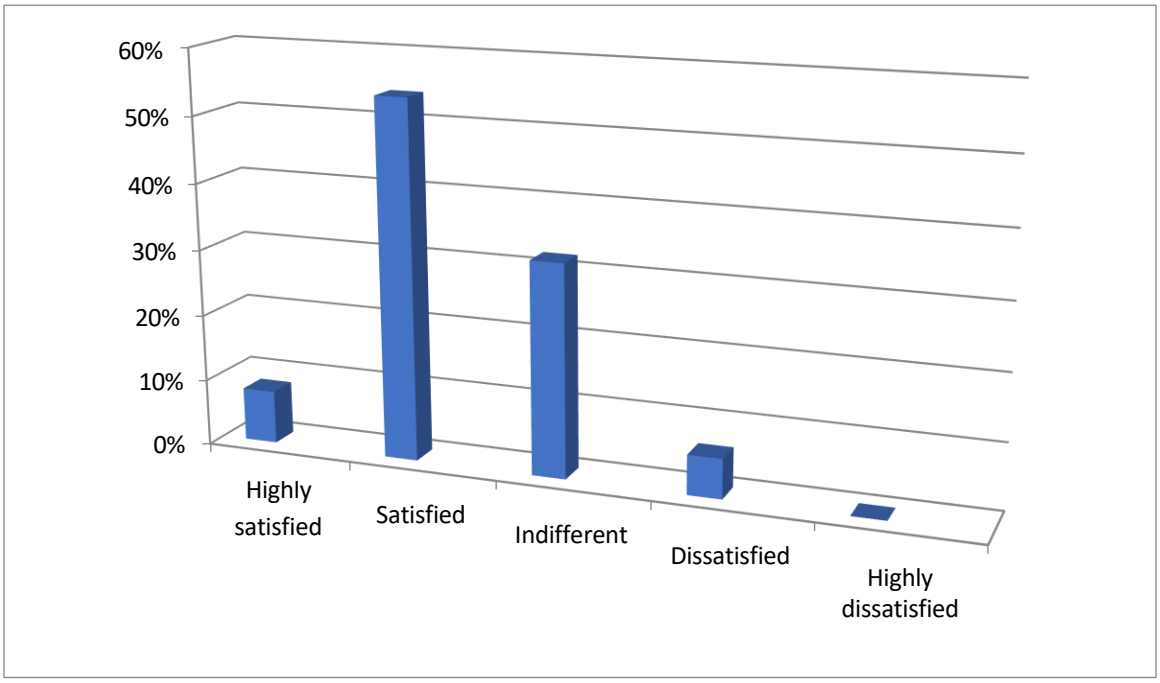


Figure 4.18: Percentage of satisfaction levels of customers is with the complaint resolution.

4.19 Satisfaction level of customers about overall performance of Shahjalal Islami Bank Limited:

The customers were asked what their satisfaction level about overall performance of the Shahjalal Islami Bank Limited. The responses were quite good and the survey result says that 90% of the customers are satisfied about the overall performance of Shahjalal Islami Bank.

Highly satisfied	Satisfied	Indifferent	Dissatisfied	Highly dissatisfied
15 persons	30 persons	3 persons	2 persons	0

Table 4.13: Satisfaction level of customers about overall performance of Shahjalal Islami Bank Limited

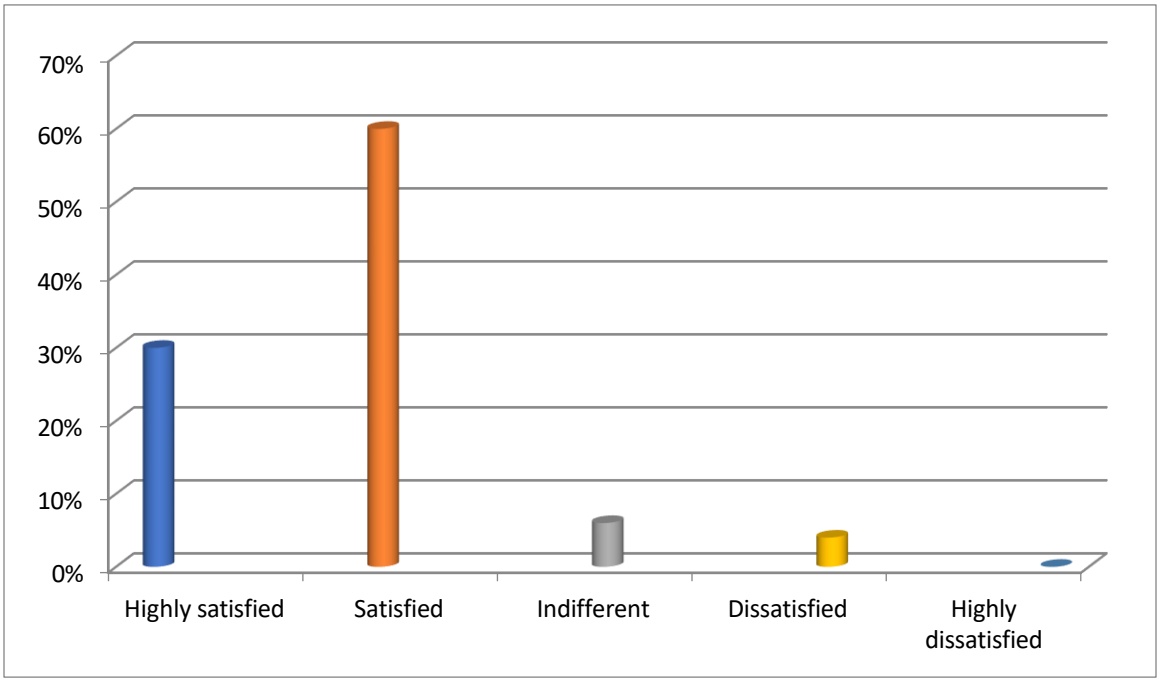


Figure: 4.19 Satisfaction levels of customers about overall performance of Shahjalal Islami Bank Limited.

4.20 SWOT Analysis:

Not surprisingly, in the competitive arena of marketing era; SWOT analysis is a must be based on product, price, place and promotion of a financial institution like private bank. SWOT analysis we can figure out going scenario of the bank. So, to have a better view of the present banking practices of Shahjalal Islami Bank Limted, I did the SWOT analysis. In SWOT analysis two factors act as prime movers: Internal factors, which are prevailing inside the concern, which include strength and weakness. On the other hand, another factor is external factor, which act as opportunity and threat.

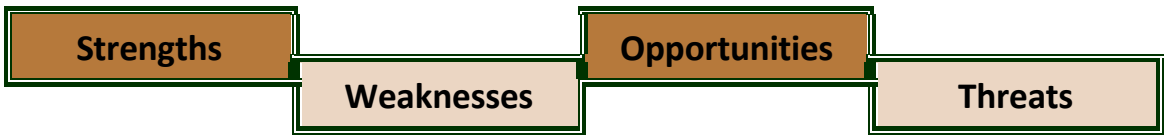


Figure 6.1: SWOT analysis**.**

Strengths:

- Professional management team.
- Multi product financial institution.
- Strong distribution channel.
- Satisfactory IT soft and hard infrastructure.
- Satisfactory performance.
- Adequate capital base.
- Market leader in retail banking among local banks.
- Multinational and institutional ownership.
- The top management of the bank, the key strength for the Shahjalal Islami Bank has contributed heavily towards the growth and development of the bank.
- Strong network throughout the country and provide quality of service to every level of customer.
- Evening banking of this branch is very helpful towards business professionals.
- Many branches are situated in retail business places and highly commercial areas.

Relationship with existing clients is personal base and very strong. They have developed professional relationship with their clients, which also includes emotional tough.

- Installation and use of highly sophisticated, automated system that enables the bank to have on time communication with all branches reduces excessive paperwork vanes time for valued customer transaction.
- From the very beginning Shahjalal Islami Bank tries to furnish their work surroundings with modern equipment and facilities. Online banking is one of the main attractions, which gave this bank a better position among private banks.
- The corporate culture of Shahjalal Islami Bank is very much interactive compare to our other local organizations.
- Employees share a good understanding with each other and it gave them reason to work efficiently and become more dedicated to work.
- Shahjalal Islami Bank has been founded by the members of Shariah council, who has developed the principles of profit and loss sharing and equal distribution of the assets among depositors, employees and managing directors.

Weakness:

- Dependence on high cost bearing fixed deposits.
- Higher service charge in some areas of banking operation than that of nationalized banks discourages customers from opening or maintaining accounts with this bank.
- Lack of employees in credit department.
- According to the Bangladesh bank guidelines the spread between the FDR rate and loan against FDR rate should not more than 3%. But the bank sometimes charges more than that spread rate for loan.
- Higher interest rate in case of consumer loan.

Opportunities:

- Huge untapped sub – urban and rural market Small and Medium Enterprise.
- Government of Bangladesh has rendered its full support to the banking sector for a sound financial status of the country, as it is becoming one of the vital sources of employment in the country now.
- Such government concern will facilitate and support the long – term vision of Shahjalal Islami Bank.

- The online banking and swift facility will open more scope for Shahjalal Islami Bank to reach the clients not only in Bangladesh but also in the global arena.
- It will also facilitate wide area network in between the buyer and the production unit of Shahjalal Islami Bank to smooth operation to meet the desired need with least deviation.
- The bank can recruit experienced, efficient and knowledgeable workforce as it offers attractive compensation package and good working environment.
- The credit facility offered by Shahjalal Islami Bank has attracted security and status conscious businessmen and as well as service holders with higher income group.

Threats:

- Increased competition in the market for quality assets.
- Supply gap of foreign currency.
- Default culture is very much familiar in our country. For a bank, it is very harmful. As Shahjalal Islami Bank is quite new, it has not faced it seriously yet. However, as the bank grows older it might become a great problem.
- The central bank exercises strict control over all banking activities in local banks like Shahjalal Islami Bank. Sometimes the restriction impose barrier in the normal operations and policies of the bank.
- Rival bank such as conventional banks can easily copy the product offering of Shahjalal Islami Bank. Therefore, the bank is in continuous of product innovation to gain temporary advantage over its competitors.
- The worldwide trend of mergers and acquisition in financial institutions is causing concentration the industry and competitors are increasing in power in their respective areas.
- Due to existence of demand in financial sector, it is expected that more financial institutions will be introduced in the industry very shortly. And
- We have already seen such cases in our country that lots of new banks are coming in the scenario worth new services. Shahjalal Islami Bank are always be prepared for the competition in the coming years.

Chapter 5

Findings

From the analysis of the survey, I came to know that most customers of the Islamic Bank Bangladesh Ltd. more or less like this bank from different aspects or attributes. From the analysis following findings are found:

- Most of the customers like this bank as their money are used according to the Islamic rules.
- Though I surveyed male customers rather than female, the main customers of Shahjalal Islami Bank Limited are women who are garments worker or working household jobs. Besides, different families open account for the students to marry off them.
- Most of the customers are mainly of business group as most of the people doing business have account in the Shahjalal Islami Bank Limited.
- The customers are mostly 25 to 34 years old. As this group of people mainly are income savers.
- As most of the customers are mainly of business group, they have to come daily in the bank. So, the number of daily-comer is high.
- 70% of the surveyed customers satisfied with the products they are receiving from Shahjalal Islami Bank Limited which is acceptable number.
- 32% of the surveyed customers are extremely satisfied with the services they are receiving from Shahjalal Islami Bank Limited.
- 54% of the surveyed customers are satisfied with the cleanliness of premises of this branch of Shahjalal Islami Bank Limited for being Shariah based and the employees are very religious.
- 10% of the surveyed customers are indifferent with the length of time it takes to receive the requested service from the branch because they think that sometimes it is timely and sometimes it becomes very late to deliver the requested service to the customers.
- 70% of the surveyed customers reply that they are satisfied with the product features of loan and deposit account as the profit they get from deposit scheme is about half of the deposited money and the interest on loan is less than the other banks. But they are not extremely satisfied as the bank takes interest but declares it as profit which confuses the customers.
- 64% of the surveyed customers act in response that they are satisfied with the fees and charges as the bank require making revenue and maybe there are some

products which require to be offered by a higher price, however all the time the bank is not doing so.

- 76% of the surveyed customers respond that they are satisfied with Shahjalal Islami Bank Limited as a whole for its reputation and brand image for being Shariah based company.
- 86% of the surveyed customers reply that they are neutral about the ATM services of Shahjalal Islami Bank Limited as they do not have any ATM cards of Shahjalal Islami Bank Limited, for this reason they do not know anything about the ATM services of Shahjalal Islami Bank Limited.
- 54% of the surveyed customers reply that they are satisfied with the complaint resolution of Shahjalal Islami Bank Limited, as the bank takes immediate steps if any problem rises.
- Some believe that their good services and helping hands towards the poor people are main reason to prefer the bank.
- The person, in the information desk is not proper for the bank.
- Some customers think that they are giving chance to the people of Islamic religion rather than other religions.

Therefore, these are the results, are brought from the analysis of the survey.

Chapter 6

Recommendations and Conclusion

6.1 Recommendations

A bank is an institution that is to remain active for a long term. In this mean time, if the good- will of the bank is affected due to negative word of mouth and poor services; ultimately the major sections of customers will switch the banks because of competitors finding the gap and filling it.

It is recommended that:

a) Shahjalal Islami Bank Limited, should recruit sales force to gather more customers.
b) It should pursue advertisement campaign in order to build a strong image among the people. They can give advertisements in newspaper and magazine, television and other relevant media.
c) It has been seen that there is a gap between marketing department and operations department, so this gap needed to be reduced.
d) It should be more cautions on operating expense and establishment expense.
e) Steps are taken to implement the new process in order to ensure a smooth service as promised to customers.
f) A new local brand ambassador should be used to promote Shahjalal Islami Bank Lmited as a brand.
g) Employees needed to be given adequate training to work and handle clients under pressure. In this case both the branch authorities and higher authorities can persuade each other to train the employees.
h) Shahjalal Islami Bank Limited should increase more consumer banking activity. Their consumer banking activity is enough satisfactory but it will be better if they can put attention on individual customer.
i) They should invent other type of deposit to attract more customers which is different from other banks.
j) Shahjalal Islami Bank Limited should maintain more cash and deposit balances with other banks. Because it is desirable that bank keep their cash and balance with other bank to such extent so that it can minimize the chance of liquidity crunch.
k) Shahjalal Islami Bank Limited should develop more strategic planning as to compete with its rival banks.

l) Shahjalal Islami Bank Limited may introduce one stop service for its client.

m) Recruit more efficient employees.

n) Increase the merchant locations of ATM cards.

o) As most of the customers of the bank are aged between 25 to 34, the bank should consider the products and services with fewer service charges that are suitable for that age group. The products should also be developed mostly for customers with income more than 30,000 and particularly jobholders.

p) The bank needs to slightly modify their saving scheme to attain superior customer satisfaction. In this case, they should consider maximizing customer profitability alongside the banks.

q) As there is significant scope of improvement for employee knowledge of products, the company could device training session every few months. This would also allow them to improve the employee to client relationship, in which they seem to be vulnerable at the present state.

r) Shahjalal Islami Bank Limited has significant problem regarding the environment of the bank. In this case, they need to identify exactly which portion of the environment is bothering them the most and then resolve the problems in the best possible manner.

6.2 Conclusion:

Shahjalal Islami Bank Limited is the most promising private Islami Bank in Bangladesh. Everyday Shahjalal Islami Bank Limited endeavor to increase their product and services although they provide a wide range of product of services to their customers. The bank also involved in various kinds of promotional activities. Shahjalal Islami Bank Limited is helping the economy of Bangladesh. For helping the people of the bank provides financing loan, working capital loans to its corporate clients. As an established bank of Bangladesh, Shahjalal Islami Bank Limited provides internet banking, SMS push/pull services, giving Debit cards and many other facilities. Shahjalal Islami Bank Limited (SJIBL) is a modern commercial bank governed by the principles of Islamic Shariah, which is committed to implement and materialize the economic and financial principles of Islam in the banking sector. It has undertaken

initiatives for investment in SME sector by introducing a number of SME products in the market gradually with a view to patronizing the trade, commerce and industrial entities with equity & justice and to make effective contribution for creating employment opportunities, which will ultimately help the nation for poverty alleviation from the society. After comparing the interviews, it has been seen that the customers are more or less satisfied with the overall services of customer service and the behavior of employees. They also have some complaints which make them unsatisfied in some cases. From the survey I have noticed that the customers prefer prompt service, Online Banking services, want to avoid more formalities for issuing D.D, T.T, P.O, opening account etc. So, Shahjalal Islami Bank Ltd. should try heart and soul to please those customers in a small and trusting way.

To the gateway to practical professional life, an experience at Shahjalal Islami Bank Ltd. as an amply I am privilege for me. Shahjalal Islami Bank Ltd. does offer a real practical orientation to the new comers with typical corporate culture. These three months internship orientation with Shahjalal Islami Bank Ltd. undoubtedly will help me a lot to understand and cope with any future typical corporate culture.

Bibligraphy:

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