

INTERNSHIP REPORT

On

Customers' Perception of Service Quality in General Banking of AL-Arafah Islami Bank Limited, Dhanmondi Branch

An Internship Report Submitted to the School of Business and Economics in Partial Fulfillment
of the Requirements for the Degree of Bachelor of Business Administration.

Submitted To:

Md. Kaium Hossain

Assistant professor

Submitted By:

Sayma Shabnur

ID: 111143088

Bachelor of Business Administration



UNITED INTERNATIONAL UNIVERSITY

Date of Submission: 24. 08. 2019

**Customers' Perception of Service Quality in General Banking of
AL-Arafah Islami Bank Limited, Dhanmondi Branch**



আল-আরাফাহ্
ইসলামী ব্যাংক লিমিটেড
العرفة اسلامى بنك لميتيد
Al-Arafah Islami Bank Limited

Letter of Transmittal

August 24, 2019

Md. Kaium Hossain

Assistant Professor

School of Business & Economics

United International University

Subject: Submission of Internship Report on “Customers’ Perception of Service Quality in General Banking of AL-Arafah Islami Bank Limited, Dhanmondi Branch.”

Dear Sir,

With due respect and humble submission I have the honor to place before you my report on the “Customer’s satisfaction of service quality in general Banking of AL-Arafah Islami Bank Limited” as a requirement for BBA program. I expect this report to be informative as well as comprehensive. I have prepared this report on the basis of my practical exposure at general Banking. While conducting the report; I gathered lots of knowledge about many unknown facts, problems and prospects of banking activities of AL-Arafah Islami Bank limited that was an inspiring experience for me.

With a view to having pragmatic exposure over practical arena, I tried my level best to put the best effort for the preparation of this report. I hope you will find the report up to your expectation. Thank you for your sound knowledge about the subject matter that helped me to lead the report to its successful completion.

Sincerely yours’

Sayma Shabnur

Roll: 111 143 088, Program: BBA

Major: Marketing; School of Business & Economics

Acknowledgement

First of all I would like to show my gratitude to the all mighty Allah who made me capable and physically fit to prepare this report. A detailed research type internship report can't be completed without contribution of significant others. To submit the Internship Report, I would like to show my gratitude and great acknowledgement to everyone who contributed to carry me closer to the deep root understanding of Banking Sector from the very beginning.

I would like to take this opportunity to express my gratitude to my internship supervisor, Md. Kaium Hossain; Assistant Professor; School of Business & Economics, United International University for continuous inspiration, supervision and patience. Without his guidance and support it would not have been possible to submit this report.

During the preparation of the project work I have come to the very supportive touch of different individuals (all respondents, juniors @ senior's officials from Al- Arafah Islami Bank). They are very friendly with me; to be true to myself I must say that without their help it would be very hard for me to prepare such report.

I am thanking to all of my teacher's, and other stuffs for their full support with their valuable advice and rare collection of reading materials. I am also very grateful to all the officers and employees from 'Al- Arafah Islami Bank' who provides me their valuable time to give me information about the general banking activities and customer perception regarding their Bank.

Table of Contents

Serial	Content	Page No
	Letter of Transmittal	i
	Acknowledgement	ii
	Executive Summary	vi
Chapter one	Introduction	1
1.0	Introduction	2
1.1	Origin of the Study	3
1.2	Purpose of the Study	3
1.3	Objectives of the Study	4
1.4	Methodology of Data Collection	5
1.5	Limitation of the Study	5
Chapter two	About the organization	6
2.0	Banking Industry History and Scenario in Bangladesh	7
2.1	History of the AL- Arafah Islami Bank ltd	8
2.1.1	Corporate Profile at a Glance	8
2.1.2	Principle Business Entities	9
2.1.6	Features of AIBL	10
2.2	Overview of the Al-Arafah Islami Bank ltd	11
2.3	Organizational Structure	12
2.4	Operational Network Organogram	13
2.4.1	Products and Services	13
2.5	Departmental Activities	14
2.5.1	Actual Task Part	15
2.5.2	Job Responsibilities	15

2.5.3	Division of General Banking	15
2.5.3.1	Account Opening Section	16
2.5.3.1.4	Account Opening Procedure	17
2.5.3.1.5	Different Scheme	18
2.5.4	Cash Department	19
2.5.5	Remittance	19-20
2.5.6	Clearing Department	20
2.6	Followed Marketing Strategy of AL- Arafah Islami Bank Ltd	21
2.7	SWOT Analysis	22
Chapter -three	Analysis and Findings	25
3.0	Customer Service	26
3.1	Customer Satisfaction	26
3.2	Service Quality and Satisfaction	26
3.3	Service Quality Dimension(SERVQUAL MODEL)	26
3.4	Measure of Customers' Satisfaction	28
3.4.1	Analysis of Gender Information about Customers	28
3.4.2	Analysis of Perceptions Statements in the Reliability Dimension	31
3.4.3	Analysis of perceptions statements in the responsiveness dimension	35
3.4.4	Analysis of Perceptions Statements in the Assurance Dimension	39

3.4.5	Analysis of Perceptions Statements in the Empathy Dimension	43
3.4.6	Analysis of Perceptions Statements in the Tangible Dimension	48
Chapter -four	Conclusion and Recommendation	52
4.0	Recommendation	53
4.1	Conclusion	55
	References	56
	Appendix	57

Executive Summary

Internship creates a unique opportunity for the student to apply their theoretical knowledge into practice and gain valuable real-world business experience. During the internship period, the student can also realize existing business condition apart from having opportunities to solve the problem using various analytical tools. Banking is now an essential part of our economic system. Modern trade and commerce would almost be impossible without the availability of suitable banking service.

Islam is a complete code of life where the detailed regulation for maintaining a proper economic life is given. Therefore AL-Arafah Islami Bank Ltd (AIBL) is trying to establish the maximum welfare of the society by preserving the principles of Islamic Shari'ah, which is based on the Quran and Sunnah. Both Islam and Bangladesh bank discouraged luxurious lifestyle. Therefore, in terms of consumer investment AIBL also discourages a luxurious lifestyle, and always tries to give in veal stamen only to those consumers who really need it.

AL-Arafah Islami Bank Ltd has an established and most importantly, a reliable General Banking section in all brunches. It always tries to fulfill the consumer needs in almost every case with its dignity and honor and always focuses on customer satisfaction at first. By continuing those services, AL-Arafah Islami Bank wants to place their name in the list of top most Banks in Bangladesh.



Chapter – one

Introduction



আল-আরাফাহ্
ইসলামী ব্যাংক লিমিটেড
العرفه اسلامى بنك لميتيد
Al-Arafah Islami Bank Limited

1.0 Introduction

Financial Intermediary especially Bank play an important role in the economy. From the inception of the civilization the banking sector dominate the economic development of a country by mobilizing the saving from the general people and channeling those saving for investment and thus economic development and growth. Banking Industry is one of the most promising industries of our country.

The key to successful banking lays in the ability of balance many activities. Al-Arafah Islami Bank Limited has a responsibility to ensure efficient and effective banking operation in a sound manner. The bank focused on relationship based Banking, as it believes that the pursuit of profit and developmental goals are mutually reinforcing.

Al-Arafah Islami Bank Ltd was established (registered) on 18 June 1995 based on the principle of Holy Quran and the Sunah as a private limited company. Al-Arafah Islami Bank of Bangladesh Limited is a second-generation private commercial bank in the country with the hope of best. The authorized capital of the bank is Tk. 2500.00 million and the paid-up capital is Tk. 1153.18 million as on the year of 2007. Renowned Islamic Scholars and pious businessmen of the country are the sponsors of the bank. It is committed to conduct all Financial Activities Banking and Investment Activities on the basis of interest free profit and loss sharing system.

1.1 Origin of the Study

Bank is important financial organization to build the economy of a certain country. Globalization or free market economy is now the world major challenge. Banks are key financial institutions that play a vital role in the country's economy and core of the payment system. As a student of Bachelor of Business Administration (BBA) everyone has to conduct a practical orientation in any organization for fulfilling the requirement of the three months internship program. The main purpose is to expose the student to real world situation. From this program is highly needed to gain knowledge, skills, idea and experience. As an intern I worked at AIBL (Al- Arafah Islami Bank ltd) at Dhanmondi Branch and acquired many information and knowledge about all such department as general banking, clearing, account, credit and foreign exchange etc.

1.2 Purpose of the Study

The purpose of this study is to expose the students to the real world situation which helps to build practical experience and gather practical knowledge on banking system and operation. BBA program is mainly based on the theoretical knowledge which is not enough for building a strong experience on the work of practical field. So the internship is an effective way to apply theoretical knowledge in the practical field. This internship program gives me a great opportunity to build a strong experience on the work of practical field.

According to my topic "customers' perception of service quality in general Banking" as an intern in Al- Arafah Islami Bank Ltd. it is normally essential to know the customer service and satisfaction of bank. Satisfying customer is the only way to stay competitive in today's marketplace. So the purpose for internship report in the bank is to finding quality of customer service and customer satisfaction level as well as organizational structure and financial service of AIBL.

1.3 Objective of the Study

This study gives me a chance to co-ordinate with the theoretical knowledge and the practical experience. It also gives me an opportunity to see the practical way of functioning in bank, especially in general banking section.

1.3.1 Broad Objective

The primary objective of preparing this report is to fulfill the course requirement for completion of BBA program under Al- Arafah Islami Bank Limited.

1.3.2 Specific Objectives

1. To measure the customer satisfaction of service quality in general banking of AIBL.
2. To understand and analyze the overall activities of AIBL.
3. To have exposure to the function of general banking section
4. To know about all the products that AIBL offered
5. To relate the theoretical learning with the real life situation
6. To study the operational efficiency of AIBL.
7. To discuss on function and operation of each level of the organization of the AIBL.

1.4 Methodology of Data Collection

The study requires various types of information about service policies, procedures and methods of general banking operation and all other departmental operation. I have been used primary and secondary data both in preparing this report.

1.4.1 Primary Sources

Besides this, I also collect some primary data by taking expert opinion from the officers Eye to eye discussion with the particular workplaces the branch.

The ‘Primary Sources’ are as follows –

1. Casual discussion with the customers.
2. Down to earth work exposures on various work areas of the branch secured.
3. Important document contemplate as gave by the officers concerned. The ‘Secondary Sources’ of data and information’s are –
4. Annual report (2018) of Al- Arafah Islami Bank Limited.
5. Periodicals published by Bangladesh Bank.
6. Different publications regarding banking functions, foreign exchange operation and credit policies.
7. The internet was also used as a theoretical source of information, and direct observation while I doing the internship program at the bank.

1.4.2 Secondary Sources

Bank Annual Report, monthly statement of the bank, AIBL bank website, bankers training guide has been used. Moreover, various library sources and textbooks also have been used as secondary sources of collecting early mentioned data and information.

1.5 Limitations of the Study

- Only few weeks were not sufficient to collect and understand all the activities related to Banking.
- In the research areas, the authorities could not express to us accurate data easily for the reason of their confidentiality.
- The executives of the bank could not give adequate time because of their work.

Chapter - Two

The organization



আল-আরাফাহ্
ইসলামী ব্যাংক লিমিটেড
العرفه اسلامى بنك لميتيد
Al-Arafah Islami Bank Limited

2.0 Banking Industry History and Scenario in Bangladesh

The study focuses on banking system in Bangladesh. Banking sector as the major sector contribute to the national economy. Banks are among the most important sources of short term working capital for businesses and have become increasingly active in recent years in making long-term Business loans. This is one of the Major Service sectors in Bangladesh economy, in which almost every people are connected with this service. Which divided into four categories of scheduled Banks. These are Nationalized Commercial Banks (NCBs), Government Owned Development Financial Institutions (DFIs), Private Commercial Banks (PCBs), and Foreign Commercial Banks (FCBs).

The banking system is composed of four state-owned commercial banks, five specialized development banks, thirty private commercial Banks and nine foreign Commercial banks. The Nobel-prize winning Grameen Bank is a specialized micro-finance institution, which revolutionized the concept of micro-credit and contributed greatly towards poverty reduction and the empowerment of women in Bangladesh.

- a. Central Bank
- b. State-owned Commercial Banks
- c. Private Commercial Banks
- d. Foreign Commercial Banks
- e. Specialized Development Banks

2.1 History of the AL- Arafah Islami Bank ltd.

Al-Arafah Islami Bank Ltd was established based on the principle of Holy Quran and the Sunah as a private limited company on 18 June 1995. The inaugural ceremony took place on 27 September 1995. Al-Arafah Islami Bank of Bangladesh Limited is a second-generation private commercial bank in the country with the best performance. The authorized capital of the bank is Tk. 2500.00 million and the paid-up capital is Tk. 1153.18 million as on 31.12.2007. The main investor of this bank are many Islamic Scholars and pious businessmen. Paid up capital is being owned 100 percent by indigenous shareholders. On the basis of interest free profit and loss sharing system it is committed with all financial activities. It works with all types of commercial banking operations within the preview of the Bank Companies Act, 1991 and policy guidelines laid down by Bangladesh Bank.

2.1.1 Corporate Profile at a Glance

Registered name	AL- Arafah Islami Bank Limited
Registered head office	63 Purana Paltan, Dhaka 1000 Phone: <u>02-44850005</u>
Chairman	Abdus Samad
Vice- chairman	Mohammed Abdus Salam
Managing director	Farman R Chowdhury
Authorize capital & paid up capital	Tk15,000.00 Million and the paid-up capital is Tk 9,469.58 Million
Number of branches	168
Contact information	AIBL 24/7 contact center 16434 (for mobile) 0911016434(any local\abroad)

2.1.2 Principle Business Entities

The principles of doing business are an integral part of organizations' operation, function, prospect and positioning. The principles include its mission, vision, objectives, commitment and competitive edges.

2.1.3 Mission

- Achieving the satisfaction of Almighty Allah both here & hereafter
- Proliferation of Shariah based banking practices.
- Quality financial services adopting the latest technology
- Fast and efficient customer service.
- Maintaining high standard of business ethics.
- Balanced growth.
- Steady & competitive return on shareholder's equity.
- Innovative banking at a competitive price.
- Involving more in micro and SME financing.

2.1.4 Vision of AIBL

To be a pioneer in Islami Banking in Bangladesh and contribute significantly to the growth of the national economy.

2.1.5 Goal of AIBL

AI-Arafah Islami Bank Ltd has its long term goal for this it works hardly day long. They want to reach the era of modem banking making a computerized and modernized service to its clients. And want to give the best service and always think itself up to confront the new challenges of the dynamic world of business. AIBL has the following goals.

- AIBL always try to give extra attention to their customers because it's a customer focused Islamic Banking and with a view to give their customers best quality service for this they working hard to reach their goal.

- They always try to give extra attention to the economic development.
- They can change their service for the clients demand by following rules of the bank.

2.1.6 Features of AIBL

AIBL is unique in every dimension. Unlike other banks it provide a halal Islamic services among the peoples. Some of the Special and unique features which makes AIBL a good Bank are as follows:

- All activities of AIBL are done under the profit and loss based on Islamic Shariah. Rules.
- It's all works are monitored by Shariah council. If they give instructions to the bank and the bank follow it properly. It's an Islamic based Bank.
- In the year of 2008 they came with a new service which was online banking.
- AIBL regularly arranges its AGMs (Annual General Meeting). Whenever they need any extra meeting are also arranged.
- Its dividends are regularly paid to shareholders.
- AIBL provides best services to the clients along with Islamic knowledge.
- AIBL has a fund for the poor clients who need help them always try to help.
- ABIL carries the core Islamic values of establishing a justified economic system through equal distribution of wealth among the society.

2.1.7 Commitments

- To keep their position as leading they give the best quality service to the customers. As a customer focused bank they always try to make sound and steady growth for the development.
- Our business initiatives are designed to match the changing trade industrial needs of the clients.

2.1.8 Core Competencies

- Knowledge
- Transparency
- Reliability
- Experience and expertise
- Determination
- Pursuit of disciplined growth strategy
- Customer focus
- Zeal for improvement

2.2 Overview of Al- Arafah Islami Bank ltd.

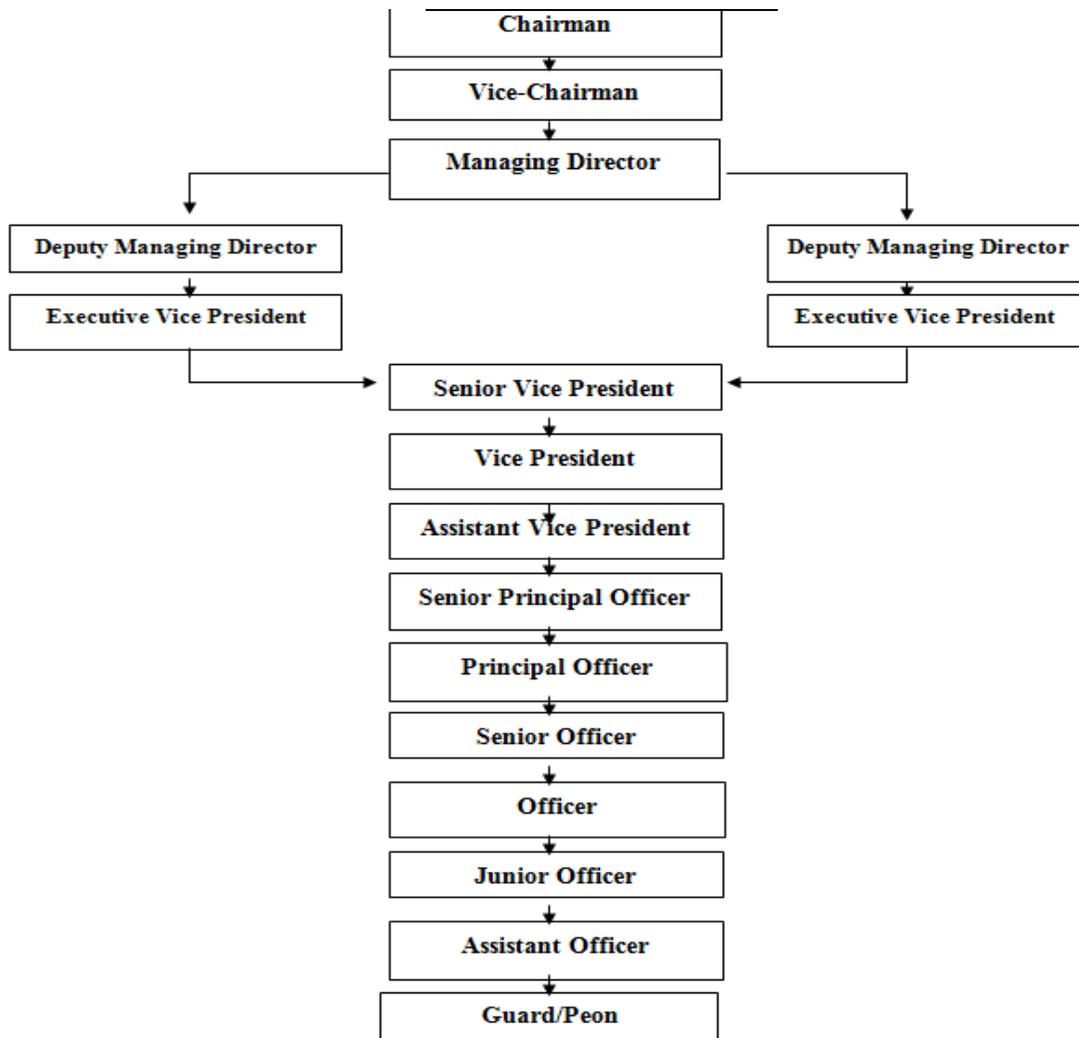
Al-Arafah Islami Bank was established on the basis of Quran and Sunnah on 18 June 1995 and introduced the modern Islamic banking system. The opening ceremony was 27 September 1995. Some of dedicated and pious personalities of Bangladesh who are the directors of the bank. Among them a Islamic scholar, writer, and economist of Bangladesh Government MR. A. Z. M Shamsul Alam is the founder and chairman of the bank. His continuous inspiration and progressive leadership provided a vast knowledge and help this bank turn into a modern Islamic bank among others bank of Bangladesh.

Wisdom of the directors, Islamic bankers and the wish of Almighty Allah make Al-Arafah Islami Bank Limited. It is most modern and leading bank in Bangladesh. The bank has achieved a continuous profit and declared a good technology. Now AIBL is one of the Best-Rated banks in Bangladesh. It is in 6th position in CAMELS rating. The Bank's operating profit stood at Tk. 6,955.77 million during the year an decrease by Tk. 555.26 million over the previous year. The return on equity recorded at 14.07% while earnings per share (EPS) stood at Tk. 3.15. It has 168 branches and works positively to reach their goal.

2.3 Organizational Structure

AIBL is basically managed by its Board of Directors consisting of 15 members. The Board is responsible to appoint an executive committee which consists of Sponsor Director (Chairman, Vice Chairman), its member, Shareholder Director, Ex officer Director, Company Sectary. The committee is authorized to observe and review major day to day operational functions including investment plans, budgets and other investment activities. Moreover, the board is responsible for establishing the company's policies and reviewing the operational performance of the company including approval of large investment transactions and major fund procurement.

2.4 Operational Network Organogram



2.4.1 Products and Services

Al- Arafah Islami Bank provides different types of products and services. These are:

Al Wadiah current account (CD).

Mudaraba short notice deposit (SND).

Mudaraba savings deposit (MSD).

Mudaraba term deposit receipt (MTDR).

Monthly installment based term deposit (ITD).

Monthly profit based term deposit (MPTD).

Al-Arafah monthly Hajj deposit (MHD).

Al-Arafah term Hajj deposit (THD).

Monthly installment based marriage savings investment scheme (MIS).

Al-Arafah savings bond (ASB).

Foreign currency deposit (FCD).

Pension deposit scheme (PDS).

Cash deposit waqf deposit scheme (CWD).

2.5 Departmental Activities

Central bank “Bangladesh Bank”, all private banks have various categories of department. General banking is one of them. General banking is the heart of the banking system. In this reason I have mainly try to focus on the general banking function of those bank as well as Al- Arafah Islami bank Ltd.

General banking department does the most important and basic works of the bank. This is the primary and important department of the branch. This division is designed to provide the customers in depositing money smoothing transactions for people and ensure security of the precious wealth of the customers. Though it is a very complex process but the officers of the Dhanmondi branch provide excellent service to the customer, that’s why customers are very satisfied for opening their account in this branch. Bank operates with the people’s money and this process starts with the general banking department.

2.5.1 Actual Task Part

In the period of my three months internship program, I got a position and had some duties in Al Arafah Islami Bank Limited, Dhanmondi Branch which will help me long to go. My responsibilities were in General Banking Department like opening & different types of DPS or FDR opening (Deposit Schemes). From January 30, 2019 to April 30, 2019, I worked here with Mr. Monir Hossain, Executive Officer of Al Arafah Islami Bank Limited, Dhanmondi Branch who manages the front desk and give the service to the customer.

2.5.2 Job Responsibilities

There were several responsibilities carried out by me in general banking division of Al Arafah Islami Bank Limited (Dhanmondi branch). Every day my duty starts at 10:00am and it ended at 05:00pm. I have done some different types of job there and those are given below.

2.5.3 Divisions of General Banking

This Department is the most important sector of all banking activities. This is the busiest department of a branch, because funds are mobilized, cash transactions are made; clearing, remittance and all important activities are done here.

In AIBL Principal Branch, the following departments are under general banking section:

- ♣ Account Opening Section
- ♣ Deposit Section
- ♣ Cash Section
- ♣ Remittance Section
- ♣ Clearing Section

2.5.3.1. a. Account Opening Section

Account opening is the first step for clients to connect with bank. It is the foundation of banker customer relationship by which they can run the business or transactions. A customer can open different types of accounts through this department. Such as:

1. Al-Wadeeah Current Deposit
2. Mudaraba Savings Account
3. Short Term Deposit

2.5.3.1.1 Al-Wadeeah Current Deposit

Current account is a account of demand deposit. There is no restriction on withdrawing money from the account. Some required Points are as follows-

- Minimum TK. 2000/- is required for opening deposit;
- There is no limit of withdrawal;
- Upon the deposited money, there have no interest;

2.5.3.1.2 Mudaraba Savings Account

This deposit is primarily for small-scale savers. Hence, there is a restriction on withdrawals in a month. Heavy withdrawals are permitted only against prior notice; Some Important Points are as follows

- o All the time Minimum Tk. 500 balance must always maintain ;
- o Withdrawal amount should not be more than 1/4th of the total balance at a time.
- o If withdrawal amount exceed 1/4th of the total balance at a time no interest is given upon the deposited money for that month.

2.5.3.1.3 Short Notice Deposit

For the safety, normally various big companies, organizations, Government Departments keep their money in STD-account. Frequent withdrawal is discouraged. The deposit should be kept for at least seven days to get interest.

2.5.3.1.4 Account Opening Procedure

Step 1	Firstly A person can contact with a well-known manager or a sub manager to open the Account.
Step 2	By filling the application form an applicant can open an account which type of he or she wants.
Step 3	<ul style="list-style-type: none"> o The form is filled up by the applicant himself. o Two copies of passport size and one copy stamp size photographs are needed to open the account and one copy photographs of nominee is needed. o Application must submit required documents if he or she wants to open the account.
Step 4	Authorized officer accepts the application which was submitted by applicant.
Step 5	Minimum balance is deposited - only cash is accepted.
Step 6	When account is open a cheque book has been given to the applicant.

Table: Account Opening Procedure

2.5.3.1.5 Different Scheme

2.9.1(a). Monthly Installment Deposit

Within the 10th of every month the savings amount is to be deposited. If any depositor fails to make the monthly installment in due time he or she has to pay 5% extra charge for late. This charge will be added with the following month.

2.9.2 (b). Withdrawal

Withdrawal has its own term own rules before 5 years usually withdrawal is not advised. If withdrawn happens before the period the interest will be paid at savings rate. On the other hand if the deposit is withdrawn within 1 year no interest have to pay. If any withdrawn between 5,6,10 and 12 year period full interest will be paid.

2.9.3(c) Loan Advantage

A depositor are permitted for a loan after three years of savings up to 80% of his or her deposited money. Interest rates on the loan will remain same as per rate at that time.

2.9.4 Rules

A form has to be filled at the time of opening the account. No introduction is needed but attested photographs are advised. The depositor can select any of the installment amounts which cannot be subsequently changed. In case of minors the guardians may open and supervise the account in his favor.

2.9.5 Objective of the Scheme

First an account is to be opened by filling up a form and after ending the procedure the bank will provide a deposit receipt to the customer. This receipt is not transferable. The savings rate of profit will be applicable, if the deposit is withdrawn before a 5 (five) years. However, if the deposit is withdrawn within 1 year no profit will paid. A depositor can avail loan up to 80% of the deposit amount of this scheme.

2.5.4 Cash Department

All kinds of transaction are happen into the cash department. It is one of the most valuable part of a bank. The functions of a cash department are described as below;

Cash Payment	1. Cash payment is made only against cheque. 2. This is the unique function of the banking system which is known as “payment on demand” 3. It makes payment only against its printed valid cheque.
Cash Receipt	1. It receives deposits from the depositors in form of cash. 2. So it is the “Mobilization Unit” of the banking system. 3. It collects money only its receipts forms.

Table: Functions of cash department

2.5.5 Local Remittance

Local Remittance is another part of the general Banking. The bank earns profit from this remittance. The bank receives and transfers many types of bills through the remittance within the country. The bank charges commission on the basis of bill amount to earn profit.

Types of Remittance

- Between banks and non-banks customer
- Between banks in the same country
- Between banks in the different centers.
- Between banks and central bank in the same country
- Between central bank of different customers

The Main Instruments used by AIBL of Remittance of Funds are

1. PO (pay Order)
2. DD (Demand Draft)

3. TT (Telegraphic Transfer)

The basic three types of local remittances are discussed below:

Points	Pay Order	Demand Draft	TT
Explanation	Pay order gives the payee the right to claim payment from the issuing bank.	Demand draft is an order of issuing bank on another branch of the same bank to pay specified sum of money to payee on demand	Issuing branch requests another branch to pay specified money to the specified payee on demand by telegraph/ telephone
Payment From	Payment from issuing branch only.	Payment from ordered branch	Payment from ordered branch.
Generally Used to Remit Fund	Within the clearing house area of issuing branch.	Outside clearing area of issuing branch. Payee can also be the purchase	Anywhere in the country
Payment Process of the Paying Bank	Payment is made through clearing.	1. Confirm that the DD is not forged one. 2. Confirm with sent advice. 3. Check the “Test Code” 4. Make payment	1. Confirm issuing branch. 2. Confirm payee A/C 3. Confirm amount 4. Make payment 5. Receive advice
charge	Only commission	Commission +Telex charge	Commission +Telephone.

Table: Basic Three Types of Local Remittance

2.5.6 Clearing Department

The amount of Cheques, Pay Order (P O), and Demand Draft (DD) Collection from other banks on behalf of its customer is a basic function of a Clearing Department.

Clearing;

Clearing is a system by which a bank can collect customers fund from one bank to another through clearing house.

Clearing House:

Clearing House is a place where the representatives of different banks get together to receive and deliver Cheques with another banks. Normally, Bangladesh Bank performs the Clearing House in Dhaka, Chittagong, Rajshahi, Khulna & Bogra. Where there is no branch of Bangladesh Bank, Sonali bank arranges this function.

2.6 Followed Marketing Strategies by AIBL

- ♣ Islami Banking system is considered to be one of the main strategy for banks to attract market.
- ♣ Delivering sufficient customer service.
- ♣ Balancing market corporate and maintaining business ethics.
- ♣ Trust worthy repository of customers corresponding financial advices.
- ♣ Making marketing products superior as well as rewarding to the customers.
- ♣ Exhibit team essence and professionalism.
- ♣ Sound capital base.
- ♣ Elaboration of wealth of shareholders.
- ♣ Satisfying its social commitments by expanding its charitable and humanitarian activities.

- ♣ In case of export and import trade, providing high quality financial services.
- ♣ Building strong bonding and correlation among customers and clients.
- ♣ Taking relatively less advertising activities and encouraging on relationship marketing.

2.7 SWOT Analysis

In this marketing era SWOT analysis should be done by the organization based on their product, price place, promotion of a financial institute like private bank. From this SWOT analysis we can know what is threats and opportunities for the organization. We can capture the real pic of a bank or others.



Figure: SWOT Analysis

There are two main factors in SWOT analysis

- Internal factors; which include strengths and weakness.
- External factors; which include opportunity and threat.

2.7.1 STRENGTHS

- Popular image.
- Highly educated employee.
- Profit rate is high.
- Management department is best.
- Commitment to the customer is high.

- They have strong non-interest earning base. .
- Human resource of this bank is qualified
- Satisfied Environment.
- Large product line.

2.7.2 WEAKNESS

- High cost fund.
- Highly exposed to changeable garment business.
- Highly exposed dependency on term of deposit.
- Limited ATM service, not available everywhere.
- Limited experienced officers.
- Marketing policy is not good.

2.7.3 OPPORTUNITIES

- Increasing of client finance demand.
- Build up good relationship with foreign banks.
- This bank has good opportunity of market expand.
- Expand more export import business.
- Build up good Relationship with others business.
- It has regulatory environment projects for development.
- Based on Islamic Banking.

2.7.4 THREATS

- ◆ Customer awareness is less regarding Islamic banking.
- ◆ Follow the Certain Bangladesh Bank's rules and regulations.
- ◆ Increasing competition for the market for public deposit.
- ◆ Deteriorated export, import and guarantee business due to indecent competition as well as economic slump.

- ◆ Have no proper Islami Banking rules.
- ◆ Entrance of new private commercial banks as a competitor.
- ◆ Govt. impose high rate of taxes and vat on banking sector.



Chapter –three

Analysis & Findings



আল-আরাফাহ
ইসলামী ব্যাংক লিমিটেড
العرفه اسلامى بنك لميتيد
Al-Arafah Islami Bank Limited

3.0 Customer Service

Customer service is the provision of service to customers before, during and after a purchase. The perception of success of such interactions is dependent on employees "who can adjust themselves to the personality of the guest. Customer service concerns the priority an organization assigns to customer service relative to components such as product innovation and pricing.

3.1 Customer Satisfaction

Customer satisfaction is the perception of the customer that the outcome of a business transaction is equal to or greater than his \her ex expectation. It is a measure of how products and services supplied by a company meet or surpass customer expectation. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals.

3.2 Service Quality and Satisfaction

Service quality and satisfaction is the two concepts that are fundamentally different in terms of their underlying causes and outcomes. Although they have certain things in common, satisfaction is generally viewed as broader concept, whereas service quality focuses specifically on dimensions of service.

3.3 Service Quality Dimension (SERVQUAL MODEL)

The SERVQUAL model is a wide accepted model of determining the customer satisfaction. This model was developed by 'parsu' parasuraman, valarie zeithaml and len berry in 1985. It highlights the main components of high quality service. The SERVQUAL authors originally identified 10 elements of service quality. 1. Reliability;2.Reponsiveness;3.Competence;4.Access;5.Courtesy;6.Communication;7.Credibility;8.Security;9.Tangibles;10.Understanding and knowledge. In later work, these ten elements were collapsed into 5 factors: 1. Reliability 2.Assurance 3.Tangibles 4. Empathy 5. Responsiveness. It was published in1988.

Reliability: Delivering on Promises

Reliability is defined as the ability to perform the promised service dependably and accurately. Delivering on your promises is doing what you say you are going to do when you say you are going to do it.

Responsiveness: Being Willing to Help

Responsiveness is the willingness to help customers and provide prompt service. Responsiveness emphasizes attentiveness and promptness in dealing with customer requisitions, questions, complaints and problems. Responsiveness also captures the notion of flexibility and ability to customize the service to customer need.

Assurance: Inspiring Trust and Confidence

Assurance is defined as Knowledge and courtesy of employees and their ability to convey trust and confidence. It is particularly important for services that customers perceive as high risk or for services of which they feel uncertain about their ability to evaluate outcomes.

Empathy: Treating Customer as Individual

Empathy defined as Caring, individualized attention the firm provides its customers. The core idea is to prove customers as they are special and important for firms, they are cared and understood through personalized or customized services.

Tangibility: Representing the Service Physically

Tangible are defined the appearance of physical facilities, equipment, and personal and communication materials. To assess quality, customer's particularly new customers, use these physical representations or image.

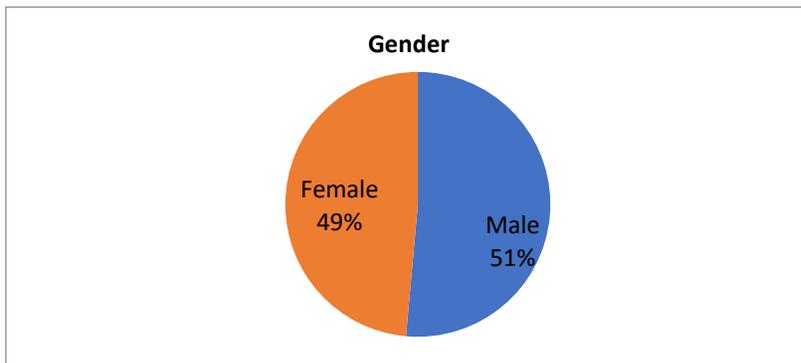
3.4 Measures of Customers' Satisfaction

In the survey total number of sample size is 35. Here, satisfaction of customers is measured by using analytical tools. Those are given bellow:

3.4.1 Analysis of Gender Information about Customers:

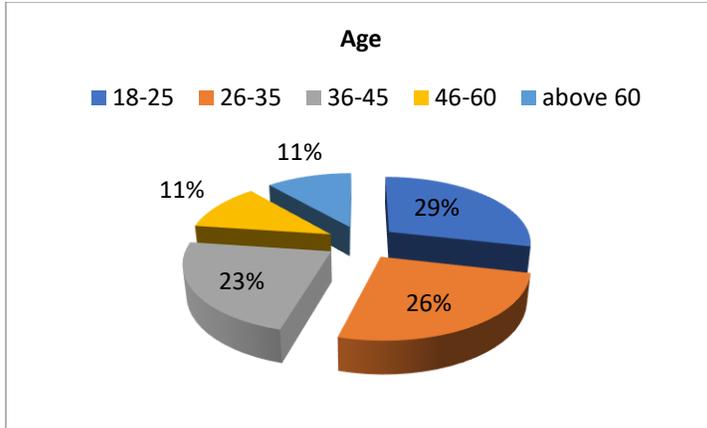
I. Gender

	Number	percentage
Male	18	51%
Female	17	49%



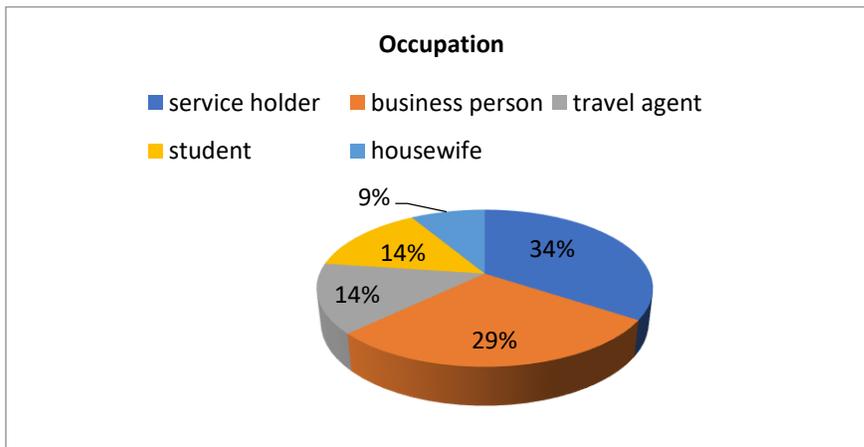
II. Age

	Number	Percentage
18-25	10	29%
26-35	9	26%
36-45	8	23%
46-60	4	11%
above 60	4	11%



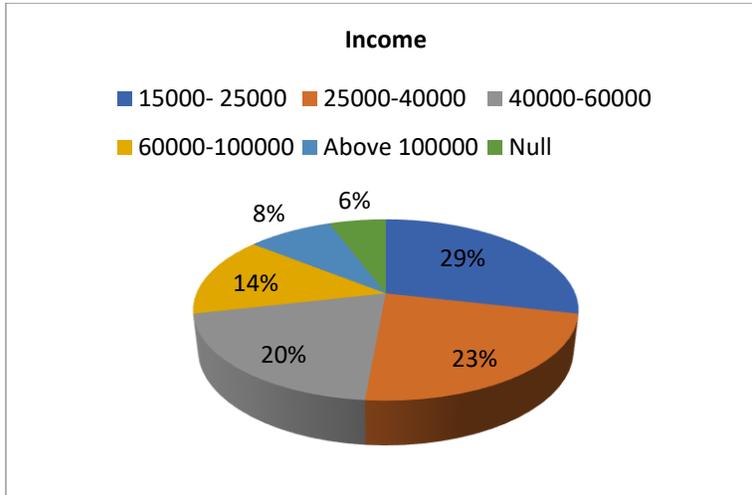
III. Occupation

	Number	Percentage
service holder	12	34%
business person	10	28%
travel agent	5	14%
student	5	14%
housewife	3	8%



IV. income

	Number	Percentage
15000- 25000	10	28%
25000-40000	8	22%
40000-60000	7	20%
60000-100000	5	14%
Above 100000	3	8%
Null	2	5%



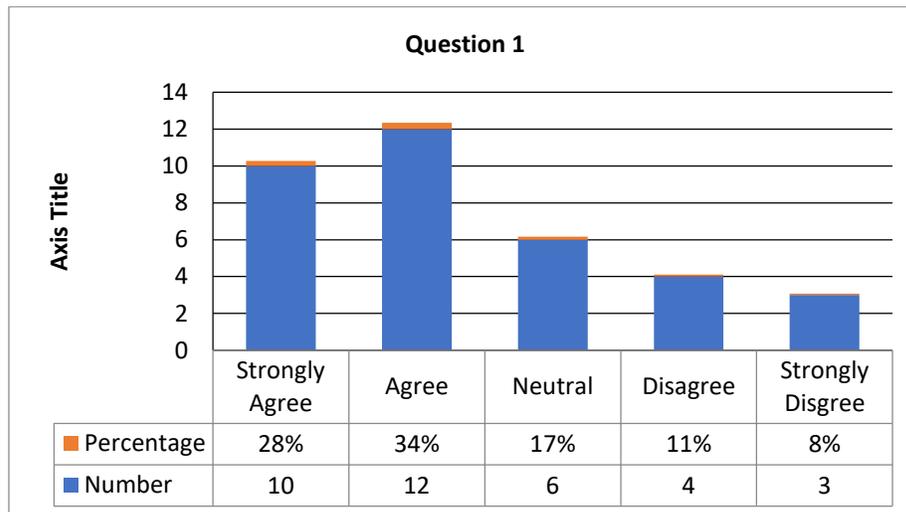
Findings:

According to general information under the sample size, numbers of male customers are greater than female. 29% customers are in the age range of 28-25. And highest 34% customers are service holder. Most of the customers' income range is 28% and some customers don't engage with any occupation.

3.4.2 Analysis of Perceptions Statements in the Reliability Dimension:

Q.1. When AIBL limited promises to do something by certain time, it does so

	Number	Percentage
Strongly Agree	10	28%
Agree	12	34%
Neutral	6	17%
Disagree	4	11%
Strongly Disagree	3	8%

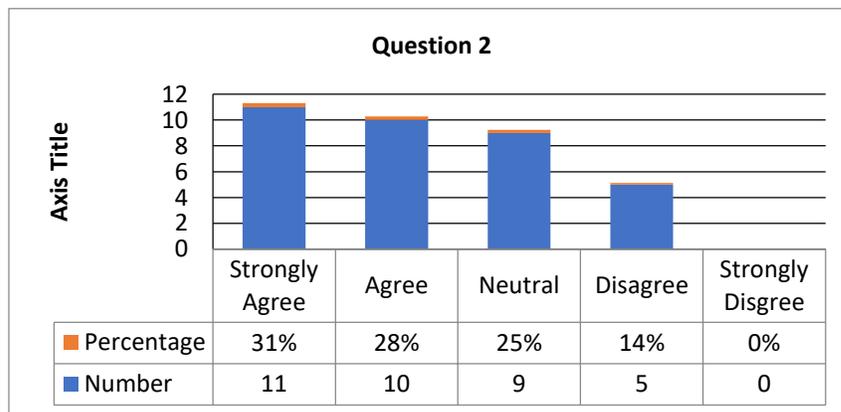


The above mentioned table shows, in this reliability dimension strongly agree is 10, agree is 12, neutral is 6, disagree is 4 no of customers. Although 11% customer disagree with this question, but 34% customer agree with this question which is larger than other options.

Finding: From this analysis, it is found that AIBL is sincere about their promises. But sometimes they may not do something that they promise in the certain period of time because of any bad environment al circumstances. But this situation is very rare.

Q.2 when people have a problem, AIBL limited shows a sincere interest to solving it.

	Number	Percentage
Strongly Agree	11	31%
Agree	10	28%
Neutral	9	25%
Disagree	5	14%
Strongly Disagree	0	0%



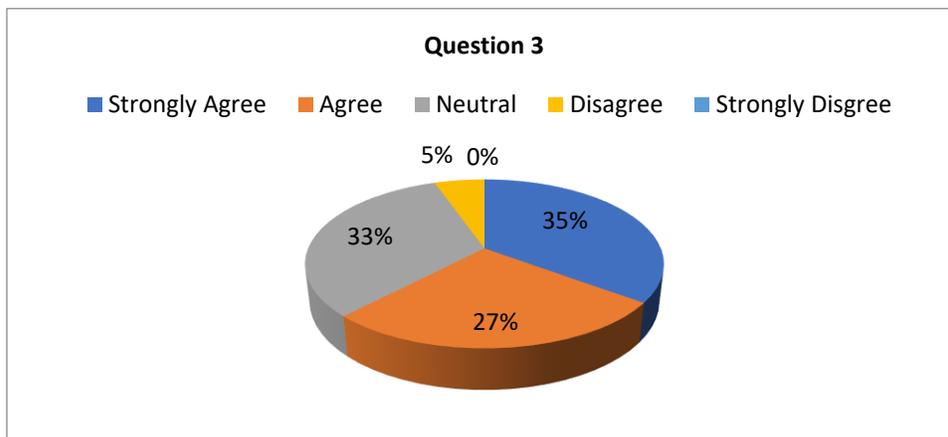
The above mentioned table shows, in this reliability dimension strongly agree is 11, agree is 10, neutral is 9, disagree is 5 no. of customers. 10% customers are agreeing with this question which is larger than other options. There is no negative perception.

Finding:

From this analysis, it is found that AIBL is very careful about their customers. They are sincere and trying to solve their problem.

Q3: AIBL limited performs the right service at first time

	Number	Percentage
Strongly Agree	13	37%
Agree	10	28%
Neutral	12	34%
Disagree	2	5%
Strongly Disagree	0	0%



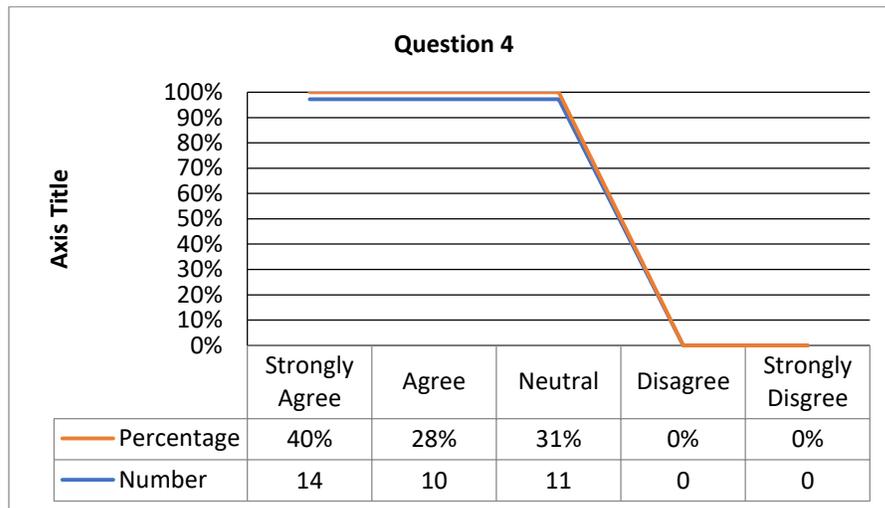
The above mentioned table shows, in this reliability dimension strongly agree is 13, agree is 10, neutral is 12, disagree is 2 no. of customers. 37% customer strongly agrees with this question which is larger than other options. But 34% customers are neutral with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that AIBL try to provide the right service at the first time for satisfying customers.

Q.4 AIBL limited provides its service at the time promises to do so

	Number	Percentage
Strongly Agree	14	40%
Agree	10	28%
Neutral	11	31%
Disagree	0	0%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 14, agree is 10, neutral is 11, disagree is 0 no. of customers. 40% customer strongly agrees with this question which is larger than other options. But 31% customers are neutral with this question which is second larger one. There is no negative perception.

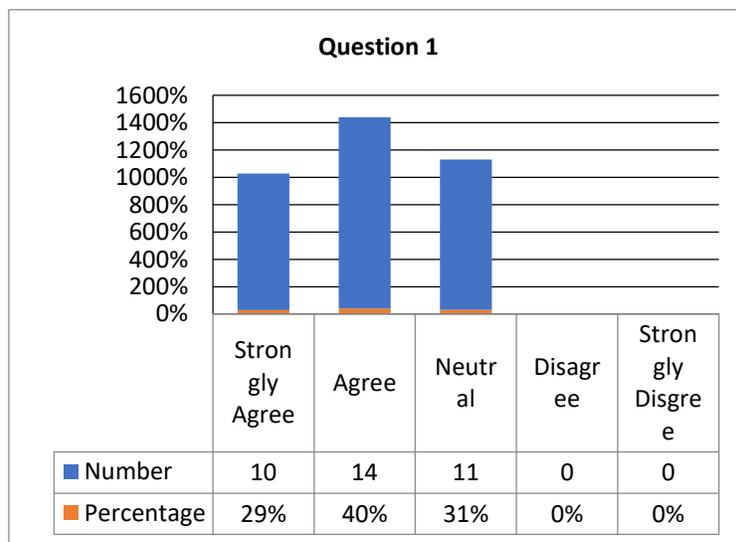
Finding:

From this analysis, it is found that AIBL is sincere about their promises, but sometimes they are unable to provide its services at the time for service.

3.4.3 Analysis of Perception statement in the responsiveness dimension

Q.1 AIBL Limited keeps you informed about where services will be performed

	Number	Percentage
Strongly Agree	10	29%
Agree	14	40%
Neutral	11	31%
Disagree	0	0%
Strongly Disagree	0	0%



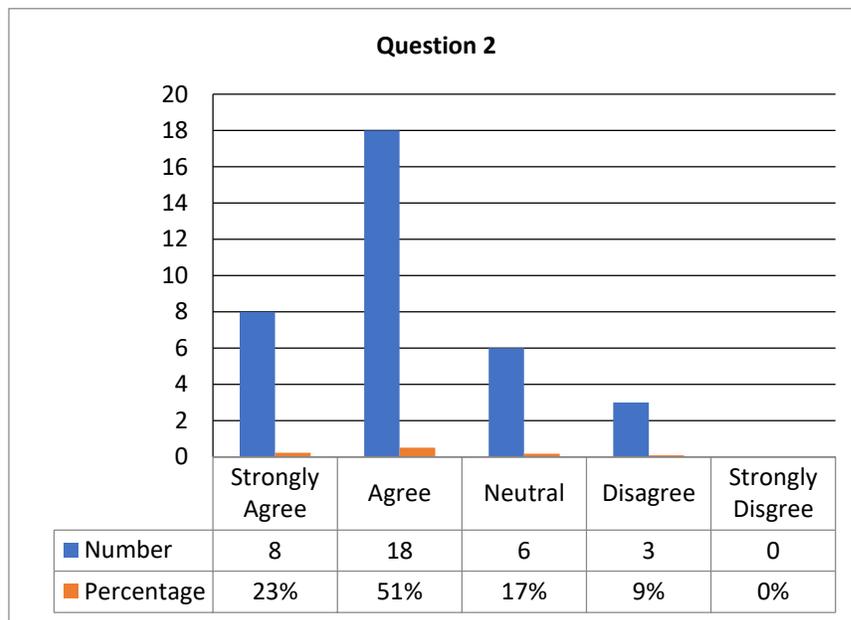
The above mentioned table shows, in this reliability dimension strongly agree is 10, agree is 14, neutral is 11, disagree is 0 no. of customers. 40% customer agrees with this question which is larger than other options. But 31% customers are neutral with this question which is second larger one. There is no negative perception.

Finding: From this analysis, it is found that in case of any change or when any new circular came they are properly inform the customers by sending letter or using notice board.



Q.2. The employees in AIBL limited give your prompt service

	Number	Percentage
Strongly Agree	8	23%
Agree	18	51%
Neutral	6	17%
Disagree	3	9%
Strongly Disagree	0	0%



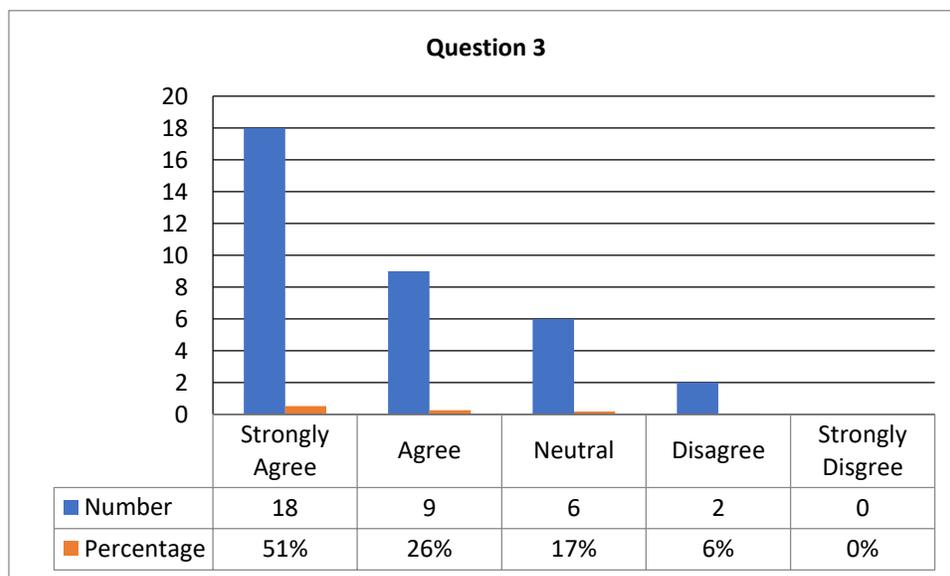
The above mentioned table shows, in this reliability dimension strongly agree is 8, agree is 18, neutral is 6, disagree is 3 no. of customers. 51% customers are agreeing with this question which is larger than other options. But 23% customers are strongly agreed with this question which is second larger one. There is no negative perception.

Finding: From this analysis, it is found that AIBL give prompt service to the AIBL customers.



Q.3. Employees in AIBL limited are always willing to help you

	Number	Percentage
Strongly Agree	18	51%
Agree	9	26%
Neutral	6	17%
Disagree	2	6%
Strongly Disagree	0	0%



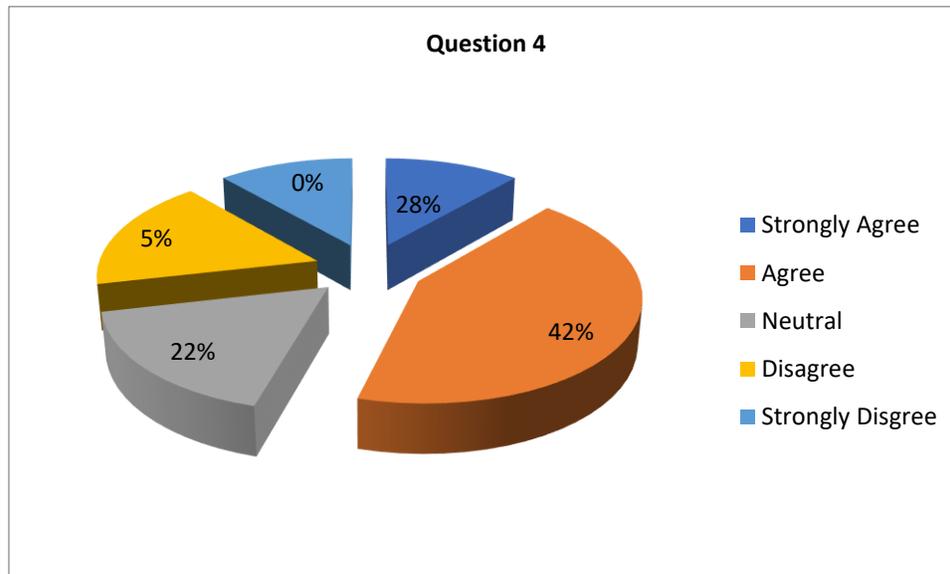
The above mentioned table shows, in this reliability dimension strongly agree is 18, agree is 9, neutral is 6, disagree is 2 no. of customers. 51% customers strongly agree with this question which is larger than other options. But 26% customers agree with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that the employee of AIBL is very active and always willing to help their customers for gaining satisfaction. Employees are also very friendly with them.

Q.4. Employees in AIBL limited are never too busy to respond your request

	Number	Percentage
Strongly Agree	10	28%
Agree	15	42%
Neutral	8	22%
Disagree	2	5%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 10, agree is 15, neutral is 8, disagree is 2 no. of customers. 42% customers agree with this question which is larger than other options. But 28% customers strongly agree with this question which is second larger one. There is no negative perception.

Finding:

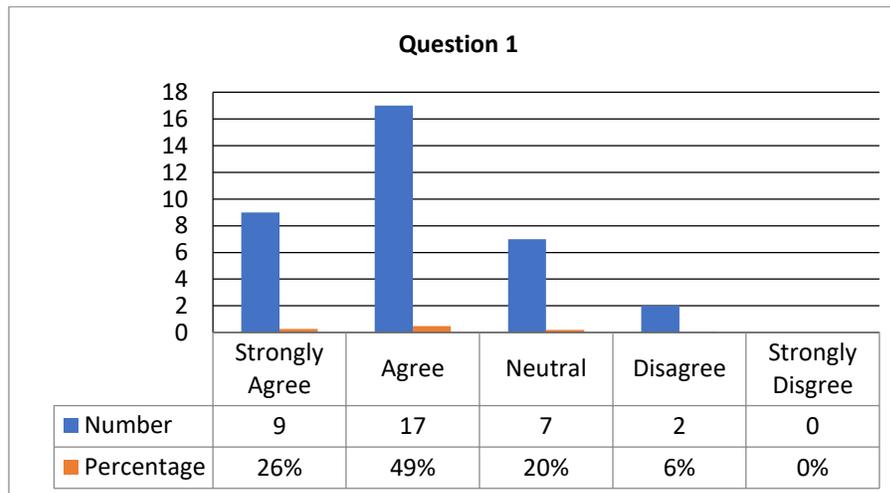
From this analysis, it is found that employees of AIBL defiantly busy but not always busy to respond to their customers. Sometimes they are too busy that they can't properly respond but they try to respond to their customer even under this situation.



3.4.4 Analysis of perceptions statements in the Assurance Dimension:

Q.1. The behavior of employees in AIBL inspire confidence in you

	Number	Percentage
Strongly Agree	9	26%
Agree	17	49%
Neutral	7	20%
Disagree	2	6%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 9, agree is 17, neutral is 7, disagree is 2 no. of customers. 49% customers agree with this question which is larger than other options. But 26% customers strongly agree with this question which is second larger one. There is no negative perception.

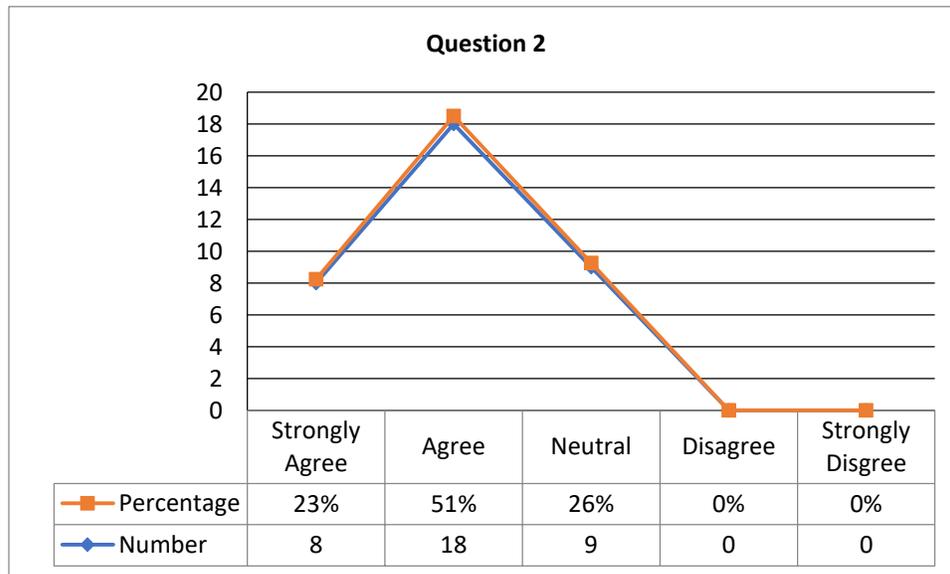
Finding:

From this analysis, it is found that the employees of AIBL is friendly and behave well with their customer.



Q.2 You feel safe in your transaction with the in AIB Limited

	Number	Percentage
Strongly Agree	8	23%
Agree	18	51%
Neutral	9	26%
Disagree	0	0%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 8, agree is 18, neutral is 9, disagree is 0 no. of customers. 51% customer agrees with this question which is larger than other options. But 26% customers are neutral with this question which is second larger one. There is no negative perception.

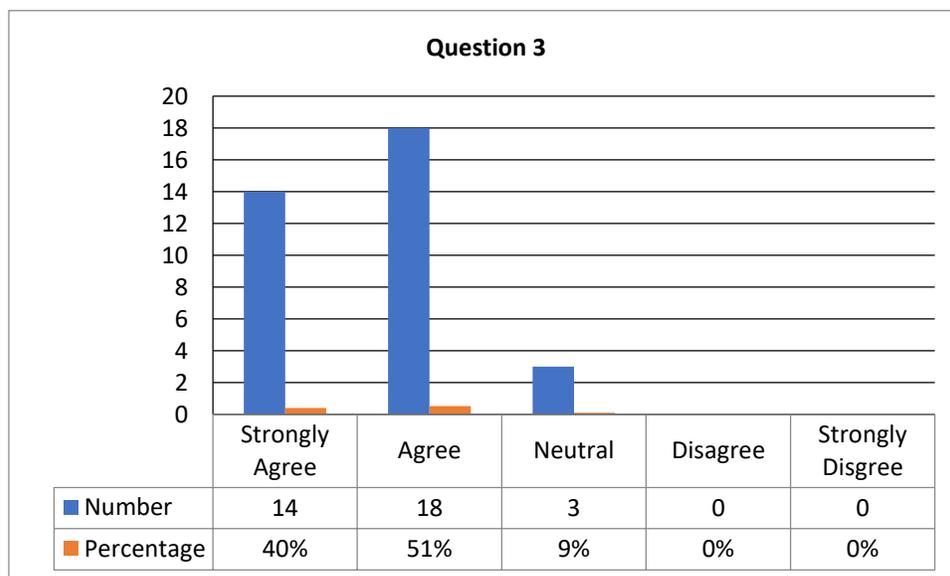
Finding:

From this analysis, it is found that AIBL proper security system like hidden camera, employees of this bank also keep secrecy and property of the client is kept in the secure place. So customer feels safe in their transaction with AIBL.



Q3. The employee in AIB limited consistently courteous with you

	Number	Percentage
Strongly Agree	14	40%
Agree	18	51%
Neutral	3	9%
Disagree	0	0%
Strongly Disagree	0	0%



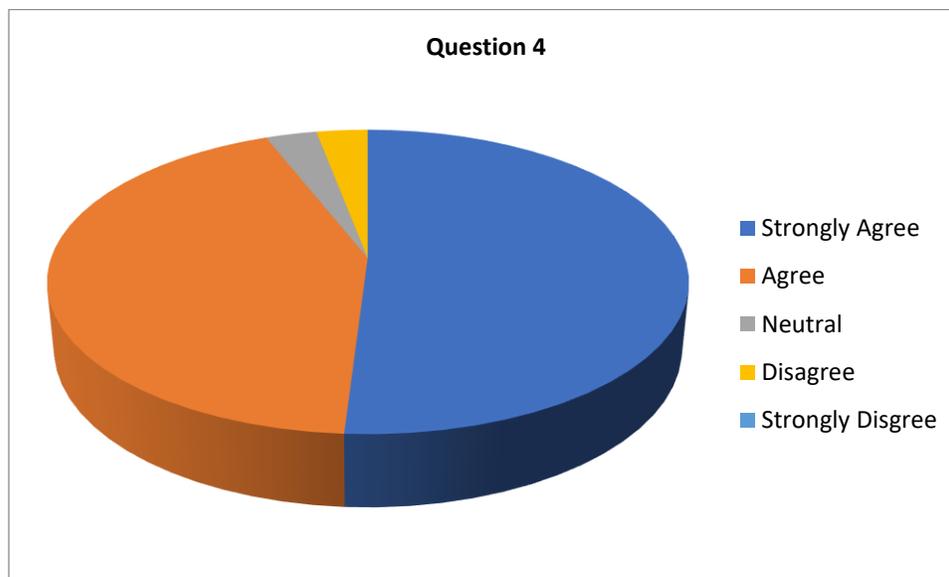
The above mentioned table shows, in this reliability dimension strongly agree is 14, agree is 18, neutral is 3, disagree is 0 no. of customers. 51% customers agree with this question which is larger than other options. But 40% customers strongly agree with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that the employees of AIBL are well behaved with their customers. They offer their clients to eat tea and some snacks especially when the client came from higher profile.

Q.4 The employee in AIBL limited has the knowledge to answer your question

	Number	Percentage
Strongly Agree	18	51%
Agree	15	43%
Neutral	1	3%
Disagree	1	3%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 18, agree is 15, neutral is 1, disagree is 1 no. of customers. 51% customer strongly agrees with this question which is larger than other options. But 43% customers are agreed with this question which is second larger one. There is no negative perception.

Finding:

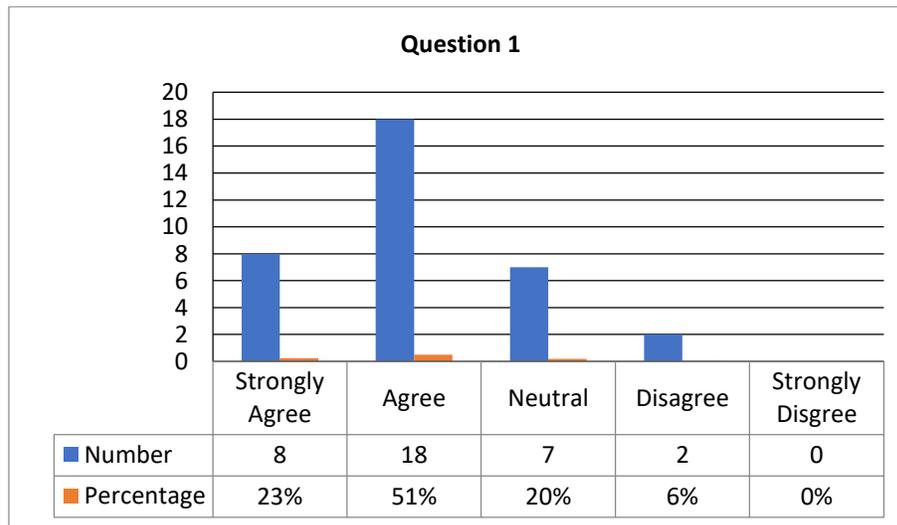
From this analysis, it is found that the employees of AIBL have good educational background so they have enough knowledge to answer customer's question.



3.4.5. Analysis of perceptions statement in the empathy dimension:

Q.1 AIBL Limited give you individual attention.

	Number	Percentage
Strongly Agree	8	23%
Agree	18	51%
Neutral	7	20%
Disagree	2	6%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 8, agree is 18, neutral is 7, disagree is 2 no. of customers. 51% customers agree with this question which is larger than other options. But 23% customers strongly agree with this question which is second larger one. There is no negative perception.

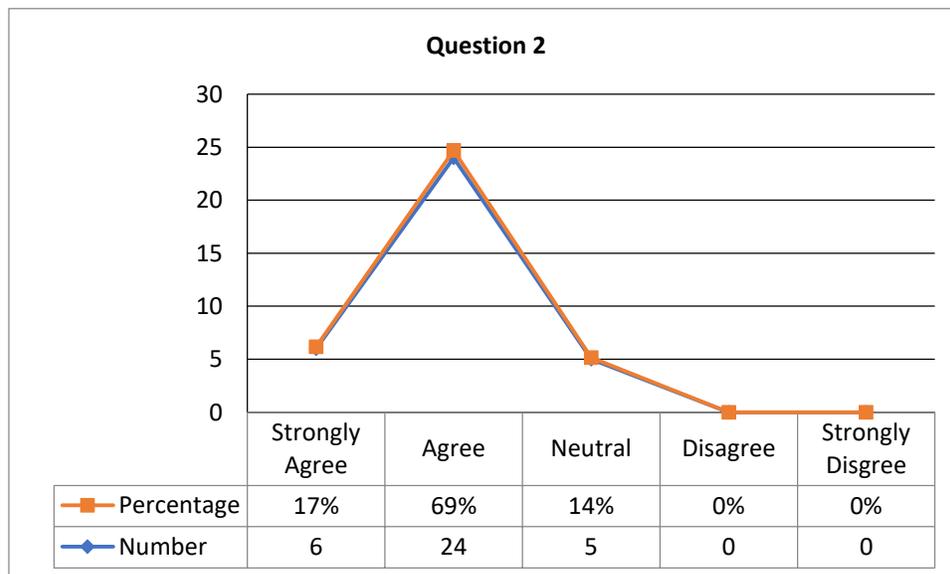
Finding:

From this analysis , it is found that it is difficult for AIBL limited to give individual attention to their client because whole organization do many works at a time.



Q.2 AIBL limited has employees who give you individual attention

	Number	Percentage
Strongly Agree	6	17%
Agree	24	69%
Neutral	5	14%
Disagree	0	0%
Strongly Disagree	0	0%



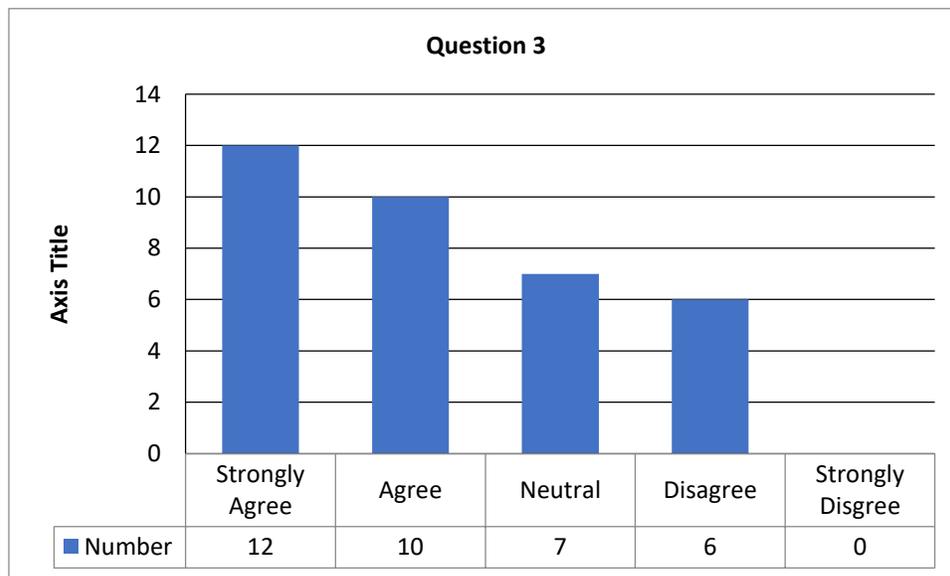
The above mentioned table shows, in this reliability dimension strongly agree is 6, agree is 24, neutral is 5, disagree is 0 no. of customers. 69% customer agrees with this question which is larger than other options. There is no negative perception.

Finding:

From this analysis, it is found that the employees of AIBL are active to respond their clients. Although most of the time employees pass busy time but they are active enough to give individual attention to their clients.

Q.3 AIBL limited has your best interest at heart

	Number	Percentage
Strongly Agree	12	34%
Agree	10	28%
Neutral	7	20%
Disagree	6	17%
Strongly Disagree	0	0%



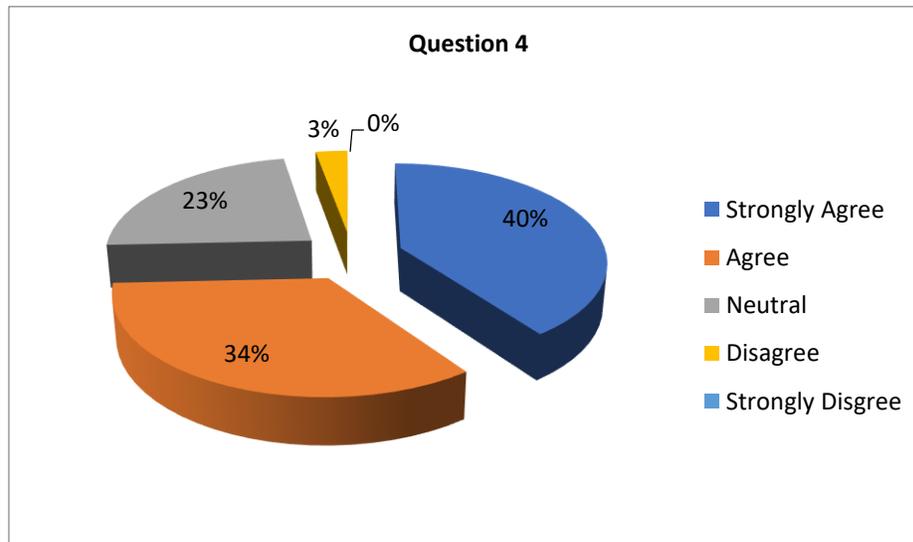
The above mentioned table shows, in this reliability dimension strongly agree is 12, agree is 10, neutral is 7, disagree is 6 no. of customers. 34% customers strongly agree with this question which is larger than other options. But 28% customers agree with this question which is second larger one. There is no negative perception.

Finding;

From this analysis, it is found that like all branches of AIBL, dhanmomdi branch is more clean, systematic and have enough space and employees are more friendly.

Q.4 The employees in AIBL limited understand your specific needs

	Number	Percentage
Strongly Agree	14	40%
Agree	12	34%
Neutral	8	22%
Disagree	1	3%
Strongly Disagree	0	0%



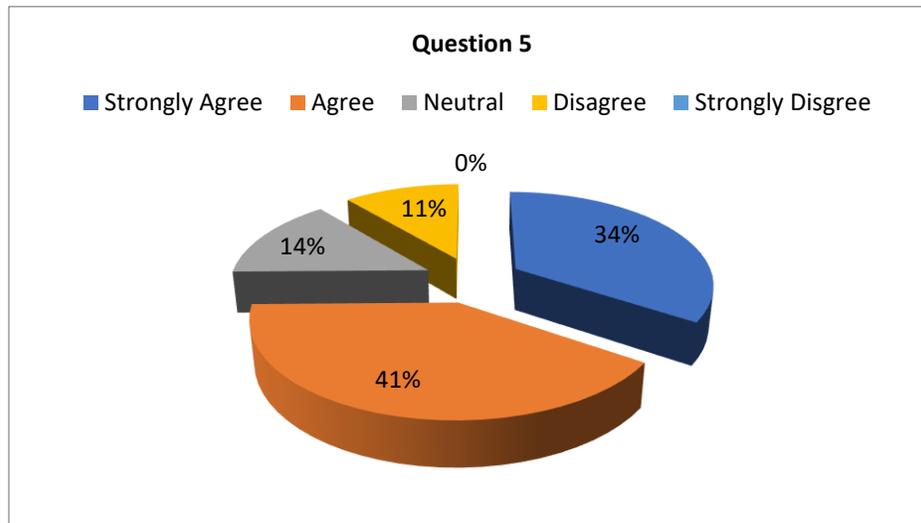
The above mentioned table shows, in this reliability dimension strongly agree is 14, agree is 12, neutral is 8, disagree is 1 no. of customers. 40% customers are strongly agreed with this question which is larger than other options. But 34% customers are agreed with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that customers' needs are dynamic. So it is difficult to understand the specific needs of their clients. But employees try to understand these needs.

Q.5 AIBL limited has convenient business hours

	Number	Percentage
Strongly Agree	12	34%
Agree	14	40%
Neutral	5	14%
Disagree	4	11%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 12, agree is 14, neutral is 5, disagree is 4 no. of customers. 40% customers agree with this question which is larger than other options. But 34% customers strongly agree with this question which is second larger one. There is no negative perception.

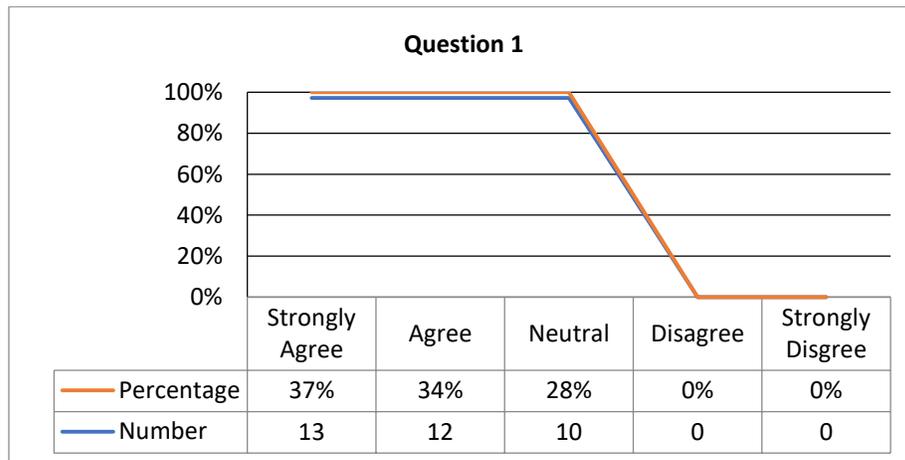
Finding:

From this analysis, it is found AIBL have convenient business hours. But sometimes it is difficult to maintain this hours for political or other bad environmental circumstances.

3.4.6 Analysis of perception statements in the tangible dimension:

Q.1. AIBL limited has modern looking and hi-tech equipment

	Number	Percentage
Strongly Agree	13	37%
Agree	12	34%
Neutral	10	28%
Disagree	0	0%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 13, agree is 12, neutral is 10, disagree is 0 no. of customers. 37% customer strongly agrees with this question which is larger than other options. But 34% customer agrees with this question which is second larger one. There is no negative perception.

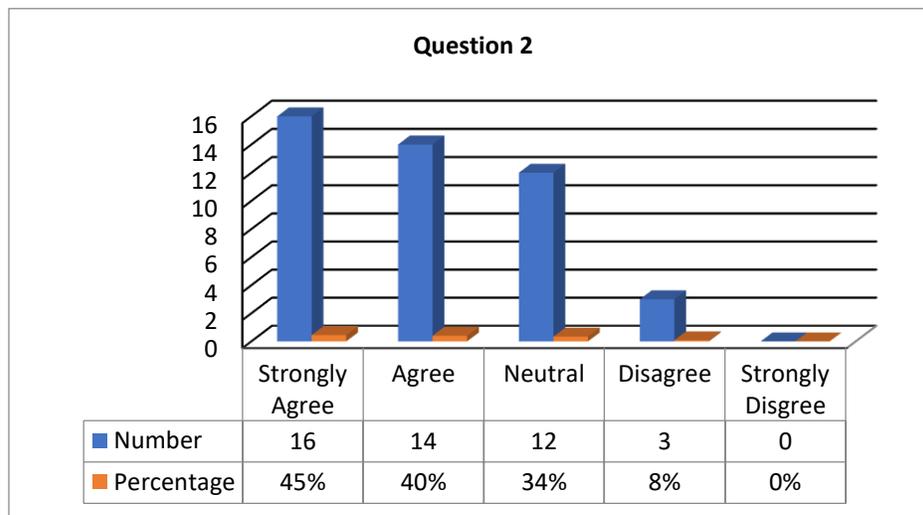
Finding:

From this analysis, it is found AIBL have some modern looking and hi-tech equipment but some are not modern looking.



Q.2 AIBL Limited's physical facilities are visually appealing

	Number	Percentage
Strongly Agree	16	45%
Agree	14	40%
Neutral	12	34%
Disagree	3	8%
Strongly Disagree	0	0%



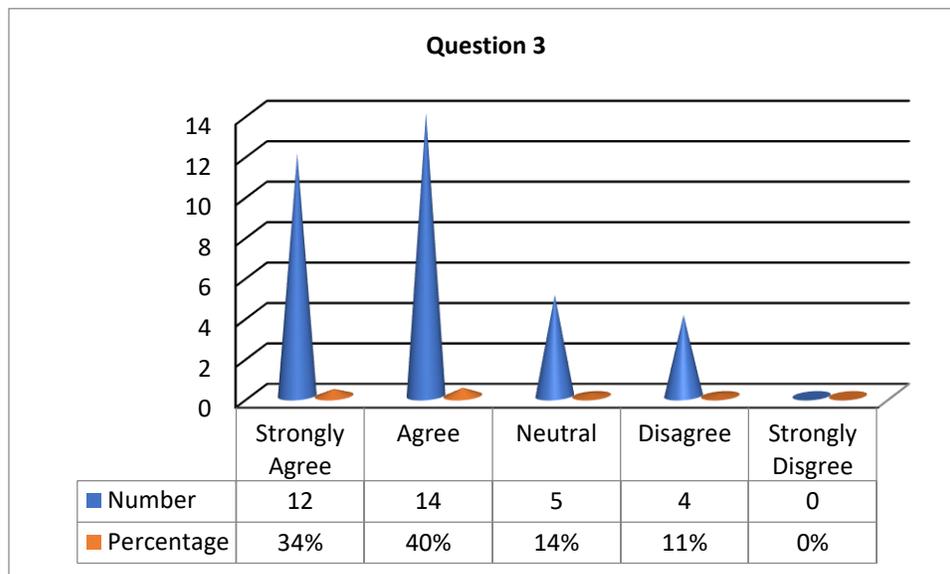
The above mentioned table shows, in this reliability dimension strongly agree is 16, agree is 14, neutral is 12, disagree is 3 no. of customers. 45% customers strongly agree with this question which is larger than other options. But 40% customers agree with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that physical facilities of AIBL are visually appealing.

Q.3 The employees of AIBL limited appear neat

	Number	Percentage
Strongly Agree	12	34%
Agree	14	40%
Neutral	5	14%
Disagree	4	11%
Strongly Disagree	0	0%



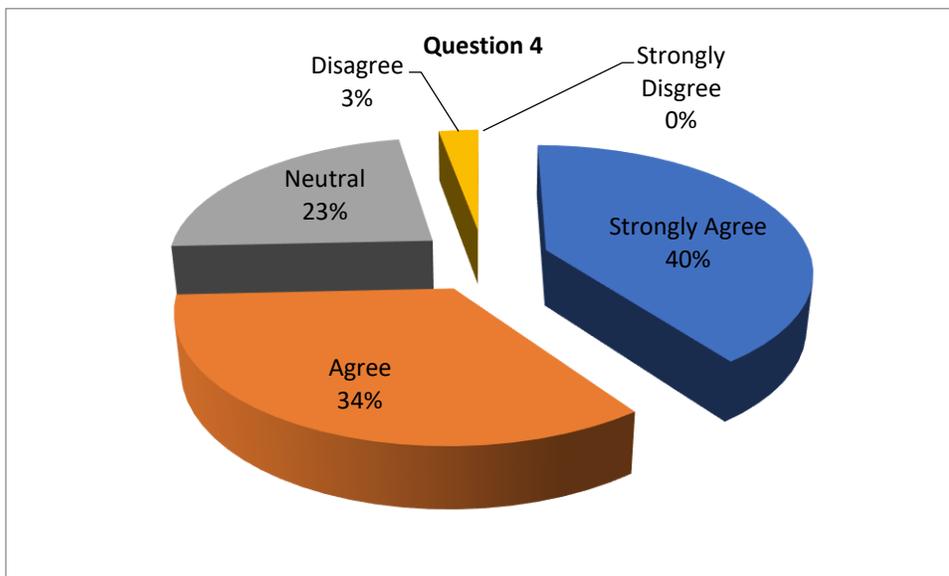
The above mentioned table shows, in this reliability dimension strongly agree is 12, agree is 14, neutral is 5, disagree is 4 no. of customers. 40% customer agrees with this question which is larger than other options. But 34% customer strongly agrees with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that the employees of AIBL limited appear neat and clean. And they are following formal dress code which I well looking.

Q.5 Materials associated with the service are visually appealing

	Number	Percentage
Strongly Agree	14	40%
Agree	12	34%
Neutral	8	22%
Disagree	1	3%
Strongly Disagree	0	0%



The above mentioned table shows, in this reliability dimension strongly agree is 14, agree is 12, neutral is 8, disagree is 1 no. of customers. 40% customer strongly agrees with this question which is larger than other options. But 34% customer agrees with this question which is second larger one. There is no negative perception.

Finding:

From this analysis, it is found that the material of AIBL limited are not enough visually appealing. But AIBL try to update their material competing with other bank.



Chapter – four

Conclusion &

Recommendations



আল-আরাফাহ
ইসলামী ব্যাংক লিমিটেড
العرفة اسلامى بنك لميتيد
Al-Arafah Islami Bank Limited

4.0 Recommendations

The recommendations given below are not decisions; rather they are only suggestions to improve the customers' service in order to fulfill the customers' satisfaction so that customers give more performance to AIBL.

These recommendations are mainly for Dhanmondi branch of AIBL as well as whole AIBL organization.

The recommendations are given below:

- In our country, it is important to make investment in information technology
- Followed by human resources with necessary training and sales and Distribution.
- It should increase allocations of resources decreasing a huge amount of bad debt.
- Customer is the inseparable part for services and profit generation is largely.
- Depends on customer satisfaction. So AIBL needs to more concentrate on customers by providing those service first which are important than other service.
- Provide information about their service to the client is important. so they should provide updated information about any service or changing policy.
- Employees have to properly maintain their important things such as file, paper, document, and so many .
- Loan is an investment. Banks profitability depends on service quality. Banks authority should aware of their good service.

- There need proper maintenance for all the branches of AIBL
- The large distribution channel should be well trained to be continuing the success.
- Designation of expert ought to be sufficiently made to influence the speed of giving administration to quick.
- Foreign banks use modern looking equipment's which is attractive to the customer. So, AIBL should focus on these materials and other equipment's.
- The AIBL should focus on proper monitoring and follow up the activities of general banking and other facilities.
- It should increase marketing of loan and investment.
- There need proper maintenance for all the branches of AIBL.

4.1 Conclusion

‘AL-Arafah Islami Bank Limited’ is the biggest business bank and additionally the biggest boss in both general society and private area in Bangladesh. The bank is assuming an essential part in the financial improvement through the advancement of modern division. The bank gives all the traditional managing an account benefit and

Additionally some particular advance exercises to the economy. In fine we can say the profitability of the bank was comparatively satisfactory because The fluctuation is not highly significant. Again some new branches were opened during the study period. So as new bank its performance is quite satisfactory. Finally we can say if the bank controls its expenses and takes proper steps to overcome its little limitation, it will become a first rows bank of Bangladesh.

So in conclusion one might say that each association has its positive and in addition negatives and if there should be an occurrence of ‘AL-Arafah Isalmi Bank Limited’ presence of the later one is not as much as the prior one and as the administration is decide to achieve the pick of progress it appears that in not so distant future.

References:

Manuals & Guidelines:

1. General Banking @ Accounting Department of AIBL
2. AIBL Bank Branch Manual
3. “service Excellence Guidelines” A policy manual for employees of AIBL
4. The overall banking activities @ performance of AIBL
5. Annual report of AIBL
6. Books

Internet:

1. <https://www.google.com/search?q=aibl+report+on+general+banking&oq=Al&aqs=chrome..69i57j69i61l3j69i59j0.7273j0j7&sourceid=chrome&ie=UTF-8>
2. <https://www.al-arafahbank.com/>
3. <https://www.al-arafahbank.com/AIBL%203rd%20Quarter%2029-10-2017%20Final%20output.pdf>
4. http://dspace.bracu.ac.bd/xmlui/bitstream/handle/10361/8538/12304049_BBA.pdf?sequence=1&isAllowed=y



APPENDIX



আল-আরাফাহ্
ইসলামী ব্যাংক লিমিটেড
العرفة اسلامى بنك لميتيد
Al-Arafah Islami Bank Limited

Questionnaire

“Customer’s satisfaction of service quality in general Banking of AL-Arafah Islami Bank Limited, Dhanmondi Branch”

I am a student of BBA United International University conducting an internship report survey about “Customer’s satisfaction of service quality in general Banking of AL-Arafah Islami Bank Limited” and would like to know your views and opinions. It is a part of my report. Would you mind spending a few minutes to help me by completing this questionnaire? This collected data will be used to only complete my internship report.

There are five criteria. This survey conducting based on these five criteria. These are:

Strongly Agree=1	Agree=2	Neutral=3	Disagree=4	Strongly Disagree=5
-----------------------------	----------------	------------------	-------------------	--------------------------------

Please put a tick (✓) marks in the appropriate box.

1. Gender:

* Male

*Female

2. Age

*18-25 years

*26-35 years

*36-45 years

*46- 60 years

*More

than 60

3. Occupation:

* Service holder

*Business person

* Travel agent

*Student

*Housewife

4. Income

*15000-25000

*25000-40000

*40000-60000

*60000-1,00,000

*Avoobe 100,000



Perception statement in the reliability Dimension:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. When AIBL limited promises to do something by certain time, it does so	1	2	3	4	5
2. When you have a problem AIBL limited shows a sincere interest to solving it	1	2	3	4	5
3. AIBL limited performs the right service at first time	1	2	3	4	5
4. AIBL limited provides its service at the time promises to do so	1	2	3	4	5

Perception statement in the responsiveness dimension:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. AIBL Limited keeps you informed about where services will be performed	1	2	3	4	5
2. The employees in AIBL limited give your prompt service	1	2	3	4	5



3. Employees in AIBL limited are always willing to help you	1	2	3	4	5
4. Employees in AIBL limited are never too busy to respond your request	1	2	3	4	5

Perceptions statements in the Assurance dimension:

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1. The behavior of employees in AIBL limited inspire confidence in you	1	2	3	4	5
2. You feel safe in your transaction with the AIBL limited	1	2	3	4	5
3. The employees in AIBL limited consistently courteous with you	1	2	3	4	5
4. The employees in AIBL limited have the knowledge to answer your question	1	2	3	4	5

Perceptions statements in the empathy dimensions:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. AIBL limited gives you individual attention	1	2	3	4	5
2. AIBL limited has employees who gives you individual attention	1	2	3	4	5
3. AIBL limited has your best interest at heart	1	2	3	4	5
4. The employees AIBL limited understand your specific needs	1	2	3	4	5
5. AIBL limited has convenient business hours	1	2	3	4	5

Perceptions statements in the Tangibles dimension:

	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
1. AIBL limited has modern looking and hi-tech equipment	1	2	3	4	5
2. AIBL Limited's physical facilities are visually appealing	1	2	3	4	5
3. The employees of AIBL limited appear neat	1	2	3	4	5



4. Materials associated with the service are visually appealing	1	2	3	4	5
---	---	---	---	---	---



Head Office
(Human Resources Division)

Ref: AIBL/HO/HRD/2019/219

Date: 30.01.2019

Manjurul Haque Khan
Director
Career Counseling Center
United International University
Madani Avenue, Badda,
Dhaka-1212.

Sub: Internship.

Muhtaram,
Assalamu Alaikum.

With reference to your letter dated 23.12.2018 on the captioned subject, we are pleased to inform you that the Management has been pleased to accommodate **Janaba Sayma Shabnur, ID No. 111143088** as Internee in AIBL at its **Dhanmondi Branch, Dhaka** under the following terms & conditions:

1. She will get no financial benefit/allowance from the Bank for the internship.
2. She will maintain all secrecy about the affairs of the Bank.
3. The Internee is to obtain prior permission from the competent authority in connection with any report to be submitted by her in regards to her internship with a copy to the branch authority & the undersigned.

Ma-Assalam.

Yours faithfully,

Sd/-
(Md. Mazharul Islam)
Senior Vice President

Copy for information and necessary action:

1. The Manager, AIBL, Dhanmondi Branch, Dhaka.
2. Office file.


Senior Vice President

Head Office : 63, Purana Paltan, Dhaka-1000, Bangladesh, Tel: PABX: +88-02-44850005 (Hunting), Fax: +88-02-44850066
SWIFT: ALARBDDH, FATCA: GIIN: S2WRLR.99999.SL.050, E-n468 info@al-arafahbank.com
মনে রেখো- "সিদ্ধয়ই আল্লাহ্ তোমাদের সকল কাজের প্রতি দৃষ্টি রাখেন।" (সূরা ২ আল-বাকারা ১২০৭)

www.al-arafahbank.com



Dhanmondi Branch, Dhaka

Ref: AIBL/DMB/2019/ 1454

Date : 05 MAY, 2019

To Whom It May Concern

This is to certify that Mr./Ms. Sayma Shabnur, D/O: Mr.Mohammad Solaiman & Mrs.Kohinur Akter, studied B.B.A. (Marketing) at United International University ,Dhaka has completed the internship program in our Al-Arafah Islami Bank Limited, Dhanmondi Branch, during the period from 30th January, 2019 to 30th April, 2019 successfully.

We wish her every success in life & career.

(Authorized Officer)

A.K.M. Tawhid
First Assistant Vice President
Al-Arafah Islami Bank Ltd.
Dhanmondi Branch, Dhaka.
AS-445

E-mail: info@al-arafahbank.com, SWIFT Code: ALARBDDH, FATCA Code : GIIN: S2WRLR.99999.SL.050

মনে রেখো-“ নিশ্চয়ই আল্লাহ্ যেমনের সকল কাজের প্রতি দৃষ্টি রাখেন।” (সূরা ২ আল-বাকার ১২৩৯)

www.al-arafahbank.com





Thank you