Internship Report

on

An Analysis on Customer Marketing Strategy in Banking Industry of Bangladesh : A Study on Social Islami Bank

Supervised To:

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LETTER OF TRANSMITTAL

Md. Abul Kalam
Dean
Faculty of Business
Sonargaon University (SU)

Subject: **Submission of Internship Report on An Analysis on Customer Marketing Strategy in Banking Industry of Bangladesh : A Study on Social Islami Bank**

Dear Sir,

It is a great pleasure for me to submit the report on, "An Analysis on Customer Marketing Strategy in Banking Industry of Bangladesh : A Study on Social Islami Bank" as it is a fulfillment of partial requirement to achieve MBA degree.

The experience I have gathered during this period will remain as an invaluable asset in my life. I have worked hard preparing this report and I hope that it will fulfill my degree requirement. I will be always available for answering any query on this report.

I will be glad if you kindly accept this report.

Thanking you.

Sincerely Yours

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STUDENT'S DECLARATION

I am **Shaifur Rahman**, a student of Business Administration Department of Program MBA , Major in Marketing of Sonargaon University (SU). Here I declare that the Internship Report of **"An Analysis on Customer Marketing Strategy in Banking Industry of Bangladesh : A Study on Social Islami Bank"** is my work and has not been submitted by me before for any degree, diploma, title or recognition. The report was prepared under the supervision of ''**Md. Abul Kalam**" Dean, Faculty of Business, of Sonargaon University (SU).

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SUPERVISORS CERTIFICATE

This is to certify that; a student of Program MBA, Shaifur Rahman, Id No: MBA2203027003, Major in Marketing, Faculty of Business, Sonargaon University (SU) has completed the Internship report titled **"An Analysis on Customer Marketing Strategy in Banking Industry of Bangladesh : A Study on Social Islami Bank"** successfully under my supervision.

I wish his every success in his life.

Supervisor

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Md. Abul Kalam
Dean
Faculty of Business
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ACKNOWLEDGEMENT

First of all I would like to give my cordial thanks to **Almighty Allah** whose uniqueness, oneness, and wholeness are unchallengeable guided us in difficult circumstances. All respects are for his holy prophet **Hazrat Muhammad (SM)** Peace be upon him, who enable us to recognize the oneness my creator.

I would like to thank **Md. Abul Kalam, Dean** my university supervisor for guiding me in planning and composing the report. She was always available to provide me with her supervision and guidance during the entire Internship program. Therefore, I express colossal appreciation for her aid.

At last but not the least, the Sonargaon University (SU) for giving me an opportunity to complete my MBA degree and give me a scope to gather practical experience and enrich my knowledge

May **Almighty Allah** bless all of them.

EXECUTIVE SUMMARY

Bangladesh is a developing country. After liberalization, we have achieved a poor economic growth in last three decades. This is because of number of micro and macro factors as density of people; lack of proper utilization, lack of skilled manpower, lack of proper utilization of natural resources etc. political instability is the major factor in Bangladesh that makes a vital hazard to achieve the economic growth. All of above, banking industry brings a little bit hope that can be a better flavor to accelerate the economic growth in our country. This is the only sector (especially private banking) that getting a continuous develops from last two decades.

This report is prepared on the basis of my three-month practical experiences at Social Islami Bank Limited. Worked there as an intern which is a significant part of my BBA Program. This internship program helped me to learn about the practical scenario of the general banking division of the banking industry .SIBL started its commercial operations from 1995 and has since been able to establish one of the largest network . Currently the bank has 24 branches of which 12 in Dhaka, 4 in Chittagong, 1 in Sylhet, 2 in Narayanganj, 1 in Bogra, 1 in Khulna, 1 in Rajsahi, 1 in Sirajgonj.. They stood mid level place among the 42 banks which include 32 local banks, 10 foreign banks and. This report has been presented based on my observation and experience gathered from the company. The organization has many divisions and departments. But, Krishi Market branch has three departments which are the General Banking department Foreign Exchange department and Credit department. Therefore, the focus is given on the level of customer marketing strategy in general banking Division as an intern only me got the opportunity to work there. The report mentions about the customer marketing strategy of Social Islami Bank Limited. The research is conducted to draw a conclusion on the effects of these facilities and benefits. The result that is found is quite considerable. According to my opinion, Social Islami Bank Limited should work a lot to convince and sustain their new and existing customers. The result of the research is described in details in this report in the later chapters. After knowing the scenario of Social Islami Bank Limited in terms of their marketing strategy a lot of recommendation came up. The report also consist recommendations and conclusion according to my point of view, which will improve the environment of the organization if implemented. In order to maintain their current position and attain their objectives they should focus on certain factors and start adopting a competitive attitude towards their competitors. In my report, there is a specific focus on the factors which will help SIBL to have a better understanding of the problem that they are currently facing. It will be helpful for SIBL if they implement their plan as soon as possible and make the necessary changes which will help them to become the market leader among the local banks of Bangladesh.

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