Internship Report

On

Customer Satisfaction at Shahjalal Islami Bank Limited

Submitted To:

Department of Business Administration

Faculty of Business

Sonargaon University (SU)

Green Road, Dhaka-1215

Submitted By:

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Program: BBA

Major: Accounting

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Dhaka -1215

Date of submission : 8 January, 2024



Sonargaon University

Dhaka-1215

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Submitted to:

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Lecturer

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Program: BBA(Major:Accounting)

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Dhaka -1215

Submitted for the partial fulfilment of the degree of BBA

Letter of Transmittal

8 January, 2024
Md. Shahbub Alam
Lecturer
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Subject: Submission of Internship report on Customer Satisfaction at Shahjalal Islami Bank Limited.

Dear Sir,

With humble honor and respect, I am submitting my internship report on "**Customer Satisfaction on Shahjalal Islami Bank Limited"**as a requirement for completing my Bachelor of Business Administration." I just completed my internship program at "Shahjalal Islami Bank Limited" and was worked there as an intern for three months. For this report I received live experience,it's a great learning and great experience for me. I understand the difference between practical and theoretical work.

I have tried my level best to complete this report with necessary information and imparted every available detail and also attempted to avoid unnecessary amplification of the report.

I humbly request you to accept this report for your kind evaluation.

Sincerely yours,

Sabrina Binte Amir Munni
ID: BBA2001019066
Program: BBA
Major: Accounting
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Certificate of Supervisor

This is to certify that, the report entitled **"Customer Satisfaction at Shahjalal Islami Bank Limited"** on Dania Branch done by Sabrina Binte Amir Munni, bearing ID:BBA2001019066, as a partial fulfilment of the Department of Bachelor of Business Administration, Sonargaon University. This report has been completed as an intership program under my supervision.

I wish her every success in his future endeavours.

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

Students Declaration

My name is Sabrina Binte Amir Munni, bearing Id of 2001019066, student of the Sonargaon University. I do hereby declare that the internship report entitles **"Customer Satisfaction at Shahjalal Islami Bank Limited"** report is based on the surveys found by me. The assigned work is done by me for partial fulfilment of my BBA degree and as a part of the academic curriculum. Materials of work found by other researchers are mentioned by the reference. This internship report, neither in whole, nor in part, has been previously submitted for any degree.

Sabrina Binte Amir Munni
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Acknowledgement

At first I would like to express my gratitude to almighty Allah who has given me the opportunity to go through the total process of internship and to write a report in this regard.

I would like to acknowledge my deepest gratitude to the honourable respect to Md. Shahbub Alam, Lecturer, Department of Business Administration, Sonargaon University for his valuable suggestions and instructions to complete this report.

I am very grateful to Abdul Kader, Vice President & Manager, Mrs Marzina akter (FEO), Sufia Begum(General Banking in-charge), Mohamamd Baharul Islam (EO and investment in charge) of Shahjalal Islami Bank Ltd. Dania Branch for giving me the excellent opportunity to do my practical orientation. I want to thank all the officials of Shahjalal Islami Bank Limited that were involved. I would especially like to thank Manager and other officers of Dania Branch for giving an opportunity of 3 months internship program and when any problem arises, they solved that and all time guided and supervised me friendly. I would like to thank them for giving me the required information to commence this report.

Executive Summary

The internship report is prepared as a requirement of BBA program of Sonargaon University. This report is on **"Customer Satisfaction of Shahjalal Islami Bank Limited"**. This report is intended to assist the reader in detailed understanding about customer satisfaction. The purpose of this report is to have an idea about the customer dealing process and Customer Satisfaction of SJIBL.

The Dania branch is one of Shahjalal Islami Bank Ltd profitable branches. Level of satisfaction of customers of this branch is high and customer's perception toward service quality is higher than their expectations. This means that employees of this branch are very co-operative and reliable with customers. As a part of my BBA program,I was assigned to do my intern in one sections as general banking division. In General Banking Division I took the opportunity to learn about as much as possible while I was working on the division. General banking division is a very important department of a bank. All customers come to this section and they take information and do accounting process. When a customer deposits money into a bank account, the bank becomes a debtor to the customer and owes them the money back on demand. This relationship is governed by the law of contract. Relationships with customers develop from here. In this report I describe the different functions of these three divisions. Here I also did a research about customer satisfaction level of SJIBL. Customer satisfaction is essential for the success of service firms like bank. The quality of service has become an aspect of customer satisfaction. Satisfied customers not only benefit the banks but also play a pivotal role in fostering trust, stability, and growth in the economy. This report discussed about the introduction of the bank, general banking, customer satisfaction, findings, recommendations and so on.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

A bank is a financial institution that is licensed to accept checking and savings deposits and make loans. Banks also provide services such as Business loans,merchant services, online banking. There are different types of banks like Central bank, Commercial bank, saving bank, Investment bank, Merchant bank, Cooperative bank etc. Banks have a vital role in fostering economic growth and development by offering capital and financial services that empower businesses and individuals to thrive. Banks also provide many services for clients to make easy their life in a busy environment.

A commercial bank is where most people do their banking. Commercial banks make money from a variety of fees and by earning interest income from loans. These banks are important to the economy because they create capital, credit, and liquidity in the market. Some commercial banks follow govern by Islam. All banking organizations are looking for the best service opportunities to provide the full satisfaction to their entire customers. Islamic banks perform functions as commercial banks but they follow the rules of Islamic Sariah board. Islamic banking is the interest free banking. They follow the Islamic modes of finance Mudarabah, Musharaka, Ijarah etc. Shahjalal Islami Bank Limited is one of them. It operates in accordance with the principles of Islamic Sharia, which means it follows ethical and Sharia-compliant banking practices. This includes avoiding interest (riba) and participating in financial activities that align with Islamic principles.

1.2 Origin of the Report

This report has been prepared as the partial fulfilment of BBA program in Sonargaon University. To complete the BBA program successfully each participants required to undergo internship program in Shahjalal Islami Bank Limited for three months to learn practical knowledge. 'To accomplish the requirement, I am assigned as an intern in Shahjalal Islami Bank Ltd , Dania Branch for 3months starting from October, 2023. The topic of my internship report is **“Customer Satisfaction at Shahjalal Islami**

Bank Ltd", Md Shahbub Alam, Lecturer of Department of Business Administration, Sonargaon University have given me the permission to do the report on this topic.

1.3 Objective of the Report

The Main objective of the report is to identify the satisfaction levels of customers and how to improve satisfaction level of customers by giving services. Objectives of the report are summarized in the following manner-

- To be informed about how the bank performs its operations.
- To accomplish the academic experiences in real life.
- To be familiar with the products and service of Shahjalal Islami Bank Limited.
- To know about the banking procedure.
- To compare the strength and weakness of Shahjalal Islami Bank with the competitors.
- To know how the different divisions of the branch operates.
- To Increase the knowledge about the bank operation which will help me in professional life.
- To evaluate the overall financial accomplishments of SJIBL.
- To analyse the customer satisfaction of the SJIBL.
- To analyse the overall general banking activities of SJIBL.

1.4 Motivation of the Report

The major motive behind the report is to gain real-world insights into the banking industry, crucial for students navigating a highly competitive job market. The findings aim to improve overall service quality, promote the company's services and assist top management in enhancing customer satisfaction. This study holds significance for both personal practical knowledge gain and potential benefits for the bank.

1.5 Scope of the Report

Shahjalal Islami Bank limited is one of the successful private banks in our country.The report deals with measuring the satisfaction level of the customers of Shahjalal Islami Bank Limited, Dania Branch. These customers are the people who have account in this branch. The total population is not covered here.It is based on

sample survey. I have mainly worked in the front desk (customer service), so my report covers all the activities of customer service. The report has been prepared through discussion with bank employees and clients. Besides I have gathered information from different sources.The scope of this report is limited to the projection of the overall experiences of working in the bank. The reports scope involves offering management ideas to modify facility strategies, enabling informed decision to boost customer satisfaction.

1.6 Limitation of the Report

To prepare my report, I identified some limitations. The limitations are given below:

i. Many procedural matters were conducted directly in the operations by the top management level, which may also gave some sort of restrictions.

ii.To protect the organizational loss in regard of maintaining confidentiality, some parts of the data are not in depth.

iii.I carried out such a report for the first time, so inexperience is one of the main constraints of the report.

iv.I had to go almost every department during my three months experience. But, in this period I gathered and collected this information and evidence is very short span of opportunity to get in- depth knowledge about total banking operations.

v.All officers of the bank do their job under very much working pressure. So it was not possible for them always to give me enough time to get various types of advice.

1.7 Methodology

Data Collection

This report has been prepared on the basis of experience this gathered during period of internship regarding customer satisfaction at Shahjalal Islami Bank Limited. I have collected both primary and secondary data.

Primary Data Collection

I. Direct observation through working involvement.

II. Practical work helps me to get information.

III. Face to face conversations with the customers and employees.

Secondary Data Collection

i. Internet, official website of the bank.

ii. Web site of Shahjalal Islami Bank Limited and other bank's website.

iii. Various journals of various Banks.

iii. Different books and periodicals related to the banking sector.

iv. Various web sites related with customer satisfaction.

v. Official files,documents etc.

CHAPTER TWO

LITERATURE REVIEW

2.1 Literature review

In line with Tsoukatos and Rand (2006), customer satisfaction is a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers. In proportion to Magesh (2010), satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation. Customers compare their expectations about a specific product or services and its actual benefits. As stated by Kotler & Armstrong, (2010), satisfaction as a person's feelings of pleasure or disappointment resulting from the comparison of product's perceived performance in reference to expectations. Customer's feelings and beliefs also affect their satisfaction level. Along with Zeithaml (2009),satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations. Razak et al. (2007) also reported that overall satisfaction is the outcome of customer's evaluation of a set of experiences that are linked with the specific service provider. It is observed that organization's concentration on customer expectations resulted into greater satisfaction. If the customers of an organization are satisfied by their services the result is that, they will be loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base (Karatepe et al., 2005). Customer satisfaction has become important due to increased competition as it is considered very important factor in the determination of bank's competitiveness (Berry et al., 2002). Continuous measurement of satisfaction level is necessary in a systematic manner (Chakravarty et al., 1996). Because satisfied customer is the real asset for an organization that ensures long-term profitability even in the era of great competition. Cronin et al.,(2000) mentioned in their study that satisfied customer repeat his/her experience to buy the products and also create new customers by communication of positive message about it to others. On the other hand, dissatisfied customer may switch to alternative products/services and communicate negative message to others. Customer satisfaction is a set of feeling or outcome attached with customer's experience towards any product/ service (Solomon, 1998). Hence, organizations must ensure the customer satisfaction regarding their goods/services.



CHAPTER THREE

OVERVIEW OF THE SHAHJALAL ISLAMI BANK LIMITED

3.1 Background of Shahjalal Islami Bank Limited

Shahjalal Islami Bank Limited (SJIBL) is based on Islamic Shari-ah. SJIBL is named after the name of a saint Hajrat Shahjalal (R) who dedicated his life for the cause of peace in this world and hereafter and served the humanity.

Shahjalal Islami Bank PLC commenced its commercial operation in accordance with principle of Islamic Shari-ah on the 10th May 2001 under the Bank Companies Act, 1991. Over the years, SJIB PLC has expanded its service coverage by strategically opening new branches across the country. This expansion aims to provide a diverse range of service products in both investment and deposit categories. SJIB PLC adheres to Islamic banking principles, which involve conducting interest-free banking business. The bank engages in deal-wise business products, generating real income and contributing to the overall GDP of the economy. The bank offers various service products, including both investment and deposit options. This diversification allows it to cater to a wide range of customer needs.The Board of Directors of SJIB PLC is described as having high credentials in the business arena of the country. This indicates that the individuals serving on the board possess significant experience and expertise in their respective fields.The Management Team of SJIB PLC is characterized as strong and supportive, equipped with excellent professional knowledge. This team operates under the leadership of Mr. Muhammed Shahidul Islam, who is described as a veteran banker. Islamic bank is interest-free and engaging in real income generation, plays a role in boosting the Gross Domestic Product (GDP) of the economy.

3.2 Vision of Shahjalal Islami Bank Limited

Most admirable brand of Shari-ah banking & investment in Bangladesh ensuring sustainable value for all our stakeholders embodied with human development based on morality and ethics.To be the unique modern Islami Bank in Bangladesh and to make significant contribution to the national economy and enhance customers' trust &

wealth, quality investment, employees' value and rapid growth in shareholders' equity. To provide quality services to customers. To set high standards of integrity.

3.3 Mission of Shahjalal Islami Bank Limited

The Bank's mission comprises:

- 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 of Shahjalal Islami Bank Limited

The main strategies of SJIBL is perform towards sustainable growth achievement.

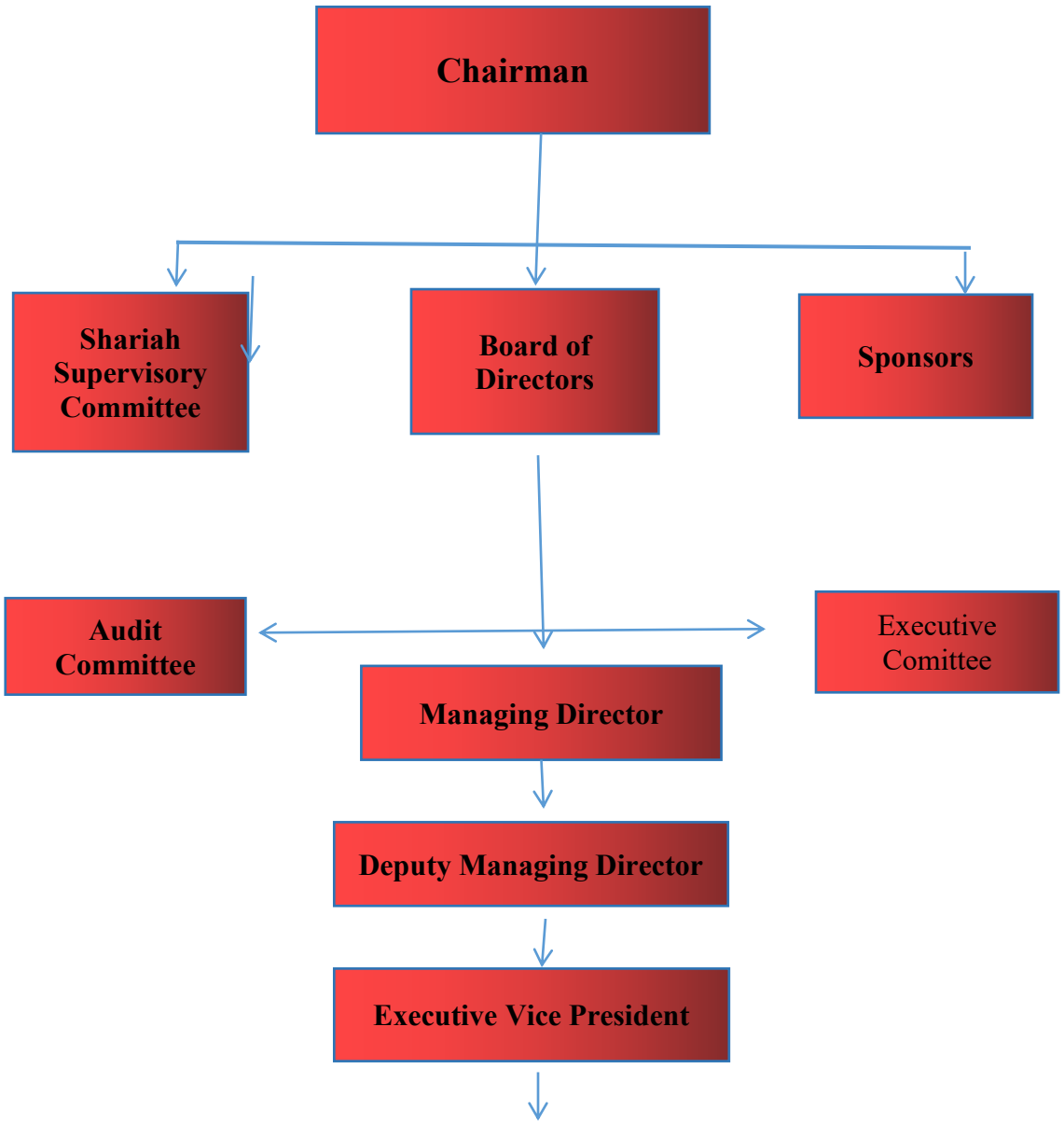
- ✓ To focus capabilities around customer needs rather than seeking a rapid return on products or building product silos.
- ✓ To diversify portfolio both the retail & wholesale markets.
- ✓ To strive for customers best satisfaction & earn their confidence.
- ✓ To manage & operate the Bank in the most effective manner.
- ✓ 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.
- ✓ To promote organizational efficiency by communicating company plans, polices & procedures openly to the employees in a timely fashion.
- ✓ To cultivate a congenial working environment.

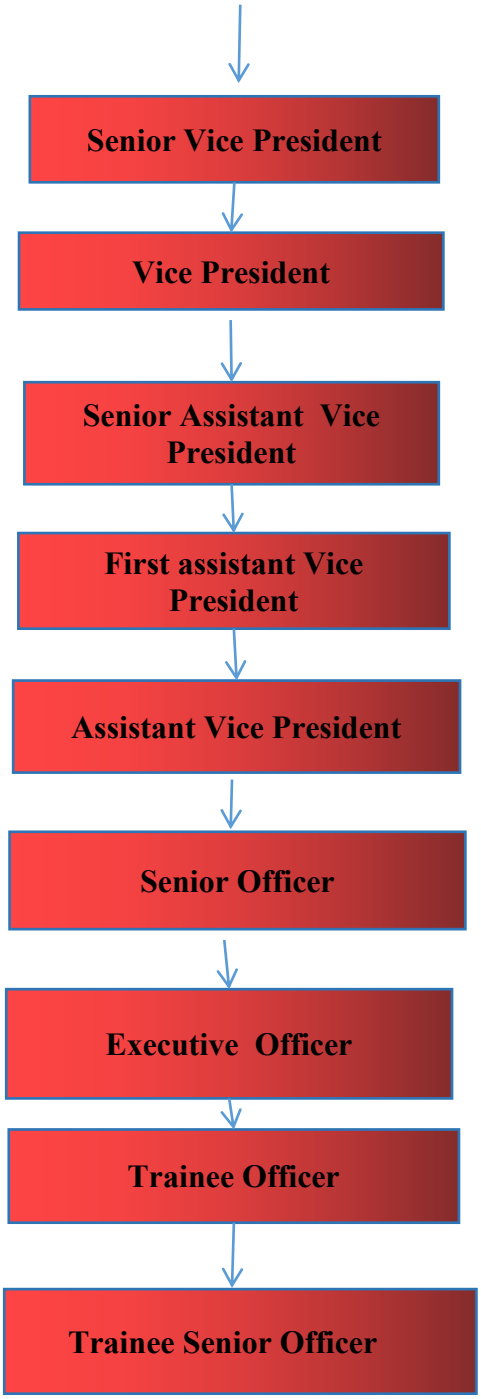
3.5 Motto of SJIBL

The motto of Shahjalal Islami Bank Limited is " Cordial Service and welfare banking." Cordial" implies a warm, friendly, and sincere approach. The bank is emphasizing a commitment to providing services in a welcoming and friendly manner, ensuring a positive and respectful interaction with its customers.Welfare Banking" means that the bank is dedicated to promoting the well-being and prosperity of its customers and the community. This may involve offering financial products and services that contribute to economic development, poverty alleviation, and overall societal welfare.

3.6 Hierarchy Structure of Shahjalal Islami Bank Limited

The structure of Shahjalal Islami Bank Limited are -





Board of Directors: Shahjalal Islami Bank's Board of Directors made following posts-Chairman,Vice-Chairman,Director, Independent Director,Sponsors,Managing Director ,Company Secretary .

Executive Committee : The bank has following posts are Chairman ,Vice chairman,Member ,MD and Ex- officio member.

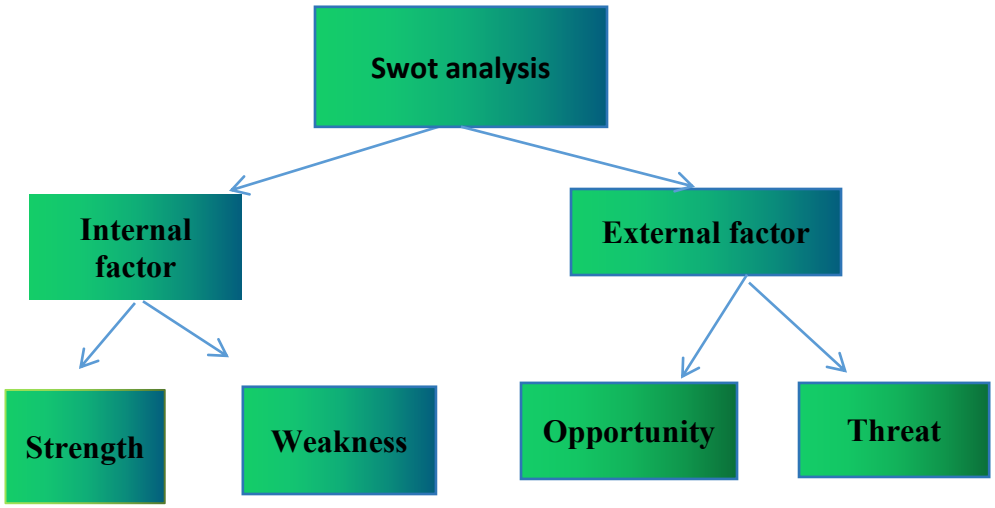
Audit Committee: The audit committee is made up of 1 chairman and 4members **.**

Shariah Supervisory Committee: In accordance with the instruction of Bangladesh Bank's Islamic Banking Guideline-2009, Shahjalal Islami Bank PLC has constituted a Shariah Supervisory Committee comprising of prominent Fuquaha/Islamic Scholars, Economists, Bankers and Lawyers.The Committee is playing the pivotal role in framing and exerting policy in line with Shari'a h principles in all operational activities of the Bank since its inception.Under the guidance of Shariah Supervisory Committee, Shariah Inspection and Compliance Division is conducting inspection on routine basis and submits its findings before the committee.Shariah Supervisory Committee meetings are held frequently, where different issues such as inspection report and its compliance, product formulation etc. are discussed, reviewed and the Members put their opinion in light with the Holy Qur'an and Sun nah

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.They lead employees and oversee the day to day operations of their assigned branches. They are responsible for managing the banking team,increasing sales and providing customer service.

3.7 SWOT ANALYSIS of SJIBL

A SWOT analysis is a strategic planning tool that assesses a company's strengths, weaknesses, opportunities, and threats.A swot analysis involves evaluating its internal strengths and weaknesses along with external opportunities and threats. Strengths may include a strong financial position, diverse service offerings, and an established customer base. Weaknesses could involve outdated technology, regulatory challenges, or limited geographic reach.Opportunities for a bank might include expanding into new markets, introducing innovative financial products, or adopting advanced technology for improved customer service. On the flip side, threats could come from economic downturns, cyber security risks, or intense competition within the industry. Performing a SWOT analysis helps a bank strategically plan and navigate its path in a dynamic financial landscape.



Strength :

1. In contrast to our other local organizations, Shahjalal Islami Bank's corporate culture is very interactive .
2. The bank provide ATM debit card facilities and other banking facilities.
3. The bank place is friendly work place.
4. Account maintenance by computer.
5. The management team formed experienced bankers and corporate personnel.
6. Online banking facilities is a way that customer can transaction without hustle.
7. Financial position of SJIBL is huge. They get good profit after year.
8. Network and service for all customer is strong .
9. Employees have training program.

Weakness:

1. Insufficient number of employees in the general banking department and loan department.
2. Political negative issues affect on Bank.
3. Some branches of bank are higher service charge than many other banks.
4. The bank has only a few ATM Booth and they are not in proper places.The system of using ATM Card is limited.
5. Shahjalal islami bank has absence of upgrade website.

Opportunities:

1. The bank can employ skill,productive and competent staff in order to provide more services.
2. The Bank may advertise them self by introducing social welfare activities.
3. Shahjalal Islami Bank will have more space for online banking and swift facilities to reach customers not only in Bangladesh, but also in the global arena.
4. Many branches can be open where this bank doesn't exist.
5. The loan facility of Shahjalal Islami Bank Limited attracted conscious businessman and higher income group service.
6. The bank can introduce more innovative and modern products and services .

Threats:

1. Sometimes private commercial banks abide rules and regulation by Bangladesh Bank that is not suitable for every commercial bank..
2. The one threat of the bank is lack of well qualified people.
3. Number of potential competitors profitable offer .
4. Many banks are coming better quality service .
5. The bank might experience market pressure to lower profit rates..
6. Lack of proper management cause some unseen problems.

3.8 Product and services of SJIBL

Various types of deposits and investment strategies are the main items of SJIBL.

A.Deposit Scheme:

There are different kinds of different deposit scheme are given below:

1. Al Wadiah Current Deposit Accounts(ACD).
2. Mudaraba Savings Deposit Accounts (MSD).
3. Mudaraba Term Deposit Accounts (MTD).
4. Mudaraba Short Notice Deposit Accounts (MSND).
5. Mudaraba Hajj deposit.
6. Mudaraba Cash Waqf.
7. Mudraba Money spinning.
8. SJIBL School Banking Account.

A. **Investment Scheme:** The special feature of SJIBL's investment strategy is to invest in accordance with the values and principles of Islamic Shari-ah on the basis of a benefit loss-sharing scheme. The schemes are :

1. Household Durable Scheme
2. Small Business Investment Scheme
3. Small Entrepreneur Investment Program
4. Medium Entrepreneur Program
5. Housing Investment Scheme
6. Rural Investment Program
7. Car Investment Scheme
8. Women Entrepreneur Investment Scheme.

The services of Shahjalal Islami Bank are -

- Online Banking Service
- VISA SJIBL Debit & Credit Card
- SMS/ Push Pull Service
- Personnel Management Information System (PMIS)
- SWIFT

CHAPTER FOUR

AN OVERVIEW OF DANIA BRANCH

4.1 Introduction

In December of 2012 Shahjalal Islami Bank Limited has opened its Dania Branch at Dhaka.It is a commercial bank .The address of Dania branch is Fatema Monjil, 436 Donia, Zia Sarani More, Kadamtali, Dhaka. It has a total number of 11 employees . Also the bank has a manager and 2 security guards. The bank has three sections. They are General bank Department, Investment department and Cash section.The workforce is very much co-operative both to each other and to the clients.They give good service to clients. The Shahjalal Islami Bank Limited of Dania branch is the profitable branch as other branches.

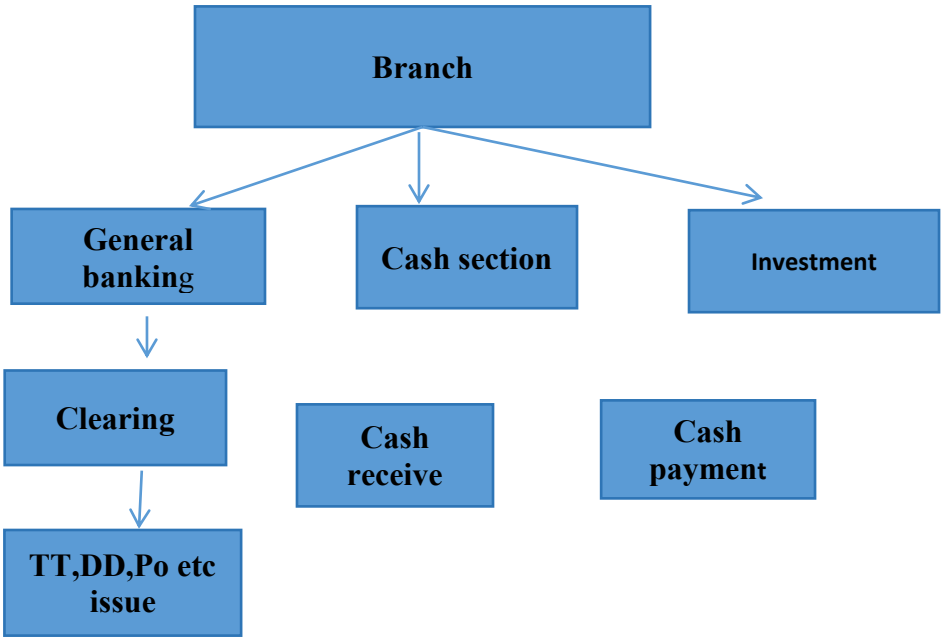
4.2 Branch Profile :

Opening date of Dania Branch	**24 December,2012**
Adress of the branch	**Fatema Monjil (1st floor), 436 Donia, Zia Sarani Moor, Kadamtoli, Dhaka.**
Phone	**02223341117,02223341119, 01755556183**
Branch code	**142**
Present manager	**Mr. Abdul Kader,VP**
Number of Executive &Officers	**8**
Target profit (For 2023)	**20000000**
Operating profit achieved	**20160000**
Total Mudaraba saving account	**5800**
Total current Account	**550**

Department of the branch : This branch has three main departments as the following.

1. General banking.
2. Investment department.
3. Cash section.

4.3 Flowchart of the branch:



4.4 General Banking (GB) Department:

General banking department is one of the most important departments of Shahjalal Islami Bank Limited. Basically bank provides the main services to the customer through this department.This department are following categories :

1. Account Opening.
2. Issuance of Cheque.
3. Receiving Cheque for Clearing and Collection
4. Issuance of TT {Telegraphic Transfer), PO (Pay Order), DD (Demand Draft),etc.
5. Opening and Maintaining of FDR, DPS and other Scheme Deposits.

6. Fund Transfer.
7. Closing and Transfer of Accounts.
8. Outward Bills for Collection.
9. Maintaining On-line Voucher.

4.5 Investment department: This department covers various types of loans and advances, divided into Consumer Credit and Trade Marketing. Consumer Credit involves individual loans, while the other section includes Project Loans, Letter of Guarantee, Working Capital loan, SME loan, and Term Loan for businesses. Consumer Credit segment, the focus is on providing loans to individuals for personal purposes, such as buying a home, car or meeting other personal financial needs.This department plays a crucial role by:

- Addressing the needs of existing and potential RCS customers.
- Fulfilling the requirements of both the Head Office and General Customers.
- Collaborating with other departments to ensure smooth operations.
- Compiling CIB (Credit Information Bureau) and CL (Credit Limit) Statements.
- Drafting Credit Proposals and Statements.
- Administering Retail Credit operations, overseeing various aspects of consumer credit within the organization.

This department likely the Credit and Customer Service (CCS) division, plays a pivotal role after General Banking, primarily interfacing with the majority of branch customers.This department acts as a vital link between the bank and its customers, offering credit solutions and actively managing the loan life-cycle from approval to recovery.

4.6 Cash section: The cash department is a bank's most important department. This section deals with all types of negotiable instruments and it includes vault, used as the store of cash, instruments. This section begins when the banking hour starts. Cash officer begins his/her transaction with taking money from the vault, known as the opening cash balance. Vault is kept in a more secured place. The amount of opening cash balance is entered into a register. The main functions of this section are:

a) Cash Receive

b) Cash Payment

4.7 Foreign Exchange: General banking department occurs foreign exchange .It encompasses deposits, credits, and balances denominated in foreign currencies, as well as drafts, travellers' cheque, letters of credit, and bills of exchange. These instruments may be expressed or drawn up in Bangladeshi currency but are ultimately payable in any foreign currency.

4.8 Prospects of Dania Branch :

High profitability: The Dania Branch has been one of the most profitable branches of SJIBL. The target Profit of this branch for the year 2023 is tk. 2 Lac, whereas the branch achieved tk.2,01,60,000.

Efficient Workforce**:** A well-educated and skilled workforce with wide experience in banking is a precondition for the continued growth and progress of any bank. The aim of Shahjalal Islami Bank is to recruit and retain a competent workforce. Over the year, the bank recruits experienced bankers as well as fresh university graduates. The new ones are given proper training at the banks own training institute.

Innovative of the bank's management**:** The management of Dania Branch always tries to put innovative ideas into effect. They constantly focus on understanding and anticipating customer needs. As the banking scenario undergoes so is the bank and it reposition itself in the changed market condition. A weekly meeting is held each Thursday because of increasing the officer's attention to the customer service and to know the weekly progress of the branch. The superior service made the bank a symbol not just of successful banking. The newer and better services of the bank made the customer not just happy, but in a lot of case, ecstatic.

High quality service: Shahjalal Islami Bank is a top private bank. The targeted profit can be achieved due to continuous focus on customer service. Providing of quality service was the responsibility of every staff. The direct interactions with customers helped to nurture and cement the relationship. The service delivery performance of the branch was closely monitored.

Successful consumer banking business: Shahjalal Islami Bank is a prominent institution known for its strong presence in Consumer Credit, Hire Purchase, and Lease Marketing. The widely acclaimed Consumer Credit Scheme focuses on

improving the standard of living for the fixed income group. This initiative assists individuals in acquiring essential domestic durables such as refrigerators, TVs, computers, and motorcars, making it a valuable shortcut to enhancing their overall quality of life.

Increasing in the bank's deposits: The consistent growth in deposit amounts at the Dania Branch has played a key role in the bank's ability to expand its business. The accumulated deposits serve as a financial resource, empowering the bank to implement newer and more innovative loan schemes. This expansion is made possible by the trust and unflagging confidence exhibited by deposit customers over the years. Their ongoing support not only strengthens the bank's financial foundation but also reflects a sustained belief in the bank's reliability and credibility, contributing to its continued success and adaptability in the market.

CHAPTER FIVE

CUSTOMER SATISFACTION

5.1 Customer Satisfaction: Shahjalal Islami Bank Limited focuses on Customer Satisfaction by aligning its services with customer expectations. When the bank's actual performance surpasses what customers anticipate, it leads to delight and complete satisfaction. This strategy not only retains customers but also cultivates positive perceptions, as customers are more likely to continue their banking activities with the current bank when their experience exceeds initial expectations. This emphasis on exceeding expectations contributes to the bank's success in building lasting relationships and positive word-of-mouth in the competitive banking industry.

Satisfaction:

Delight: Occurs when the actual performance of a product or service surpasses what the customer expected. It goes beyond mere satisfaction, creating a positive and memorable experience that exceeds initial expectations.

Satisfaction**:** Arises when the actual performance matches the expected performance. Customers are content and pleased with the product or service, as it meets their anticipated standards.

Dissatisfaction: Emerges when the actual performance falls short of what the customer expected. This gap between expectation and reality leads to disappointment, potentially hindering customer loyalty and positive word-of-mouth.

It shows that the customer is happy with bank service and they continue their banking activities with current account.

5.2 Factors Affecting Customer Satisfaction: The factors affecting customer satisfaction are-

Quality of service: Effective quality of service in a bank is crucial for maintaining a positive relationship with customers. Poor service, on the other hand, can lead to dissatisfaction, frustration, and a potential loss of customers.

Employee Behavior: If employee behavior is consistently poor in a bank, it can have several negative consequences.customers seek services from other banks that provide better customer experiences.

Technological aspect: Lack of technological advancements may result in slower and less convenient services. Customers may face challenges in accessing accounts, making transactions, or obtaining information promptly.

Perception of equity or fairness:When priority customers receive special treatment in banks, it can create both positive and negative effects on other consumers' minds: Customers who benefit from priority services may develop stronger loyalty to the bank, fostering a long-term relationship.Those who do not receive special services may feel neglected or unimportant, potentially leading to a negative impact on their overall satisfaction.

CHAPTER SIX

INTERNSHIP EXPERIENCE

6.1 Job Description: I did my internship program in SJIBL's Dania branch. According to my internship topic I worked on General Banking Division and try to learn the operations of general banking from the officials. When I begin my work at Shahjalal Islami Bank Limited, I learn how to assess a customer's satisfaction.I participated student school banking campaign. It was good experience and I learned how to open student account,which document need for opening school account and what is the benefit of opening account.

6.2 Position,duties and responsibilities: I have got the opportunity to work under the General Banking Sector.My duties are -

1.The first thing I have learned how to open an account in Shahjalal Islami Bank Ltd. I was instructed about the procedures and the requirements of every different types of account. (Current, Savings etc.). I filled up different account form.

2. I provide information & support the customers.
3. I have also took part in the delivering the Cheque book when a client comes to acquire it. I have learned the processing of the Cheque book requisitions and other formalities.
4. I contacted with clients for take their ATM card .
5. I participated in the delivering the debit card when client comes to acquire it.
6. I registered cheque book account and debit card account.
7. I wrote customers deposit voucher slip and cheque slip.

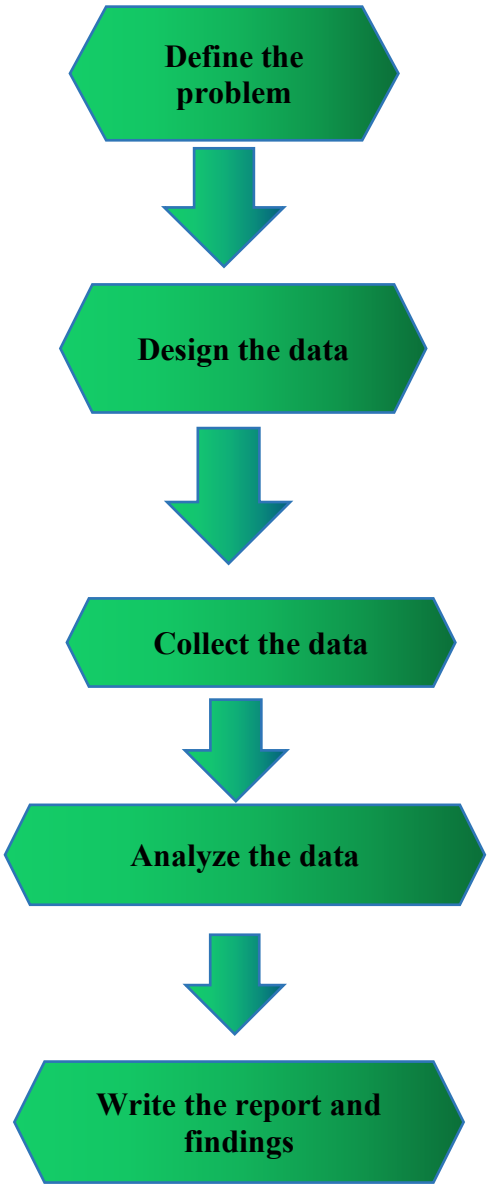
CHAPTER SEVEN

FINDING AND ANALYSIS

7.1 Introduction

This chapter appears to be dedicated to conducting research on SJIBL's General Banking and customer satisfaction. It includes the presentation of data findings, interpretation of results, and crucial explanations. The focus lies on scrutinizing all customer services and benefits provided by the bank, with the ultimate goal of revealing and disclosing the level of customer satisfaction with these offerings. The chapter likely provides insights into how well SJIBL's General Banking practices align with customer expectations and needs.

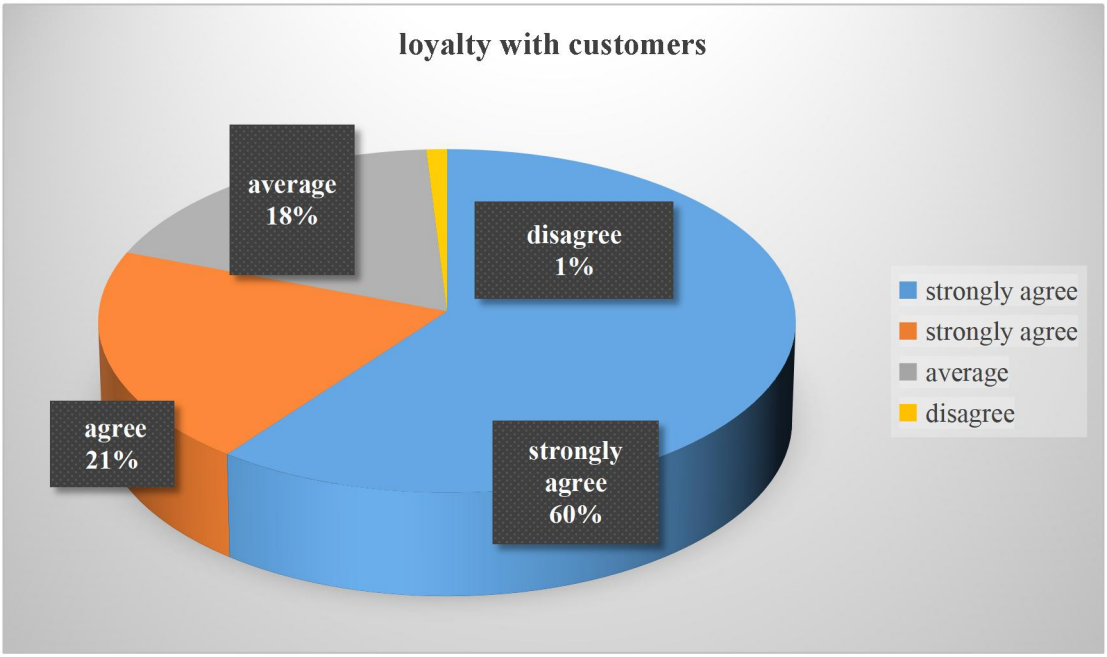
7.2 About the research procedure:A survey was carried out for an in-depth review. Steps taken in the analysis are shown. Mentioned below:



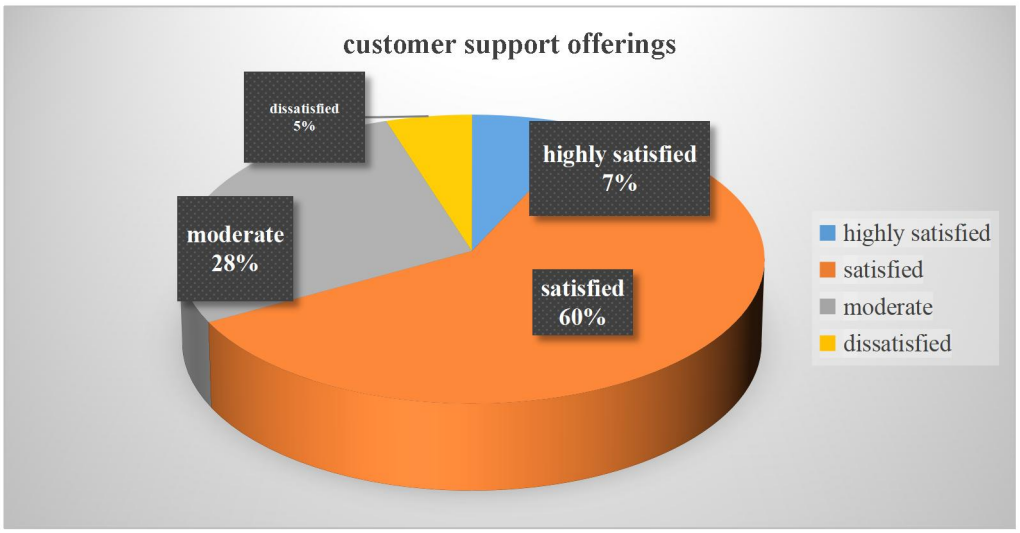
Collection of data: The data was collected trough questionnaire. Qualitative and quantitative data have also been gathered by way of the questionnaire and collected from different sources and asked the bank officers. The collected information was used for findings the purpose of the data collection was to obtain an overall image of the Customer satisfaction level.

7.3 Survey analysis: I'm going to describe about the questions that I've collected, I am discussing about the percentage based on responses and finally interpret them:

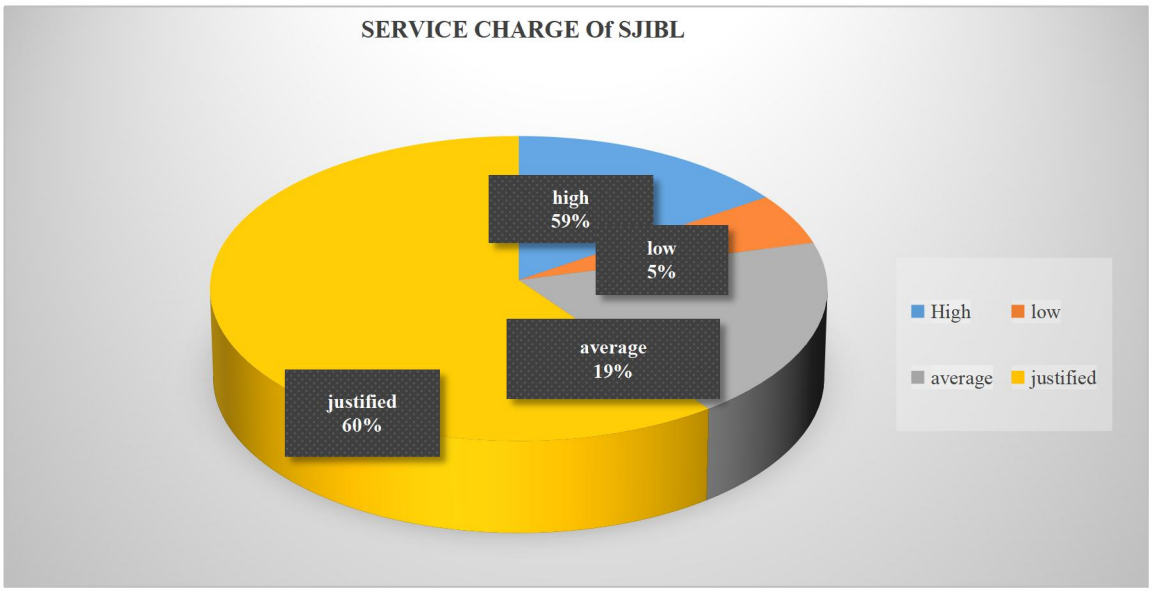
Loyalty with customer: From the chart we come to know, 60.3% peoples strongly agreed that SJIBL maintains loyalty with customer. 20.4% people agreed, 18.3% people's opinion was average and 1.0% people disagreed.



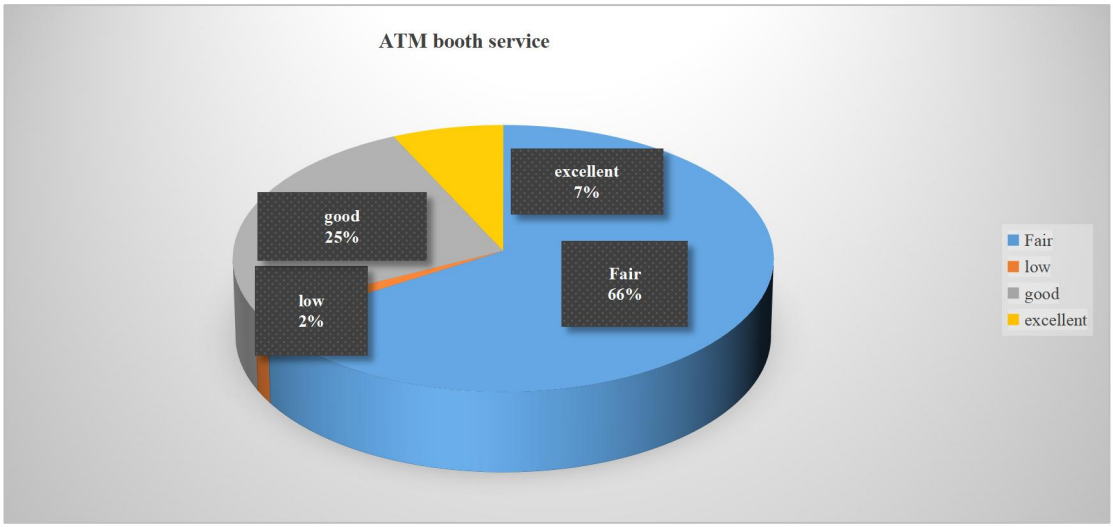
Customer Support offerings :7% peoples are highly satisfied with their customer support offerings, 60.00% peoples are satisfied, 28% people believes moderate and 5% peoples dissatisfied.



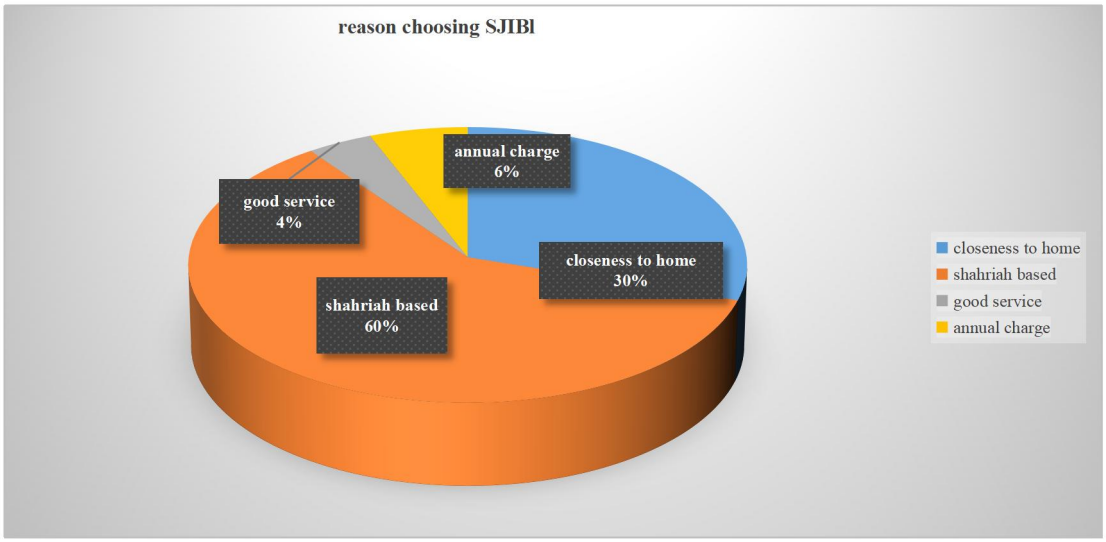
Service Charge of SJIBL: 60% people believe that their service charge is Justified, 19% believes that their service charge is average, 15.5% believes high and 5.5% people thinks low.



Available ATM booth service: 1.6% people believe SJIBL's ATM availability is low, 65.9% people believe ATM availability is fair, 25.3% believes ATM availability is good and 7% told excellent.Customers can withdraw taka with ATM card in booth. So that is good positive things that clients use ATM card for transaction. Some places are not available ATM booth service.



Reason behind choosing SJIBL: 30% people prefer SJIBL for closeness to home, 60% people prefer for Shari-ah based, 4% people prefer for good service &6% service for annual charge. Some customers house is very close . They can easily come to their near bank. Then it is Islamic bank. As our country is Muslim country people prefer Islami bank who follows Islami Shari-ah. When people know the advantage of this bank is good. They give priority. Other customer think that the annual charge is low that is the reason of choose of SJIBL.



Questionnaire : Here for this form I have ever taken the Shahjalal Islami Bank customer with 15 random people in bank. they were satisfied with their overall service. A lot of them said that they were completely happy with their facilities, so a few did not look that way.

Gender
1.Male
2.Female
Age
1.>20
2.20-29
3.30-40
4.40-50
Occupation
1.teacher
2.housewife
3.businessman
4.others

Questions	Ratings			
1. Do SJIBL maintains strict loyalty with their customers?	Strongly Agree	Agree	Moderate	disagree
2.Are you happy With the customer support offered by SJIBL?	Highly Satisfied	satisfied	moderate	dissatisfied
3.What do you think about the service charge of SJIBL?	high	average	Justify	low
4. DO they have available ATM booth services?	poor	fair	good	excellent
5.What is the reason behind choosing SJIBL?	Closeness to home	Base on Sari-ah	Good Service	Low annual charge

CHAPTER EIGHT

CONCLUSION AND RECOMMENDATION

8.1 Recommendation

Shahjalal Islami Bank Limited is one of the top Islamic banks in Bangladesh's Islamic banking market. It has a broad portfolio that meets client demand. Shahjalal Islami Bank Limited (SJIBL) prioritizes customer relations by delivering diverse products with reasonable interest rates. The Dania branch, where the user works, emphasizes the practical application of knowledge gained during the internship. The General Banking (GB) department, crucial for the bank's profitability, operates efficiently and is well-coordinated with other branches. SJIBL aims for market leadership, gaining recognition for Islamic-based services, and focuses on customer loyalty through quality service. The bank's commitment to economic and social welfare aligns with Islamic Sari-ah principles, aiming for "Halal profit" and greater returns for depositors and shareholders without solely pursuing maximum profits.Upon the analysis and findings, following recommendations have suggested for Shahjalal Islami Bank Ltd. to improve the service quality.

1. SJIBL employees should undergo comprehensive training to grasp the significance of each service quality dimension.The bank should conduct extensive training to ensure high standards in service delivery across these dimensions. During employees selection, both technical and interactive service quality should be evaluated.
2. SJIBL should embark on an advertising campaign to establish a robust public image. Utilizing platforms like newspapers, magazines, television, and other relevant media channels for advertisements would be effective.
3. The bank need enhance ATM booth because some customers are not happy with ATM booth service.
4. SJIBL must exercise caution in all external marketing communications with customers to ensure effectiveness and maintain a positive image.

8.2 Conclusion

Shahjalal Islami Bank Limited (SJIBL) is recognized as a modern commercial bank committed to implementing Islamic Shari-ah principles in the banking sector. In addition to offering a wide range of products and services, the bank actively participates in promoting economic development in Bangladesh. SJIBL's focus on the SME sector, with the introduction of various SME products, reflects its dedication to

fostering trade, commerce, and industry while contributing to employment opportunities.

The bank's provision of internet banking, SMS services, debit cards, and other modern facilities aligns with its commitment to delivering contemporary banking solutions. Despite generally positive feedback on customer service and employee behaviour, there are some customer complaints that SJIBL may need to address for enhanced satisfaction. Notably, customers express a preference for efficient services, online banking accessibility, and a reduction in formalities for transactions such as issuing drafts, telegraphic transfers, and opening accounts.The internship experience at Shahjalal Islami Bank Limited is regarded as a valuable gateway to practical professional life. The exposure to SJIBL's corporate culture during the three-month internship is expected to contribute significantly to understanding and navigating future corporate environments. Overall, SJIBL's multifaceted approach, combining traditional Islamic principles with modern banking services, positions it as a key player in Bangladesh's financial landscape.

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Consultation with the following persons:

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2.Sufia Begum(General Banking incharge)