Internship Report
on
Service Strategy of Bank Asia PLC

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Department of Business Administration
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Sonargaon University (SU)

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



Sonargaon University (SU)
147/1 Green Road, Panthapath, Tejgaon, Dhaka

Date of Submission: August 21, 2026

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Submitted by:
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Submitted for the partial fulfillment of the degree
of Bachelor of Business Administration



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Date of Submission: August 21, 2026

Letter of Transmittal

August 21, 2026

Sharmila Sikder
Assistant Professor
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Sonargaon University (SU)

Subject: Submission of internship report titled “Service Strategy of Bank Asia PLC.”

Dear Madam,

I am pleased to submit my internship report titled “Service Strategy of Bank Asia PLC”, prepared as a requirement for the completion of my BBA program.

This study has been an insightful and valuable learning experience. The report is developed based on the analysis of published reports, official publications, and relevant secondary data related to the services of Bank Asia PLC. I believe this paper provides a comprehensive and informative analysis, which will contribute positively to my future professional development.

I would like to express my sincere gratitude for your guidance, support, and cooperation throughout the course. Your valuable input has been instrumental in the successful completion of this report.

Should you require any further clarification or additional information, I would be glad to provide the same.

Yours Sincerely

_____

Fazlay Rabbi
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Declaration of Student

This is to formally notify that the internship report titled “Service Strategy of Bank Asia PLC” has been prepared in partial fulfillment of the requirements for the completion of my BBA program.

The preparation of this report was carried out under the guidance and supervision of Sharmila Sikder, Assistant Professor, Department of Business Administration, Sonargaon University (SU). I would like to acknowledge her valuable direction and support throughout the process.

I hereby declare that this report is my original work and has not been submitted, in whole or in part, to any other institution or for the award of any other degree or certificate.

Yours Sincerely

_____

Fazlay Rabbi
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Letter of Authorization

This is to certify that the internship report "Service Strategy of Bank Asia PLC." has been prepared in partial fulfillment of the requirements for the completion of the BBA Program of the Department of Business Administration, Sonargaon University (SU), carried out by Fazlay Rabbi, bearing ID: BBA2201025083 under my supervision. The report or the information will not be used for any other purposes.

_____

Sharmila Sikder
Assistant Professor
Department of Business Administration
Faculty of Business
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Acknowledgement

In the beginning, I would like to convey my sincere appreciation to the Almighty Allah for giving me the strength and ability to finish the task.

I want to thank my academic supervisor Sharmila Sikder, Assistant Professor, Department of Business Administration, Sonargaon University (SU), for providing me with all the necessary help for the completion of this report. I want to give the greatest thanks to her for guiding me as an advisor to start and complete this report successfully.

I would like to express my deep sense of thankfulness to Mr. Rasel Mridha, Assistant Vice President of Bank Asia PLC, for his enormous help, guidance, and endless support throughout my internship period. His practical insights and cooperation greatly helped me understand the service operations of the bank. I am also thankful to the other members and employees of Bank Asia PLC who supported and assisted me during my internship period.

I would also like to express my sincere gratitude to my faculty members and fellow students for their valuable guidance on service strategy analysis and for referring me to relevant journals and publications, which greatly enriched the quality of this report.

Finally, I would like to thank my family members for their continuous encouragement, patience, inspiration, and unconditional support throughout the entire period of my study and report work. Their support has always been a source of motivation and inspiration for me in overcoming every challenge during this journey.

Abstract

This study analyzes the service strategy of Bank Asia PLC, one of the leading private commercial banks in Bangladesh. The primary objective of this research is to evaluate the company's service offerings, service delivery channels, service quality, customer relationships, and service differentiation using key service-management concepts. The study is based on secondary data collected from the published annual reports, official publications, and website of Bank Asia PLC, supported by practical observations gathered during the internship period. Various analytical techniques have been applied, including service marketing mix analysis, service quality analysis, comparative analysis, and customer relationship analysis, to assess the company's service capability and competitive position. The findings reveal that Bank Asia PLC maintains a diversified service portfolio, an extensive multi-channel service delivery network, and a strong focus on service quality and customer relationships. The bank is recognized as a pioneer of agent banking in Bangladesh, which significantly contributes to financial inclusion and cost-effective service delivery. The study also indicates that continuous digital transformation and customer-centric innovation strengthen the bank's competitive position. Despite increasing competition and rising customer expectations, the company retains a strong service-oriented market position. This study contributes to understanding how service strategy analysis can be used to evaluate the service performance of commercial banks in Bangladesh. The results of this research may be useful for bank management, marketers, students, and other stakeholders in making informed decisions regarding service strategy and customer relationship management.

Table of Contents

SL No.	Particulars	Page No.
	Title Page	
	Letter of Transmittal	i
	Declaration of Student	ii
	Letter of Authorization	iii
	Acknowledgment	iv
	Abstract	v
	Table of Content	vi-vii
Chapter 01	**Introduction**	**1-7**
1.1	Background of the Study	2
1.2	Scope of the Study	2-3
1.3	Objectives of the Study	3-4
1.4	Research Methodology	4-5
1.5	Significance of the Study	5-6
1.6	Limitations of the Study	6
1.7	Structure of the Report	6-7
Chapter 02	**Organizational Profile**	**8-12**
2.1	Introduction	9
2.2	Historical Background	9
2.3	Vision	9
2.4	Mission	10
2.5	Products and Services	10
2.6	Organizational Structure	11
2.7	Customer Service Orientation	11
2.8	Role of Bank Asia in the Banking Sector	11-12
Chapter 03	**Service Strategy Analysis of Bank Asia PLC**	**13-18**
3.1	Overview of Service Strategy Indicators	14
3.2	Service Product Strategy of Bank Asia PLC	14-15
3.3	Service Delivery Strategy of Bank Asia PLC	15
3.4	Service Quality of Bank Asia PLC	15-16
3.5	Customer Relationship Management	16
3.6	Service Differentiation Analysis	16-17
3.7	Comparative Service Analysis	17
3.8	Conceptual Framework of the Study	17-18
Chapter 04	**Service Strategy of Bank Asia PLC**	**19-23**

4.1	Overview of Bank Asia PLC and Its Service Philosophy	20
4.2	Core Service Offerings of Bank Asia PLC	20-21
4.3	Service Delivery Channels and Digital Service Strategy	21-22
4.4	Service Quality and Customer Relationship Strategy	24-25
Chapter 05	**Data Analysis and Findings**	**24-28**
5.1	Introduction	25
5.2	Banking Industry Analysis	25
5.3	Service Offering Analysis	25
5.4	Service Delivery Analysis	26
5.5	Service Quality Analysis	26-27
5.6	Service Differentiation Analysis	27
5.7	Customer Relationship Analysis	27-28
5.8	Comparative Service Analysis	28
Chapter 06	**Discussion**	**29-33**
6.1	Major Findings of the Study	30
6.2	Discussion on Service Offerings	30-31
6.3	Discussion on Service Delivery and Service Quality	31
6.4	Discussion on Service Differentiation and Customer Relationship	32
6.5	Discussion on Market Position and Service Sustainability	33
6.6	Overall Impact of Service Strategy on Business Sustainability	33
Chapter 07	**Recommendations and Conclusion**	**34-37**
7.1	Recommendations	35
7.2	Conclusion	36-37
	Bibliography	**38**

Chapter One

Introduction

1.1 Background of the Study

In the modern business world, service strategy is an essential tool for creating value, building customer relationships, and ensuring the long-term competitiveness of an organization. In service-based industries such as banking, the way a company designs, delivers, and manages its services directly influences customer satisfaction, loyalty, and overall business performance. A well-planned service strategy helps an organization differentiate itself from competitors, respond to changing customer needs, and sustain profitable growth.

Banks play a vital role in the economic development of Bangladesh. As financial institutions that operate under strict regulatory oversight and depend heavily on public trust, banks must maintain high standards of service quality, transparency, and reliability. Therefore, analyzing the service strategy of a commercial bank helps stakeholders understand how the institution attracts customers, delivers value, and maintains its market position in a highly competitive environment.

Among the private commercial banks in Bangladesh, Bank Asia PLC is one of the leading institutions known for its customer-focused approach, technology-driven services, and pioneering role in agent banking. With an extensive branch network, a growing digital banking platform, and a diversified portfolio of retail, corporate, SME, and Islamic banking services, Bank Asia PLC has built a strong service-oriented brand in the banking sector of Bangladesh.

This study focuses on analyzing the service strategy of Bank Asia PLC based on its service offerings, service delivery channels, digital transformation, and customer relationship practices. Various concepts of service marketing and service quality have been applied to evaluate how the bank designs and delivers value to its customers and sustains its competitive position in the market.

1.2 Scope of the Study

The scope of this study is confined to the service strategy of Bank Asia PLC, one of the leading private commercial banks in Bangladesh. The study mainly focuses on evaluating the bank's service offerings, service delivery channels, digital service initiatives, service quality, and customer relationship strategies through the analysis of published and observed information.

The research is primarily based on secondary data collected from the annual reports, official publications, and website of Bank Asia PLC, supported by limited primary observations gathered

during the internship period. Various marketing and service-management tools such as the service marketing mix, service quality dimensions, and comparative analysis have been applied to assess the bank's service strategy and its effectiveness.

The study covers major components of the bank's service strategy, including:

- Retail and Consumer Banking Services
- Corporate and SME Banking Services
- Islamic Banking Services
- Agent Banking Services
- Digital and Alternative Delivery Channels

The analysis includes the examination of key service dimensions such as:

- Service product design
- Service delivery channels
- Service quality and reliability
- Customer relationship management
- Digital transformation
- Service differentiation
- Customer satisfaction and loyalty

Furthermore, the study attempts to identify the service strengths and weaknesses of the bank and evaluate its ability to maintain a sustainable service advantage in a competitive banking industry.

However, the scope of the study is limited to service strategy only and does not extensively cover financial analysis, credit risk management, or macroeconomic influences. The findings and conclusions are therefore based mainly on the information available in the published reports, related disclosures, and observations regarding the services of Bank Asia PLC.

1.3 Objectives of the Study

Broad Objective

The main objective of this study is partial fulfillment of the requirements for the completion of the degree of Bachelor of Business Administration in Marketing.

Specific Objectives

The specific objectives of the study are:

- To evaluate the service offerings of Bank Asia PLC.
- To analyze the service delivery channels of the bank.
- To assess the digital service strategy and technological adaptation of the bank
- To examine the service quality and customer relationship practices of the bank
- To analyze the customer satisfaction and service differentiation strategy of the bank
- To compare the service strategy of Bank Asia PLC with competitive practices in the industry
- To identify the service strengths and weaknesses of the bank
- To provide recommendations based on the findings of the study

1.4 Research Methodology

Research methodology refers to the systematic procedures and techniques used to conduct a research study and achieve its objectives. This study has been conducted to analyze the service strategy of Bank Asia PLC using information obtained from published reports and practical observations.

The study is analytical and descriptive in nature, as it focuses on evaluating and interpreting the service strategy and service delivery practices of the company through various service-management concepts. Both qualitative and quantitative approaches have been applied to present a comprehensive understanding of the company's service strategy.

1.4.1 Sources of Data

The research is mainly based on secondary data collected from published sources and other relevant materials. However, limited primary information has been collected through informal discussions and observations during the internship period.

1.4.1.1 Primary Data

Informal discussions and professional insights gathered from individuals associated with the banking and service sectors, along with practical observations of service delivery at the branch level.

1.4.1.2 Secondary Data

Information from the annual reports of Bank Asia PLC, the bank's official website, and related publications has been used as the secondary source of data. Additional information has been collected from journals, articles, websites, textbooks, and other related publications to support the theoretical and analytical parts of the study.

Several analytical tools and techniques have been used in this research, including:

- Service Marketing Mix Analysis
- Service Quality Analysis
- Comparative Analysis
- Descriptive Analysis

Different service concepts such as the service marketing mix, service quality dimensions, and service delivery models have been applied and interpreted to assess the service strategy of the company. Tables, charts, and graphical presentations have also been used where necessary to present the findings in a clear and understandable manner.

The findings and conclusions of the study are based mainly on the analysis of the collected information and relevant material available in the published reports of the company.

1.5 Significance of the Study

The significance of this study lies in evaluating the service strategy of Bank Asia PLC, one of the leading private commercial banks in Bangladesh. Service strategy analysis is important because it helps stakeholders understand the company's service quality, customer orientation, delivery efficiency, and overall competitive position.

This study will be beneficial for the management of the bank in understanding the strengths and weaknesses of its service strategy and improving strategic decision-making. It may also help the bank identify opportunities to enhance customer satisfaction and service differentiation.

Additionally, the study will be helpful for students, researchers, academicians, and marketing professionals as a reference for understanding practical applications of service marketing and service strategy in the banking sector of Bangladesh. It may also contribute to future research related to service strategy of commercial banks in Bangladesh.

Furthermore, the study provides a practical analysis of the company's service strategy, which helps identify service trends, customer expectations, and areas requiring improvement.

1.6 Limitations of the Study

- Every research study has certain limitations, and this study is no exception. The study is primarily based on secondary data collected from the published reports and official publications of Bank Asia PLC. Therefore, the accuracy of the analysis depends on the reliability of the published information.
- The study is limited to the service strategy analysis of only one bank and mainly focuses on its major service areas. As a result, the findings may not fully represent the overall condition of the entire banking industry in Bangladesh.
- Due to time constraints and limited access to internal organizational information, the study could not include detailed operational or managerial analysis. Confidential service data, internal performance metrics, and detailed customer feedback were also not extensively examined.
- In addition, some analytical interpretations may vary depending on the concepts and methods used in the study. Despite these limitations, efforts have been made to ensure that the analysis and findings are accurate, relevant, and meaningful.

1.7 Structure of the Report

This report has been organized into several chapters to ensure a systematic and comprehensive presentation of the study. Each chapter focuses on a specific aspect of the research and collectively contributes to achieving the objectives of the study.

Chapter One: Introduction

This chapter presents the background of the study, scope of the study, objectives of the study, research methodology, significance of the study, limitations of the study, and structure of the report.

Chapter Two: Organizational Profile

This chapter reviews its history, structure, vision, mission, and major banking activities. It also highlights the bank's customer oriented approach, service offerings, and strategic focus on delivering efficient and innovative banking services.

Chapter Three: Conceptual Framework and Service Strategy Analysis of Bank Asia PLC

This chapter presents the conceptual framework of the study and explains the relationship among different service strategy indicators used in the analysis.

Chapter Four: Service Strategy of Bank Asia PLC

This chapter discusses the service philosophy, core service offerings, service delivery channels, digital service strategy, and customer relationship practices of Bank Asia PLC.

Chapter Five: Data Analysis and Findings

This chapter contains the analysis and interpretation of information collected regarding the services of Bank Asia PLC. Service offerings, delivery channels, comparative analysis, and service quality are presented in this chapter.

Chapter Six: Discussion

This chapter discusses the major findings of the study and provides interpretations of the results in relation to the objectives of the research.

Chapter Seven: Recommendations and Conclusion

This chapter presents recommendations based on the findings of the study and concludes the overall research with final observations regarding the service strategy of the company.

Finally, the report includes references, bibliography, and appendices containing supporting documents and supplementary information.

Chapter Two

Organizational Profile

2.1 Introduction

Bank Asia PLC is one of the prominent private commercial banks in Bangladesh. The bank was established with the objective of providing modern banking services and contributing to the development of the country's financial sector. Over the years, Bank Asia has expanded its banking operations by introducing customer-oriented products, technology-based services, and convenient delivery channels.

The bank provides a wide range of services to individual customers, businesses, and corporate clients. Its major banking activities include deposit mobilization, loans and advances, remittance services, trade finance, cards, digital banking, and other financial services. Customer service and service quality are important aspects of the bank's overall strategy, as they influence customer satisfaction, loyalty, and the bank's competitive position.

2.2 Historical Background

Bank Asia commenced its banking operations in 1999 as a private commercial bank in Bangladesh. Since its establishment, the bank has focused on developing a strong presence in the country's banking industry through branch expansion, technological development, and diversification of its products and services.

The bank has gradually incorporated modern banking technologies to make its services more accessible and efficient. Its development has also been supported by a focus on financial inclusion, particularly through services designed to reach customers who have limited access to conventional banking facilities.

2.3 Vision

The vision of Bank Asia is centered on becoming a leading financial institution by providing innovative, convenient, and customer-focused banking solutions. The bank aims to create sustainable value for its customers, shareholders, employees, and other stakeholders while contributing to the economic development of Bangladesh.

2.4 Mission

The mission of Bank Asia is to provide quality banking services through professional management, technological innovation, and a strong commitment to customer needs. The bank seeks to maintain customer trust by offering reliable financial solutions and improving the efficiency and accessibility of its banking services.

2.5 Products and Services

Bank Asia offers a diversified range of banking products and services to meet the financial requirements of different customer groups. Its major services include:

- **Deposit services:** Savings accounts, current accounts, fixed deposits, and other deposit schemes.
- **Loan and credit facilities:** Personal loans, home loans, auto loans, SME financing, and corporate lending.
- **Corporate banking:** Working capital finance, trade finance, project finance, and other corporate financial solutions.
- **Remittance services:** Domestic and international remittance facilities for customers.
- **Card services:** Debit and credit card facilities and related payment services.
- **Digital banking:** Internet banking, mobile-based banking, fund transfers, bill payments, and other technology-enabled services.
- **Foreign exchange services:** Foreign currency transactions and services related to international trade.
- **Agent banking:** Banking facilities delivered through agent outlets to increase financial accessibility, particularly in areas where conventional branches are limited.

2.6 Organizational Structure

Bank Asia operates through a structured organizational framework designed to ensure effective management and coordination of its banking activities. The Board of Directors provides overall strategic direction, while the senior management team is responsible for implementing organizational policies and managing day-to-day operations.

Different divisions and departments perform specialized functions such as retail banking, corporate banking, SME banking, human resources, information technology, finance and accounts, risk management, credit management, and customer service. At the branch level, employees work together to provide banking services and maintain relationships with customers.

2.7 Customer Service Orientation

Customer service is an important component of Bank Asia's service strategy. As competition in the banking sector continues to increase, customers increasingly expect fast, convenient, accurate, and personalized services. Therefore, the bank emphasizes improving service delivery through trained employees, technology-based banking channels, and multiple service points.

The bank's service strategy can be observed through its efforts to reduce transaction time, expand digital banking facilities, provide convenient access to financial services, and respond to customer requirements. These initiatives help the bank improve customer satisfaction and strengthen long-term customer relationships.

2.8 Role of Bank Asia in the Banking Sector

Bank Asia contributes to the development of Bangladesh's financial sector by mobilizing savings and providing financing to individuals and businesses. Its lending activities support business expansion, investment, and economic activity, while its retail and digital banking services provide customers with greater access to financial products.

The bank's focus on technology and alternative banking channels also supports financial inclusion by bringing banking services closer to underserved communities. Through these activities, Bank Asia plays a role not only as a commercial financial institution but also as a contributor to broader economic development.

Chapter Three

Service Strategy Analysis of Bank Asia PLC

3.1 Overview of Service Strategy Indicators

Service strategy indicators are important tools used to evaluate the service capability, customer orientation, and overall competitive position of a business organization. These indicators help stakeholders understand how effectively a company designs its services, delivers value, builds customer relationships, and maintains service quality. In the case of commercial banks, service strategy indicators are especially significant because they influence customer trust, satisfaction, and market reputation.

In service analysis, performance is commonly evaluated through several dimensions such as service product, service delivery, service quality, customer relationship, and service differentiation. Each indicator reflects a different aspect of the company's service capability and collectively provides a comprehensive understanding of overall service performance.

For commercial banks like Bank Asia PLC, service strategy analysis is particularly important because the banking industry is highly service-intensive and competitive. Banks require strong service delivery systems, quality service, and customer-focused practices. Therefore, evaluating service offerings, delivery channels, service quality, and customer relationships becomes essential for assessing service sustainability and long-term growth.

This study analyzes the service strategy of Bank Asia PLC using various service indicators derived from published reports and observations. Different service concepts and analytical techniques have been applied to assess the company's service strengths, weaknesses, and overall competitive effectiveness.

3.2 Service Product Strategy of Bank Asia PLC

The service product is one of the most important indicators of service strategy because it reflects a company's ability to satisfy customer needs through its service offerings. A strong service product portfolio generally indicates customer focus, market understanding, and service diversity.

In the banking industry, the service product reflects how effectively a bank designs deposit products, loan products, cards, remittance services, and digital banking facilities to meet the diverse needs of customers. Since banks operate in a highly competitive environment, maintaining a diversified and customer-focused service product portfolio is essential for growth.

This study evaluates the service product strategy of Bank Asia PLC through its retail banking, corporate banking, SME banking, Islamic banking, and agent banking services. These offerings help measure the bank's ability to serve different customer segments effectively.

A strong and diversified service product portfolio generally indicates better market coverage and customer orientation. By analyzing the bank's service offerings, this study aims to assess whether Bank Asia PLC has maintained a comprehensive and customer-focused service product strategy.

3.3 Service Delivery Strategy of Bank Asia PLC

Service delivery refers to how and where a company makes its services available to customers. It is an important indicator of service strategy because efficient and convenient delivery increases customer accessibility, satisfaction, and service value.

In the banking sector, service delivery channels such as branches, ATMs, agent banking outlets, internet banking, and mobile banking play a critical role in reaching customers and providing convenient service. A strong service delivery network ensures wide customer coverage and improves the bank's ability to serve customers effectively.

This study analyzes the service delivery strategy of Bank Asia PLC using its physical and digital channels. These channels measure the bank's ability to provide accessible, convenient, and reliable service to different customer segments.

A well-developed service delivery network indicates efficient service management and strong customer accessibility. Through analysis of the bank's delivery channels, the study evaluates whether the company has maintained an effective and convenient service delivery strategy.

3.4 Service Quality of Bank Asia PLC

Service quality refers to a company's ability to deliver services that meet or exceed customer expectations. It reflects the reliability, responsiveness, and overall standard of service provided to customers.

Commercial banks generally require high service quality because the banking industry depends heavily on customer trust, satisfaction, and long-term relationships. As a result, maintaining consistent and superior service quality is critical for competitiveness and sustainability.

This study examines the service quality of Bank Asia PLC using service dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. These dimensions help assess how effectively the bank delivers quality service and satisfies its customers.

A high level of service quality indicates strong customer orientation and lower service failure, whereas poor service quality may reduce customer satisfaction and loyalty. The analysis aims to evaluate whether Bank Asia PLC maintains strong and consistent service quality.

3.5 Customer Relationship Management

Customer relationship management measures how effectively a company builds and maintains long-term relationships with its customers. Strong customer relationships contribute to improved customer loyalty, retention, and long-term business performance.

In the banking industry, customer relationship management is highly important because banks rely on repeat transactions, customer trust, and long-term engagement. Effective relationship management helps banks retain customers and enhance customer lifetime value.

This study evaluates the customer relationship strategy of Bank Asia PLC through its customer service practices, personalized service, and customer engagement initiatives. These practices indicate how effectively the bank builds and maintains customer relationships.

Higher customer relationship performance generally reflects better customer loyalty and retention. The study also examines how the bank uses relationship management to strengthen its competitive position and support long-term growth.

3.6 Service Differentiation Analysis

Service differentiation is an essential component of service strategy because it evaluates how a company distinguishes its services from competitors. Unlike price competition, service differentiation reflects the unique value, innovation, and features offered to customers.

Service differentiation strategies generally include service innovation, technology adoption, unique service features, and superior customer experience. In a competitive banking industry, differentiation helps a bank attract and retain customers and build a strong market position.

For commercial banks, service differentiation is especially important due to the high level of competition and similarity of core banking products. Effective differentiation through digital services, agent banking, and quality service helps banks gain a competitive advantage.

This study analyzes the service differentiation strategy of Bank Asia PLC based on its digital transformation, agent banking, and customer-focused service innovations. The analysis focuses on evaluating how the bank creates unique service value and sustains its competitive position.

3.7 Comparative Service Analysis

Comparative service analysis is used to evaluate a company's service strategy relative to industry practices and competitors. It helps identify service strengths, weaknesses, competitive advantages, and areas requiring attention.

This study compares the service strategy of Bank Asia PLC with common practices in the banking industry using service offerings, delivery channels, digital services, and customer relationship practices. The comparison allows evaluation of the bank's relative competitiveness and service effectiveness.

Comparative analysis is important because it provides a clearer understanding of whether the company's service strategy is competitive or requires improvement. It also helps assess management effectiveness and service sustainability within the competitive banking industry.

3.8 Conceptual Framework of the Study

The conceptual framework of this study has been developed to analyze the relationship between major service strategy indicators and the overall service performance of Bank Asia PLC. The framework identifies service product, service delivery, service quality, customer relationship, and service differentiation as the key components influencing the company's service capability and competitive position.

The study assumes that a diversified service product, efficient service delivery, high service quality, strong customer relationships, and effective service differentiation contribute positively to overall service performance. The framework provides the basis for conducting service analysis

and interpreting the service strategy of Bank Asia PLC using different analytical concepts and service dimensions.

Chapter Four

Service Strategy of

Bank Asia PLC

4.1 Overview of Bank Asia PLC and Its Service Philosophy

Bank Asia PLC is one of the leading third-generation private commercial banks in Bangladesh, established with the vision of providing modern, technology-driven, and customer-focused banking services. Since its inception, the bank has positioned itself as a service-oriented institution that emphasizes customer convenience, innovation, and financial inclusion.

The service philosophy of Bank Asia PLC is centered on delivering superior customer value through quality service, technological advancement, and a wide service network. The bank aims to make banking services accessible, convenient, and reliable for all customer segments, including urban, rural, and unbanked populations.

Bank Asia's service strategy is guided by its commitment to customer satisfaction, digital transformation, and inclusive banking. The bank continuously invests in technology, human resources, and service infrastructure to strengthen its service delivery and maintain a competitive position in the banking industry of Bangladesh.

The bank's service orientation is reflected in its diversified service portfolio, extensive delivery network, and pioneering role in agent banking. By combining traditional branch banking with modern digital and agent banking channels, Bank Asia PLC has developed a comprehensive service strategy that supports both customer convenience and business growth.

4.2 Core Service Offerings of Bank Asia PLC

Bank Asia PLC offers a wide range of services designed to meet the diverse needs of individual, corporate, and small-business customers. The bank's core service offerings form the foundation of its service strategy and reflect its customer-focused and inclusive approach to banking.

Retail and Consumer Banking

Retail banking is one of the core service areas of Bank Asia PLC. The bank offers a variety of deposit products, consumer loan products, debit and credit cards, and personal banking services to individual customers. These services are designed to provide convenience, flexibility, and value to customers, and they form an important part of the bank's customer base and service revenue.

Corporate Banking

Corporate banking services are provided to large business organizations, corporate clients, and institutions. Bank Asia PLC offers services such as term loans, working capital financing, trade finance, and treasury services to support the financial needs of corporate customers. Strong corporate banking services help the bank build long-term business relationships and maintain a stable service portfolio.

SME Banking

Small and Medium Enterprise (SME) banking is an important service area that supports the growth of small businesses and entrepreneurs. Bank Asia PLC provides SME loans, business accounts, and financial support to help small enterprises expand their operations. SME banking reflects the bank's commitment to inclusive growth and economic development.

Islamic Banking

Bank Asia PLC also offers Islamic banking services through its Islamic banking window, providing Shariah-based deposit and investment products for customers who prefer interest-free banking. Islamic banking services expand the bank's customer base and demonstrate its ability to serve diverse customer preferences.

Agent Banking

Agent banking is one of the most distinctive service offerings of Bank Asia PLC, and the bank is recognized as a pioneer of agent banking in Bangladesh. Through agent banking outlets, the bank provides basic banking services such as account opening, deposits, withdrawals, and remittance services to rural and unbanked populations. Agent banking significantly contributes to financial inclusion and cost-effective service delivery.

Together, these service offerings reflect the diversified and inclusive service strategy of Bank Asia PLC. By serving different customer segments through a wide range of services, the bank strengthens its market coverage, customer base, and competitive position in the banking industry.

4.3 Service Delivery Channels and Digital Service Strategy

Service delivery channels play a critical role in the service strategy of Bank Asia PLC, as they determine how and where customers can access banking services. The bank has developed a

comprehensive service delivery network that combines physical channels with modern digital and alternative delivery channels.

The physical service delivery channels of Bank Asia PLC include its branch network, sub-branches, ATMs, and agent banking outlets located across urban and rural areas of Bangladesh. This extensive network ensures wide customer coverage and improves accessibility to banking services, particularly in remote and underserved areas.

In line with the growing importance of digital transformation, Bank Asia PLC has invested significantly in digital and alternative delivery channels. The bank offers internet banking, mobile banking, online account services, card services, and digital payment facilities to provide fast, convenient, and secure banking services to its customers.

The digital service strategy of Bank Asia PLC aims to reduce service time, enhance customer convenience, and improve service efficiency. Through digital channels, customers can perform transactions, check balances, transfer funds, and access banking services anytime and anywhere, reducing dependency on physical branches.

The combination of physical and digital delivery channels reflects the bank's multi-channel service strategy. This strategy allows Bank Asia PLC to serve a wide range of customer segments effectively, improve service accessibility, and strengthen its competitive position in the evolving banking industry. Continuous investment in digital technology and service infrastructure supports the bank's long-term service sustainability and customer satisfaction.

4.4 Service Quality and Customer Relationship Strategy

Service quality and customer relationship management are central elements of the service strategy of Bank Asia PLC. As a service-intensive institution, the bank places strong emphasis on delivering high-quality service and building long-term relationships with its customers.

Bank Asia PLC focuses on the key dimensions of service quality, including reliability, responsiveness, assurance, empathy, and tangibles. The bank aims to provide consistent, prompt, and dependable service through well-trained employees, efficient processes, and modern service infrastructure. Maintaining high service quality helps the bank build customer trust, satisfaction, and loyalty.

Customer relationship management is another important component of the bank's service strategy. Bank Asia PLC seeks to build strong and long-term relationships with customers through personalized service, customer engagement, and responsive customer support. Effective relationship management helps the bank retain customers, enhance customer loyalty, and increase customer lifetime value.

The bank also emphasizes customer-centric service innovation to improve customer experience and satisfaction. By combining quality service with strong customer relationships, Bank Asia PLC differentiates itself from competitors and strengthens its market position.

Overall, the service quality and customer relationship strategy of Bank Asia PLC reflects its strong customer orientation and commitment to service excellence. This approach supports customer satisfaction, loyalty, and long-term competitiveness in the banking industry of Bangladesh.

Chapter Five

Data Analysis and Findings

5.1 Introduction

This chapter presents the analysis and findings regarding the service strategy of Bank Asia PLC based on published reports, official publications, and practical observations. The analysis has been conducted using different service concepts and techniques including service offering analysis, service delivery analysis, service quality analysis, comparative analysis, and customer relationship analysis.

The purpose of this chapter is to evaluate the overall service strategy of Bank Asia PLC and identify its service strengths and weaknesses.

5.2 Banking Industry Analysis

The banking industry is one of the most important and competitive sectors in Bangladesh. The industry plays a vital role in economic development, financial inclusion, mobilization of savings, and support for trade and investment. The sector consists of state-owned commercial banks, private commercial banks, foreign banks, and specialized banks.

Private commercial banks dominate a large share of the banking industry in Bangladesh and compete intensely on the basis of service quality, technology, and customer experience. Among these, Bank Asia PLC has established a strong service-oriented reputation, particularly through its pioneering role in agent banking and its investment in digital banking services.

The industry has experienced rapid growth in digital banking, agent banking, and alternative delivery channels in recent years, driven by increasing customer expectations, mobile penetration, and financial inclusion initiatives. This competitive and evolving environment makes service strategy a critical determinant of success for banks in Bangladesh.

5.3 Service Offering Analysis

Service offering analysis evaluates a company's ability to satisfy customer needs through its range of services. It is an important indicator of service diversity, customer orientation, and market coverage.

Bank Asia PLC offers a diversified portfolio of services including retail banking, corporate banking, SME banking, Islamic banking, and agent banking. This diversified service portfolio

allows the bank to serve different customer segments effectively and strengthens its market coverage.

The analysis indicates that Bank Asia PLC maintains a comprehensive and customer-focused service product strategy. Its wide range of service offerings reflects strong customer orientation and enables the bank to meet the diverse needs of individual, corporate, and small-business customers.

The bank's pioneering role in agent banking further enhances its service offering by expanding services to rural and unbanked populations. This inclusive service approach differentiates Bank Asia PLC from many competitors and supports its long-term service sustainability.

5.4 Service Delivery Analysis

Service delivery analysis evaluates how effectively and conveniently a company delivers its services to customers using different channels.

Bank Asia PLC has developed an extensive service delivery network that combines branches, sub-branches, ATMs, and agent banking outlets with modern digital channels such as internet banking and mobile banking. This multi-channel delivery network ensures wide customer coverage and improves service accessibility.

The analysis indicates that the bank's service delivery strategy effectively balances physical and digital channels. Its strong agent banking network extends services to remote areas, while its digital channels provide fast and convenient services to urban and tech-savvy customers.

The findings suggest that Bank Asia PLC possesses an efficient and convenient service delivery capability that supports customer accessibility, satisfaction, and financial inclusion effectively.

5.5 Service Quality Analysis

Service quality analysis measures how well the bank delivers services that meet customer expectations. It evaluates the reliability, responsiveness, and overall standard of service provided by the bank.

Bank Asia PLC emphasizes the key dimensions of service quality — reliability, responsiveness, assurance, empathy, and tangibles — through well-trained employees, efficient processes, and modern service infrastructure. The bank aims to provide consistent and dependable service across its physical and digital channels.

The analysis indicates that Bank Asia PLC maintains a strong focus on service quality and customer satisfaction. Its investment in technology, service infrastructure, and employee training contributes positively to service reliability and responsiveness.

Maintaining high service quality helps the bank build customer trust, satisfaction, and loyalty, which are essential for competitiveness and long-term sustainability in the banking industry.

5.6 Service Differentiation Analysis

Service differentiation analysis evaluates how effectively the bank distinguishes its services from competitors through innovation, technology, and unique service features.

Bank Asia PLC differentiates its services mainly through its pioneering agent banking network, digital transformation, and customer-focused service innovations. Its early adoption of agent banking has provided the bank with a distinctive competitive advantage in financial inclusion and rural service delivery.

The bank's continuous investment in digital and alternative delivery channels further strengthens its service differentiation by improving service convenience, speed, and accessibility. These initiatives help the bank attract and retain customers in a competitive market.

The analysis indicates that Bank Asia PLC effectively uses service differentiation to build a strong market position and maintain a competitive advantage in the banking industry of Bangladesh.

5.7 Customer Relationship Analysis

Customer relationship analysis evaluates how effectively the bank builds and maintains long-term relationships with its customers.

Bank Asia PLC focuses on customer relationship management through personalized service, customer engagement, and responsive customer support. The bank aims to build long-term relationships with customers by delivering consistent service value and maintaining customer trust.

The analysis indicates that the bank's customer relationship practices contribute positively to customer loyalty and retention. Its customer-centric approach helps enhance customer satisfaction and increase customer lifetime value.

Strong customer relationships also support the bank's service differentiation and long-term competitiveness by encouraging repeat transactions and customer loyalty in a competitive banking environment.

5.8 Comparative Service Analysis

Comparative service analysis is conducted to evaluate the service strategy of Bank Asia PLC relative to common practices in the banking industry of Bangladesh. This analysis helps identify the bank's service strengths, competitive advantages, and areas requiring further attention.

Compared to many competitors, Bank Asia PLC demonstrates a strong service strategy characterized by a diversified service portfolio, an extensive multi-channel delivery network, and a pioneering agent banking model. Its focus on digital transformation and financial inclusion provides a distinctive competitive advantage.

The comparative analysis also indicates that Bank Asia PLC maintains a strong emphasis on service quality and customer relationships, which supports customer satisfaction and loyalty. However, like other banks, it faces increasing competition in digital banking and rising customer expectations.

Overall, the comparative analysis suggests that Bank Asia PLC maintains a competitive and customer-focused service strategy and demonstrates strong service capability within the banking industry of Bangladesh.

Chapter Six

Discussion

6.1 Major Findings of the Study

The major findings derived from the service strategy analysis of Bank Asia PLC are summarized below:

- Bank Asia PLC maintains a diversified service portfolio, including retail banking, corporate banking, SME banking, Islamic banking, and agent banking, which reflects strong customer orientation and market coverage.
- The bank has developed an extensive multi-channel service delivery network that combines branches, ATMs, and agent banking outlets with modern digital channels such as internet and mobile banking.
- Bank Asia PLC is recognized as a pioneer of agent banking in Bangladesh, which significantly contributes to financial inclusion, cost-effective service delivery, and market expansion.
- The bank places strong emphasis on service quality, focusing on reliability, responsiveness, assurance, empathy, and tangibles to enhance customer satisfaction.
- Digital transformation and investment in alternative delivery channels have improved service convenience, speed, and accessibility for customers.
- The bank maintains strong customer relationship practices through personalized service, customer engagement, and responsive support, which support customer loyalty and retention.
- Service differentiation through agent banking, digital services, and customer-focused innovation provides the bank with a distinctive competitive advantage.

Overall, the analysis indicates that Bank Asia PLC maintains a strong, inclusive, and customer-focused service strategy and demonstrates strong service capability within the competitive banking industry of Bangladesh.

6.2 Discussion on Service Offerings

The service offering analysis indicates that Bank Asia PLC maintains a comprehensive and diversified service portfolio designed to meet the diverse needs of individual, corporate, and small-

business customers. The bank's wide range of services reflects strong customer orientation and market understanding.

The bank's pioneering role in agent banking further strengthens its service offering by extending banking services to rural and unbanked populations. This inclusive service approach differentiates Bank Asia PLC from many competitors and supports financial inclusion.

Despite the diversity of its service offerings, the bank continues to face competition in the retail and digital banking segments. Continuous service innovation and customer-focused product development remain important for maintaining its competitive service position.

The findings further indicate that the bank's strong service portfolio, extensive network, and growing digital services significantly contribute to maintaining customer satisfaction and long-term service sustainability.

6.3 Discussion on Service Delivery and Service Quality

The service delivery analysis reveals that Bank Asia PLC maintains an efficient and convenient multi-channel service delivery network throughout the study period.

The bank effectively balances physical and digital delivery channels, ensuring wide customer coverage and accessibility. Its extensive agent banking network extends services to remote and underserved areas, while its digital channels provide fast and convenient services to urban customers.

The service quality analysis also indicates that Bank Asia PLC maintains a strong focus on reliability, responsiveness, and customer satisfaction. The bank's investment in technology, infrastructure, and employee training contributes positively to service quality and consistency.

Furthermore, the strong integration of physical and digital channels positively contributes to overall service accessibility and customer convenience. Efficient service delivery practices demonstrate the bank's strong service capability and customer-focused approach.

Overall, the findings suggest that Bank Asia PLC possesses strong service delivery and service quality capabilities that support customer satisfaction and long-term service sustainability.

6.4 Discussion on Service Differentiation and Customer Relationship

Service differentiation analysis indicates that Bank Asia PLC effectively distinguishes its services from competitors through agent banking, digital transformation, and customer-focused innovation.

The bank maintained a strong competitive position through its pioneering agent banking model and continuous investment in digital services. This differentiation reflects the bank's ability to create unique service value and strengthen customer accessibility.

Customer relationship analysis further reveals that Bank Asia PLC continued prioritizing personalized service, customer engagement, and responsive customer support. Effective relationship management allowed the bank to enhance customer loyalty and retention.

Strong customer relationships also enabled the bank to differentiate its services and maintain long-term competitiveness by encouraging repeat transactions and customer loyalty without significantly increasing service costs.

6.5 Discussion on Market Position and Service Sustainability

The banking industry in Bangladesh remains highly competitive due to increasing digital transformation, mobile penetration, and evolving customer expectations. Despite competitive pressure, Bank Asia PLC successfully maintained a strong service-oriented market position during the study period.

The bank maintained strong customer accessibility and financial inclusion capability through its extensive agent banking network and multi-channel service delivery. The bank's service quality, digital offerings, and customer-focused approach positively contributed to maintaining its competitive position.

The findings also suggest that continued investment in digital technology and service infrastructure strengthened the bank's long-term service sustainability. Although these investments increased operational requirements, they support future service growth and competitive advantage.

The bank's stable service performance demonstrates its ability to adapt to changing customer expectations and maintain sustainable service operations within the evolving banking industry of Bangladesh.

6.6 Overall Impact of Service Strategy on Business Sustainability

The overall findings of the study indicate that Bank Asia PLC maintained a strong, inclusive, and customer-focused service strategy during the study period, supported by a diversified service portfolio, an extensive delivery network, and continuous digital transformation.

The bank continued prioritizing customer convenience, service quality, and financial inclusion. Management emphasized targeted investment in agent banking and digital channels to strengthen service delivery and maintain a competitive market position.

The study reveals that a strong service portfolio, efficient service delivery, high service quality, and effective customer relationships significantly contributed to the bank's service sustainability. Although the banking industry faces increasing competition and rising customer expectations, Bank Asia PLC successfully maintained a strong service position through its customer-focused and inclusive service strategy.

The bank's strategic focus on digital transformation, agent banking, and customer-centric innovation strengthened its long-term competitive capability and service sustainability. In addition, the bank continued focusing on financial inclusion, service quality improvement, and customer experience enhancement, which positively supported its long-term service objectives.

The findings suggest that an effective service strategy enabled Bank Asia PLC to maintain a strong market position, support customer satisfaction, and sustain long-term service growth despite challenging and competitive industry conditions.

Overall, the service strategy of Bank Asia PLC demonstrates strong service capability, strategic adaptability, and sustainable service performance within the banking industry of Bangladesh.

Chapter Seven

Recommendations and Conclusion

7.1 Recommendations

Based on the findings of the study and the strategic direction of Bank Asia PLC, the following recommendations are provided to further strengthen the company's service strategy, customer satisfaction, and long-term competitive advantage:

Accelerate Digital Service Transformation

Bank Asia PLC should continue accelerating its digital transformation by enhancing internet banking, mobile banking, and digital payment services. Greater investment in digital platforms, automation, and user-friendly service applications can improve service convenience, reduce service time, and enhance customer experience.

Expand Agent Banking and Financial Inclusion

As a pioneer of agent banking, Bank Asia PLC should continue expanding its agent banking network to reach more rural and unbanked populations. Strengthening agent banking will support financial inclusion, cost-effective service delivery, and market expansion.

Strengthen Service Quality and Reliability

The bank should continue improving service quality by focusing on reliability, responsiveness, and consistency across all service channels. Regular employee training, process improvement, and service standardization will help enhance customer satisfaction and trust.

Enhance Customer Relationship Management

Bank Asia PLC should further strengthen its customer relationship management through personalized service, customer engagement, and loyalty programs. Improved relationship management will help increase customer retention, loyalty, and lifetime value.

Improve Digital Security and Customer Trust

With increasing digitalization, the bank should further strengthen its digital security, data protection, and fraud management systems. Ensuring service security and customer trust is essential for maintaining a strong digital service reputation.

Develop Customer-Centric Service Innovation

Customer expectations in the digital era are rapidly evolving. Bank Asia PLC should continue prioritizing customer-centric service innovation through personalized digital services, simplified service delivery, and improved customer experience to strengthen customer satisfaction and brand loyalty.

Strengthen Service Differentiation

The bank should continue differentiating its services through technology, innovation, and unique service features. Strong service differentiation will help the bank maintain a competitive advantage and attract new customers in a competitive market.

Invest in Employee Development

As the bank transitions toward a more digital and service-driven organization, continuous employee development and service-skill enhancement will become increasingly important. The bank should continue investing in workforce training, digital literacy, and customer-service capability to create a service-oriented organizational culture.

7.2 Conclusion

This study was conducted to analyze the service strategy of Bank Asia PLC, one of the leading private commercial banks in Bangladesh, based on its service offerings, service delivery channels, service quality, customer relationships, and service differentiation. The study evaluated the bank's service capability, customer orientation, and overall competitive position through various service-management concepts and analytical techniques.

The findings of the study reveal that Bank Asia PLC maintains a strong, inclusive, and customer-focused service strategy despite increasing competition, rising customer expectations, and rapid digital transformation in the banking industry. The bank successfully maintained a diversified service portfolio, an extensive service delivery network, and a strong focus on service quality and customer relationships throughout the study period.

The analysis further indicates that Bank Asia PLC maintained a strong service-oriented market position within the banking industry of Bangladesh, particularly through its pioneering agent banking model and continuous investment in digital services. The bank's strong service portfolio,

extensive delivery network, and customer-focused approach significantly contributed to maintaining customer satisfaction and long-term service sustainability.

Although the bank faces increasing competition in the retail and digital banking segments, it effectively managed its service delivery and customer relationships through service quality, technological adaptation, and customer-centric innovation. The study also highlights that Bank Asia PLC continues to strengthen its service strategy through digital transformation, financial inclusion, and service innovation, which support its long-term competitiveness and sustainability.

Overall, the study concludes that Bank Asia PLC remains a strong, customer-focused, and service-oriented bank within the banking industry of Bangladesh. The findings demonstrate that an effective service strategy, service quality, digital transformation, and customer relationship management play a significant role in supporting long-term customer satisfaction, competitive advantage, and sustainable business performance.

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